



**Whitepaper**

**Viacash Token**

**<https://viacash0x.com>**

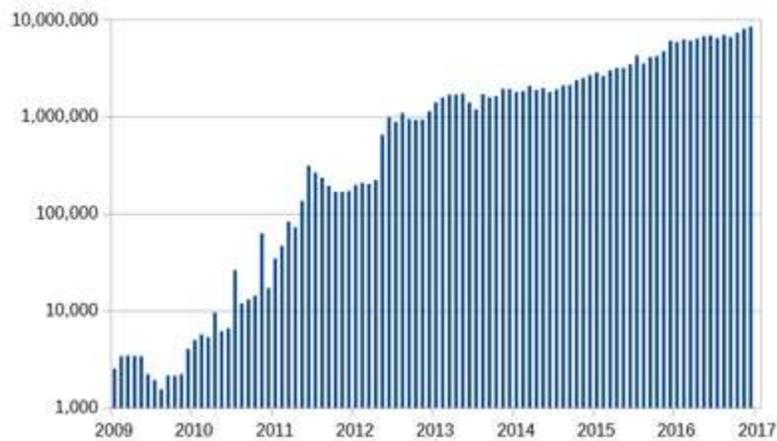
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## 1. ABSTRACT

This Whitepaper was authored as a base document for “Viacash”, detailing the features, functionality and research , as well as providing insight into its usage and implementation. Our Solution is based off of the Blockchain technology, and incorporates. Multisignature outputs and encrypted ring signatures.

Bitcoin was the first cryptocurrency based on an innovative new technology called blockchain. Cryptocurrencies allow for the transfer of coins between individuals on a decentralized peer-to-peer network, which effectively eliminates the need for outside parties to be involved in the transaction. While the value of each bitcoin had been steadily rising since the release of bitcoin. As a digital currency, Bitcoin can and should be used for its intended purpose – to facilitate the transfer of payment for goods and services. The more merchants that accept bitcoin as a form of payment the quicker cryptocurrencies will take root.



Number of bitcoin transactions per month (logarithmic scale)

**Bitcoin** is a cryptocurrency, a digital asset designed to work as a medium of exchange that uses cryptography to control its creation and management, rather than relying on central authorities. The presumed pseudonymous Satoshi Nakamoto integrated many existing ideas from the cypherpunk community when creating bitcoin. Over the course of bitcoin's history, it has undergone rapid growth to become a significant currency both on and offline – from the mid 2010s, some businesses began accepting bitcoin in addition to traditional currencies.

(source : [https://en.wikipedia.org/wiki/History\\_of\\_bitcoin](https://en.wikipedia.org/wiki/History_of_bitcoin) )

At Viacash together with our team we are developing the payment gateway processor based blockchain technology for e-commerce, merchant, website. Viacash will developed payment system based blockchain technology for retail, online

shop,website with secure and fast without bank or middleman for buy and sale any item in online. Viacash comes with integration with merchants ,online store to accept payment using Viacash and other cryptocurrency.

### **What is a multi cryptocurrency payment gateway?**

*It's a decentralized payment platform that enables users to send and receive payments in multiple cryptocurrencies.*

The aim is to create a platform that enhances the payment process by reducing the number of intermediaries involved. It is also intended to increase the regular use of digital coins on a daily basis.

By using a Blockchain ecosystem as a foundation, payments are highly encrypted and therefore much more secure than traditional online payment gateways. Also, it facilitates global transactions in multiple cryptocurrencies between suppliers, distributors, businesses, and consumers, at a fraction of the cost.

Source: (<https://cointelegraph.com/explained/multi-cryptocurrency-payment-gateway-explained> )

## **2. What is Viacash Token**

Viacash is Decentralized payment gateway platform based blockchain technology network for merchant,online shop, website to aims monetize and make easier for without any bank account needed and privacy with accept multi cryprocurrency. User can install/used plugin viacash on website for monetize conten,stuff,anything to costumer/user or as donated plugin with integrated to multi wallet. This available for merchant,retail,website,blog on future.

## **3. FEATURE**

Viacash will developed payment system (gateway) based blockchain technology. Viacash comes with integration with merchants ,online store to accept payment using Viacash and other cryptocurrency with instant exchange to currency/Fiat. Viacash will used for plugin chart/donation with accept cryptocurreny as primary payment, fund will direct go to main wallet user on system viacash with accepted multi- cryptocurreny. User can direct exchange the fund to currency (usd/euro/and more will available).

## Viacash Token

Using a Blockchain ecosystem as a technology, payments are highly encrypted and therefore much more secure than traditional online payment gateways. It facilitates global transactions in multiple cryptocurrencies between suppliers, distributors, businesses, and consumers, and will reduce the cost of transaction.



- Secure

Transaction on viacash is secure because transaction based blockchain. Using a Blockchain ecosystem as a technology, payments are highly encrypted and much more secure than traditional online payment gateways with integrated with multi wallet (ETH,BTC,LTC,DASH,DOGE and more). Rate of price of cryptocurrency will update every 1-2 minute for payment.

- Fast

Transaction only need one (1) confirmation every coin/token and fund will direct go to your wallet.

- Go global

Viacash can help your store,website,blog get reach more customer,user global with easy payment system. Also with big community cryptocurrency, people can easy pay any stuff,item with cryptocurrency.

- Instant

User used viacash as payment gateway will easy withdraw the fund to currency like usd,euro instant will low fee transaction. User can setting this feature manually for reduce risk price volatility.

- Transparent

payments which you can track in real-time, no hidden fee and hidden terms and no more limitations due to your geographical location. It is simple payments at a reduced cost that you get instantly and securely.

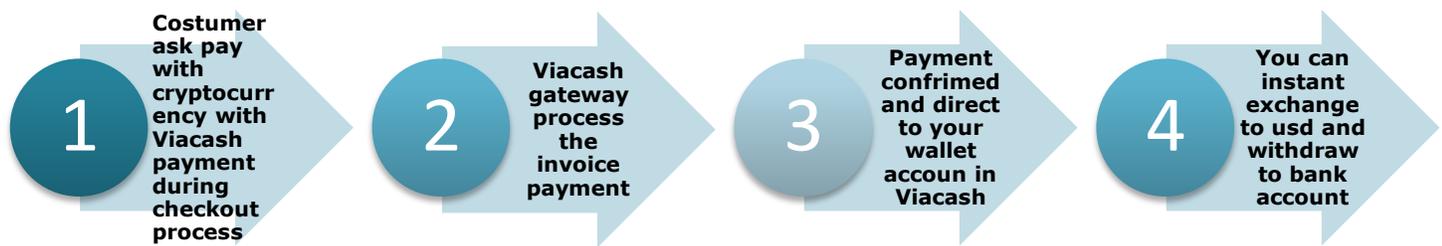
- Easy to use

Viacash will easy to use with modern interface with easy to use and understand.

### Benefits Of Accepting Payment Cryptocurrency on your business.

Accepting cryptocurrency as a method of payment gives you the following benefits:

- Payment method works 365 days and 24/7.
- Payments which can track in real-time.
- Business gets a worldwide customer base
- Your business gets more profits, low fees, fewer, chargebacks, and less fraud.
- It gives your business an option to keep some amount of your profits in Cryptocurrency as an investment option. This could help your business in the long-term.



Viacash is utility token used for transcation buy and sell on platform. a digital token of **cryptocurrency** that is issued in order to fund development of the cryptocurrency and that can be later used to purchase a good or service offered by the issuer of the cryptocurrency (<https://www.merriam-webster.com/dictionary>)

### 4. Current Market Players

#### Coinbase

Coinbase is the largest bitcoin exchange in the United States and is also one of the biggest cryptocurrency global exchanges as well. Coinbase can be used as a payment gateway as well as a normal exchange. It facilitates instant currency conversion from Bitcoin into fiat currency. Payments will clear to the merchant's bank account in the normal time of 2 to 3 days, making it a great option for businesses of all sizes. The only drawback to Coinbase is that it only operates in a limited number of countries worldwide.

#### Coinpayment

CoinPayments is easily one of the most user-friendly payment gateway for all merchants looking to accept payments in cryptocurrencies. It offers plugin for almost all popular webcarts and ecommerce platform in the market today, including woocommerce, shopify, magento and so forth. It also offers mobile apps which enables you to manage your payments and funds on-the-go. It claims to be the largest and first payment processor that supports more than 960 cryptocurrencies

#### Coingate

Coingate app that allows merchants to set up and monitor payments from their phones. It also has the added bonus that it supports some 40 other cryptocurrencies, meaning that merchants can massively boost the number of different payment methods that they offer just by using this payment gateway.

#### Bitpay

BitPay is a leading Bitcoin payment processor based out of the US since the early days of Bitcoin in 2011. BitPay is an easy and simple payment gateway to set up and operate. The whole process has been streamlined to make it as straightforward as possible for less tech-minded merchants.

## 5. Problem and solution

### 1. Transaction Speed and Transaction Cost

Payments are only need one confirmed once based fee from owner of the wallet/user. Viacash not set any fee transaction that freedom for user for set fee transaction (fast,medium,slow). Transaction Cost for transcation its 0% used Viacash. Bitcoin and altcoin Transaction Cost based fee standart fee transcation each blockchain. Viacash not take any fee for transcation.

### 2. Price falls

The speculative nature of cryptocurrencies taking on price risks. Consumers/user can anticipating a rise in the prices of their cryptocurrencies. Viacash will adopt instant exchange to USD for merchant/user for reduce the risk price down with feature instant USD exchange. User can setting this manual for instant USD exchange.

### 3. Auto convert

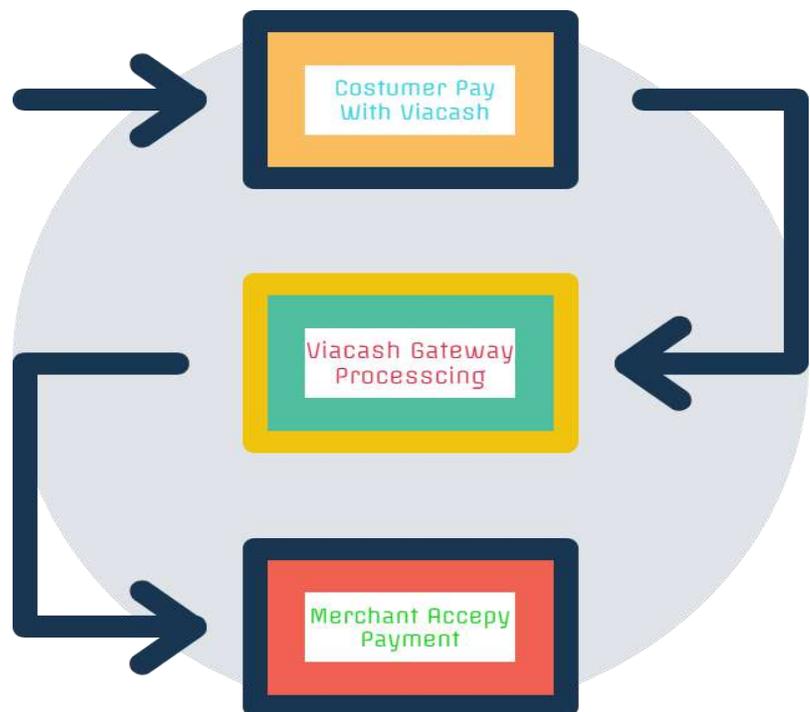
User can auto convert coin to another coin like BTC to ETH, Viacash to BTC and more.

### 4. Rate update

Most payment payment gateway late to update rate of cryptocurrency. Viacash will update every 60 second for rate.

### 5. Fast Withdraw

Viacash will take 1 day for withdraw to your bank account. Withdraw to your bank account need verification your detail (KYC/AML). Viacash withdraw your fund (USD) to bank account



Viacash Token

## 6. Data Digital payment worldwide

The Digital Payments market segment is led by consumer transactions and includes payments for products and services which are made over the Internet as well as mobile payments at point-of-sale (POS) via smartphone applications . The following are not included in this segment: transactions between businesses (Business-to-Business payments), bank transfers initiated online (that are not in connection with products and services purchased online), and payment transactions at the point-of-sale where mobile card readers (terminals) are used.

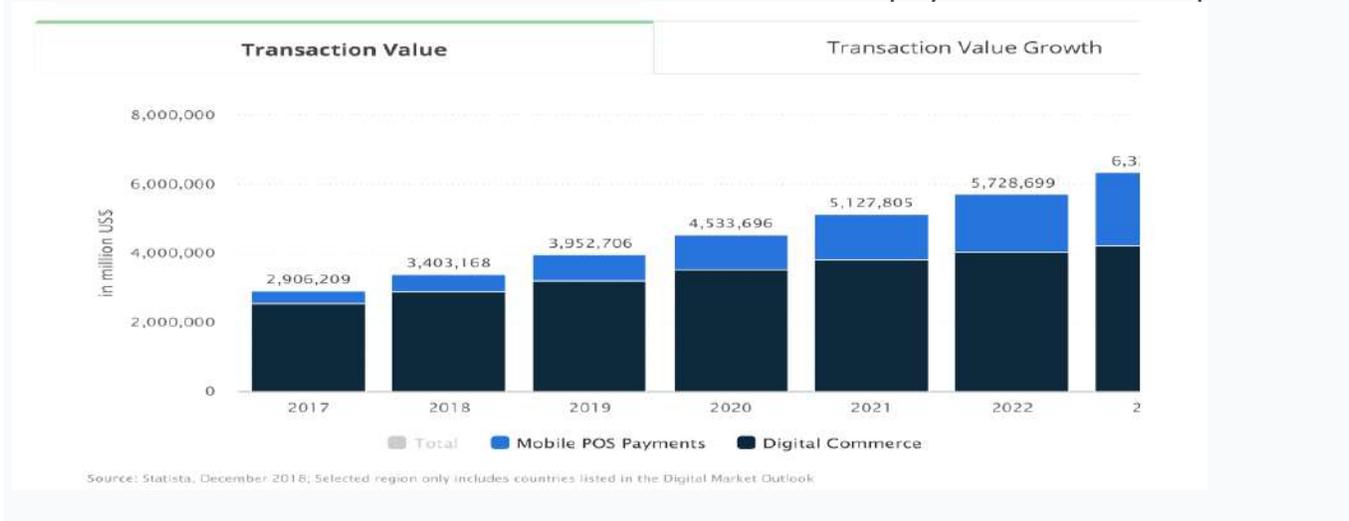
- Total Transaction Value in the Digital Payments segment amounts to US\$3,952,706m in 2019.
- Total Transaction Value is expected to show an annual growth rate (CAGR 2019-2023) of 12.5% resulting in the total amount of US\$6,335,811m by 2023.
- The market's largest segment is Digital Commerce with a total transaction value of US\$3,208,184m in 2019.
- From a global comparison perspective it is shown that the highest cumulated transaction value is reached in China (US\$1,585,555m in 2019).

### IN-SCOPE

- Online processed payment transactions
- Mobile POS payments processed via smart devices at point-of-sale
- Digital consumer commerce transactions (e.g. credit card, online payment providers etc.)

### OUT-OF-SCOPE

- mPOS solutions (dongle payments) for card payments or mobile card readers
- Business-to-Business payments
- Electronic banking (eBanking)
- Provision fees from payment providers

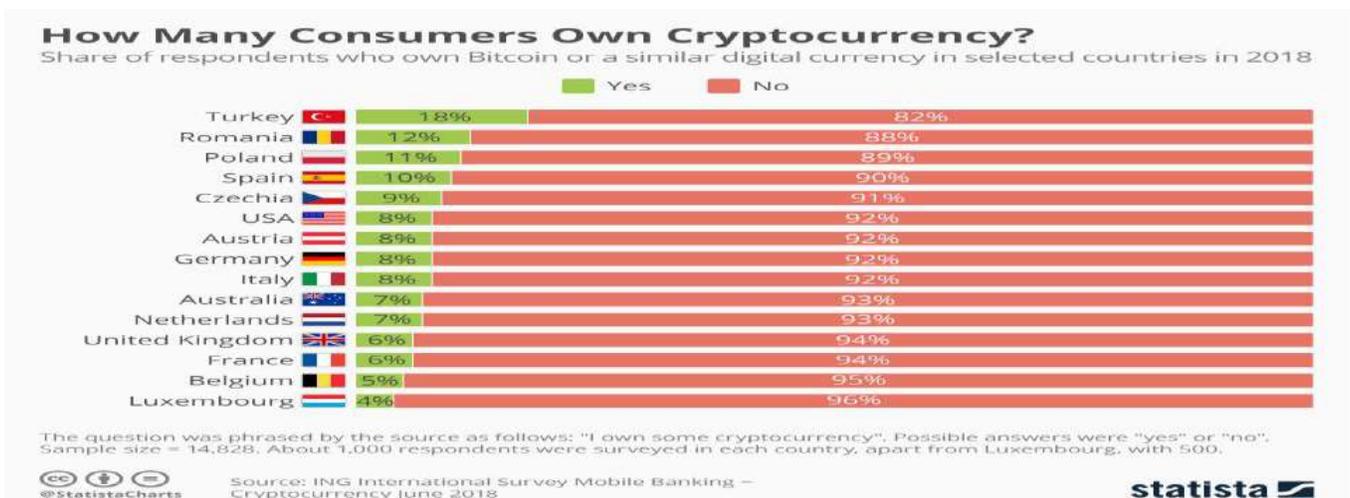


## CRYPTOCURRENCY OWNERSHIP

### How Many Consumers Own Cryptocurrency?

The hype is dead, long live the hype. 2017 was a breakthrough year for cryptocurrency. Its combined market cap soared to unprecedented heights, leading to lots of media attention and celebrity endorsements, such as Paris Hilton and Floyd Mayweather, for Bitcoin and other similar currencies. In 2018, however, the skyrocketing ascent began to turn around. In December 2017, [one Bitcoin was valued at almost 20,000 U.S. dollars](#). By the the end of July 2018, the digital currency's price was just above 8,000 U.S. dollars. Now, in the middle of August, the blockchain-driven coin is worth around 6,500 U.S. dollars.

This price drop could present new investors with an opportunity to enter the market. The latest results of the ING International Survey show that relatively few consumers have invested in Bitcoin or other virtual currencies. Nine percent of European consumers indicate they own a type of cryptocurrency in March 2018, compared to eight percent in the United States and seven percent in Australia. Luxembourg and Belgium reached the lowest percentage within Europe, whereas 18 percent in Turkey say they own a digital currency. According to the source, many respondents worry about the risks in investing in the currencies. In the Netherlands, the [leading reason not to own cryptocurrencies](#) was that people were not interested in it. Source: <https://www.statista.com/chart/15137/how-many-consumers-own-cryptocurrency/>



## 7. Coin Offering

Viacash Token will be on ethereum blockchain as utility token (ERC20 token) and it will support all ethereum wallet.

Name : ViacashToken

Supply : 12,000,000,000

Symbol : Viacash

Decimal : 18

Expoler

<https://etherscan.io/token/0xdd5c87aba6df58e1474ea1ffb64c36f3f7175a2f>

Smart Contract :

0xDD5c87abA6DF58e1474eA1Ffb64c36F3F7175a2f

## 8. Distribution Viacash

The number of Viacash distribution :

1. 65% Viacash token ( 7,8 billion will issued for token sale)
2. 15% Viacash token (1,8 billion token will issued for reserve found)
3. 10% Viacash token (1,2 billion token will isseed for founder (6%) and team (4%))
4. 6% Viacash token (720 millon for reward system and ecosytem)
5. 4% Viacash token ( 480 millon will used for airdrop and bounty to community)

## 9. Tokensale Stages

Viacash token sale will used :

- private token sale with started 1 and max 10 ETH with interesting bonus and offers.

### **ETH = 14 millon Viacash**

50 % bonus for 1-3 ETH

65% bonus for 4-7 ETH

80% bonus for 8-10 ETH

- Selfdrop system that aims for investor and community to join token sale. for community can invest/join token sale with low investment started from 0,01 ETH and max 1 ETH each wallet.

### **1 ETH = 10 millon Viacash**

Bonus started from 40% and last is 5% for all purchase

**Selfdrop Smart contract :** 0x4Ff159ba8e573CEe12f6c71f5A36A4494985218d

<https://etherscan.io/address/0x4ff159ba8e573cee12f6c71f5a36a4494985218d>

- Accepted Contributions : Ethereum,

many more coming soon throughout the ICO process

## **Token Delivery**

Token will Instant send to contributors Wallet account. This detail about time coin offering:

- ICO Private-Sale will start on with bonus offer on 5 February 2019 with 50%-80% Bonus. Max Contribute 10 ETH. Price private sale (rate) =

1 ETH=14,000,000 Viacash + Bonus

1 Viacash = 0,000000071 ETH

- ICO Public-Sale will start on with bonus offer with selfdrop on 6 February 2019 with 40% Bonus. Contribute 0,1 - 1 ETH.
- ICO Public-Sale will start on with bonus offer with selfdrop on 22 April 2019 with 25% Bonus. Contribute 0,1 - 1 ETH.
- ICO Public-Sale will start on with bonus offer with selfdrop on 6 June 2019 with 5% Bonus. Contribute 0,1 - 1 ETH.

Rate of public sale is=

1 ETH = 10,000,000 Viacash + Bonus

1 Viacash =0,0000001 ETH

Final price from Viacash token is 0,0000001 ETH / 1 ETH = 10,000,000 Viacash.

### 10. **Token usage and advantages (Value)**

Function Viacash for merchants

- Used for sell item/service
- Get more costumer
- Payment gateway system for merchant/shop/web
- Exchange with BTC/FIAT
- Payment method works 365 days and 24/7.
- Payments which can track in real-time.
- Business gets a worldwide customer base

## Viacash Token

- Your business gets more profits, low fees, fewer, chargebacks, and less fraud.
- It gives your business an option to keep some amount of your profits in Cryptocurrency as an investment option. This could help your business in the long-term.

### Benefit for holder

- Get more offers from platform (Discount and reward)
- Used for buy stuff/item online
- Tradable ( will available on Exchange Viacash/BTC, Viacash/ETH, Viacash/Usd

- **Benefits pay used viacash token**

1. User/holder can get more discount if used pay with viacash token.
2. User/holder will get cash back from payment
3. User get more offers from

Gateway will available for

Shopping Cart Plugins will available soon for :



## 11. Roadmap



## 12. Airdrop

6. Airdrop for viacash token will available from 26 January 2019 with several phase with total budget 4% Viacash token from supply ( 480 million will used for airdrop and bounty to community)
  1. 15,000 Viacash for 20,000 early member community with follow social media viacash token. Distribute will available after 3 week token sale end.
  2. Airdrop for holder Viacash starting with minimum hold :
    - 30,000,000- 40,000,000 get 0,5% Viacash every month
    - 50,000,000 – 100,000,000 get 1% Viacash every month
    - 100,000,000 -200,000,000 wil 1,7% Viacash every monthAirdrop for Holder will available after token sale end and Airdrop will take 3-4 month since token sale end.
  3. Airdrop for vote viacash to exchange (will available soon).

