

***ETHERCASH***



# ***WHITEPAPER***

***1.0***

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## ABOUT US

*Ether cash is a peer-to-peer lending platform connecting crypto and fiat currencies built on Ethereum. The purpose of the Ether cash is to 'bridge the gap' between those with access to finance and those without, eliminating borders, intermediaries and prejudices. Ether cash can significantly improve transparency, security and reliability using Smart Contract technology which is lawyer backed, to provide peer to peer loans backed by crypto. It is achieved by using Smart Contracts on the Ethereum based block chain to bring transparency and reliability in the way we lend, send and spend. Our unique platform connects borrowers and lenders in a safe and transparent environment where they can agree mutual terms in a lawyer backed Smart Contract deployed on the Ethereum block chain.*

*Using Smart Contracts on the Ethereum based block chain to bring transparency and reliability in the way we:*

**LEND: PEER TO PEER LENDING CRYPTO BACKED**

**SEND: WORLDWIDE MONEY TRANSFER**

**SPEND: CRYPTO DEBIT CARD**

*Peer to Peer Lending Crypto Backed*



## *Our Mission*

*The Ether cash mission is to provide what today's crypto currency enthusiast craves- fast, stable, cheap, secure, fair and most importantly, private transactions. The Ether cash community believes privacy is a fundamental right. As the world continues to evolve and become completely digitized, intrusive surveillance technologies will soon be able to monitor all aspects of our daily lives. Privacy should not just be for large institutions and "elites" of the world who are shielded by big banks. Everyone deserves and should have the right to private transactions. Ether cash mimics the privacy of physical fiat cash but is optimized for the digitized world. Privacy, safety, security, and speed are priceless, and will remain so for the years to come.*



## *WHY ETHER CASH?*

*Following the rapid growth of the crypto currency space, many new players enter the scene, and while scrolling down a list of block chains ranked by market cap, some notice a project called Ether cash.*

*They see that the name and logo is slightly different to the famous Ethereum, and might assume that this Classic thing is some kind of copy-cat project trying to cash in on ETH's success. With a market saturated with such projects, and with limited time to spend on research, many quite reasonably give Ether cash a pass without much thought.*

*But some, like yourself, decide to dive a little deeper, and they discover some interesting facts that debunk that initial skepticism. For many, the shattering of the misconception that ETHCASH is a clone of Ethereum is the first important step and their journey down the rabbit hole begins.*

*Applications on Ether cash have been operating uninterrupted for a year longer than on Ethereum, making ETHCASH humanity's longest running and therefore most reliable Smart Contract Platform. More importantly, Ether cash has never and will never stop or interfere with Smart Contracts that are deployed to it, because it is understood that unstop ability is what makes block chains valuable.*

### *Send Money Anywhere In the World, Almost for Free*

*With ETHERCASH, you can send money to anyone, anywhere in the world, 24 hours a day, 365 days a year. Like the Internet itself, the network is always on. No transaction is too big or too small. And you never need anyone's permission or approval.*

### *Be Your Own Bank and Have Full Control Over Your Money*

*The seizing of capital from account holders ("bail-ins") that occurred in Cyprus and nearly in Greece, demonstrated that bank deposits are only as safe as political leaders decide. Even under the best of conditions, banks can make mistakes, hold funds, freeze accounts, and otherwise prevent you from accessing your own money.*

*Banks can also decide to block your transactions, charge you fees, or close your account without warning. Bitcoin Cash gives you full, sovereign control over your funds, which you can access from anywhere in the world.*

### *A Scarce Digital Currency with a Known, Fixed Supply*

*The Bitcoin Cash protocol ensures there will never be more than 21 million coins in existence. Governments constantly print money out of thin air, endlessly inflating the supply and devaluing everyone's savings. Bitcoin Cash has a fixed supply and therefore represents sound money.*

### *Increase Your Privacy and Operate Anonymously*

*Bitcoin Cash offers more privacy and anonymity than traditional payment systems like bank transfers and credit card payments, since it's normally impossible to know who controls a Bitcoin address.*

*Bitcoin Cash offers various levels of privacy depending on how it is used. It's important to educate yourself thoroughly before using BCH for privacy purposes.*

### *Enjoy Exclusive Discounts*

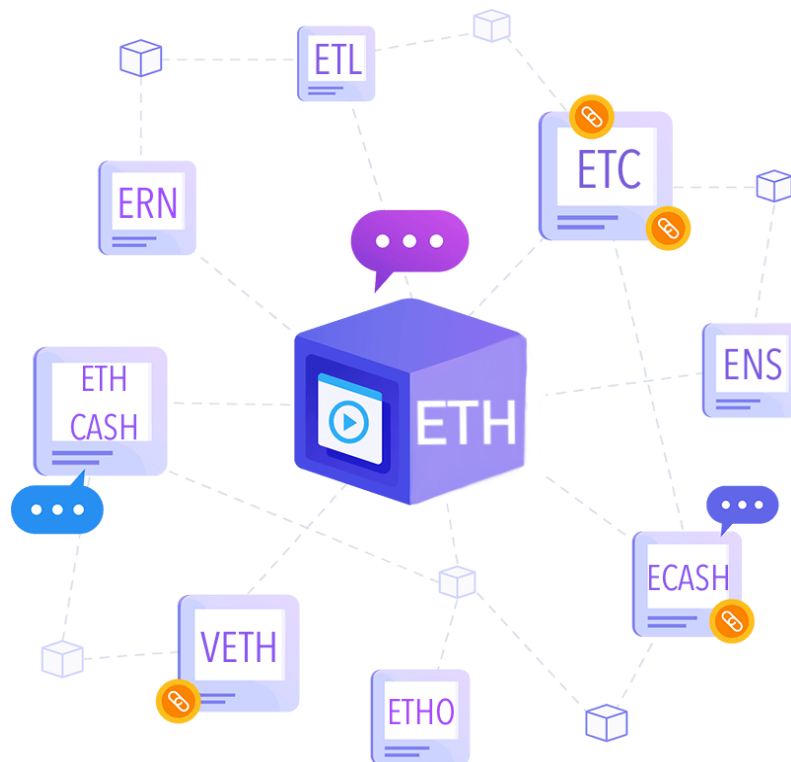
*Many merchants offer discounts for paying in Ether cash because it eliminates credit card fees and helps grow the adoption of this new payment system.*

### *Token Ecosystem*

*Storing and managing tokens on a block chain provides greater transparency and integrity than traditional forms of asset accounting and trading. Ether cash supports token protocols that power a variety of projects and it is easy to create your own token backed projects.*

## Support Freedom Worldwide

*Ether cash is a permission less, open network. It empowers you to engage with your fellow human beings without intrusion. It is decentralized, voluntary, and non-aggressive. As usage grows, old power structures will erode while fresh ideas blossom. It may help usher in the greatest peaceful revolution the world has ever known.*







## FEATURES

*Web3 compatibility Ether lite is fully compatible with Ethereum web3.js interface API. It simply means that the website or service interacts with the Ethereum network. Web 2.0 focuses on users to generate value from which the owner or host may profit. Unfortunately, users have little to no control over their data in most situations. Furthermore, consumers have no way of knowing whether or not the material they appreciate will be available in the future. When material is no longer needed or poses a financial risk, the website or service provider has the authority to remove it from their platform, leaving you out in the cold. In today's world, most service providers, such as social media and OTT platforms, control their users' data under their terms of service. Web3 aims to empower people while also recapturing the value they generate. DApps or Decentralised apps are developed on decentralised peer-to-peer networks like Ethereum and IPFS. Instead of being run by some company, these networks are built, operated, and maintained by their users. They are self-organizing and lack a central point of failure.*

- *POW requires lots of resources, energy and Proof of authority for private blockchains. Therefore, Ether cash Proof of Stake protocol makes it a 10 of 33 highly scalable Solution. Ether cash also provides really fast block times ~3s, thanks to its POS system.*

- *Smart Contract and Tooling cost much less. Ether cash has the ability to use existing Ethereum smart contract and tooling. Developers can port their existing Ethereum-based DApps in a matter*

*of minutes, substantially upgrading the performance and lowering their costs.*

- Etherlite is also compatible with existing tools like Clients, Metamask, Remix, and Truffle etc. which are used in Ethereum Block chain.*

- Ethereum Virtual machines will essentially create a level of abstraction between the executing code and the executing machine. This layer will improve the portability of software and will also ensure that applications are separated from each other and separated from their host.*

***If you have funds lying around, why not utilise it to make more?***

*Lend to borrowers internationally with Border Free Loans.*

*Get higher returns than typical bank deposits.*

*Borrow 70-80% of crypto value, without needing to liquidate your assets.*

*Our unique platform connects borrowers and lenders in a safe and transparent environment where they can agree on mutual terms in a lawyer backed Smart Contract deployed on the Ethereum block chain.*

- ***Worldwide Money Transfer***

*Send money to anywhere in the world using Ether cash. Money transfer has never been easier, more secure and most of all private. Ether cash money transfer involves:*

- *Connecting individuals*
- *Global Network*
- *Minimal Fees*
- *Instant Confirmation*
- *Pocket friendly*
- *Make payments on the go*
- *Secure and private*



## ADVANTAGES

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### *Anonymity of the User*

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*Any purchases or transfer through Ether cash is never associated with his personal identity, much like cash-only purchases, and cannot be traced back to him. All the purchases are discrete. They cannot publish a user's Ether cash transactions unless the user wants it to. An anonymous Ether cash address is generated for user purchases which change with each transaction.*

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### *No Involvement of Third-parties*

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*This could be one of the best benefits of Ether cash. Any kind of government, bank and other financial intermediary is not involved when it comes to Ether cash deposits and payments. They cannot*

*interrupt user transactions or place freezes on Ether cash accounts. The whole system is completely peer-to-peer so that the user can experience a greater degree of freedom than with the traditional currencies.*

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### *A more private internet*

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*You don't need to provide all your personal details to use an Ethereum app. Ethereum is building an economy based on value, not surveillance.*

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### *No taxation on purchases*

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*The third parties are out of the scene here. Therefore, none of them can identify, track or intercept transactions made through Ether cash. As a result, no sales taxes are applicable on any of the purchases.*

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### *Very Low Transaction Fees*

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*Traditional bank wire transfers and foreign purchases impose a lot of fee and exchange costs. But the Ether cash transactions do not have any third parties involved, and therefore, the costs of transacting are kept very low. This thing can be seen to benefit the travellers the*

*most. All of the inconvenience of typical authorization requirements and wait periods can be clearly eliminated when transactions are done with Ether cash.*

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### *Mobile Payments*

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*Like with many online payment systems, Ether cash users can pay for their coins anywhere they have Internet access. This means that purchasers never have to travel to a bank or a store to buy a product. However, unlike online payments made with U.S. bank accounts or credit cards, personal information is not necessary to complete any transaction.*

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### *Irreversible Transactions*

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*As is known to the existing merchants, on accepting credit card payments, or even bank payments the sender has this ability to reverse or “chargeback” the payment. Things like these lead to cases when the product is sent to the customer and the payment is reversed to inform the sender that he has been cheated and nothing can now be done about it. However, with Ether cash, this is out of the way. It is the only payment method that is 100% irreversible and you cannot charge it back anyhow.*

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### *No Paperwork*

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*There is absolutely no paperwork involved here. No need of any ID card, passport or proof of address which are always required by the conventional banks. You just need to start sending and receiving*

*Ether cash by downloading a Ether cash Wallet and then generate a Ether cash Address and you are all set to go.*



## **SUCCESS**

*Ethereum is by far the largest and one of the most well-established, open-ended decentralized software platforms. Therefore, it allows users to not only deploy smart contracts, build various decentralized applications (Dapps) but also run without any downtime, fraud, control or interference from any related or unrelated third party. The simplicity and minimum effort in developing smart- contracts is the main factors behind Ethereum success.*



## ETHER DEBIT CARD

*Ether cash is the first of its kind, enabling you to put multiple currencies on a single debit card. Use it just like a normal debit card for making payments, shopping online or ATM withdrawals in local currencies.*

- *Easy to use*
- *Multi crypto storage*
- *Online Shopping*
- *ATM withdrawals*
- *Travelling abroad*

*Ethercash is a blockchain platform designed to increase productivity by allowing users to create and execute various Business Logics such as Smart Contracts and Dapps quickly, safely, and cost-effectively. It works on the PoS consensus method and is fully compatible with Ethereum's tools and Web3 technology stacks. While Ethereum 2.0 which is also known as Serenity, will aim to bring such a Proof of Stake consensus that will control Sybil attacks and many such innovations to the entire ecosystem. However, the completion date of the project is unknown and only speculations are keeping the heat alive. The Etherlite POS protocol provides a readily scalable solution for Ethereum 1.0, creating the perfect mechanism for delegated staking, higher transaction speeds, and very efficient transactional costs. While on an Ethercash enabled sidechain, users can stake tokens (>minimum required for staking) in order to become eligible to*

*be shortlisted as validators on the network. Delegators can back these users by staking their tokens, thus providing a voting like scenario and contributing to the user's pool. Etherscash is currently supported by Open Ethereum and POS Contracts. Etherscash runs on a fully compatible EVM-based chain, allowing mainnet interoperability while also providing greater efficiency, lower fees, configurability, and other benefits relative to the current EVM consensus implementations. Etherscash will connect with Ethereum mainnet and also compatible with other EVM based blockchains. This will enable interoperability between all the EVM based blockchains. Etherscash is using POSDAO as consensus protocol.*




## **COMPETITION**

*As you already know there are thousands of crypto currencies available in the open market. Some projects are stale, other are scams, pump and dump schemes named as “meme-coins”. However, some coins are innovative advancements of the block chain technology, which is where Ether cash comes in. We strongly believe the future of crypto currency will shift to privacy coins. This is because the main ideals of the father of them all, Bitcoin, was to be inflation resistant and anonymous. Ether cash running on the mimblewimble protocol and being Beam hash – modified equi hash (150,5) makes our coin extremely private and ASIC resistant, while our 21 million max cap supply allows for no further inflation than our max cap. Not only do we differ by being a privacy coin, but we also differ in the privacy coin category itself. Our mining algorithm is specific to our*



*block chain only making Ether cash basic resistant and less susceptible to a 51% mining attack.*

							
<b>DASH</b>	<ul style="list-style-type: none"> <li>• Symbol - DASH</li> <li>• Block time 2.5min</li> <li>• Protocol DPP</li> <li>• Language C++</li> <li>• Max Supply 19M.</li> <li>• No Premine X</li> <li>• Always Private ✓</li> <li>• Scalability ✓</li> <li>• Max Block Size 2MB</li> <li>• No / Low Dev fee X</li> <li>• ASIC-resistant X</li> <li>• Store of Value ✓</li> <li>• Exchange / Medium ✓</li> </ul>	<b>ZCASH</b>	<ul style="list-style-type: none"> <li>• Symbol - ZEC</li> <li>• Block time 75 Sec</li> <li>• Protocol zk-SNARK</li> <li>• Language RUST</li> <li>• Max Supply 21M</li> <li>• No Premine ✓</li> <li>• Always Private ✓</li> <li>• Scalability ✓</li> <li>• Max Block Size 2MB</li> <li>• No / Low Dev fee X</li> <li>• ASIC-resistant X</li> <li>• Store of Value ✓</li> <li>• Exchange / Medium ✓</li> </ul>	<b>PIRATE</b>	<ul style="list-style-type: none"> <li>• Symbol - ARRR</li> <li>• Block time 1 Min</li> <li>• Protocol zk-SNARK</li> <li>• Language RUST</li> <li>• Max Supply 200M</li> <li>• No Premine ✓</li> <li>• Always Private ✓</li> <li>• Scalability ✓</li> <li>• Max Block Size 2KB</li> <li>• No / Low Dev fee ✓</li> <li>• ASIC-resistant X</li> <li>• Store of Value ✓</li> <li>• Exchange / Medium ✓</li> </ul>	<b>ETHER CASH</b>	<ul style="list-style-type: none"> <li>• Symbol – ETHCASH</li> <li>• Block time 1 min</li> <li>• Protocol MimbleWimble</li> <li>• Language C++</li> <li>• Max Supply 21M</li> <li>• No Premine ✓</li> <li>• Always Private ✓</li> <li>• Scalability ✓</li> <li>• Max Block Size 1MB</li> <li>• No / Low Dev fee ✓</li> <li>• ASIC-resistant ✓</li> <li>• Store of Value ✓</li> <li>• Exchange / Medium ✓</li> </ul>

### USE OF PROCEEDS

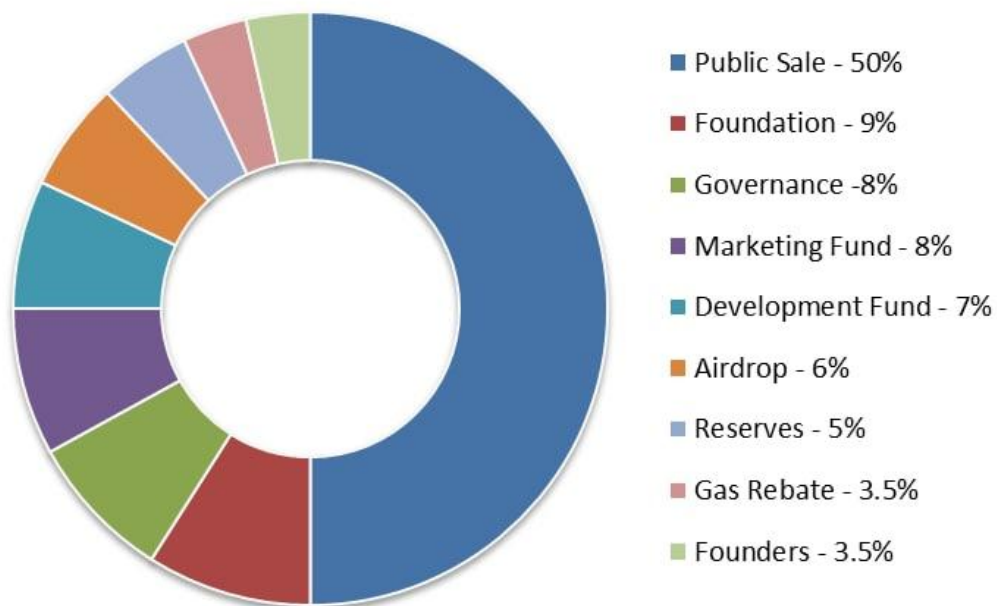
- ✓ *Ether Cash enables a wide range of new services like Web3, DeFi and others that reduce friction, cut out ancillary costs and increase productivity for users.*
- ✓ *Ether Cash opens up access to financial services for users around the world*
- ✓ *Ether Cash utility is to provide seamless experience to its users through our platform.*
- ✓ *Users can get rewards in the form of staking for interest and incentivizing payment. They can stake their tokens and earn high percentage of interest for the tokens left in their wallet.*

- ✓ *One of the biggest use case of Ether cash as users to get massive benefits for holding “ETHCASH” Token. This will boost value and utility. Ether Cash will constantly add more crypto assets to the wallets for staking and payments.*
- ✓ *Ether Cash will collaborate with various payment gateways and companies which will accept the payment from our wallets for daily purchases of our users.*
- ✓ *Ether cash employ better supply mechanisms that restrict inflation and may increase in value with rising demand. Due to this, when you store your funds in ETHCASH, they can potentially gain value instead of losing value over time.*
- ✓ *Ethercash is the path to true financial freedom. Anyone can send the money to their friend/relative while both are still on the call. Ethercash takes about 10-18 seconds to settle transactions. its that fast.*

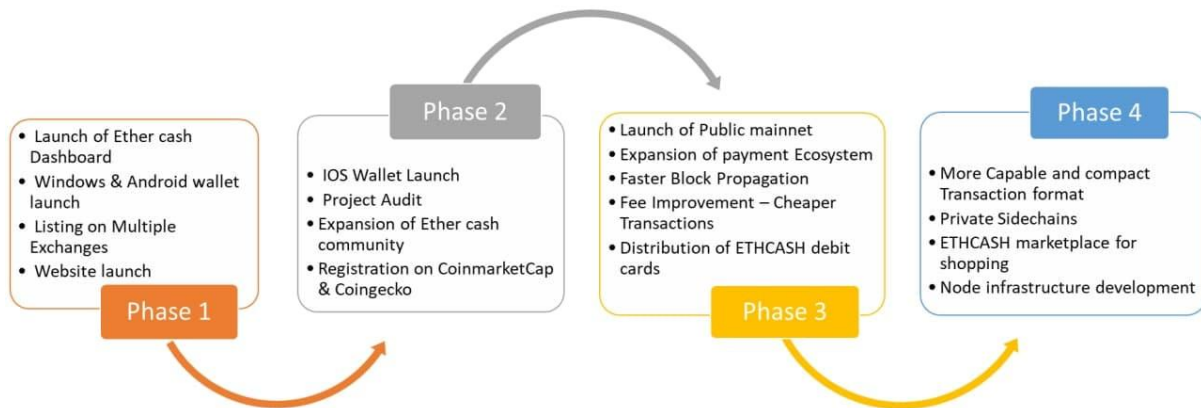
## ◇ TOKENOMICS

*Tokenomics describes the math and incentives governing crypto assets. It includes everything about the mechanics of how the asset works, as well as the psychological or behavioral forces that could affect its value long term.*

*While launching the Etherscash, there has been no pre-sale, just the fair sale on Centralized exchanges and DEX keeping 50% of token for public sale which will be unlocked with span of time.*



## ROADMAP



## TEAM

1. CEO -SHANKY SINGLA
2. CFO – HARSH SINGAL
3. CTO – GAURAV SACHDEV
4. CMO- AASHIMA SINGLA
5. HR- SHREYA RAI
6. ANUBHAV KHANNA