



T8COIN

PROJECT
WHITE PAPER

www.T8Coin.io

CONTENTS

➤ ABOUT TiENPAY	2
➤ XTOPP TECHNOLOGY	2
➤ T8COIN	3
➤ OUR TEAM	6
➤ BUSINESS FOUNDATION	10
➤ BUSINESS LOGIC EXAMPLE	10
➤ METRICS OF BANNER ADVERTISEMENT REVENUE	11
➤ T8COIN ACCOUNTING	12
➤ SMART CONTRACTS	13
➤ T8COIN DISTRIBUTION	14
➤ POST - ICO SMART CONTRACTS	15
➤ ICO TIMELINE	16
➤ DISCLAIMER	16



ABOUT TiENPAY

TiENPAY Limited is a global fintech firm that offers a global digital mobile wallet, clearance and settlement technologies and platforms. A company founded by Singaporean serial entrepreneur and finance industry veteran Mr William Tien and active Fintech investor and

former Huawei's senior executive Mr Victor Chow, the company's operations include mobile digital wallet apps and a digital currency exchange.

TiENPAY's Mission:

To deliver a global and ubiquitous omni-channel financial platform for our customers to experience hassle free access to digital goods and services, trade and communications.



The company has business operations in Hong Kong, Singapore, China, Australia, U.S., U.K., India and Russia. It operates under an Australian Financials Services License in Australia and holds an eMoney license in the United Kingdom.

XTOPP TECHNOLOGY

The T8Coin ICO (initial coin offering) will fund the development of Xtopp (patent pending) which is TiENPAY's core businesses in media, finance, collaboration and royalty disbursements technology platform.

TiENPAY

This document should be read in conjunction with the following T8Coin project documents as part of this ICO project.

- The TiENPAY Limited Business Plan
- T8Coin Terms & Conditions
- T8Coin offering technical document

Xtopp will do the following;

- It allows investors to use the T8Coin to invest in creative media projects
- It holds creative rights of media projects on a distributed ledger
- It facilitates product placement and sponsorship using cryptocurrency and a bidding system and
- It distributes micro royalties to investors, copyright owners and other rights holders via crypto currencies and the T8Coin token

The ability of Xtopp to manage the production rights of creative visual media through a distributed platform represents a new and significant disruption to the traditional media industry business model.



EDUCATION



SKILL



IDEA

T8COIN



T8Coin project is not building a Blockchain, to proven Ethereum Blockchain components, - Wallets, Smart Contracts and Mobile Apps to build a media finance and copyright collaboration platform with localized banking operations.



Ether is used as the primary cryptocurrency from which T8Coin are purchased. USD is the calculation as primary fiat currency benchmark but we only accept bitcoins or ethers to exchange T8Coins only.

This document shall be read with other T8Coin project documents as part of this ICO project.

- The Business Plan
- ICO Terms & Conditions

T8Coin project is the first token that sits on the Ethereum public Blockchain. This is an open, transparent media finance platform where the first project is a online movie media to use as medium to create royalties from the implementations of target users through out latest in build mobile apps wallet that will be able to capture online streaming media at particular scene stop frame and matched our new blockchain patent in application technology known as "Xtopp" to allow advertisers to link their products through the use of this services by pre purchase of our tokens in exchange for services.



T8COIN



T8Coin are Tokens that are supported by the Ethereum public network and use the standard ERC20 interface in all our platforms.

The ERC20 Token Standard Interface (Example)

Following is an interface contract declaring the required functions and events to meet the ERC20 standard:

```
1 // https://github.com/ethereum/EIPs/issues/20 2 contract ERC20
{ 3 function totalSupply() constant returns (uint totalSupply); 4 function
balanceOf(address _owner) constant returns (uint balance); 5 function
transfer(address _to, uint _value) returns (bool success); 6 function
transferFrom(address _from, address _to, uint _value) returns (bool success);
7 function approve(address _spender, uint _value) returns (bool success);
8 function allowance(address _owner, address _spender) constant
returns (uint remaining); 9 event Transfer(address indexed _from,
address indexed _to, uint _value); 10 event Approval(address
indexed _owner, address indexed _spender, uint _value); 11 }
```

ERC20-compliant = T8Coin

the approve(...),
, and transferFrom(...) functions, and the
allowance(..) event. Approval(...)

The T8Coin is a crypto token that utilizes the Ethereum Blockchain and consensus network. Ethereum the popular cryptocurrency and blockchain system, is based on the use of tokens which can be bought, sold, or traded. T8Coin tokens, in this case, represent digital assets that can have a variety of values attached. T8Coin tokens use the standard ERC20 interface which is one of the most significant token standards of all for Ethereum.

Ethereum (ETH) is used as the primary cryptocurrency from which T8Coin can be purchased. USD is the primary fiat currency. The ICO will accept Bitcoin (BTC) or Ethereum (ETH) in exchange for T8Coins.

1 string public constant name = "Token Name";
2 string public constant symbol = "SYM"; 3 uint8
public constant decimals = 18; // 18 is the most
common number of decimal places



CONNECTION



TEAM



TARGET

T8Coin is supported by Smart Contracts that effectively act as an Escrow agreement between The T8Coin ("T8C") and the Investors who purchases the T8Coin tokens. Smart Contracts manage the interface between TiENPAY global mobile Wallet - EOA (Externally Owned Account) and the Master T8Coin Smart Contract (Contract Account) from which any Royalties are paid.

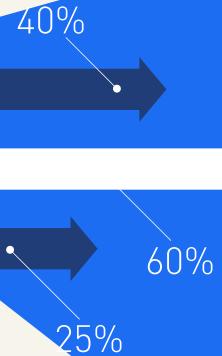
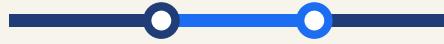


T8COIN

T8Coin represents a contractual right to receive a royalty derived from the sale of T8Coin content – the online movies. Early investors buying T8Coin during the ICO will be entitled to receive royalties in perpetuity for each online movies produced.

T8Coin are directly linked to income streams from the direct or indirect sale of, or licensing of copyright for the T8Coin online movies. T8Coin holders do not own direct copyright of the content – more importantly they do own a share of future income streams that go with each T8Coin token.

When income is declared the Smart Contract [Royalty Allocation Contract] distributes the Royalty payments to T8Coin holders. This considers how long the T8Coin has been owned in the accounting period when the income streams are calculated [Gross Allocation].



Business Logic Example:
T8Coin Contract – [Account Holder],
[Eth Paid], [Time Date Stamp]

T8Coin [account holder] *
Time Held n/365 [accounting period]
/ % Income Allocation = Royalty
[Income Share]

[Allocation] Declared Income
/ Number T8Coin = Royalty per T8Coin
* [Held] [Balance]

Royalty Allocation Contract –
[T8Coin Held], [Total Account Held],
[Time Held], [Income Declared]
[Holder Allocation].

OUR TEAM



Our Mission

Your trusted hassle-free multi-currency trading and financial service provider.

► Our Core Values

► Innovative & Disruptive

► Integrity

► Honest

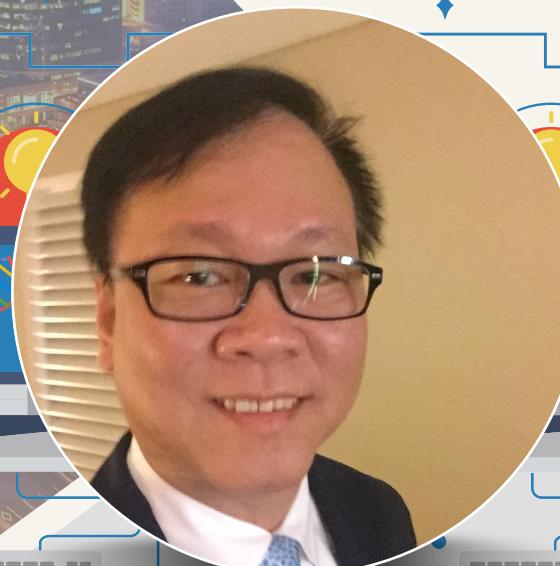
► Law-abiding

► Customer Service



William Tien - Founder & CEO

William is a finance industry veteran, an inventor and a business visionary leader. He has close to 30 years managing and starting businesses in the finance and technology industries. For last 18 years, he has held corporate directorships in public listed companies. In the 1990s, he was also one of the early inventors who created the mobile wallet hard-coded into a mobile device. He is key driver for TiENPAY business visions and mission and he will lead TiENPAY to achieve great things.



OUR TEAM



Victor Chow
Co-Founder & COO

Victor Chow is a serial entrepreneur and senior corporate leader in venture capital, start-ups, telecommunications, ICT, financial and education technologies and who turned business investor. For over 28 years, Victor has held CXO positions across general management, strategic planning, business development, sales, marketing and global operations management in Asia Pacific, Europe and North America. Most recently, he was the CEO, InspirAsia FinTech Startup Accelerator, Head of Asia Investments for Life.SREDA VC - a leading FinTech-focused venture capital fund, and the former Global COO, Cloud Business of Huawei Technologies. Prior to Huawei, he was the Global Business Director of NCS Group, a wholly-owned subsidiary of Singapore Telecommunications Ltd. He was responsible for managing all aspects of the global operations across Europe, Japan, South Korea and the Philippines. He co-founded TienPay with William Tien, and appointed as TienPay's Global Chief Operating Officer COO, responsible for its global expansion and operations.



Evgeniy Luchinin
CTO

Mr Luchinin is a Designer, Art Director, and UI Designer with more than 10 years' experience in web projects. With deep expertise in User Experience Design, the services created by him are used by over 20 million users. His portfolio includes eCommerce platform <http://kiiiosk.ru>, blogging platform <http://taasty.com>, as well as the redesign of Russia's development teams



OUR TEAM



Rod Findlay
Digital Bank Experience Advisor

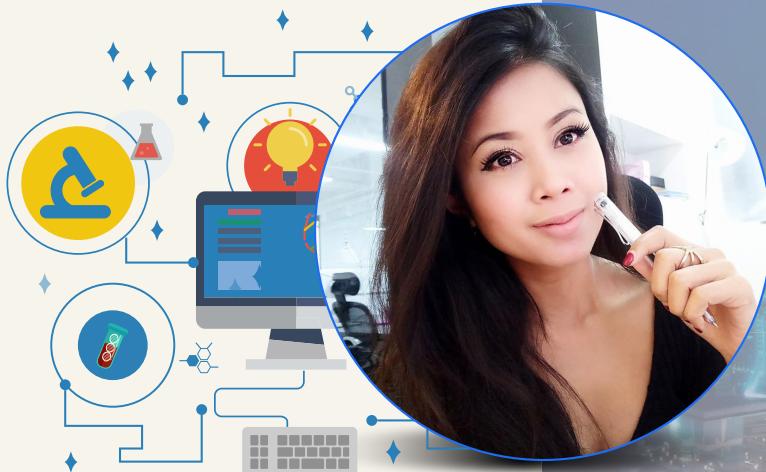
Rob Finlay is the Founder / CEO of Next Money and the Senior Vice President of Experience Design that leads the group wide UX practice at DBS Bank in Singapore. Prior to this, he was Director of Innovation for BlackBerry Asia Pacific. Rob began his career in the creative industry, running his own brand and design company. Transitioning to financial services, Rob led the customer service experience for National Australia Bank's direct banking channels, and led a culture change programme at OCBC.

Vincent Perrier
Trudov - Product Advisor

Vincent is currently the Chief Product Officer for Consulting Quest - a B2B Marketplace for consulting procurement. Prior to that, he was the Managing Director with CompareGlobalGroup based in Hong Kong. He was previously Chief Product & Services Officer at goSwifft, a leading Mobile Commerce and Mobile Payments technology provider for banks, Vincent has lived and worked in many different locations in Europe and in Asia for the last 14 years. His range of experiences goes from Mobile Payments to Commodities Supply Chain Management systems, SAP, and Apps for NGOs & Social Enterprises.

- Our Core Values
- Innovative & Disruptive
- Integrity
- Honest
- Law-abiding
- Customer Service

OUR TEAM



Leza Parker
Strategic Marketing Advisor

Leza is the CEO and Founder of the world's first beauty tech firm, SC Beauty Network Pte Ltd available in 14 countries globally. She is also an active investor owning several other start ups for the last six years. She authored several books, and appeared in multiple media newspapers & books. She has spoken at private events, universities and leading empowering women campaign with Singapore Committee of UN Women, and the face to Shiseido in 2014. Leza is a sought after speaker and involved in numerous round table panel discussion in several universities. In 2014, she (then 28) was acknowledged as Singapore Youngest Business Guru and her story told in a publication "The Lady Boss" available in book stores.



David Tang
ICO Promotion Advisor

David is the CEO of ICOinvestment.club, a serial entrepreneur and former eBay manager. He founded MEWS, an online news platform, and acquired by Vitop Bioenergy Holdings Ltd (HK1178). He won the Regional Champion of MasterCard Hackathon and has been invited to participate in payment development work at MasterCard. Now he focuses on Blockchain application development. His new venture ICOinvestment.club is an accelerator backed ICO platform that helps companies raise funds with blockchain financing.

Peter Christo – Fintech & Cryptocurrency Advisor

Having worked primarily in the financial services technology and ICT industries, Peter works with fintech new ventures as advisor and in strategic business development facilitator. An entrepreneur in his own right, Peter is also a public speaker on the realities of Entrepreneurship and new venture management and also a speaker and writer on economics, cryptocurrency and the future of the digital economy.



BUSINESS FOUNDATION

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BUSINESS LOGIC EXAMPLE

- T8Coin Contract – [Account Holder], [Eth Paid], [Time Date Stamp]
- T8Coin [account holder] * Time Held n/365 [accounting period] / % Income Allocation
= Royalty [Income Share]
- [Allocation] Declared Income / Number T8Coin = Royalty per T8Coin * [Held] [Balance]
- Royalty Allocation Contract – [T8Coin Held], [Total Account Held], [Time Held],
[Income Declared] [Holder Allocation].

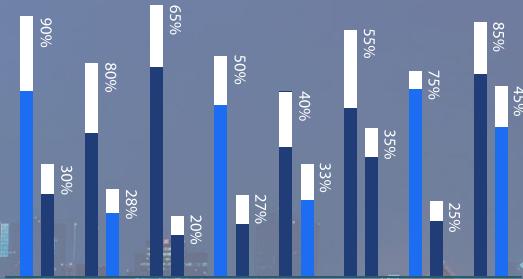


METRICS OF BANNER ADVERTISEMENT REVENUE

Big changes occurred in 2006 and 2015.
The government enacted anti-spam laws for
email and SMS marketing,
which set new requirements for advertisers.

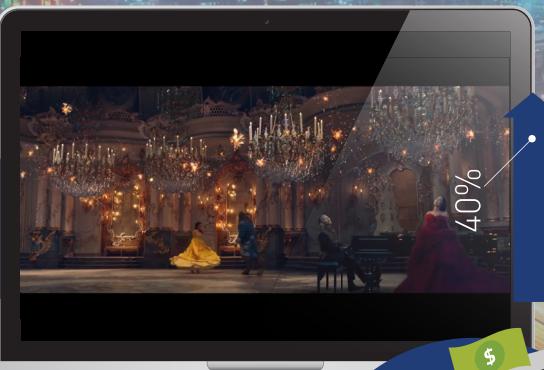
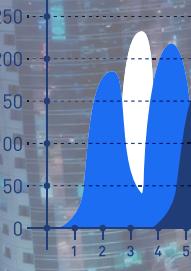


- Average CPM in China is estimated at \$38 per CPM (1000 views of an ad is a CPM)
Example – Assumptions
- Average movie is 1 hour
- One impression per 6 minutes of the movie, 10 ads for the whole movie
- Say audience is 1,000,000 TiENPAY movie viewers
- 10,000,000 “impressions” = 10,000 CPM’s
- 10,000 CPM’s at \$38 each = \$380,000 revenue generated
- 10 Movies x \$380,000 = \$3,800,000

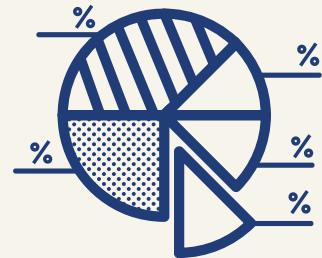


T8COIN ACCOUNTING

T8Coin is an open and transparent program with a clearance and settlement company that sits on the Ethereum public Blockchain. Unlike traditional media royalties, 100% of royalties will be distributed to T8Coin Holders.



The business has two primary accounting and budgeting approaches used in film production. All budgets and performance against these budgets can be viewed on the Ethereum Blockchain where the performance of actual versus budgets will be posted at intervals. There is the other in the loyalty program used in the clearance and settlement of the tokens.



There are two primary accounting methods used:

Amortization Budgeting: these are fixed costs that are associated with the development, production and sales of the online movie and supporting infrastructure costs that will include Ethereum Smart Contract costs (Coding & Gas).

Pattern Budgeting: are direct costs related to the shooting and production of each movie and the value created in the common use of the token as a means of clearance and settlements used in TiENPAY ecosystem through their global mobile wallet which are implemented meeting the country jurisdiction requirements in the operation of the mobile wallet payment and transactions. The two countries digital banks setup target in this ICO is to create a new digital banking using TiENPAY as central clearance and settlements of transactions through the proof of using cross border cryptocurrency and digital assets.

SMART CONTRACTS



Smart Contracts are used throughout the T8Coin. During the ICO process Smart Contracts handle the purchase of T8Coin and the deployment of entitlements of each individual T8Coin holder written to the Blockchain.

Smart Contracts are also deployed to run core business functions includes:

payment of cast and crew, suppliers and partners.

Pre ICO Registration Contract
[Event Registration] [Price]
[Bonus] [Time Date Stamp]
[Minimum Amount USD\$nnnnnnnn]
[ETH Balance][Amount Paid/Eth]
[Investor Address Account]
[Token Balance]

Buyer Address [T8Coin Owner]:
Contract Address [Smart Contract]:
Start Time: [Royalty]:

Time [Held]:

Payment ETH [Paid]:

Transfer Balance to Main ICO Address
[Date]:



T8COIN DISTRIBUTION

A total of 150,000,000 T8C tokens will be generated for the T8Coin Crowd sale.

- 22,500,000 (15%) tokens will be kept as reserve.
- 22,500,000 (15%) tokens will be distributed to TiENPAY Digital Asset team.
- T8C crowd sale will start from 28 Aug 2017 to 28th Sep 2017.
- Pre-sale or Early sale of tokens may take place.
- Crowd sale will have a cap of 100,000 ETH or a maximum of 105,000,000 T8C tokens will be sold during the crowd sale. Any unsold tokens will be 'burned' (destroyed).

The intended conversion rate of T8C token without discount will be 1 ETH to 1250 T8C

ICC TARGET IS 70,000ETH (~USD 20 MIL)

18/08 - 07/09 2017

DISCOUNT	CONVERSION	TOKEN SOLD	ETH	% TOKEN DISTRIBUTION	% ETH
20%	1500	10 MIL	6,667	10%	9.05

08/09 - 10/09 2017

DISCOUNT	CONVERSION	TOKEN SOLD	ETH	% TOKEN DISTRIBUTION	% ETH
10%	1375	50 MIL	36,364	50%	49.36

11/09 - 14/09 2017

DISCOUNT	CONVERSION	TOKEN SOLD	ETH	% TOKEN DISTRIBUTION	% ETH
6%	1325	25 MIL	18,868	25%	25.61

15/09 - 18/09 2017

DISCOUNT	CONVERSION	TOKEN SOLD	ETH	% TOKEN DISTRIBUTION	% ETH
3%	1287.5	10 MIL	7,767	10%	10.54

19/09 - 21/09 2017

DISCOUNT	CONVERSION	TOKEN SOLD	ETH	% TOKEN DISTRIBUTION	% ETH
0%	1250	5 MIL	6,667	5%	5.43

DISCOUNT	CONVERSION	TOKEN SOLD	ETH	% TOKEN DISTRIBUTION	% ETH
		100 MIL	73,665	100%	100%

Expected ETH - 73,665

Claimed ETH - 80,000

POST - ICO SMART CONTRACTS

The T8Coin Project involves the development and deployment of Smart Contracts, a series of Smart Contracts deployed as a layer of Dapps written in Solidity using Ethereum Virtual Machine (EVM) bytecode. Implementing Dapps we will use the Truffle Dapps Framework.

T8Coin Project will use IPFS for static storage. HTML, CSS and JavaScript in the Presentation Layer and UX supporting the web apps to integrate TiENPAY crypto Wallet functionality. Contract Logic – Smart Contracts using Solidity.

Additional Smart Contracts - Business Logic.

T8Coin Registry Contract, supporting Geth Client that sets up Investor accounts
[Investor Accounts/Address] [Total Balance] [Investors] [Time Date Stamp]

ICO Contract [Goal \$20,000,000] [Total Funds Raised] [Early Bird incentive] [0-2m Bonus]
[2m-4m Bonus] [4m-6m Bonus] [6m-] [Total Number Investors] [Status] [Deadline - Date].

Royalty Allocation Contract – [Income Declaration] [Investor %] [Time Held] [Allocation Due]
[Allocation Sent] [Investor Address] [Investor Balance]

Funds Transfer (Escrow) Contract - handles the distribution when [Goal] is reached or [Refund]
if not reached, Multi-sig Founders and TokenMarket [Total to Hedge Account]
[Time/Date Stamp] [Eth Balance]

T8Coin Project will deploy a full Ethereum Node from which to test and deploy Smart Contracts.

Key Stages:

- Implement high level Smart Contracts using Solidity
- Implement web interface using CSS, HTML and JavaScript
- Use Web3 JavaScript API to interact with Smart Contracts
- Dapps build – Smart Contract logic layers
- Deploy from T8Coin Ethereum Node (testnet)
- Service Dapps making changes to logic

ICO TIMELINE



T8C tokens will be distributed within 24 hours after the crowdsale. In case T8C tokens could not be transferred automatically to your address for whatever reason, they will be reserved in the multisig wallet indefinitely.

At this point, our support team will assist you to get hold of all your reserved T8C tokens.



DISCLAIMER

The management and founders of T8Coin may adjust the content of these papers/documents as the proposition and business model matures.

T8Coin is breaking new ground in creating the conditions for new ways to finance online movie content deploying Blockchain technologies, and as a consequence, management reserves the right to adjust the performing of clearance and settlement of cryptocurrency through localized digital bank models to remain consistent with local regulations and business operating rules that may apply in certain jurisdictions.

