

AllForCrypto

Buy-and-Sell Merchandise and Services P2P with Crypto

ICO WHITEPAPER

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The purpose of this White Paper is to present the ALLFORCRYPTO token to potential token holders in connection with the proposed ICO. The information set forth below may not be exhaustive and does not imply any elements of a contractual relationship. Its sole purpose is to provide relevant and reasonable information to potential token holders in order for them to determine whether to undertake a thorough analysis of the company with the intent of acquiring ALLFORCRYPTO Tokens.

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ALLFORCRYPTO – A NEW FORM OF P2P MERCHANDISE AND SERVICES EXCHANGE

Allforcrypto will provide a blockchain-based platform for the sale of goods and services with its own utility token for funding operations.

WHY BUYING AND SELLING ONLINE DOESN'T WORK

Any discussion of P2P online buying and selling starts with eBay. Founded in 1995, at the very birth period of ecommerce, eBay has experienced most of the wins and losses in used products, C2C listings and auctions selling. Without getting into specifics, eBay has never been the “perfect store” that its advocates claimed it to be, despite its \$11 billion in annual sales.¹ eBay has always suffered from:

- 1-** Growth – bringing in new buyers and sellers;
- 2-** Payments – years of ups and downs with PayPal, finally replaced by Adyen in 2018’
- 3-** Purchase and payment security – Endless tales of getting ripped off on eBay, or issues with PayPal payments.

¹ <https://www.irishtimes.com/business/technology/investors-rattled-as-ebay-trims-annual-revenue-forecasts-1.3570015>

These same issues have dogged all P2P online ecommerce from the beginning – until Allforcrypto resolved them!

GROWTH

It took eBay many years to build up the 150 million or so buyers and sellers it has registered on the site. Getting more is proving problematic, and not just because competition from Amazon is stiff.

There isn't enough convenience in buying and selling on eBay. It's expensive: Fees are high while margins are squeezed.

Then there is the payments issue, which is still unresolved, although the new payments provider Adyen may make a difference. Each seller on eBay determines his/her own payments policies – some take Visa, some don't. Some take no credit cards, some take all, but no PayPal. Some take only PayPal. Want to buy something on eBay? Maybe you can, but maybe you can't because you don't have the right credit card.

As for payment security, it's a hopeless problem. PayPal guarantees are a nightmare for the seller, as PayPal simply does an "arbitration" that invariably gives the buyer the money back. But the buyer can't be sure of getting the purchase as desired until it arrives, after which returns are problematic. This writer bought a PC on eBay, and one month later it stopped working. Turned

out all the components were the cheapest available, and not the good quality ones that had been promised. PayPal, asked to take action, simply refused to support the buyer protection it advertises. You can find thousands of unhappy buyers ripped off on eBay, and this is another good reason why growth has slowed

But the market for this kind of P2P selling is growing: The UK-based Preloved site, for example, is seeing double-digit growth every year.² Preloved is very low-tech, but demand for cheaper goods and services is high, and there is a new trend called ‘upcycling’ in which used goods are reworked in a new way to give them more value, that is also driving sales.

It’s clear that there is untapped demand in the P2P market for goods and services. A platform that makes the P2P experience seamless – Allforcrypto – is certain to take up a great deal of this demand.

ADDING CRYPTO TO THE MIX

As Rachel Jacobs, head of content and partnerships at Pixc, points out,³ online purchasing is growing at a super-rapid pace, and cryptocurrencies are

² <https://www.marketingweek.com/2013/10/21/the-second-hand-market-what-consumers-really-want-to-buy/>

³ <https://www.shopify.com/partners/blog/ecommerce-trends-2018>

more popular than ever with online retailers. Amazon, Microsoft, Etsy, Shopify, and Stripe all support Bitcoin.

Jacobs thinks they will be a game changer in 2018, which she puts down to benefits such as advanced transactional security and virtually zero risk of payment frauds.

However, the ecommerce industry has been treading more carefully when it comes to Blockchain, the peer-to-peer encryption technology underlying cryptocurrencies.

Rachel believes that Blockchain, which manages transactions and currencies without the interference of central authorities such as banks, has the potential to revolutionize the entire ecommerce industry and will be used for tasks such as order fulfillment, security, and instant order tracking in the future.

Transactions on the blockchain are:

- 1- Decentralized and automated with smart contracts, and so secure from human intervention, as well as cheaper to run than centralized systems
microtransactions are tracked easily in large volumes.
- 2- Secure from hacking through the distribution of nodes over many computers, and the use of Proof-of-Work
- 3- Securely recorded in the blockchain ledger.

Adding crypto to the mix solves a vast range of issues that eBay is still struggling with.

ALLFORCRYPTO STRATEGIC APPROACH

USE OF PKI AND BLOCKCHAIN

Allforcrypto brings a blockchain-based solution to the issues that arise in P2P buying and selling goods and services online.

Allforcrypto allows users to buy and sell items for bitcoin and altcoins, perfect money, and webmoney. Our very own escrow service and the independent coinpayments escrow, which users can use also if they wish, assures the security of payments and merchandise or service quality.

As Allforcrypto is a mainly a cryptocurrency marketplace, it makes use of the available protections that these systems of payment afford. Payments in bitcoin, litecoin or any other altcoin are safe from fraud thanks to the blockchain ledger. We do not accept any other forms of payments such as bank transfers and credit cards due to the chance of fraud by the purchaser. In this way, the seller is just as protected as the buyer which is not the case on such sites as eBay.

The payment is placed into escrow, and the merchandise is shipped out (or the service is provided). Funds stay in the escrow for up to 30 days. If the good or service is not what was ordered, it is returned and a refund is made from escrow (or the service is provided anew according to the terms agreed to).

Sellers are allowed to reply to refund requests within 96 hours. If the seller's reply shows that no refund is due, the escrow is paid out. Sellers cannot ask buyers to pay outside of Allforcrypto, as they have no access to the seller's identity.

ADVANTAGES OF ALLFORCRYPTO APPROACH – REVENUE MODEL

The advantage of the Allforcrypto approach over a platform like eBay should be clear. Allforcrypto makes it easy for buyers to find the merchandise they seek, make payments securely and without danger of fraud, and protects purchases in a much more effective way.

The result will be that, once Allforcrypto is up and running, it will take market share from all the existing P2P platforms. As the market is has a value between \$11 billion and \$20 billion including all major players, there is considerable revenue that Allforcrypto can tap into.

REVENUE MODEL

The Allforcrypto revenue model is commission based. The platform will take a 5% commission on each transaction, although discounts for both buyers and sellers plus bonuses will be made available for incentivization, using the token.

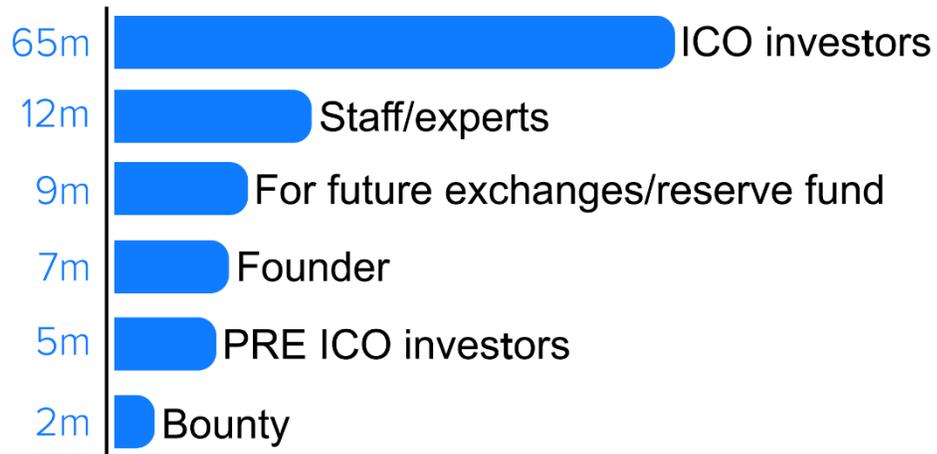
All major forms of crypto will be accepted plus the allforcrypto token . Buyers and sellers can hold the tokens, trade them on exchanges, or use them on the platform.

Token sales will be driven by the possibility of using them in purchases. Token value on the platform will not decrease, so holders so token holders may be assured of the value of the token.

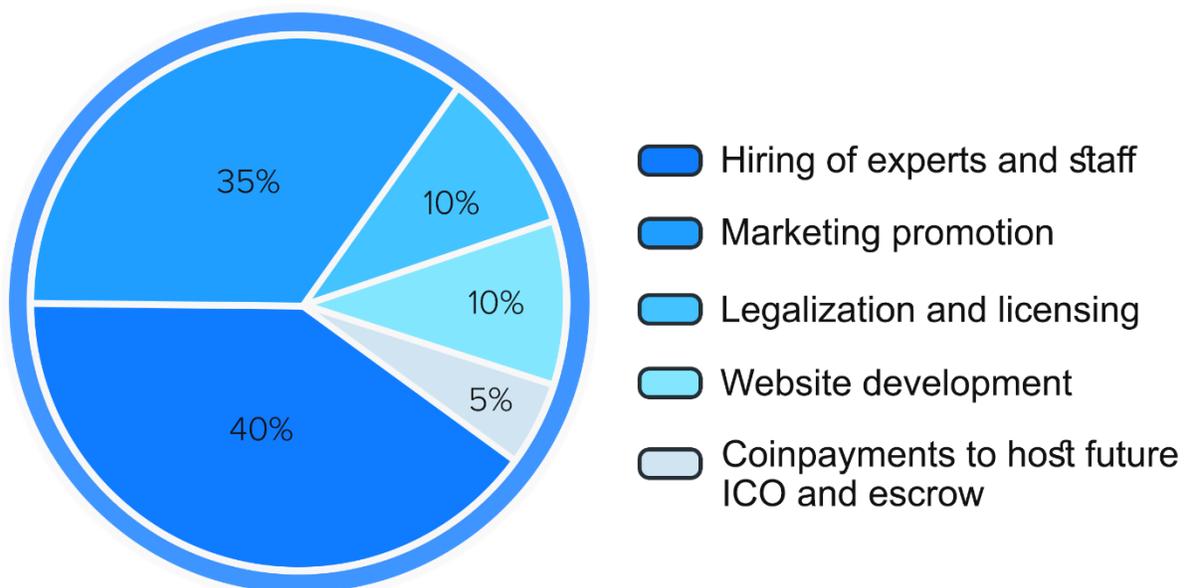
TOKEN SALE SUMMARY

Name	Allforcrypto token
Short Name	AFCT
Coin Supply	100 million
Type	WAVES
Cost	PRE ICO=10 cent ICO=50 cent
PRE-ICO Period	Ends 31 Dec 2018
Coin sold during PRE ICO	1.2-5 million
PRE ICO Soft Cap	120k
PRE ICO Hard Cap	500k
ICO Soft Cap	2 million
ICO Hard Cap	50 million

TOKEN DISTRIBUTION



WHERE PRE ICO FUNDS WILL GO



USE OF PROCEEDS

The funds received in Allforcrypto Token ICO will be allocated as follows:



- 50% Marketing and Promotion: Invest in promotion and marketing campaigns to increase project's awareness and token's adoption among potential users of the platform.
- 23% Reserve funds + exchanges: Provides liquidity for future monetary policies and platform functionalities. To ensure token has a stable price and to cover the cost of being added to the major exchanges.
- 20% Operations: To cover staff wages and hiring and maintain platform functionalities.
- 5% Website development: To integrate blockchain solutions when they become available and to continuously upgrade website to the latest best technology.
- 2% Legal.

FAQ

What is allforcrypto?

A cryptocurrency marketplace where you can buy and sell items for crypto.

What coins/payments are accepted?

All of the major cryptos are accepted +no charge-back payment methods such as paypal and credit card

Can I pay with fiat also?

Webmoney and perfectmoney fiat options will be added in the future .

What items can be sold on allforcrypto?

You can sell any goods and services which are deemed legal to trade.

How does the escrow system work?

We have our very own escrow system.funds are not released to the buyer till the 30 days are up are that the seller has confirmed they receive goods.

How is the cryptocurrency price calculated?

The payment processor coinpayments calculates the cryptocurrency price.

How long does escrow refund take?

Escrow refunds can range from 48 hours to 30 days

Buyer is not releasing escrow, I need my escrow released.

If you believe the buyer has received the item and you need allforcrypto to release your escrow, please submit an escrow release request.

allforcrypto will only release escrow as they see fit. we may reject the escrow release request if we believe that the item or the seller may be high risk.

My escrow released to the seller although I did not release escrow?

Allforcrypto may release escrow to the seller if they deem the transaction, the item, and the seller low risk. when allforcrypto releases escrow we still

cover the buyer for the duration of 30 days and would issue a full refund if a refund request is logged and we ruled in the buyer's favor.

How do I know my coins are safe with you?

All funds are held on coinpayments which is one of the most secure crypto payment processors.

How much are your fees and charges?

Seller fees: seller pay 5% flat rate on sold items across the site, regardless of the price or the category the item is listed under. Sellers also pay for the network fee used to send them the payment.

Buyer fees: buying on allforcrypto is free, an additional small fee, however, is charged if you use the coinpayment escrow.

How does the fees system work?

Fees are taken out when the funds are sent to the sellers after a successful sale.

Can I use a 3rd party escrow?

Yes, you can use the coinpayment escrow when you pay for your item.

How can I withdraw funds from allforcrypto?

After a successful sale, an email will be sent to you for your cryptocurrency of choice and address so you can receive your funds.

I sent my items and the buyer didn't release escrow funds. Now, what?

You have to wait 30 days. if we get no news from the buyer within that time funds are sent to you.