



White paper on Use Case:
Implementation and launch of Digital asset

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1. About Consumer Finance Company based out of US:

One of the listed companies based out of US which lends \$5,000 and \$10,000 online personal loans in the United States. Loans are offered online in the US via the company's state licensed operating subsidiary.

The Group is headquartered in Las Vegas, Nevada and originates consumer loans in twenty US states via its online platform and distribution network. The Company is a licensed direct lender with state licenses and/or certificates of authority to lend in these 19 states and offers all loans within the prevailing statutory rates.

2. About creation of digital asset:

The service offering included broadly the following activities:

- I. Set up your own Blockchain network
- II. Create your own digital asset
- III. List your digital asset in our cryptocurrency exchange
- IV. Assist in listing their digital asset in major global exchanges
- V. Get access to Global banks, currency exchanges and Corporates on HC NET through interoperability with our network
- VI. Additionally, they can use HC line of products to move assets and settle payments.

3. Set of activities:**I. Set up your Blockchain Network**

In this use case, we had set up the blockchain chain network to the client similar to HC NET. HC NET is trusted by Global Banks, exchanges, Fintech, Corporate houses and Global Merchants. HC NET has performance indicators, Ledger close time, Network Transaction Fee, Transactions per second. The performance indicators can be viewed at : <http://hashcashconsultants.com/hc-net>. And, the HC NET Live Network Dashboard can be viewed at : <https://dashboard.hashcashconsultants.com/>. We had set up a dashboard on the similar lines to the client.

II. Build your own Digital Asset

We had assisted the client in creating utility or asset backed coins or tokens. An account was created, which was flushed with decided with initial number of tokens confirmed by client. We had also set

up blockchain explorer for them. The asset performance and supply distribution of the coin or token were displayed in the website created through live data from their network.

III. List your Digital Asset

We had listed the digital asset in our multicurrency exchange, PayBito, operating globally. This leveraged in getting customer traction for the client. PayBito is a highly secure multi-signature, SegWit enabled trading platform for digital assets. We assisted them in listing their digital asset on other major digital asset exchanges. We advised them on Compliance, Regulatory and legal aspects related to the digital asset. To have further information on PayBito, refer to www.paybito.com

IV. Access to Enterprises on HC NET through Interoperability

The network that was established for the client was interoperable with HC NET. HC NET has global banks, currency exchanges, corporate houses, Fintech, Payment Network and Global Merchants as partners. They had the access to partners of HashCash with the interoperability of your network with HC NET. HC NET is also interoperable with other networks using the ILP (Inter Ledger Protocol).

V. HC Line of Products

We advised them on the usage of HC line of products to make their blockchain network useful to their enterprise and their digital asset meaningful to the traders. The various HC Line of products, that were introduced to them were:

HC Remit	<ul style="list-style-type: none"> • It has the feature of live tracking of transactions with all parties using the Remittance Dashboard • Monitoring of funds and NOSTRO accounts through real time tracking can be done • Cross currency Remittance is possible • New banks can be easily on boarded to the network
HC Corporate Payment	<ul style="list-style-type: none"> • Real-time document sharing, instant reconciliation and automation through smart contracts. • Simplify IT infrastructure and lower operation cost • HC Corporate Payment provides you a platform for faster, secure and transparent B2B Payments . It digitizes the end-to-end trade process and unites all involved parties on a single network to drastically cut down processing time
HC Market Maker	<ul style="list-style-type: none"> • Banks can use this product to gain access to liquidity in geographies with no nostro relationships • Exchanges and Banks use it to place fiat currency and digital assets forex deals
HC Commerce	<ul style="list-style-type: none"> • Merchant can monitor daily activities through a Merchant Account Interface • Customer Wallet that syncs up with the payment network • A solid refund system to eliminate the need for chargebacks • Merchant can settle in multiple currencies • Blockchain encryption and immutability

4. Summary:

This paper details about the identification of the use case, the project activities and delivery. The client benefits from the implementation of digital blockchain network asset, listing the digital asset in exchange and the envisioned utilization of HC line of product for the payment network.