

BlockCerts Blockchain – BCERTin DAPP Marketplace

BCERT: WBCERT Token DeFi Protocol 2021

Abstract

CLOUD POWER TO THE PEOPLE WHY PRIVACY AND CONTROL MATTER

WE DECENTRALIZE CLOUD, SaaS AND FinTech with BCERT Tokens – But Why?

In a word, it's about the “power” of the future. Whoever owns and controls the data we produce in our digital lives, the software and APPs we use on the cloud, and our mobile devices, has all of the power and exposes us all.

The Centralized Power Grab – With every click in our personal lives and every transaction completed in business, our data is collected, exposed and used. It's tracked, collected and supplied to others. They control our own data, providing risks for our businesses and privacy issues for each of us.

The Exposed Cloud - As a business, do you really have control of your customers data? Or is it controlled by someone else? The software to operate customer data, from shopping carts to mailing addresses, is all on the exposed cloud. And it is NOT managed by the business itself, it's managed by the cloud software companies. Your information is not really owned, held, or even controlled by the businesses we choose to do business with!

Apps Feed the Machine Think about the data we put into our phones and the APPs we use every day. Who controls all of that data? The largest is Google, and Facebook, Amazon, Apple, and Microsoft. In Asia, Alibaba, TenCent, (China's government controls even more) and it's a similar story around the globe.

Hacks, Link Sharing, Data Exposure– A dozen major software suppliers hold and control most of our data. In 2020 there were 3,950 data breaches and 36 billion exposed client records. Isn't it time for a change?

Out of Control - From our health to our wealth and education, our data is not held by the companies we do business with. It is spread across the cloud and these service providers. The businesses, even if they wanted to, could not control this data and reach their customers easily – until now! With BlockCerts Blockchain Cloud and BCERTin dAPPs we are changing who holds the cloud power, providing new APPs and slashing business costs.

The Power Shift - Now Businesses have the power to choose who sees their data, which minimizes risks, and empower their businesses with complete control. Consumers now have solutions to protect their privacy and what's important to them and their future...Cloud Power to the People!

We've done this by decentralizing cloud computing with the paired BCERTin and BCERT Tokens. We've created the 1st Private Business Cloud and the first *Authentication Block Blockchain* where only those with a private key can access and where you control who sees your data!

Why does this matter?

Even if the intentions of all of these companies are mainly “good”, data and access to it can be misused. Users who create the data, use the software, own nothing. Users have no idea where their data is, or who has access. This became painfully obvious when the Facebook story broke about 2016’s data manipulation in politics.

Data control and access to the software to use the data is more obvious daily. From access being held hostage unless a monthly or annual license fee is paid, to a ransomware attack that holds data and systems hostage, whoever holds the “data” holds the power.

Do you Trust (or even know) who holds your data?

BlockCerts blockchain is the first project to completely unleash the cloud power from centralized control, to every user and every business. We are NOT just talking about the way things should be – BlockCerts does this TODAY!

The BlockCerts Blockchain Cloud is completely functional, live and with the BCERTin dAPPs and WorkCERTin platform. Every function (mainly for business today) needed by a business and its customers, can be accessed and used immediately, with a BCERTin Token.

[See WorkCERTin Solution Here >>](#)

[View DApp Available Here >>](#)

BCERT Tokens are the first truly operational Tokens based on blockchain. We are a fully operational global private cloud software and data SaaS cloud. From hosting on any cloud, or device connected to the internet we have decentralized cloud computing.

We are NOT JUST an idea, or a whitepaper. Visit anywhere on <https://blockcerts.com/> or <https://bcert.io/> and you will be able to get onto the world’s only decentralized cloud @ and become part of the community movement to decentralize cloud, software and data control.

How BlockCerts did It: We ARE NOT a Whitepaper Company or a speculative token or coin. BCERTin Tokens and BCERT Token holders are software license holders that operate and reward the community of the Dap BlockCerts Cloud

We have merged blockchain, cloud and SaaS software functionality with live user deployed BCERTin dAPPs – all available immediately via the BCERTin dAPP Marketplace. The BlockCerts Cloud owns the licenses, so the rewards from the licenses (just like what the centralized software companies have today), go to the BCERTin (BCERT) Token users and holders.

About our development?

✓ DONE

That’s it. No ideas – it runs. Now we have the licenses to distribute through BCERTin Tokens.

NO, it wasn't easy! It wasn't overnight!

It took well over a dozen years to build the BlockCerts platform (it took even more time to figure out how to do this)! Over \$3 billion dollars of transactional projects have run through all parts that make up the BlockCerts cloud today, from real businesses and real customers.

We built the BCERTin dAPPs based on the business and consumer demand. It took an incredible amount of technology; we patented our ideas along the way (patents were granted in 2015 and 2018). We worked to develop a full decentralized cloud and integrated SaaS software and data management and storage solution. Our dAPPs are proprietary solutions.

We started in the early days of blockchain, in 2013 to integrate the functions of blockchain into our Cloud and SaaS platform we were building. We recognized, in the early days of blockchain, that with new blockchain technologies like what Bitcoin was doing, and with IPFS¹ for decentralized storage, decentralizing the cloud would become possible.

It took nearly 2-million-development hours. NOTE: Putting this number of hours in perspective:

- ✓ This equates to 1126 person years;
- ✓ About 11.26 years with 100 people working full time

That is how much is behind the BCERTin Token to back up the value we are now bringing to the blockchain community and the world through BCERT Tokens on DeFi.

“It is time to empower people for Cloud Power, with blockchain. It is time to bring certainty of control to users, without the hold ups of fees. This is what is behind BCERTin (BCERT) Tokens and the BCERTin dAPPs we have created”.

Tim Vasko, Founder, BlockCerts Blockchain

This is why we say “Cloud Power to The People”

Why Did BlockCerts Build All of This?

Today the business of cloud data and SaaS services is a place where businesses give up power over their data and business. And so do their customers! The vast majority of consumers and companies are “stuck”! The “sticky customer” and “MRR” (monthly recurring revenue) models, invented by Silicon Valley to ensure that once customers are deep into a system, they never can leave, must always pay, can not easily move about. This guarantees cash flows and profits for the venture capital backed companies that try to eventually IPO for tens, or hundreds, of billions of dollars. The winners are the controllers of the companies. The prisoners of these platforms are, ironically, the customers.

¹ “The **InterPlanetary File System (IPFS)** is a [protocol](#) and [peer-to-peer](#) network for storing and sharing data in a [distributed file system](#). “ https://en.wikipedia.org/wiki/InterPlanetary_File_System

Customers in cloud today do not get to choose how, when or what they pay for. They, like any prisoner, are fed the service, on the terms of the guards. The guardians of our technology decide it all – who has access to the platform, who has access to the data and how it is used (even the so called “owners” of the data can be shut down at any time, locked out, from their data).

This is WHY BlockCerts Built the Decentralized Cloud

BlockCerts built all of the software, data access and storage, cloud services required for anyone to keep the power of their business, their livelihood, their life in their own hands, instead of handing it over.

BCERTin Tokens make “ownership” of your data, your software, your Cloud possible for the first time in cloud computing technology. When you become a BCERTin Token holder in the BlockCerts Community, you own the licenses to the Cloud – not a centralized authority. No matter how much you use, or don’t use the platform, you never lose access – when you hold BCERTin Tokens.

Your Private Business Cloud

BCERT Tokens allow businesses to step into a new virtual office where businesses can scale a global digital operation. With a private containerized cloud, authenticated users holding a private key gain access. This protects what’s important, lowers business risks, provides a tracking view into everything transpiring in a business and catapults productivity.

How DeFi Makes BlockCerts Decentralized Cloud Possible?

BCERTin Tokens provide rewards to Token holder pools. The BCERT Token (the pair to the BCERTin token) is the actual unit that is able to benefit from the rewards in DeFi liquidity pools. BCERTin Tokens purchased, are paired with BCERT in pools on DeFi exchanges. The rewards, of holding BCERT Tokens are available to the community.

What are BCERT Tokens and Rewards?

Unlike the pure speculation and trading of a typical DeFi liquidity pool, BCERTin Token Rewards are provided from the operations of a cloud platform. Given the \$390 billion market for SaaS software alone, all driven through software license fees to the software providers, the ability for BlockCerts to distribute those rewards back to our community, as the use of the BlockCerts BCERTin dAPPs and WorkCERTin businesses grows, is immense. BCERTin Tokens drive the “utility” (or use) of the cloud platform and services. The way users of the platform benefit are from much lower operating costs, where cost rebates and operations for transactions reward the community, much like a typical software company earns license fees for access.

Instead, these fees are generated back to the BlockCerts Cloud community. We call these rewards, and the payments that run the BlockCerts Cloud, the INK Token. BCERT Tokens will reward higher amounts to early BCERTin – BCERT Token holders, on a scheduled basis to reduce rewards as the platform grows. This benefits those community members who help the community grow through referrals and their support of BCERTin and BlockCerts.

BCERTin INK: Like printer cartridges to run transactions on the BCBC Cloud

In blockchain terms, referring to Ethereum, BCERTS are to BlockCerts as ETH Tokens are to Ethereum. And INK is to run BlockCerts transactions as GAS is to Ethereum transactions run on the network.

We create a new model for transaction costs of running the cloud. Why? Because the INK Tokens allow businesses, smart contracts, transactions to work more like real world business models work, than what has been available in version 1.0 of blockchain. Most blockchain tokens, well over 97%, are really just speculation. The Tokens don't really do anything.

BCERTin Tokens are transaction units, that do actual work for companies and people with software and data on BCBC. The INK works much like a printer would when printing a document, for example. The more paper, the more colors used, the more INK it takes. When a printer runs out of INK due to use (this is what "utility" means), a new INK cartridge is put into the machine.

The BlockCerts Cloud is a machine, like any other Cloud, with lots of computers doing lots of computing work. The INK allows for those expenses to be paid. Part of those payments go back to the community that hold WBCERT Tokens in our community. BlockCerts rewards the people who own BCERT Tokens with the part of fees that would normally be pure costs going into the pockets of the traditional cloud and software providers.

How do BCERTin Tokens to BCERT Tokens Work?

BCERTin Tokens are scheduled to release on the basis of growing demand for the cloud services and software utility we provide. BCERT Tokens are how the BCBC Cloud manages ongoing rewards in INK Tokens that represent the revenue generation from sales and use of the BCBC platform and software. This is the digital asset value (DAV) of the BlockCerts Cloud platform based on BCERTin to BCERT Tokenomics. Like any software, when it is used, there is a license and a payment for that. The huge difference in where the payments go, in the case of BlockCerts, is to the community that owns the software licenses (or BCBC cloud community license) which is represented by BCERTin Tokens.

The BlockCerts Blockchain is a fusion between the utility of traditional multi-trillion dollar centralized cloud SaaS technology functions, the primary technology tools and apps, that stem from video, collaboration tools, shopping carts and payments, BCERT with a pricing model that eliminated intermediary costs of centralized FinTech providers for business users. BCERT Tokens provide the liquidity pools for the efficient elimination of cost, and operation of the token market between the BCERTin utility token and the BCERT liquidity pool tokens. BCERT providers are rewarded for liquidity, with INK, platform business users are rewarded with full control of their data, software and lower costs, with the potential to participate in the liquidity market.

DeFi: DeFinTech, DeSaaS, DeCloud

For the first time a powerful SaaS ecosystem, that decentralizes the massively profitable Cloud Service Providers ("CSP") pricing models, like AWS and Azure, are tokenized, through BCERTin (BCERT) Tokens to create a Decentralized basis, where technology can emerge, and users can control their data, through

true ownership of the software licenses required to run their business and use cases. They can use, sell or trade their licenses through BCERTin and BCERT Tokens. The value of software licenses shifts the power to BlockCerts community of BCERTin (BCERT) Token holders.

The tokenomic model of BlockCerts, the BCERTin dAPP Marketplace, much like Apple and Google APP stores that move billions in revenues and profits, has already been put in place. BCERTin's fully operable dAPPs based on the proprietary, patented Secure Virtual Space technology behind the utility enable cloud utility, transactions and fees for the use of the platform to drive rewards to the community of BCERTin Token license holders.

Why are there BCERTin Tokens and BCERT Tokens?

BCERTin Tokens provide utility and INK provides the cost, based on the calculators that cover the actual real-world charges for running the network. BCERT Tokens enable the holders of BCERTin Tokens to hold, use, transfer and grow the community through DeFi. The BCERTin and BCERT pair, create the worlds first token, that is the actual license, like any product that represent what software companies, typically, just rent. These licenses are the ownership of the software that drives utility. Just like any tool, machine, or asset you buy to run a business, and charge fees, from a truck that delivers packages, to airplanes that transport people, these machines generate revenues from sales. For the first time, ever, in software as a service, you can buy, and own the licenses that are the BCBC Cloud.

The rewards are the revenues derived from the utility and use of your BCERTin Tokens. BCERT tokens provide token holders the means to join the liquidity pools, that enable the rewards, the actual market value between the BCBC platform, as it grows, to remain separated from the pricing of the utility, so every business BCERTin Token Holder can set their own price. This is necessary as the community of users, and license holders grows. This separation allows the Token holders to benefit and control their license and their rewards, business models and software, data through the all the areas of the technology machine of the BCBC Cloud, BCERTin dAPPS. Thus, making BCERTin and the BCERT Token the first trading pair in the market with the characteristic of stability for business, value creation and liquidity for the business of software licenses, based on the fundamentals of an operational cloud and SaaS technology platform based on transaction and data utility.

The “Man in the Middle” Software/Data Problem Solved by BlockCerts

Facebook's now infamous manipulation of data, has led to its recent US Supreme Court Battle. Google is before the US Supreme Court as a break-up candidate for the power it has amassed. Civil suits have been brought against Apple for its purported manipulative practices in the APP store, most visibly by Fortnite. Alibaba is now under pressure in China for the massive centralized power the company wields, to turn over power to the Chinese Government. In the EU similar claims are blossoming around the tech giants.

Facebooks unsuccessful attempt, to date, at launching Libra, to leverage the benefits of digital currency tokens into its multi-billion user base, and leveraging its immense powerful network were halted by

regulatory agencies. Certainly, the value proposition of Libra being controlled by Facebook, was a sound one, giving Facebook even more control. This led to the massive concerns of such centralized control the company had already proven it was not capable of handling. Alibaba too recognized the value of the merger of technology and fintech, with its massive \$64 billion valued IPO of its ANT Financial unit (which was ultimately suspended prior to going public).

These centralized behemoths recognized that combining the worlds of finance and technology was ultimately going to be the largest power on earth. BCERTin (BCERT) Tokens, DeFi and the BCBC Cloud platform enable all of this for the BCERTin Token holder community to happen on a decentralized basis with software, cloud computing, data control, digital transactions and payments through BCERTin Tokens. From our PayCERTin APPs that seamlessly create merchant gateways with traditional credit cards and Canadian FinTrac licenses, through to our ShopCERTin carts, BCERTin Wallets and WorkCERTin for “one click work” digital business - BCERTin Token holders control the power and the future of work, transactions and payments with the BCBC Cloud.

Social demand for better regulation, less centralized control is in full swing globally.

By reforming the centralized pricing and license model of SaaS and CSPs, a two trillion dollar industry, and providing protection and rewards, liquidity providers and users of the BlockCerts platform are rewarded in a symbiotic relationship. The BCERTin Governance Token pool is released, will gain governance over the platform, as the distribution grows.

The software licenses that generate network revenues, protect users, in their use of their own platforms, data and technology. BlockCerts Cloud has eliminated the user “seat fee” blocks that can literally shut down any company’s access to its own data critical for its business. The governance of the BCBC Cloud community will allow the BCERTin Token holder community to achieve full Decentralized Autonomy through the Open Structure Organization Governance Smart Contract.

As use of the platform grows, liquidity providers and utility users will see a true stable token (stable coin) emerge, for a business model ecosystem that drives the value of the platform beyond pure speculations that dominate the DeFi, crypto and blockchain markets now. BCERTin Tokens and BCBC have reached far beyond a whitepaper that makes promises of some speculative future.

The BCERT liquidity pool tokens are linked to, and rewarded with the BCERTin Tokens. As the utility network grows, so does the value relationship between BCERT and BCERTin Tokens. As the network grows, the autonomy of the BCBC Cloud Platform grows into a true Open Structure Organization “OSODAO” business model – much like the original DAO “Decentralized Automated Organization”² attempted to do for venture capital.

The major difference is that businesses are not simply about money or investing. Businesses are operating units, run by people, stakeholders, who make a livelihood from their operations. Cloud business and software provides the means of employment to for the world. The Open Structure

² **The DAO** (stylized **Ð**) was a digital [decentralized autonomous organization](https://en.wikipedia.org/wiki/Decentralized_autonomous_organization),^[5] and a form of investor-directed [venture capital fund](https://en.wikipedia.org/wiki/Venture_capital_fund).^[6] [https://en.wikipedia.org/wiki/The_DAO_\(organization\)](https://en.wikipedia.org/wiki/The_DAO_(organization))

Organization takes into account the importance of jobs, work, business models from customer services to quality products. For the BCBC Cloud the community will provide the quality – the Autonomy of the DAO Smart Contract Governance will provide the direction – so decentralization is embedded in the future of the platform. This will benefit the entrepreneurial nature of the economy, that drives the most value, through innovation and jobs, on our planet.

Emergence of the BlockCerts Cloud Tokenomics Business Models

BCERTin Tokens are backed by operable utility that has nearly 2 million hours in development. All of these hours of development were done while building digital businesses on the cloud.

BlockCerts is a platform with roots that reach back over a dozen years, to the early days of blockchain and Bitcoin. BlockCerts blockchain was formally named, and founded in May 2016 while its Founder was engaged in FinTech work in Cambridge Massachusetts, and later that year worked on the platform model through FinTech at MIT. By 2018, our Founder met, and worked with others to advance the initial blockchain model in the first blockchain program established at Oxford University.

BlockCerts roots are based on real business, world leading research at academic institutions, through the efforts of our founder and many others who are dedicated to delivering a better digital business and world wide data privacy, protection and fraud free transactions – while distributing control “for cloud power” to the people.

The business model, and technology platform that emerged from the early days, that have driven hundreds of live use cases to thousands of users and hundreds of thousands of customers of businesses world wide. The tools BCERTin is based, and payment gateways, have delivered billions in transactions over the platform, that makes BlockCerts Version 2020, now operating, a power that will rival major SaaS providers like Zoom, Salesforce, Slack, DocuSign, Shopify and Dropbox, FreshBooks, PayPal, Mailchimp, HubSpot, NetSuite and others.

How Utility is Delivered by BlockCerts Cloud

The BlockCerts Cloud platform is the engine behind the BCERTin DAPP Marketplace. APPs are implemented by businesses, who use these services to build new businesses, tokenomic based models of their own, from operations to capitalization.

Several industry changing platforms are already using the BCBC Cloud to reshape markets:

1. LenderKey is reshaping Mortgage banking with a fully digital solution that lowers fraud, increases the number of successful closes and transforms the lending experience for customers. In Canada and the US there is a combined \$3.72 Trillion-dollar annual marketplace. Large banks, lending institutions and mortgage companies are adopting this platform now. [Click Here >>](#)
2. Fusion Funder is the first global tokenized token crowdfunding marketplace to enable SMEs, and NFTs to converge with capital markets, compliantly deliver business models, and tokenize their assets, ideas, products, shares and businesses. [See Here >>](#)
3. SeedCERTin is a seed to sale supply chain for agricultural products, and is already being adopted in

early-stage growth segment in cannabis. [See Here >>](#)

4. DFSA is a standards-based cybersecurity and fraud prevention framework modelled on the BCBC Cloud Platform to drive authenticity and safety from threats using digital financial standards. [Learn More Here >>](#)

These emerging business models of BCERTin are designed to distribute value to the people who actually create the value through use of the SaaS platform. BCERTin wallet users, and BCERT liquidity providers, rather than SaaS companies, earn rewards through the margin to every transaction that go through the BCERTin Token license holder community. BCERT Tokens on DeFi enables BlockCerts Blockchain to distribute rewards, BCERTin Tokens and INK enable deSaaS and deCloud business to globally.

The BlockCerts Teams, users and use cases are already deployed across 5 Continents and 14 countries, including two of the largest markets in the world - India and Africa.

BCERTin dAPP Functionality Live: Blockchain Beyond the Whitepapers

User data and software, cloud servers, for the first time are provided on a fully live, user friendly and accessible basis, with a tokenized business model. The BCERTin DAPP Marketplace, and BlockCerts Cloud platform, governed by the BCERTin Token holders and Node creator.

BCERTin (BCERT) Tokens create real world utility, tokenized pricing models, rewards and software utility value linked to the BCERT liquidity pool. The cloud and SaaS services and use cases already behind BCBC drive transactions and growth.

Accompanied by more than a dozen applications in SaaS seek to disintermediate the nearly \$390 billion software license fee industry (roughly one quarter of the value of the Crypto Token market) – BCERTin Tokens achieve a more effective pricing and rewards-based model for the BCERTin (BCERT) Token holder community via BCERTin INK Token rewards delivered to the BCERT Token liquidity pool.

Getting Engaged: BCERT liquidity pool is releasing on Uniswap & Utility BCERTin Tokens are live on BCBC

BCERTin Token test cases can be seen at the BlockCerts Explorer at <https://Explorertest.Blockcerts.com> - Utility business models for live transactions through BCERTin Tokens can be watched at <https://Explorer.Blockcerts.com>.

A vast pool of available APIs already exists on the BlockCerts platform, for new emerging use cases at <https://BCERT.API.Blockcerts.com>

The expansion of BlockCerts will drive demand of BCERTin Tokens, which will further increase the use case and BCERTin dAPP use. This will add value as the release of rewards to the BCERT liquidity providers increase in each pool, according to the smart contract and road map for releases.

The Governance Model of BlockCerts BCERTin Token Governance pool will provide the community a fully distributed deCloud model.

BCERTin wallet: Getting BCERTin (BCERT) Token pairs and liquidity pool on Uniswap

Through the BCERT pool on Uniswap, the BCERTin Utility Token and INK create rewards, adding a direct connection to the value of the BCBC Cloud Platform, and distributing the governance to the BCERTin (BCERT) token holders. The exchange between BCERTin Tokens and BCERT Tokens can be managed through the BCERTin Wallet which may be downloaded for:

Windows Desktop

Mac Desktop

Mobile iOS

Mobile Android

BCERTin Token holders can facilitate financial and payment transactions through the BCERTin wallet including transacting between fiat credit and debit cards, eth, btc and other stable coins like USDT. BlockCerts is licensed under the Government of Canada for digital financial transactions.

By offering tools and solutions that are accessible across digital and fiat currencies, to every business, individual user for the critical functions that now must occur for any business to operate, the need for a growing decentralized model that removes the intermediary gap between technology cost and transaction costs, or money is for the first time created. The liquidity provided is directly linked to utility value of the platform. Technology, Money and Social economics have merged to a point that none of these factors can be separated from creating successful business models, jobs or the daily work of individuals.

The BlockCerts Blockchain platform has created a decentralized technology and tokenized financial approach that eliminates the technical, knowledge and financial barriers for all individuals globally.

About Us: BlockCerts Blockchain Origination History

How Did BlockCerts Get it's Start?

BlockCerts is a project that was founded in 2016 in Cambridge Massachusetts at MIT, with the support of the Canadian Government in the Boston Canadian Technology Accelerator and with a business grant from Microsoft Azure Cloud. The foundation of BlockCerts came from a decade of prior work, that resulted in patents granted in the United States in 2015 and Canada in 2018, to BlockCerts Founder and inventor Timothy Vasko.

During the decade long journey leading up to the creation of BlockCerts, Vasko observed the emerging challenges and issues of the use of technology, specifically internet or cloud-based systems, that impact business, social and intermediary industries. The fundamental issues focused on the aggregation and use of data, authentication of the users of technology systems and data, truth in data, excessive costs

and inequities associate with facilitators of business and financial transactions and global access inequality, or disintermediation in the emerging critical technology driven global society and financial systems.

The models of deconstructing the centralized, autocratic nature of systems that bridge between business functions that were increasingly dependent on the Facebook and twitter social emergence, the fundamental foundation of technology opening through mobile device infrastructure and mass global adoption, the design of APP based accessibility, and the inherent problems of fraud, manipulation of data centralizers and the historic structures of intermediary aggregation of information that had formed from accounting, banking and law, became, by 2016, the foundation of the BlockCerts Blockchain project.

The mission was to put the three combined factors which are critical in business and economic structures into a model that created a foundation based on Trust, Truth and moderated Transparency to drive more equity, economic power and remove disintermediation from information and financial access at scale. The model was first developed as the Open Structure Organization when Vasko first published his research at the Academy of Management in 1998 as a university professor and founding entrepreneur in residence at various academic institutions across Canada.

Founder Tim Vasko created BlockCerts, not as a whitepaper, but through over three decades of experience in investment banking where he founded a successful brokerage, a hedge fund, REIT and self underwrote a high growth public company to NASDAQ. Vasko also fought a hostile take over, created academic research and experienced internal debates over academic IP rights that lead him in 2000 to found one of the first cloud-based data logging and tracking models, as a pioneer in cloud-based computing and data integrity. From courtrooms to boardrooms, to compliance and protections over merchant chargebacks, the need for authenticity, transaction tracking, IP protection, ID and person authentication and data protection, Vasko realized, and patented the model of Secure Virtual Space Technology, which forms the foundation of BlockCerts Blockchain.

BlockCerts, 2021 is an interoperable blockchain dSaaS, dSCaaS and dFinTech model that can be applied on a cross chain basis, with its foundation, currently in Ethereum as a hard fork, an Ethereum Main net platform. BlockCerts SaaS can validate across any chain, which will eventually emerge as the ecosystem of blockchains converge in a fully integrated distributed ledger technology model, much like the OS of Linux and Windows and corresponding .Net and JavaScript frameworks have coincided, along side how data has evolved in the current generation of the internet to create massive interoperability across cloud computing.

BlockCerts 2021 achieve an operable utility platform that eliminates economic costs for business, that could be better handled by computer code. Economic costs extend across a broad spectrum of business models that rely on intermediaries that range for financial services to law, data centralization to technology creator's business models. More specifically, BlockCerts was created to handle the knowledge and technology gap, and bring it into an every day persons hands, where technology is largely invisible, its use is critical as a means to economic and social success. The primary focus of BlockCerts was to deconstruct the gaps from aggregation of powerful centralization of technology, data

and information, and the structures that caused excessive costs, to drive more value back into the global business ecosystems.

The Current BlockCerts Utility Platform Stack in 2021: BlockCerts Blockchain Cloud Version 2.0 is Live

In the Four years ended 2020 since BlockCerts was formally named and founded, BlockCerts has successfully achieved the mission of decentralizing software, data, access and providing a platform, called BCERTin to achieve broad distribution to every day users of technology. The primary areas of focus, having been identified, and built on the BlockCerts platform, at the technical category level, are represented in every case by “d” which represents the economic denominator of increased value “decentralization”.

The newest blockchain update created the first “authenticated block blockchain” and created many new benefits to position BlockCerts for future version releases. The successful cross-chain development to Ethereum was completed to enable Uniswap integration and others.

One-Click Work and WFH (Work from Here)

dSaaS – the Decentralization of Software as a Service tools. There are a twelve business-critical tools required for business operations to occur, at some level, to complete most transactions in business. BlockCerts calls this the Digital Dozen and “One-Click Work”. Now there is one place to “Truly Go Digital”. This represents nearly \$2 Trillion in economic license fees currently to primary technology vendors in the marketplace. These aggregated fees, cause a largely inefficient structure, where data is disconnected, costs are compounded for access to functionality and tracking across all functions is complex if not impossible.

A further issue that had emerged, costing trillions in economic value, is the centralization of data. This not only causes an increasing target of security breaches and hacking, but the very public, and apparent facts of data manipulation to affect social outcomes form politics to media.

In 2021 BlockCerts has successfully launched the first DAPP Store, where any individual can utilize, at scale, operatable software applications that are critical, from video to eSigning, shopping carts to payments and authentication tools for identity. BlockCerts DAPP Store is live and has begun with the top functions of the required digital dozen applications, completely accessible at a value as low as \$11.95 or \$99 cents per month per year. BCERTin DAPP Store can be viewed here.

dSCaaS – Decentralized Smart Contracts as a Service is an application that embeds the benefits of smart contract automation for everyday business. The current barrier for smart contract solutions have been technology complexity, as well as single focus solutions that fail to account for the redactions of the processes that occur in the real world of business. Users rarely engage on a straight forward path to transactions. This means that the intersection points of where a user’s behaviors, naturally deviate, for various reasons, from the straight forward process of completing a contract, must be embedded, invisibly, into the technology of smart contracts. BlockCerts has achieved this through its patented Secure Virtual Space process flow chain technology.

Smart contracts start at the initial point of communication. Most recently made obvious during the 2020 pandemic by the Zoom phenomenon of video meetings, which ended the year with a breach by an internal employee feeding confidential centralized data to China.

dFinTech – digital payments, financial and capital formation through social crowd funding and crypto currency and token trading face ongoing challenges of centralization. The requirements due to the needed regulatory frameworks, which are evolving from the out-of-sync traditional regulations, are accompanied by mass manipulation in markets that are centralized around speculation and trading, technical illiteracy which leaves prey of the general public to the crypto developers, that was witnessed by the ICO boom of 2017 that drove an economic cost of billions of dollars globally.

Traditional compensation to intermediaries, or restrictions of access to all but the most powerful hedge funds and VCs have been the pillars of Silicon Valley and Wall Street driving mass valuations for the few participants. Lack of liquidity for the typical private company investor has restricted smaller companies from capital formation. Recent trends in regulatory moves, mainly due to the COVID-19 crises, have made rapid moves to disenfranchise these powerful barriers. dFinTech is the BlockCerts model, driven by the BCERT Token model and Fusion Funder that enables the capital formation of emerging, to meet with the emergence of DeFi or distributed Finance, by offering tools and solutions that any company can model and understand, and investors can, with regulatory compliance, take part in backing enterprises employing the new forms of capital, payments, lending and investing.

The need for dFinTech in the model is clear. Every transaction transfers value, economic and financial value are modeled using:

1. Software as a Service
2. The legal agreement or Smart Contract as a Service, and,
3. The financial completion of the transaction

BlockCerts Blockchain emerged based on all three of these critical pillars, and has completed its build to offer a full stack of technology utility in use as of 2020 fully operable in 2021 and new Version 2.0 as of September 2021. The need for this model can be further understood in from the reference to a brief history of blockchain and the evolution of smart contracts (circa 1997 Sazbo), venture standards and protections of small business capital (2000 Vasko) and Bitcoin (2008 Satoshi) which drove the first use of blockchain, and the increasing notoriety after the meltdown of the financial industry in 2008 through the first successful blockchain APP Bitcoin.³ Further focus on regulations had been emerging as well based on the early meltdowns that were noted nearly a decade before the 2008 crisis, that gave rise to

³ The trading manipulation, driven by major global financial conglomerates in the banking sector caused the Great Recession of 2008. Most famously the failure of Bear Stearns and Lehman gave rise to the growing clarity that centralized power would cause massive global casualties. This meltdown was not the first financial crisis driven by manipulation. In the mid 1990s, 1996 to 2001 organizations like FINOVA Capital, Enron and WorldCom, with the sanctions of major legal and accounting firms manipulated contracts and data which destroyed trust and economic value when uncovered (these organization predated the whistle blower protections offered by Sarbanes Oxley Act which emerged in 2002, later updated by the Supreme Court in 2012, which eventually offered protections to individuals who brought attention to the authorities in the actions of private sector companies

Sarbanes Oxley in the United States⁴

BlockCerts is formed to provide real world tools to users, and to offer a real time regulatory framework for emerging digital markets on a decentralized basis. This is captioned in the growing work of BlockCerts called the TrustEconomics model of business model creation, focused on emerging social network-based economics and business models (clearly apparent in currently in the form of YouTube influencer, TikTok and Twitter driven marketing and economics).

The Market Demand

Extending Blockchain beyond speculation to create the value from distributed technology is the foundational pivot in the third wave of technology and cloud computing. In a period of the massive necessary shift to online economics, social connections, services from retail to real estate, we face an ever-greater demand to free up resources, protect the entrepreneurial and business ecosystem, with a logical approach.

Centralized control of data, software and connections, open to threats of not only blocking due to payment, but hacking both internal, external and manipulative tactics must drive the force to a modified approach to technology. With over 30 billion records exposed in the marketplace in 2020 and over 3,950 companies reporting a data breach, the time is now to move from centralized old technology. Businesses have been levied large fines and business risks are at an all-time high. Consumers are also tired of being tracked, hacked and hijacked, providing an opportunity for the new Web3.0 private cloud at BlockCerts.

While blockchain has taken aim at financial markets, largely, the technology markets are much greater aggregation models that carve out trillions in fees, along side the fees charged by investment and banking communities.

The first distributed SaaS Cloud software company, for fully operable software that is decentralized to from new business models.

BlockCerts was formed as a DSaaS Cloud Company, that will operate by as a DAO Governed cloud software platform. The DSaaS model is intended to solve the challenges we have seen with SaaS, Social and data aggregation, manipulation and control over software as a service for businesses and society as a whole. Businesses and their customers depend on cloud computing, access and data. Data protection, return is virtually non-existent in the current cloud environments. Even if data can be used, the “sticky customer” and MRR “monthly recurring revenue” model driven by the major tech companies and JV Investors to derive value hinders the ability for elasticity and mobility between the primary stakeholders of cloud, namely the businesses and the customers that need to use these tools and services to operate, transact and create a living.

⁴ The lesser publicized FINOVA Capital, who manipulated lending practices, was the largest bond default in the United States since the Great Depression of 1929. The Founder Tim Vasko, was affected by FINOVAs actions in 1996, found no legal protections in whistle blowing charges against FINOVA and other major organizations. This prompted the first hand deep understanding of economic cost models, regulatory transparency and modeled Vasko’s research behind the VAS2000 and Open Structure Organization.

Data without software to run it is mainly useless. Large aggregators of software understand that businesses, and consumers, that build on, add data to and frequent their solutions become “sticky”. The compounded use of the platform, adds data, which increasingly drives value for the software company, removing choice and control from the businesses, and or consumers. In this fashion, the use and expansion of large cloud software organizations provides increasing control to the cloud software vendors over the destiny of businesses.

Large organizations understand that aggregation of customers, en masse, who have adopted a particular technology, will drive even more control over their users, and therefore, fees that can be demanded, in an oligopolistic model. A very recent evidence can be seen of the grab for market share from Salesforce.com, with their massive nearly \$50 billion buying spree over the last 24 months, which started with the massive acquisition of Tableau, data mining and business analytics and visualization platform for \$16.5 billion, followed by the \$27.7 billion record breaking acquisition of Slack.com (essentially a messaging and collaboration APP). Salesforce strategies have been to move into huge real-estate projects, with massive towers constructed downtown San Francisco. As late as April 2020, Salesforce purchased a building in San-Francisco for \$145 million, to add to its already bulging budgets exceeding an estimated \$3 billion for its crown gem tower in the heart of the city.

The burden of these building burn rates will fall onto the business users of the Salesforce.com platforms, now including the Slack users, Tableau users and the core CRM users of the platform.

It is time for a transformation for business and a disruption of the “Exposed Cloud” and to target the inadequacies of tech that is 35 year old and today is not serving the needs of it’s clients. BlockCerts has the solution to help every business large and small as well as consumers to manage what’s important to them in the new “BCERTin inside” BlockCerts era.

BCERT Liquidity Pools: BCERTin Token Utility and Reward

Join the BCERTin Cloud Community. Each Token Holds the Power to Change Business and Keep What’s Important Safe.

[Click Here >>](#)

BCERT Token Wallet and DeFi Engine

BlockCerts and BCERT Tokens our “dAPP” tokens in the decentralized CSR networks are distributed from the BCERTin marketplace. The distribution path is open to the market dynamics, in this way, through the distribution of APPs via adoption, for use cases and business models, via the dAPP Store. The economics of the BCERT Token curve, based on the network effect, is determinate of the total rate and value of the value of the BCERT Token supply in correlation to the WBCERT and market trading pairs that may occur.

The WBCERT Token liquidity pool, initiated on Uniswap.org, provides the efficiency model to eliminate excessive exchange fees, and lower cost of the BCERTin APP SaaS utility platform. The value of the BlockCerts and BCERT tokens, to various stakeholders and users, will involve a distribution model for the purchase mechanism which is where the BlockCerts Blockchain services, and BCERTin APPs are tied to BCERT Tokens. BCERT Tokens are available via prominent cryptocurrencies, Bitcoin, Ethereum and USTD, Credit and Debit Cards.

The Liquidity Pool of BlockCerts and BCERT Tokens will run until the initial hard cap for the WBCERT Token is reached, at which time a second release, at an increase value will occur. BCERT Token rewards are provided to the WBCERT liquidity pool, via INK, on a decreasing scale, as the liquidity pools are released. The BCERT Token Rewards will be released according to the table that follows:

The BCERT Tokens are stable coins to be pegged to the USD. Market valuation against either WBCERT or any cryptocurrency accepted by the liquidity pools, or BCERTin Wallet will set the exchange between the BCERT Token and WBCERT, or other tokens that are available to acquire BCERT Utility and Governance Tokens.

There will be a fixed number of BCERT Tokens, which will be offered, to utility users and as BCERT Governance Tokens. Our projected timeline of sixty (60) days for the initial liquidity pool window begins 30 June 2021. The rate during the initial purchase period, will remain pegged to a fixed amount of WBCERT Tokens, for the first 60 days, or until the full distribution of tokens allocated, occurs, after which, the second liquidity pool with a higher value, and lower reward percentage of BCERT Tokens to WBCERT liquidity pool 2 will be released. The WBCERT liquidity pool will be fully distributed when 50,000,000 WBCERT tokens are released.

The estimated value of the WBCERT liquidity pool, during the fixed value, will be a maximum of \$22,555,500 million - after which the liquidity pool will float with market conditions. BlockCerts and BCERT tokens will float according to the value of the BlockCerts and BCERT utility platform through WBCERT, while the BCERT Token stable coin remains pegged at \$1.00 for utility on the market.

The initial offer to purchase individual tokens will be the foundation of BlockCerts and BCERT tokens. The launch period will end when either of the following ending criterion is met: approximately \$22,555,500 in USD denominated WBCERT to ETH is in the liquidity pool, or \$22,555,500 million combined WBCERT liquidity pool tokens and BCERT Utility APP Tokens are sold.

During the launch, participants will be able to acquire BCERT Tokens with Bitcoin, Ether or through other methods in the shopping cart to acquire the utility token through the BCERTin Wallet, or will be able to

participate in the WBCERT liquidity pool at APP.UniSwap.org at the then current price of the liquidity pool tokens, depending on the time of their purchase (the initial-launch period will discount the average price of tokens by 20% from the launch price).

The price of BlockCerts and BCERT Tokens will remain stable, at a fixed price. The price of BlockCerts and BCERT Tokens will be fixed at \$1.00. The price per Token delivered in the liquidity pool launch pool period, will be the beginning price of the application of WBCERT Tokens when either the ending criterion is satisfied, or the launch time has elapsed. At the point of the next pool launch will begin. The first liquidity pool, BlockCerts and BCERT utility tokens issued will be available at the then, market price of WBCERT, or at the base price of the next liquidity pool, whichever is greater. For the BCERTin APP use cases, hashing and payment transactions, established, and new use cases developed, the BCERT Token prices is set by the developers of the use cases using the BCERT Token stablecoin.

Stage 2: The BCERT Tokenomics

Use case developers and businesses will be able to utilize BCERT Tokens, or Alt-Tokens on the BlockCerts Network, bidders to apply the BlockCerts to their smart contract projects, similarly, BCERT use case bidders will seek to apply BCERT Tokens to their digital asset registries to fulfill the needs of their operations.

Bids for BlockCerts and BCERT Token use cases, will be filled by the Dutch Auction method. The user bids will begin across various DeFi exchanges and a BlockCerts native DeFi APP, after the initial date of the token launch, but not less than six months after the closing of the initial WBCERT liquidity pool, regardless of the timing of the close of the launch period.

Bidders will set their bids, and BCERT Token Holders will set their reserve, bids at or above the reserve (which will begin for all BlockCerts and BCERT Tokens at the closing launch price), will be filled for the use cases, lending in the secondary market to drive APY pools will become available through BlockCerts and BCERT Token stablecoins.

The Future of Decentralized Business for Cloud Power to The People

Credit has long been the life blood of any business model. Lending to small businesses, start ups, services and digital business companies has been a major gap in the market place. Even proven businesses, such as businesses with a software platform, can rarely get bank financing. Without proper credit a business growth capacity is stunted. The business is forced to extend in areas like personal credit cards, lengthen vendor credit, sell equity at low valuations (if possible), or borrow on unfavourable terms. The examples of inaccessible credit, usurious interest and credit manipulation are endless.

People who create businesses, entrepreneurs, self employed consultants, providers of services or authored materials are another category that are “unfinanceable” artists, such as Indi music or entertainers. BCBC enables authenticated NFT business models, made visible and “real” through the recent work of influencers, where stories of multi-millionaires from NFTs to streaming, YouTube, TikTok are making millionaires out of young people.

Traditional finance was not be able to finance these promising types of “jobs” which are not considered “real jobs” even though creating these new found celebrities drive significant revenues and value to the market. This is the new market, the future of DeCloud business models.

These types of “new jobs” are now able to finance some of the best business models for a digital economy. Gig work is now driving job creation at double- and triple-digit growth rates. Again, traditional financial access and measures of how gig-workers are paid, is not, by traditional lending and even peer to peer lending, financeable in large part.

Gig workers are both sole proprietors, as well as employees of a larger ecosystem, that is not a formal corporation or business. In many cases their income is much more stable than a centralized company, that has created jobs for people. They are more flexible. Their consistency in gathering work, contracts, and measuring payouts can be extremely predictable. Yet to apply for a personal or small business loan, a mortgage, they largely may not be able to get loan capital to grow or expand, hire new employees, or buy a home. LenderKey recognizes this and is establishing business models using BCBC Cloud to address the future needs of a valuable job creation workforce for home ownership and borrowing.

Business Power Pools

Business power pools will become the first DeFi lending pools to bring the logic of DeFi to real world businesses, products and services. The concept of lending, vendor credit, factoring for business operations has been in place since the evolution of business. The traditional model of working capital and credit will be transformed in the DeFi economy. BCBC, BCERT Tokens set the stage for how these business models can be formed for access to borrowing in the DeFi economy.

Businesses in various stages and life cycles are measured by their operations, length in business and scored. The traditional 5 C’s combine with the two extra C’s Cloud and Communities. At BlockCerts we call this the SevenCs of Credit.

The traditional credit measurements for these businesses don’t work, while they offer some insight into the age and ability to create products or services, revenues and profits, often two of the most important collateral sources in a digital economy are left out – the ability of the business to distribute its business across the cloud infrastructure and the community they have attracted or could attract. Quite often, community, is a much great driver, today, of success, than revenues in the early stages. Today, local businesses, and the stay-at-home model, has seen early stage

BCERT (WBCERT) Token Utility Liquidity Pool - ULP

Our first "pool" being the Utility Liquidity Pool - which offers rewards from the use of, utility of, BlockCerts software. This is NOT a security then, because it is simply offering a discounted way for “users” of the software to gain access to the BlockCerts Blockchain network. Think of a "Free" phone when you sign up with a mobile carrier - that' is NOT a security, it is a way to extend the network to users. Someone is buying and financing those phones :) They really aren't "free" they are discounted, with \$0 payments to the end user, and someone is providing the "liquidity" to acquire users in this way.

What other DeFi pools do we see as possible in the future of DeFi that can be built on the BCBC Cloud with BCERT Tokens?

- ✓ Marketing Pool
- ✓ Factoring AR Pool
- ✓ Vendor credit pool
- ✓ Influencer Power Pool
- ✓ Gig Worker Pool
- ✓ Bonding credit pool
- ✓ Mortgage credit pool
- ✓ Student Loan credit pool
- ✓ Career credit pool.
- ✓ Payday credit pool
- ✓ Insurance deFi Pool

Technical Foundation of BlockCerts Blockchain Cloud: A historical review of technology that predicts the future

The uses of blockchain are endless, but are understood, currently with a very basic function. Speculation and investment. Few actual blockchain platform exist beyond crypto currency and the massively volatile trading, profits and losses, that have been created by the speculation in crypto. BlockCerts is the first platform to add an extensive layer of utility, functionality and use the blockchain as an operating system to add significant critical functionalities that decentralize software as a service and cloud computing for businesses and users.

Below we explain the foundation of the BlockCerts Blockchain Cloud computing from an evolutionary perspective of blockchains. The intent is to bring forward the idea of blockchain utility as a business cloud platform, a tools set, rather than pure speculation.

Bitcoin is a blockchain with a single function. The use case is to create and mine Bitcoin. It can be thought of as the early video game from Atari, Pong. I had one as a kid. It was very successful and launched video games. It was fun at first, but didn't do much except bounce a ball back and forth on the screen, it was easily mastered, it soon evolved, and the original game was retired.

Ethereum is a blockchain that is a much more involved OS (Operating System) that utilized blockchain to create a platform for Smart Contracts. This was where the blockchain "game" software advanced, and we even saw a game emerge successfully, Crypto Kitties. Think of Ethereum much the Linux operating systems that run blockchain nodes, and much of the legacy platforms that run global banks and government software. The Linux operating system was designed for scale.

Whereas, in comparison, Ethereum is to original business software, like Microsoft Dos was to the PC. BlockCerts is a "hard fork" blockchain that leverages this more extensive intention of Ethereum. Blockcerts was built to solve some of the original problems from the current, first version of Ethereum

(such as the limitations of using “gas” and losing it to “failed” smart contracts), speed and cost of transactions on the Ethereum main net of today offer scale and function challenges.

Microsoft started with the original DOS operating system provided to IBM, to launch the PC. Microsoft then quickly licensed that software to every PC manufacturer globally. Dos became widely adopted, which made Microsoft’s next move, Windows, somewhat obvious and easy. Create user friendly tools. That is what Blockcerts has done with BCERTin APPs on the BlockCerts Blockchain.

Just as Microsoft created a suite of tools forty years ago, that started the sky rocket trajectory to cloud and software dominance, that has taken the company to over a trillion dollars in value, Blockcerts has designed the BlockCerts Blockchain with the OS, based on Ethereum, and built the first suite of tools through more than a dozen SaaS based APPs that are critical for business which can be downloaded today on the BCERTin DAPP Store.

This brief history of technology, explain why, like Atari’s Pong in games, and Linux, Dos windows, blockchain must be looked at as the next evolution in technology, rather than simply the “game” of crypto currency speculation. From here, the larger universe of the transformation of the global economy, trillion-dollar digital business models, that solve the issues of the worlds business being provided, and moderated, by giant centralized software providers, has begun with Blockcerts Cloud Blockchain and BCERTin DAPPs. Just as operating systems emerged on the PCs that now run the world, the next iteration, like mobile has shown, will emerge through wallets. The operating systems of iOS, or the world’s largest OS, Android by Google, are the mobile dominant operating systems that run every mobile and tablet device (with widows 10 a distant third that only truly exists on the latest generation of the MS Surface pro).

All we need to do to see the roadmap for blockchains, their many uses, is to understand the history of how we got here in the first place. Look at the tools, and games, social media and business models we’ve seen skyrocket today. The roadmap is fairly clear. Cross chain models, such as WBTC have now begun to emerge.

Just as new exchanges and initial coin offerings challenged the financial systems, continuing to do so, BlockCerts Blockchain has launched the first decentralized Cloud and SaaS solution, created an OS, which challenges the way businesses can get back to controlling their data, their software, their business models, access to capital and embed the banking services needed for their pricing and payments.

BlockCerts blog will continue to offer examples, real world solutions and opportunities that extend this foundational principle of BlockCerts Blockchain and the launch, and evolution, of the BCERTin DAPP Marketplace.