



**britto**

# Table of Contents

<b>Introduction</b>	<b>3</b>
<b>About Britto Financial Services</b>	<b>7</b>
<b>Bank vs. EMI</b>	<b>11</b>
<b>Digital banking</b>	<b>13</b>
<b>Multi-currency account</b>	<b>15</b>
<b>Cryptocurrency exchange</b>	<b>16</b>
<b>Britto visa crypto-card</b>	<b>20</b>
<b>Britto coin</b>	<b>21</b>
<b>Transformation</b>	<b>23</b>
<b>Tokenomics</b>	<b>33</b>
<b>Distribution of britto coins</b>	<b>36</b>
<b>How to use britto coin</b>	<b>37</b>
<b>Reward structure</b>	<b>38</b>
<b>Security</b>	<b>39</b>
<b>Safeguarding</b>	<b>42</b>
<b>Help and support</b>	<b>44</b>

# Introduction

Freedom is the essence of human nature and, periodically, this freedom has been surreptitiously eroded for the benefit of profiteers. People deserve the right to spend their money wherever they wish in the world and to control their finances without worrying about unexpected charges and unfair levies.

We are aware of your requirements and respect your needs; that's why we designed and created a new and unique digital banking facility to welcome our selected members to the new era and provide them with advanced, bespoke banking services.

Britto Financial Services is nearing authorisation and regulation as an Electronic Money Institution as well as obtaining its crypto asset license from the Financial Conduct Authority (FCA) of Bank of England, which is the most prestigious, respected and trusted financial institution in the world. We exercise every financial tool to offer our selected members the very best services.

So, if you are looking for freedom, security and unrivalled control of your finances and would like to indulge yourself with transparent platinum services with supremely low fees, subscribe for free, with no obligation to be selected.

**Quality precedes quantity in Britto; that's why there are a limited number of selected clients whom we will be honoured to serve.**

Bloomberg analysts regularly provide information in their reports and make forecasts concerning the situation in the cryptocurrency market. The agency agrees that the digital currency market is rapidly developing and highly promising; that is why Bloomberg experts are focused on the trends in the cryptocurrency market. By 2022, digital currencies may form 10% of GDP.

This means that digital currencies have passed the point of no return and are gradually expanding their niche in the market of financial services.

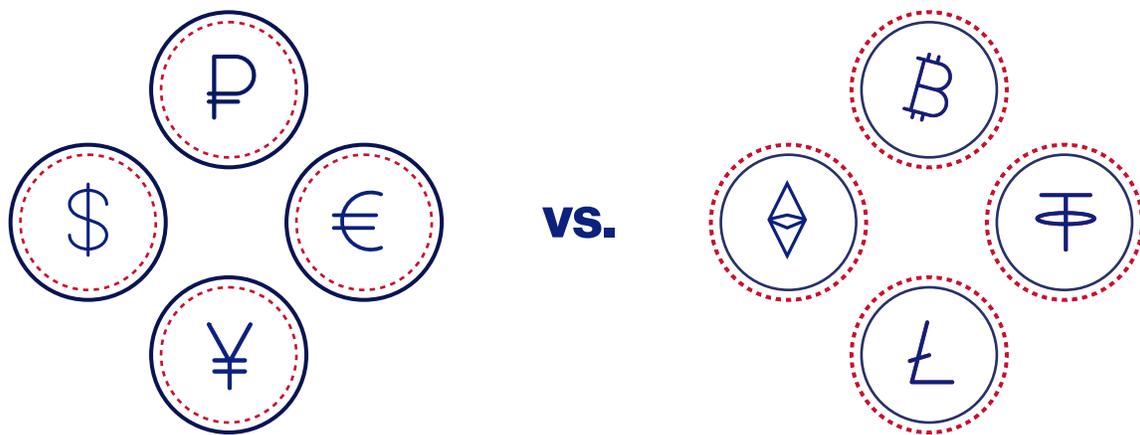
## Digital currencies vs. fiat money

Together with the global crypto industry boom, the world has seen a rapid increase in the popularity of contactless payments due to Apple Pay, Google Pay, etc.

This clearly demonstrates that people trust new financial instruments and prefer to keep their own money

under control as well as to manage it anywhere in the world.

The technology of contactless mobile payments, combined with those of the cryptocurrency industry, is a prototype of a new revolutionary financial system that has many advantages over the existing one.



## What is wrong with the traditional financial system?

We have to admit that the old system has outlived its usefulness. Its basis, the issuance of non-backed money under the control of authorised financial institutions, is a never-ending source of crises leading to growing inflation, decreased purchasing power, and devaluation.

Any attempts to save the current financial system by issuing more non-backed money and throwing it into circulation does not have the needed positive effect. Even

worse, this strategy just causes further crisis.

The functioning of digital currencies is governed by a revolutionary specific algorithm based on a consensus mechanism. There is quite a long list of leading cryptocurrencies that have been in circulation for a long time and the names of which are well-known even for those who have nothing to do with the crypto market. They have proven that these algorithms truly work and have great potential. Besides, they are resistant to any negative market effects when national currencies go crazy.

## What the new economy means

With the help of DeFi, the cryptocurrency market acquired financial instruments that used to be the privilege only of banks. We are talking about funds depositing, issuing credits, etc. Besides, the new financial market provides much better terms than the classic financial institutions that we usually treat as “normal”.

Transactions on digital currencies blockchain are carried out much faster than bank operations. Holders of cryptocurrencies manage all their funds themselves. They don't need mediators who charge fees for their services. Furthermore, commissions for transactions on blockchain are many times lower than the interest charged on monetary transfers by banks.

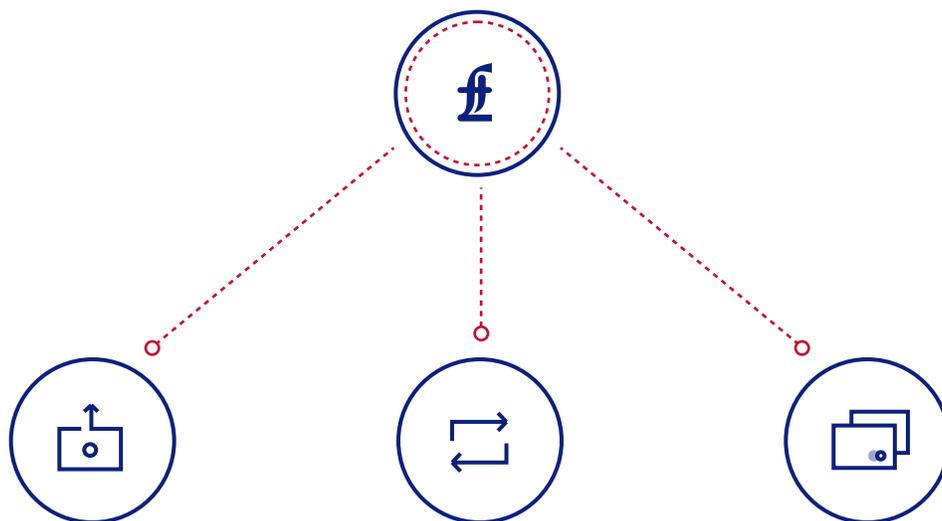
The more people learn about the alternative financial system, the more powerful it becomes. Now is the time to join it, to become a part of it.

## How to access the new financial system

To become a part of this progressive system based on blockchain, you don't need to be a privileged person. This is quite simple for everyone who is looking for the best financial solution.

Currently, we see a trend towards the development of ideas for decentralisation and democratisation of ownership and access to values. We want every user, investor, and stakeholder to be able to fully feel themselves a part of the product they use, a part of the company in which they invest, and a part of the ecosystem they are partners in.

That is why we have released the native coin of the Britto ecosystem - BRT Coin. The coin is widely used within the Britto ecosystem, it allows you to get unique conditions of use, platinum services, reduced commis-



sions and cashback. Also, it gives you the opportunity to participate in the development of the platform since BRT is a Governance coin in parallel with the main utilities.

## **How users can take advantage of BRT**

Initially, all BRT coins will be stored on the Base Pool smart contract wallet. This pool is decentralised and the Governance smart-contract will have access to it. In turn, Governance is controlled by coin holders voting, and some functions are available to the owner's wallet.

The wallet owner will be able to send out coins from the Base Pool for early investors, coins for liquidity start,

coins for rewards, and team coins. The reserve coins will remain in the base pool and can be disposed of by using the Governance functions of the smart contract.

Due to this fact, architecturally the Britto platform is in fact one of the large holders of BRT coins, which it took from the DAO BRT, which is decentralised through voting and Governance of a smart contract by the BRT coin holders.

Consequently, Britto will take BRT coins from the Base pool for sale to early investors as well as for primary liquidity and rewards. The rest of the coins will remain in the base pool and can be disposed of with the wallet owner, and later using the Governance smart-contract.

# About Britto Financial Services

Humanity strives for freedom in everything. This is a part of human nature, it refers to all aspects of life.

People want to manage their personal finances freely, transfer, sell and buy them. This desire is actively used by speculators. Dealers offer people imitations and a false sense of financial independence, and cash in on it.

The right of people to control their finances, to manage them from anywhere in the world, without paying high commissions, hidden fees and duties, intermediaries and controllers, and to not have to do this within the existing financial system, and employing the usual financial technologies.

Britto Financial Service empowers its clients to directly and securely manage their personal finances in challenging times for the global economy. We offer our clients the chance to embark on a new era of financial technology, the era of digital banking based on blockchain technology. When creating the service, we

studied the requirements of clients for financial instruments and we offer services that can meet the need for freedom, confidentiality, and security of financial transactions that we have implemented in the digital environment.

You will receive what you have been searching for - freedom, security of financial transactions, full control over personal funds with a bonus, and transparency of financial transactions with low commissions at Britto Financial Service. You will get access to the services by free subscription, without any obligations on your part.

Britto Financial Services is nearing authorization and regulation as an Electronic Money Institution as well as obtaining its crypto asset license from the Financial Conduct Authority of Bank of England, a trusted financial institution with a worldwide reputation. The list of our financial instruments contains everything you need to provide our clients with the best services in the financial market.

The priority of our service is quality over quantity and we provide our service to a small circle of clients because our services fully meet their requirements. It is a great honour to serve the chosen ones in such a complex and delicate matter; personal finance management.

Talking about any cryptocurrency, it is extremely important to be aware of the platform that offers the coins. So let's take a look at Britto Finance.

The Britto platform is the largest holder of BRT coins in terms of current system design. BRT coin management is decentralised and takes place through a smart contract based on other coin holders voting.

Thus, Britto clients manage the efficiency of the system as a whole, regulate the liquidity of coins and, at the same time, use them as a working tool within the ecosystem. They receive cashback for financial transactions, low commissions, and other special personal conditions for working in the system.

Britto has limited coin disposal capabilities in terms of its current framework. Initially, Britto's role is to sell coins to early investors and create liquidity in the system. Further, it will be the payment of remuneration. The bulk of the coins remains in the Base-Pool under the control of clients using a smart contract.

Now it is the right time to join the blockchain ecosystem and receive your BRT coins along with all the advantages of being a part of the Britto community!

The need for freedom is fundamental for all humanity. It is vital for every person who cares about the quality of their life and society as a whole. But the concept of being free includes too many aspects, such as physical

ability to do what you want, the way of thinking, etc. Being free does not mean only having a choice between A and B; there is much more. Unfortunately, many people have no idea what true freedom is, because they have never experienced it.

The desire to manage, exchange and transfer our own finances freely is essential for any person, since this is one of the freedom components. We try to achieve this goal, but face a lot of speculators along the way who play the emotional cards and provide us with a fake sense of financial freedom, instead of the real tools and capitalise on this.

They don't try to hide the truth for nothing. People are a enough power to reorder any structure including that which we treat as untouchable.

We got used to playing by the rules that we had not made, but everyone has the essential right to control their money and manage it without anyone else's permission in any part of the world. Just imagine that banks have no idea about how much money you earn and what you spend it on.

But this is not all. You don't need to pay high commissions and hidden fees. Millions of people fall into financial traps every day and can't get out of them during the whole life.

There are a lot of truly needed financial aspects that are

impossible to implement within the existing financial system. This statement has already been proven by the global pandemic and endless financial crises that we face time and again.

## Have we found a solution?

The existing system does not just require reform; it has outlived its usefulness. Any attempt to revive it looks like making a senseless effort to start a cold heart.

But there is an opportunity to manage and control your finances without any mediator, despite such challenging and dangerous circumstances for the global economy as we can see today. Moreover, we cannot be sure that we will face any more challenging situations in the future. Thus, it is crucial to be prepared.

Britto Financial Service has found a solution that can break the old ineffective system and open a way for anyone to manage their money completely. We prepare our clients to enter a new era of global financial technologies and digital blockchain banking. Our development department took into account all the needs and requirements of people for modern financial tools and created a powerful instrument that can lead you to the desired freedom in the financial aspect.

It may sound a little bit fantastic, but this is a new reality that is gradually replacing the usual understanding of order. Do you remember how fantastic it seemed when

cellphones came into our lives? Currently, it is impossible to imagine our routine without smartphones and tablets.

Our clients enjoy true financial freedom, the confidentiality and security of transactions and much lower commissions for monetary operations than any traditional institution can offer. You can enjoy a completely free-of-charge subscription to all Britto Financial services without any obligations on your part.

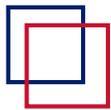


## Guarantees

Britto is going to be regulated by the Financial Conduct Authority of the Bank of England, a world-reowned official institution. The services that we provide to our clients are the most effective in the current financial market. We have all the required resources to offer you proven tools to improve your financial health despite the unstable global situation.

The highest possible quality of our services is the leading priority of Britto. We have never been focused on extending the circle of our clients until we are not absolutely sure that we can fully meet their requirements. But we are totally sure that every client of our company has found the best solution.

People who use the services of Britto are sensible, rational and care about the future of their families. For us, it is a great honour to work with such persons and be able to help them in all the financial aspects. If you also feel that the existing financial system mostly tries to put a spoke in your wheel and serves someone else's purposes, you are welcome at Britto to feel the difference.



## Transparency

100% clarity in regard to fees and transactions.

Our clients see all of their transactions, all financial operations, and the number of commissions for services, without hidden fees and charges.

Carrying out transactions on our platform is crystal transparent. Our clients can see the detailed history of all financial operations. No hidden fees and charges! Take complete control over your finances and stop playing the game that just cannot be won by people within the traditional monetary system in which money is provided on the governmental level to obey the authorities. Britto offers a completely new approach to managing the circulation of money and shifts the focus on you.



## Security

100% clarity in regard to fees and transactions. Our cli-

ents see all of their transactions, all financial operations, and the number of commissions for services, without hidden fees and charges.

The security of our platform is ensured by using the technologies of blockchain and biometric authentication to protect the personal data of our clients. You should not worry about any emergencies too, since we established a fund of safe assets for insurance for unexpected events.



## Platinum Services

Britto values the trust of its customers and provides the best financial management service with a platinum level of service as a reward for cooperation.

The trust of our clients is the strongest proof that the company has chosen the right direction of development. We provide the best financial management services awarded with the platinum level of service.



## Unbeatable and Supremely Low Fees

We do not promise low commissions for financial transactions, we guarantee them.

We could promise low fees for transactions, but we won't. Instead, we guarantee low commissions for all types of financial operations without any additional conditions and small print.

# Bank vs. EMI

EMIs are often described as the 'next best thing to a bank'. Another way of putting it is that an emoney firm is like a Sharia Bank because there are just two things a bank can do that an emoney firm cannot.

1. Pay interest on balances
2. Lend out and earn interest on the money they hold.

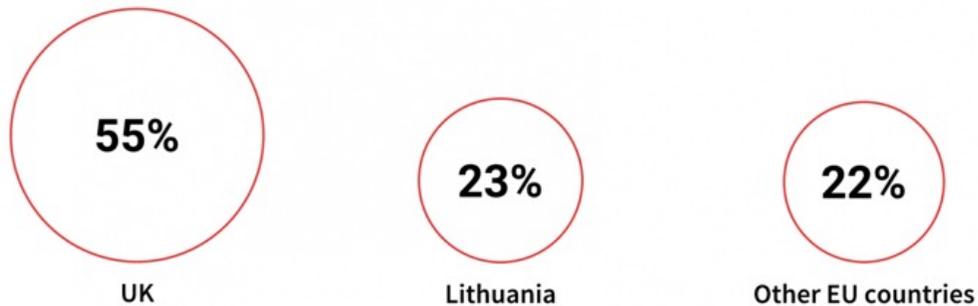
From 28<sup>th</sup> September 2020 there were 198 authorised E-money Institutions, and 32 Small E-money Institutions in the UK

The highest number of "hot" PayTech start-ups in

the whole of Europe have the UK E-money Licence and their headquarters in London. There are many reasons why such companies chose London. One of the reasons is that international tech companies consider London as the city with one of the best R&D infrastructures in the world. Another reason is that there are many professionals working in the financial sector in London. Unsurprisingly, around 55% of all EMIs is authorised in the UK.

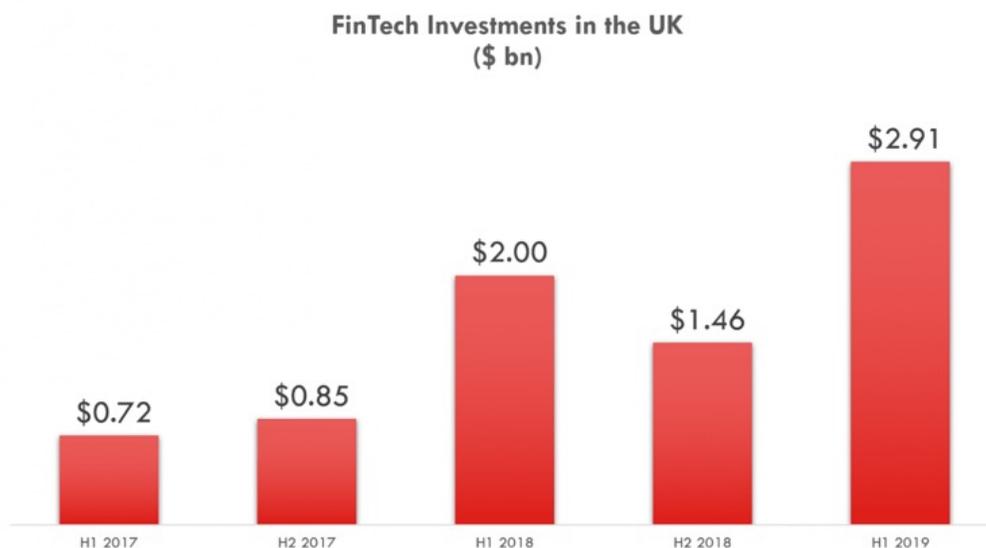
The World Fintech Report finds that 50.2% of global banking customers are already using fintech products or services, and in fact, many are using solutions from a range of fintech providers

Activity	E Money Firm
Receiving payments on behalf of client	Yes
Money remittance	Yes
Account Information Service	Yes
Payment Initiation Service	Yes
Card Issuing	Yes
Accounts with stored value for everyday payments	Yes



suggesting a threat to traditional banking loyalty. It's unsurprising too that the technology is more popular with younger, affluent, tech-savvy users looking for value for

money over a one stop shop. Further, it appears that emerging markets typically show the highest adoption rates, with China at 84.4% and India at 76.9%.



# Digital Banking & Multi-currency Account

Most people have many devices: computers, laptops, smartphones, tablets, and it is very convenient if you can use any of them to make payments. Britto has developed the best solution to make this possible in the most convenient and easy-to-use form.

All our clients have a great opportunity to make fast payments all over the world. They are not restricted by borders anymore! Enjoy the simplicity of managing your finances too and feel the true freedom.

Digital banking eliminates all forms of undue bu-

reaucracy and gives a new financial experience. For example, you can set up automatic payments, make deposits, use your money for purchasing in every part of the world without contacting your bank and confronting annoying red tape.

We have spent long months searching for a perfect solution that can cover the demands of people and guarantee the total security of personal data as well as funds stored in the digital wallet. As a result, we are ready to offer you an innovative product providing an opportunity to feel non-illusory financial freedom.

1. Britto digital banking is a powerful tool to manage your online payments easily and securely with the following benefits:
2. Multi-currency personal account at your disposal which you can use for carrying out operations with over 50 currencies;
3. VISA and Mastercard debit card that operates around the globe;
4. Cash withdrawal using any one of more than 2.3 million ATMs worldwide;
5. Currency converting taking a second;
6. More than 70 countries supporting direct transfers to a particular bank account or a person with extremely low commission;
7. Much more convenient setting up direct debits, paying bills and subscriptions;
8. Opportunity to receive your salary, invoices payments, pension or any other social payments in any currency due to integration with SWIFT and SEPA;
9. Convenient all-in-one tool to pay on any Internet platform, such as Netflix, Amazon, PayPal, etc;
10. Latest blockchain forensic and AI technologies focused on protecting the security of your data;
11. Guarantee that you will not lose a single penny.

Britto has combined the highest cost efficiency, transaction speed, high degree of convenience and security for you to feel the difference and enjoy the advantages of the latest financial technologies.

# Multi-currency Account

In a world that is becoming more and more digitalized, Britto transform banking which has never been easier.

Not only you can now open an account with our banking app without ever needing to visit a branch, but you transfer funds both domestically and internationally at the click of a button

Britto Multicurrency accounts allow you to hold more than 50 currencies and convert between them at the real exchange rate

You could hold, spend, send and receive money worldwide using Britto account

Most importantly, Britto borderless account comes with a fully-fledged debit card. Backed by Visa & MasterCard, this then allows you to:

- Withdraw cash from millions of ATMs globally
- Purchase goods and services online in your chosen currency
- Pay for things in-person by entering your 4-digit PIN

# Cryptocurrency Exchange

National currencies are backed by the countries of issue, whereas cryptocurrency is a different money form. Digital coins are not backed by any centralised authority and their operation is based on a cryptographic algorithm.

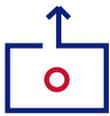
Transactions involving digital assets still remain a hot topic for discussions. There is one clear thing that has both defenders and opponents: crypto-

currencies may fully replace fiat money in the near future.

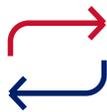
Some people worry about this, because it is scary for them to reject something they are used to, even if the new alternative is much better. But making cryptocurrencies an essential part of the routine use has many pros compared to the traditional monetary system.

Our exchange platform makes cryptocurrencies available for everyone at the touch of a button wherever you are in the world. If you can transfer money online, you also are able to acquire and own a digital coin. But most people still believe that this is too complicated or even impossible. We are here to change the game rules and give people new financial opportunities.

Britto is nearing a licenced electronic money issuer. Besides, in the middle of 2020, we applied for the Crypto Asset Licence to become a company authorised by the FCA as one of a few exchange platforms regulated by the Bank of England (FRN 932043).



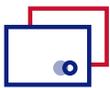
**easy and fast transactions**



**transfers of assets**



**advanced security of your personal data**



**Availability of credits for anyone**



**retaining ownership**



**total confidentiality**



**lower transaction fees**



**decentralisation as the basic principle**



## The Bank of England and Britto

The Bank of England operates as the central bank of the United Kingdom. It controls and governs the work of the Monetary Policy Committee responsible for the country's monetary policy. The support from the Bank of England is a strong basis for Britto and proves the reliability of our company.

Documents are extremely important, but creating a truly strong, convenient and secure exchange platform not only on paper is the fundamental priority for our team. That is why we take into account the requests and needs of those who take an interest in the crypto-

currency market, from beginners to professional traders with years of experience.

The Britto project is supported by many partners, such as multinational financial companies. Due to this cooperation, you have more opportunities than most people can only dream about. For example, our client can open a VISA crypto card to use money stored in the wallet directly or withdraw cash with it using our crypto ATMs all over the country. These and many other features introduced for the convenience of our clients make Britto one of the top 10 companies in the crypto market.

## Advantages of Britto Crypto

## Exchange

We are developing and implementing services not only to satisfy the requirements of our clients, but we also do our best to make Britto as a convenient and user-friendly platform as possible. Thus, you can enjoy all the following benefits of using our crypto exchange:

1. **Convenient user interface;**
2. **Strong support by the Bank of England;**
3. **Proven reliability;**
4. **100% personal data safety due to the latest AI and blockchain technologies;**
5. **Biometric and 2FA authentication;**
6. **Interactive identity verification (KYC system);**
7. **Registration, depositing and withdrawing at the touch of a button;**
8. **Easy-to-start cryptocurrency trading;**
9. **Tools for professional traders;**
10. **Simple instruments for beginners;**
11. **Secure Blockchain wallet;**
12. **SAFU Secure Asset Fund;**
13. **Opportunity to open a crypto card for direct payments or withdrawing cash;**
14. **Well-developed crypto ATM network;**
15. **Integration with leading international PSP companies, such as Paypal, AliPay, Skrill, B2BinPay, Neteller, Qiwi and others;**
16. **Multi-language support team;**
17. **Convenient Android and iOS apps for your mobile devices;**
18. **Live chat for clients.**

But this is not the final list. We keep working on additional services and features helping to make our platform better month by month.

# Britto Visa Crypto-card

In order to speed up the process and to encourage transactions towards a more reliable and efficient model, Britto is going to implement a new method to use cryptocurrency in daily life with full normality.

Britto VISA crypto card is simply a card linked to our E-Wallet that works with a crypto coin.

When using them, the money with which you pay is the virtual currency you store in your digital wallet. For all purposes it works in exactly the same way as if it were issued by a commercial bank and used

fiat money.

The key point is that, as it has VISA support and facilities, it can be used without any issue in all shops in the world accepting those cards. Well into the 21st century, we're speaking about a vast majority, practically everywhere and in any business sector. Therefore, with a Britto VISA crypto card you can use your cryptocurrencies to pay in more than 50 million stores, both physical and e-commerce, as well as to receive payments.

# Britto Coin

[BRT]

The decentralisation of financial institutions and the creation of blockchain-based financial management ecosystems are the leading global trend in financial technologies. The financial market worldwide needs a revolution that has already begun. Why do we exactly need blockchain to be integrated into routine practice? Let's find it out!

## **Blockchain as a solution**

Decentralisation of the financial system puts focus on the client, their interests, and requirements. This opens up the possibility of direct regulation

of movement of the clients' personal funds. At the same time, the client becomes a part of the product that is used, the company which is invested in, and the entire ecosystem that serves as the basis.

But how? The inclusion of the client in the system with full rights to transfer their funds in any direction makes it possible to manage the efficiency of the system by supporting personal finance development and growth. In the Britto financial ecosystem, clients get access to the system performance management using Britto coin BRT system management.

## What is Britto coin (BRT)

The role of BRT coin is not limited just to system management and development. With the help of BRT coin, clients get access to the following benefits:

- **basic services.**
- **personal working conditions.**
- **cashback for financial transactions.**
- **low commission rates of the system.**

This is the key to opening the door to new financial opportunities for everyone! Let us tell you about how the BRT system works.

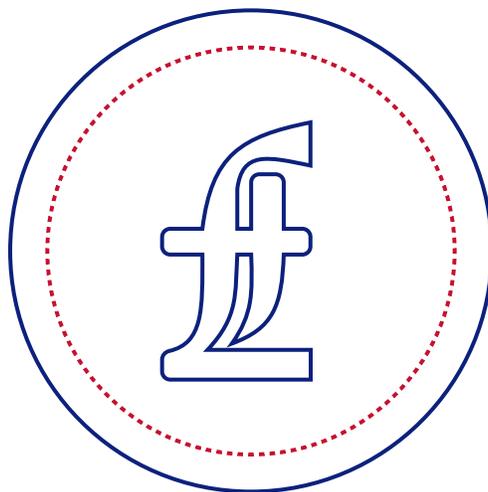
All coins of the system are located on the owner-wallet of the Base-Pool smart contract. Access to the Base-Pool is carried out through a smart contract, while the smart contract is controlled by the BRT coin holder and controlled by voting.

## Britto coins distribution

Coins will be distributed between early investors through the owner-wallet. In addition, coins for liquidity will be received from this wallet at the launch of the project. Coins for the team and rewards will be distributed from the owner-wallet as well.

Reserve BRT coins will remain in the Base-Pool. The transfer of reserve coins will go through the managing function of the smart contract. Thus, the system provides decentralisation of coin management. This minimises legal risks and increases the security of using BRT coins.

That is why holders of this innovative cryptocurrency get new opportunities with no “ifs” and “buts”. The ecosystem powered by BRT works clearly and securely in the interest of the community. In addition, BRT is a relatively risk-free investment compared to many other cryptocurrencies.



# Britto is going to transform everything from payments transactions to how money is raised in the private market

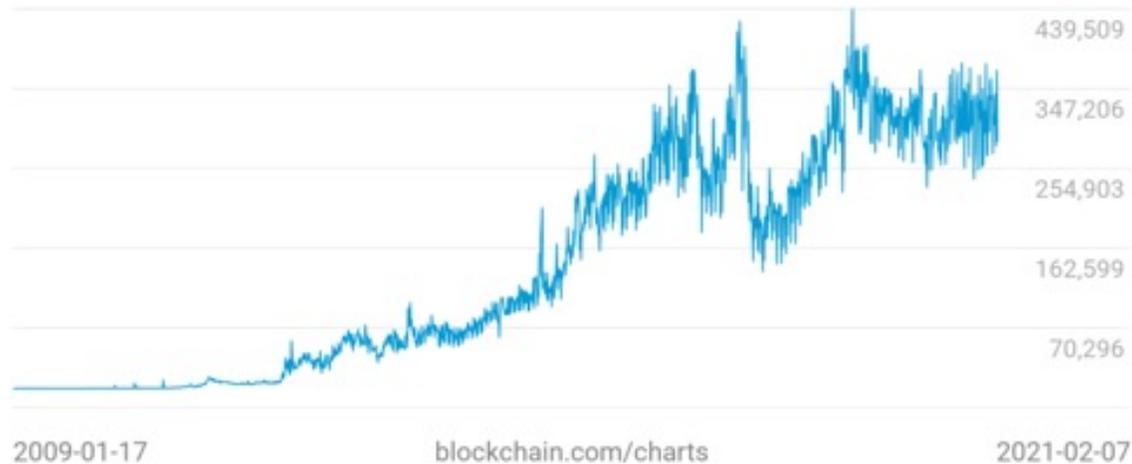
## Be prepared for a major transition in banking

### 1. **Payments:**

As an established decentralised ledger for payments Britto blockchain technology will facilitate faster payments at lower fees than banks.

- Britto utilise blockchain technology to offer secure and cheap way of sending payments that cuts down on the need for verification from third parties and beats processing times for traditional bank transfers.
- 90% of members of the European Payments Council believe blockchain technology will fundamentally change the industry by 2025.

## Confirmed Transactions Per Day 286,364



Today, trillions of dollars slosh around the world via an antiquated system of slow payments and added fees.

If you work outside of United Kingdom and want to send part of your pay check back to your family in London, you might have to pay a \$25 flat fee for a wire transfer, and additional fees adding up to 7%. Your bank gets a cut, the receiving bank gets a cut, and you're charged exchange rate fees. Your family's bank might not even register the transaction until a week later.

The number of confirmed Bitcoin transactions per day has grown 6 times from just over 50,000 in 2014 to over 300,000 as of February 2021. Source: Blockchain

Facilitating payments is highly profitable for banks, providing them with little incentive to lower fees. For instance, cross-border transactions, from payments to

letters of credit, generated \$224 bn in payments revenues in 2019.

Britto is built on public blockchains that anyone can use to send and receive money. In this way, public blockchains cut down on the need for trusted third parties to verify transactions and give people around the world access to fast, cheap, and borderless payments.

### 2. **Account balance and deposit:**

Britto is ultimately a ledger that represents accounting entries. Therefore, bank accounts will be represented on blockchains making them more secure, accessible and cheaper to maintain

### 3. **Clearance and Settlement Systems:**

Britto will reduce operational costs and bring us closer to real-time transactions between financial

institutions.

- Britto distributed ledger technology allows transactions to be settled directly and keep track of transactions better than existing protocols like SWIFT.
- Britto Coin will be working with our digital Britto banq to bring greater efficiency to the sector.

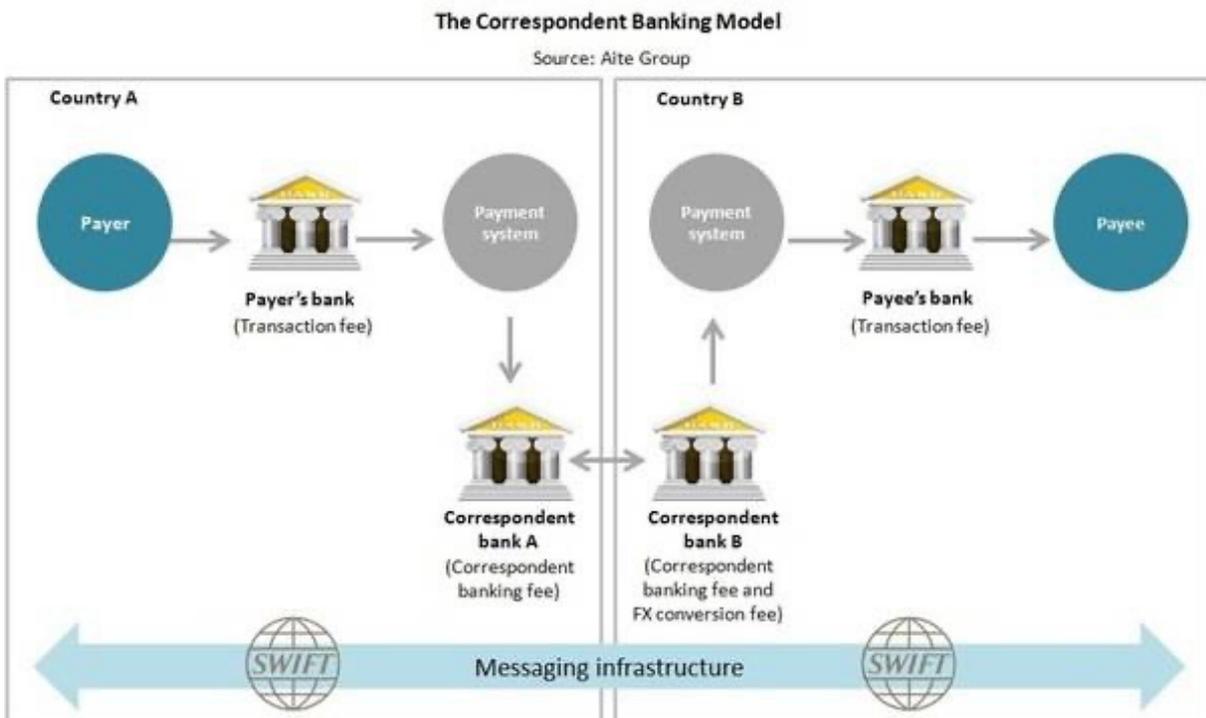
The fact that an average bank transfer could take 3 days to clear has a lot to do with the way old traditional financial infrastructure was built.

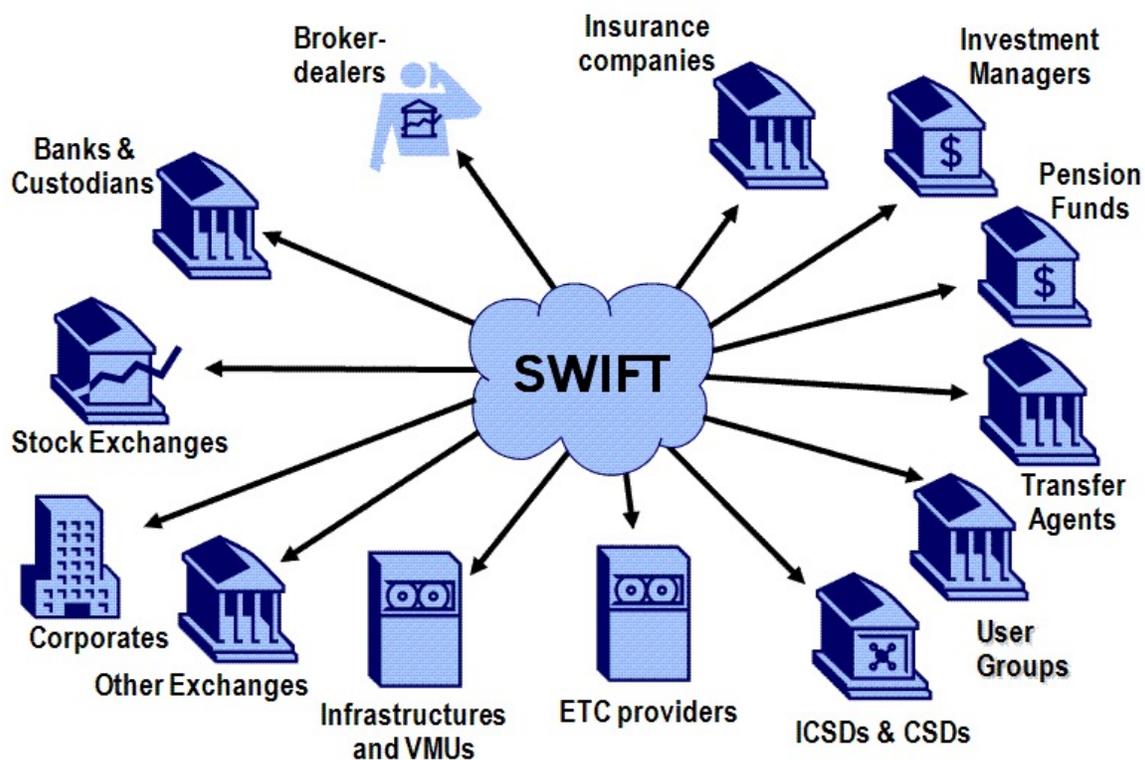
It's not just a pain for the consumer. Moving money around the world is a logistical nightmare for the banks themselves. Today, a simple bank transfer — from one account to another — has to bypass a complicated

system of intermediaries, from correspondent banks to custodial services, before it ever reaches any kind of destination. The two bank balances have to be reconciled across a global financial system, comprised of a wide network of traders, funds, asset managers, and more.

If you want to send money from a UniCredit Banca account in Italy to a Wells Fargo account in the US, the transfer will be executed through the Society for Worldwide Interbank Financial Communication (SWIFT), which sends 37.7M messages a day for more than 11,000 financial institutions.

Because UniCredit Banca and Wells Fargo don't have an established financial relationship, they have to search the SWIFT network for a correspondent bank





that has a relationship with both banks and can settle the transaction — for a fee. Each correspondent bank maintains different ledgers, at the originating bank and the receiving bank, which means that these different ledgers have to be reconciled at the end of the day.

The centralised SWIFT protocol doesn't actually send the funds, it simply sends the payment orders. The actual money is then processed through a system of intermediaries. Each intermediary adds additional cost to the transaction and creates a potential point of failure. Further, 60% of B2B payments require manual intervention, each taking between 15-20 minutes.

Britto with the help of blockchain technology, which serves as a decentralised “ledger” of transactions, will

disrupt this state of play. Rather than using SWIFT to reconcile each financial institution's ledger, an interbank blockchain could keep track of all transactions publicly and transparently. That means that instead of having to rely on a network of custodial services and correspondent banks, transactions could be settled directly on a public blockchain.

Further, Britto allows for “atomic” transactions, or transactions that clear and settle as soon as a payment is made. This stands in contrast to current banking systems, which clear and settle a transaction days after a payment.

That will help alleviate the high costs of maintaining a global network of correspondent banks.

“An Accenture survey among 8 global banks found that blockchain technology could bring down the average cost of clearing and settling transactions by \$10B annually.”

SWIFT messages are one-way, much like emails, which mean that transactions can't be settled until each party has screened the transaction. By integrating directly with a bank's existing databases and ledgers,

But Britto will provide two-way communication protocol that permits real-time messaging and settlement.

Britto will be working with our digital banking division to bring greater efficiency to the sector.

We are looking to decentralise systems on a smaller scale than public blockchains by connecting financial institutions to the same ledger in order to increase efficiency of transactions.

Britto is going to do more than just making existing processes more efficient, however. While still in their early days — and while we continue to see mostly experiments, pilots, and proofs-of-concepts (PoCs) take form — we are going to create entirely new types of financial activity.

#### 4. **Remittance:**

Remittance overseas is a difficult undertaking. The fees are high, processing time is slow, the money

can be intercepted or stolen, and there are legal issues that must be considered. Britto will eliminate these problems for its selected members

#### 5. **Fundraising:**

Britto is experimenting with a new model of financing that unbundles access to capital from traditional capital-raising services and firms.

- Britto will allow entrepreneurs raise money without a traditional investor or VC firm (and the due diligence that accompanies an investment from one).

Raising money through venture capital is an arduous process. Entrepreneurs put together decks, sit through countless meetings with partners, and endure long negotiations over equity and valuation in the hopes of exchanging some chunk of their company for a check.

In contrast, Britto will be helping innovative new startups to raise funds via power of public blockchains.

Investing in Britto is a way for investors to bet directly on usage and value.

Britto will short-circuit the conventional fundraising process by selling project tokens directly to the public.

Some high-profile ICOs have raised hundreds of millions — even billions — of dollars before proof of a viable product. Filecoin, a blockchain data storage startup,

raised \$257M, while EOS, which is building a “world computer,” raised over \$4B in its year-long ICO. Messaging app Telegram, for example, raised \$1.7B via ICO.

Britto is replacing functions of traditional banking by blockchain technology and that’s not just limited to fundraising but also to the underlying fabric of securities

## 6. **Securities:**

By tokenising traditional securities such as stocks, bonds, and alternative assets — and placing them on public blockchains

- Britto will remove the middleman in asset rights transfers, lowering asset exchange fees, giving access to wider global markets, and reducing the instability of the traditional securities market.

- Moving securities on blockchains could save \$17B to \$24B per year in global trade processing costs.

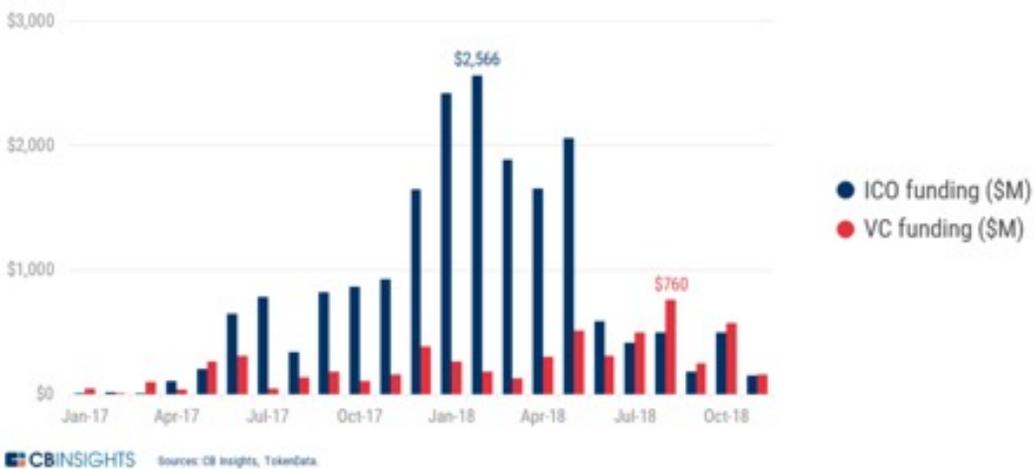
To buy or sell assets like stocks, debt, and commodities, you need a way to keep track of who owns what. Financial markets today accomplish this through a complex chain of brokers, exchanges, central security depositories, clearinghouses, and custodian banks. These different parties have been built around an outdated system of paper ownership that is not only slow but can be inaccurate and prone to deception.

Say you want to buy a share of Apple stock. You might place an order through a stock exchange, which matches you with a seller. In the old days, that meant you’d spend cash in exchange for a certificate of ownership for the share.

This grows a lot more complicated when we’re trying to

## VC funding rises, as ICO funding falls off a cliff

Funding (\$M) into ICOs, venture-backed blockchain companies. 2017 – 2018 YTD (11/21/2018)





execute this transaction electronically.

We don't want to deal with the day-to-day management of the assets — like exchanging certificates, book-keeping, or managing dividends. So we outsource the shares to custodian banks for safekeeping. Because buyers and sellers don't always rely on the same custodian banks, the custodians themselves need to rely on a trusted third party to hold onto all the paper certificates.

To settle and clear an order on an exchange involves multiple intermediaries and points of failure

In practice, that means that when you buy or sell an asset, that order is relayed through a whole bunch of third parties. Transferring ownership is complicated because each party maintains their own version of the truth in a separate ledger.

Not only is this system inefficient, but it's also imprecise. Securities transactions take between 1 to 3 days to clear because everyone's books have to be updated

and reconciled at the end of the day. Because there are so many different parties involved, transactions often have to be manually validated. Each party charges a fee.

Britto is going to revolutionise financial markets by creating a decentralised database of unique, digital assets. With a distributed ledger,

Britto will make it possible to transfer the rights to an asset through cryptographic tokens, representing assets “off-chain.”

Britto is going to converge the financial industry and blockchain to the world of the consumer.

Britto is creating another space where that convergence has the potential to completely upend the way finance operates today is lending and credit — a domain that's no stranger to disruption. Britto will create more efficient, interoperable capital markets.

## 7. **Loans and Credit:**

- Britto is going to enable lending offers a more secure way of offering personal loans to a larger pool of consumers and would make the loan process cheaper, more efficient, and more secure.
- The first live securities lending took place in 2018 with a \$30.5M transaction between Credit Suisse and ING.

Traditional banks and lenders underwrite loans based on a system of credit reporting.

Britto will open up the possibility of peer-to-peer (P2P) loans, complex programmed loans that can approximate a mortgage or syndicated loan structure, and a faster and more secure loan process in general.

When you fill out an application for a bank loan, the bank has to evaluate the risk that you won't pay them back. They do this by looking at factors like your credit score, debt-to-income ratio, and home ownership status. To get this information, they have to access your credit report provided by one of three major credit agencies: Experian, TransUnion, and Equifax.

Britto is presenting an Alternative lending using blockchain technology offers a cheaper, more efficient, and more secure way of making personal loans to a broader pool of consumers. With a cryptographically secure,

decentralised registry of historical payments, consumers could apply for loans based on a global credit score.

Britto clients can borrow money against Britto coin or any other blockchain assets as collateral. Loans will be approved based not on a borrower's credit score but on the value of the collateral.

Britto will make it more secure to borrow money and provide lower interest rates.

## 8. **Trade Finance:**

By replacing the cumbersome, paper-heavy bills of lading process in the trade finance industry, Britto will create more transparency, security, and trust among trade parties globally.

- Britto will support cross-border trade transactions that would otherwise be uneconomical because of costs related to trade and documentation processes. It would also shorten delivery times and reduce paper use.
- With approximately 80-90% of world trade relying on trade finance, the influence of blockchain on the market would be felt globally throughout all industries that use cross-border trading.

Trade finance exists to mitigate risks, extend credit, and ensure that exporters and importers can engage in international trade.

It is a pivotal part of the global financial system, and yet it frequently operates on antiquated, manual, and written documentation. Blockchain represents an opportunity to streamline and simplify the complex world of trade finance, saving importers, exporters, and their financiers billions of dollars every year.

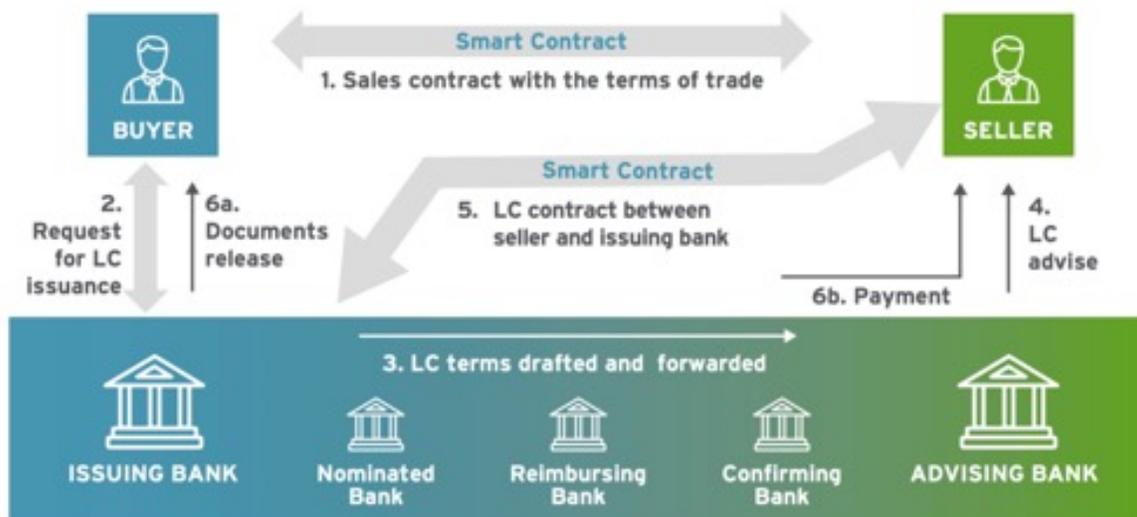
Like many industries, the trade finance market has suffered from logistical setbacks due to old, outdated, and uneconomical manual documentation processes for years. Physical letters of credit, given by one party's bank to the other party's bank, are still often used to ensure that payment will be received.

Britto will enable companies to securely and digitally prove country of origin, product, and transaction details (and any other documentation), and will help exporters and importers provide each other with more visibility into the shipments moving through their pipelines and more assurance of delivery.

One of the greatest risks to trade parties is the threat of fraud, which is greater because of a lack of confidentiality and little oversight on the flow of goods and documentation. This opens up the possibility of the same shipment being repeatedly mortgaged, an unfortunate occurrence that happens so often that commodity trade finance banks write it off as a cost of business.

Through Britto, payments between importers and exporters could take place in tokenised form contingent upon delivery or receipt of goods. Through smart contracts, importers and exporters could set up rules that would ensure automatic payments and cut out the possibility of missed, lapsed, or repeatedly mortgaged shipments.

Britto utilise blockchain technology in trade finance to present greater trust between trade parties, increasing global business, while also hiding confidential information such as pricing and trade secrets when necessary.



Britto will also give buyers better insight into where their goods originate from and when they've been shipped.

Under traditional systems, this information is often incomplete.

But Britto will enable consumers to be updated at each step of the trade, further increasing trust and transparency.

## 9. **Customer KYC and Fraud Prevention:**

- Britto will store customer information on different blocks, which could help prevent attacks on customer information.
- Blockchain technology for KYC purposes can bring down costs for the banking sector by up to \$160M annually.

Apart from the day-to-day activities of clearing transactions, processing payments, and trading, a bank also needs to onboard customers, verify their identity, and ensure their information is in order. This process is called “know your customer” (KYC).

Banks can spend up to 3 months executing all KYC proceedings, which include verification of photo IDs, documents such as address proofs, and biometrics. A delayed KYC process may cause some customers to terminate their relationship. According to a Thomson

Reuters survey, 12% of companies said that they had changed their bank because of delays in the KYC process.

Apart from time and effort, complying with KYC rules also costs banks money. Banks end up spending up to \$500M annually on KYC compliance and customer due diligence.

A rise in fraud and cyberattacks is one of the leading causes of concern for the banking industry, according to BNY Mellon Treasury Services. Since most banks have centralised ledger systems that store all customer information, it becomes easier for hackers to attack and access that information.

Britto utilises blockchain tech to help reduce the human effort and cost involved in KYC compliance. Britto customer's information will be stored on a blockchain

By decentralising the storage of information, Britto will secure its clients from fraud and cyberattacks.

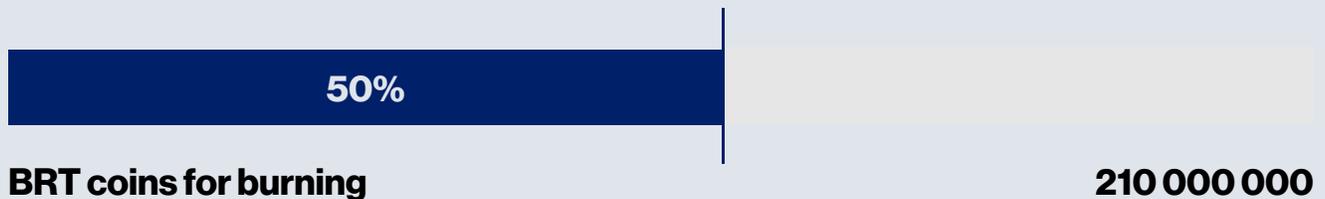
Britto also will ensure the safety of its transactions by using blockchain-based smart contracts. These contracts operate on an “if/then” basis, which means that the next step of the process won't happen if the prior one hasn't been completed, allowing for more failsafes in the process of transacting.

# Britto Coin Tokenomics

● BRT private sale coins	21 000 000
● BRT coins allocated to the development team	105 000 000
● Initial liquidity BRT coins	21 000 000
● Reserve BRT coins	210 000 000
● Rewards BRT coins	84 000 000



**50% of all coins will be burned**



The Britto platform is powered by BRT, the token of this ecosystem. We would like to tell you about BRT tokenomics.

This notion combines the words «token» and «economics» and stands for some sort of a business plan of a cryptocurrency. It refers to the coin value for investors, the scalability of the project, whether the token is inflation-proof and how beneficial it is. Besides, tokenomics reflects the sources of funding that powers the project and objective prospects of its further development. It contains strict rules governing the coin functioning within a particular blockchain ecosystem as well as its economic and technical role.

## **BRT capitalisation**

The capitalisation of a token is the most important value in tokenomics. This aspect shows the tendency of the project's development over time and its changing strength in the financial market. Increasing capitalisation is the key indicator proving the growing success of the company, the efficiency of its team and the level of investors' trust.

Starting capitalisation of the BRT coin was £441,000,000 and 441,000,000 coins were initially supplied. Thus, it is easy to calculate that BRT will be released at the price of £1 for a token. But the development team decided to implement a mechanism of sequential coin burn to control the BRT price in favour

of the token holders. Currently, only a few blockchain projects use this tool.

## **About BRT coin burning**

Coin-burning means that particular coins are permanently removed from circulation to reduce the total supply. This procedure is involved to raise the value of a particular cryptocurrency. As a rule, the number of coins to be burned depends on how many trades have been performed on the platform within a specified period. Technically, the burnt coins are not lost. They are just sent to an address owned by nobody. These coins can not be used anymore and therefore the rest of the coins in circulation become more valuable.

According to the roadmap, the total supply will be reduced twice (from 441 million to 210 million coins) within several years.

The Britto team does not plan free coin giveaways. Initial liquidity is created by releasing 21,000,000 BRT coins to meet the demand of our clients fully and provide them access to all the features that have the ecosystem.

Early-stage investors who support Britto will have a guaranteed opportunity to buy BRT coins at a discount during the private sale that comes before launching the project. Note that coins bought by investors during the preparatory phase will be frozen for a year, but there is

an opportunity to unblock them much earlier in case of high activity of users leading to the growing success of the company.

The project team will also be allocated their BRT coins for two reasons: to motivate further development of the projects and to give the opportunity to influence decentralised decisions taken by voting.

Managing the project is one of the key functions of BRT coin. 105,000,000 BRT coins are available for the team at the initial stage. This amount is enough to perform the mentioned function without a risk to change the

initial development course or break the basic property of the ecosystem, namely, decentralisation. There is also a reserve fund containing 210,000,000 BRT coins. This supply will be used for consecutive quarterly coin burns.

84,000,000 BRT coins are reserved for the reward pool. Reward coins will be paid to the platform users' actions aimed to support functioning and developing the ecosystem.

# Distribution of Britto Coin

Coins will be distributed between early investors through the owner-wallet. In addition, coins for liquidity will be received from this wallet at the launch of the project. Coins for the team and rewards will be distributed from the owner-wallet as well.

Reserve BRT coins will remain in the Base-Pool. The transfer of reserve coins will go through the managing function of the smart contract. Thus, the system provides decentralisation of coin management. This minimises legal risks and increases the security of using BRT coins.

That is why holders of this innovative cryptocurrency get new opportunities with no “ifs” and “buts”. The ecosystem powered by BRT works clearly and securely in the interest of the community. In addition, BRT is a relatively risk-free investment compared to many other cryptocurrencies.

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# How to use Britto Coin

There are a lot of variants on how you can use your BRT coins. For example, BRT holders can vote for or against the introduction of new functions, enjoy all the services without any limits and take advantage while carrying out financial operations on the Britto platform.

1. An opportunity to reduce a fee for a transaction by an amount not exceeding the number of BRT coins frozen on your account. As a result, you can make much cheaper payments on our platform.
2. Special Silver, Gold and Platinum statuses. They are available for users who froze a large amount of BRT coins on their personal accounts. These statuses determine the access

level to the services: the higher your rank, the more benefits you can enjoy.

3. Extra discounts for paying Britto services in BRT coins. This provision also covers preferential fees for transactions.
4. Paying in BRT coins for goods and services provided by some partners of Britto.
5. Using your BRT coins as collateral to obtain a stablecoin loan.
6. Thus, BRT coin holders can enjoy a wide range of extra opportunities and receive all the benefits of being a Britto client.

# Reward Structure

Once the project is launched, only coins for liquidity increasing will become available on the market. A liquidity crisis is averted by the tokenomics system that is ready to provide demand with a corresponding supply. This system will balance demand

and supply taking into account the actual market situation.

The Britto platform uses the following reward mechanics to thank users in BRT coins:

## Cashback

Accrued interest and rewards in Britto coins for providing liquidity to Britto pools.

## Rewards

Accrued interest and rewards in Britto coins for providing liquidity to Britto pools.

## Referral programme

Rewards for participating in the referral programme. Just invite your friends to get bonuses in BRT coins and enable them also to take advantage of using the Britto platform. But note that registering a new user via your referral link is not enough. Bonuses are paid as a result of performing some actions on the platform by an invited new user.

# What About Britto's Security?

Blockchain technologies and consensus algorithms have been considerably improved in recent years and built a truly strong and secure basis for the new financial market. Currently, cryptocurrency transactions became acceptable as never before and turned into a part of the payment routine.

Britto moves with the times not only to provide the most demanded services, but also to guarantee our clients complete security and ideal protection against all sorts of cyber attacks. Thus, you can not worry about your money: all your funds are shielded.

We have developed and implemented Multi Secure Technology that has the following features:

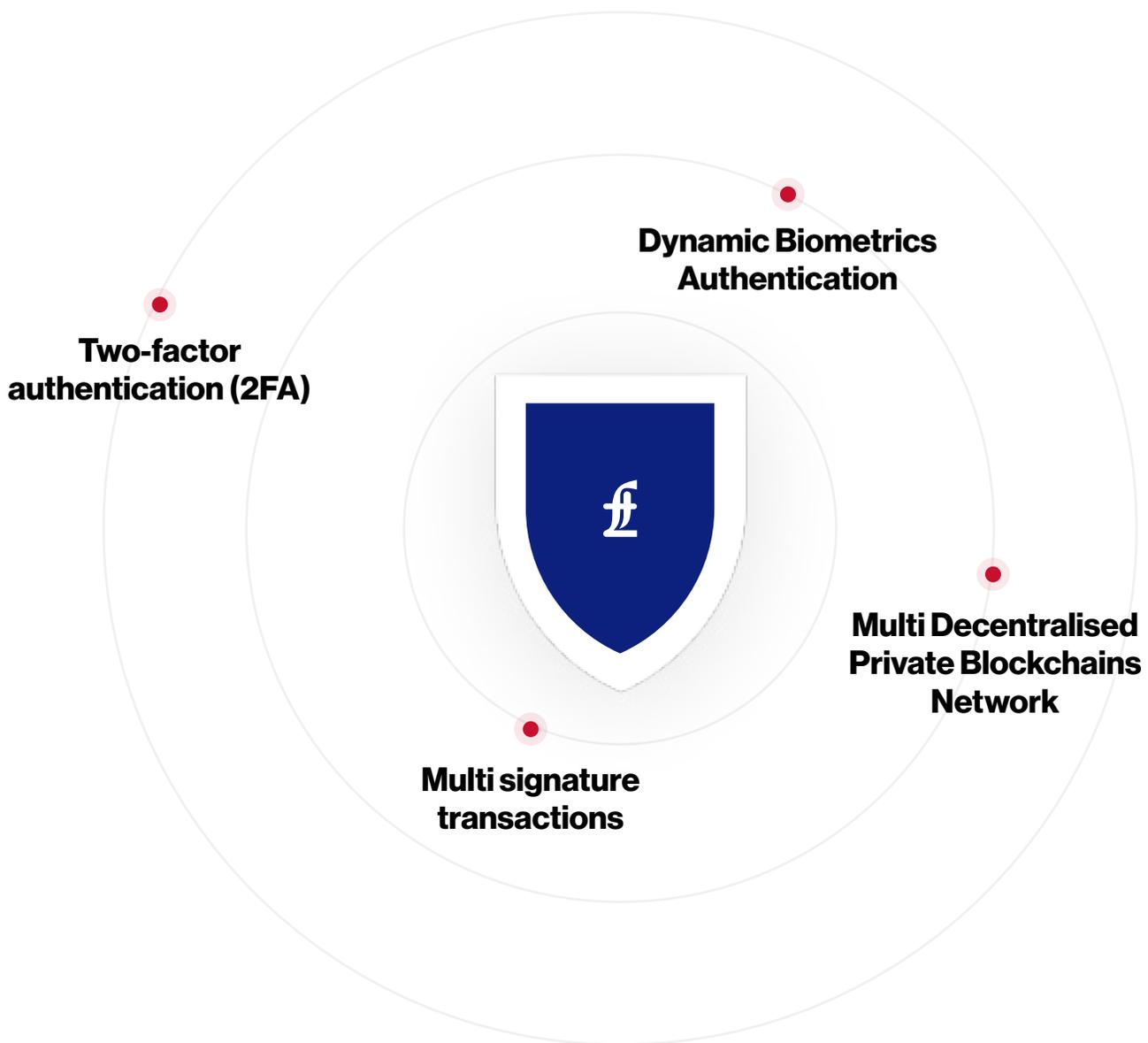
In order not to use just the only one security level, Britto involves an additional layer intended to increase the security of our clients. This is the fundamental difference that makes Britto compared to many other financial platforms. The comprehensive security is ensured by the Multi Decentralised Blockchain Network that is designed to split user's data into blocks and store them apart in different blockchains.

## What if the private key is lost?

In such a situation, we suggest using our Key Recovery Service. This is an advanced function for restoring access to your personal account, but it is impossible to get the key fraudulently. Several years ago, losing the private key meant complete loss of all funds. Britto changed this rule: if you have lost your key, just restore it

like any password!

You can store in your Britto wallet 150+ different crypto coins that can be converted into any fiat currency for making instant purchases at any time. It also supports NFC, QR codes and Biometric authorization for your convenience. To make this possible, our team developed unique consensus algorithms and a block-



chain network with an impressive throughput of over 100,000 transactions per second. The result is 4 times better than Visa has!

The SAFU programme (Secure Asset Fund for Users) is the strongest part of Britto's security system. This is a unique fund for Britto users that contains 10% of trad-

ing fee profits to cover any losses resulting from a force majeure. So your funds are well protected and you have nothing to worry about.

# Safeguarding Account

the risk to our clients of losing funds in **Britto Banq** is zero.

Britto Banq is subjected to what are known as “safeguarding” protections that are outlined in the relevant bits of legislation (the Electronic Money Regulations 2011).

Safeguarding requires that **Britto Banq** ringfence and protect client funds so that in the event the company is wound up, funds are available to be distributed back to customers. Under the safeguarding obligations there are certain requirements that we must meet:

1. Funds must be safeguarded from the time they are received
2. Funds must be segregated from the money of the actual business
3. Funds must be placed in separate, specifically designated safeguarding accounts at a credit institution
4. Proper procedures and processes need to be put in place to show how the money is being safeguarded in accordance with requirements, including accurate records documenting the customers balances being held within the safeguarding accounts
5. Plans need to be put in place for how customers will access the money in the event the firm is to become insolvent

At Britto Banq all our funds are safeguarded in real-time. As soon as any funds are received into our accounts, we make an equivalent transaction moving the money into designated safeguarding accounts that are held with our clearing bank. Given the nature of our accounts, this is done automatically as soon as the money is received. Equally, when customers make payments from any accounts held with us, we automatically reduce the balances held in our safeguarding accounts in order to make the outbound payment. Records are

kept of the underlying customer balances both by us, and also our safeguarding account provider, so there is a real-time and accurate record of the funds customers hold with us.

The actual movement of money is monitored throughout the day by our Finance and Treasury teams. This is then fully reconciled to ensure the balances in the safeguarding accounts match the balances we are holding for customers.

# Britto's Customer support

The UK keeps moving towards the cashless society that is expected to become a new reality by 2030. It is essential to understand that comprehensive financial online services are not limited to providing online and mobile account-opening services. A reliable support infrastructure uniting the clients in a network is required.

A revolution in the financial market also implies changes in the customer support system, since people compare mostly not the services themselves, but the levels of providing these services and their experience of contacting customer support.

Britto is a fully client-oriented company that cares about customer satisfaction. We believe that the true connection between the development team and our clients is essential to feel the audience, understand current requirements and develop innovative solutions. Henry Ford brought about a revolution and introduced his automobile, because he knew exactly what people needed indeed. If he had not known their deeper needs and desires, he might have offered just a faster horse instead of a car.

We invite only the best professionals to join Britto and help us to implement development strategies

focused on technologies as well as people. Britto is proud of our multi-channel UK-based customer service centre to help our clients with solving any issues 24/7. You can contact us in any convenient way: live chat, email, IVR (self-service), mobile SMS / text to receive a quick response are at your disposal.

Besides, we care about our clients who need human communication and tete-a-tete meetings with a Britto representative. They are always welcome to contact us by making a video call at any time or visiting our office.

We are happy when you enjoy your financial freedom and are satisfied with the customer services!

UK continues to move further towards a cashless society, which is now expected by 2030 and digital transformation in financial services goes beyond just providing an online or mobile account-opening solution so there must be a solid support infrastructure that connects with the customer before, during and after their entire online digital banking journey.

When today's customers evaluate financial institutions, they don't compare different banks anymore; they compare their experiences, which are about services real-time interactions and the level of customer service and support they have been provided with.

A customer service revolution is needed in financial services which should be dynamic, overarching, and

driven by consumers who are embracing digital and mobile channels as never before.

There has never been a time when customer service and experience has been as important as it is today. The rise of digital channels, digital communication, social media, social networks and word-of-mouth across a connected universe gives us a glimpse into the power and potential to solve problems.

As a result, and due to our slogan, which our client's satisfaction is our priority and its our pivotal strategy so with the help of latest technology and experienced professionals we implemented multi-channel customer service to provides robust and effective support for our clients through UK based call centre, 24/7 live chat support, email services, IVR (self-service) and mobile SMS / text

Britto's Customer Service Support Strategies are including:

- Understanding our customers' needs and wants
- Treating our customers respectfully and fairly
- Acting on promises made to our customer
- Handling complaints and returns gracefully
- Exceeding our customer expectations

We have also made sure to not leave behind our vulnerable customers who need most help and support with their finances and may rely on human interaction

and the comfort of the personal touch so as well as our clients. This is very special and unique in digital banking and UK based call centre, we have designed specialist video- crypto world which will be only offered to our selected e-calling and face to face appointments.

**“digital banking wouldn’t exist without human support”**

In Britto we believe our clients deserve the best digital enablement and platinum digital banking services which they augment the British human-delivered customer service.