

**MONEYTOKEN.COM**



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## Introducing MoneyToken

MoneyToken is a Blockchain-based Financial Ecosystem focused on cryptocurrency-backed lending and crypto assets leveraging

The main idea of MoneyToken revolves around the idea that our innovative economic model allows you to hold onto your cryptocurrency and spend cash at the same time.

MoneyToken consists of:

- MoneyToken lending platform that provides loans in fiat currencies or stablecoin, secured by collateral in BTC and ETH;
- MTC - MoneyToken's own stablecoin;
- MoneyToken decentralized Exchange service.

## What problem does MoneyToken solve?

MoneyToken has got a truly innovative concept; hold onto your cryptocurrency and spend on necessary purchases at the same time.

The problem has been obvious - spending crypto assets today prevents cryptocurrency holders from gaining from any future growth in asset value; investors who buy low need to hold on to their assets in order to benefit from selling high. It's a market where everyone is conditioned to HODL.

But what if you need cash right now? Bills to pay? Equipment to buy?

This is where MoneyToken steps in.

The MoneyToken platform allows you to borrow liquid funds instantly, based on the current value of your cryptocurrency asset holdings.

- You take out a loan, using your BTC/ETH as a collateral.
- In return, you receive an agreed loan amount in a stable currency.
- After repaying the loan, you get your whole collateral back; even if it has increased in value multiple times.

With MoneyToken, you're now able to acquire liquid funds for immediate needs, and save your crypto position, all at the same time.

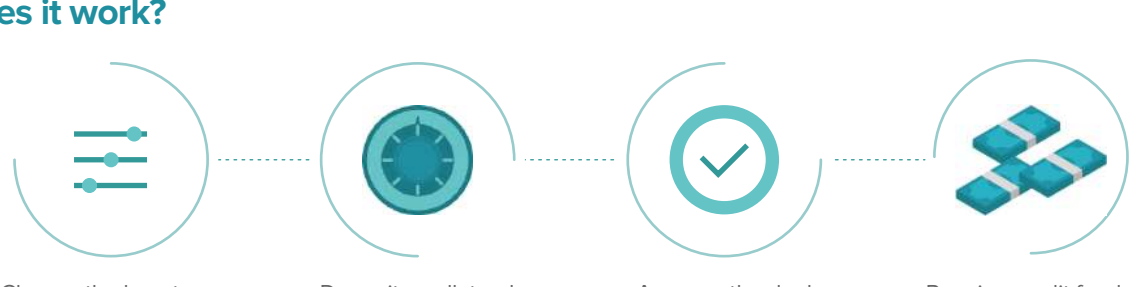
## What makes MoneyToken unique from other lending platforms?

- The platform is tailored to give out both small and large loans, from \$500 to \$1,000,000 and more.
- No scoring or credit checks, since loans are backed by a collateral in 1:2 ratio.
- In MoneyToken, credits are given out from one credit fund, which makes collecting a credit portfolio unnecessary, as opposed to the regular p2p platforms.
- Loan approval takes seconds and funds can be released almost instantaneously.
- MoneyToken allows to apply for a credit not only in fiat currencies, but also in stablecoins, which is convenient in case the client plans to use the credit funds inside the cryptocurrency market.
- MoneyToken's services will be available globally.
- MoneyToken is an ecosystem, with it's own stablecoin and decentralized exchange service.
- MoneyToken does not use token mechanics to charge additional costs or hide services charges; instead our token plays a unique infrastructure role, providing benefits to customers such as a discount on platform services.

## Who might benefit from our services?

- Miners
- Exchange services
- Crypto holders, traders and investors
- ICOs

## How does it work?



## How secure is the collateral?

- The deal's conditions are captured in Ethereum-based contracts.
- Collateral funds are kept in a wallet, protected by a multi-signature. To access the wallet, 3/4 signatures are required. First one of them belongs to the borrower, second – to the lender, and the other 2 – to the platform.
- Multichain-transactions and multichain smart-contracts will be available in the future, which would allow MoneyToken to become completely decentralized.

## Loan terms

- **Loan term:** from 3 to 90 days (long-term loans will also be available)
- **Loan amount:** from \$500 to \$1,000,000 (USD or equivalent)
- **Rate of Interest:** from 0,2% to 0,5% a day (or 10-15% APR)

## Loan currencies

- USD and other fiat currencies
- USDT Tether
- Decentralized DAI stablecoin
- MTC MoneyToken
- BitUSD

## Collateral currencies

- BTC
- ETH
- Altcoins (after review)
- Selected ICO tokens (after review and approval)

*Rate of interest and loan conditions may change in the future, and will significantly depend on the current situation of the cryptocurrency market, crediting conditions of the platform's competitors and more.*

*Fiat currencies will be implemented on the MoneyToken platform in accordance with obtaining all necessary licenses, and the Roadmap.*

## Token Functions

- Privileged terms for platform users when depositing IMT to receive Borrower Membership.
- Up to 60% discount on the platform fees for Borrower Membership. When using the discount from the user's balance, the equivalent of 50% of the discount in USD is charged in IMT tokens.
- The opportunity to become a creditor when depositing IMT for Lender Membership
- Participation in decentralized voting.

# Introducing Amanda

Behind MoneyToken is Amanda. Amanda is an Artificial Intelligence Assistant who will provide automated loan operations within the platform.

Amanda is powered by a deep learning AI algorithm, and her goal is to provide human-like services for the platform users. Besides functioning as a loan assistant, Amanda acts as a true AI, analyzing clients activity on the platform from their first steps, through to loan completion in order to generate predicative actions; for example being able to offer additional financial services, tracking collateral performance, monitoring loan repayments and due dates – all the functions required within an ecosystem that is not managed by any central authority.

Amanda helps remove the need for middlemen and managers, hidden commissions and fees, and obscure terms written in the 'small print' of contracts; all the bad practices of traditional banking.

MoneyToken: changing the face of financial services.

## Founders



**Alex Rass**  
CTO, co-founder

Founder of ITBS LLC.  
Master Degree of Computer Science in Stevens Institute of Technology.  
Years of experience in Fintech sector of the US in Goldman Sachs, Prudential Financial, Bloomberg.  
CoinDesk journalist's advisor on cybersecurity and blockchain.

Over 15 years of experience in strategic planning and business development of IT-projects.



**Jerome MacGillivray**  
CEO, co-founder

CEO of a global R&D software development company and Blockchain enthusiast.

Jerome co-founded MoneyToken out of an interest in the future stability of the cryptocurrency world and a desire to grow the value of cryptocurrencies as both assets and a usable frictionless global payment currency.

## Key members



**Jeffrey Chudy**  
Finance

MBA in Cornell Johnson Graduate School of Management.

Certified Bitcoin Expert (CBP) and Professional in Risk Management (PRM).

Over 15 years of experience in risk evaluation and management in AIG, Ernst & Young, Bear Stearns, Deutsche Bank and Citibank.



**Ryan Swan**  
Software Engineer

Bachelor's in Computer Science.

Mercantile system development expert. Finance, warrant and futures expert.



**Alex Fisun**  
COO

Alex's main areas of expertise in MoneyToken are marketing, sales and relations with strategic partners.

Alex was interested and involved in cryptocurrencies since the appearance of Bitcoin on the scene in 2011.



**Owen Byrne**  
Business Development

Vice-president of ITBS LLC.

MBA in EDHEC Business School.

More than 15 years of experience in consulting and IT-management.

Owen possesses vast technical and practical knowledge in business development.

An expert on the business administration scene.



**Klim Davies**  
Business Development

With Klim's operational experience in business development and leadership he brings the necessary depth of knowledge to achieve MoneyToken's goals and maintain sustainable growth.



**Annette Miller**  
Support & Communications

Ryerson University, BA in Psychology.

Over 7 years of experience in marketing, developing communication strategies and partnerships.

## Advisors



**Roger Ver**

Founder of Bitcoin.com

"Bitcoin Jesus" Investor at Ripple, Blockchain.info, Bitray, Kraken



**Mate Tokay**

CEO of Bitcoin.com

CEO of Bitcoinist LTD

Keynote speaker



**David Allen Cohen**

Founder Dcntral.

Advisor Hashgraph.

A former of IOTA Foundation Member.



**Steve Rubakh**

Mining Business

Founder of the IPO Company



**Didi Taihuttu**

The guy who sold his house for Bitcoin.

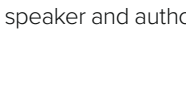
Crypto expert and an Inspiration



**Sally Eaves**

Global strategy advisor - fintech

blockchain AI, intrapreneur, speaker and author



## Roadmap

