



**Cashclick**<sup>®</sup>

**Whitepaper**

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## **Preface**

The Cash Click team builds an online virtual world where users can explore, build, and create monetized assets to earn Cash Click native coin, CCC. In addition, the Cash Click will implement elements from DeFi, NFTs and Game-Fi, to create a virtual world with a thriving economy.

## **Introduction**

Players will act as voyagers as they explore the Cash Click, earning CCC by participating in various activities offered throughout the virtual world. CCC is the token that allows users to join the Cash Click economy. It also provides users with the option to govern and determine the future of the Cash Click using the V-DAO system. The V-DAO enables complete decentralization using smart contracts. Furthermore, it allows voting on the future of the Cash Click, preventing the passing of any unfair policies that may ruin the Cash Click economy.

# 1. Market background

## 1.1 Non-fungible tokens (NFTs)

Non-fungible tokens (NFTs) are digital assets that represent objects such as art, collectables, and in-game items. NFTs are stored on a digital ledger known as a blockchain that certifies the integrity of each asset and ensures that they're unique. As a result, the NFT market has experienced exponential growth, having increased by 2100% to US\$2 billion in the first quarter of 2021. As of the third quarter in 2021 NFTs market is estimated to be worth an excess of US\$10.5 billion.

## 1.2 Metaverse

The metaverse is an online virtual world incorporating augmented reality, virtual reality and 3D holographic avatars. The term 'metaverse' was first coined in 1992 by sci-fi author Neal Stephenson in his book "Snow Crash", which envisioned a world where lifelike avatars interacted in 3D buildings and other virtual environments. Corporations such as Meta and Microsoft are aiming to make this world a reality. Using their already established footholds in both technology and social networking, both are taking enormous strides in making Stephenson's metaverse a reality, with projections that the metaverse market will be worth \$US824 billion by 2028.

Contemporary depictions of the metaverse also have strong parallels to Game-Fi, and what Game-Fi has tried to establish. Although most Game-Fi's environments aren't the same as what Meta or Microsoft are aiming for, they do represent what it is the metaverse is trying to achieve. A virtual world, where users can participate in activities for enjoyment or financial reward, essentially replicating the real world.

## 1.3 Decentralized Finance (DeFi)

Decentralized finance (DeFi) aims to provide similar financial products to banks while remaining decentralized and fair. Traditional banking allows for unclear and unfair practices due to a lack of transparency. Those with superior information can take advantage of those less informed and thereby create an uneven playing field. Users also lack control when using traditional banking and trading platforms, especially in

the Robinhood debacle in early 2021, where users were unfairly blocked from trading. Decentralized finance aims to solve each of these problems using smart contracts and blockchain technology.

DeFi offers lending, borrowing and other financial products without any central authority. This can be achieved through peer-to-peer lending, where the agreed-upon terms are enforced through smart contracts, providing complete transparency for both borrowers and lenders. Generally, funds are stored in a lending pool, funded by investors who receive interest based on their investment. Funds can be borrowed by individuals who offer enough collateral, similar to the rules of a traditional loan. Safeguards are set in place using stable coins so that lenders will never lose their investments, regardless of the fluctuations in the collateral price. Once the loan is paid off, the borrower receives their collateral back and continues to hold their initial loan. Currently, there is roughly \$US250 billion locked in smart contracts; however, given the market size of traditional trading and borrowing, the smart contract market is expected to grow exponentially. Today, equity market capitalization is valued at over \$US100 trillion.

Although this is only one example of decentralized finance, it provides the first-ever safe and transparent alternative to the lending and borrowing problem, making it one of the most significant advancements in the financial industry. The decentralized and transparent system allows for a fair, safe, and profitable alternative to traditional banking.

## **2. The Cash Click**

To provide users with a decentralized platform to socialize from around the world and play to earn, the Cash Click is establishing a metaverse with the integration of NFTs.

In this virtual multi-planet metaverse, users can connect with friends, experience different cultures and lifestyles, create NFT items, start businesses and explore the universe. The Cash Click provides a fair chance to every resident in the galaxy, with the community being governed by users with Cash Click Token (CCC).

## **3. Life in the Cash Click**

In this virtual metaverse, each user is represented by an interactable avatar, which imitates their motions and gestures in the real world. They can live a different and exciting life in the Cash Click compared with the real world.

### **3.1 Create avatars**

Each user will have one main avatar that represents them in the Cash Click. The main avatar can be created based on users' physical appearance or be modified have fun, non-human characteristics. In addition, users will have the option to clone themselves using CCC, allowing them to experience different lives.

Additionally, users can customize and create avatars to accompany them on their journeys. These companions can be interacted with and will unlock unique experiences. They are also recognizable by other users.

## 3.2 Reside in the Cash Click

When first entering the Cash Click, users need to create their main avatar to start their new space lives. To make a living, begin the space journey and establish their business empire in the Cash Click, users can acquire a personal space to live in.

There are two ways to obtain new personal spaces. First, users can acquire lands to establish estates and develop cities using CCC. Users can receive rewards by selling personal spaces to others after successfully establishing their cities. With the development of the Cash Click, and the release of the space exploration function, they will not be limited by a small piece of land. Adventurous users are able to explore unknown areas and own a whole planet to establish a new empire.

If users do not have enough CCC to start a huge plan about city development, they can purchase personal spaces listed in the marketplace and reside in those places developed by other users.

When travelling to and exploring new areas, users need to use transportation vehicles. For example, when exploring new planets, several users use CCC and NFTs to team up for a space expedition. For a space expedition, vehicles such as spaceships are essential. Once they land on a planet and claim ownership, they can build teleport stations and use CCC to teleport anywhere in the Cash Click.

## **4. Tokenized Items**

Everything you can see in the Cash Click, from a cup of coffee to customized avatars, and even whole planets, are all tokenized as tradable NFTs. There are two different types of NFTs as follows.

### **4.1 Cash Click-Native NFTs**

Different planets contain different sources for users to explore, loot, and trade. Sources vary from minerals to collectable alien creatures. Moreover, tradable NFTs are not limited to independent items. The whole planet, which can be viewed as a bundle, is also tradable on the trading platform.

### **4.2 Crafted NFTs**

In Cash Click, everyone can unleash their creativity to customize anything, such as clothes, transportation and houses. Avatars that represent users, including both main and customized avatars, are NFTs as well. Everything on the planet can be defined by users. users are allowed to mint their own NFT items using CCC, and the crafted items can be traded on the marketplace.



## **5. Galaxy Pioneer**

The Cash Click aims to provide an entrepreneur-friendly ecosystem, which encourages users to start their own businesses and hire others to work for them. If starting a business sounds too complicated, users are also able to work as a Galaxy Wanderer, looting and mining on different planets. There are infinite possibilities and business ideas in the Cash Click.

### **5.1 Galaxy Wanderer**

Users are encouraged to make a living while exploring the galaxy. As a Galaxy Wanderer, users can choose to work for other users as Galaxy Boosters or work freely in the universe to harvest resources through mining and looting in different planets or even join space expedition fleets.

#### **5.1.1 Mining and Looting**

Users can earn rewards when they spend time working on mining sites or by participating in the looting of other planets.

#### **5.1.2 Galaxy Booster**

If users do not have time to or complete quests, they can choose to give out their clones to a Galaxy Booster. Boosters will play the game using their clones to earn CCC while taking a cut from the lootings.

#### **5.1.3 Space expedition crew**

Users can work on space expedition ships as crew members. As part of the fleet, they will get a portion of the rewards.

### **5.2 Galaxy Entrepreneur**

Users can also choose to start their own business in the Cash Click. With our unlimited business options, every user will be able to fulfil their business dreams in the virtual world.

### **5.2.1 Land and planet development**

Planet developers are able to purchase and design the future use of a piece of land or a planet and decide whether it's going to be a commercial or residential area. For instance, planet developers can redesign a desert planet, turn it into an oasis, and then build a new human habitat.

### **5.2.3 Manufacturing and Mining**

Different planets have different types of resources and levels of abundance. Mining companies can set up mining sites and factories on other planets, extract ore and refine it into tradable resources.

## **6. Space Expeditions**

Other than the native planets and discovered space regions, the Cash Click also contains limited but numerous Mystery Planets. users will collaborate to discover and develop them and form a space expedition with resources and CCC.

### **6.1 Pre-launch**

The space expedition company founded by users can initiate space expedition proposals and post their exploration plans on the community board in V-DAO. Community users can invest in the expedition missions and receive a portion of the total rewards acquired. When the community voting and crowdfunding hit the target amount, they may proceed with their expedition.

### **6.2 Expedition rewards**

The expedition fleet will be able to collect rare resources during expedition journeys and have the chance to claim ownership of the newfound planets. In addition, the discoverer has the right to craft the planet into NFT and trade it in the marketplace in exchange for CCC.

#### **6.2.1 Fleet level**

The fleet level depends on the spaceship level, fleet size, number of crew members, total energy and resources reserves. The higher the level of the fleet, the greater the chance to find rare plants.

#### **6.2.2 Planet rarity**

The crew's clone will stay on board during the missions. There will be 4 four different rarities of Mystery Planets: Common, Rare, Epic, Legendary; the rarer the planet, the more abundant the resources.

## **7. CCC utilizations**

CCC is a multifunctional governance token designed for the Cash Click, with applications in community governance, trading in the marketplace, depositing, mining, upgrading, and crafting NFTs, and conducting space expeditions.

To better understand the utilities of CCC, users are advised to start from the basic function – work as the medium of trading NFTs and services in the Cash Click.

### **7.1 Multi-planet system**

Humans have discovered and developed several planets in the Cash Click, each of which has its unique culture and resources. Every planet is a GameFi where users will play to earn corresponding in-game currencies, which can be changed to CCC. Users in the Cash Click will loot the planet-specific resources in them and build numerous space stations. Those resources have many utilizations include but are not limited to upgrading or customizing NFTs, and trading for the planet-specific currency.

#### **7.1.1 Looting original NFTs**

Every planet has its unique and rich resources like equipment, minerals and creatures, which are all can be looted and then be traded. Some of them like equipment and creatures are the original NFTs that can be upgraded or customized by users in the future. The other NFTs like mineral resources are only consumables in the process of upgrade and customization, but they are also tradable.

#### **7.1.2 Upgrading and customizing NFTs**

Resources looting from the planets and CCC are essential inputs when upgrading NFTs. When the user spends resources and CCC to upgrade an NFT, a new NFT is minted while the original NFT, resources, and CCC will be burned. The process of customizing NFTs is similar to upgrade, but users are free to put in any resources they want and change the appearance of NFTs.

#### **7.1.3 trade for planet-specific currencies**

If the user does not plan to use out the resources for themselves, they can sell them and earn planet-specific currencies. The planet-specific currencies can purchase anything on the same planet, but are not applicable when trading other resources or services. To improve the flexibility of their virtual assets, users are advised to exchange those currencies into CCC in the marketplace. Only with CCC, users can purchase any resources no matter which planet they come from.

#### **7.1.4 Marketplace**

The marketplace is a trading platform, where all the trading activities will take place. Users will trade NFTs, services, and currencies inside it as described in the sections before. The currencies include the in-game currencies generated from various planets. The NFTs can be planet-specific resources looting from different planets or crafted NFTs. For certain items and equipment, the marketplace is also assisting in bridging the virtual and real world by allowing users to convert items between the two worlds.

### **7.2 V-DAO**

V-DAO is Cash Click's DAO (Decentralized Autonomous Organization). With the aid of CCC, users can participate in the governance of the Cash Click community through voting and initiating new proposals. For example, users can raise new business ideas, set disciplines for the whole Cash Click, and even the future functions of the Cash Click.

#### **7.2.1 Rights to vote**

The voting rights are calculated from the balance of CCC in users' wallets which are connected with the Cash Click. When the approval votes reach a certain level, the proposal will be approved and be executed automatically by the smart contracts.

#### **7.2.2 Business grants and support**

In the Cash Click, users can create new business ideas. The community will subsidize the most interesting and creative business ideas by community voting through the V-DAO. The V-DAO owns the smart contract of assets in the Cash Click.

world. It subsidizes the project's operations throughout the Cash Click and allows for autonomous community governance. Costing a small number of CCC, every user has the right to initiate new proposals to be voted on by the whole community.

## **7.4 Galaxy Decentralized Capital**

Galaxy Decentralized Capital (GDC) is a decentralized financial service provider in Cash Click. It provides lending and borrowing services and functions as a trading platform for tokenized financial products. GDC will function to bring DeFi to the Cash Click. Hence, all the lending and borrowing activities in the Cash Click will be conducted through autonomous smart contracts via GDC.

### **7.4.1 Lending**

GDC allows users to deposit their available CCC into the GDC Vault to earn interest. As a result, users will receive a floating yield of return based on the total amount of borrowing and lending in the GDC market.

### **7.4.2 Borrowing**

Users can borrow CCC from GDC collateral from the Cash Click or from the real world to acquire CCC from the GDC. The interest rate will be transparent and variable, depending on the total amount of lending and borrowing at a given time.

### **7.4.3 Tokenized financial product**

Users can invest in tokenized financial products in GDC with CCC, allowing them to bridge their virtual assets with the real world. The tokenized financial products provided in GDC include tokenized stocks, options, bonds, real estate, and more tokenized financial derivatives that will be added to GDC in the future.

## 8. Token distribution

Cash Click will issue a total supply of 10 billion CCC tokens, all of which are obtained by mining. CCC tokens have multiple utilities in the Cash Click. The entire Cash Click consist of lots of planets and space stations, where CCC tokens are the governance tokens for the development of the ecosystems. The tokens gained by Gamefi can be swaped with CCC tokens with certain ratios. CCC tokens can be used to mint, upgrade and customize NFTs, swap for planet-specific currencies, form space expeditions, and trade in the marketplace.

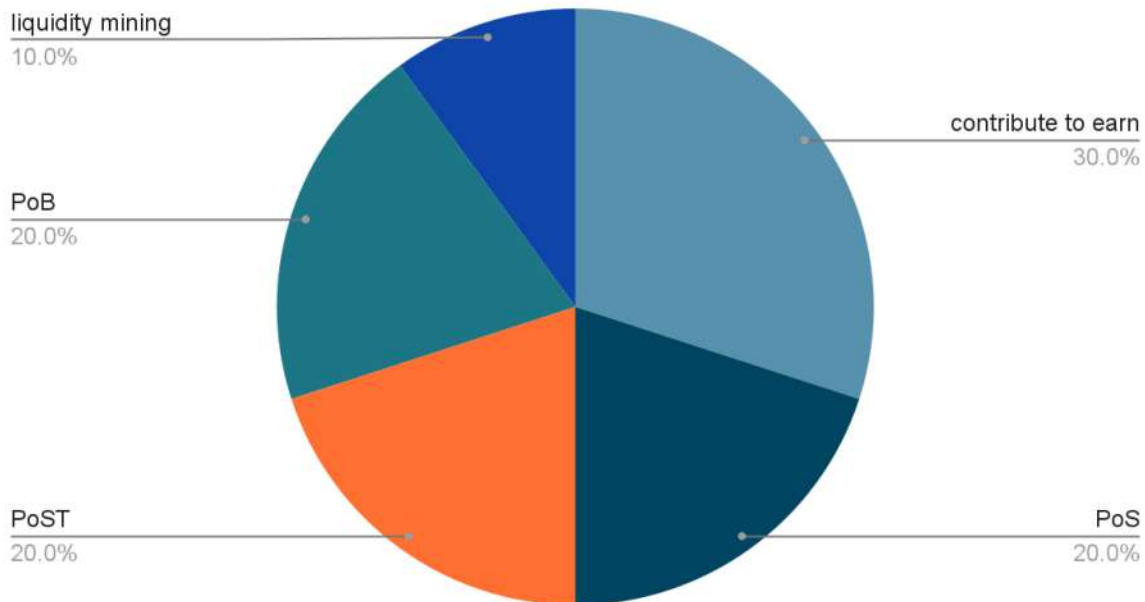
### 8.1 Contribute to earn

At the beginning of the Cash Click ecosystem development, the only mining method open to the community is 'contribute to earn'. Users inject assets for the development of their planet, and this is considered as the 'contribution'. The more contribution a user makes, the more mining rewards the user gains.

For the rest of CCC, the Cash Click gives miners who want to participate a high level of freedom. With the development of the Cash Click, the rest of the CCC tokens will be gradually released via different mining methods. The mining methods to be released in the future with the allocation of:

- 20% reserved for PoS
- 20% reserved for PoST
- 20% reserved for PoB
- 10% reserved for liquidity mining

## Token Distribution



## 8.2 Proof of Stake (PoS)

The Cash Click provides users with a relatively traditional mining method – proof of stake. Miners stake their CCC so that they will have rights to check the validity of transactions. The longer and more CCC miners stake, the higher possibility that the miner be chosen as the validator and receive CCC as rewards. Thus, those users who prefer a more resistant and more developed method are advised to mine CCC by PoS. Miners who are willing to make a longer term investment are recommended to enter the PoS mining pool and stake their CCC.

## 8.3 Proof of Space-Time (PoST)

Derived from PoS, Proof of Space-Time is gaining its popularity these days. The Cash Click will provide miners this choice as well. Miners who have large amount of storage space may receive satisfying rewards via this method.

PoST requires miners to prove that they have truly provided storage capacity over a period of time. Similarly, miners will receive CCC for rewarding their storage contribution. The CCC rewards is proportionate to the disk space miners provide and the length of time period.



## **8.4 Proof of Burn (PoB)**

To participate in CCC's PoB mining, miners initially need to hold some CCC because they need to destroy them to generate new blocks. Miners will prove that they have sent a certain amount of CCC to the black hole to win the rights to be selected as the validator to the new block. The chance to be chosen is proportional to the amount of CCC miners burnt during a period. After the new block is generated, miners will gain their awarding CCC.

This mining mechanism ensures that CCC will keep deflating over time and protect the price of CCC. Thus, the Cash Click plan to reserve enough amount of CCC for PoB to benefit each participant in the Cash Click community.

## **8.5 Liquidity Mining**

To improve the liquidity of CCC, the Cash Click is opening the liquidity mining pools to assist in accelerating the transaction speed. Users can stake pair of coins like CCC-HSDT, CCC-BTC and CCC-ETH for a given period of time. Then they will become liquidity miners and be eligible to receive CCC rewards for contributing tradable coins for other CCC users.

The Cash Click users need CCC to mint, upgrade and customize NFTs, swap for planet-specific currencies, form space expeditions, and trade in the marketplace. The more the CCC users, the higher liquidity they need, so the liquidity providers can receive higher interest for their contribution.

# 9. Roadmap

## Q1. 2023

- Release Cash Click official website
- Cash Click begins to develop space stations and GameFi functions
- Complete Cash Click smart contract infrastructure

## Q1. 2024

- The initial CCC can be mined via “contribution to earn” method
- The marketplace enters alpha testing
- Cash Click enters alpha testing

## Q1. 2025

- The marketplace enters beta testing
- Cash Click enters beta testing
- ‘Contribute to earn’ mining functions become available, 30% of CCC is unlocked
- The marketplace is officially released and users are allowed to trade NFTs inside

## Q2. 2025

- The official version of Cash Click is released
- Release Jurassic Planet
- Release workshops where users can craft their own NFTs

## Q1. 2026

- Release Merlin's Fortress

- Start to develop Cash Click AR and VR functions
- 20% of CCC is open to be mined via PoS
- 20% of CCC is open to be mined via PoST
- Allow users to experience multi-planet life via clone characters

#### **Q2. 2026**

- Release Warzone
- New function: customizing companion characters
- Begin to build V-DAO community smart contract structure

#### **Q1. 2027**

- Release Asgard
- V-DAO community governance system enters alpha testing
- 20% of CCC is open to be mined via PoB
- 10% of CCC is open to be mined via liquidity mining

#### **Q2. 2027**

- Release Wonderland
- AR and VR functions enter alpha testing
- V-DAO community governance system goes live

#### **Q1. 2028**

- Release Tomb of Stars
- Release V-DAO community governance system

#### **Q2. 2028**

- AR and VR functions enter beta testing

- Space Expedition function enters alpha testing
- The function of founding companies goes live

#### **Q1. 2029**

- New areas with numerous unknown planets in the Cash Click are opened
- Users are able to form space expeditions and explore the newly opened areas

#### **Q2. 2029**

- Users are allowed to decide the future of the Cash Click via V-DAO community

#### **The first half of 2030**

- Cash Click officially release AR and VR experience

#### **The second half of 2030**

- Corporate with business partners to convert customized NFTs into the real world

## **10. Summary**

Cash Click is a decentralized metaverse satisfying social and financial needs for all people around the globe. People have the opportunity to live an exciting life, where they can develop, trade and create digital assets in a futuristic virtual world. Furthermore, users have the chance to grow their real-world wealth by exploring and mastering the intricate and diverse universe, that is, the Cash Click.