WHITEPAPER

ARMONEY.COM

Index

Objectives

This document is for informational functions solely and does now not constitute an offer or solicitation to promote securities in any jurisdiction. Any such offer or solicitation will be made solely via ability that observe applicable laws, which includes in the United States. No records or opinions presented herein are supposed to structure the groundwork for any purchase decision, and this Document does now not constitute funding advice or counsel. This Document is now not part of, and may additionally now not be relied on in connection with, any contract or commitment whatsoever. Any purchase or sale involving any security, activity or assets will be set forth and ruled solely through other documents. We expressly disclaim any and all responsibility for any direct or consequential loss or injury of any sort in any respect arising directly or not directly from (I)Reliance on any data contained in this Document; (II)Any error, omission or inaccuracy in any such information; and (III)Any motion resulting therefrom.

This Document carries forward-looking statements that are primarily based on our cutting-edge understanding, expectations, and assumptions, which we consider to be reasonable. These statements contain inherent risks and uncertainties, such as these related to our early stage of development, potential to attract customers and develop our business, regulatory matters, and things bearing on cryptocurrencies generally. These risks and uncertainties may purpose actual consequences to range materially from these expressed or implied via such forward-looking statements. You no longer place undue reliance on such statements, and no representation is or can be made as to their attainability or accuracy. This Document is written as of the date set forth herein, and we undertake no obligation to replace any statements herein, without as required with the aid of law.

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The Document does no longer constitute an settlement that binds us. We do now not warrant or expect any felony legal responsibility springing up out of or related to the accuracy, reliability, or completeness of any cloth contained in the Document. To the fullest extent accepted through any relevant regulation in any jurisdiction, none of us shall be responsible for any indirect, special, incidental, consequential, or different losses springing up out of or in connection with the Document, including, but not confined to loss of revenue, loss of profits or profits, and loss of data. Persons who may additionally be involved in acquiring a security from us ought to searching for the recommendation of independent specialists earlier than committing to any motion set out in the Document and should otherwise comply in all respects with applicable law.

Disclaimer

This White Paper is intended to throw light on the technical aspects involved in the development, launch, and selling of the Armoney security tokens proposed to trade which is a decentralized payment network subsidized by cryptocurrencies. Added, information and views expressed on this website are trusted to be reliable yet not recommended taken as the only guidance for any of your venture. Also, read through this document completely from head to tail before investing. Any investment is at risk of complete loss.

1. The website **www.armoney.com** or **www.armoney.in** (from now on referred to as website) will hold no responsibility for the financial loss of any individual, a firm or any investors such as the Armoney (ARM) securities.

2. You are thereby exhorted to study the stock, securities, crypto market and discern about its volatility before taking a stake in this security. The key function of this White Paper is to give reasonable details to significant Armoney token holders for them to settle on a decision if to purchase the same.

3. However, if you are engrossed to plough money into Armoney (ARM) securities, then it is significant to bear in mind that the securities above came with its risks and subject to market fluctuations.

4. The website Armoney shall hold no liability or responsibility for any of the following,

a. Human error with regards to any Armoney-related service or software, for instance, payments made to faulty addresses, unfortunate deletion of wallets, misplaced/forgotten passwords.

b. Software issues in the Website or falsified wallet file, incorrectly made transactions, unsafe cryptographic libraries, viruses affecting the Website or any Armoney-related service or software.

c. Fault or technical failure in the hardware on the user's end on/ after/during transfer or storage of data or coins.

d. Security threats experienced by the investor, or user associated with Armoney service or software for instance unaccredited right of entry to users' accounts or wallets.

e. The website above shall not bear third-party infringement of passwords of wallets and threats to the security of data or any other fraudulence.

f. All data specified on this White Paper and this website including data on services, projects, products, and ecosystems subjected to modification without prior notice.

g. All data displayed on this website, concerning cryptocurrency and Armoney (ARM) security coin checked with utmost care for accuracy. However, no assurance given that the information provided shall be correct in all the given time frame.

h. The calculations and price specifications are intended to serve as a guideline to the ARM securities holders. One should take all the necessary steps to keep themselves informed about the digital monetary units before buying or trying to invest in them

Manpreet Singh (CEO)

In 2003 Manpreet Singh, at 17 years of age, joined his father company (Singh FX Trades) as an intern, at its pinnacle did multi-day exchanges of 10 million USD in FX.

Developed a mechanism to predict world sentimental trading programming chart in 2008 to allow FX Hedging around then.

After completing becoming Bachelor of Computer and Information Sciences from Auckland University, became Managing Partner in the family business "Sam Sikka Enterprises", a chain of alcohol shops in Auckland, annual turnover of $6 million.

From 2012 to 2016 owned a chain of Tapas Bar Restaurants, and developed Employee payroll program, alongside creating programming of coordinations and account for food & produce later sold to Australian firm. Simultaneously expanded portfolio in FX trading in IG Australia, commercial and Land development housing projects.

In 2017 formed Aarnav Inc, USA. A blockchain-based business venture with the focal point on Mining Cryptocurrency, utilizing unmistakably automated, equipment structures, for example, GPU's(Graphics Processing Units), FPGA (field-programmable entryway cluster) and ASICS (application-explicit coordinated circuit), therefore the utilization of these equipment in a tough situation fixing to receive the square benefit to digital currency.

In 2018, Manpreet expanded mining operations partnered with Obelisk to manufacture mining Equipment which mines SIA coin, Cloud-based crypto.

In 2019 partnered with Light-speed a 4MW mining office and are arranging a blended-use office with 30 MW Electric facility in Akron, Ohio, USA.

Since 2018 our team of professionals has been structuring the Exchange, looking at principle vulnerabilities and adventures that went by throughout the years. Manpreet (Armoney's CEO) figured out, at the time of selling mined crypto coins, exchange's were not playing fair and charging hefty coin conversion rates, price gauging, no or bad or robotic customer support, etc..

Our team found many vulnerabilities and loopholes in these exchanges, at the same kept the track of exploits and hack's right from Mt. GOX days till the latest one Binance.

R&D was also done on Indian Crypto Market, Exchanges are charging staggering prices on Crypto, costumers not getting a fair price on there desired buy/sell, trading and withdrawals. Huge gaps and spreads between the buying price, with USD or USDT pairs! when converted to Indian rupees it's catastrophically high!

Indian Market is still reluctant to invest in crypto, difficult to understand platform functionality, many fear for the security of the assets, lack of knowledge on buying/selling, regulatory clarity and foremost price gauging by several exchanges leading to trust issues.
This will be taken care of here at Armoney.com

We started the Armoney exchange development project keeping in mind:-
1. Ease of use
2. Keeping the lowest fees throughout no matter what the trading buy or sell volume is.
3. Top-notch customer care and support
4. Best in Security
5. Liquidity

Here at Armoney, we take pride in Fairness, Transparency, liquidity, security, customer care, and support.

Let's get India connected.

ARMoney The power of Blockchain. Taken further

AGENDA

Take on the market with our powerful yet easy to use platform.

We made sure that traders get fair market rates, liquidity, customer support, and security so that they can build and manage crypto portfolio—in one place. Exchange focused on Indian Community Globally.

Crypto Exchange

1. Scalability

ARMoney will be scaling to 15 trading pairs initially including INR. Armoney Exchange consists of a very robust set of applications. It matches orders between buyers and sellers in a highly secure environment, allowing for throughput with powerful security and risk controls. The core of ARM Exchange is so highly optimized, its performance rivals that of the busiest stock exchanges.

ARMoney Exchange is not only powerful, but highly scalable. The server has been tested with a simulated load of 10,000 simultaneous clients per instance, and it can be scaled to hundreds or thousands of servers if necessary. Exchange software can be modified to do auctions and continuous matching with many order controls as well as moving large blocks with absolutely zero trade leakage.

2. Advanced Security

The platform stores 98% of customers funds offline to ensure the security of the cryptocurrency assets you purchase and store within ARMoney. The website, armoney.com assures customers that "sensitive data that would normally reside on our servers is disconnected entirely from the INTERNET." Data is then encrypted, and transferred to USB drives and paper backups, and distributed in safe deposit boxes vaults. The other 2% of customer funds, held online, are covered in the event of a breach of Armoney online storage.

3. 24/7 Multi language support including Hindi.

Armoney's multi lingual support team that includes trained technical support, high end developers and customer service professional that will be available 24/7 to support and help our customers.

4. INR integration with crypto assets, banking deposits and withdrawal

After RBI crypto ban removal we will be integrating crypto pairs with Indian currency (rupees), facilitate banking facility for deposits and withdrawls.

5. Standard fee structure with no minimum trading rules

ARMoney Exchange will charge regardless of trading volume only 0.20%

6. No fees* in any form for equity ARM token holder's

There will be fee free structure for the Equity Exchange offering for the first year regardless of Maker/taker, deposits and withdrawls for the duration of first year. (*detailed Explanation on page = , after the end of 1st year)

7. Promotional benefits

Include KYC sign-up bonus of 200 INR and referral bonus of 100INR to a maximum total of first 1 Lac / 100,000 new customers in the form of ARM token, that can be sold immediately with the available pair ARM/USDT after airdrop.

8. Advanced Liquidity

multiple liquidity options to ensure a full order book from the moment the exchange launches. Software has been developed to provide a Distributed Shared Order-book to connect the exchange to a network of other exchanges to increase liquidity. *Part of ARM token sale proceeds will allow to create liquidity.

9. REAL-TIME DATA ON DESKTOP OR WEB

Built-in data server to power both desktop and web applications with streaming real-time data. ARM exchange can power desktop, web, and mobile clients all at once.

10.   CUSTOM WALLETS

exchange create a ledger (often called as wallet) for each user for all supported currencies

IOS and Android app

Armoney: the simple, safe way to buy , manage and sell your digital assets

Features:

1. **Buy Easily**
   Own crypto in an instant: All it takes is a bank account or debit card.

2. **Supported assets**
   Bitcoin **(BTC)** Bitcoin
   Cash **(BCH)**
   Ethereum **(ETH)**
   Ethereum Classic
   (ETC) Litecoin **(LTC)**
   Tether (**USDT**)
   Ripple **(XRP)**
   ARMoney **(ARM)**

3. **Smart Tools**
   Brand new to crypto? We've got you covered. Stay informed with our updates and features that help you build your knowledge and your portfolio, including automatic buys and price alerts

4. **Stay Informed**
   Keep track of your crypto assets: our clear, user-friendly dashboard helps you see prices and value of your assets, any time of the day, anywhere you are through our website or mobile app.

5. **Available pairs**
   BTC/USDT
   ETH/USDT
   LTC/USDT
   XRP/USDT

   ARM/USDT
   USDT/INR
   ETH/BTC
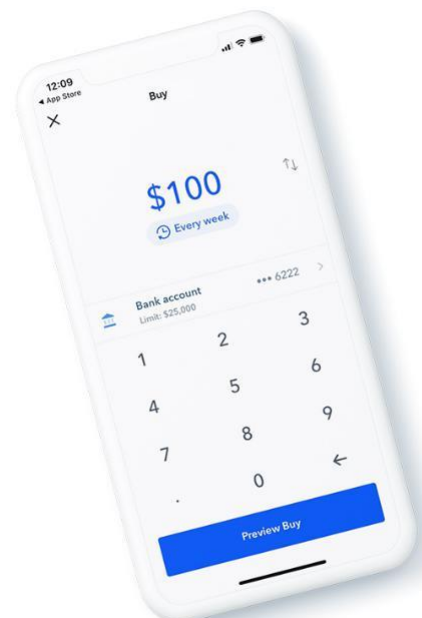   **LTC/BTC**
   XRP/BTC
   BCH/BTC

Armoney app is the easiest cryptocurrency exchange platform in the crypto world.

The app is user-friendly, and it is the best for beginners who are new to the cryptocurrency market.

This digital currency exchange app makes it easy to buy, sell, and store your digital currencies, making it the perfect platform for those who are learning to trade their digital assets.

Crypto Derivative Exchange

Armoney: ARM CRYPTO- Derivative Exchange

Matching Engine Our matching motor is fit for continuing 2Million requests/second, making Armoney probably the quickest trade in the market today. You can be sure, on our trade, that your requests will never be adhered because of the coordinating motor being overpowered.

Feature Roll-out
We will roll out the platform in roughly the following order:
- Spot trading
- Margin trading
- Futures
- Anonymous instant exchange
- Decentralized (on-chain) exchange
- And more Coins

Armoney will support trading pairs in the following coins:
- BTC
- ETH
- LTC
- BTC cash(BCH)
- XRP
- ARM (Armoney Coin)

More coins will be added over time.
We generally will only add coins that have strong credibility, user base, and liquidity.
We will support fiat currencies such as USD, EUR, AUD, JPY, and NZD.
Device Coverage We will provide cross-platform trading clients for:
- Web-based trading client
- Android native client
- iOS native client (pending App Store review)
- Mobile HTML5 client (including WeChat H5 client)
- APIP C (Windows) native client
- REST

Multilingual Support
We will support English, Hindi, Arabic,Hindi, Japanese and Korean on all of our user interfaces.

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Cryptocurrency exchange

The Armoney crypto trade arrangement is intended for quick organization, ease activity, extraordinary versatility, elite, and broad white mark customizations. The arrangement permits us, merchants, finance supervisors, token guarantors, retail brokers and expert dealers to rapidly create gainful income streams, get to boundless liquidity and exchange different monetary standards all from only one single stage.

Our white-name trade answer for Cryptocurrencies, security tokens, values, FX, and subsidiaries exchanging enables us to work our trade totally on our terms. We'll introduce our answer on your AWS or Azure servers, or all alone equipment.

Cryptocurrency Exchange Source Code

The whole source code system is additionally accessible, alongside complete specialized documentation, arrangement help, preparing, instructional exercises, and continuous upkeep for our advanced resources trade.

In this situation, our improvement group will have the option to adjust the front-end, our coordinating motor, chance administration and exchange observation motors and more to open the maximum capacity of our reality class crypto trade arrangement. Bid farewell to perilous unsupported open source crypto/Bitcoin trade source code on GitHub! Additionally, our crypto trade programming is definitely not a basic trade content! Our innovation stack incorporates Go with NATS informing, React, Swift, and Java.
Our designer documentation and our specialized archive., are accessible on solicitation.

Highly Scalable and Secure Design

Face it; advanced resource trades are frequently hacked. That is the reason we've played out a thorough security investigation of all hacks and Phishing efforts to date. We have planned our answer with best security rehearses, enrolled the assistance of moral programmers and security gatherings, banded together with Cloud Flare, and executed a multi-layer security design making the trade for all intents and purposes impervious.

Additionally, our unrivaled structure empowers our trade server programming to scale to a large number of exchanges every second, making it the quickest crypto trade arrangement available.

Instant market liquidity
Our market producer exchanging bots are intended to repeat orders from different trades including Coinbase, Kraken, Huobi and liquidity supplier administrations. Our volume generator bots can likewise produce exchanges with characterized parameters.

Support Services
At Armoney, our blockchain improvement group will be accessible if the need arises all day, every day to give crisis bolster administrations to trade activity and advancement. To guarantee industry-driving help accessibility, Armoney will keep up adequate assets to furnish counsels and bolster sessions with reaction times inside seconds to minutes.
Support will be given by means of email, telephone, FreshDesk, Slack informing, Zoom, WhatsApp, Signal and Skype. We'll be constantly prepared to help.

Updates and new features
Group Armoney is always working advancing and growing new highlights. We will have unlimited authority and circumspection over new redesigns and includes.

There are no imposed limits

Our trade arrangement is adaptable. We can list boundless tradable resources, including advanced resources and fiat monetary forms (we need to get our permit to operate to bargain in fiat monetary standards).
We can exchange Cryptocurrencies, forex, values, valuable metals and products, fates, bonds, and different resources.
The UI, and even the coordinating motor, can be modified, whenever required. Actually, all aspects of our answer can be altered to any degree.

Features and capacities not found anyplace else:

The ARM trade arrangement will incorporates an expert exchanging stage front-end with local portable applications created utilizing present day innovations, for example, React, Swift, and Java for ideal execution (full source code is accessible). A designer API is given to encourage the improvement of exchanging bots, custom web and versatile UIs and administrator applications.

Secure hot and cold wallet choices incorporate, full hub server arrangement or discretionary BitGo custodial assistance coordination.
Custom liquidity supplier combinations will be included alongside keen request directing and custom market making bots. A moment purchase/sell merchant model framework will be empowered and custom installment passages and banking combinations will be included too.

Two-Factor Authentication (2FA) is inherent, and equipment security by means of AlienVault is discretionary. CloudFlare is empowered as a matter of course. Progressed KYC/AML backing is furnished with different KYC specialist co-ops previously incorporated, including Coinfirm, Comply Advantage, IdentityMind, IDology, Jumio, ShuftiPro, Sum and Substance, SynapseFI, Thomson Reuters, Truloo, manual KYC and different alternatives. Incorporation with Cipher-Trace and Chain-analysis for broadened AML usefulness is likewise given.

Progressed Geo-fencing is given, which distinguishes topographies of IP addresses, yet additionally their separate ISPs and hierarchical proprietors. Tor programs and VPNs can be distinguished and dismissed. GDPR consistence backing is given. Tokenization usefulness is discretionary, which empowers the trade to digitize resources for partial offer exchanging, with discretionary Securitize incorporation. FreshDesk client assistance mix can likewise be included.

Man-made intelligence driven enemy of market control and against illegal tax avoidance highlights are inherent, for conforming to present and future guidelines. Worked in administrator logging tracks all trade representative activities, including perusing, composing and erasing. Trade administrator consents can likewise be set, so custom administrator records can be made that can procedure withdrawal demand or alter/see explicit record information.

A huge number of tokens can be included by means of the administrator control board. Producer/taker charges and custom principles can be set. Stable coins can be included (like USDT) so brokers can stop their assets on the trade. Administrators can oversee referral programs, oversee utility tokens for trade charge limits with adjustable levels (like the Binance Coin), Initial Exchange Offerings (IEOs) can be performed (whenever allowed by law) and considerably more.

Armoney likewise offers expanded discretionary usefulness not found anyplace else, including scripting dialects for exchanging framework improvement and back testing, master guides, auto-exchanging, showcase checking, online life exchanging (duplicate exchanging), feeling examination, design acknowledgment, A.I. exchanging frameworks and that's only the tip of the iceberg.

Armoney., has done all the foundation for as long as 2 years, we make it quick, simple and easy to begin your own digital currency trade and we additionally empower ourselves to keep up a focused edge by offering the most progressive highlights available.

EBETO
[EQUITY BASED EXCHANGE TOKEN OFFERING]

- EBETO will only run within Armoney.com to sell equity of the Private Ltd. company headquartered in Delhi, India.
- ARM Token will be issued to successful Investors as a privilege point apart from equity stake.
- Value for 1 ARM token = 1USDT/USDC or at the time local INR vs USD/USDT/USDC rate.

Minimum equity investment in the private ltd company which owns **Armoney.com** is 1%Following Tiers will apply for sale:-

1. 100,000 USDC/USDT/USD for EACH 1% OF the first AVAIABLE 10% PRE SALE (1 Million)
2. 250,000 USDC/USDT/USD for EACH 1% OF the second opening 5% SOFT cap (1.2 Million)
3. 500,000 USDC/USDT/USD for EACH 1% OF the third opening 5% HARD cap (2.5 Million)
4. 1Million USDC/USDT/USD FOR THE FINAL for EACH 1% OF the Remaining 9% closing (9 Million)

Up to 29% equity stake is available for sale with the total worth = 13.7 million USDC/USDT/USD

The primary objective of this is to provide adequate liquidity to our Exchange customers.

ARMoney will be able to provide fast and safe execution of our customers' orders.

Furthermore, we will integrate ARMoney with other major cryptocurrency exchange platforms and liquidity aggregators like Coinbase, Huobi and Kraken.

We believe that the consolidation of a host of crypto exchanges and crypto brokers will provide market depth and price discovery for Cryptocurrencies to our customers.

Investors will be able to participate in equity based partnership in Armoney.com, depending on strict KYC/AML compliances. Investments from India will be considered as locals investors And offshore Investors will be considered and treated as FDI (Foreign Direct Investment), will be issued equity stake according to following tear investments:-

Pros:-
NO fees on buy, sell on Limit orders
No fees on deposit or withdrawal.
24/7 dedicated account manager

APY of 2%(Annual Percentage Yield) for ARM will be rewarded. *subject to change.

no deposit or withdrawal limits.

Cons:-

NO Voting rights.
ON Market orders spread fee will be applicable, as per market volatility.

Utilization of Equity raised

1. **Liquidity expansion**
2. **Legal & administrative, Licenses or work with regulators**
3. **R&D**
4. **virtual office staff hire and OTC desks.**
5. **Marketing**
6. **Security of Exchange,**
7. **Server Expansion, software updates,**
8. **registering in global markets,**
9. **Blockchain projects including launchpad programs, crypto lending, etc.**
10. **IEO (initial exchange offering) and global launch of ARM tokens on various platforms**
11. **Development of Games that support ARM Tokens.**

LEGAL DETAILS

Issuing Jurisdiction: INDIA

Investment terms :
Equity based or stock purchase
Investor KYC /AML Needed: Yes

TOKEN ALLOCATION

Armoney Token (ARM)

Total Tokens = 15 Million

Crowd Sale - (13.7 Million tokens)

Founders allocation and insurance fund - (500,000 Tokens) = these tokens will be locked till Founders don't collect enough fees within the ARM tokens to payoff these tokens.

Research and development - (250,000 Tokens)

Compensation, exploits and vulnerabilities program – (300,000 Tokens)

Promotion, competitions and referrals - (250,000 Tokens)

Output Distribution to Equity Investors

Sustainable generation of value for the Armoney's Community is the number one goal of the Armoney's project.

Upon commencement of Exchange operations

75 percent of monthly net output (total output minus outgoings) will be converted to Bitcoin and automatically distributed to Equity investors.

The remaining 25 percent of monthly net output will be re-invested for expansion to maintain the efficiency of ARM Exchange.

Fee Structure

Armoney is India's the most cost effective exchange to trade, hold and store crypto securely.

- With the **basic regular user** fee rate of maker & taker to just **0.20%** and fee free deposits.

- The cheapest **basic regular user** fee rate of maker & taker **0.07%** only, that's cheapest in the World.

User level will be determined by your ARM holdings and total trade volume over the past 30 days. The data of your parent and sub accounts will be counted together.

Regular users fee structure:

Level	ARM Holding	Basic Fee Rate		ARM deduction	
	ARM	Maker	Taker	Maker	Taker
LV.1	≥ 0	0.2000%	0.2000%	0.2000%	0.2000%
LV.2	≥ 10	0.2000%	0.2000%	0.1800%	0.1800%
LV.3	≥ 100	0.2000%	0.2000%	0.1600%	0.1600%
LV.4	≥ 500	0.2000%	0.2000%	0.1200%	0.1200%
LV.5	≥ 1000	0.2000%	0.2000%	0.0900%	0.0900%
LV.6	≥ 2000	0.2000%	0.2000%	0.0800%	0.0800%
LV.7	≥ 5000	0.2000%	0.2000%	0.0700%	0.0700%

Professional user fee structure:

Level	Trade Volume (30d)	ARM Holding	Basic Fee Rate		ARM deduction 25% off		hold 100,000 35% off	
	BTC of equivalent value	ARM	Maker	Taker	Maker	Taker	Maker	Taker
Pro.1	≥ 1000	≥ 5000	0.0517%	0.0660%	0.0388%	0.0495%	0.0336%	0.0429%
Pro.2	≥ 1500	≥ 5000	0.0420%	0.0600%	0.0315%	0.0450%	0.0273%	0.0390%
Pro.3	≥ 5000	≥ 5000	0.0420%	0.0540%	0.0315%	0.0405%	0.0273%	0.0351%
Pro.4	≥ 10000	≥ 5000	0.0360%	0.0480%	0.0270%	0.0360%	0.0234%	0.0312%
Pro.5	≥ 15000	≥ 5000	0.0320%	0.0440%	0.0240%	0.0330%	0.0208%	0.0286%
Pro.6	≥ 20000	≥ 5000	0.0300%	0.0420%	0.0225%	0.0315%	0.0195%	0.0273%
Pro.7	≥ 40000	≥ 5000	0.0240%	0.0360%	0.0180%	0.0270%	0.0156%	0.0234%
Pro.8	≥ 80000	≥ 5000	0.0180%	0.0300%	0.0135%	0.0225%	0.0117%	0.0195%
Pro.9	≥ 150000	≥ 5000	0.0138%	0.0276%	0.0104%	0.0207%	0.0090%	0.0179%

The Burn for ARM tokens.
No Burn. And no more issuing of new tokens. All transactions will be on the blockchain.

Security

Evolving threats, increasing complexity

- Evolution of Malware / Botnets

- Cyber Protests / Events

- Mobile Device Security

- Re-emergence of Old Attacks

- Security In The Cloud

- Advanced Persistent Threats

- Logical Attacks Against Physical Infrastructure

- Social Media and Geolocation

- Insider Attacks

- Ipv4/Ipv6 Attacks

- Compliance

KYC

(Know Your Customer)

Digital Customer On-boarding Simplified

Identity Verification
Know Your Customer (KYC) by verifying their identity digitally and eliminate fraudsters from system.

The KYC process is comprised of two parts, in the following order:

Automated
Your details, as provided by you, will be checked against public sanctions and alert lists. This step will be performed by a third-party KYC solution.

Manual
If the automated step is successful, we will manually verify that the information provided matches the identification document photos submitted by you.

FEATURES

SMOOTH ONBOARDING

Go live quickly in a few simple steps with a completely online onboarding and no physical paperwork

PLUG-N-PLAY INTEGRATION

Integrate our SDKs with a complete hassle-free integration document. Connect with our technical team for any issue you might face

API AUTOMATION

Conduct and collaborate with a complete API-driven automation that requires no manual intervention

COMPLETE MARKETPLACE

Instead of collaborating with multiple providers, connect with us for a complete solution of on-boarding procedures as a marketplace

BEST IN INDUSTRY SUPPORT

Always available email, phone and ticket system-based support to help you in your every step

DASHBOARD REPORTING

Real-time data and insights on your AadhaarAPI Dashboard to make informed business decisions.

AADHAAR Verification

INTRODUCTION:

Providing services through information technology infrastructure creates a great impact in organizations. To expand the reach of these organizations, verifying an individual's identity fulfills an important objective of security.

TYPE 1: (OTP/BIOMETRIC)

PRODUCT DESCRIPTION
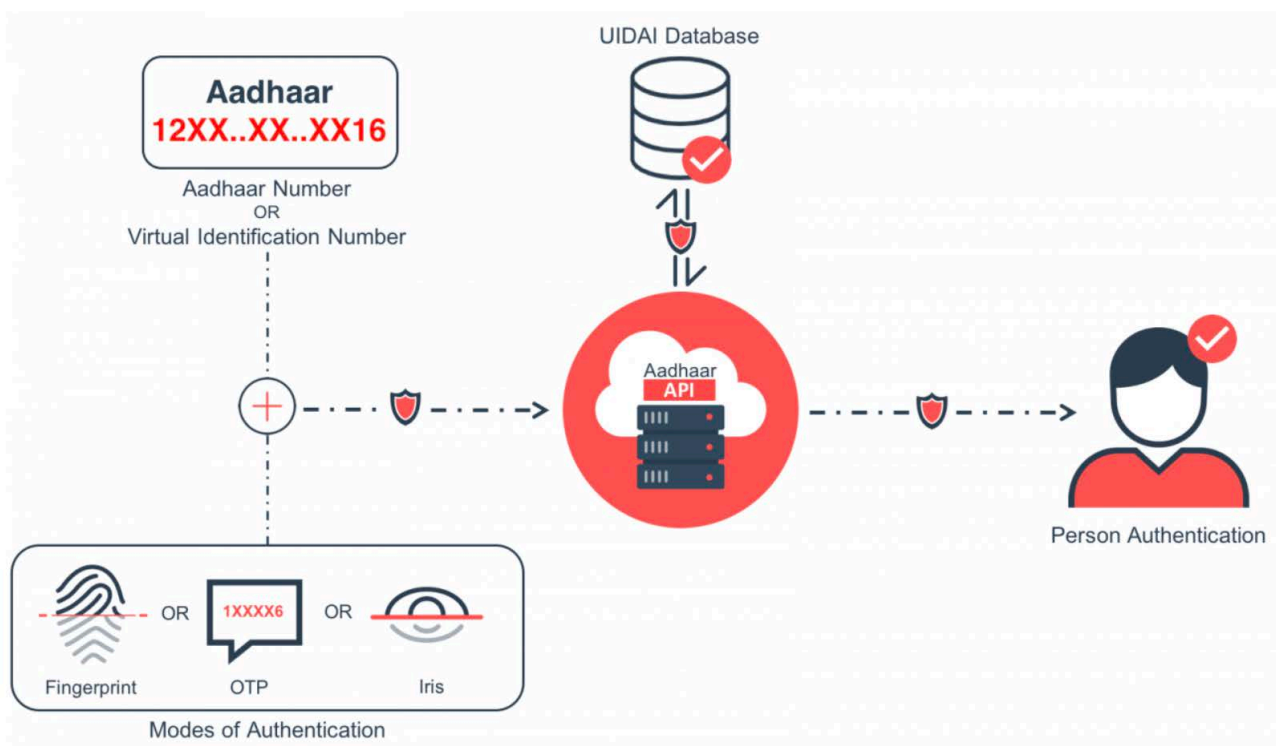Service to instantly verify the citizens' identity with **Aadhaar Number**

PROCESS
- Enter the Aadhaar number

- Select the modes of authentication:

OTP: One Time Password will be sent to the resident's Aadhaar registered mobile number.

FEATURES
- **Reduced operational cost:** Current procedures have back and forth of document submission and approval. Aadhaar authentication systems digitizes this whole process within minutes.

- **Better customer Experience:** Customer experience is improved by reducing time required to few seconds.

- **Easy access control:** Through Aadhaar Authentication, access control is easily possible without carrying any card.

PAN VERIFICATION API

INTRODUCTION
Permanent Account Number (PAN) is a code that acts as an identification for individuals or corporates in India, especially for those who pay Income Tax. Understanding its value, Pan Card is used as a document for identity verification in many corporate and government divisions across India.

PRODUCT DESCRIPTION
PAN verification by Permanent Account Number. Verification of PAN through API is very important for organizations and entities that regulated to do so. If the entity has relevant information, it can complete the verification process successfully. The Income Tax Department had permitted certain bodies to introduce an online PAN verification API system that will enable certain organizations to verify PAN information.

It is a service which validates the PAN Information by providing the name and its activation status as an output.

FEATURES
- Check account activation status

- Elimination of forged PAN Cards

- Validate previous customers' PAN Card who were on-boarded holding PAN as a manually verified document

USAGE
PAN verification compliances following organization like Armoney can absorb these services to digitize their process end to end.
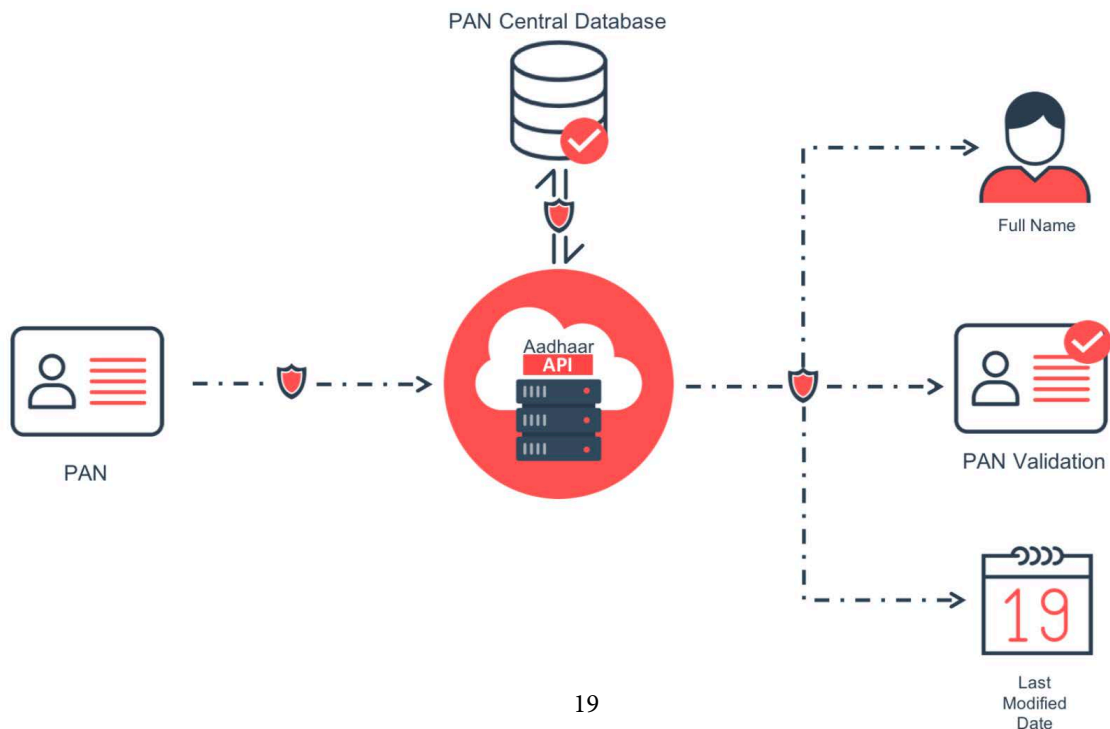
PAN Card API serves as an identity confirming document. Armoney will validate the identity of it's customers before providing them services.

PROCESS
Input: The Permanent Account Number is shared by the customer

Aadhaar API technology pushes the fetched details to PAN Central Database for validation

In return, the response is the name of the PAN Cardholder, the activation status and the last modified date.

BANK ACCOUNT VERIFICATION

INTRODUCTION
Forgery and infringement cases are at its highest rates as individuals replicate documents for innumerable reasons to absorb financial services. Most of these services require the individual to have a valid bank account. Our solution provides the validity of such bank accounts through simple steps

PRODUCT DESCRIPTION
A mandatory compliance for financial institutions to provide their financial services by validating the bank account holder by retrieving the bank account number and IFSC code

FEATURES
Fast: Check and verify an individual's bank account instantly in seconds.

Easy Verification: An absolute proof provided by entering Bank Account Number and IFSC Code of the Bank. Best Response: The response returns the Name of the bank account holder validating the individual instantly.

USAGE
Digitizing the process without the requirement of a canceled cheque : Bank Account is to be verified for numerous reasons enlisted below:
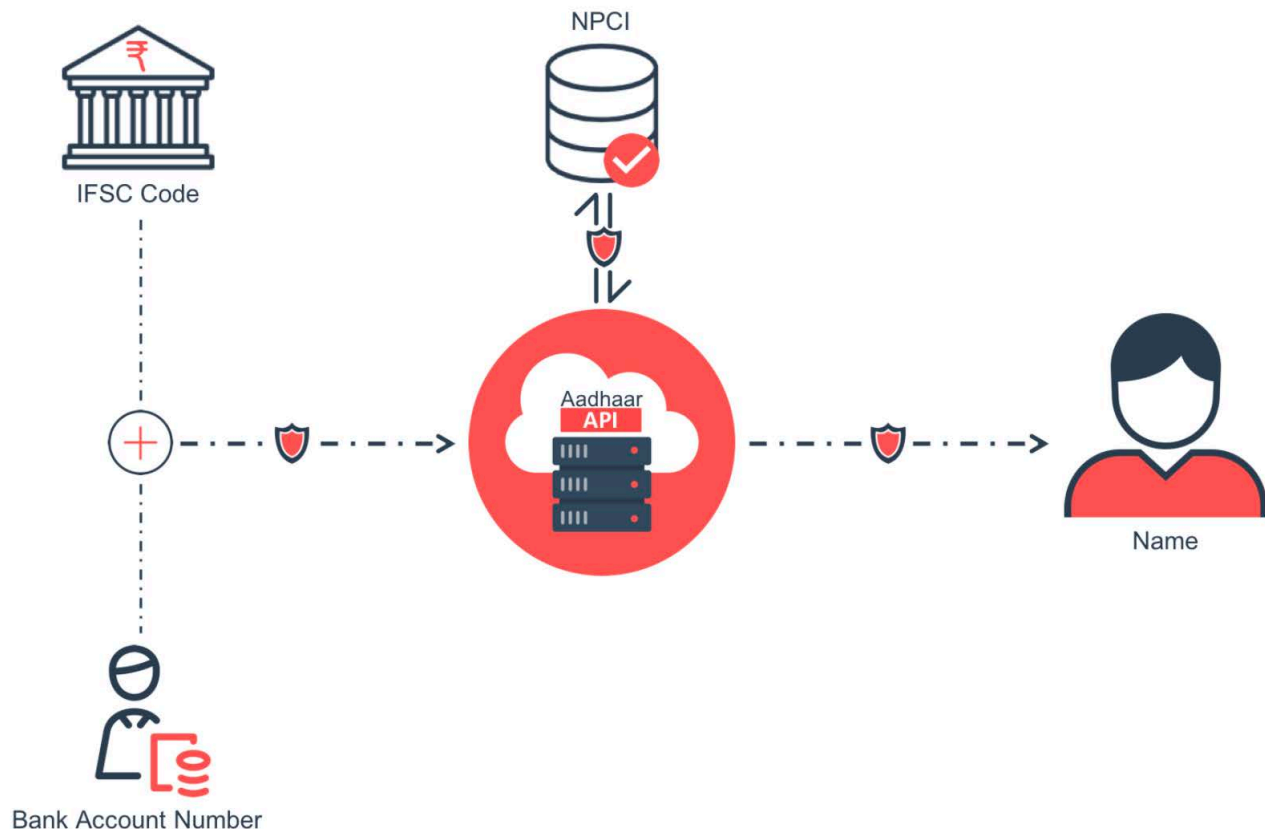
Money Transfer (deposits and withdrawls with Armoney's Ecosystem)

PROCESS
Enter Bank Account Number and IFSC Code
Request processed by NPCI
Response: Name of the Account Holder

Glossary

Blockchain

The classification of technology that Ethereum falls in. Blockchains are distributed ledgers, secured by cryptography. They are essentially public databases that everyone can access and read, but the data owners can only update the data. Instead of the data residing on a single centralized server, the data is copied across thousands and thousands of computers worldwide.

Node

A computer that possesses a copy of the blockchain and is working to maintain it.

Mining

The process of trying to 'solve' the next block. It requires obscene amounts of computer processing power to do effectively but is rewarded with ether.

Mining Rig

A computer specially designed for processing proof-of-work blockchains, like Ethereum. They often consist of multiple high-end graphics processors (GPUs) to maximize their processing power.

Fork

A situation where a blockchain splits into two separate chains. Forks happen in the crypto-world when new 'governance rules' are built into the blockchain's code.

PoW - Proof-of-work.

The current consensus algorithm used by Ethereum.

PoS - Proof-of-stake

The proposed future consensus algorithm to be used by Ethereum. Instead of mining in its current form, people that own ETH will be able to 'lock up' their ether for a short amount of time to 'vote' and generate network consensus. The plan is that these stakeholders will be rewarded with ETH by doing so.

Shading

A scaling solution for blockchains. Typically, every node in a blockchain network houses a complete copy of the blockchain. Shading is a method that allows nodes to have partial copies of the complete blockchain to increase overall network performance and consensus speeds.

Software wallet

Storage for crypto-currency that exists purely as software files on a computer. Software wallets can be generated for free from a variety of sources. My Ether Wallet (MEW) is one of the popular. (more on MEW below)

Hardware wallet

A device that can securely store crypto-currency. Hardware wallets are often regarded as the most secure way to hold crypto-currency. Ledger Nano S / Trezor
Two of the most popular hardware wallet models.
Currently, ARM coin is not compatible with any hardware wallet.

Cold storage

The process of moving cryptocurrency 'offline', as a way of safekeeping your cryptocurrency from hacking. There are a variety of ways to do this, but some methods most commonly used are - Printing out the QR code of a software wallet and storing it somewhere safe, such as a safety deposit box. Moving the files of a software wallet onto a USB drive and storing it somewhere safe.