

Crediting in the cryptocurrency and deposits are going to become a reality.

With the swift development of the crypto-industry, more people are gaining income in the cryptocurrency and can buy virtually any goods for it.

RAS AL KHAIMAH, UAE, March 13, 2018 /EINPresswire.com/ -- The introduction of crypto-currency as a full-fledged legal means of payment in many countries is increasingly contributing to the entry of the cryptocurrency into the masses.



PERSONAL LOANS AND INTEREST DEPOSITS

The logical development of events is the emergence of loans and deposits in alternative currencies.

Virtual [bank ESR Wallet](#) announced the testing of its own system to determine the credit rating of its users. This system allows you to calculate the risk for each specific loan and determine the interest rate individually for each user.

"We used both ready-made solutions and added our criteria, taking into account the specifics and behavior of the average holder of the cryptocurrency," commented Alex Korn - project's marketing director.

Simultaneously, the service of deposits in the cryptocurrency will be launched. Deposit rates will reach 20 percent per annum, depending on the currency and terms of the deposit.

"Already today, we have received proposals for cooperation from more than 700 private credit organizations from around the world. We are opening an entirely new lending market and are confident of our success.

The volume of demand for cryptocurrency loans today is estimated at \$200 million - we see a huge potential in this segment and expect to master a significant part of the market," Alex added.

It should be noted that at the moment the virtual bank ESR Wallet already offers a service of exchanging fiat money and cryptocurrency, in the coming months it is expected to issue its own plastic cards. Order cards, as well as paying all commissions within the banking service in the near future will be available only through its own ESR token, which will support its liquidity and price on the [exchanges](#).

Alex Korn
ESR Wallet
+79 150 762 192
email us here

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