



CAPVERTO Exchange

An Innovative ICO for the Unbanked

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Cryptocurrencies and the Unbanked Opportunity



Inclusive and fair banking systems, with financial instruments available to a wide range of individuals and institutions, are engines of economic growth and poverty reduction across the globe. However, **more than 2 billion people are currently unbanked**, representing hundreds of billions of USD in untapped activity. In the U.S. alone, the Federal Deposit Insurance Corporation has estimated that 9 million – or 7 percent – of the country’s households are entirely unbanked, while another 24.5 million are underbanked. Utilization of banking services is even lower outside

the high-income OECD nations, reaching a low below 20 percent in parts of the Middle East and Northern Africa, per World Bank estimates.

Without access to the full spectrum of banking services, the unbanked and underbanked often resort to alternative sources – including microcredit networks, pawn shops, international remittances and payday lenders – to fulfill their financial needs, despite the high interest rates, steep fees and limited overall flexibility of these options. Transitioning more consumers into the formal banking

sector is a considerable challenge with high stakes, requiring solutions that are both easy to use and sustainable for their providers to operate.

Those without bank accounts, or with only limited access to them, spend up to 5 percent of their payroll checks and as much as 3 percent of the value of their government-provided benefits simply cashing these funds, according to the Federal Reserve Bank of St. Louis.

These expenses can easily exceed the costs of opening a new bank account, yet many still opt not to keep their funds in banks, **due to myriad issues including:**

Inadequate local financial infrastructure

Brick-and-mortar bank branches are costly to set up and staff, meaning many locales lack sufficient options in this domain; The Wall Street Journal reported a record pace of branch closings in February 2018. Alternative finances thrive in this vacuum, in which the nearest physical location may be many kilometers away.

Inflexible requirements for account maintenance

Banks may require a certain amount each month in direct deposits or minimum balance for customers to avoid fees. These stipulations in turn exclude individuals without salaried positions or regular pay, further elevating the total number of unbanked/underbanked.

Counterintuitive, complex and otherwise off-putting interfaces

Despite the decline of physical branches, three of the four largest U.S. banks still saw declining growth rates for active mobile banking customers from 2012 to 2017, indicating that even banked individuals have some reservations about how practical it is to digitally manage their money with existing solutions.

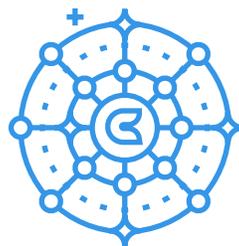
The Cryptocurrency Difference: Decentralized Digital Convenience

In this context, cryptocurrencies offer a promising path forward for reducing the ranks of the unbanked and underbanked. Since their databases (blockchains) are decentralized and accessible to anyone meeting their respective permissions requirements, the centralized infrastructure of standard finance – with all of its accompanying bureaucracy, fees, and branches – is unnecessary. Participating in an initial coin offering (ICO) or long-term investment in a digital currency is often as straightforward as opening an online account and does not require possession of extensive financial history records, nor actual travel to a financial institution's offices – both common barriers for the unbanked/underbanked.

Moreover, as digitally-native technologies, cryptocurrencies sport **several innate advantages** over the services and applications that have been grafted onto legacy financial systems worldwide over the years, with only limited success in terms of their accessibility and usability. These general improvements include:



Fewer and lower fees



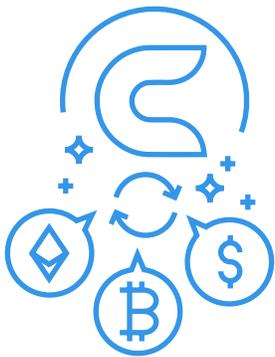
**Immutable blockchain-based
transactions ledgers**



**More streamlined and flexible access
to individual accounts.**

The most famous digital currencies, namely **Bitcoin** (BTC) and **Ethereum** (ETH), have gained prominence through decentralizing and simplifying financial tasks that once passed exclusively through central institutions and, in the case of payment card activities, required multiple parties to complete and as such had relatively high costs. However, despite their fundamental potential, these currencies have not specifically targeted the needs of the unbanked/underbanked.

CAPVERTO Exchange: A Cryptocurrency Suite Specifically for the Unbanked



Enter: [CAPVERTO Exchange](#).

CAPVERTO Exchange is a digital currency, based on a versatile utility token that greatly extends the basic advantages of cryptocurrency through a design directly addressing the needs of populations most frequently excluded from banking. It delivers a multifaceted bank-like experience, centered on a prepaid card, that is as easy to use as logging onto a fast, well-designed website.

At the same time, the pivotal CAPVERTO Token (CAP) at its core supports advanced features such as a cash back system, peer-to-peer (P2P) monetary exchange, a digital currency trading platform, and an innovative cryptocurrency insurance product. In the course of normal use, all of these features influence the underlying

value of the CAP, distinguishing it a uniquely flexible amenity for the unbanked and underbanked.

The specific design traits of the CAPVERTO Exchange platform and the CAP makes them superior instruments to other digital currencies for these particular purposes. Unlike BTC, ETH, and similar cryptocurrencies, both CAPVERTO Exchange and the CAP have been built from the start to serve as bridges between the still-siloed **worlds of fiat money and cryptocurrency**, combining the scalability and liquidity of the former with the technical sophistication of the latter.

The result is a new avenue for delivering useful financial services to the unbanked and underbanked, without the distinctive drawbacks – e.g., low utility, meager merchant support, poor usability – of previous digital currencies. While these populations have fallen throughout the 2010s, there is still plenty of work to do in broadening financial access everywhere.

The World Bank’s Global Findex revealed that 700 million people opened their first bank account between 2011 and 2014, in part as result of technological innovations in banking. At the same time, hundreds of millions of individuals still receive remittances and pay bills in cash, representing a major opportunity for efficient payment options such as CAPVERTO Exchange, which go well beyond both the strictures of age-old alternatives and the limitations of most cryptocurrencies.



Building a Bridge Between Fiat Money and Cryptocurrency with Prepaid Cards

Over the last twenty years, prepaid cards have evolved from niche products into essential financial instruments with particular usefulness for the underbanked and unbanked individuals. Infosys has projected the global prepaid card market will surpass \$3 trillion by 2022, in part because of sustained robust demand for accessible, flexible alternatives to normal bank accounts among these groups.

More specifically, general-purpose reloadable prepaid cards are common substitutes for primary checking accounts, due to significant benefits including but not limited to:

- **No – or minimal – fees** for activities such as overdrafts and check cashing.
- **Liability protections** if the card is ever lost or stolen.
- **Easily reloadable** via mobile devices, stores and direct deposit.
- **Usable at point-of-sale terminals** and online stores.
- **Tighter control of spending**, with less likelihood of going into debt.



In a comprehensive 2012 report on prepaid card use throughout the U.S., the Federal Reserve Bank of Philadelphia noted that total transaction volume associated with these cards was growing much faster than that for either credit or debit cards. Moreover, the Pew Charitable Trusts has documented the heaviest prepaid utilization among unbanked consumers with annual incomes of \$50,000 or less; more than 40 percent of this group also had direct deposit configured for such cards.

CAPVERTO Exchange, CAP Tokens, and Prepaid Cards

With the growing advantages and expanding use cases of prepaid cards in mind, CAPVERTO Exchange has made them integral to its initial coin offering (ICO) and cryptocurrency product suite. All prepaid cards within the platform are available to users and investors internationally, to serve as a bridge between the realm of fiat money – in which prepaid cards are already prominent and are becoming more instrumental with time – and the novel domain of cryptocurrency.

There are multiple card tiers available within CAPVERTO Exchange, classified by color. The most basic card is **blue**; beyond that, there are **gold, platinum and black**, with the latter two available by invitation only. For the ICO, the blue card is priced at \$100, and after purchase that value is conferred in CAP utility tokens, a portion of which the purchaser must hold for at least six months.

By linking CAP to prepaid cards, the value of the former is continually influenced, not only by the initial card purchases but by the subsequent activities of all CAPVERTO Exchange accounts. Over the required 6-month holding period for CAP tokens, their value should increase, since each time any CAPVERTO Exchange cardholder spends money with the prepaid card, the transaction directly affects the ETC.

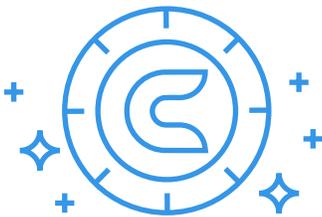
Every time the CAP-linked card, regardless of color, is used, two percent of the transaction value in question is collected as fiat money and reinvested in CAP. Some of this amount may also be returned to the end user, depending on the card's tier. Whereas this design choice makes CAPVERTO Exchange's prepaid card system a powerful engine for cryptocurrency appreciation, it also has features familiar from the fiat world.



Mostly importantly, there is a cash back rewards system, enabling direct discounts for members whenever they use their CAPVERTO Exchange cards for purchases at specific shops. Cardholders may also buy specialized products such as travel and health insurance plans with prepaid cards, underscoring their practicality beyond cryptocurrency investing. The two percent service fee, comparable to the 2.75 percent nominal rate of most other MasterCard and Visa cards, applies in all of these instances, too.

How Prepaid Cards Unlock the Power of Cryptocurrency for the Unbanked

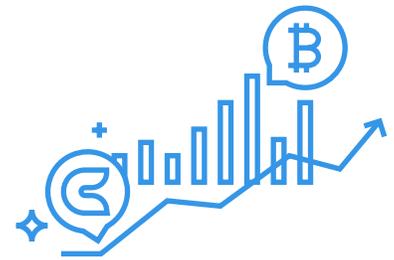
The particular card-based infrastructure of CAPVERTO Exchange solves three essential problems:



First, it ties cryptocurrency-based assets, in this case the value encompassed in CAP utility tokens, **to the fiat money system** through familiar financial instruments (i.e., prepaid cards). This linkage addresses the high barriers to entry sometimes associated with cryptocurrencies, which – beyond the ranks of ICO investors and technologists – are often perceived as too technically complex and abstract to function as everyday transaction accounts for the unbanked/underbanked.



Second, it builds upon the features that already draw unbanked and underbanked populations to prepaid cards, such as **cash back rewards**, **ease of use**, and **broad acceptance by merchants**. Prepaid cards vary considerably in quality. CAPVERTO Exchange has designed its cards to stand out by delivering a rewarding experience to cardholders, both in terms of flexibility for fiat purchases and contribution to CAP value.



Third, it provides sustainable support for the value of the pivotal CAP utility token. While many cryptocurrencies are notable for the volatility of their trading value and vulnerability to speculation and manipulation, CAP is governed by much **more predictable** influences, namely values derived from initial card purchases, prepaid card activity and copy trading, which is discussed in the next section

There is a significant opportunity ahead for financial products, like those from CAPVERTO Exchange, capable of making cryptocurrencies more liquid and accessible. To glimpse the possibilities, consider the current disparity between the number of transactions processable on a **Bitcoin or Ethereum blockchain** versus the MasterCard and Visa networks. The latter can handle up to 56,000 per second, compared to 15 seconds to 10 minutes per transaction on the former. By bridging the divide between digital currency and fiat via prepaid cards, CAPVERTO Exchange opens up the value of cryptocurrencies in particular and modern financial services in general for a wider range of individuals.

The CAPVERTO Exchange Bank Platform: A Secure, Streamlined Approach to Transfers

The fundamental disadvantage of being unbanked is inadequate access to core services for lending, borrowing and saving. Without formal bank accounts, unbanked individuals have limited recourse for securing funds for either personal or business use. Plus, their often poor or nonexistent credit histories present major hurdles for ever removing these constraints, at least not by working through the traditional financial system.

Alternative approaches, such as P2P monetary exchanges for direct transfers between persons, have emerged to serve people outside the contexts of traditional financial institutions. These solutions, which now include everything from Xoom and Venmo to Western Union and FOREX services, predate the internet, but they have become increasingly prominent as IP network connections and mobile devices have become much more capable in recent years. In many large middle-income countries, the gulf between the shares of adults with bank accounts and reliable internet access is now vast, underscoring the opportunity to connect the unbanked and underbanked to financial systems via networked technologies such as cryptocurrency.

For example, the World Bank's Global Findex Database 2017 report found that more than half of Indonesians did not possess bank accounts at the time. In contrast, the Indonesian Internet Service Providers Association estimated 55 percent of them had regular internet access that same year. Digitized, high-utility financial instruments such as virtual prepaid cards, paired with transfer mechanisms via P2P solutions and access to worldwide IBAN/SWIFT infrastructure, can collectively ensure higher utilization of banking services even in such challenging environments.



Behind the Prepaid Card: The Depth of CAPVERTO Exchange's Bank-like Services

Toward that end, CAPVERTO Exchange offer a comprehensive service portfolio for the unbanked; its prepaid card system is only one of multiple vehicles for **transporting them into modern finance**. Under the hood, CAPVERTO Exchange facilitates convenient, low-fee P2P transfers and also sets up each user with a standard IBAN/SWIFT account. Together, these features give CAP holders reliable and safe access to their funds, as well as to the various fiat and cryptocurrency services conveniently layered on top of them.

Across the board, CAPVERTO has designed its product suite to meet strict requirements for security, performance, and convenience. Previously unbanked and underbanked participants will see an immediate difference and have the **peace of mind** that they are using a **complaint and sustainable platform**. The technical details are as follows:

Security

Everyone on the platform must supply proof of address, with no exceptions allowed. Accordingly, members must supply a utility bill that is at least 3 months old to prove they are who they claim to be. This proof-of-address system ensures proper identity verification and supports the common **know your customer** (KYC) and **anti-money laundering** (AML) security models undergirding CAPVERTO Exchange's protections.

With help from an experienced third-party provider, CAPVERTO Exchange enforces typical KYC controls including name matching of platform participants, assessment of major risks including possible terrorism funding



and identity theft, and transaction monitoring against expected behavior. It also implements AML to flag tell-tale signs of money laundering and comply with relevant regulations on this issue in local jurisdictions. Implementation of these widely accepted and proven security frameworks is particularly important for cryptocurrency exchanges, given past issues in their regulatory oversight that have led to shutdowns and lost funds. Two-factor

A blue line-art illustration of a login form. It consists of two input fields stacked vertically. The top field contains eight 'x' characters, and the bottom field contains four 'x' characters. Below the input fields is a button with the word 'LOGIN' in all caps.

authentication (2FA) is also present, to strengthen the crucial KYC and AML measures. 2FA refers to the requirement of additional credentials, like codes or tokens, during login, beyond the typical combination of a username and a password. It is a powerful defense against account hijacking via typical attack vectors, such as dictionary attacks intended to cycle through myriad possibilities until there is a successful guess.

Behind the Prepaid Card: The Depth of CAPVERTO Exchange’s Bank-like Services

Performance

P2P transfers have gained traction worldwide due to their immediacy and ease of use **from virtually anywhere**, even if someone does not have a bank account. According to eMarketer, P2P payments in the U.S. alone grew 55 percent year-over-year in 2017 to \$120 billion, and could double from there by 2021. P2P helps fill the gaps left by legacy institutional infrastructures, which in countries like the U.S. can take days to transfer money between accounts or require the use of cumbersome instruments like checks. P2P transfers within CAPVERTO Exchange are instant, with no appreciable delay. Transaction costs are also relatively low at only two percent, making them much more affordable than alternatives like Western Union and FOREX that are especially expensive when sending money internationally.

Overall, CAPVERTO Exchange’s P2P infrastructure meets the expectations of unbanked and underbanked customers for fast, cost-effective, and reliable systems of exchange, while delivering the auxiliary benefits stemming from the flexible CAP utility token and its centrality to all activities on the platform.



Convenience

The CAPVERTO Exchange prepaid card itself is provided in both physical and virtual forms to streamline overall usage of compatible services. While the physical card provides a standardized way to insert/swipe for purchases at point-of-sale terminals, the virtual card enables easy payments online and between users, plus it provides recourse if the physical one is ever misplaced.

Virtual payment cards have become viable alternatives not only to physical cards, but also to checks, which have long persisted as ways to pay the unbanked despite the clear inconveniences of having to cash them and possibly pay for that service, too. Check cashing fees are one of the most frequent costs of being unbanked, and participation in the CAPVERTO Exchange ICO help removes this

burden by opening the doors to superior financial instruments. With CAPVERTO Exchange’s multifaceted services, from prepaid cards to P2P transfers, there has never been a more efficient on-ramp into modern financial services spanning fiat money and cryptocurrency.



Simplified Cryptocurrency Trading within CAPVERTO Exchange

A prominent hurdle to the wider acceptance of digital currencies is the common set of issues associated with turning crypto-based assets into fiat money, which we addressed in the prepaid card section. An entire ecosystem of services, like Bitcoin ATMs, has emerged for converting many major cryptocurrencies into cash. At the same time, there are significant issues with the opposite workflow, i.e., efficiently procuring cryptocurrency with fiat. Unbanked and underbanked Individuals attempting to enter the cryptocurrency space may be confronted with immediate issues such as:

Needing to pay steep fees if purchasing by any means other than direct bank account transfer, which is unlikely to be a viable option.

Not knowing how to sustainably trade cryptocurrencies in their portfolios, in light of the price volatility that can dramatically reduce the value of such assets overnight.

Being uncertain whether the underlying trading platform is trustworthy, dependable, and scalable.

CAPVERTO Exchange **removes these complications** and offers a trading platform with a minimal learning curve and an optimal setup for long-term return on investment. At the simplest level, members can deposit fiat money to buy and sell different digital currencies and crypto assets. There is also a connection to Binance, one of the most prominent cryptocurrency exchanges, that enables instant insight into trading histories and profits.



Advantages of P2P Lending-borrowing in CAPVERTO Exchange

Through the intuitive and well-integrated design of CAPVERTO Exchange, investors can take advantage of advanced services, including a P2P lender-borrower model that bolsters the utility of their crypto holdings and provides extra liquidity. Instead of having to sell off cryptocurrency that is being held in hopes of appreciation, CAPVERTO Exchange users may opt to lend up to half the to-date value of their BTC, ETH, etc. and accrue interest on it.

Both individuals and companies may participate in P2P lending-borrowing through CAPVERTO Exchange, which collects a two percent fee on such loans. Funds may only be loaned for a maximum of six months at a time. If the price of the crypto in question dips below 40 percent of its original value, there is an automatic trigger for selling it. The annual interest rate for these loans is 8 percent, an amount that is paid instantly to the lender.

As a whole, P2P lending-borrowing is a convenient route for the traditionally unbanked and underbanked, since it does not require any banks as intermediaries. Global P2P lending was virtually nonexistent in 2012 but is expected to become a \$1 trillion market by

2025. PricewaterhouseCoopers (PwC) has predicted a rosy future for P2P lending, mainly because of the simplified customer experience it provides compared to traditional loans. Within CAPVERTO Exchange, the P2P loan-borrowing model is just one of many amenities designed to help individuals who may have lacked bank accounts in the past gain a strong initial foothold in cryptocurrency investments.

Copy trading on CAPVERTO Exchange and its benefits for the value of CAP

In addition to straightforward transaction management and P2P lending-borrowing, CAPVERTO Exchange also presents trading information in an interface reminiscent of a social network, so that traders can easily see and copy the trades and portfolios of their peers. Such copy trading is a reliable way for new users to get started, plus it has direct benefits for the value of the CAP utility token underpinning CAPVERTO Exchange.

For copy trading, 10 percent of the profit is automatically deducted. The original trader and CAPVERTO Exchange both get half of that amount.

Half of that share (2.5 percent of the total deduction) is then re-invested into the Cap through trader buy-backs of tokens, affecting its value.

In tandem with initial purchases of prepaid cards and account activity, copy trading ensures that there is a constant influence on the CAP and that its essential value is an accurate reflection of productive activities instead of the product of speculation. The CAP is the locus of the CAPVERTO Exchange offering and it has sound financial and technical underpinnings.

Moreover, it has an extra layer of protection unlike any other cryptocurrency currently on the market – cryptocurrency insurance. This insurance product enhances the safety of investing with CAPVERTO Exchange by mitigating the risk of losing funds to cyberattacks, downtime incidents, or complete exchange shutdowns.

Cryptocurrency Insurance in CAPVERTO Exchange: A New Frontier in Risk Mitigation

Popular digital currencies, especially BTC, have often been compared to gold and silver based on their similarities as appreciable stores of value in limited total supply. Like precious metals, cryptocurrencies are also common targets of theft, because of these very same distinctive features: Attacking a cryptocurrency exchange is the latter-day equivalent of trying to steal gold bars, i.e. an attempt to take something that is likely to increase in value at some point and cannot be recreated by fiat by a central bank.

The 2014 attack on Tokyo's Mt. Gox exchange, which in 2013 was processing 70 percent of all BTC transactions worldwide, was a watershed moment in cryptocurrency heists. Hundreds of thousands of BTC were lost, representing 7 percent of all BTC in existence, at a price of nearly \$480 million at the time. Technical issues with the platform



enabled ongoing theft, leading to major losses and legal action across the globe. Despite its wide-reaching consequences, the Mt. Gox breach did not spur sufficient corrective action to forestall similar incidents, even years later. In early 2018, \$500 million in crypto assets was stolen from Coincheck in Japan. Fortune Magazine has estimated that for BTC alone, between 30 and 50 percent of all coins have been lost or stolen since 2008.

Today's attacks against cryptocurrency exchange are set against the backdrop of rising costs for data breaches of all kinds – the

Ponemon Institute found the global average price tag was \$3.62 million in 2017 – as more information is consolidated on a few platforms and cyberattackers exploit a widening spectrum of attack vectors. The frequent losses and thefts of cryptocurrencies endanger their utility for the unbanked, since uninsured assets housed on unsecure exchanges provide little more safety than cash kept at home.

How CAPVERTO Exchange’s Cryptocurrency Insurance Delivers Extra Protection

CAPVERTO Exchange has accounted for the general risks to networked trading of digital currencies and, in response, is offering cryptocurrency insurance to its members. This insurance product, originally inspired by the Mt. Gox shutdown, is innovative. It is one of the first of its kind and is delivered through partnership with the global insurance provider RiskPoint.

Like other features on the platform, it is based on smart contracts, which are collections of computer code designed for automatic execution contingent on predefined conditions. Although such contracts predate the blockchain technology at the core of modern digital currencies, they have deep synergies with it, including enhanced transparency, ledger immutability, and security via cryptography.

Through cryptocurrency insurances, participants in the CAPVERTO Exchange ICO and solution gain crucial and highly specific financial protections against potential unexpected losses of their crypto-based assets.



Cryptocurrency insurance is a logical progression of the nascent cyberinsurance industry, a sector that has attracted attention in recent years amid the mounting costs for data breaches. PwC has identified it as a potentially huge market in the making, worth \$2.5 billion in 2015 and possibly \$7.5 billion by 2020. There is likely even more headroom for growth than that, given that cybercrime, including attacks against cryptocurrency exchanges, cost the global economy hundreds of billions of USD each year.

The cryptocurrency insurance within CAPVERTO Exchange works in concert with other protections to ensure the safest possible experience for its users. CAPVERTO Exchange’s implementation of 2FA, KYC, AML,

and proof-of-address helps minimize risk to assets from cybercriminals seeking to gain footholds inside cryptocurrency exchanges and leverage that access for theft. By working with a proven partner like RiskPoint and managing multiple layers of asset protection, CAPVERTO Exchange is at the forefront of the drive toward cryptocurrency insurance. Unbanked and underbanked individuals can buy into the CAPVERTO Exchange ICO with the confidence that their new virtual assets are much more resilient in the face of risk than either cash or illiquid assets. CAPVERTO Exchange facilitates the right environment for building a diverse portfolio that is optimally positioned for positive return on investment.

Please note: The insurance do not cover user losses on trading, rates, copy trading, borrowing and lending.



Review of CAPVERTO Exchange: Primary Features and Main Opportunities

CAPVERTO Exchange is offering a unique ICO targeted at underbanked and unbanked populations. The ICO bridges the worlds of fiat money and cryptocurrency by combining familiar instruments such as international prepaid cards with innovative banking and trading features centered on the CAP utility token.



Prepaid card

The prepaid card for CAPVERTO Exchange customers is available in multiple tiers, beginning with a blue-colored card worth \$100 in CAP. Every card purchaser receives CAP utility tokens in their accounts and must hold them up for a minimum of six months. The card is issued in both physical and virtual form for maximum convenience.

The cash rewards system attached to all CAPVERTO Exchange cards makes them useful for a wide range of purchases, including insurance products. Each time a card is initially bought or used in a transaction, that also affects the value of the CAP, with a 2 percent service fee being reinvested in the CAP by CAPVERTO Exchange. Accordingly, the CAP is primarily influenced by productive activities rather than by the speculation behind many other digital currencies. Together, the reliability of the utility token and the usefulness of the prepaid card make CAPVERTO Exchange an excellent starting point for the unbanked and underbanked as they look to enter modern financial services.

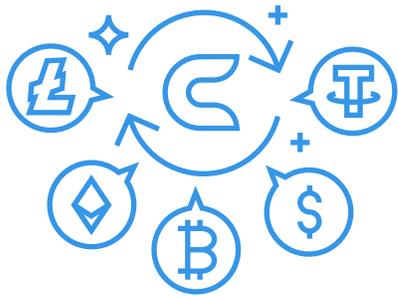


Online bank-like service

The CAPVERTO Exchange web portal connects users with an IBAN/SWIFT account and infrastructure for conducting P2P transfers. This multifaceted service delivers top-notch performance backed by comprehensive security measures. All CAPVERTO Exchange members must provide proof of address before being allowed to participate.

Implementation of the standard KYC and AML models ensure thorough screening of users and their activities to prevent money laundering and fraud. 2FA offers additional protection from attempts at unauthorized access. For P2P transfers, CAPVERTO Exchange supports instant transactions at much lower fees than popular options such as FOREX services and Western Union. In this way, it builds upon the convenience the unbanked and underbanked already expect from the P2P solutions that fill important gaps within the global financial system.

Review of CAPVERTO Exchange: Primary Features and Main Opportunities



Cryptocurrency exchange

Through integrations with other platforms as well as features such as copy trading, CAPVERTO Exchange provides an intuitive cryptocurrency trading experience. An API connection to Binance facilitates straightforward tracking of trading prices and histories, while the copy trading offers yet another avenue of influence for the CAP; 2.5 percent of each trade’s profit is channeled back into the CAP through trader buy-backs.

There is a feature for automatically selling crypto-based assets through CAPVERTO Exchange once their value dips below 40 percent of the original price. Alternatively, traders may take advantage of P2P lending-borrowing instead of selling. Both individuals and companies can become P2P lenders on the platform and loan cryptocurrency for up to six months at a time. At a minimum, the P2P route is an alternative to selling off cryptocurrency being held in hopes of appreciation.



Cryptocurrency insurance

Historically, cryptocurrency exchanges have faced immense pressure from cyberattacks along with technical glitches related to security and scalability issues. Prominent incidents such as the 2014 theft of \$480 million from Mt. Gox and the 2018 heist of an even larger amount from Coincheck illustrate the considerable risks. CAPVERTO Exchange, in partnerships with RiskPoint, is offering a pioneering cryptocurrency insurance product to hedge against potential losses. ICO participants gain peace of mind that, in addition to the multiple layers of security guarding their accounts, they also have some extra assurances that the funds earned through trading are protected.

As a whole, CAPVERTO Exchange connects the unbanked and underbanked to the domain of cryptocurrency, through a bridge to fiat money. The CAP utility token’s value is affected by both usage of the prepaid card and participation in copy trading, serving as the key differentiator for this ICO and a basis for the platform’s high-utility financial instruments. As cryptocurrencies become more prominent features of the global financial system, the CAPVERTO Exchange ICO’s specific advantages will ensure that their benefits are widely distributed, including to traditionally under-served populations.

