



Bitcollar

All-in-one Crypto payment and
investment platform









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Disclaimer

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This Whitepaper has been issued by STABLE SPRING LIMITED, A company registered in British Virgin Island(BVI), in connection with the proposed token sale for the sale of the ERC-20 tokens known as the "**BitCollar**" with the symbol "BOR".

BitCollar may have no value and there is no guarantee or representation of



liquidity for BitCollar.

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Executive Summary

The mission of **BitCollar** is to radically remodel the monetary services that currently exist, thus creating a highly advanced and unique Management Service. The resulting effect will be an ultra-convenient, affordable yet simple to use, global client Financial and Investment service.

BitCollar will formally launch its operations within the European Union in 2020/2021 with a target ambition to roll out services to the remainder of the world during 2023.

Together with your support, the **BitCollar** project will accelerate the core development process to produce a leading world-class product to profit millions of users all around the globe.

By combining blockchain technology, **BitCollar** will provide a unique innovative solution that gives multiple functions such as:

- Mobile payments using cryptocurrency
- Decentralized money transfers
- Direct access to multiple crypto investment products

Functionality

Using the multi-functional **BitCollar** platform, a client can simply manage all of their financial portfolios in one place.

Security

BitCollar is designed to ensure that all transactions using the **BitCollar** wallet, will be performed using the most robust and secure protocols.

Ease of Use

With extensive support, the result is that every function will take place using just a few straightforward clicks.

Investment Opportunities



Behind the product, **BitCollar** will provide a complex platform that mixes the best of traditional investment choices with a wide array of crypto investment opportunities



Demand

The mainstream of the cryptocurrency market such as Bitcoin and Ethereum have often been compared to other assets such as gold which is different to a standard form of money. However, financial services play crucial roles in individual life and business activities. Here are some statistics:

Digital Payments

- Global non-cash transaction volumes grew by 11.2% in 2014-2015 to \$433.1 billion
- This growth was mainly driven by developing markets, which recorded a 21.6% increase in 2015, while mature markets grew by 6.8%
- Contactless payments (NFC) are expected to grow to \$9.9 billion in 2018, an 18% increase over 2017.
- The mobile wallets market is growing steadily, with mobile proximity payments expected to top \$53 billion by 2019

E-commerce

- The tremendous growth of global e-commerce is accelerating. With online retail B2C sales projected to hit US\$2.8 trillion in 2018, and US\$4.5 trillion by 2021. In 2017, global online B2B sales dwarfed B2C sales with a gross merchandising value of US\$7.7 trillion vs. US\$2.3 trillion.

Crypto Investment



- In 2017 ICOs raised over \$7 billion, and 2018 YTD has followed pace at over \$12 billion
- Cryptocurrency trading volume averages more than \$53 million per day, and market capitalization is about \$180 billion.



Knot in current crypto market

Financial Services, which include banking, insurance and investment, play vital roles in the everyday lives of consumers. However, due to the lack of a supportive ecosystem that allows for buying and selling through cryptocurrencies, there are many problems. Outlined below are the 4 main issues with current crypto products.

Lack of acceptance and usability

As crypto fund management is still at an early stage, traditional financial Services usually offer very few or even no options for clients to participate in crypto fund investment opportunities. There are only a small amount of sellers who actually accept payments in cryptocurrency, which is mainly due to the fear and misunderstanding about blockchain technology.



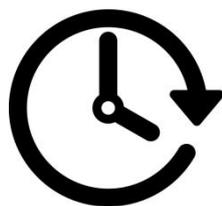
Low Security

For cryptocurrency holders, there is no simple to solution for them to spend their cryptos easily in their day to day life at point of sale (POS) machines. Users need to sell or purchase their cryptocurrency via a mobile wallet, but the device (or the app) actually stores their private keys. If these private keys are compromised, lost or stolen then all of the cryptocurrency money can be completely lost in just minutes.



Transaction completion is time-consuming

Bases on the decentralization of blockchain, there are no direct arrangement between nodes. On average, a small amount of payment through existing wallets can take up to 15-20 minutes for a transaction confirmation. Compare this with existing online banking which take less than a minute.



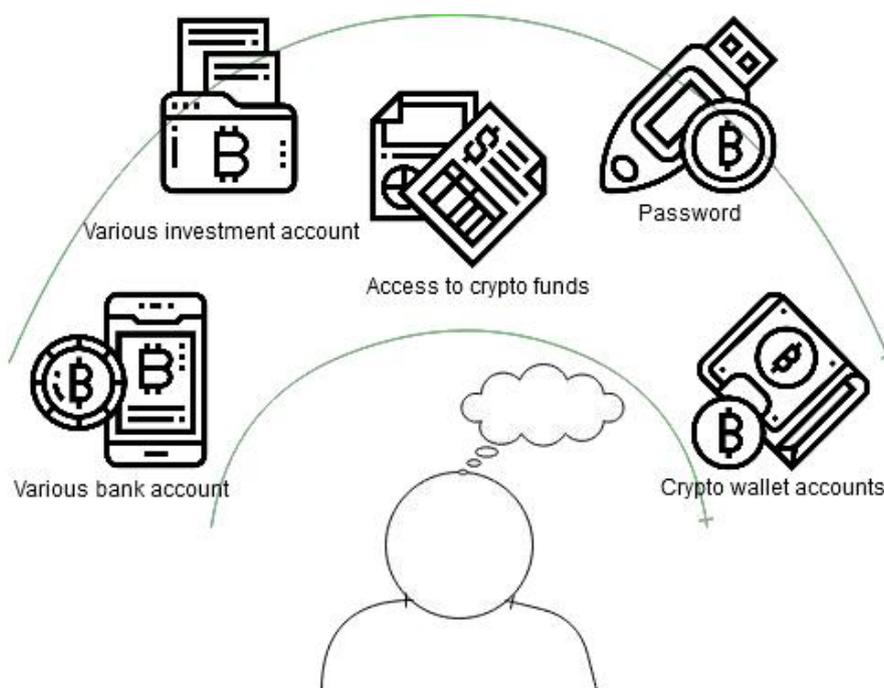


Investing is difficult and complicated

Interest rate returns from standard savings are low especially in the developed world. Yet, investing itself, is changing into a more progressively tedious and time-consuming affair for customers. The most common difficulty a consumer has to face, is the amount of effort required when making a new investment account due to the endless forms and questionnaires. This abundance of red tape wrapped around the process of creating an investment account discourages consumers from opening any investment account including that of cryptocurrency.



Figure 1: Administration burdens for customers







An Integrated solution

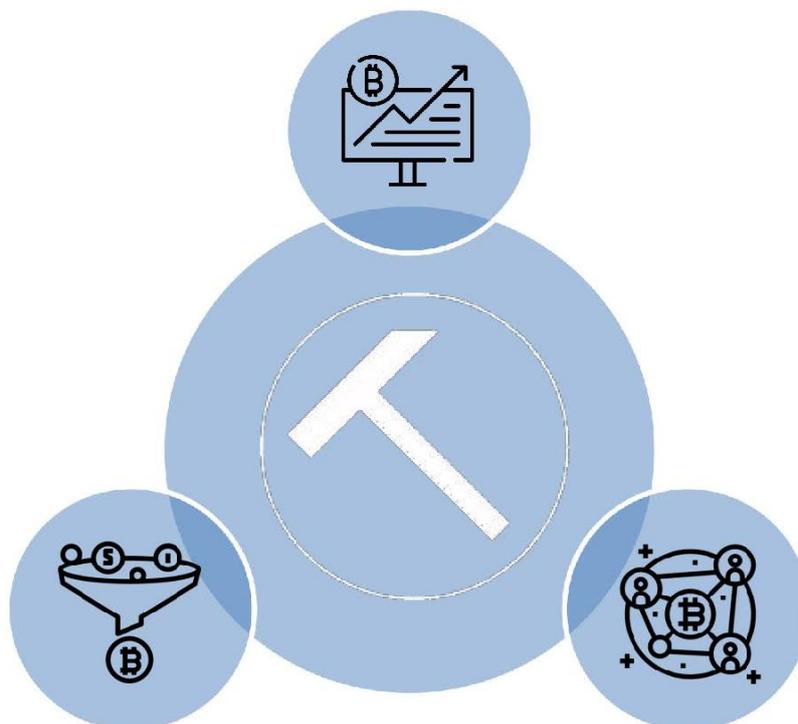
BitCollar will offer an efficient solution for digital communications over the Internet for all general crypto investment applications.

BitCollar has designs, acquires, develops and operates its own decentralized Blockchain Technology.

BitCollar introduces its own crypto token along with with other E-commerce solutions.

BitCollar will be easy, safe and trustworthy when accessing digital assets.

Figure 2: Integrated solution







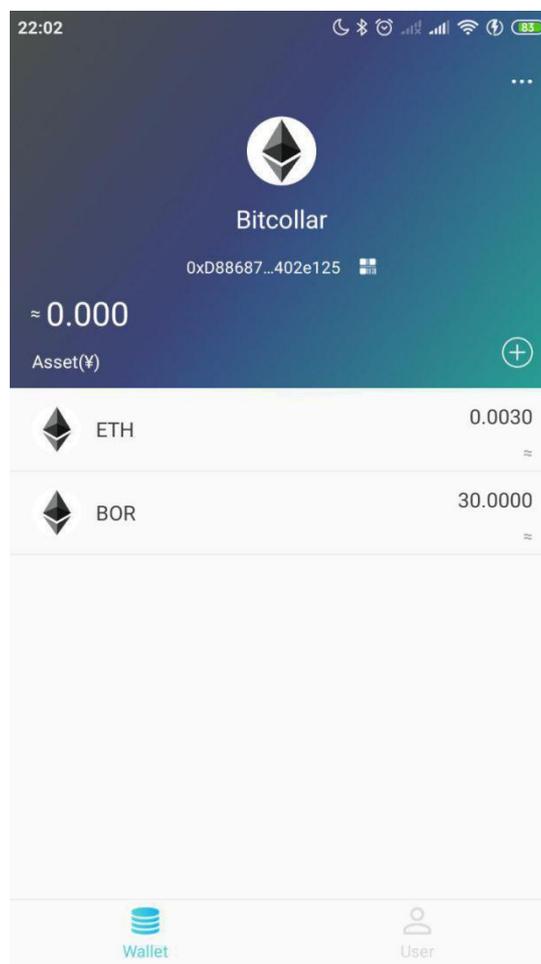
Interface

The **BitCollar** User Interface (UI), offers users access to all their accounts with just a few easy steps.

The Interface clearly shows **BitCollar** (BOR) accounts and other Ethereum-based cryptocurrencies within one screen, enabling users to easily complete all tasks regarding their required financial operations.

Through the mobile wallet application Interface, users can receive communications and other information from multiple providers.

Figure 3: Dashboard of BitCollar Mobile Wallet (Beta ver1.10)







Access to multiple investment products

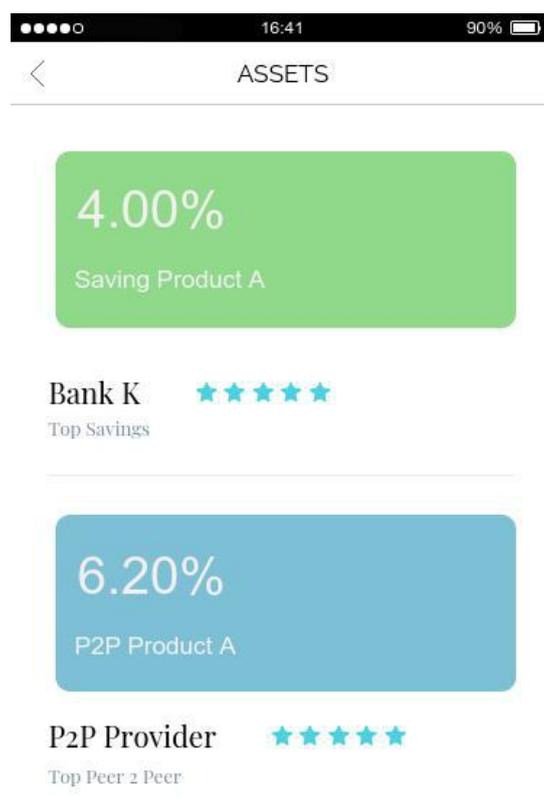
Investment and other types of products will be introduced and users will be able to access these, from within the application itself.

Bitcollar will provide a wide range of tools available for traders where for example, facilities for analysis of market movements and developments can be accessed.

These tools will also include built-in technical indicators as well as professional charting, real-time market signals, news, and alerts to facilitate fundamental analysis. This not only helps clients define and execute their trading strategies, but will also identify critical risks like abnormal price and order book behaviour.

Bitcollar will also publish a wide range of market data which can be used for technical or quantitative analysis and the development of historical and real-time trading models.

Figure 4: Screenshot of BitCollar wallet (beta)





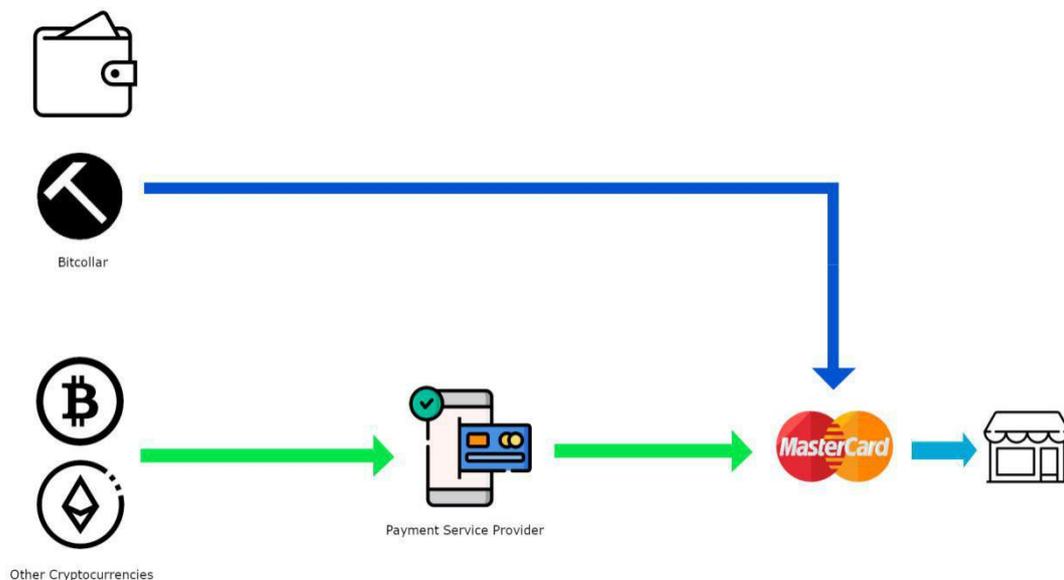


Secure mobile payment for crypto currency

A dedicated and enthusiastic team of Blockchain specialists are working on connecting and integrating different Blockchain technologies on our platform. This enables us to cater for and deliver a variety of crypto assets.

When a user chooses to pay with a major cryptocurrency such as BTC and ETH, **BitCollar** will be able to process the payment via our own wallet. The conversion of crypto to Fiat currency will happen instantly through a fully regulated Payment Service Provider. Users will then be able to for groceries or bills *with any digital asset*.

Figure 5: Payment solutions







Technology

Blockchain Transactions

Transactions based on Blockchain technology have revolutionized the method of creating payments and transfers. The technology permits users to send payments to one another without having to go through a 3rd party such as a bank.

BitCollar will leverage the blockchain to facilitate transactions.

When a user requests a transfer of '**BOR**' to another user, the transfer request is checked and verified by nodes in the blockchain network. Once the transaction has been verified, **BitCollar** tokens (**BOR**) will be sent to the recipient's **BOR** address and the recipient will be able to view the balance in their mobile wallet app.

As all transactions are completed via the blockchain. They are highly secure and immutable. Furthermore, it removes the usual complex processes between various banks.

Multi-Layered Security

Access Control

- Multi-Factor Authentication - to help block unauthorized access to an account
- Strong password policies
- Access Rights Management
- Secure key vaults

Network

- Anti-DDoS - (Distributed Denial of Service) attack protection
- Data transport encryption TLS
- Hardware Firewall



- VPN access

Host

- Security Patch Management
- Operating System File Integrity Monitoring
- Anti-Malware Software

Application

- Defence against OWASP
- Source Code Audits
- Penetration Tests
- oAuth, tokenized authentication

Data

- Encryption - to help protect sensitive information
- Disaster recovery policy
- Data access authentication
- Database firewall

Blockchain

- Activity Monitoring
- Code audits from expert trusted parties
- Crypto security education
- Penetration tests



The BOR Token

Overview

The **BitCollar (BOR)** currency is at the heart of the essential liquidity that will underpin the **BitCollar** ecosystem. All the fees charged directly on the platform and any bonuses that are earned by users will be paid in **BOR**.

As the business continues to grow, there will be increasing demand for the **BOR** Token. The continuously decreasing supply of **BOR** will create a value appreciation for the **BOR** Token holders.

A firm commitment to control the circulating supply as the **BitCollar** platform evolves; **BitCollar** will systematically "burn" a proportion of tokens used to pay trading fees so that the circulating supply asymptotically approaches 60% of the initial level.







Token Supply and Demand

The trading volume and pricing growth of the **BitCollar(BOR)** token will steadily keep increasing due to the constant demand and by the effect of the following token restrictions:

Constant buying demand

All the paid-for services on the **BitCollar** platform will only be funded by using the **BOR** token. This creates constant demand from the business partners and the **BitCollar** clients to purchase **BOR** and obtain the services.

Moreover, all the crypto investments need to be obtained by using the **BOR** token. To participate in crypto fund investment opportunities, end customers are required to purchase **BOR** tokens to gain the particular investment opportunity they desire.

These demands will in turn, boost the token price and become increasingly higher even when there are no active sellers in the market.

Token Distribution

Soft Cap	Hard Cap
1,000 ETH	5,000 ETH
Price Level	Type
1 BOR = 0.0005 ETH	Ethereum,ERC20
Token Supply	
300,000,000 BOR	



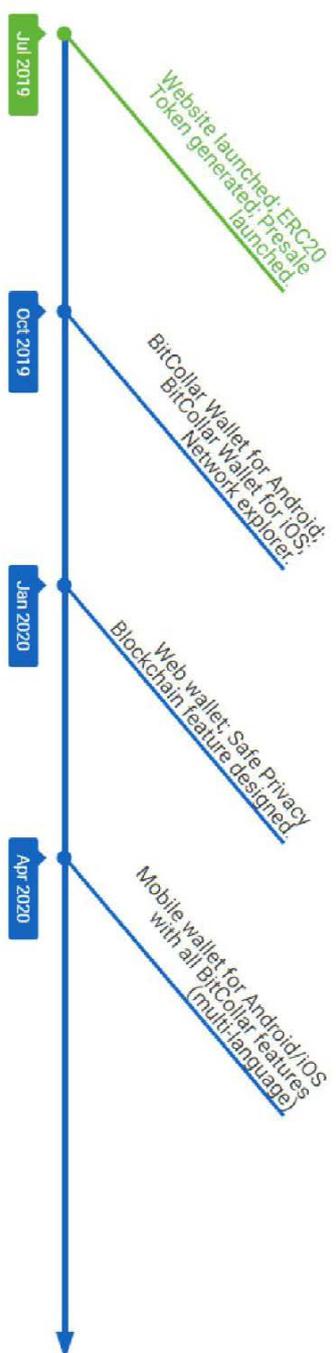
Unsold tokens

We will decrease the supply of our tokens in the event of not reaching our hard cap to protect the value for all our token buyers.

Category	Percentage	Remarks
Public Token Sale	55%	20% future sale locked for 3 years 25% future sale locked for 5 years
Company / Market making pool	15%	
Team and Advisors	25%	
Bounty	5%	
100% locked for 2 years		



Roadmap







Our Team

Ashraf Wahid, Chief Executive Officer

Wahid has been with BitCollar since day one, designing and building our core system. He has a strong background in computer science, specialises in new product development and market expansion, utilising knowledge he gained studying in university , global business, business and major programme management.

Alex Mok, Chief Operation Officer

Alex working together with key participants to compile the budget and driving the company's operating capabilities to surpass customer satisfaction and retention. Also specializing in .net development, Alex has 7 years' software development experience.

Solomon Tam, Chief Financial Officer

Specializing in .net development, Solomon has more than 9 years' software development experience including design, architecture, documentation, and support. His IT knowledge and business acumen make him ideally placed to help achieve the company's strategic goals.

Others Member

Olivia Lexy, Community Lead

MK Hasan, Marketing & Listing Lead



JayPee, Community Lead

Siddharth Chhabra, Lead Marketing Analyst

Jahid, Bounty Manager



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