



CREDITS™

THE FUTURE OF CRYPTOCURRENCY

www.credits.energy

EXECUTIVE SUMMARY

Bitcoin is essentially the pioneer of cryptocurrency although it is time for a vast improvement in the overall technology. Bitcoin is way to slow even by today's standards and it's very confusing for a newbie to comprehend. Bitcoin isn't backed by anything tangible and is highly inefficient for people to convert bitcoin into cash.

Credits will solve these issues by making our own user friendly intuitive platform for buying, selling and cashing out of credits. Credits is its own cryptocurrency capable of lightning-fast speeds. Transfer of credits will be instantaneous throughout our platform which is now live on the google play store. Credits will soon be on the Apple store as well.

Credits are unique in that they will be backed by **green energy** and **sustainable projects**. This will provide residual income to further improve the Credits ecosystem. In order to achieve liquidity of credits we will be negotiating with many major cryptocurrency exchanges.

Credits will have its own governance system commonly referred to as a treasury. There will be nominal fees for all transactions outside of the Credits platform. These fees will fund maintenance for network and fund improvements.

Credits will have its own blockchain which is a digitized, decentralized, public ledger of all cryptocurrency transactions. Constantly growing as 'completed' blocks (the most recent transactions) are recorded and added to it in chronological order. This allows market participants to keep track of digital currency transactions without central record keeping. Each Node (a computer connected to the network) gets a copy of the blockchain, which is downloaded automatically.

Credits will have smart contract capability which can determine specific pre-programmed outcomes such as releasing of funds when a user or business agree on the terms. This one feature alone will act as a very prominent fundraising mechanism between users.

We also own the trademarks to **Credits** and **Credit** as a virtual currency allowing us to secure our name in the cryptocurrency space.

INTRODUCTION

PROBLEMS WORTH SOLVING:

BITCOIN SPEED

The current speed of bitcoin to send and receive is approximately 15 minutes to 1 hour and a half. In September of 2017 there were a few instances where confirmation of a single bitcoin transaction on the blockchain took over 1000 minutes to process. Ethereum can take up to 15 minutes.

EASE OF USE

Many people are confused with how to send and receive bitcoin and even more issues arise when people try to purchase bitcoin. If someone loses their bitcoin wallet address it is gone forever.

VOLATILITY

Bitcoin is backed by absolutely nothing. It only carries value due to supply and demand, the Blockchain itself as well as the anonymity it embraces. Recently bitcoin was nearing \$5000 then dropped down to \$3200 all because people panicked and decided to **power sell** as they know it's not backed by anything. Fluctuating prices for volatile coins like this prevent a newcomer from entering the cryptocurrency arena.

CASHING OUT

Cashing bitcoin out is confusing. You must export your bitcoin into an online wallet and wait 2-3 business days for your funds to arrive. This is all after a tedious time-consuming process that can take days just to get approved.

THE SOLUTION

The solution to these problems is the creation of a new cryptocurrency called Credits with its own easy to use intuitive cross-platform environment. Credits will have its own network servers to ensure speed and stability supplemented by its users to ensure reliability. People will be able to buy Credits directly through the platform. Our own dedicated network will enable **lightning-fast transaction speeds** throughout the network including outside of our platform.

Efficiency and ease of use are imperative to avoid a burdensome and confusing ordeal. Credits makes it easy to enter the cryptocurrency arena because you can buy Credits directly through the Credits platform. You can send and receive Credits to your wallet address simply by sharing your registered Credits email address with users. No need to try to remember or find those pesky wallet addresses. You will always be able to find your wallet address through our app as soon as the Credits cryptocurrency is released for import and export capability. You can download our app directly from our website at www.credits.energy

Volatility is one thing that drives cryptocurrency investors crazy. This is without a doubt a highly fluctuating market. Credits aims to minimize volatility by investing in green energy and sustainable projects that earn residual income. The income generated from those projects will enable us to improve our technology thus generating cashflow in the tech arena as well. By implementing multiple revenue streams in the form of **GREEN PROJECTS** and **TECH**. Credits holders can rest assured knowing that their Credits will be worth tangible value.

You will be able to cash out your Credits after the Lot 2 Crowd Sale is complete. We will be negotiating aggressively with all major cryptocurrency exchanges to ensure the liquidity of Credits. Near the completion of our 4th Lot Crowd Sale you will be able to convert your Credits into cash and withdrawal directly from our platform to your bank account.

To achieve these objectives, Credits will be having an Initial Coin Offering (ICO) for early users. The offering will provide users with a virtual currency known as Credits credited to your Credits app on the Google Play Store within 24 hours for immediate trade through the app. The Apple Store app is soon to follow. If you do not use Android, your contribution will be directly linked to your email address and you will be notified as soon as the Apple Store app is ready. These apps will be cross-platform compatible. Credits will be traded as (CRED) once live on the exchanges. Funds raised by Credits will be given as a grant towards the development of the Credits Project. Credits will increase in value as Credits earns residual income from its projects.

OUR VISION

EFFICIENCY

The financial service industry makes the world go 'round. Although the current infrastructure goes to sleep every night and takes weekends and holidays off. Credits **never** sleeps. Credits can be transferred around the world instantaneously. In the immediate future it will be virtually effortless to convert Credits into cash utilizing our intuitive Cryptocurrency Conversion Feature accessible on the Credits app.

MERCHANT SERVICES

We will be developing merchant services software that will be free to use for Internet merchants. The merchants can then accept Credits as a valid payment for products and services. The merchant can then convert credits into cash through the platform or simply keep the credits.

CHARGEBACK PROTECTION

Chargebacks are an epidemic worldwide. Credits are chargeback proof due to the digital nature of the virtual asset being verified on the Credits blockchain. It is the sole responsibility of the Credits holder to

secure their user information to avoid a potential loss of Credits. This is a good thing for merchants that can verify their credentials. Many good companies hit unforeseeable road blocks in internet commerce due to fraud and chargebacks.

RECOVERY

The Credits that you have within the Credits platform will always be linked to your user email address. If you happen to forget your password to your Credits account, you can simply reset your password through the app. You will not be able to recover any Credits that exist outside of the Credits platform if you lose that information.

EXCHANGES

We will be negotiating with all major cryptocurrency exchanges as soon as funding for the first Crowd Sale Lot is successful. This will allow us time to develop the speed, functionality and security needed to enter the cryptocurrency arena. These exchanges will be given good incentives to list Credits therefore securing the liquidity of the Credits Digital Asset.

OUR PLATFORM

Our platform will implement access to Credits in the following order:

1. Google Play Store App
2. Apple Store App
3. Digital Wallets On WWW.CREDITS.ENERGY
4. Windows Wallet
5. Mac Wallet

All of the aforementioned will be cross-platform compatible allowing ease of access to your Credits.

PROJECTS

In 2004, the state of Colorado passed the first voter-led Renewable Energy Standard in the nation, requiring electricity utilities to obtain a percentage of their power from renewable energy sources. The legislature has increased the minimum requirements three times since 2004, spurring the development of hundreds of new renewable energy projects across the state.

We will be focused on green energy projects that progressively earn residual income. The first project is started after the Lot 3 Crowd Sale. This is a large Solar Farm Project. Expected to be generating 25 megawatts of power being pumped back to the grid and resold to earn tangible U.S. Dollars. This will be located on the outskirts of Denver, CO. These funds will be used to maintain the Credits Ecosystem while simultaneously increasing the value of your Credits holdings.

The second project is started after the Lot 4 Crowd Sale. This is a large-scale Wind Farm Project expected to produce 40 megawatts of power. This power will also be pumped back to the energy grid in the outskirts of Denver, CO and resold to earn tangible U.S. Dollars.

The third project is started after the Lot 5 Crowd Sale. This is a large scale Organic Hydroponic Greenhouse Operation. This will also be located just outside of Denver, CO. Our goal is to match consumer prices by producing at scale yet surpassing quality and freshness. Long-term sustainability is our goal with all our agricultural projects. We will start by mass producing the most common vegetables and fruits such as tomatoes, lettuce, spinach, cucumbers, eggplant, carrots, potatoes, Etc. This will create a long-term revenue stream for other green projects.



SMART CONTRACTS

Credits will possess smart contract technology upon the official cryptocurrency release of Credits. Mainstream adoption of smart contract technology is expected to begin in 2020. Smart contracts enable lower operation overheads and costs leading to economical financial products. They enable faster and hassle-free processes as well as reduced settlement times.

This technology will be user friendly for users to raise funds for their own projects. If the user chooses, these contracts will act as a form of escrow service to make sure that users do not lose their Credits unless products or services are rendered. This feature will be very useful for digital products and services. Smart contracts also enable features that allow deals in insurance, land deeds, mortgages and securities. These contracts are created and stored in the blockchain to help minimize legal fees for certain tasks.



GOVERNANCE SYSTEM

Transactions outside of the Credits platform will be subjected to a nominal fee. The fee is 0.005% of the transaction. Transactions within the Credits platform will always be free and instantaneous.

BLOCKCHAIN

Credits will have its own decentralized blockchain. A blockchain is a public ledger of all transactions in the network. This blockchain will support anonymity as well as smart contracts. A blockchain that supports smart contracts will be the foundation of the Credits cryptocurrency. This decentralized approach will allow other companies to utilize the blockchain in the development of their future products and services.



BRICK AND MORTAR

Credits will begin executing the deployment of Credits Cryptocurrency Machines (CCM) where people in major cities can go to buy Credits with cash. We will be working with manufacturers of current bitcoin ATM's to utilize the already existing technology for the Credits infrastructure. We will start with two machines in the Denver, CO area. You will be able to buy Credits with cash at these machines which you will see immediately available on the Credits app.



TIMELINE

Oct 25th

LOT 1
CROWDSALE: Vast improvements regarding seamless multi-platform cryptocurrency functionality between Android, IOS and exchanges



Nov 25th



Lot 2 CROWDSALE: App improvements whilst negotiating deals with all major crypto exchanges to secure viable liquidity of the CREDITS digital asset

Jan 25th

LOT 3
CROWDSALE: Large solar operation supplying the growing energy demand to always sunny Denver, CO. Earning CREDITS holders residual value



Mar 25th



LOT 4
CROWDSALE: Green energy wind farm project dedicated to fueling the expanding Denver grid to earn CREDITS holders residual value

May 25th

LOT 5
CROWDSALE: Large-scale sustainable year round organic hydroponic vegetable grow operation to further earn CREDITS holders constant residual value



ALLOCATION OF FUNDING

The following applies to the Lot 1 Crowd Sale:

70% of funds raised in the Credits ICO will be used for the further development of Credits as a cryptocurrency, improvement of the dedicated platform and utilized in infrastructure development.

20% of funds raised will be used by Credits to hire experts and innovators in the field that can help us take Credits to the next level as a cryptocurrency and platform.

10% will be used for marketing and advertising purposes.

CREDITS ISSUED PER CROWD-SALE LOT

