MoxyOne

"Tokens With Real World Value"

Whitepaper Version 0.2
December 2017

Working Document - Subject to Change

Contents

Vision: To advance the blockchain industry by creating seamless and secure debit card and payment infrastructure for every company, project and ICO that issues cryptocurrency tokens.

Introducing MoxyOne

Initial Coin Offering companies [ICOs] are developing technologically advanced blockchain assets, products and services. They will at some point, require an equally reliable payment system to enable their users to make purchases with their tokens. Currently, there exists no such system and MoxyOne aims to provide a seamless infrastructure for companies that trade with cryptocurrencies.

The MoxyOne infrastructure aims to allow end-users to utilise their cryptocurrencies such as Ether and others that will in the future be integrated within our system. MoxyOne will also support partner's tokens. ICOs that want to offer a debit card for their token holders can apply to be a *partner* and use the MoxyOne infrastructure by white labelling our wallet system.

Our token, SPEND is the backbone of MoxyOne as it will be used for individual transactions and corresponding transaction fees. In addition, SPEND tokens can be used for daily transactions by token holders. We will provide our token (SPEND) holders with a MoxyOne wallet system. This allows users to spend their tokens at merchants or withdraw fiat from ATMs around the world. Users will be able to perform various transactions with the MoxyOne wallet such as electronic purchases. By using our tokens, users will enable the circulation of SPEND tokens which will become a valuable asset for users as its value will grow over time.

By using blockchain solutions and payment networks such as COMIT and Raiden Network, respectively, we aim to improve security and speed while still being able to provide ease of use for every user and all involved parties. By doing so, we ensure that there exists a secure system that does not falter like current centralised systems that are prone to attacks and failure.

MoxyOne's Contribution

According to the World Economic Forum (WEF), there are two billion people in the world that manage their finances without a bank[1]. This is a result of inaccessibility and lack of amenities that support banking for people in some parts of the world. With that said, there has been a massive boost in mobile technology over the past decade which has digitised money at a global scale. Even the poorest have some form of access to a mobile phone and even the internet.

By offering services that are more convenient than physical money, every person in the world will be able to have a bank in the palm of their hands. Cryptocurrencies are secure and can solve this issue, allowing people to easily manage funds, make use of digital assets, services and resources as well as secure their money for future use.

Cryptocurrencies, while being viable in the digital sphere, are not yet considered a tradable commodity in most parts of the world. MoxyOne hopes to solve this issue by providing a wallet system for users to spend their cryptocurrencies by instantly converting tokens to fiat. At present, any person that wishes to make purchases with cryptocurrencies must make sure the entity being paid accepts their tokens. By using our system, any user can pay with supported tokens that they own [which seamlessly converts and pays merchants in local fiat].

Furthermore, in recent times, ICO companies have been very successful. Their innovative use of blockchain technologies to solve real-world problems has seen the world get excited for a better and more trustworthy future.

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1   https://www.weforum.org/agenda/2016/05/2-billion-people-worldwide-are-unbanked-heres-how-to-change-this

With as many as 400+ ICOs being launched in the month of August 2017[2] alone, there is growing demand for the utilisation of company tokens. Tokens take up a variety of roles within each of their hosted platforms and ecosystems. These include: value exchange, toll, function, currency, earnings or providing users with rights. These applications are vital for successful crypto economics within ICO companies. Without the use of tokens, no ICO company will be able to sustain itself for a long period of time.

"Unfortunately, tokens are under utilised and ICO companies are struggling due to the lack of a reliable financial infrastructure".

Thus, MoxyOne was envisioned. It's infrastructure and system is secure, compliant and reliable. Most importantly, it allows any ICO company to incorporate a payment system for its users via white labelling the MoxyOne wallet. The system will be transparent and will allow companies to white label the wallet system and even create personalised debit cards for token holders.

Users will be able to spend ICO companies' tokens within their ecosystems as well as out in the "real-world". Thereby solving the issue of token economy and allowing blockchain companies to fully utilise their cryptocurrencies.

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2   https://icowatchlist.com/blog/ico-market-research-leading-blockchain-platforms-2017/

White Label For Companies & ICOs

Companies [offering cryptocurrency tokens] will be able to white-label the MoxyOne wallet to use under their own branding. By doing so, they will be able to significantly reduce costs and time by not having to create an in-house payment system. This allows companies to focus their attention on product development while MoxyOne takes care of making their tokens spendable and allows them to begin making profits right away.

Pre-existing companies that also prefer trading in cryptocurrencies will also be able to use our system and allow their users to make digital currency transactions. Any company, project or ICO* will be able to white label the MoxyOne system to provide their users with a company issued debit card.

Companies will be guided by the following parameters:

* Will go through a thorough verification process for compliance with local laws and anti-money laundering acts
* May be charged negligible service fees
* Can set up their own fee structure [on top of the existing MoxyOne license fee]
* Choose not to have a buffer account and go through a third party conversion mechanism (e.g. Changelly, Shapeshift) while they accumulate ample capital for creation of their own buffer account [which would mean lower fees for their users]

*Companies will have to own a minimum of 100,000 SPEND tokens in order to qualify.

* Or choose to establish their own buffer account or alternatively use MoxyOne's
* White-labelled debit cards issued by companies will allow users to spend company tokens

> *For Example:*
>
> * *'Token A' holders will be able to spend their tokens instantly*
> * *'Token A' holders will also be able to buy and spend 'Token B' tokens*

End-User Specifications

Locations

* Compatible EFTPOS terminals [Australia initially]
* 220 countries worldwide
* Over 44 Million locations worldwide
* 2.6 million ATMs worldwide

Features

* Physical and virtual cards issued
* Withdraw funds at any compatible ATM worldwide
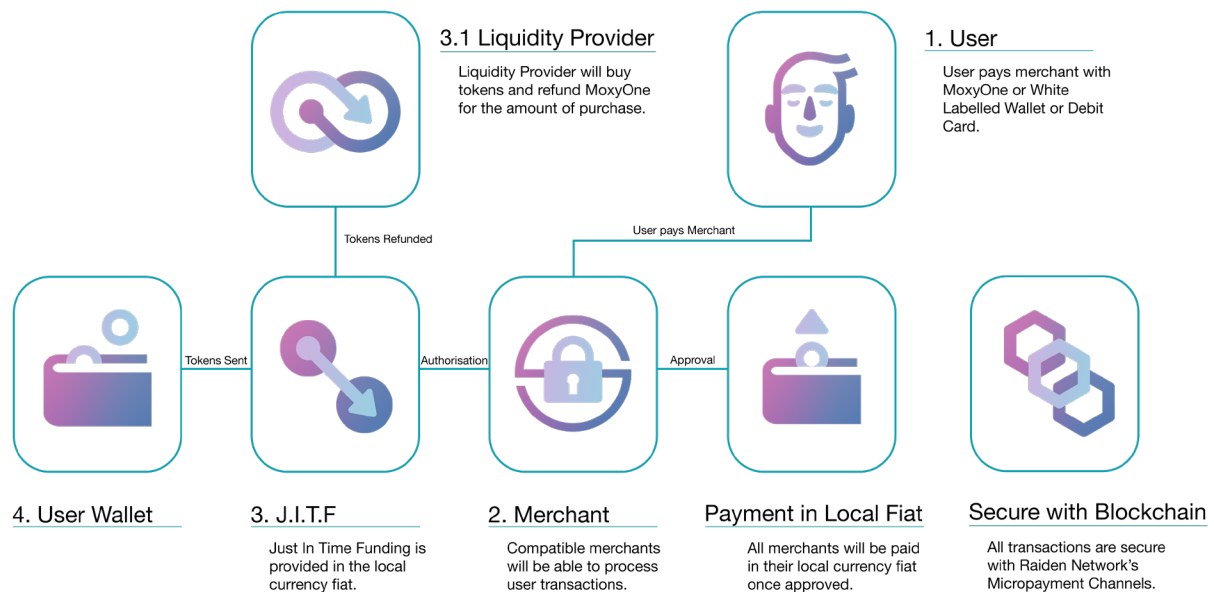* Make payments with cryptocurrencies that instantly convert to local currency fiat

    Cryptos instantly convert at point of sale. No input required by user

* Global use - local currency card
* Instant payment with cryptocurrencies anywhere, anytime
* ATM withdrawals
* Advanced security
* Instant exchange - tokens to local currency*

in supported countries.

* Assets remain in cryptocurrencies and uses Just in Time verification to convert to fiat
* Transfer tokens to contacts [daily limit applies] - TBC

Transaction Process

3.1 Liquidity Provider
Liquidity Provider will buy tokens and refund MoxyOne for the amount of purchase.

1. User
User pays merchant with MoxyOne or White Labelled Wallet or Debit Card.

Tokens Refunded

User pays Merchant

4. User Wallet

Tokens Sent

3. J.I.T.F
Just In Time Funding is provided in the local currency fiat.

Authorisation

2. Merchant
Compatible merchants will be able to process user transactions.

Approval

Payment in Local Fiat
All merchants will be paid in their local currency fiat once approved.

Secure with Blockchain
All transactions are secure with Raiden Network's Micropayment Channels.

Steps for Payment Processing

1. User uses MoxyOne or white labelled card/wallet to pay
2. Merchant processes transaction
3. MoxyOne uses Just in Time Funding to exchange tokens to fiat
4. Liquidity Provider exchanges tokens for fiat and transfers to MoxyOne/ Partner for the amount of purchase
5. User's wallet will be deducted of the purchase amount + a negligible fee (in tokens) and the transaction will be recorded.

Debit Card & Wallet Features

Wallet
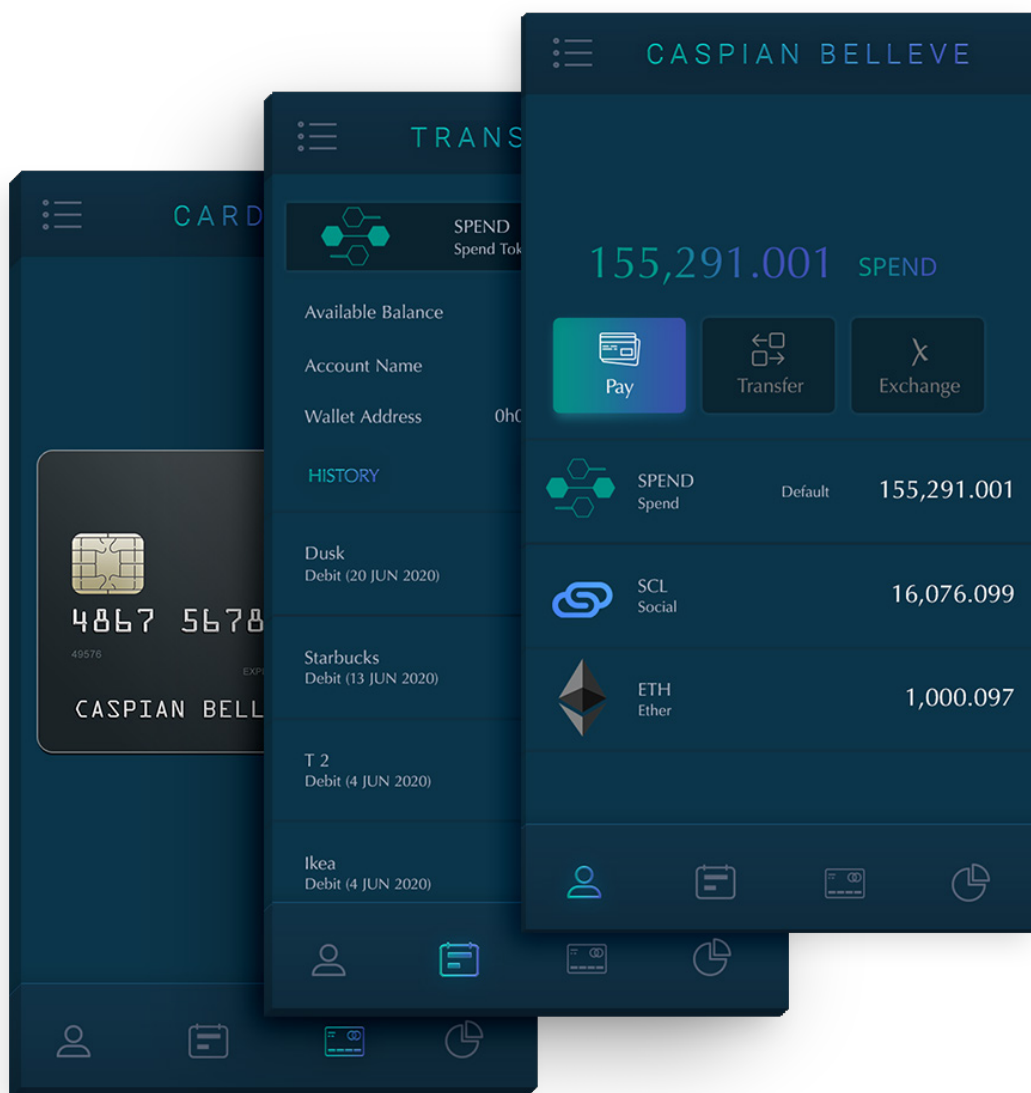
First Release Integrations	Second Release Integrations	Future Integrations
MoxyOne (SPEND)	ERC 20/23 tokens	WAVES
Ethereum (ETH)	Tether (USDT)	NEO
Social (SCL)	Monero	Stratis (STRAT)
	Bitcoin Cash (BCH)	Lisk (LSK)

Debit Card

By using the wallet app mentioned above, users can choose a default among the tokens that they hold. This enables the debit card holder to make purchases with the chosen cryptocurrency and gives the user complete flexibility and accessibility.

MoxyOne Card

*   An instant access debit card that allows any MoxyOne user to spend tokens held in their wallet as fiat in a majority of countries around the world

*   Fees are low and transactions are fast. The physical debit card is issued for a low one time fee, or order a virtual debit card for less than half the price (Android Pay and Apple Pay compatible).

Branded Card

* Partners wanting to issue their own debit card for their token holders can simply do so via the *business dashboard*. Businesses may register with MoxyOne as an organisation and begin using our infrastructure and dashboard to set up secure debit card functionality for their users

* Instead of building an infrastructure from the ground up, organisations can adopt our secure and maintained APIs to integrate their token directly into brandable and issuable debit card solution for their users.

Pay with Mobile

Card holders (MoxyOne card and/or branded card) will be able to pay directly with their compatible mobile phones using Apple Pay and Android Pay via the issued virtual cards.

User Dashboard
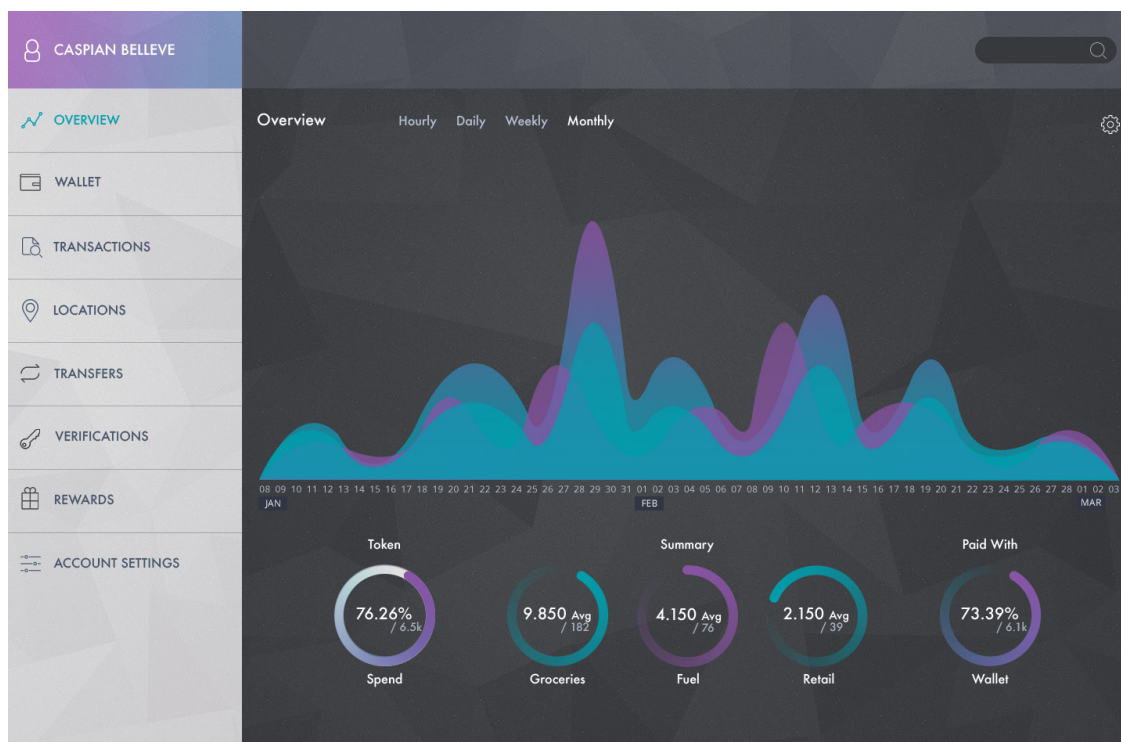
The user will be able to:

* Manage transactions
* View activity statistics
* View wallet tokens
* Find transaction history
* Find Vendor Locations

* Complete token transfers
* View verified transactions
* Access rewards points (future integration)
* Change account settings

Product Specifications

* User can exchange their tokens to fiat on the fly by making a purchase (even where cryptocurrencies are not accepted)
* Users can access cash instantly (via ATMs and EFTPOS [currently offered only in Australia - with plans to expand globally]).
* SPEND, ETH, SCL tokens will be accepted initially and then other tokens will gradually be integrated [ERC20/23]
* Negligible flat licence fee [1%] will be applied on individual transactions.

Liquidity Providers (LP)

A Liquidity Provider is an individual or organisation that will provide a buffer bank account in any country. Liquidity Providers keep the system running by providing fiat to the MoxyOne system and buying back tokens. This allows users to save on conversion fees and allows LPs to earn extra credits, interest or SPEND tokens.

Liquidity Providers will honour the following parameters:

* LPs will go through a thorough verification process for compliance with local laws and anti-money laundering acts
* Fiat can be provided to users in any currency by LPs at their *Domestic Exchange Rate*

> *For Example:*
>
> › *If the LP is located in Vietnam, they can nominate a bank account with the local currency of Vietnamese Dong. The benefit to the local user is that there is 0% domestic exchange rate or xx% Foreign Exchange Rate*

* LPs buy back the tokens and earn added tokens as fees

> *For Example:*
>
> › *LPs receive the FULL TOKEN amount required to complete the transactions plus an extra % of tokens as fees*

*Liquidity Providers will have to own a minimum of 100,000 SPEND tokens in order to qualify.

* LPs can use a bank account in any country. When a user needs access to fiat, user tokens will be purchased by LPs using the account in their country
* All LPs are responsible for incurred bank fees.

Fee & Product Details

MoxyOne Fee Table

Particulars	Fees
Physical Card Issue	$15
Virtual Card Issue	$3
Card Annual Fee	$0*
Domestic Exchange	$0*
Foreign Exchange	$0*
ATM	$0*
White Label	100K SPEND
Individual Transactions	1%

Fees are subject to change without prior notice
Note: All prices are in USD, price of physical card includes postage and all fees are payable in SPEND.

Product Details

Particulars	Details
Token Support	ERC 20
Security	High
Rewards	Future Integration
Wallet	Available
Transaction Speed	Instant
User Control	Full Control
White Label Availability	For All Partners

Fee Disbursement

Fees are vital to support operational costs incurred by all involved parties. However, unlike centralised financial institutions, there are no hidden fees or extra service charges that will impact the user or any involved party. There will only be a standard license fee to use the MoxyOne infrastructure which will be kept to a minimum. This makes the MoxyOne ecosystem self-sustaining, trustworthy and mutually beneficial for every party that is involved.

MoxyOne will not charge extra fees to the users of any of our partner company's card. Standard licence fees will apply only to partner companies. All fees will be set by partner companies according to their preferred structures.

## Technical Process

Scenario 1: Use of SPEND Tokens

A user pays for an item by using the debit card/wallet via the Just in Time (JIT) protocol.

MoxyOne Infrastructure Process

MoxyOne retrieves the best exchange rate and calculates the number of SPEND tokens required. The process is described below:

1. Calculate the API License Fee
2. Check the User Wallet for the required SPEND tokens
3. Check MoxyOne Buffer Account for the required amount of fiat
4. Deduct SPEND from the User Wallet and transfer to the MoxyOne Multisig Wallet

5. Transaction is approved (in fiat) from MoxyOne Buffer Account and payment is received by merchant
6. Transaction is deemed complete and is recorded.
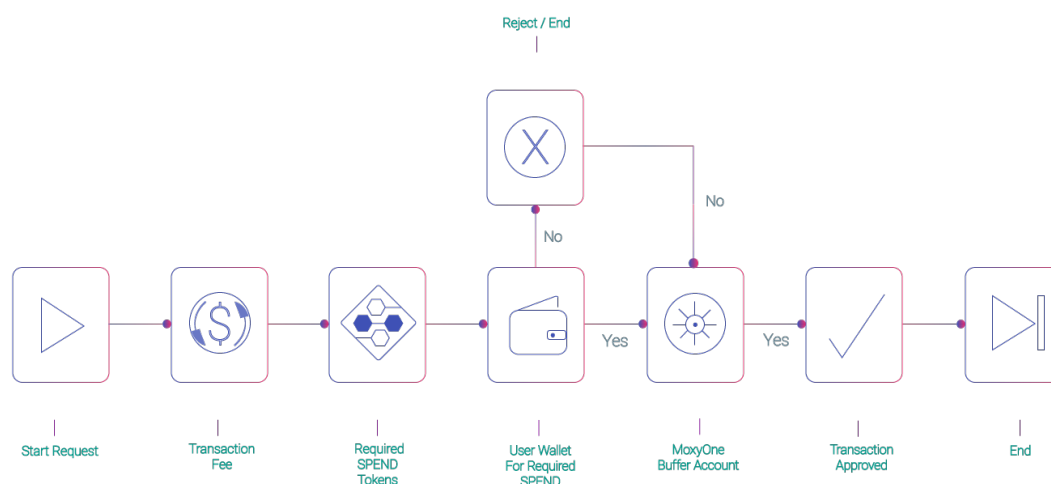
## Scenario 2: Use of Partner's Token (PT) [White-Labelled]

A user pays for an item using a Partner's Token and swipes his/her card which initiates the Just in Time (JIT) protocol.

Option 1: Partner's Buffer Account

A Partner Company may choose to host their own Buffer Account if they have enough capital. The process will be as follows:

1. User initiates payment
2. Calculate the API License Fee and check the Partner's Wallet for the required SPEND tokens
3. Retrieve the best exchange rate and calculate the number of Partner Tokens (PT) required
4. Add Partner's fee, if applicable
5. Check User Wallet for the required PT
6. Check the Partner Buffer Account for the required fiat
7. Deduct PT from User Wallet and transfer to Partner's Multisig Wallet

8. Deduct SPEND from Partner's Wallet and transfer to the MoxyOne Multisig Wallet
9. Transaction approved from Partner's Buffer Account
10. Fiat transferred to the merchant via user's card
11. Transaction is deemed complete and is recorded.
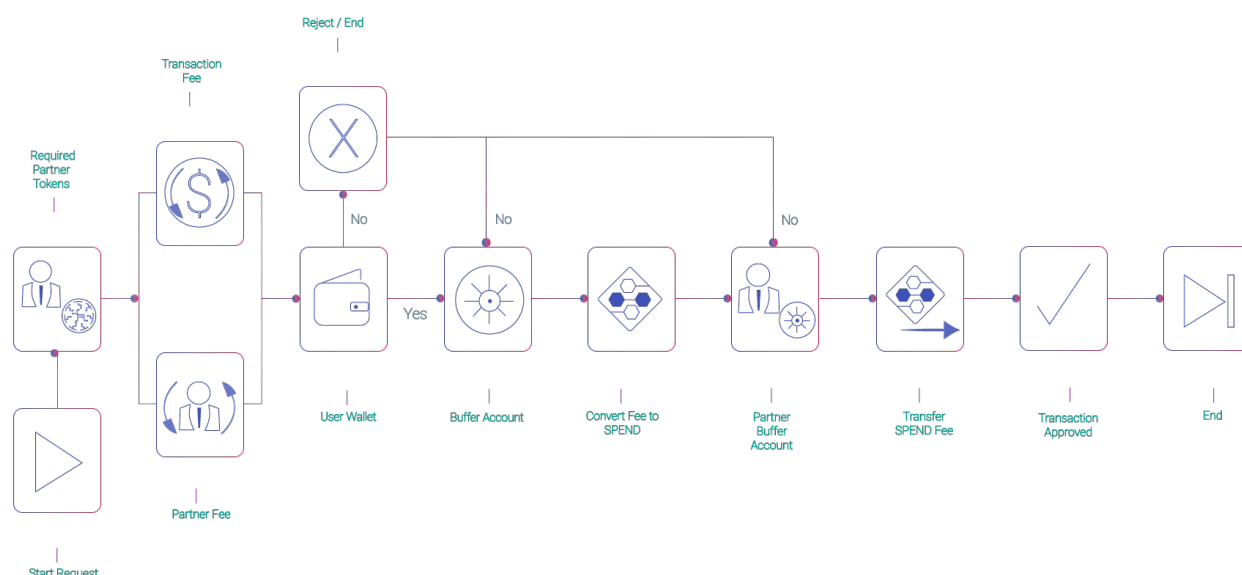
Option 2: 3rd Party Services (Only if Token is listed and no Buffer Account)

A Partner Company may choose to not host their own Buffer Account if they do not have enough capital and use a 3rd Party Service instead. The process will be as follows:

1. User initiates payment
2. Calculate the API License Fee and check the Partner's Wallet for the required SPEND tokens
3. Based on the chosen 3rd Party Services rate, MoxyOne will calculate the number of Partner Tokens (PT) tokens required
4. Calculate Partner fee, if applicable
5. Calculate 3rd Party Fee
6. Check User Wallet for the required PT
7. Deduct PT from User Wallet
8. PT is transferred to 3rd Party Service Provider

9.   Deduct fee from User Wallet to Partner Wallet, if applicable
10. Transaction is approved by 3rd Party Service Provider and sent to merchant
11. SPEND (fee) transferred from Partner Wallet to MoxyOne Multisig Wallet
12. Transaction is deemed complete and is recorded.
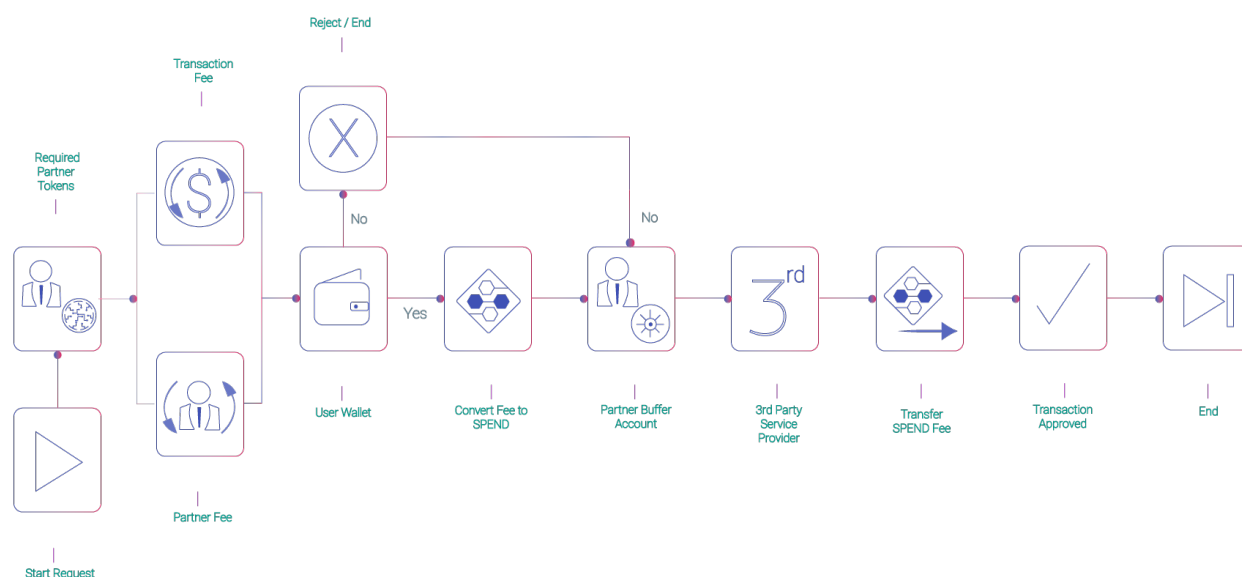
Option 3: Liquidity Provider (LP)

A Partner Company may choose to use a MoxyOne verified Liquidity Provider in their respective country if they do not have enough capital. The process will be as follows:

1.   User initiates payment
2.   Calculate the API License Fee and check the Partner's Wallet for the required SPEND tokens
3.   MoxyOne will calculate the number of Partner Tokens (PT) required
4.   Calculate Partner fee, if applicable
5.   Calculate Liquidity Provider fee, if applicable
6.   Checks User Wallet for the required PT
7.   Deduct PT from User Wallet and transfer to Liquidity Provider (and fee (PT), if applicable)
8.   Deduct fee from User Wallet to Partner Wallet, if applicable

9. Transaction is approved from LP Buffer Account and sent to merchant
10. SPEND (fee) transferred from Partner Wallet to MoxyOne Multisig Wallet
11. Transaction is deemed complete and is recorded.
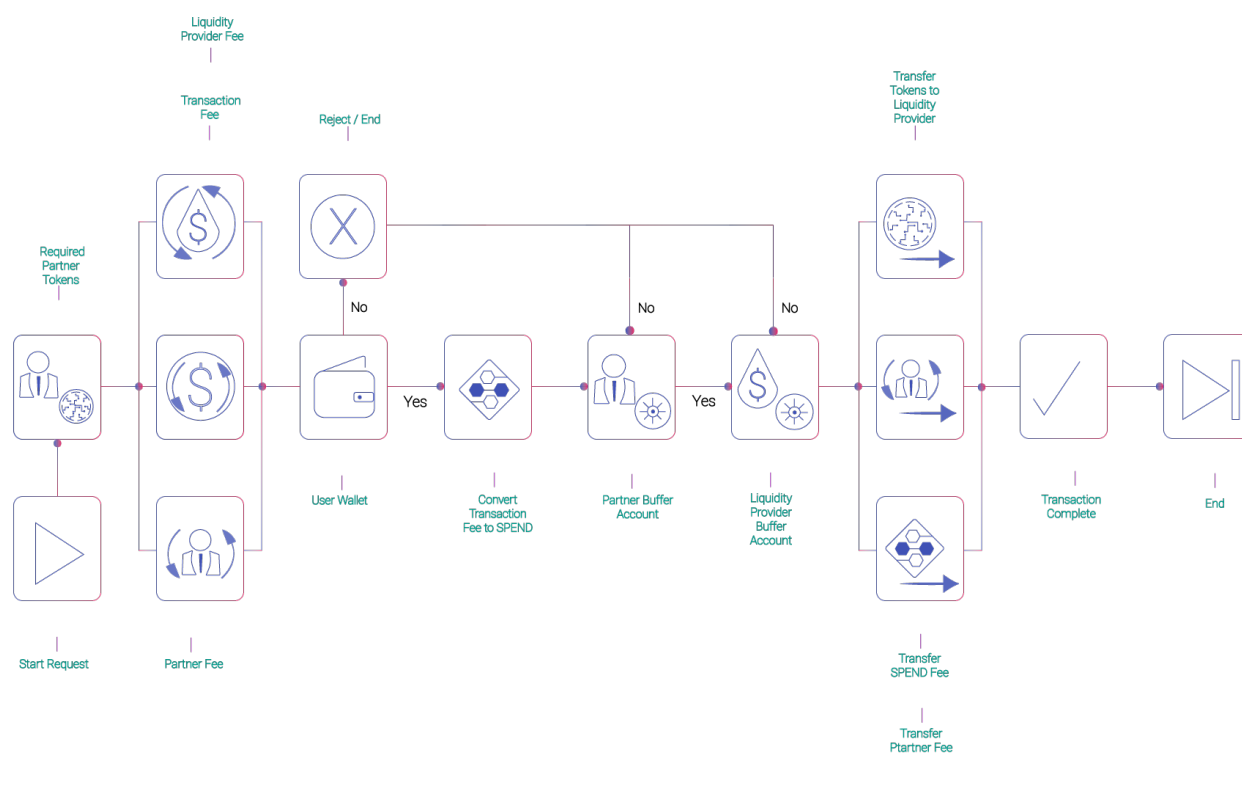
Option 4: MoxyOne Buffer Account

A Partner Company may choose to use the MoxyOne Buffer Account if they do not have enough capital. The process will be as follows:

1. User initiates payment
2. Retrieve the best exchange rate and calculate the number of Partner Tokens (PT) required
3. Calculate API license fee
4. Calculate Partner fee, if applicable
5. Check the User Wallet for the required PT
6. Check the MoxyOne Buffer Account for the required amount

7. Convert total PT amount to SPEND and check Partner Wallet for SPEND balance
8. Deduct PT from User Wallet and transfer to Partner Wallet
9. Deduct SPEND from Partner Wallet to MoxyOne Multisig Wallet
10. Transaction is approved and transferred from MoxyOne Buffer Account to merchant
11. Transaction is deemed complete and recorded.
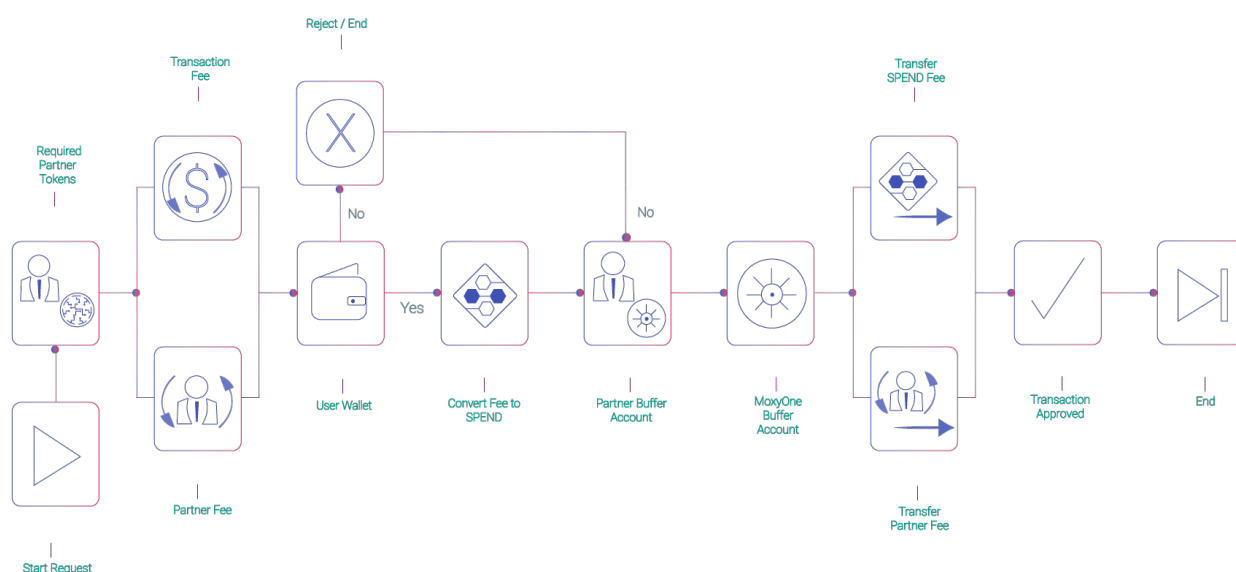
Option 5: Other Partners Buffer Accounts [Agreements Between Partners]

A Partner Company may choose to use another Partner's Buffer Account if they do not have enough capital. The process will be as follows:

1. User initiates payment
2. Retrieve the best exchange rate and calculate the number of Partner Tokens (PT) required
3. Calculate API license fee
4. Calculate the number of PT tokens required
5. Add Partner 1 fee, if applicable
6. Add Partner 2 fee (Buffer Account), if applicable
7. Check the User Wallet for the required PT

8. Check Partner 2 Buffer Account for the required amount
9. Deduct PT from User Wallet and transfer to Partner 2 Wallet
10. Deduct PT (fee) and send to Partner 1 Wallet
11. Deduct SPEND fee from Partner 1 Wallet and send to MoxyOne Multisig Wallet
12. Transaction is approved and transferred from Partner 2 Buffer Account to merchant
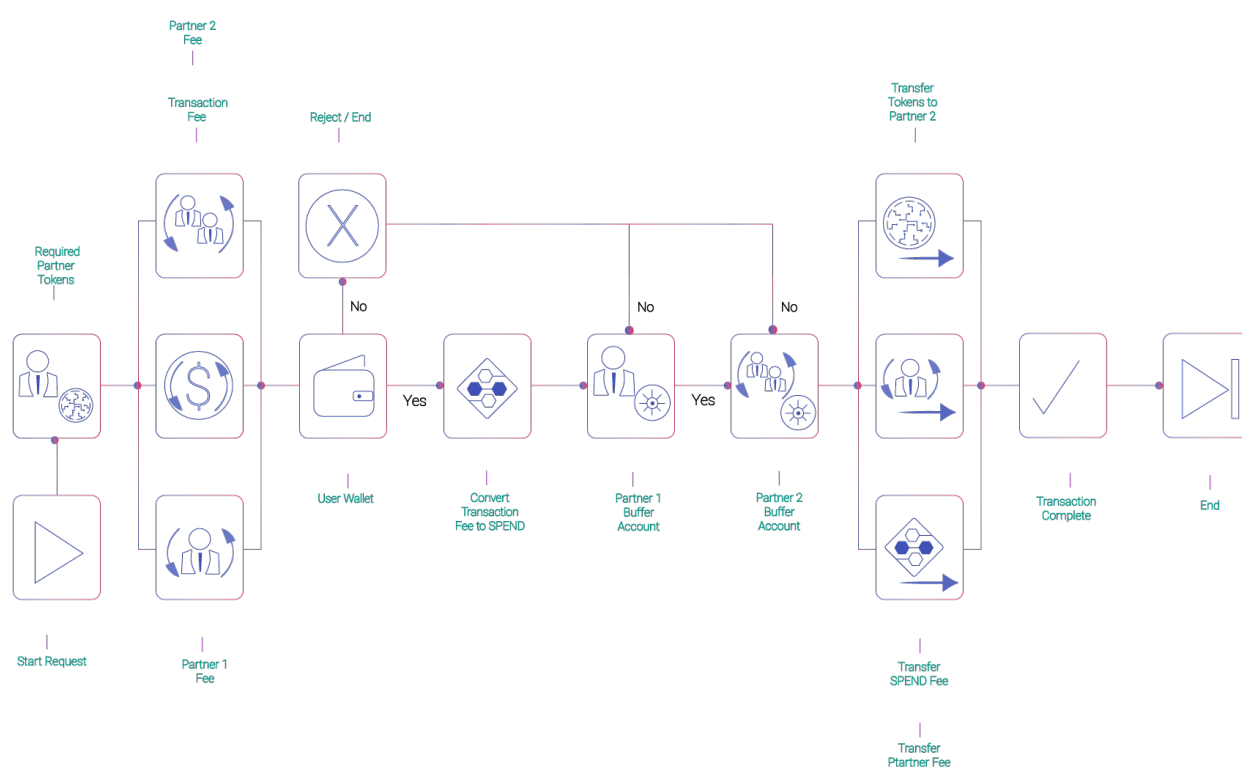13. Transaction is deemed complete and is recorded.

Scenario 3: Use of Coins (Bitcoin / Ether)

A user pays for an item and swipes his/her card initiating the Just in Time (JIT) protocol.

Based on the chosen 3rd Party Service rate, MoxyOne will calculate the number of tokens required. The process will be as follows:

1. User initiates payment

2. Calculate the number of coins required

3. Add the 3rd Party fees

4. Calculate API license fee

5. Check User Wallet for the required coins

6. Deduct the coins from User Wallet and transfer to 3rd Party Service Provider

7. Fee is transferred (ETH or BTC) to MoxyOne Multisig Wallet

8. Transaction is approved by 3rd Party Service Provider and sent to merchant

9. Transaction is deemed complete and is recorded.
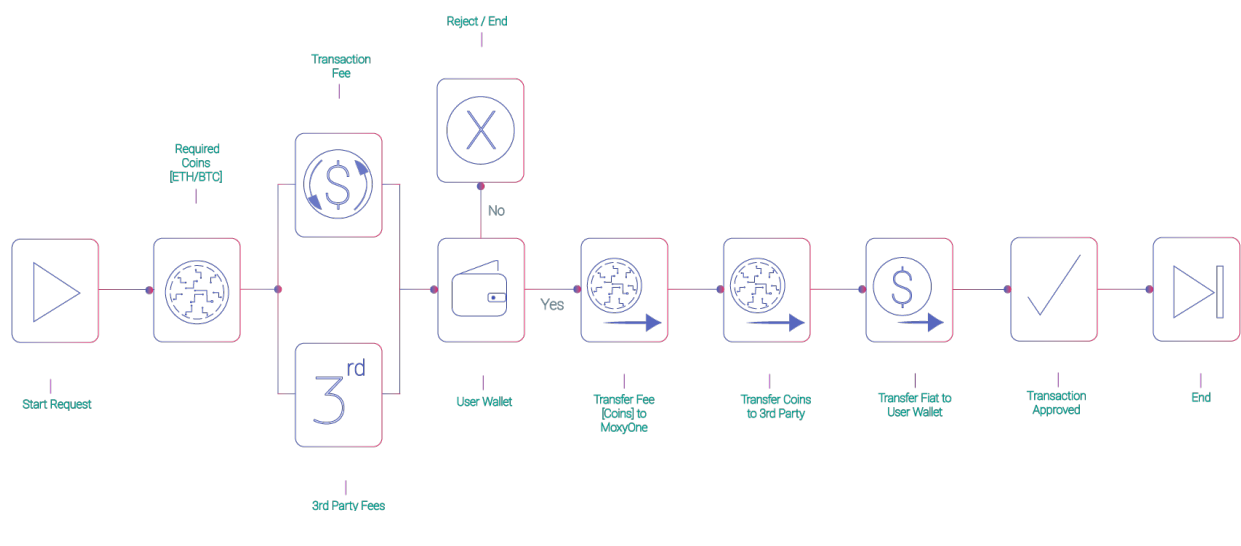
Note: We plan to integrate our own foreign exchange service in the future for the lowest rates possible.

Raiden Network Integration

Micropayment Channels

The Raiden Network is an off-chain scaling solution on the Ethereum blockchain for token transfers. This enables MoxyOne to achieve almost instantaneous, cheap-fee, scalable and privacy-preserving payments.

source: www.raiden.network

For MoxyOne's system to work, a bidirectional payment channel has to be setup between the User Wallet and the MoxyOne Wallet. All the transfers will be done off-chain using payment channels to minimise miner fees and for fast delivery of the tokens. Payment channels allow for unlimited transfers (bidirectional) between User and MoxyOne Wallet as long as the total sum of the transfers does not surpass the deposited tokens.

These transfers are instant and do not require the involvement of the blockchain itself, "apart from an initial one-time on-chain creation and eventual closing of the channel".

COMIT Network Integration [Future Release]

In the world of financial transactions, there is an increased need for security and speed. Instant fund transfers, safety from hackers and global access is integral for MoxyOne's core infrastructure. Hence, we will in the near future integrate our system onto the COMIT network which allows 'Cross-Blockchain Interoperability'. As we will support other blockchains in the future, we have chosen to use the COMIT network which is a cross blockchains payment channel.

source: www.comit.network

Why COMIT?

We chose to utilise the COMIT Network as the solution to security, speed and accessibility as COMIT offers the ability to integrate Liquidity Providers which are essential for the operation of MoxyOne's system and offers the

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following advantages:

* Instant payments for users all over the world
* Global access without limitations to any business process connected to a blockchain
* Cryptographically secure trustless global transactions network
* New recurring revenue streams for Liquidity Providers
* Secure infrastructure: 100% Trust: the core infrastructure are still blockchains. Therefore neither users, liquidity providers nor businesses have to rely anyone else than the algorithm of the underlying blockchains
* Full Control: MoxyOne is able to retain 100% control over assets
* Security: The payment channels creating COMIT have in-built security mechanisms to make sure the Liquidity Providers cannot cheat
* Lowers financial costs so users only have to pay minimal fees.

Company Information

MoxyOne is a registered company trading under MoxyOne Pty Ltd in Australia.

To view more information about our company and the entities under it, please visit the following link:

https://abr.business.gov.au/SearchByAbn.aspx?SearchText=91623132785

Token Details

Token Parameters

Role of Token	Utility token for fees within the MoxyOne network and platform
Token Abbreviation	SPEND
Token Name	Spend
Emission Rate	No new coins will ever be created after token sale end
Token Network	Ethereum (ERC20 extended)
Maximum Supply (Hard Cap)	50, 000, 000 SPEND

Limited Private Token Pre-sale

The limited private token pre-sale is closed to investors wanting to contribute 20 ETH or more. To be a part of the private sale you must email presale@moxy.one with your full name, contribution amount in ETH and your email address. We will respond with a few other auditing questions. Once verified, we will then add your address to the whitelist within the smart contract so that your contribution is accepted*.

The private presale has an exclusive rate. Contact us at presale@moxy.one for more details, or join us on Telegram and direct message one of the team members for more information.

*Private pre-sale funds are non-refundable

Public Token Pre-sale

Begins	08 February 2018 01:00 UTC
Ends	10 March 2018 01:00 UTC
Soft Cap	500 ETH
Hard Cap	20, 000 ETH
Token Price	1 ETH = 1000 SPEND
Minimum Transaction Amount	1 ETH
Distribution	Smart Contract is used to generate and transfer tokens instantly upon receiving ETH

Pre-sale funds will be used to further promote the main token sale by traditional digital marketing and publications/editorials. All unsold tokens during this period will be purchasable during the main token sale.

Additional Bonuses

Additional bonuses only apply to the token pre-sales (private and public). Base rate for contributions is 1000 SPEND per 1 ETH and the minimum contribution to qualify is 1 ETH. The parameters are as follows:

* Contribute 1 ETH and get an extra 40%, 1400 SPEND / ETH, vesting period 30 days
* Contribute 30 ETH and get an extra 45%, 1450 SPEND / ETH, vesting period 45 days
* Contribute 100 ETH and get an extra 50%, 1500 SPEND / ETH, vesting period 60 days
* Contribute 500 ETH and get an extra 55%, 1550 SPEND / ETH, vesting

period 90 days

* Contribute 1000 ETH and get an extra 60%, 1600 SPEND / ETH, vesting period 120 days
* Contribute 2500 ETH and get an extra 65%, 1650 SPEND / ETH, vesting period 150 days.

Token Sale Details

Begins	14 March 2018 01:00 UTC
Ends	14 April 2018 01:00 UTC
Hard Cap (Maximum Supply)	50, 000, 000 SPEND
Minimum Goal	4, 000 ETH
Token Price	1 ETH = 1000 SPEND
Minimum Transaction Amount	0.01 ETH
Distribution	Smart Contract is used to generate and transfer tokens instantly upon receiving ETH
Minimum Not Achieved	Smart Contract will issue refunds to all contributors minus marketing fees

Distribution

All reserved tokens for MoxyOne, marketing and partnerships will be locked for transfer by smart contract. The 10% held by the MoxyOne team will be locked for six months, and 10% of the total released per month afterwards. The tokens held for marketing and partnerships will be released at 10% per month, starting from the end of the token sale.

Entity	Percentage	Amount	Held
MoxyOne Team	10%	5, 000, 000	6 months then 10% released per month
Marketing & Partnerships	20%	10, 000, 000	10% released per month starting from end of token sale
Token Sale	70%	35, 000, 000	Released instantly. Bonuses released in phases

Unsold Tokens

Our smart contract is set to only create (mint) coins/tokens as it accepts ETH. Therefore, there will be no unsold coins remaining after the token sale has been finalised and the total supply will be calculated by the amount that is sold during the pre-sale and the crowdsale.

Minimum Goal

Our minimum funding goal for the crowdsale has been set to 4, 000 ETH. If the minimum is not met upon the completion of the main crowdsale, all funds will be returned to contributors, minus marketing and legal costs.

Bonus Rates

* Bonus rate for the first 24 hours of the main token sale is 40%, being 1400 SPEND per 1 ETH.
* Bonus rate for week 1 of the main token sale is 12.5%, being 1250 SPEND per 1 ETH

* Bonus rate for week 2 of the main token sale is 11.5%, being 1150 SPEND per 1 ETH
* Bonus rate for week 3 of the main token sale is 10%, being 1100 SPEND per 1 ETH
* There are no bonuses offered after the week 3 bonus end. The base rate of 1000 SPEND per 1 ETH will be the rate until the end of the token sale.

Token Creation

The SPEND token implements the ERC20 interface, and extended to also include features from the ERC23 spec.

Token Sale

Our token sale smart contract was created by Frank Bonnet, Senior Solidity Developer and Founder of Dcorp. Frank has created and audited many token sale smart contracts for companies such as Social, Gladius and many others.

Our token and token sale smart contracts will be reviewed and audited by Hosho (https://hosho.io) and will be available after completion in the coming weeks.

The token sale smart contract was created such that it prevents dumping from early investors will large bonuses. History has shown that all tokens that offer large bonuses (especially during the presale) have 30% drops (sometimes more) during the first few days of exchange listing.

Our unique token sale smart contract releases all bonuses in phases once the token sale is complete to ensure a stable price once SPEND hits the exchange. We have ensured strict minimum and maximum contribution

amounts during the private and public sales to ensure that not one person or institution can control the market.

To ensure compliance and regulation in countries we offer the token sale to, we must collect basic KYC data.

Many token sales are holding thousands of dollars worth of tokens that are unretrievable. This is due to the accidental sending of tokens other than Ether to the token sale in an attempt to participate. Our token sale smart contract allows for the retrieval of these tokens by the address that sent them by accident.

Our token sale and smart contract will be uploaded and verified by Etherscan once audited and approved by Hosho.

Note: Both basic wallets and contracts can participate in the token sale.

Token Sale Registration & Whitelisting

Our token sale requires all users to pass our KYC (Know Your Customer) checks. This ensures that we are compliant with all offered regions.

Our registration form only requires very basic details. We will review this information and if everything checks out, your Ethereum contribution address will be whitelisted through our smart contract (whitelist is stored on the blockchain) and your address will be allowed to make contributions during the token sale period. If there are any issues with your registration data, we will be sure to reach out to make sure things are amended as soon as possible.

Registration will open as early as December for participants wanting to whitelist their addresses as soon as possible. Users can check the status of

their registration/whitelisting via the MoxyOne dashboard.

Referral Program

Our token sale contract will offer a referral based program. Users with whitelisted addresses will see a unique "Referrer URL" within their dashboard. For every participant that successfully whitelists and contributes through the referrer URL, the referrer will receive a total of 5% of all SPEND purchased.

For example:
1. Bob registers his details
2. MoxyOne approves Bob's details and whitelists his Ethereum address
3. Bob logs in to his dashboard and finds his Referrer URL
4. Bob posts his unique URL on his Twitter account for his followers to see
5. Jane clicks on Bob's URL and registers
6. MoxyOne approves Jane's details and whitelists her Ethereum address
7. Jane makes a contribution of 10 ETH during the first 24 hours of the main token sale
8. Jane receives 14,000 SPEND (due to the 40% bonus)
9. Bob receives 700 SPEND, being 5% of the amount that Jane purchased.

All referrer tokens are released in phases to prevent token dumping. 10% of all tokens are released per month starting from the close date of the token sale.

Why Contribute?

The number of SPEND is limited to 50, 000, 000 and no further tokens can be created due to the strict laws of smart contracts.

Once the MoxyOne platform and network is complete and integrates SPEND, the demand for the tokens will increase, as MoxyOne requires SPEND for all transaction fees.

Bonus rates are offered during the early stages of the token sale. This means that participating during the token sale, the contributor will receive the base rate of 1 ETH = 1000 SPEND plus the current bonus in effect.

Partnerships

Social

Social/SCL (https://ico.nexus.social/) will be the first partnership with MoxyOne. They will be integrating our debit card infrastructure, functionality and APIs to allow their users to spend SCL tokens as a real world currency, instantly. Social will also be the first to integrate their own buffer account directly to their user issued debit cards.

Gladius

We have decided to partner with Gladius (https://gladius.io/) so that both our CDN and DDoS protection are delivered via the blockchain. Gladius has agreed to have our platform, MoxyOne, as one of their first partnerships. We look forward to integrating their security features into the initial public launch of our platform.

Exchanges

Exchange Partners

We are in negotitations with exchange partners for MoxyOne. This means that SPEND tokens may be listed just days after the token sale ends.

Rick, our exchange listing advisor, has direct contact with many exchanges and can get SPEND listed in a short span of time once the token sale is finalised.

Funds Allocation

Technology Improvements
5.0%

Support & Team Expansion
15.0%

Marketing
15.0%

Legals
10.0%
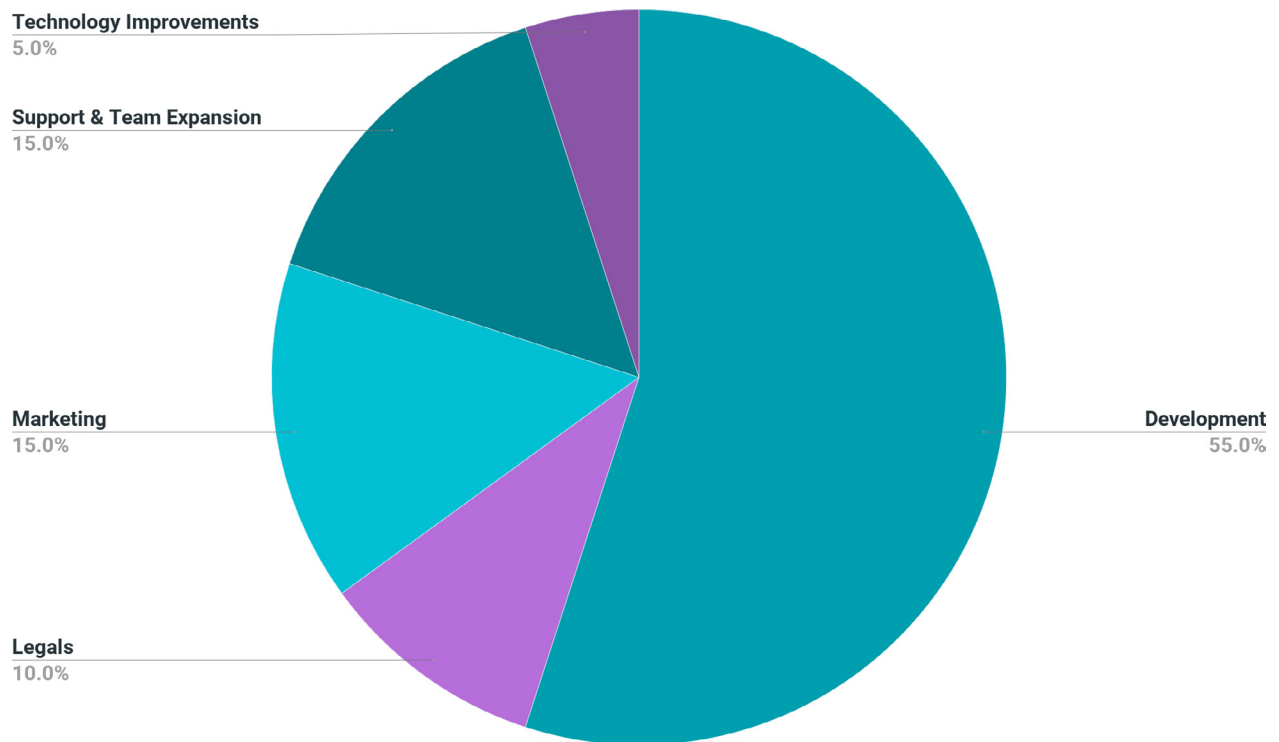
Development
55.0%

Development - 55%

* Develop system to accept multi-currency using Changelly/Shapeshift/ COMIT/Raiden
* Users will be able to pay for a single transaction with multiple tokens
* Fallback default for when users' default tokens are depleted
* Universal ERC20 Tokens Support
* Expanding development team.

Legals - 10%

* Different laws per country (Australia first)
  For example: Users may be able to spend $200 AUD per day with the card, but if they upload their ID and get verified, they can spend $5, 000 per day.
* Anti money laundering laws specific to each region.

Marketing [15%]

* Sponsoring Blockchain and Cryptocurrency events/conferences to raise awareness for our token and platform (once in public release)
* Attract new users to the LP program
* Traditional digital marketing to attract new users to the MoxyOne platform
* Approach startups and ICOs who may be interested in adopting the MoxyOne technology

Support & Team Expansion [15%]

* Hiring support staff

Technology Improvements [5%]

* Bug Fixes
* Bug bounty programs

MoxyOne MultiSig Wallet

The purpose of our multisig wallet is to increase security by requiring multiple trusted parties to agree on transactions before execution. Transactions can be executed only when confirmed by a pre-defined number of owners.

All Ether raised will be held in the MoxyOne Multisig wallet. This will include:
*   Two main signatory holders [MoxyOne]
    *   Co-founder A
    *   Co-founder B
*   Two independent signatories
    *   Jade Mullholand (Advisor)
    *   Solicitor / Accountant

The conditions are as follows:
*   Any one main signatory holder will be able to withdraw only 50 ETH/day
*   For more than 50 ETH withdrawals, two main signatories are required OR one main holder and two independent signatories are required
*   Independent key holders cannot withdraw any funds

The above ensures that there is an added layer of security for the funds held by the MoxyOne team.

Team

Mo Abbas [Co-Founder]
Lead Backend Developer
https://www.linkedin.com/in/abbasmhd/

Mo has been working as a backend developer with Microsoft technologies for decades. His experience varies from online stock market platforms to fully integrated custom CRM systems. Mo's recent experience includes Solidity development and smart contracts with Ethereum. His interest now lies within blockchain development and payment solutions.

Tanshul Kumar [Co-Founder]
Lead Frontend Developer
https://www.linkedin.com/in/tanshul/

Javascript expert and Angular professional, Tanshul has been a front end web developer for more than 12 years. His areas of expertise include web development, programming and marketing.
His experience ranges from large telecommunication companies such as Vodafone, to large financial and comprehensive online stock market directories. His interests now lie with blockchain technologies.

Bennett Gale
Web Developer
https://www.linkedin.com/in/bennett-gale-ab5538154/

Ben is a computer science undergraduate with three years of IT experience in the financial industry. His interests lie primarily in data science, machine learning and blockchain technologies. Ben will be working on the development of the MoxyOne infrastructure.

Ali Almaktoum
Solutions Development Consultant
https://www.linkedin.com/in/alialmaktoum/

Ali is a full-stack developer with over 8 years of broad development experience working in multiple organisations and industries ranging from finance to government. He is proficient with JavaScript frameworks such as Angular and .NET development. He has a Masters Degree in Information Technology majoring in Networking and Security. Ali's interests are in Cloud Architecture and Big Data Solutions.

Rick Kennerknecht
Exchange Listing Consultant
https://www.linkedin.com/in/rick-kennerknecht-dcorp/

Rick Kennerknecht carries a passion for building business-to-business relationships within all bleeding-edge technologies up to and including the blockchain and crypto-sphere. Exchange listings expert, Rick has many contacts within the industry and has assisted many cryptocurrency tokens with exchange listing. We believe that Rick is the perfect man for the job in getting SPEND tokens listed on many exchanges both big and small, much faster than most; as soon as the token sale is complete.

Shivangni Singh
Marketing and Research
https://www.linkedin.com/in/shivangnisingh/

Shivangni is a multi-talented member of the MoxyOne team. She has played a key role in the copy writing and design of MoxyOne including the website, social media and whitepaper. With a BA in Psychology, Shivangni continues to add value to the team with her insightful approach to end-user solutions.

Samer Abbas
Business Development Consultant
https://www.linkedin.com/in/samerabbas

Samer has more than a decade of experience in business development with multinational companies in Malaysia, Bahrain, Lebanon and Dubai. Samer assists MoxyOne with strategic planning, market analysis, sales approach and commercial proposals.

Rabih Gebara
Cyber Security Consultant
https://www.linkedin.com/in/rabih-gebara-750a7035/

Rabih is a highly competent and experienced web and systems developer. He has extensive knowledge of web vulnerabilities and security administration. Rabih will be MoxyOne's go to guy for best practices for optimal cyber security.

Chelsey Singh
Director of Communications
https://www.linkedin.com/in/chelseysingh/

Chelsey is the co-owner and manager of Runners Errand Services, an award-winning company, established in 2010. She will be a part of the MoxyOne team as the director of communications and will help with the running of day to day business tasks with her wealth of experience in customer relations.

Wanda Kaddour
Customer Support
email: support@moxy.one

Wanda is the powerhouse that takes charge of all customer support queries. Her insightful nature and bubbly personality makes Wanda a valuable asset to the MoxyOne team. She works tirelessly to organise and keep everything on track.

Advisors

Jade Mulholland - Business & Technical Advisor
https://www.linkedin.com/in/jade-mulholland/

Jade is the founder and developer of Social (SCL), a secure and private decentralised social network that utilises cryptocurrency payments through its integrated marketplace and ad platform. He and his team are now working on a new version of the platform, and plan on integrating MoxyOne infrastructure and APIs for their users. Jade is also a primary key holder for our company's multi-sig wallet.

Frank Bonnet - Founder and CTO of Dcorp
https://www.linkedin.com/in/frank-bonnet-3b890865/

Founder and Developer of Dcorp, having advised several other successful ICOs, Frank Bonnet comes with nine years of experience designing, as well as building countless enterprise .NET applications. With a deep understanding of solidity and smart contract development, he is an essential advisor to our team. Frank has a business view with a developer's expertise.

Hansco Leek - Operations Advisor
https://www.linkedin.com/in/hansco-leek-5bb86210/

Early Bitcoin adopter and investor, currently investing in Ether among others. Successful stockbroker, entrepreneur and business owner. Hans has had great success trading and speculating on many markets. A co-founder of Dcorp, and a valued advisor of several successful Fintech projects and ICOs, he is a strong supporter of MoxyOne and advises our team from multiple directions.

Mike Balagna - COO of Dcorp
https://www.linkedin.com/in/michael-balagna-196b3182/

Insightful and multi-talented, Mike has been phenomenal in giving shape to many innovative marketing ideas. A PR professional who has served as Marketing and Communications Manager for Dcorp, he brings value to MoxyOne from multiple angles. He's advised and managed in several projects in the Blockchain space, playing a strong role in many successful ICOs.

RoadMap

MoxyOne Launch

Q4 2017

*   Company registeration
*   Launch MoxyOne website
*   Partnership with Social
*   Partnership with Gladuis
*   Partnership with Exchanges
*   Security level 1 (SSL encryption)
*   Announcement

Q1 2018

*   Exclusive private pre-sale
  [contact us: presale@moxy.one]

Q1 2018

*   Public token pre-sale
*   8th February - 10th March | 2018

Q2 2018

*   Public token sale
*   14th March - 14th April | 2018

Funding Goals

Tiers have been setup to categorise features according to funding goals. MoxyOne will still implement all features as the company continues to generate revenue.

Tier 1 [4, 000 ETH]

Q2 2018

* List token on exchanges after token sale ends
* Digital ID verification
* Sanctions/PEP checks
* MoxyOne wallet support for SPEND, ETH and Partner's tokens (SCL)
* Payment channel integration - Raiden Network
* Debit card spending with Ether (ETH)

Q3 2018

* Debit card spending with Social (SCL)
* Debit card spending with Partner's tokens
* Dashboard credit card transactions, history and statements
* Mobile app (hybrid)
* Notifications for spending limits & set your own spending limits
* App replaces bank account
* Security level 1 (temporary card freeze for misplaced card - app controlled)

Tier 2 [6, 000 ETH]

Q3 2018

* Security level 2 (2 factor authentication)
* MoxyOne vault - store cryptos securely
* Debit card spending with MoxyOne [SPEND]
* MoxyOne buffer account [Liquidity Provider]

Q4 2018

* Add card to Apple Pay and Google Pay
* Geographical security
* User ratings
* User spending-habit tracking

Q1 2019

* Decentralised wallet

Tier 3 [11, 500 ETH]

Q3 2018

* Security level 3 (DDoS protection)

Q1 2019

* ERC20 / ERC223 token support
* White label wallet and debit cards for ICO
* Integration of debit card API by other ICOs

Q2 2019

* Management dashboard

Tier 4 [15, 000 ETH]

Q2 2019

* Mobile app (native)
* 3rd party services API
* Companion cards (multiple cards, same wallet)
* Debit card JIT spending with tokens supported by Shapeshift or Changelly

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Q3 2019

* Multi-sig technology
* Monthly reward points system
* Multi-asset debit card
* Security level 4

Tier 5 [20, 000 ETH]

Q2 2019

* COMIT network cross

Q4 2019

* Maps - locations that accept MoxyOne
* Security level 5

Tier 6 [24, 000 ETH]

Q1 2020

* Customer service (IVR: Interactive Voice Response/ customer service call centre
* Liquidity Providers (lenders/investors)
* Legals and licensing for Liquidity Providers
* Security level 6

Additional Details

Disclaimers

All claims in this whitepaper are not final or binding. Everything is subject to change before the official release of the MoxyOne infrastructure and the various token sales.

Do not send ETH to any address besides the one that can be found on our website: https://moxy.one

Contact & Support

If you have any questions about MoxyOne, our team, our technology, or anything in between, feel free to reach out.

Website: https://moxy.one

Token Sale Info: https://moxy.one/token-sale

Email: info@moxy.one

BitcoinTalk: https://bitcointalk.org/index.php?topic=2547271.0

Facebook: https://www.facebook.com/moxyone

Instagram: https://www.instagram.com/moxyone

Twitter: https://twitter.com/moxy_one

Reddit: https://www.reddit.com/r/moxyone

Telegram: http://t.me/moxyone

YouTube: https://www.youtube.com/channel/UCvNn0tiDJsfjCg1mrK3DcLg