

MONEYTOKEN.COM



www.moneytoken.com



info@moneytoken.com

Introducing MoneyToken

MoneyToken - A Blockchain based Financial Ecosystem which 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?

The problem has been obvious for some time - spending crypto assets today removes the investor's ability to benefit from any future growth in value; investors who buy low need to hold on to their assets in order to benefit from selling high.

This is where MoneyToken steps in. The MoneyToken platform allows you to borrow liquid funds right now, based on the current value of your cryptocurrency asset holdings. You take a loan, collateralized with more volatile assets such as Bitcoin or Ethereum — and in return you receive an agreed loan amount in a stable currency. And after loan repayment you will receive your whole collateral back, even if collateral has many times increased in value.

This way, you get liquid funds, while also saving your cryptocurrency position and stay in the long-term investment game.

With MoneyToken, you no longer need to sell BTC every time you need liquid funds.

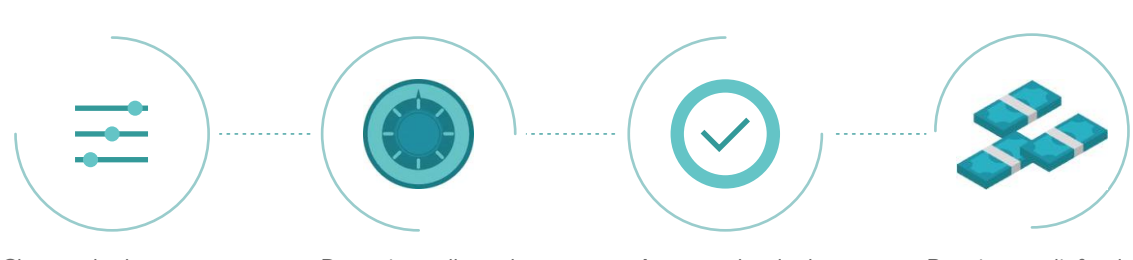
What makes MoneyToken unique from other lending platforms?

- 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 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 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 depend on the current situation on the cryptocurrency market, crediting conditions on the platform's competitors and more

Token Functions

- Privileged terms for platform users when depositing IMT to receive Customer Membership.
- Up to 60% discount on the platform fees for Customer 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

Amanda is an Artificial Intelligence Assistant who will provide automated loan operations to showcase MoneyToken's platform functionality before the official platform launch

Team



Alex Rass
CTO, co-founder

Founder of ITBS LLC.

Masters 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.



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.



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 management 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.

Advisors



David Allen Cohen
Foundation member of IOTA



Steve Rubakh
Mining business



Didi Taihuttu
The guy who sold his house for bitcoin

Roadmap

