



MCV-CAP

Blockchain Revolution in Banking

Whitepaper





EXECUTIVE SUMMARY MCV-CAP - WHITE PAPER

DISCLAIMER

This document (MCV-CAP whitepaper) has been created to provide simple and accessible information about the MCV-CAP project. In particular, it describes and analyzes the basic idea, the business model and plan, the competitive advantages, the Initial Coin Offering (ICO), the market roll-out and its roadmap.

This executive summary and the whitepaper will be made public on Mar 20, 2018. Further information about the project can be found in full on our web page (www.mcv-cap.com) as well as on other media channels, in particular on social networks, i.e. Facebook, Twitter, LinkedIn, Telegram and YouTube.

We recommend thorough perusal of these documents and consultation with your own legal advisors before committing to any actions. Neither we nor any third party can be held liable for any damage or losses, which may result, regardless of whether directly or indirectly, from decisions that are made after studying this whitepaper.

This paper has been elaborated by various parties involved in creating this project.

NO OFFERING OF SECURITIES, ADVICE OR OTHER INVESTMENTS

The content of this whitepaper is for information purposes only. It does not constitute any kind of investment advice, solicitation, or endorsement. All your decisions or actions taken on the basis of the information in this whitepaper, the MCV-CAP web pages, or other content are being done at your own risk and discretion. The MCV token cannot be considered as security under the law, or as a use-only token or coin.

You should only invest if you:

- have a basic understanding of the key components of the Blockchain technology and understand how Blockchains work
- know how to handle Blockchain wallets as well as about protection of private keys
- are aware of all risks connected with crypto-currencies, coins, tokens & vouchers and are also able to sustain losses
- know that expected profits will not automatically occur
- are not citizen of the United States, PRC China or Hong Kong

FORWARD-LOOKING STATEMENTS

The information and graphics presented in this whitepaper contain information about the future of the project, future events and projections. These statements may be identified by words and phrases such as "will," "estimate," "believe," "expect," "project," "anticipate," "guarantee," or words of similar meaning contained in other publicly available materials such as videos, blog posts, interviews, etc. The information presented in this whitepaper contains forward-looking statements and includes, but is not limited to, the following:

- Projected success
- Period for the termination of the ICO
- Expected result of the investments
- Implementation of the project vision and strategy
- Future liquidity, working capital and capital requirements

In general, statements about the future are subject to a variety of risks and uncertainties. In light of such risks and uncertainties, actual results may differ from the expectation described. These statements are not a guarantee of future success nor should excessive reliance be placed upon them.

MCV-CAP is not obliged to update any forward-looking statements, as and when circumstances change. All your actions subsequent to this whitepaper and other additional information provided by MCV-CAP remain your own responsibility.

NO WARRANTIES

The ultimate success of the MCV token cannot be guaranteed. Also, it is not possible to give any promise that the MCV token will gain value. Rather, it is pointed out that there is also the possibility of a total failure. It is therefore advisable carefully to weigh the risks and uncertainties before making a decision.

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MCV-CAP offers no representations or warranties and disclaims all liability and responsibility, to the fullest extent permitted by law, for all communicational or informational material.





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BANK & BUSINESS BLOCKCHAIN

We make Blockchain technology and crypto-currencies accessible to everyone in daily life

MCV-CAP successfully combines traditional banking functionalities with the innovative advantages of Blockchain technology and tradable crypto-currencies. Although investing in crypto-currencies has led to entirely new dimensions in profits, investors are regularly faced with the same problem:

- How and where can I pay with my crypto-currencies
- How and where can I trade my crypto-currencies into FIAT currencies (e.g. €, \$, £, etc.)?

The areas of application of Blockchain technologies range from simple currency transactions to "Smart Contracting" (a *Smart Contract* is a computer protocol that facilitates, verifies and/or executes the processing or conclusion of a contract).

Today, global payments are dominated by states, banks and corporations that, on the one hand, limit access to their services, create extremely high cost structures, limit credits and, on the other hand, exclude more than 2.2 billion people worldwide from holding a bank account.

Therefore, we support innovative Blockchain services that make banking and cashless payment services as well as other business areas (real estate, precious metals, start-ups, direct sales ...) independent of external influences. These services should be freely accessible and above all secure. As a result, MCV-CAP's holdings are focused on creating a broad range of functioning Blockchain-based products and services. Aiming to promote Blockchain developments and companies, experts have developed the MCV token as a secure (decentralized) and simple crypto-currency with the following basic characteristics:

- **Security**
- **Simplicity**
- **Scalability**
- **Recoverability**
- **Manipulation-proof**
- **Configurability**
- **Business applications**
Smart Contracts, payment transactions, loyalty, cashless transactions ...

The Blockchain technology used for the MCV token features exceptional simplicity, straightforwardness and secure access controls to afford best protection of private data sets amongst individual participants.

TRACK RECORD: MCV-CAP has been working with companies in the following areas since 2014:

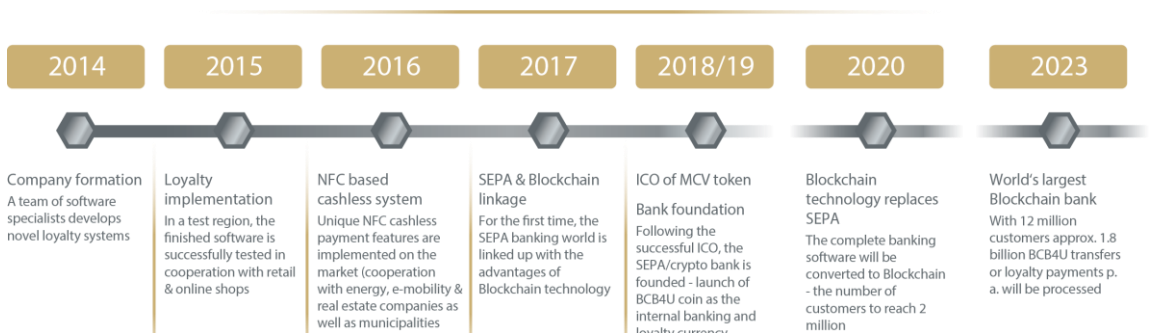
- **Financial services**
- **Energy**
- **Communities**
- **Online-Shops**
- **Retail**
- **Associations & clubs**
- **Real estate companies**
- **Loyalty/leisure clubs**
- **Mobility**

Our promotion of individual Blockchain services is based on close cooperation with the responsible persons, joint development of promising projects and their swift implementation. This focuses above all on young, innovative enterprises in the field of Blockchain technology.

USP

Other companies are offering a crypto debit card and call it revolutionary: For the first time, all SEPA banking services are being merged with the world of crypto-currencies under one roof. On the one hand, our future full bank license will enable us to offer all the traditional banking products, and on the other hand, this is supplemented with a comprehensive range of crypto-currency products (transfers, collection and standing-orders, debit & credit cards, wealth management, loans, investments ...). This makes us unique and will completely redefine the future banking landscape.

OUR MILESTONES



INDIVIDUAL USE OF FUNDS, TAKING THE FOLLOWING COMPANIES AS EXAMPLES:

1) BCB4U

MCV-CAP will become a founding member of the BCB4U bank, which will apply for a full banking license. This is due to be granted by the first quarter of 2019.

BCB4U will offer Blockchain & SEPA services and products that will be freely accessible, free of charge, secure and above all quickly customizable via the online app.

Our target market:	Worldwide
Our target customers:	6 billion people
Account/debit card cost:	None
Blockchain transaction duration:	Real time
Shop partners:	Up to 500 million worldwide



"BCB4U IS THE MOST EXCITING INNOVATION OF THE 21ST CENTURY AND WILL REDEFINE BANKING"

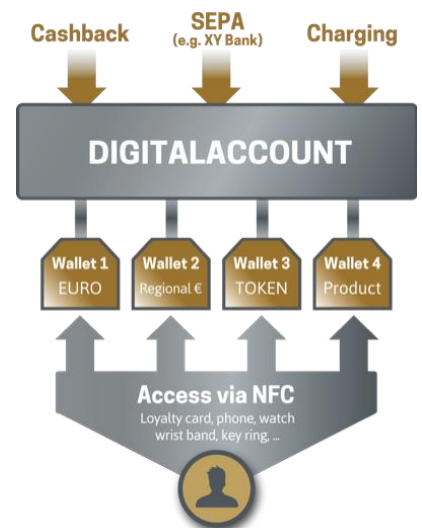
Elena Meissner, Addvalue Global Consulting (Head of ICO Advisory)

2) etoxx software

The software & knowhow provider is considered one of the most innovative companies in connecting SEPA banking software to digital Blockchain technology in the following areas:

- e- & SMS-Banking
- Cashless payments (including digital currencies)
- Debit-Credit-Prepaid-systems with interface to digital currency
- e-voucher systems (money or product vouchers (as MCV token))
- Pay-out functions – virtual ATM via shop partner
- Loyalty systems
- Innovative B2B and B2C billing & accounting logics
- Smart Data analysis

etoxx SOFTWARE



One digital account with different wallets for each currency



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MCV TOKEN VALUE ADDED:

The MCV token is a voucher for the future BCB4U coin. The revenues of the MCV ICO sale will be used for establishing and capitalizing the BCB4U bank and further development of software and products. The BCB4U coin will be issued after the bank license will have been granted. One MCV token equates to four BCB4U coins. The exact BCB4U coin generation date will be determined by the BCB4U bank management after the bank license will have been granted.

WHAT MAKES THE BCB4U coin UNIQUE?

The BCB4U coin will be used both as an internal BCB4U bank currency and as a loyalty coin, i.e. crypto-currency transactions as well as debit and credit card payments; millions of smaller and larger cashback transactions will be executed on a daily basis in BCB4U coins for a variety of products (*leasing, credit, insurance ...*).

This will make BCB4U coin the most widely used COIN in the world and increase daily demand.

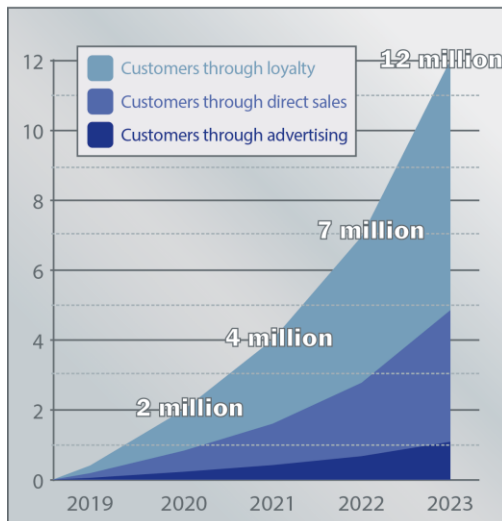
RISING DEMAND = INCREASE IN VALUE

BCB4U BUSINESS FORECAST

BCB4U has tremendous customer potential thanks to the combination of SEPA and Blockchain products. To date, the crypto-currency values can only be used to a limited extent for payments and purchases (real and online). This will fundamentally change with BCB4U, opening the real world for digital currencies. With the unique etoxx loyalty system, direct sales partners and online marketing tools, millions of customers will be supplied with many more products in a very short time. As a result, the value of the bank could rise to over 10 billion Euros in a few years.

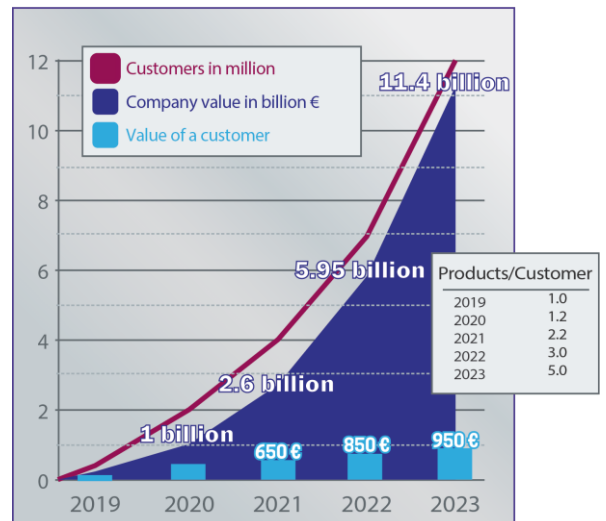
BUSINESS FORECAST

BCB4U customer growth in million



BUSINESS FORECAST

BCB4U company & customer value





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ICO INCOME CALCULATION

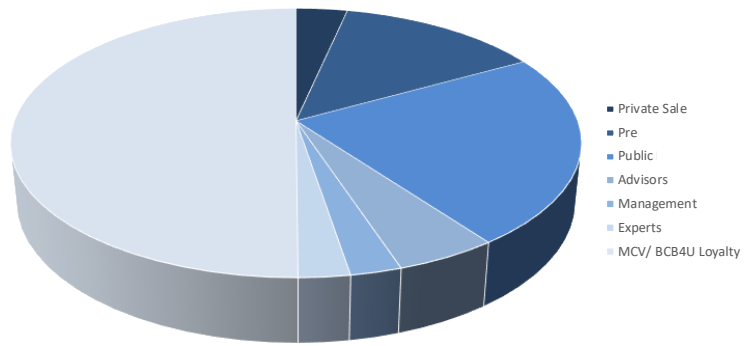
1 MCV = 0,3900 EURO in ETH (Public ICO)

		Value in EURO	Tokens	Bonification	Bonif. token	Total tokens	ICO income EURO
Private sale	2%					34,000,000	2,600,000
Pre-ICO	10%	0.26	100,000,000	35%	35,000,000	135,000,000	26,000,000
Public ICO	20%	0.39	200,000,000	15%	30,000,000	230,000,000	78,000,000

ICO TOKEN ALLOCATION

399,000,000 106,600,000

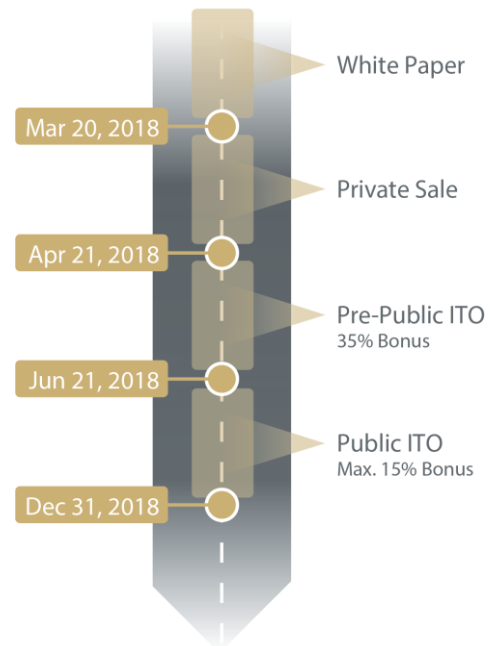
	Tokens
Private sale	34,000,000
Pre-ICO	135,000,000
Public ICO	230,000,000
Advisors	50,000,000
Management	25,000,000
Experts	25,000,000
MCV/BCB4U loyalty	501,000,000
Sum	1,000,000,000



MCV INITIAL COIN OFFERING (ICO)

Token name	MCV
Token price at public ICO	0.39 EURO (in ETH)
Private sale start	March 20, 2018 (00:00 CEST)
Private sale end	April 20, 2018 (23:59 CEST)
Pre-Public ICO start	April 21, 2018 (00:00 CEST)
Pre-Public ICO end	June 20 2018 (23:59 CEST)
Public ICO start	June 21, 2018 (00:00 CEST)
Public ICO end	December 31, 2018 (23:59 CEST)
Decimals	18
Smallest unit	1e-18 MCV
Token number	1,000,000,000 MCVs
Maximum tokens sold	Via ICO up to approx. 50% not sold coins are used for loyalty/cashback
Minimum token purchase	100 MCV
Softcap	3 million EURO
Hardcap	106.6 million EURO
Refund	No - except demand cannot be met
Applicability	Anybody, except citizens of Hong Kong, People's Republic of China and United States (due to legal regulations and trade restrictions)

ROADMAP



ICO income & influence on business plan:

3 - 30 million	e-banking license and software development ensured – business plan delayed by 5 - 7 years
30 - 75 million	full banking license and software development ensured – business plan delayed by 3 - 5 years
75 - 105 million	full banking license and software development ensured – business plan delayed by 1 - 2 years
106.6 million	full banking license and software development ensured – business plan as described

