

# WHITE PAPER B2C COIN





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Because of internet expansion and technological advances, from smartphones to current concepts of blockchain, habits and ways of consumption are quickly changing, resulting in a negative impact for some market segments. On the other hand, nowadays, emerging markets such as marketplaces, e-commerce, direct sales and affiliate marketing are becoming a great channel for trade in goods and services.

Facing a wide range of online sales channels, the market started demanding payment facilities, like lower commercial fees in order to increase traders' profitability and reduce consumer prices, offering more efficiency for all the players in the chain, from the industry to the final consumer.

To avoid losing a bigger share, traditional physical traders need to innovate. However, in spite of cashback and loyalty strategies, they have to deal with high costs imposed by administrative processes related to payment methods.

After many negotiation meetings with several market players, we from B2C Coin noticed that the ideal solution would be investing in this emerging market, instead of joining the regular ones, optimizing processes and creating different paying methods supported by recent technology innovation. Nevertheless, we also realized that we couldn't compete with other market players using lower costs because all considered options need the intermediation of traditional players their conventional fees and administrative processes.

Therefore, we started an extensive research on the creation of a cryptocurrency designed uniquely to apply the desired efficiency to this new world and market operators.

We designed, then, an innovative cryptocurrency model, focused on this great online sales market niche, including marketplaces, e-commerce, direct sales and affiliate marketing.

Thus was born B2C, a crypto-currency designed from the original bitcoin blockchain source code.



The purpose of B2C is to be a high potential crypto-currency, based on its great utility and costs reduction, which will enable and facilitate business operations in the crypto-currency world, and also attract consumers and suppliers due to its operational safety and added value.



## THE PROBLEM

Shopping using bitcoins used to be easier, but rates got so high that people stopped doing it. Not only consumers, but stores have to pay when making bitcoins transactions. This is the reason why they started migrating to different cryptocurrencies.

The market rules the value of rates. Regarding Bitcoins, rates increased because some users wanted to restrict the amount of network transactions to 2 thousand people every 10 minutes. If the transactions exceeded this number, users needed to bid against each other and those who paid higher rates to miners could effectively use the network. This way, the value reached US\$50 on average, making any kind of transaction impossible by charging the regular rate value.

It is necessary that people use crypto-coins to shop, not just for speculation. People use a currency because it is stable and the currency is stable because people use it. It is a cycle. Therefore, markets need to adopt crypto-currency even if there are many rates ups and downs. In general, the trend is high.

Today, there is already a great desire among retailers in using crypto-coins but it is not enough. Markets need the crypto-coins to replace the current payment methods at very high rates, like credit cards. It has to be fast, cheap and safe and people want to use it on a daily basis. We are developing tools to make this come true.

There must not be a war against banks, but crypto-currencies can be so useful that you may not need them anymore. So, we want to disseminate the use of crypto-currencies in the market (real/virtual), even before the Government allies with banks to create laws.

B2C came up to make it possible and safe to do little shopping with fair rates for all players.



B2C is a crypto-coin designed from the original bitcoin blockchain source code, the most stable, reliable and safe in the market. However, from this source code, several improvements were made to provide more agility in transactions and transparency in the mining process.

B2C was created to finance the development and technology implementation for Point of Sales (POS) machines, which will make it possible, in a complete and accessible way for the whole market, the crypto-coins transactions via smartphones or Point of Sales by Crypto (POSC) machines, using BTC and/or B2C.

POSC technology will be developed and designed for machines/smartphones, allowing them to operate high-tech, safe and fast crypto-actives transactions.

The institutional mission of B2C is to completely infiltrate the market and to be freely accepted and used, bringing a new option to the payment market at an extremely reduced cost and equivalent or greater safety than the traditional methods.

B2C, unlike others existing crypto-coins on the market, will arise with a natural demand and a structured business ecosystem due to agreements already established by B2C and market partners.

Holders, traders and B2C users will be able to carry out transactions through their wallets via mobile phones, smart-wristbands and even with a B2C crypto-coin debit card, making it easier to use B2C in all technologies available on the crypto-currency payment market.



Besides, B2C holders will also be able to transact at an extremely low rate and take advantage of services and products offered by B2C partner companies with relevant discounts.

The purpose of the creation and transaction of crypto-currencies by the POSC is not only to spread them worldwide, but to make it more accessible for traders and consumers, specially BTC and B2C users.

The valuation of B2C will be determined by the principles of supply and demand.





The ICOs are a new trend in the world, designed to obtaining financing resources for projects through the creation of “coins” – crypto actives.

The funds raised by B2C through ICO will be allocated to expanding the accredited network and marketing campaigns in order to disseminate the crypto-coins usage on the market (real/virtual) that will be the main gateway to B2C in this niche and the motivating force to consolidate this payment method as popular, extremely safe, cheap and useful.

### ICO fund distribution

70% Accredited network expansion - marketing campaigns

5% Master nodes

4% I.T.

0.5% Advisors

5.5% Project funds reserve 15%

Team support





B2C already has a strategic partner, an “Industry to Consumer” (I2C) marketplace platform and affiliate marketing that already has numerous users, suppliers, affiliates and settling participants ready to make transactions using B2C as a payment method.

This partner, apart from dealing with marketplace and affiliate marketing business, is also certified to intermediate payment transactions between merchants and card issuers, which means that it provides POSC card machines to its users and internal vendors.

Based on that, this strategic partner is capable and interested in absorbing and spread the use of POSC technology that will be developed and implemented through the funding from the ICO. In other words, this implies that B2C will be integrated into the partner’s system as a payment method, popularizing and strengthening B2C among its users and suppliers community.

Then, it is easily noticed that B2C already has supporters and a structured and operating ecosystem focused on its development and liquidity, even before it exists, making it different from the existing crypto-currencies on the market.

B2C has all the structure to be incorporated by the partner companies in a fast, simple and safe way.

B2C has a well-designed and high-performance API, enabling developers and partner companies to link their systems to B2C integrated payment system, making quick and reliable transactions, either via web or POSC platforms.



This way, B2C ecosystem structure is composed by solid marketplace and affiliate marketing environments, the support of a strategic partner and a certification to provide POSC card machines, enabling the POSC technology improvement.

B2C commercial team will receive a large part of the amount derived from this ICO to search for new partnerships and substantially increase the network of real/virtual establishments, considerably expanding B2C, as well as POSC technology and its potential.

Our redistribution will be up to 70% of the revenue and will be through the variable binary system that makes payments daily.

The binary system performs a pre-calculation based on the volume of the minor team of users. This calculation can vary between 20 and 40%.

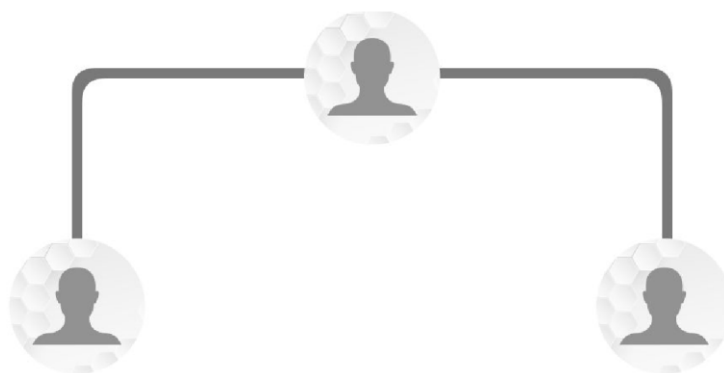
If there is enough left over billing, the system recalculates the current percentage to be paid.

In a variable binary system, the maximum daily amount that each account will receive is up to 40% of the volume of the team with the lowest number of users. It happens to balance the payment of bonuses.

To honor this commitment, we have already reserved 100 million B2Cs that will be distributed as explained herein.

All B2Cs originated from bonus can be immediately traded, either converting B2C to BTC or as a payment method in establishments of our accredited network.

All B2Cs acquired during the stages of an in-progress ICO must be held in the user's wallet until it is concluded.





### A. During the ICO

After completing all stages as described in the “Roadmap” section, in addition to mining, B2C will offer bonuses according to the terms already established in this White Paper.

B2C presents a permanent reward system for users who work promoting the use of our payment methods as described in the affiliate program.

Apart from mining, as a way of encouraging and stimulating the use of B2C, the holder who manages to extend the range of the currency and its use, by accrediting new establishments and enhancing the network, may get up to 40% of the value of the POSC spread, transected in B2C or any other cryptocurrency directly via wallet, according to each new registered user who acquires an amount in B2C.

The bonuses will come from the amount of B2C available for that purpose, under the terms defined in this white paper, so that the holder will receive B2Cs specially mined to meet this item of the project.

B2C users will be granted benefit vouchers offering them exclusive services and discounts in direct sales, e-commerce, affiliate marketing and marketplace platforms of partner companies in different market sectors.

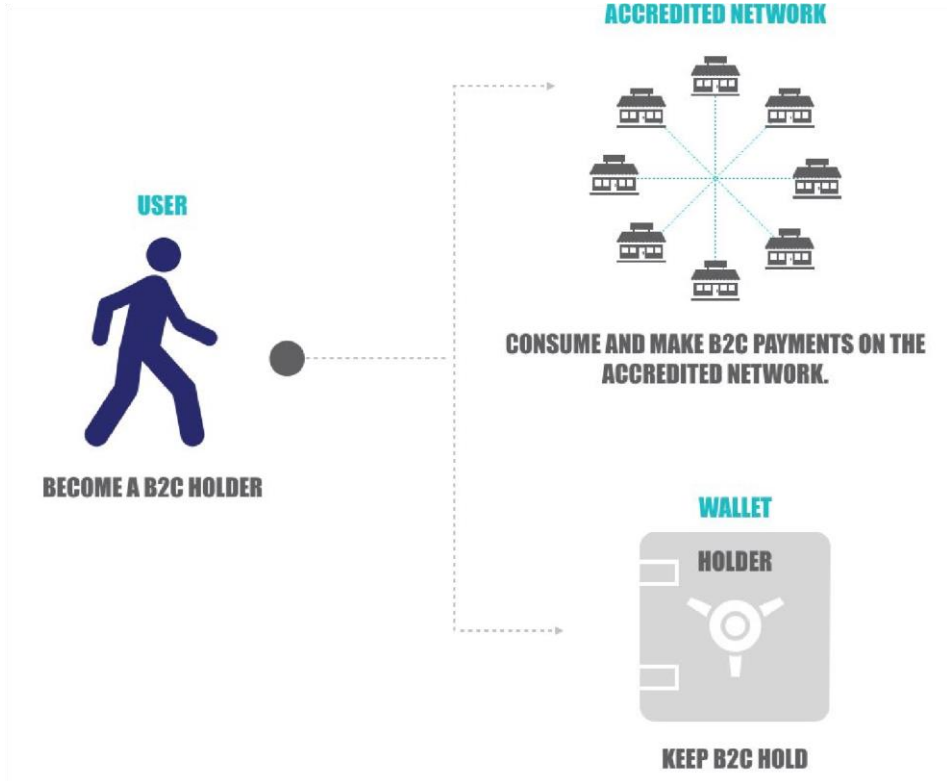
This way, users may use this benefit in order to obtain services and products available on the market at a lower cost, as B2C improves its strategy, developing and widening new partnerships.

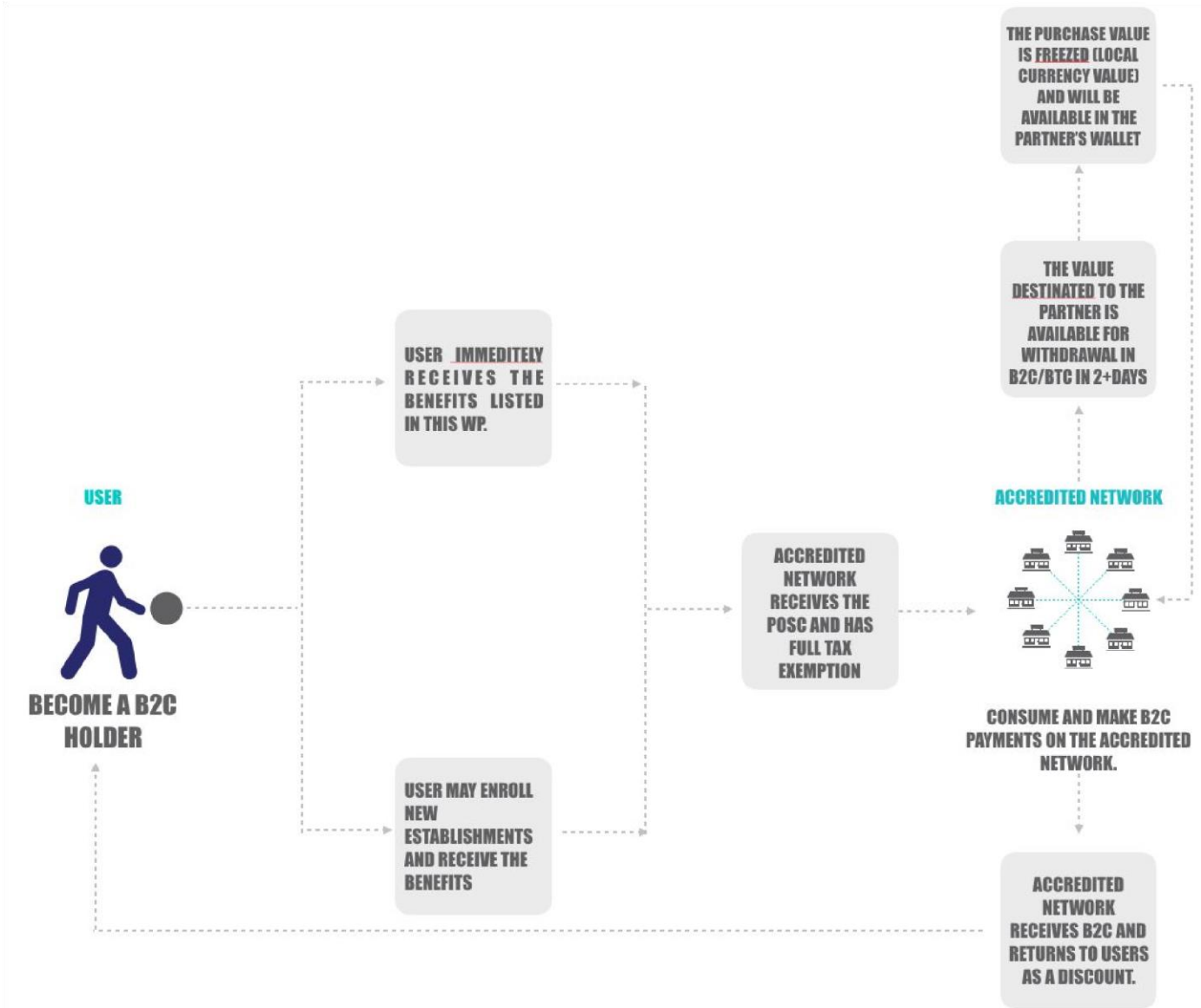


B. After the end of the ICO

Mining will occur until the available B2C, as previously explained, reaches its limit.









## **ACCREDITED PARTNERS PROGRAM**

B2C has already prepared an expansion and acceptance strategic program to launch our cryptocurrency on the market.

We have an experienced and qualified partner in dealing with affiliate marketing and smart consumption, which already operates on the market and has accredited partners present in the main Brazilian capitals, focused on expanding this network and providing POSC machines.

This partner company will use his affiliates network to start an active marketing campaign to promote the crypto-currency and to register companies interested in participating.

The POSC machines will be distributed on the market to enable purchasing products through B2C at accredited establishments.

At first, the POSC provided by the partner's affiliate network will transact only B2C and BTC. After some ICO stages, other cryptocurrencies will be accepted.

The transactions will start only via bitcoin until the end of a current ICO. This way when it is finished and the B2C hold is released, all accredited partners will be ready to meet the new demand using our POSC.

As a speed-up and acceptance strategy, the partner company will also accept the B2C in its marketplace system, composed by two systems available for trading partners: a national sales website and a regional traders and services providers catalog.

Associated members who consume products using B2C as a payment method either through the national sales website or the services catalog will be automatically enrolled in the reward points program created by the partner company. It enables the P2P between associated members and commercial establishments.





### A. Direct exchange and safer transactions:

Both parties are able to make an exchange without a third party supervision or intermediation, strongly reducing or even removing the counterparty risk.

### B. User empowerment:

Users will be in full control of their information and transactions.

### C. High data quality:

Blockchain data is consistent, accurate, dated, complete and widely available.

### D. Durability, reliability and longevity:

Since the networks are decentralized, the blockchain does not have a major failure point, apart from being much more invulnerable to malicious attacks.

### E. Process integrity:

Users can trust that their transactions will be executed exactly like the protocol determines, eliminating any third party action.

### F. Transparency and immutability:

The blockchain public changes are visible to all participants involved, showing the process transparency, and all transactions are immutable, they can not be changed or deleted.

### G. Ecosystem simplification:

All the transactions are added to a single ledger, reducing the disorder and complications caused when multiple ledgers are used.



### H. Faster transactions:

Interbank transactions processing systems take days to be fully done, especially non-business hours. Blockchain transactions are processed non-stop and may reduce the processing time to minutes.

### I. Lower cost per transaction:

By eliminating the need of a third party intermediation and assets general exchanges, blockchain has the potential to significantly reduce transactions rates.

### J. Digital:

Almost any documents or assets can be expressed in code form and posted to the general ledger.



Basically there are 3 (three) options to be considered, when creating a new cryptocurrency:

1. Using an existing framework or blockchain. For instance, Hyperledger or Ethereum BlockChain among others.
2. Use the source code of an existing crypto-currency as a starting point.
3. Develop a new blockchain and cryptocurrency from scratch.

All approaches have pros and cons. Considering them related to B2CCoin project as a whole, the technology team decided to keep the second option, using as a starting point the bitcoin blockchain source code: bitcoin-core.

## **ARCHITECTURE**

After choosing to use the bitcoin source code as a foundation, our team took into account all the experience gained over years in cryptocurrency marketing and considered 2 major points:

1. Block generation time
2. Encryption Algorithm

## **BLOCK GENERATION TIME**

B2CCoin uses block generation time rate stands at approximately 2 minutes; much faster and responsive than the 10 minutes taken by Bitcoin. It means quicker transactions and more agile mining process, focused on a reliable and efficient payment method for modern technology standards.

## **ENCRYPTION ALGORITHM**

Bitcoin uses the SHA-256 algorithm to create hashes, responsible for the data in each block. SHA-256 is complex to be coded, which means it is highly safe, but slow. This is the reason Bitcoin takes 10 minutes to generate each blockchain.

Mining using SHA-256 requires a high hash rate in GH/s (Giga hashes per second). Due to this high rate, miners quickly realized that a dedicated hardware offered a much better Bitcoin mining solution than a GPU, because it would be specifically to mining. In 2011, miners started migrating to a technology called Field Programmable Gate Arrays (FPGAs), as a way to concentrate the mining computing power.



When the ASIC first appeared in 2013, mining became an industrial effort and, in 2014, it was clear that the use of ASIC would control the bitcoin mining future.

The B2CCoin team chose the Scrypt algorithm when it was launched, in 2011. At that time, people believed that it would be better than the upcoming mining hardware, in use nowadays by Bitcoin. Scrypt is a less complex algorithm that does not require a high hash rate as SHA-256. Therefore, the block generation time is much shorter, taking about 2 minutes.

### **MINING HARDWARE**

The Bitmain Antminer hardware has quickly become one of the best available options on the market. Although many others exist, Bitmain is currently leading the market, while smaller ASIC manufacturers are struggling to compete.

It is also important to mention that manufacturers like Bitmain have always released ASIC updated versions. This means that mining companies will probably need less regular investments to stay competitive.

Thinking of that, to keep mining more democratic and financially attractive, B2CCoin decided to use the Scrypt function, allowing many miners to join the program and strengthen our ecosystem.

This decision allows the mining of B2CCoin to be done using common hardware or even cloud servers.

### **P2SH: PAY TO SCRIPT HASH**

Pay to Script Hash (P2SH) transactions were standardized in BIP 16, allowing transactions to be sent to a script hash (address starting with B) instead of a public key hash (address starting with b).

Using P2SH as standard, B2CCoin offers much more privacy, as the used address is not the final recipient of the B2C sent.



## **B2C PLATFORM**

In addition to the basics (Blockchain) the B2CCoin team has also developed a Web Wallet (B2CCoin wallet on the cloud), a Desktop Wallet (Windows, Mac and Linux desktops and laptops) and a Mobile Wallet (Android and IOS smartphones).

It is possible for any user to store and use their B2CCoins using these software. However, not only thinking about users, but consumers in general, B2CCoin team got further and created an E-commerce API, integrating the B2C ecosystem to anyone who wants to process payment transactions.

A successful case regarding API is the POSC, a portable machine for receiving B2CCoin and other cryptocurrencies by traders, similar to credit card machines.



**B2C Description:** B2C is an altcoin created from the bitcoin source code, however, using the Scrypt algorithm and the 2-minute block generation time, rather than the SHA-256 and 10-minute pattern used by Bitcoin.

Currency name	.....	B2C Coin - Business to Consumer Coin
	.	
Currency symbol	.....	B2C
	.	
Total amount of coins	.....	1 billion coins
	.	
Pre-sale amount	.....	30 million coins
	.	
Public sale amount	.....	60 million coins
	.	
Main sale amount	.....	60 million coins
	.	
Mined amount	.....	100 million coins
	.	
Amount available for mining	.....	750 million coins
	.	
Currency website	.....	<a href="http://www.b2ccoin.io">www.b2ccoin.io</a>
	.	
Monetary value - Currency 1 <sup>st</sup> stage	.....	\$0.25 dollar cents
	.	
Monetary value - Currency 2 <sup>nd</sup> stage	.....	\$0.45 dollar cents
	.	
Monetary value - Currency 3 <sup>rd</sup> stage	.....	\$0.65 dollar cents
	.	

**ICO 1<sup>st</sup> Stage (pre-sale):**

At this stage we will start sales targeting the selected audience. Our goal is to collect \$7.5 million dollars, using them according to the resources application plan.

Goal	.....	\$7.5 million dollars
B2C unit value	.....	\$0.25 dollar cents
Available coins amount	.....	30 million B2Cs
Custody	.....	B2C Wallet - 18 months
Master nodes mining start	.....	in 8 weeks - over 10 thousand coins
Bonuses and benefits usage start	.....	Immediate

**ICO 2<sup>nd</sup> Stage (public sale):**

At this stage we intend to start sales to the open public, collecting \$27 million dollars and using them as mentioned before.

Goal	.....	\$27 million dollars
B2C unit value	.....	\$0.45 dollar cents
Available coins amount	.....	60 million B2Cs
Custody	.....	B2C Wallet - 12 months
Master nodes mining start	.....	Immediate over 15 thousand coins
Bonuses and benefits usage start	.....	Immediate



**ICO 3<sup>rd</sup> Stage (main sale):**

Sales will be focused on strongly disseminating the use of B2C. Our purpose is to achieve 39 million dollars, applying the same criteria as in previous stages.

Goal	.....	\$ 39 million dollars
B2C unit value	.....	\$ 0.65 dollar cents
Available coins amount	.....	60 million B2Cs
Custody	.....	B2C Wallet - 6 months
Master nodes mining start	.....	Immediate over 20 thousand coins
Bonuses and benefits usage start	.....	Immediate

*At the ICO end, B2CCoin will be listed in various exchanges.*

*The accredited network expansion team will act an all ICO stages.*



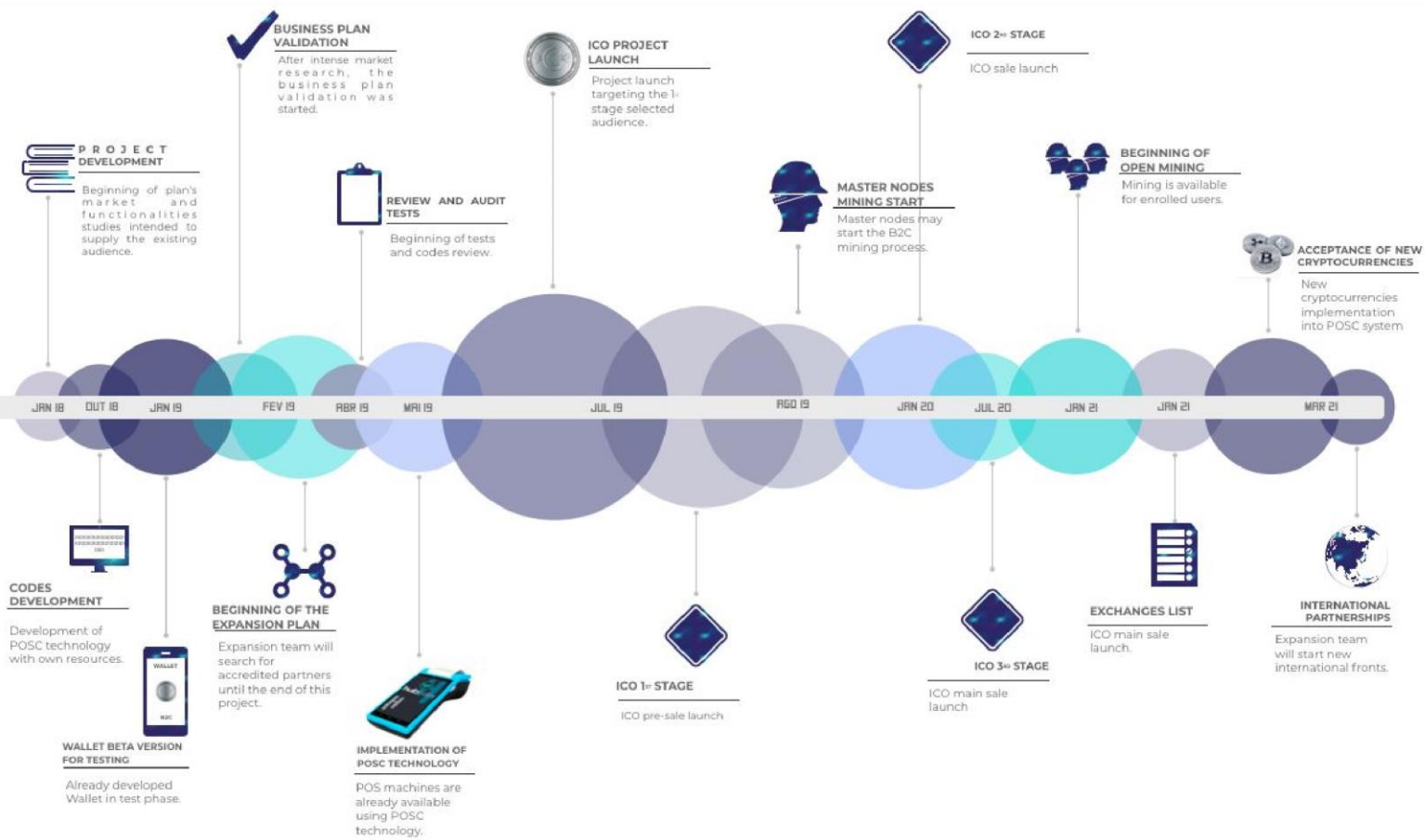


The B2C project will be launched in the following order:

Project development	.....	Jan 2018
Codes development	.....	Out 2018
Wallet beta version for testing	.....	Jan 2019
Business plan validation	.....	Fev 2019
Beginning of the expansion plan	.....	Fev 2019
Review and audit tests	.....	Abr 2019
Implementation of POSC technology	.....	Mai 2019
ICO project launch	.....	Jul 2019
ICO 1 <sup>st</sup> Stage	.....	Jul 2019
Master nodes mining start	.....	Ago 2019
ICO 2 <sup>nd</sup> Stage	.....	Jan 2020
ICO 3 <sup>rd</sup> Stage	.....	Jul 2020
Beginning of open mining	.....	Jan 2021
Exchanges list	.....	Jan 2021
Acceptance of new cryptocurrencies	.....	Mar 2021
International partnerships	.....	Mar 2021

*The accredited network expansion team will act an all ICO stages.*

The dates may be subject to changes due to unforeseen circumstances, advances or delays incurred in the project, involved technologies, resources collection and partnerships to be implemented.





Securities and Exchange Commission, as regards its competence of regulating, supervising and developing securities market according to its own manifestations<sup>1</sup>, believes that the ICOs can eventually be characterized as an offer of securities.

However, as herein explained, such characterization does not apply to this case, as it simply presents an exchange of Bitcoin for B2C, considering only non-income-related benefits and utilities to the B2C holder.

The project described in this White Paper, by the standards of Howey Test, does not offer any kind of participation, partnership or remuneration, but utilities, facilities and exclusive access to products and services provided by third parties interested in implementing the **KALITEA Business Corporation** systems - RUT: 217275150019 - Dirección: Costa Rica 1661 of 103 - referred in this report as **B2C**.

This way, B2C as any other crypto-currency, must be identified as a non-financial asset subject to the rules imposed by the competent authorities. As this ICO is neither an offer of securities nor a collective investment scheme, no register or request for remission are required.