

CREDITCOIN

THE FIRST DECENTRALIZED
AFFILIATE & CONTENT MARKETING PROTOCOL



A NETWORK ENABLING MARKETPLACES, PUBLISHERS,
RETAILERS & CONTENT CREATORS GLOBALLY

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Abstract

Flatlay is the visual storytelling platform for product related content. It's a blockchain based social marketplace network & publishing platform comprised of content creators, brands, publishers & consumers inside a discovery driven ecosystem of products advocated & shared between people. The platform revolves around the implementation of Creditcoin (CCOIN), a cryptocurrency token designed atop of Ethereum to incentivize community members & curators collaborating to building wealth within the community.

Flatlay enables users to interact socially within & outside its ecosystem by functioning as a publishing platform for user generated content. It enables users to participate in incentivized affiliate & content marketing programs, supporting product launches & opt-in live-streams. Flatlay incorporates generally known concepts from traditional social media (posts, likes, comments, shares), leveraging them within a commerce-driven marketplace. The infrastructure allows users to build collections from millions of products incorporated into a turn-key affiliate network rewarding global users for purchases made & influenced. Brands are provided with a workflow management system allowing them to integrate products instantly into the network while incentivizing community members for sales driven. Brands & publishers have the ability to further incentivize content creators by hiring them to participate in sponsored collaborations. Creators are hired to make original content for distribution on social networks & premium websites. The Flatlay system is built upon the blockchain, positioning it as the backbone of user incentivization when leveraging creative & social capital. It eliminates frictions experienced with sponsorship payouts while removing barriers of entry for content creators, brands & publishers.

Flatlay is a marketplace where users, brands & retailers securely trade between one another. The platform incentivizes users to mutually benefit & engage in the cooperative support of Flatlay member "shops". Anyone can use the secure platform to promote & purchase products from one another while partnering with validated merchants & suppliers in the network. The Flatlay Credits System guarantees any users contributing to the creation of social value in the platform is rewarded in Creditcoin (CCOIN). CCOIN is an ERC20 token utilized in the community to reward sales & compensate campaign promotions across the web, facilitating the organic growth of the Flatlay community. Flatlay creates a gateway between Creditcoin & the real world by offering an instant access debit card to be used almost anywhere to further the expansions penetration.

Flatlay has a patent-pending feature, the Flatlay Interactive Card (FLIC). FLIC is a unique feature instantly marking digital content captured in the database with invisible watermarking methods embedding an encrypted identifier for distribution, author authentication & affiliate payout attribution. Flatlay Interactive Cards allow users to instantly build Flatlay posts bound to a collection of products that are ready for immediate distribution with unique links. FLIC's provide the methodology for proper content management & account licensing rights when user generated content is set live, accounting for impression count & conversions. The content rights management system provides the original creators proper attribution metrics on sales driven by repostings & shares regardless of where the content lives on the web.

Be a part of this historic chapter in commerce by participating in the Initial Token Offering. Getting in early provides an opportunity to be one of the first people in the world with Creditcoin. As more people join & use Flatlay along with 3rd party marketplaces, publishers, retailers & content creator networks for affiliated content marketing campaigns, the demand for Creditcoin drastically increases yet the total coin amount will never exceed 1 billion.

Creditcoin's mission is to support the global democratization of ecommerce. Through the innovative use of technology, monetization is accessible to everyone by removing all borders & restrictions currently inhibiting global participation.

Be a part of the journey.

Introduction

Our evolution has revolved around the foundation of established trade. History is comprised of empires, governing societies & trading entities built on the foundation of barter & exchange services within marketplaces. Times have drastically changed since these initial market models & prior methods practiced are deprecated in relation to the level of globalization at play today.

Online marketplaces heavily lean on supporting particular segments within an ecosystem (whether it be second-hand products, hand-crafted goods, drop-shipped items, etc.). They do not provide mutually beneficial ways to incentivize every party involved within the transaction cycle. They're built to support infrastructures from legacy operation methods that were intended to succeed with businesses initially migrating online. The global phenomena that is social media has evolved the way we interact & do business with one-another. Content discovery & social interactions are not accounted for properly & a new set of standards need to be incorporated properly into marketplaces.

It's obvious in statement yet remains unaddressed when reviewing the dominant marketplace leaders (Amazon, eBay, Etsy, Shopify, Magento). Major social channels (Facebook/Instagram, Pinterest, Twitter, Snapchat) aren't properly built to account for decentralized methods of incentivization facilitating content creation, product distribution, discovery & reward attribution of product promotions. This void in the marketplace between social & commerce is currently patched by users being provided with sub-par solutions limiting the true potential of a socially-driven marketplace. The lack of direct to consumer railways facilitating P2P commerce deters content creators, brands & publishers from collaborating with consumers in a rewards-driven model. The lack of real-time interaction & engagement driven by users incorporating creative communication & sharing debilitates digital barter & exchange at scale. We've witnessed an incredible demand for the services aforementioned based on learnings we've collected from brands & content creators participating on FLATLAY. As the platform matures & blockchain is furthered weaved into the economics of usage, new methods for product launches & brand inceptions will be introduced giving contributors the ability to incept, create, distribute & launch products in real-time in a digitally-native manner that we've yet to experience.

FLATLAY is the evolution into a universally accessible, freely-traded global marketplace. The network breaks down the walls fundamentally restricting collaborative trade & distribution while empowering content creators with the ability to interact with audiences in real-time. FLATLAY allows anyone to build a digital storefront in seconds while supporting brand & campaign collaboration. Participants are encouraged to engage in exchange for rewards in Creditcoin on contributions, thus directly increasing the social capital distributed throughout the community. This encourages users to participate in the success of each other's shops, campaigns & product launches while providing a means of wealth distribution to network members.

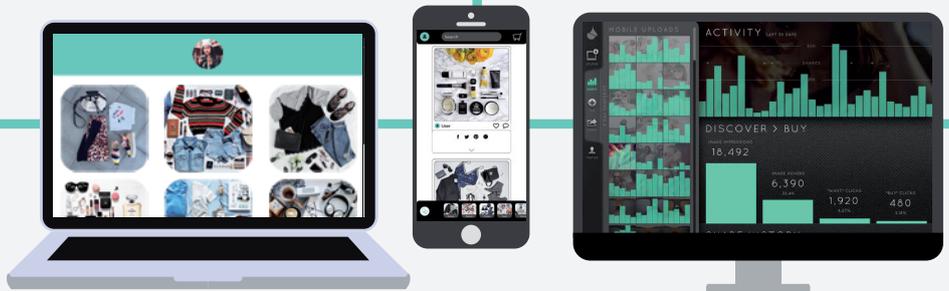
FLATLAY is the world's first global marketplace rewarding content collaboration with brands & publishers backed by a cryptocurrency. It provides a new way for anyone to leverage creative ingenuity in a collaborative network while eliminating middlemen deducting value in transactions. This directly increases incentivization for customers, content creators, brands & publishers.

The fundamental unit of account on the platform is CCOIN & it's designed as the incentivization & compensation method between users & brands engaging in transactions, promotions & collaborations. The team believes CCOIN has the ability to become a mainstream cryptocurrency scaled to facilitate all affiliate & content marketing programs for any 3rd party. Initially this will be accomplished by establishing the Creditcoin network centered on enabling any marketplace, publisher, retailer & content creator involved with creating & sharing product related content across the web. The vision & end-goal is to become the quintessential decentralized network contributed to & by any website or app. This supports the Creditcoin network to be the most efficient publishing & discovery platform on the globe focused on supporting visual discovery & sharing of product related content. By enabling a community benefitting from the decentralization of affiliated products, content marketing & loyalty rewards programs - the platform provides an entire workflow process & the trigger mechanisms in relation to the payouts needed for the network effect to take hold with the general public.

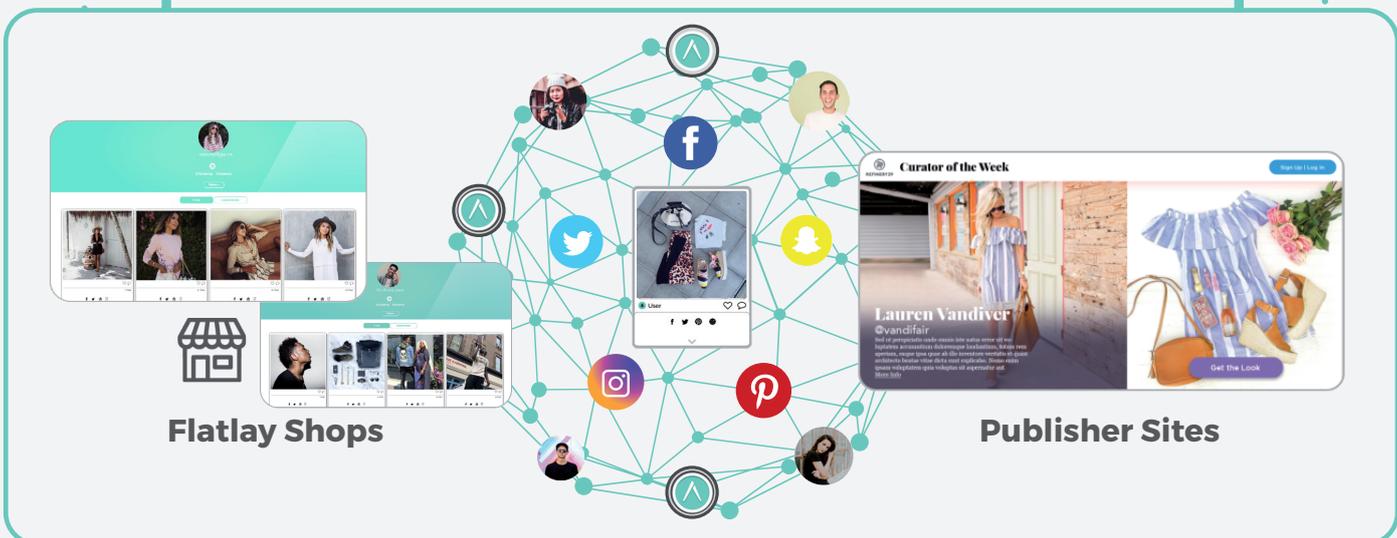
FLATLAY NETWORK



**Creditcoin
Blockchain API**



Creator & Brand Marketplace



Payment Facilitation

2.1 Payment Options

Flatlay will offer various payment methods inside the platform, such as fiat currency, ethereum, bitcoin & other major altcoins planned for future support.

As the community grows, the popularity of Creditcoin(CCOIN) increases. Its utilization as the preferred payment method could potentially lead to CCOIN becoming a go-to affiliate currency globally. This will likely be attributed to its consistent use for referral payouts, collaboration compensation & inter-network transactions avoiding fiat currency rate exchanges. This is an ultimate end-goal with CCOIN likely to see long-term benefits positively affecting the Flatlay community & 3rd parties adopting CCOIN to promote economic efficiencies in a variety of ways. Namely, decreasing transaction costs while minimizing exchange conversion, streamlining purchases, triggering rewards incentives & enabling group buying discounts facilitated by minimum/order threshold qualifications. These efficiencies are applicable within Flatlay & scalable to various e-retailer vendors, marketplaces (i.e. Overstock, Amazon, Shopify, etc.) & content marketing networks. CCOIN plans to support mass-merchant adoption as a preferred token payment method used by consumers & content creators alike for global acceptance. The CCOIN pool will be stabilized with consistent contributions from affiliate sales generated and bounties redeemed on content creator campaigns. By doing so, the Creditcoin protocol minimizes extreme value swings & fluctuations while retaining value in CCOIN.

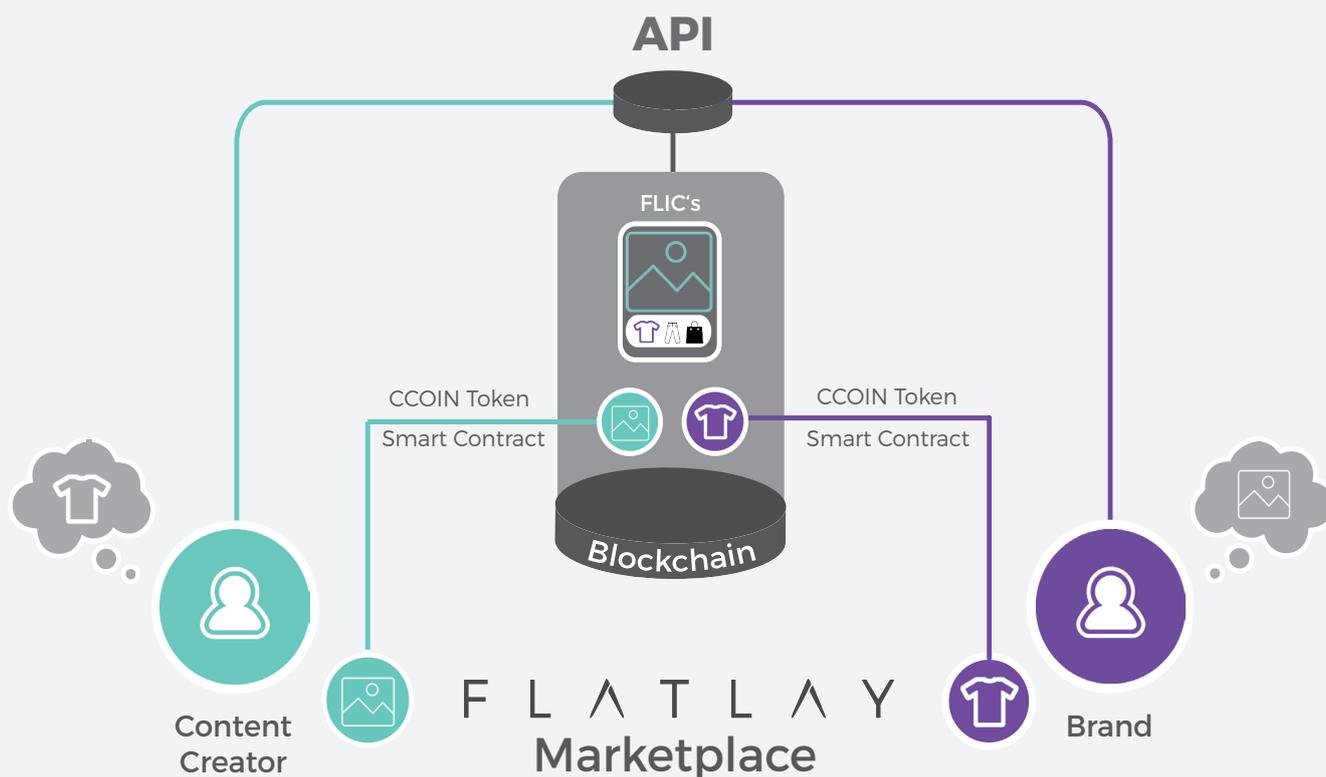
While Flatlay enables use of multiple cryptographic currencies & payment methods on the platform, there is strong support for use of CCOIN as the premiere payment method.

2.2 The Creditcoin Token

Creditcoin(CCOIN) tokens are used to facilitate trade & exchange on the network by supporting campaign promotions, incentivized interactions & sales across the web frictionlessly. CCOIN functions as a digital currency & rewards mechanism compensating users adding value to the community by performing particular functions. These activities can be sharing or promoting an item to others, launching products in market or broadcasting a livestream that requests contributions of CCOIN for exclusive access to content & product.

CCOIN has the potential to ensure the growth of the Flatlay marketplace network & designed quickly to support steady global expansion with other 3rd parties. An important attribute incorporated into the viral nature of the network is that CCOIN facilitates cooperation between brands & users engaging with audiences & sub-communities on particular verticals.

An example would be a popular photographer or videographer with a respected online audience using FLATLAY. There would be numerous fans, followers & brands interested in his or her gear recommendations. In one instance, the content creator would quickly create a collection of product recommendations from the millions of items made available to them on the FLATLAY affiliate network. They do so in anticipation of sharing the collection with an audience to earn CCOIN on any purchases influenced. In another scenario, a particular camera brand is interested in working with this same user to promote product(s) in a compensated collaboration where they're seeding goods in order to create original content that incorporates it. The user shares the promotion with their audience & is compensated in additional CCOIN by the brand along with earning affiliate revenue generated from sales. This further incentivizes content creators to continue working with brands beyond the initial promotion to amplify CCOIN earnings. In a final scenario, the content creator has a large audience & an interest to launch their own private-label product (i.e. leather camera strap, branded lens protector, etc.) directly to consumers. FLATLAY provides the needed infrastructure & publishing tools to facilitate interest in the product while supporting purchases. Pre-production costs are greatly reduced while sales & marketing campaigns are natively done in real-time, to maximize earnings generated & distributed all through CCOIN. All scenarios support earnings continuously flowing back into the pool, helping this limitless cycle of contribution on multiple levels & verticals. The same economics & logic for affiliate payouts in CCOIN can be applied to 3rd party platforms & marketplaces looking to streamline payout distribution & logistics between shoppers, affiliate marketers & online retailers. The logic behind CCOIN's economics & contributions made from sales is discussed in further detail below in section 4, The Rewards System.



2.3 Deposits, Payments & Withdraw

Users may deposit funds on Flatlay by any normal means, such as debit/credit card, Paypal, Stripe, Venmo, along with inter-crypto transfer support in the future for inter-blockchain communication. After a deposit, users choose to be credited on their Flatlay account within a secure digital multi-sig wallet. Payments on the platform are based in cryptocurrencies, although users are initially shown prices in a FIAT closest to their geographic location to promote clarity with mainstream participants less familiar with cryptocurrencies. To ensure the growth, adoption & demand of Creditcoin, Flatlay incentivizes users to leverage CCOIN as the primary currency for transactions & rewards payouts. The platform offers minimal turnaround times on payout usages, reduced price offerings & shipping deductions at various times to further acclimate shoppers. These incentives will be paired with product offer exclusives & collaborations reliant on payment distribution in CCOIN.

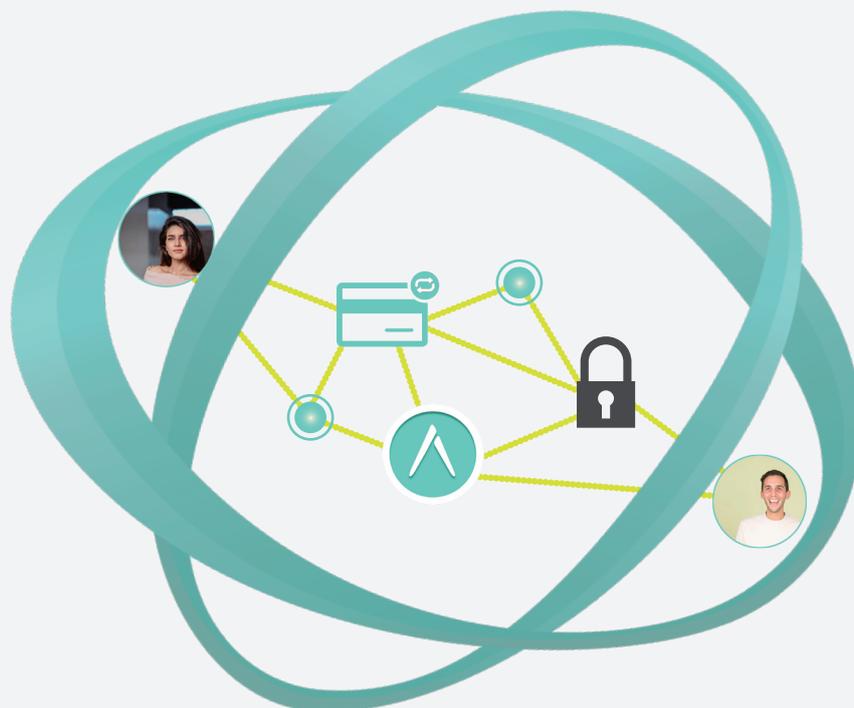
Withdrawal is recommended to be made in tokens & instantly done securely, free of charge when conducted in CCOIN. Users who qualify are issued a debit card that's connected directly to a user's account wallet. This allows them to spend CCOIN as a fiat currency anywhere in the world if they choose to. Fees will be minimal as the card uses a Visa infrastructure to grant universal access. Plans for seamless integration & support of the debit card on both Apple & Android pay are in place with an option to issue a physical card after the full platform rollout. The primary reason for using fiat money as a means of deposit & optional payment is to facilitate the mainstreaming of the platform & service with the general public to amplify adoption. This directly affects the network with increased transactions across the platform while quickly growing the user base as CCOIN's usage spreads from early adopters to global participants.

2.4 Flatpay Secure Payments

Flatpay Secure Payments is an integrated escrow reserve & service facilitating payment processing in cases needed. Payments are held in a secure & anonymized escrow account until the buyer has confirmed a certain agreed upon event has occurred (i.e. confirmed availability of a particular item within their region, authenticity certification, receipt of item, etc.). As a platform, Flatlay minimizes transaction costs typically associated with marketplaces while providing a scalable way to engage in exponentially higher-value transactions inside a secure & reliable ecosystem.

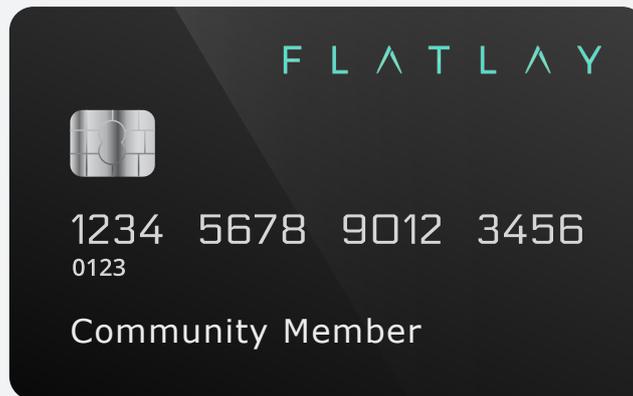
An arbiter based system will be leveraged when needed, whereby the system acts as a trusted third-party between buyers, sellers, vendors & advertisers in relation to sales & promotions. Flatlay implements a ratings mechanism allowing for the rating of all parties involved in any transaction originating from the Creditcoin protocol. Standard transaction cycle actions are handled with ease via secure communication methods between vendors & customers resolving product returns, exchanges, refund issuance, etc. In the majority of cases, disputes do not arise so arbitration is only exercised in rare conditions. However, it plays an important role in securing that each party fulfills its obligation within the transaction cycle in an agreed upon manner. If a seller does not confirm shipment of goods after the instant validation of credit, funds are never deducted from the buyer. If a buyer does not release credit payment to a seller despite having agreed to receiving the goods as described, product isn't delivered.

The feedback & rating system builds a trust loop supporting the community in self-policing itself while curbing misconduct. It provides incentive for users to create & promote authentic content that engages in conversions while brands & merchants are encouraged to incentivize promotions accordingly. Incentivization is provided to every party involved in the cycle, trickling down from content creator to brand to consumer. Positive participation is further incentivized with good ratings to increase prospects of future collaboration & business. In cases where escrow payments are involved (promotion or product), they operate natively in CCOIN on Flatlay with an ability to leverage external payment methods (Fiat, ETH/BTC/Altcoins) being auto-converted on transactions. The escrow contract will be deemed fulfilled once the appropriate network has been posted to or the product shipped, depending on whatever the defining parameters are.



2.5 Flatlay Instant Access Debit Card

Flatlay leverages a system named Instantaneous Balance Loading (IBL) to disburse funds leveraged by the debit card. The transaction process can be broken down as follows:



1. User is issued a physical or virtual debit card linked to their account wallet
2. Card contains \$0 at all times
3. User swipes card or phone via mobile wallet to pay for purchase
4. Transaction is passed to our server in real-time
5. Server validates which fiat currency is being requested (USD, EUR, etc.)
6. Flatlay validates user account has sufficient balance of CCOIN to cover purchase
7. CCOIN is then sold for the exact amount incorporating conversion fee of requested fiat
8. Fiat is simultaneously moved onto the debit card in that exact amount
9. Transaction is approved
10. Card balance returns to \$0

The debit card is supported by Visa's infrastructure & directly integrated with Flatlay's backend API's to handle transactions while relying on CCOIN as the primary means of currency. Seeing CCOIN is an ERC20 token based on Ethereum, it's only practical the Ethereum logic & methodology be applied to any transactions occurring in network, on the campaign collaboration platform, token swapping or any other currency related transfer features.

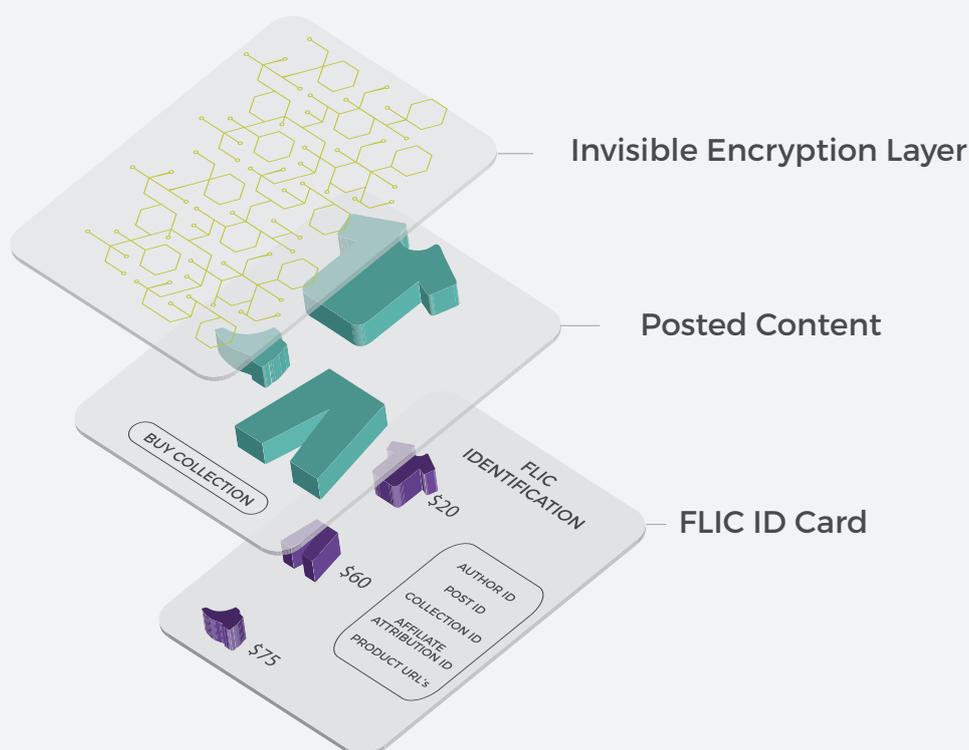
Flatlay Interactive Cards

(Patent Pending)

3.1 Basis for the Flatlay Interactive Card

One of the core innovative features of Flatlay is the Flatlay Interactive Card (FLIC). It allows users to directly increase the value associated with a published FLIC post by binding collections of shoppable products embedded with a mark & unique link supporting affiliate revenue generated from sales. As users disburse FLIC's across social media platforms & the web, visibility & the interactions with each increase the social value & monetization potential behind each FLIC. Thus, users are incentivized to create high-quality content that converts & engages whether it lives on or off the platform.

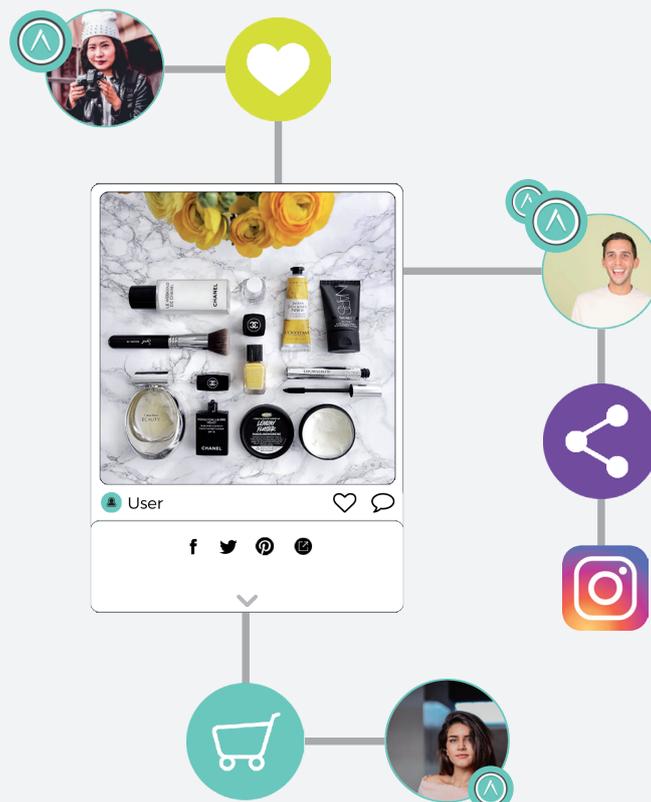
FLIC's contain information auto-embed from the system to help identify content with a digital watermark encryption invisible to the naked eye. It's leveraged in cases where content is distributed & author authentication for payout attribution is needed. This is incredibly relevant when the rights for content usage of a FLIC are requested by third parties (brands & publishers as advertisers). FLIC's facilitate information flow between content creators, brands & publishers while promoting transparency. FLIC's are positioned & have the potential to become a standard in online content marketing focused on creatives & product placements. Flatlay leverages the blockchain & smart contract system in the FLIC verification protocol to safeguard original creators from duplication or fraudulent use of content. FLIC's are a patent-pending innovation.



3.2 Promotion of Flatlay Interactive Cards

Users earn additional CCOIN by promoting Flatlay Interactive Cards. For example, if an influencer or user believes their following or audience would be interested in a particular item, they choose to promote the item(s) within a collection appended to a Flatlay Interactive Card. Another member may choose to purchase the item or add it to their collection to promote. In exchange for driving sales, the original content creator inspiring the purchase is rewarded in CCOIN with an established affiliate percentage supplied by the merchant stocking the product. In another scenario, the content creator is the merchant looking to promote a new good with other content creators & users. They list the item(s) for purchase within a FLIC they promote with an ability to work with other content creators to amplify exposure of the product(s). Those users participating are incentivized in CCOIN affiliate payouts for purchases influenced along with the potential to be compensated in additional CCOIN for creating FLIC's on a campaign promotion.

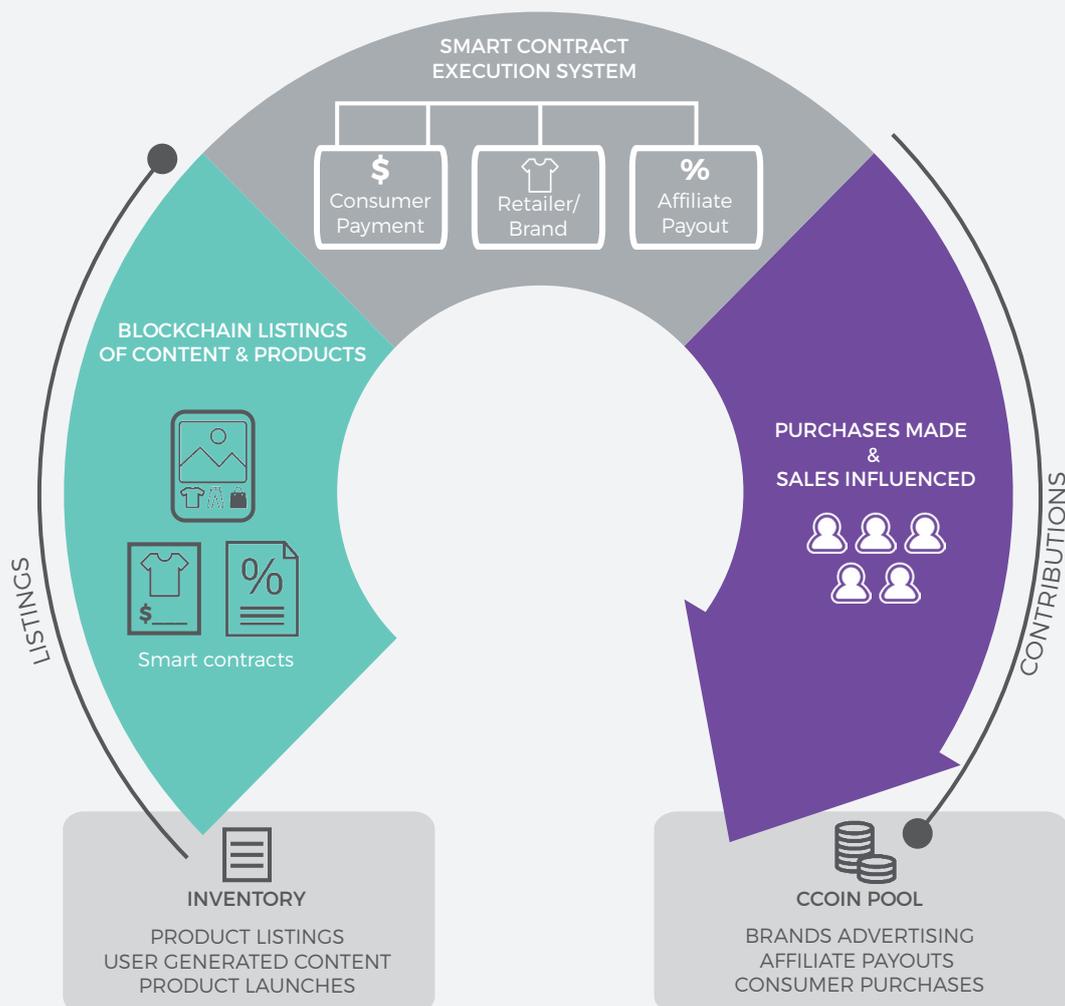
This will be done within the community between particular groups based on particular affinities. Alternatively, FLIC's will be shared outside the platform on Facebook, Instagram, Pinterest, Twitter, Snapchat, & other premium publisher sites within dynamic embeds. This amplifies a FLIC's exposure & adoption with the mainstream public in relation to content marketing & affiliate-driven campaigns.



3.3 Flatlay Affiliate Network

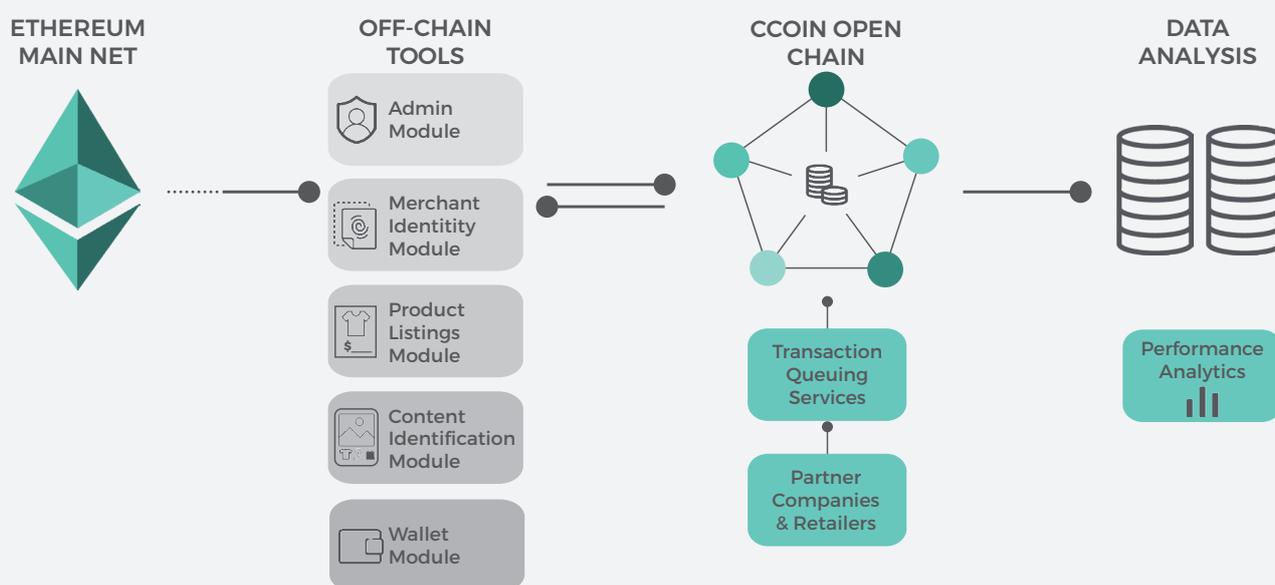
Brands & merchants leverage FLIC's within a workflow management system to integrate products into the network while hiring content creators for promotions. The system provides content creators & users the opportunity to promote goods within posts & collections. They do so in anticipation of earning commission on sales along with an ability to be compensated for a campaign promotion. The affiliate network is specifically designed for brands & merchants utilizing user-generated content & a community of advocates to maximize sales. The system allows for any merchants & vendors to benefit from the ease of access to a network of influential creators, up & coming brands, independent craft makers, corporate retailers & premium publishers.

3.4 CCOIN Global Affiliate Program



CCOIN Reward System & Smart Contracts

Contributions made & earned are materialized with the Flatlay Credit Rewards System (FCRS) to support the community by encouraging social interaction between users, followers & retailers.



FCRS is based upon the CCOIN token. Flatlay creates a meritocracy within a model environment excluding the need for third parties. It provides an efficient distribution of wealth based upon user's efforts & performance. & can be applied to any other 3rd party marketplace using Creditcoin. The rewards system in Flatlay is two-fold by nature. Initially, it must be recognized that every time a user adds value to the community, they're rewarded for their actions. Second, the compensation must be attributed in proportion to the value created. In Flatlay, this is a reality in that the environment enables the exchange of creativity & social capital for CCOIN in a free market based on the direct impact & value attributed to the contribution. Thus, Flatlay provides incentivization to users engaging in such conduct along with established market mechanisms ensuring performance based pricing for branded campaigns & promotions.

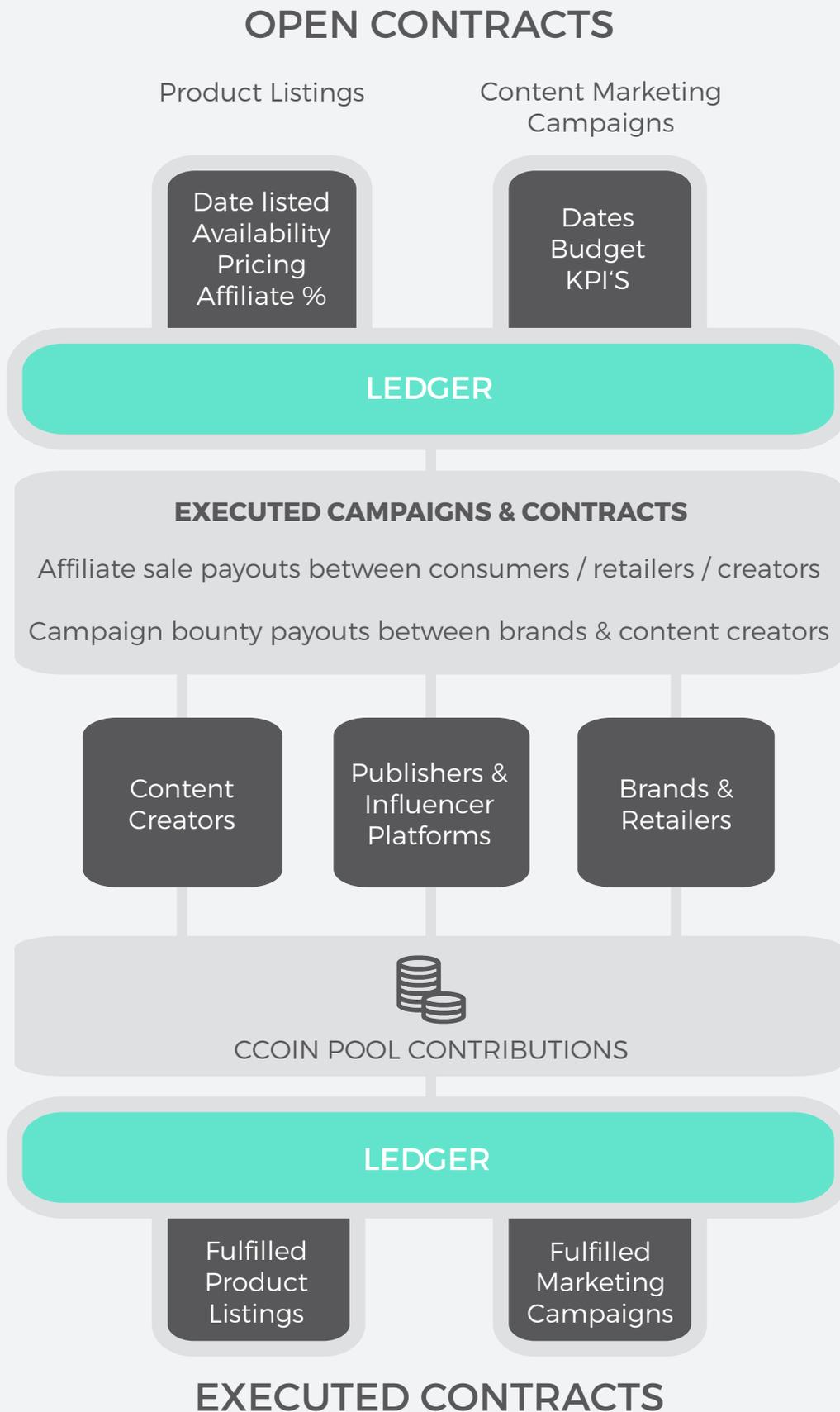
At its core, CCOIN is designed to satisfy both underlying principles while supporting the logic & infrastructure behind affiliate & content marketing. Incorporating these established methods of incentivization into a rewards system provides the opportunity to scale the network with existing brands along with existing & future companies & online networks familiar with these core marketing models. By democratizing accessibility & adoption globally, this directly affects the quality level & volume of content submitted while maximizing the rewards earned through the platform.

The underlying logic behind the CCOIN rewards system is that it supports a network of merchants, brands & retailers adopting a universal affiliate program globally. CCOIN's pooling infrastructure is based upon consistent contributions vested into the CCOIN pool. Every purchase made from the blockchain based smart product listings have a variable percentage listing fee which will be no less than 1%. Every official listing on the public chain generates a smart contract where the listing party agrees to allocate a percentage of a sale back into the CCOIN pool along with an option to independently allocate a percentage to an affiliate influencer (whether that's a partner retailer, content creator, etc.). This "fee" the lister agrees to pay is minimum in comparison to what they receive in return and in comparison to fee's incurred with traditional payment railways & existing affiliate networks. Participants have a completely secure & seamless transaction process between customer payment & merchandise holder while affiliate payout distribution is recorded & confirmed on the open ledger instantaneously.

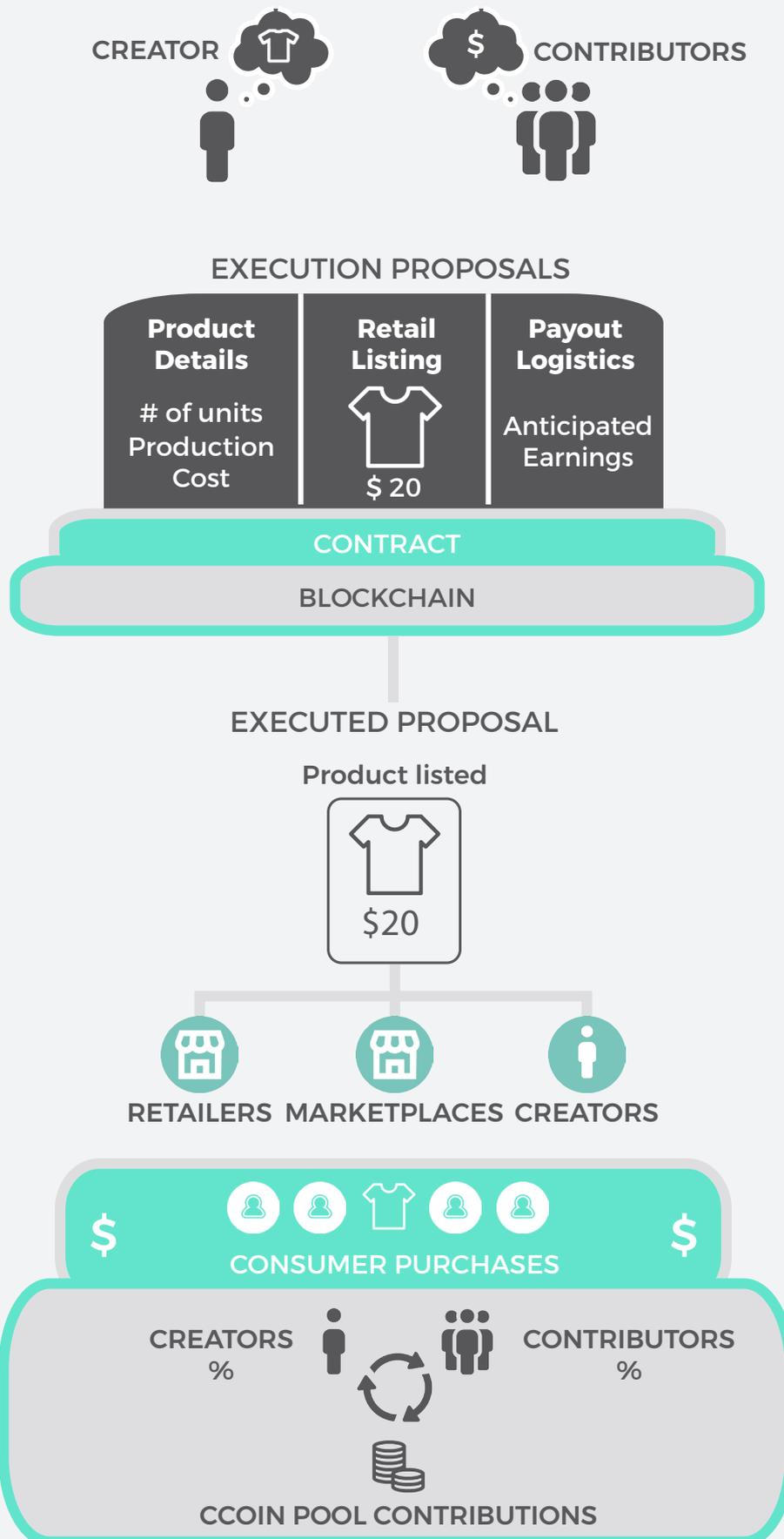
The same logic applies to the content marketing campaigns treated similarly to "bounties". Campaign requests for collaborations with creators execute an opened contract with dates & select criteria requirements that the creator must fulfill such as KPI's & a budget assigned to fulfillment. These contracts can be picked up by creators & publishers across any network or social channel while contributors are imbursed in CCOIN. For leveraging the secure smart contract registration on these campaigns, the party responsible for a listing allocates a percentage of the bounty fee back into the CCOIN pool to support the network.

In the final contribution model, we outline the proposition value behind incepting & launching products on the CCOIN smart contract listing system. A creator can list a proposition for an item they are interested in taking to market within a contract registered on the open ledger. Within the contract, various percentage splits are proposed between the cost of a good being produced, the creators cut of the proceeds and a requested amount from early contributors interested in the product launch. The smart contract system enables a content creator to outline details behind a product launch such as the minimum number of products to be produced & an anticipated return that an early contributor would expect by vesting based on a suggested retail price for the item once it goes live. The CCOIN contract listing system allows for flexibility between the creator and early contributors in that the creator may decide to come more out of pocket on costs or lower the cost of the suggested retail price in order to maximize returns in favor of whichever party they choose. In some scenarios, creators may be more interested in getting more early community members involved with contributions in anticipation to build a larger base of customers and backers out the gate. The blockchain property listing system allows for maximum flexibility around parameters while remaining consistent in attribution logic in that listings produced on the open ledger attribute back to the appropriate parties along with the CCOIN pool in the amount of 1% of a sale.

4.1 CCOIN Smart Contract Registration



4.2 Product Launch Smart Contracts



CCOIN Token Release

The Creditcoin protocol & Flatlay leveraging the cryptocurrency is the next step in our strategy to create the most efficient, rewarding network for content creation & trading. The Credition (CCOIN) token will be the core driver of the rewards system & a primary mechanism inspiring hypergrowth of the network.

The Flatlay Interactive Card is a patent pending innovation enabling users to create & disburse content focused on product related goods that's instantly shoppable. This is a major breakthrough for content creators & everyone involved with the affiliate ecosystem. Anyone can now instantly build a digital storefront in seconds to begin earning from their content without complicated setups & legacy contractual agreements that limit accessibility. It's a critical functionality & excellent mechanism providing benefit to content creators, brands, retailers & digital publishers harnessing the power of user generated commerce. The system efficiently tracks the performance of posts & products everywhere on the web while instantly triggering incentivized rewards backed by the trustless power of the blockchain.

With the support of CCOIN, the Flatlay platform & community will help to establish a free marketplace for product promotions & sales direct to consumer. By tracking the price chain occurring in daily trade, it provides optimized pricing suggestions to merchants & brands looking to reach target demographics & audiences to apply the learnings to the Creditcoin protocol. There are an incredible amount of beneficial opportunities created alike for consumers & vendors. Product launch cycles evolve dramatically with streamlined efficiencies for faster product innovations & maximized returns due to the reduced overhead & stocking fee's associated with pre-promotion. The network transitions us into this new era of unrestricted trade by eliminating intermediaries & barriers to market entry.

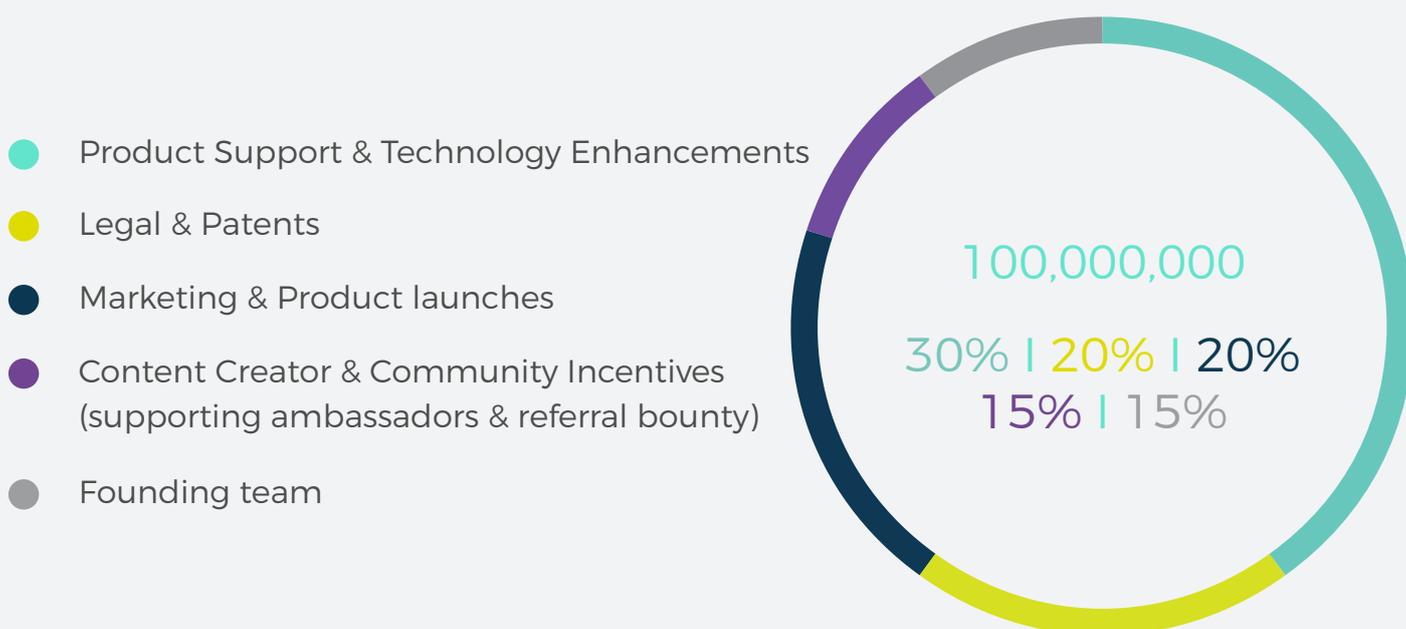
Creditcoin is one of the breakthrough innovations that have been developed, complementing the existing infrastructure of the Flatlay marketplace while creating value within the community. CCOIN is created out of the need to facilitate ease of content payout attribution online & already has major demand from consumers, content creators, retailers & publishers globally.

5.1 Token Release Specs

Creditcoin (CCOIN) will begin with a supply of 100,000,000 units. A total supply of 100,000,000 CCOIN are being issued for the ico, out of which 70,000,000 are distributed to token contributors.

The remaining 30,000,000 are reserved for enhanced growth & continued development of Flatlay through marketing. Rewarding active community members & supporting new product launches that the community is interested are major focuses to be managed by Flatlay Inc.

As for the round, the funds are planned to be disbursed accordingly:



During the campaign, for every 5,000 ETH reserved we plan to rollout marketplace support in an additional geographic region & audience vertical. The goal is to lean on early adopters while building anticipation & excitement for marketplace support globally.

5.2 Launch & Rollout Strategy

For the launch of Creditcoin (CCOIN) to entice the mainstream public, it must attract & encourage a large amount of content creators as early adopters to amplify anticipation. A well executed marketing plan with a hyper-growth strategy will be a primary driver in its success. Fortunately, Flatlay content is created & shared by the millions daily with constant publishing & distribution occurring on all social channels, major apps, websites & platforms. The Flatlay marketplace has already witnessed an overwhelming demand & appetite for the service with an early adopter community of almost 10,000 content creators, +5,000 brands & stores & millions of people organically tagging #flatlay.

The token release will further amplify their combined reach while quickly resonating with anyone participating in this type of content creation. It will be critical to incentivize early advocates in anticipation of further building the network by accelerating awareness & adoption. Power influencers & content creators are in favor of supporting CCOIN & the Flatlay marketplace with their audiences - a solid social universe of +100,000,000 followers strong. The marketplace operates globally & funds raised for marketing will primarily be used to benefit creators & users on promotions & bounties for the incentivization of referral invites to attract users to the network.

During the token release, each 5,000 ETH collected will support the launch of a marketing campaign initiative for a new category vertical (i.e. Fashion, Photography, Beauty, Home Goods, etc.). Active members of the community, through their own actions & brand collaborations, have the ability to facilitate the expansion of the community to go viral within particular verticals, niches & sub-communities. They have the potential to leverage Flatlay to improve product content promotions & adoption with friends, followers & new customers.

The launch strategy & fair allocation of marketing funds supports the rollout in solidifying adoption with content creators & brands of all sizes while enabling Creditcoin the potential to become a standard in affiliate & content marketing. It's reasonable to allocate budgets to particular verticals we've initially experienced major traction with (Fashion, Photography, Beauty), however the platform needs to begin support verticals with similarly loyal audiences (Fitness, Utilitarian Products, Home Goods) & additional formats of media (GIFS, Interactive & Live Video, etc.) for platform expansion & application to the Creditcoin protocol. Flatlay needs to encourage community engagement & ensure early adopters are adequately incentivized with rewards while cultivating organic growth. The early adopters & advocates are the beneficiaries setting precedence as Flatlay supports adoption of the network.

5.3 Token Release Early Adopters

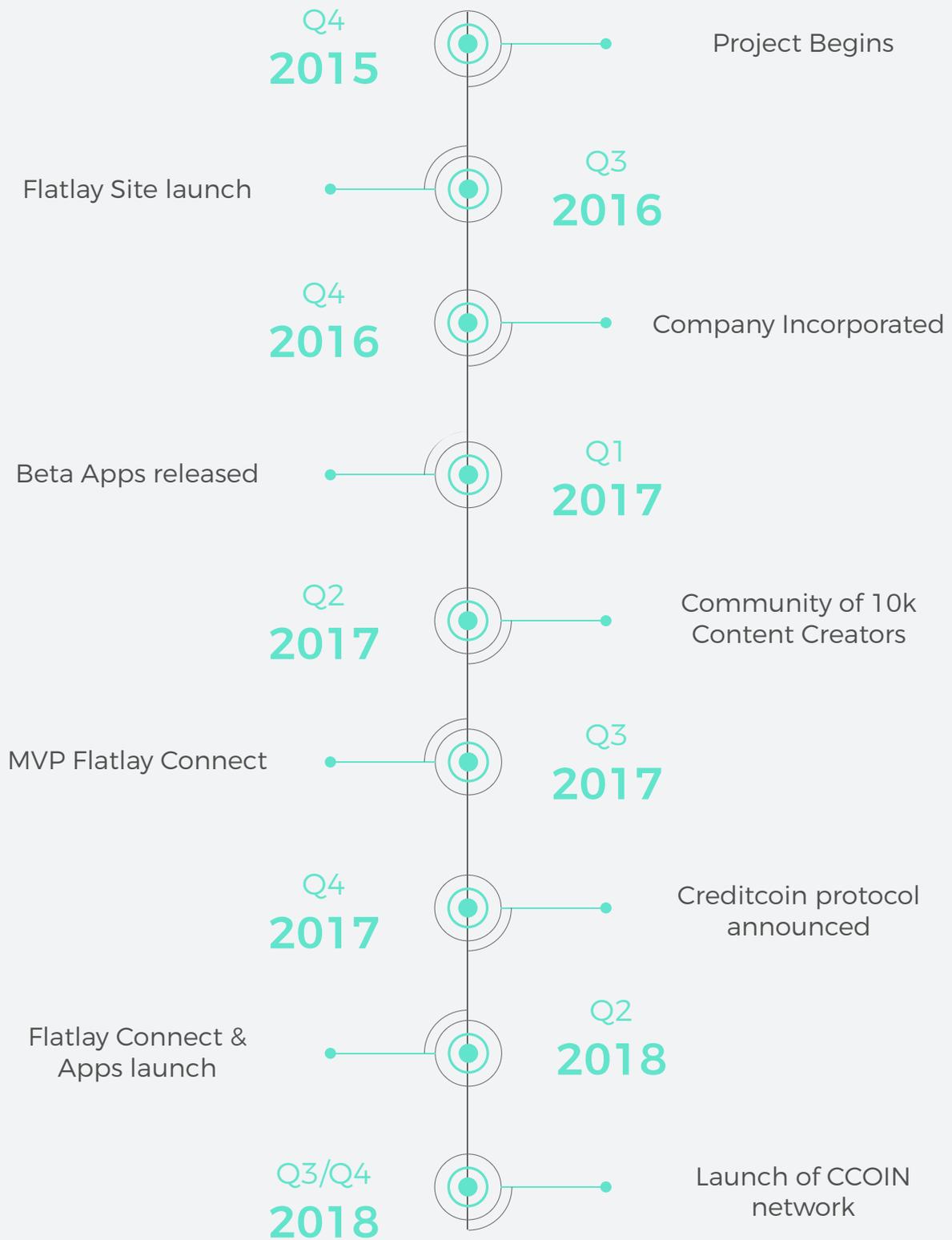
We're offering the token release as an opportunity to participate in supporting our vision & contributors are held in high regard as initial founding members of the global community. Early backers share the same vision of this evolutionary shift in trade & recognize the current state of the ecosystem as inefficiently biased.

Please note that Creditcoin(CCOIN) is not an investment & will not be considered as such. It's an exciting breakthrough technology & cryptographic token adopted in a marketplace driven by the users of the community. Early backers are visionaries participating in this shared vision of global expansion of the Flatlay platform & Creditcoin's adoption.

5.4 Mainstreaming Creditcoin

Creditcoin performs the role of a value nominator within the Flatlay platform & the end-goal is that it's accessible by any type of consumer. The unique features of the Flatlay network leverages e-commerce driven affiliate & content marketing mechanisms incorporating interactive social engagements. It's a necessary use-case helping to provide touch points & relatability to attract the general public's use of CCOIN as a standard medium of exchange. The Creditcoin 3 year goal is to attract hundreds of millions of users & customers leveraging the protocol, attracting billions of consumers & adopters around the globe. Influential online content creators & early adopters within the Flatlay community support this pre-launch strategy to build mass awareness of the service & Creditcoin with the general public.

Roadmap



Team



Ali Sammour [in](#)
Founder & CEO

AddThis MD
 GANNET



Morteza Nokhodian [in](#)
Founder & CTO

Microsoft JOHN DEERE



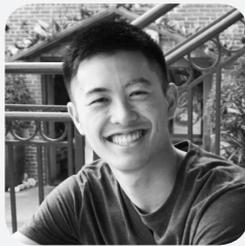
Yassir Hossain [in](#)
UX/UI Product Manager

Bloomberg MRM // McCANN
 COMCAST LIVELIST



Sandra Rausch [in](#)

Marketing & Community
Relations Manager



Tony Chaw [in](#)

Full-stack web developer

ADVISORS



Jay Samit [in](#)

Deloitte Digital OOO
 SeaChange true[X]



Chris Cunningham [in](#)

techstars B/ BOWERY CAPITAL unacast.
 appssavvy C2V



David Smith [in](#)

Deutsche Bank VCDE VENTURE PARTNERS
 kirusa



Peggy Fry [in](#)

NETFLIX AddThis
 Aol. lovely



Elias Ladopoulos [in](#)

razorfish. Raptor
 INSTINET IA VENTURES
 KINETIC GLOBAL MARKETS Supermassive

Company Information & Trademarks

Flatlay Inc. is an incorporation formed within the state of Delaware, owned & operated within the United States.

8.1 Smart Contract & Wallet

Our contract abides by the ERC20 standard Ethereum token code so that CCOIN can be stored in any compatible ERC20 wallet.

Our crowdsale smart contract has been audited & is available for review online.

KYC/AML required for contribution participation & can be found at:

<http://tokensale.cointoken.io>

8.2 Trademarks

Flatlay & its subsidiaries have the following registered marks fully recognized & approved by the USPTO, Australian government & international entities.

FLATLAY as a word & logo in the following classes:

	Serial Number	Reg Number	Word Mark	Check Status	Live/Dead
1	86947879	5229092	FLATLAY	TSDR	LIVE
2	86980830	5102122	FLATLAY	TSDR	LIVE
3	86948476	5097319	FLATLAY	TSDR	LIVE

THE REWARDS CARD OF THE SOCIAL GENERATION as a phrase:

Word Mark	THE REWARDS CARD FOR THE SOCIAL GENERATION
Goods and Services	IC 035. US 100 101 102. G & S: Promoting the goods and services of others through administration of incentive rewards and redemption program by distributing rewards for purchases made on virtual market place; promoting the goods and services of others by means of the issuance of loyalty rewards cards. FIRST USE: 20141201. FIRST USE IN COMMERCE: 20141201
Standard Characters Claimed	
Mark Drawing Code	(4) STANDARD CHARACTER MARK
Serial Number	86877153
Filing Date	January 15, 2016
Current Basis	1A
Original Filing Basis	1A
Published for Opposition	June 7, 2016
Registration Number	5027037
Registartion Date	August 23, 2016
Attorney of Record	Douglas Q. Hahn
Type of Mark	SERVICE MARK
Register	PRINCIPAL
Live/Dead Indicator	LIVE

Summary

Flatlay (<https://flat-lay.com>) began as a project aimed at better helping brands to go direct to consumer while eliminating the barriers of market entry they typically experience. The end-goal was to provide an innovative & socially engaging solution matchmaking content creators & brands. From day 1, they could collaborate with one another to help incept, launch & promote products & brands with advocates. We quickly realized the larger opportunity at hand, which is to support anyone with publishing tools to instantly create & launch a digital storefront emphasizing content creation to drive traffic. By doing so, we provide the most intuitive way for people to focus on the visual storytelling of product related content. It's a network of users, content creators & brands working together to spark inspirational discovery through user generated commerce.

Creditcoin is the solution to a phenomenal shift we're witnessing in consumer behavior. The disruption is occurring in relation to the moment of discovery & impulse which now occurs primarily online (social, blogs, content creators, etc.) versus in-store or traditional media outlets. Its monumental effects can be felt across the entire industry - from the design table to supply chain logistics. The brand & e-commerce models need to evolve & the Flatlay platform & Creditcoin protocol is built to support that evolution. Through its use of social content & workflow management logistics, brands work hand-in-hand with content creators to provide value directly back to consumers. Flatlay is truly the first opportunity for a social marketplace & digital cryptocurrency with a potential to become mainstream through mass adoption. Flatlay is next generation in that it provides channel agnostic publishing tools with seamless distribution methods, rewards incentivization & a payflow management system incorporating affiliate & content marketing within its decentralized ecosystem.

Flatlay is a social marketplace with strong digital assets leveraging unique innovations such as the Flatlay Interactive Card (FLIC) & Flatpay (Flatlay Secure Payments & the Flatlay Instant Access debit card). FLIC (patent pending) is a revolutionary feature marking digital content captured in the database with invisible watermarking methods embedded with an encrypted identifier for author authentication, content management rights & payout attribution across the web. FLIC's leverage affiliate & content marketing incentives to encourage users to create & distribute quality content published through the Flatlay network. The social value & earning potential of each FLIC increases as it gathers social interactions online, directly benefiting the original author with affiliate earnings paid in CCOIN. Flatlay helps to monetize product related content & collections published by users & the value of their contributions are determined by earnings in Creditcoin (CCOIN).

One Pager

- Creditcoin compliments a solid business model with patent-pending features to make mainstream adoption of the cryptocurrency an inevitable fate with P2P, affiliate & content driven marketplaces & retailers.
- The marketplace has the potential to gather momentum with mainstream network adoption supporting additional power retailers, marketplaces & sales channels - Amazon, Shopify, Magento, Instagram, WeChat, etc.
- The Flatlay Rewards System incorporates a dashboard for brand workflow management on promotional campaigns with affiliate incentivization, ensuring consistent reward payouts are done in CCOIN to re-contribute back to the pool.
- The majority of influencer campaigns has the potential to be imbursed with Creditcoin along with published distribution using Flatlay due to its attribution technology. Thus, indirectly claiming a significant amount of the hyper growing segment that's influencer content marketing. Its spend anticipated to surpass \$10B in the US alone by 2018.
- In comparison to other crypto tokens, Flatlay is a viable platform with an established community of over 10k content creators, +5k brands & hundreds of retailers & premium publishers providing immediate value with the adoption of Creditcoin's usage.
- The more contributed to the Creditcoin token release, the more incentives we're able to provide its existing community of influential content creators & brands for promotional marketing. Thus, directly igniting the potential behind the viral growth of the platform through the network's combined social universe of more than +100mm followers & fans.

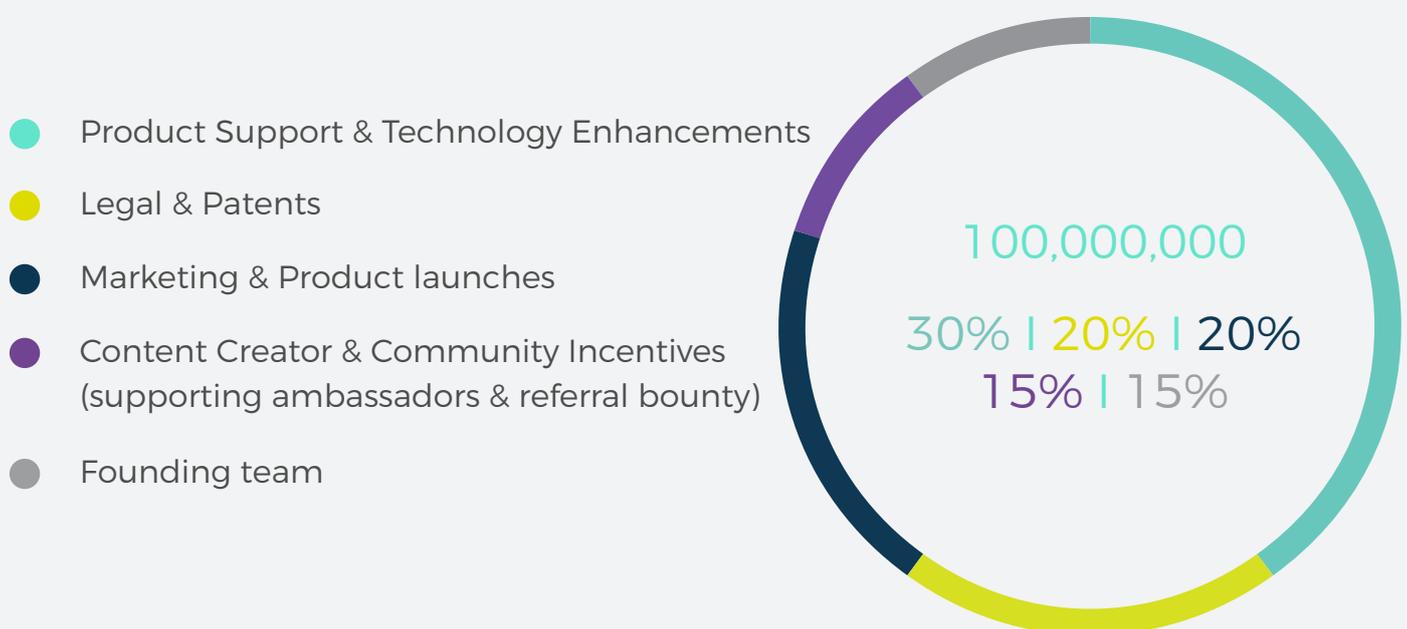
Creditcoin's mission to support the global democratization of ecommerce through technology. The team's ethos is centered around making ecommerce monetization accessible to anyone by removing borders & restrictions inhibiting global collaboration. The blockchain enables content creators, brands & publishers to interact securely without restrictions versus the deprecated ecommerce infrastructures & legacy regulations restricting us today.

Join us as we inspire this evolution into a new era of user generated commerce.

Creditcoin Release Specs

Creditcoin (CCOIN) will begin with 100,000,000 units. We are launching 100,000,000 CCOIN in the ICO, of which 70,000,000 are sold at ICO. The last 30,000,000 CCOIN units will be used for growth, such as marketing, rewarding active community members & referral bounties. Funds are managed by Flatlay Inc.

Note that the pre sale bonuses are paid out of this (30,000,000 CCOIN) fund.
As for the ICO round - the funds will be utilized as follows:



Pre-sale is limited to 20,000 ETH. Once the pre-sale is filled, it will be immediately closed. Bonuses are booked according to arrival times & will be disbursed from Flatlay's share of CCOIN.

Pre-sale motivation bonuses go:



The maximum target is \$20mm USD.