

BannerCoin White Paper

Distributed by BannerView.com v1.0 8/10/2017



Give your Website the BannerView!

Abstract	3
Introduction	3
Solution Details	3
<i>Background on BannerCharge</i>	<i>4</i>
<i>Background on BannerOS</i>	<i>4</i>
<i>Background on BannerGrips</i>	<i>4</i>
Team Behind BannerCoin	5
<i>Team Leaders</i>	<i>5</i>
<i>Mark A. Cenicola</i>	<i>5</i>
<i>Joseph N. Stanley</i>	<i>5</i>
Summary	6
<i>BannerCoin Initial Coin Offering (ICO) aka Token-Swap</i>	<i>6</i>

Abstract

This white paper describes a solution for merchant websites to accept payments via any payment methods that their owners want to accept which include traditional credit cards, debit cards, electronic checks, Paypal, or cryptocurrency in order to give their visitors the flexibility to send money to the site in any supported method they prefer.

The payment process can also optionally support Promotional Codes and website electronic gift cards.

By using a single payment manager to process the transactions of all these payment types the website administrators can view a single centralized list of completed orders keeping fulfillment processes centralized as opposed to using separate systems for each payment type.

Introduction

Currently there are no solutions to accept all payment options and aggregate all the payments into a single interface which means currently managing orders is disconnected and difficult.

This leads most website operators to opt out of accepting newer unique payment methods such as cryptocurrencies and can lead more savvy customers to not want to complete their purchases.

Solution Details

Our existing payment processing solution BannerCharge has been operational since December 2011 and has been installed on over one hundred different websites allowing them to successfully collect payments from website visitors via credit cards, debit cards, and/or Paypal. BannerCharge works with BannerOS, the company's website management platform which itself was first publicly released in 2009.

Current Features Supported:

<https://www.bannerview.com/banneros/bannercharge/features/>

We plan to add additional functionality to BannerCharge to accept many cryptocurrencies, not just the most popular such as Bitcoin, Litecoin and Ethereum.

This will allow BannerCharge to become a comprehensive payment collection solution that can allow a website owner to accept credit/debit cards, Paypal and cryptocurrencies from customers as well as giving additional optional choices such as promotional codes or electronic website gift cards which the system already supports.

Each website operator can configure the payment options accepted and can contain multiple sets of configuration so different payment forms can give different options to the website visitors.

We plan on building a high availability set of coin servers which will contain the full blockchains of the cryptocurrencies that BannerCharge supports and will also constantly collect each currency's equivalent USD value from <http://coinmarketcap.com>. A secure API that only accepts requests from BannerCharge websites will allow the individual BannerCharge site to fetch current coin pricing in order to present customers with coin quantity required as payment for their order and also present them with a unique wallet address where payment needs to be sent. The individual website would save this information and then periodically run additional API calls to see if the transfer of the coin has completed and then the website will mark the order as completed and go on to perform any needed actions such as sending out order confirmations as well as sending the incoming coin to the website owner's wallet minus a transaction fee.

Background on BannerCharge

BannerCharge is a Grip (BannerOS add-on module) that can be installed in a website running BannerOS which is a full website management system. BannerCharge currently handles all the configuration options which include 18 traditional online merchant processors' APIs (and counting) that allow you to accept credit card payments directly on your BannerOS website as well as Paypal Express checkouts that let customers leave the BannerOS website and enter Paypal's interface to complete a payment.

Once the chosen API credentials are entered, payment setups can be custom configured to allow the choice of which payment options are accepted along with other options such as promotion codes and electronic website gift cards.

The actual configuration for what is being sold selling comes from other Grips and cover a number of shopping experiences such as a full product store (BannerMerchant), member registrations (BannerRoster), event registrations (BannerRSVP), electronically delivered products (BannerFile) and/or a single payment form (BannerForms).

Background on BannerOS

BannerOS is a hybrid source website content management system built and maintained by BannerView.com. It has a modular (Grip) architecture allowing additional Grips to be installed which bring in additional functionality including (but not limited to) blogging, image galleries, event registration, payment acceptance, shopping cart, member registrations, marketing tools and even live online chat. The source code of the actual product is closed, however, it utilizes the MySQL database structure so third party applications can be built to directly interface with BannerOS collected data.

Background on BannerGrips

BannerGrips are web apps that work with BannerOS to upgrade a website, making it easy to add email marketing, blog publishing, e-commerce and a lot more functionality necessary for businesses to use their website as a business tool. A full list of available Grips can be found [here](#).

Team Behind BannerCoin

BannerCoin is being developed by BannerView.com, a Cenicola-Helvin Enterprises brand. BannerView.com is the developer of [BannerOS](#), a premier website analytics and content management software that powers businesses all across the Internet. Cenicola-Helvin Enterprises, the Las Vegas based parent company of BannerView.com, was founded in 1999. BannerView.com built its first customer website in early 2000.

BannerView.com has a self-owned and operated [secure data center facility](#) which has been built to both protect the hardware and software it houses.

Team Leaders

Mark A. Cenicola

Chairman, President and Chief Executive Officer

Mark A. Cenicola is responsible for the company's vision, direction, and general health. As Chairman, President & CEO he must make sure that an environment is created in which everyone from customers to employees to investors are given the resources they need to prosper and benefit in their relationship with Cenicola-Helvin Enterprises, the parent company of BannerView.com.

[More on Mark's background](#)

Joseph N. Stanley

Technical Director and Chief Technical Officer

Joseph Stanley is responsible for choosing and implementing the technology that is to be used to carry out Cenicola-Helvin Enterprises', the parent company of BannerView.com, Internet operations. As CTO he must ensure the overall well being of the company's technical direction for future success. As Technical Director he must ensure that daily technical operations are effectively performed in order to keep BannerView.com on track with the rapidly changing technical world.

[More on Joseph's background](#)

Summary

Our solution is a quick and inexpensive option to allow website owners to enhance their customer's shopping experience that can give them the edge over their competitors who opt not to offer customers innovative checkout options.

BannerCoin Initial Coin Offering (ICO) aka Token-Swap

In order to fund development and provide a live testing platform, BannerView.com is selling a BannerCoin token. The BannerCoin token is a cryptocurrency that can be redeemed for BannerView.com service credits. There are no restrictions on it being traded, sold, and exchanged for goods and services by those who decide to accept the token. All BannerOS customers who use BannerCharge to accept payments via digital currencies will be required to accept the BannerCoin token as a form of payment. There could be a growing market of merchants accepting it for actual goods and services. Each BannerCoin token will be redeemable for one (1) BannerView.com credit. These credits can then be used toward recurring services provided by BannerView.com limited to website hosting and BannerOS related license fees including BannerGrips that are billed on a monthly or other recurring basis at a rate of 1 credit per \$1 value of service purchased.

For more information on the BannerCoin sale, visit BannerCoin.com.