

CREDITS

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WHAT IS CREDITS?

CREDITS is an open blockchain platform with internal cryptocurrency and self-executing smart contracts. This is an independent and completely new development based on our own technologies.

CREDITS is a B2B platform (protocol) for companies and developers to create services based on blockchain and smart contracts. The platform also has unique networking features and smart contracts that are not available in other platforms.



VOLUME OF TRANSACTIONS

More than 1 min transactions per sec



FAST BLOCKCHAIN

From 0.01 seconds per operation



VERY LOW PRICE

From \$0.001 USD



ADVANCED

Smart contracts

WHY CREDITS?

1. New technological design of the blockchain operation scheme
2. New characteristics of the platform focused on improved speed, price and network volume handling
3. Fully functional smart contracts that are not available with other platforms
4. High demand from customers: banks and financial services
5. No existing, working analogues in terms of these characteristics (for Summer 2017)
6. The project MVP is ready. Working on developing the Alpha version

PROBLEMS OF BLOCKCHAIN PLATFORMS



1. LOW NETWORK CAPACITY

Now from 10-500 transactions/sec



2. TIME OF PAYMENTS

Now among popular ones – from 1-10 minutes



3. TIME OF EXECUTION OF A SMART CONTRACT

Now among popular ones – from 1-10 minutes



4. HIGH COST



5. NO FULLY FUNCTIONAL SMART CONTRACTS

There is no possibility to use autonomous smart contracts, there are no cycles nor schedules



6. VOLUME OF THE SAVED DATA

Gains between 10-20 GB per week

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USERS

CREDITS is a platform with completely new technical network capabilities, speed, cost of transactions and total number of operations per second. It is an open platform which means that users and companies can create online services that implement the blockchain protocol.

USE EXAMPLES

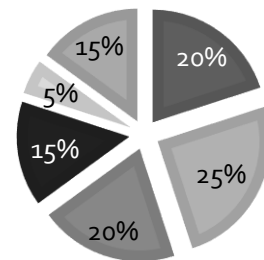
1. CREDITS blockchain
2. Blockchain and smart contracts for creating services
3. Use of CREDITS cryptocurrency in settlements

BUSINESS MODEL

CREDITS currency is used as an internal means of payment for the use of the platform.

TYPES OF COMPANIES

BANKS - 20%
PAYMENTS AND TRANSFERS - 25%
FINANCIAL COMPANIES - 20%
FINANCIAL SERVICES - 15%
INTERNET OF THINGS - 5%
OTHERS - 15%



CREDITS TECHNOLOGIES



NEW BLOCKCHAIN

The registry is a system of per-transaction recording unlike the classic Bitcoin system



ASYNCHRONOUS BLOCKCHAIN

Blockchain/registry works in asynchronous mode. While the registry is being recorded, a consensus is achieved



NEW CONSENSUS

Calculation of the mathematical function based on the last registry hash calculation and subsequent ranking to select the first main and trusted nodes.



ADVANCED, FULL SMART CONTRACTS

On the platform you can use new features: cycles: schedules, extended API and other extensions missing from other platforms



HOMOMORPHIC ENCRYPTION

Reduces transaction processing time by not having to completely decrypt the data package



ARCHIVING

Compression of information up to 90% allows saving space and reducing time to load data



NO MINING

All coins are issued in advance at ICO. The current main node owner receives 50% of commissions.



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TEAM



ROAD MAP



PROJECT & TEAM

The project team, management, development departments will be located in Singapore.

SINGAPORE



PLATFORM OPERATOR

CREDITS.COM PTE. LTD. Reg. No.: 201725929C. Address: 79 Ayer Rajah Crescent #05-08 Singapore 139955

ICO

- PRE-ICO – Nov-Dec 2017
- ICO - February 2018

ICO will be conducted on the Ethereum platform in the ERC20 standard with the subsequent replacement with the internal CREDITS cryptocurrency

