PROBLEMS OF BLOCKCHAIN

Now we can distinguish the following technical problems of the platforms:

1. LOW NETWORK CAPACITY

2. TIME OF PAYMENTS AND SMART CONTRACT EXECUTION

3. HIGH COST

4. VOLUME OF THE SAVED DATA

5. SMART CONTRACT RESTRICTIONS

«TIME OF TRANSACTION AND VOLUME OF NETWORK ARE THE MAIN LIMITATIONS FOR THE USE OF BLOCKCHAIN IN THE FINANCIAL SPHERE»

UniCredit Bank, 2018
WHAT IS CREDITS?

CREDITS is an open blockchain platform with internal cryptocurrency and self-executing smart contracts.

- **VOLUME**: More than 1 mln tx per sec
- **SPEED**: 0.01 sec for operation
- **LOW PRICE**: Less 0.001 of USD
- **ADVANCED SMART CONTRACTS**
## CHARACTERISTICS

<table>
<thead>
<tr>
<th></th>
<th>CREDITS</th>
<th>ETHEREUM</th>
<th>BITCOIN</th>
</tr>
</thead>
<tbody>
<tr>
<td>Volume in network per second</td>
<td>more than 1,000,000</td>
<td>15</td>
<td>7</td>
</tr>
<tr>
<td>Transaction Speed, up to</td>
<td>0.01 sec</td>
<td>1-5 min</td>
<td>10 min</td>
</tr>
</tbody>
</table>

### PRICE

- CREDITS: VERY LOW
- ETHEREUM: HIGHER
- BITCOIN: HIGHEST
## TECH COMPARISON

<table>
<thead>
<tr>
<th></th>
<th>CREDITS</th>
<th>ETHEREUM</th>
<th>BITCOIN</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Type of blockchain</strong></td>
<td>Blockchain + DLT*</td>
<td>Classic blockchain</td>
<td>Classic blockchain</td>
</tr>
<tr>
<td><strong>Mining</strong></td>
<td>NOT</td>
<td>YES</td>
<td>YES</td>
</tr>
</tbody>
</table>

*Decentralized ledger technology*
In CREDITS is possible create absolutely independent fintech services without any additional systems - ALL INSIDE THE PLATFORM
FINANCIAL SERVICES

- Payments
- Bank services like loans
- Deposits
- Payments
- Cross border interbank payments
- Trading operations
- Exchanges and stocks
CREDITS TECHNOLOGIES

Faster
More secure and
More stable than other

NEW BLOCKCHAIN
ASYNCHRONOUS SYSTEM
NO MINING
NEW CONSENSUS
HOMOMORPHIC ENCRYPTION
ARCHIVING
SMART CONTRACT TECHNOLOGY

Possible to use cycles

Java language

SDK software development kit

Advanced API
1. Desktop Application
   A network node which participates in the consensus rounds

2. Web Wallet
   Creation of the account, transactions, transfer of assets (CS or tokens)

3. Monitor – Network explorer
   The statistics of the performance of the network, the account balance and all transactions
CREDITS
credits.com

TEAM

IGOR CHUGUNOV
CEO & FOUNDER
Entrepreneur
Internet projects,
Financial Internet services,
Advertising,
Affiliate marketing

EVGENY BUTYAEV
CTO & FOUNDER
Programmer
Development > 10 years.
Experience of blockchain >3 years.
Development in
Ethereum Hyperledger

Total 90 employees
ROAD MAP

- **Oct 2017**
  1. MVP release
  2. Pre-Sale (Nov-Dec)
  3. Development Alpha

- **February 2018**
  1. ICO
  2. Alpha version
  3. Listing in exchanges

- **March 2018**
  1. Alpha test
  2. Work with users
  3. Pre-Beta

- **June 2018**
  1. Release
  2. Platform extensions
  3. User support
ICO

Escrow for funds in ICO
Founders token will be blocked

Soft CAP 15 mln USD
Hard CAP 20 mln USD

• PRE-ICO – NOV 2017
• ICO – FEB 2018

CREDITS.COM PTE. LTD. Reg. No.: 201725929C.

ICO HARD CAP REACHED

20 000 000 USD raised
Appendix
Our protocol is more secure than many other projects.

FAST AND SECURE CONSENSUS

ADDITIONAL ENCRYPTION

MODERN ALGORITHM OF SIGNATURE

MINIMIZE FRAUD DATA

COMPRESSING AS A WAY TO EXPAND OWNERS’ NODES
<table>
<thead>
<tr>
<th>Feature</th>
<th>Credits</th>
<th>Ethereum</th>
<th>Bitcoin</th>
</tr>
</thead>
<tbody>
<tr>
<td>Public registry/blockchain</td>
<td>YES</td>
<td>YES</td>
<td>YES</td>
</tr>
<tr>
<td>Smart contract</td>
<td>YES</td>
<td>YES</td>
<td>NOT</td>
</tr>
</tbody>
</table>
WHY CREDITS?

1. New technological design
2. More secure
3. New instruments for developers and users
4. No existing, working analogues (2018)
Due to fast blockchain and low fees CREDITS is best decision for Business needs.

- E-Government
- Banking
- Network
- Gaming
- Medical and healthcare
- Transportation
- Infrastructure Management
- Real estate
- Smart Home
ADVISORY BOARD

Kyle Wang
Senior Consultant IBM

Christophe Ozcan
Blockchain Technical - Expert

Arjan Eikelenboom
Strategic Partnerships

Michael Kapilkov
Blockchain Advisement

Nitin Gaur
Director at IBM
Blockchain Labs, Austin, USA
COMPETITORS AND ETHEREUM

ETHEREUM MARKET SHARE

- Ethereum in issue tokens - >90%
- Small and single operations users
- Ethereum’s areas are where no need too fast speed and too small fees

CREDITS MARKET POTENTIAL

- For users requiring high speed with 0,01 second per operation and a less then 0,001 USD price
- Platform for developing new Apps due to advanced and full smart contracts
Below is a technical comparison of similar platforms that are under development or ready.

<table>
<thead>
<tr>
<th>Parameter</th>
<th>Credits</th>
<th>Bitcoin</th>
<th>Boscoin</th>
<th>Ripple</th>
<th>NEO</th>
<th>EOS*</th>
<th>Plasma*</th>
<th>Kasper*</th>
<th>Tezos</th>
<th>Ethereum</th>
</tr>
</thead>
<tbody>
<tr>
<td>Project Type</td>
<td>Platform</td>
<td>Platform</td>
<td>Platform</td>
<td>Service</td>
<td>Service</td>
<td>Platform</td>
<td>Platform</td>
<td>Platform</td>
<td>Platform</td>
<td>Platform</td>
</tr>
<tr>
<td>Block Type</td>
<td>Ledger</td>
<td>Classical</td>
<td>Classical</td>
<td>Ledger</td>
<td>Classical</td>
<td>Sidechain</td>
<td>Sidechain</td>
<td>Classical</td>
<td>Classical</td>
<td>Classical</td>
</tr>
<tr>
<td>Project stage</td>
<td>In progress</td>
<td>Ready</td>
<td>In progress</td>
<td>Working</td>
<td>Partial</td>
<td>In progress</td>
<td>In progress</td>
<td>In progress</td>
<td>In progress</td>
<td>Working</td>
</tr>
<tr>
<td>Focus</td>
<td>Financial and IoT</td>
<td>Financial</td>
<td>Total</td>
<td>Financial</td>
<td>Financial</td>
<td>Total</td>
<td>Total</td>
<td>Total</td>
<td>Total</td>
<td>Total</td>
</tr>
<tr>
<td>Type of consensus</td>
<td>dPoS+BFT</td>
<td>PoW</td>
<td>mBFA</td>
<td>FA</td>
<td>dBFT</td>
<td>DPoS (TaPoS)</td>
<td>PoS</td>
<td>PoS</td>
<td>PoS</td>
<td>PoW</td>
</tr>
<tr>
<td>Transaction speed</td>
<td>0.01 sec</td>
<td>10 - 15 min</td>
<td>1 min</td>
<td>5 sec</td>
<td>20 sec</td>
<td>10 sec</td>
<td>5-10 sec</td>
<td>30 sec</td>
<td>3 min</td>
<td>5 min</td>
</tr>
<tr>
<td>Network transaction volume</td>
<td>1M</td>
<td>7</td>
<td>1 500</td>
<td>100 000</td>
<td>1 000</td>
<td>1M (target)</td>
<td>1M (target)</td>
<td>100 000 (target)</td>
<td>500</td>
<td>25</td>
</tr>
<tr>
<td>Cost of 1 transaction</td>
<td>Very Low</td>
<td>High</td>
<td>No*</td>
<td>Low</td>
<td>Low</td>
<td>Low</td>
<td>Low</td>
<td>Low</td>
<td>Low</td>
<td>High</td>
</tr>
<tr>
<td>Block interval</td>
<td>0.5 sec</td>
<td>10 min</td>
<td>5 sec (target)</td>
<td>10 sec</td>
<td>15 sec</td>
<td>1 sec (target)</td>
<td>0.5 sec (target)</td>
<td>5 sec (target)</td>
<td>1 minute</td>
<td>15 sec</td>
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<tr>
<td>Decision Making Process</td>
<td>Democratic Congress</td>
<td>non-systematic</td>
<td>Democratic Congress</td>
<td>CDM</td>
<td>Democratic Congress</td>
<td>Non-systematic</td>
<td>Non-systematic</td>
<td>Non-systematic</td>
<td>Non-systematic</td>
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</tr>
<tr>
<td>Smart contract</td>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
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<td>API</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
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