



WHITE PAPER

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Abstract:

CryptoFlow will offer a new and improved approach to allowing investors to gain entry into the cryptocurrency market. Acting as an intermediary between investors' fiat currency and digital assets, CryptoFlow will allow users to acquire almost any coin or token of their choosing in exchange for their fiat with fast, low-fee transactions.

The cryptocurrency market moves fast and the fear of missing out on a great investment opportunity moves even faster. CryptoFlow will help relieve the bottleneck of investors that occurs on the main avenues of entry. By offering near-instant transactions and fees that are lower than most, CryptoFlow will offer direct access to Bitcoin and hundreds of other alt coins.

By utilizing the CryptoFlow Coin (CFL) to gain entry into the crypto market, investors will be able to gain access to 0% fees for transfers. Through the growing use of the CryptoFlow platform, the team will begin their Investor Loyalty program, using a portion of platform revenue to reward masternode holders for their continued support.

As the industry slowly moves closer to mass adoption, the ability for more and more investors to gain entry to cryptocurrency in an expedient and hassle-free manner will become vital. CryptoFlow will immediately begin serving United Kingdom customers and quickly grow into a global platform.



History:

The story of cryptocurrency reaches much further back than 2009 and the launch of Bitcoin. The origin of cryptocurrency can be traced back to 1982, with the publication of 'Blind Signatures of Untraceable Payments' by David Chaum at the University of California, Santa Barbara[1]. He theorized a mostly anonymous form of digital transacting that did not require a central authority. Other cryptographers chased the idea of digital cash through the 1990s.

The first large cryptocurrency-esque platform to make the news wires was Beenz[2]. Launched in 1998, it was a product of the dot com bubble. Companies would buy Beenz. Then users could earn Beenz for visiting their websites, shopping online, and using specific programs. Users could then sell Beenz for rewards. With a stated goal of having the Beenz economy to resemble the real economy, this was the first true digital asset to gain a worldwide user base. Like most companies during the dot com bubble, Beenz crashed gloriously in 2001, leaving a digital currency vacuum.

In November 2008, a paper was published describing the new decentralized, peer-to-peer, trestles cryptocurrency called Bitcoin[3]. The genesis block for Bitcoin launched on January 3rd, 2009, thus creating what would become the global phenomenon we know today. The mystery of Satoshi Nakamoto remains to this day, and an endless number of alt coins have been created from its code.

During the beginning stages of the industry, it was extremely hard to get your hands on Bitcoin. Aside from the fact that barely anyone outside of cypherpunk circles knew about it, but there was no easy ways to exchange your fiat currency for Bitcoin. The website BitcoinMarket.com launched in March 2010, the first Bitcoin exchange for investors to buy and sell their coins[4].

As popularity and investors grew, so did the sophistication of the exchanges. Now there are hundreds of exchanges where alt coins are traded in massive amounts. The largest current port of entry into cryptocurrency for investors is Coinbase. A US-based brokerage and exchange platform that exploded in popularity during the 2017 bull run, reportedly was signing up 50,000 new users a day[5].





Problems in Cryptocurrency:



Despite having been in the mainstream for close to a decade, cryptocurrency still finds itself having some glaring deficiencies that require solutions. In its current form, excited investors who are looking to invest are hampered by slow, delayed deposits of their fiat currency into exchanges. Their excitement quickly turns to frustration as the investment opportunity they saw sometimes evaporates before they can partake. Cryptocurrency is still perceptually new to most people. And a large percentage of the general public does not understand exactly what blockchain technology is. Because of this their desire to learn struggles to overcome the perceived barriers to entry for them. While some platforms help this, the lack of convenience continues to hold many new, potential investors back.

With the explosion in the number of cryptocurrencies, there is a growing divide between the exchanges that allow fiat to be deposited and the specific coin investors are looking to purchase. If the exchange that accepts fiat does not also trade the chosen digital currency, another transfer and exchange is required. This requires more time and additional fees, all of which lessen the strength of the investment. At the end of the day, cryptocurrency is still a business. And the scarcity of avenues for entry have made fees a growing issue within the space. A simple issue of low supply and growing demand. Unfortunately, it also means a lack of options. Between network fees and platform fees, investors find significant chunks of their money missing if they move it around too much. It creates an uphill battle for investors to grow their blockfolio.



How CryptoFlow Will Help:

Investors need more and better options when it comes to entering the cryptocurrency market. CryptoFlow will create an ecosystem that allows near-instant entry into digital currency. Acting as an intermediary between the investor's fiat currency and the cryptocurrency they aim to acquire, CryptoFlow will facilitate fast transactions that maximize the investors time and money.



CryptoFlow is a platform that will provide investors, new and experienced, with a simple, convenient path to entering the cryptocurrency market. The fear of risk is usually based on the unknown. CryptoFlow will provide curious and excited investors with an opportunity to invest without feeling as if they are wading into a large ocean of uncertainty.

With thousands of cryptocurrencies and hundred of exchanges, the process of acquiring a particular coin or token is becoming more complicated. CryptoFlow will simplify that for investors by doing the hard work for them. A deposit into the CryptoFlow platform will quickly return the desired cryptocurrency, without excessive fees. No longer will investors need to spend hours and days waiting for funds to clear and transactions to confirm.

Fees are high across the crypto-verse. A begrudging truth that all investors have accepted. But it does not have to be that way. CryptoFlow will offer low fees and, through their own cryptocurrency, no fees whatsoever. There is an equilibrium that can and should be achieved between platforms and investors. That will result in higher investor confidence and repeat business, and more of their money remaining in their pockets.



Use Case:

Starting with the United Kingdom(UK) exclusively, CryptoFlow will operate as a premier service that exchanges investor's fiat currency for their desired cryptocurrency. Once established and operating in the UK, CryptoFlow will begin expanding its services to additional European countries and the rest of the world.

An important note is that CryptoFlow will not be an exchange. The easiest way to describe the process is that CryptoFlow will be completing Atomic Swaps for investors, handling exchanges between currencies for the investor.

The CryptoFlow coin (CFL) will play a vital role in the growth and longevity of the platform. A multi-purpose coin, CFL will be featured on multiple exchanges for trading, investors can choose to hold and build masternodes to collect rewards, as well as its utility within the CryptoFlow platform itself.

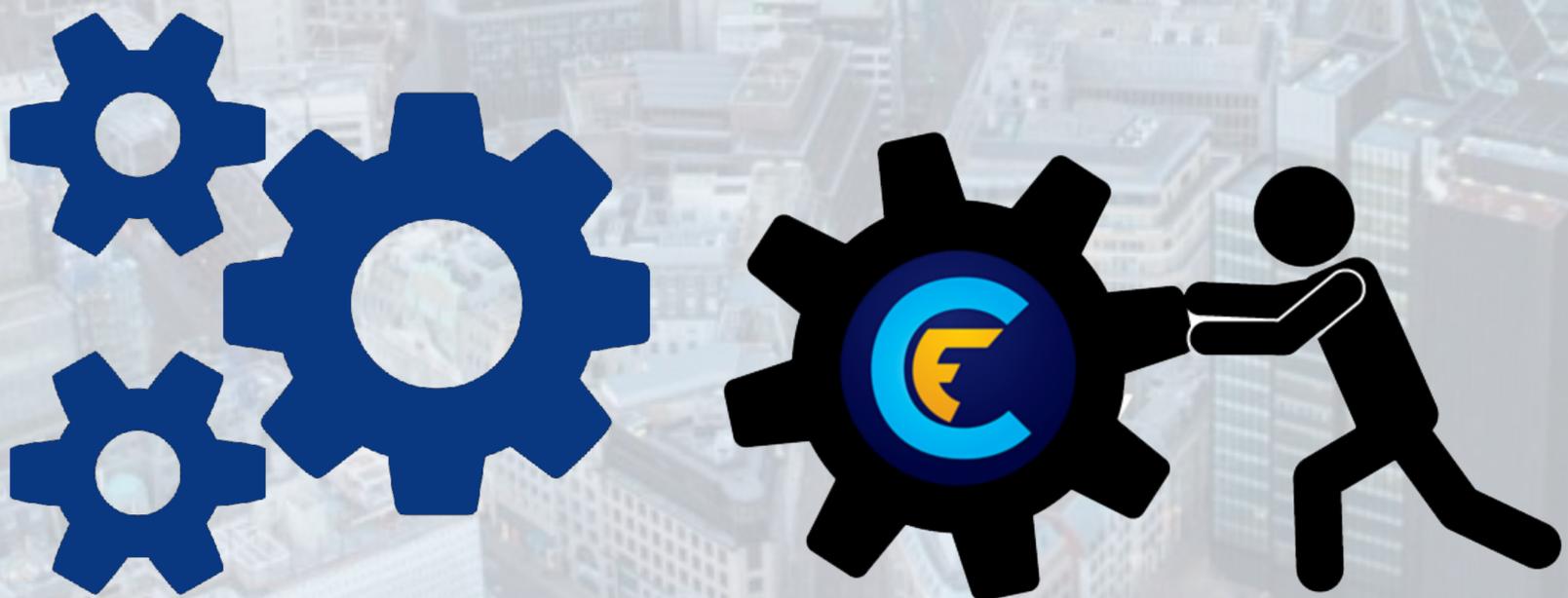




The Process:

User will be able to register on the CryptoFlow website (www.cryptoflow.co.uk) and set up their account. Once a user has an account, they can choose from 100+ coins that CryptoFlow currently exchanges fiat into. The coin options will continue to grow as the platform matures.

Detailed in the Terms and Conditions, users will then transfer the fiat currency into the CryptoFlow bank account listed. With the amount of fiat acquired and cryptocurrency preferences expressed, a user must only sit back and wait as their transaction will be executed for them. The process will take between 5 minutes and an hour, depending on the confirmation speed of the chosen currency.

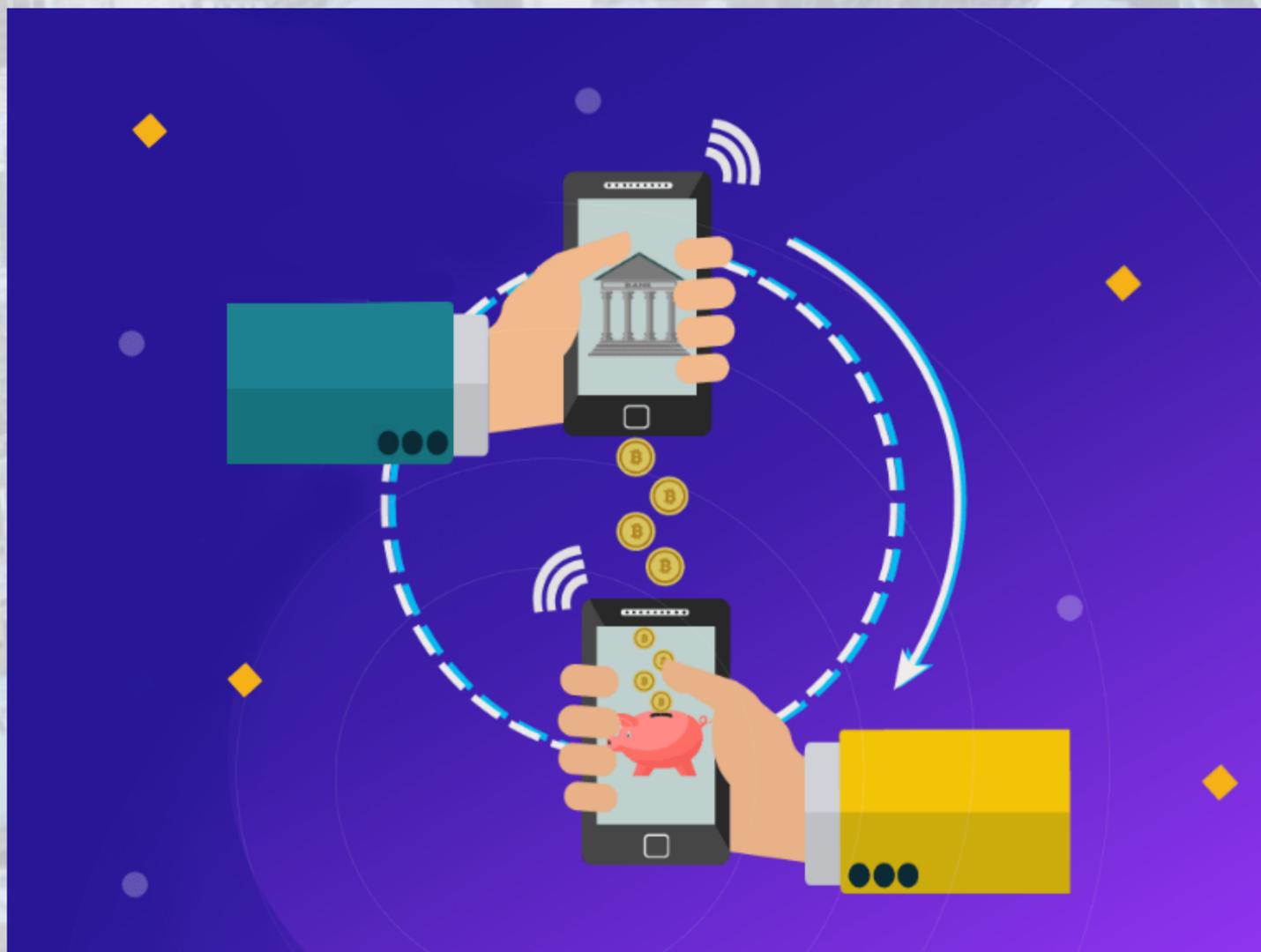




Rates & Fees:

Transparency and easy-to-find information will be the primary concern of CryptoFlow. This includes the market rates of all available cryptocurrencies. Within the platform, users will be able to see live prices for all coins. In addition to this feature, volatility in the price will be considered up until the moment the transaction takes place. Therefore the user is getting the best possible price for their exchange.

CryptoFlow will aim to keep all coin's transfer fees at 2%, currently one of the lowest fees in the market. Fees will be adjusted slightly depending on particular cryptocurrencies. By utilizing the CryptoFlow coin, investors will be able to gain access to 0% transfer fees. This feature will drive demand for the coin, bring revenue to the CryptoFlow platform, and allow for the continued growth of the number of service areas.





Coin Details

Name: CryptoFlow

Ticker : CFL

Algorithm : C11

Total coin supply : 3,000,000,000 CFL

Block Time : 60 Seconds

Masternode Collateral : 100,000 CFL

Masternode Rewards : 90% Masternode / 10% Proof-of-Stake

Premine : 10.4%

ROI Chart:

 CryptoFlow	From Block Number 10000+	From Block Number 20000+	From Block Number 40000+	From Block Number 80000+	From Block Number 160000+	From Block Number 320000+	From Block Number 640000+	From Block Number 1280000+
Masternodes								
10	23652%	22706%	21287%	20341%	19395%	18449%	17502%	16556%
20	11826%	11353%	10643%	10170%	9697%	9224%	8751%	8278%
40	5913%	5676%	5322%	5085%	4849%	4612%	4376%	4139%
80	2957%	2838%	2661%	2543%	2424%	2306%	2188%	2070%
100	2365%	2271%	2129%	2034%	1939%	1845%	1750%	1656%
200	1183%	1135%	1064%	1017%	970%	922%	875%	828%
500	473%	454%	426%	407%	388%	369%	350%	331%
1000	237%	227%	213%	203%	194%	184%	175%	166%

Block Rewards:

Blocks		Diff	Time Periods				Block Rewards	Total Rewards
From	To		Time in hours	Time in days	Time in weeks	Time in Years:		
1	1	1					312234365	312234365
2	10000	9998	166.63	6.94	0.99	0.019	18	149970
10001	20000	9999	166.65	6.94	0.99	0.019	500	4999500
20001	40000	19999	333.32	13.89	1.98	0.038	480	9599520
40001	80000	39999	666.65	27.78	3.97	0.076	450	17999550
80001	160000	79999	1333.32	55.56	7.94	0.153	430	34399570
160001	320000	159999	2666.65	111.11	15.87	0.305	410	65599590
320001	640000	319999	5333.32	222.22	31.75	0.610	390	124799610
640001	1280000	639999	10666.65	444.44	63.49	1.221	370	236799630
1280001	2560000	1279999	21333.32	888.89	126.98	2.442	350	447999650
2560001	4000000	1439999	23999.98	1000.00	142.86	2.747	320	460799680
4000001	5256000	1255999	20933.32	872.22	124.60	2.396	280	351679720
5256001	7884000	2627999	43799.98	1825.00	260.71	5.014	180	473039820
7884001	10512000	2627999	43799.98	1825.00	260.71	5.014	125	328499875
10512001	13140000	2627999	43799.98	1825.00	260.71	5.014	50	131399950
Total:	13140000					25.069		300000000



Premine:

A Premine at 10.4% could be seen as a red flag by potential investors. But what is important is the way in which the CryptoFlow Premine will be allocated. This amount is vital to the success and longevity of the platform. The .4% of the Premine is allocated to pay for initial costs of launching the platform as well as team funds.



0.4%



10%
LOCKED

The remaining 10% of the Premine will be locked away in addresses that will be public once the stability of the chain is fully acceptable. These funds will be used to support the platform in a few important ways. Once the platform is more mature and bringing in a strong revenue stream on a regular basis, small portions of the 10% will be used as a liquidity tool to bring CFL coins to the market. A second revenue stream for committed investors is the implementation of the Loyalty Program that will utilize a portion of the Premine.



Loyalty Program:

One of the major issues with the current masternode structure is the discrepancy in the Return on Investment between the beginning stages of the coin and the later in the coin's life. Because of this, investors tend to cash out and fly off to a new coin, which in turn can be very damaging to the project as a whole.

CryptoFlow aims to change the game of masternodes. By introducing a Loyalty Program for the investors, it will incentive the long term holding of a CFL masternode. After the launch of the platform and revenue begins to flow in, the team will launch the Loyalty Program as a revenue sharing opportunity for investors.

Paid out once a month to current masternode holders, the equivalent of 25% of the amount of CFL transfers done by the platform that month will be paid out to the current masternode holders. Coming from the 10% Premine, these payouts will be recorded and shared publicly with the community.

The initial structure may be subject to change from the original plan but this will only be to secure the longevity of the company and to insure we can always offer a Loyalty scheme of a kind constantly.



Example: January 2019 we do £500,000.00 in CFL trades on the CryptoFlow Platform 25% of that is £125,000.00. CryptoFlow has 500 masternodes are running. Each masternode will receive an additional £250 for that month. The £250 will be paid in CFL equivalent directly to the wallets. For functionality, there will be a sign up process.

As such the more MN's you hold the more the long term benefits.



Directors:



Barry Doyle, Ireland

An entrepreneur at heart, Barry founded a construction company at the age of 25. One of their premier clients is Apple, carrying out all of their fitouts in their Ireland and Northern Ireland APR stores. Since then, Barry has founded a distribution company and was the first to bring 3D printing pens to the UK and Irish markets (3Doodler). In 2013 he merged his company with the other co-founder of CryptoFlow, creating THINK Distributions.

LinkedIn: <https://www.linkedin.com/in/barry-doyle-06561ab1/>



Andrew Silverman, United Kingdom

Following a similar path as Barry, Andrew founded a plumbing business at the age of 23 and his own distribution business three years later. Constantly focused on optimizing industries, Andrew found cryptocurrency and quickly realized that it too could benefit from this mindset.

LinkedIn: <https://www.linkedin.com/in/andrew-silverman-45662734/>



Marketing:

GUERRILLA SCOPE

Guerillascope Marketing, UK - <https://www.guerillascope.co.uk/>

Now one of the UK's leading independent media planning agencies - and the largest in terms of the number of clients advertising on TV - our success can be attributed to a progressive culture that never compromises our guiding principles of flexibility, reliability and accountability.

Having worked with them in the past on a number of occasions there was no one else CryptoFlow would have went. With past clients such as Electroneum they are the perfect addition to the team.





Contact Information:

Website: [Www.cryptoflow.co.uk](http://www.cryptoflow.co.uk)

Email: barry@cryptoflow.co.uk

Github: <https://github.com/CryptoFlowCoin/CryptoFlowCoin>

Explorer: <http://95.179.133.7:88/>

Twitter: <https://twitter.com/CryptoFlow7>

Citations:

1. Blind Signatures for Untraceable Payments, David Chaum
<http://www.hit.bme.hu/~buttyan/courses/BMEVIHIM219/2009/Chaum.BlindSigForPayment.1982.PDF>

2. A decade before crypto, one digital currency conquered the world — then failed spectacularly

<https://thehustle.co/beenz-pre-bitcoin-digital-currency>

3. Bitcoin: A Peer-to-Peer Electronic Cash System

<https://bitcoin.org/bitcoin.pdf>

4. BitcoinMarket Bitcointalk forum post

<https://bitcointalk.org/index.php?topic=20.40>

5. Coinbase Says It Was Signing Up 50,000 Users a Day

<https://www.bloomberg.com/news/articles/>