



MONEYTOKEN.COM

Platform for Smart Loans
Backed by Crypto-Assets



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Changes to the business, technical and legal models may be made in the future.
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Abstract

It only takes a brief look at the cryptocurrency market capitalization charts over the course of the past year to see that the majority of these currencies — Bitcoin, Ethereum, Litecoin, Monero and other major cryptocurrencies — show significant growth in value and are expected to see significant growth in the future, reflecting both a loss of faith in traditional money systems and a growing confidence in the power of blockchain technology.

However these cryptocurrencies are not proving to be very effective as payment instruments; their growth in value has caused them to behave more like assets than currency, so investors and miners are holding cryptocurrencies rather than using them to purchase goods and services. Users have no incentive to trade or sell them, since once they are traded, owners lose their investment position.

The solution is a credit model in which volatile crypto-assets act as collateral while credit is granted in a stable currency.

This system allows borrowers to gain profits from their assets as the market rises, while reducing risk to credit providers and borrowers if the market falls.

Platforms that attempt to intermediate cryptocurrency-backed loans between individual lenders and borrowers usually fail to provide the service of proper risk management to their clients; price volatility of the collateral creates a burdensome risk to both the borrower and lender. At the other end of the spectrum, most established lending channels are unwilling to accept volatile assets such as cryptocurrency as collateral at all.

MoneyToken aims to resolve these issues, managing clients' risks and creating a stable lending model using cryptocurrencies as a security deposit. Our model aims to facilitate access to credit while building a new credit market — loans backed by crypto collateral, based on the security and transparency of blockchain technology.

Introduction

Since the emergence of cryptocurrencies, the behaviour of users, owners and miners has proved to be very different than what was expected. Rather than turning into true 'virtual coinage systems' used to buy goods and services on a day-to-day basis (from your morning latte to houses and cars), Bitcoin and other cryptocurrencies have turned into long-term investments; from something you keep in your wallet into something you store in your safe.

Nobody now would suggest buying pizza with Bitcoins as happened back on May 22nd, 2010 (Bitcoin Pizza Day) when a developer bought 2 Papa John's pizzas with 10,000 units of BTC. "It wasn't like Bitcoins had any value back then, so the idea of trading them for a pizza was incredibly cool," Hanyecz told The New York Times in 2013. "No one knew it was going to get so big."

On the other hand, quickly appreciating assets, which cryptocurrencies have proven to be, have become a valuable asset for lending and crediting.

The market for this type of platform will typically consist of miners, projects that received funds from Token sales, cryptocurrency exchangers and providers of services for cryptocurrency purchases. In addition, early cryptocurrency traders with significant paper gains will also find it enticing.

Going back to the [famous Papa John's pizza order](#). Today, ten thousand Bitcoins would be worth over \$50 million. If all you had in the 'bank' was Bitcoins, you could still order that pizza - just take out a loan via the MoneyToken.com platform, deposit 127,601 Satoshi, order and eat your pizza, pay back the loan in USD, and maintain your Bitcoin asset position without loss.



Our Vision

At this stage of the market's development, we see that cryptocurrency assets have gained the characteristics of various financial instruments. We can divide cryptocurrencies by their qualities and algorithms; into investment assets and means of payment.

- A. Investment assets are volatile and compelling for the long term, made to earn on the difference between rates of exchange or getting other types of earnings, such as from proof-of-stake algorithms, rate in interest and so on.
- B. Payment cryptocurrencies are created to support the stability of the rate of exchange – they usually are embedded with a self-regulation mechanism, a unique algorithm to regulate the difficulty of mining or the release of new coins.

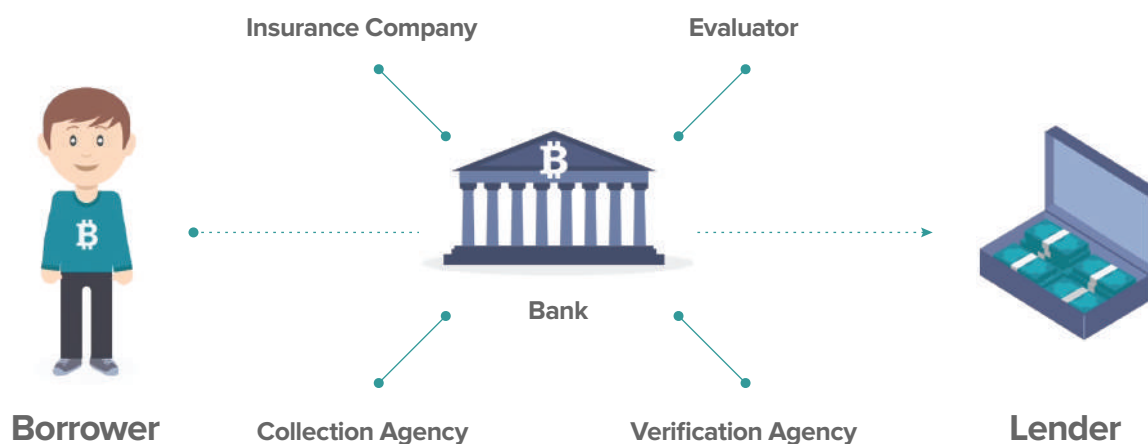
The problem is that, even if the new functional cryptocurrency has a capitalization of several million, it's probably not recognized by the pre-existing fiat financial system as an asset. Even if on the governmental level the cryptocurrency has a certain status, the banking system and its loan services are closed for the cryptocurrency business or the holders of such an asset.

In the majority of banks, it's impossible to acquire a loan for the development of a mining farm using cryptocurrency as collateral.

We see that one of the main functions of banks and lending institutions in the current fiat system of loans secured by collateral is assigning value to the assets and businesses of borrowers to minimize the risks of default on debt. A secondary, but still very important, function (often delegated to other institutions) is the verification of assets, individuals and businesses; the realization of assets; and the collection of debts and dues.

None of these functions are essential in a blockchain-based credit system, in which the value of the collateral asset at any moment is public and the credit terms are transparent and fixed in a smart contract; no intermediaries are needed besides the link ensuring the completion of the transaction and the smart contract.

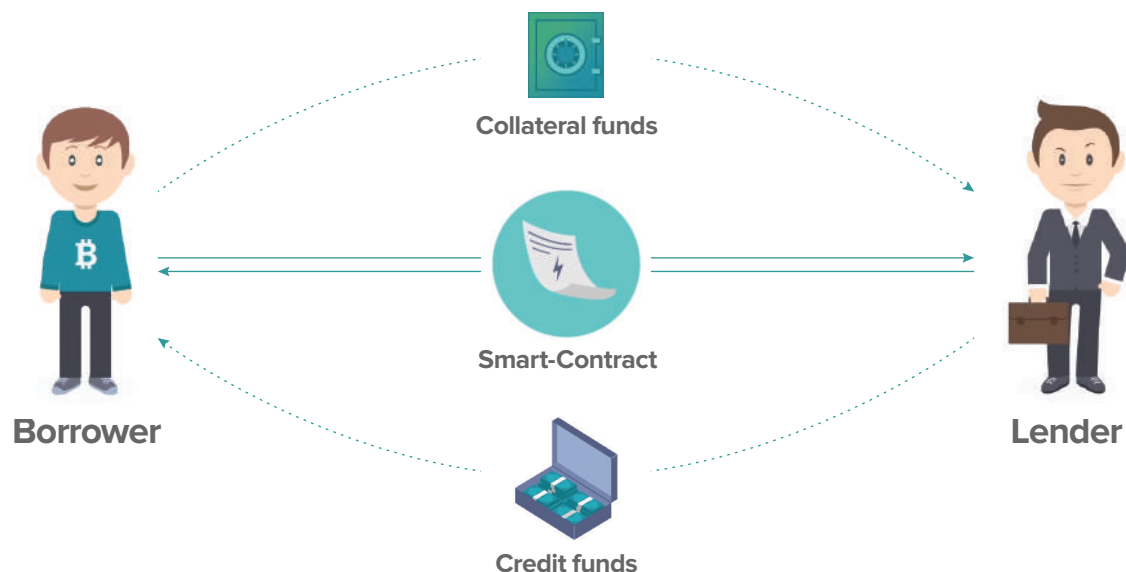
Under the conditions of a cryptocurrency economy, banks and contract participants' competencies can easily be eliminated by smart contracts, the cost of a loan lowered and the conditions of applying for a loan can finally be made transparent to all parties.



Reserve funds, funds that guarantee investments, banking deposits and government guarantees are created to neutralize the risks of economic turmoil, mass default on debt, as well as to guarantee the safety of funds and the earnings of creditors.

While the blockchain technology allows for getting rid of all the intermediaries in the loan system, automatic control of risks is a primary advantage of the MoneyToken platform.





Lending Model

MoneyToken's lending model uses fluctuating crypto-assets as collateral for a loan provided in fiat currency or stablecoin.

The list of the advantages of this model versus traditional banking or pawnbrokers' schemes:

- Automatic confirmation of the loan within seconds or minutes.
- No requirement for credit scoring or verification of assets.
- The customer regulates the loan conditions on their own within the confines of the platform's terms.
- An option to deposit the collateral in several cryptocurrency assets in order to stabilize the general fluctuation of the collateral and lower any upward pressure on interest rates.
- Transparency of the operation during both transfer and retention of the security deposit.
- Transparency of collateral evaluation and the fluctuation of its value over time for both parties.



Interest rates for this type of loan can be settled using the collateral value or paid off in crypto- or fiat currency, in which case the security deposit will be returned immediately after the settlement.



How It Works: Miner Mike's Case

Let's say Mike, the owner of a mining farm, has an urgent need to grow his capacity and plans to purchase some equipment worth \$500,000. Mike might sell his Bitcoins and receive the sum in fiat currency, or even buy the equipment in Bitcoin, in which case he's lost his investment position.



Why would Mike turn to MoneyToken?

Mike knows that if he takes out a loan, collateralized with assets such as Bitcoin or Ethereum — in return he will receive an agreed loan amount in a stable currency.

And after loan repayment he will receive his whole collateral back even if collateral has many times increased in value.

This way, he's able to acquire liquid funds, save his crypto position and stay in the investment game in the long run.

With MoneyToken, there is no reason to sell your BTC when you need liquid funds.

What if the Bitcoin rate of exchange drops?

The loan funds are backed by the collateral. A repayment-to-collateral (RtC) ratio of 30% to 70% can be set by the client. The 50% ratio is considered optimal based on retrospective analysis of Bitcoin fluctuations.



With the fall of collateral market value Stop Loss can occur.

Prior to Stop Loss, the borrower will have the following options:

- Increase the amount of collateral with additional amount of crypto-currency.
- Repay part of the loan debt ahead of schedule.
- Pay off the loan, by liquidating (selling) part of the collateral at the current market price. The remaining part of the deposit will be returned to user's account.
- To do nothing.

In the event that the RtC ratio grows higher than 95%, the system automatically cashes out a part of the collateral to pay back the loan and returns the remaining collateral funds to user.

To the borrower, it looks like the automated Stop Loss was triggered.

How can Mike secure himself and diversify the risks?

- When applying for a loan, Mike can set the ratio of credit to collateral to 30% and lower the risks of RtC growing to a critical value.
- Mike can deposit the collateral in several cryptocurrencies at the same time. This way, the more stable crypto-assets will compensate for the volatility of the others.

Introducing Amanda

Behind MoneyToken is Amanda. Amanda is an Artificial Intelligence Assistant who will provide automated loan operations on the platform.

Besides the assistant function, Amanda acts as a true AI, analyzing the client by their first steps on the platform to make conclusions and offer them extra financial services that will most likely interest them, she also helps with tracking collateral, repaying the loan, just like a real bank manager would, but all based on data.

Amanda is powered by a deep learning AI algorithm, and her goal is to provide human-like services for the platform users. This assistant will change the way people think about banking. No more shady managers, hidden commissions, "small fonts" in contracts, and troubles with transaction support.



Technical Description of the Platform

- MoneyToken will use Ethereum-based smart contracts to secure the terms of the agreement.
- Collateral funds will be deposited in protected multi-signature wallets requiring 3/4 signatures to access. One signature is owned by the borrower at all times, one owned by the lender, 3rd and 4th are owned by the MoneyToken arbitration service.
- Multichain transactions and contracts will be available in the future, making MoneyToken a fully decentralized platform.

The main point that smart contracts are not as smart today as many cryptocurrency holders are thinking. For example, Ethereum smart contract can't control the deals in which other cryptocurrencies are involved, like BTC or BCH. Also, smart contract won't work as the events happen automatically. It needs to be activated manually, or by a back-end script as the oracle is triggered. Many users are not aware of this, and believe that a smart contract is an automated contract that can independently control a deal, and that it solves the trust issue. Unfortunately, Ethereum is just not there yet. Therefore, until a self-sufficient cross-chain technology appears, smart contract cannot automatically control the deal.

Consequently, the issue of trust on our platform will be resolved not via the smart contracts, but via multi-signature addresses: separate ones for BTC, ETH and other currencies.

- 1 signature - the Borrower
- 1 signature - the Lender
- 2 signatures - MoneyToken as an Escrow agent
- 3 out of 4 signatures are required.

We don't use the 2 signatures out of 3 and safekeep the 2 signatures at MoneyToken so that the same person couldn't create several accounts as a Lender and a Borrower to make a deal and cheat the platform.

In case of the 3 out of 4 signatures required, none of the parties can take over the funds, and no factor of trust is needed.

Credit Flow

- The borrower can withdraw the loan currency from the system for use.
- The borrower is able to repay the loan ahead of time.
- The borrower may be able to partially repay the loan ahead of schedule.
- On the last day of the loan, the borrower may have the opportunity to extend the loan by making an additional deposit.

Loan Repayment and Collateral Refund

After the loan is repaid, the user is returned a security deposit to his blockchain address.

Types of Loan Repayment:

1. Repayment is subdivided by the time factor:

- Repayment on time
- Early repayment

2. Early repayment is divided by the quantitative factor:

- Full early repayment
- Partial early repayment

3. And also by the way of repayment:

- Repayment by means of the same currency in which the loan was issued (standard method).
- Repayment with the help of collateral by transferring a proportional amount of collateral to the address of the platform. The remaining amount of collateral after loan repayments is transferred to the address of the borrower.
- Repayments with the help of other cryptocurrency assets.



Repayment of a Loan

In the event that the borrower pays out the loan and returns the loan funds within the timeframe fixed in the contract, the security deposit must be unlocked and transferred to the borrower's address.

In the event that the borrower does not repay the loan in time and fails to fulfill the obligations fixed in the contract, part of the pledge funds in the equivalent of repayment amount must be unlocked and transferred to the address of the platform. The platform can utilize a part of the collateral to pay damages caused by non-fulfillment of contract terms by the borrower. The borrower will receive back the remainder of the collateral.

In the event that the borrower's collateral starts depreciating and its estimated value approaches the value of the loan, if it was provided for by the terms of the contract, the borrower deposits additional collateral or repays part of the loan ahead of time to reduce the collateral load.

If the borrower does not do this and the borrower's collateral continues to decrease in value (lifetime of the contract before the return of the loan), part of the security deposit in the equivalent of the repayment amount must be unlocked and transferred to the address of the platform. The platform can release part of the collateral to pay damages caused by non-fulfillment of contract terms by the borrower. The borrower will receive back the remainder of the collateral.

Loan parameters

Loan parameters may include, for example:

- Loan currency;
- Collateral currency;
- Loan amount (L_a);
- Duration of credit in days (d);
- Interest rate (p) per day;
- Repayment To Collateral Ratio (RtC), which affects the calculated value of the pledge.

The calculated parameters include:

- The interest of the service (I), calculated by the formula $I = L_a \times p \times d$
- Loan repayment amount (R_a), calculated by the formula $R_a = L_a + I$
- The amount of collateral (C_a), calculated by the formula $C_a = R_a \div RtC \times 100$

Collateral Currencies

- At the time of the platform's launch, Bitcoin and Ethereum will be accepted as collateral, these being the two cryptocurrencies with the biggest market capitalization.
- Dash, Litecoin and other popular cryptocurrencies that are among the top 10 most capitalized will be added as collateral cryptocurrencies in the third release of the platform.
- Adding other popular Token sales tokens that have gained enough trust on the market and are backed by a working successful product, will be considered as collateral currencies in the future.



Loan Currencies

The goal of MoneyToken's clients will be to obtain liquid funds in either fiat currencies (USD for example) or in stable cryptocurrencies that are more suitable for purchasing goods and services (stablecoins).

Tether

The most convenient option at the moment is USD Tether. The rate of exchange for USDT stays stable in comparison to Bitcoin, and it is easily exchanged for dollars as it's already backed by collateral in dollars. Tether is being accepted for deals on the majority of cryptocurrency brokers' boards.

Tether's market capitalization has grown from about \$55 million in April 2017 to \$430 million in September 2017, an increase of 781%.

MTC

MTC is a stable ERC-20 token on the MoneyToken platform used as a credit currency for loans or exchanged for fiat money. 1 MTC = 1 USD. The amount of issued MTC will be covered by CDP (Crypto Collateralized Debt Positions) or the equal balance of USD on the platform's bank accounts.

MTC is an ERC-20 token so users will be able to:

- Transfer MTC to their Ethereum ERC-20 wallets and keep them outside of the service
- Transfer them between other users of MTC
- Use them for trading on brokers' platforms or exchange them for other crypto-assets at exchange points.

Properties of the MTC token are akin to USDT, but MTC can be converted to USD directly at the internal MoneyToken exchange point. This simplifies the exchange to fiat currencies for users.

Note: MTC as a loan currency is planned to be integrated into the platform in Phase 3 of the release in Q1 2019.

DAI

Currently there are several decentralized stable or inflationary cryptocurrency projects, such as Dai from MakerDAO.

Such cryptocurrencies can become a future means of settlement and a replacement for fiat money, which means that they will be favourable for lending backed by deflationary cryptocurrencies.

If these platforms are successfully launched and credibility is established in the market, these cryptocurrencies will also be available on the MoneyToken platform as credit currencies.

What Can You Do With Stablecoins?

- **Convert them to USD via exchanges.**

Fiat funds can be released in a variety of ways – straight to a bank card, via SEPA, SWIFT and other payment networks. The method of payment may vary depending on the borrower's location. Also, MTC and USDT will be eligible for exchange to fiat currencies and crypto-assets through brokers' platforms and exchange services.

- **Use it for buying crypto-assets and token sales tokens.**

The user can build a portfolio of cryptocurrencies and promising token sales.

- **Use via the MoneyToken debit card.**

Users can keep the loan funds inside the service and use them on demand via the MoneyToken debit card.

Note: MoneyToken debit cards will be integrated into the platform in second release of the platform in Q4 2018.



- **USD, EUR, JPY and other fiat currencies**

Fiat currencies will be available for borrowers to choose from. MoneyToken will obtain all necessary finance licenses to issue fiat loans. Look for the detailed information in the Road Map.

- **BTC, ETH and other volatile currencies**

If clients desire, they will be able to obtain a loan in volatile currency, like BTC or ETH, also using BTC/ETH as a collateral for this loan.

In this case, loan and repayment amount will be fixed in the USD equivalent, with an option to repay the loan with BTC/ETH/other cryptocurrencies.

It could be convenient for the client if he wants to participate in the Token Sale which accepts only ETH, BTC, or to pay for some services/equipment, or it will be convenient if client's contractors accept only volatile assets and not fiat currency, which is quite common on the cryptocurrency market.

MoneyToken Exchange

At the MoneyToken exchange service, users will be able to purchase and exchange cryptocurrency assets, as well as fiat funds.

MoneyToken exchange will be used for automation collateral liquidation in cases of collateral currencies price drop.

MoneyToken Ecosystem

Initial Money Token (IMT)

The solution that we have developed to minimize the risks, both for the platform itself and its users – a token with a specific functionality.

Token Functions

- Privileged terms for platform users when depositing IMT to receive Borrower Membership.
- Up to 60% discount on the platform fees for Borrower Membership.
- When using the discount from the user's balance, the equivalent of 50% of the discount in USD is charged in IMT tokens.
- The opportunity to become a lender when depositing IMT for Lender Membership.

IMT's properties

- The supply of IMT is limited
- Additional mining is prohibited

IMT tokens can be purchased during the Token sale for \$0,005. After the Token sale IMTs will be available for purchase in Retail Sale.

The Retail price of IMT inside our platform will be \$0,05, it is 10 times higher than the token sale price, it will be increasing over time and never lower than the token sale price.

The funds received from the Retail sales of IMT will be transferred to the MoneyToken safety fund to protect lenders interests.

At the launching stage of the platform, as we're one of the pioneers in this field and the competition is virtually non-existent, we're fixing the following conditions that may change in the future:

0,2% a day for short-term loans from 5 to 90 days,

10%/year for long-term loans from 6 months to 2 years

But later fees and deal conditions will be formed by the market, by borrowers and lenders so it could be changed in the future.



MoneyToken Safety Fund

In order to level out any risks tied to a possible rapid drop of the collateral currencies' value in comparison to the value of the loans given out, or difficulties in processing of the collateral asset, a MoneyToken safety fund will be created.

The safety fund portfolio will consist of:

- a percentage reserved from the profits of every credit deal;
- a percentage reserved from contributions attracted to the Token sale;
- funds which will be received by the Platform from the Retail sale.

MoneyToken Credit Fund

The credit fund regulates and influences the maximum possible amount of loans that the platform can give out.

After the Token Sale stage, the lending portfolio of MoneyToken will include a total of \$20+ million and continue to grow through contributions from early- and late-stage partners as the platform expands and scales.

MoneyToken's Development

Stage 1. Automated lending platform — Q1 2018

The MVP sandbox of the first version of the platform will be available in the first quarter of 2018.

Goals:

- Expanding to Western, European and Asian markets, acquiring marketing metrics and fine-tuning the business development processes.
- Optimizing the crediting model and managing the risks inside the market model.
- Attracting lenders for the expansion of the MoneyToken credit fund.

Stage 2. Lender membership — Q4 2018

With an optimized model of managing assets and the administration in the fourth quarter of 2018, in order to expand the project's fund, MoneyToken's outside lenders will be involved.

Goal: optimizing the financial and the business models to convert to decentralized B2B crediting models in various jurisdictions.

Stage 3. Decentralized B2B2C Network — Q2 2019

Any financial or lending organization will be able to connect to the MoneyToken platform as a lender, allowing further contribution in the MoneyToken credit fund and using the platform functionality on the favourable conditions.

In order to connect to the platform, the lender will need to purchase IMT tokens. The quantity of IMTs required for getting lender status will be defined later and may vary depending on the sum the lender wants to contribute into the credit fund.

All processes on the platform will be automated according to market analysis and mechanisms.

MoneyToken API

The MoneyToken API will be developed. Major cryptocurrency exchanges and wallet services will be able to use the MoneyToken widget on their sites to arbitrate loans to their customers.

Decentralized Exchange launch

The MoneyToken Decentralized Exchange will be launched. This option will be implemented in the 4th release of the platform due to the Roadmap.

MoneyToken exchange will also be used for automated collateral liquidation in case of collateral currencies' price drop.



Compliance and Legal

Money Token Limited - the operating company for loans in fiat currencies

The legal entity, Money Token Limited, is registered in United Kingdom, which has a strong reputation and is widely known as a global FinTech leader.

Money Token Limited is an operational legal entity which will be used for obtaining financial licences and signing contracts with fiat payment providers and partners to issue loans in fiat currencies.

Elam Enterprises LTD - the operating company for token sale and cryptocurrency loans.

The legal entity, Elam Enterprises LTD, is registered in BVI jurisdiction.

This company is responsible for conducting the Token Sale and issuing loans in cryptocurrencies.

Exchange service and interaction with fiat finances

The exchange service of the platform will allow the purchase, sale or trade of credit cryptocurrencies with fiat money. The trades will be executed via the processing center-partner that handles all fiat transactions.

All users who want to use this "cryptocurrency trade to fiat feature" will be required to pass the KYC/AML assessment.

We use 2 legal entities for our operational activities

- BVI company is sought to conduct the Token sale and to provide loans in cryptocurrency.
- UK company is approached for loans in fiat currency.

MoneyToken has 2 target audiences:

Audience requiring fiat loans

A significant part of the MoneyToken's customers needs loans in fiat to spend credit funds in the "offline" world. MoneyToken's planning to register as a legal entity in every country to be able to operate in them and obtain the required licenses to give out FIAT loans.

Therefore, MoneyToken will have several legal entities and a general global holding.

MoneyToken is first and foremost interested in the Asian market: China, Korea, Japan, Vietnam. MoneyToken is going to begin with those countries, afterwards adding Europe and the US, Canada. Evidently, Asia currently holds a big part of the cryptocurrency capitals. In Europe we only need to obtain a single license in UK to operate over the whole Europe.

A part of the cryptocurrency market is located in the US, and although it's significantly smaller than Asian, MoneyToken is going to launch fiat loans there too.

Audience requiring cryptocurrency loans

The second target audience of MoneyToken is customers interested in cryptocurrency loans (USDT/-DAI/BTC/ETH/BCH) backed by a collateral in crypto (BTC/ETH/BCH), since people also need credit funds to use inside the crypto market, for example:

- Pay for marketing;
- Pay for development;
- Invest credit funds in alt-coins;
- Pay for mining equipment.

MoneyToken considers this group as the main audience of the platform, because they are usually interested in larger loans (from \$50,000 to \$2,000,000). Plus, the cryptocurrency market is becoming wider and wider every day.

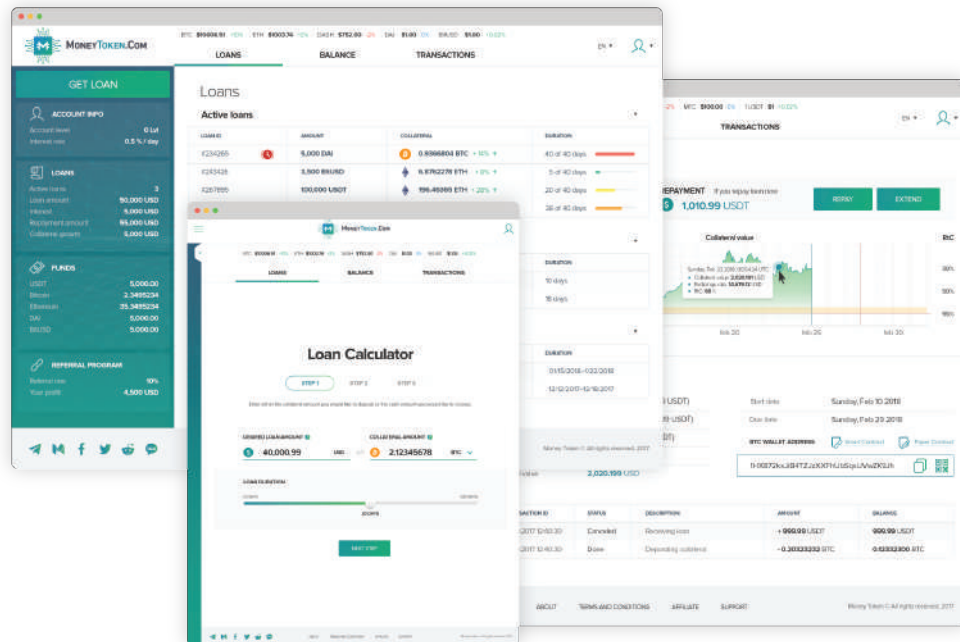
With the global spread of cryptocurrencies, in the next 15 years, crypto loans may replace fiat loans entirely and become the main type of credits given out by MoneyToken.

Cryptocurrency-backed loans are already available at account.moneytoken.com.



Legal Status of the IMT Token

- IMT tokens are utility tokens.
- IMT tokens do not share the properties of paper securities.
- To ensure compliance with anti-money laundering (AML) policies, Know Your Client (KYC) procedures will be implemented.



Roadmap

February 2017

- Concept development
- Formation of the team

June 2017

- Platform development underway

November 2017

- International Patent filing to protect, the IP of the platform

December 2017

- Official announcement of the platform

February 2018

- Private Sale round

March 2018

- PreSale round

Q1 2018 — MoneyToken platform 1st release presentation

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

May 2018

- Token Sale round

Q4 2018 - MoneyToken platform 2nd release presentation

- Options to become a lender, depositing IMTs
- Multi-currency collateral; multisignature collateral custody feature
- Exchange service
- MoneyToken Payment Card
- Referral program
- MoneyToken lending API for external platforms: exchanges, wallets, mass media

Q2 2019 — MoneyToken platform 3rd release presentation

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

Q4 2019 — Full decentralization and Phase 4 of platform release

- MoneyToken decentralized exchange launch
- Decentralized decision making system
- Atomic swaps and multi chain transactions, smart-contract deals



Advisers



Roger Ver

Founder of Bitcoin.com
"Bitcoin Jesus" Investor at Ripple,
Blockchain.info, Bitray, Kraken



Mate Tokay

CEO of Bitcoin.com
CEO of Bitcoinist LTD
Keynote speaker



David Allen Cohen

Founder Dcntral.
Advisor Hashgraph.
A former of IOTA Foundation Member.



Steve Rubakh

Mining Business
Founder of the IPO Company



Didi Taihuttu

The guy who sold his house for
Bitcoin.
Crypto expert and an Inspiration



Sally Eaves

Global strategy advisor - fintech
blockchain AI, intrapreneur,
speaker and author

Forbes



Team

Founders



Alex Rass

CTO, Co-founder

Founder of ITBS LLC.

Master Degree of Computer Science in Stevens Institute of Technology.

Years of experience in Fintech sector of the US in Goldman Sachs, Prudential Financial, Bloomberg.

CoinDesk journalist's advisor on cybersecurity and blockchain.

Over 15 years of experience in strategic planning and business development of IT-projects.



Jerome MacGillivray

CEO, Co-founder

CEO of a global R&D software development company and Blockchain enthusiast.

Jerome co-founded MoneyToken out of an interest in the future stability of the cryptocurrency world and a desire to grow the value of cryptocurrencies as both assets and a usable frictionless global payment currency.

Key members



Jeffrey Chudy

Finance

Cornell Johnson Graduate School of Management, MBA.

Certified Bitcoin Professional (CBP).

Professional Risk Manager (PRM).

Over 15 years of experience in valuation, risk, and consulting at AIG, Ernst & Young, Bear Stearns, Deutsche Bank and Citibank.



Ryan Swan

Software Engineer

BS in Computer Science.

Develop Automated Trading Systems in equity, options and futures space.





Alex Fisun

COO

With experience in marketing and business development strategy, Alex main role at MoneyToken involves strategic alliances and partnership development in both sales and product development. Alex has had a keen interest in cryptocurrency since bitcoin first hit the scene in 2011.



Owen Byrne

Project Management

Vice President of ITBS LLC.

MBA degree from EDHEC Business School.

Over 15 years of experience in consulting and management in IT.

Possesses extensive knowledge of business/technology and a progressive, practical approach to organization improvement.



Klim Davies

Business Development

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



Annette Miller

Support & Communications

Ryerson University, BA in Psychology.

Over 7 years of experience in marketing, developing communication strategies and partnerships.



Local ambassadors



Davide Lombardi

Italy

International Coach & Trainer,
Investor, Entrepreneur



Kohei Noda

Japan

Technology Producer,
Investor, Business Advisor



Nyankomo Marwa

South Africa

Founding Director Matumaini
Capital, Senior Lecturer



Shehab Ahmed

Dubai, UAE

CTO Of Hostsailor,
Blockchain Advisor / Investor





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