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.

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
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.

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%
TEAM

ROAD MAP

<table>
<thead>
<tr>
<th>Event</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Start MVP</td>
<td>January 2017</td>
</tr>
<tr>
<td>PRE-ICO</td>
<td>Nov-Dec 2017</td>
</tr>
<tr>
<td>Pre-Alpha version</td>
<td>January 2018</td>
</tr>
<tr>
<td>ICO</td>
<td>February 2018</td>
</tr>
<tr>
<td>Release</td>
<td>June 2018</td>
</tr>
</tbody>
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PROJECT & TEAM
The project team, management, development departments will be located in 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