



Worldcore

Cash Money Transfers

White paper

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The forms which stand in closest competition with those undergoing modification and improvement, will naturally suffer most

Charles Darwin, “The Origin of Species”

Charles Darwin

WHAT'S THE IDEA?

[Worldcore Cash Money Transfers](#) is an international payment system of the next generation, which is created and deployed on the basis of blockchain and smart contracts, with the possibility to cash out a wide array of cryptocurrencies in more than 1000 offices around the globe. It also allows the users to buy or sell any crypto-asset and participate in ICO events, even with no Internet connection.

This is a hybrid solution, which provides all the most demanded services to date: from traditional banking services, p2p and internet payments to well-known and even unique options offered by the crypto-currency industry.

No bureaucracy from now on! We want to create a completely new, instant, impersonal and very simple payment service.

We plan to reorganize our existing payment system to offer all the opportunities of blockchain to ordinary people around the world by providing them with an easy access to crypto-currencies and tokens.

Now anyone will be able to send and receive money in cryptocurrencies, buy and store any tokens, and even make transfers at the record low rates without creating a wallet.

We are planning to make a breakthrough by making crypto-currency payments and other opportunities of blockchain more popular in the everyday economic activities of people, and therefore, to turn an offline crypto-asset trading into something that will be as simple as a regular purchase in a store.

This is a new level of work with finances, built on the basis of blockchain and smart cryptocurrency services.

SENDING MONEY

Transfer to one recipient

Let's take a look at the simplest and most typical case: cash transfer at the nearest office of our bank or at the cashier's office of Worldcore Cash Money Transfers.

In this case, you do not need to know the exact address or the country of destination to send money. You do not even need to specify any personal data of the recipient. All you need is just to recharge the balance in cash (or, maybe, by direct transfer of the required amount directly from your crypto-wallet), and get a hash key in return, a kind of impersonal password to your asset.

You can keep this hash key or transfer it to anyone by sending via e-mail, messenger or SMS. The recipient can later present the key in the nearest office of Worldcore Cash Money Transfers and immediately receive the entire amount you have credited in cash, no matter how far away he/she is from you.

No more documents and bureaucracy! It is an instant, impersonal, and extremely simple type of translation!





Diagram:

Making a transfer in cash at the nearest office of your bank or at the cashier's office of Worldcore Cash Money Transfers.

► Step 1

Transfer fiat money (at the cashier's office) or by direct transfer of crypto-currency (from personal wallet) to the payment system.

► Step 2

Receive a hash-password to the asset purchased (it can be an amount either in fiat or crypto currency) immediately after the deposit receipt.

► Step 3

Send the hash-password to recipient in any convenient way.

Transfer to a group of recipients

Another question that arises is: how can you transfer a certain amount of money to a group of individuals at once, so that each of them is guaranteed to be present for receiving the money, and nobody alone could withdraw it?

In this case everything is just as simple as in the previous situation: first you need to deposit money at the nearest local office of Worldcore Cash Money Transfers (or send funds by any convenient non-cash or cryptocurrency transfer from the comfort of your home), and then ask to generate not only one hash key, as in the previous example, but a certain number of hash keys, equal to the number of people receiving that money. This option, involving a group of recipients, is called multisig.





Diagram:

Making transfer to a group of recipients.

► Step 1

Transfer fiat money (at the cashier's office) or by direct transfer of crypto-currency to the payment system (requesting the multisig mode).

► Step 2

Receive a certain number of hash-passwords, immediately after the deposit receipt.

► Step 3

Transfer those passwords to the targeted people in any convenient way. Only when all the passwords are collected together, the recipients are entitled to get their money (at the cashier's office and in the customer's online office).

There are three recipients in our example. You need to personally send one key to each of the recipients, making them the owners of a part of the public key.



To withdraw the money, all the recipients need to gather together at the local office of Worldcore Cash Money Transfers, where each of them will be asked to provide his/her own part of the key. And only after collecting all the parts of the keys the collective receiver will be able to cash out the money sent.

Such a scheme ensures that the money will be jointly collected by the people for whom this amount is intended. In other words, no one alone can receive the common funds to spend them for personal purposes.

This and other opportunities open up fundamentally new horizons in the payment transfer business industry, and provide convenience and security for our customers through the use of the most up-to-date solutions.

RECEIVING MONEY

The next step is to receive the money sent. You can be sure that it's much easier to receive than to send.

However, the main thing you need to understand is that in Worldcore Cash Money Transfers, any transferred asset, whatever it is, is described by its unique hash key. To access the sent money, you simply need to ask the sender for a hash key to that transfer. And nowadays, in the age of instant messengers and global communication tools, it is very simple to deal with this issue.

You also need to remember that the hash key must be stored in a safe place, since this is absolutely private information. Knowing your key, any unauthorized person may get your assets. This key has no expiration date, i.e. it will be valid until someone activates it and receives your assets.





As soon as you receive the transfer from the sender in any convenient way, you can choose further actions: immediately cash out the amount sent or save this asset online (e.g., you are an investor, and you want to keep the received crypto currency, in case its value increases in future).

Firstly, you just need to provide the received hash code at the nearest office of Worldcore Cash Money Transfers and get cash in return. Secondly, you can either save this hash code without doing any actions, as your asset will be kept forever in full security, or activate the key in your personal online office within our payment system in order to get the opportunity to make basic transactions, using your asset.

Well, you have already received your hash-key. Now we will examine how the above methods look schematically:

Immediate encashment of the asset received

► Step 1

Provision of a secret hash-password (previously received from the sender) at the office of the payment agent ensures the receipt of your asset.

► Step 2

After a successful verification of the hash-password, the transferred asset is converted into fiat money at the current exchange rate. The whole process takes place in the bank branch or at the office of any payment network agent.

Keeping assets online

► Step 1

Provision of a secret hash-password (previously received from the sender) at the office of the payment agent ensures the receipt of your asset.

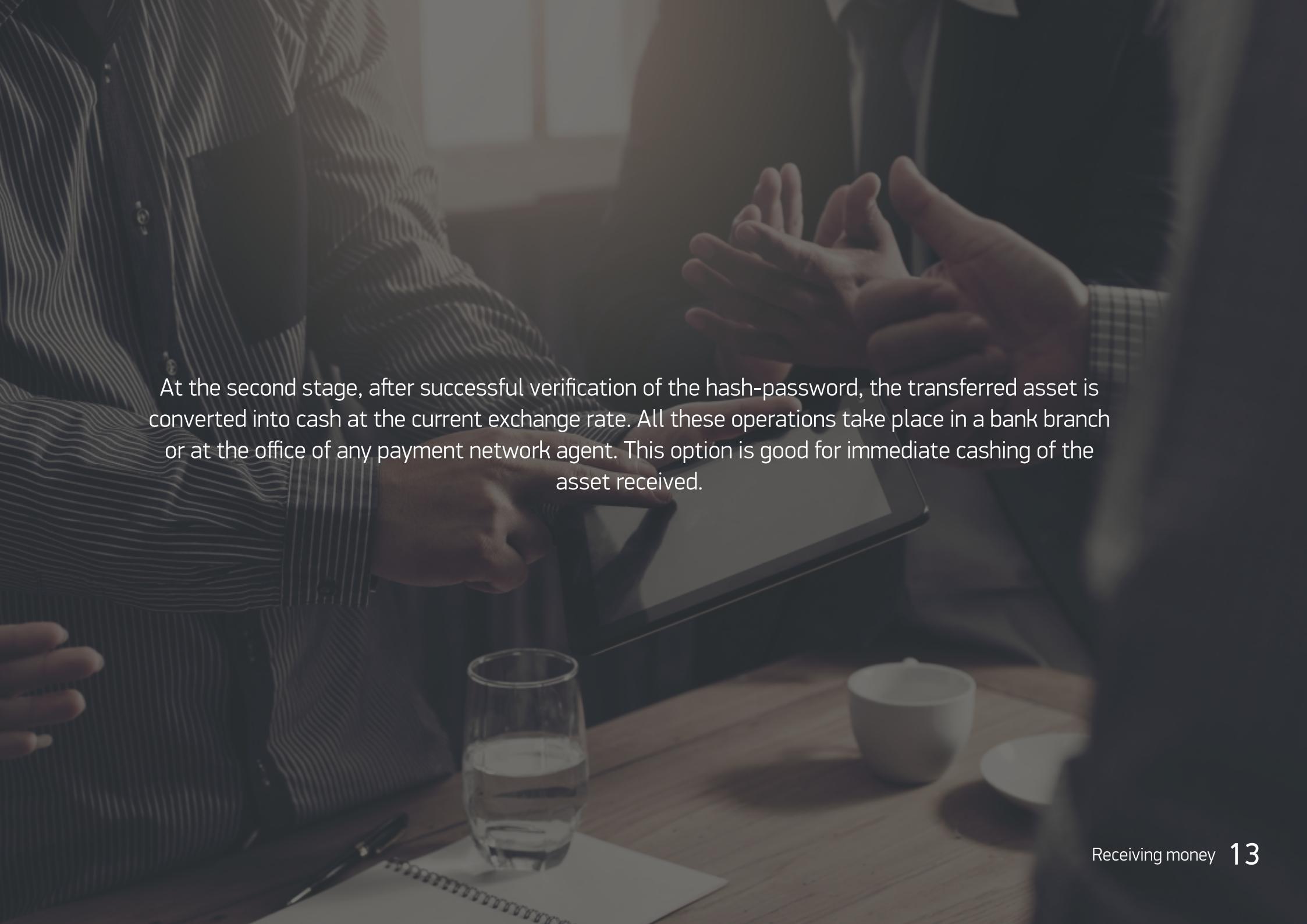
► Step 2

Crediting tokens, crypto currency or other digital assets to the client's personal balance, which is available for further transactions or storage in the customer's personal office within the system.

Customer's online office

Diagram:
Receiving money





At the second stage, after successful verification of the hash-password, the transferred asset is converted into cash at the current exchange rate. All these operations take place in a bank branch or at the office of any payment network agent. This option is good for immediate cashing of the asset received.

TYPES OF PAYMENTS

Direct payment

This is any payment with a known replenishment purse. For example, it can be any cryptocurrency purse in a certain cryptocurrency. Such payment from a sender passes through Worldcore Cash Money Transfers and is immediately credited to the recipient's purse



Smart Contract Payment

Here is how to buy a specified asset through a specified smart contract. This smart contract will instantly and automatically purchase the asset a customer needs for the amount paid. Then it deposits it in its purse, by "freezing" it temporarily.

Any payment to a smart contract always returns a unique secret hash-number online that unambiguously indicates the ownership of the asset. In some cases, an instant response is impossible. For example, with direct payment through a crypto-currency from a personal purse (deposit operation), the payment confirmation receipt is not always carried out immediately. In this case, you can enter the sender's e-mail and get a hash code of the created asset after receiving all the confirmations. Also, in the case when the operation is requested in multisig mode, the smart contract may return a set number of hash keys.



Each smart contract also contains a mandatory input value. It can accept both cash (fiat) from agents' cash registers, and cryptocurrency payments from private purses, conducted through a special form on the site of the payment system or through a client's personal account. A hash-key from another valid asset can be specified as the input value (more details are provided below).

THE ESSENCE OF THE SYSTEM

Smart Contract Services

It's the most important essence of the payment system, so let's take a closer look at it.

All available smart contracts are listed on the bank's website and in the operator console of the payment agent in the form of an open public directory. They are grouped according to a thematic principle with a detailed description.

Functionally, each smart contract consists of a simple logical chain, implemented on the basis of the payment system's software. When money is received, it tries to use the amount for an online purchase of a digital asset tied to a specific smart contract, and then returns a unique hashtag of the owner of the deposited asset back to the client. In case of failure, an error code is sent and the money is returned.

You can quickly add a variety of services to the smart contract catalog, including third-party processing, which will be further available to all customers of the payment system. These can include a specific crypto-currency purchase (for each type of currency there is a contract), a purchase of tokens of a particular ICO (for which a smart contract is made), crediting money to a phone account in any country, voting on Blockchain TV or other similar operations.

It's important to understand that the result of executing any smart contract (as opposed to direct payment) is always the return of a unique hash key + payment ID. Simultaneously, the Worldcore Cash Money Transfers system automatically purchases the ordered crypto-asset from the market (exchange), and deposits it in its cold purse, separately marking the newly created pair in its blockchain: an amount of the purchased currency, a hash key for unlocking the asset, and a payment ID.



From now on, anyone who presents this hash key will receive the asset on its account balance. The system stores it until it is claimed by the key's owner, while ensuring the real availability of the asset at any given time.

In a case when the office of Worldcore Cash Money Transfers used has an operating cash desk, it is cashed at the current rate. When the key is activated in the personal account, the asset is transferred to the local purse balance of the person who activated. Having a payment ID, you can observe its status in the public section of the payment blockchain.

To return the payment for any reason, you need to re-name your hash key, which is known to the sender. For example, the recipient hasn't picked up the money. In this case, the sender, seeing this in the blockchain through the ID, can always withdraw it.

If you are an investor, all you need to do is to purchase a certain amount, after which the system returns a hash key of the deposited asset. Then it can simply be stored in a safe place. If you decide to cash it in a year, you can get all the value at the time of cashing. Meaning, if you act as an investor, then you do not even need to register an online office.

This way, the blockchain actually deposits all amounts purchased by customers. Whether it's a payment, long-term investment or another operation of this kind - it's a private event. Only direct payments go transit by being fixed in the blockchain ledger for more control.

Online office

This option will be convenient for an advanced investor. It enables the customers to connect other bank services (natural expansion of the client base).

Every person, working with the payment system, can ask the operator to activate a personal online office for storing all the digital goods or tokens purchased.

In addition to a set of simple operations that partially duplicate the capabilities of the payment agent operator, the online offices enable customers to issue hash keys to their own assets and generate bunches.





Hash-key (asset's private value)

This is a digital equivalent of the asset ownership rights, which is guaranteed to be deposited by the payment system, and is presented in the form of a unique sequence of numbers. Any customer, providing a valid hash key and payment ID, is considered a legitimate recipient of that asset.

The hash key loses its power immediately after activation. Simultaneously, the owner of the key receives all the assets, which were previously deposited by the system.

Payment ID (asset's public value) is a unique number of any transaction or payment that helps identifying a payment or an asset within Worldcore Cash Money Transfers system. It also gives the current status and details of the corresponding digital object within the payment blockchain.

Payment blockchain

This is the main decentralized digital archive, created to store the operational information of the payment system, which is divided into a public and a private part. The private part is encrypted with the keys of the payment system agents, which are automatically issued and updated by the central office of our bank through the payment management system, which is accessible to each agent.

The current version of the blockchain's public section is always available on the official site of the payment system and can be viewed via Internet explorer browser.

The offices of payment agents (or the banks) mainly perform offline cash withdrawal operations and other service functions, required for the proper operation of the payment system.

The minimum technical condition for participation in the system is the ability to locally store and maintain the current copy of the payment system blockchain.



Multisig

This is a payment mode for the smart contract, which can be optionally requested by the payer. In this mode, the system generates a given number of hash keys to provide to different individuals, who can later jointly withdraw the transferred money. In this case, only the simultaneous provision of all components can confirm the ownership of the asset.

Multisig mode can also be used for multi-factor authorization, which is when one part of the key is stored in one place, and the second part in another place. In this case, all parts of the key belong to the same person, and this algorithm helps strengthen the security.

Bunch

A convenient way to collect several hash assets together by creating a hash key to the set. Only the owner of all the component asset keys can create a bunch, and at the same time, the diversity of those assets does not matter. The system generates a single hash key to all the assets only after simultaneous input of the hash keys to all asset components. Once the single hash key is generated, it becomes immediately valid and includes the confirmed assets only.

In other terms, to store a large set of different assets, it is enough to have just one single master key, called a bunch. At the same time, the keys to all composite assets remain valid and can be spent (activated) independently. However, it is necessary to note that as soon as the amount of any asset component decreases, the system automatically excludes that asset from the previously created bunch.

A bunch-hash can be cashed out in the same way as a normal hash key. It is necessary to note that, during the encashment of the bunch-hash, all the valid components of the given set are converted into cash (at the current exchange rate).

The bunch key can be canceled anytime through the corresponding smart contract at the request of the owner. At the same time, all its components (hash keys) remain valid.



Online verifier

This is an important element for offline hash key trading. It allows for the independent verification of any hash key (using the payment system site or the mobile application), and the receipt of all data on the provided hash key: validity, assets stored, inclusion into a bunch, etc.

In addition, the verifier enables customers to reissue any hash key safely when any asset deal is made.



Reissuance of hash-keys

This is a service operation that is carried out during offline transaction, when a tangible asset is transferred from a seller to a buyer. The buyer, who has paid the seller with a hash code, can reissue his/her hash key after the online verification. The reissued hash key is immediately sent to the seller's specified contact.

Thus, at the time of the transaction, the previous hash key instantly loses its validity. To replace it, the system generates a new private hash key for the same asset, which is sent to the seller by a third party (verification service). In other terms, only the seller knows the new key. This prevents possible abuse of assets by the buyer, as after the transfer of the key, the buyer can try to spend the assets more quickly than the seller does (double spend situation).

It is possible to reissue the hash key through an escrow account, which ensures that at the time of the transaction the key is temporarily transferred to a third party (a guarantor). After receiving a confirmation of the transaction from the buyer, this key is automatically reissued and sent to the seller. At the moment of reissuance the verifier makes all the actual changes to the payment blockchain, registering the transfer of the ownership rights.

SYSTEM FEATURES

- 
- ▶ Instant transfers;
 - ▶ Amazing flexibility of the system, including multiple payment choices;
 - ▶ Ideal payment gateway is a tool erasing any borders between crypto-currency, electronic and fiat payments;
 - ▶ Anonymity and complete depersonalization of transfers;
 - ▶ Absence of complicated operations with documents, i.e. the assets are associated with hash keys only;
 - ▶ Lots of additional elements to strengthen the security of the transactions;
 - ▶ Integration with traditional banking services;
 - ▶ Cross-border payments;
 - ▶ Creation of a market for offline trade in crypto-assets;
 - ▶ Maximum transparency in transferring and storing of any assets, guaranteed by the blockchain system;
 - ▶ Access to all possible crypto-currency assets and tokens through a single payment interface;
 - ▶ Ultimate simplicity - the opportunity to invest in the cryptocurrency/ICO even for a common person;
 - ▶ Use of the smart contracts allows for the ultimate expansion and automation of any payment transaction while integrating any third party services.

EXAMPLES OF WORLDCORE CASH MONEY TRANSFERS SERVICE USE

Now let us consider a few typical situations when this hybrid payment system can be used in the real world.

In order to better show the incredible possibilities of Worldcore Cash Money Transfers, we specifically selected some examples that are more complex than a regular money transfer or a direct transfer of crypto assets from a sender to a recipient.



EXAMPLE 1: TRANSFER OF FIAT MONEY TO CRYPTO-WALLET

Here we show a typical way of transferring fiat money directly to any crypto-wallet, using only our payment system (withdrawal of cryptocurrency in fiat is a similar and simple task).



Diagram:

Transfer of fiat money to crypto-wallet.

► Step 1

Direct cash deposit into a certain crypto-currency wallet (for example, in Ethereum) through the bank office.

► Step 2

Automatic direct deposit or transfer to a specified crypto-currency wallet. At this point the recipient is logged in the Ethereum network.

EXAMPLE 2: WITHDRAWAL OF CRYPTOCURRENCY TO FIAT WITH DISTRIBUTION TO SEVERAL RECIPIENTS

Furthermore, we offer another version of the diagram, describing the hypothetical case of cryptocurrency withdrawal to fiat and the subsequent distribution of this amount between two persons. Each of those persons receives his/her own hash key for cashing out the funds (multisig option).

To complete this operation and receive fiat money, they need to come together at the office of Worldcore Cash Money Transfers, present their parts of the public key and receive money in return (automatically converted to fiat upon withdrawal).

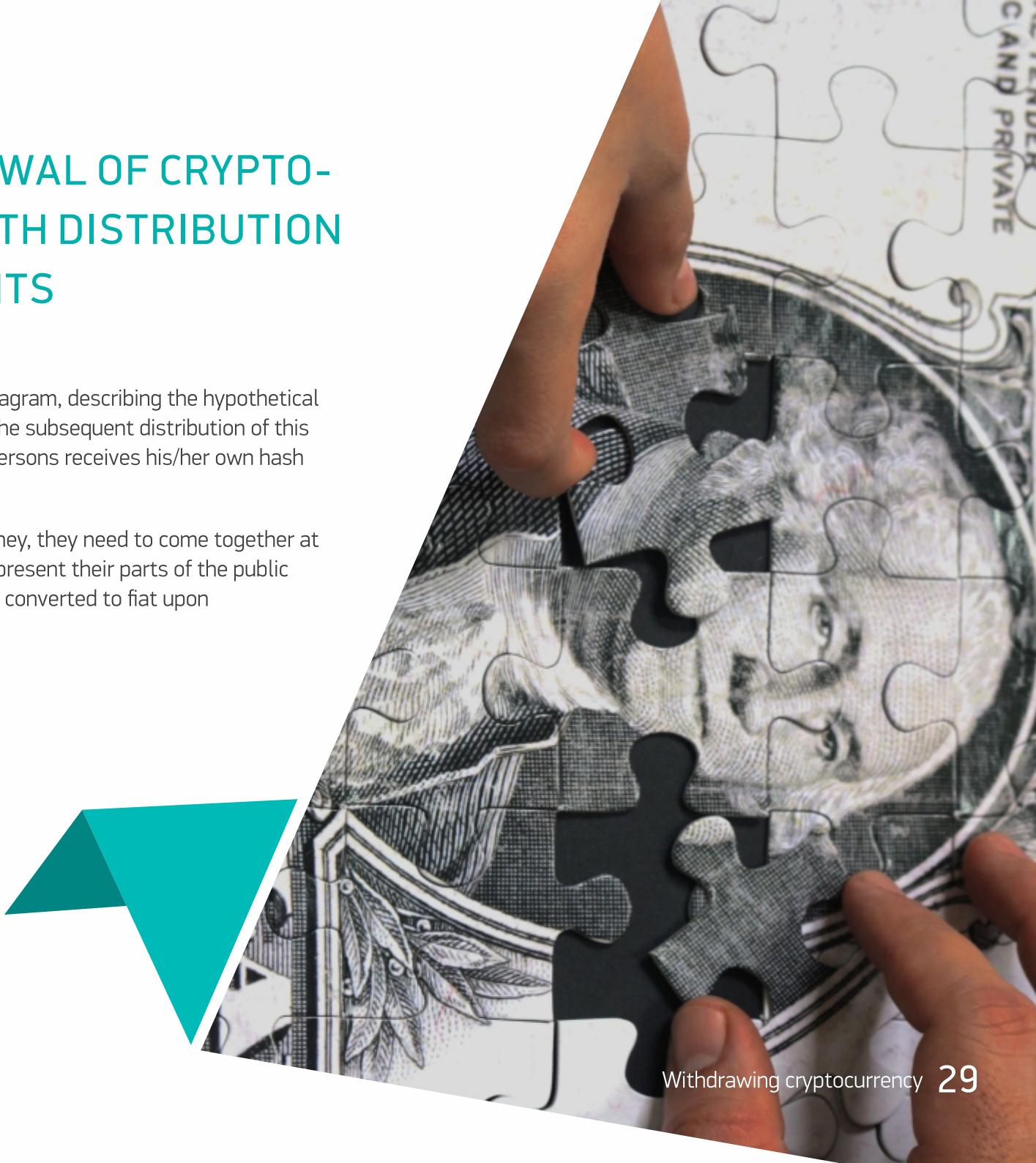
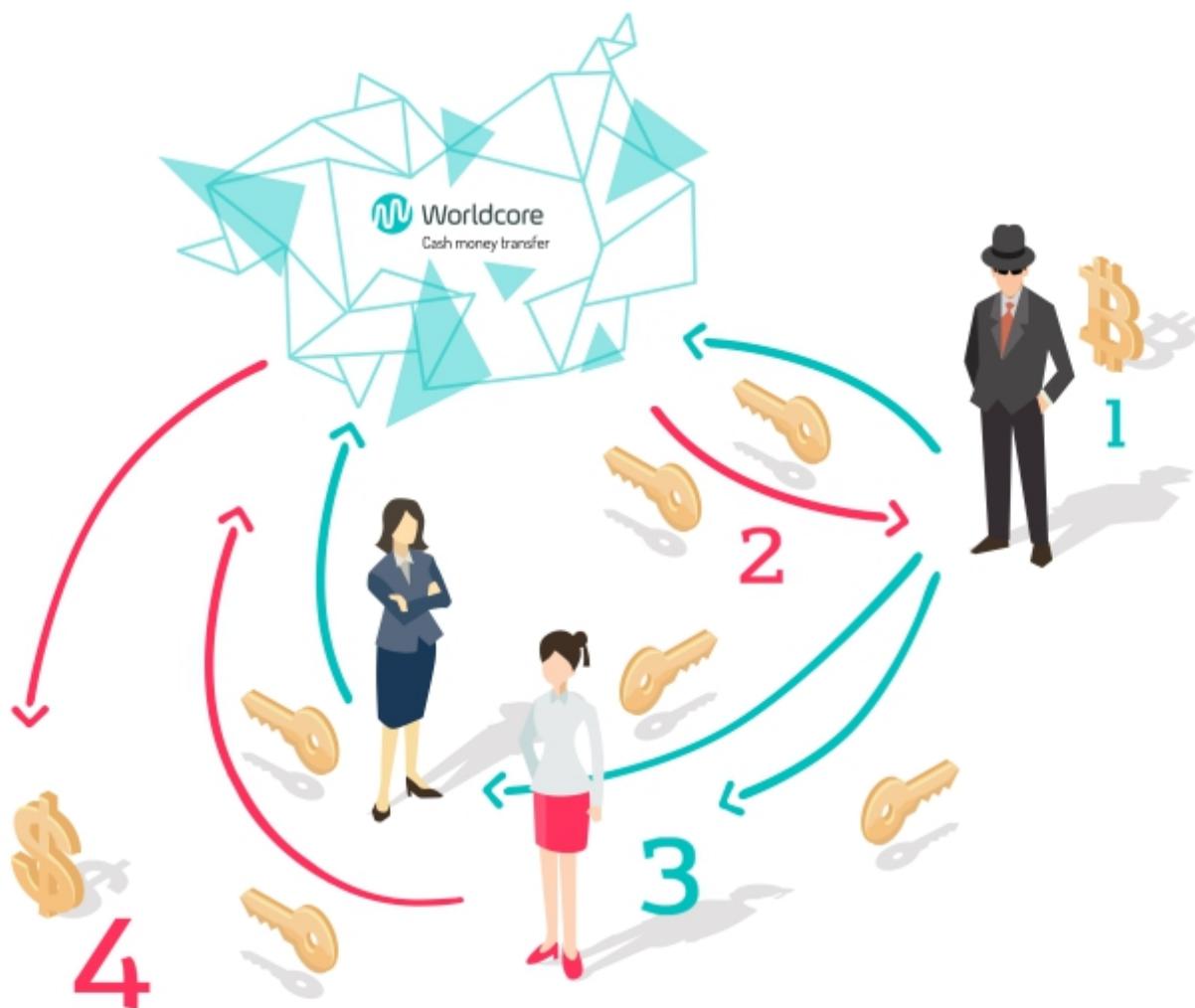


Diagram:

withdrawal of cryptocurrency to fiat with distribution to several recipients.



► Step 1

Crypto currency transfer from the crypto currency wallet to the smart contract of the payment system for the purpose of further cashing out and transferring money to two more people (multisig option).

► Step 2

Returning the hash-passwords for activation of funds to the payer

► Step 3

Independent transfer by the sender of two hash keys for further collective cashing of the deposited cryptocurrency by the recipients. All the recipients need to present the hash keys together at the payment agent's office due to the multisig mode (in this example, two persons).

► Step 4

Both recipients come to the bank or the payment agent office and activate the multisig by two keys previously received from the sender. As a result, they receive the cash amount equivalent to the crypto currency transfer.



EXAMPLE 3: PRIVATE INVESTMENTS

This is a typical "home investor" who has heard a lot about crypto currency and has long wanted to invest in tokens, ICO and other popular crypto assets. Any person can do it easily with Worldcore Cash Money Transfers. You do not even need to create a wallet and delve into the numerous technical details of such operations.

Every customer can purchase a stake in ICO or desired tokens in any office of Worldcore Cash Money Transfers. To complete the purchase, he/she can make a fiat transfer to a specific smart contract, and get his/her secret hash-password to each asset purchased for later access.

Furthermore, the customer can simply record this password on a piece of paper, or transfer it to his/her personal online office, where he/she can comfortably and easily manage all the assets. Later those assets can be sold in the same simple way: by presenting his/her secret hash password to the cashier and receiving cash.

Diagram:

Private investments.

The recipient and the sender are the same person. Investing in crypto currency or in ICO

► Stage 1

Sending fiat money through an office cash desk to the smart contract address, which automatically converts the received amount into the DASH crypto currency and sends to the system's internal account to be claimed later.

► Stage 2

Receiving a hash-password to own the assets in this crypto currency

► Stage 3

The tokens, crypto currency or other digital assets are credited to the client's personal balance only after entering the asset hash key in the online office. Later the assets become available for further operations or storage.



EXAMPLE 4: LONG-TERM STORAGE OF A BUNCH, CONTAINING INVESTMENT PORTFOLIO

Another typical transaction is when an investor stores a bunch, containing his/her investment portfolio, for a long time directly in the bank. Please note that you do not need any electronic wallets and/or special knowledge.

Any person can quickly and easily purchase any crypto-currency assets for subsequent private offline storage for investment purposes.

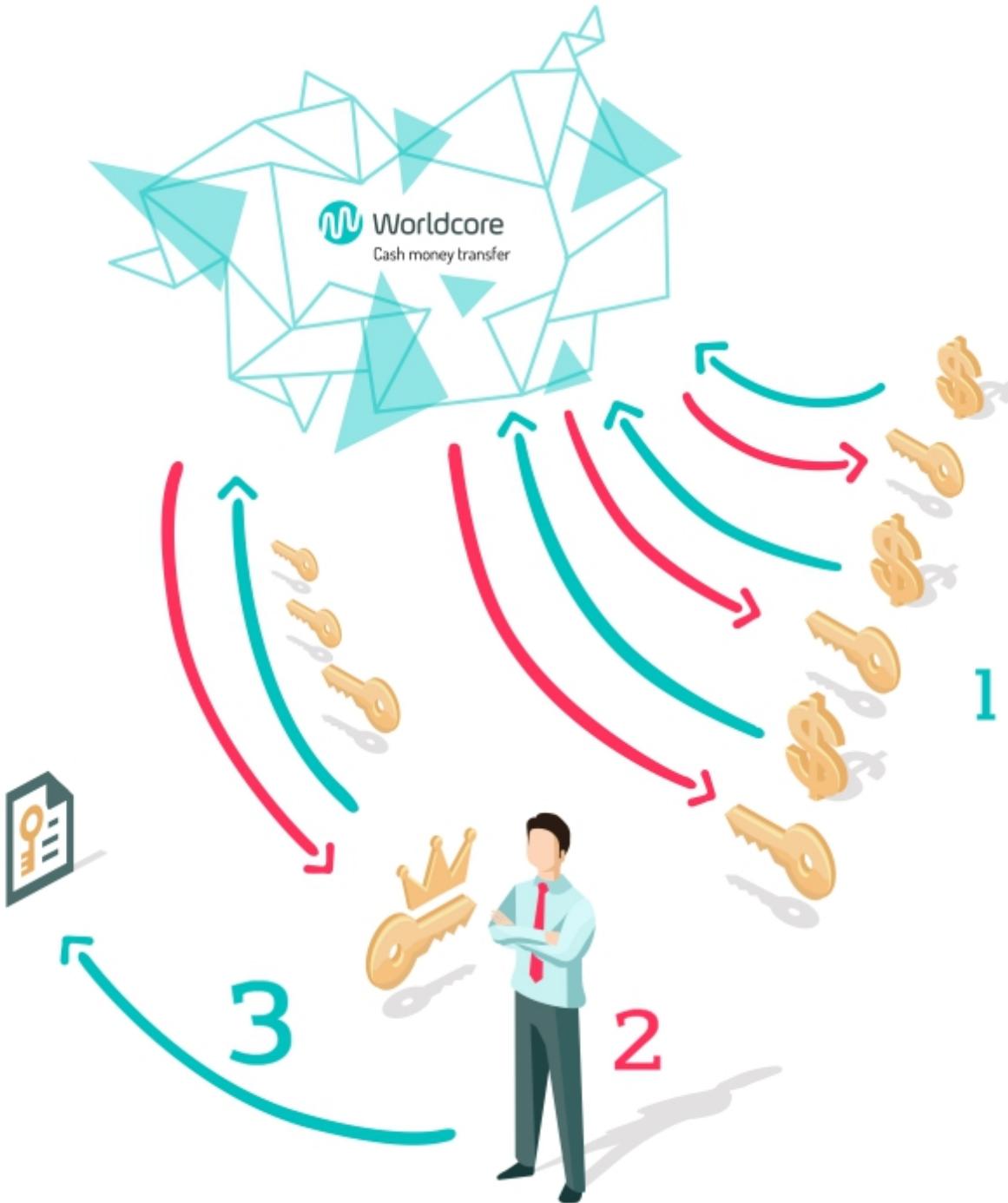


Diagram:

Long-term storage of a bunch, containing investment portfolio

The recipient and the sender are the same person.

► Step 1

A series of purchases of a number of crypto-currency assets (formation of an investment portfolio), and receiving a hash key of the asset for each item purchased.

► Step 2

After purchasing a series of various assets, which form an investment portfolio, the customers usually order to issue a single bunch key to all previously created hash keys (assets).

► Step 3

Printing the generated bunch key (for all previously purchased crypto assets) and placing a paper with the code to safety-deposit box in your bank.



EXAMPLE 5: OFFLINE ANONYMOUS TRADE IN CRYPTO-CURRENCIES OR TOKENS

In this example, we have shown one of the options allowing the customers to trade offline in any crypto-currencies and tokens completely autonomously from the entire cryptographic Internet ecosystem. Every customer can purchase any digital asset through our payment system and then resell it, using hash keys.

An online verifier, as well as a secure hash key reissue is a reliable tool for such offline transactions. It will help you instantly check out any digital asset offered as collateral for any offline transaction.

► Step 1

Purchasing any popular cryptocurrency or token through the payment system (receiving a hash key for the asset purchased)

► Step 2

Selling a crypto currency offline. With our help, everyone can sell any kind of popular tokens or crypto currency offline. The entire process is as simple as making purchases in an ordinary store for cash.

► Step 3

Online verification is a tool to independently verify the validity of any hash key between the buyer and the seller, without providing it to the counterparty (offline transaction protection).

► Step 4

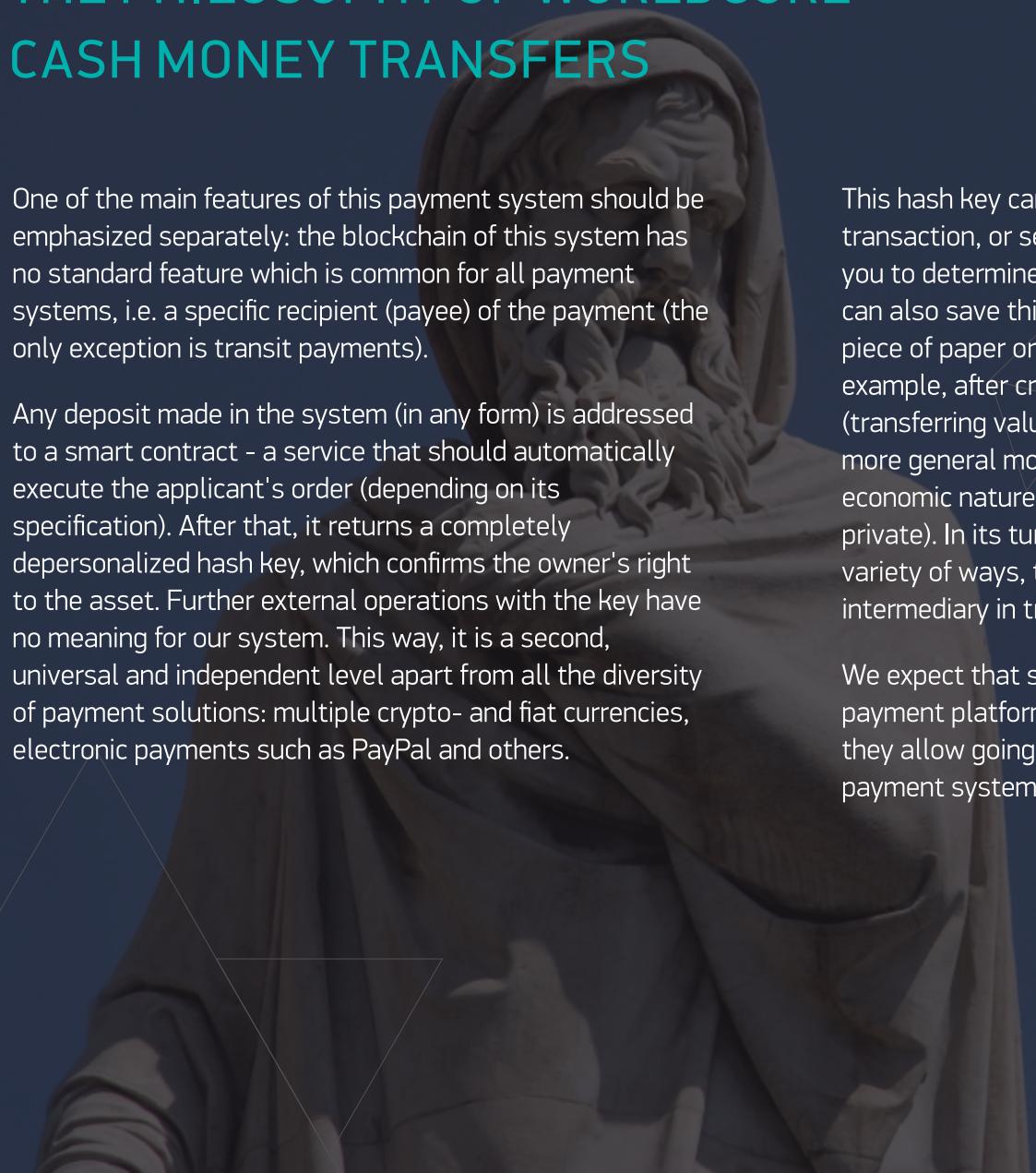
In case of a successful transaction, the reissued key is automatically sent to the buyer of the crypto currency by electronic channels (sent by the payment system), and the cash is transferred personally to the seller.

Diagram:

Offline anonymous trade in crypto-currencies or tokens.



THE PHILOSOPHY OF WORLDCORE CASH MONEY TRANSFERS



One of the main features of this payment system should be emphasized separately: the blockchain of this system has no standard feature which is common for all payment systems, i.e. a specific recipient (payee) of the payment (the only exception is transit payments).

Any deposit made in the system (in any form) is addressed to a smart contract - a service that should automatically execute the applicant's order (depending on its specification). After that, it returns a completely depersonalized hash key, which confirms the owner's right to the asset. Further external operations with the key have no meaning for our system. This way, it is a second, universal and independent level apart from all the diversity of payment solutions: multiple crypto- and fiat currencies, electronic payments such as PayPal and others.

This hash key can be provided to someone as payment for an offline transaction, or sent by e-mail as a birthday present (a smart contract allows you to determine a date prior to which a person can't spend this money). You can also save this asset for yourself as an investment (for example, on a piece of paper or on a USB flash drive), or exchange it back for money, for example, after crossing the border. The logic behind a normal payment (transferring value from an individual A to an individual B) is replaced by a more general model. Meaning, the asset is endowed with any given economic nature (where the case of a standard payment from A to B is private). In its turn, it provides flexibility to continue using assets with a variety of ways, taking the payment system far beyond the role of the usual intermediary in transferring money from one person to another.

We expect that such schemes created on the basis of hybrid fiat crypto payment platforms will gain immense popularity among customers, since they allow going far beyond the standard limitations of conventional payment systems.

It is a blockchain that allows you to quickly and conveniently create such hybrid payment gateways that safely store and automatically deposit any assets placed there, acting as a reliable decentralized platform for all parties involved in the transaction.

Smart contracts, in their turn, allow for deploying any number of automatic financial services in addition to such a platform, as well as services that can meet absolutely any requests in the world of finances. Smart contracts work with specialized trading robots available to third parties via API, or individually through your account or a payment system operator (at points of Worldcore presence).



THE FUTURE OF WORLDCORE THROUGH THE BLOCKCHAIN PRISM

When talking about Cash Money Transfer by Worldcore, on one hand, we offer a hybrid platform that allows us to operate with any means of payment including cutting edge cryptocurrencies and tokenized assets. On the other hand, we create a huge range of financial services on the basis of smart-contracts, as well as services that allow us to automatically serve any number of customers.

When creating this blockchain-based platform, we aim at achieving maximum transparency and operation autonomy of this hybrid financial system.



Worldcore

WHITE PAPER

HOW DID WE COME TO ICO AND WHY?



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INTRODUCTION: BRAVE NEW WORLD OF **WORLDCORE**

Sometimes choosing the right financial institution predetermines the success of the whole business. Knowing this, Worldcore does its best to provide the world-class payment solutions for both individuals and corporate customers.

TOMORROW, **WORLDCORE** WILL SHIFT TO BLOCKCHAIN. ICO GRANTS YOU A CHANCE TO MAKE MONEY TODAY. WRC TOKEN WILL BECOME YOUR PASS TO THE NEW WORLD – TO THE BRAVE NEW WORLD.

WHY DO CUSTOMERS CHOOSE WORLDCORE?



Are you still looking for an ultimate payment solution and dreaming of a better financial future? A new era has come. Worldcore is the new name of the financial tomorrow.



ULTIMATE SECURITY

- PCI DSS Level 1 certificate;
- Extended Validation Green Bar SSL certificate;
- Biometric authentication (FaceKey and VoiceKey);
- SMS-authentication.



WELL-ESTABLISHED REGULATED COMPANY

- EU Payment Institution licensed by the National Bank of Czech Republic;
- Office in Prague.



EXTENDED LIST OF SERVICES OFFERED

- Payment account with all features of traditional bank account;
- Prepaid physical and virtual debit cards with fully-automated issuance;
- International money transfers to almost any Visa, MasterCard and UnionPay payment cards worldwide;
- Free internal transactions;
- Mass payments;
- Checkout solution for accepting payments on website with quick integration.



SOLUTIONS FOR E-COMMERCE

- Merchant processing;
- Wide range of ready shopping cart plugins.



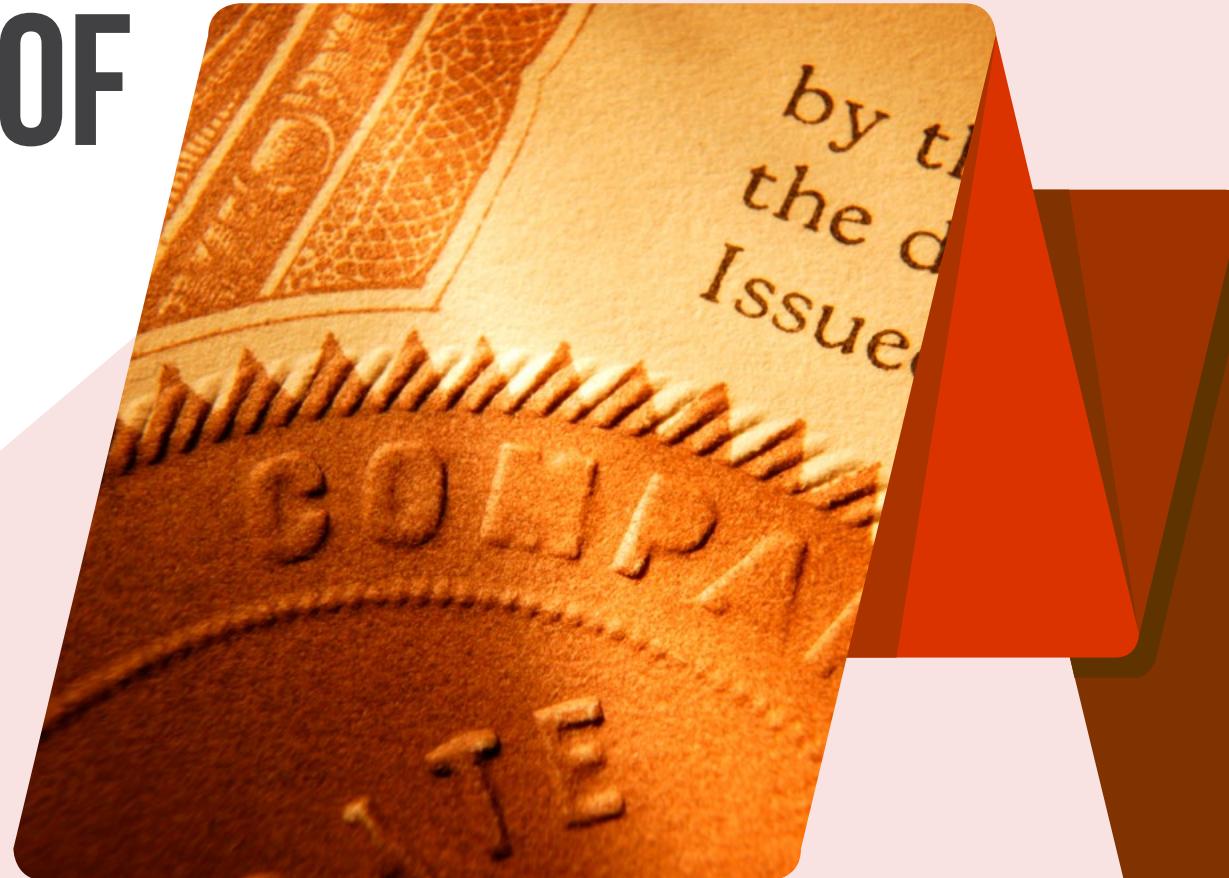
WEBSITE

- User friendly interface;
- Multi-language website with over 10 languages;
- Concierge service;
- 24/5 Customer support.

LICENSES, CERTIFICATES AND ACTIVITIES OF **WORLDCORE**

THE ACTIVITY OF WORLDCORE IS LICENSED BY THE NATIONAL BANK OF CZECH REPUBLIC FURTHERMORE, MEETS ALL THE REQUIREMENTS SET FOR PAYMENT INSTITUTIONS

- Services enabling cash withdrawals from a payment account as well as all the operations required for operating a payment account;
- Execution of payment transactions;
- Money remittance.



ACTIONS USUALLY SPEAK LOUDER THAN WORDS, WHICH IS ESPECIALLY TRUE FOR BUSINESS. **WORLDCORE** DOES NOT LIKE 'BIG WORDS' AND PREFERS TO ACT.

WORLDCORE IS OPERATED BY EUPSPROVIDER S.R.O. SINCE JULY 2014. COMPANY IDENTIFICATION NUMBER: 02226987

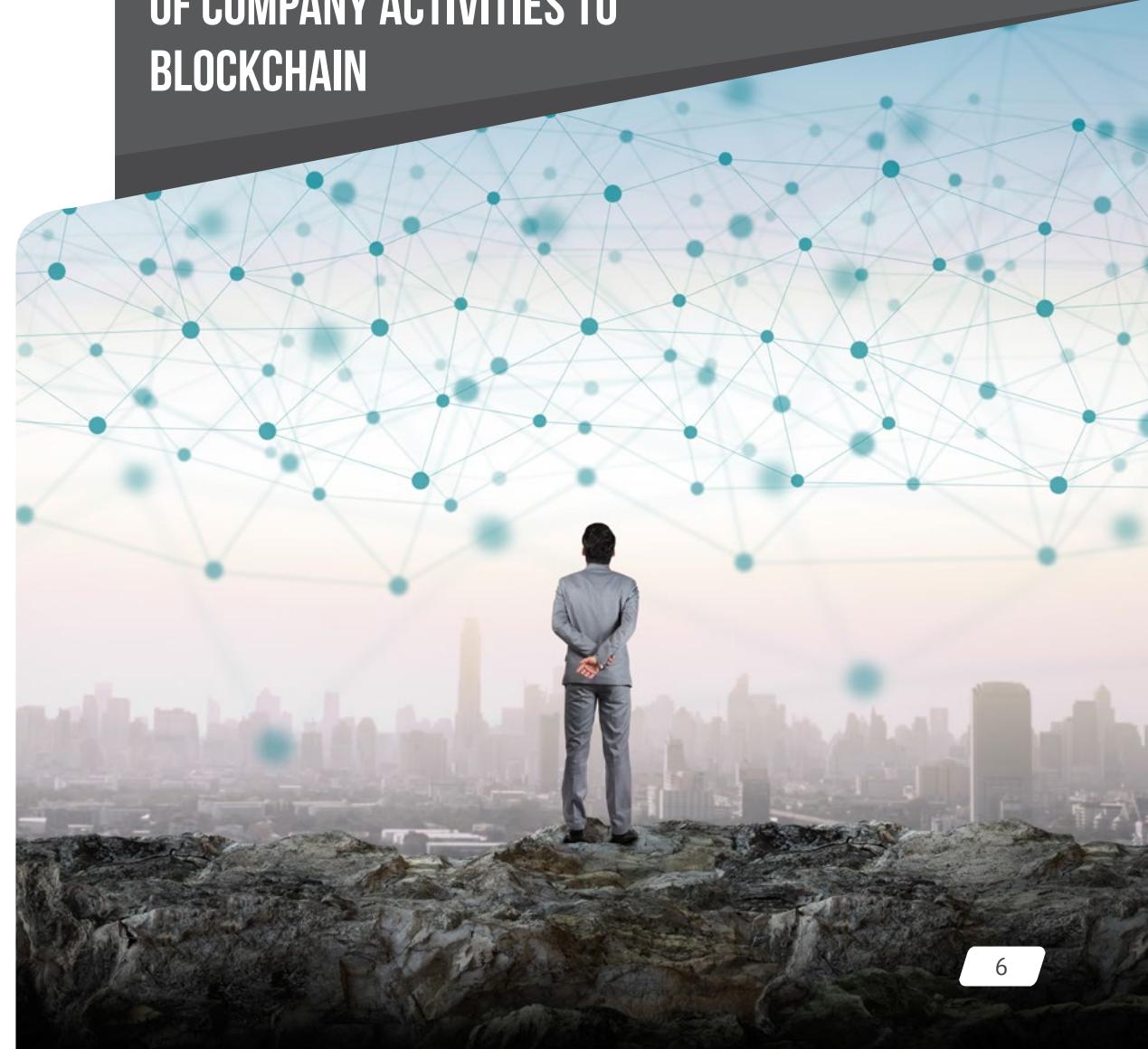
Worldcore holds PCI DSS Level 1 certificate enabling the company not to only process all the card payments independently without using other financial institutions, but to also store all cardholder data of those transactions on its servers.

Worldcore owns three registered trademarks in European Union: Worldcore®, VoiceKey® and FaceKey®.

WORLDCORE IS A MEMBER OF EMERGING PAYMENTS ASSOCIATION



THE ROAD MAP
OF WORLDCORE ICO
INTENDS FUTURE EXPANSION
OF COMPANY ACTIVITIES TO
BLOCKCHAIN



WORLDCORE TEAM

WE ARE THE TEAM OF HIGHLY QUALIFIED PROFESSIONALS WHO JOINED THEIR FORCES TO CREATE SOMETHING NEW, SOMETHING WORTHWHILE.

The Worldcore team consists of specialists working in development, back office, management and marketing, call centre and compliance departments. We are Fintech & IT specialists, engineers, designers, legal and Regulatory Experts, testers and other experts. Every day we work with clients, solve various problems and develop new technologies to let millions of people worldwide benefit from Worldcore payment solutions.

More than 40 persons are working in all 5 departments of Worldcore and some people working as freelancers.

WE CALL OUR STAFF
NOT 'THE EMPLOYEES'
BUT 'THE CORE' OF
OUR COMPANY.



DEVELOPERS

These people are probably the most important people in our team, the main force of Worldcore, its brain. Sometimes they work without respite to provide a service that can make our lives easier.

Development department of Worldcore is divided into several units, including web development, mobile apps, administration, design, layout design, testing and other subdivisions. Starting from 2016 the company has opened a new department dealing with blockchain technologies.



MANAGEMENT



The CEO and founder of Worldcore, Alexey Nasonov, is the person who decided to combine a digital payment institution, a bank and an Online service. He is not just any person standing behind Worldcore, but the one who made a great contribution to development of the Internet Financial market. Alexey Nasonov was listed in the 2016 New Europe 100 list of change makers in Central and Eastern Europe by Financial Times.



SEAN PATTERSON – Marketing and Public relations manager, Conference Speaker of Worldcore. A veteran of entrepreneurial organizations, Sean started his career with Apple, later moving on to other tech-focused projects at ETS, Tetra Pak, and Porsche. He has done some of his most innovative work at startups like Virtual Mobility Solutions, GenJuice, Ample Bay, Harper Architects, and others. He is passionate about getting great ideas funded; such was his work with the Thunderbird Angel Network.

THE COMPANY ALSO HAS OVER 20 PEOPLE IN DIFFERENT POSITIONS WHO DEAL WITH DESIGN, PRODUCTION, DEVELOPMENT, CUSTOMER SERVICE, COMPLIANCE, OPERATIONS, LEGAL DIRECTION AND OTHER ISSUES.

ADVISORS

Although Worldcore unites all the best specialists in their areas, we constantly consult with the leading European lawyers. The company frequently registers trademarks and products for its business activity and stays in compliance with regularly updated regulations, so it is very important for us to run all the processes in accordance with the EU law.

In view of upcoming integration of blockchain technologies and holding of ICO, the specialists of Worldcore also seek the advice of AmbiSafe, a company pioneering cryptocurrency development since 2010.



GENERAL PARTNERS



BITPAY

A payment gateway, processing payments in Bitcoins, world's biggest cryptocurrency. Being founded in 2011, BitPay became the leader of the market and holds its position.



BIOID (BIOID.COM)

The developer of biometrics authentication engine. Owing to this technology, customers can forget about passwords and use their faces to log into their Worldcore accounts.



VOICEIT

Another developer of biometrics authentication engine, providing technologies to enable Worldcore users to log into their accounts using their voice. The system recognizes its users even if their voices are changed due to illness. However, the fraudsters have no chances for cheating.



WAVE CREST HOLDINGS INC.

The company, issuing and maintaining Worldcore debit cards.



ARMOR.COM

PCI-compliant technical infrastructure, security advisor.



LANGMEIER & CO

Legal partner of Worldcore, providing local legal support in Prague, Czech Republic.



SOLAR COMMUNICATIONS GMBH

Solarcom.ch - technical maintenance and online security advisors, DDOS protection.



LAW&TRUST INTERNATIONAL

Lawstrust.com - ICO legal and compliance advisor, consulting services.

WORLDCORE TARGET AUDIENCE

Combining best features of a bank, online payment system and card payment gateway, Worldcore offers a wide range of financial services for those who really know what the freedom of financial activity means. Being registered in Europe and holding the license

issued by Czech National Bank, Worldcore is mainly used by people of the European Union. However, a growing popularity and exceptional payment solutions offered by Worldcore made the company famous outside the EU.

WORLDCORE PAYMENT ACCOUNT MAY BE USED FOR BUSINESS, PERSONAL OR E-COMMERCE PURPOSES.



WHO ARE THE CUSTOMERS OF WORLDCORE?



FREELANCERS

can accept payments from clients worldwide without worrying about details.

BIG COMPANIES

can do business and get all type of payments with Worldcore. The use of a Worldcore account significantly simplifies payout processes, so that companies can make transfers to suppliers and partners, pay salaries, make rent payments, pay taxes, etc.

FUNDRAISERS

can get donations from people without any limitations. A wide array of payment options increases the chances of reaching a target amount.

ONLINE SHOPS AND RETAILERS

can benefit from payments by cards, bank transfers and cryptocurrency

ONLINE MARKETPLACES

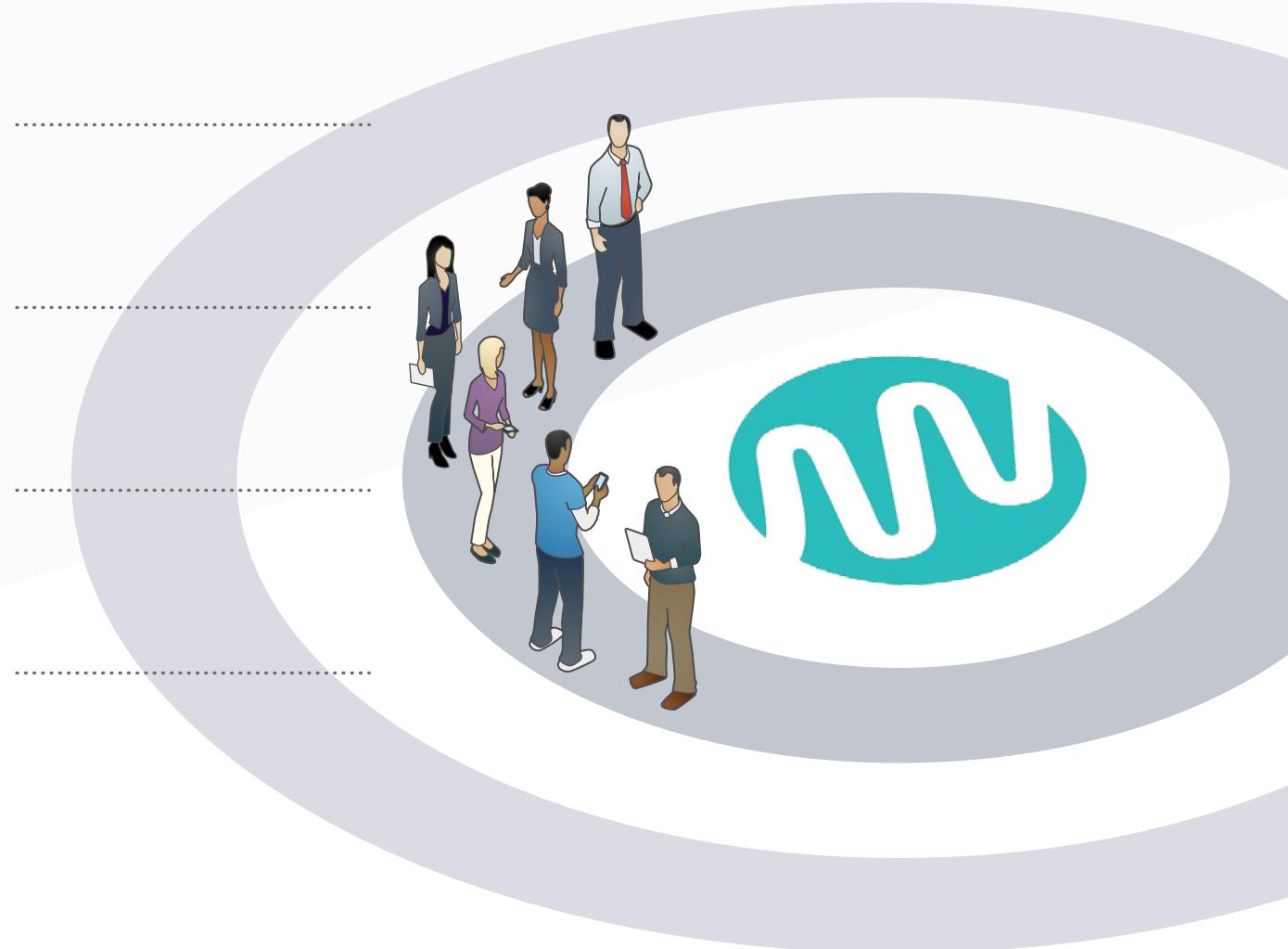
can offer more depositing/withdrawal options to their customers.

INDIVIDUALS?

who want to send money to their relatives, friends and loved ones without any limitations.

SMALL BUSINESS

like translation services, travel agencies, HR consultants, advertising companies, software developers, etc, selling their services worldwide.





THE NUMBER OF OUR CLIENTS CONTINUOUSLY
GROWS, CURRENTLY EXCEEDING **25,000 PEOPLE**.
THIS **MOTIVATES** US TO DEVELOP FURTHER AND
EXPAND OUR GLOBAL COVERAGE.

We are working hard to make the use of Worldcore convenient, and, in addition to new services, we try to improve our performance. Understanding the importance of language comprehension, we have translated our website into more than 10 most popular languages. The localization process still continues.

WORLDCORE PRODUCT PORTFOLIO

Worldcore has an innovative approach to business and careful treatment of any customer, whether you are a large industrial giant or a newbie freelancer who is just starting to pursue a career.

The Product line of **Worldcore** includes:

- Payment Account for bank transfers;
- Worldcore prepaid debit card;
- Worldcore prepaid virtual card;
- Mass (batch) payments;
- PayAnyCard (Card loading with cryptocurrencies);
- Smart Invoicing;
- Checkout for merchants (SCI);
- API for automated payouts;
- Solutions for crypto community;
- Affiliate program;

Worldcore is attempting to become one of the first digital financial institutions that are ready to integrate natural financial products into the blockchain sector of the economy. Regardless of whether you are working with bank transfers, plastic cards or cryptocurrencies, you can manage everything through a Worldcore account.



Worldcore ICO will help us to extend our product portfolio by adding blockchain products. If WRC tokens are sold out, our product portfolio will be supplemented by the following products:



Brokerage platform
for blockchain
assets trading.



Blockchain-based
cash money transfer
platform for easy and
instant conversion of
cryptocurrencies into
cash and vice versa
in 1000+ of pickup
points internationally
including all
Worldcore offices.



UK-regulated
Blockchain-powered
P2P lending platform.



**WILL THESE PLANS BE IMPLEMENTED?
EVERYTHING DEPENDS ON YOU!**



MULTI-CURRENCY PAYMENT ACCOUNT FOR BANK TRANSFERS

**WORLDCORE ACCOUNT WILL BE A GOOD SOLUTION
FOR THOSE WHO DO NOT HAVE BANK ACCOUNTS.**

Sounds very convenient, doesn't it? Moreover, it becomes even more comfortable with a new option - enabling you to manage your cryptocurrencies in the same account.

KEY ADVANTAGES OF MULTI-CURRENCY PAYMENT ACCOUNT:

- Fully remote opening of a multi-currency account.
- No setup fees and no monthly maintenance fees.
- No limits for transactions.
- A complete alternative to a traditional current bank account.
- 0% commission for bank transfer funding.
- Entirely electronic application process and the same-day approval.

Case 1

In practice, using a Worldcore account, you will understand how easy it is to accept bank transfers without having a bank account. Your profit can always be withdrawn to a debit card, then spent in the nearest shop or withdrawn at ATM with an industry-leading daily withdrawal limit of 4,000 euros.

Case 2

Work with your partners around the world in different currencies. Accept payments by different ways and in different currencies and send bank transfers in other currencies.

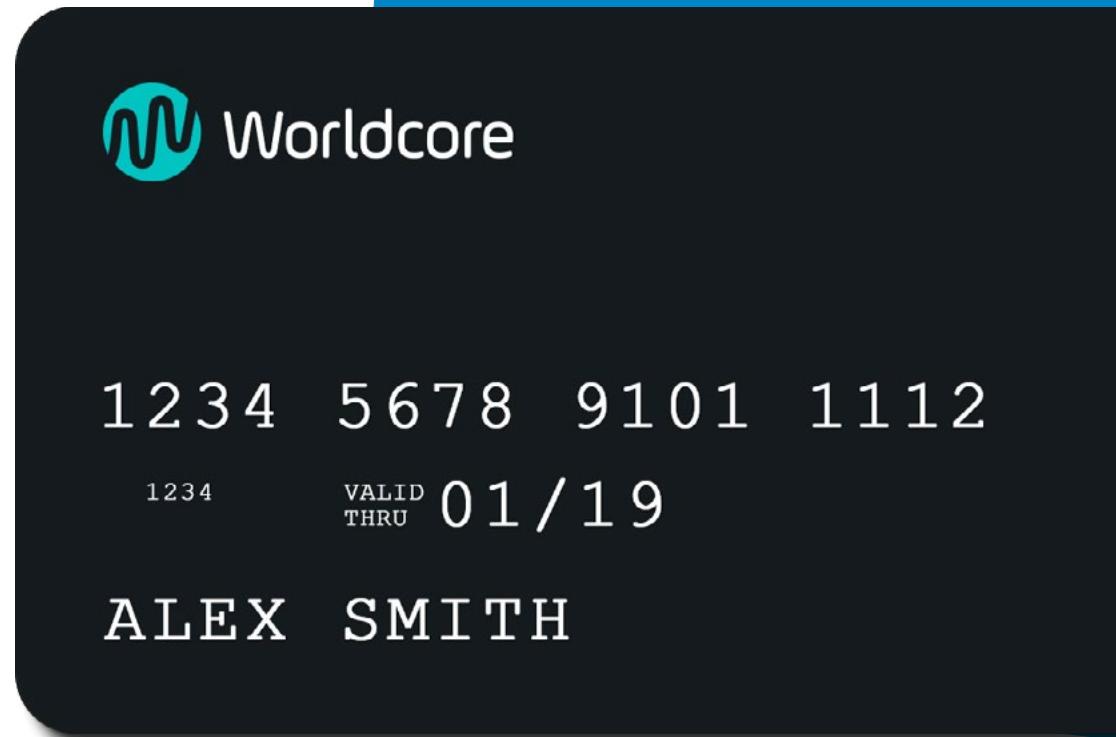
Case 3

Forget about the world borders. Make a deposit into your Worldcore account from your bank account in any country with a 0% commission. You can also withdraw funds while being anywhere in the world or simply withdraw to your Worldcore® Ultimate MasterCard® within seconds.

WORLDCORE PREPAID DEBIT CARD

**IT IS WORLDCORE PREPAID DEBIT CARD FOR
ULTIMATE PAYMENT EXPERIENCE WITH A CARD.**

The advent of Worldcore prepaid debit card has marked the dawn of a new era, when online service and work with money became a reality with no limitations.



KEY ADVANTAGES OF PREPAID DEBIT CARD:

- Cost-effective instant payout solution.
- 5-day delivery by DHL.
- Daily ATM withdrawal limit of 4,000 Euros or equivalent.
- USD, EUR, GBP currencies.
- Just 2.25 Euros per ATM withdrawal.
- Instant crediting from Worldcore payment account.
- Loadable with bank transfers.
- ATM withdrawal limit of 1,000 Euros per transaction or equivalent.

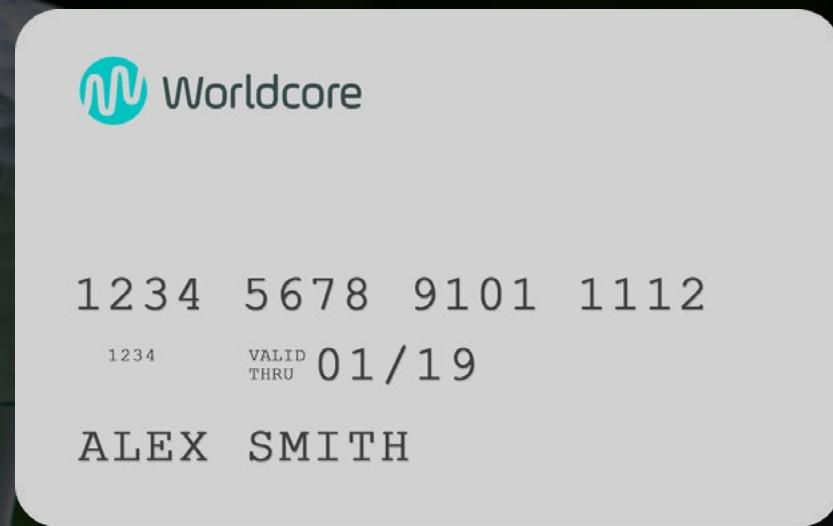
Case 1

Send salaries to Worldcore debit cards, issued for each employee. At the same time, you do not need to make separate payments and waste your precious time. Spend just 3 minutes to make a mass payment, and just in a few seconds your employees will be able to withdraw their money from the ATM next to their house.

Case 2

Receive cryptocurrency payments and withdraw money to your card. Use your card to pay in any store or to withdraw cash.

WORLDCORE® VIRTUAL DEBIT CARD



WE DID A SIMPLE THING – WE CREATED A VIRTUAL CARD THAT CAN BE RELOADED AS A REAL PLASTIC CARD. THIS ENABLES YOU TO LINK IT TO CARDS IN STORES AND SIMPLIFIES ONLINE SHOPPING.

KEY ADVANTAGES OF WORLDCORE® VIRTUAL DEBIT CARD:

- Instant issuance.
- Reloadable and valid for 3 years.
- Multi-currency transactions.
- Safe online payments with 3D Secure.
- Cost-effective instant payout solution.
- Instant funding from Worldcore payment account.
- Maximum balance of 20,000 US Dollars or Euros.
- Unlimited number of cards can be issued.

Case 1

You need to purchase in an online store that accepts cards only (they have never heard of cryptocurrencies, e-currencies and other payment options). You do not have time to apply for and receive a plastic card. Just log into your Worldcore account, get your virtual card within seconds, load it and start shopping!

Case 2

You are on vacation and did not take anything with you except the login and password to your Worldcore account. Then you decided to buy something online. All you need is to go to your Worldcore account, get your virtual card details and pay for needed services or goods.

BULK PAYMENTS

THIS PRODUCT SHOWS HOW TO **SAVE TIME.**

After all, you do not need to send many transfers, you need to create one batch file, upload it to your Worldcore account, and start sending mass payments. Processing will take just a few seconds.



KEY ADVANTAGES OF BULK PAYMENTS:

- 0% fee for transfers to other Worldcore accounts.
- Payouts to Worldcore prepaid debit cards.
- Payouts to bank accounts.
- Multi-currencies transfers.
- Uploading list of contacts in .xls or .csv format.
- Payouts to almost any Visa/Mastercard/UnionPay payment cards internationally.
- No limits for transactions.
- User-friendly and simple interface.
- Universal way to pay salaries and make affiliate payouts.
- 24/5 support.

Case 1

You have a few dozen of employees and only 1 hour before the end of your working day. Previously you were able to complete just a few transactions within an hour. However now, thanks to Mass payments option, you can manage to do everything just on time. You need to spend just 10 minutes to create a spreadsheet document, following the example, upload it to mass payments section and get all the transactions processed within seconds. What to do during the other quarter of an hour? It is up to you! Worldcore gives you free time and pleasure of working with funds.

Case 2

Every month you have to make some routine payments for the same services and the same amount. Now you can upload a batch file once a month and save time by making mass payments.

WHAT IF YOU COULD SEND
CRYPTOCURRENCY TO
ALMOST ANY PAYMENT
CARD? **WE MAKE IT REAL!**



PAYANYCARD FOR CRYPTOCURRENCY COMMUNITY

KEY ADVANTAGES OF PAYANYCARD FOR CRYPTOCURRENCY COMMUNITY:

- No registration required.
- Up to 500 USD or EUR per transaction with no limit of transactions.
- No need to install any additional software.
- Instant processing and settlement within 1-3 working days.

Case 1

You have Bitcoin, but you need to send some money to your grandmother, who only has a credit or debit card used to withdraw her pension. Do it within seconds with Worldcore's PayAnyCard option.

Case 2

You need to make a payment to some freelancer from a country with cryptocurrency restrictions. Use the functionality of PayAnyCard and send your money instantly to his/her card.



CREDIT ANY VISA/ MASTERCARD/ UNIONPAY PAYMENT CARD **WORLDWIDE**

It is a unique service enabling account holders to send payments to any payment cards in most of the countries.

Do you have money in your Worldcore account? You can make a transfer to any person worldwide from the comfort of your home. Spend just a few minutes to get the transfer completed by just filling a quick form.

KEY ADVANTAGES OF PAYMENTS TO ANY VISA/MASTERCARD/UNIONPAY:

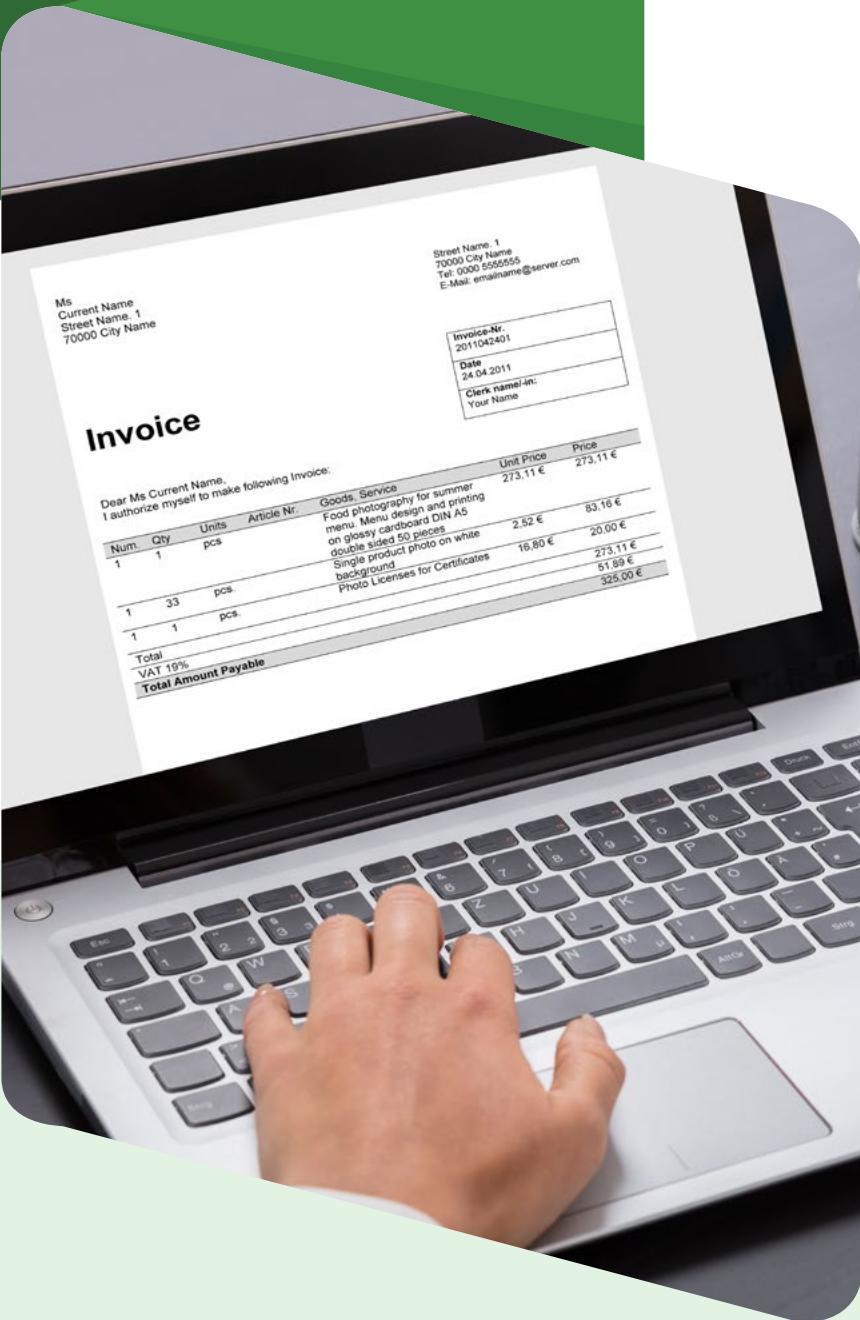
- Unlimited number of transfers.
- Limit per transaction: 5,000 EUR/USD.
- Cost-effective payout solution with a fee of just 2% + €6/\$6 depending on transaction currency.
- Payments to any Visa/Mastercard/UnionPay cards issued by any bank in more than 150 countries.

Case 1

Working with counterparties will become easier if you tell them that you can accept payments to any card, issued by Visa, MasterCard or UnionPay.

Case 2

Your customers prefer paying by bank transfers, and you pay wages to your employees to their cards. Use Worldcore to manage your payments. Do not forget about the Mass payments to save your time.



SMART INVOICING

It happens that after successfully ended negotiations you have only one obstacle to receive your payment, and it is a well-written official invoice. Worldcore enables you to create invoices with just a few clicks. The system can save your invoices and even automatically reissue without your participation, if necessary. All you need to complete setup of recurring invoices is to set the frequency.

YOU CAN SEND YOUR INVOICE TO ANY PERSON, WHICH WILL BE RECEIVED AS A LINK. FOLLOWING THE LINK THAT PERSON CAN VIEW INVOICE AND MAKE A PAYMENT DIRECTLY THROUGH WORLDCORE WITH ALL ACCEPTED PAYMENT OPTIONS.

KEY ADVANTAGES OF SMART INVOICING:

- Free of charge.
- Fastest way to create a substantial invoice for your business.
- Generated invoice can be downloaded as pdf file, or sent to an e-mail or a mobile phone.
- All the invoices are kept in one place and can be easily sorted when needed.
- Takes just 5 minutes to create a well-organized invoice.
- Includes such parameters as advance payment, discount, shipment and tax.
- System notifies of the payments made under the invoices issued.
- Includes payment gateways for payments and enables the invoice recipient to settle payment by card, bank transfer or by e-currency, even if he/she is not registered in Worldcore system.

Case 1

You are a service provider and you constantly need to issue invoices. Set up an automatic invoicing at certain periods and get paid regularly, without troubling yourself with doing each one by hand.

Case 2

Your contractors want to send you a bank transfer, but you have neither bank account nor invoice. Create your invoices and send them by email. The recipients will follow the link and find a well-prepared invoice with Worldcore's bank details and details of payment containing the invoice number. After receiving the payment, we will identify it by this reference and credit it to your account. At the same time, your invoice will be marked as "Completed".

CHECKOUT FOR MERCHANTS (SCI)

THIS FINANCIAL PRODUCT WILL HELP
YOU START ACCEPTING PAYMENTS
ON YOUR WEBSITE.



KEY ADVANTAGES OF CHECKOUT FOR MERCHANTS (SCI):

- User-friendly and simple interface.
- No need for multiple integrations.
- Ability to send invoices to your customers.
- Your customers can pay with any available payment option which they prefer.
- Convenient bookkeeping options.
- Designed to accept payments by payment cards, bank transfers, e-currency and cryptocurrency.

Case 1

You have a small local online shop created with Joomla. Some of your customers prefer to pay with a payment card, and some use cryptocurrency. Install Worldcore's Joomla module and start accepting payments for your goods right away.

Case 2

You sell some expensive goods, and your customers prefer to pay with bank transfers. You do not have a bank account, but you have a computer and the Internet. Enjoy merchant processing by Worldcore for accepting any bank transfers.

Case 3

You want to become a progressive online shop and accept Bitcoin, Ethereum, etc. At the same time, most of your customers prefer using traditional payment methods, such as credit/debit cards. Worldcore's merchant processing will help you to satisfy everyone.

POWERFUL API FOR PAYOUTS AUTOMATION

**IF YOU WANT TO AUTOMATE YOUR PAYOUTS,
WORLDCORE API IS EXACTLY WHAT YOU NEED.**



KEY ADVANTAGES OF POWERFUL API FOR PAYOUTS AUTOMATION:

- Quick and easy integration.
- Full assistance with setup.
- Perfect for mass payments.
- Completely secure.
- Over 10 CMS modules for immediate integration.
- Automates payouts, gives access to payment history and fetching account balances.

Case 1

Once a day your CRM system generates a report and you need to get information on your payment history. Connect it with Worldcore API and get everything done.

Case 2

When receiving an invoice, you need to automatically send payments. Your developers will easily write a script that will start sending payments via Worldcore.

AFFILIATE PROGRAM

YOU DO NOT NEED TO BE THE BOARD OF DIRECTORS MEMBER
TO START EARNING WITH **WORLDCORE**. YOU DO NOT EVEN NEED
TO BUY WRC TOKENS TO GET WORLDCORE REVENUE SHARE.
JUST BECOME OUR PARTNER.

KEY ADVANTAGES OF AFFILIATE PROGRAM:

- You can earn 20% of service revenue for corporate accounts.
- Get paid per action option to earn money by sharing information about Worldcore.
- Earnings are withdrawable to a bank account or cryptocurrency wallet.
- Custom conditions for high-volume affiliates and introducers.
- Available both for individual and for corporate affiliates.
- You can earn 15% of service revenue for each client attracted.
- Ready content to be shared with your referral link embedded.
- The money earned is automatically deposited into your Affiliate Balance.

Case 1

You have a blog and you regularly write articles to make money on contextual ads. In addition to these earnings you will also receive a bonus from Worldcore for promoting payment products.

Case 2

You are a consulting agency with a significant/considerable number of customers who is looking for some or all of the services which they can get by joining Worldcore. Suggest that they should open an account with Worldcore and start using it the same day. Your customers will get excellent service for their businesses and you will get a lifetime earnings based on revenue share through Worldcore "Enroll client" functionality.



SECURITY AND TECHNOLOGIES

Before its launch in 2015, in studying the latest security technologies and the tools, used by other similar financial institutions. Finally, the specialists of Worldcore have developed a unique algorithm that united all the best world practices and ensured absolute safety of the system.

Worldcore also provides a complete package of authentication solutions for its customers, including several biometric security options and standard two-factor authentication via SMS.

As part of 'Know Your Client" policy, Worldcore is very sensitive to the verification process. Also, all transactions and accounts are constantly monitored for suspicious activity with our internal Anti-Fraud monitoring engine.

PROTECTION OF CUSTOMERS' ACCOUNTS

Although all clients normally secure their accounts themselves, we offer a wide range of tools to protect access to your account.



VOICEKEY

It is a security instrument that authenticates customers by their voice. The system is compassionate and can identify people even if their voice changes due to illness. To enable this option, the users are offered to make three voice prints which are used by the system as a sample.



FACEKEY

It is a biometric authentication option that recognizes users by their faces. The system makes three shots that are carefully kept within the database and are used for face recognition while accessing an account to authenticate customers. Unlike the similar instruments used by other systems, FaceKey is very sensitive and cannot be cheated with photos instead of a real face because of the developed face liveness detection system.



WORLDCORE IS PCI DSS LEVEL 1

COMPLIANT SERVICE PROVIDER, THAT'S ONE OF THE HIGHEST SIGNS OF SECURITY AND TRUST IN THE FINANCIAL SERVICES INDUSTRY.



FINGERPRINT

It is one of the most preferred authentication options all over the world. *Available in mobile apps.



ONE-TIME PIN

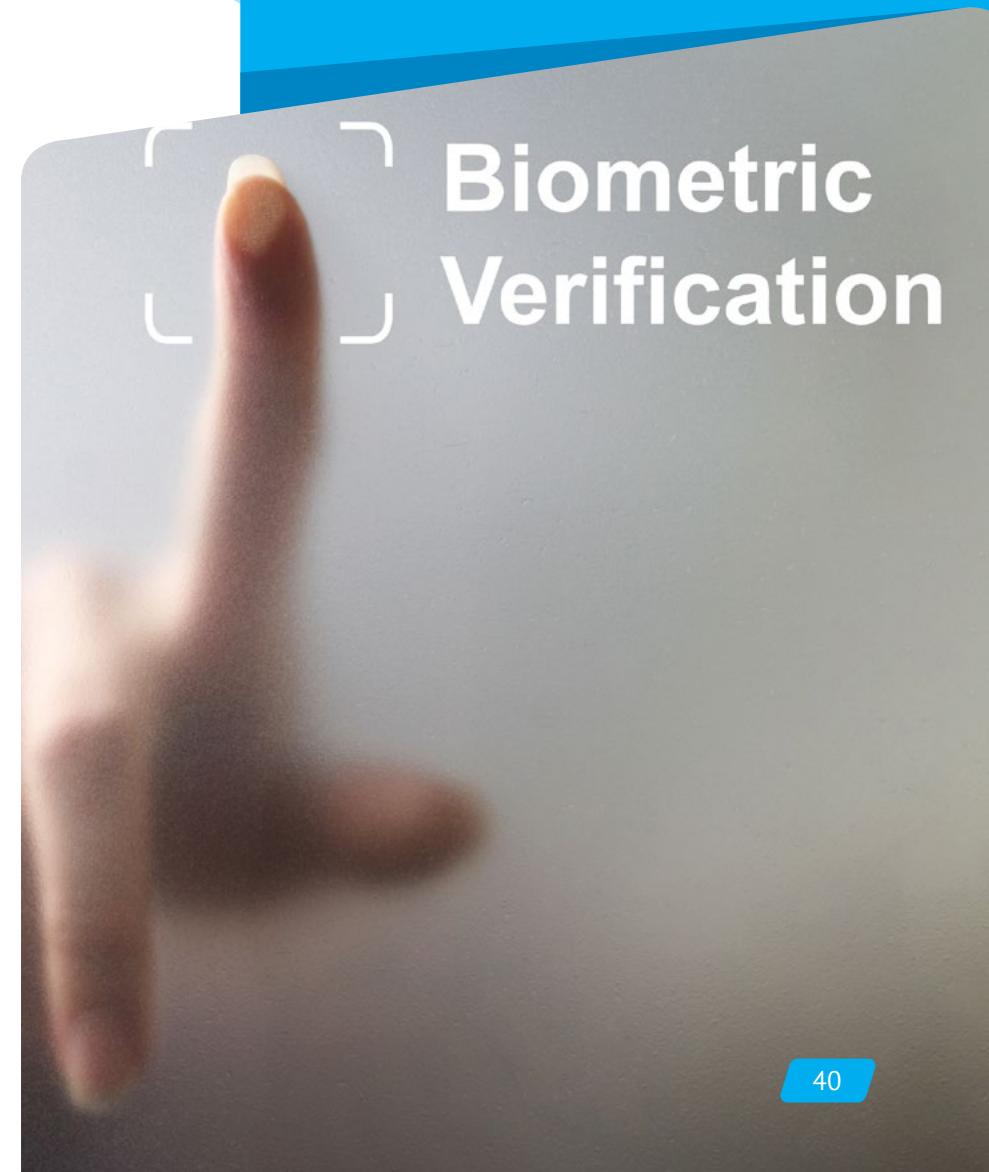
PIN-codes to e-mail for transfer confirmation



SMS-PIN

It is also available for confirming transactions.

LIKE NO ONE ELSE, **WORLDCORE** UNDERSTANDS THAT IN THE 21ST CENTURY, SECURITY SHOULD NOT ONLY BE EFFECTIVE BUT CONVENIENT AS WELL SO WE OFFER A WIDE SELECTION OF OPTIONS ON YOUR CHOICE.



ANTI-FRAUD MEASURES

Worldcore has developed a scoring system for assessing suspicious activity in every account. Transparency of transactions is only a part of this system. During the monitoring, more than ten measures are taken.

THE BASIS OF THE ANTIFRAUD POLICY IS:



Our Compliance department continuously monitors all the activity in accounts.



Commitment to KYC policy that allows the KYC department to learn more about its customers and prevent possible fraudulent transactions.

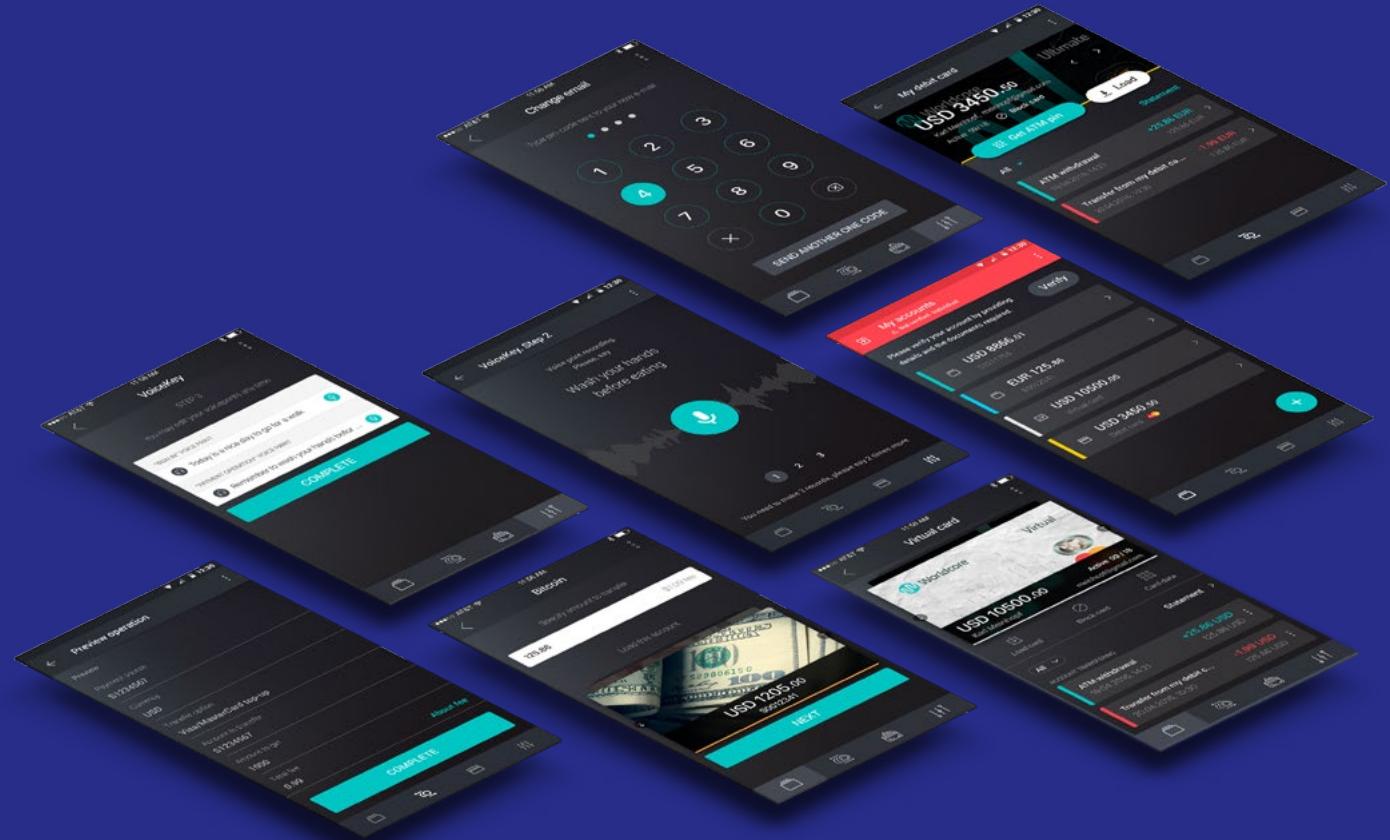
We highly appreciate the trust of our customers and work hard to justify your faith in us. We are ready to work 25 hours a day and eight days a week to provide the excellent service and surpass all your expectations.

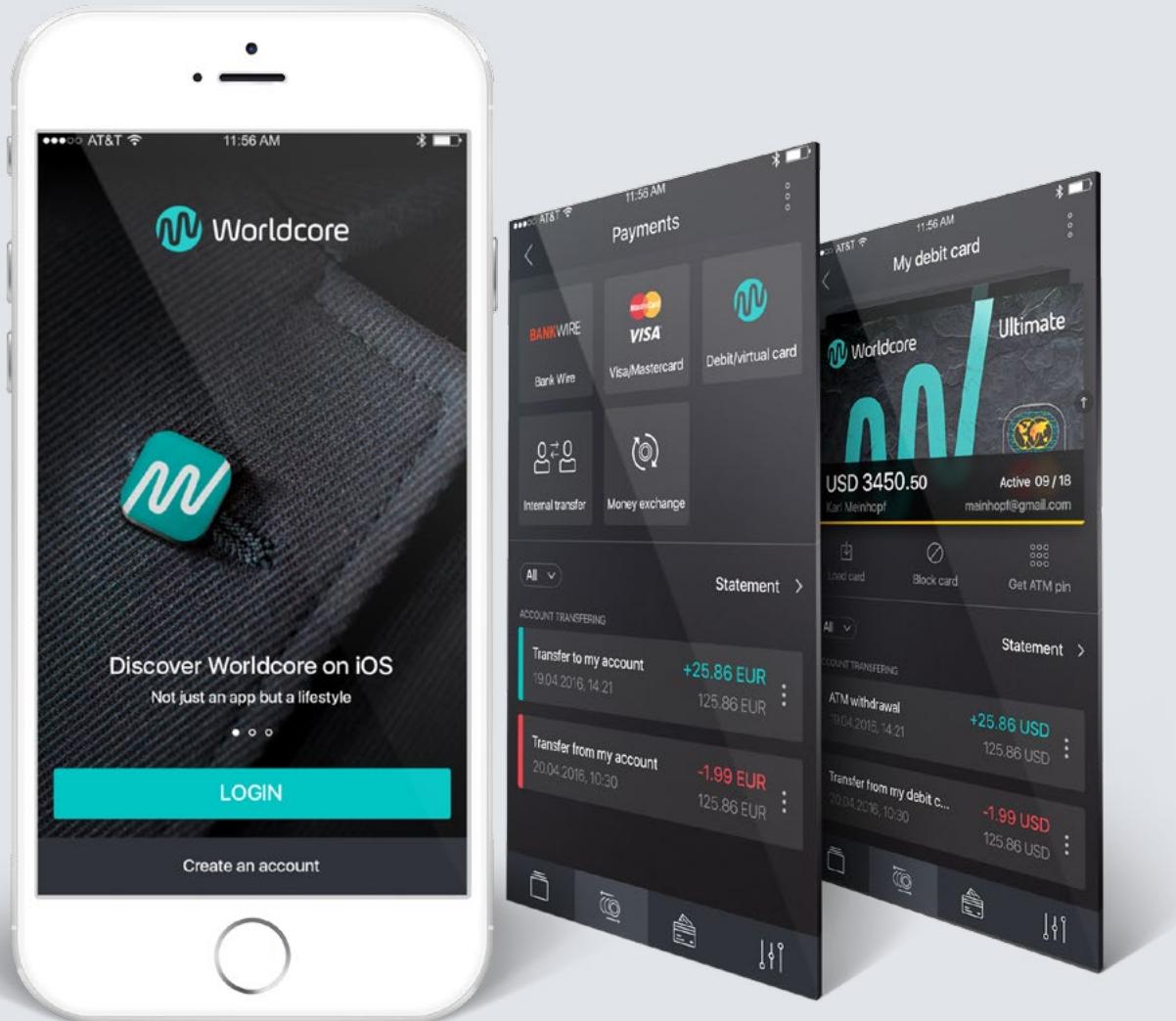


WORLDCORE PLATFORMS

As an innovative company, Worldcore understands that being successful means always keeping a finger on the pulse, and offers its customers a full range of platforms to stay on top of any situation anywhere in the world.

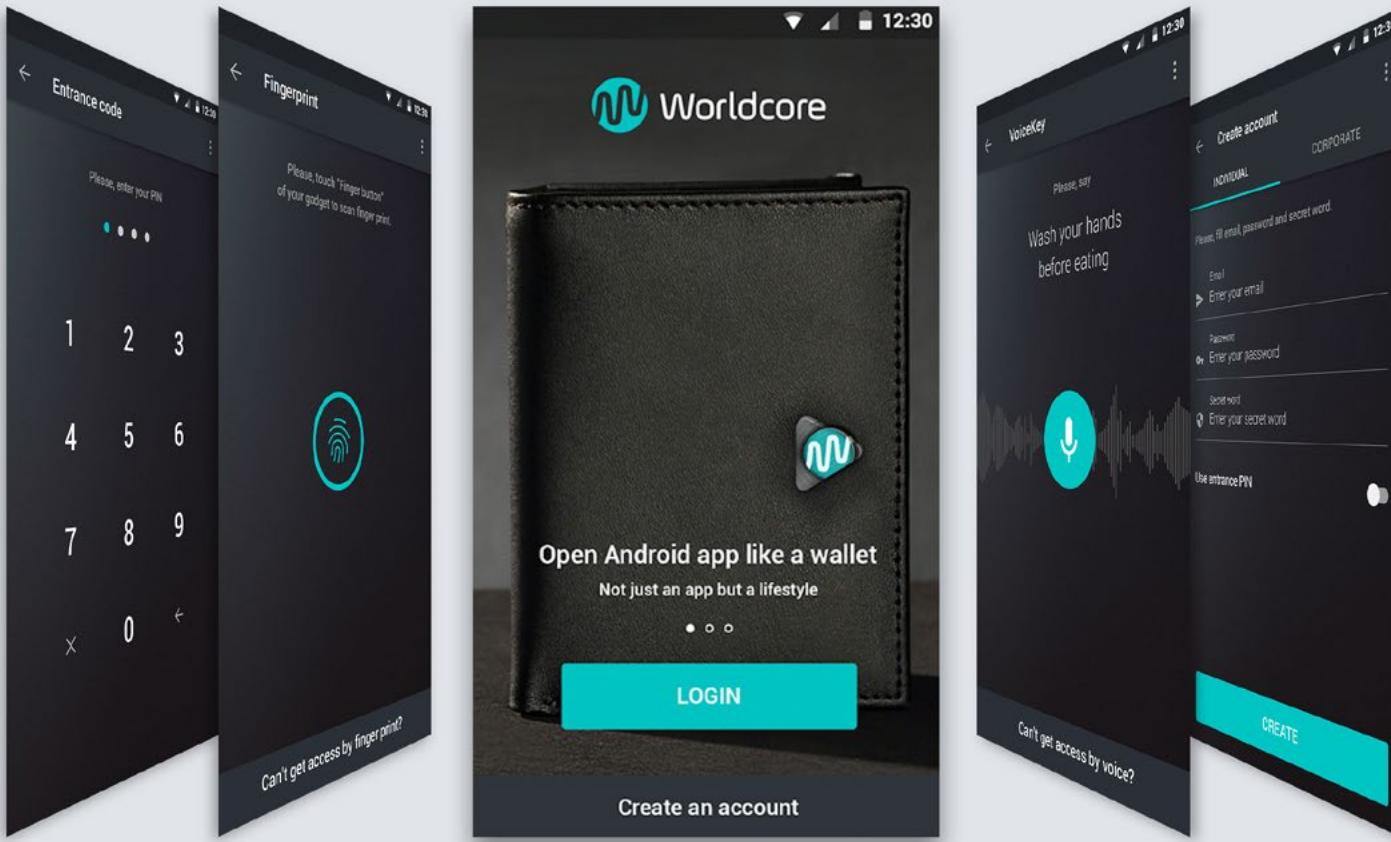
Along with the conventional desktop version the users can take advantage of mobile versions. Currently, our developers work hard on the Apps for Android and iOS-based devices. The Apps will mirror a comprehensive functionality of desktop version.





LIKE THE DESKTOP VERSION, WORLDCORE MOBILE APP OFFERS:

- View balances and statements.
- Make instant transfers within the system.
- Send and receive bank transfers.
- Order plastic and virtual cards.
- Cryptocurrency funding.
- Make transfers to any Visa/Mastercard/UnionPay cards.
- Top-up mobile phones in over 170 countries.
- Load Worldcore debit card(s).
- Manage security settings.



WORLDCORE MOBILE APPLICATION OFFERS FOUR DIFFERENT ACCESS OPTIONS, WHICH DISTINGUISHES IT FAVOURABLY FROM OTHER COMPANIES. THEY ARE AS FOLLOWS: VOICEKEY, FACEKEY, FINGERPRINTS, ACCESS WITH PASSWORD.

Also, application enables users to generate a unique payment QR code, which can be later sent via e-mail or messenger of the recipients to get payment.

Worldcore is one of the most technology-intensive and trusted payment processors in Europe. As such we never put our credibility on the line. All platforms are thoroughly tested before their official launch. As of mid August, 2017 the mobile Apps are 75% complete. Expected release date is the end of October.



MARKETING ACTIVITIES

IT IS VITAL TO INCREASE RECOGNITION OF **WORLDCORE** AND SUPPORT ITS POPULARITY. OUR MARKETING TEAM USES ALL MEDIA CHANNELS TO ATTRACT MORE USERS AND TO BUILD BRAND AWARENESS. ONLINE MARKETING, MASS MEDIA, SMM AND ACTIVE PARTICIPATION IN ALL KINDS OF FIN-TECH EVENTS IN THE EUROPEAN UNION MAKE TODAY'S **WORLDCORE**.

YAHOO!
FINANCE

WIRED

Forbes.com

YAHOO!

FINOVATE

FT.com
FINANCIAL TIMES

MarketWatch

Investing.com





THE ADVERTISING BUDGET
OF **WORLDCORE** EXCEEDS
600,000.00 EUROS PER YEAR.

Being a socially active company, Worldcore constantly tries to be closer to people and to support various events. Currently, the company is holding negotiations to sponsor Golf Federation of Czech Republic. In the future, Worldcore plans to expand its sponsorship activity and support other sports and events, such as hockey, racing or football games.

FOR US, **ADVERTISING IS NOT A LUXURY OR FORM OF SELF-EXPRESSION, IT'S A WAY TO SAY THAT WE HAVE SOMETHING TO OFFER.**



ONLINE MARKETING

The advertising strategy of Worldcore's online marketing includes many various activities aimed at building brand recognition and promotion of specific products of the company.

ADVERTISING ON YOUTUBE

During 2016 - 2017 Worldcore has carried out some ad campaigns to promote the following products:

- Worldcore prepaid debit card.
- Worldcore prepaid virtual card.
- Worldcore® VoiceKey.
- Worldcore® FaceKey.
- Worldcore Mass Payments.

**VIDEO ADVERTISING
OF WORLDCORE HAS
MILLIONS OF VIEWS.**

ADVERTISING THROUGH GOOGLE ADWORDS

Starting from 2015 Worldcore is using a banner and contextual advertising through Google Adwords. The company uses Adwords to promote its primary payment products, such as a Worldcore payment account and Worldcore® Prepaid Debit Card.

As a result of this campaign the banners of Worldcore are displayed on the websites of Bloomberg, Forbes, Tech Crunch, Market Watch, Venture Beat, Business Insider, Google Finance, Yahoo Finance, Investing.com, Wired, etc.

SMM

Worldcore knows its target audience, and that's why it carries out the targeted advertising campaigns on FaceBook, Twitter and LinkedIn. Forming a large package of specific targeting ads, we try to start a dialogue with all audiences.

Holding of ICO and redirection of development course towards the blockchain industry introduces the company to new communication channels - advertising at the blockchain resources.



MASS MEDIA PROMOTION

ONCE, THE CMO OF **WORLDCORE** SAID THAT AFTER A CONFERENCE HE MET A MAN WHO CAME TO LISTEN TO HIS SPEECH ONLY BECAUSE OF STATEMENTS ABOUT **WORLDCORE**. INDEED, THEY TALK ABOUT US IN THE FINTECH COMMUNITY, BUT THEY WRITE ABOUT US EVEN MORE.

THE COMPANY'S PRESS RELEASES CAN BE FOUND ON THE PAGES OF THE PAYPERS, LET'S CAN BE FOUND ON THE PAGES OF THE PAYPERS, LET'S TALK PAYMENTS, PAYMENT EYE, BNE INTELLINEWS, BUSINESS WIRE, PR NEWSWIRE, FINANCE MAGNATES, FINTECH FINANCE, ETC.





One of the major publications in 2016 was the mention of the founder of Worldcore in Financial Times. In that article, Alex Nasonov, CEO and Founder of Worldcore was included in the annual ranking of the New Europe 100 list of change makers in Central and Eastern Europe by the Financial Times.

Representatives of mass media also



presented Worldcore with an award. In 2016, Worldcore won "Best Fintech Newcomer" in "Banking Award 2016" by Business News Europe.

Today, Worldcore is still open to dialogue with all media; the company tries to engage in discussion with the fin-tech markets found on the pages of the world press.



PARTICIPATION IN EXHIBITIONS AND CONFERENCES

The company actively participates in all significant events of the Fintech industry, including exhibitions and conferences, where anyone can learn more about the company, its activities, and new services and technologies launched.

Worldcore not only participates in exhibitions and conferences but also sponsors them.

As a sponsor, Worldcore participated in such events as the Finovate Europe, Money2020 Europe, European Fintech Awards and Phoenix Fintech Awards.

The Fintech community knows Worldcore as an active participant in various events devoted to development of the Fintech industry.

Our company is trying to introduce its new payment products and technologies at these events. We were the first company at Finovate to announce the launch of VoiceKey and FaceKey, new authentication methods for accessing accounts. In the summer of 2017 Worldcore has introduced its Smart Invoicing service for business customers. By making our announcements, we try to not only be the first but to be the engine that drives the Fintech industry forward.



HOW DOES WORLDCORE GENERATE PROFIT?

- Currency exchange services.
- Recharge mobile phones in over 170 countries.
- International money transfers to any Visa/MasterCard/UnionPay cards.
- Cryptocurrency transfers to deposit into a Worldcore account or withdraw from it.
- Bank transfers. We charge fee for depositing into a Worldcore account with a third party wire transfer and for withdrawals to a bank .
- Plastic and virtual cards. Any transactions with plastic and virtual cards of Worldcore are subject to fee, including card .

Profit for Worldcore is not a source of wealth, but a business development stimulator. We try to form our commissions in such a way that people can comfortably use the financial product and at the same time understand what they are paying for.

It is necessary to note that despite the fact that Worldcore fees are fixed, the company offers exceptional conditions, including a reduction in pricing for the companies with a monthly transaction volume exceeding €500,000.



FEE SUMMARY:

- Accepting bank transfer from third party:
1.75%
- Debit card issuance:
20 USD / 20 EUR
- Debit card DHL delivery:
75 USD / 70 EUR
- Debit card top-up:
0.99 USD / 0.99 EUR
- International money transfers to any Visa/
MasterCard UnionPay credit and debit cards:
6 USD +2% / 6 EUR+2%

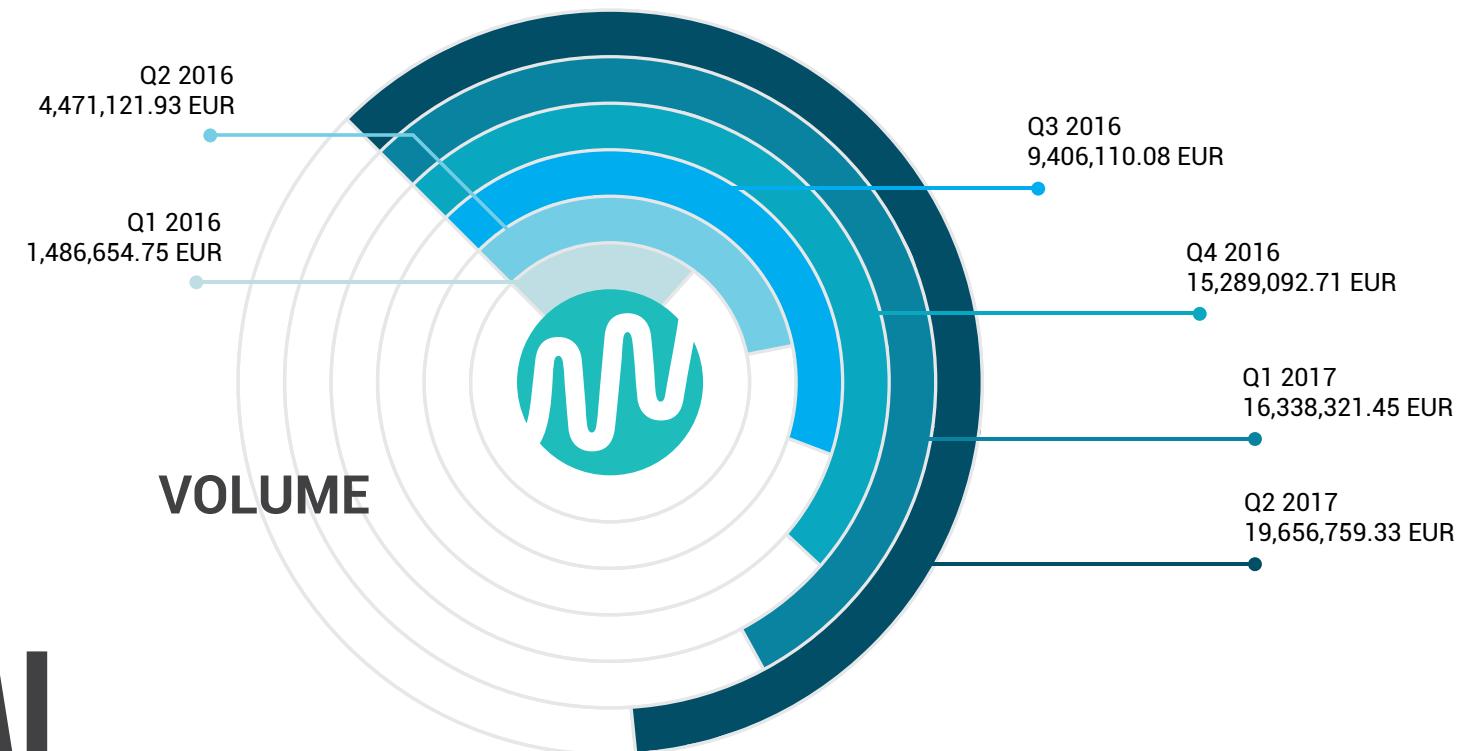
More detailed information is available in the Fees section at
Worldcore.eu/Public/Fees



We do our best to disclose the maximum number of financial indicators to the public. We let the potential ICO participants to evaluate the development of Worldcore and observe the quarterly revenue statistics.



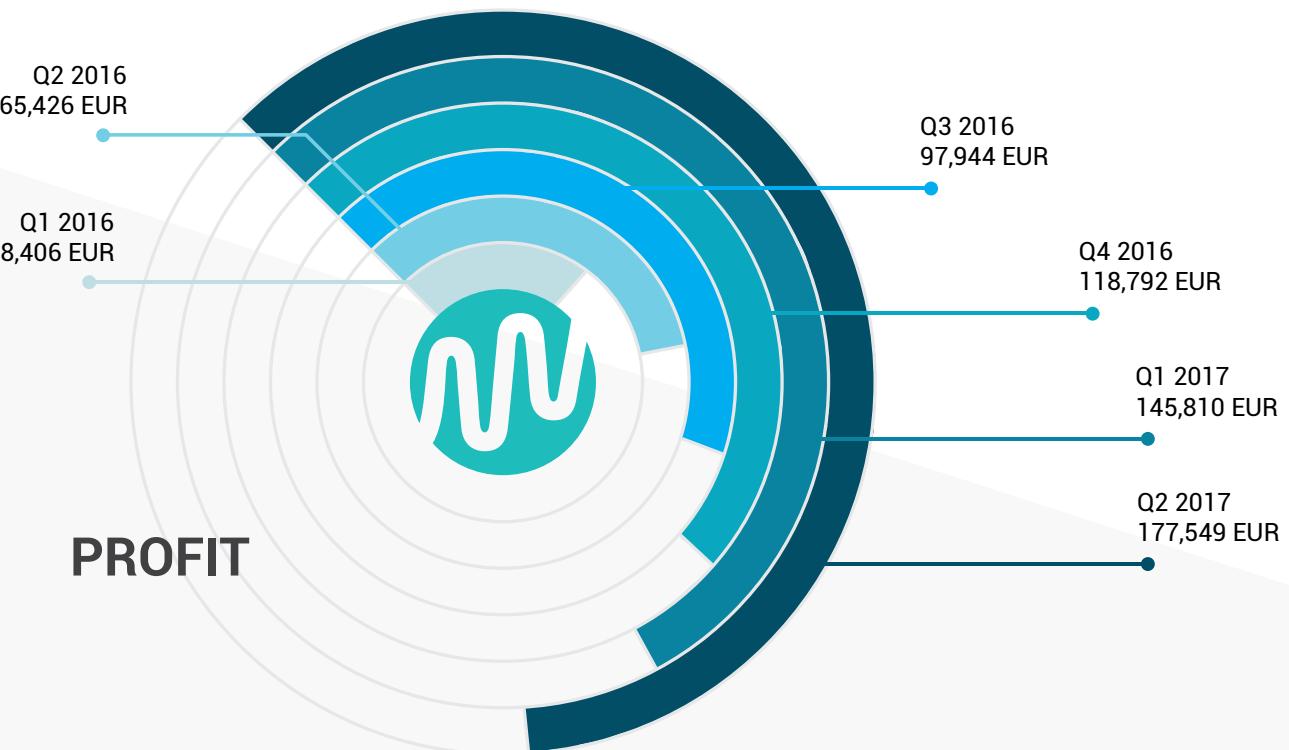
STATISTICS OF PROFIT & VOLUME (2016-2017)



FINANCIAL HIGHLIGHTS 2016-2017



As they say, the non-financier sees plain figures, the financier - dynamics of growth. Obviously the ICO and new payment solutions designed for the crypto community will accelerate growth of transaction volume and profit. What will be the figures? As early as March 31, 2019, we will all know not only the profit of Worldcore for the past year, but also the part of company's net profit paid to WRC token holders. Profit for 2017 fiscal year won't be paid because ICO roadmap will be started closer to the end of 2017 and will include investments in company's development.



LOOKING AHEAD

Though being a successful company, Worldcore is always on the quest to find new ways to improve. A team at Worldcore constantly studies the market, analyzes people's needs and keeps abreast of technology developments.

Currently, the company works to improve mobile applications, since most customers prefer not to lose control over their accounts even for a moment.

Another prospective direction for development is the blockchain industry. As of today it is the most rapidly developing sector that ensures safety, transparency and effectiveness in financial operations. The biggest banks in the world choose this way of development to offer more competitive services. Transformation into blockchain will get Worldcore to the next level and provide new opportunities to all of its customers, ensuring better service.



THE OTHER PLANS OF WORLDCORE INCLUDE:

- Membership in SWIFT, SEPA, VISA, MASTERCARD, CHINA UNIONPAY, JCB, AMERICAN EXPRESS;
- Launch of branded and co-branded prepaid debit cards for enterprises;
- Dedicated IBAN for each account;
- Opening 10 more offices in EU countries;
- Launch of Worldcore-branded market-leading brokerage platform for blockchain assets trading;
- Launch of WorldcoreTV - the world's first 24/7 hybrid of a TV channel and digital media focused on Fintech & BlockChain industries with online and international 24/7 broadcasting through Satellite and IPTV;
- Setting up WorldcoreTV advertising marketplace on an auction basis to efficiently monetize WorldcoreTV;
- Transformation of Worldcore infrastructure into the blockchain technologies;

- Launch of a Blockchain-based cash transfer platform for easy and instant conversion of cryptocurrencies;
- Global transformation into a Swiss bank with revolutionary investment, loan and payment products;
- Sponsorship of world-famous football and hockey teams and racing championships.

NEXT ?



BY SETTING LOFTY GOALS WE GO HIGHER; BY ACHIEVING THESE GOALS WE BECOME STRONGER.

HOLDING OF ICO

WHAT IS A DREAM? IT IS SOMETHING THAT WE WANT TO HAVE BUT CANNOT DUE TO SOME CIRCUMSTANCES. WHAT IS A GOAL? IT IS A DREAM THAT CAN BE ACHIEVED.

We at Worldcore do not have dreams. We set goals. Our current goal is ICO, which will enable us to reach the upper stage of our development and boost the growth of the company. If we succeed, we will be able to put into life everything we have planned out for years. In other words, ICO is the door that leads to a better future.



WHAT IS ICO?

ICO, Initial Coin Offering, is an event held by Worldcore to raise funds for its further development and accelerated growth. The main idea is to raise money during ICO by selling WRC tokens to the participants, who believe in the project's future. After ICO is completed, the tokens will become available for public trading at a price higher than ICO price with active growth based on statistics and completed steps.

WHAT IS WRC TOKEN?

WRC token is not a security and doesn't bring passive income, so the token holder has to fulfil special requirements in order to receive bonuses, constituted from part of the annual revenue of the project. The requirements include the submission of annual report with at least 5 actions which were done to make WRC token and/or Worldcore payment platform more popular. Token holders also need to take part in voting for making Worldcore platform better. Participation in the voting and submission of annual marketing report can be performed through portal for token holders. WRC token can also be used as option to pay commissions for transactions at Worldcore payment platform and all upcoming FinTech products launched by Worldcore.

HOW WILL THE PROFITS BE PAID TO PARTICIPANTS?

30% of company profit will be distributed to all token holders. Each holder receives an amount in proportion to the number of tokens purchased. Payments will be made to Ethereum cryptocurrency wallets.

TRANSPARENCY

Access to reports is determined by the number of initially purchased tokens. The participants, owning the tokens valued at over USD 50,000, have access to special investor's area of Worldcore.



KEY POINTS

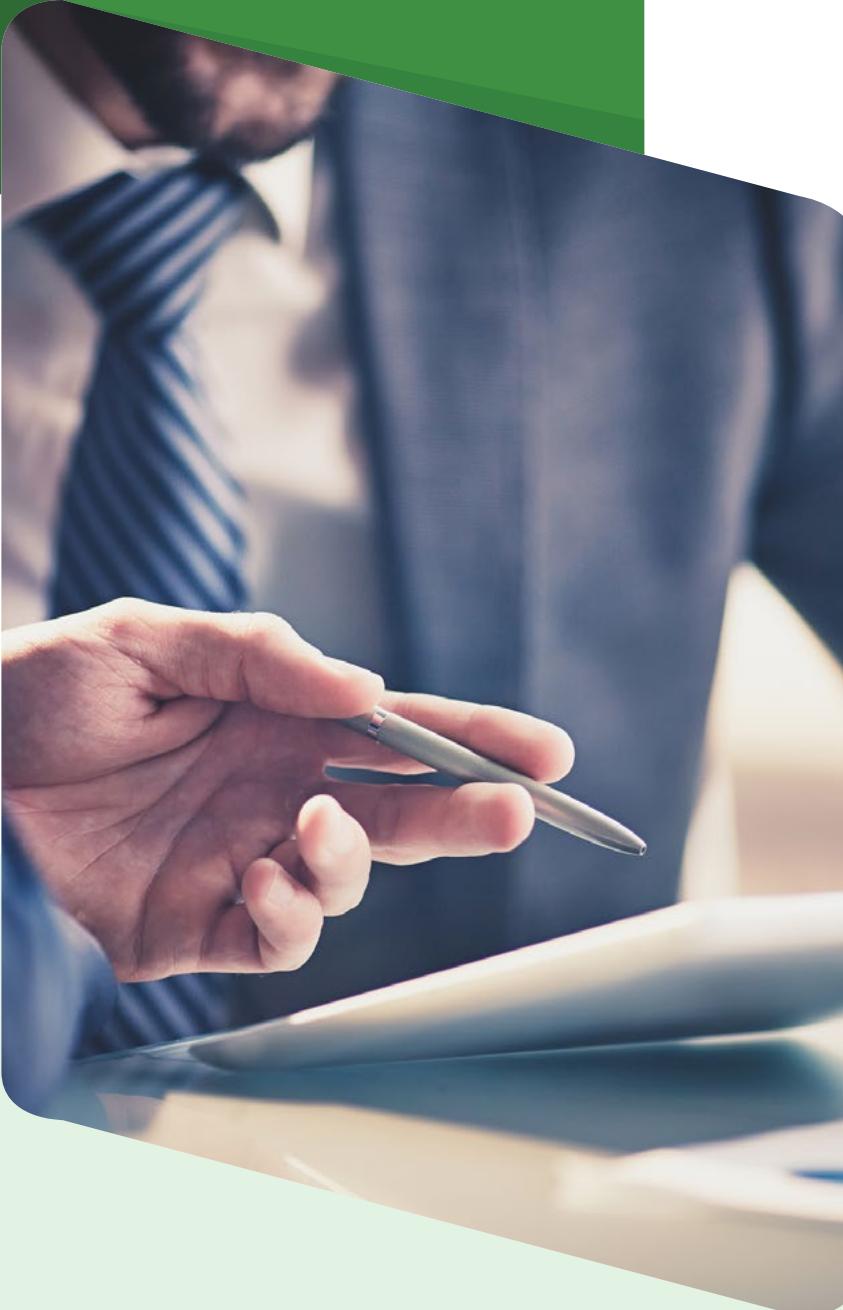


KEY POINTS OF UPCOMING ICO:

- Date:
October 2, 2017 (presale) / October 14, 2017 (crowdsale)
- Symbol:
WRC
- Token price:
0.10 USD
- Total supply:
1,000,000,000 (one billion) tokens
- Reward paid:
30% of annual profit
- Payable date:
on March 31 of each year
- All unsold tokens will be destroyed

We know that we can reach our goal without ICO, as we have already done a good job by creating our company using our own resources. Nevertheless, ICO will help us reach our goal in a much shorter amount of time; what is more important for us is that we will do it together!

Worldcore tokens are one of the best digital assets on the market to date, based on a profitable and actively developing business, working in one of the fastest growing areas - fintech industry.



INTEREST TO ICO PARTICIPANTS

Tokens are the stocks of the 21st century. Millions of exchange brokers worldwide earn millions by trading tokens at digital asset exchanges, such as Poloniex, Kraken, Bitfinex, GDAX, Bitstamp, etc.

The success of the stock market is largely due to the fact that the stocks reflect the shares in existing companies. However, today in the ICO market one can find a great number of tokens of non-existent companies. This is the problem!

Usually, people without experience in the cryptocurrency industry cannot understand what ICO is and how can they profit from it. Since ICO is quite a new event on the financial market, not everyone knows the benefits of buying tokens at ICO.

Worldcore offers double profit to its participants. In addition to traditional token disposition at the reduced price, the company will pay part of its annual profit to all those who participate in its blockchain project.

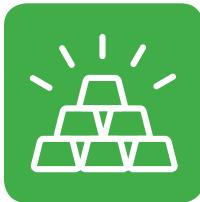
ALL COMPANY'S TRANSACTIONS WILL BE SHOWN IN FINANCIAL REPORTS AND ALL THE PARTICIPANTS OWNING THE TOKENS VALUED AT OVER USD 50,000 WILL HAVE AN ACCESS TO WORLDCORE'S REAL-TIME FINANCIAL REPORTS.



REASONS TO BECOME A PARTICIPANT:



Token price is 10-30% lower than after official release;



Immediately after the ICO you can benefit from the right to dispose the tokens in any legal way at the market price;



Token price increases significantly after the launch;



30% of company profit will be distributed to token holders;



Each holder receives a reward in proportion to the number of tokens purchased;



The profit will be paid on March 31 of each year;



By participating in ICO you support your favorite company and participate in Fintech business.

WORLDCORE IS A WELL-ESTABLISHED COMPANY THAT HAS BEEN WORKING ON THE FIN-TECH MARKET FOR MORE THAN 2 YEARS ALREADY. WE EXISTED, EXIST AND WILL CONTINUE EXISTING! AND IT MEANS THAT ALL RISK FACTORS OF WRC TOKEN PURCHASES ARE MINIMIZED.

FINANCIAL ROADMAP FOR FUNDS RECEIVED

Very often we hear a question "Why do you need ICO?" Those who ask us are sure that we are going to launch some new product or something like that. In fact, most companies start their ICO to raise money to develop something new. Most companies but not Worldcore. We are a rapidly growing company with a wide array of products and healthy ambitions, and what we want is to become a world-class financial institution.

WHAT IS A SUCCESSFUL ICO FOR US?

\$5M

- Membership in VISA, MASTERCARD, CHINA UNIONPAY, SWIFT and SEPA networks. (Q1 2018)
- Launch of branded and co-branded prepaid debit cards for enterprises. (Q1 2018)
- Dedicated IBAN for every account. (Q1 2018)
- Extension of marketing budget, sales and marketing team to triple growth rate. (Q4 2017)

- Opening of 5 offices in EU countries with local targeted marketing, sales and support teams to increase attractiveness of Worldcore services to local audience. (Q2-Q3 2018)
- Launch of Worldcore-branded brokerage platform for blockchain assets trading. (Q2 2018)





\$10M

- Membership in JCB and American Express.
- Opening of 5 fully-packed offices in 5 more EU countries. (Q1 2019)
- Launch of UK-regulated Blockchain-powered P2P lending platform with unique features. (Q3 2018)

\$25M

- Launch of Blockchain-based cash transfer platform for easy and instant conversion of cryptocurrencies into cash and vice versa in 1000+ of pickup points internationally including all Worldcore offices. (Q1 2019)
- Launch of WorldcoreTV - the world's first 24/7 hybrid of TV channel and digital media focused on Fintech & BlockChain industries with online and international 24/7 broadcasting through Satellite and IPTV. (Q2 2018)
- Setting up WorldcoreTV advertising marketplace on an auction basis to efficiently monetize WorldcoreTV. (Q3 2018)
- International indoor and outdoor marketing campaigns for all products in most of the European countries

\$50M

- Global transformation into a Swiss bank with revolutionary investment, loan, brokerage, insurance and payment products due to the great friendliness of this jurisdictions to cryptocurrencies. (Q2-Q3 2019)
- Sponsorship of world-famous sport teams in football, hockey and racing championships to gain the highest brand visibility with further boosted revenue growth
- Setting up special and unique conditions for all ICO participants.



\$100M

The hard-cap (limit) of Worldcore ICO is 100m USD. All the funds exceeding 50m USD will be used for deeper market development, added to the Worldcore future bank capital and used for further IPO.

WELCOME TO ICO OF WORLDCORE!



PUBLICATION OF WORLDCORE PROFIT REPORTS FOR PARTICIPANTS

Transparency and openness are the main condition of doing financial business online, especially if it comes to blockchain technologies. Worldcore is a fully transparent company that hides no secrets from its participants.

The report of Worldcore after ICO will include all the information related to that event. The detailed financial report, including profit payouts, will be shown in financial reports.



However, not all the participants will be able to see real-time statistics from the first day since ICO is finished. Only the participants who have purchased the tokens for more than 50,000 USD will have access to Worldcore financial statistics. The rest of the participants will just receive their rewards in accordance with the number of tokens purchased and audited annual profit reports.

IN TOTAL, 30% OF COMPANY PROFIT WILL BE DISTRIBUTED TO TOKEN HOLDERS. PAYMENTS WILL BE MADE EVERY YEAR ON MARCH 31. PAYOUTS WILL BE AUTOMATICALLY PROCESSED IN ETHEREUM CRYPTOCURRENCY.

WORLDCORE TOKEN TRADING AND THE REWARDS PROPOSED

Tokens are the perfect way to participate in company's growth. In the case of Worldcore, 30% of the company's annual profit will be transferred to token holders as a reward for participation. If slow money is not your style, it's time to think about trading. At the beginning of the 20th century, people earned billions from stock trading. What distinguishes those stocks from tokens? Nothing. This means that you can earn billions from token trading in the 21st century.





WHAT HAPPENS AFTER ICO?

After ICO, the tokens will be traded on cryptocurrency exchanges. The token holders will be offered either to start trading or sell their assets at the market rate to fix a profit.



HOW TO CHOOSE AN EXCHANGE TO TRADE?

There are many exchanges, offering a wide array of deposit and withdrawal options. The users just need to choose the one that suits them the most. Here is a short list of the exchanges that can be used to start trading.



HOW TO START TRADING?

To start trading the token holders will be asked to create an account on the website of cryptocurrency exchange. Having registered with any of the exchanges, the token holders can go to the section with other cryptocurrencies, find the most suitable rate, and submit sell order. It is recommended to review several cryptocurrency exchanges before starting trading, as all the services have their own fees which may vary drastically.

The list of exchanges which can be used for trading of WRC tokens will be published at the end of ICO.

Today there are hundreds of exchanges on the market, and your future profit depends not on the name of the potential trading platform but on the purchase of WRC token.



WORLDCORE FOUNDER'S MESSAGE TO PARTICIPANTS

Worlcore is a reflection of me. I devoted more than three years to this project to offer the best payment products, introduce the most advanced security technologies, and to develop dynamically.

We became the №1 company in the Czech Republic, and I am sure that in the next two years we will enter the top 20 in Europe. I have put my soul and invested more than 3 million euros of my funds to Worldcore, to make it the company you see and use today. And I believe that we will do better after getting invested through ICO, by boosting the company growth and extending our product portfolio.

Worldcore's ICO is a history in the making. By buying WRC tokens, you get an opportunity to participate in a great business success story while making money in the process.

