



Whitepaper Of The Future Of Payment

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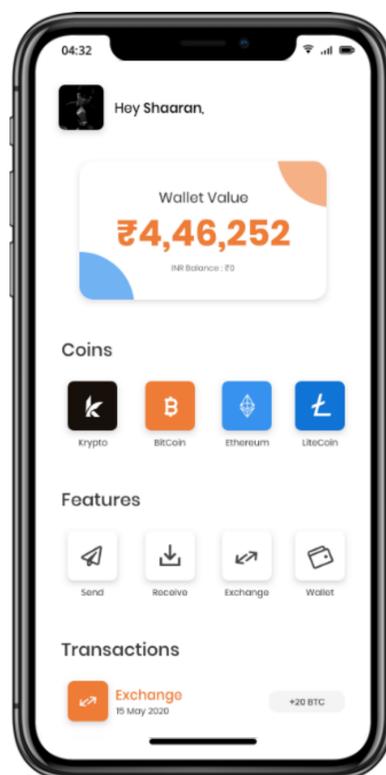
Introduction

“ The Crypto Trading Industry could certainly make use of innovation and accessibility to enhance the grasp of an investor ”

Foreword

Krypto is all the gear needed to dominate the cryptocurrency trading world. Krypto seeks to disrupt the crypto-industry by being the first ever cryptocurrency centric social media which aims towards enhancing user investment experience through direct insights from experts.

Through Krypto, anyone can carry out crypto-exchanges and transactions at ease, without worrying about the risks involved with our unique and efficient peer-to-peer crypto-transfer platform. Krypto imbibes the ideals of accessibility, reliability, innovation and integrity along with it's fresh user interface which is pleasing to the eye.



“ We see Crypto as ultimately becoming a reserve currency for banks, playing much the same role as gold did in the early days of banking. ”

- Hal Finney

Company Background

Krypto was a budding idea that struck our head at the end of December 2019 but with the right time we came up with an infrastructure to make it a reality. Our platform at its very early stage won the “Most Impactful and Launchable Award 2020” by the Genesis entrepreneurship cell.

Krypto within a month of its launch as a pre-registration application has been able to acquire around 4k users around the globe with a 92% user retentivity rate. Krypto giveaway has also been successful in India and the referral based inviting scheme has been proved to be effective.

Krypto’s next initiative being the “Weekly Contest” attracted users to further invite their peers and win exciting prizes weekly. One should note that we have been keen in attracting a large user base from India because of the recently relaxed regulations around cryptocurrency trading. But Krypto has also been able to attract a significant amount of user base from over 14 other countries (including Canada, USA, Singapore and the middle east) without dedicated social media promotions to these countries.

Krypto Explained

“ The crypto revolution is here! ”

What is Krypto

Krypto aims to disrupt the crypto-trading industry by making the buy/sell/send process swift, easy and risk free. We plan to unleash each side of Krypto to the world according to a predetermined sequence to make the users understand the need for Krypto in a better way.

The World Needs Krypto: Here's Why

The cryptocurrency market is plagued with a litany of delays across almost every type of transaction. As the blockchains become longer, more transactions are being held up in the queue awaiting approval. The market is volatile and as such, delays can be costly. Traders end up missing out on favourable positions because the transaction didn't get posted on time.

Krypto recognises this issue and deploys a sophisticated peer to peer exchange solution for an instant and hassle-free trade. Krypto also guarantees backup options for unfortunate circumstances.

Krypto Pay offers payment to service vendors or peers directly through cryptocurrencies without you having to worry about the technical details. In addition to this a user can choose between identity mode and hidden mode (anonymity mode).

Krypto Feed offers all its users a friendly, reliable and informative environment to deal with all their cryptocurrencies. It offers insights from crypto experts for users who are relatively new to the crypto trading world , which makes it the first crypto centric social media.

Krypto Exchange lets you compare the prices of cryptocurrencies from over 600+ exchange platforms and helps you choosing the best deal!

Benefits for Users & Businesses

Users can choose from over 600+ exchanges on Krypto and get the best deal when buying cryptocurrencies. Along with that Krypto also has launched its own cryptocurrency “Krypto” for an ICO (Initial Coin Offering).

We must also remember the delay to process cryptocurrency transactions is very miniscule in Krypto. This makes Krypto highly efficient. We should also take into account the benefits encountered by users who would learn from Krypto’s advisors about the cryptocurrency market and trends.

As our user base is increasing substantially (with over 2.6k active users and 6k+ website visits in under a month), businesses would benefit by promoting their respective enterprise on our platform.



Product & Technology

Krypto Exchange

Krypto makes the vexing procedure of dealing with cryptocurrency exchanges and transactions simple! The Krypto App is tailored to optimize the understanding of the user and make all processes smooth and aesthetically pleasing.

Krypto offers a superior technology trading platform with top notch results. The matching engine is among the fastest of its competitors in the world and is capable of handling over 1,000,000 transactions per second making it swift and reliable, giving its users a strong market advantage.

For Krypto security is a top priority. While cryptocurrency exchanges offer traders a tremendous opportunity, security remains a key issue preventing widespread acceptance of cryptocurrency as an investment asset. We strongly believe in developing our platform to be highly secured in which traders can feel safe to invest and trade. Some of the key features of Krypto include :

- 2FA Authenticator Support
- Cold wallets for majority of the digital asset reserve
- Repeated private key encryption
- Automatic session time-out
- HTTPS everywhere

Transforming the future of Payments

“ Virtual currency hold long-term promise, particularly if innovations promote a faster, more secure and more efficient payment system ” – Ben Bernanke (Chairman of the Federal Reserve)

With cryptocurrency transactions approaching USD 20 billion every day, it's only a matter of time before digital commodities become a core part of global trade. And yet, the aggregate value of 0.25–0.5 trillion USD of cryptocurrency in physical retail remains virtually unusable.

Digital payment systems around the world consist of complex financial settlement procedures costing retailers up to 4 percent in transaction processing fees and involving up to twelve separate agencies (each with a distinct failure point) in handling a single trade. Meanwhile, losses from retail fraud continue to reach all-time highs, claiming more than US\$ 48.9 billion in 2016 alone.

Today's payment instruments, however, are particularly useful to customers as they have universal adoption by retailers. And to realise similar real and sustainable value for cryptocurrencies, it's critical that they become spendable everywhere.

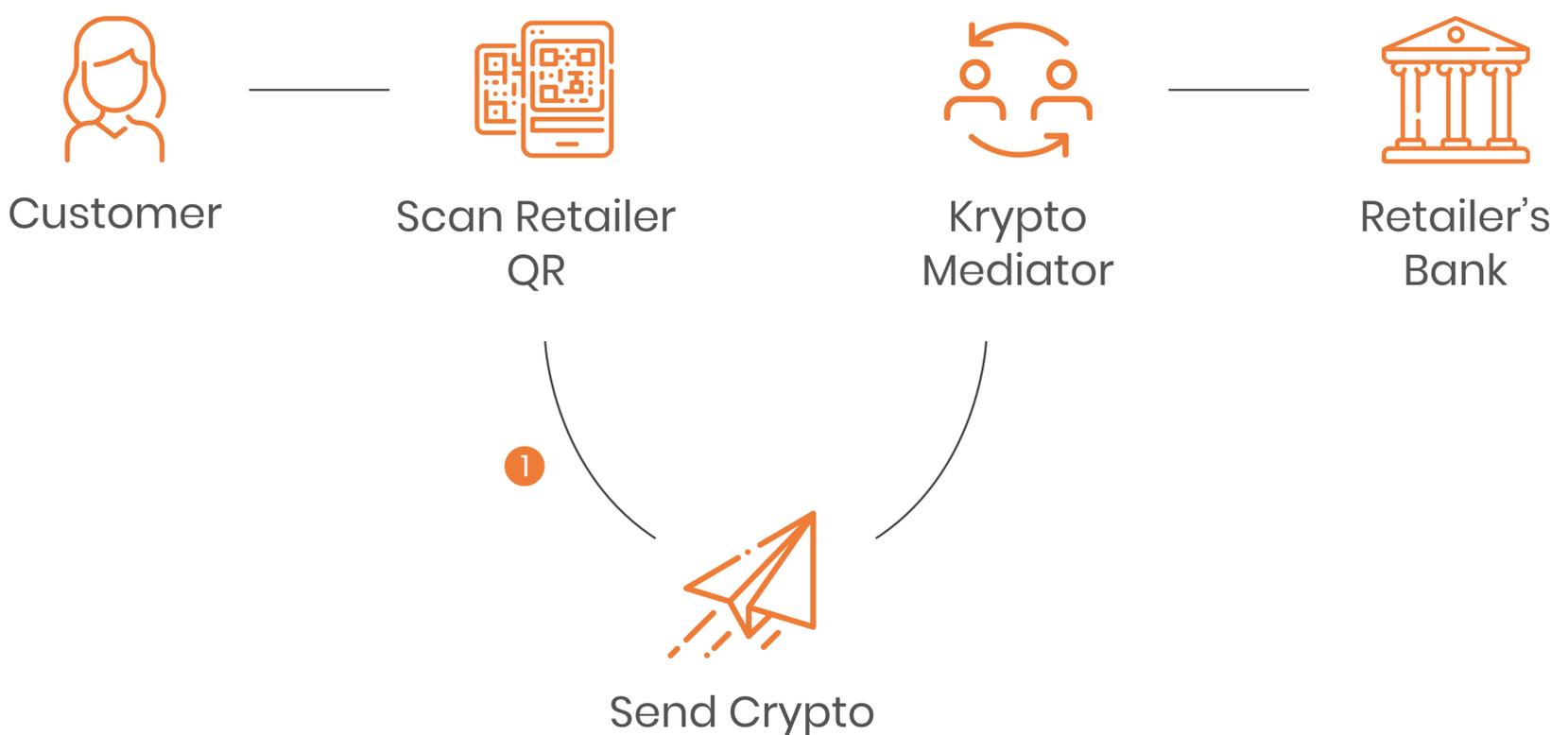
Many companies have recently developed wallets and applications that allow for retail blockchain payments, but they are universally

dependent on existing payment networks. Cryptocurrency's promise for purchasing commercial goods is not being realised here.

Krypto on the other hand deploys a sophisticated payment platform where users can send money to retailers, friends and family in the form of cryptocurrency in just a click. Our vision is to make Krypto as the ultimate platform for cryptocurrency payment in physical retail.

The Krypto app is carefully built such that it's easy, enjoyable and safe as possible to load funds and spend cryptocurrency. Our team has worked hard to build a platform that can facilitate large consumer adoption of blockchain cryptocurrencies for daily expenditure

How Krypto Retail Works ?

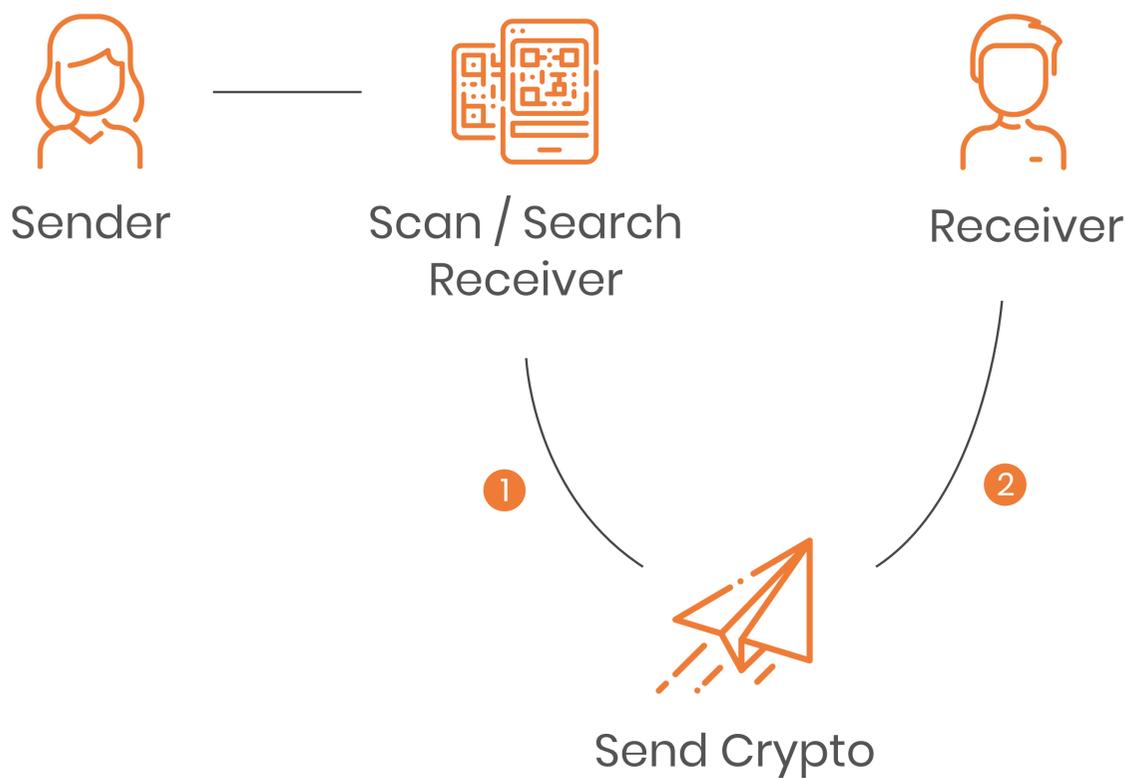


- 1 User selects the currency and amount to send to the retailer.

Krypto has been designed to facilitate payments from any coin, to any merchant, across the globe. We have already started reaching out to merchants, offering instant conversion of cryptocurrencies into cash at 0% fees for our early adopters in India.

In addition to the retail market, Krypto also allows its customers to send cryptocurrency to other users. The process is designed to be as simple as possible, with just a search or a QR scan of the receiver's information. Krypto allows the sender to send cryptocurrency without having to type or remember the receiver's wallet address in a swift.

How Krypto P2P Works ?



1 User selects the currency and amount to send to the receiver.

2 Both user receive reward cards when using KRYPT coins for sending.

Krypto Feed

“ The goal of a successful trader is to make the best trades. Money is secondary. ”

Krypto Feed is a cryptocurrency centric social media which aims towards enhancing user investment experience through direct insights from experts and connections. Krypto Feed acts as a crypto content distribution platform for the traders allowing them to interact and share crypto insights and news.

The Krypto Feed will allow you to decide if you want to share your insights publicly for free or in exchange for KRYPT tokens. Our goal at Krypto is to not only reduce social barriers, but all barriers caused as a result of online interaction and centralised censorship.

The users can follow their favourite cryptocurrencies and get trending news relating to them from all media channels making it a one for all app. The Krypto Feed is planned for a later stage and thus would be elaborated in the upcoming versions of the white paper.

Krypto Coin

“ KRYPT is the utility coin forming the backbone of the Krypto’s ecosystem. KRYPT will be an ERC-20 standard token with a total supply of 1 Billion. ”

People can utilise their KRYPT coins in the Krypto app, similar to how they would spend other cryptocurrencies, like Ethereum. However, to encourage adoption of Krypto we are providing the customers special incentives for spending KRYPT coins in retail.

KRYPT coin holders will be rewarded with special discounts in trading fee while paying fees using Krypto coins.

KRYPT coin holders will also get the power to vote in listings, or future feature releases.

Users paying in KRYPT to other users will be rewarded with various benefits on the Krypto platform.



RoadMap

The Krypto platform will continue to develop and expand in scope over time. The following roadmap provides an estimated timeline of when the team will achieve the targeted development goals.





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India's Leading Blockchain Company

Bangalore | Chennai | Delaware