OPEN MONEY

WHITEPAPER

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Executive Summary

Open Money is the world's first platform that bridges the gap between mainstream software and the blockchain. The value of Bitcoin and Ethereum alone as of September 2017 is over $100 billion in liquid currency, it's in a digital format and readily available for spending in apps and software. However, there's no ecosystem to provide an easy means of monetization and distribution for developers who want to capitalize on the lucrative cryptocurrency consumer market, so the opportunity remains untapped. Open Money will solve this by launching the OPEN Platform, an API infrastructure that allows any enterprise or consumer application to tie into the massive potential of blockchain and cryptocurrency.

Comprised of industry vets in enterprise technical development, the Open Money team has a proven track record of achievement: architecting an incredibly popular mainstream app with 50 million+ downloads, scaling digital projects for major brands like Toyota and Adidas, being featured in both New York Times and CNBC, consulting engineers at Yahoo on mobile growth, leading the deployment of the Asia-Pacific Head Quarters of the billion-dollar software company Pivotal Labs, and leading the Facebook engineer team in the development of Facebook's BB OS app.

Open Money was conceived of as a solution to a real-world problem that members of the team had first-hand – how to leverage tech to open up their products to the massive blockchain and cryptocurrency market. The vision was twofold, to provide key elements for a new ecosystem to all mainstream software developers in an effort to accelerate blockchain adoption, and to build the tools developers would require to bridge their offerings into the cryptocurrency world.

The Open Money team is actively bringing this vision into fruition.

The Open Money Vision

Open Money's OPEN Platform and OPEN Token are key infrastructure based components that integrate blockchain technology into mainstream software applications.

We aim to be the primary partner for all developers looking to incorporate the blockchain and cryptocurrency into their applications. Much like how Oracle integrated banks, governments, consumer services, and virtually every major business into initial information systems via the database, we intend to integrate these same parties into the blockchain via our OPEN Platform. Our focus is to provide offerings into the applications and APIs layer of the blockchain stack, enabling us to interface between both business entities and the blockchain, providing services around the ecosystem. In this way, we will foster an environment where cryptocurrency and mainstream software can co-exist

One year ago, the total market cap of Bitcoin and Ethereum was just under $10 billion. Today, their combined market caps are over $110 billion. Ethereum alone had a market capitalization value in the range of $90 million, twelve months later, it has rocketed to $36 billion, while Bitcoin's market value has soared to roughly $76 billion. This immense growth in the value of cryptocurrency, along with the rapid pace of developments in the blockchain world, including a number of initial coin offering projects in 2017, is a clear indicator that blockchain is not only ready for mainstream markets, it has already taken a foothold. As blockchain and cryptocurrency technology continue to see mainstream acceptance, their innovation and growth will increase exponentially.

Yet, while universally recognized as a critical technological advance, blockchain use cases have yet to establish themselves as a major player within the mainstream consumer software industry. And, software developers have yet to effectively tap into the wealth opportunity readily available within these digital currency markets. Open Money is taking it upon itself to solve both issues through its long-term vision.

Open Money plans to pave the way for mass adoption of the blockchain and cryptocurrency by bringing services we're already familiar with, such as in-app purchases, to the blockchain. Much like how brick and mortar banking was brought online thanks to companies focused on early online infrastructure, Open Money will address foundational requirements of a brand-new blockchain/mainstream ecosystem – monetization and distribution.

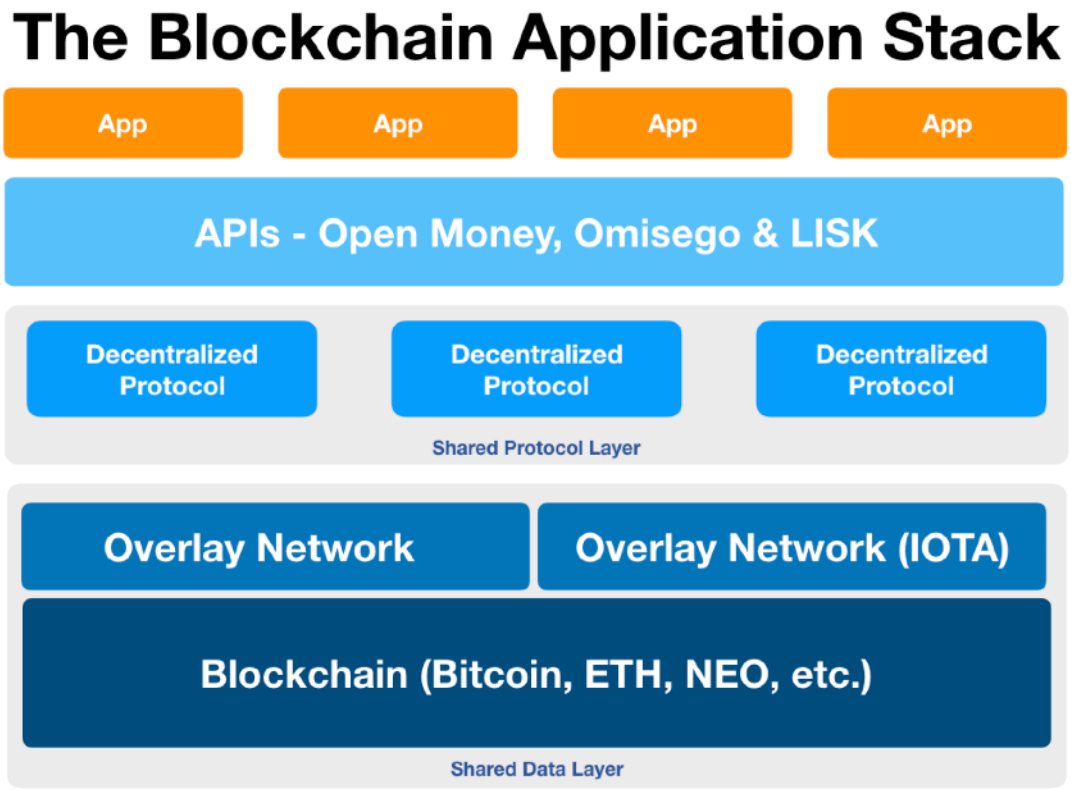
We firmly believe that the OPEN Platform will be the leading global infrastructure solution for all software developers looking to integrate blockchain technologies.

The Open Money Opportunity

The OPEN Platform API and SDKs is centered around an infrastructure offering (ICO) within the blockchain stack. Projects utilizing the initial coin offering form of financing for tangible infrastructure-based offerings have been rewarded highly by the investor and blockchain audience, due to their fostering nature in the use or development of the blockchain.

Key infrastructure projects include:

- NEO's approach to a commerce-focused open source blockchain
- IOTA's distributed ledger is built to provide foundational support of the Internet Of Things infrastructure
- OmiseGo, coin wallet infrastructure enabling wallets development
- LISK, an API used to develop decentralized apps on the blockchain



Infrastructure-based ICOs command a high market capitalization value and maintain an intrinsic token value, demonstrating their value by the market. As of early 09/17, the four infrastructure related projects noted above range from $765 million to $2.2 billion in market cap value, which indicates that blockchain project investors and shareholders appear to highly value infrastructure related projects that tangibly foster support of the blockchain for various uses.

Though these particular projects maintain high market value, what is missing from these prized initiatives is an infrastructure approach that can draw mainstream use of the blockchain via the fostering of mainstream software products. We believe that a well thought out development infrastructure project, supported by an accomplished team of experienced software technology experts, will significantly accelerate the use of the blockchain and related technologies globally. Our OPEN Platform is focused on developing widely accepted monetization and distribution solutions to become the main blockchain integration provider for mainstream consumer and enterprise software. Focusing first on consumer software in the form of consumer apps.

Our decision to initially focus on consumer apps is twofold.

First, we have an incredible background in consumer app success. Members of the Open Money team have lead the architecture and development of hit apps Grindr (50 million+ downloads), Facebook for BB 10 OS and real money gaming apps that command per user average spends in the thousands of dollars. In addition, members have worked on native app related software projects for Samsung mobile devices and Viacom's suite of video applications.

Secondly, we understand that mobile apps are the fastest growing segment in consumer applications, and are highly sought after to bridge into the cryptocurrency ecosystem. Further, there is an undeniable level of overlap between app users and cryptocurrency holders.

To support consumer apps in monetization and distribution, Open Money will focus on building out a two-stage product plan. The first stage will focus on monetization, and the second stage will focus on distribution for consumer app developers and their consumers.

Background

The Open Money team has deep experience in successful software development and commercialization. Team members have built and operated free-to-play gaming products and real money gaming products under the regulations of the United Kingdom Gambling Commission. While operating these real money gaming products, we were often approached by investors, shareholders, and other developers in the industry interested in engaging with the growing blockchain world. Tapping into a rapidly growing audience and accessing the captive wealth in cryptocurrency is obviously of strategic interest.

After examining the opportunity in depth, we realized that rebuilding our entire line of gaming products in the form of native decentralized blockchain apps would add only limited value to the developer. To decentralize the app core would offer only a marginal return on investment and overcomplicate specific core functions that app and game developers rely on. From our research, we knew that most app developers felt the same way. As we surveyed the opportunity, we reached out to colleagues at companies within our network and at major firms such as the developers of the smash hit Candy Crush series (King.com), the creators of Clash of Clans (SuperCell), and our colleagues at Zynga, for their insight into the matter.

We soon realized that most app and game developers would not significantly benefit by utilizing blockchain technology at their core and the process to rebuild their apps from scratch may not actually be needed. Redeveloping game or app behavior in terms of monetization algorithms and other core components in order to welcome the cryptocurrency audience would be excessive and inefficient. Further, the expectation of doing so amongst all blockchain enthusiasts would result in a bottleneck for mainstream use of the blockchain as a development platform.

Still, app and game developers would flourish in the cryptocurrency world because of their proven, tried and tested ability to generate millions in revenue in a fiat based ecosystem. So, after further consideration, we realized that a front-end focused integration would provide the most convenient developer friendly access to the blockchain ecosystem.

While app developers see an incredible opportunity in tapping into the cryptocurrency market- a ready to be spent $100 billion in liquid, digital currency –there are no existing solutions to do so, and most developers are currently focused purely on fiat currency. To look as it in real world terms, we liken this to a major game developer only building their title for one platform. If SuperCell, for example, and its successful Clash Royale title (generating over $1 billion in gross revenue 2016) had developed their title to a single platform like Google's Android and completely ignored Apple's iOS, its smash hit popularity and revenue would have arguably been halved.

In much the same way, software developers who develop for the Xbox platform also develop the same title for PlayStation and Nintendo to maximize revenue and distribution. Given this model, why would app developers only offer their products to fiat currency platforms and completely miss out on the billions locked into cryptocurrency?

Additional bottlenecks to the development of the crypto community are app stores such as iTunes and Google Play that seem to be quite crypto adverse. To bridge that gap, Open Money's OPEN Platform plans to architect a developer friendly approach to incorporating the focus of monetization on utilizing cryptocurrency tokens as the main driver and as the main revenue source.

The OPEN Platform's distribution features are designed to provide developers with a way to detach from these restrictive app stores which have convoluted cryptocurrency acceptance policies, and at far more competitive distribution fees. OPEN will enable smash hit games to employ a simple integration into our developer friendly API that will allow them to accept cryptocurrencies on their own terms. Providing the required framework to transition quickly from only utilizing fiat, and bringing these two segregated markets together, is an immensely valuable opportunity.

Open Future

Open Money is building a developer centric API platform to facilitate mainstream software adoption of the blockchain, labelled the OPEN Platform.

Open Money's will provide the infrastructure and ecosystem for mainstream software developers to operate with cryptocurrency and blockchain technologies. Our approach is to build the initial elements required by any new digital software ecosystem, providing solutions for monetization and distribution. Our goal is to remove roadblocks for developers looking to tap into the multibillion-dollar value of liquid currencies that are inherently digital.

We also aim to provide clear solutions to convoluted app store policies. Utilizing app-based software design practices familiar to developers, such as the user account based architecture, the OPEN Platform will enable developers to accept cryptocurrencies on behalf of users for in-app purchases regardless of app store dependency. In this way, we'll bridge the crypto and mainstream software worlds, in an approach that can easily plug into existing product architectures.

Our goal is not to create a decentralized app store, but to drive a set of tangible features and solutions we, as experienced developers, envision as necessary to usher in a new era where cryptocurrency and mainstream software can co-exist. Our features and product direction simply address bottlenecks in the adoption of cryptocurrencies experienced by all software developers. Providing solutions to these issues in the form of unique APIs and SDKs, around digital token acceptance and distribution, will give developers an easy way to adopt their fiat based products to a potentially equally lucrative market.

In one single approach via the OPEN Platform, app developers could take a multimillion-dollar revenue generating app with proven monetization algorithms and adapt a version outside of traditional app stores that would natively be able to accept ERC20 token formats and be distributed via the OPEN Platform's APIs, without having to rebuild the app's core in a decentralized fashion. Features and products within the OPEN Platform will be built in a developer friendly method, matching current native user interface experiences, with easy integration of third party tools and API based services.

Market and Industry Problems

Market

According to Gartner Group, in 2016 the global software industry grew 6%, reaching $333 billion, and within that market consumer applications represent one of the fastest growing segments.

Open Money believes in-app purchases or subscriptions problem exists for every mobile application, perhaps most prevalently in the gaming space. The global gaming market is expected to reach $108.9 billion in 2017, an increase of 7.8% from the year before, and mobile gaming represents 42% of that growth. Asia-Pacific is the largest region for global gaming, representing one-quarter of all revenue, which underscores the importance of a payment solution that knows no international border. Appboy estimates that in-app purchases represent a large portion of the near-$46 billion mobile gaming market, projecting that 2017 will see $37 billion collected through in-app purchases.

Industry Problems

A host of problems have appeared in the nine years since the debut of the in-app purchase:

- There is a lack of cohesiveness and multi-channel support. Developers are forced to implement and maintain independent payment systems for Apple devices, Android devices, and on any web-based products, each of which are burdened with a host of compliance, business-side, and technical requirements and accounts.
- There is a high expense associated with in-app purchases. The parent companies of these systems take 30% of all in-app purchases, a rate that far outpaces the industry standard credit card processing fee of 1-3%.
- There is a lack of support for non-traditional payment methods. This is a problem for a growing segment of the population, notably the “unbanked” individuals who do not have an account at a FDIC-insured institution and have sought alternative financial services. A 2015 report by the FDIC estimates that 7% of United States households are “unbanked”, with an additional 19.9% of United States households considered “under-banked.” The World Bank estimates that at least two billion people worldwide remain completely

"unbanked," with a large portion of those in Europe and Central Asia (where 49% are "unbanked"), Latin America (where 49% are "unbanked"), and the Middle East (where 86% are "unbanked").

- iOS and Android in-app purchase systems do not support a growing portion of global financial holdings.
- Rampant fraud and accidental purchases. As illustrated in a 2014 lawsuit in which Apple was ordered to pay a $32.5 million settlement for fraudulent and accidental purchases. Fraud and accidental purchases have been a nightmare for many end-users, especially those who allow their young children to use devices to play games.
- Current work-around solutions offer a poor user experience, often requiring the end-user to leave the mobile app experience for a web-based experience before returning. Each additional step diminishes the chances of a successful conversion.

The Open Money Solution

Product & Platform

The OPEN Platform will be a suite of tools within an API platform framework built from the ground up with app developers in mind.

Open Money's mission is to foster the widespread use of cryptocurrency by initially targeting web and mobile consumer apps. This niche represents a common core audience between the cryptocurrency world and the consumer app world, with overlapping demographics that it make it an ideal and commercially viable place to start.

By targeting the highly-engaged area of consumer web and mobile apps, Open Money can leverage the vast experience of its executive team. This will allow us to become the driver for software to be distributed and monetized on the blockchain and will perfectly position us for future blockchain iterations and evolutions to come. We plan to develop a framework that can be applied to all areas of software applications, from enterprise (B2B) cloud infrastructure to computing, to banking applications, to online merchants selling to consumers - enabling all software to be easily monetized with cryptocurrency.

To accomplish this, we will address the critical pain points that are acting as significant barriers to entry. The following barriers act to delay the major acceptance and use of cryptocurrency technology as a significant revenue source for mainstream software developers:

- Existing solutions are technically challenging for the standard app developer to integrate into their applications.
- Current methods offer fragmented monetization funnels, in contrast to the sleek monetization experience developers need to employ when dealing with critical in-app purchases.
- App stores have convoluted policies around the acceptance of cryptocurrencies, and as a result, no major game developer has implemented a scalable solution for acceptance of cryptocurrencies as a payment method for in-app purchases.
- The expectation and process of rebuilding core applications to suit the blockchain infrastructure from the ground up may offer certain benefits in certain instances. But if

> 100% blockchain integration to consumer applications operating successfully in the fiat world is an expectation or requirement, this will slow down progress of cryptocurrency mainstream acceptance. The focus should be on the user experience layer.

Enabling tried and true and market-tested products to accept cryptocurrency in a developer-friendly fashion will help foster the growth by both the crypto community and the individual app developers. We aim to provide the infrastructure that facilitates the growth of both parties, developers with successful titles operating in the fiat world and the consumers who hold the massive liquid value of digital tokens.

OPEN Platform - Monetization

The OPEN Platform will initially act as a monetization support platform for all developers looking to transition their software products from the fiat world to accepting cryptocurrencies across both web and mobile.

Immediate and early features include a REST API and SDK focused on monetization abilities with support for all future forms of cryptocurrency. This will enable developers of popular software in the form of utility or gaming apps to tap into the $100 billion in cryptocurrency in a lean developer friendly fashion.

Three product directions will be supported on the OPEN Platforms API.

OPEN Platform - User Accounts

The OPEN Platform User Account provides developers with the ability to accept cryptocurrency. This product operates much like a user account in popular games, similarly to how you would rack up in-app currency in a smash hit gem puzzle matching game on your iPhone, you could play cross-device on your iPad or on Facebook. When you sign into the game on your iPad, your progress and in-app currency are seamlessly synced from your iPhone to your iPad, allowing you to switch devices freely. In the same way, a developer would be able to provide cryptocurrency as a payment option, applying it directly to your user account by making a simple call to the OPEN Platform.

OPEN Web

OPEN Web gives developers the ability to take a smash hit mobile gaming app and port it as a web version that is immediately able to accept all forms of cryptocurrency, including Bitcoin, Ethereum and ICO based tokens. The OPEN Platform's API calls enable any mobile developer to push a successful mobile product onto the web and instantly allow cryptocurrency holders to make in-app purchases without any of the delays or restrictions found in app stores.

OPEN Mobile

OPEN Mobile is a wallet service that is designed for app developers, enabling them to accept cryptocurrency for e-commerce-based applications such as a Shopify store. Unlike the current options for accepting tokens, many of which are restricted due to their design and fragmented in their monetization experience, our integrated wallet experience will feel like an in-app menu and creates a streamlined monetization experience for developers to offer to their consumers.

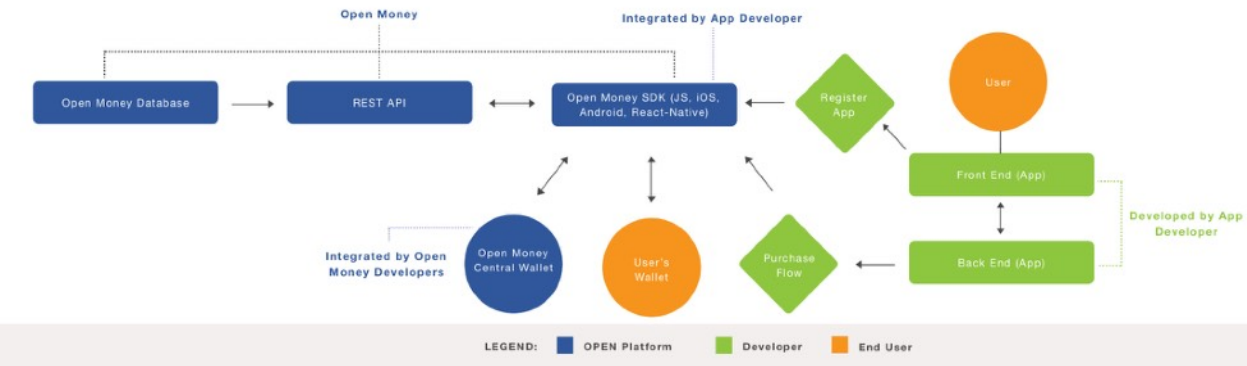
The OPEN Platform - Initial Technical Scope

Open Money is building a platform with a REST API which can be used in any language that supports REST calls. This makes it incredibly developer-friendly and accessible through mobile and web platforms. The API will feature a simple to use integration to provide seamless interactions with the Open Money platform. At the forefront, the developer API will be created with developers in mind first; Open Money's mission is to ensure that the developer experience will be painless and require little effort.

The technical architecture of Open Money's implementation is split into two main parts: the Open Money platform itself, also known as the SDK, and the Open Money API.

The Open Money SDK contains the core functionality of the platform. It takes care of all the tasks required to make the platform work, such as handling all communication and payment processes between the developer's app and the Open Money backend, managing developer

accounts, and security related processes. developer accounts, and security related processes.



The second component, the Open Money API, is the communication layer between the app and the platform itself. To gain access to the API, developers will be required to register with Open Money through the developer dashboard to receive an API key, which will allow their app to communicate with the Open Money platform. They will then be given access to the API reference for the code that they need to insert into their app.

The required calls that developers will need to make include initializing Open Money's platform using the given API key in order create the connection between the app and the platform, setting up event listeners which are responsible for waiting for specific events to occur and then executing them and returning a result, and displaying the Open Money interface within the app, which will handle all of the interactions with the user with utmost security for accepting cryptocurrency payments and return results to the app using JSON formatted responses.

Distribution

Our focus is to support developer success with a suite of tools embedded in the OPEN Platform. Distribution is a natural extension to our platform and is vertically aligned with monetization.

Given our pre-existing relationship with developers through our OPEN Platform, Open Money will publish a distribution platform that will serve as a first of its kind for apps and developers that utilize cryptocurrency with the OPEN Platform. Through this distribution platform, developers will be able to sell full fixed-priced applications to their blockchain audience. Further marketing and promotional features will be built into the distribution platform, similar to the App Store, Steam or Origin. This will play a further role for when the OPEN Platform expands its service to B2B and enterprise applications.

The OPEN Platform can be developed with modular products and features which can address other parts of a successful ecosystem that would support mainstream developers onto the blockchain, while fostering the blockchain community as whole.

Business Model

The OPEN Platform will be free to implement and access for all developers.

Our platform plans to collect a small transaction fee on each OPEN Token transaction, similar to the “gas” special unit in Ethereum, however within the OPEN Platform monetization and distribution product. When registering for the OPEN Platform, developers will identify the gas rate that they would like to pay. The higher the gas, the more the network will prioritize the settlement of that transaction. A range for gas rates will be announced as we near the completion of development, but will be expected to be kept low to facilitate the use of the platform.

Developer API

Open Money is building a platform with a REST API which can be used in any language that supports REST calls. This makes it incredibly developer friendly and accessible through mobile and web platforms. Shortly following the REST API will be iOS, Android, and React-Native Open Money SDKs to provide native support and convenience for developers. The API will feature simple to use integration providing seamless interactions with the OPEN Platform. At the forefront, the developer API will be created with developers in mind first. Our priority is to ensure that the developer integration experience is simple and painless.

Open-Source

As the OPEN Platform is released, our community will also release its source code giving birth to the Open Money Community: A community that will be supported with budgets set for incentivization and marketing to work with the team to iterate on the platform in a collaborative public manner. This will further the probability of mass acceptance and usage of Open Money's framework and tools.

A comprehensive plan to support this community both technically and financially mirrors the success of exemplary open source projects within the blockchain world.

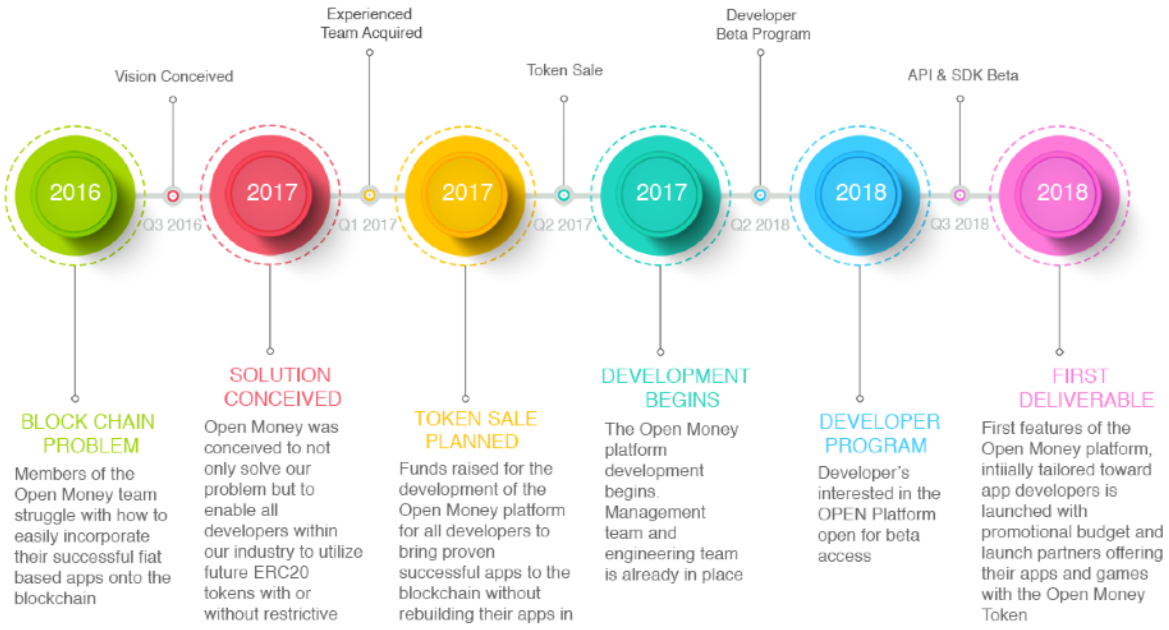
Good Citizenship and Governance

At Open Money, we believe strongly in the potential of blockchain technology, the Ethereum project, and the cryptocurrency community in general.

For this reason, we pledge to share resources and learning acquired during development and to behave in an ethical and moral fashion that contributes to the overall success of blockchain-based projects, and to work diligently to introduce the benefits of blockchain technologies to a greater portion of the population at large.

Further, the Open Money team pledges good governance. We will offer complete transparency in our code, operations, and plans.

Roadmap



Project Roadmap	
Q3 2016	Open Money team faces problem in previous app development company
Q1 2017	Platform and Idea Conceived
Q3 2017	Token Sale Planned
Q4 2017	Development of the Open Money API Platform Begins
Q2 2018	Developer Program Released
Q3 2018	First Deliverable of the Open Money API Platform
Q4 2018	Monetization Tools and Products Publicly Released

OPEN Token

The OPEN Platform is free to use for developers. Monetization only occurs by using the OPEN Token. In this case, a small transactional processing fee will be charged. This model encourages and enables developers to setup within the OPEN Platform for free and pay only when OPEN Tokens are processed within their application by consumers utilizing the OPEN Token.

OPEN Tokens are an integral part of Open Money's OPEN Platform, acting as the integrated currency consumers can spend in developer apps integrated within the OPEN Platform. The OPEN Platform will also accept all other cryptocurrencies to ensure widespread acceptance by developers and consumers.
In contrast to traditional in-app purchase methods, the OPEN Token provides developers with an anti-fraud no chargeback feature, which solves the frequent problems of fraud, chargebacks and mistaken payment that developers currently experience with fiat based payment methods.

Utilizing and paying for app-related purchases with the OPEN Token enables consumers to receive a premium on the intended in-app purchase currency.

For example, if the OPEN Token was used to buy an in-app purchase in a gaming application within the OPEN Platform, a 20% bonus of the in-app currency would be received, in contrast to an Ethereum token. This incentivizes the free use of the platform and its tools for developers, promoting adoption and expansion of the OPEN Platform.

The OPEN Token is a transferable ERC20 compliant token. Total supply will be 360 million OPEN Tokens and will not increase beyond this fixed supply cap. Total circulation to be sold at the token sale event will be 180 million, the equivalent of 50% of the total supply. Up to 15% of token supply will be distributed to the OPEN team under certain vesting provisions and 3% for our advanced bounty program.

The OPEN Token will be traded on every and all international exchanges around the globe,

and will be supported with significant marketing and communications budgets and support from Open Money.

Token holders should note that a significant budget has been set aside for these activities following the token sale event.

Issuance

Individuals and organizations interested in the token distribution event should sign up for an E-mail newsletter or purchase at www.OpenMoney.digital. Further announcements regarding the structure of the sale will be communicated through the Open Money webpage, e-mail list, and social media (Twitter: OpenMoneyICO), Telegram Group “Open Money Token Sale” and Slack accounts. Note: Please do not use a wallet hosted on an exchange. Information on private and pre-sale token sale events with discounts or bonuses will first be offered through the Open Money E-mail newsletter and website (www.OpenMoney.digital)

Plan

During the public OPEN Token distribution event period, individuals and organizations can purchase OPEN Tokens through the token sale of the Open Token (OPEN). The total supply of OPEN will be 360,000,000 tokens, of which 180,000,000 tokens will be in circulation and sold at the token sale event.

An amount equal to 50% of the total supply will be for sale within the Open Money token sale. Of that, 3% will be distributed to the Bounty Program participants. A total of 15% will be set aside to incentivize the operational team, future hires, investors, professional advisors and support partners. The remaining 35% will be retained by Open Money. The internal operational team of Open Money will be subject to vesting provisions. Any OPEN Token that is not sold during the token sale will be dissolved into a proof of burn address.

Use of Funds

An injection of outside capital is required in order to execute the development of the Open Money vision. The valuable opportunity that the Open Money team is aggressively pursuing will require the use of capital to foster its development, growth, and marketing. Additional funds will be used in software development and customer development, partnerships and supporting the acquisition of developers to integrate within the OPEN Platform.

A marketing and promotional budget will also be utilized post token sale to support the Open Money Token's shareholders, use, and acceptance. This promotional budget will also facilitate promotional efforts for the introduction of our token to each global cryptocurrency exchange.

As noted earlier in this document, we are committed to contributing to the blockchain community, fostering its expansion and sharing resources and acquired learning. A portion of our budget will be used to publish and promote of our learnings for those general purposes.

A majority of proceeds from the token sale event will be used in the following divisions; 50% of will be spent on Engineering and Development, 25% on Marketing and Promotion, 15% on Professional Services and Maintenance, 5% on Partnerships and 5% on General Operational and Misc.

Disclaimer

To fund the development and release of the OPEN Platform, Open Money announced the release and pre-sale of a crypto-token built on top of Ethereum in 2017. The purpose of this document is to share information about the OPEN Platform and to introduce its token as the recipient considers partnership or participation in the planned token distribution event(s). There is sensitive information enclosed and it is understood that this packet will be used solely for the aforementioned purpose. It is not for public consumption or consideration.

The Open Money Token is a commodity in use as a utility to be used in and within the operation of the OPEN Platform. The Securities Act of 1933 sec. 2 (a) defines “security” as: “any note, stock, treasury stock, security feature, security-based swap, bond, debenture, evidence of indebtedness, certificate of interest or participation in any profit-sharing agreement, collateral-trust certificate, preorganization certificate of subscription, transferable share, investment contract, voting-trust certificate, certificate of deposit for a security, fractional undivided interest in oil, gas, or other mineral rights, any put, call, straddle, option, or privilege on any security, certificate of deposit, or group or index of securities (including any interest therein or based on the value thereof), or any put, call, straddle, option, or privilege entered into on a national securities exchange relating to foreign currency, or, in general, any interest or instrument commonly known as a “security,” or any certificate of interest or participation in, temporary or interim certificate for, receipt for, guarantee of, or warrant or right to subscribe to or purchase, any of the foregoing.” The Open Money Token is not an investment-grade security of any kind.

OPEN MONEY

www.openmoney.digital