

## LITE PAPER

# ABOUT EBANCCOIN ( “EBC” )

**A XRPL based token.**

### **EBC and EBCG Tokens:**

Ebanccoin (EBC) and Ebanccoin Gold (EBCG) are an open source trading digital currencies and the origins are from 1999 as a digital currency called ebanctrade.

Ebanccoin Gold (“EBCG”) is a store value token and can be acquired using fiat to be redeemable at any time for the face value in fiat at the same exchange rate at the time of redemption. Each ebanccoin gold token (EBCG) generates a fixed return of ebanccoin tokens (EBC) to be redeemed for the acquisition of goods and services and capital assets. A Trader can acquire and generate further ebanccoin tokens and ebanccoin gold tokens in the ordinary course of business via the exchange of goods and services. A Trader can also borrow ebanccoin EBC tokens (only), interest free, to acquire goods and services and capital goods and real estate subject to terms and conditions of the trading program.

Ebanccoin (EBC) is a token with a trading purpose. A cryptocurrency that can be used to move currency without national boundaries to purchase goods and services, real estate and capital assets.

An Investor can acquire the ebanccoin directly on the XTPL. A Trader can also acquire ebanccoin via an approved Exchange and the Trader would be provided with a cryptocurrency wallet via an exchange account that holds secure digital currency. The trader can transact with comfort, speed and security and will be required to register to satisfy KYC International regulations of the Exchange.

Ebanccoin (EBC) established as a trading source of currency for goods and services, capital goods and real estate with flexibility and substantial digital currency experience since 1999 with ebanctrade.

Ebanccoin is expanding the real estate industry payments system to make real estate more accessible and affordable to smaller investors and larger corporate investors.

Ebanccoin is also supported by ETX International Exchange Trust and mycryptoexchange.io to develop a global trading and real estate platform. A marketplace for global crypto investors. Using specific and swappable tokens linked to units in property unit trust, investors can enjoy flexible and quality investments. Other industry partners will be expanded.

Ebanccoin tokens, will enable investors to purchase real estate internationally for a portion or 100% of the selling price. With the elimination of complicated banking processes and excessive transactions, property investors would be able to transact in a fast, secure and cost-effective manner by leveraging the XRPL based technology.

The ultimate aim of ebanccoin is to facilitate global real estate transactions by seamlessly integrating property buyers and sellers worldwide using blockchain and cryptocurrencies.

### **Ebanccoin will:**

- Provide new opportunities of higher returns than general real estate industry and greater flexibility allowing investors to buy smaller portions of property and spreading the risk over a number of properties within the token portfolio.

As the value of the property increases and builds equity for the token holders. Investors can exercise more control over their real-estate assets, since they are less influenced by external factors, unlike stock markets or governmental changes.

- Facilitates portfolio diversification and risk mitigation. Foreign investment in the global real estate market enables property investors to diversify their investment portfolio. This facilitates risk mitigation, as the risk is spread out over several markets.

Provide new trading opportunities for capital assets and services and allow ebanccoin to be the payment system of choice.

### **Blockchain for Real Estate**

The use of blockchain as a tool for facilitating transactions from the banking industry, trade networks, art, educational to the government sector.

Transactions are simplified and secured using the blockchain technology for the real estate industry. The opportunities and growth can be expanded for all types trading assets. This growth of trading opportunities is the target for ebanccoin. The global real estate industry is in the early stage of adoption of blockchain. The enhanced security offered by blockchain architecture and its use of encryption can be particularly beneficial for overseas property purchases. Similarly, the enhanced speeds of transactions on Blockchain can be used for eliminating the payment delays observed in cross-border remittances. The opportunity to sell a part or the full ownership in real estate in very short time frames makes ebanccoin platform a highly attractive investment strategy.

### **Opportunities to Global Transactions**

Ebanccoin will leverage XRPL technology, for the distributed ledger and will assure security, transparency.

### **Our Goal**

To generate new opportunities in the global real estate industry by creating an innovative blockchain platform and facilitate the buying and purchasing of properties using tokens.

### **How We Work?**

Real estate agents, property developers, brokers and owners will be able to list their properties through the ebanccoin portal. Powered by the blockchain technology, the crypto investors will be able to build a global real estate portfolio using ebanccoin tokens. The use of our tokens for payments will enable the investors to protect their assets from the fluctuations occurring in cryptocurrency market. Investors will be able to buy property via the ebanccoin token via a coin Exchange where the Exchange facilitates the sale of the property or via the purchase of specific property token to units in the property trust. Investors will be given the chose on how to invest.

Each property available for investment via the purchase of units in the specified unit trust will be valued by a licensed valuer and that document will be available on line via the Coin Exchange until the units are sold.

Ebanccoin Platform will benefit from the global trade of integrated trade associations, chambers of commerce, business networks, trade companies and their members and clients.

The blockchain protocol used by the ebanccoin XRP platform will be responsible for data distribution and mirroring, historic compilation of documents, distributed data storage and arbitration in the decentralized network. Ebanccoin management have a high level of experience in dealing with all aspects of digital currency.

### **Enhanced Security**

Blockchain relies on encryption to validate transactions by verifying the identities of all parties involved in a transaction. This ensures that a “false” transaction cannot be added to the blockchain without the consent of all the parties involved. Moreover, the lack of single point of control present in other centralized systems makes it resistant to hacking. Ebanccoin platform will hand over the real power in the hands of its users and assure that the money used in transactions in accordance with the governance and disclosure documents.

### **Selling Properties**

Ebanccoin will enable real estate agents, property developers and private sellers to list their properties on the ebanccoin International Real Estate platform.

Properties will be listed with a licensed valuation to ensure transparency and compliance.

### **Ebanccoin Products and Services and capital goods**

Ebanccoin provides extra opportunities for buyers and sellers within the block chain platform. Reaching new markets and new investors and providing extra opportunities.

### **Community and Charity Services ( CSS Crypto model)**

Ebanccoin has developed a donation service model to receive donations in crypto and assist fund raising services.

Helping to develop charities to achieve their goals by assisting in the fund raising process.

### **Tokenomics**

- ebanccoin decimals: 8
- ebanccoin token symbol: EBC
- Ebanccoin token Contract address: is specified in the XUMM APP and [www.mycryptoexchange.io](http://www.mycryptoexchange.io)

## **Token Distribution**

Ebanccoin will be retaining 30% of the tokens in reserve which will be held in escrow for 24 months and will be sold to buyers at a later date as the demand for the token increases. The tokens that are distributed to Founders and Partner/Advisors will also be held in escrow for a period of 24 months.

Ebanccoin is a block chain platform for a token with a purpose.

## **Legal Disclaimer**

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