



RAPIDPAY ICO/IEO WHITEPAPER

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Introduction

Since the advent of blockchain technology, its disruptive characteristic has overtaken many industries with the main effect felt in the Fintech industry. Different cryptocurrency exchanges have emerged, each promising heaven on earth to platform users while fulfilling almost none of their promises. In fact, contrary to the satisfying experience that several platform users enjoyed previously, the industry has now been hit with many bottlenecks such as exchange platform locking accounts of users to tales of private keys loss, crash, security breach and loss of funds all at the disadvantage of users. Apart from these, majority of the crypto exchanges only function as either a crypto to fiat or crypto-to-crypto exchange and they charge backbreaking service or transaction fee that munch off a huge chunk from the fund of users.

These and many more has spurred some forward thinking individuals who viewed that the crypto industry is still too small and there are still a lot of opportunities around the world for start-ups to grow and become the biggest and trusted brands in the marketplace to come up with Coinrapid, a next generation all-in-one solution that will put an end to the problems currently faced by the system.

We understand that although there are a few good companies that offer individual services and solution in the crypto space, none of them offers an all-in-one solution for the global market. As such, our aim is to create a global cryptocurrency exchange system that doubles payment gateway for cryptocurrency and fiat payment processing. We aim to bring a novel innovation that will combine the activity of not one but several exchanges and crypto solution platforms to the table so that our platform users can have seamless and frictionless trade with utmost security and ease that cannot be found elsewhere.

With your help, Coinrapid will build an excellent platform that will offer the following solutions under one roof. They include but are not limited to:

- Crypto Exchange
- Payment Gateway
- Debit Card
- ICO Launchpad
- Crypto Asset Management

We will be the industry frontrunner whose decentralized platform will change the current status quo of the crypto exchange industry. Although there are a lot of companies and start-ups that carry out crypto trading and exchange, one of the unique selling points and core values of Coinrapid is the creation of our token named Rapidpay (RDP). An ERC20 token that will serve as the native currency of the platform with which incentivization of platform users as well as user involvement and trade vitality will be achieved.

Apart from this, we also have an ICO Launchpad that will cater for projects that need some guidance and advantage to enter the space before they become standalone platforms themselves.

This simply means that the Coinrapid platform will focus on providing start-ups in the blockchain and crypto space with the required knowledge, guide and networking required to raise funds via an ICO so as to kick start their project.

OUR VISION

Access First

We support the mass adoption of digital assets by making exchange across different platforms and locally an intuitive one with unique user experience. This is achieved via offering a user-friendly and robust mechanism to trade, compare, and profit from different cryptocurrencies.

We Bring Real Added Value to the Users by Providing:

With our industry experience, we bring institutional grade exchange and state of the art matching engine to play. These coupled with liquidity pools and aggregating retail will bring about resourceful applications that will have a great influence on adoption rate.

We also have the tools and technologies to integrate various platforms into one effectively, so that familiar interfaces and tools for cross-platform and real-time execution will be professionally utilized.

We also have strong security solution in place which will encrypt data and prevent platform breach so that platform users can benefit from a realistic market, where the fees are very low and fund utilization is optimized with solutions that are constantly updated.

Familiarity, Vulgarization, and Usability

At Coinrapid we understand that while blockchain technologies offers proven competitive advantages when compared to traditional exchange and financial services, the available solutions still present major setbacks when it comes to providing a multi-product platform (a platform with a solutions in place)—An important role that today's conventional service providers play but is not so common with crypto exchanges and financial services, as they offer a centralized and real user-friendly experience.

Coinrapid has identified that ease of use and low cost is essential to the rapid adoption and subsequent development of any exchange platform. As such, we aim to engage a number of alliances and strategic partnerships to achieve a more readily accepted platform. More on these efforts will be made known at a later stage of our implementation process.

PROBLEMS FACED BY THE CRYPTO INDUSTRY

Although the crypto industry has gained numerous attention in recent times with exchanges greatly benefitting from the rush and inflow of people who are ready to invest into the crypto markets, the industry also suffer many bottlenecks most resulting from management and significant scaling-issues on the technical and operational side of activities. Highlighted and explained below are some of the perceived problems and the solution by Coinrapid.

Just Promises no Product



A lot of companies came into the crypto market space with loads of fantasies and dreams with no real product to show off for their skills and shabby projects. Some without any live products even go into ICO/ fund raising several months ago while eventually absconding with investors' money. The sad part however is that they are untraceable due to the secured and privacy nature of blockchain leading to heavy sanctions and proposed imposition of strict sanctions on crypto exchanges and related businesses by Japan's FSA and United States SEC.

Interestingly, Coinrapid is not like any of these companies, we have a team of proven experts in the field and we have a fully functional platform www.coinrapid.com where we will offer the services mentioned earlier in this treatise. Users can sign up on this platform and use all our services and we aim to add more to the services with the passage of time.

Poor Infrastructure/Architecture



A lot of projects abound with poor structure, infrastructure and architecture. Most of these projects are put shabbily together in haste with inexperienced teams and advisor to rip unsuspecting members of the public off their hard earned money. In some scenarios the infrastructure is hardly scalable such that the project is dead on arrival and will hardly stand the test of time before it crumbles.

Coinrapid has well thought-out processes and highly scalable infrastructure in place. Our platform is set to give a breathtaking and unique user experience to any level from the beginning. Thanks to our team of highly experienced professionals with proven track record of the industry and have collaborative experience in similar niches of the crypto industry.

Security



Over the years, hackers have successfully stolen millions of dollars' worth of crypto assets from various exchanges. The reason being that the market attracts a large number of investors with everyone hoping to get a fair share of the return as such they go all out to invest, making it a point of attraction to digital thieves. While decentralized exchanges promise to mitigate the security issues of their centralized counterparts, users have so far been slow to adopt to them due to liquidity and user experience concerns.

To militate against this, Coinrapid is set to be built to high standards with financial institution level multiple layer security which will be achieved through extreme testing and auditing. We also aim to use multiple wallet including cold ones to secure the crypto asset of platform users from the numerous hackers around.

Poor Technical Abilities



Some crypto projects may have the right motives in plan but with poor technical ability of the team and advisors comes the inability to implement these motives thus leading into failure.

At Coinrapid, our team consists of industry leaders and experts with vast experience in building financial products and crypto related products and assets. To further scale and improve, we aim to hire more experts hands from the industry to build the best team possible that will be highly formidable owing to the quality of the services and solution we offer.

Customer Service



One key factor that is also a major bottle neck in this industry is good customer support. With poor support, there will be failure to effectively communicate with platform users and listen to their concerns so that solution can be proffered to them At Coinrapid, we believe that customer service is the single most important thing from a company being good to Great. We understand that users need better experience and quick resolution to their matters. That's why we are building a strong customer support team which will make sure that KYC queries, Order queries, Deposit, Withdrawals, Coin listing etc will be looked after immediately.

Global Reach



A crypto exchange company without global reach and ease of access in as many languages as possible is definitely going to hit the rock bottom as a lot of crypto users and enthusiasts are also from non-english speaking countries.

This is why we have created a platform that is set to have a wide and global reach with different languages. We are aiming to have strong partners on board across the globe to run our local platforms as well as create white-label solutions and partnerships will where necessary.

Poor Innovation Stand



The success of any project in any niche lies on the innovation of such projects. The crypto space is full of many copycats with no experience and innovation to bring to the table. They only make a replica of successful projects without proper study and sweet talk people to invest using different pr and marketing techniques

At Coinrapid, we understand that Innovation is the key to long-term success of any successful business venture that is why we aim to create a platform that has several crypto solutions under one umbrella. Apart from this, we aim to take an aggressive approach towards innovation and hiring great talents and innovative thought leaders from the marketplace so that we can be among the front-runners and crypto innovation flag bearer in no time.

Aggressive and forward thinking Leadership- Our Leadership team has many years of experience with several successful projects under their belts. They are success hungry and believe in getting the job done whatever it takes. They always put 10X is anything to do and we believe this project will be a big winner under their Leadership.

Wallets & Exchange

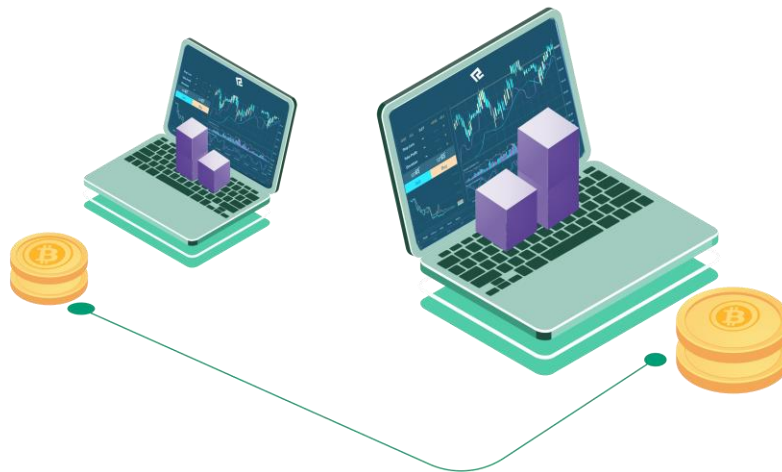


We aim to create a World Class trading and matching engine that is capable of delivering and sustaining more than a million orders per seconds with no latency or lag. Our exchange will also have the best liquidity, which will be made possible through our partnership with the major players in the industry. You will also have option to Buy Crypto with Debit/Credit cards with \$20k per day limit from anywhere in the world. For utmost security and protection against hacks and cyber thieves, we aim to use secure cold storage facility to secure most of our assets.

The trading system we aim to adopt is the hardware accelerated, sophisticated and highly efficient memory matching engine with an order peak value of 1 million/second. This figure is fifty times, of the normal industry standard and this is what we aim to utilize for ease of trading and operation control. This will guarantee no delay or lag throughout the whole core order process when the market booms.

We support the following trade types:

- Spot Trading
- Margin trading
- With many, more features to be added with the passage of time.
- Tradable Coins and Fiat:



Now, we support the following cryptocurrencies and fiat with many more to be added as we scale.

	Name	Symbol	Availability
1	Bitcoin	BTC	✓
2	Bitcoin Cash	BCH	✓
3	Ethereum	ETH	✓
4	Rapidpay	RDP	✓
5	Dollar (USD)	\$	✓
6	Euro	€	✓
7	GBP	£	✓

Other features include:

- Free coins transfer within Coinrapid customer using email and QR code.
- Instant deposits and withdrawals



Payment Gateway

Our payment gateway is designed to accept BTC, BCH, ETH, RDP and many more. Personal and business accounts will be offered and integration tools with several leading platforms in the industry will be made possible in no time and there will be instant conversion to fiat to avoid volatility.





Debit Card

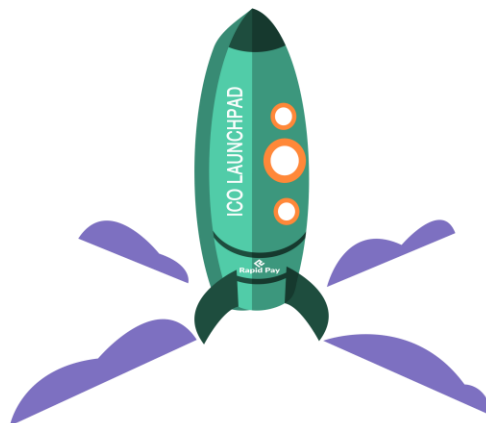
Our Debit card will be launched through partnership with one of the biggest player in the industry. To speed up the rate of operation, we have already signed a Memorandum of Understanding (MOU) with them and we will begin collaboration to achieve the creation of our debit card in no time. With the debit card, holders will be able to exchange Crypto to Fiat, Upload on Visa Debit and Spend their money. Interestingly, the card is usable worldwide and it planned to be made available different currencies



ICO/IEO Launchpad & Coin Listing

We will have an in-house vetting team for Coin listing that only accept listing of coins after thorough vetting and investigation has been carried out. This way, we will be able to weed out scam coins and projects and protect potential investors from falling for them.

Our launch pad will be an all in one solution for ICO/IEO projects. From development to marketing to fund raising and final launch. For this, we will offer users will get exclusive deals including incubation and funding options for realistic and qualifying projects.





Crypto Asset Management

This is a corporate service we have in plan for institutions and crypto platforms alike. We will give them the option of holding their crypto asset with us and earn interest on them. We aim to have three, five and 10-year options available. A form of short and long-term partnership with us with bank level security on funds and insurances in place.

- Device Coverage
- Access to our platform is available via the following channels and devices only:
- Website
- Android app
- iOS app



REVENUE MODEL

- Coinrapid will generate revenue from but not limited to the following under listed means to help with platform management as well as research and development;
- Exchange Fees: When trading or exchanging on the platform, it will cost both platform a tiny fraction of their cryptocurrency as exchange fee.
- Withdrawal Fees: When withdrawing from the platform, it will cost users a very small amount of the amount they are withdrawing as withdrawal fee.
- Listing Fees: This will be the small amount of money that will be charged by us for listing your coin or token on our platform.
- Debit card Fees: This will be a very small amount that will be charged on card issuance and maintenance.

- ICO Launch Packages: This will be made available in different package option depending on the choice of the ICO project team.
- Asset Management fees: Will be on monthly and yearly basis depending on the discretion of service users.
- Other ones include:
 - Margin Fees
 - Merchant Fees
 - Conversion margins

Rapidpay Coin Buyback & Burn offer

We would buy back RDP each year using 20% of their profits, and then destroy them until the exchange buys 50% of all RDP back. All the transactions will be on blockchain.

RAPIDPAY COIN

As earlier mentioned, we will issue our token called Rapidpay, which will have a fixed supply of 81 Million (never to be increased) and will be based on Ethereum (ERC20). The Rapidpay coin can be used to pay exchange fees, withdrawal fees, and other related activities to be announced. Using RDP tokens means getting discount on several of the available services we offer. This will help increase the adoption and ultimately the value of the coin in no time.

Fund Allocation:

- 60% ICO
- 30% Founding Team
- 10% Angel Investors

ICO:

To raise fund for this project, we aim to conduct an Initial Coin Offering where we will sell RDP at discounted price to early birds and angel investors.

The following means of payment will be accepted during ICO: BTC, ETH, and BCH

Value of RDP during ICO:

- **RDP = \$0.01**

ICO Timeline:

- **Private Sale** : 20% Discount
10 October 2019 - 09 November 2019
- **Pre-Sale**: 10% Discount
10 November 2019 - 09 December 2019
- **Crowd-Sale**: 5% Discount
10 December 2019 - 15 January 2019

ICO Cap Limits

- **Hard Cap = \$ 1 Million**
- **Soft Cap = \$ 5 Million**



Rapidpay Value

You can use RDP to pay fees on our platform including but not limited to;

- Exchange Fees
- Withdrawal Fees
- Payment processing Fees
- Conversion Fees
- Listing Fees etc.

Usage of Funds Realized during ICO:

- 40% will be used for Platform Development, recruiting, upgrading
- 50% will be used for Branding and Marketing on global level to raise awareness about our products.
- 10% emergency funding for unexpected situations.

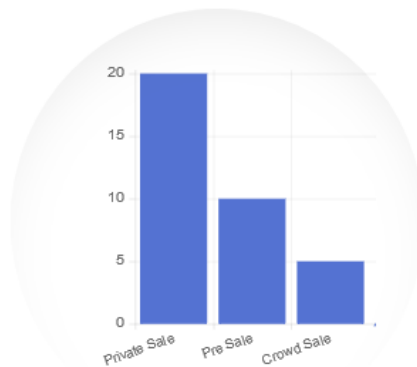
Token Distribution

In order to make RDP token distribution process more efficient, the RDP price will be fixed as follows;

1 RDP = \$0.01

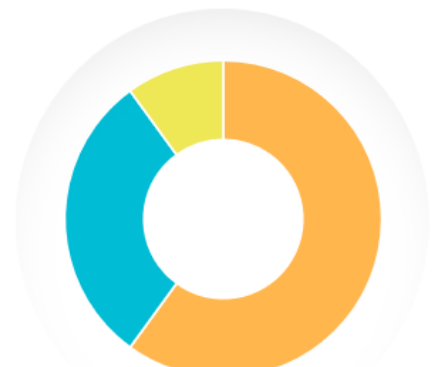
BUY TOKENS -20 % OFF

Token Sale Discounts



■ Token Sales Discount (20% -5%)

Token distribution



● 60% Offered in ICO/IEO

● 30% Founding Team

● 10% Angel Investors

Road Map



Team:

Our team is composed of highly professional and motivated entrepreneurs and developers with expertise in a plethora of different fields. Thanks to this and combined experience in business development and management, this allowed us to obtain invaluable knowledge regarding the ins and outs of developing a business from conception to conclusion.

We are among the unsung heroes who took up the task of researching the new technology known as the Blockchain, going back as far as 2011 when only very few believed in it. Furthermore, we have grown in technical maturity and insight as to developing a business and providing financial service guidance and solutions.

Advisors:

We understand that the cryptocurrency exchange world is getting saturated by ill-prepared and weak pseudo-exchanges with ulterior motive by the day. However, we are confident in the core values and unique selling points of our project. We believe that with the right marketing, publicity will be achieved and adoption and usage of our exchange will be realized in no time.

Since we have a solid company structure with sound infrastructures in place as well as having a sound practical approach of issues and happenings around the crypto world, our team of experienced industry leaders and experts in various aspect of tech will leave no stone unturned in achieving success.

Our Team & Advisors



Rizwan Khan
Chief Technical Lead



Hassan Jahangir
Project Manager



Shabanova M.
Marketing Manager



William Dawsey
VP of Finance & Payments
at Chetu



Ali Zain
Blockchain Developer



Kirill Beresnov
Blockchain Developer



Haitham Said
Graphic Designer



Imran Jan
Senior Mobile App Developer



Chetu Team
Lead developers@ Coinrapid