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This is a conceptual document ("Technical White Paper") describing our proposed “Qredit” coin on our own native blockchain.

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We hope the project will be highly successful. However, success is not guaranteed and digital assets and platforms involve risk. You must assess the risks and your ability to bear them.
Executive Summary

Qredit will grow to be a simple payment platform that enables buyers to use their coins in order to pay sellers (private or merchants). The buyers and/or sellers are able to use physical NFC cards to receive coins from other users. The Qredit Card can also be used to receive other tokens on our platform.

We combine the best payment protection features of current generation blockchain with the innovative features from the ARK while blending in the unique features provided by our own blockchain.

We want to build upon the best features of cryptocurrencies to enable fast transactions, lower fees and low cross-border transaction friction, enabling merchants to sell to a growing worldwide audience of crypto-holders. In summation, we aim to build a Qredit payment gateway for marketplace integration that will become the crypto-contender to traditional payment gateways.

We are building financial mechanisms, software and mobile apps, to provide simplicity for the end-users to participate in the Qredit Platform. By providing a physical card and simple tools to the end-users, more people are able to enter the world of the cryptocurrency.

The funds raised will be used to finalize this project and implement the Qredit coin to payment gateways like CoinPayments and GoUrl.

The funds will also be used to list the Qredit coin on many exchanges and for marketing purposes. What we have achieved so far is the result of the efforts of a strong and dedicated team and efforts of early investors.
Key Summary

Coin: Qredit
Symbol: XQR
Platform: Native
Consensus: Delegate Proof of Stake
Delegates: 51
Total Supply: 700,000,000 XQR
Transaction Fee: 0.1 XQR
Blocktime: 8 Seconds
Language: Javascript, Node.js
Sidechains: Yes
Private chains: Yes
Mainnet Launch Date: 17/08/2018
Wallets: Desktop, Mobile, Web
Main Selling Point: (QAE) Qredit Always Evolving Protocol (Merchant Rewards System)

Distribution

- Sale: 89%
- Airdrops: 1%
- Developers: 10%
The Problem

At the beginning of the Bitcoin and ICO era many people thought that the blockchain was meant for tech people, big enterprises and huge investors.

We all talk about Bitcoin during family meet-ups. You hear about it at work or at school.

But not everyone is able to enter this world easily or knows how to make use of the Bitcoin or other cryptocurrencies. Cryptocurrencies can be really complex for the end-users.

Merchants are anxious to use cryptocurrencies in their store because of the market volatility or the risk of accepting cryptocurrency. The value of cryptocurrency can rise rapidly but it could also drop instantly which has been proven many times. As we all know, the Bitcoin is very slow in transactions with very high transactions fees. We can say that with the recent technologies, transactions are becoming faster and cheaper.
The Solution

Our aim is to build a payment gateway for end-users to sell/buy goods/services from merchants or from user to user, enabling confidence to both parties. Also allowing the merchant to spend Qredit coins as a reward to their customers after spending a certain amount of money on goods.

We aim to drive adoption of the traditional payment methods for merchants by providing them a way to receive fiat currency directly from cryptocurrency buyers, shielding the merchant from market volatility and decreasing the risk of accepting cryptocurrency.

By involving physical cards and mobile apps, we will enable the possibility for non-tech users to participate easier in the world of the cryptocurrency.

Anyone can access the blockchain. With anyone we mean friends, families, local companies, one-man businesses and all people, young and older.

We are here to prove that the blockchain is for all and that anyone can participate.
The Qredit Coin

We aim to enable the use of the Qredit coins by spending it on private buyers/sellers or merchants that support the Qredit Gateway, GoURL Gateway and CoinPayments Gateway.

The Qredit Gateway is a new tool for payments that involves all tokens on the our platform routed through our apps. GoURL and CoinPayments are existing companies that allow businesses but also private individuals to accept more than 50 types of cryptocurrencies.

You can also sell the coins in supported exchanges, privately or hold it for future use.

The key difference with Qredit coins compared to traditional coins is the use of NFC cards, combined with mobile apps that support the NFC card directly.

The development of Qredit will grow over time and the show goes on after the release of the coins. Qredit will be developed further after Q4 2018 in order to implement it in additional 3rd party payment gateways or hardware wallets.
The Qredit Card

The Qredit Card is a NFC card with your address and the URL which communicates with the apps for Qredit.

The Qredit Card is a NFC card with the following specifications: NTAG216 13.56MHz and 924 bytes of data (888 bytes accessible).

The Qredit Cards will be used to receive Qredit coins from merchants or from private sellers. Coins on the Qredit platform can also be send to the same address as the Qredit public address.

The Qredit Card can be used for trading, buying and selling items by using the app that is connected to the Qredit Card.

The app will be available for at least all Windows, Linux and Android users. Future development will also allow users to send the coins by using the Qredit Card only.

Qredit Cards will be sold individually at Qredit.io, Hodlbazaar and in local stores with a Qredit label.

The Qredit Cards are password protected which allows only the end-users to access the data on the card or to change the address on the Qredit Card.
Exchange Listings

Confirmed Exchanges:

Planned Exchanges:

- Cryptopia
- Upbit
- Litebit
- COSS
- Livecoin
- Cryptomate
- Bit-Z
To receive the purchased Qredit Coins, any investor has to fill in their KYC (Know Your Customer)

During the KYC we are obliged to request you to upload your ID, which will be reviewed by “Token of Trust” (a third-party company) to verify legal transactions and to avoid money laundering activities.

Investors will not be able to issue the Qredit Coins without a valid KYC.
Qredit is a project of Hodler Enterprises.

Hodler Enterprises is a team that has plunged into the depths of the cryptocurrency world in good and bad times, in order to carefully name and map all good and bad aspects of this uprising phenomenon, in order to guide their clients towards a successful and profitable future.

Hodler Enterprises is dedicated to supervise and advise its client to meet and even exceed all their wishes, regarding participation in cryptocurrency. Hodler Enterprises started in early 2017 by building and offering mining rigs and hardware to its clients.

We intend to participate in all kinds of products in the cryptocurrency world for example by building mining farms, setting up mining pools, creating trading groups and many more products and services.

Our final goal is to create a coin which can be used by people that do not have enough experience to participate in cryptocurrencies.

More information about the team and company can be found at https://hodler.enterprises
Conclusion

We are a small but strong and dedicated team with passion for innovation.

We believe in our project by keeping it simple and to build something that is not too complex for us or for the end-users.

Your support is what we need to finish this project as promised.

Connect with us: https://qredit.io