

# WHITEPAPER

## CREBIT (CBT)



---

# TABLE OF CONTENT

## INTRODUCTION

## OVERVIEW OF CREDIT TOKEN (CBT)

## CORE COMPONENTS

### 3.1 NON-FUNGIBLE TOKENS (NFTS)

### 3.2 METAVVERSE INTEGRATION

### 3.3 REAL-WORLD UTILITY

## TOKENOMICS

### 4.1 TOTAL SUPPLY AND DISTRIBUTION

### 4.2 DEFLATIONARY MECHANISM

## BLOCKCHAIN AND TECHNOLOGY

### 5.1 Binance Smart Chain (BNB) Integration

### 5.2 Smart Contract Security

## CREBIT EXCHANGE AND WALLET

### 6.1 EXCHANGE FEATURES

### 6.2 WALLET FEATURES AND SECURITY



---

## **GOVERNANCE AND STAKING**

### **7.1 DECENTRALIZED GOVERNANCE**

### **7.2 STAKING AND YIELD FARMING**

## **PARTNERSHIPS AND ECOSYSTEM**

## **SECURITY, COMPLIANCE, AND RISK MITIGATION**

## **COMMUNITY AND DEVELOPER INCENTIVES**

## **CONCLUSION**





# INTRODUCTION

Credit Token (CBT) is a cryptocurrency that operates on the Binance Smart Chain (BNB), engineered to power applications in the non-fungible token (NFT) space, virtual metaverse environments, and real-world utility applications. Built with the future of digital economies in mind, Credit seeks to transcend the limitations of traditional cryptocurrencies by offering a holistic, multi-use ecosystem.

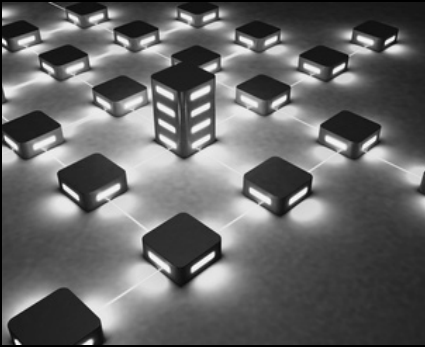
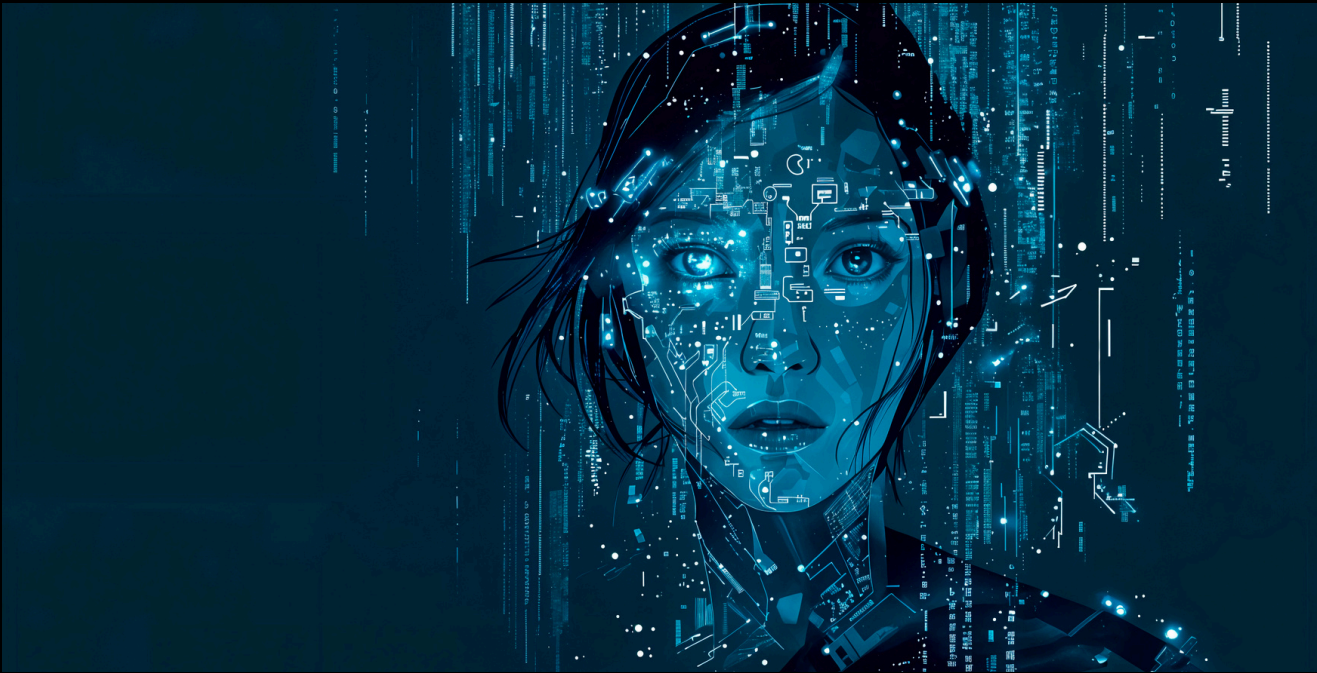


The blockchain space is quickly evolving, with NFTs transforming ownership models, and the metaverse promising virtual worlds where users can interact, build, and transact. Credit Token bridges these innovations with a focus on real-world utility, decentralized governance, and sustainable growth.

## OVERVIEW OF CREDIT TOKEN (CBT)

**Credit Token (CBT) is a BEP-20 standard token, built on the Binance Smart Chain (BSC) to ensure fast, low-cost transactions and a highly secure environment. The primary objective of Credit Token is to serve as the backbone for:**





- **NFT Transactions:** Enabling users to trade, mint, and auction NFTs in a decentralized marketplace.
- **Metaverse Economy:** Powering virtual economies where users can buy virtual land, assets, and interact with decentralized applications.
- **Utility Payments:** Offering a payment method for real-world transactions, allowing merchants to accept CBT tokens via future integrations like Crebit Wallet and payment gateways.



## KEY ATTRIBUTES OF CBT:

- Low transaction fees due to Binance Smart Chain integration.
- High scalability to support growing use cases across multiple platforms.
- Deflationary mechanisms to ensure long-term token value

## CORE COMPONENTS

### 3.1 Non-Fungible Tokens (NFTs)

NFTs represent the future of digital ownership. Creditor Token facilitates easy access and utility within NFT marketplaces:

- **NFT Marketplace:** Users can buy, sell, and trade NFTs using CBT tokens. The marketplace will be powered by the Binance Smart Chain, ensuring high-speed, low-cost transactions.
- **NFT Minting:** Creators can mint NFTs by staking CBT, creating decentralized and permissionless access for artists, musicians, and content creators.
- **Royalties:** Creditor will allow creators to set up royalty payments on secondary sales, ensuring continuous revenue streams for artists.

In the future, Creditor Token will introduce multi-chain NFT capabilities, allowing users to trade NFTs across different blockchains with CBT as the connecting currency.





---

## 3.2 METAVERSE INTEGRATION

**As virtual worlds grow, Credbit Token will power decentralized economies in metaverses:**

**As virtual worlds grow, Credbit Token will power decentralized economies in metaverses:**

- **Virtual Land Ownership:** CBT will be the primary currency used to purchase, sell, and trade virtual land in partnered metaverse platforms.
  - **Digital Assets:** Avatars, skins, clothing, and other in-world assets can be acquired using CBT. Each asset will be tokenized as an NFT, ensuring full ownership and tradability.
  - **Cross-Metaverse Economy:** Credbit aims to collaborate with multiple metaverse platforms, enabling users to move assets and tokens seamlessly between worlds.
- As virtual worlds grow, Credbit Token will power decentralized economies in metaverses:**

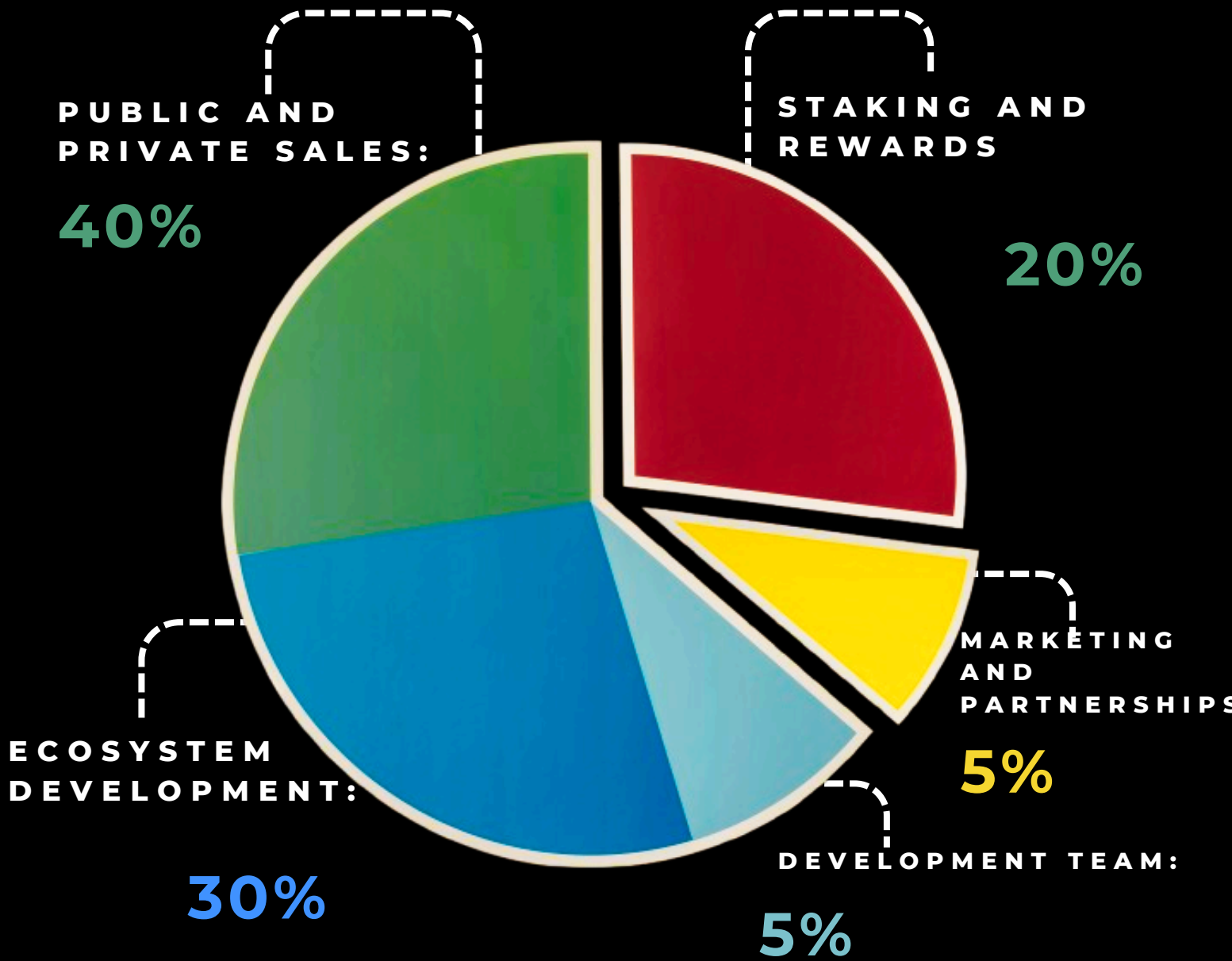
## 3.3 REAL-WORLD UTILITY

**Credbit is not limited to the digital world. It aims to create real-world utility by functioning as a payment solution in the following ways:**

- **Merchant Payments:** CBT will be integrated into Credbit Wallet, allowing users to transact with merchants that accept cryptocurrencies.
- **DeFi and Lending:** Users will be able to leverage CBT tokens in decentralized finance applications like lending and borrowing platforms.
- **Remittance Services:** The wallet will also feature remittance functionalities for cross-border payments at minimal cost.



# TOKENOMICS



## 4.1 TOTAL SUPPLY AND DISTRIBUTION

Credit Token is designed to have a finite supply of 10 million tokens, distributed across the following categories:

# DISTRIBUTION

## **PUBLIC AND PRIVATE SALES: 40%**

The tokenomics structure allocates 40% of the tokens to public and private sales, focusing on raising capital through both public offerings and private investments

## **ECOSYSTEM DEVELOPMENT: 30%**

A significant 30% is dedicated to ecosystem development, including advancements in the metaverse, NFT integration, and the creation of decentralized applications (dApps).

## **STAKING AND REWARDS: 20%**

Another 20% is reserved for staking and rewards, incentivizing community participation and token holding.

## **Marketing and Partnerships: 5%**

Another 20% is reserved for staking and rewards, incentivizing community participation and token holding.

## **DEVELOPMENT TEAM: 5%**

while the remaining 5% is designated for the development team to support ongoing innovation and project maintenance.



# DEFLATIONARY MECHANISM

To maintain the value of CBT and prevent inflationary pressure, several deflationary mechanisms will be implemented:

- **Burning Mechanism:** A portion of tokens used in transactions, NFT minting, and metaverse purchases will be burned.
- **Staking Incentives:** Users who lock their tokens in staking pools will receive additional CBT rewards, with extended lock-up periods to encourage long-term holding.



## BLOCKCHAIN AND TECHNOLOGY

### 5.1 BINANCE SMART CHAIN (BNB) INTEGRATION

Crebit Token operates on the Binance Smart Chain (BSC), a high-performance blockchain that supports fast transactions and low fees. BSC's compatibility with Ethereum-based dApps (through the EVM) allows Crebit to easily integrate with existing decentralized applications, ensuring widespread adoption.

### 5.2 SMART CONTRACT SECURITY

Security is paramount to the success of any blockchain project. Crebit's smart contracts will undergo rigorous audits by third-party security firms to identify vulnerabilities and ensure the safe handling of user funds.





# CREBIT EXCHANGE AND WALLET

## 6.1 CREBIT EXCHANGE

Launching in 2025, the Credbit Exchange will provide a decentralized trading platform for CBT and other cryptocurrencies. Key features include:

- **Low Transaction Fees:** Leveraging Binance Smart Chain's efficiency, Credbit Exchange will offer competitive fees.
- **Cross-Chain Trading:** The exchange will support multiple blockchains, allowing users to trade assets across different networks.
- **NFT Marketplace:** The exchange will feature an integrated NFT marketplace where users can trade NFTs directly using CBT.

## 6.2 CREBIT WALLET

The Credbit Wallet will be a secure, multi-functional app, supporting:

- **CBT Storage:** Securely hold CBT tokens with hardware-level encryption.
- **DeFi Integration:** Users will be able to participate in staking, yield farming, and liquidity pools directly from the wallet.
- **NFT Management:** Users can view, trade, and transfer their NFTs.
- **Payment Gateway:** The wallet will feature merchant integration, allowing real-world utility of CBT.

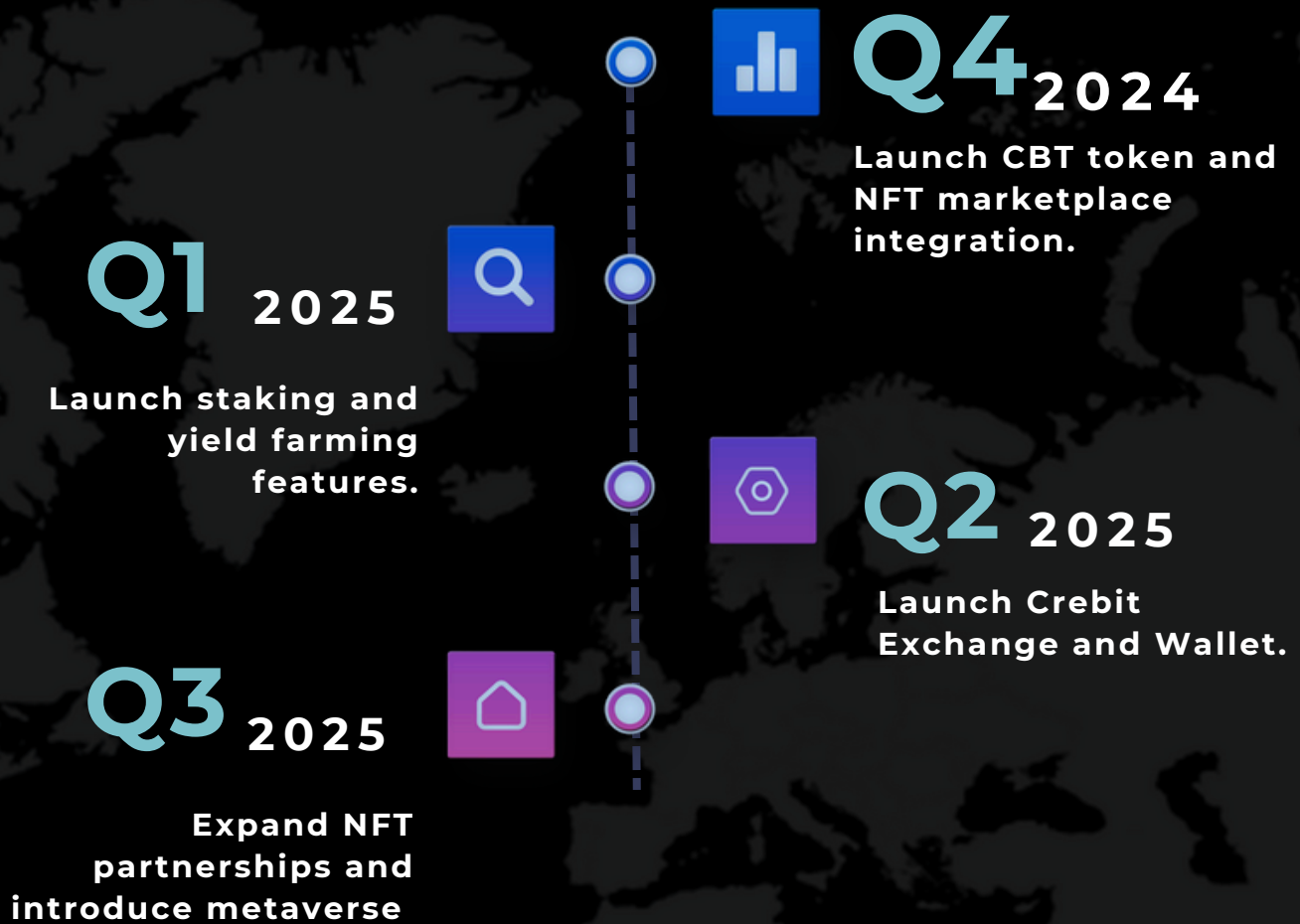
## GOVERNANCE AND STAKING

### Decentralized Governance

Credbit Token will be governed by its community through a decentralized governance system.



# ROADMAP



## 8.2 Long-Term Vision (2025-2027)

- Build a fully decentralized ecosystem that supports cross-chain transactions and real-world utility.
- Expand into new markets with the Crebit payment gateway.

# **PARTNERSHIPS AND ECOSYSTEM**

Crebit is actively pursuing partnerships with NFT platforms, metaverse creators, and blockchain developers to expand the use cases for CBT. These collaborations will ensure that CBT remains at the center of decentralized economies.

## **10. SECURITY, COMPLIANCE, AND RISK MITIGATION**

Crebit Token adheres to best practices in blockchain security, with robust mechanisms for safeguarding user funds and privacy. Smart contract audits and continuous monitoring will minimize risks. Furthermore, Crebit will comply with all relevant regulatory requirements, ensuring transparency and trust in its operations.

## **COMMUNITY AND DEVELOPER INCENTIVES**

Crebit encourages developer engagement through grants, rewards, and a developer-friendly environment. The community will have access to open-source tools and resources to contribute to the Crebit ecosystem, creating dApps, games, and more.



## CONCLUSION

Crebit Token is poised to be a leader in the NFT, metaverse, and blockchain utility space. With its integration on the Binance Smart Chain, robust tokenomics, and strong community focus, Crebit offers a unique opportunity