White Paper 2021

Cihuahua Token
(CIHUA)

A. **Introduction**

The payment industry has evolved over the past years with the advent of technologies such as blockchain. Integrated systems within payment gateways offer an improved payment mechanism for the merchant and the end user. They often offer bundled services that include payment processing, data reporting, and fraud management. Many traders have adopted the payment gateway system to ensure effective and transparent payment transactions. Digital transactions account for the majority of commodity exchanges conducted in day to day lives. Payment gateways eliminate risks to all parties of the transaction specifically the merchant and the consumer. They help to capture the transaction instantly, encrypt the payment transaction information, route it to the processor, and send back an approval notice. Payment gateways are traceable at all times. Traceability of payment transactions enables correct auditing, accountability, and verification. To avoid high fraud risk, payment gateways also authenticate the merchant. This promotes trust for both the consumer and the merchant.

B. **Cryptocurrency Payment Gateway**

Cryptocurrency payment gateways have been designed with the ability to send and receive crypto payments in a secure and efficient manner. This is achieved through the use of key features such as smart contracts, consensus algorithms, maintenance of the blockchain system, and copies of all transactions. The e-commerce industry is expected to surpass $100.6 trillion globally by 2025, attracting more cryptocurrency companies to the sector and making the global adoption of cryptocurrencies a reality. Therefore, utilizing crypto payment gateways in e-commerce will enable smooth and reliable transactions. In trade transactions between countries, the use of cryptocurrency as a payment gateway will provide many conveniences and benefits for both parties. first, the security system of cryptocurrency payment gateway transactions is guaranteed because of the use of encrypted blockchain technology safely. Second, the transaction fees are relatively very cheap compared to using fiat money. Third, the transactions are real time without having to wait long. Fourth, ease of transaction so that it can be done anywhere under any conditions, even while lying on the bed. This is a cryptocurrency payment facility that fiat money does not have.

Millions of merchants all over the world now accept cryptocurrency payment gateways. Merchants like Esty, Amazon, Magento, OpenBazaar, and many others are accepting payments in cryptocurrencies, thereby making shopping easier than before. Over 85 % of Australians prefer to use crypto payments for daily purchases. In Eastern Europe and small Western European towns, people have reverted to using cryptocurrency instead of fiat for everyday purchaces. The number of businesses accepting crypto payments have risen as a result of the decentralization brought about by blockchain technology.

Cryptocurrency payment gateways enable merchants to easily receive transactions of cryptocurrencies, in exchange for products and services. Payment processes in cryptocurrencies are not confined to any borders or boundaries. They can be utilized without discrimination or protection of a specific country or jurisdiction. Businesses across the globe including the food and e-commerce industry have now begun to accept cryptocurrencies. Food outlets accepting crypto payments include Starbucks, Burger King, Lieferando, PizzaForCoins, Shuttle Delivery, Хочу Поесть, and many more. Users can also make crypto payment transactions on platforms such as Microsoft, Shopify, Cheap Air, and Reeds Jewelers, etc.

Existing Concepts Cryptocurrency payment gateways are networks that permit easy and simple payment of cryptocurrencies between merchants and users. These are secured by authentic digital signatures, while payments are made in real time with minimum fraud risks.

1. BitPay

BitPay is a cryptocurrency payment processor that aims to offer easy payment transactions through cryptocurrencies. Headquartered in the US and launched in 2011, Bitpay designed the BitPay app for all its cryptocurrency payments. The app has been integrated with more than 40 e-commerce platforms and point-of-sale (POS) systems. Customers can pay in cryptocurrencies of their choice. BitPay has open-source plugins suitable for e-commerce platforms. It also has an API platform that offers a simple interactive interface.

2. Coinbase

Coinbase enables users to transact Bitcoin payments for any business. Alongside this, it has developed a merchant app used to accept Bitcoin payments across the world, as well as convert them to any cryptocurrency or fiat money. With Coinbase, businesses are able to receive Bitcoin using the Coinbase merchants solutions both offline and online. It is fast, integrated with API, and has zero transaction fees

3. Coin Payments

Since 2013, CoinPayments has continuously developed its payment gateway system. With CoinPayments, merchants can receive payments cryptocurrencies including Bitcoin, Monero, Ethereum, and many more. The network has a multi-cryptocurrency wallet that allows users to store various cryptocurrencies.

4. CoinGate

Coin Gate allows merchants in the e-commerce industry to receive payments in Bitcoin and other altcoins. It provides its users with various features for businesses
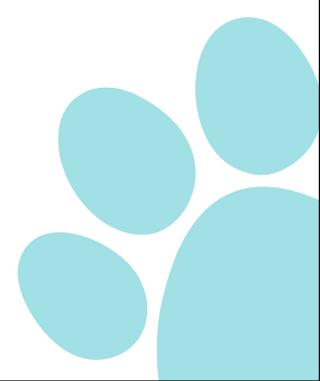
including plugins for e-commerce, APIs, and POS applications. . Payments can be made on the web browsers, as well as on its Android and iOS versions. It is committed to making crypto payments easy for businesses and clients around the world.

5. B2BinPay

B2Binpay is a global cryptocurrency payment solution for traders and customers. The cryptocurrency gateway solution permits businesses to accept cryptocurrency payments online in a safe and secure manner. It offers seamless payment transactions at an affordable fee as compared to traditional payment gateway systems. B2BinPay has a high degree of automation and rapid transaction speed of under 20 seconds. The platform supports over 800 coins and tokens and has a secure API. It has no recurring fees or hidden charges.

C. Executive Summary

In conclusion, this document has discussed the basics, technology, use cases and roadmaps of the Cihuahua Token and the underlying payment gateway technology. Cihuahua Token introduces its platform as a payment gateway for product or service developers, merchants, and customers. Facilitated by Cihua Swap as a first step for Cihuahua Tokens to introduce themselves to the world of digital assets, which manifested themselves to make it easier for Cihuahua Token users to exchange instantly. So, Cihuahua Token will introduce a payment gateway which will be its main feature. Furthermore, the Cihuahua Token will be the answer to the ease of export and import transactions as well as business expansion between countries because it uses real-time transactions with very low fees compared to fiat money.

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A. **Platform Overview**

Online payment transactions are essential for the digital economy. Blockchain-based payment platforms are advancing in their reputation as an efficient payment method with millions of successful cross-border transactions worldwide. With this said, Cihuahua Token aims to drive the technology for widespread adoption as a payment method by tapping into the flourishing application market.

Cihuahua Token serves as a way to introduce cryptocurrency payments with a token solution not only for decentralized applications but for all existing smart applications. It is designed to cater to a broad spectrum of cross-border trading platforms and online shopping. Cihuahua Token will be engineered to be compatible with most existing applications that offer payment transaction services.

Cihuahua Token will form a network that branches off the Binance Smart Chain to offer a blockchain-based payment gateway API that accepts cryptocurrency. The Cihuahua Token network will facilitate easy application integration enabling application developers to easily integrate crypto payment functionality into their applications.
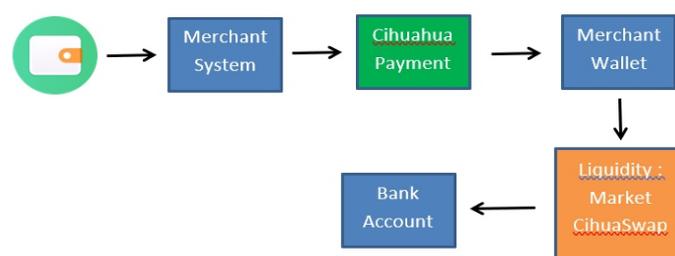
Initially, the Cihuahua Token, the platform's native token, will be released as a BEP-20 based currency. The Cihuahua Token token can be used as a payment in the application along with other cryptocurrencies that are supported by the payment gateway API.

B. **The Payment Gateway Ecosystem**

The Cihuahua Token payment gateway ecosystem will include all related processes that facilitate the smooth running of blockchain-based payment transactions. Ecosystems will function and operate with each other to provide payment gateway services that function efficiently in a digital business platform.

The diagram below illustrates the Cihuahua Token payment gateway ecosystem interaction, specifically the process in performing successful blockchain-based payment transactions on platforms that will integrate Cihuahua Token. The ecosystem flow is comprised of 5 major components: (1) Consumer Wallet; (2) Merchant System; (3) Cihuahua Token Payment Gateway; (4) Merchant Wallet; and (5) Merchant Bank Account.

The transaction begins with the Consumer Wallet where the consumers keep their crypto assets. The Consumer Wallet is an external component and not included in the products Cihuahua Token offers. The heart of the Cihuahua Token ecosystem is the Cihuahua Token Payment Gateway. This service is also the main offering of the Cihuahua Token ecosystem.

The Merchant System on the diagram pertains to smart applications and e-commerce platforms. The Cihuahua Token Payment Gateway API is integrated into the Merchant System on its checkout pages.

On the checkout page, consumers can pay for their purchases by scanning a QR code or by copying the merchant's wallet address. During the checkout process, the consumer will select the digital currency they wish to use included Cihuahua Token. Cihuahua Token Payment Gateway supports a list of cryptocurrency and will automatically convert the currencies to Cihuahua Token. The conversion will be displayed on the Merchant Account. Cihuahua Token, as the native token of the platform will have better conversion value compared to other cryptocurrencies. Users can also pay using the most popular cryptocurrencies such as Bitcoin, Ethereum, Stellar, and the likes.

Once the payment is sent, the merchant will receive a notification with the transaction (TX ID) and the order number to confirm a successful checkout. The merchant will also have the full details of the transaction including the original amount, the digital currency used, and order number which can be accessed on the Merchant Account. All transactions are downloadable for accounting purposes.

To encourage people to use payment platforms, Cihuahua Token has prepared Ekosytem Swap as a platform to make it easier for users to make liquidity that is integrated with various wallets such as Trust Wallet Metamask, etc. In addition, various programs and cooperation systems will be implemented in various major companies in the world as an effort to introduce our system worldwide. Also launching marketing campaigns such as loyalty programs and affiliate partnerships. This allows the Merchant Environment to offer discounts or rebates to users when they choose to pay with Cuhuahua Token.

C. **The Cihuahua Swap Ecosystem**
Cihua Swap is a swap platform that was prepared by the developer at the initial launch of the Cihuahua Token. This platform is designed to make it easier for Cihuahua Token users to process their token liquidity, as well as an ecosystem that will be able to stabilize Cihuahua Token prices through transaction fees that are applied to other assets that wish to list on Cihua Swap.
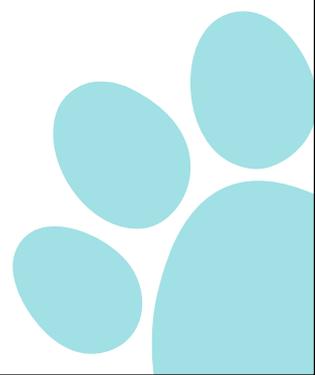
Cihua Swap not only has Cihuahua Tokens, but also accepts listings of various other tokens that want to open liquidity in Cihua Swap. This platform will later become a swap platform that is directly integrated with the Cihuahua Token Payment Gateway, so that all tokens that are open liquidity in Cihua Swap can be directly entered as a means of payment at various merchants that have collaborated with the terms and conditions that apply to Cihuahua. Token Payment Gateway that has been set.

D. Tokenomic

Token Name	:	Cihuahua Token
Token Ticker	:	Cihua
Token Based	:	Binance Smart Chain (BEP-20)
Smart Contract	:	0xbb01e2974d421eaffcbac9f5d90a3056f761b0ce
Total suplay	:	1,000,000,000,000,000 CIHUA

Token Distribution

Staking and Farming	:	200,000,000,000,000 (20%)
Liqudity	:	300,000,000,000,000 (30%)
Development Project	:	200,000,000,000,000 (20%)
Marketing	:	100,000,000,000,000 (10%)
Airdrop	:	200,000,000,000,000 (20%)

E. Road Map

-2021: Q2   : 1. Cihuahua Token Launching

                   2. Cihua Swap Launching

Q3   : 1. Cihuahua Token Exchange Listing

           2. Listed any token to Cihua Swap

           3. Expand to any merchant

           4. Burning some available suply

Q4   : 1. Cihuahua Token lists its token on several cryptocurrency exchanges for it to be available for merchants and the general public

          2. Cihuahua Token starts reaching out and establishing partnerships with merchants to integrate its payment gateway into their apps

-2022: Q1   : Cihuahua Token Payment Gateway Integration Partnerships are approved and Cihuahua Token is being utilized by merchants and customers within their app for online payments.

Q2   : Cihuahua Token adds crypto support Cihuahua Token payment gateway continues to innovate by adding additional cryptocurrency support within its API.

Q3   : Cihuahua Token Lists on more cryptocurrency exchanges to increase its value and liquidity. The target are 30 partner exchanges.

Q4   : Developing Cihua Swap and open project developmen parnership for any ecosystem

Cihuahua Token