

## The White paper

The problems that ccb.market solves are the provision of a wide range of smart contract wizards for different needs. Ordinary smart contract wizards provide an extremely crude and expensive tool for creating token templates and presales. Such wizards are interesting only for specialists of the cryptocurrency industry.

Thousands of different wizards will appear in our smart contract marketplace for any purpose. Including for ordinary people who were previously far from the world of cryptocurrencies. Any programmer will be able to place their wizards, competing with other programmers in terms of prices and convenience. To suggest ideas to programmers, users will be able to leave their wishes, which smart contract wizards they need.

In addition to the usual wizards for tokens and presales, it will be possible to place wizards for various microfinance services designed for users far from the world of cryptocurrencies. Most people still have a poor understanding of how cryptocurrencies and smart contracts work, but these people will be able to easily use convenient and useful blockchain-based services. Thus, the CCB marketplace will make it possible to popularize cryptocurrency for people who were previously far from it.

The CCB marketplace will allow any pensioner or housewife to set up the necessary financial microservice. At the touch of a button, their smart contracts will automatically be placed on the blockchain.

### Examples of smart contract wizards:

1. Helping spenders and people with various destructive addictions accumulate funds.
2. Transparent and convenient fundraising, automatically protecting donors.
3. Realization of the possibilities of transactions of various tokens and stablecoins without access to the Internet.
4. Creation of contests, games, lotteries, [quizzes](#), etc.
5. Creating an alternative to the classical banking system.

### **1. Coinsafebox service: assistance in accumulating funds for spenders and people with various destructive addictions**

#### Link

<https://ccb.market/coinsafebox.htm>

#### Brief description of the project

The service allows you not to spend money for people who constantly break down, spend their savings and who fail to collect the amount they need. The ccb.market project provides smart contract wizards that will securely store funds on the terms specified by users.

#### The principle of operation

On the project's website in the smart contract store, you select the appropriate wizard and create a contract that will not allow you to spend money ahead of time. Your stablecoins or any EVM-compatible tokens will be stored on the smart contract account until the conditions that you specified are fulfilled. You can create contracts up to the required amount, up to a date, with payments distributed on convenient dates, and even create your own pension fund from which no one will ever steal money. Even you yourself. You don't have to learn programming languages to do this, just fill in the wizard fields.

### **2. Open and transparent fundraising service**

## **Link**

<https://ccb.market/coinsafefund.htm>

## **Brief description of the project**

The service is also based on smart contract wizards. It will allow users to create transparent and honest fees that can protect donors' funds if the required amount is not collected. Anyone can see what donations have been made and how much money has already been raised. Marketplace sellers will be able to add any wizards for fees, as long as they do not violate the rules of the marketplace.

## **The principle of operation**

Create a smart contract for transparent fundraising by selecting the appropriate wizard. As the organizer of the collection, you will be able to announce tenders for goods with voting among the participants of the collection. In this way, the community will help you decide where and from whom it is better to buy, for example, animal shelters food. Wizards of various collection modes will be offered. It will be possible to arrange a collection before the required date or up to the required amount.

For example, the wizard of smart contracts for collecting for events is suitable for novice artists and musicians. He will also allow fan clubs to raise funds for their idols' concerts. If the amount is not collected, the funds will be sent back to all participants. And if the required amount is collected, then all fans will be able to automatically receive electronic tickets for the performance, based on the amount of money they donated.

When creating a smart contract to collect for an event, you will be able to specify the ticket price for a future concert. If the donor transfers an amount that is not completely divisible by the ticket price, the algorithm will allocate whole parts of the ticket price, and the rest will be considered a charitable contribution.

The Neighbors Collection Wizard allows you to organize and control fees for non-profit partnerships and cooperatives. For example, to improve the territory or repair an apartment building that all its residents want to pay for. For reporting to government regulatory authorities, a personal report page will be created for each collection. In case of a shortfall in the collection amount, you can set up a choice: whether to return the money to the tenants back, make repairs on what you managed to collect, or leave money in the house fund for other needs in the future. With the help of a smart contract for housing and communal services, residents of the district will be able to control their management company.

## **3. Performing transactions without Internet access**

### **Brief description of the project**

The project is being developed taking into account the outbreak of the next world war. The design of the site's pages is deliberately designed in a minimalistic, simple style so that users can make payments and create smart contracts with an extremely unstable Internet connection. Images and heavy code from various add-ons will interfere with page loading. People have already forgotten how slow 2G is over long distances. They will remember this when most communication towers are attacked by missiles and drones, and many Starlink satellites are shot down. The CCB mobile application will be designed to enable transactions without internet access at all using:

- 1) Voice telephone service;
- 2) SMS.

Or in the absence of any connection from smartphone to smartphone at all, using:

- 1) Bluetooth;
- 2) NFC;
- 3) P2P Wi-Fi;
- 4) The IR port;

5) Cable connection.

### **The principle of operation**

If there is a threat of Internet outage, the ccb.market portal user will be able to create a hub for transactions in a suitable wizard using the API of their chosen phone company. During telephone transactions, the hub's answering machine can disguise itself as the voice menu of a commercial company whose operator you cannot reach in any way. The user himself will be able to create a voice menu to mask transactions. It's the same with SMS transactions: the user comes up with phrases that will serve as a command for transactions. The service is useful if there is a city or cellular connection, but there is no Internet. Transactions will be possible even from a payphone.

In case of complete lack of communication, users will be able to make transactions from smartphone to smartphone if they are nearby. For example, if all the nearest electrical substations are bombed and the seller does not have a generator in the store. Instead of preparing for the hungry pogroms of your business, it's better to give people a chance to pay for your goods. In this case, transactions will be transferred to the blockchain later, at the nearest Internet connection.

## **4. Creating an alternative to the classical banking system**

### **Brief description of the project**

Using the sets of wizards described above, you can create simple banking services without human intervention. The first thing that comes to mind after creating microfinance service wizards for people far from the world of cryptocurrencies is the creation of a set of such wizards for the functionality of a cryptocurrency mini-bank.

In fact, it's too simple and shallow. It is better to create a central bank that will allow everyone to create cryptocurrency mini-banks. The marketplace of smart contracts will turn into a marketplace of cryptocurrency banks. It will be enough for a future banker to fill out several wizards, and his personal bank is ready. It will even be possible to attract depositors' funds at a percentage higher than the usual bank rate. In automatic banks, you will not need to pay salaries to clerks and rent prestigious premises. There will be no mistakes related to the human factor. The bank's director will not be able to steal depositors' money and escape under palm trees, because such an opportunity will not be spelled out in smart contracts.

After that, the marketplace will turn into a cryptocurrency central bank that does not allow its trusted mini-banks to deceive people. Hence the abbreviation for the token: CCB = Crypto Central Bank. Any depositor will be able to verify the authenticity and reliability of the bank in the marketplace registry, so as not to become a victim of fraudsters imitating the bank of the CCB system.

In addition to trusted mini-banks, it will be possible to open a mini-bank with less control from the marketplace. Then traffic light markers will appear in the registry, which means that the bank can withdraw depositors' funds to its projects, and not only to Crypto Central Bank's tools.

### **How CCB works**

Using the sets of smart contract wizards of Crypto Central Bank, anyone can create their own bank and advertise it, attracting depositors' funds. When checking the bank in the CCB registry, traffic light gradation is assumed.

1. The green label will tell the potential depositor that this mini-bank uses only CCB tools to increase money, which means that the bank can be fully trusted. The owner of a trusted bank will not be able to withdraw the money of his depositors in any way, because they are automatically placed at the disposal of CCB. The banker receives only interest for customer operations. All smart contracts in the green bank are open and transparent. No one can identify the owner of such a bank unless he tells someone about it. There is no KYC or AML – it is enough to connect an EVM-compatible wallet.

2. The yellow label of the bank is a verified corporation with licenses and experience in finance. The yellow mini-bank will be able to raise funds for its needs by withdrawing assets from the CCB circuit. Crypto Central Bank does not provide any guarantees to depositors of such cryptobanks. In this case, the depositor entrusts the money to a corporation he knows by accessing a mini-cryptobank via a link from the official website. It is the link from the official website of a well-known company that is a sign of a yellow bank. The only difference from banks with a red label here is that the yellow bank is opened only by market professionals. Yellow banks can arrange KYC and AML checks for their clients on their own initiative. Crypto Central Bank does not verify either bankers or users. And it is not responsible if the link was located on a phishing site that mimics the site of a well-known company.

3. The red bank can be opened by anyone. Even a schoolboy to brag to his classmates, that he's a banker now. Remember that anyone can also open the green bank if they select the "CCB Tools only" option in the settings. However, if there is a red mark in the Crypto Central Bank registry, as in this case, it means that the newly-minted banker has indicated in the settings the possibility of withdrawing funds outside the system contour. For example, in some of their own schemes and projects. It should be understood that clients of cryptobanks with a red label become depositors at their own risk. No one can identify the owner of such a bank unless he tells someone about it. There is no KYC or AML – it is enough to connect an EVM-compatible wallet.

Crypto Central Bank is not responsible for the funds of depositors of both yellow and red mini-crypto banks.

## 5. Time stock exchange

Every self-respecting project is trying to launch its own exchanges. But everyone is tired of the template identical exchanges, and the turnover on the new exchanges is not serious. There's nowhere to get finance. We also have non-standard ideas for the exchange. Time should become an exchange-traded commodity. It doesn't matter if it's an advertising time, an entrepreneurial time, or a showbiz time.

### **How can a coach, manicurist, babysitter, or tutor deal with clients who sign up for treatments but aren't?**

Tokenize your business and pre-registration will take place in your personal account of the Crypto Central Bank exchange. The client will redeem your time tokens. This will be the registration for a certain time. Each token will be linked to your working hours. If he decides not to come, he can sell them to others or return them to you at a discount. Your customers will be able to offer your token holders a higher price if they urgently need your service.

For example, you are a good cosmetologist. People book appointments with you a week in advance. But it so happened that on the other side of the city, the bride's cosmetologist had an accident and the bride was left without makeup on her main day. The bride screams in panic that this is a sign from above and wants to cancel the wedding. Her fiancé can offer your clients scheduled for today to redeem your time tokens without bothering you or making you an intermediary in the negotiations. It's not your problem.

The fiancé just visits your website and sees a link to make an appointment there. He follows it to our exchange and sees all your busy and free hours. He will have the opportunity to send a message to the token holder. The fiancé will be able to offer your client to buy back the cosmetologist's time at an inflated price. He will not know who he is directly negotiating with through the Crypto Central Bank app. The token holder will also not know who bought your time from him.

In case of a reverse situation, when your client's plans have changed, he will be able to put his time on sale so as not to lose money. Sometimes he will be able to sell your time even more expensive.

Reports for your tax office will be generated in your local currency.

### **Movies, theaters, sports matches, concerts and other shows**

The same can be done with electronic tickets for various events. Feeling the pulse of the stock market, the difference in income will be received by the organizers, and not by speculators who overbid tickets. Stop feeding the parasitic worms that cling to your business. Coinsafefund fundraising service will help raise money for the organization of the event.

### **Advertising Exchange**

This is the most interesting section of the exchange. Advertising space and airtime should have become an exchange commodity long ago. The advertising market got stuck in the last century, although there were already electronic exchanges in the last century. Do you know why there is such a lag in advertising?

Because the advertising market is highly corrupt. Managers of large corporations make money on kickbacks by sawing their employers' money with intermediaries. That's why the market is full of advertising agencies. The exchange will remove them. Advertising will become cheaper for advertisers, and the real owners of advertising space, TV companies and radio stations will earn even more. Such is the paradox.

The fact is that advertising sellers often announce serious discounts. This happens when it becomes clear a few hours before the deadline that customers have ordered too few ads this time. Owners of airtime and advertising space are announcing discounts of up to 90%. But they still don't earn much.

Because, as already mentioned, they are stuck in the past centuries. not even in the 20th century, but just in the past centuries. They're still on the phone(!) advertising agencies to tell you about the next discounts. And the managers of those agencies are already starting to urgently call, again, by phone, customers who have recently been interested in discounts and bombarding their e-mail. This is despite the fact that cold-calling and e-mail advertising are illegal in civilized countries.

Intermediary agencies are still needed here, because the owners of advertising platforms and airtime will not be physically able to call enough customers. As a result, the owner gets less, the client pays more, and an unnecessary parasite earns in this scheme-an intermediary who does not sow or plow. He doesn't create TV channels and radio stations, he doesn't open Internet portals or publish glossy magazines, he doesn't even build billboards along roads or produce anything at all. He just hires lazy dummies to make phone calls with minimal business risks.

### **How will the advertising exchange work?**

1. On the exchange, the advertiser will purchase the service directly from the seller's server. A manager who takes calls and looks into a computer to list available seats and names prices is no longer needed.
2. The stock exchange of advertising space and advertising time will remove the human factor and corruption of both employees of advertising sellers and staff of PR departments of advertising buyers. Now all expenses will become transparent and managers on both sides will not be able to receive kickbacks. There will be no extra managers at all.
3. The exchange will allow you to sell more ads at the deadline, eliminating illegal cold calls. The advertising exchange allows you to quickly sell airtime and newspaper space before the deadline with huge discounts to those who are interested. Unsold ether will burn for free in a few hours, so many entrepreneurs will be waiting for just such offers. On the stock exchange, they will be able to place bets

in advance, at which they are ready to buy the advertising time they need, if it is not sold before that to those who paid more.

4. Night TV and radio broadcast. He usually doesn't bargain because no one wants to pay for advertising at night. On the stock exchange, he will collect cents that save the dollar at the future. For example, advertising for truckers is relevant at night too: only one driver sleeps in a pair.

5. The exchange only affects pricing. This is not a magic wand that destroys the market with changes. You just can't bluff on the phone about a queue of people trying to get more money out of a client. You will not be able to make eyes at the client in person. Everything will be open, and all bets on lowering the cost of ether at deadlines will be visible in the stock market glass. Most professionals working in advertising will not be affected by the exchange. Only unnecessary parasites will go away.

6. Advertisers registered on the exchange will have to upload their layouts, audio and video in advance. If they are going to participate in the bidding, they must certify their advertising from the owners of publications, billboards, websites, TV channels and radio stations. It will be necessary to certify advertising from those sellers to whom entrepreneurs plan to pay for advertising. Each advertising seller has its own rules. Sellers will be able to make discounts minutes before the deadline, and ads purchased at the last moment will automatically enter the grid. Since there are a lot of discount lovers on the exchange, they will start trading among themselves and the discount will eventually be, for example, not 90%, but 60%.

7. For prime-time airtime and for elite advertising space on the stock exchange, it will be possible to hold open auctions. At the moment, it is often necessary to pay bribes to corrupt managers or feed unnecessary resellers.

8. Trading on the exchange will be possible for CCB tokens at rates linked to the currencies of the countries where the owners of advertising space and airtime are located. For states where the sale of goods and services for cryptocurrency is prohibited, the payment of the token will be conducted using traditional methods with the output of a report to the tax authorities in the fiat currencies of those countries.

9. The exchange will be decentralized and will also be able to perform the usual functions of trading cryptocurrencies.

### **Where will the new exchange get its liquidity?**

The liquidity will be provided by depositors of green crypto banks opening all over the world under the auspices of the Crypto Central Bank. The interest rates on such deposits are expected to be noticeably higher than in traditional banks. For example, a simple cryptocurrency exchanger, as a rule, makes a minimum of 100% per annum. There are tools with higher returns. Of course, depositors of green cryptopanks will receive only a portion of the profits. Owners of green crypto banks will be able to choose their balance between profitability and risks, but even in an unfavorable situation, depositors' income will still be higher than in conventional banks.

### **Fast and convenient tokenization of your business in our smart contract wizards**

The B2B market of the future will need not marketplaces, but such exchanges. Think about how tokenization on the CCB exchange can improve your business. Do you produce fireworks and run out of money in the off-season? Issue tokens secured by your product. During the holidays, when there are long queues for you, token holders will calmly pick up their goods from your warehouse, laughing at the crowd cursing at the door of your office. Or they will even sell tokens to someone from that crowd for more.

## **Deflationary Tokenomics CCB**

1. 21,000,000 tokens were issued without the possibility of issuing additional tokens.
2. 10% of the profits from all CCB projects except entertainment will be continuously transferred to increase the value of the token.
3. 25% from the entertainment section's profits will be continuously transferred to increase the value of the token.
4. Without owning CCB tokens, it will be impossible to use all the services listed above.
5. The cost of paying for the creation of smart contracts in wizards will be indicated in CCB tokens, but it will be linked to the price of the fiat currency and will not depend on fluctuations in the token rate. If the seller has set the cost of his wizard's work at 25 USDT or USDC, then creating a contract will always cost about \$25. Marketplace sellers will receive payment from customers in the CCB token.

## **The road map**

2025 – launch and debugging of Coinsafebox services and fundraisers. Preparing for the launch of the marketplace.

2026 – launch of the marketplace of smart contract wizards.

2027 – realization of the possibility of transactions without the Internet and without communication at all.

2028 – test launch of the Crypto Central Bank and DEX.

2029 – full-fledged launch of the Crypto Central Bank and DEX.