



# **BILLCRYPT**

GLOBAL UNIVERSAL PLATFORM  
Blockchain Representative offices

**WHITE PAPER**

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# Abstract

We are creating a global universal decentralized platform BILLCRYPT pl. This is a multifunctional Blockchain integration system of representative offices of companies, professional communities, specialists and products.

Blockchain representation (BR) is created by users in the form of decentralized applications (DApp) on the blockchain with a comfortable interface.

On the basis of the platform, an interblockchain infrastructure of technological and economic properties is being built, uniting blockchain projects and projects of the real sector.

A single comfortable environment will allow everyone to create their own BR, forming a single system of assured trust.

This will lead the development of any business to a new unprecedented level.

Investment properties embedded in the system will allow you to most effectively develop your business, establish profitable partnerships and promote each other economically. Due to the synergy effect, receive multifold benefits.

For Investors, this will be the most understandable and illustrative structure, which allows, by looking at the Virtual Image (Virtual image Part - ViP), to quickly and reliably evaluate the represented businesses, and make profitable investment decisions.

For ordinary users, this will be the easiest and most reliable way to select specialists, services, products.

For the effective functioning of the entire potential of the platform and the investment ecosystem, a universal digital asset of a new generation has been created - the Evolutionary BILLCRYPT Token of the ERC-20 standard on the Ethereum blockchain.

It's simultaneously:

- digital asset value storage;
- a privileged club card that provides access to Blockchain representative offices and project functions;
- a kind of ticket to enter the closed pre-sales of the system's projects;
- internal digital currency to pay for the functions of the Blockchain representative offices for which you can also acquire new crypto assets in the form of tokens of other projects. Each such token, in turn, also gives significant privileges to holders and users, and increases their welfare.

The constant development of the platform, the growing popularity of Blockchain representative offices, the increasing demand for tokens, provide Billcrypt with evolutionary properties and make it an indispensable financial tool.

# Introduction

The development of Blockchain era has come close to the threshold of the introduction of decentralized technologies in everyday life.

We are proud to announce that we are the first and only ones who proposed the concept of the universal daily beneficial use of the blockchain.

Platform Billcrypt pl will make the blockchain necessary for literally everyone.

**We introduced new concepts:**

**BR - Blockchain Representation**

**ViP - Virtual image Part (Part of the virtual image)**

**IVO - Initial ViP Offering**

Currently, it is very difficult to determine the reliability of information about any object or subject, whether it is a company or a specialist in any field, or product. This creates difficulties in decision making.

For many years working in the investment field, we also often faced the problem of financing promising and even breakthrough businesses.

Usually, the reasons were in a complex and protracted decision-making process, excessive administration by potential institutional investors. Even with the emergence of the possibility of attracting investment in the crypto market, the problem of trust remains extremely relevant.

We, as professionals with many years of experience, are understand, because we have to carry out comprehensive, painstaking work on evaluating potential projects, not always having confidence in reliable information, even if this business is already operating.

To find among the many projects real, deserving not only attention, but also real investments, you need to be able to find such promising projects and spend effort, money and a lot of time.

Blockchain allows to implement the principle of maintaining absolute reliability of data without the participation of any human factors.

Therefore, we decided to create a platform - a blockchain system add-on, which will solve these problems with its conceptual approaches, technologies and functionality.

Companies, projects, enterprises will be able to create their Blockchain-Representative offices on the platform, where all relevant information about the business will be displayed, which will allow investors to make investment decisions quickly and with maximum confidence. It will be easy for ordinary users to choose the services or products they need.

Based on the information on the BR owner in the blockchain, a reliable virtual image of the ViP company (Virtual image Page) will be formed, which in turn will be divided into parts - the Virtual image Part. Each part of the ViP will have a certain value depending on the rating and status, and will be another tool for direct investment in a particular business or product.

Investors will be able to monitor the virtual image (a set of reliable data) the state of Affairs of the company or product at any time and adjust their investments on time, reducing or increasing.

We've developed new principles for the economic interaction of all users of the system - owners of companies, projects, institutional and ordinary investors.

For these purposes, a user token BULCRYPT was created, which has an evolutionary principle of functional development in the process of global construction of the integration system.

# Background

## Problem:

The use of blockchain in real life is chaotic, non-system.

Despite the fact that decentralized systems have existed for a long time, and the first blockchain has already celebrated its decade, the problems of using Blockchain-technologies in everyday life still remain relevant.

Ordinary users do not yet use blockchain on their own, but use it occasionally, applying for some services, for example, checking the authenticity of documents or when registering rights.

Another problem today for the entire Blockchain industry is the lack of integration, technological and economic fragmentation of projects. Currently, each project survives on its own and, as practice shows, not everyone succeeds. This is especially true for startups.

For existing enterprises, too, there are no simple, clear and cost-effective ways to use Blockchain technologies in their daily business. Companies that wish to actively develop, faced with the necessity of using breakthrough technologies. The introduction of blockchain technologies in their activities would radically transform their business, would give advantages to those who deserve it. However, it is not easy to infiltrate the crypto and blockchain industry at the moment. There is a need to attract additional intellectual, technological and financial resources.

For investors, the same problem exists on the other side - they do not have the opportunity to really assess the business. They are often forced to make investment decisions based on inaccurate or insufficient information.

In addition, ordinary investors, unlike institutional investors, are often deprived of the opportunity to fully analyze projects due to their lack of preparation and difficulties in verifying information. Accordingly, most often they cannot invest in serious enterprises and projects at the pre-sale stage and are forced to settle for a higher price of digital assets at the final stage of crowdsales or the market price on the stock exchange after capitalization.

This is a common problem of trust in the real-world companies, institutions, entrepreneurs, professionals, goods.

All of us are constantly faced with inaccurate information, inflated ratings, false reviews, fake news. This is often misleading and prevents correct action.

The existing solutions are not suitable for the new actively developing decentralized market segment in order to really step into the real world.

## Solution:

The best solution to all these problems is to create a consolidated universal space in the form of an integration platform, a single global universal environment - an ecosystem of technological and economic properties that unites the blockchain (BR).

The perfect solution would be a platform BILLCRYPT pl.

Any company, professional community, specialist in any field will be able to create its own Blockchain Representation on the platform. BR can also be created for goods and in General for everything that needs historical information reliability.

Thus, on the platform over time it will create a huge unified BR catalog with a visual display of a real reliable information on the status and reputation of the BR owner.

This will be an extremely important indicator that everyone needs to make the right decisions.

# Project description

Registration and storage of any information in the blockchain is an ideal way to use blockchain technology.

Platform that allows any users to create and host the Blockchain Representation offices (BR), where will be accumulated, to be formed and to show in a clear, graphical view of all the properties selected by the owners to display (in detail hereinafter, in the Description section of the Platform)

## The aim of the BILLCRYPT project is to create a single global system Blockchain Representation offices - BR

To thus:

- To give everyone the opportunity to accumulate reliable information about themselves as a specialist, about the business, about the created products and goods.
- Build a reputation of unconditional trust and present it in an understandable way to interested customers, partners, contractors, buyers, investors.
- Provide all users with reliable information.
- Monetize reputation and status.
- To create a reliable information environment that allows any business to get a solid foundation for its subsequent tokenization and any types of crowdsales.
- Raise the level of decision-making security to an unprecedented level.

## To create a single global space of Blockchain-Representations:

- Provide technological opportunity and integration solutions to various existing and newly created blockchain for connecting to a single global network - new generation Internet - WEB3.0

## Create the brand-new economic model:

- Evolutionary BILLCRYPT token with built-in development functions;
- Progressive financial instrument, digital asset value storage with payment functions within the system;
- Mutual settlements and mutual investments between Blockchain representative offices within the platform;
- Payment by users of Blockchain Representation services and goods;
- Privileges for holders;

- Intra-platform new derivative financial instrument ViP, reflecting the reputational value of BR;
- Earning opportunities for ordinary users within the system, performing works and orders offered by Blockchain Representative offices;
- Innovative model of self-financing and self-regulation.

## The BILLCRYPT project has set itself big, but realistic and achievable aims:

- Make blockchain technologies understandable, affordable and useful to everyone;
- Build a Platform Blockchain Representative offices with an intuitive interface;
- Create a global multifunctional integration service;
- Intra-platform integration BR-2-BR;
- External integration with other blockchain projects, systems and services;
- Integration with offline businesses, B2B, B2G segments;
- Combining with other technologies;
- Connect adjacent niches and efficiently interact with them;
- Further elaborations to evolve existing solutions;
- Building an innovative, brand-new economic model.

The evolutionary economic model - the development and increase in capitalization of each individual BR naturally develops and increases the total business volume.

BULCRYPT will benefit people around the world by making it easier and safer to interact with the businesses they have invested in.

Companies and businesses will simplify and make reliable relationships with partners and investors.

The BILLCRYPT integration system creates a global trust space, where any the information necessary for making decisions is completely reliable.

The value of Billcrypt's decentralized infrastructure is in transparency, security and ease of interaction, which is guaranteed to increase the efficiency of each particular business and increase the overall capitalization.

# Platform description

BILLCRYPT pl is a global decentralized integration system for Blockchain-Representative offices (BR)

A single multifunctional infrastructure uniting Blockchain Representative offices in the form of decentralized applications on the blockchain (DApp).

A unique platform that combines all the advantages of the real world and the virtual space, the familiar Internet and blockchain.

This is the next step in development - a virtual space with real possibilities.

A convenient platform environment with a comfortable interface will allow everyone to most effectively develop their businesses integrated into the system through their own Blockchain Representation.

### On the Platform it will be possible:

- To conduct the necessary activities associated with the blockchain;
- Create your own Blockchain Representation;
- Select the properties and functions of the BR necessary to collect representative information about your business or product;
- Select information flows that will form the ViP;
- Create BR groups for various products, services and business lines, summarize representative information about each on the main ViP page (Virtual image Page);
- Choose whether a common ViP should be formed or separate for each product, service, business lines of a single business, or both types of ViP at the same time;
- Select the properties and functions of the BR necessary to collect representative information about your business or product;
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- Choose whether a common ViP should be formed or separate ViP for each product, service, business lines of a single business, or both types of ViP at the same time;
- Monetize ViP
- Tokenize your business;
- Create digital assets;
- Create additional financial flows for your business;
- Advertise your business;
- Attract funding;
- Conduct crowdsales of all types;
- To conduct a new intra-platform view of crowdsale - IVO (Initial ViP Offering);
- Get a ready-made extensive, constantly growing investor base;
- Find partners and investors, customers and interact with them;
- Promote each other economically, reaping multiple benefits from this due to the synergy effect;
- Create and maintain safe and reliable registers (production, storage, transportation, etc.)

## Investors will be able to:

- Receive reliable information about projects and companies, about the state of their business;
- Make more accurate investment decisions;
- Participate in crowdsales conducted using the platform on privileged terms.
- Participate in closed rounds.

BILLCRYPT.pl provides participants with ready-made integration solutions and resources:

- Infrastructure and technology for creating and managing virtual Blockchain Representation;
- Ready-made investment management solutions;
- Developers can create their own DApp and connect them to the platform, to receive a reward from the owners of BR.

The platform features will also be useful for analysts, forecasters and consultants.

## What is BR (Blockchain Representation)

Blockchain Representation is its own software package of decentralized applications (DApp) on the BILLCRYPT.pl platform, implemented in the usual form for BR owners on the principle of a cabinet on the site, where the owner performs all actions and settings.

The external part of the BR is placed in the appropriate thematic section of the platform and is available to all users. There, users can get all reliable information about the owners of the BR and perform the actions they need (buying and selling goods or services of the owners of BR, their tokens and ViP, participate in promotions and carry out orders, receiving remuneration for it).

At the software level, BR is a DApp complex that provides access to the owner's blockchain resources on the platform and integration of the company's own external blockchain resources (if there is a need) with the platform and subsequently with the global blockchain.

**ViP (Virtual image Page)** - Is automatically generated resulting page in the Blockchain-Representative office, which on the basis of constantly confirmed data stored in the Blockchain, creates a reliable visual image that reflects the state of affairs, status and reputation of the owner of BR.

This data creates additional business value for the BR owner.

**VIR (Virtual image Page)** Is automatically generated in the Blockchain-the representation of the resulting page, which on the basis of constantly reaffirm the data stored in the Blockchain, to create a pure visual image, presenting the state of Affairs, the status and reputation of the owner of BR.

This data creates additional value for the br owner's business.

The BR owner can divide his holistic virtual image into any number of **ViP (Virtual image Part)** parts, determine the cost of 1 ViP and sell them to platform users. Thus, the owner of BR will receive additional funds for the development of their business and, as a result, an increase in the market value of ViP.

Users of the platform at any time can sell, exchange, give as collateral any amount of ViP at any time.

The owner of the BR can also produce their Tokens and conduct Crowdsale on the platform or independently. He can associate his ViPs with his Tokens so that they affect each other's exchange rate value.

Thus, the innovative economic system BILLCRYPT and the BILC token acquire evolutionary development.

**Virtual image Part (ViP) is a unit of reputation value, an innovative way to express a level of trust in monetary terms and pass it on to someone else.**

A virtual image is a graphical representation, analyzed by the system of the whole set of information available in the blockchain about the business, goods or services provided by the owner of BR.

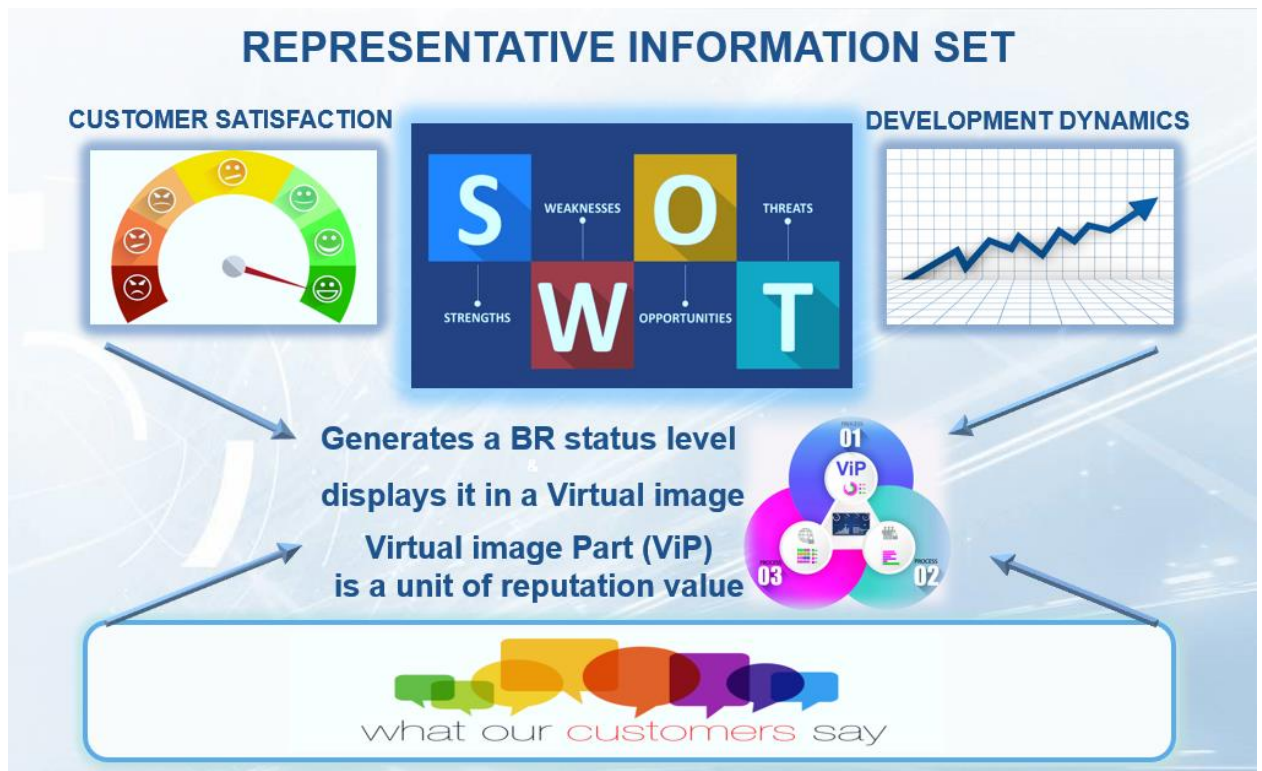
For example, the system, based on the reliable information stored in the blockchain about the company, its assets, inventory, sales dynamics and other activities, independently determines the ratings, profitability for the past period, the level of investment security.

If BR belongs to a product, the system analyzes all information about it (place and date of production, delivery way, volume of consumer demand, number of sales, customer satisfaction, etc.).

If BR is open for a service, the system analyzes all its parameters (the beginning of the action, the volume of the service for the periods of time, price dynamics, customer satisfaction, etc.).

The system automatically analyzes all parameters and displays the result as a graphical image on The Virtual image page – ViP (Virtual image Page);

The platform generates and constantly displays the current state of the ViP on the basis of the totality of the information available in the blockchain about the owner of BR.



These factors will stimulate the development of collective investment. Smart contracts provide virtually unlimited possibilities for structuring rights to objects and investment projects, and this will help to construct various crowdfunding formats. The lack of banking regulation and compliance in the case of investments through the Platform potentially allows BR owners to collect funds cheaper and not be burdened with excessive administration, and this reduces costs and increases profitability.

# Marketing analysis

## Research, study, implement

For many years, we constantly explore investment and financial markets, new technological possibilities and clearly understand that it is time to conceptually new approaches to implementation blockchain technologies.

The result of our research was the development of the breakthrough concept of the Blockchain-Representation Platform, which unites the blockchain and everyday life.

Research in this area was conducted by international consulting companies:  
McKinsey;

Accenture;

CoinSchedule;

International Data Corporation (IDC);

PwC (PricewaterhouseCoopers International Limited).

These studies argue that blockchain technologies are still in the earliest stages of development and require greater involvement of the business community to move to growth, maturity and mass application.

Investment interest in blockchain technologies is increasing as different companies place their data in secure and invulnerable distributed registries, thus transforming all business processes.

Specializing in the markets of information technology and telecommunications, research and consulting company International Data Corporation (IDC) conducted extensive research on the prospects for blockchain solutions in various business processes and compiled a list of countries where the development of DLT technologies (Distributed ledger Technology) is becoming a priority.

According to IDC estimates, over the next five years, the annual growth in the implementation of blockchain solutions will be 81.2%. Business investments in the use of distributed registry technologies should reach 16.7 billion by the end of 2022.

The international consulting company McKinsey, constantly analyzing the market, came to the conclusion that the list of the largest investors in blockchain technologies and their introduction into the commercial sector and the services sector will be headed by the United States.

They are followed by Western Europe, China and countries in the Pacific region, which will focus on the financial sector.

There are other industries in which the blockchain would be a good idea to prove itself.

Companies focused on innovation can adopt the technology.

Based on the methodological principle, Occam's razor, declaring that the simplest solution is the best, McKinsey researchers are confident that relatively difficult to implement a blockchain-based solution is not needed in all areas.

Studies have shown that the introduction of distributed registries need areas such as insurance, supply chains, capital markets, where distributed registries can solve problems of inefficiency, fraud and help improve the transparency of processes.

In addition, the researchers are confident that the very fact of the introduction of the blockchain is always a positive signal for investors, which shows that the company is committed to innovation.

PwC consulting company (PricewaterhouseCoopers International Limited) conducted a survey among 600 executives from 15 countries and found that 84% are already adapting blockchain technology to their business processes, while 62% of respondents told about the launch of their own blockchain projects, of which 25% of the surveyed companies have reached the stage of launching a pilot version of the blockchain network. It is also reported that representatives of almost all known sectors of the economy are trying to transfer their business to the blockchain. About a quarter of PwC respondents said they have no idea where to start working with blockchain, 14% of business representatives complained about the lack of management mechanisms and interaction with the new structure, which has slowed down their transition to blockchain.

According to the forecast of the consulting company Accenture, the blockchain will spread to many different types of assets in 2019–2024, and by 2025 it will become a mass phenomenon and an integral part of global capital.

2019 will be a turning point for the development of blockchain technologies and their implementation in various fields of activity to solve problems of global proportions.

Studies conducted by the consulting company CoinSchedule showed that in 2018, only through ICO, \$ 21.4 billion was attracted to the industry.

The currently existing technological solutions mainly solve narrow problems, thus ensuring the segmental development of the blockchain.

It is absolutely clear that the market lacks serious comprehensive integration solutions.

As for blockchain platforms, these are mainly platforms that allow users to create their own crypto assets - blockchain-tokens and trade them on the stock exchange, thus attracting investments.

In the expanded version, in addition to the release of digital assets, for decentralized crowdfunding with additional functions of community regulation, voting and transmission of encrypted messages.

From a practical point of view, these platforms and assets are not very functional.

As infrastructural formations are too difficult to use and of little use in everyday real life, which forces users to regularly convert tokens to fiat currencies and back. This creates additional complexity and instability of the entire system.

As for the so-called registry blockchain platforms, they are used in the field of law registration, logistics, social insurance, education, medicine, quality control of products, but they are usually self-centered and not integrated with other blockchains.

At the moment, developers are actively engaged in the creation of open source code, which will make possible the exchange of digital assets and cryptocurrencies between blockchains. This

also confirms the fact that the potential of the blockchain technology has not yet been fully disclosed.

As we can see, the existing platforms exist in unstructured, complex conditions, and there are no full-fledged integration platform solutions yet.

Thus, the BILLCRYPT pl integration system will become an indispensable environment for creating Blockchain Representative Offices and will be extremely useful for business, investors and ordinary users.

And the BILLCRYPT token has strong chances to reach the leading position in the cryptocurrency rating.

It is already clear that the purpose of the blockchain is to become a completely new way of safe storage and transfer of values in digital form.

One of its main functions is the ability to make money transfers without the participation of traditional banking networks.

In the economies of all countries, without exception, one of the most regulated is banking. First of all, it is a license, regular inspections and constant reports to numerous commissions that monitor the liquidity of credit institutions.

In the crypto-space project builds its economic model, independent of external regulation. Blockchain provides complete decentralized self-regulation.

Thus, traditional banking activities based on the blockchain platform are close to zero in operating costs, and the accuracy of operations (correctness of accounting and settlements between customers) is incomparably higher than traditional financial institutions.

There are already examples of the successful merger of the classical financial system with the virtual one, one of them, the Norwegian bank Scandinavian Bank, which combined the current accounts of its customers with the crypto-currency wallets of the online holder Coinbase.

Currently, there is already a huge demand in the world for clear, predictable and secure investments. The market is huge and its growth potential too, since in its development it is at about the same stage as the market of payment systems and plastic cards 25 years ago.

Blockchain is in a phase of phenomenal growth. It grows technologically and on a large scale, adapting to the real world. Examples of use in virtually all sectors speak of its promising future. As more and more investors are interested in blockchain technologies, we will see a huge impact and distribution of the blockchain, both in industry and in everyday life. It will also be used in conjunction with other technologies, including Artificial Intelligence - AI, big data, etc., to make them more efficient and practical.

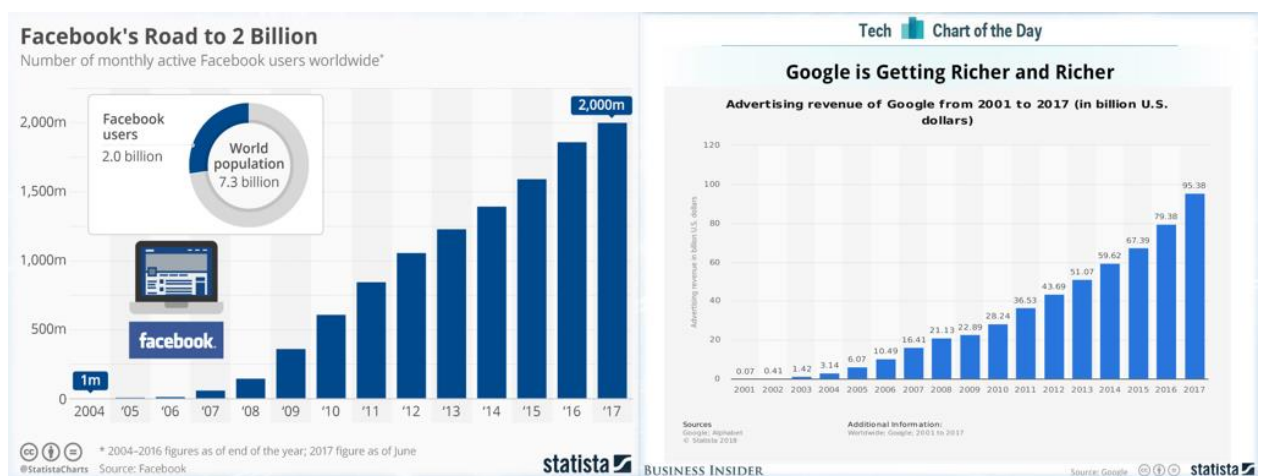
There is an urgent need for integration solutions. This is understood, even by such giants as Samsung and Apple, who speak with one voice about the interpenetration of different

platforms into each other, as an important trend for the market that promises to bring mutual benefits even to direct competitors.

In varying degrees, it begins to occur in very different areas, for example, in components various companies are increasingly exchanging technology, it is impossible to master the cost of development alone or to maintain development speed. The market forces companies to cooperate, and this is very good, as users get very different products, but with some common denominator.

In this situation, the principles of operation laid down in the BILLCRYPT Integration System make it one of the most advanced blockchain platforms today.

This is a unique project, comparable in scale, and potential to Facebook or Google.



## Technical Part

BILLCRYPT pl is an open, open-source, multifunctional platform that allows to create Blockchain-Representative offices.

The use of blockchain technology in a project allows to create a verifiable system that is transparent to all participants.

The platform has an intuitive interface implemented in the form of a logical, understandable structured site and associated mobile application.

The platform integrates and operates the system of decentralized applications (DApp), Smart contracts on the Ethereum blockchain and other interaction services.

DApp is a decentralized application on the blockchain, specially designed for specific purposes, performs programmed actions on the blockchain.

It consists of backend and frontend codes. In places of contact with the owners of the BR and users has a user interface created by the frontend-code, which refers to the backend code to perform certain functions. DApps provide interaction between users and the owners of the BR directly, a central server is not required. Fully open source.

DApps user functions can be accessed by multiple users at any time. All functions will be available through web browsers and user-friendly, intuitive mobile applications.

DApps, created by platform developers, are supported by BILLCRYPT pl technical services, for continuous effective automation of processes.

DApps work on algorithms coded Smart contracts related to their functionality. DApps track changes, take into account the reputation and maintain the generated BR status within the platform.

Smart contracts are specially written in the language of Solidity applications-algorithms that work exactly as programmed without any possibility of censorship, third-party intervention, fraud and downtime.

The computer code of Smart contracts allows you to apply rules and regulations between the two parties that are going to interact to make a deal. Smart contracts provide automatic execution of a legal contract.

Once a written agreement can be executed any number of times. A Smart contract is a legal agreement that is written with computer code to automate tasks and to ensure transparency of the system's actions. For example, Smart contracts can be used to buy or sell, or to prove ownership of real-world assets.

The platform provides users with a set of integrated DApps, ensuring the operation of all platform functions and the ability to create additional DApps & Smart Contracts on their own or involving specialists through their Representation on the platform in order to expand individual capabilities. DApp SDKs make the Billcrypt API attractive for use in the growing market for decentralized applications.

The main programming language of the DApps Solidity, it is also possible to implement languages LLL (similar to the Lisp list processing language) and Serpent (similar to a programming language of general-purpose Python). DApps are not tied only to financial transactions and can be used for any purpose.

All participants (individuals, organizations, government agencies) have equal rights and use the same protocols when connecting.

Connection to the platform is possible using JSON-pure API (Web API) protocols, which is compatible with any application that complies with the messaging standard, such as ISO20022 or Financial Products Markup Language (FpML), which is an XML protocol that supports electronic commercial operations in the field of finance. FpML is used in the electronic business

of Deutsche Bank, Reuters, SunGard trading and risk management systems, in the FpML for Java (FpML Toolkit for Java) package developed by Kronos Software and Logica's work on the FpML-based system for middle office that manages exotic transactions in Commerzbank.

The payment module built into the system will automatically transfer tokens to US dollars for the corresponding operations and vice versa. This will allow the Exchange to transfer the process of exchanging tokens for dollars and dollars for tokens, and the exchange rate will always correspond to the Exchange one. With the help of gateways, users will be able to convert fiat currencies into tokens and back through the respective operators - payment service providers.

## Use Blockchain

Initially, the BILLCRYPT platform is building on the Ethereum blockchain.

Ethereum currently has the largest number of nodes among all blockchains, which makes it the most decentralized.

Blockchain based Turing platform.

## Key features of the blockchain

- All information entering the block is encoded;
- Hashing is a guarantee of the immutability of a block added to a block chain;
- Digital signatures and keys (private and public) protect information from unauthorized access, ensure security within the system, and inaccessibility to outsiders.

Thus, the data is stored in the blockchain and protected by strong encryption using a digital signature.

The process of writing data to a block is a one-time process. It cannot be changed by any means.

All information is formed as a data structure and stores their various types:

- Identity Management
- Documents
- Management activities
- Business operations
- Transaction Processing
- etc.

## Safety action

Each block in the blockchain has a hash value that acts as a unique identifier. No two block identifiers can be identical. This means that the block data cannot be changed, since the value of the hash function will change. In addition, all information stored in the block is also protected by cryptography. Data can be unlocked only to those who created it first. A private key is required to access the data.

Transactions that are stored in a block are digitally signed and, therefore, once saved, cannot be changed, giving the block the necessary integrity and transparency if necessary.

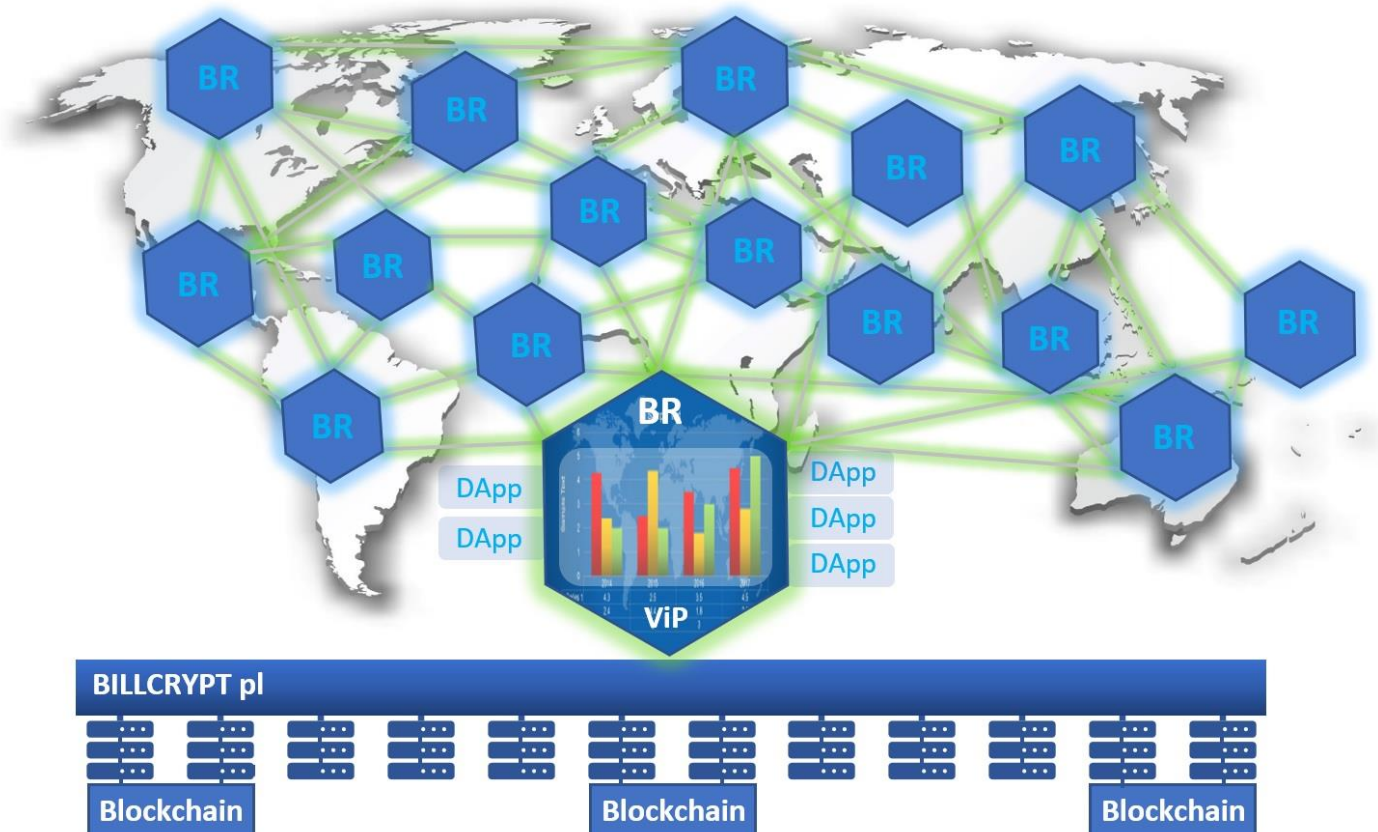
## Platform architecture

The platform consists of integrated modules with which you can conduct any activity in the project.

High level of adaptability - The platform allows BR owners to independently combine different modules to fit their needs.

The modules are assembled from special combinations of matched DApps and are divided into groups:

- Infrastructure
- Functional
- Payment
- Specialized
- Service



The algorithms that are being created are based on natural evolution, based on user needs, and will be able to automatically construct Smart contracts, combining various tasks, components and behavioral models.

With the help of DApps, Continuous Integration (CI) and Continuous Delivery (CD) processes are implemented and accompanied. The number of simultaneously participating users is unlimited.

## Collaboration

We intend to provide access to representatives of the developer community so that they can create their own additional technologies over the base level.

Developers are actively engaged in the creation of open source code that will make it possible to exchange information and cryptocurrencies between other platforms and blockchains.

To solve the problems of integrating various blockchains and improving blockchain technologies, new approaches are being developed based on successfully implemented developments, in particular Atomic (indivisible) swaps, which have already been implemented in some blockchains that support the technology of a separate certificate SegWit (Segregated Witness). This allows the network to operate as before and at the same time places more information into the main unit, and also eliminates the variability of the identifier of the same transaction. As a result, safety is increased and higher speeds are ensured.

This is achieved by changing the structure of data storage in the block and the transaction verification mechanism for full-fledged network nodes. Scenarios and signatures stand out in a separate certificate structure.

Several working groups are working on multi-platform compatibility technologies, including the Ethereum Enterprise Alliance Consortium (EEA)

The integration part of the BILLCRYPT pl platform will act as a 0x repeater, transmitting current information between blockchains.

The BILLCRYPT service technically performs operations on the basis of a blockchain, which has its own monetary unit, which is used to pay the minimum transaction fees.

For simplicity and clarity of calculations, users of various blockchain-platform remuneration will be charged in a single monetary unit - BILC tokens.

For direct international payments, Microsoft Dynamics System is integrated into the platform together with SWIFT, which will allow transferring funds directly to the participants' accounts.

# Token description and financial model

## BILLCRYPT Token, Exchange Name BILC

Valuable digital asset protected by Smart Contract codes of the ERC20 Standard  
Issued on the Ethereum platform.

**One-time emission and limited to the amount of 152 000 000 BILC.**

The token can be divided up to 0.00000001 BILC.

Deflationary financial model - the introduction of limited rounds to the market, the redemption of tokens from profits, the smart contract has a function of burning tokens by the founders in order to protect the market value.

If necessary, it can be transferred to other platforms in the future while preserving the total number of tokens on all platforms.

Each BILC token provides unlimited membership on the BILLCRYPT pl.  
Long-term holders receive privileged membership on the platform.

The evolutionary token BILLCRYPT is a modern, innovative, high-tech and highly profitable way of investing. It is a key component of the system that provides internal mutual settlements.

The BILLCRYPT digital asset is stored in the Ethereum blockchain and will persist indefinitely, even in the event of a global scale catastrophe, until at least one node of the blockchain network of many existing around the world will work.

All nodes are equal and independent. Data is kept decentralized and distributed throughout the network. The system does not have a single owner who could manage it independently. Any changes in the system can occur only if most of the nodes accept and confirm these changes. Access to a digital asset BILC is carried out from anywhere in the world, in the presence of the Internet.

BILLCRYPT digital asset can also be stored on cold wallets in the absence of the Internet.

BILC is both a digital asset of value storage and privileged club card, which provides access to the project functions, and a kind of ticket to enter the closed pre-sales, and the internal digital currency, which you can buy new digital assets in the form of VIP and tokens of other projects.

Each such token, in turn, also gives significant privileges to the holders and users and increases their welfare.

BILC can be placed on exchanges, as well as freely trading, exchanging, renting and leasing them. Many exchanges provide an additional opportunity to rent tokens on flexible terms. Thus, the BILLCRYPT token will be traded and rented on many exchanges.

The use of BILC by Blockchain Representations for mutual settlements with the granting of mutual privileges will create a regular turnover of funds and increase the constant demand for BILC.

Over time, more and more BRs will be created on the platform, which will require BILC tokens as an internal platform currency for effective development.

BILS will be needed for:

- Payment for goods and services;
- ViP acquisitions for intra-platform investment;
- For placement on certain dates (holding) of guarantee amounts;
- Attracting funds from the crypto community for investments in a wide range from IT projects to the real sector;
- Payments to users as earnings;
- Payment of minimum fees for additional services of the platform in addition to the free package.

The project economy is designed to ensure financial security, system flexibility at any time, stability, and the possibility of its further growth and development.

Creating a BR with the minimum required basic feature set is free.  
This ensures the mass creation of new BR.

### Financial flows and platform revenues:

1. Users purchase BILLCRYPT for storage and future use. To create savings in order to preserve the value of their funds.
2. BRs issue and implement on the Platform the tokens of their projects (companies) for users of the platform for BILLCRYPT, providing privileges, discount prices, bonuses, better conditions, or for other cryptocurrencies and fiat currency, but without privileges. Thus, the demand for BILLCRYPT is formed, which influences its exchange and purchase price. To obtain privileges, the investor can purchase any amount of BILLCRYPT in advance and keep the necessary amount until the right moment.

3. Investors will be able not only to acquire project tokens, but also to develop real business itself, for example, opening new branches in the real world as a partner. This can be called the next, advanced stage of franchising development. This will also create additional financial flows for BILC.
4. Users of the platform can perform certain work on the instructions of Blockchain Representative offices (instructions and technical tasks, creating Smart contracts, collecting information, advertising, participation in promo and bounty programs, etc.). These works are paid in BILC.
5. Using BILLCRYPT to acquire a part of a virtual image Virtual image Part - ViP, which is a derivative rating reflection of a real object.
6. Rent BILLCRYPT. Holders of tokens can rent them to other users, for a fee. Users can use leased BILLCRYPT tokens at their discretion, paying rent to holders.
7. Operating activities. The platform makes a profit in the form of commissions. From owners of BR for hosting, additional functionality and services of the integration system. From users for the privileges provided and the use of Platform resources for commercial relationships. Commissions can be redeemed in payment for services and tasks performed by users.
8. Investment platform activities. The platform, based on the analysis of Virtual Images of Companies, automatically makes investment decisions on investing funds from the reserve fund into BR digital assets.
9. Proceeds from the sale of tokens obtained through barter exchange from other projects and their BR.
10. Receipts from advertising on the platform

Every month, 80% of the net profit of the platform will be used to form the BILC buyback fund. As a result, additional demand will be created. Increasing profits in this way will constantly create a solvent demand for BILC tokens, which, according to the laws of the market, will lead to an increase in its value. It is also worth understanding that investors who save BILC tokens for a longer period of time will eventually be able to sell them at higher prices.

### **BILLCRYPT is a combination of uniqueness and mass character.**

These factors will create an independent innovation model with its own internal economic relationships. They will stimulate the development of investment relations and will give a new impetus to collective investment. Raise the income of the owners of BR to a new level.

BR, ViP, DApps & Smart Contracts offer almost unlimited possibilities to construct various crowdfunding formats and structure rights to objects and digital assets of investment projects. The absence of complicating banking regulation and compliance processes, along with the availability of reliable representative information, potentially allows project initiators with a BR to most likely raise money for their projects and not be burdened with obligations, and also reduces costs and increases profitability.

## BILLCRYPT ITO (Initial Token Offering)

Participants ITO BILLCRYPT really create history, promote the realization of the innovation concept and development of newest technologies.

The funds raised from the sale of BILC Tokens, through ITO, will be used to finance the creation and development of the BILLCRYPT ecosystem over the next 5 years.

## PRE-SALE

At the initial stage of pre-sales as of the writing date of this version of White Paper, early investors converted to BILLCRYPT **7 775 981 USD**

*Pre-sales price chart*



## TOKEN SALE July 03 – Sept. 30, 2019, or when reach Hard cap

**Price ITO - 1 BILC = 1 USD = 0.005 ETH**

Soft cup = 10 000 000 USD = 50 000 ETH

Hard cup = 80 000 000 USD = 400 000 ETH

44% of the issue = 66,880,000 BILC will be available for sale on ITO

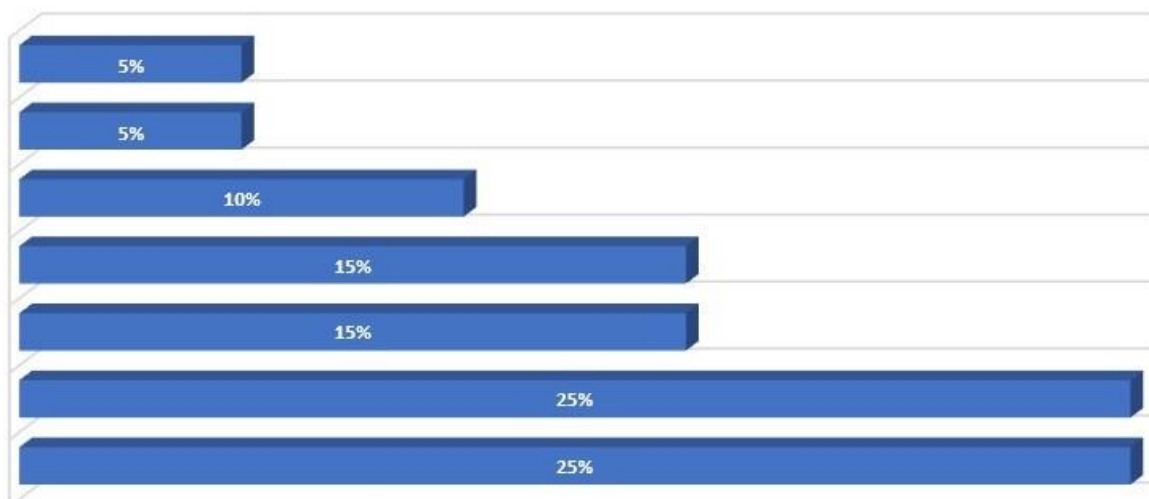
## TOKEN DISTRIBUTION



In the shortest possible time after Tokensale BILC will be traded on the Exchanges Market.

Extensive use of/BILC will increase its value and, therefore, will make it an excellent tool for investment.

## Use of funds



25% - development

25% - marketing

15% - stabilization fund

15% - scaling

10% - team

5% - legal

5% - administrative expenses

## The project implementation is divided into stages:

- Development
- Fundraising
- Creating a platform
- Scaling
- Integration with other blockchains

The amount of funds raised will affect the launch stages.

If the result of the crowdsale is lower than the Hard cap, the project will carry out the amount of work according to the collected amount of funds, which in any case will create a workable and potentially successful product. To raise additional funds for the launch of the next stages and the project in full, additional crowdsale rounds can be held.

## Legal Part

From a legal point of view, BILLCRYPT crypto tokens are implemented as a digital product and cannot be equated with securities or shares in a business. In fact, the token is tied to the functions of the Integration System and the value of certain BR, ViP and other products within the system. Thus, tokens allow you to maintain control over the company, and at the same time satisfy the interests of investors.

# Roadmap

## 2016

The emergence of the idea to create a unified multi-functional blockchain platform for existing enterprises, investment projects and investors.

## 2017

Concept formation;  
Technologies, tasks, solutions.

## Q2 2018

Development of the project, the economic system and security system;

Negotiations and conclusion of agreements with project partners, current participants of the investment group;

Writing a Smart Contract for Token BILLCRYPT;

Preparing for closed pre-sale;

**June 27 launch of BILLCRYPT (test version);**

Start of accepting applications for closed pre-sale, price 1BILC = \$ 0.5

## Q3 2018

Test period;

Continuing the development of the project, the economic system and the security system;

**08 08 2018 issue BILLCRYPT - emission 152 000 000 BILC**

Closed pre-sale: price 1BILC = \$ 0.5

Minimum to purchase 10,000 BILC = \$ 5,000

Conversion of investment funds from existing (early) investors to BILLCRYPT

## Q4 2018

Continuing work on the project and economic system

WhitePaper v.1 development finished

Creating a project site

**October 18 - start of the final stage of the closed pre-sale**

**Price 1BILC = \$ 0.6**

Minimum to purchase 10,000 BILC = \$ 6,000

**November 16 - open pre-sale (acceptance of applications)**

**Price 1BILC = \$ 0.75**

Minimum to purchase 20,000 BILC = \$ 15,000

## Q1 2019

Project process modeling;  
Introduction of terms and concepts of BR and ViP;  
Creating innovation economic model;  
WhitePaper v.2;  
Negotiations with institutional investors.

## Q2 2019

BR concept extension;  
Modeling of system processes;  
Introduction of term and concept of IVO (Initial ViP Offering);  
WhitePaper v.3;  
Language localization (French, Spanish, Korean, German, Italian, Japanese, Chinese, etc.)  
Marketing, PR & advertising before the start of Token Sale;  
Connecting to the project key figures of the crypto world;  
Negotiations with institutional investors.

## Q3 2019

**ITO start 03.07.2019 8 13:15 UTC**

**Price 1 BILC = \$ 1**

Legal

Applications for exchanges

**Completion ITO 30.09.2019 05:03 UTC or when the hard cap**

Completing BILC Distribution

Exchange Listing

## Q4 2019

Platform development, infrastructure, design, layout, MVP  
Platform Integration with External Resources  
BILLCRYPT exchange trades start  
Development Economic BILLCRYPT

## Q1 2020

Running test BRs on the platform;  
ViP testing;  
Increased market presence;

## Q2 2020

The complex of works on the technical and economic  
development of the platform;  
Test period BR & ViP

## Q3 2020

launch of all platform functions;  
Launch of BR with basic functions;  
Launch of IVO (Initial ViP Offering);  
Start on the platform of partnership projects;  
Start closed pre-sales of partnership projects from the pool;

## Q4 2020

Launch full-featured BR;  
Integration solutions;  
  
Start open pre-sales partnership projects;  
Start ICO partner projects

## 2021 and further

Expanding platform capabilities;  
World expansion BR & BILLCRYPT

# Working with the community

Social networks are so firmly rooted in our life that they are the main means of communication and dissemination of information.

Nevertheless, the scale of penetration and use of social networks differs depending on geography and demographic factors. Understanding these differences is important when targeting a specific audience.

We intend to reach a global audience by working with regional language locations and communities of interest, integrating them into a single global community of Billcrypt.

We strive to make our project known to the largest possible number of interested people around the world. To the widest possible range of people interested and become a supporter of our project.

To this end, we conduct multilingual localization of the project and actively disseminate information in relevant language areas on all continents.

Potential audience Billcrypt uses various services, social networks and applications for communication and daily work.

## Targeted advertising in social networks

The audience of social networks to the beginning of 2019 has about 4 billion people.

The number of mobile phone users is more than 5 billion people. And these numbers are growing rapidly, especially for active users of social networks from mobile devices - a growth rate of more than 40% over the past year.

Even if we take into account that some of them are fake accounts, “bots” for cheating and second or third accounts for one person, the number of real users is still quite impressive.

Regarding the structure of web traffic, depending on the type of devices, the most traffic is generated by mobile users 56%.

These are excellent opportunities for attracting interested audiences, since all the platforms provide a multitude of advertising tools to convey the necessary information.

Facebook occupies most of the market thanks to over 2 billion active users.

Instagram has over a billion active users.

QQ, WeChat and Qzone, with a total of about 3 billion active users, cover most of the Asia-Pacific region.

Messengers are gaining more and more popularity, in which many author channels are created with interesting and useful content that attract a lot of attentive and active subscribers. One of the most popular in the world is Chinese WeChat, with a huge audience of over 900 million

people. This is not just a chat, but an entire ecosystem that includes the possibility of payments, reservations, etc.

Kakao is the main landmark for South Koreans, with an audience of over 100 million people.

Telegram is an instant messenger actively used all over the world, the audience is more than 200 million people.

For the global development of the project are also relevant:

YouTube, VK, Twitter, Reddit, Medium.

These are modern and relevant channels for conveying information to users who prefer author's content and deep immersion into the material.

These social networks and messengers are the main way to tell the world community about the ideas embodied in Billcrypt.

## Contextual advertising

A proven way to appeal to and interest a potential user while searching the Internet is contextual advertising.

We are well aware that the decision to invest in a blockchain project may not always happen immediately, therefore, in order for the user to pay attention to our service among all the information noise that daily accompanies our life, it is necessary to ensure the maximum number of touches. For these purposes, world leaders among the search engines — Google, Bing and Chinese Baidu — are perfect.

## ICO listings in reputable aggregators

ICO aggregators are specialized Internet resources that provide their users with information about upcoming ICO projects from around the world: dates, token value (project coins), stages, bonuses, etc. There are many listings, both global and local, which help to make a purchase decision, weigh the pros and cons of the project, find out the opinions of other users about it.

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## Media - Blockchain / Cryptocurrency / IT

Of course, we pay special attention to detailed and thorough reviews of our project with large Internet resources, which daily cover what is happening in the world from the point of view of IT, the blockchain technology and cryptocurrency. The authoritative opinion of the journalists of the portals will allow not only to form an opinion among potential Billcrypt users, but also to get feedback from people involved in the analysis of projects professionally.

Thus, information posts and advertisements in popular social networks, and instant messengers, contextual advertising in search engines, ICO aggregators and specialized media will provide the widest audience coverage and a massive influx of Platform users.

## Community building

Pages BILLCRYPT in social networks.

Project blog on Medium and Golos.

BILLCRYPT official chat rooms in Telegram, WeChat, Kakao.

For the convenience of users, we maintain the official BILLCRYPT pages on various resources, where all relevant information on the project development progress and answers to all questions are published. As well as announcements of the nearest events, where you can talk with our team in person, discuss emerging issues and solutions, team replenishment or new partnerships.

Links on our website [billcrypt.io](https://billcrypt.io)

These are our main channels of communication with the community. You want to know the details about the project? Ask a technical or any other question? Do you want to give feedback on the project, to share an idea? Or just chat with the team? Our official telegram chats in English and Russian, WeChat in Chinese, Kakao in Korean are the best places to do all this. We will try to be as quick and accessible as possible.

## Meetups, conferences, exhibitions

After ITO, we will prepare a list of the most important world conferences and exhibitions devoted to the blockchain technology, where we will be ready to personally answer all questions. And also, for us this is a great opportunity to bring our main ideas to the DApp development teams. This is not only a chance to find partners, but also to empower teams by showing them how we can help solve the problems of their projects thanks to our infrastructure.

## Bitcointalk.org branch

The most popular blog among people interested in the world of cryptocurrency and blockchain is 100% bitcointalk.org. Therefore, we have planned official project branches in all languages represented on this specialized blockchain / cryptocurrency resource, where you can ask your question and learn more about BILLCRYPT.

## Work with venture funds

Attracting venture funds at the PRE-ITO and ITO stages will allow us to collect the required amount for the development of the project. We are paying close attention to this interaction, for which we come to ITO not only with a powerful idea, but also with a well-thought-out concept, development strategy, innovative economics of the project, well-developed financial and marketing plans, which undoubtedly confirms our ability not only to bring the work started to the end, but also to build a global successful business.

## Work with Cryptocurrency Exchanges

We understand how important it is that BILC benefits not only within the system, but also traded on the exchange, so that users can always profit from investing in our project. Therefore, immediately after the end of ITO, we will deal with the placement of our token on large cryptocurrency exchanges.

Work with cryptocurrency exchanges

We understand how important it is that BILC benefits not only within the system, but also traded on the exchange, so that users can always profit from investing in our project. Therefore, immediately after the end of ITO, we will deal with the placement of our token on large cryptocurrency exchanges. All announcements of the listing of BILC on the exchanges will be posted on our official resources in a timely manner.

# TEAM

The project team consists of enthusiasts and professionals who are confident in the opportunities and prospects of the blockchain, and the cryptocurrency market, the innovative development of the economy and modern financial technologies.

Platform Billcrypt pl engaged in professional development team, involved in the development of platforms of successful global brands.



The founders and creators of the project are businessmen and financiers with experience in entrepreneurial and management activities, practice in creating and developing successful business projects, long-term practical skills in investing in the classical and cryptocurrency markets.

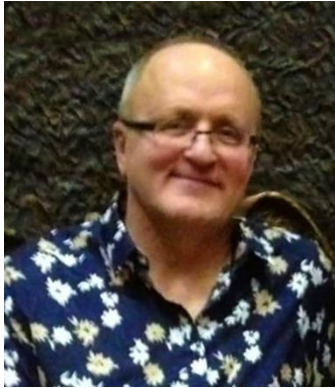
The management team has an impressive store of professional competencies and mental resources to implement its plan. The team is headed by an experienced investor with many years of successful experience, the head of a group of private investors.



**Evgeny Kulikov**

**Founder & CEO BILLCRYPT**

**Head of Private Investors Group Rich-Invest**



**Siarhei Lutsenka**

**Director of Business Development**



**Daniel Grieg**

**MANAGING DIRECTOR  
TECH Team's Coordinator**



**Zahid Imran**

**Investment banker,  
TOP ADVISOR, ICO EXPERT,  
Representative in the UAE**

We've selected an extensive list of candidates for technical, legal, financial, marketing and other groups who are waiting to start work.

Some of them took part in the preparatory stages of the formation of the project.

# Conclusion

Our project is actively developing, respectively, this version of Whitepaper may be considered unfinished. It will be made improvements and additions. Updated versions will be posted on the project [billcrypt.io](http://billcrypt.io) site in a timely manner.

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Nothing in this White Paper can be considered a prospectus of any kind, an offer or invitation to invest, and is in no way connected with an offer to buy any securities in any jurisdiction. This document is not drawn up in accordance with the laws or regulations of any jurisdiction that are intended to protect investors and are not regulated by them.

We do not guarantee profitability, we only evaluate and describe the potential of the project and provide expert opinion, which can only be a recommendation, but not a guarantee. The investor independently makes the decision on the contribution to this or that project.

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