

A PEER TO PEER MARKETPLACE DEDICATED TO CRYPTOCURRENCY USERS

MARKET OPPORTUNITY

Participants are facing multiple problems and opportunities within the Sharing Economy, and the new marketplace platforms have not fully maximized existing market opportunities.

DLT has the potential to maximize the number of participants in the Sharing Economy because it makes transacting with others more direct and simple, all at a lower cost. Furthermore, DLT has the unique ability to add to the Sharing Economy the large number of people who, without access to banks or credit cards, cannot participate currently.

DLT allows anyone to exchange with anyone, free of the constraints of exchanging through a centralized system or the need of a trusted third party. Europe has the largest number of cryptocurrency users; with around 9% of the total population. Gartner research forecasts that Blockchain will generate an annual business value of over \$175 billion by 2025, and this figure will rise to over \$3 trillion by 2030.

In Europe, the Sharing Economy was estimated to include 191 million citizens in 2016. France has the highest number of participants in Europe with 36% of the population having used or provided services within the Sharing Economy. PwC research believes that Europe's Sharing Economy could see a 2000% increase from a market size of €27.9 billion in 2016, to €570 billion by 2025. 82.1% of millennials within the EU have participated in a P2P transaction using a marketplace platform.

PROBLEMS



LACK OF INFRASTRUCTURE

Currently, there is not enough infrastructure for participants of the Sharing Economy to use their cryptocurrency easily.



HIGH TRANSACTION FEES

Both the buyer and seller lose significant value during the transaction process because of high payment processing fees. Companies like Visa, and PayPal all take a massive fee during the purchasing process, often ranging from 3 – 5%.



LACK OF LIQUIDITY

The inadequate infrastructure and high transaction fees lead to a lack of liquidity.



SECURITY

Marketplace platforms, and most fiat to cryptocurrency gateways, are still centralized, with one easily targeted point of attack for malicious hackers seeking, users' private data or their funds.

THE SOLUTION: CARTAM

Cartam is a DLT based solution dedicated to cryptocurrency users, pushing the boundaries of conventional platforms to help grow the peer-to-peer economy and solve the current issues in the marketplace industry, while also providing a solution for the issues faced by early adopters of cryptoassets. The IOS and Android native application is committed to cryptocurrency users for Over-the-counter (OTC) transactions.

FEATURES



MAP

Allows users to visualize announcements posted by other users in their geographical location. This feature is both displayed in the form of a map and as a marketplace list. Announcements display:

- Buyers and sellers of good for cryptocurrencies,
- Buyers and sellers of cryptocurrency for cash
- Merchants/businesses accepting cryptocurrencies.



MULTICURRENCY WALLET

The multicurrency wallet is locally stored on the phone of the user. It functions as a traditional wallet, designed to be taken everywhere and used for everyday life transactions. Users can:

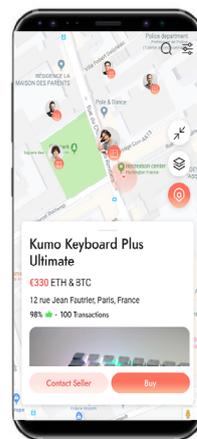
- Visualize in detail the amounts of their various cryptocurrency coins
- Send and receive cryptocurrencies
- Navigate within the transaction history
- Users can store public addresses as a contacts/recipient list
- Users can 'back up' with one click to ledger or hardware wallet. (user does not need of a bank account, and can transact value instantly with low fees).



CARTAM ASSISTANT

This feature creates a bridge between the P2P commercial side of the map and the system of transaction of the wallet:

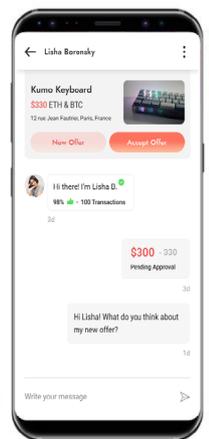
- **Organizes the negotiation process** by enabling users to discuss together a potential transaction by calling the Cartam Assistant, represented as a button on the chat. They are able to create screen by screen contract information such as the date, time, place, and conditions of their transaction, including the price, amount of goods/ services, /cryptocurrency, and preferred payment method.
- **Transactions conclude** when both parties meet at the mutually agreed time, prove geographically their presence, recap the transaction terms, unlock the wallet where the funds are originating, pay and rate each other.



Navigation: Map



Payment: Wallet



Security: Assistant

VISION

Cartam's interface is designed to be extremely clear, its navigation intuitive and complete, . A strong focus on user experience means Cartam users will not need to spend time learning how to use the app efficiently. Flexibility in design will enable the platform to evolve easily in the future as it grows.

VALUE

Enhancing the Sharing Economy and the use of cryptocurrencies in a safer P2P ecosystem by providing increased decentralization and access to value for our users.