



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 concept 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 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.
- With MoneyToken, credit is provided from one credit fund, which makes collecting a credit portfolio unnecessary, a major difference from other p2p platforms.
- Loan approval takes seconds and funds can be released almost instantaneously.
- MoneyToken allows borrowers to apply for credit not only in fiat currencies, but also in stablecoins, convenient when the credit funds will be used to make payments inside the cryptocurrency market.
- MoneyToken's services will be available globally.
- MoneyToken is an ecosystem, with its 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 discounts 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 multi-signatures. To access the wallet, 3 out of 4 signatures are required. The first signature is held by the borrower, the second by the lender, and the other two remain secured on the platform.
- Multichain-transactions and multi-chain smart-contracts will be deployed in the future, allowing 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

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

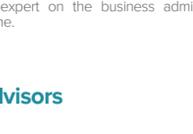
With Klim's operational experience in business development and leadership he brings the necessary depth of knowledge to achieve MoneyToken's goals and maintain sustainable growth.



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, Bitpay, 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



Roadmap



February 2017

- Concept development
- Formation of the team

June 2017

- Platform development underway

November 2017

- International Patent filing to protect the IP of the platform

December 2017

- Official announcement of the platform

February 2018

- Private Sale round

March 2018

- PreSale round

Q1 2018 — MoneyToken platform 1st release presentation

- Stablecoin as a loan currency
- Bitcoin and Ether as a collateral
- Repayment to Collateral Ratio selection
- Loan repayment using collateral
- Loan term extension options
- Early repayment options

May 2018

- Token Sale round

Q4 2018 - MoneyToken platform 2nd release presentation

- Options to become a lender, depositing IMTs
- Multi-currency collateral
- Multisignature collateral custody feature
- Exchange service
- MoneyToken Payment Card
- Referral program
- Amanda operating as loan assistant
- MoneyToken lending API for external platforms:

Q2 2019 — MoneyToken platform 3rd release presentation

- Adding more popular stable coins as credit currencies
- Obtain financial licences and begin integration of fiat currencies as credit currencies
- Adding successful ITO currencies with working products as collateral
- MoneyToken Mobile App
- Amanda as SaaS (Software as a Service) for other financial services

Q4 2019 — Full decentralization and Phase 4 of platform release

- Decentralized decision making system
- Atomic swaps and multi chain transactions, smart-contract deals