



# SANTACOIN





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## **Abstract**

Conceptually, digital currencies and blockchain innovation are ground-breaking - but they are still in their early stages of adoption. As cryptocurrencies gain prevalent acceptance, they will create huge potential for brand-new projects and development in the fintech area, making them very appealing for start-ups and investors alike. Still, the cryptocurrency market is not totally realized - and the intricacy of trading (combined with security concerns and troubles with identity verification) can be a concern for many potential users.

The future success of cryptocurrencies counts on their widespread usage. Mainstream adoption, in turn, pivots on the provision of a safe, integrated P2P exchange, which allows beginner users to safely trade and exchange their digital possessions.

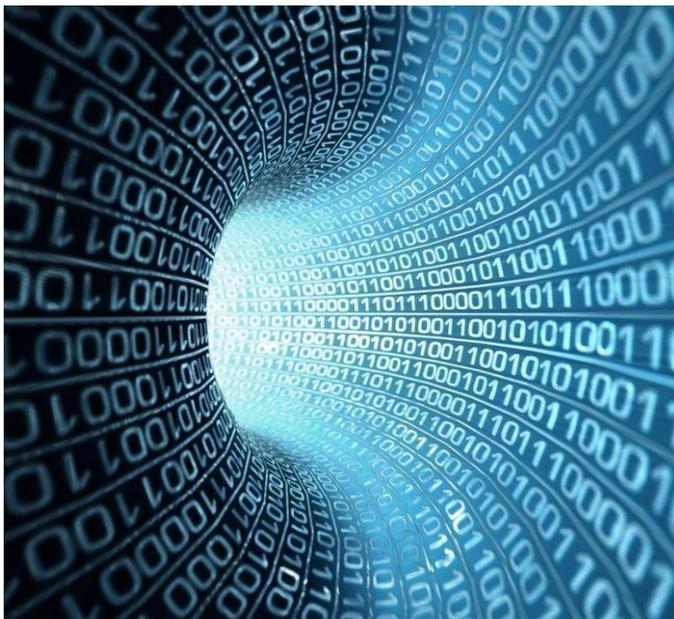
There is a strong and growing need for a well-structured, easy-to-use, safe cryptocurrency technology which supports non-technical users, supplying them with the details, strategies, and skills required to enable them to take part in the cryptocurrency area.





## Introduction

To attain Satoshi's original vision, Bitcoin requires an important mass of users - yet, in spite of the substantial traction gotten by Bitcoin and other cryptocurrencies, it is evident that there still is a high level of complexity which makes it difficult for users and companies to quickly explore and integrate making use of crypto innovation. The general sentiment is that Bitcoin and other altcoins are insecure, and susceptible to risk - making their use and acceptance as an approach of payment in daily life unattractive.



Though numerous brand-new blockchain technologies and cryptocurrencies have actually emerged over the previous few years, none have yet accomplished the development success needed for mainstream adoption - primarily due to unfavourable promotion, bubble speculations, rip-offs, and complex user-interfaces. Hacking, and other

cyberattacks on crypto exchanges, have actually added to the general uncertainty which accompanies this brand-new technology.

In a lot of cases, merchants and Service Providers contradict cryptocurrency payments due to the fact that of the unforeseeable exposure to run the risk of posed by exchange losses, price volatility, and regulative issues. This unpredictability, integrated with a lack of management, marketing, and financial skills, prevents designers and community members from scaling numerous desirable features or services to a global phase.





While crypto certainly has the prospective to rise as a global payment approach, it remains the victim of speculation. The volatility set off by traders seeking to make a quick dollar, places it beyond the reach of a lot of mainstream users, who require that their currency hold the same value tomorrow as it does today. A steady cryptocurrency would allow both everyday users and merchants to gain from all the advantages of blockchain technology, while decreasing the danger of loss caused by unforeseen fluctuations in value.

In real life, individuals interact with others by purchasing and offering the items that they need. Searching and searching for items prevail daily activities for a lot of users. CLSC offers a platform that integrates market where neighbourhood members, businesses, and users can connect. Provider and companies can promote and extend their item and service offerings, while users can quickly look for, discover, and purchase items which satisfy their daily needs.

## **Problems in The Market**

The number of digital currencies keeps increasing on a daily basis. For investors with little knowledge of these currencies, choosing the currency to invest in becomes hard and complicated. Mostly, only a few currencies will be chosen such as Bitcoin, Ethereum, Dash and Litecoin. However, there are hundreds of other currencies that are also a good investment that can bring good returns, and have little likelihood of collapsing. With little information, investors use a lot of funds and gain little from some of the assets in the market.





These highly known currencies have a very high valuation, which increases daily. Therefore, their demand is very high. Nonetheless, the changes to the valuation cannot be highly controlled, and investors want to gain the best value. Therefore, the need to invest in more assets and stand a chance of gaining more returns arises. Moreover, there is little information available to the public about the cryptocurrency market index, which can be used to make investment decisions and also to track the market movements.

### **About “Investing” in ICOs**

It is common to hear stories of people buying tokens in ICOs, then having them jump in value, cashing out and making a lot of money. However, this is risky and is essentially speculative gambling. In general, ICOs are not regulated by government organisations, and there are usually no investor protections.

Our plan for this crowd sale ICO is to be different, in that we are hopefully launching a coin that people will buy because it holds value to them and they actually want to use it, rather than just trade it at the soonest chance they get. We are not selling a company share, equity or security. This is a coin which has a real-world application, but you can choose to resell in the future should you wish. It’s an important distinction.





## Introducing SantaCoin

Santacoin is a highly secure peer to peer decentralized cryptocurrency using the Script PoW



Algorithm with a self a self-regulated financial system which allows

owners to earn Santacoin through Mining, Staking and by purchasing using the coin direct using either one of four Crypto Currencies which include Bitcoin, Ethereum, Litecoin and and Dashcoin. In the ICO period, Santacoin is only purchased by Bitcoin, then other payment will be added.

There will only ever be 28 Million Santacoins minted, so via natural supply and demand and through general market fluctuations the price will rise and fall accordingly, but obviously the more the demand then the more the coin will rise in price, giving all those holding Santacoin as an incentive to Stake from their wallets 2% per year on average.

Santacoin offers a lending program and referral program which pays the lender a daily dividend on their investments and the user will receive their initial investment back at the end of the loan period and all payments will be paid by Santacoin.

Santa gambling on-chain project will be launched for people using Santa coin to play and purchase with a verifiable track-record, low execution cost, and their favorite choice of games. Therefore, members can use Santa coins as the payment for playing and betting Santa games.





## **Santacoin's mining**

Santacoin uses the Script Proof-of-Work (PoW) algorithm for network security. Santacoin can be mined with Script ASIC machines just like Bitcoin or you can simply keep your wallet open to stake your Santacoin using standard CPU on PC's.

Mining is an important and integral part of Santacoin that ensures fairness while keeping the Santacoin network stable, safe and secure. If users choose to mine it will be at a flat reward of 1 Coins per block. Mining pools will be added to the official ANN thread on the website [www.bitcointalk.org](http://www.bitcointalk.org)

## **Exchanges and Listings**

Initially Santa coin will only to be able to be purchased via the presale website <https://Santacoin.co> by using Bitcoin payment of your Santa coins, you will receive automated email confirming the purchase amount and the amount of STC you will receive.

The Santacoins will be sent to your wallet within 24 hours and you can commence staking immediately prior to the lending site going live. Remember to include your STC wallet address at the time of purchase so that the coins can be sent to you.

At the end of the pre-sale shortly thereafter the main site <https://Santacoin.co> will be open for lending and purchasing STC at the market rate. We will also be listing on two or more external exchanges upon completion of the ICO.

On the main website <https://Santacoin.co> you will for the time being only have the option to deposit using BTC to purchase STC in the ICO period. Then Litecoin, Dash and Ethereum will be added to buy STC in the near future after launching Santa wallet app.





## Santa Gambling Project

Using cryptocurrencies for gambling has become a widely popular solution for casinos, either as a main payment system or as an alternative to fiat-based ones. The advantages are many and well documented such as providing a low entry barrier for new players, smaller fees, almost-instant deposit times, and possibility of higher pay-outs.



Santa distributed blockchain technology to execute betting contracts. It escrows stakes, verifies results, and pays out winners. By eliminating central authorities, Santa solves the most pernicious problems in the industry. Reducing corruption and risk results in predictable operation.

Santa games use the blockchain as the database, so there are no accounts. You never send your funds to any 3rd parties. There is no internal database guarded by some anonymous site owners. Instead, you play directly from your own (local), personal, Santa wallet. You send funds directly to a Smart Contract, on the blockchain. The Smart Contract processes the bet and returns the win directly to your wallet. There is no trust involved. You always control your funds!

The first Santa game will be launched in the near future that are funny and easy to play which can be more than expect. This is public, verified code, that lives on the very public blockchain. You can bet on Santa.





## Lending Program

Santa coin lending program is similar to Bitconnect that will use your Santa coins to take out a loan, and that loan will be locked in for either 120 days or 289 days depending on the amount you loan. You will receive interest paid daily through our expert traders on the stock market with that loan.

The majority of initial loan moneys will be held in offline cold wallets with multi signature security, so your money is protected for any large withdrawals. You can re-invest your interest earned for a new contract at the rate starting on the date you reinvest that can help you increase your daily interest amounts earned on your loan. Reinvestment figures on interest earned will be rounded down to the nearest \$ amount and the remainder will sit in your USD Wallet. You also have the option to auto-reinvest 50% or 100% of your interest earned. The more you reinvest, the more benefit of compounding interest that can multiple your money.

**The pricing for our loans and estimated repayment amounts are as follows:**

Lending Amount	Interet	Capital Back
\$100 - \$999	Up to 30%/Month	After 289 Days
\$1,000 - \$4,990	Up to 33%/Month	After 229 Days
\$5,000 - \$9,999	Up to 37%/Month	After 177 Days
\$10,000 - \$100,000	Up to 42%/Month	After 120 Days





All loans and interest credited to your account will be paid in USD. So, when you receive your daily interest you have the option of purchasing STC and exchange STC for BTC on the exchange. The amount of STC will be paid which depend on the price of STC/USD at that time.

At the end of the loan contract term, you will receive payment in USD equivalent to the amount you loaned and again will have the same option of reinvesting by taking out a new loan or cashing out to STC/USD.

Investment is a 50-50 gambling that you put some money in some products and hope for extra money even wealth in someday. And cryptocurrency is a hot trend with many chances and high risk. Therefore, no one can totally sure in the future what happen as well as Santa coin, however what Santa can confirm is continuous to updating and giving members all the best.

HYIP sites are good or bad depending on how good project is and how many people support to that lacking these elements cannot be successful. Santa coin will offer a daily realistic and sustainable payout unlike many of the HYIP sites out there that promise, which is inevitably going to come crashing down and investors lose all or most of their funds. We will not allow this to happen

We are here for the long term and once initial investments are paid back. It is not a Ponzi scheme or the case of —You only win if you get in early|| as this coin is going to be on the blockchain forever and as long as Electricity is around, so too will this coin be, and you will see it grow and grow, more so over time as people see, more and more people will re-invest.





## **Santa Referral Program**

Our Referral program will operate as follows.

It will be a tiered structure consisting of 8 Levels for the general public

- ✓ L 1 - 8% Referral Bonus
- ✓ L 2 - 4% Referral Bonus
- ✓ L 3 - 2% Referral Bonus
- ✓ L 4 - 1% Referral Bonus
- ✓ L 5 – 0.5% Referral Bonus
- ✓ L 6 – 0.25% Referral Bonus
- ✓ L 7 – 0.125% Referral Bonus
- ✓ L 8 – 0.0625% Referral Bonus

The above-mentioned Referral bonuses are paid to the referrer as a percentage of the initial loan taken out by the referee in a descending manner.

For example: person A refers person B and person B takes out a 10.000 USD loan, person A would receive 8% of that 10.000 USD loan as a one-off payment, then the next person C who have 5,000 USD loan, is referred by person B, the person A would take 4% and so on until you reach level 8 where the payment is 0.0625%. The referral program help member work less but gain more when you can link more people using STC as payment and exchange. The more people who refer the value of the Santacoin will rise accordingly so Santa coin adds referrals as an added incentive for those who wish to promote the program like Bitcoinnect referrals. However, if you are preferring your privacy or an introvert, you can still make money on the lending program without having the need to refer people. Santacoin is self-sustaining and therefore not reliant on referrals.





## Santa Xmax Program

Santa Xmax program that will use your Santa coins to invest and achieve more Santa for the end of investing package. You will receive daily payout with the principal and interest within 5 months.

The amount of STC will be held in offline cold wallets with multi signature security, so your investment is highly protected for any untracked withdrawals. You can re-invest your earned for a new contract at the rate starting on the date you reinvest that can help you increase your return amounts earned on your investment. You also have the option to auto-reinvest from 1% to 100% of your earned amount. The more you reinvest, the more benefit of compounding interest that can multiple your money.

Santa Xmax's daily return will be combined the principal with interest to payout as follow:

<b>Xmax Package</b>	<b>Monthly interest</b>	<b>Investment period</b>
500 STC	7.00%	5 months
1,000 STC	8.00%	5 months
2,000 STC	9.00%	5 months
5,000 STC	10.00%	5 months
10,000 STC	11.00%	5 months
20,000 STC	12.00%	5 months
50,000 STC	13.00%	5 months
100,000 STC	15.00%	5 months

## Matching bonus

Members will achieve 10% of your total affiliate program with at least 5F1 participating in the Santa Xmax Program as a condition as follows:

Matching Bonus	10% of your total affiliate system
Condition	5F1 join in any Xmax Package
Payout	Weekly





## What Makes us different from our competitors?

We have taken the time to both study and learn what it is that you the investor wants and would prefer to see, although much of our business model has been modelled on how the Bitconnect program works. We have made our program a high a yield return rate, and attractive to the investor to put their money. We want Santacoin, its community and its investors to have faith and trust in our coin and our intentions. We will put as much effort into generating more advangate features and payment exchange in the digital world.

Below is a comparison chart with Santacoin to Bitconnect and Regal Coi

	SANTACOIN	BITCONNECT	REGAL COIN
Lending & Referral Program	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
20 Percent Yearly Staking	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sustainable program and returns	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Magical Bot	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Will communicate both on Social Media and Forums regularly	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Team is Public	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

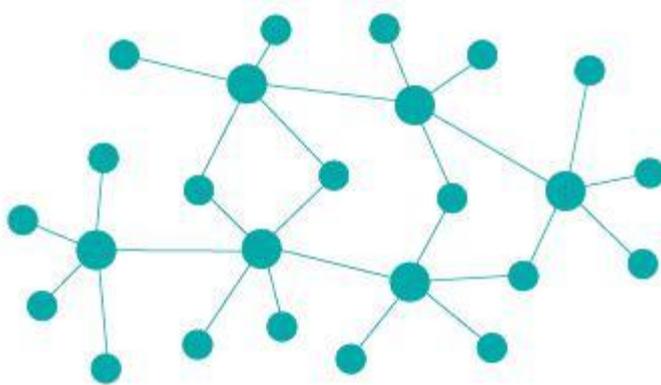




## Why we chose blockchain

### Decentralization

Blockchain's data are decentralized and encrypted so they cannot be manipulated. This is a common peculiarity of all cryptocurrency blockchains, but the openness of the ledger records to the general public is not what makes it really transparent. If we compare a blockchain with a



centralized banking institution, it will restrict people to review or track any transaction in the network to its origin, and avoid risks of being tampered or corrupted by other people that could happen in the centralized bank because of some people have a centralized access to the system.

because of some people have a centralized access to the system. Remedying these wrongdoings will by all means involve carrying out an audit of the whole system over a certain period of time to find the vulnerability by tracing the transactions to the origins via looking at them in a regressive order.

This issue has been already dealt with by Santacoin, just like in all other cryptocurrencies, because of the intrinsically auditable nature of a blockchain without the need to spend large amounts of funds on performing a single-purpose third-party audit, the fairness and transparency of which cannot be ensured.

Santacoin has a Public access permission-less blockchain that allows for improved scalability of the whole system and makes it possible to trace any transaction within the ledger to its origin.





## Privacy and Security

When privacy is mentioned in association with cryptocurrencies, the sending of coins from one wallet to another via the blockchain is considered —Private because of no personal information during this transaction. In the fact that a transaction has been made the transaction itself —Public but without any identifying details, the chances are that anonymity is meant instead. All information on transactions within it—traceable to its origin is publicly available online due to the transparency needed for most cryptocurrency blockchains

We will also operate with hot and cold wallets to ensure the majority of the investors' money is in secure multi-sig cold wallets should an attack ever take place. 2FA will be mandatory for our users.

The most important for a crypto currency is the security, so we respect user's privacy, the only identifying information will be your wallet addresses and email address that we will receive from you. Keeping in mind that if you take part in the referral program there may be other users who have access to your email address, so it is advisable to use a separate or dedicated email address for not only this site but also most Crypto sites.

No identifying information about you will be held by us, our site will store cookies and may record your IP as part of our anti-fraud procedures but no other than the aforementioned. However, you need to ensure you have secured both your site password, your email address used to sign-up and your wallet should be encrypted and backed up, we take no responsibility for your failure to take standard security precautions when it comes to Crypto Currencies.



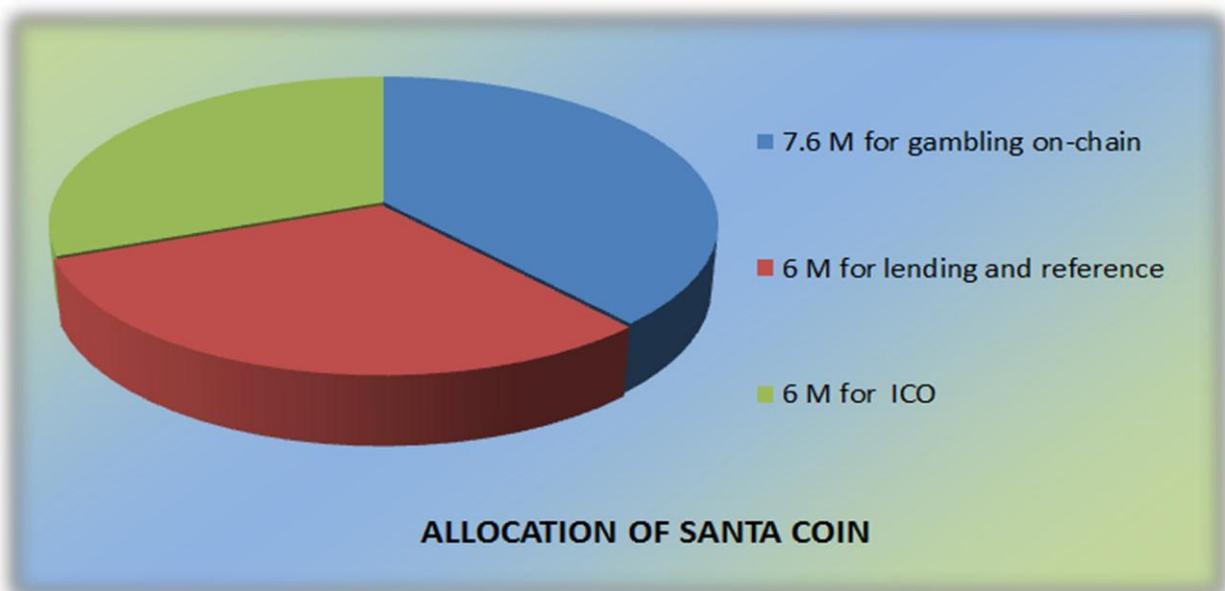


## Token Distribution

### Pre-Mine Expenditure

A total of 6 Million Santacoins will be made available to the public at heavily discounted prices for the ICO time. These coins can be staked immediately so you are earning Santacoins prior to us launching. There will be 6 Million put aside for lending program, and 7.6 Million for Gambling on-chain project.

Future planned upgrades will include adding more Currencies like ETH, DASH and LTC to purchasing STC and the creation of mobile applications.





## Pre-Mine Distribution during ICO

Santacoin will launch Initial Coin Offering (ICO) from 15 October 2017 to 16 November 2017 by selling 6 million Santa Coins for 31 days and 200,000 Santacoin (STC) will be sold every day as per the schedule, and starts from the price:

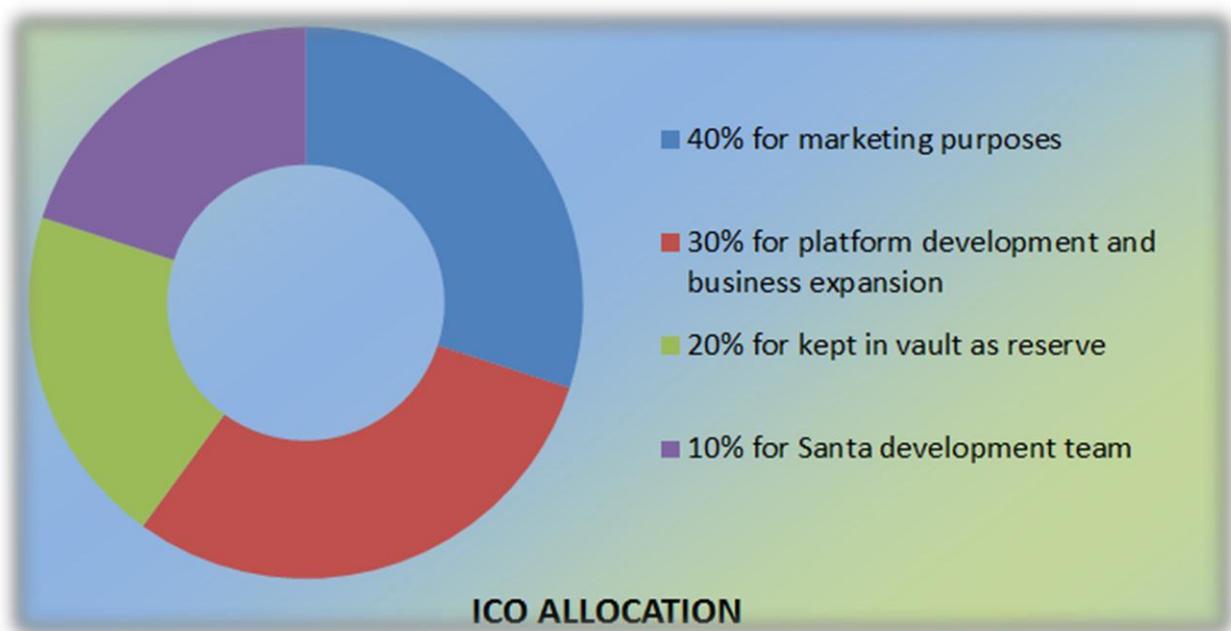
\$0.4/ STC from 15th to 22nd Oct 2017

\$0.6/ STC from 23rd to 31th Oct 2017

\$0.8\$/ STC from 1st to 7th Nov 2017

\$1.0/ STC from 8th to 15th Nov 2017

\$1.2\$/ STC for the last day 16th Nov 2017 Our overall fund





## More About Our Coin Specifications

**Coin Name:** Santacoin

**Algorithm:** Scrypt

**Ticker:** STC

**Total Coins:** 28 Million

**Premine:** 70%

**PoW Reward:** 1 POW

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## Summary of Santacoin Key Features

- ✓ Blockchain Transparency
- ✓ Pre-Sale - Get the coins cheap before the rise
- ✓ Santacoin to be listed on at least 2 external exchanges
- ✓ Strong Development Team with Support
- ✓ Not a HYIP full of unrealistic returns
- ✓ Referral Program - 8 levels
- ✓ Santa gambling project
- ✓ All fees earned by staking our own coins and exchange trading will be shared as profits to investors
- ✓ Purchase our coins with Dash/LTC/ETH/BTC (ICO - BTC payment only)
- ✓ Staking Features Earning Santacoin for just having it in your Wallet and on-line!
- ✓ Able to Mine STC
- ✓ We will be active on social media and provide updates





## Santacoin Team



In the adult Public, we believe that you have a right to conduct business without big brother's approval especially in crypto world where no one can force you to do anything without your permission.

Furthermore, negative attention can happen to ourselves or our families is one reason that we are not providing our identities to the General Public

In some of our developers Countries, crypto currency is not accepted or even go in prison for —Operating as a financial institution without a license, then so be it we would take some cost to pre/post launch to protect ourselves as well as STC's members.

## Our Team of Developers

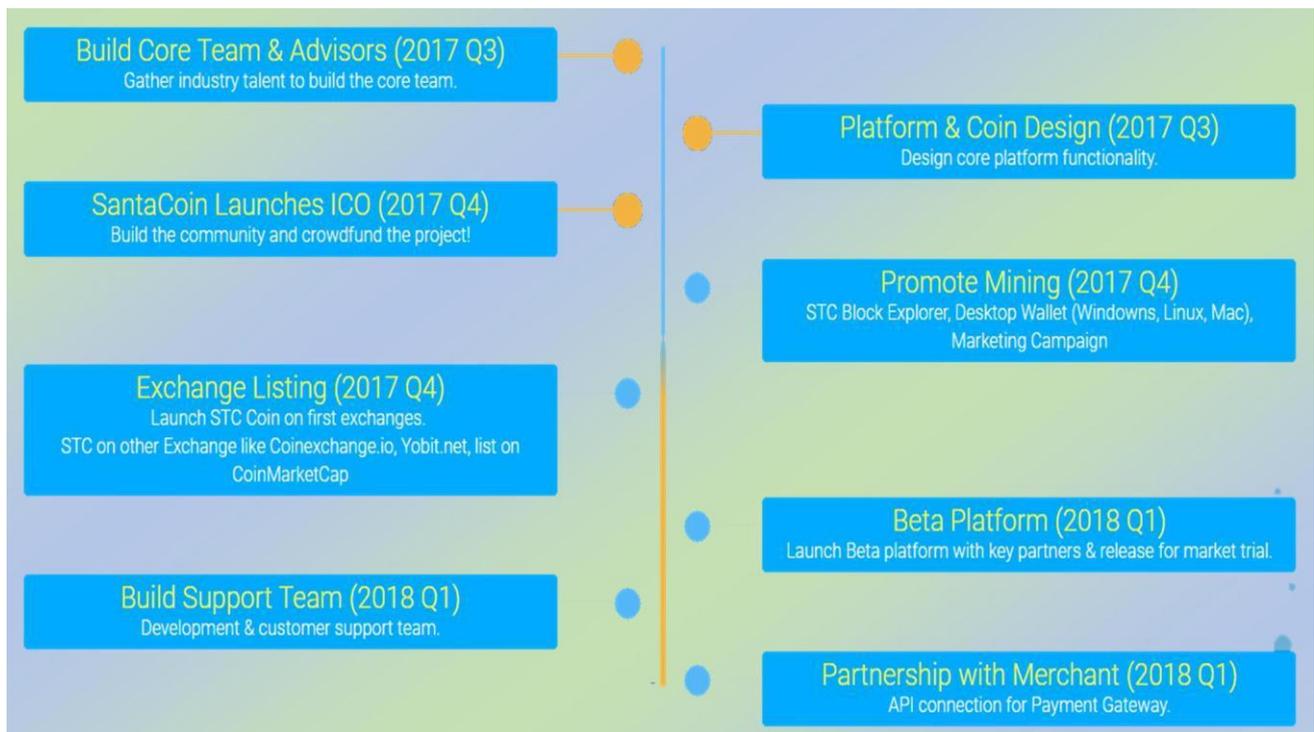
Our Dev team for the Santacoin are professionals in the space and business for many years. We have spent a considerable amount of our own time and money refining our site to aware of the scams, and the likelihood of attempted attacks on our site, so we know how to overcome this and still provide a working product to clients both front and back end and our user interface to ensure that we provide you with a working, easy to use sustainable product that will be here for the long term.





We have a team of traders, some of whom are known Internationally from their roles in Wall Street, we are confident this coin will continue to grow in value and popularity as more and more people get on-board. Our investment strategy is both sound and robust. There will also be people at home mining and staking this coin so notwithstanding the volatility of Crypto, and taking into account, every investment carries some risk with it.

## Roadmap





## Conclusion

We want people to feel safe with our coin and we want to be here for the long term, that is why we set our referrals and lending percentages to keep the coin and business model sustainable for the long run to be self-sustaining yet profitable for you to own, stake and lend Santacoin.

If you are reading this in 2017, remember you are even now, in this day, still only a very small percentage of the population who —Get! Crypto, once it awakes to the masses, those of you who own Crypto now will be in a very good financial position in the next 5 to 20 years, compared to those who are yet to see the benefits of the Blockchain and Cryptocurrency and how it will soon be part of everyday life for Generations to come.

We hope that you use this Whitepaper as a guide to make an informed decision on whether to invest in Santacoin.

Thanks for your time.

Santacoin Dev Team

