

White Paper ICO

#RTCoin is a token with monthly income from operational activities*.

*The operational income is calculated as a fixed percentage of the client payments inflow of the RTCrypto broker. The process is known as the CASHBACK Program. The amount of the CASHBACK Bonus distributed among the token holders depends on the client inflow project success, marketing budget, etc.

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RTCoin utility token function and usage for traders

RTCoin is an ERC-20 utility token based on ETHEREUM; it was created by Real Trade company for RT-CRYPTO.IO project.

Token address:

0xbe398944AA0EaE437A62F2d66b8EAB3Ea91F80Eb

Emission:

100 mln tokens were emitted for the crowdsale.

Token Function:

#RTC is the company's means of payment, clients can exchange tokens for premium services. Also, RTC tokens can be used by the company's representatives as the lump sum (one-time payment for the right to offer the company's services and receive commission in return).

Offered services:

RT-CRYPTO is a cryptobroker which will allow clients to make deal with trading instrument on FOREX and cryptocurrencies market using margin trading.

Margin trading is a type of service provided by a broker company to its clients. It enables them to make buy-or-sell deals on trading instruments for the sums by scores higher than the client's own funds. Yet there is no direct supply of this trading instrument. This operation is aimed at making profit from the trading asset price fluctuations.

Therefore the main product offered by RT-CRYPTO is online trading with margin leverage for retail customers.

What is Real Trade?

Real Trade is a Forex broker.

The company works since 2003; Real Trade clients are individuals who play on the fluctuation of such financial instruments quotations as: currency (including cryptocurrencies), oil, gold, etc.)

Any person with the deposit over 20 USD can become our client. Thanks to the company's open policies, its database contains hundreds of thousands of traders' accounts from Asia, Africa, Latin America and Europe

The client monthly inflow (the amount of funds transferred by clients to their trading accounts) is over 1 000 000 USD.

You are welcome to test the broker's services on the Company official site
www.realtrader.org

What are these funds for?

We raise funds to create a crypto version of an existing Forex broker. It is planned to invest proceeds into a separate division of the broker, where all the operations will be processed in crypto-currencies only.

In other words, the clients' deposits, replenishments, withdrawal and other operations will be processed in crypto-currencies only. At the final stage of the project these transactions will be processed in broker's tokens.

- This minor modernization will change the broker's economy radically.

We believe that in a year the new division will outrun its existing prototype and will earn **big profits both to its investors and owners**

What makes this ICO different?

The main advantage of our ICO is that it is based on a business model that has worked for years, has proven its efficiency and allows us to provide assurances to our investors.

We also designed three functions enabling our investors to earn on the #RTCoin tokens. These earning methods are not affected by market price of the #RTCoin token.

Unique features of our project

1. We already have a business model that has proven its efficiency. Moreover, we have a long history and a large client base.
2. We only need to adjust the efficient business-model and the marketing campaign to the crypto-environment.
3. Real Trade is not just a web-site, it is a real company. We have been in the market since 2004; we have a large number of offices and partners in different countries of Asia, Europe and Russia.
4. The RTC rate growth with the cryptocurrency rates.
5. Our customers are active Internet users, their financial resources are limited and they look for a chance to earn profit online. Therefore, among our target audiences is the huge crypto-currency community.
6. The tokens growth is backed by a working business which has already yielded the real profit to its holders for more than 15 years.

More about FOREX

Forex is an international currency exchange system, which involves almost all the banks and financial institutions of the world. It is customary to call Forex a currency market, though it has no real location and is not a market.

Forex originated in the USA in the 1970s, when the USD was no longer ensured by the gold standard and the floating exchange rates were introduced. Each year Forex keeps attracting more and more people, because it gives a great opportunity to earn.

Industry disadvantages

1. Most Forex brokers open accounts in USD or Euro, because the majority of transactions are in these currencies. This creates great challenges for clients from the Arab countries and Asia, where regulations are strict, and the broker loses a significant part of the market.
2. Financial regulators of different countries impede the business development in many regions. The requirement to obtain licenses significantly increases the company's expenses and hinders its work.
3. With traditional money transfer via bank cards the company faces high transactional expenses. The commission for each transaction is 6%.
4. Internet users who trade cryptocurrencies with Forex brokers face some difficulties as well, for they have to exchange cryptocurrencies for fiat currencies at unfavourable rates. This is why a considerable part of potential clients prefer not to use brokers' services.

Ways to solve these problems

Cryptocurrencies and BLOCKCHAIN technologies for depositing and withdrawing will help the company make mutual payments with clients from China, India, Vietnam, Thailand, Malaysia, several Arab countries, etc., for Currency Laws have always prevented money transfer to foreign companies and hindered the expansion of Forex brokers to these regions. Thus, the company will be able to open up a huge market interested in brokerage services.

Launching transactions in cryptocurrencies will open doors for an enormous target audience which is familiar with cryptocurrencies and has free funds in cryptocurrencies. These people are active enough to take part in speculative operations and be easily converted into Forex broker's clients.

Therefore, the project will help us to increase the clients base and consequently, the company's revenues.

The broker, who makes payments and keeps funds in cryptocurrencies will be able to work only in the internet, without any physical location in any of the countries of his clients. This is why there is no need to acquire licenses, and the financial regulators' restrictions of different countries are at their minimum. This makes our marketing

campaigns more effective enabling us to acquire new clients (bonus programs, affiliate programs, stimulating contests, etc.).

Switching to cryptocurrencies as a means of payment will help us reduce the transactional expenses from 6% to 1%

**Why do we say we are
'THE CRYPTO BROKER'?**
**What is the difference between crypto broker and exchange
websites and exchangers?**

Usually a crypto broker is believed to be a simple currency exchange office. This is a profitable and useful business, but there is nothing new about it.

We do not create another exchange website or a currency exchange office.

Our business is to provide our clients a chance to speculate on the exchange rate fluctuation of any financial instruments, including cryptocurrencies. Trading is carried out under margin conditions, so a client can open trades that are hundreds or thousands of times bigger than his or her deposit. It helps clients make considerable profits on small price fluctuations within minutes.

This business is similar to gambling and is one of the most profitable and popular online businesses, particularly in Asia.

Our customers are ordinary people who like playing in the market, they are called "traders". The number of these traders in the world is enormous.

The groups of traders and crypto currency users often overlap. Attracting cryptocurrencies holders to trading and, on the other side, offering crypto currency accounts to the acting traders will increase the broker's client base significantly and will contribute to the success of the project.

Therefore, we are simply introducing the existing brokerage model into the crypto environment.

We have successfully worked in the market for 15 years and we know how to make our business profitable.

All we need is a minor modernization of our software, some re-training for our staff and considerable marketing funds. Software, we already possess, accounts to 20% of the brokerage business, and the remaining 80% depend on the marketing promotion.

It seems that the idea to create a crypto version of the Forex broker is obvious. It is simple, elegant and can be implemented quickly.

We are the first to open crypto accounts to any trader with more than \$20 in his or her pocket from any country of the world and to let this trader work with any financial instruments using all the advantages of leverage.

How are we going to keep the minimal yield for our tokens at the 20% level What is the Token Rate Insurance System?

Traditionally, investors expect to earn on the increased market value of a token. And what if a token doesn't go up in price?
Usually investors take all the risks.

We are so confident about the success of our project that we take the responsibility to keep the yearly profit from our tokens at the level 20%

The guarantee of the minimum profitability is provided as follows way:

1. The broker provides the Personal Area and registers a real trading account for each ICO investor within the Meta Trader software, this account is just as any other account of the broker's clients.
2. The account can be used as a conventional trading account, i.e. investors can deposit, withdraw funds and make trading deals.
3. Yet the main purpose of this account is to show the purchased tokens and the funds flow connected to the #RTCoin.
4. If a year later, after the trading begins, the #RTCoin token market price is below the nominal plus 20%, the broker accrues the shortfall to the investor's personal account as a bonus, according to the broker's standard terms.
5. You will be able to exchange it for any other asset from the broker's list, trade with it or withdraw it from your account, according to the standard rules and regulations of the broker.

Referral program: How to earn by inviting new investors into the ICO?

You can earn by simply recommending our company to other clients. For each investor we either pay 3% of the acquired sum in ETH.

In you want to take part in our referral program, all you need to do is to register on our site. Once the registration is complete, you get a 6-digit code. You can attract new investors to the project by sharing the information about our company and posting the following link to our site: https://rt-crypto.io/your_code.

For instance, your code is 123456, then your link is <https://rt-crypto.io/123456>.

After one follows this link, his or her computer is marked with a special code, the so-called cookie. Then later, if this person, i.e. you referral, buys our tokens, you will be rewarded for it and will see your referral in your Personal Area.

How much do we expect to raise?

We have set four goals:

Soft Cap 1 000 000 USD

This is the minimal amount. If we do not reach this point, all the money will be automatically returned to the investors' accounts and the project will be suspended, for it would mean that the interest to the industry is low.

Normal Cap 5 000 000 USD

This amount will allow us to launch the project according to our Roadmap. We will follow the Roadmap for about a year.

Optimal Cap 10 000 000 USD

With more than 10 mln USD raised, we will be able to shorten the launch period and will increase the marketing budget, which will help us to win the bulk of the market.

The project will be launched with any investment amounts that exceed 1 000 000 USD

The amount of the funds mostly affects the marketing budget, the payback period and the yield of the whole business, because the marketing budget directly correlates with the client flow.

What if we don't raise the required funds?

The minimal amount of investments required for adapting the existing services to the crypto-environment is about 1 mln USD.

Moreover, the amount of the proceeds is an indicator of the industry's interest to the project. If we raise less than 1 mln USD, then the funds will be automatically returned to the investors, because it would mean that the interest to the project is low.

What if we raise more than 10 mln USD?

Then we simply increase the marketing budget proportionally. The broker's income correlates directly with the marketing budget. Brokerage is mainly about the technological solution, the brand reputation and the marketing budget.

If we raise more than 10 mln, the extra profits will be allocated to the marketing budget. This will have an instant impact on the client inflow and, consequently.

Why does the company run an ICO and how much does the company invest?

Real Trade is constantly evolving and investing its funds into different projects connected to the Internet trading. Creating a crypto broker is just one of the projects, though, indeed, it's one of the top-priority projects.

Even a large and successful company like Real Trade finds it difficult to support several different projects at the same time.

In any other case the company will invest its own funds and its tangible and intangible assets, such as trained staff, offices and technological solutions.

Apart from attracting additional financial resources, we are interested in ICO due to the following reasons:

1. To draw Blockchain community's attention to this project;
2. To find new potential clients and partners among cryptocurrencies users;
3. To create our own domestic currency based on the #RTCoin token, which is impossible without the required number of investors.

Why are we so confident about our success?

1. The interest in cryptocurrencies is growing every year. Coinmarketcap states that since January 2017 the Total Cryptomarket Capitalization has grown more than 10 times.

Source: www.coinmarketcap.com/charts

The number of cryptocurrencies users is growing fast. very often their area of interest borders with the internet-trading field. This is why the broker that processes payments in cryptocurrencies will be in high demand.

Thanks to this demand, Real Trade will enlarge its active clientele base significantly, which will bring higher revenues to the company and to its investors.

2. After the ICO #RTCoin tokens will be introduced at several exchange platforms and included into the company's list of trading instruments. This will help the broker to increase the market price of the tokens and the tokens profitability through the clients' interest.

3. Lower cost of transactions in cryptocurrencies (5% of the client inflow) will allow the broker to create a special funds pool, which will be used to refund these 5% of the inflow to the project investors. The company will distribute the released capital among the investors as dividends. The expected value of dividends is 6 min USD per month.

4. Since the project does not imply a new company and is based on the existing efficient business, the risks that are typical of start-ups are totally excluded. The investments will bring income immediately, independent of the launch to the first revenue stage.

When do we expect to introduce #RTCoin tokens to the exchange markets?

We are planning to make contracts with at least 3 of the TOP-10 exchange markets soon after the ICO is finished, and to introduce tokens for trading on the secondary market within 1-9 months after the ICO is over.

The dates depend on how soon we achieve the goals set.

If we reach our minimum goal - SOFT CAP, than it would take us more time to introduce the tokens to the exchange market. The reason is that the lack of funds will be compensated with the most scrupulous project design and longer marketing preparations, so that our tokens attain steady growth on the market.

Upon reaching Normal CAP or Optimal CAP tokens will be traded in the market within 3-6 month

Why do we think the #RTCoin tokens will grow in price?

1. RTCoin is supported by the efficient Real Trade business.
2. RTCoin is token of limited issuen, smart contract implies that all the remaining tokens are destroyed after the ICO is over.
3. RTCoin is a token, which is guaranteed to grow in price (at least 20% annually); the broker provides the insurance by accruing bonuses to Real Trade accounts. This system is called "Token Rate Insurance System".
4. RTCoin is a token which we plan to introduce to at least three of the world's TOP-10 exchange markets.
5. RTCoin is a token with the market value supported through direct investments into the marketing budget from the Real Trade parent institutions (we invest our funds just as our investors do).
6. RTCoin is a token that will be accepted by the broker as a means of payment at the final stage of the project.

BUSINESS PLAN

	Soft Cap	Normal	Optimal
1. Administrative Expenses			
1.1. Top management payroll budget	1%	1%	1%
1.2 Top management bonus payments	1%	1%	1%
1.3 Recruiting "Team Leaders" for temporary tasks	0%	0%	2%
2. Permanent Staff expenses			
2.1 Payroll budget	3%	4%	5%
2. 2 Permanent Staff expenses	3%	4%	5%
2.3 Re-training and training expenses	100Eth	100Eth	100Eth
2.4 Recruiting rare-language-speaking employees for the client support	0%	0%	1%
2.5 Sales Department enlargement by recruiting local employees in different regions	1%	2%	3%
3. Company representative offices			
3.1 Opening new departments in representative offices	1000Eth	1000Eth	1000Eth
3.2 Opening new representative offices	No offices	3 offices	5 offices
4. Software expenses			
4.1 Adjustment of the broker's software to Crypto instruments	300Eth	300Eth	300Eth
4.2 Extension of the current Metaquotes license to Metatrader	0Eth	300Eth	900Eth
4.3 Enlarging the trading servers park and creating extra backup-stations	100Eth	200Eth	500Eth
4.4 Integration with the largest crypto exchange markets	1 exchange markets	3 exchange markets	5 exchange markets
5. Capital provisions			
5.1 For margin trading	10%	10%	10%
5.2 For company's operational activities	2%	2%	2%
6. Legalbase			
6.1 Legal services	1%	1%	1%
6.2 Acquisition of licenses in the countries with regulated crypto market (Japan, etc)	No	No	Yes
7. Marketing and PR	78%	75%	69%

ROADMAP

PRE ICO

March 2018

Milestones of this stage:

1. Sales start
2. Базовая стоимость токена #RTCoin

ICO

April 2018

Milestones of this stage:

1. The initial capital is raised to start the project
2. The Optimal goal is 10 mln USD

POST ICO

May 2018

Milestones of this stage:

1. Determining the financial outcome
2. Work process preparations
3. Left tokens sale

Technical arrangement

June — July 2018

Milestones of this stage:

1. Arranging automated transfers in crypto-currencies to and from the broker's accounts
2. Adapting and setting the brokerage software for crypto-currencies
3. Retraining of the company staff
4. Making an agreement with stock markets to include #RTCoin

Starting point for accepting client payments

August — December 2018

Milestones of this stage:

1. Accepting client payments in crypto-currencies.
2. Detecting and fixing bugs in crypto broker's operations
3. Marketing campaign launch

#RTCoin doubles in price

January 2019

Milestones of this stage:

1. The #RTCoin market price doubles its size
2. The clientele base doubles
3. Additional Sales offices are opened

Further Cap growth

February — December 2019

Milestones of this stage:

1. Including high-liquidity tokens of other companies into the list of instruments on "margin trading" terms
2. Preparing for accepting #RTCoin tokens as a means of payment and a traders' deposits currency

Accepting #RTCoin tokens on the accounts as a means of payment

January 2020

Milestones of this stage:

1. Accepting #RTCoin tokens as a means of payment
2. Activating the #RTCoin Token Rate Insurance System

ICO procedure

RTCoin are the tokens bought by investors. This is the main type of tokens They are sold during the crowdsale. They can be purchased in two ways. First - automatically, by transferring ETH (ethereums) to a special wallet. In this case the smart contract will send the corresponding amount of #RTCoin tokens to the investor's wallet. The second way is to buy tokens using any other means of payment but ETH, for instance, in bitcoins or in fiat money. In this case the smart token administrator transfers the tokens manually. This method works for big investors who don't have ethereums and don't want to exchange them at the current price.

PRE-ICO

This stage takes one month
(from 03/08/18 until 03/31/18)

The price #RTCoin = 0.00005 ETH. (50% discount)

20 000 000 #RTCoin tokens will be emitted for the whole PRE ICO.

ICO

This stage takes 4 weeks. 01/04/2018 — 28/04/2018.

50 000 000 #RTCoin tokens will be distributed during this stage.

Week 1 (01/04/2018 — 07/04/2018)

Week 2 (08/04/2018 — 14/04/2018)

Week 3 (15/04/2018 — 21/04/2018)

Week 4 (22/04/2018 — 28/04/2018)

#RTCoin price during the 1st week = 0.00006 ETH. (40% Discount)

#RTCoin price during the 2nd week = 0.00007 ETH. (30% Discount)

#RTCoin price during the 3rd week = 0.00008 ETH. (20% Discount)

#RTCoin price during the 4th week = 0.00009 ETH. (10% Discount)

POST-ICO

29/04/2018 — 31/05/2018

At this stage we sum up the results, prepare for entering the exchanges and sell the left tokens.

The token markup is distributed among the previous POST ICO investors. After May 31 the #RTC tokens will be only available on exchanges.

Who is the ultimate beneficiary and the guarantor of this ICO?

Since this project is based on a real functioning brand, the guarantor and the beneficiary of this project is the Forex broker Real Trade.

Note, that this brand has been in the market since 2003, it is a group of companies with one brand name.

How can one contact the project administration?

How can the clients get information support?

You are welcome to send a ticket to the client support system. To do so, please indicate your e-mail address and the number of the ethereum wallet you used to buy tokens (optional).

You can send us an email to info@rt-crypto.io

Conclusion

The distinctive feature of Real Trade Crypto is that, unlike many similar projects, it is not a start-up.

On the contrary, it is a crypto division of an online business that has been working for years in a field close to the crypto-environment.

Forex broker clients in general and Real Trade clients in particular are open-minded people. They trade on the financial market and make profits from minor fluctuations of prices on different financial instruments: shares, commodities, currencies, and cryptocurrencies.

They are called traders. Traders use modern technologies and choose prompt actions, they are not afraid to risk their time and funds today to earn greater profits tomorrow.

Traders community and cryptocurrencies community are overlapping; this is why we think that our project will attract the crypto community's attention, we expect to find new active clients among them.

Our projects starts at the PRE ICO stage and will be unfolding for 2 years. In 2 years we expect to have a crypto broker with trade flows comparable to any of top-10 traditional Forex brokers such as Saxo Bank, Oanda, FXCM, etc.

Apart from that, we have designed a special system to keep the market price of our tokens at a certain level. The Token Rate Insurance System will be activated if the annual yield does not reach 20% of the token price. But this is an unlikely scenario.

We expect our tokens to double in price during their first year on the market. You can check details in the section "unique features of our project".

Forex market is one of the fastest-growing segments of on line business. Transition to transfers in cryptocurrencies will lead to the fast growth of the client base, and make business super profitable.

Let's create a successful business and enjoy the fruits of our success!