

The White paper

The smartcontract.market project addresses the current lack of diverse smart contract wizards for various needs. Existing smart contract wizards offer only crude and expensive tools for creating token templates and pre-sales. These tools appeal only to cryptocurrency industry specialists.

Thousands of different wizards will appear on our smart contract marketplace for any purpose, including for ordinary people who were previously unfamiliar with cryptocurrencies. Any programmer will be able to host their wizards, competing with other programmers on price and convenience. Users will be able to leave suggestions for programmers about which smart contract wizards they need.

In addition to standard wizards for tokens and pre-sales, it will be possible to deploy wizards for various microfinance services designed for users unfamiliar with cryptocurrencies. Most people still have a poor understanding of how cryptocurrencies and smart contracts work, but these people will be able to easily use convenient and useful blockchain-based services. Thus, smartcontract.market will help popularize cryptocurrency among people who were previously unfamiliar with it.

The marketplace will allow any retiree or homemaker to set up the necessary financial microservice. With the touch of a button, their smart contracts will be automatically deployed on the blockchain and equipped with a frontend - their own website page for each smart contract.

You can see an example in the test services that are already running.

Examples of Smart Contract Wizards:

1. Helping spenders and people with various destructive addictions accumulate funds.
2. Transparent and convenient fundraising that automatically protects donors.
3. Enabling transactions with various tokens and stablecoins without internet access.
4. Creating contests, games, lotteries, quizzes, etc.
5. Creating alternatives to traditional banking systems or pension funds, etc.

1. Coinsafebox service: assistance in accumulating funds for spenders and people with various destructive addictions

Brief description of the project

The service helps people who constantly struggle with impulse spending, deplete their savings, and fail to accumulate the amounts they need. The smartcontract.market project provides smart contract wizards that will securely store funds according to terms specified by users.

The principle of operation

On the project's website in the smart contract store, you select the appropriate wizard and create a contract that prevents you from spending money prematurely. Your stablecoins or any EVM-compatible tokens will be stored in the smart contract account until the conditions you specified are met. You can create contracts for a required amount, until a specific date, with payments distributed on convenient dates, and even create your own pension fund from which no one will ever be able to steal money - not even you yourself. You don't need to learn programming languages to do this; just fill in the wizard fields.

2. Open and transparent fundraising service

Brief description of the project

The service is also based on smart contract wizards. It will allow users to create transparent and honest fundraising campaigns that can protect donors' funds if the required amount is not collected. Anyone can see what donations have been made and how much money has already been raised. Marketplace sellers will be able to add any wizards for fundraising, as long as they do not violate the marketplace rules.

The principle of operation

Create a smart contract for transparent fundraising by selecting the appropriate wizard. As the organizer of the campaign, you will be able to announce tenders for goods with voting among campaign participants. In this way, the community will help you decide where and from whom it is better to buy, for example, food for animal shelters. Wizards for various collection modes will be offered. It will be possible to set up a collection with a deadline or target amount.

For example, the smart contract wizard for event fundraising is suitable for novice artists and musicians. It will also allow fan clubs to raise funds for their idols' concerts. If the target amount is not reached, the funds will be returned to all participants. If the required amount is collected, then all fans will be able to automatically receive electronic tickets for the performance, based on the amount they donated.

When creating a smart contract for event fundraising, you will be able to specify the ticket price for a future concert. If a donor transfers an amount that is not evenly divisible by the ticket price, the algorithm will allocate whole ticket portions, and the remainder will be considered a charitable contribution.

The Neighbors Collection Wizard allows you to organize and control fundraising for non-profit partnerships and cooperatives. For example, to improve the territory or repair an apartment building that all residents want to pay for. For reporting to government regulatory authorities, a personal report page will be created for each collection. In case of a shortfall in the collection amount, you can set up a choice: whether to return the money to the tenants, make repairs with what you managed to collect, or leave money in the building fund for other future needs. With the help of a smart contract for housing and communal services, district residents will be able to control their management company.

3. Performing transactions without Internet access

Brief description of the project

The project is being developed with consideration for potential global conflicts. The site's pages are deliberately designed in a minimalistic, simple style so that users can make payments and create smart contracts with extremely unstable internet connections. Images and heavy code from various add-ons would interfere with page loading. People have already forgotten how slow 2G is over long distances. They will remember this when most communication towers are attacked by missiles and drones, and many Starlink satellites are shot down. The CCB mobile application will be designed to enable transactions without internet access using:

- 1) Voice telephone service;
- 2) SMS.

Or in the complete absence of any connection, using direct smartphone-to-smartphone communication:

- 1) Bluetooth;
- 2) NFC;
- 3) P2P Wi-Fi;
- 4) IR port;
- 5) Cable connection.

The principle of operation

If there is a threat of internet outage, smartcontract.market portal users will be able to create a transaction hub using a suitable wizard and their chosen phone company's API. During telephone transactions, the hub's answering machine can disguise itself as the voice menu of a commercial company whose operator you cannot reach. Users will be able to create voice menus to mask transactions. The same applies to SMS transactions: users can create phrases that will serve as

transaction commands. The service is useful when there is landline or cellular connection but no internet. Transactions will be possible even from a payphone.

In case of complete lack of communication, users will be able to make transactions from smartphone to smartphone if they are nearby. For example, if all the nearest electrical substations are bombed and the seller does not have a generator in the store. Instead of preparing for potential looting of your business, it's better to give people a chance to pay for your goods. In this case, transactions will be transferred to the blockchain later, when the nearest internet connection is available.

4. Creating an alternative to the classical banking system

Brief description of the project

Using the sets of wizards described above, you can create simple banking services without human intervention. The first thing that comes to mind after creating microfinance service wizards for people unfamiliar with cryptocurrencies is creating a set of such wizards for cryptocurrency mini-bank functionality.

In fact, that's too simple and shallow. It's better to create a central bank that will allow everyone to create cryptocurrency mini-banks. The smart contract marketplace will turn into a marketplace of cryptocurrency banks. It will be enough for a future banker to fill out several wizards, and their personal bank is ready. It will even be possible to attract depositors' funds at rates higher than traditional bank rates. In automatic banks, you won't need to pay salaries to clerks and rent prestigious premises. There will be no mistakes related to the human factor. The bank's director won't be able to steal depositors' money and escape to a tropical paradise, because such opportunities won't be coded into the smart contracts.

After that, the marketplace will turn into a cryptocurrency central bank that prevents its trusted mini-banks from deceiving people. Hence the abbreviation for the token: CCB = Crypto Central Bank. Any depositor will be able to verify the authenticity and reliability of the bank in the marketplace registry, so as not to become a victim of fraudsters imitating banks in the CCB system.

In addition to trusted mini-banks, it will be possible to open a mini-bank with less marketplace control. Then traffic light markers will appear in the registry, indicating that the bank can withdraw depositors' funds to its own projects, not just to Crypto Central Bank's tools.

How CCB works

Using the sets of smart contract wizards from Crypto Central Bank, anyone can create their own bank and advertise it, attracting depositors' funds. When checking a bank in the CCB registry, a traffic light grading system is used.

1. The green label tells potential depositors that this mini-bank uses only CCB tools to grow money, which means that the bank can be fully trusted. The owner of a trusted bank won't be able to withdraw their depositors' money in any way, because it's automatically placed under CCB's control. The banker receives only interest for customer operations. All smart contracts in the green bank are open and transparent. No one can identify the owner of such a bank unless he tells someone about it. There is no KYC or AML – it is enough to connect an EVM-compatible wallet.

2. The yellow label of the bank is a verified corporation with licenses and experience in finance. The yellow mini-bank will be able to raise funds for its needs by withdrawing assets from the CCB circuit. Crypto Central Bank does not provide any guarantees to depositors of such cryptobanks. In this case, the depositor entrusts the money to a corporation he knows by accessing a mini-cryptobank via a link from the official website. It is the link from the official website of a well-known company that is a sign of a yellow bank. The only difference from banks with a red label here is that the yellow bank is opened only by market professionals. Yellow banks can arrange KYC and AML checks for their clients on their own initiative. Crypto Central Bank does not verify either bankers or users. And it is not responsible if the link was located on a phishing site that mimics the site of a well-known company.

3. The red bank can be opened by anyone. Even a schoolboy can brag to his classmates that he's a banker now. Remember that anyone can also open the green bank if they select the "CCB Tools only" option in the settings. However, if there is a red mark in the Crypto Central Bank registry, as in this case, it means that the newly-minted banker has indicated in the settings the possibility of withdrawing funds outside the system contour. For example, in some of their own schemes and projects. It should be understood that clients of cryptobanks with a red label become depositors at their own risk. No one can identify the owner of such a bank unless he tells someone about it. There is no KYC or AML – it is enough to connect an EVM-compatible wallet.

Crypto Central Bank is not responsible for the funds of depositors of both yellow and red mini-crypto banks.

There are no state borders for Web3. Cryptobank clients can be people from anywhere in the world where there is an internet connection. But it's not necessary to create a cryptobank focused on a global audience. For example, the head of the family will be able to open a family mini-bank to control expenses, increase the funds of family members and organize a family pension fund independent of the state. Charity missions will be able to quickly organize their work in regions where banks are operating poorly: in third world countries or after wars and natural disasters.

5. Time stock exchange

Every self-respecting project is trying to launch its own exchanges. But everyone is tired of identical template exchanges, and the turnover on new exchanges isn't serious. There's nowhere to get financing. We also have non-standard ideas for the exchange. Time should become an exchange-traded commodity. It doesn't matter if it's advertising time, entrepreneurial time, or showbiz time.

How can a coach, manicurist, babysitter, or tutor deal with clients who sign up for appointments but don't show up?

Tokenize your business and pre-registration will take place in your personal account on the Crypto Central Bank exchange. The client will redeem your time tokens. This will be the registration for a specific time slot. Each token will be linked to your working hours. If they decide not to come, they can sell them to others or return them to you at a discount. Your customers will be able to offer your token holders a higher price if they urgently need your service.

For example, you are a good cosmetologist. People book appointments with you a week in advance. But it so happened that on the other side of the city, the bride's cosmetologist had an accident and the bride was left without makeup on her big day. The bride screams in panic that this is a sign from above and wants to cancel the wedding. Her fiancé can offer your clients scheduled for today to redeem your time tokens without bothering you or making you an intermediary in the negotiations. It's not your problem.

The fiancé just visits your website and sees a link to make an appointment there. He follows it to our exchange and sees all your busy and free hours. He will have the opportunity to send a message to the token holder. The fiancé will be able to offer your client to buy back the cosmetologist's time at an inflated price. He won't know who he is directly negotiating with through the Crypto Central Bank app. The token holder will also not know who bought your time from them.

In the reverse situation, when your client's plans have changed, they will be able to put their time on sale so as not to lose money. Sometimes they will be able to sell your time for even more.

Reports for your tax office will be generated in your local currency.

Movies, theaters, sports matches, concerts and other shows

The same can be done with electronic tickets for various events. By feeling the pulse of the stock market, the difference in income will be received by the organizers, not by speculators who overbid tickets. Stop feeding the parasitic worms that cling to your business. The Coinsafefund fundraising service will help raise money for event organization.

Advertising Exchange

This is the most interesting section of the exchange. Advertising space and airtime should have become exchange commodities long ago. The advertising market got stuck in the last century, although electronic exchanges already existed in the last century. Do you know why there's such a lag in advertising?

Because the advertising market is highly corrupt. Managers of large corporations make money on kickbacks by splitting their employers' money with intermediaries. That's why the market is full of advertising agencies. The exchange will eliminate them. Advertising will become cheaper for advertisers, and the real owners of advertising space, TV companies and radio stations will earn even more. Such is the paradox.

The fact is that advertising sellers often announce serious discounts. This happens when it becomes clear a few hours before the deadline that customers have ordered too few ads this time. Owners of airtime and advertising space are announcing discounts of up to 90%. But they still don't earn much.

Because, as already mentioned, they are stuck in past centuries - not even in the 20th century, but in past centuries. They're still calling advertising agencies on the phone(!) to tell you about the next discounts. And the managers of those agencies are already starting to urgently call, again by phone, customers who have recently been interested in discounts and bombarding their email. This is despite the fact that cold-calling and email advertising are illegal in civilized countries.

Intermediary agencies are still needed here, because the owners of advertising platforms and airtime won't be physically able to call enough customers. As a result, the owner gets less, the client pays more, and an unnecessary parasite earns in this scheme - an intermediary who does not sow or plow. They don't create TV channels and radio stations, they don't open internet portals or publish glossy magazines, they don't even build billboards along roads or produce anything at all. They just hire lazy dummies to make phone calls with minimal business risks.

How will the advertising exchange work?

1. On the exchange, the advertiser will purchase the service directly from the seller's server. A manager who takes calls and looks at a computer to list available slots and name prices is no longer needed.
2. The stock exchange of advertising space and advertising time will remove the human factor and corruption from both employees of advertising sellers and staff of PR departments of advertising buyers. Now all expenses will become transparent and managers on both sides won't be able to receive kickbacks. There will be no extra managers at all.
3. The exchange will allow you to sell more ads at the deadline, eliminating illegal cold calls. The advertising exchange allows you to quickly sell airtime and newspaper space before the deadline with huge discounts to those who are interested. Unsold airtime will burn for free in a few hours, so many entrepreneurs will be waiting for just such offers. On the stock exchange, they will be able to place bets in advance at prices they are ready to pay for the advertising time they need, if it's not sold before that to those who paid more.

4. Night TV and radio broadcasts. They usually don't bargain because no one wants to pay for advertising at night. On the stock exchange, they will collect cents that save the dollar in the future. For example, advertising for truckers is relevant at night too: only one driver sleeps in a pair.

5. The exchange only affects pricing. This is not a magic wand that destroys the market with changes. You just can't bluff on the phone about a queue of people trying to get more money out of a client. You won't be able to make eyes at the client in person. Everything will be open, and all bets on lowering the cost of airtime at deadlines will be visible in the stock market glass. Most professionals working in advertising won't be affected by the exchange. Only unnecessary parasites will go away.

6. Advertisers registered on the exchange will have to upload their layouts, audio and video in advance. If they are going to participate in the bidding, they must certify their advertising with the owners of publications, billboards, websites, TV channels and radio stations. It will be necessary to certify advertising with those sellers to whom entrepreneurs plan to pay for advertising. Each advertising seller has its own rules. Sellers will be able to make discounts minutes before the deadline, and ads purchased at the last moment will automatically enter the grid. Since there are a lot of discount lovers on the exchange, they will start trading among themselves and the discount will eventually be, for example, not 90%, but 60%.

7. For prime-time airtime and elite advertising space on the stock exchange, it will be possible to hold open auctions. At the moment, it's often necessary to pay bribes to corrupt managers or feed unnecessary resellers.

8. Trading on the exchange will be possible for CCB tokens at rates linked to the currencies of the countries where the owners of advertising space and airtime are located. For states where the sale of goods and services for cryptocurrency is prohibited, token payments will be conducted using traditional methods with the output of a report to the tax authorities in the fiat currencies of those countries.

9. The exchange will be decentralized and will also be able to perform the usual functions of trading cryptocurrencies.

Where will the new exchange get its liquidity?

The liquidity will be provided by depositors of green crypto banks opening all over the world under the auspices of the Crypto Central Bank. The interest rates on such deposits are expected to be noticeably higher than in traditional banks. For example, a simple cryptocurrency exchanger, as a rule, makes a minimum of 100% per annum. There are tools with higher returns. Of course, depositors of green crypto banks will receive only a portion of the profits. Owners of green crypto banks will be able to choose their balance between profitability and risks, but even in an unfavorable situation, depositors' income will still be higher than in conventional banks.

Fast and convenient tokenization of your business in our smart contract wizards

The B2B market of the future will need not marketplaces, but such exchanges. Think about how tokenization on the CCB exchange can improve your business. Do you produce fireworks and run out of money in the off-season? Issue tokens secured by your product. During the holidays, when there are long queues for you, token holders will calmly pick up their goods from your warehouse, laughing at the crowd cursing at the door of your office. Or they will even sell tokens to someone from that crowd for more.

Omnichain

Due to the high cost of omnichain development, at first the marketplace will allow developers to place their smart contract wizards in "mono-blockchain" mode separately for different networks.

This is not very convenient, since the necessary web3 idea can be implemented, for example, for Solana, but not for other blockchains.

Over time, auxiliary tools will be added for publishing omnichain contract wizards: one smart contract wizard for all available ecosystems with the acceptance of funds from all available blockchains.

The smartcontract.market project will maintain a constant course toward omnichain.

Deflationary tokenomics CCB

1. 21,000,000 tokens were issued without the possibility of issuing additional tokens. EVM, Polygon network.
2. 1% of the profits from all marketplace projects will be constantly burned to increase the token's value.
3. Without owning CCB tokens, it will be impossible to use all the services listed above.
4. The cost of paying for the creation of smart contracts in wizards will be indicated in CCB tokens, but it will be linked to the price of fiat currency and will not depend on fluctuations in the token rate. If the seller has set the cost of their wizard's work at 25 USDT or USDC, then creating a contract will always cost about \$25. Marketplace sellers will receive payment from customers in the CCB token.

Presales

1. NEOΨ (Neopsy) is the presale token of the CCB ecosystem. A total of 21,000,000 CCB tokens and 6,209,400 NEOΨ tokens have been issued. NEOΨ token address: 0x8947fCC2303f5171A13B3ba18DE25bff73a3ca3d on the Polygon blockchain.
2. After the presale ends, the NEOΨ token will be exchanged for CCB tokens 1:1. The NEOΨ-to-CCB exchanger will become available on the presales page immediately after the third presale ends.
3. During the presale, the NEOΨ token can only be used in projects of the CCB ecosystem. This is done so that CCB tokens do not start trading in liquidity pools before the presale ends. CCB tokens do not have these restrictions, so it was necessary to issue an equivalent token, NEOΨ, with restrictions specifically for the presale. You can buy NEOΨ tokens, you can hold them, you can use them in projects of their ecosystem, but you cannot send them to addresses that are not on the allowlisted list.
4. A total of 3 presales are planned:
 - 420000 NEOΨ tokens at \$2 each
 - 840000 NEOΨ tokens at \$5
 - 1680000 NEOΨ tokens at \$25
5. There are no free giveaways like meme-tokens. There is a reward of 100% of the NEOΨ tokens bought by your referrals. If a person registered via your referral link and bought NEOΨ tokens on this page, you will receive a reward to your web3 wallet in the same number of tokens as all your referrals bought for themselves.
6. Presale tokens are not and will not be freely available. They can only be bought by people who completed a quest to quit harmful habits and earned points in Neopsychotech Neyrocrypt Research Inc games and tests – a fictional gaming corporation of the CCB ecosystem. The first 2 NEOΨ required to enter the cabinets for quitting harmful habits and training luck can be purchased on this page by earning points in the subconscious mindreader tap-to-earn clicker game. Entry is only via a referral link: if you enter directly, you will see the lock screen "Entry only via a referral link". Look for referral links in social networks, forums, and blogs by hashtags #Neopsy, #Neopsychotech, #Neyrocrypt, #Subconscious, or #Mindreader.

7. You can help your referrals buy NEOΨ tokens by sending them points you earned in the brain-malware quitting quest. To do this, they must send you their ten-character RefID, which can be found on the /referrals page. On the same page, each of your referrals has your number shown in the "You were invited by" field.
8. NEOΨ and CCB are not meme-tokens. The project has many new real ideas, and you will be able to use all services only if you have these tokens. All services of crypto-banks, exchanges, exchangers, Neopsy services, the wizards' smart-contract marketplace, subconscious scanners embedded into video games, etc. will only be available to holders of CCB or NEOΨ tokens. The currently available services are listed on the /spend page.
9. Deflationary tokenomics is aimed at continuous growth of the CCB token price: when paying for any service, 1% of the payment amount will be burned. The burn policy applies only to the CCB token, which will replace the NEOΨ token after the presale ends. The NEOΨ token will not be burned in demo MVP versions of future CCB ecosystem services.

The road map

2025 – launch and debugging of Coinsafebox and Coinsafefund demo services. Preparing for the launch of the marketplace. Start of the first token presale.

2026 – launch of the NEOΨ tokens presale.

2027 – launch of the marketplace of smart contract wizards.

2028 – test launch of the Crypto Central Bank and DEX.

2029 – full-fledged launch of the Crypto Central Bank and DEX.

2030 – realization of the possibility of transactions without the Internet and without communication at all.