

MCV-W White Paper

A Health care crypto-currency platform, which aims to promote national health through inducement of lifestyle exercise and ultimately reduce social overhead capital generated by public health care

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Overview

Despite the release and operation of many healthcare crypto-currencies, structural problems and the difficulty to access to it inevitably lead to limited use of crypto-currency in real life. In this situation, our society has already nurtured the related industry in health care and tried to reduce the social costs associated with chronic diseases in the aging era, but institutional and social problems have made it difficult to realize its validity. According to the National Health Insurance Corporation, the rapid aging of the population and lifestyle changes have led to a rapid increase in chronic diseases such as diabetes and high blood pressure, and a significant increase in related medical costs. Up until now, the phenomenon that appears limited to the elderly in an aging society has spread to the entire age group due to a combination of Western dietary changes and lack of exercise. In this expanding range of chronic diseases, care is intended to reduce the cost of chronic disease-related health care and to greatly contribute to the national economy, but it would be more appropriate to call it mid-care rather than pre-care. This is because the social overhead costs are still being consumed because we are managing for early or potential patients. Fundamental changes in lifestyle are probably the best way to reduce social overhead capital that is injected for health, as more capital is forced to be invested as the disease evolves.

In addition, the expansion of the managed population and the target population forced the introduction of new systems such as smart telemedicine, one of the reasons why overhead for social management cannot be reduced. In this regard, the fundamental way to reduce social overhead is to deploy a system of exercise to maintain a healthy body to the entire nation. In this purpose, the MCV-W token seeks to create a healthcare token to help reduce the potential patient population by encouraging exercise and inducing a movement across the nation.

Of course, many healthcare systems and healthcare tokens have been created, but they're out of touch with reality, and they've flooded the market.

The MCV-W token is expected to be effective in improving the health of the people by inducing exercise and making exercise a lifestyle.

Lifestyle exercise is a movement that allows you to exercise on your own by exercising in your life, making you feel more interested in exercising, and creating personal profits through exercise.

The MCV-W token focuses on "walking". The cash-for-denomination Walking system has repeatedly failed to induce a movement because the reward system is out of touch with reality. If you have to walk 100,000 steps a day to get compensation, and if you have to gather ten full days to do anything,

only a very small number of people will be able to continue this movement. Until now, crypto-currency was not valuable because the accumulation of use and points was too limited and focused on the supplier-centric structure rather than on demand.

The basic ideology of MCV-W token is to generate the level of revenue available in real life through walking. MCV-W tokens are used in all areas of health, including basic exercises such as walking, all sports accompanied by human body movement, healing systems based on mental health, and health apparatus that maintain and help you stay healthy in your life. By utilizing these, we are able to return your profits, creating a virtuous circle that leads you to exercise again and again.

The inducement of these movements will eventually contribute to effectively reducing social overhead.

The MCV-W token will develop a platform for healthcare and motor guidance in the future, and as the health platform evolves into an ecosystem, it will grow into a unicorn of the health ecosystem.

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Introduction

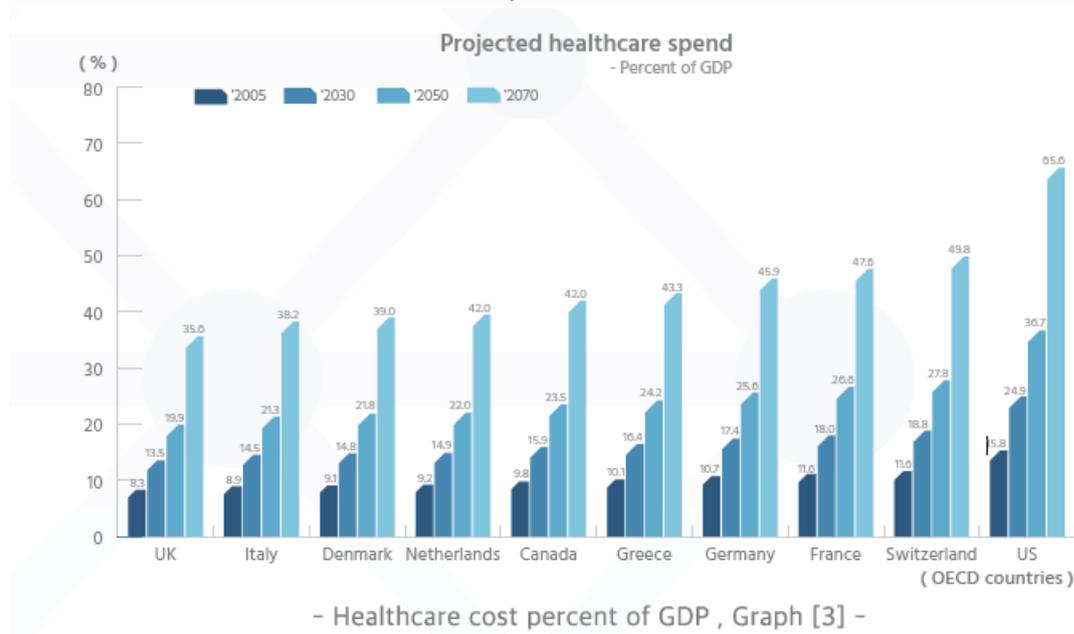
◆ The Importance of Preventive Medicine

As discussed earlier, the increase in medical costs is not just a problem for Korea, but a global problem, especially for OECD countries. McKinsey, a global strategic consulting firm, is reporting the seriousness of the problem.

The report shows the ratio of health care spending to GDP, which says Britain, the lowest utilization rate, will spend 35.6 percent by 2070, and the United States, which is the most serious country, expects health care costs to reach 65.6 percent of GDP.

Another serious problem that we see in this data is the increase in the use of health care as a percentage of GDP. Britain, which is expected to spend 13.5 percent of its medical expenses in 2030, is more than doubling its medical costs in 2070.

This is the lowest in the UK and represents a four-fold increase in the United States.



This means that the nation's health care burden will be excessively increased, and the government will face financial difficulties due to the cost of health care.

Therefore, the government needs to take proactive measures for national health, which will be a social demand.

◆ Health Promotion Program to Prevent Diseases

There is a health promotion insurance program among insurance programs. This is a program where insurance customers discount premiums in exchange for regular exercise and efforts to stay healthy

before the outbreak of disease occurs.

This is a health insurance program found in insurance companies in the U.S. and the U.K. and is known to have been the driving force behind the growth of insurance companies. This is an example of how important it is to exercise before an outbreak.

◆ The Link between Momentum, Insurance, and Crypto-currency

As the industry with the most direct health relationships is the insurance industry, health care businesses always develop with a link to the insurance industry. Blockchain's cryptocurrency also provides health-related amphas in conjunction with insurance companies to pay and discount insurance premiums.

Such services are usually used to calculate the amount of exercise and issue or pay cryptocurrency using wearable devices, fitness tractors and smart phone applications.

◆ Concerns

There are many concerns about calculating the amount of exercise in the form of wearables mentioned above.

The problem continues to be raised that individuals can intentionally manipulate their momentum to issue cryptocurrency without exercising, and that it is easy to issue cryptocurrency by intentionally manipulating their momentum.

This cheating on momentum is a concern because users who do not contribute to the blockchain ecosystem will receive false compensation and participants will suffer losses.

However, this problem can be complemented by technological advancement, such as the location information system. Also, there are far more people who exercise correctly than those who cheat, and the continuation of cheating often turns into exercise behavior for good health, which is not only less worrisome than thought, but also has many good consequences for inducing people to exercise. Also, such cheating is enough to be overcome by the weight of the statistics.

◆ If so, what's wrong with traditional healthcare cryptocurrency?

✓ **Impossibility**

If you look at a program that offers revenue by accumulating points, you see two aspects that make it impossible for implementation.

One aspect is that you need to accumulate an impossible number in your daily life in

order to use it in real life. For example, if you want to buy a cup of coffee with your accumulated crypto-currency, you need to walk 100,000 steps. This is equivalent to a 70-centimeter-wide walk of 70 kilometers. Even if we walk 50,000 steps, which is half the amount, it is a number that is practically impossible to reach in real life.

Another aspect is limited provision. Limited provision is a limit, such as making only a thousand steps a day. This is often due to poor profit models on the part of the entity that created the cryptocurrency, which prevents users from providing something meaningful. This unconsciousness leads to an indifference of not being used, and the cryptocurrency cannot be activated and is lost.

✓ **Difficult use**

It is often too difficult or too complicated to fit a busy modern person. For example, inputting your own diet, or having yourself enter a bill of books, may be easy for busy modern people, but it is difficult in terms of time.

◆ **Summary**

Most chronic diseases today are adult diseases such as metabolic syndrome, and the history of the increase in these disorders is not that long. But the increase in short history is very rapid, causing problems in most countries, and causing countries and individuals to incur huge medical costs.

The root cause of this adult disease is lack of exercise. Proper exercise can prevent most adult diseases, which is known to play a decisive role in increasing healthy life span.

Also, in reality, many health-inducing cryptocurrency has the opposite effect, making people give up exercise.

MCV-W will boost the entire nation's lifestyle exercise movement and make it fun to exercise through realistic rewards. And MCV-W will be distributed and traded in the ecosystem of MCV-W.

This will help all participants in the MCV-W ecosystem greatly improve their health and lead a healthy life through MCV-W.

Vision and Eco-system of MCV-W

◆ Cryptocurrency for health and pleasure in life

MCV-W has been developed to motivate people who exercise for a healthy life and to lead a pleasant life through the rewards of exercise. Health is the first pleasure in life and proper consumption can be the second pleasure. MCV-W was designed to give you both pleasures in life.

A healthy lifestyle can come from life habits.

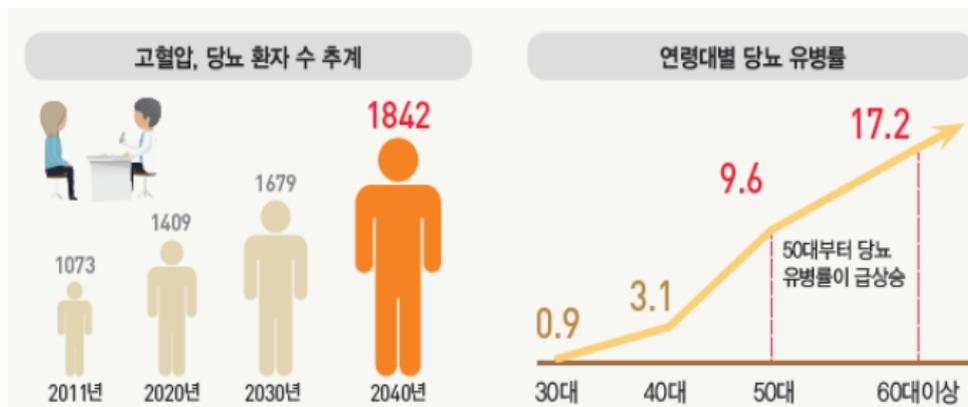
Exercise should be a life habit, and in the long-term, continuous repetition in exercising should be maintained. MCV-W will guide and support public exercise. and it will help make it a nation-wide movement.

◆ Development of MCV-W Tokens

The main body of the MCV-W token is the MCV-CAP Foundation. Shinova Co Ltd., is a consignment company that sells MCV-W.

Shinova has been involved in the healthcare industry for a long time and believes that it could solve the growing problem of adult diseases by applying blockchain technology to healthcare. A single step, a single kick, would increase motivation for exercising by linking it to direct consumption, and such a result would greatly contribute to preventing adult diseases.

In addition, we put a lot of effort into a realistic program, rather than a formal one.



As you can see in the picture, the number of high blood pressure and diabetic patients in the

country is increasing continuously.

The roots of cardiovascular disease, the second most common cause of death in Korea, are high blood pressure and diabetes.

The Republic of Korea is notorious as a diabetic kingdom in Asia and consumes more than 60 percent of its health insurance budget. These diseases can be innovatively reduced by consuming only 300 kilocalories a day on a regular basis. 300 kcal a day is a calorie that can be consumed by walking 10,000 steps a day.

Walking has many meanings. Walking means doing the following.

Walking

- Boosts immunity
- Prevents obesity
- Prevents osteoporosis
- Relieves and manages stress every day
- Prevents heart disease
- Promotes blood circulation
- Balances the entire body muscles.

In addition to this, walking plays many roles and affects our health.

◆ **Value of MCV-W for society**

MCV-W has a small basic concept in which individuals earn profits through exercising. However, this concept has a very large conceptual value in terms of society.

Individual exercise will benefit industries in many sectors, and at the national level, social overhead will be reduced.

There are many products and services in society that are close to people's health. These products and services and MCV-W will create and operate an ecosystem.

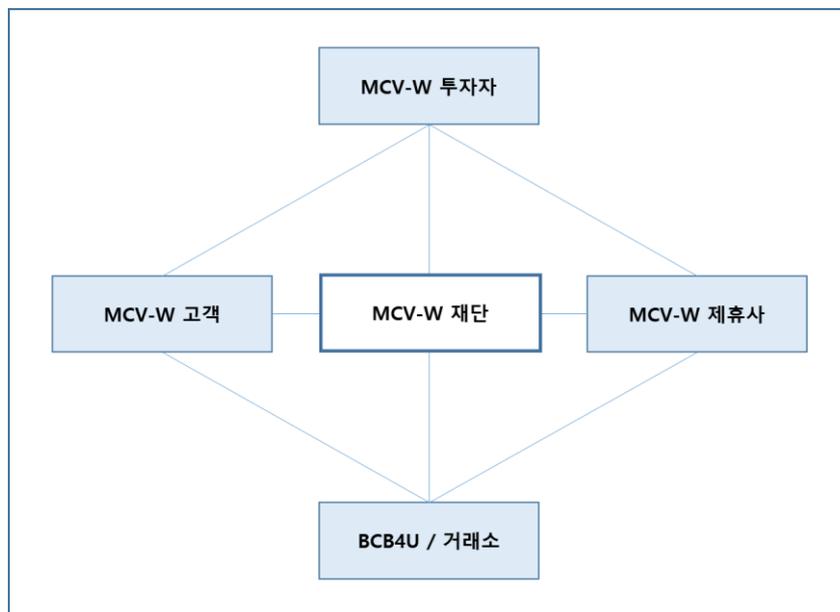
These ecosystems will develop into highly attractive MCV-W throughout society. MCV-W will be at the center of the development of individuals and societies into the practice of mutual coexistence.

With this logic, health insurance providers will benefit from better health for their customers. The relevant corporate insurance company will respect MCV-W and will have MCV-W be adopted as part of the premium and payment will be made with the relevant coin, BCB4U. Information on personal exercise management provided by MCV-W is expected to provide good data to insurance companies. Especially when MCV-W becomes popular, it will be a means to understand the level of interest in exercise. This may also be used as a basis for calculating insurance premiums for MCV-W members, especially for calculating discount rates.

MCV-W will be able to benefit a lot from social overhead savings at the social and national levels. So with MCV-W, a new social virtuous circle will begin. When MCV-W is distributed in the ecosystem, MCV-W will improve personal health, the related industry will grow further, create a social overhead capital execution structure for more efficient health, and start a new virtuous cycle again in good personal health.

◆ Ecosystem of MCV-W

The MCV-W ecosystem consists of five components.



The five components will continue to operate in a virtuous circle of development through mutual benefit.

Let's look at the five constituents that make up the ecosystem of MCV-W.

✓ **MCV-W Investors**

MCV-W investors can be viewed as early investors and later investors. The criteria for dividing initial and later investors are before and after the issuing of BCB4U Coin from the Austrian-based cryptocurrency bank.

An initial investor will have the right to trade one purchased MCV-W token for four BCB4U coins. It's a good investment structure for early investors.

That doesn't mean that later investors don't have any merit. Late investors will be able to consume more value than they invest in the MCV-W ecosystem, and will be able to do business reliably on the exchange house.

Investors will also be able to confirm that the investment is used for business development and software development for MCV-W.

✓ **BCB4U / Exchange**

The MCV-W token will be created, distributed, traded and exchanged on its own server system, which will be the responsibility of the exchange.

The individual MCV-W Wallets will be at the center of MCV-W's ecosystem activities. A stable trading and exchange system through the exchange is already promised.

✓ **MCV-W Affiliates**

MCV-W's affiliates are part of the MCV-W ecosystem and provide substantial rewards to customers. The partners that make up the MCV-W ecosystem will be determined by MCV-W. Companies that become members of the ecosystem will play an important role in providing the financial support needed for the ecosystem. Affiliates will be asked to use MCV-W as part of their payment for their products and services.

The MCV-W foundation has been in the healthcare industry for a long time, and the healthcare company of MCV-W Foundation is already an affiliate of MCV-W, a place of use, and a repository of virtuous cycles.

✓ **MCV-W Clients**

The clients of MCV-W is the principal driver of the movement, the creator of MCV-W points, and the consumer.

MCV-W clients will exercise to generate MCV-W points and consume the generated points in real life. In addition, if the client wishes, they will exchange it for a MCV-W token at a certain rate for the market price.

✓ **MCV-W Foundation**

The MCV-W Foundation will create an ecosystem of MCV-W and will be the center for the ecosystem to grow productively. The MCV-W Foundation will oversee the production, delivery, transaction and exchange of MCV-W tokens. We will also help ensure that all services are delivered smoothly within the MCV-W ecosystem and provide the necessary tools. Ultimately, we will do our best to create a national health network.

◆ **Summary**

The MCV-W ecosystem will be a distributed and autonomous system based on MCV-W cryptocurrency. Each individual will autonomously exercise with no interference from others and this itself will consist as one system.

This autonomy is expected to expand the MCV-W ecosystem and eventually grow to the number of affiliates.

In addition, individual activities for health will ultimately lead to a reduction in national infrastructure, which will lead to support at the national level.

Most of the partners will be able to generate a large amount of additional revenue economically, and the participants will be rewarded with better health and a pleasant life.

The MCV-W Foundation will continue to develop business through economic and technological support, and will strive to help the lifestyle exercise movement develop the ecosystem. Everyone who participates in the MCV-W ecosystem will enjoy its incentives, and the MCV-W Foundation will do its best to ensure continued growth and development.

MCV-W Cryptocurrency

◆ **MCV-W Cryptocurrency and MCV-W Point**

The MCV-W point is a reward unit for exercise management and it accumulates in your wallet. MCV-W points are accumulated and managed in the individual wallet of the affiliated de-centralized exchange.

The maximum issue amount of MCV-W is fixed. The supply quantity of MCV-W will be determined and distributed by the foundation.

The MCV-W token will be converted to BCB4U coins.

◆ **Implementation of cryptocurrency**

MCV-W is implemented as an ERC20 coin in Public Ethereum Blockchain.

Ethereum blockchain is now an industry standard for issuing custom digital assets and smart contracts. The ERC20 coin interface is a standard for implementing coins that are compatible with the Ethereum ecosystem's existing infrastructure (development tools, wallets, exchanges, and currency exchanges). Being able to implement smart contracts in a single language, Ethereum enables smart contracts to implement complex contract rules, such as cryptocurrency, contracts in digital finance, and automated reward systems.

MCV-W Clients and Asset Management

The clients of MCV-W are nation-wide, and MCV-W tokens and points are assets to the clients.

All people who exercise are entitled to all the benefits provided by the MCV-W Foundation, and the MCV-W token is freely available as cash anywhere in the world through the BCB4U bank.

◆ **MCV-W Wallet**

As a client of MCV-W, the first thing you will receive is a MCV-W Wallet. MCV-W Wallet will utilize a fully technical individual block chain wallet.

Because it's an individual's property, it has to be managed in the individual's wallet.

MCV-W Wallet is a wallet in which everything related to MCV-W will be managed.

Your tokens and points will be managed in one wallet.

- If a customer has a MCV-W Wallet, they can see their current asset value right away.
- You will also be able to manage your MCV-W points in one wallet, as well as tokens.
- If you want to send your own points or assets somewhere else, you can send them immediately.

◆ **W-Health**

The MCV-W Wallet is connected to the W-Health application. The statistics in the application is directly linked to the wallet and are assetized and managed.

However, the client's movement from his/her daily activity can be tracked via other devices. The MCV-W Foundation will make efforts to measure the results of the exercise in various wearable devices.

In addition, the company will be able to manage its exercise points in conjunction with various affiliates that will be expanded in diverse ways.

Strategies for the Ecosystem of MCV-W

◆ **Strategies to induce participation of the class without the ability to exercise intensely**

Generally, people who exercise a lot, such as members of a fitness club, are normally the target for building this type of strategy. However, MCV-W targets people who have difficulties in exercising.

Also, it can be assumed that walking will be more effective for such a class because it is a very basic and important exercise.

The representative class is the elderly. For the elderly, walking is a very basic and important exercise, and we expect it to be effective and sustainable.

◆ **Strategies for inducing participation of the underprivileged**

MCV-W token seeks to be as cash-like in real life. If we allow people to eat with points that are accumulated through exercise, it is expected that the purchase of meal through points will be of great help to the social overhead capital being injected into the underprivileged.

◆ **Inducement of participation in group exercises**

There are many groups that gather to exercise. There are also groups of people who like certain sports, and there are leaders who lead them.

For example, you can think of freestyle football.

There are many freestyle football clubs in the world that idolize President Woo Hee-yong. The MCV-W token will be used to purchase tickets for freestyle football events. In addition, everyone in the Freestyle Football Club will have a donation event to donate MCV-W points to the society.

As such, MCV-W points will be used for donations as well as for funding.

◆ **Utilization in various sectors of society**

✓ **Insurance Company**

Insurance companies are always related to healthcare businesses.

The MCV-W token will be the most important ecosystem builder because insurance companies are still running programs that offer incentives to customers who are striving to stay healthy.

✓ **Government agencies**

It's the government that's putting in the most capital into health. Health care for the people takes a large portion of the government budget. The government will be the best partner for MCV-W, which is based on the motto of promoting national health.

✓ **General Companies**

The health of the employees will be the basis for the promotion of a company's business. Many companies are setting aside a budget for company benefits in order to manage the health of employees. It will bear good results if we link these company benefit budgets to our exercise campaign.

✓ **Distribution Companies**

Distributors often market their products and give points to customers who purchase them. In particular, health foods with high product profit margins pay more points. MCV-W will offer a very wide range of use for MCV-W tokens and points compared to the ones used in the distribution market.

✓ **Advertisement**

Many people who accumulate points are constantly watching the screen. By combining these people with advertising, we can create a new ecosystem.

MCV-W Profit Model

◆ **Incorporating insurance products**

Combine health insurance products and create profit models.

◆ **Distribution of health food**

You will be able to purchase healthy food with MCV-W points or tokens. You'll get a high response because you plan to offer it to your customers with a competitive price.

◆ **Distribution of exercise equipment**

The size of the fitness market is increasing. By linking this to MCV-W points, we will be able to activate the ecosystem and increase profits.

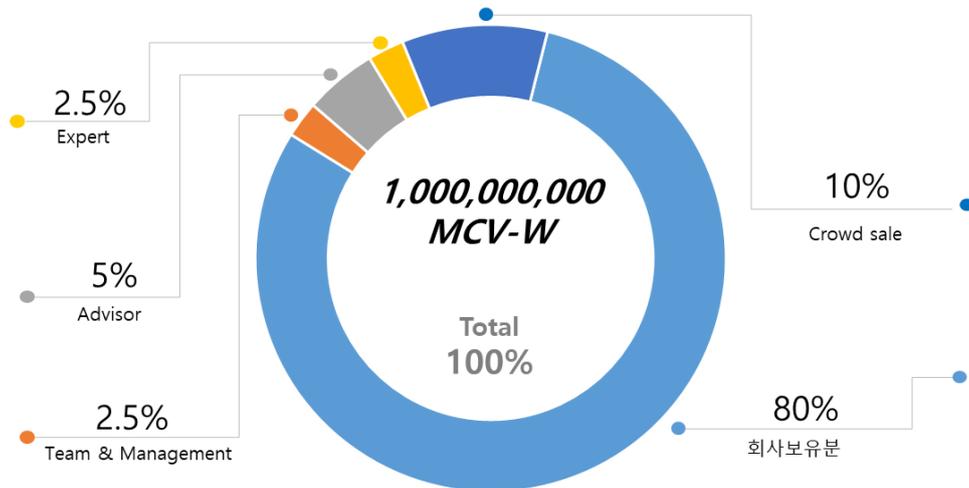
◆ **Distribution of medical equipment**

The person who is most interested in health may be the person who buys medical equipment. By marketing these targets, we will be able to expand our MCV-W clients.

◆ **Advertisement**

MCV-W will have a large number of membership. The revenue model from the increase in membership is advertisement. Advertising revenue based on the number of members will be a big profit model for MCV-W.

Model and distribution of tokens



Initially, 1 billion MCV-W tokens are issued, and is not planned to be issued additionally.

◆ Crowd Sale

Crowd sales are token sold to early investors. If 100 million Crowd-sale tokens are not sold, the remaining tokens will be converted to corporate holdings.

◆ Corporate holdings

This token is held and managed by the company for marketing, volume control, and business development.

◆ Team & Management / Advisor / Expert

Tokens are given to advisors and experts who have worked with the MCV-W development team to develop business models, develop services, and successfully settle in the market.

BLOCKCHAIN REVOLUTION IN BANKING

From now on, we will look into MCV-CAP and BCB4U blockchain bank.

◆ Overview

CDP, which owns both FIAT and cryptocurrency, faces a variety of challenges to implement cryptocurrency, especially in an easy and uncomplicated manner. Cryptocurrency is rarely available for direct payment, but must first be converted to FIAT via the exchange. By combining traditional banking with blockchain technology, encryption technology will be accessible for everything in everyday life. This means that people can also purchase credit card payments or bank transfers for fees and taxes, energy and rent through cryptocurrency or FIAT currency from one bank source.

MCV-CAP (MCV-CAP BETEILIGUNG AG, BCB4U-Bank and other group companies) will combine traditional banking features with the innovative advantages of blockchain technology and transactionable cryptocurrency.

MCV-CAP issues the MCV token, which is a voucher for the future coin. The profit from MCV ICO token sales will be used to establish and recapitalize BCB4U AG banks and further develop software and products. BCB4U Coins will be created and issued after a bank license is granted. One MCV token equals four BCB4U coins.

Future BCB4U Coins:

BCB4U Coins will be used for banking products and services.

Royalty Coin - Millions of cashback transactions will be carried out daily with BCB4U coins for banking products such as lease.

BCB4U coins for rentals, credit, insurance, secret currency transactions, credit card payments, etc. will be used to make it a widespread coin, and its demand will increase daily.

◆ Features of BCB4U Coin

✓ **Security**

Encrypted/decentralized data may only be used by authorized persons.

✓ **Simplicity**

MCV technology does not require deep knowledge of new program languages or blockchain technologies.

✓ **Extensibility**

Platforms can meet the needs of ever-increasing number of transactions per second.

✓ **Transaction proof**

BCB4U Coin will be the most used coin, used as a BCB4U bank currency and loyalty coin for millions of cash withdrawal transactions per day.

✓ **Configuration**

Algorithms and assets can be configured to meet individual needs.

✓ **Invariability**

Blockchain trading is immutable due to decentralization and cannot be modified or processed at a later time.

✓ **Privacy**

Transactions can only be made within legal requirements.

✓ **Utilization in business**

All systems, including smart contracts, banking products, payments, reserves and cash-free transactions, interact with a common set of data at the same time, reducing and eliminating overhead and costs.

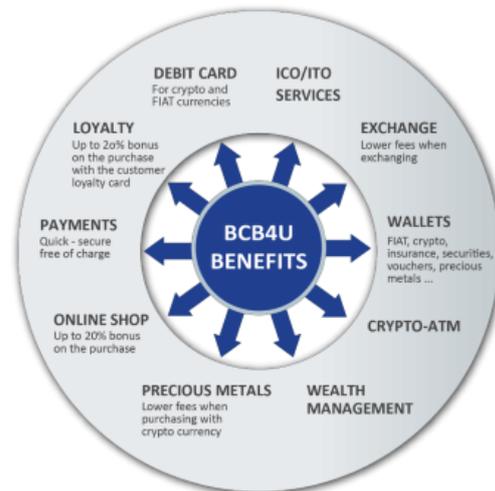
◆ Competitive advantage of BCB4U

BCB4U uses blockchain technology to revolutionize banking, customer management and cashless systems. With blockchain technology, BCB4U will be able to significantly reduce transaction costs due to new technology innovations that will make the coin available to

everyone in the world.

In addition, the risk will be minimized in conjunction with traditional banks and will be at the center of the financial sector by addressing all the irrationalities that existing financial systems bring.

■ BCB4U BENEFITS MODEL



◆ The reality of the financial world

According to a PWC study, blockchain is the future technology of banking.

However, there are only a few places that have mapped out strategies, set budgets or staffs designated to implement the technology.

Due to conventional banking bureaucracy, this reality is unlikely to change quickly. That's why we see big opportunities in blockchain technology for the financial industry.

Financial companies are falling behind in blockchain.

Despite the increasing number of customer inquiries, the banking industry is surprisingly doing nothing. Blockchain technology Ripple and Interbit have already been established in part with new concepts and innovative technologies for transaction processing.

The PWC conducted a 'Financial Services Blockchain 2017' study in Q1 2017 to review this assessment in relation to the financial sector. 150 bank executives with less than 500 employees and 41 bank executives with more than 500 employees were investigated. The companies surveyed were basically aware of the high relevance of blockchain technology to the financial sector. More than 50% of the banks surveyed expect blockchain to have a significant impact on their financial business model within the next five years. Worldwide,

62% of financial service providers believe blockchain technology should be integrated into existing production systems by the end of 2018.

Ironically, however, two-thirds of German bank presidents acknowledged that they had little or no knowledge of the technology. And two-thirds of companies don't spend any money or manpower on this issue.

This is an opportunity for BCB4U.

◆ **The implementation of BCB4U**

BCB4U will provide two aspects of service:

On the one hand, it will be equipped with innovative blockchain technology, on the other hand it will provide the functions and features of traditional banking systems.

BCB4U will provide a bank account that will allow you to access freely through a PC or app, fit your wallet and provide other currency of value. We will ensure that clients can use a wallet system that they can exchange between cryptocurrency and FIAT currency at any time. Existing financial instruments such as credit and debit cards will also be provided.

The API interface is used to connect third-party providers (such as third-party banks, cashback loyalty systems) to a BCB4U account. PSD2-Control also provides access to third-party accounts through BCB4U accounts.

Access to all accounts (ownership accounts and third-party accounts) requires only a single NFC device (card, clock, wristband, smartphone, etc.). This will enable payments not only from ATMs, but also from real and online stores. Security features integrated into devices such as fingerprinting and facial recognition will provide optimal protection and make the money processing process very secure.

BCB4U will provide payment capabilities for all cryptocurrency users who use debit cards for digital currencies. The digital currency is converted directly to the associated FIAT currency during the payment process, so it can be used like a normal credit or debit card.

Furthermore, invoices such as invoices from energy providers or insurance companies, installment payments on loans, and online purchases will also be able to be made directly from the electronic wallet using cryptocurrency. The BCB4U card also includes all existing payment methods, such as SEPA, prepaid, and credit card payments. A variety of loyalty programs (customer accrual programs) may also be integrated.

◆ **BCB4U Services**

✓ **Connection to all bank accounts**

APIs are used to connect third-party providers to BCB4U credit card accounts. PSD2 control also provides access.

✓ **Providing a variety of convenient access systems**

You can access to all accounts (self and third-party accounts) through one NFC device (card, watch, wristband, smartphone, ring, usb etc.).

✓ **Stability**

We will provide the optimal protection system with security devices that incorporate physical identification technologies such as fingerprinting and facial recognition.

✓ **Low cost**

Domestic payments will not be charged, and overseas payments will be charged only for brokerage partners.

✓ **Cashback**

Customers can receive maximum 20~80% cashback with BCB coin when using loan service.

✓ **Interest-free loan**

There will be no interest charge on the loan.

✓ **Cryptocurrency transaction and asset management**

✓ **Blockchain loan**

✓ **Investment in real estate with cryptocurrency**

✓ **Cryptocurrency / debit cards, credit cards, and ATMs for existing currency**