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The Complete Digital Payment Solutions.....



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## **Abstract**

In this white paper, you will learn about BDcoin (BDT) - an Ethereum Blockchain based cryptocurrency with an innovative model. BDcoin (BDT) is a relatively new but equally powerful digital currency backed by a complete digital payment solution. This document contains everything you should know about BDcoin (BDT) and the reasons why you should consider investing in this awesome project. It also explains how investors would benefit by investing in this token and what are the real world applications of this system.

The internet is changing our lives very rapidly. Everything from small transactions to investments to payments has changed completely, for good. The introduction of Bitcoin, while promoting the utility of decentralized blockchain technology, has changed the way we used to make financial transactions across the globe. Digital transactions are the present and the future of our world. This is exactly what our project is all about.

We advise all our potential investors, users and clients to read this document carefully to get an insight into our project and to know what BDcoin (BDT) actually is. This white paper will also help you clear your doubts and build a strong belief in this system. Read this white paper to know more about our token idea and purpose and the propositions made about the project.



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## Introduction

It all began in January 2009 when the launch of Bitcoin marked the beginning of a new revolutionary technology for globalisation and inter-world-connection. The success of bitcoin prompted several other blockchains and cryptocurrencies that were all loosely based on the same concept - to facilitate more secure and faster transactions around the globe - but had different applications. The world is now eagerly accepting the digital currency as the common way of making payments. Our cryptocurrency - BDcoin (BDT) - is a part of the same revolution.

BDcoin (BDT) is a new, revolutionary cryptocurrency that is somewhat based on the similar concept as of Bitcoin, i.e., to make it easier for people to perform global financial transactions, however, there are some unique features and facilities that make BDcoin (BDT) much better and superior to any existing digital payment solution. Along with a cryptocurrency, we will be offering a dedicated wallet for token storage and transactions, an exchange platform for global trading and ATM cards for withdrawal of physical currency. If you have been searching for a reliable cryptocurrency backed by a really helpful real-world application concept, you've just found it.





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### **Problem**

There are presently two types of payment methods in use: Cash payments and Electronic/Digital payments. The major problem with the cash payment system is of security. As you may know, carrying too much cash with you is no longer secure. Also, it's not feasible to carry cash when you can make payments electronically just by using an app on your smartphone or digital banking services such as internet banking.

Even though digital payments sound like the perfect solution to the cash payment problem, it has its own drawbacks. Most of the existing digital payment solutions are unreliable, slow, costly, not secure and/or limited by regions. Digital payments are performed electronically, over the internet. They are vulnerable to hack and failure. Therefore, it is crucial that the system on which digital payments are being performed is very secure and reliable. The unavailability of a globally accessible payment system leaves a huge gap between the demand and supply and affects the international trade. The existing systems are too costly for common people.





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# **Market Analysis**

As per our initial market analysis, we found that there is not a single reliable digital payment solution in existence that can be accessed globally and can be used for performing low-cost asset transactions.

This prompted the need for a globally accessible and highly reliable digital payment system that can be used for performing secure and affordable financial transactions.





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## Solution

The next step would be to recommend a solution to the above-mentioned problem. That's exactly what we have here. This white paper aims to introduce you to a new cryptocurrency called BDcoin (BDT) that will solve all the payment related issues mentioned above. It is secure (by the ERC20 blockchain), affordable,

reliable and can be accessed globally. With no such crypto-based digital payment system in the market, this is an opportunity you simply can't miss.

BDcoin (BDT) is a complete digital payment solution in every way. It supports cryptocurrencies as well as fiat currencies such as dollars. It is protected by the Ethereum blockchain. The transactions on BDcoin (BDT) system are decentralized and managed by a number of nodes. It is a globally accessible system that means business and common people can use the digital wallet to store their money and perform financial transactions such as payments to anywhere in the world. Moreover, the system is highly reliable and the transaction cost is far less than any existing mode of money transfer. Other features include transaction notifications, message, failure notification, instant money transfer, etc.





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## Why invest in BDcoin (BDT) ICO?

The Initial Coin Offering, or ICO, is a process in which a cryptocurrency company, usually a startup, puts a percentage of its future tokens on sale in order to raise funds with the help of early investors. The value of a new crypto token is usually decided in reference to the value of any of the existing popular cryptocurrencies such as Bitcoin or Ethereum coin.

As for the BDcoin (BDT) ICO, it will be held in multiple phases including a pre-ICO phase followed by the main ICO. The purpose of our ICO is to raise funds to be able to create an outstanding cryptocurrency accompanied by a reliable digital payment system while giving early investors an opportunity to invest in a realistic crypto concept.





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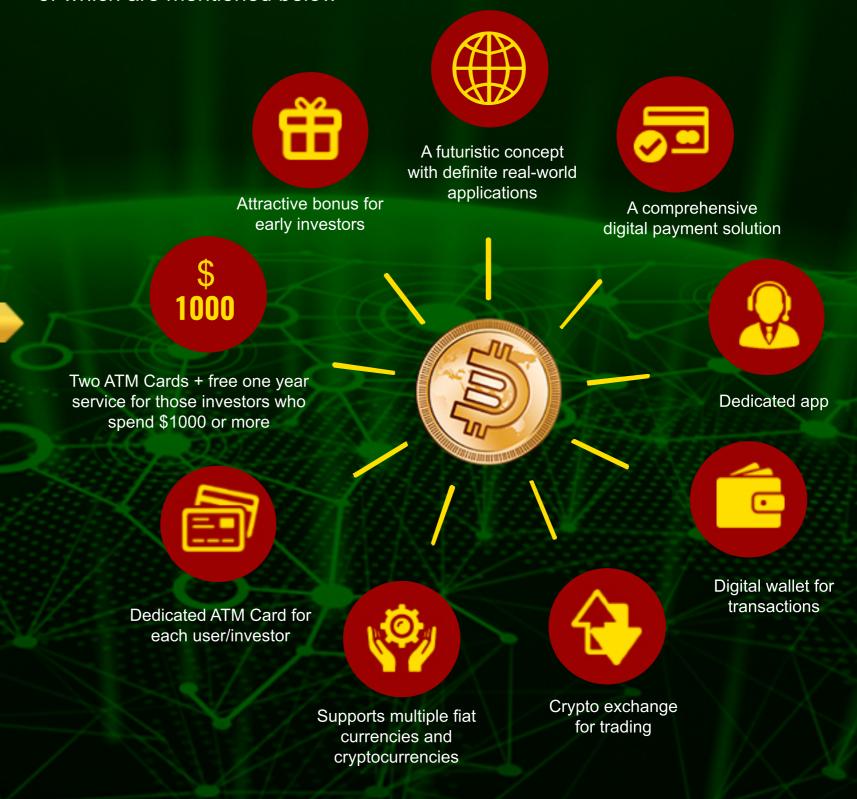
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The reasons why you should consider investing in BDcoin (BDT) ICO are many, some of which are mentioned below



As mentioned above, BDcoin (BDT) is based on a strong, future-oriented concept and is almost certain to grow as soon as it is launched on global exchanges.



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Ideation

November 2017

White-paper Release

April 2018

Pre-Sale

1 August 2018 to 15 September 2018

Crowd Sale Phase 2

1 November 2018 to 16 December 2018

Global Digital Wallet/ DApp launch

1st Quarter 2019

Global Digital Exchange launch 2nd Quarter 2019

Global Crypto/ Fiat ATM Card Launch 3rd Quarter 2019

> Global Crypto City By the December 2020

Project announcement 1st January 2018

Private Sale (Shareholder July 2018

**Crowd Sale Phase 1** 

16 September 2018 to 30 October 2018

**BDT Token launch & distribution** 

1st January 2019

Global Crypto Finance Announcement

April 2019

Global Crypto Edu-Care

July 2019

Global Crypto TV Channel

4th Quarter 2019



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# **About BDcoin (BDT)**

BDcoin (BDT) is an Ethereum blockchain-based currency with an innovative service architecture. The coin is being created with the aim to advance the growth of digital payments on a global level. The company will create and launch its own crypto token that will become the base for a highly advanced digital payment system. The process of buying BDcoin (BDT) is the same as many other cryptocurrencies. BDcoin (BDT) ICO will be held as per the timeline mentioned above. More details about the token price, quantity, etc have been mentioned below.

### **Technical Aspects**

Token Name: BDcoin Symbol: BDT

Total Tokens:	2100,000,000
Tokens for Pre sale:	210,000,000 at \$0.150 per token
Crowdsale Phase 1:	210,000,000 at \$0.200 per token
Crowdsale Phase 2:	210,000,000 at \$0.250 per token
Public (Open) Market:	525,000,000 at \$0.350 per token
Reserved for Company:	525,000,000
Bonuses, Establishment and Promotion:	420,000,000



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## **Purchase Bonus**

All our early investors who buy BDT tokens in the pre-Sale and ICO sales will get additional bonus of up to 25% of their purchase amount. The purchase bonus structure is mentioned below.

### Private Sale (Shareholder) - life time



The bonus BDT tokens along with the actual purchased tokens will be transferred to the digital wallets of respective buyers.



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# Partnership Bonus Program

There is a special referral program under which our investors and account holders can win attractive bonuses by referring others to join. Invite your friends and colleagues to join one of the most profitable digital currencies of today. The person who refers others to join our Digital Currency project will get a referral bonus according to the terms mentioned below. Help each other grow together.

First line Partner	7% referral bonus
Second line Partner	5% bonus
Third line Partner	<b>3%</b> bonus

The important thing to note here is that the referral commission will be given in the same currency that is used by the person while buying the tokens. If the person buys with BTC their upline (referrer) will get a commission in BTC only, and not in BDcoin (BDT). The same goes for purchases made using ETH currency. The referral bonus can be withdrawn or re-invested instantly using the options given on the individual dashboards.



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## **Distribution**

The company will start disbursing the tokens once the ICO sale concludes. A dedicated digital wallet will be launched and assigned to each of our token investors where their tokens will be automatically transferred. The holders can use the wallet to manage their tokens and perform various types of financial and asset transactions.

We will also provide a dedicated ATM card to each of our wallet users who would be able to use the ATM cards to perform financial transactions such as cash withdrawal, money transfer, etc.

Value agreement: Naturally, we cannot predict whether the value of BDcoin (BDT) will increase or decrease with the time, but we are confident enough in our system and capabilities that we promise that you will not regret doing business with us. Like we always say, invest in the company and the idea and not in the coin.

**Economic aspects:** BDcoin (BDT) will be launched on the global crypto exchange market as soon as the ICO concludes. As the value of BDcoin (BDT) increases, the token holders can start trading their coins using their crypto wallets. BDcoin (BDT) can be exchanged for Bitcoins and other popular cryptocurrencies as well as fiat currencies such as dollars.





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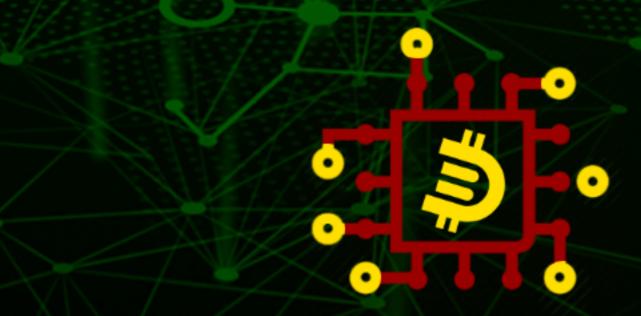
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# **Technology**

The underlying technology for BDcoin (BDT) is the same popular blockchain technology which is already empowering a great number of cryptocurrencies. BDcoin (BDT) is based on the ERC20 standard for building secure smart contracts. It follows the same rules for token transfer and data access as defined for this system.

Most of our users are probably already familiar with the term blockchain. It is a public network of data and records. The data on a blockchain is secured using cryptography. Each block (record) on the blockchain contains information of a specific transaction. There are several blockchains out there. BDcoin (BDT) is being developed on the Ethereum blockchain, which is known to be one of the strongest and most secure technologies for the purpose. The blockchain is a decentralized network such that there is no central authority or regulatory that can control or affect a transaction. Each of the transactions on blockchain is verified by multiple nodes. Transactions can only be requested by valid holders of the public-private decryption keys. This is how security is maintained in the blockchain.





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## **Features**



### **Two ATM Card Offer**

Special offer for individuals who choose to trust and support us with their investment during the early stage of the project. Two ATM Cards will be given to all our early investors, one card for the account holder and the other card for their family. Both cards will be linked to the same digital wallet account. These ATM cards can be used for making cash withdrawals and to top up balance worldwide at anytime and anywhere.

Free Service (for 1 year) will be offered to our early investors who spend \$1000 or more with us.



### **Interest Free Loan**

All our investors will be eligible for a pre-approved interest free loan against their deposit of BTC or ETH coins for a period of 90 days. You can deposit your BTC/ETH coins with us and get an interest free cash loan of up to 50-55% of your deposit value. The standard loan period is 90 days. There is no interest charged for this period, except for a gas fee for the transaction.

The offer shall be available based on the fulfilment of certain conditions. More details regarding this offer are available on the website.



### **Crypto Edu-Care**

We will keep our investors and token users well informed by educating them through various means. In addition to a dedicated cryptocurrency blog, we have a forum, social media pages and other sources where you can find information regarding best crypto investment and mining opportunities and how to grow your investment portfolio with the right currencies that can benefit you for a very long time.



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### **Crypto TV Channel**

There will be a dedicated crypto TV channel to keep our investors and potential clients updated with the latest news of our token, price, the cryptocurrency market, trading at a crypto exchange, and related things. The channel would also broadcast live news about the crypto industry, the growth or fall of various cryptocurrencies, etc. It can also be used to keep track of the growth of your BDcoin (BDT) investments and to know its live market value.



### **Alternative Payment Solutions**

BDcoin (BDT) platform will work as an alternative to the traditional payment solutions such as credit and debit cards, internet banking, etc. Along with a digital wallet, BDcoin (BDT) users will also be given ATM cards that they can use for making money withdrawal and performing transactions such as money transfers. Even though we promote digital transactions, an alternative payment solution is beneficial for the users.



### **All in One Payment Platform**

The digital wallet along with the BDT (BD Token) can be used for making any kind of payment at retail and online stores, payment of bills, shopping, credit/debit cards, and more. This is a complete digital payment solution for everyone.



### **Dedicated Digital Wallet and ATM Card**

Like we said above, each of our token buyers is provided with a dedicated digital wallet which supports bitcoin, BDcoin (BDT) and multiple other crypto-currencies and fiat currencies. The wallet and ATM card can be used for token management, trading and transactions.



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### **Price and Risk Management**

Our diverse investment portfolio protects your investment from various market risks and ups and downs. Instead of keeping all our eggs in one basket, we have decided to invest in a range of markets so that we can produce timely returns and keep our investors happy.



# Dedicated Global Exchange (No need for external exchanges)

The company will also release its own cryptocurrency exchange where the holder of BDcoin (BDT)s can participate in trading (selling & buying) of their tokens. This removes the need for any external exchange, however, BDcoin (BDT) will still work on some major crypto exchanges.



### **Finance and Banking Services**

transactions that a typical cryptocurrency supports. It may also be usable on some major money exchanges, banking and other financial institutions around the world.



### **Dedicated Cryptocurrency**

One of the best benefits of investing in BDcoin (BDT) is that you will get your own dedicated cryptocurrency that will have many applications in the real and virtual applications. The token once launched can be used for making payments, money transfers, and more.



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### **Mobile App Wallet**

As previously mentioned, we will launch a dedicated digital currency wallet in a mobile app format which investors and token holders can use to manage their coins, pay bills, perform online money transactions, make payments and participate in cryptocurrency trading at the exchange.

The wallet accounts will be assigned to each of our investors, and the purchased tokens will be automatically transferred to the respective BDcoin (BDT) wallets. Other coin holders will be able to download the BDcoin (BDT) wallet app from the app store in their mobile devices.



### **Global Digital Exchange**

In addition to a digital wallet, the Company will also introduce its own global digital exchange platform which our investors can use for trading their BD-coins (BDT) for other popular cryptocurrencies such as Bitcoins, ETH and others. As the name suggests, it will be a globally accessible exchange platform which will support the top cryptocurrencies. In addition, BDcoin (BDT) will also be listed on some other leading crypto exchanges for trading and investment purposes.

One year of GST: Expectations vs Reality



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# **ICO Description**

An ICO or Initial Coin Offering is a system in which a cryptocurrency startup company puts a percentage of its tokens on sale in order to raise funds for the project. Such projects usually involve a mechanism through which the ICO organizer expects to produce profitable returns on investors' investments. The revenue mechanism behind BDcoin (BDT) ICO is a blockchain based digital payment system that provides a secure way of making online payments and money transfers.

The BDcoin (BDT) ICO sale will be held in multiple phases starting with a private sale (for shareholders), followed by a pre-ICO sale in which early buyers will be given special price and offers.





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## How to buy in BDcoin (BDT) sale?

The ICO sale of the token will be held on the official website. Interested investors and buyers can register for the sale by creating an account on the website and applying for participation in the ICO. There are some basic criteria that need to be fulfilled in order to be eligible to purchase the tokens during the ICO.

The early buyers, who purchase during the pre-ICO and main ICO sales and spend \$1000 or more, will be given attractive offers.





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## Commercialization of the token

Even though the main motive of our crypto project is not just to acquire commercial success, it is crucial to have proper commercialization structure in place in order to instil a trust in the potential investors and provide a solid foundation to the project. Therefore, we have designed our cryptocurrency and the digital payment system such that it will continue to have ample applications for a very long time. Some of the commercial applications of BDcoin (BDT) include but are not limited to:

- Digital/online payments at retail outlets
- Payments while shopping online
- Digital payment gateway for online/offline merchants
- Physical ATM cash withdrawal
- Trading on crypto exchanges globally
- Investment applications
- Currency Exchange
- Finance and Banking
- Digital Education
- Mobile payments for businesses

As the token grows, we have further plans to expand its applications to various more markets.



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# Legal aspects of the project

Our project, cryptocurrency and the digital payment wallet are protected by the law, however, BDcoin (BDT), just like other cryptocurrencies, is beyond any regulation. The cryptocurrency is protected by the law of the internet. We take all the possible measures to ensure the safety of the funds and privacy of our investors. Like any investment, this one also has a risk factor, but rest assured, your money is safe with us.

# **Future Prospective**

The future prospectives of our digital platform and cryptocurrency are virtually unlimited. We have plans to expand the applications of BDT to many more areas, including education, real estate, smart-city, and more. The best thing about BDcoin (BDT) is that it is based on a realistic concept that is almost certain to succeed.

## The team

We have a team of skilled and experienced entrepreneurs who all have an in-depth knowledge of the crypto industry and have experiences in the various related fields such as information technology, content writing, the blockchain, legal, marketing, sales and more.



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# Shareholder Advantage



BDcoin is going to be the first Cryptocurrency Company in the world that brings several unique offers, including lifetime Shareholder advantage, for individuals and professionals out there. The potential investors will be able to invest in the BDcoin project during the ICO sale. The coins purchased during the sale will give you access to a comprehensive digital payment system that will be accessible all over the world.

Among the many benefits that BDcoin has to offer, the lifetime shareholder advantage is the best that you can avail simply by investing a certain amount in the ICO or pre-sale of the BDcoin (BDT). Other benefits include two ATM cards (one of the token holder and another one for their family), cash withdrawal facility, easy and fast money transfer, low-cost transactions, money payments, and more. Invest in the coin and get an opportunity to become the lifetime shareholder (and member) of a prestigious crypto community for free. The lifetime membership has many advantages, including free lifetime access to the BDcoin platform.



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# V I S I O N

"

The vision behind the foundation of BDcoin (BDT) is – to provide a strong alternative to traditional payment solutions. We aim to establish a global digital payment solution that can be used for performing financial transactions at any time and anywhere in the world.

BDcoin (BDT) is not just a currency but a complete payment system that is available in the form of a mobile application. Users can access the app for features like digital wallet - for managing and transacting BDcoins (BDT), digital exchange - for trading in cryptocoins, and a fast and secure global payment system.

# P A R T N E R S H I P

"

Potential partners and investors are invited to join the league by investing in a futuristic cryptocurrency - BDcoin (BDT). Out potential partners include financial institutions, banks, merchants, retail chain shop owners and all other investors globally who may interested in using a secure API ecosystem enabled with Smart FinTech for the growth of their own businesses.

The more people you invite, the more you will get in return.



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Commercialization of the token

Legal aspects of the project

**Future Prospective** 

The team

Our vision

Partnership

**Purpose of the White Paper** 



# **Purpose of the White Paper**

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The purpose of this white paper is to communicate with our potential clients and customers the actual purpose, benefits, features, applications, and other aspects of our cryptocurrency. It will be a truly revolutionary digital payment system, one that you may have never seen before. The power of blockchain has enabled us to build a strong system that makes quick and affordable financial transactions while protecting the privacy of the sender and the receiver.



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