



NVISION CASH

**nVision Cash -NVCT - Powering the
Global Retail Industry**

IMPORTANT NOTICE	3
LEGAL DISCLAIMER	4
INTRODUCTION.....	5
MISSION AND VISION OF NVCT.....	9
SOME FEATURES OF OUR TOKEN	10
OUR STORY.....	12
REVENUE MODEL.....	14
WHAT’S NEXT? – NVCT ROADMAP	15
NVCT SUPPORTED WALLET	16

IMPORTANT NOTICE

nVision Cash is a De-centralized ethereum ERC20 token and has no relation to any fiat currency or Miles or Reward Points currently existing in the present system. Here currencies are referred to fiat currencies (backed and issued by their respective governments). Unless otherwise stated, the mention of “NVCT” or “nVision Cash” anywhere in this document refers to the ethereum token nVision Cash (symbol: NVCT).

LEGAL DISCLAIMER

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INTRODUCTION

What is the main problem in the retail world in terms of loyalty programs, consumer retention and how nVision Cash aims to solve it?

Retail Industry across the Globe is struggling to reward and retain their customers. There is a cut-throat competition between all Retailers to get the majority share of the retail market. So the retailers are continuously devising new ways in order to increase the customer base and at the same time retaining the customer base. In traditional System the Retailers Give Loyalty Points to their Customers which they can redeem on their next visit but they have witnessed that the Customer is not happy with the traditional Reward system and most of the Loyalty Points go wasted or lapsed so neither the customer gets benefit nor the Retailers who are offering them.

Some Features:

De-Centralization – anyone can use the token! Only users decide where to spend the token and not the retailer who awards it to the user	Points become NVCT token, and token can be used for money in the De-centralized network of retailers accepting and rewarding tokens the token gives opportunities to cash-out the way you want, wherever you want and the amount you want. No Minimum or Maximum Spend Limits.	A major leap for merchants and consumers in the new nVision Cash Ecosystem which profits both the retailer and the merchant.
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Concern for Retailers and Merchants:

For merchants and retailers it is very important to have return from their initial investment. In traditional loyalty programs it is all about cost. For example, points are calculated such way to generate demand on products with highest margin to “get something” from their price and lower the basic costs of the program, Customers are forced to buy the most expensive products with maximum margin and in return gets points valid only on the cheap low end products. But customers are not dumb and this is the reason why those traditional programs are failing, consumers would like to have freedom in collection of points on things they really want to buy. This is where nVision Cash comes into the picture.

Our Solution:

nVision Cash (NVCT)Token has been devised as a solution to the merchants and the retailers to give Incentives /Rewards/Miles or loyalty points to their customers . Since Crypto Industry is booming and majority of young educated population is attracted towards crypto, so Rewarding their customers with nVision Cash (NVCT)Token will Increase the customer base and also retain the existing customer base. Further nVision Cash (NVCT)Token is devised in such a way that the Customer can redeem this nVision Cash (NVCT)Token not only in the the Store from where he got the Tokens but across the large list of Participating Retailers in the nVision Cash (NVCT)Token Loyalty Tokens Program . So the Customer need not worry about the Lapse or expiry and he has lots of options to Spend or redeem the nVision Cash (NVCT)Token. At the same time the tokens would have no specific restriction and would be valid on the entire inventory of the merchant with no minimum or maximum spend limits.

How we can make a revolution, change the order and present new standards?

The revolution is by bringing the De-centralization model of nVision Cash and connecting the present marketing with real loyalty which would help the consumers and at the same time be profitable for the retailers, as well introduction crypto-currency to the loyalty programs would ensure no missing Reward Points or Fraud of any kind. This will be achieved through Ethereum based smart contract technology, advanced programming of the Ed(p) (demand elasticity for products through creation of loyalty to goods of specified brand) and community socialization.

Smart Contracts

Smart contracts is a contract that helps people exchange anything of value (e.g. money, property, shares, goods or services) without the need for a middleman such as a lawyer or a notary who traditionally draws up the contract between two parties for their dealings. Because they are blockchain-based, smart contracts have a number of advantages such as the easy enforcement of both parties' obligations and the mutual transparency and accessibility for both the parties. The entire contract is available online for complete transparency and ease of use.

A Brief History

It would surprise many to know that loyalty programs go as far back as 18th century. Some believe that the early roots of customer loyalty programs started with "premium marketing" back in the late 18th century. At this time, American retailers began to give customers copper tokens with purchases that could be later redeemed for products on future purchases. This specific customer retention strategy would remain popular throughout the 19th century and the majority of the 20th century and would pave the way for the loyalty programs we know today

But then retailers quickly learned that using coins as a customer retention tool was a costly way of promoting loyalty amongst its consumers as the coins were expensive, often more expensive than the points they carried. In the late 19th century, about in 1890s the transition to less expensive tools began when stamps replaced coins in “loyalty programs this reduced the cost for the retailers, but through its history loyalty programs forced consumers to spend their rewards on a specific set of goods .

Box tops were coupons that were printed directly onto product packages that could be later redeemed for rewards at the retailer or company issuing them.

Betty Crocker introduced their box top program in 1929, laying the framework for loyalty programs as we know them today, nVision Cash aims to change this framework with its own and more ahead with a better ecosystem, the craze for discounts and points rose sales of the retail chains and hereby increasing the profits for the consumer and the retailer.

The late 1900's saw the birth of one of the most well-known loyalty programs ever created: Frequent Fliers. Often regarded as the first full-scale loyalty program of the modern era, American Airline's launched their Frequent Flier program in 1981. The program revolutionized customer loyalty and today boasts of over 50 million members! During the same period came the loyalty aggregators, they offered similar services as nVision Cash but has some restrictions, they allowed consumers to collect points from one retailer and use it at a different retailer but the values of the rewards collected would be reduced at the redemption point, many people could tamper with the system and it isn't much successful and globally accepted. The use of magnetic stripes in this kind of

loyalty system makes it vulnerable to skimming and hacking. But nVision Cash’s Blockchain technology is undoubtedly the best and most secure in the world and cannot be tampered with.

Mission and vision

Our mission: To bring a de-centralized token based loyalty reward system for the benefit of both the consumers and the merchants (retailers).

Our vision: To become the leading ecosystem for the loyalty programs worldwide and not just for a single merchant network but for a multi merchant ecosystem without liabilities.

Our Ecosystem

Imagine one single ecosystem accepted universally, with one standard for the loyalty campaigns in form of a token, that is tradable and at the same time exchangeable for any goods or services. It stands for the value itself and core benefits for users (both consumers and the merchants).

Requirements/Condition of Future Consumers:

Persons without economical knowledge or non-technological person (Age 30+)	Technological persons, those who like to save money and at the same time know about the technology behind the tokens (Age 25+)	Millennials generation (Age 13-25)
<ul style="list-style-type: none"> • Simple card based mechanisms to collect points or simple app (The duration for collecting the points must be negligible) 	<ul style="list-style-type: none"> • Ability to interact among multiple campaigns of different merchants • Saving of tokens and trading of tokens - Integration with 	<ul style="list-style-type: none"> • System for earning small revenue, similar to pocket money • Game system of transactions. For purchase of in Game

<ul style="list-style-type: none"> • Integrated payments in the app or card for immediate processing of the tokens. • Hassle free Redemption of tokens • Multi-Merchant network for easy redemption 	<p>payment services</p> <ul style="list-style-type: none"> • Generating Revenue using Tokens 	<p>rewards like Gold, Points etc.</p> <ul style="list-style-type: none"> • Recommendation system for profits • Full awareness of the new economic system (DLT systems, blockchain)

Some Features of Our Token:

Our Token aims to fulfill all the requirement of the modern day shopper as well as the multi-billion dollar retail industry. As stated in the chart above some of the common requirement for the near future's Loyalty Program would be.

- Maximum Acceptance Rate through a Multi-Merchant Network. The consumer should be able to collect reward points at multiple merchant locations and use the reward at any merchant accepting or participating in the program.
- Simple and easy to use Network.
- Maximum Retention for the Retailors.
- Selection of own goods.

What Our Token will offer:

- Consumers can choose what to spend their loyalty tokens on
- One global ecosystem for loyalty programs and collection of points
- One global ecosystem
- One mobile system to collect loyalty points in form of tokens
- Easy exchange of points in form of tokens at different merchants
- Tokens Never Expire
- Tokens received via a merchant would be pushed back to the ecosystem when the merchant

- Easy exchange of tokens between users
- Multiple campaigns to select from from multiple merchants
- Anyone can become a merchant and can build own campaigns
- Super fast network for consumer and merchant friendly network
- No Complex calculations for spending of tokens

From the Consumers Point:

Anonymity

One of the problems of all major loyalty programs is that they collect a lot of consumer data. This data is based on personal data of participants to build the knowledge base about consumer needs.

BlockChain technology gives opportunities to do such statistics based on full anonymity of users. We can connect the interests of users and merchandisers, because we can base on the anonymity, while still bringing desired effects to the merchandisers. Every consumer's data is totally safe as the data would be, as the points are awarded at a different merchant and could be used at a different merchant. Moreover the merchant won't be able to influence the working of the token. For specific campaigns run by a merchant data CAN be collected but not necessary be collected from everyone, because you do not have to enter any data if you decide so. Of course, you MAY enter some data if you want in specified campaigns, but YOU DON'T HAVE TO. This is totally different approach in difference to 'you must' as in the traditional programs.

OUR STORY

It is important to understand the difference between fiat currencies, reward points or miles and nVision Cash Token. Fiat currencies are the money the Government mints and is the legal tender of that nation. Reward points are issued by a specific retailer for its chain of shops are without intrinsic value and it can be created on a whim because total supply limit has not been set. Furthermore the reward points are only awarded on the products with high margins and can only be used on specific set of products and that too with the very same supply chain. The creation of reward points has no transparent medium which means its value can be easily manipulated by the retailer or merchant through rules and regulations. nVision Cash, however, cannot be created out of thin air. It uses ethereum ERC20 Protocol and will have a specific supply. Moreover, there is only a fixed total supply available. No Single merchant exists and has the powers to manipulate its value or increase/decrease its availability. Created in 2018, nVision Cash is a token based on Ethereum ERC20 protocol (see Technical Specifications section for details). nVision Cash is planned to be launched via ICO sales through the world at the same time to give proper opportunity to everyone to get hands on the new token.

Ever since the creation of our team of dedicated developers and marketers, We have been working hard to improve the code and make nVision Cash the best loyalty programming in the world. They developed a payment portal, partnered with multiple payment platforms, and much more (see the Roadmap for details). Our team is currently working on finalizing the legal framework of registering nVision Cash as a non-profit organization in the United States, Russia, Japan, South Korea as well as other prominent nations (consultations with multiple cryptocurrency legal experts as well as attorneys are ongoing at this very moment). Updates on progress regarding this will be added to the next version release of this whitepaper

To ensure the spending of funds generated from the crowd sale has the highest impact, we invite non-profit organizations with a focus on the development of the retail industry to get in touch with us to discuss partnership opportunities and at the same time we invite all retailers wishing to join our network for wider acceptance of nVision Cash.

REVENUE MODEL

Rupee will generate revenue from the following streams:

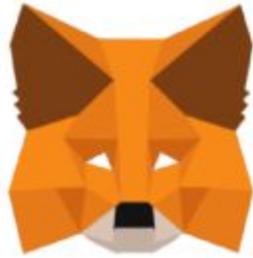
1. By providing a payment gateway and Point of Sale (POS) application to merchants who accept and reward nVision Cash as a loyalty program in their online as well as brick-and-mortar stores.
2. Since nVision Cash is based on the ethereum ERC20 token, any merchant can develop a payment gateway to accept nVision Cash himself or through a third party which must not be necessarily affiliated with nVision Cash in all or any means. As nVision Cash Loyalty Programs would require payment gateway and POS app developed and tested specifically for NVCT, we would charge a nominal fee to merchants for the provision of both.
3. From transaction fees charged to merchants who sell their goods in exchange of the nVision Cash token via payment gateway and POS app. The Rupee merchant payment gateway and POS app will extract a 2% fee from each transaction. All fees will be generated in NVCT.
4. This fee is significantly lower than fees charged by the vendors who process credit card payments and use other loyalty programs and meal vouchers like Sodexo and Zeta. Merchants should take note that this fee supports Rupee's development and does not add to the corporate profits of traditional payment processors and meal voucher based programs. A fiat currency conversion service and a token exchange service will be added once the POS system is operational.

OUR ROADMAP



Supported Wallets & ICO Allotment

SUPPORTED WALLETS



METAMASK WALLET



My ETHERIUM WALLET



Jaxx Wallet

ICO ALLOCATION & DISTRIBUTION

Serial	No. of Tokens	Tokens in Millions	%age	Participants	Comments
1	315,000,000	315.00	70%	Community via ICO	Unsold Tokens to be Burnt
2	76,500,000	76.50	17%	Team	
3	13,500,000	13.50	3%	Advisors	
4	31,500,000	31.50	7%	Advertisement	
5	9,000,000	9.00	2%	Bounty	
6	4,500,000	4.50	1%	Airdrop	
Total	450,000,000	450.00	100%		

Our Social Media Links

TELEGRAM | FACEBOOK | TWITTER | WEBSITE

| SKYPE ID :- live:nvisioncash