

## **BITHERCASH**

# A TRANSPARENT DIGITAL ASSET BACKED BY PHYSICAL & DIGITAL PROJECTS



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#### **Abstract**

The advent of Blockchain and Cryptocurrencies over the course of last few years has played a significant role in disrupting the entire FinTech industry. Ever since the inception of Bitcoin in 2009, the industry has recorded significant growth. Blockchain and related emerging technologies are not only disrupting the modern-age finances but also has a massive impact on innovating and changing the way humans deal with these technologies. Here are some of the widespread applications of BlockChain technology:

Asset Management, i.e. Trade Processing and Settlement, Cross-Border Payment, Unconventional money lenders/ hard money lending, Blockchain Internet-of Things (IoT), Smart Appliances, Blockchain Healthcare, Blockchain music, Blockchain Government, Blockchain Identity - Passports, Birth, wedding, and death certificates, however despite this industry's parabolic growth, end-users still face multiple challenges. Even in this 21st century, more than 1.7Billion people (that's whopping 28% of world's population) lack access to basic banking, mainly because the operations adopted by banks and financial institutions are still manual (for the most part) and need physical infrastructure. Financial institutions and payment processors also rely on third-party intermediaries for bulk of their operations, which not only makes the banking a time-consuming process but also adds to the overall complexity/costs. All these factors, coupled with factors such as slower transactions, expensive inter-border remittance, and data/privacy breaches keeps end user at bay. While Bitcoin or alternative cryptocurrencies resolves such issues up to an extent, dealing in cryptocurrencies still involves some initial learning, is time consuming and expensive. Also, as the value of such cryptocurrencies are subjective to market supply and demands factors, volatility and price manipulation appears to be a major issue.

All these factors, pose significant challenges and there has to be a better, convenient and cheaper alternatives. This thought led us to drawing board & after a year of extensive research and upon several rounds of seeming endless discussions with multiple industry leaders and visionaries, we in fall of 2017 came up with the concept of BitherGroup.

BitherGroup, a complete financial ecosystem that combines the best of both worlds i.e., modernage decentralized Blockchain technology with cryptographically secured assets and traditional versatile businesses e.g., real-estate, eCommerce, entertainment, exchange, payments and services. With BitherGroup, we aspire to provide an alternative banking solution while ensuring that our physical assets have inherent value and growth potential generated by underlying businesses.

Using this white paper as a medium, we aim to provide a detailed description of how we plan to disrupt the traditional banking and crypto industry through BitherGroup Platform and its associated projects/solutions, in a secure and cost-effective manner.

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#### Glossary

**BICCA:** An educational system for BitherCash community where top educational institutes such as Cambridge School of English, UK are affiliated with the Bither group to provide recognized quality education.

**BitherCash:** A new token which will be utilized within the BitherEcosystem as an exchange of value.

**Bither Homes:** A real estate platform harnessing the power of Blockchain and enabling payments for property in BICAS Token.

**Bither Charity Foundation:** Social responsibility program initiated in India, Pakistan and Nepal that funds education for hundreds of under privileged kids. The organization also works extensively with several NGOs' to ensure the availability of clean drinking water in remote areas.

**BitherX:** A powerful trade matching engine enabling exchange of crypto assets in a fully secured trading environment.

**Blockchain:** A Blockchain is a continuously growing list of records, called blocks, which are linked and secured using cryptography.

**Cryptocurrency:** A digital currency in which encryption techniques are used to regulate the generation of units of currency and verify the transfer of funds, operating independently of a central bank.

**ERC-20 token**: A token created on the Ethereum platform via Ethereum smart contract; such technology allows easy point-to-point token exchange.

**FiFAME:** A Bither based business dealing in digital media and production houses.

**IEO:** Initial Exchange Offering - form of fund raising event; BICAS Token will be listed on multiple credible exchanges.

**KYC**: Know Your Customer, alternatively known as know your client or simply KYC, is the process of a business verifying the identity of its clients and assessing their suitability, along with the potential risks of illegal intentions towards the business relationship.

**MYbSHOP:** The existing ecommerce platform owned by BitherGroup.

**Roadmap:** Plan that matches short-term/long-term business goals with specific technologies to help meet those goals.

**Smart Contract**: A smart contract is a self-executing contract with the terms of the agreement between buyer and seller being directly written into lines of code. The code and the agreements contained therein exist across a distributed, decentralized Blockchain network.

**Trust**: We will NEVER ask user's to send their coins to BitherGroup. Users will always be in charge of their coins; only they will have access to their respective Private keys.

**Wallet:** A cryptocurrency wallet is a software program that stores private and public keys and interacts with various Blockchain to enable users to store, send and receive digital currency.

#### About us

BitherGroup is a Dubai, UAE based conglomerate with a broad set of subsidiaries located within the Middle East, Estonia and Hong Kong. It is one of the fastest-growing privately-owned group of companies in the region. It strives to create a complete financial ecosystem by integrating digital asset with physical ones. At heart of this company lies the core principles of integrity and transparency. We at BitherGroup have adopted a model whereby modern-age financial assets (Cryptocurrencies) are integrated with traditional assets (such as real estate/e-commerce platform) and such a formula enables us to create high profitability for our investors and thousands of users across the globe.

The BitherGroup Leadership team has an extensive track record in different business domains including but not limited to cryptocurrency, banking, insurance, real estate, educations, legal etc. (just to name a few). Our leadership team consists of FinTech experts, marketing specialists, realestate experts, forex traders, engineers, security specialists, designers, system architects, Blockchain developers, and crypto enthusiasts who have the combined experience of over 500-Man years in FinTech.

With the variety of products and solutions offered by BitherGroup, we are proud to create a complete ecosystem based on Blockchain, with BitherGroup as its core component and traditional businesses/ companies as underlying assets. We believe there is an intense potential for this project in the market, as traditional commodities and businesses are hard to liquidate while modern-age cryptocurrencies are too volatile to be adopted as a mode of payments for everyday usage. And, with BitherGroup, we pledge to combine the best of both models.

#### Our Vision

We envision to create a complete financial ecosystem where a universal payment method is used in all transactions. We strive to create a token that is backed by real-valued businesses and assets.

#### Our Mission

Our mission is to create a complete financial ecosystem where community has the sole control of their own finances. All financial transactions will be free from financial institution's influence.

#### Introduction

BitherGroup has a vision of offering revolutionized financial model based on Blockchain and combining it with the traditional assets and businesses. It strives to create a complete financial ecosystem by offering a variety of financial products and services, including but not limited to a fiat-enabled crypto-asset exchange, a multi-coin supported wallet. It is a dedicated token serving as an alternative mode of payment and investing in traditional assets and businesses.

The Bither Project serves as a platform that is deployed on Blockchain—enabling users to store, send and receive cryptocurrencies, avail staking products, trade, exchange, and get a fair share from the revenue generated from its underlying businesses such as real-estate, entertainment, eCommerce, all in fully secured and cost-effective manner. At present, BitherGroup boasts about an ever-increasing affiliate community of more than 25,000 active members, these members are actively participating in our existing ecosystem comprising of BitherCash Coin, MYbSHOP, and multitude of other businesses. However, in our bid to expand further and scale our business across the world, we are further developing the project with a newly designed ERC 20 Token named as BitherCash Token (BICAS Token). With BICAS Token as the core component of the Bither ecosystem, we strive to harness the power of Blockchain, Cryptography, Big Data, Artificial Intelligence, modern-age FinTech. We aim to create a single universal token that allows users to avail modern-age financial solutions while it derives its value, not from speculations but by real-valued underlying businesses with revenue-generating business models.

BitherGroup's objective is to create an alternative cryptocurrency that has real-life utility and underlying business to support the revenue stream. Moreover, with the BitherGroup, we strive to satisfy the demand of consumers and businesses by providing them with state-of-the-art online financial solutions and crypto trading opportunities, without compromising on security and user privacy. The BitherGroup will serve as the next generation financial ecosystem that combines several products and features such as a BitherCash Token, BitherExchange, BitherWallet, BithereCommerce, BitherHomes, BitherFiFame, and BitherVoice Charity Foundation all under one unified ecosystem - BITHERGROUP!

We at BitherGroup aim to facilitate people from all walks of life. We strive to provide them with advanced solutions allowing them to perform their business transactions seamlessly and thus help them in their economic empowerment and in their role as social and resilience-builders. The innovative nature of our product offerings enables us to serve a wide range of customers.

The BitherGroup project is led by Mr. Paritosh Mathur, who is a leading entrepreneur with a successful track record of establishing various startups across Middle East and North America. Based in US/Canada for over a decade, Mr. Mathur has exceptional experience in the FinTech, banking, trading (both US and Indian Stock Markets) and cryptocurrency markets. He is a well-known name with the digital market circle. His extensive connections and knowledge of this industry will help lead BitherGroup to next level. Mr. Mathur's team comprises of several seasoned executives from diverse background all with a common vision in sight.

#### Background

Since the beginning of time, people have used different methods and modes for exchanging value, and that is why finance, like most human inventions, is constantly evolving. In the beginning it was basic, it then progressed to precious metal, such as silver and gold, followed by a modern form of state-controlled economies whereby governments and centralized financial instructions release paper money that is used by people as an exchange of value and for making payments. However, research suggests that the centralization of finance has often led to significant losses to consumers. For instance, Lehman Brothers bankruptcy in 2008.

After that incident, the financial system froze, and the world economy almost collapsed. The root cause wasn't just reckless lending and lack of transparency but rather, the financial sector's failure to keep up with the innovation. The bank's collapse became the defining moment of financial crisis as central banks around the globe rushed to bail out other troubled banks. The next year (2009), Satoshi Nakamoto, an anonymous individual or a group of individuals, published a white paper that brought forth the concept of decentralized, community-owned and governed financial ecosystem. This led to the birth of the first-ever cryptocurrency i.e., Bitcoin, which (at the time of writing) has a valuation of over \$120B per coinmarketcap.com while the entire cryptocurrency market is around \$240B. The market at one point reached a total valuation of \$800B during December 2017 melt up as Bitcoin crossed the price of \$20k at it's peak, it has since tapered down and is hovering around \$8-10k mark.

Despite significant growth in recent times, the fact remains that this industry is still in its infancy stage. The market is too volatile for everyday usage, and getting access to cryptocurrencies i.e., storing, buying and selling cryptocurrencies, is still a complicated process. Similarly, while the essence of cryptocurrency was to remove the role of intermediaries, it unfortunately has added further complexities to the process. For example, if one were to send money via Bitcoin (and they don't own it), it needs to be procured via sending a wire transfer from their bank to a crypto exchange, which may take up to a week for confirmation. Once deposited, it will take few more days for clearance. At this point, they can send the Bitcoin — that too at a certain fee. Once received, the receiver will then need to either perform a peer to peer transaction or withdraw it through a third-party exchange, which might again add to the time delay & cost a certain fee. Furthermore, the majority of the crypto assets are too volatile, as they derive their value from market sentiment/supply and demand, rather than from an underlying business or asset. Thus, it can be concluded that while it is true that cryptocurrencies such as Bitcoin have the potential to improve the existing financial systems, there still is a lot of room of improvement and with governments beginning to show intensions of bringing more regulations in this space, the future state of cryptocurrencies backed by underlying businesses are in for a long haul.

In the section below, we will discuss some of the major issues faced by users dealing in modernage banking and cryptocurrency, followed by the role BitherGroup/BitherEcosystem is playing to resolve such issues.

#### Problems and Solutions we Offer:

#### Enabling banking for all:

It's hard to believe that even in 21st century, more than 1.7 billion people around the world still lack access to basic banking services, this not only create financial uncertainties but it also negatively impact health of the economy in those areas. In order to cater to the problem of such high magnitude, Bither financial ecosystem created a product that enable users to enjoy all banking related services, directly from their personal computers or mobile phones. We called this native token "BitherCash". It will serve as the main payment token within the ecosystem and will enable decentralized, peer to peer payments without the interference of any centralized party, bank, or government. The Bither ecosystem provides a mobile/web-based wallet that will serve as user's virtual bank allowing them to hold, send, and receive or make payments at will.

#### Quick and efficient operations:

Traditional banks still use non-automated methods for banking, clearance, and settlements. For example, users in developing countries still have to visit a bank branch, stand in queues and wait for days in order to see completed transactions in their accounts.

With BitherCash, the usage of Blockchain and smart contracts allows the platform to automate its operations, and thus help execute the clearing and settlement process within seconds. These transactions are confirmed through a proof of work consensus technology, miners' participation ensures that no double-spending or fake transaction occurs.

#### High Payment processing fee:

In traditional banking, a user is required to pay a hefty fee on each transaction. With BitherCash, unlike traditional banks and financial institutions, all clearance and settlement activities within the ecosystem are managed by Blockchain network which uses smart contracts and proof of work mechanism. This eliminates the dependency on third parties or dedicated staff, which in turn help reduce our operational costs. Furthermore, there are no account creation charges, no KYC charges, and no inter wallet transfer fee. The only fee the platform charges is on withdrawals made to banking account/fiat currency.

#### Complexities surrounding trading cryptocurrencies:

The typical process of trading cryptocurrencies is tedious/cumbersome and hectic to say the least. An underlying assumption is that user needs to have basic level of experience/education to be able to maneuver their way through third party exchanges, credit card payment processors etc. A system is therefore need on an hour, where even non-experienced users should be able to trade the markets seamlessly.

With BitherCash, we revolutionize user's buying experience. User get access to our fiat-supported online bank accounts, which can be accessed from our user-friendly mobile app. All a user needs to do is deposit their local currency and use it to buy Bitcoin, which intern can then be used to trade cryptocurrency of their choice, all this with minimal transaction costs and no third-party fee.

#### 3rd Party commissions:

Apart from the hectic buying process, users also have to pay hefty commissions to exchanges. For example, if a user has to buy Bitcoin from a p2p exchange, they are required to pay exchange fee. Moreover, sellers on these platforms often trade their crypto at a margin ranging of 5-15%.

With BitherExchange, user don't need to pay any third-party fee or commissions for purchasing cryptocurrencies, exchanging money, or while performing any remittance activities. Instead of relying on certain third parties, Bither platform provides a complete financial ecosystem.

#### Price Volatility:

By far, the biggest issue in cryptocurrency market is excessive volatility. The prices of cryptocurrencies on exchanges rise and fall dramatically over a short time.

As mentioned earlier, BitherCash (the native token within the Bither ecosystem), is backed by underlying assets. This means that revenues generated from these underlying businesses are backbone of prices captured by the BitherCash Token. Management often buys back/burns the newly purchased tokens just to make sure that supply/demand aspect is kept in check and price is maintained.

#### Security issues with crypto exchanges:

Cryptocurrency transactions are irreversible in nature. Most of the Blockchains are either pseudonymous or anonymous, meaning tracing a transaction to its originator while in essence is possible, yet the identity of the sender or receiver is harder to find. Given such features, cryptocurrency exchanges are very attractive to cyber-criminals.

To resolve such issues and to ensure the maximum security of the user assets, Bither Exchange uses a comprehensive approach. Our highly experienced team of SOC (Security Operations Center) analysts and third-party security/audit teams ensure that the exchange remains secured. Bither Exchange has gone above and beyond in their due diligence to keep their users' assets and information on the platform as safe as possible.

Bither Exchange is also backed by a wild card SSL certificate, which secures the connection between user's browser and exchange. We also incorporate Cloud Servers, which secures the entire platform resulting in increased security for Bither Exchange.

Some of the protocols we use to establish the security of our platform are:

#### 2 Factor Authentication:

In order to log in to Bither website, a user would need more than just their login + password to get access. Bither Exchange will enforce secure 2FA protection client. A user will be required to use 2FA such as OTP/Google Authenticator/ SMS to get secured access to their dashboard. Failure to provide a combination of login+password+2FA will result in login failure. Usage of such advanced security makes BitherExchange more robust and secure its users from malicious hacking attacks.

#### Secure Web services:

BitherExchange offers highly available, redundant and customized DDoS shielded hosting solution with network level as well as application levels firewalls. Our website uses secure HTTPS headers to enforce TLS encryption, usage of these methods guarantees that our websites has a security certificate, & help protect it from vulnerable programs/downgrade attacks and cookie hijacking.

#### **Email Notifications:**

For every login request/withdrawal request, successful or not, a user is notified via an automated email sent instantaneously to their registered ID.

#### Lack of Liquidity:

Lack of liquidity is a major concern that almost all crypto exchanges faces in current time, this problem is even serious for those that have a limited user base. In our experience, even the top exchanges (such as Bittrex/Binance) experience delays and technical issues during volume surge, this happens as their servers are not totally equipped to handle such massive influx of activity. Unlike the majority of the traditional crypto platforms that struggle with liquidity, BitherExchange has devised an innovative mechanisms to cater to this issue of liquidity. Our exchange features a protocol that allows it to add its order book into a collective pool server—an order book shared among various crypto exchanges. In an event there's not enough liquidity on the exchange, it will get the bids/asks from the collective pool, enabling users to transact their trades quickly. Automated APIs' (Application programming interface) are created that ensures that the Bither Exchange supports third party sites and also enables the integration of the Order Book that matches with the liquidity pools. In addition BitherExchange features a trading protocol with dedicated reserve managers who are incentivized for market-making and monetizing their otherwise idle assets. By serving trade requests from Bither community, these reserve managers earn profit from the predetermined spread. As the network gains more traffic through collaborations with wallet providers and various other crypto projects, reserve managers benefit directly from the trading volume due to network effects within BitherExchange, this interns works as a win-win for both sides and enables us to resolve the ever-so-critical Liquidity issue. Last but not the least, we at BitherGroup are focused on building a huge community around out trading platform, to facilitate/incentivize user participation we offer referral campaigns, discounts, and bonuses.

#### Slow Throughput in Exchanges:

Slower processing of order books is another issue faced by crypto exchanges. Usually, if there are not enough bids/asks that go through the exchange order processing becomes slow and traders have to wait for hours for their trade to execute. Initially, at the launch stage, BitherExchange will support an order processing speed of 10,000 orders per second. Over time, with growth the exchange will continue to improve this through the integration of Cloud Hosting and Load Balancing of each Blockchain node separately into the network with potential speed capabilities of up to 100,000 transactions per second.

Poor Customer Support:

catered within 24 hours.

# Delayed customer support tickets/unavailability of support staff/unprofessional customer support representatives all of these contribute to poor customer experience. A simple ticket can take up to a week, during which prices can change drastically, leading to a financial loss. BitherExchange is committed to resolve this, we have already lined up a dedicated team of a professional customer support executives - their prime responsibility is to ensure that a friendly and responsive customer-care service is available 24x7x365 to the entire Bither community. Additionally, we have also commissioned a live chat functionality, users can chat directly with our dedicated customer service executives. Lastly, all submitted requests (via email/phone) will be

#### No Limitation on trading activities:

Most crypto exchanges have daily withdrawal limits. Those who wish to exceed standard limits must subject themselves to produce invasive levels of documentation. Some exchanges, even limit what a user can do with their money after it's been withdrawn. At Bither Exchange, there is no limitation on trading or exchange activity. A user can deposit their assets and any/all trading activities are 100% their prerogative.

#### BitherGroup's Key Products:

#### BitherCash

BitherCash Token is a state of the art ERC-20 compliant token that allows its users to utilize it as a payment method offering them peer to peer transactions. It is deployed on the Ethereum Blockchain network and offers a quick, secure and efficient transfer of value, making the traditional payment process appears slow and redundant. The BitherCash Token is utilized to execute daily transactional activities that occurs within the Bither financial ecosystem and serve as a store and exchange of value between users in a secure, efficient manner at reduced costs. It also acts as a native trading pair within the Bither Exchange and across other businesses and eCommerce stores. Furthermore, it is acceptable at MYbSHOP and by hundreds of other merchants across the globe. Bither community is offered an agreed-upon discount for making payments in BitherCash Token while merchants would be able to save on fee, which they otherwise would have to pay to traditional payment processors.

We believe that direct utility at an expanded range of real-life businesses and services will undoubtedly increase the demand for our token and contribute towards its growth. Each quarter, BitherCash will spend 5% of its profits on either rebuying the coins from marketplace or burning the existing supply whichever makes most sense strategically resulting in appreciated value of the token. This value appreciation will be a direct return to end consumers or BitherCash Token holders.

Additionally, BitherCash Token is deployed on a Blockchain network which uses proof of work/consensus mechanism for confirming a transaction and ensuring the security of the network. This ensures that all transactions are publicly audited and fair. It also provides transparency to sender

and receiver to track their transactions on the Bither public ledger from initiation to completion. The ledger also allows users to verify that their transaction has been received by the intended party.

#### Salient Features of BitherCash Token -

#### Security:

BitherCash Token is deployed on decentralized Ethereum Blockchain network. For a hacker to manipulate transactions on this network would mean they need to gain the trust of entire network community, which is theoretically not possible. It allows peer to peer mode of payment so a user's information is not shared with third party. All of their personal data is encrypted and their digital assets are reserved in Bither wallet; access to this wallet requires user to enter their private keys, thus making the system most robust and secure.

#### Decentralized Blockchain:

BitherCash token is capable of handling huge transactional volumes without showing any sign of sluggishness. Unlike traditional payment methods, the ERC20 compliant token does not have a single point of failure.

#### Easy and Seamless:

Transfer of BitherCash Token is a seamless process, all it requires is a user to have a working internet connection

#### *Transparency:*

Blockchain technology provides open access to information which ensures full transparency, accurate data records and non-repudiated transactions.

#### Multi Wallet Support:

BitherCash Token supports a variety of digital Wallets e.g. MyEtherWallet, Jaxx, Mist, Metamask etc. all these are encryption enabled. The encrypted technology of these wallets allows users to secure their BICAS Token.

#### Minimal Fee:

BICAS Token will offer significantly lower fee than any other major online payment system or investment banks enabling users to send, receive or perform any crypto transaction at minimal costs.

#### BITHERX (New version in 2021):

Bitherx is a state of the art cryptocurrency exchange that allow it's users to trade and exchange a wide variety of crypto assets. It is powered by a highly advanced trade matching engine that supports order processing speed of up to a million trades per second. Designed with an extremely user-friendly interface, it ensures minimal downtime and stability, facilitating ease of trade even

for novice traders. It provides a base market with widely accepted cryptocurrencies and ensures that transactional fees remain minimal at 0.05%. Thus, users can be assured of profitable transactions at every stage. We believe that whether one is new to trading, or a veteran, Bither Exchange is a best choice to meet all their trading needs.

#### Salient Features of BitherX exchange –

#### Multitude of Crypto pair offering:

Currently BitherX allows users to trade BICAS Token, however as defined in our roadmap (referred below), we strive to enable multiple pairs within our trading system, as such traders will be able to trade almost all major cryptocurrencies within BitherX.

#### Security:

Security & privacy of user's data is the most important for Bither ecosystem and our exchange is no different. The platform is block-instantaneous, meaning that the latency between order placement & order fulfillment is drastically reduced. In other words, as soon as the order is accepted into a block, the trade is confirmed. This process gives users greater trading security by eliminating the window of vulnerability often presented during the acceptance process of a transaction. Bither Exchange further enhances the Security and speed by the fact that the operator does not hold users' tokens and orders are enforced by smart contracts, so these tokens are secured from theft losses.

#### Anonymity:

Bither Exchange allows users to take control of their digital assets and trade without the fear of revealing their identity to third party. Bither Exchange respects user's privacy and is fully compliant with both the governmental regulations and user's willingness to keep their information secured from third party. Just by attaching their wallet with the exchange, users can avoid any risk of a user's personal information being hacked.

#### Referral system:

In order to facilitate & enhance trader participation across the exchange, we have adopted a referral mechanism. Both users', one who refers (User A) and one who is referred (User B) benefits as part of this process. If a user A provides their referral link and user B creates an account using user A's link, it entitles user A for commissions. It also behooves user B, as now they will experience a percentage of fee reduction as part of participating in the referral system.

#### Limit order:

A limit order is an order to buy or sell a stock at a specific price or better. A buy limit order can only be executed at the limit price or lower, and a sell limit order can only be executed at the limit price or higher. A limit order can only be filled if the stock's market price reaches the limit price

#### Stop Limit Order:

The Bither Exchange also features stop-limit options. This way users can limit, market and stop-limit orders, which is a great tool for avoiding stops. It minimizes their loss and maximizes profit. An order is an instruction to automatically close the trade at a point in the future when prices reach a predetermined level. One can utilize stop and limit orders to help ensure that they lock in their profits and minimize their risk when respective profit and risk targets are reached.

#### Stop Loss Order:

A stop loss order is an instruction to close out a trade at a price worse than the current market level and, as the name suggests, is used to help minimize losses. Bither Exchange offer users different types of stop loss orders. A standard stop loss order, once triggered, closes the trade at the best available price. There is a risk therefore that the closing price could be different from the order level if market prices gap.

#### Cold wallet storage:

Unlike traditional exchanges where in an unlikely event of hack, all data/funds within the wallets are at risk, however with BitherX majority of the users' coins are stored in cold wallet storage which can never be accessed via internet, hence the risk profile is drastically reduced.

With so many cryptocurrencies exchanges in the market what makes BitherX different?

It is an important medium of exchange for all of BitherCash family, we are an independent exchange with global access. A basic question while buying any cryptocurrency that always pops up is how do I get my money back? We at BitherGroup have made it as easy as drawing you're own cash. User can easily withdraw their funds in BTC and move them to their BTC wallet anywhere/anytime with no limitations.

#### Bither Wallet

A multi-coin supported wallet, Bither wallet allows users to hold all leading cryptocurrencies along with the added functionality of supporting various fiat currencies as well. Unlike other Crypto wallets, Bither wallet supports Mobile Top-ups, Airline Ticketing, Hotel Booking and Payments for all possible online payment gateway with its linked Debit card.

The notable features includes:

- Multicurrency wallet supporting almost all leading cryptocurrencies
- Android and web version available for usage
- QR Codes supported for direct merchant payments
- Wallet merchant receiving payments and API for receiving and send cryptocurrency
- Instant deposits and withdrawals
- Remittance via e-mail
- Buy cryptos via bank transfers/credit cards withdrawal directly in fiat

#### **MYbSHOP**

The eCommerce sector has established itself as one of the economy leaders in past two decades. Popular eCommerce platforms such as Amazon, eBay, and Alibaba have changed the way we live and shop. The convenience, affordability, and vast array of products offered by eCommerce platforms shows some of the benefits of the eCommerce industry, but with the advent of technology, growth of this industry is inevitable (Global online retail market is expected to surpass \$4.5 Trillion by 2020)<sup>10</sup>, however, this industry still faces issues such as outdated payment methods, hefty transactional costs, poor or biased dispute resolution mechanism, centralization of business models, poor incentive models for retailers and non-transparent supply chain and logistics process. Similarly, despite recording significant growth in the last few years, cryptocurrencies still face serious issues such as acceptability, security, and usability. Moreover, while cryptocurrencies can resolve this issue, the majority of cryptocurrencies struggle when it comes to real-life usability and acceptance across merchants and eCommerce sites. All these contribute to pose significant concerns for Blockchain powered international eCommerce transactions.

The Bither eCommerce Platform is here to resolve such issues by introducing a revolutionary concept known as MYbSHOP, this platform serves as a Blockchain powered international eCommerce platform allowing its users to buy variety of products using BitherCash Token. With over 800,000 merchants from all over the globe, MYbSHOP serves as a B2B and B2C eCommerce platform just like Amazon and offers global merchandise, but the major difference is one can use cryptocurrencies as a mode of payment on this platform. Surprised? Don't be, BitherGroup is here to challenge the norms and offer solutions to otherwise complex world problems.

With Bither MYbSHOP, a user does not have to worry about inter currency conversions/exchange rates or the costs associated with it. This also offers cryptocurrency holders a direct usability, by providing them a place where they can spend their tokens without converting to fiat. Furthermore, with MYbSHOP, merchants and retailers can expand their business operations on a global scale by simply creating virtual shops with no cost and sell their products to a global BitherCash Community. The platform is already operational and offers more than 1 Million Items from thousands of listed merchants.

#### Salient Features of MYbSHOP:

#### Global and scalable

The Bither MYbSHOP platform serves as a global eCommerce marketplace with over 800,000 merchants from all over the globe. It is decentralized and not confined to any geographic restrictions. Its native token i.e. BitherCash Token is not bound to any borders as it acts as a universal utility token across MYbSHOP platform. Moreover, the ecosystem of products is designed to scale with time.

#### Faster payments and seamless transactions:

MYbSHOP ecommerce marketplace utilizes Blockchain technology for the financial transactions which enables near zero fee financial transactions, high security standards, User friendly wallets,

and an overall amazing customer experience. Transaction processing (sending/receiving) are quick and easy.

#### Cost-effectiveness:

ECommerce sellers can rely on MYbSHOP ecommerce marketplace to avail cost-effective digital payment solutions. BitherCash tokens are accepted at MYbSHOP platform at zero fees.

#### *Huge variety to pick from and easy return policy:*

At Bither MYbSHOP ecommerce marketplace, our main objective is customer satisfaction and that is why payment release is conditional to smart contracts approval on successful delivery and order execution.

Millions of items on MYbSHOP ecommerce marketplace are returnable, so if a customer does not like what they received, they can initiate a formal return request.

#### **BITHER HOMES**

Bither Homes is a real estate brokerage platform where a user can buy properties using BitherCash Tokens. With Bither Homes, the idea is to tokenize real estate (which is one of the most valued assets since the beginning of times), and in doing so people will be able to buy/sell properties using BitherCash Tokens. Furthermore, by tokenizing real-estate, we also allow fractional ownership of property, which would significantly lower the barriers involved in buying a real estate asset, enabling the asset to become more liquid. Thus, Bither Home ensures that anyone who can meet the capital requirements and has an internet connection can invest into potential properties across the globe using cryptocurrencies.

With the transactions happening in BitherCash Token, Bither Homes enhances the liquidity of the buying/selling process of properties, which traditionally was deemed to be very non-liquid asset. Moreover, beyond the aforementioned advantages, tokenizing real-estate asset provides many other advantages over a traditionally antiquated process. For instance, in the sale of one's home, much of the cumbersome legal documentation involved with selling the property (such as notarized deeds and proof of identity), will be encrypted and recorded on the Blockchain, this will be scaled to save user the time and cost by allowing them to verify this information via BitherHomes' online public explorer.

#### Potential and Market Opportunity of Bither Homes Project

Real estate remains to be largest asset class in the world. As per Fortune<sup>11</sup>, a London-based real estate agency i.e., Savills tallied up the value of all global property in early 2016, including commercial and residential property and forestry and agricultural land. As per their report<sup>12</sup>, the global real estate is a more valuable asset class than all stocks, commodities, securitized debt combined — which together amounts to just shy of US \$170T. The value of all the gold reserves ever mined is set out at US \$6.5T<sup>12</sup>.

According to the reports, the total global real estate valuation comes out to be whopping US \$217T during 2016, and residential property makes up about 75% of the total value.

In 2017, Savills did another evaluation & noted that the global asset price inflation increased to US \$228T - an increase of 5 percent in 1 year. (Source: https://www.savills.co.uk/)

Yolanda Barnes, head of Savills world research, said, "To give this figure context, the total value of all the gold ever mined is approximately US \$6T. This sum, in comparison to the total value of developed property falls short by a factor of 36 to 1." As Barnes puts it, "Real estate is the pre-eminent asset class which will be most impacted by global monetary conditions and investment activity and which, in turn, has the power to most impact national and international economies."

Considering the potential mentioned above, and given the features enabled by Bither Homes, we are confident that this project will yield significant returns for the project and add value to BitherGroup.

#### Salient Features of Bither Homes:

- Buy and sell real-estate in BICAS Token
- Tokenized payments enables liquidity to the real-estate assets
- Seamless, faster property transactions enabled by crypto based settlements and clearance
- Blockchain based notary and land registration mechanism

#### **BICCA**

Bither Cambridge School of English is an Educational System where top of the line educational courses are offered online, and such courses can be subscribed using BitherCash Token. With Blockchain technology implemented at the core of the educational platform, the BICCA platform enables standardization across educational establishments, as no single educator owns an exclusive license, but rather, the ownership is decentralized.

We believe that BICCA has the potential to replace traditional online learning platforms (such as Lynda and Udemy) and serve as the next generation of online learning, where centralized educational sites are replaced by a new breed of educators working on a single, shared platform and using a common currency, regardless of their geographical, industrial or professional demographic.

#### Salient Features of BICCA:

- Secured Student Data powered by decentralization and cryptography
- Authentication of digital certificates via Blockchain
- Identification, Accreditation and Tracking
- Low overhead costs
- No centralization of business model

#### **FIFAME**

In spirit of diversifying our business portfolio, BitherGroup has signed a collaboration deal with leading players from Indian based film, production/media house. Under the collaboration, we

have already signed agreements with two major Indian industry producers and have launched a mega FIFAME Miss India UAE 2019 event in fall of 2019.

Additionally, in order to resolve some of issues such as piracy, removal of middleman and ensuring copy-right protection that are faced by production/media houses across the globe, BitherGroup is committed to work round the clock to integrate this model on Blockchain.

#### Salient Features of FIFAME:

#### Trustless Distribution, Removal of middleman:

Blockchain technology opens channels to bypass the middleman and have media files shared directly with consumers, it automatically confirms the required information before allowing media to be played. Absence of a middleman is a common denominator in which Blockchain tech (if used properly) may transform many different industries including entertainment. Use of Blockchain will allow for major corporations to form a closer alliance and work closely with the consumers. This will also allow for more tailored and personalized offerings, as opposed to the "one size fits all". Blockchain technology can also be used to simplify Payment matrix, smart contracts would alleviate any issues by bringing all parties to the table and make arrangements in a secure/transparent way. This process will offer non-repudiation and won't be tampered or altered. Use of Blockchain will also eliminate the fee charged by the third-party entities by offering a peer to peer transfers, exchange, and storage of value in the form of BitherCash Token. When digital objects are cryptographically associated with their creators, it reduces the need for distribution channels for media content. As a result, any media, (be it on iTunes, Netflix, or Amazon or even publishing house or record labels) can be bought directly, ensuring that the integrity of transaction is preserved, and no parties have to pay hefty middleman commissions.

#### Removing Piracy and Ensuring Copy Right Protection:

The digital age has made re-producing digital files simpler, and at times uncontrollable. This has led to a huge increase in piracy. BitherGroup with use of Blockchain plans to achieve 'digital scarcity' again. Creators would be able to register permissions, limitations, and structure to the way their product is distributed/reproduced. With BlockChain, they will have a greater control around the process and we at BitherGroup would like to power that belief.

On a similar note – the issue of copyright law has been a long-standing problem in the entertainment business. There's been many scuffles over the origin of successful, money-making ideas. Blockchain technology can enable clear identification of where a file has originated, who submitted it, and when – putting an end to such disputes ones and for all.

#### BITHER CHARITY FOUNDATION

BitherGroup aims to become profitable platform for its users but we believe that every successful business should abide by an ethical framework. BitherGroup management believes that it is their duty as a profitable enterprise to give a portion of the wealth back to charities, nonprofits and other organizations committee to making the world a better place. As such we want to continue contributing towards the social cause.

Innovation and technology may improve life for most of us, but it is important to not forget about those who are being left behind and are not as privileged as our BitherCommunity. Social

responsibility program initiated in India, Pakistan and Nepal that funds education for hundreds of under privileged kids. Our organization works extensively with several NGOs' to ensure the availability of clean drinking water in remote areas.

#### **Technical Architecture**

BitherGroup will utilize Ethereum Blockchain technology to enhance its services to consumers, merchants, associated businesses and organizations. Deployment of the business model and native token on a decentralized, fully transparent, and publicly auditable ledger allows a level of transparency that was previously unrealized in cryptocurrency industry while incentivizing users to adopt and use the blockchain enabled platform.

#### **BICAS** Token and Technology

While the existing Bither Coins are deployed as a hybrid architecture of Proof of Work and Proof of Stake consensus mechanism, the BitherCash Token (BICAS) will be swapped to a more advanced Ethereum Blockchain network. For this purpose, the Bither development team will generate a token smart contract for the creation of its ERC20 BitherCash Token. Tokens will be allocated to donors or buyers through a devised, predetermined structure. There will be two planned stages to facilitate the purchase - a private sale and a crowd sale (i.e., IEO).

- 1. The limited private sale will be used to generate initial funds for crowd sale preparation and development.
- 2. The crowd sale i.e., IEO, will allow for maximum user adoption and token distribution.

The BitherCash Token will be available for tracking on the Ethereum explorer and will be used for storing transaction signatures and metadata as signatures for encrypted storage on the Blockchain, and Amazon EC2 platforms. The Bither platform will operate its own native wallet. Moreover, as this smart contract system evolves, the infrastructure will need to be modified to keep pace with emergent upgrades to the Blockchain protocol. From the standpoint of data storage, our platform is Blockchain-neutral, and the platform are not married to any given coin ecosystem.

#### Blockchain and BitherCash Token

The commercial activity on the Blockchain-based ledger is the backbone of the Bither ecosystem and provides the decentralized capability of validating customer and vendor activity. The activity ledger facilitates trust in all sorts of activities occurring within the ecosystem. Any party who can attest to activities by an individual user or organization can contribute validation data to the ledger, and any party who can access the ledger entries can potentially get value from the data, in accordance with the data-sharing terms specified by the smart contract-based agreement between participants.

All Bither transactions are on Blockchain. Each block added onto the Blockchain from Bither ecosystem will contain anonymized information about an organization, product, or individual. The data encryption is done in a way that allows only specific groups of authorized parties to pull

data relevant for their own use. For all other parties, the data will be untraceable but still valuable for statistical and data aggregation purposes.

#### Deployment Plan

Combining all the above aspects, Bither acts as a platform for serving customer-oriented needs in flexible transaction formats (i.e., buy, sell, store, receive). As the platform provider, Bither's primary mission is to deploy its core framework stage by stage, while allowing developers to create add-on apps and services to their existing online offerings. The Bither platform has no known predecessor in the world of cryptocurrency platforms. In light of the innovation and open market niche involved in launching this platform, Bither benefits from first-mover advantage, and as its apps and business models have already been tested, this is not a traditional crowd sale launch starting from scratch - but is backed by the proven track record of successful eco-system.

#### **SWOT** Analysis

#### Strength:

In the unfortunate environment of cryptocurrency companies lasting only months, BitherGroup has weathered the storm against all odds and passed the "Test Of Time" with flying colors. Making its debut in marketplace during fall of 2017, the organization has had a fully operational ecosystem for over two (2) years now. It is compatible with both institutional and individual users while also allowing its user base to deal with both traditional commodities, assets, and potential business all by utilizing the modern-age Blockchain tech to the fullest. Another strength of the BitherGroup is its solid financial background and considering the fact that its complete financial ecosystem revolves around multiple industries and business sectors gives it a diversified portfolio. Its strength also lies in the BitherGroup's management team as discussed above.

#### Weakness:

BitherGroup is a conglomerate supported by an experienced team with solid financial background, but the market it seeks to flourish in is relatively new & is in it's infancy stage. The idea of combining a token (a virtual entity) with real-valued businesses with a proven used case can still be deemed as uncharted territories. All this put together poses significant threats to the organization as it would need substantial work from BitherGroup's management under the leadership of their President and CEO to create awareness of the product/business model.

However, if successful in resolving the issues faced by users of traditional financial models, the BitherGroup has an unlimited potential to penetrate the regional market across the globe. Planning to accomplish that is already under way and the result have started to bear fruit. Given the general consensus of unregulated industry, it would be no less than a herculean task to get the attention of global community but that's where we believe our core principles of transparency & integrity will lead us to win trust of millions of user community across the globe.

#### Risks:

#### Product Risk:

For a business such as BitherGroup, the product risk is minimal, thanks to its diversified portfolio.

#### Market Risk:

The BitherGroup offers its services to a broad range of consumers ranging from novice traders to professionals, ecommerce consumers to merchants, real-estate developers to home owners, film producers to cinema owners, online educationist to high-net worth individuals and institutional traders. All these factors contribute in reducing the Market Risk for the organization to a major extent.

#### Finance Risks:

While the BitherGroup has an established infrastructure for the token, some of its other business ideas such as BitherHomes, Bither Exchange needs additional developmental efforts and human capital. As with any company, funding from an isolated view point pose a minimal risk but if we look at the holistic picture, there are adequate compensating controls in place to mitigate this risk.

#### **Opportunities**

The overall crypto market is growing at a substantial pace. By focusing on the issues such as liquidity, volatility, and acceptability, the Bither project aims to multi-fold its user community from current levels. Vast majority of consumer market is still untapped, mainly because of people are unaware of the digital assets and governmental restrictions create a negative image. By resolving the barrier to entry issues and by offering regulation compliance, we believe loads of opportunities lies ahead of us which we will tap into in years to come.

#### **Threats**

BitherGroup's business model i.e., combining real-life businesses with cryptocurrencies and digital assets, is relatively a new approach, implementation of which would be a challenge but provided that the BitherGroup's management has been in this business since 2017, they have seen everything between market cap swing from \$50B to \$800B & down to \$185B, they have sustained the turbulent times where hundreds of crypto backed projects nosedived and ran out of business and select few that stayed true to their roots not only survived but flourished.

Given their vast experiences and working together with a tightly knit existing Bither community, the project, if executed well will easily overcome any such macro-economic challenges.

#### Marketing Strategy

Some of the marketing strategies that we plan to unleash in year 2020 are as follows:

#### Affiliate marketing:

Using the established connections we have made in last 2 years and the accumulated experience of our partners and team members, BitherGroup plan to build long lasting partnerships with affiliate networks, this will help us generate invaluable leads.

#### Referral campaigns:

Users will be issued a unique referral link which they can use to invite their friends/family or their followers (if they are a crypto enthusiast/influencer). By signing up and purchasing the BitherCash Token with that link, both parties will get rewarded.

#### Crypto expos:

To spread our message to potential investors, we (with the support of our highly professional marketing team) plan on creating awareness campaigns throughout the globe and will participate in various crypto related expos whenever the opportunity resent itself. We have set aside a defined marketing budget to sponsor multiple mega-events across the MENA/South Asian region.

#### Strategic alliances:

We plan to partner with major merchandises, e-commerce platforms, PoS solution providers, real estate agents, media giants, casinos, online educational institutions etc to bring more value to Bither community.

#### Word of mouth marketing:

Word of mouth marketing is a form of promotion in which satisfied customers tell other people how much they like BitherGroup, our business, product & service. Our management understands that Word-of-mouth advertising is key for us, as each happy customer can steer dozens of new ones our way. The way our system is designed, Bither offers bonus and referral campaigns to our investors and advisors for making referrals to our platform and in turn receives direct incentives through discounts and referral bonus.

#### Celebrity endorsements:

For ensuring maximum outreach to the public, BitherGroup conduct events and advertisements where our organization is endorsed by well-known celebrities.

#### Online advertising and CPM:

We also plan to use all available online advertising channels such as Google Ads and Facebook based ads to create an awareness of our product & services. We will continue to use social media platforms for paid advertisements.

Press releases and media coverage:

Our marketing team is religiously following it's 2018 commitment made to the user community of issuing a weekly press release issued detailing all the news/activities/latest happenings in the world of BitherGroup. We also plan to cover BitherGroup in leading media channels, social platforms, and cryptocurrency news sites.

#### Television and Media Coverage:

Our events in recent times have been covered by major news channels in India, Pakistan and UAE based broadcasters. We will continue to get our message across to potential users/investors.

#### Why Support BitherGroup?

- Unique and innovative project that combines digital assets with real valued underlying businesses.
- Multi revenue generating self-sustainable businesses.
- Complete ecosystem offering diversified products/solutions.
- Convenient/low cost inter border remittances.
- Community participation and fair share in revenue distribution.
- Existing network of users, merchants, and traders.
- Fully developed e-commerce platform, wallets, and crypto exchange.
- Instant funds transfer between wallet and exchange.
- Highly secured Blockchain network.
- Minimal fees.
- Team expertise.
- Multi-device compatibility.
- Bonuses and referral commissions.
- Social cause and charities.

Token Utility

For Payments: Anyone can make payments and exchange value with BitherCash Token as it is a peer to peer mode of payment.

For Remittance: BitherCash can be sent from one country to another, directly from one wallet to another without worrying about exchanges or currency conversions. The recipients can withdraw it from native BitherExchange anytime, with no additional costs.

For eCommerce: Consumers can do online shopping using BitherCash in MYbSHOP and a variety of associated ecommerce platforms, mechanizes and third party stores.

For Buying Real estate: People looking to purchase property or homes can use BitherCash Token for payments. The token enables fractional ownership.

For payments in Cinema and Entertainment Industry: The BitherCash Token can also be used for a huge network of associated cinemas and gaming stations located all over South Asia.

For Online Education: The BitherCash is also accepted as a payment method within its online educational platform i.e. BICCA.

For trading other assets in Bither Exchange: BitherCash Token acts as the native pair within the Bither Exchange. All trading fee are deducted in BitherCash Token.

For Charities: The BitherCash Token can also be used for charity related projects.

#### Revenue Model

Bither generates revenue from the following activities:

- An exchange fee of .01% is imposed on all buying/selling activities.
- Any transaction occurring within the ecommerce platforms gets Bither platform a certain commission.
- A withdrawal fee of 5% is imposed on crypto withdrawals.
- A fee of US \$1000 will be levied upon new token listing. Tokens will only be listed after thorough due diligence.
- Transaction fee for every Bither Cash Token based transaction e.g. sending money to another fiat account holder.
- A small fee on crypto withdrawal (for assets other than BitherCash Token).
- Crypto to fiat to crypto conversion fee.
- Withdrawal of funds from BitherCash Wallet.
- Revenue generated from Bither MYbSHOP.
- Revenue from the Bither real-estate (BitherHomes).
- Revenue from Bither FIFAME.
- Revenue from Bither BICCA.

#### Crowd Sale Details

**Custom Token Information** 

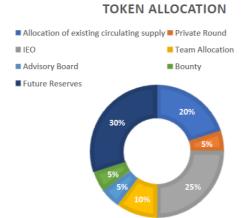
•	Token type:	ERC-20
•	Ticker symbol:	BICAS
•	Price of one BitherCash Token:	\$ 0.75
•	Bonus during IEO	50%
•	Total Token Supply:	55 Million
•	Circulation:	10 Million
•	Minimum purchase:	No restrictions
•	Soft Cap:	\$ 100,000
•	Hard Cap:	\$ 500,000

#### **Funds Distribution**

The proceeds from token sale will fund the product launch, continued platform development and user acquisition.

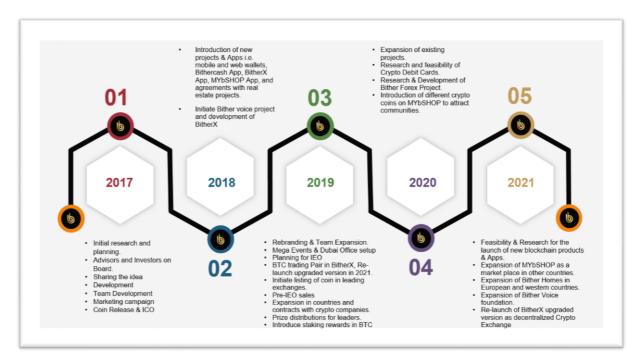


#### **Token Allocation**



#### Roadmap

To develop the Bither associated products and solutions, we have devised a concrete plan and an ambitious roadmap. With the right team and expertise we are all set to expand globally. Our ability to rapidly deploy a solution once the technology is developed, makes the realization of our financial business case more tangible.



2017	<ul> <li>Initial research and planning.</li> <li>Advisors and Investors on Board.</li> <li>Sharing the idea</li> <li>Development</li> <li>Team Development</li> <li>Marketing campaign</li> <li>Coin Release &amp; ICO</li> </ul>
2018	<ul> <li>Introduction of new projects &amp; Apps i.e. mobile and web wallets, Bithercash App, BitherX App, MYbSHOP App, and agreements with real estate projects.</li> <li>Initiate Bither voice project and development of BitherX</li> </ul>
2019	<ul> <li>Rebranding &amp; Team Expansion.</li> <li>Mega Events &amp; Dubai Office setup</li> <li>Planning for IEO</li> <li>BTC trading Pair in BitherX, Re-launch upgraded version in 2021.</li> <li>Initiate listing of coin in leading exchanges.</li> <li>Pre-IEO sales</li> <li>Expansion in countries and contracts with crypto companies.</li> <li>Prize distributions for leaders.</li> <li>Introduce staking rewards in BTC</li> </ul>
2020	<ul> <li>Expansion of existing projects.</li> <li>Research and feasibility of Crypto Debit Cards.</li> <li>Research &amp; Development of Bither Forex Project.</li> <li>Introduction of different crypto coins on MYbSHOP to attract communities.</li> </ul>
2021	<ul> <li>Feasibility &amp; Research for the launch of new blockchain products &amp; Apps.</li> <li>Expansion of MYbSHOP as a market place in other countries.</li> <li>Expansion of Bither Homes in European and western countries.</li> <li>Expansion of Bither Voice foundation.</li> <li>Re-launch of BitherX upgraded version as decentralized Crypto Exchange</li> </ul>

## **OUR TEAM**



PARITOSH MATHUR
President BitherCash



CAL EVANS Legal Advisor



GLONEL ADVINCULA
Community Manager, Philippine



MARIANA CORTES Blockchain Advisor



M. ALFAN ASYARI Marketing Advisor, Indonesia



MARITES CABANILLA Global Community



PETER NGUYEN Community Manager, Vietnam



M. RANDY CHANIAGO Community Manager, Indonesia



SHARP YE Community Manager, China

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The Distributor will be an affiliate of Bither Group of Companies, and will deploy all proceeds of sale of the BICAS Token to fund Bither's Platform ecosystem based projects, businesses and operations. No person is bound to enter into any contract or binding legal commitment in relation to the sale and purchase of the BICAS Token and no cryptocurrency or other form of Payment is to be accepted on the basis of this Whitepaper. Any agreement as between the Distributor and you as a purchaser, and in relation to any sale and purchase, of BICAS Token (as referred to in this Whitepaper) is to be governed by only a separate document setting out the terms and conditions (the "T&Cs") of such agreement.

In the event of any inconsistencies between the T&Cs and this Whitepaper, the former shall prevail. You are not eligible and you are not to purchase any BICAS Token in the Bither Initial Exchange Offering or Initial Token Offering (as referred to in this Whitepaper) if you are a citizen, resident (tax or otherwise) or green card holder of the United States of America or a citizen or resident of the People's Republic of China.

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Prospective purchasers of BICAS Token (as referred to in this Whitepaper) should carefully consider and evaluate all risks and uncertainties associated with Bither Group of Companies, the Distributor and their respective businesses and operations, the BitherCash Token, all information set out in this Whitepaper and the T&Cs prior to any purchase of BICAS Token. If any of such risks and uncertainties develops into actual events, the business, financial condition, results of operations and prospects of Bither Group of Companies and/or the Distributor could be materially and adversely affected. In such cases, you may lose all or part of the value of the BICAS Token.

#### KYC/AML

Users that want to enter the Token Sale have to be registered on the Bither platform. In order for a user to operate the dashboard, view statistics and access the referral system a user must pass KYC/AML guidelines as illustrated on the website.

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#### **Social Channels**

Facebook: https://www.facebook.com/bithercash

**Twitter:** https://twitter.com/Bithercash

**Medium:** https://medium.com/@BitherCash

**Bitcointalk:** https://bitcointalk.org/index.php?topic=5213833.0

**Telegram:** https://t.me/bithercash

**LinkedIn:** https://www.linkedin.com/company/bithergroup/

YouTube: https://www.youtube.com/channel/UCErpvS6dFQ6IGNSbE0LABVw/videos

**Instagram:** https://www.instagram.com/bithercash/