

Black Cat Network – BCAT

By Black Cat Technology Co.,Ltd

Black CAT Platform Using Smart Contract

www.blackcattokentechology.com

BCAT Token White Paper V1.0

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1. Introduction

We live in a world full of different investment products (stocks, bonds, ETFs) and fintech models.

But many existing manufacturing industries are experiencing problems due to Covid-19. Many industries are experiencing problems. The airline industry is in crisis with a sharp drop in passenger numbers. The automotive industry is experiencing a decline in output due to a lack of semiconductors, however, due to the rapid changes in living conditions and industrial environment caused by COVID-19. The global financial industry is facing a new era of 'fintech' due to the transformation in the Untact era. Different types of platforms converged with IT technology and innovative business models are expanding. and following this trend Various blockchain based platforms are also provided.

The simplest example is that over 386,113 cryptocurrencies are officially registered and traded on world exchanges.

Many investors find it difficult to find a suitable place to invest. from market analysis Many investors experience the loss of valuable personal assets due to lack of information and lack of understanding of digital asset management systems. And many people are still struggling to invest because they believe the barriers to initial investment in stocks are too high.

Our BTECH team runs their own R&D center to help those who are struggling with investing. And we would like to introduce Black cat Market, a PEER TO PEER (P2P) smart market platform developed by our R&D center. BTECH team intends to provide quality service to users through Black Cat Market network using Various cultural facilities A new way to buy content promote consumption For example, we want to create an environment where users can more easily access music streaming, e-book purchases and customized digital coupons through the Black Cat smart marketplace platform, BCAT tokens. It is the currency used in the smart market platform. And it will be the most basic service connecting Black Cat blockchain network.



2. Background

Introducing cryptocurrency to major global institutions , US news agency CNBC reported, citing a source familiar with the issue: “Morgan Stanley is the first of its kind to launch a fund that allows cryptocurrency clients to Asset management can invest in bitcoin funds.” This is the first time a major financial institution has accepted requests from clients who wish to invest in cryptocurrencies. and is a real recognition of the value of digital assets.

As the pattern of the financial industry changes throughout our society. Many investors are also calling for a change in investment goals. United States, China, Japan, Germany and France of the European Union. It has been preparing the institution to become a leader in new financial markets for a long time. And the Fed chair has called for a digital dollar research plan in hopes of partnering with banks and digital currency companies. The Federal Reserve has also announced plans to allow authorized financial institutions to access digital asset accounts and the National Credit Union Administration. NCUA) said it was looking for a new position in digital asset management. In particular, Options Clearing Corporation (OCC) is one of the most active institutions in bringing together the banking and digital asset industries.

In line with this trend, the BTECH team has begun a project to find a business model that is optimized for the value of cryptocurrencies. and will expand our BCAT market by providing various services Through media alliances, organizations protect and certify the value of digital assets held by their customers.

Percentage change for online and off-line distributors' sales in 2019 and 2020

Classification	2019		2020	
	Sales percentage	Percentage change	Sales percentage	Percentage change
Large Mart	19.5	-8.8	17.9	-3.0
Department store	17.8	0.9	11.2	-9.8
Convenient store	17.1	4.0	16.6	2.4
SSM	4.2	0.1	3.8	-4.8
All	100	4.3	100	5.5
Offline total	58.6	-1.8	53.5	-3.6
Online total	41.4	14.2	46.5	18.4

Source: Ministry of Trade, Industry and Energy, Office of Distribution and Logistics.



2.2 Expanding Digital Currency Platforms

The representative payment systems currently used in the world online and offline markets include Apple Pay/Paypal in the United States, Alibaba's Alipay and local digital gift certificate sales apps.

Also, various e-money platforms are being distributed in the primary financial sector and local governments. This can concentrate customer consumption on their products and services, but it also violates the basic principles of a free economic market while regulating consumer choice autonomy

Due to the capitalism and monopoly of large companies, the value market is shrinking due to the misinterpretation of many digital assets, and even the possibility is now being removed from the market. In the end, these large companies' actions can be seen as a preparation to monopolize the market in the same form while maintaining the existing centralized form of the payment system.

The digital local currency currently being used is a similar concept of service. As we face a new financial paradigm, respecting the diversity of digital currencies and allowing them to be recognized is the only option to break away from the financial system of the past. In the future, digital currencies and platforms specialized in various types of services will be developed and operated, and this will be the future and reality of the new financial markets we face.

According to coinatmradar.com, there are already over 7,000 Bitcoin ATMs worldwide. This is why Bitcoin is recognized as a payment currency and investment value. The market will gradually expand and the number of users will increase. In other words, the new financial market has already begun, and now it is time to follow the trend of the times and prepare thoroughly, not whether to choose.



2-3. Changes in Payment System

Different types of payment system models are released and widely used by many people as times change. However, we need to look carefully at the forms of payment systems commonly used around us.

The so-called PAY, which we use as a simple payment method, registers a credit card with a smartphone and pays through self-authentication. Many pointed out that this method is a system that users feel very convenient because it is simple to pay, and it has become a starting point for a big change in the closed financial environment so far, but it is not very innovative, paying higher fees than credit cards. However, various fintech models are now being released and transformed into a platform that connects bank customers. Therefore, banks will feel the need to introduce new ways to retain existing customers, and will have to consider how much information they open to attract new customers. In other words, it is safe to say that the future existence of banks is determined in this regard.

Now, the fintech model business, which can be changed not only by account number but also by bank with a single click, has become more important. However, many companies are still competing for the most important payment system model. Korean banks are preparing for the competition through the open API construction in a hurry. Originally, making money was a unique area of central government in each country, and moving and storing it was the area of financial institutions. Even now, many payment system models are still causing a lot of confusion due to connections with old systems, but this will gradually stabilize.

As the government moves into the fintech era, it is quickly preparing to revise laws that protected banks and existing financial institutions and enter new financial markets. However, the most important part of the financial platform is the payment system, which is still lacking, and all existing services are focused on services that deal with existing currencies digitally, and even these are large developer-oriented services. For this reason, the BTECH team plans to devise a new model and plan and supply digital currency-specific services that can be conveniently used by both affiliated merchants and users in the future to address market inequality.

2-4. Expanding Digital Asset Investment Awareness

As the price of digital currency has soared since 2021, U.S. investment banks, including Morgan Stanley, are speeding up the launch of related investment products, suggesting that financial companies around the world should also consider launching related products in preparation for market expansion.

According to a report titled "Expanding Digital Asset Investment by Large U.S. Investment Banks," global investment banks Morgan Stanley and Goldman Sachs are each preparing to launch and prepare digital asset investment products, and JP Morgan Chase is also preparing Bitcoin funds.

Bloomberg also announced that JP Morgan, the largest bank in the U.S., is preparing to sell bitcoin funds to customers with private assets, and that NYDIG, a company specializing in cryptocurrency, will manage the assets as early as this summer. JPMorgan Chairman Jamie



Dimon has continued to remain skeptical of Bitcoin, but it can be interpreted that he has changed his stance as the demand for digital assets has increased with the changing perception of digital currency by investors.

Experts predict that digital assets will now enter the mainstream following the release of bitcoin-related products by large U.S. investment banks. So far, large U.S. banks have hesitated to enter cryptocurrency transactions due to regulatory issues, but the aforementioned moves of Morgan Stanley, Goldman Sachs, and JP Morgan Chase show that famous companies and investment institutions are now preparing for bitcoin transactions. Major U.S. media outlets are also evaluating

That digital assets are gradually entering major investments such as stocks and bonds. Therefore, it is time for financial firms around the world to prepare preemptive response strategies for the digital asset business. Despite the successive launch of digital asset products by large U.S. banks, many countries still do not recognize cryptocurrency as an asset and do not even discuss related bills, causing confusion among investors and becoming only a money laundering channel in the world. Above all, it's time for institutional improvement, greater digital asset awareness and asset management services to be delivered. As a result, BTECH teams plan services optimized for digital markets that enable easy access to digital asset protection, digital asset market information and easy transfer and management of various digital currencies. Above all, we are expanding our business to make easy payments and customized coupons for various affiliated companies, as well as optimized market services for affiliated merchants through BCAT Token.

3. Market Analysis

When the value of cryptocurrencies increases the number of consumers looking to take advantage of cryptocurrencies is also increasing. You may think it's just a moment, but it's deep in our lives. However, the market dominance of large companies overwhelmed business models that violated the decentralization of cryptocurrencies, and eventually the cryptocurrency model eventually adopted existing centralized capital market rules. Apparently, they are making the cryptocurrency market known and ok in public. However, the cryptocurrency market is a market that needs to prepare for big changes in the future as sales in the offline market continue to decline every year after the coronavirus (COVID-19) crisis. Our BTECH team believes it is time to have a new marketing platform to balance the market amid this chaos. And plan a platform optimized for new digital assets so far. The services of dinosaur companies are divided into banks only, and many may view them as more relevant to existing banking than managing digital assets. Indeed, the true value of cryptocurrency issuance begins with a variety of ideas. This is the diversity and novelty of digital assets. It's time to invest in the value of cryptocurrencies and create new value for assets so that they can be used more widely through market expansion. In other words, we need a new marketplace platform with the same offline value and ease of use for everyone. The world is entering an era of selecting face-to-face payments, and variations are already diverse, so future generations desperately need new platform models to remember, respect, and create new paradigms for different cryptocurrencies. In this regard, let's look at the cases that are currently being carried out in developing countries. The most prominent example is



the application of one of the countries in South-east Asia, there are many local governments in these countries that are developing applications, but the way the application is released is not unified. In an agent business model, we're running a good billing and pay-based app pass type business. Early mobile vouchers were operated in the form of card-type businesses and were recently distributed as improved local digital gift cards. If you look at the local gift card distribution structure that is packaged and used in local currency:



Problems:

Users charge cash through the app, purchase discount coupons for each district at a 10%-15% discount, and use coupons within the designated administrative district. There is a coupon gift function in the app for convenience between regions, but its effectiveness is very low. Coupons used by designated local franchises are all different and are experiencing inconvenience when using other franchises. In addition, due to the limited number of local gift certificates issued, controversy over the fairness of purchase has been raised, and each local government will incur an issuance fee when issuing local gift certificates. Gift certificate payment fees are paid by the seller, and issuance fees (operating agency fees) are paid by each local government.

The problem here is that operating fees are not unified by local governments and are paid up to 3 percent. In other words, as the demand for gift certificates increases, the amount borne by each local government continues to increase.

Various attempts are good, but without new improvements in the future, the national budget is expected to focus on local currency operators and only cause losses as the operating period increases. In the end, only the operators make money, and it's not available to those who really need it, and a large amount of budget is being wasted contrary to the intentions of the government



4. Introduction to BCAT Services

BCAT represents digital assets used in smart stores. We also call the BCAT Smart Wallet asset management service as a whole, BCAT is a smart digital asset developed through Binance Smart Chain contract encryption, designed to provide stable smart store platforms through the Binance blockchain, which can be expanded and unlike Bitcoin's limited orders and cheaper fees compared to Ethereum blockchain. consume a wide range of cultural content, such as books, movies, and online shopping, using smart marketplace platforms specializing in payments and asset management. We plan to expand the scope of the market through a joint partnership with the offline market. Especially by reinforcing security using Black Cat's dedicated blockchain network, we are securing from the risk of hacking that many people are concerned about. In addition to the basics of cryptocurrencies, we're growing a lot of business using new blockchain and continually developing patterns through in-house R&D centers.

Tesla recently made headlines by investing \$1.5 billion in bitcoin and increasing bitcoin payments to vehicle payment methods. However, we canceled it because a large amount of electricity generated during Bitcoin mining affected the environment. In other words, Tesla's introduction of Bitcoin payments negatively affects the recently launched Social Environment Governance Index (ESG). In other words, the introduction of BCAT coins has a positive impact on the ESG assessment index, which will provide a new standard for corporate valuations and be optimized for company payments and business platform applications. In other words, the difference between an existing market platform and a market platform. black cat is "entrepreneurs and users create and grow together". black cat network users will become a new blockchain-based smart market business model that can meet the value of their asset investments as well as the basic value of their currency. In addition, the main functions of BCAT Smart Wallet include creating wallets that can trade cryptocurrencies, agents such as Bitcoin/Ethereum/BNB, organizing my own digital asset portfolio through various market data, and finding news from digital asset advisors of varying depths. The most striking feature from existing wallets is that users can issue their own digital custom coupons and buy and sell them through BCAT's smart wallets. However, when issuing your own custom coupons through BCAT Smart Wallet, there are no maintenance costs and associated fees, and the issuing agent can determine the discount rate and number of exits. This is because some digital coupons issued via BCAT call can be purchased and used immediately by black cat network stores such as cash. Between the region and the country, you use, and you can manage your assets wisely through free trade. The gradual expansion of the Black cat market network will have the effect of increasing the value of the BCAT currency and ultimately allowing merchants and users to benefit from investing in digital assets. Ultimately, the expansion of the BCAT network depends on a model design that allows both users and investors to invest in digital assets and protect and enhance their assets with a network optimized for these inter-systems. In addition, we will expand our partnership with large online marketplaces to make them available at lower prices, regardless of the type of payment, such as cash cards and paper vouchers



5. BCAT SMART WALLET

5-1. Features Introduction

We would like to introduce the basic features of SMART WALLET prepared by Black Cat Technology (BTECH). Various coin trends can be checked for digital asset management, and transparent and safe investments can be made through data analyzed by professional advisors. SMART WALLET consists of services optimized for digital asset operations. In the future, based on the bank fintech open API, we plan to expand the features so that users can check their bank balance with BCAT Smart Wallet and convert and manage their digital assets in the most convenient ways.

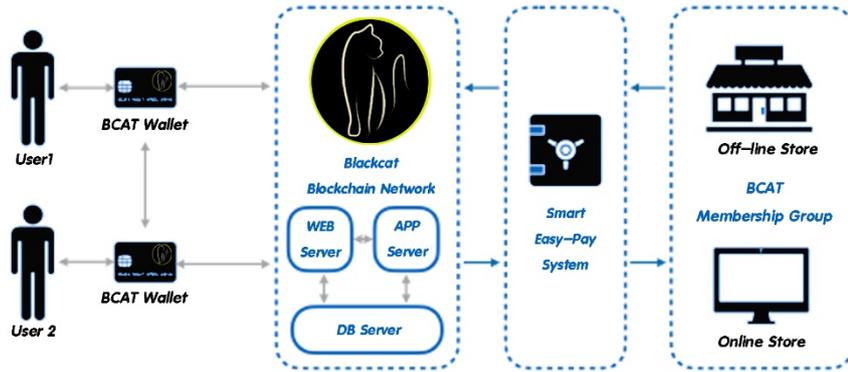
BCAT SMART WALLET Features

Wallet function	Manage current coin deposits and withdrawals for BCAT tokens, Bitcoin, Ethereum, etc. (We are planning to allow users to cash in all currencies directly from the BCAT Smart Wallet in the future without going through global exchanges and local)
Mortgage reservation loan	A service that allows users to lend BCAT Td (credit service) a service that allows them to borrow money in advance of the required amount and pay it back in 30 days. Even if you don't buy BCAT currency, 0.3% interest or term loans Interest not more than 15%/year by monthly payment
Recommended portfolio	Space where digital asset advisors can access recommended information from specialists so that users can organize optimized portfolios based on various information from the industry.
Digital asset investment consultation	Space for digital asset advisors to access investment views and market information through industry experts and receive in-depth investment consultations.
Global token recommendation	Service that can reduce the gap between the global coin market and the local coin market, provide diverse information analysis data on new coins, and identify trends in the global market.
Investment strategy analysis	Analyze user's digital investment patterns to recommend an optimal portfolio. Provide basic investment information and my investment pattern information.
Trend analysis	Community news service providing various news related to the digital currency market.
My fund management	Service that allows users to check their assets at a glance and smartly organize them.
My coupon management	Custom coupon service that issues and manages customized coupons.

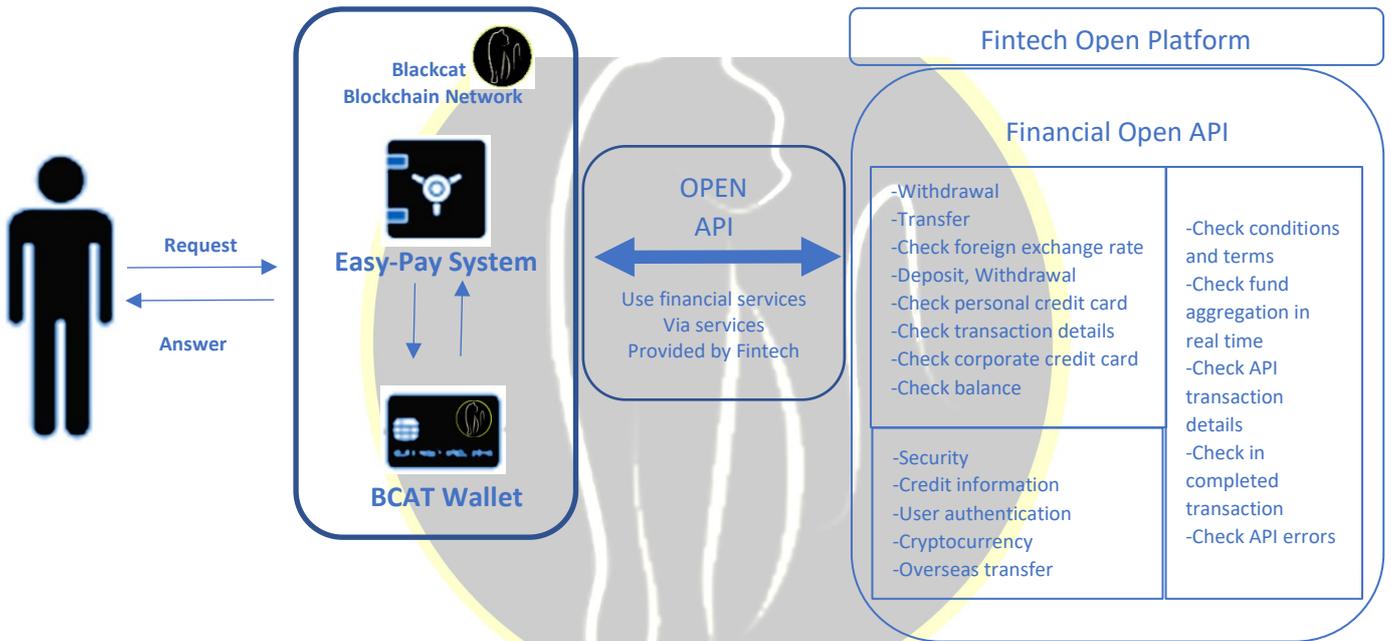
The BCAT Smart Wallet features introduced in this White Paper are subject to change without prior notice to improve service.



5-2.Blackcat Blockchain Network



The BCAT Smart Wallet features introduced in this White Paper are subject to change without prior notice to improve service.

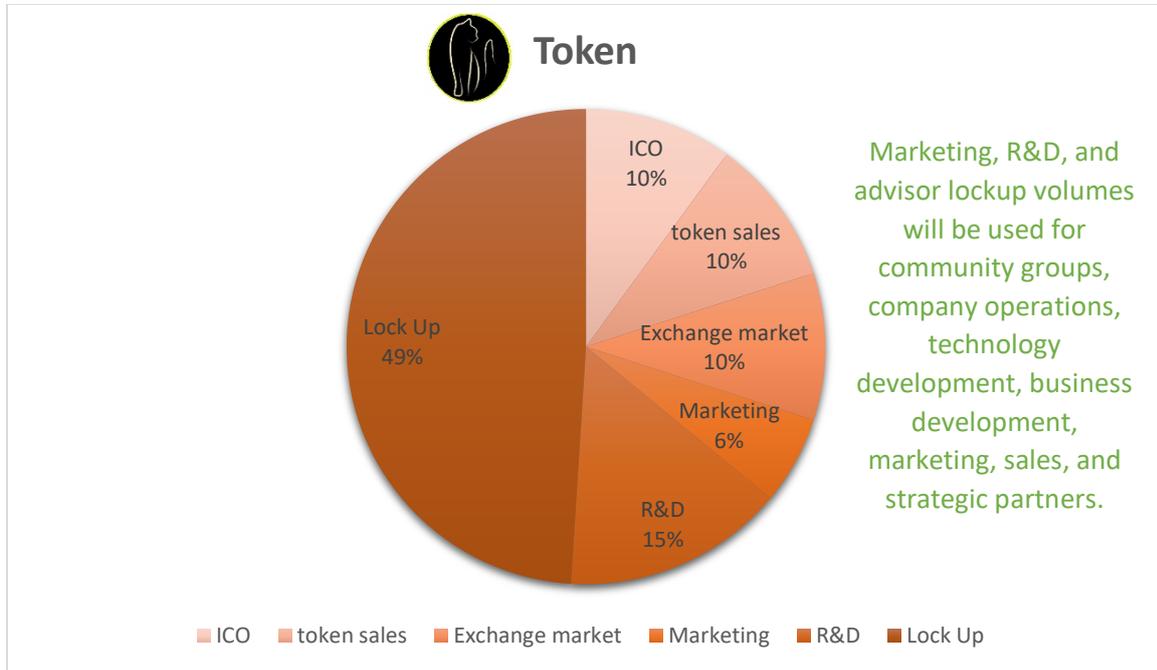


The BCAT Smart Wallet features introduced in this White Paper are subject to change without prior notice to improve service.



6. BCAT Token

6-1. Token Information



6-2. Token Allocation

Ticke	BCAT (Black cat Token)
Token Type	Binance Smart Chain (BEP-20)
Total Supply	1,000,000,000
Sale Token	200,000,000
Standard Price	1BCAT=0.35 USD



7.Road Map

2022

- 1.build platform to exchange BCAT and other coins
- 2.Build a platform to support global startup and use BCAT tokens to trade on the platform.

2023

- 1.Develop blockchain technology for faster transactions for exchanges to build on other transactions.
- 2.Make a Simulation Games open world and Action First Person Shooters Games: FPS use BCAT coins in the game.
- 3.Establish an organization to support business start-up

Long term project

The development of online trading technology in all types

To be a medium for trading from the community level to the international level in order to solve the problem of expensive products Fix overpriced

Conditions.

Every transaction will be deducted as % to help animal organizations worldwide and to fund start-ups

0-30,000USD Deduct 3%

30,001-100,000USD Deduct 2%

100,000-1,000,000USD Deduct 1%

1,000,001USD and up Deduct 0.5 %

***deducted percent will be split in half for animal corporations and Start-ups.



8. Black Cat Technology (BTECH) Team

CEO/Eric McGee

A leading authority in crypto-asset advisory, Eric is the Government's inaugural 'National Blockchain Roadmap Lead', the appointed Strategic Policy Advisor to Blockchain, a top advisor to policymakers on crypto-asset regulation, and the Managing Director of Black Cat Technology, a strategy and risk consultancy for wholesale investors and crypto start-ups.

CTO/Software Engineer Peter Wright

former Apple software engineer, is a veteran of computer technology and programming. Peter was one of the first people to develop blockchain technology from scratch to software development for large companies. until the past new business planning, He is currently working on building a service that benefits people through the BlackCat Network

Economic analyst/Charlotte Lee

Charlotte has been a senior adviser to the bank for 15 years, and she sees gaps in the economic and financial systems that make it a problem in the current economy, where most of the revenue goes to the capitalist group. On the other hand, most people around the world earn little compared to higher living costs. Although the price of raw materials hasn't risen at all, it's been set up by some people. She wanted to solve this problem, and the BlackCat Network project answered her question.

Marketer/Kathleen Brown

Marketers from leading companies Amazed by the vision and potential of cryptocurrencies, she knew Bitcoin in 2014 and saw how much it had changed the financial system. The reason she joined the project is because she has to use her talents to benefit everyone and every small and medium-sized business. So she decided to work with us.



9. BCAT Foundation

9-1. Overview of BCAT Foundation

The BCAT Foundation (hereinafter referred to as the "Foundation") focuses on the construction and spread of the overall BCAT ecological environment and is subject to local laws and regulations where the BCAT Foundation was established.

The Foundation is also operated by authorized community members, and cooperates with related partners to build the Dapp ecosystem. (Related partners include service providers, market operators, enterprises, and client users.) The Foundation is a non-profit organization and manages the normal operation of the entire system. The community is the highest authority and is managed using its own voting system.

9-2. Purpose of BCAT Foundation

The fundamental principles of the BCAT Foundation are open sharing and the development of a sustainable digital currency market

- (1) Transparent, public, and fair discharge of authorities given by the community.
- (2) The Foundation is a non-profit organization, and aims to promote market activities such as ecological construction and commercial distribution, and to promote ecological participants jointly.
- (3) Manage and supervise the BCAT ecosystem more healthily with community monitoring and strict foundation management.



10.Disclaimer

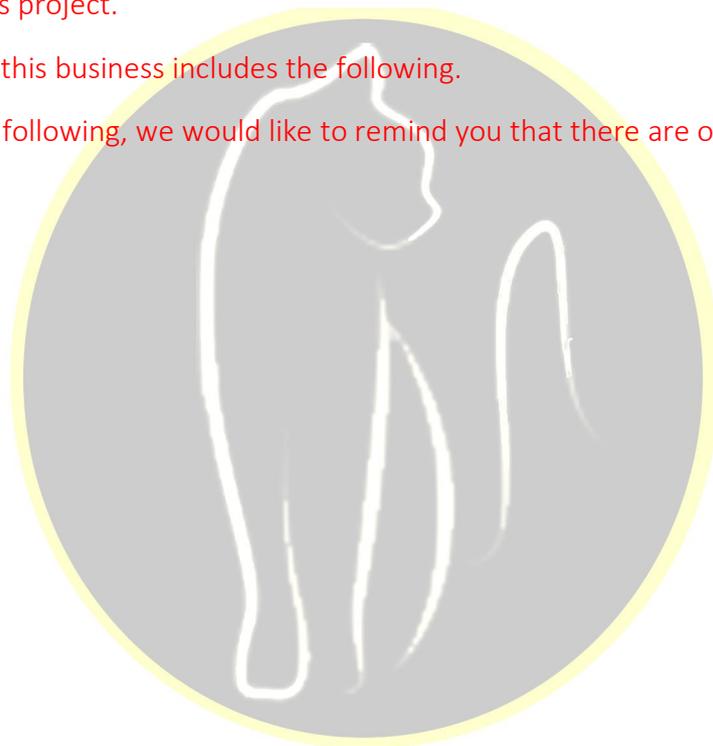
This document is intended only for business introduction and does not include any investment views, suggestions, or solicitations. It also does not contain request for sale or any form of securities provision. In addition, we would like to inform you that we do not have any form of agreement or acceptance.

All investors involved in Black cat project investments are considered to understand and accept business risks, and assume that the investor is responsible for all future consequences. It is clear that Black Cat Technology are not liable for the reliability of the information provided in this White Paper, the resulting misleading and inaccurate information, and any loss they may cause.

We inform you that Black Cat Technology is not responsible for any direct or indirect loss of participation in this project.

The disclaimer for this business includes the following.

(In addition to the following, we would like to remind you that there are other risks.)



- (1) The contents of this White Paper may be amended or changed without prior notice.
- (2) Token values cannot be guaranteed to rise, and may fall in some circumstances.
- (3) Tokens are neither ownership nor control. This project shall not confer authority on any single individual or to any organization with relevant business and application plans.
- (4) Tokens can be risky in many formats, such as lost or stolen.
- (5) The value of the token may decrease due to a competitive platform, coin, or other alternative services.
- (6) The number of team members introduced in this White Paper is subject to change.
- (7) Due to depletion of funds, technical barriers, changes in market trends, and other factors affecting development and operations, development may be delayed or development goals may not be reached.
- (8) We do not guarantee the performance of the BCAT platform, its stability or fast disaster recovery.
- (9) The normal operation of the service may be disrupted by hacking, natural disasters, and other force majeure, resulting in damage.
- (10) Unlike accounts of banks and other financial institutions, blockchain Internet lockers through BCAT Market App accounts or subsequent BCAT model extension service accounts do not have insurance to cover losses of any form.
- (11) There is currently a risk of related judicial clampdowns in the overall token market. Digital currencies (Bitcoin, Ethereum, Altcoin...) are already subject to supervision by all countries around the world, so if regulators intervene or apply pressure, the business itself and its currency may be affected.
- (12) BCAT platforms and tokens are technologies that have not been fully tested and verified, and may have unpredictable risks other than those presented in this paper. If you are not familiar with the direction of development of this project and possible risks associated with virtual currency, we do not recommend you to participate in the token pre-sales. Digital currency has a greater risk and investors should be cautious about participating in the investment. Participants' crowdfunding digital assets will not be refunded if they participate in the token pre-sales. This project has the potential for business development as well as development failures due to legality, market demand, technicality or uncontrollable causes.



11.Official Website and Community



www.blackcattokentechnology.com



https://twitter.com/BlackCat_Token

facebook

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