

Whitepaper
OTOCASH ERC20 Token



**A Future Payment System Is With
OTOCASH Platform**

WWW.OTOCASH.TO
Version 1.02



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Abstract

The purpose of this White Paper is to present OTOCASH, its technology, business model and the OTO token to potential token holders in connection with the proposed ICO.

The information set forth below may not be exhaustive and does not imply any elements of a contractual relationship. Its sole purpose is to provide relevant and reasonable information to potential token holders in order for them to determine whether to undertake a thorough analysis of the company with the intent of acquiring OTO Tokens. All relevant legal information is contained in the Token Purchase Terms and the Token Purchase Agreement.

This White Paper does not constitute an offer to sell or a solicitation of an offer to buy a security in any jurisdiction in which it is unlawful to make such an offer or solicitation.

The OTO token can be categorized as a security as it entitles token holders to receive the profits from mining operations. The token is, as such, subject to certain restrictions under US security laws. The OTOCASH ICO is compliant with these rules and restricts access for US-citizens, green-card holders and residents of the US to the category of “accredited investors”, pursuant to the US Security Act Regulation D Rule 506 (4). All relevant legal information is contained in the Token Purchase Terms and the Token.



OTOCASH Token Sale Agreement

This OTOCASH Token Sale Agreement is not an offer of securities or a collective investment scheme. You are advised to read this document carefully and in full.

1. Introduction of the OTOCASH Platform and the features of the OTOCASH digital token

OTO CASH ENTERPRISE a Crypto Developer (hereinafter the “the OTOCASH”) welcomes You (hereinafter the “User”) to use OTOCASH’s smart contract deployed in Ethereum decentralized platform (hereinafter “OTOCASH Smart-Contract”) in accordance with the terms of this OTOCASH Token Sale Agreement.

The OTOCASH Platform is an online blockchain technology-based crowdfunding platform, which shall provide to the User: (i) opportunities to launch ICOs, pre-ICOs, and crowdfunding campaigns, (ii) various support services related to the launching of ICOs, pre-ICOs, and crowdfunding campaigns, (iii) opportunities to ensure the safety of PreICOs, ICOs and other crowdfunding campaigns, using OTOCASH cryptocurrency for internal payments.

The fee for the services and goods listed above will be set by the OTOCASH and carried out in digital tokens - ‘OTOCASH’ (hereinafter ‘OTO’ or ‘the OTOCASH digital token’).

The OTOCASH digital token is created according to the ERC20 specifications of the Ethereum blockchain. The OTOCASH digital token is developed to organize the interaction of an ecosystem of the participants in the OTOCASH Platform, including but not limited to Project Authors, Backers, Advisers, Escrow-agents, Translators, Designers, and Advertisers.

The OTOCASH digital token is a cryptographically secured representation of a token-holder's rights to obtain in future the services and goods through the OTOCASH Platform, which only a token-holder may purchase for the OTO.

The User acknowledges, understands and agrees that ownership of the OTOCASH does not grant the User the right to receive profits, income, or other payments or returns arising from the acquisition, holding, management or disposal of, the exercise of, the redemption of, or the expiry of, any right, interest, title or benefit in the OTOCASH, or OTOCASH Platform, or any other OTOCASH’s property or any part of it.

The User is aware of the merits, risks and any restrictions associated with digital tokens, cryptocurrencies and Blockchain-technologies, including but not limited to: (i) Risk of Losing Access to Tokens Due to Loss of Private Key(s), (ii) Risks Associated with the Ethereum Platform Protocol, (iii) Risk of Hacking and Security Weaknesses, (iv) Risk of Uninsured Losses, (v) Risks Associated with Uncertain Regulations and Enforcement Actions.

OTOCASH and digital tokens should not be deemed as securities or a collective investment scheme:

- (i) the OTOCASH digital tokens do not grant to the User any voting or ownership rights;
- (ii) the OTOCASH digital tokens do not grant to the User any return on investment;
- (iii) the OTOCASH digital tokens do not grant to the User any profit and passive income from the ownership of the OTOCASH digital tokens.



(iii) the OTOCASH digital tokens do not grant to the User any profit and passive income from the ownership of the OTOCASH digital tokens.

Therefore, the OTOCASH digital tokens are not securities and are not registered with any government entity as a security, and shall not be considered as such.

The User may purchase the OTOCASH digital token through the Initial Coin offering (hereinafter 'ICO') during the period of the ICO from 01/03/2018 to 15/06/2018 (hereinafter 'ICO Period') and (by accepting the terms specified in Article 14 of the OTOCASH Token Sale Agreement) in accordance with this OTOCASH Token Sale Agreement.

By purchasing the OTOCASH digital tokens the User expressly acknowledges and assume these risks. If you have any questions regarding this information or regarding this OTOCASH Token Sale Agreement, please contact us at support@otocash.to.

2. OTOCASH Offer

This OTOCASH Token Sale Agreement constitutes an offer to conclude the agreement for purchase and use of the OTOCASH digital tokens under the conditions stated below (the OTOCASH Offer for purchase and use of the OTOCASH digital tokens) and can be accepted by any person (with the exception of the user specified in Article 7 of the OTOCASH Token Sale Agreement) not otherwise than by adherence to the entire this OTOCASH Token Sale Agreement, including the conditions of its applications, which are deemed to be its integral part.

This OTOCASH Token Sale Agreement includes and hereby incorporates by reference the following applications: The OTOCASH Whitepaper located at <https://www.otocash.to/whitepaper>, collectively, with this OTOCASH Token Sale Agreement, "the OTOCASH Token Sale Agreement".

The OTOCASH may, in its sole discretion, amend the OTOCASH Token Sale Agreement at any time by posting a revised version on the site at <https://www.otocash.to>.

Any revisions to the OTOCASH Token Sale Agreement will take effect on the noted effective date or when posted if there is no noted effective date (each, as applicable, the "Effective Date"). If the change includes an increase of the fees charged by the OTOCASH, such change would take effect after five (5) days after it was posted.

3. User's Acceptance

To become a party of the OTOCASH Token Sale Agreement, which means the acceptance of the OTOCASH Offer for purchase and use of the OTOCASH digital token under the conditions stated below, the User shall purchase any amount of the OTOCASH digital tokens in accordance with the technical recommendations of the OTOCASH, which shall be published at <https://www.otocash.to> no later than twelve (12) hours before the ICO Period.

By purchasing the OTOCASH digital tokens in accordance with the technical recommendations of the OTOCASH, the User acknowledges and agrees that fully and unconditionally accepts the OTOCASH Offer for purchase and use of the OTOCASH digital tokens under the conditions stated in the OTOCASH Token Sale Agreement, without any reservation or exception.

The moment when the OTOCASH Token Sale Agreement is concluded (the acceptance of the OTOCASH Offer for purchase and use of the OTOCASH digital token), shall be the moment of the first purchase of the OTOCASH digital token by the User.



If you do not agree to all of the terms of the OTOCASH Token Sale Agreement, You may not purchase any amount of the OTOCASH digital tokens.

4. The User's Digital signature

After registration on the website <https://www.otocash.to> the User receives a Login and Password to access the OTOCASH Platform.

By using the Login and Password the User confirms the formation of his or her User's Electronic signature, and the information in electronic form, signed by the User using the Electronic signature (using his or her Login and Password or PIN), shall be accepted by the User and the OTOCASH to be an electronic document equal to a paper document signed by a handwritten signature.

All actions carried out with the use of Login and Password of the user (Electronic signature), considered to be executed by the User.

User's account registration constitutes an acknowledgment that User is able to electronically receive, download, and print the OTOCASH Token Sale Agreement and any amendments.

5. The OTOCASH Token Sale Agreement Grants

The OTOCASH shall grant to the User an opportunity to use the OTOCASH digital tokens to (i) launch ICOs, pre-ICOs, and crowdfunding campaigns through the OTOCASH Platform, (ii) purchase various support services related to the launching of ICOs, pre-ICOs, and crowdfunding campaigns, (iii) make various internal payments through the OTOCASH Platform.

The smart-contract of the OTOCASH Platform requires the OTOCASH digital tokens for its work. Only the owner of the OTOCASH digital tokens may purchase the services of the OTOCASH Platform.

6. The OTOCASH Token Sale Agreement Grant Restrictions

User shall not, and shall not allow any third party to:

(i) insert into the OTOCASH Platform, the OTOCASH smart-contract and the OTOCASH digital token any viruses, worms, date bombs, time bombs, or other code that is specifically designed to harm the use of the OTOCASH Platform, the OTOCASH smart-contract and the OTOCASH digital token to cease operating, or to damage, interrupt, or interfere with any end user data;

(iii) use the OTOCASH digital tokens for of illegal or unlawful actions or other unauthorized purposes;

(iv) exceed the scope of any license granted to User hereunder.

7. Representations and Warranties

By purchasing the OTOCASH digital tokens, the User represents and warrants that:

(i) the User has read and understood the OTOCASH Token Sale Agreement in full;



(ii) the User has read and understood the OTOCASH Whitepaper in full;

(iii) the User fully understands, realizes and agrees with the information about the functionality, usage, storage, transmission mechanisms and other material characteristics of the OTOCASH digital tokens, blockchain technology, blockchain-based software systems and their risks, and appreciates the risks and implications of purchasing the OTOCASH digital tokens;

(iv) the User fully understands, realizes and agrees that the OTOCASH digital tokens are created on a blockchain and are designed to be used to make various internal payments through the OTOCASH Platform and it does not grant to the User any voting or ownership rights, any return on investment or any profit and passive income from the ownership of the OTOCASH digital tokens;

(v) the User will not forge, or otherwise manipulate any personal or non-personal data requested by the OTOCASH in the process of the User's registration (will not use the VPN or other means of distorting the data), or after its completion, will provide all necessary personal or non-personal data in the form and format requested by the OTOCASH in the event when such necessity arises in connection with the requirements of anti-money laundering and "Know Your Customer" (KYC) frameworks of the OTOCASH or in accordance with the applicable law.

(vi) the User's purchase of the OTOCASH digital tokens complies with applicable laws and regulations in the User's jurisdiction;

(vii) the User is not a citizen or resident of a geographic area in which access to or use of the cryptocurrency or digital tokens is prohibited by applicable law, decree, regulation, treaty, or administrative act; the User is not a citizen or resident of, or located in United States, and do not have a primary residence or domicile in the United States; the User is not a citizen or Canada of, or located in Canada, and do not have a primary residence or domicile in Canada; the User is not a citizen or resident of, or located in China, and do not have a primary residence or domicile in China;

(viii) the User do not intend to hinder, delay or defraud the OTOCASH or any other users of the OTOCASH Platform or engage in any illegal conduct and or unlawful activity in relation to money laundering, receiving the proceeds of drug trafficking or terrorist activities; receiving the proceeds of criminal activities, terrorist activities or trading with such countries as might from time to time be subject to any embargo imposed by the Security Council of the United Nations, or European Union, or in any place of the world.

8. Purchasing of the OTOCASH digital tokens

The User may purchase the OTOCASH digital token in return for an opportunities to obtain in future the services and goods listed above through the OTOCASH Platform.

In order to purchase the OTOCASH digital tokens, the User must comply with the requirements of Article 7 of the OTOCASH Token Sale Agreement.

The OTO CASH ENTERPRISE shall reserve the right to refuse to sell the OTOCASH digital token to anyone who does not meet criteria necessary for their buying, as set out hereunder or by the applicable law.

The OTOCASH digital tokens shall be issued in a limited number. All the OTOCASH digital tokens shall be of equal functionality.

The User may purchase the OTOCASH digital tokens during the ICO Period by exchanging ethers (ETH) or Bitcoins (BTC) for the OTOCASH digital tokens at the exchange offer rate USD 0.50 per OTOCASH “OTO” digital tokens, and other bonuses may be applied in accordance with the rules of the OTOCASH Whitepaper.

9. Taxes

The User shall pay any applicable taxes, including sales, use, personal property, value-added, excise, customs fees, import duties or stamp duties or other taxes and duties imposed by governmental agencies of whatever kind and imposed with respect to the transactions under the OTOCASH Token Sale Agreement.

10. Trademark License and Use

The User acknowledges and agrees that the OTOCASH’s Trademarks are owned solely by the OTOCASH, and agrees to use the OTOCASH’s Trademarks only in the form and manner prescribed by the OTOCASH. The OTOCASH acknowledges that all the User’s Trademarks are owned solely by the User, and agrees to use the User’s Trademarks only in the form and manner prescribed by the User.

11. Trademark Restrictions

The User shall not remove, modify, adapt, or prepare derivative works of any OTOCASH’s Trademarks, OTOCASH’s copyright notices, or other OTOCASH’s proprietary rights notices.

12. Proprietary rights

The OTOCASH Token Sale Agreement does not convey the title or ownership of the OTOCASH Platform, the OTOCASH smart-contract from the OTOCASH to the User but instead gives the User only the limited rights and abilities to use the OTOCASH digital tokens as set forth above. The OTOCASH reserves all rights not expressly granted by the OTOCASH Token Sale Agreement.

The User acknowledges and agrees that OTOCASH Platform and its source code form, all enhancements, corrections and modifications to the OTOCASH Platform, all copyrights, patents, trade secrets, or trademarks or other intellectual property rights protecting or pertaining to any aspect of the OTOCASH Platform, are and shall remain the sole and exclusive property of the OTOCASH.

13. Liability

The OTOCASH Platform and the OTOCASH digital tokens are provided «as is».

The User acknowledges and agrees that the OTOCASH Platform and the OTOCASH digital tokens may contain bugs or minor mistakes, which the OTOCASH promises to correct if possible.

The User acknowledges and agrees that the OTOCASH does not warrant the User any financial or another type of outcome, which is the result of the use of the OTOCASH Platform and the OTOCASH digital tokens.



Nevertheless, the Parties shall be responsible for compliance with the terms of the OTOCASH Token Sale Agreement, for the fulfillment of the User's commitments and guarantees in the manner and in the amount prescribed by the OTOCASH Token Sale Agreement, in particular:

(i) In case of filing accusations, claims or lawsuits to the OTOCASH related to non-compliance by the User of the OTOCASH Token Sale Agreement and/or engagements entered by the User during the participation of the ICO, the User agrees to settle such claims or actions on his own and at his own expense, as well as fully compensate the OTOCASH documented proven losses, court fees, legal costs, incurred in connection with the refusal of the User or untimely fulfillment of his obligations by the User.

(ii) In case of filing accusations, claims or lawsuits against the OTOCASH, related to non-compliance by the User with exclusive rights or other rights of third parties, the User agrees to settle such claims or actions on his own and at his own expense, as well as fully compensate the OTOCASH documented proven losses, court fees, legal costs, incurred in connection with the refusal of the User or untimely fulfillment of his obligations by the User.

(iii) In case of the Users' violation his obligations under Article 7 of the OTOCASH Token Sale Agreement, the OTOCASH reserves the right to (i) terminate the User's Account, (ii) demand full compensation from the User for losses caused by every violation; (iii) bring a case before a court if the compensation doesn't cover the OTOCASH's loss; (iv) release the information relating to the User's identity and location to any authorized officer in accordance with the applicable law.

14. The OTOCASH Token Sale Agreement term : Suspension and delaying

OTOCASH Token Sale Agreement between OTOCASH and Users will be started upon receipt by the User all terms of OTOCASH Token Sale and Purchase Agreement by clicking buy button. Consequently, users are willing to accept all risks of delay and delay in all matters pertaining to the following matters:

(a) OTO CASH Enterprise can delay the duration of the ICO sales so we can not achieve the minimum required amount of capital (soft capital) ;

(b) the User deposits may be delayed by your dispatcher to send us a notice. ;

(c) delayed OTO token distribution to users due to delaying of ICO sale ;

(d) suspension of refund of capital due to delaying of ICO sale .

Upon Suspension or Delaying of the OTOCASH Token Sale, for whatever reason, all terms at this OTOCASH Token Sale Agreement; should be accepted by all users without any objections .



15. The OTOCASH Token Sale Agreement term & termination

The OTOCASH Token Sale Agreement between the OTOCASH and the User shall commence upon acceptance by User of all the terms of the OTOCASH Token Sale Agreement by clicking the purchase button or by purchasing any amount of the OTOCASH digital tokens and using any part of the OTOCASH smart-contract and the OTOCASH Platform, and shall continue until terminated in accordance with the terms of the OTOCASH Token Sale Agreement.

The OTOCASH shall have the right at its sole discretion and without any prior written notice terminate the OTOCASH Of Token Sale Agreement if:

- (a) the User provided invalid data to complete the registration process;
- (b) the User failed to comply with the requirements of Article 7 of the OTOCASH Token Sale Agreement;
- (c) the User failed to comply with the other terms and conditions of the OTOCASH Token Sale Agreement.

Upon termination of the OTOCASH Token Sale Agreement, for whatever reason, all licenses granted by the OTOCASH to the User under the OTOCASH Token Sale Agreement, User' Account, User's OTOCASH digital tokens shall be immediately terminated without any data restoration.

Upon termination of the OTOCASH Token Sale Agreement, each party will remain liable to the other for any amounts due and owe to the other party as of the date of termination, and such obligation to pay shall survive any termination of the OTOCASH Token Sale Agreement.

16. Miscellaneous

Notices: Any notice or other communication under the OTOCASH Token Sale Agreement shall be in writing and shall be considered given and received when sent by email.

Competent law and jurisdiction: the International the OTOCASH Token Sale Agreement and the relationship between the Parties. Any disputes and disagreements arising from the OTOCASH Token Sale Agreement will be settled by negotiations between the Parties. If the Parties fail to reach an agreement, the disputes shall be settled in accordance with the legislation of the defendant's principal place of business and location.

Severability: If any provision of the OTOCASH Token Sale Agreement is held by any court of competent jurisdiction to be illegal, null or void, all the remaining provisions of the OTOCASH Token Sale Agreement shall remain in full force and effect.

Previous version of the document: <https://www.otocash.to/terms>.



Project Overview



World's today, made the transactions through the existing financial system has imposed a high charge. Almost 90% of the financial system that exists today cost more than 2% fees and is apparently very costly to consumers. To solve this problem, OTOCASH will create an innovation payment platform that will charge only 0.5%. The advancement of blockchain technology enables this to be realised by using our advanced formulas.



When you make payments and transactions to any seller or anyone in the world, you will always face currency exchanges issue; You will encounter significant depreciation and operating losses. OTOCASH platform will help us all overcome this problem by just setting the OTO Token to be used to deposit into our platform and can be converted into six major world currencies with lower charges. And money transfer or payment may be made by our API or use a Debit Card.



By creating an efficient system and platform for consumer help across the globe, it is doubtful that future affairs will be more fluent and become platforms that can be adapted to various forms of transactions and payments.



With only OTO tokens being the single cryptocurrency for our platform is undoubtedly the future value of this token will increase significantly. This is reinforced with just one hundred million OTO Tokens was created.



Ultimately, all investors, consumers, buyers, sellers and traders will have double profit and continuously. With low-cost casings and the prospect of increasing the token value then all of us will be more comfortable dealing with OTO Token and our platform.

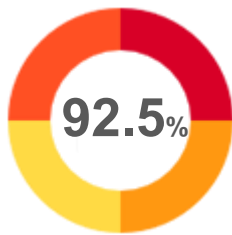
ICO Details

The OTO Tokens will be offered for 107 days, starting on March 1st, 2018 and ending on Jun 15, 2018.

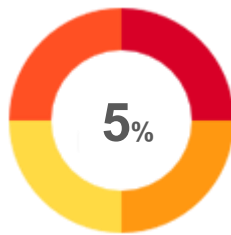
Total of Token : Up to 100 million OTO Tokens.

Token Price at Issue : USD 0.50

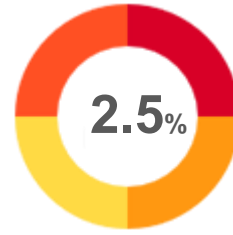
Distribution :



* ICO Distribution



** Company Reserve Freeze until Dec 30, 2019



** Company members Distribution

Website : www.otocash.to

PreICO Start Date : March 1, 2018 - March 7, 2018

ICO Start Date : March 26, 2018 - Jun 15, 2018

Total of Token Offered : 92.5 million OTO Tokens

Token Sales Date And Bonus :

01.03 (12:00 UTC) - 07.03 (11:59:59 UTC)	Deposit Bonus	60%
26.03 (12:00 UTC) - 30.04 (11:59:59 UTC)	Deposit Bonus	55%
01.05 (12:00 UTC) - 31.05 (11:59:59 UTC)	Deposit Bonus	50%
01.05 (12:00 UTC) - 15.06 (11:59:59 UTC)	Deposit Bonus	10%

Token Issue Date : Jun 20, 2018 (12:00 UTC)

Listing on Exchanger : Will be in the first week of July 2018

Token Created and Freeze :

Only successful sold tokens and company's reserves tokens will be created.
Company Reserve Will Freeze Until Dec 30, 2019 (12:00 UTC)

- * From the total amount of tokens will be created.
- ** From the total amount of tokens that have been sold.

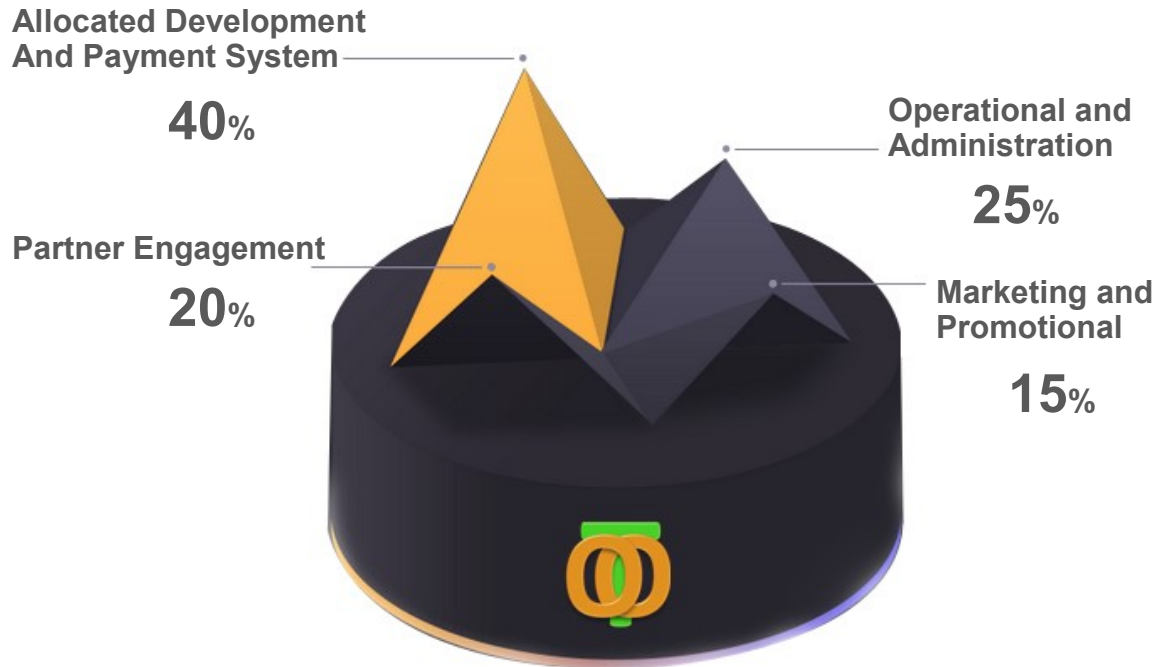
ICO Sales Targets



- USD 5.5 million SOFT CAPITAL
- USD 17 million HARD CAPITAL
- USD 20 million SALES TARGETS



Post ICO Fund Allocated



Development

We allocate up to 40% for development purposes, for this we focus more on consumers and new market exploration in various industries.



Advertising

With a well-designed planning, we are confident of being able to increase the OTO Token value and make the OTO Token gain worldwide attention.



Stability and Reserved

Allocated up to 25% of the total funds and a total of OTO Token as a reserve is 5% or up to 5 million tokens from the total sold tokens is a long-term plan for the stability of the company to remain resilient to the future business environment.

VISION

OTOCASH believe that one of the key roles of cryptocurrencies in the digital age is to facilitate transactions and serve as a frictionless and secure payment method with broad acceptance. We believe current payment platforms are lacking the necessary features to drive broad merchant and user adoption. Digital tokens are more than an asset for financial speculation and ICOs can be leveraged to fund agile teams with the drive to build new platforms; platforms with real value, driven by growth in the transactions of goods and services, and financially sustained by a revenue from fair fees.

As the universal payment system is definitely the value of OTO Token will increase due to high demand, our prediction are OTO Token able to go past USD 5 after 6 months post ICO, this is because our hard work to ensures that platforms are operated as fast as possible and also because the total supply of OTO Tokens is up to 100 million only. The actual total amount of tokens to be created is depends on the token sales during ICO .

PROBLEM

Despite the industrial disruption and technological advances that blockchain provides, one area that is still largely untapped is digital payments between buyers and sellers of physical services. Digital payment systems have been a holdout of larger industry incumbents, with more legacy APIs and agreements with traditional financial institutions, banks and credit cards. Despite the advantages of crypto payments, such as low fees, speed and low barrier of entry, clear and developed advancement in transactional security has yet to be implemented to the market. Buyers desire and have come to expect a robust consumer protection system that protects their purchases and provides refunds. Sellers on the other hand would love to earn more revenue but are cautious of the volatility issues associated with accepting cryptocurrencies. Wouldn't it be amazing if we could have the best of both worlds? This is a mutual trust dilemma we aim to solve with the OTOCASH Payment Platform.



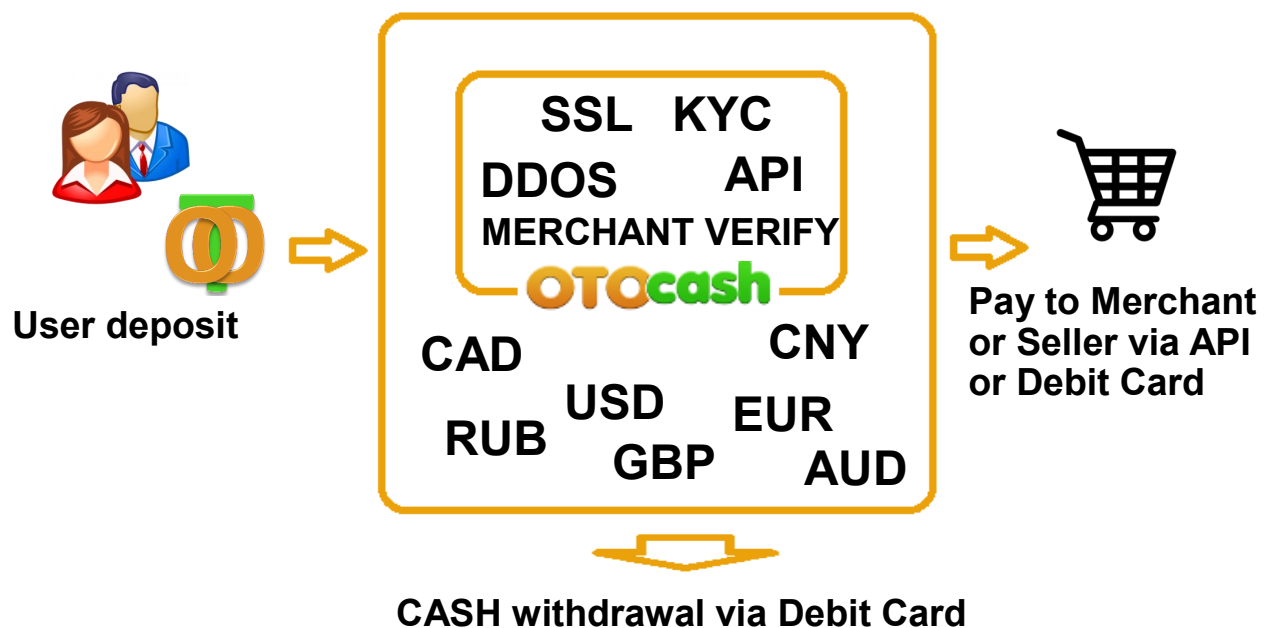
SOLUTION AND FUTURE OF PAYMENTS

Our aim is to build a next-generation payment gateway allowing buyers to use their favorite cryptocurrency to buy goods and services with confidence from merchants, incorporating a robust PayPal-like consumer protection and dispute resolution scheme. We aim to drive adoption of the API by merchants by providing them a way to receive fiat currency directly from cryptocurrency buyers, shielding the merchant from market volatility and decreasing the risk of accepting cryptocurrency.

The OTOCASH platform will be a payment processor solution that enables merchants to accept OTO Token and other cryptocurrencies from buyers while receiving their funds in fiat currency. We aim to establish our solution as the best in the market, offering a few distinct innovative features:

- A robust consumer protection and risk mitigation to both buyers and sellers
- Pay with your favorite OTO Token as a buyer, receive in fiat currency as a seller
- An integrated indexed token of exchange, that can be used in the platform to reduce transactional fees

OTOCASH PAYMENT SYSTEM



PLATFORM MARKET FIT

In order to understand what was missing in the online payments market, we started by collecting data from user experiences using crypto payment systems, identifying the major pain points encountered. We then looked at current solutions in the market (both in crypto and traditional fiat payment segments), comparing key features and focusing on the top-market players. From this analysis, we discovered that current solutions in crypto payments were lacking in their ability to provide merchants and buyers with the protection features users had come to expect from traditional payment methods in the areas of transaction protection and conflict resolution.

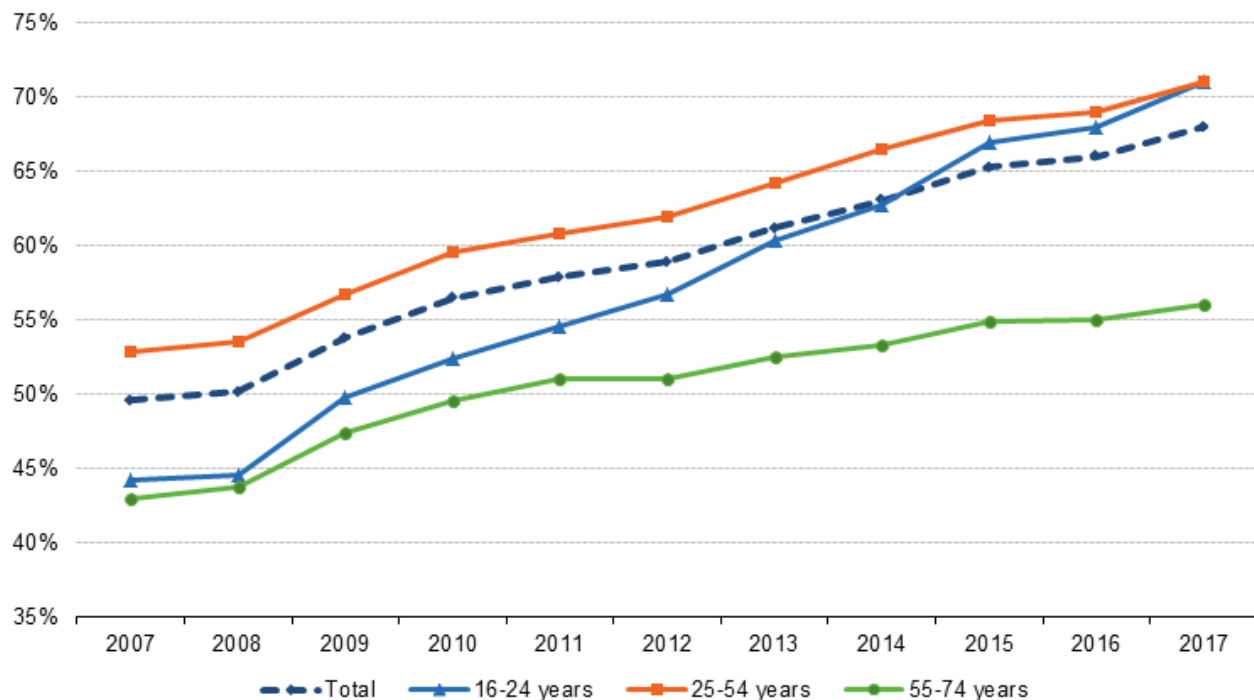
On the other hand, traditional payment solutions suffered from a high rate of fraud, with credit card chargebacks being a major pain for merchants. By condensing our findings and comparing OTOCASH with the top players in the traditional and crypto worlds.



- **Lower Buyer Purchase Risk** - We cover all purchases (both goods and the majority of services).
- **Payment Approval Speed** - Unlike traditional payment systems, which usually delay the approval of payments due to high risk of fraud and require submission of countless documents, we will approve payments immediately and make the process hassle-free for both parties (buyer & seller).
- **Low exchange fees** - We will provide both buyers and sellers low exchange fees by using advanced analytics that are connected to multiple crypto-currency exchange providers.
- **Safety of funds** – Leverage the power of the blockchain and say goodbye to credit card fraud. Only you will have control over your own private keys and funds, and even we cannot access your wallet. Traditional centralized solutions have a poor track record of keeping your funds safe.
- **No Chargebacks** - Sellers will be protected from rampant credit card fraud and fake chargebacks.
- **Customer Payment Protection** – OTOCASH will extend consumer protection by covering both physical and virtual (if applicable) purchases. We will guarantee full coverage for all eligible payments made via OTOCASH Platform.



PLATFORM FUTURE MARKET



Internet users who bought or ordered goods or services for private use in the previous 12 months by age group

Almost 7 out of ten internet users in the 12 months prior to the survey (hereafter referred as "internet users") made online purchases in the same period. Overall, the share of e-shoppers in internet users is growing, with the highest proportions being found in the 16-24 and 25-54 age groups (71 % each).

The proportion of e-shoppers varied considerably across the EU, ranging from 23 % of internet users in Romania to 86 % in the United Kingdom.

The most popular type of goods and services purchased online in the EU was clothes and sport goods (64 % of e-buyers), followed by travel and holiday accommodation (53 %). E-shoppers aged 16-24 were the top age group when it came to clothes and sports goods purchases (71 %), those aged 25-54 in buying household goods (50 %) and the older age group (55-74) in online purchases of travel and holiday accommodation (57 %).

In terms of frequency, the highest proportion of e-shoppers made purchases in the three months prior to the survey once or twice (35 %) and the same proportion did so three to five times. In terms of amount spent, the highest proportion of e-buyers (40 %) bought goods or services for a total of EUR 100-499.

33 % of e-buyers made purchases from sellers in other EU countries, compared with 25 % in 2012.

With the blockchain industry reaching its post-inception phase, many key technology foundations are now mature enough to build robust consumer-facing products reaching a wider audience. Many wonder what is the next big thing in Fintech, what is the next disruption and where we are headed. As with any new technology, blockchain is driving change in many areas of traditional business, forcing incumbents to adapt their more traditional business models. From banking, insurance, equity trading, venture capital, logistics and governance, everyone is being affected, with new products redefining the way we think of money, transactions, value and trust. We have made great strides from the early days of bitcoin being traded in private forums, to exchanges and application platforms owned by smart-contracts.

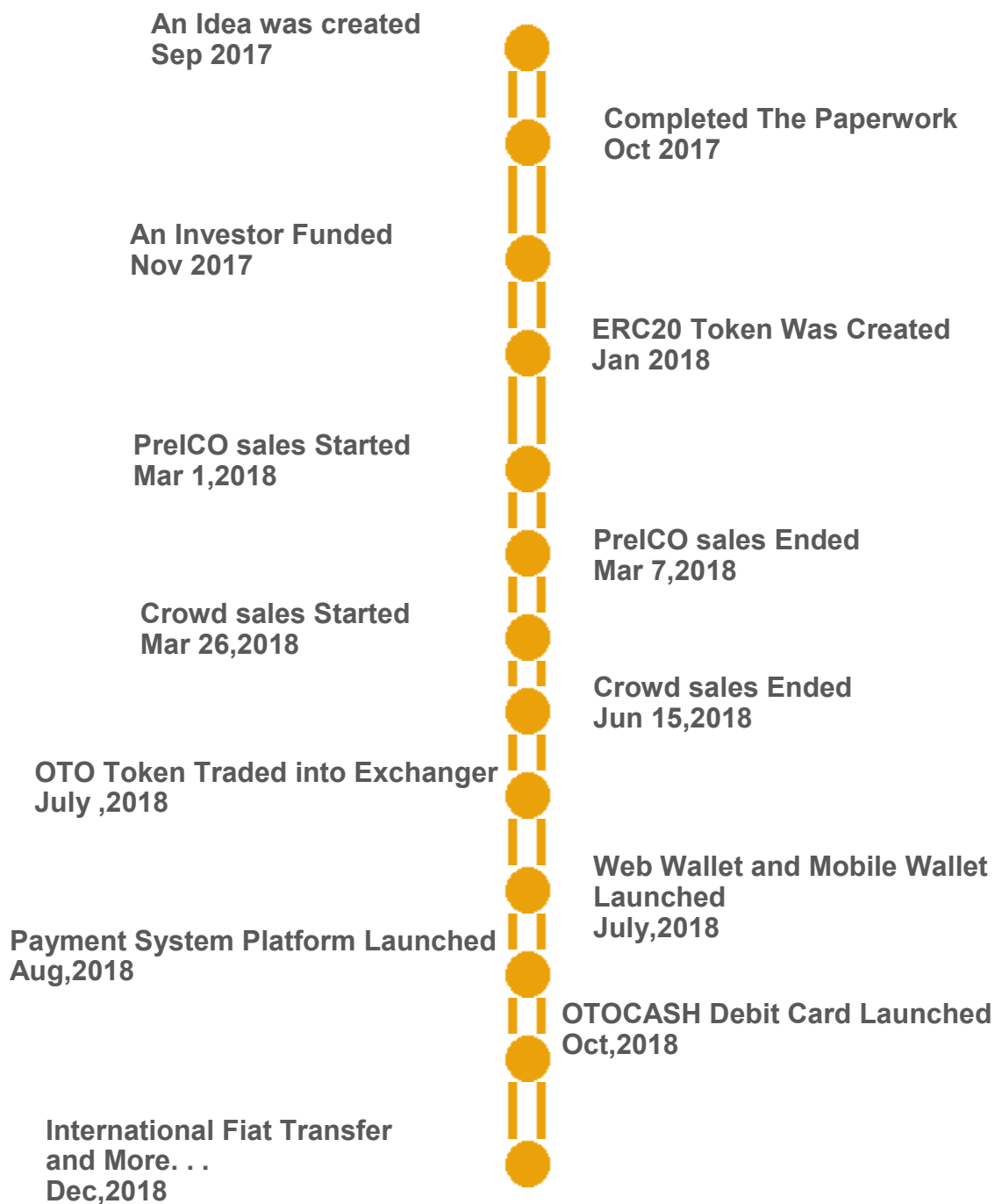
Though we have already made significant advancements, this is just one stage in the digitalization of money. With the cryptocurrency market predicted to reach a sizeable 5 trillion in the year 2025 according to major market analysts, we believe this is the time to go beyond tokens as purely speculative investment platforms and begin leveraging ICOs to build platforms with tangible value and ambition to disrupt. According to Q2 2017 ICO data, over \$1.2 billion in funding has been raised; however, this amount represents a small fraction of the funds invested by more traditional Venture Capital funds in startups worldwide.

And we firmly believe that with the best service we provide and a positive projection for online user data. OTOCASH Payment System can become a platform for more than USD200 Million transaction value per year.

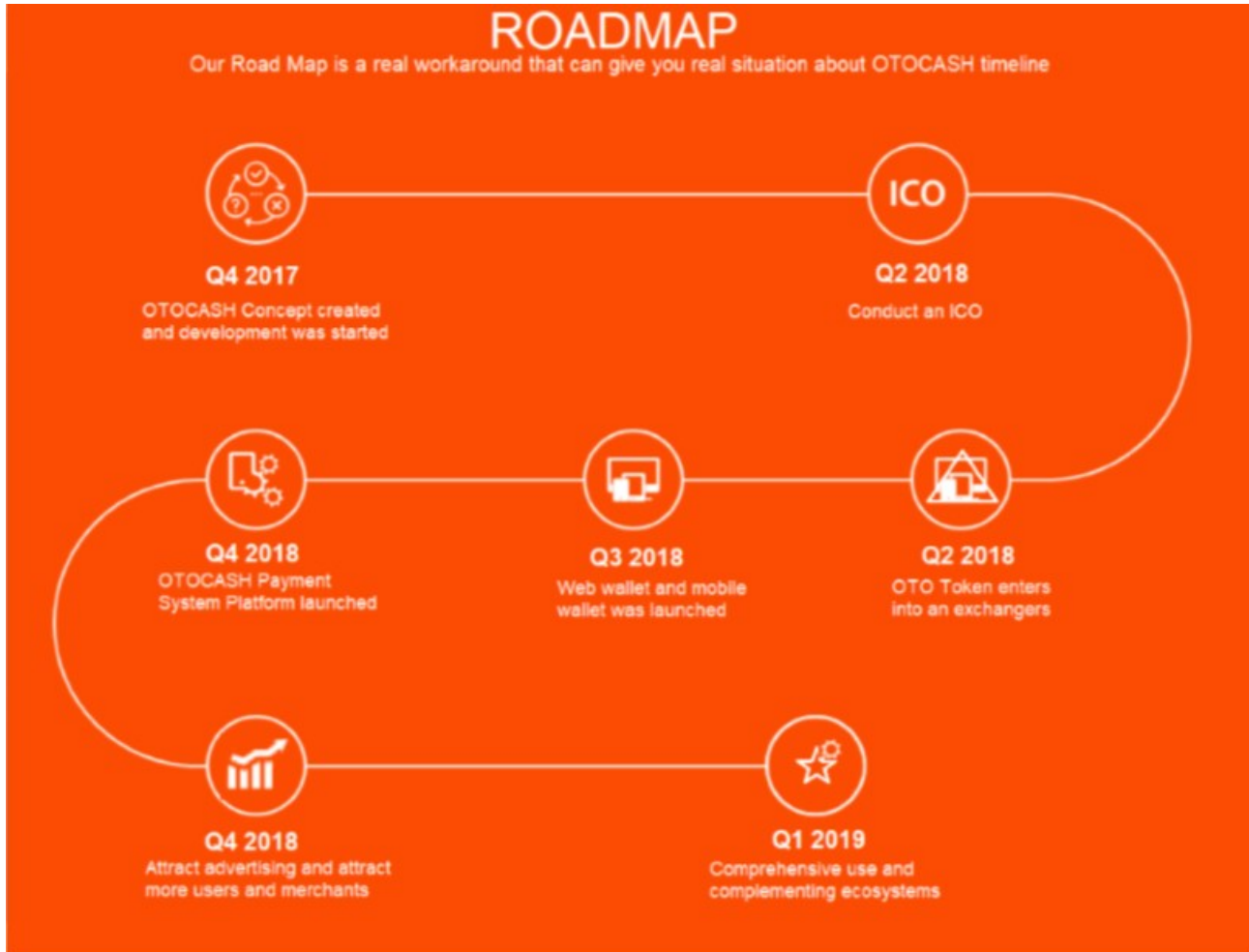
This will directly increase the OTO Token value as well as profitable investors.

ROADMAP

Our Road Map is a real workaround that can give you real situation about OTOCASH timeline.



Overview of OTOCASH's planning and development .



Our Allies

As a payment system organization that will evolve as the world's leading payment platform, it fosters collaboration with well-known business partners .

Exchanger



Future Merchants



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