

Invest **Whitepaper** with style.

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Introduction to Moneda

Everyone loves their mobile device, right? It's incredibly handy to be able to do nearly anything with a device that can fit in your pocket. One of the few things that mobile devices lack right now is the ability to make investments in different cryptocurrencies. Cryptocurrency is a burgeoning industry, and it is unfortunate that there hasn't been any integration for people that enjoy doing most of their activities from the palm of their hands, anytime and anywhere. Moneda is here to help those people, and provide them access to tools for investing in the field of cryptocurrency.

The investments you make on Moneda's platform are not the same thing as trades. You don't have to actually hold the digital asset to invest in it. This eliminates the need of having to deposit into an exchange, make a trade, and withdraw the asset into a mobile wallet. So not only can you invest without trading, but Moneda is also able to add a wide variety of currencies to the investment platform, because we don't need to add new wallet support for the currencies.

Moneda's platform supports a social investment network. You are able to share your investment plan with others, see their investment plans, and see which investment model has worked the best in the past. This is all to allow for the best possible interaction in the community, and for the platform to provide the best possible investment advice driven by data.

Moneda is a mobile-first cryptocurrency investment platform. There isn't enough mobile accessibility in the world of cryptocurrency, and our team realizes that. By further improving mobile accessibility, Moneda aims to fix three main issues for cryptocurrency users that care about having data and information backing their investments. Moneda would like the process to be cheap, fast, secure and easy.

In this white paper, we will outline each current problem that we will solve.

Current Problems in Cryptocurrency

Keeping Track of Multiple Cryptocurrencies

When you begin investing in multiple cryptocurrencies, you need to start tracking multiple wallets, and make sure you are properly keeping track of all your keys and information. Keeping track of multiple cryptocurrencies is not easy to do, and storing multiple keys can lead to some serious problems with the security of your digital assets.

Security is one of the most important topics to think about with cryptocurrency. It is important to have your assets as secure as possible, and trying to keep track of more and more tokens or coins does not help with that in the slightest. What if it was possible to hold all your cryptocurrency investments in the form of one single token?

[With Moneda, it will be!](#)

Problems With Exchanges

Another problem is that you are always looking for the perfect exchange that supports your payment methods, has good support, low fees (with no hidden fees), and doesn't have a confusing user interface. Chances are, you have yet to find this perfect exchange. Many exchanges hit two or three of these qualities, but there has yet to come an exchange that manages to hit all of them.

Also, don't even think about trying to look at your assets or trade on the exchange from your mobile device. The exchanges mobile sites either look completely unreadable, or it takes ages to get familiar with the exchange's mobile user interface and find the right information you were looking for. In the world of cryptocurrency, seconds feel more like hours and minutes feel more like months. In all the time you are spending looking up and down the exchanges mobile site for the trading pairs, your assets may have vastly decreased in value. Let's imagine a world without the need for exchanges, without the need for trading altogether. What if it was possible to invest in cryptocurrencies without having to go through the process of trading?

[With Moneda, it will be!](#)

Waste of Unused Data

There are tons of information regarding price changes behavior of each individual cryptocurrency that goes to waste with every passing trade. Collecting and processing this information manually could be hard, time consuming and in lot of cases costly. But, collecting this invaluable data is a gold mine when it comes to the information that can be drawn from it. By using this information it is possible predict how a cryptocurrency is going to perform in the future, and whether an investment strategy could be better than another one. What if it was possible to collect all this information, and process it without a great deal of man hours and cost?

[With Moneda, it will be!](#)

Gap Between Investing and Everyday Use

Accessing the digital assets you have invested in should be cheap, fast and easy. Unfortunately at this time, you seemingly can't have all at three of those features at one time. If it's cheap and easy it's likely a bank transfer, which could take a couple of days. If it's fast and easy, you likely end up paying fees that you don't want. Why can't it be cheap, fast and easy to access your investments?

[With Moneda, it will be!](#)

How Moneda Solves Those Problems

Multiple Cryptocurrencies, One Application

Initially Moneda will support two base currencies, which are MND and ETH. Currencies are subject to change, as Moneda will add currencies when they make sense, and remove currencies if they don't. The investments that you make are equivalent amounts of one of these currencies and when you do invest, you won't be trading your tokens for the ones you invest in. Instead when the price of those currencies change your active balance that you have invested goes up or down to show the change.

For example:

You have 2000MND in your account and you decide to invest half of it on bitcoin. you start your investment at a price of 1000MND = 15BTC, Now if the price of BTC goes up the amount you have as MND changes and goes up as well to represent that change. At anytime you have the option to stop your active investment on bitcoin and it will be added to the 1000MND you had in your account which you hadn't invested. If the coins you invest in increase in value, your MND balance after you withdraw will be higher than it was when you put in the investment, and vice versa.

Moneda's cryptocurrency investment platform offers you the following advantages:

- You no longer need to actually hold a digital asset to invest in it.
- You can invest in currencies that typically have outrageous fees on exchanges, and pay a much smaller fee through Moneda.
- You can manage your portfolio in an easy way that's as simple as clicking a couple of buttons.
- You can invest in a variety of cryptocurrencies, all in one place.
- You no longer have to get used to the new user interface of all the exchanges.

Making Use of Previously Unused data

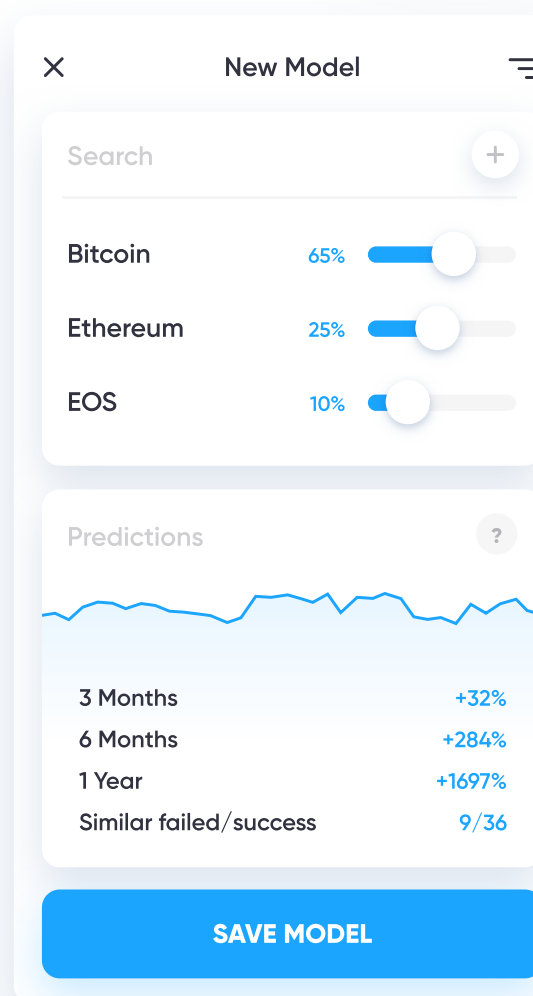
Recently, two innovative technologies have been taking the world by storm! One is blockchain technology, and the other is machine-learning. We think by combining these two we can collect and process tons of invaluable publicly available information about how investments on Moneda have gone. This allows us to be able to train machine-learning models that are capable of telling us if investing on a specific platform, or in a specific currency, is a good idea.

We pass on this newly processed data directly to the users of our platform. The possible applications for this information are seemingly endless! We will outline two especially promising possibilities below.

One possible application of this data is that when you consider a new investment strategy, our platform can use the data that we gathered and process to tell you a percentage likelihood that your investment will be profitable. If our application tells you that your investment has a 2% chance of being profitable based on past data, you might want to take another look at your strategy. If our application tells you that your investment has a 75% chance of being profitable based on past data, you can feel much safer in your investment.

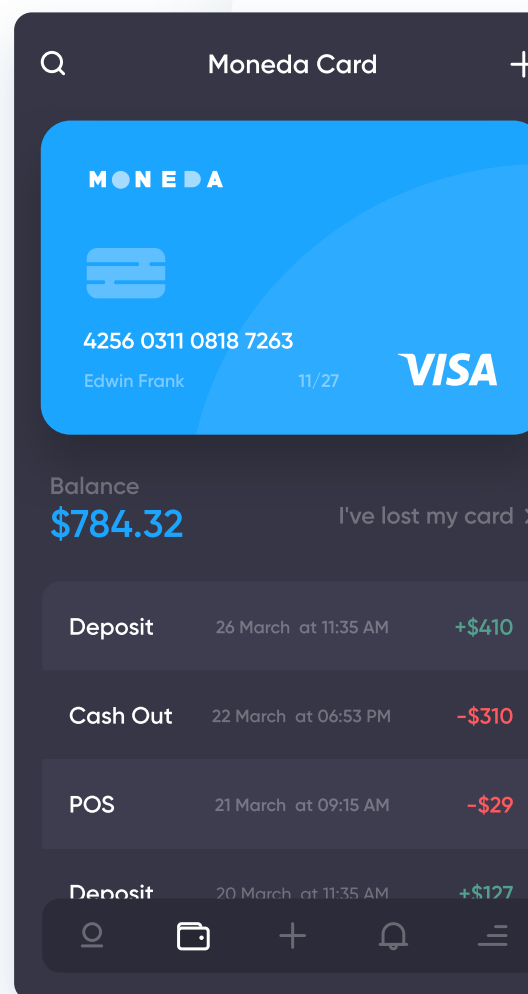
Another possible application is suggestions for your own investments. If you want to invest based on what Average Joe said on social media, that is completely your prerogative. But, if you'd rather invest based on past data, and not have to manually sift through piles and piles of information, our application is just the thing you need. We can offer you a variety of recommended investment portfolios with different ranges of likelihood of profitability.

Again, these are just two of the applications of this unlimited stream of data! The actual amount of possibilities with this information are endless. New data is automatically collected everyday, about cryptocurrencies, and potential investment strategies. And, this is all without putting in any manual effort, as it is all done through a machine-learning system.



Using Debit Cards for Easy Access to Your Investment

Once someone invests in a cryptocurrency, they have an incredibly hard time accessing their investment. Whether it is having to find an ATM that supports your currency, paying incredibly high fees, or waiting ages to get your transaction to go through, this process is likely to cause you some stress. Moneda seeks to keep your stress levels where they normally are, by making this process fast and easy. By offering a debit card optimized for everyday used and backed by our MND token and ETH, Moneda provides you with a simple way to use your investments as currency. You don't have to worry about bank payments, high fees or delays. Your balance is always accessible to you for shopping online, or getting cash at the nearest ATM to you.



Bringing Social Interaction to Investing

The world of cryptocurrency is an incredibly social one. Everyday loads of people share information about investments they have made in cryptocurrency, and advice that they have for others to invest in. The current social landscape is split between Twitter, Reddit, Telegram, Facebook, Discord, YouTube and many other social platforms. Why do we need this many platforms for people to share their investments on? We don't. Moneda's investment platform will allow for social integration, meaning all this information can be shared in one place.

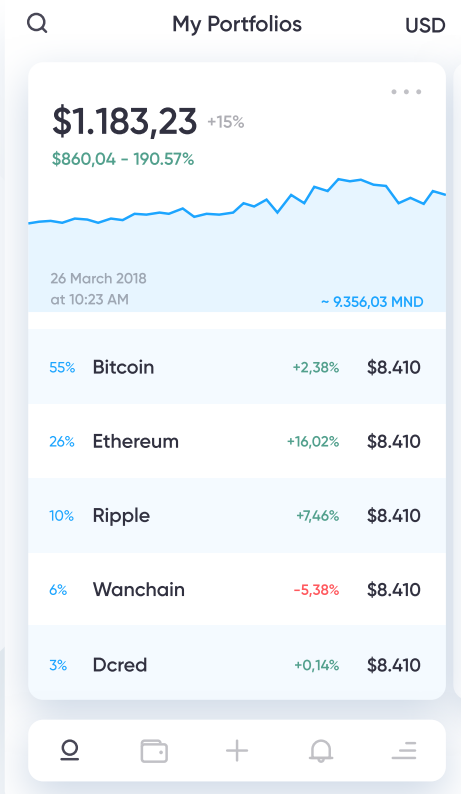
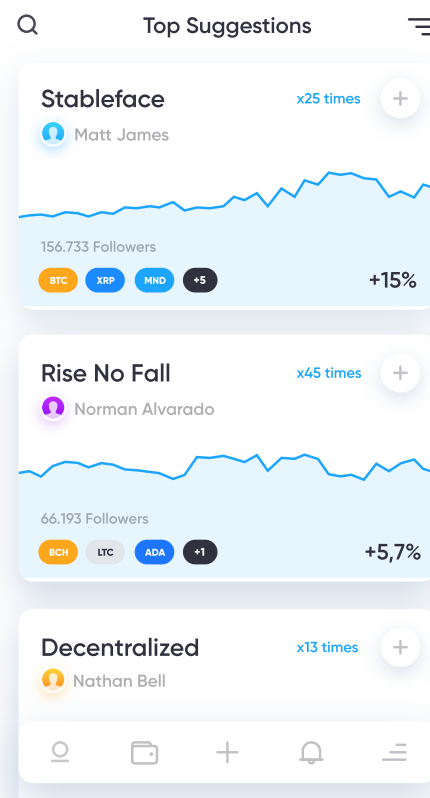
Use Cases

Easy Access to Your Investments

One of the more difficult tasks in cryptocurrency is to access your funds and use them. By implementing a technology that allows you to spend your hard earned MND tokens with a debit card, you have very easy access to your funds. Go to any ATM with your card and you can turn those tokens into cash.

Secure Cold Storage of Your MND

When you invest your MND using the platform, the Moneda team buys that MND and stores it in cold storage. Then, when you buy want to cash your investment back out, the Moneda team sells the MND back to you. This way, a stable supply and demand is kept for the MND token!



Easy Investing and Portfolio Management

Investing with Moneda is incredibly easy. The only thing you are required to do is to open the Moneda platform, set up your portfolio, and invest. There is no need to have an account on twenty different exchanges

Microservices Actually Trading Assets

When you are investing on the Moneda platform, you won't be making trades, but we will. Behind the scenes, we have automated trades being made to back up the investments that our users make. When a user invests in a coin, we will buy that coin to back up their investment. This way, if a coin goes up 1000x, we are still able to pay the users that invested in it out.

Roadmap

Quarter 4, 2017:

Moneda idea and original research.

Quarter 1, 2018:

Proper estimations and development of website.

Quarter 2, 2018:

Start of Moneda's initial coin offering (ICO).

Quarter 3, 2018:

Completion of ICO, and preparation for alpha launch.

Quarter 4, 2018:

Alpha launch of Moneda Platform.

Quarter 1, 2019:

Stable launch of Moneda Platform.

Beyond:

Continued development of Moneda platform.

Moneda Team

Moneda employs a small team of visionaries that devote their time to creating this innovative project.

The members of the Moneda team include:

Farzad Nazifi - Co-Founder of Moneda, Lead Developer of Moneda.

Apostol Voicu - Co-Founder of Moneda, Visual Designer of Moneda.

Dylan Blomme - Author of White Paper, Moneda Community Manager.



Farzad Nazifi

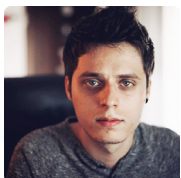
Co-Founder of Moneda, Lead Developer of Moneda
- *Vienna, Austria*

Focused the development of the Moneda ICO smart contract, and the development of the Moneda investing platform, Farzad Nazifi is a crucial member of this team.

Farzad has previously developed for top of the line applications on both the Apple App Store and the Google Play Store, including Marco Polo, Cleo Video Texting, FlipLip Voice Changer, and getFilter! Let's discuss Farzad's previous projects a little bit more in-depth!

- **Marco Polo** is a face-to-face messaging app for one-to-one and group conversations. It currently ranks number 8 in the "Social Networking" category on the Apple App Store. It has nearly 500,000 reviews on the Apple App Store (ranking 4.5 stars), and nearly 200,000 (ranking 4.5 stars) on the Google Play Store, along with being an Editor's Choice.

- **Cleo Video Texting** is an app within the company Joya Communications, similar to Marco Polo. Cleo allows users to pick a filter, and then record them self in a video or a GIF. They can then send these to friends via Facebook Messenger, as Cleo was one of the first two apps to be implemented into Messenger.
- **FlipLip Voice Changer** is a third app within the company Joya Communications. Similarly to Cleo, FlipLip allows users to pick a filter, but then they will select a voice changer in their video. Along with Cleo, FlipLip is the other one of the first two apps to be implemented into Facebook Messenger.
- **getFilter** is an application built by Farzad himself. getFilter features the use of Artificial Intelligence to filter out unwanted messages. getFilter appeared on the front page of the Apple App Store. The application utilizes AI to achieve a 95% success rate with filtering out spam. getFilter especially provides confidence in the Moneda project, as it shows Farzad is very capable of developing a quality platform.



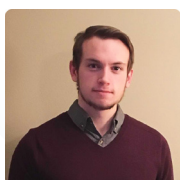
Voicu Apostol

Co-Founder of Moneda, Visual Designer of Moneda
- Cluj-Napoca, Romania

Focused on providing the highest quality visual design for both the Moneda website and the Moneda platform, Voicu Apostol is a crucial member of this team.

Vociu has previously designed a number of prominent platforms, including SongPop 3, Setmore, Marco Polo, and Linear by SevenRE. Voicu specializes in complex user interface designing, and motion interactions. A quick look at his Dribbble page will show you how talented he is as a visual designer.

- **SongPop 3** is a follow up to SongPop 2. SongPop 2 is a highly ranked application in both the Apple App Store (#6 in the Music category, 30,300 ratings - 4.9 stars) and the Google Play Store (112,000 ratings - 4.6 stars). Voicu acted as a visual designer for this unreleased application, working to develop a great user interface.
- **Setmore** is a desktop and mobile app that allows users to connect their calendar and clients to Facebook, their website, sales CRM and a growing list of the world's most popular apps. Voicu acted as the visual designer for Setmore.
- **Linear** is an application that allows iOS and Android users to conveniently use buses and trains in certain locations. Voicu acted as the visual designer for SevenRE and designed multiple apps.
- Designing the user interface and Front-End Development for the **Moneda** platform, Voicu has made great contributions to this team. Farzad and Voicu have worked on Marco Polo together previously.



Dylan Blomme

Author of White Paper, Moneda Community Manager
- Rapid City, USA

Focused on writing a high quality whitepaper, incredible press releases and other content, as well as maintaining an excellent Moneda community, Dylan Blomme is a crucial member of this team.

Dylan has previously written for a number of years. For a while, he wrote freelance articles for different websites. He now owns and runs his own website at HonorableCrypto.com, where he writes detailed articles about cryptocurrency. Dylan has been involved in cryptocurrency for a long while, and writing

has always been something he was good at. Combining the two on a project as promising as Moneda was a big step.

Dylan has 1,000+ enthusiastic cryptocurrency investors browsing his website everyday. He writes incredibly detailed overviews of cryptocurrencies, some of which top 2,500 words. This made him a great candidate to succeed writing the Whitepaper, which he did. He now stays on the team as an advisor for the project, and a community manager for the Moneda Telegam group, subreddit and Twitter profile.

Token Sale

Total amount of 400,000,000MND are created when our ERC20 compatible contract has been issued. 30% of this amount will be kept for the team and company, 2.5% will be used for bounty programs, and the other 67.5% will be for available for sale in two stages, pre-sale and sale. The unsold tokens at both stages will be burned.

The only payment method we will be able to accept is ETH, and you will be rewarded with your MND tokens automatically into your ERC20 compatible wallet.

Pre-Sale

Because we want the people that are active in the community and always have an eye open for the advantage of jumping on pre-sales, we haven't set a specific start date for our pre-sale. Our pre-sale starts at the same time Moneda goes public.

Timeline for Pre-Sale

Start: When Moneda Becomes Public

End: Tuesday April 30, 2018

Price: 1ETH = 6750MND

Soft Cap: 10,000,000MND

Hard Cap: 20,000,000MND

Sale

There will be 3 different stages of sales. The only difference between these stages is the amount of bonus you will receive. The absolute maximum amount of tokens that are available for sale in these 3 stages is 250,000,000MND.

Stage A

Start: Tuesday May 15, 2018

End: Friday June 15, 2018

Price: 1ETH = 5750MND

Stage B

Start: Friday June 15, 2018

End: Saturday June 30, 2018

Price: 1ETH = 5500MND

Stage C

Start: Sunday July 1, 2018

End: Sunday July 15, 2018

Price: 1ETH = 5250MND

Token Transfer

Date: Sunday July 29th, 2018

- On this date, investors will be able to transfer and use their MND tokens.

Team Lock

End: Monday July 15, 2019

- A team lock occurs when a development teams locks themselves from accessing the coins for one year.

Use of Funds

40% Development

40% Marketing

10% Partnership - Operation

5% Legal

5% Pre-ICO / ICO

Conclusion: Why Invest With Moneda?

Moneda gives you the power to invest without having to go through the hassle of exchanges, all from a mobile device. You shouldn't need to actually hold an asset to be able to invest in it. By only using Moneda's secure platform you no longer need to! Moneda also provides you the ability to get feedback on your investments, both before and after you make them, with the help of machine learning. The data that is currently going to waste will now be used to help you make smarter investments! You may also view investments that other Moneda users have made, and share your own.

Moneda deploys a simple, secure, mobile-first investment platform designed with the user in mind.

Thank
you!