

# cashaa

## Banking the Crypto Community

Platform Whitepaper  
Version : 2.1

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# 1. Legal Disclaimer

The CAS Token Sale was completed in Jan 2018. This updated white paper is for informational purposes only and does not constitute any legal relations between you and Cashaa Holding OU and its affiliates (collectively referred to as “Cashaa”). This whitepaper is a working document that is subject to review and changes.

## Translations

This whitepaper and related materials are issued in English. Any translation is for reference purposes only and is not certified by any person. If there is any inconsistency between a translation and the English version of this whitepaper, the English version prevails.

## Eligible participants

Eligibility for participation in the initiatives described in this whitepaper (if and when completed) is not guaranteed and is likely to be subject to legal and regulatory restrictions. Citizens or residents of countries where crypto is illegal or regulated entities are ineligible to participate in Cashaa.com initiatives.

## No representations

No representations or warranties have been made to the recipient or its advisers as to the accuracy or completeness of the information, statements, opinions or matters (express or implied) arising out of, contained in or derived from this whitepaper or any omission from this document or of any other written or oral information or opinions provided now or in the future to any interested party or their advisers. No representation or warranty is given as to the achievement or reasonableness of any plans, future projections or prospects and nothing in this document is or should be relied upon as a promise or representation as to the future. To the fullest extent possible, all liability for any loss or damage of whatsoever kind (whether foreseeable or not) which may arise from any person acting on any information and opinions contained in this whitepaper or any information which is made available in connection with any further enquiries, notwithstanding any negligence, default or lack of care, is disclaimed.

## Restricted transmission

This whitepaper must not be taken or transmitted to any jurisdiction where distribution or dissemination of this whitepaper is prohibited or restricted.

## No review by any regulatory authority

This whitepaper has not been reviewed by any regulatory authority.

## Third party references

References in this whitepaper to specific companies, networks and/ or potential use cases are for illustrative purposes only. The use of any company and/or platform names and trademarks does not imply any affiliation with, or endorsement by, any of those parties.

All references to 'dollars', USD or '\$' are references to United States dollars unless otherwise stated.

## Graphics

All graphics included in this whitepaper are for illustrative purpose only. In particular, graphics with price reference do not translate into actual pricing information.

## Risk statements

Cryptographic tokens may be subject to expropriation and/or theft; hackers or other malicious groups or organizations may attempt to interfere with our system/network in various ways, including malware attacks, denial of service attacks, consensus-based attacks, Sybil attacks, smurfing, and spoofing which may result in the loss of your cryptographic tokens, the loss of your ability to access or control your cryptographic tokens. In such event, there may be no remedy, and holders of cryptographic tokens are not guaranteed any remedy, refund, or compensation.

The regulatory status of cryptographic tokens and digital assets is currently unsettled, varies among jurisdictions and subject to significant uncertainty. It is possible that in the future, certain laws, regulations, policies or rules relating to cryptographic tokens, digital assets, blockchain technology, or blockchain applications may be implemented which directly or indirectly affect or restrict cryptographic token holders' right to acquire, own, hold, sell, convert, trade, or use cryptographic tokens.

The uncertainty in tax legislation relating to cryptographic tokens and digital assets may expose cryptographic token holders to tax consequences associated with the use or trading of cryptographic token.

Digital assets and financial products and services carry significant risks. Potential purchasers should assess the nature of, and their own appetite for, relevant risks independently and consult their advisers before making any decisions.

### **Caution regarding Forward-Looking Statements**

This whitepaper contains certain statements that are forward-looking, by their nature, subject to significant risks and uncertainties. Our forward-looking statements are based on information currently available to us about the business that we operate. Forward-looking statements may involve estimates and assumptions and are subject to risks, uncertainties and other factors beyond our control and prediction. Accordingly, these factors could cause actual results or outcomes that differ materially from those expressed in the forward-looking statements.

Any forward-looking statement speaks only as of the date of which such statement is made, we undertake no obligation to update any forward-looking statements to reflect events or circumstances after the date on which such statement is made or to reflect the occurrence of unanticipated events.

### **Licenses and approvals are not assured in all jurisdictions**

The Company and its subsidiaries intend to operate in full compliance with applicable laws and regulations and obtain the necessary licenses and approvals. This means that the development and roll-out of all the initiatives described in this whitepaper are not guaranteed. Regulatory licenses and/or approvals are likely to be required in a number of relevant jurisdictions in which relevant activities may take place.

It is not possible to guarantee, and no person makes any assurances, that any such licenses or approvals will be obtained within a particular timeframe or at all. This means that the initiatives described in this whitepaper may not be available in certain markets, or at all. This could require restructuring of these initiatives and/or its unavailability in all or certain respects. In addition, the development of any initiatives is intended to be implemented in stages. During certain stages of development, the project may rely on relationships with certain licensed third party entities. If these entities are no longer properly licensed in the relevant jurisdiction, this will impact the ability of the Company to rely on the services of that party.

### **No advice**

This whitepaper does not constitute advice to purchase CAS Tokens nor should it be relied upon in connection with any other contract or purchasing decision.

## 2. Executive Summary

The global financial crisis revealed significant weaknesses in the existing financial system and some of the vulnerabilities already have shown their impact on the interconnected global market. The world economy is still struggling with absolute slow growth rates today. Transferring money for remittance, money lending across international borders is still very complicated, time consuming and expensive. Existing systems running on traditional banking channels are slow and complex with full of intermediaries, higher exchange rates, counterparty risks, bureaucracy and extensive paperwork. More than 3.5 billion people are still unbanked or underbanked and have few opportunities to have a safe and secure way to participate in the global economy. On-boarding this missing population to the benefits of the global financial system is key in order to provide a sustainable solution for their future economic outlook.

The recent emergence of cryptocurrency tokens has shown a silver lining to evolve the legacy systems. However, it turns out that consumers and businesses are struggling to leverage the benefits of the blockchain infrastructure due to poor usability, non customer centric approach and improper legal implementation.

### **The Gap: Banking the Unbanked is primarily due to**

Traditional, expensive and complicated banking infrastructure

Money has evolved over time during several civilizations and this change is happening again

User's perspective towards the centralized systems and way to use them is changing

Poor and incomplete crypto solutions in terms of usability and legal framework

This whitepaper fills the gap between the existing financial system and emerging non-user friendly technologies by presenting a secure and simple way to use payments and banking architecture that aims to lower the financial inclusion barriers and provide financial services to the banked and unbanked.

Cashaa Holding completed a token sale in Jan 2018. This is not a fundraising document; the project will be funded by Cashaa Holding. The objective of the Cashaa Whitepaper 2.1 is to present our vision, product and strategy.

### 3. Vision & Mission

#### For the Next Billion users

Cashaa is about empowering the banked and unbanked business and individuals to enable them to participate in the global economy and develop the new outlook for this community by using open architecture. It is a great irony that the blockchain or crypto community has continuously been denied access from existing financial institutions due to some inherent AML and compliance problems.

We firmly believe that there should be an efficient alternative to the existing payments and banking system and are thereby working over some fundamental principles dedicated to **bank the unbanked** by providing better support for easy adoption of future money. Furthermore, we are committed to **accelerate the growth of digital innovation** by bringing Cashaa SDK and Open API into the ecosystem. Thus, **embracing the decentralisation**.



In the next 2 year

**2020**

YEAR

Launching the world first crypto friendly banking for crypto industry.

In the next 5 years

**2023**

YEAR

To become the world's predominant and first choice Bank for businesses and individuals involved in emerging technologies

## 4. Problems

The primary role of blockchain technology was to solve coordination and synchronization problems amongst multilateral agreements between a network of participants, but it seems that these multiple blockchains are now giving a hard time to “real users” and have become a bottleneck for mainstream adoption. The current attempts to provide blockchain-based solutions lack the workflow needs of small and medium sized enterprises.

### 4.1 For Banks & Financial Institutions

# 1

Operating on a traditional rail infrastructure, where moving money requires huge processing efforts. One of the main reasons for friction is that information is siloed between the players in the industry.

# 2

Lack of knowledge and functional understanding of digital assets; the existing banking industry stayed in denial mode for a long time to accept the revolution coming due to technologies like Bitcoin etc.

# 3

Lack of infrastructure to support crypto transactions: The existing centralized banking system running on mainframe is now facing the challenge to adopt to the sudden growth of decentralised assets.

# 4

Lack of AML and Compliance API for crypto transactions; the existing banking system was made for monitoring only national currency transactions which are not enough to ensure crypto transactions are compliant.



## 4.2 For Business and Personal Users



# 1

### **No crypto friendly banking system:**

Due to uncertainty in framework, infrastructure and denial from high street banks.

# 2

### **Accounting and auditing issues:**

Use of multiple unidentified addresses and accounts are becoming a nightmare for legit businesses and individuals.

# 3

### **Security of digital assets:**

Cryptographic tokens pose an irreversible threat if not managed properly, which has been the thickest hindrance to its adoption.

# 4

### **Convertibility of digital assets:**

We can not ignore the fact that we still need a bridge to move back and forth until we fully adopt the cryptographic money system.

## 5. Solutions

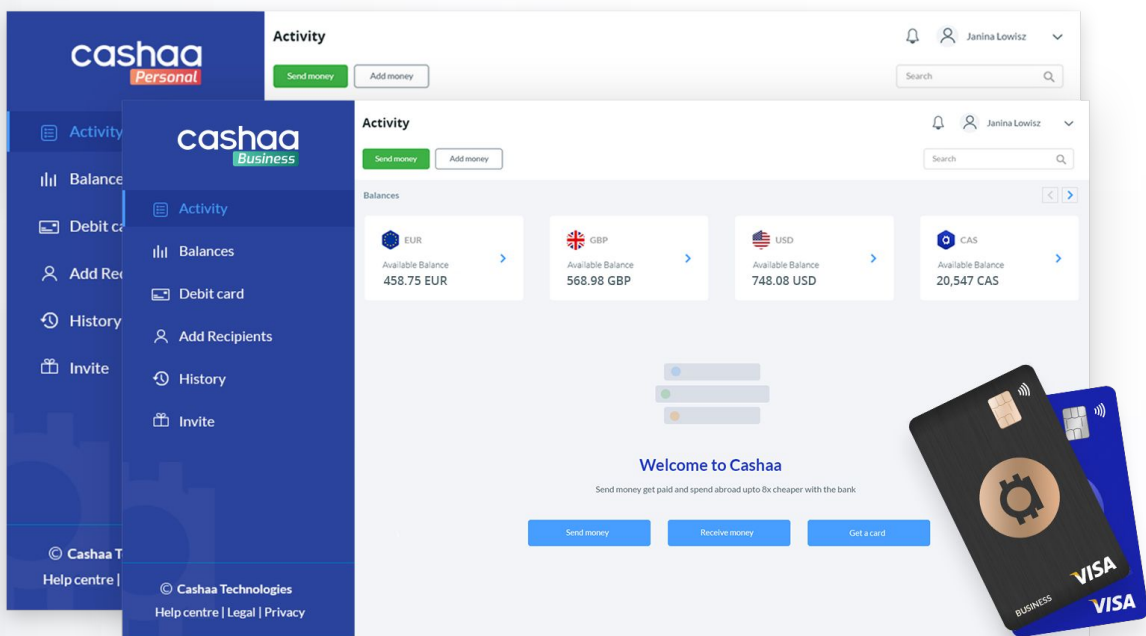
**The world needs one account for the old and new emerging money system.** A banking platform which addresses the complexity and challenges of regulators, central banks, individuals and businesses (banked or unbanked) to successfully help mankind to move into a new era of trust.

**The world needs Cashaa's solution!!**

**A global multi currency crypto-friendly banking platform**

## 6. Products

As a product-driven fintech company, our focus is to solve the problems using disruptive technologies to create products and services for simple and easy use. Cashaa's single sign-on website & mobile application will allow users to access international bank account, crypto assets with linked cards. In the first version, a hosted web service will be released, followed by Android and iOS applications.



# One account for old and new money

JOIN THE MONEY REVOLUTION

## 6.1 Hybrid accounts “Better than Bank account”

Get an account which is better than any existing bank account in the world, for all your local and international banking. Whatever your need, we make it easy by providing you with an exceptional online banking experience.

Fully integrated with local payment networks such as FPS, SEPA, ACH, NEFT, Wire, RTGS, SWIFT and many more for the transfer of existing central bank issued currencies.

**Cashaa account will also handle the new generation of asset class such like Bitcoin, Ethereum, Ripple, Litecoin, Tether and Cashaa native coin.**



**Business Account**



**Personal Account**

## AML and Fraud detections on address

Cashaa Multisig wallets comes with inbuilt AML and Compliance system, which analyze transaction patterns on the Blockchain address. It uses multiple risk indicators, behavioral analysis and data science techniques, to prepare a report which warns you before you start transacting with any address involve in any crime, or suspicious activity. For Business users this feature will help them to save from suffering from business discontinuity loss, lawsuits etc. due to involvement with a criminal or suspected address.

Grade (C Score)	Reason	Action
A	Not related in any suspicious activity	Allowed
B	Not directly related in any suspicious activity	Allowed but remained flagged
F	Involved in suspicious activity	Not allowed

*\*We recommend our users to verify the address before receiving payment from it.*

## Buy and Sell Cryptocurrencies

Digital convertibility is one of the major challenges which the crypto industry is facing. Digital exchanges require a lot of intermediaries and thereby a very cumbersome process. Cashaa CMC Wallet integrated with world most high volume exchanges to get the best price and availability.

## Competitive Advantages

1. One account for store, convert digital assets and transfer across the globe
2. Our technology will make all cryptocurrencies ultra-safe and secure
3. Easy to use without worrying of losing keys with full control of crypto
4. One account to access your cryptocurrencies and IBAN funds
5. Check on each transaction to protect you to transact with risky address
6. Crypto wallet integration with banking Removes accounting & auditing issues
7. No Fee for Cashaa community members on buying or selling digital assets
8. High liquidity due to integration with multiple exchanges
9. Multiple payment options including IBAN accounts, Bank transfer or Credit/debit cards

## 6.2 Cards

Card will complement the cashaa account which will allow to connect virtual assets with global payment networks. Currently Cards will be accepted by more than 39 Million merchants as well as POS terminals, the adoption of which is growing exponentially with 3 Million existing ATMs which enable to withdraw cash worldwide.



- ✓ Free transfer to other account holders
- ✓ Immediately block your card in case it is lost or stolen
- ✓ Worldwide access with higher withdrawal limits

## 6.4 Card Processing

### 6.4.1 Sell Crypto with Credit and Debit Card

Enable your customers to pay using credit and debit card to have a familiar e-commerce experience.

**Settling 14 currencies, including:**



**Enjoy a seamless onboarding experience.**



**Online application portal**  
Multilingual support available



**Compliance and risk checks**  
Completed in 72 hours



**Transparency at every stage**  
Partners informed of every stage of the on-boarding process



**Training for partners**  
So you receive the full benefit of our services

### 6.4.2 Turn key crypto sale solution

Cashaa solution offers end-to-end process management that enables your users to buy crypto via debit or credit card. Through seamless integration with Cashaa solution, you can easily expand your business with zero risk involved. Tailored to match your company's look and feel, the checkout process allows users to buy crypto easily. With Cashaa integrated solution, you gain new users and improve user retention immediately, without the need to handle fiat money or go through bank onboarding.

## 6.5 Crypto payment gateway



Accept Bitcoin and  
cryptocurrency  
payments



### Keep more of your Money

Credit cards take up to 3% in processing fees on every transaction. Accept Bitcoin and CAS with Cashaa and get direct bank deposits in your own currency for a simple, flat 1% settlement charge.



### End chargeback fraud and identity theft

Other payment methods force customers and businesses to shoulder the risks and costs of payment fraud. With Bitcoin and CAS, customers can pay without handing over sensitive personal information, and refunds are made through the merchant – no chargebacks.






### Sell to anyone, anywhere

Connect to truly borderless payment networks with Bitcoin and CAS. Receive payments in any amount, from anywhere in the world, from any computer or mobile device.



<p><b>Billing</b></p> <p>Accept bill payments across borders.</p>	<p><b>E-commerce</b></p> <p>Accept payments from online customers at checkout.</p>	<p><b>Donation</b></p> <p>Accept donations from patrons with Bitcoin and CAS.</p>	<p><b>Retail</b></p> <p>Accept payments in your retail shop or restaurant.</p>
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## Accept Bitcoin payments anywhere

 <p><b>On your Website</b></p> <p>Accept Bitcoin payments and donations from your online customers.</p>	 <p><b>By Email</b></p> <p>Send invoices to vendors as quickly and easily as sending an email.</p>	 <p><b>In Person</b></p> <p>Accept Bitcoin in your retail store or restaurant on your smartphone or tablet.</p>
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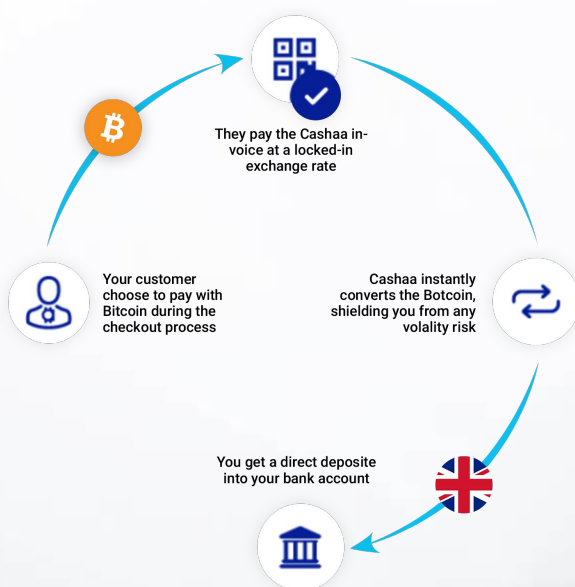
## Accept Bitcoin & Get Paid

### Receive funds into your bank account

Expand your payment options by accepting instant BTC and ETH payments without risk or price fluctuations.

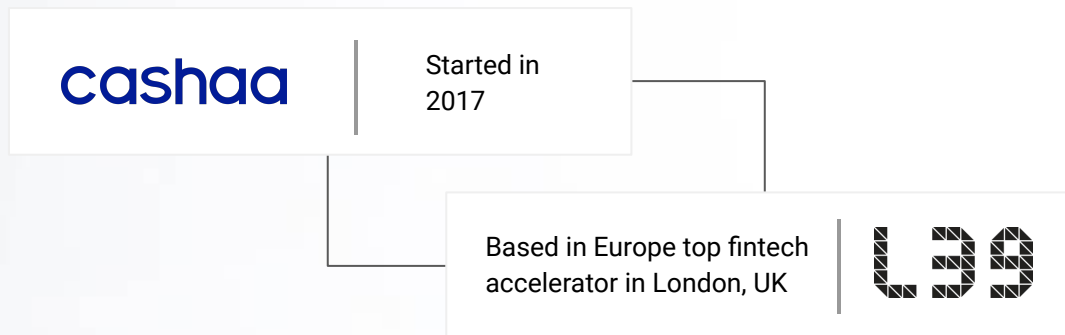
### Bank deposits enabled in 200 countries

Receive funds directly to your bank account in 200+ local currencies.



## 7. About Cashaa

Cashaa, founded in 2017, has built a Blockchain-powered fintech platform to bank the underbanked.



### Offices

**Level 39,**  
One Canada Square,  
Canary Wharf,  
London E14 5AB



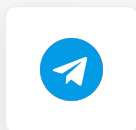
**Cashaa Holding OÜ,**  
Tina 9, 10126  
Tallinn,  
Estonia



**Unicas LLP**  
Keshav Enclave, C 52,  
Lalkothi, Jaipur,  
Rajasthan 302015, India



### Community



**45,017**  
Members



**42.5 K**  
Members



**43.8 K**  
Members

## 7.1 Team

Our team is comprised of the best, brightest and most passionate people in the industry sharing the same vision of making blockchain applications simple and accessible for the masses. Our team has more than 200+ years of payments and banking experience combined, which includes executives from Fortune 100 technology companies, a central bank and top academic institutions.



Team of **22** experienced engineers & bankers from



### Lead by Kumar Gaurav, Founder & CEO

Kumar is an Indian serial entrepreneur who was awarded an extraordinary status by the United States government for excelling his work on Blockchain technology. He is currently the CEO of Cashaa and the Chairman of Auxesis Group.

Kumar is a popular international speaker and innovator who has grown his own suffix of technology and was felicitated by IIT, IIM, ISB, YPO, Money2020, TechCrunch, EU Parliament and many conferences and universities across the globe. He was recently nominated among the World's Top 50 Innovators from the Industries of the future market and tech era.

To know more about his life and work visit [www.kumargaurav.com](http://www.kumargaurav.com)

## 7.2 Awards & Recognitions



Ranked Top 20th  
Most Influential  
Blockchain Company



Top 3  
Finalist of BBVA Open  
Talent for "Fintech for People"



Top 50  
Emerging Fintech  
business in 2018



Europe Hottest  
Crypto Finance  
Project in 2018



Featured  
as upcoming Fintech  
Startup from Europe in 2018



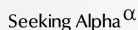
Awarded Technology  
Provider of  
the Year for SME in 2018

## 7.3 Media


























## 9. Token



**Token Symbol**



**Token Contract Address**

bnb1xkw2sagpx6t0cmwzapxpv94tupvqk7tpgy72ku

**Token Total Supply**

1,000,000,000 CAS

**Total Circulating Supply**

880,000,000 CAS

**Total Locked**

120,000,000 CAS



All ERC 20- CAS has Swapped with BEP-2 CAS

## 9.1 What is CAS?



CAS - 167

**CAS, or Cashaa coin is a cryptocurrency created by Cashaa.** Cashaa (CAS) powers the Cashaa banking ecosystem. As the native coin of the Cashaa platform, CAS has multiple utilities such as application processing fees, discounted international wire, exchange fees, transaction fees.

**Additional utilities have been released in our Cashaa Fi initiative . [Click here to read more about it.](#)**

## 9.2 Token Utility



### Banking (Business)

Fees to activate the crypto friendly banking.



### Account Limit (Business)

Account limits are based on CAS holding



### Crypto Exchange Fee

Get 25% discount by paying in CAS.



### Transaction fees

Get 25% discount by paying in CAS.



### Int. transfer fees and FX

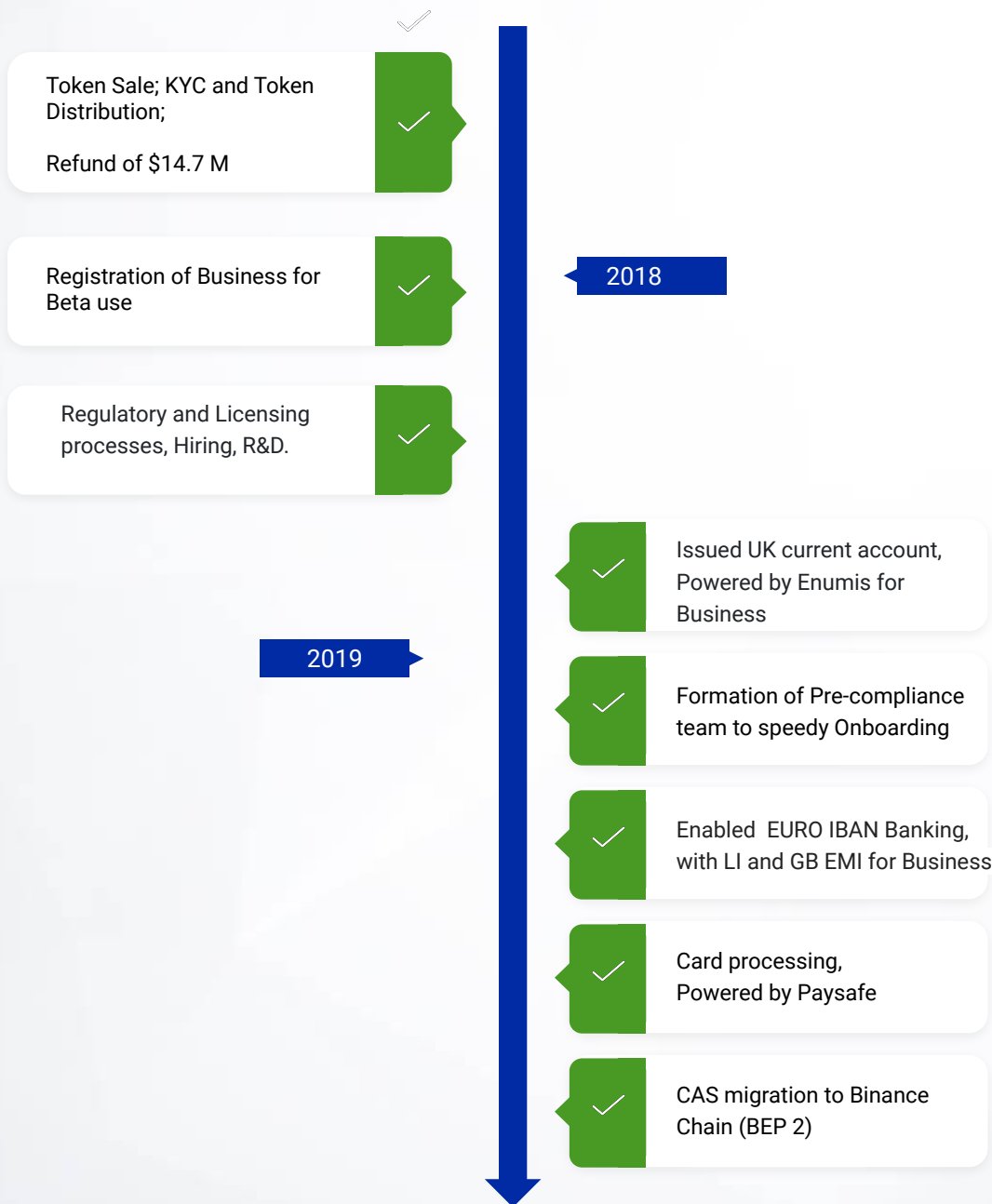
Huge discount on International transfers



### Banking (Personal)

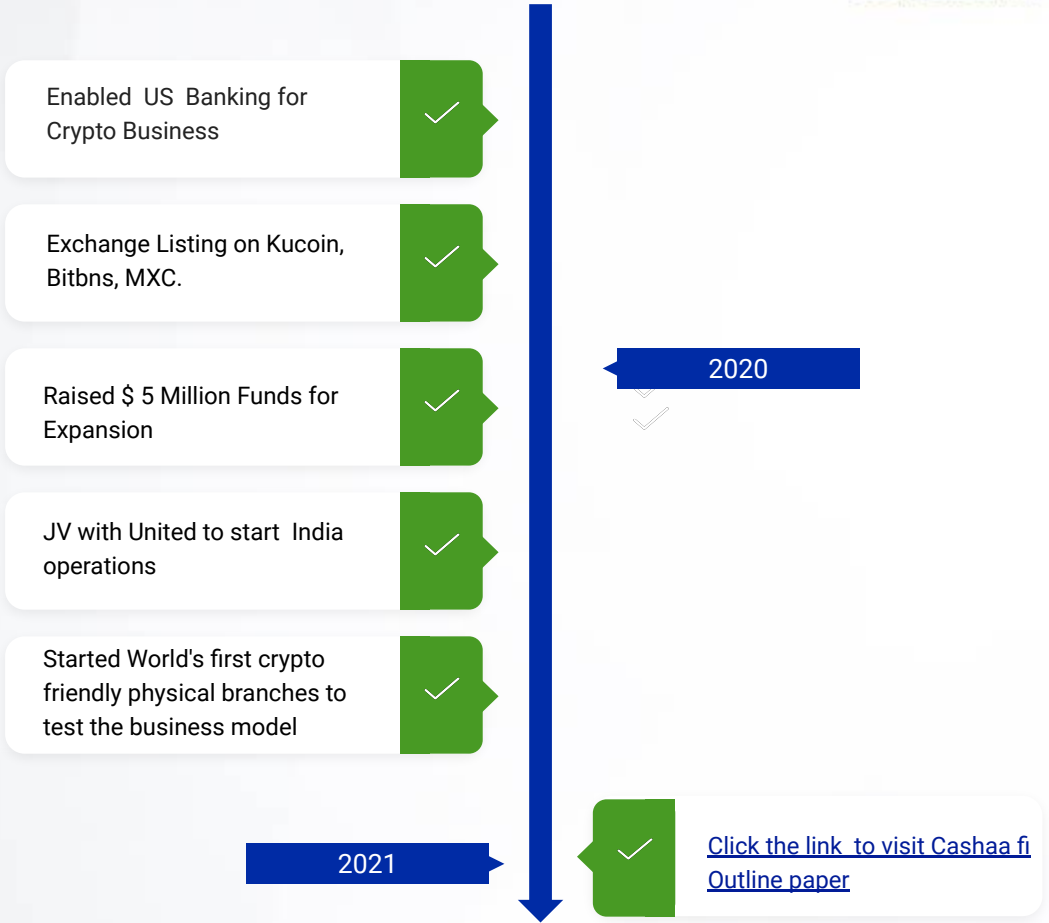
Staking to activate the personal banking accounts.

## 8. Roadmap



This roadmap is indicative of our future plan. The implementation of our initiatives may be subject to factors that are beyond our control; in such case, there may be changes or delay to the delivery timeline.

Note



**Your Money**



**Your Way**

cashaa Fi

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