

Lunes

White paper

Summary

3	1. Responsibilities disclaimer
3	2. Executive Summary
3	2.1 The digital coin
3	2.2 Fundraising for startups and companies
4	2.3 Payment gateway
4	2.4 Digital register office
5	3. Introduction
5	4. Basic Information about Blockchain Technology
5	4.1 Blocks and transactions
6	4.1 Lunes Node
6	4.3 The Proof-of-Stake system
7	5. Leasing
8	6. Lunes Wallet
8	6.1 Mobile Lunes Wallet
9	6.2 Lunes Wallet Features
9	6.2.1 Lunes Market
9	6.2.2 Alert Module
10	6.2.3 Multi Coins Management System
10	6.2.4 Card Expenses Management
10	6.2.5 Payment of invoices and Mobile Phone Top-up
11	7. Lunes Truth
11	7.1 Authenticity Records
12	7.2 What can be registered with Lunes Truth?
12	7.3 Does Lunes Truth have legal validity?
13	7.4 Lunes Identity
13	7.5 Plans
14	8. Starting Point
15	8.1 What is token?
16	9. Smart Contract
17	10. Lunes Market
17	10.1 How does it work?
18	11. Lunes Prepaid Card
18	12. Private Label
18	12.1 Private Label Credit Card
19	12.2 Prepaid Private Label Card
19	12.3 Private Label - Private Tokens
19	13. Card Payment Terminal
20	14. Payment Gateway
20	15. Business Model
21	15.1 Target Segments
21	15.2 Main Activity
22	15.3 Revenue Sources
22	15.4 Market Branches
23	15.5 Communication and Distribution Channels
23	16. Unique and Innovative
24	17. Tokens Distribution
24	18. Initial Coin Offering (ICO)
24	18.1 Pre-ICO
25	18.2 ICO Prices
25	18.3 Lunes Schedule
25	19. Resources / Funds Distribution
26	20. Roadmap
27	21. Team
28	22. References
29	23. Glossary

1. Responsibilities Disclaimer

Attention! The current white paper is for informative purposes only. Its content is not a sales promotion nor an offer of securities or financial securities. Read the document carefully to understand how the Lunes Platform works.

Potential token buyers should carefully evaluate the risks and uncertainties associated with cryptocurrencies and familiarize themselves with all the information in this document before conducting any business.

2. Executive Summary

2.1 LUNES – THE DIGITAL COIN

The technology of blockchain is one of the most promising that exist today, ranging from smart contracts to the creation and commercialization of cryptocurrencies.

In the last few years, this market has been expanding in a surprising way, solving several problems with its decentralization and speed. Today, it is possible to make several records, payments, and even raise funds for companies by using this technology.

The cryptocurrency market has already surpassed the value of renowned companies such as Facebook and Amazon.

Cryptocurrencies are not only a solution for depreciating currencies, such as USD, but also for our daily life. For being decentralized, safe, fast and low (or no) cost in transactions, these currencies exceeded the value of US \$600 billion at the end of 2017.

Although this market is in constant and wide expansion, most cryptocurrencies have a complicated process of acquisition and negotiation. The wallets offered today are often poor in terms of usability, and they offer few resources.

With all these obstacles, the experience for new users becomes difficult and creates unnecessary uncertainty. Many users end up in fear and avoid this market as a whole due to the risk of being scammed.

The Lunes Platform is a solution to the complications. Lunes has the resources for anybody interested in the crypto world, ranging from beginners to advanced users. Its design was created to facilitate and offer practicality, simplicity and intelligence.

2.2 FUNDRAISING FOR STARTUPS AND COMPANIES

Crowdfunding has become one of the best ways to fundraise. It is a great business model in which people get together to finance a particular project in exchange for some kind of return or just for the pleasure of helping others.

Today, many entrepreneurs and startups face difficulties in raising capital and expanding their business or launching a new product or service. The Lunes Platform will help these businesses to be able to allocate resources and funds by creating tokens.

2.3 PAYMENT GATEWAY

E-commerce continues to grow exponentially each year. Currently, there are approximately 20 million digital stores in the world, and this number is expected to increase at a rate of 26% each year.

It is estimated that the total turnover(sales) of these e-commerce businesses in 2017 exceeded USD \$2.1 trillion, 10.5% increase compared to 2016 (USD \$1.9 trillion).

This is great news for cryptocurrencies as blockchain technology and E-commerce are complementary to each other.

Through the Lunes Payment Gateway, it is possible to receive payments via cryptocurrencies, which can be processed by using a physical card or through sending cryptocurrencies themselves.

With very attractive rates/fees for the consumer and for the company, the Lunes Platform is a solution for traditional retailers who wish to receive their payment in digital coins.

2.4 DIGITAL REGISTER OFFICE

In most countries, register offices are crucially important to ensure the development and security of civil acts. From birth to death, citizens are required to use certificates in various situations, and these certificates must comply with the legal requirements.

Lunes Truth plans to test the power of the blockchain in this area. Aiming to cheapen, simplify, and de-bureaucratize the notarial processes, the Lunes Truth works as a digital registry that makes it feasible for companies and people to carry out authentic records in a safe, fast, and totally decentralized method.

The annual billing of Brazilian registry offices reaches billions of reais (Brazilian currency). Amid this profitable and very bureaucratic market, the Lunes Truth service provides an alternative to help facilitate the lives of its users.

As you continue to read the whitepaper, there will be more information to learn more about each of the tools offered by Lunes Platform.

3. Introduction

This document was created to present all the information of the projects on the Lunes Platform. White paper was created to settle all the doubts of customers, investors and partners interested in doing business on our platform, or using our solution to eliminate the problems that we propose to solve.

Lunes is a platform that provides a set of solutions that is decentralized by utilizing blockchain technology: such as creating tokens, authenticity records, and making payment processing possible through our gateway operators by using “fiat” currencies and cryptocurrencies.

This makes it possible to take blockchain technology to the general public in an uncomplicated way via the web, mobile, and desktop platforms.

4. Basic Information about Blockchain Technology

Blockchain is a data structure that represents the record of transaction histories. Each transaction performed is digitally signed and encrypted ensuring the authenticity, integrity, and security of the data.

The Lunes blockchain was written using the Scala programming language and has implemented proof-of-stake as a network consensus mechanism.

4.1 BLOCKS AND TRANSACTIONS

This technology was initially created by Satoshi Nakamoto for the digital Bitcoin currency. It was the very first “cryptocurrency” to ever exist and offer decentralization. As blockchain technology advanced, transactions are not only limited to financial needs but has vast capabilities.

With its advancement, it has been utilized in several other branches, such as tourism, hospital, financial entities, automobile industries, and others. It has been proven to have great benefits for the technological community.

The technology employed in Lunes allows the registration of any information in digital format. With blockchain technology, it is possible to distribute the digital information without it being copied in order to avoid fraud.

Same as other cryptocurrencies, the transaction record is constructed and stored in a series of blocks, called the Blockchain or trust protocol. This record provides a permanent history of transactions and also saves the order in which they occurred. A copy of the blockchain is maintained on each node on the network.

The subsequent blocks are generated based on unique and unpredictable information from the previous block. These blocks bind on the basis of this data, creating a chain of blocks (and transactions), which can be traced back to the Genesis block.

In Lunes, the blockchain is based on the technology of Waves NG, which implements the concept of key blocks, which are referenced by micro blocks, increasing the speed and the volume of transactions.

Key block generation time is 60 seconds and micro blocks will take only a few seconds. The maximum capacity for each key block will be 65.5 thousand transactions.

4.2 LUNES NODES

The term node in cryptocurrencies usually refers to the software of wallets. A "Full node" is nothing but a digital wallet where a full and updated copy of cryptocurrency chains are maintained. This node connects with blockchain to validate transactions and blocks. Therefore, the network is kept safe and in a healthy condition for its operation. The more nodes connected, the more secure and stable the network is.

A node is a network component, which contributes to validating transactions and blocks on the Lunes network. Each node in the network has the ability to process and transmit transactions and information from the block.

The blocks are validated as they are received from other nodes. However, in some cases, block validation can fail. When it does, the nodes enter the "blacklist" temporarily to prevent the propagation of invalid blocks.

A Lunes Node is likely to generate a block based on the amount of lunes that are kept in the users wallet, making it a complete Proof of Stake(PoS) system.

4.3 THE PROOF-OF-STAKE SYSTEM

PoS mining works with randomness to decide who will be the creator of the next block. Similar to a raffle, each coin has its equal share, so whoever has more coins has a larger stake in this draw, increasing the probability to be the creator of that block.

The adoption of PoS is an attractive feature for cryptocurrencies due to being more efficient in terms of electricity consumption compared to Proof of Work (PoW). PoS has an incentive of holding more coins due to increasing the probability of being selected. PoW is dependent on equipment to "mine" coins and there is no incentive to holding, so miners tend to dump their coins.

The term used for the blocks in PoS mining is "forged block," whereas PoW names it "mined block."

The reward distribution in the PoS system varies greatly according to the currency algorithm. In certain currencies, the reimbursement for the creation of a new block is distributed in a proportional way to the existing quantity.

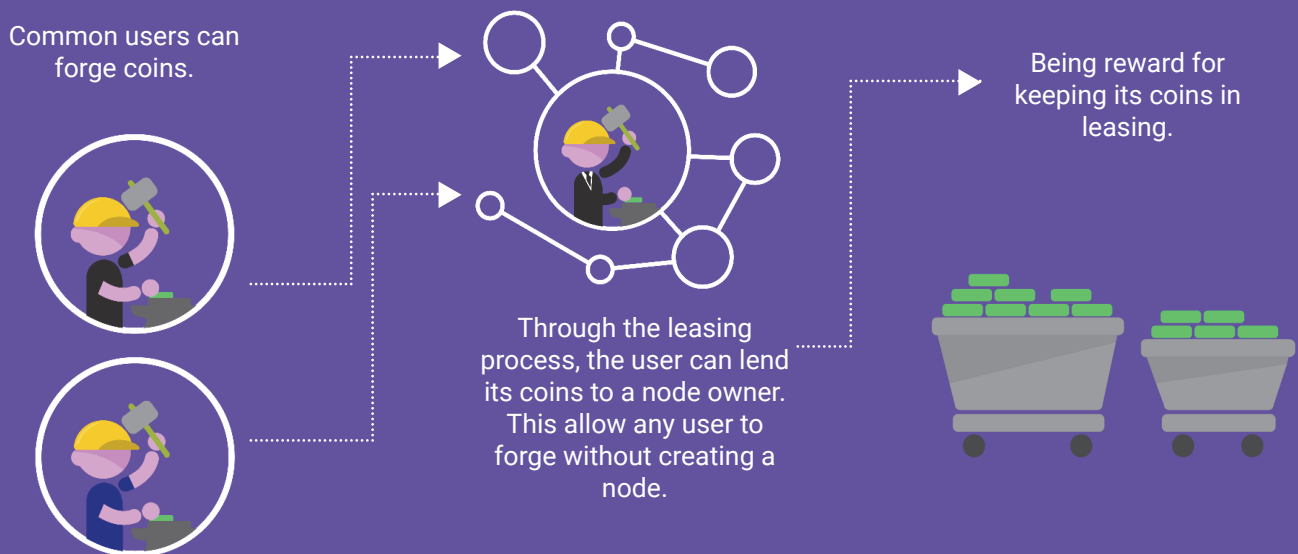
In Lunes, with the system of leased Proof-of-Stake (LPoS), there is no creation of new coins for each block because all the coins are already generated in the distribution of the ICO. Therefore, the mining rewards will be from the transaction fees of that block.

To have a chance to generate a block, the miner should have a minimum amount of 5000 lunes staking in their wallet.

5. Leasing

Leasing means granting the power to forge a block to a network user by lending the Lunes coins that are in your wallet. This allows any user to participate in the forge process with any amount of Lunes. Participants do not need to have 5000+ Lunes in order to have a chance to generate a block if they lease their Lunes coins.

The process works as if it were a loan from their currencies to the forgers. However they are able to keep total control over their funds and it is possible to cancel the lease at any time.



The rewards obtained by a node are shared with those who have leased their lunes tokens. This generates competition between the nodes to offer more attractive rewards, creating a relationship between the lender and tenant.

Only a Lunes Node can make the process of building blocks, and these can receive more forge power from their users through the leasing process.

The Lunes uses a system in which each "coin" in a wallet can be used as a tiny forging equipment. The more tokens kept in the wallet, the greater the likelihood of the wallet earning the rights to generate a block.

The "reward" received as a result of block generation is the sum of the rates of transactions located within that block.

Currently, the return rates for leasing are approximately 5% per year.

6. Lunes Wallet

The release of the Lunes platform ICO is going to be done through our web and mobile wallet that are going to be available before the start of the ICO.

The Lunes wallet is the safest way for the user to store their Lunes coins and also other cryptocurrencies such as Bitcoin, Ethereum and Litecoin. In addition, the portfolio offers multiple services such as Block explorer, leasing, voting system, Lunes Market, payment of invoices, and management of debit cards.

The wallet is going to be made available on the Web, Android, IOS and Desktop platforms.

6.1 MOBILE - LUNES WALLET

The Lunes wallet is developed with a focus on security and being a flexible wallet. The users have total control over their coins and access to their assets at any time.

To make a transaction on the blockchain, the user must perform a digital signature of their cryptocurrencies using a secret code, commonly known as a private key.

In the Lunes wallet, the private keys are owned by the user. Although the private keys are saved on the Lunes Platform database, the user has full access to them at any time. Also, the keys are encrypted and can only be decrypted by the owner. The owner is able to decrypt the private key by using a PIN or fingerprint. Once decrypted, they may access their wallet information such as transactions.

The mobile wallet is considered to be lightweight because it does not need to store all the transactions of the blockchain. It could also be called as a "light client". It only communicates with the network to send/receive transactions and data, delegating the validation of transactions to the cryptocurrency's network.

When it comes to the backup system, it is intuitive and simple. The wallet generates a set of 12 words, called "seed words", which is unique for each wallet. The seed words are used to recover the wallet and should be stored safely, preferably offline, in a physical device.

In the event of loss or exchange of a smartphone that has the Lunes wallet installed, the wallet can be restored to another device, as the keys are linked to the user's registration on Lunes Platform and not the physical device.

The easiest way for a user to recover a wallet is through their email registered on the Lunes Platform or by inserting the seed words to make a backup and restoring their private keys. This will allow them to access their wallet and continue to make transactions and have full access to their cryptocurrency.

The sending and receiving of cryptocurrencies is simple and straightforward. The user can either enter the address manually or scan a QR Code. The Lunes Wallet then quickly sends the transactions to the network. The block explorer is available for

constant monitoring of the transaction's confirmations on the blockchain.

Transaction rates are calculated dynamically according to network congestion, preventing the transaction from being pending without confirmations or paying excessive fees.

The Lunes ICO will be conducted using the web wallet and mobile wallet. Once a user stores Bitcoin or Ethereum in the wallet, they can simply buy Lunes tokens. The coins will be distributed at the end of the ICO.

The wallet also provides several features for the user. As mentioned previously, the wallet is flexible and can be customized according to the users needs.

■ 6.2 Lunes Wallet features

6.2.1 LUNES MARKET

Inside the Lunes Wallet, there will be an exchange market where the users can change their cryptocurrency. Although there is an "exchange" within the wallet, the funds will be fully independent in order to ensure better security for the user.

Balances on a users' wallets are archived locally for security purposes. However, users will be able to transfer balances from their wallet onto the exchange market, allowing them to trade on the exchange without exposing their wallet as a whole. This feature allows them to do everything on the Lunes Wallet app without having to access multiple websites.

By the end of the project roadmap, the exchange market available in the portfolio will become 100% decentralized, further raising the security of the resources. Users will also be able to schedule purchases and sell orders so they don't miss any trading opportunities.

6.2.2 ALERT MODULE

The value alert module has been specially designed for users who like to track of currency values or to trade. Through this tool, the user can monitor the market dynamically, without the need to install multiple applications.

- Follow several coins
- Multiple alarms with triggers in values or percentages
- Notifications on the Android/iOS status bar

6.2.3 MULTI COINS MANAGEMENT SYSTEM

Another feature on the Lunes Wallet is the multi coin management system. This allows the user to store various cryptocurrencies on the wallet.

The tokens created within Lunes Platform blockchain will have automatic support in the application. Support for other cryptocurrencies will be added in the future.

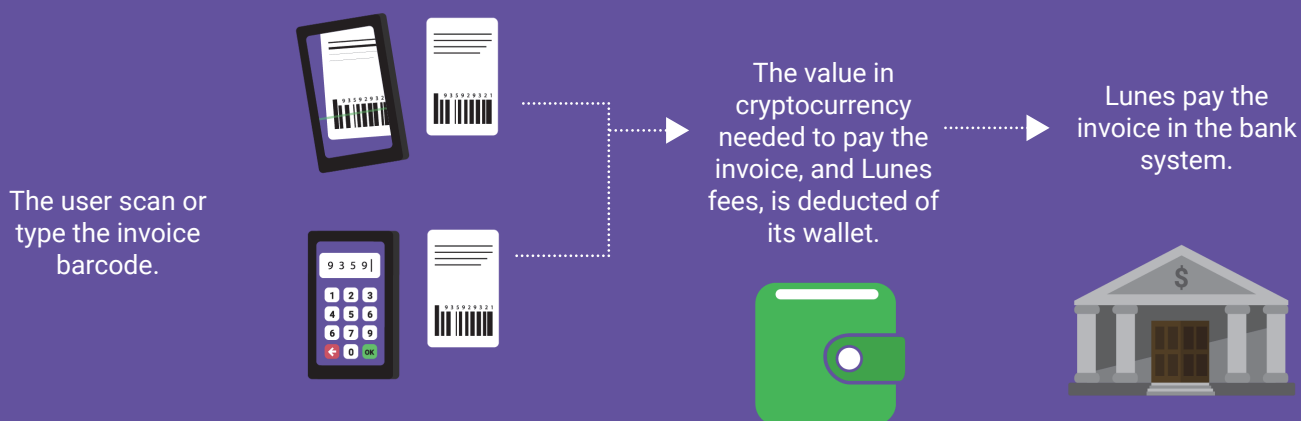
6.2.4 CARD EXPENSES MANAGEMENT

The user will be able to manage and monitor all activities on their prepaid card. Expenses, balance, and recharges will be within the palm of the user's hand. Users will also be able to manage their private label tokens, which are given through the Lunes loyalty program. In case of loss of the card, the user can cancel the card through the app itself. User will also be able to recharge their prepaid card with existing cryptocurrencies in the wallet, instead of having to make an additional purchase.

6.2.5 PAYMENT OF INVOICES AND MOBILE PHONE TOP-UP

Payment services for invoices and cell top-up are going to be available only in Brazil. The users of the Lunes Wallet can quickly and safely pay for this service with their cryptocurrency. The wallet will also provide a thorough history of their payments.

The payment can be made by scanning the barcode or by typing their own phone number. There will be a small fee in order to execute the payment due to the Lunes Platform liquidating the payment of the desired cryptocurrency into reais (Brazilian currency).



The long-term goal is to provide several other services, such as TED, for the convenience of users.

7. Lunes Truth

The Lunes Truth works as a digital register office on our own blockchain and allows companies and people to make authentic records by utilizing a safe, fast, and totally decentralized system.

Our system has a set of secure algorithms that allows the user to be registered permanently and without risk on our platform. However, there is a small fee to pay when logging or signing one of our plans. Thus, we will use our cryptocurrency, Lunes, as the fuel for the validation of registers within our unchanging blockchain network.

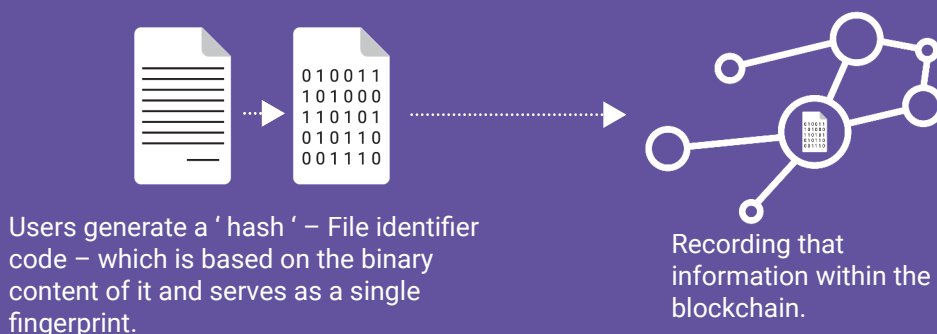
The annual revenue of a traditional Brazilian register office exceeds the value of R\$ 200 million, and the overall sum of all these establishments in Brazil is in the billions.

In 2015, the total collection reached was R\$12 billion, the state with the largest profit was São Paulo, followed by Minas Gerais and Rio de Janeiro.

The goal of the Lunes Truth is to use cutting-edge technology to cheapen, simplify, and reduce bureaucracy that currently exists when using a register office.

7.1 AUTHENTICITY RECORDS

Another feature of the Lunes Wallet is being able to register documents. These documents will be recorded as a digital format with a timestamp to show authenticity and proof. Any type of document will be able to be stored on the blockchain whether it be art, declarations, proposals, reports contracts, etc.



The immutable and transparent nature of the blockchain allows applications to prove the existence of a file or document at a certain moment in time.

Some solutions are already being used as a type of digital copyright through blockchain technology. Users generate a 'hash' – File identifier code – which is based on the binary content of it and serves as a single fingerprint, recording that information within the blockchain.

Blockchains which allow the recording of arbitrary messages, can be used for this purpose, since strings can be embedded in transactions in a special field.

Each block has a time record (timestamp), and each hash represents a specific file (changing a single character from a document or a pixel of an image results in a completely different hash).

This is the necessary proof that the file actually existed at the time the hash was loaded.

7.2 WHAT CAN BE RECORDED WITHIN LUNES TRUTH?

The possibilities are really vast; books, music, sheet music, video, contracts, certificates, projects, monographs, and many other documents that require authentication such as proof of authorship or validation.

The Lunes Truth can be extended to store copyrighted documents such as music, books, and videos. It will also be able to register the physical conditions of properties or even rental cars before they are delivered to the client.

Through the Lunes Truth, users will be able to make contract records using their digital signature. They will be able to establish contracts efficiently in a few steps. The user may also launch a contract on the platform where the signatories can be authenticated by the blockchain of lunes. Another example of the variety of service applications provided by Lunes Truth is the validation of certificates by schools, courses, and trainings.

7.3 DOES LUNES TRUTH HAVE LEGAL VALIDITY?

The Lunes Truth has full legal validity under Brazilian and international law. According to provisional measure MP 2200/2001, provided that both parties agree to the use of digital certification in their due model, it is considered valid.

It is also stated under the Brazilian civil code, Article 107, that “the validity of the declaration of will shall not depend on a special way, except when the law expressly requires.” This means that the method of registration or declaration is not in the law, therefore making it valid when both parties agree.

Art. 10. Public or private documents, for all legal purposes, are considered to be electronic documents to which this provisional measure is addressed.

§ 2 The provisions of this provisional measure shall not preclude the use of another means of attesting the authorship and integrity of documents in electronic form, including those using certificates not issued by ICP-Brasil, provided that they are accepted by the parties as valid or accepted by the person to whom the document is opposed.

In terms of international legality, several laws and jurisdictions support the validity of the process, the example of UNCITRAL Model Law on Electronic signatures, which aims to effect and facilitate the use of digital signatures, through the establishment of criteria of technical reliability by equivalence between the digital and manual signature.

There are still others such as Electronic signatures in Global and National Commerce Act, federal law approved by the United States Congress and the Personal information Protection and Electronic Documents Act, a Canadian law related to information privacy.

7.4 LUNES IDENTITY

Through our applications, we can verify the identity of our users. After the complete registration, the system creates a blockchain identity that is in the possession of the user.

If the user wants, he can include personal information and define if they want this information to be public on the Lunes platform.

Using this unique identity, the user can perform actions on the platform, such as signing contracts through the app or through the website.

In the case of authentic registration, it would be a great idea for the user to have information linked to the documents registered, such as an e-mail or a company's trademark.

The user will have access through the website or the app Lunes Identity, which will be made available through Web platforms, Android, and IOS.

7.5 PLANS

We intend to make the digital register office, Lunes Truth, available so that any person or company can use the services offered at an affordable and fair price.

LOOSE

Users who have Lunes Identity will be able to make their records with the "loose" plan, in which there will be no monthly fee. Only one payment per registration will have to be made within the platform.

CORPORATE

This modality is directed to companies or other online services that require a volume of authenticity records, which can be applied in various activities and actions.

The customer can use the Lunes platform or integrate with our API into their system, being a fully flexible solution to any business modality, enabling the company to use our authenticity services in a scalable way, all at minimal costs.

8. Starting Point

One of the main goals of the Lunes Platform is to foster and innovate the process of fundraising through Initial Coin offering (ICOs). The possibilities of this modality of fundraising for projects and companies is just the beginning.

Today, there is a great debate happening worldwide about this disruptive modality of fundraising. There are many that think of ICOs as a great innovate way to fundraise while many despise it.

Many people dislike ICOs due to various reasons; lack of transparency, non-effective project deliveries, scams, frauds and other dozens of related problems. Due to these problems, many projects that show potentials have been pushed away from the market. Also, causing many investors to lose interest.

For this reason, we have developed the Starting Point. It is a portal where a project will be able to conduct an ICO and create a token only when a vote is made by users of the Lunes Platform. Users will be able to leave an evaluation of the project. In simple terms, ICOs will be rated by the community.

The vote will be transparent, decentralized, and recorded through transactions on the blockchain of the Lunes Platform. That way, any user will be able to verify their suitability.

Our goal is that, with these measures, we can generate good practices throughout the maturation of the process, increasing the amount of quality projects using total decentralized and transparent regulations.

These standards will be validated by the network itself, in order to create a healthy environment for investors and reduce the risk of investing in projects that are just conducting an ICO for the money. We intend to become a reference in the market for launching projects and fundraising.

Launching a project using Starting Point will also offer advantages to the project creators. They will be able to create a profile for the project, where they can disclose design characteristics, the development roadmap, the team members, and other information that is essential for the community to evaluate the project.

The creator will be able to provide a number of tokens to encourage users to vote on their project. Also, a portion of the tokens paid as fees will also be distributed as incentives for voting.

The projects on the Lunes Platform will have a life cycle, with a date of creation and a set deadline for community evaluations. Once the evaluations are submitted, the creator of the project will distribute or cancel the distribution of tokens according to the communities decision.

Projects that are approved by the community will be assigned a score. The score will be calculated by a formula that weighs the amount of votes in favor of the project, the amount of lunes coins in stake or leasing in the voter's wallet, and the reputation system.

The reputation system will assign an individual score to each user. This score will be attributed by the assertiveness of the approval or disapproval of projects. When the voter's opinion is in agreement with the total community of voters, the user's reputation will increase and will receive more rewards as they put more effort into their evaluations. For example, if they voter disagrees with a project and the project is disapproved, his reputation will increase.

The scoring formula was designed to ensure the safety and quality of project evaluations, avoiding spam and repetitions of votes and giving greater relevance to the community's most active evaluators.

Those who vote and evaluate a project first will earn a reputation bonus, as their opinion will influence

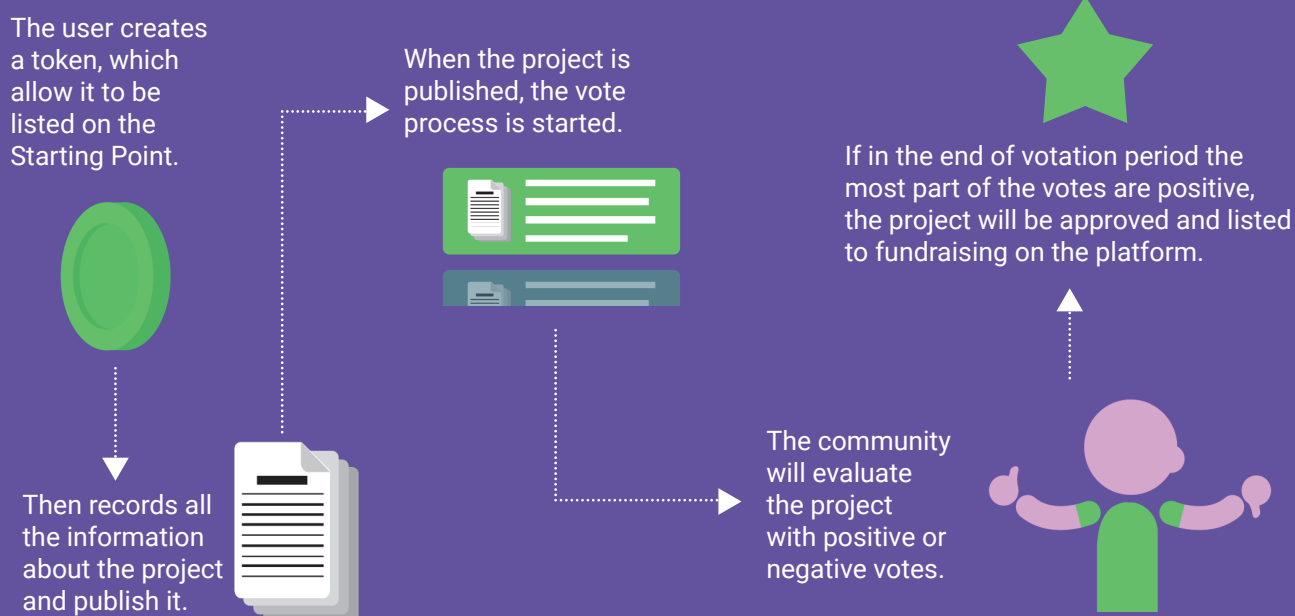
the opinions of following voters.

Once evaluators place their vote, they can leave a comment about the project. The comment may also receive votes from the community, which will increase the reputation of the evaluator. The more participatory, agile, and consistent their evaluations are, the higher their reputation will be.

On Starting Point, the best projects with high scores from the community vote will be highlighted and distinguished from other projects.

Once a project is launched, the creator will be able to keep the community updated through updating information on the project's profile page.

In the future, projects will be able to include milestones for additional distribution of tokens in the event of community voting approval, when deadlines are met, and when terms on smart contracts are met. The application of this procedure will be quick and efficient.



8.1 WHAT IS TOKEN?

Tokens are cryptocurrencies that are created on an already existing blockchain. For example, tokens are registered and stored on the intellectual property of the creator of the blockchain. Users of the Lunes Platform will be able to create tokens on the already existing blockchain.

The goal of the Lunes Platform is to make it simple and easy for users with no previous knowledge to be able to create their own digital token. With access to all the technology developed by the Lunes project, users will be able to create tokens on our blockchain with small costs. The whole process can be completed in less than a

minute, as Lunes is designed to make token provisioning as simple as possible.

The simplicity that the Lunes Platform is aiming for will be a great solution for companies that have no previous knowledge on blockchain technology but want to use it.

9. Smart Contract

With the recent popularization of the cryptocurrencies, it has become possible to create ways to strengthen negotiations and contract performances in order to provide reliability in transactions.

Blockchain uses smart contracts, which are automatic agreements in which the parties involved define the terms independently without the need for agreement or brokerage by third parties, such as intermediaries or lawyers.

Blockchain technology also uses multi-level encryption to ensure document security. Smart contracts also allows two or more parties to create contracts autonomously. It uses an algorithm that defines the clauses, conditions, and punishments of both parties and then is executed automatically, according to the pre-established parameters.

There are several clauses that may be included in a contract, such as the double deposit method. This method is used in order to protect both parties involved in the contract. Unless both parties come to an agreement before the contract expires, the funds are “burned” and cannot be accessible ever.

Another option is the Oracle contract which is data dissemination service providers that share data that can be used within the smart contract. An example would be to use it for financial services such as auctions where it will collect all the bids and select the highest bid automatically at the end of the auction.

Smart contracts are crucial in blockchain technology as it is the factor that generates independent trust between both parties, even among anonymous people.

10. Lunes Market

To understand the importance of a decentralized exchange, it is critical to know the security and reliability issues that the centralized model brings to the cryptocurrency market. In the conventional exchange market, all users’ assets are in the guardianship of a third party, which is usually the exchange itself, making these platforms a great target of hackers who seek vulnerabilities to invade and plunder assets.

Another harmful factor is the lack of reliability of leaving values allocated in their hand, as they can, overnight, remove their sites and disappear with the client’s capital. Depending on the situation, that person has no one to turn to.

Some famous cases of invasion or disappearance of resources took place in the centralized exchange already consolidated in the market, such as Poloniex, Bittrex, MtGox and others.

The Lunes Market proposal is totally different from the models that are available, such as the obsolete systems of centralized exchanges that dominate the market. Our exchange is decentralized and fully integrated into blockchain lunes.

At Lunes market, users will be able to trade the tokens created within the Lunes platform, in addition to cryptocurrencies as Bitcoin, Litecoin, Ethereum and others, all in a decentralized way, with the user having full control of their keys and tokens, different from the process in a traditional exchange.

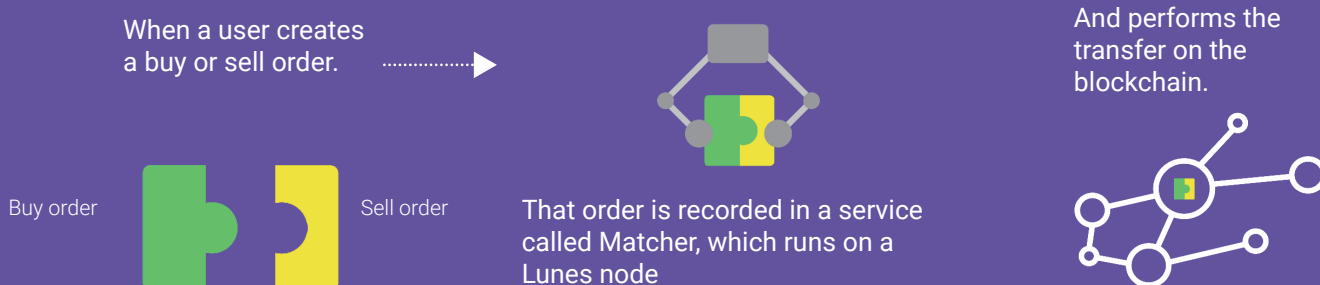
A token can be used to bring an existing cryptocurrency as an active in Lunes Market. In the case of Bitcoin, users can deposit and withdraw Bitcoin directly via Lunes client.

The bitcoins exist in blockchain lunes as a token called LBTC and are paired 1:1 with other real digital coins in a multi-signature portfolio managed by a gateway.

This approach can be implemented for any cryptocurrency and our initial focus is to provide the gateway between BTC, ETH and LTC.

10.1 HOW DOES IT WORK?

The idea behind decentralized exchanges is that the user's tokens and cryptocurrencies are not stored by third-parties. This allows the user to have full control and security over their funds and investments. Decentralized transactions on these exchanges occur directly between users (peer to peer).



This allows the user to be directly in control of their currencies and able to negotiate in an automated and transparent manner.

The rate of each exchange market transaction will be low and can also be adjusted according to the volume of user negotiations.

11. Lunes Prepaid Card

With the Lunes prepaid card, the user will be able to add credits by paying with Lunes or Bitcoin by simply using their mobile wallet or online Lunes platform. Even people that are not familiar with cryptocurrency will be able to use it due to its simplicity. This allows the user to be able to use their digital funds and assets for any physical business to purchase whatever they need.

12. Private Label

Private label card is a type of credit card issued by a retailer and commonly valid only for purchases from establishments of this retailer.

This service is growing in the retail segment. According to the data from the Brazilian Association of Credit Card Companies and Services (ABECS), these cards account for more than 12% of the total billing of credit cards in Brazil. Furthermore, Packaged Facts (the leading market research publisher) estimated that a total of US \$108.6 billion were moved through private label cards in 2013 in the United States.

When offering private label cards, the store generates greater customer loyalty. These do not need to tamper with your bank history or worry about the credit card limit because the store itself can provide credit limits and differentiated discounts. The shopkeeper who offers this type of service to his clients helps satisfy populations that do not use bank services (about 40% of Brazilians). By utilizing private label cards, retailers will be able to see the growth in number of customers and sales.

12.1 PRIVATE LABEL CREDIT CARD

On the Lunes Platform, the invoices for these cards can be paid with Lunes or other cryptocurrencies on the platform, by depositing at a bank, or directly with the retailer.

These cards can also have their own visual identity customized by retailers to advertise their company and create a loyalty program to provide incentive to their loyal customers. Examples of incentives would be discounts on their next purchase or a free meal when they have accumulated enough points.

Credits/Points will be stored in the form of tokens on the Lunes network, bringing gains in relation to transaction costs, which do not require using the traditional banking network. This way, it reduces the complexity of managing the loyalty program, as it will automatically be fully integrated into the private label cards.

12.2 PREPAID PRIVATE LABEL CARD

The Lunes Private Label Prepaid card is going to allow the retailer to have more control over his cashier, generate special discounts for customers, and eliminate the problem of defaults.

This will be done by creating a loyalty network with long-term relationships with customers, increasing their sales and leveraging their profits. The card will be processed on utilizing blockchain technology on the Lunes Platform.

The tool is excellent for use in networks and franchises as a form of payment and loyalty. In this case, the cryptocurrency can also be used as a trading currency in the merchants' Wallet in TEFs and POS.

12.3 PRIVATE LABEL | PRIVATE TOKENS

Private Label and Private Tokens are one of the innovative features listed on the Lunes Platform. It is a great method for retailers to create a loyalty program for their customers. It also drastically reduces the fees that retailers have to pay when microtransactions are made. By utilizing Private Label and Private Tokens, retailers will have multiple options for their payment systems and also provide autonomy.

Utilizing the Private Label on the Lunes Platform allows retailers to not worry about converting their Private Tokens or cryptocurrency into fiat. Retailers will be able to convert their funds through the Lunes Platform

13. Card Payment Terminal

The Lunes card machine will be a modern device, with a low-cost appliance for formal and informal traders. It will allow them to have access to markets with the best rates.

The user can take the device anywhere, as it can be connected to the internet via Wi-Fi or GPS, allowing them to receive payments from any location at any time.

The device is very compact and lightweight. It will be able to receive a variety of payment methods such as traditional credit cards and debit cards, as well as cryptocurrencies such as Lunes and Bitcoin.

The user will also be able to choose if they want to receive those cryptocurrencies in fiat or keep it as a digital currency.

14. Lunes Payment Gateway

The payment gateway is an interface that transmits data swiftly and securely between customers and retailers by using Lunes. The Lunes Gateway is an excellent facilitator for companies that do online business, whether it is an e-commerce, marketplace, app, digital game, and many more.

Through this gateway, payments will be processed with cryptocurrency or credit card. The fees charged by the service are very small, which makes our solution advantageous compared to others in the market.

Lunes Gateway will also protect customer information through encryption, ensuring that the data can safely travel between the client terminal for the vendor and seller of Lunes.

The payment will be deposited into the seller's wallet and the seller may choose to receive it in fiat or digital currencies. This information is then stored, allowing the trader to have a listing of all transactions performed.

15. Business Model

The potential Bitcoin has brought to the world with the application of blockchain and all its disruptive, philosophical, and economical technological arrangements has enabled any individual to be in control of their resources in a safe and inclusive way.

This breakout in blockchain technology has allowed users to gain financial and technological freedom to break the paradigms and centralization of capital and information. The rise of the digital assets market as a trading currency is starting to be adopted worldwide and its potential continues to grow each year.

But undoubtedly, in order for the mass adoption of cryptocurrencies and blockchain by people and companies to become a reality, there needs to be more solutions to make the transition smooth and efficient.

Therefore, it is necessary to increase awareness of the technology in the market for people who are unaware or cannot understand the intrinsic value of the technological revolution provided by blockchain.

Blockchain technology needs to be more user-friendly and accessible for people who are not familiar with tech.

We, Lunes, understand these difficulties and are not seeking to be another fintech that runs behind the construction of new technological arrangements. Our goal is to use the power of blockchain and smart contract to bring solutions to everyone in an easy-to-use manner.

Our goal is to promote technology that can be accessible by any person. We will strive to help retailers establish their business so that they can make cryptocurrencies a method of payment. We will make it possible for the consumer to make daily transactions in a safe and friendly way, with a unique experience. We will also generate a set of resources to solve problems in society through the use of blockchain technology.

This will be done by offering solutions such as:

- Decentralized digital registry
- Exchange market
- Creating tokens
- Fundraising
- Payment Gateway
- Commercial automation equipment

15.1 TARGET SEGMENT

All these products and services were built and will be build in order to convey safety and practicality to people and retailers who are not familiar with technology, providing cost reduction and increase in storage digitally.

15.2 MAIN ACTIVITY

FINANCIAL PROCESSING

We are focused on developing a set of comprehensive and sustainable solutions as a business, using blockchain. In our regional market, the Latin American, we are the first to develop and deliver these solutions, differentiating and distancing ourselves from any other project.

AUTHENTICITY RECORD

All these products and services were built and will be build in order to convey safety and practicality to people and retailers who are not familiar with technology, providing cost reduction and increase in storage digitally.

FUNDRAISING

Through our modern and innovative ICO system, using Starting Point, we offer a system of fundraising in the form of token creation, enabling anyone to capitalize on their ideas or their business and by giving opportunity for visibility and contribution through support of their community.

15.3 REVENUE SOURCES

RATES ON USE, DEPLOYMENT AND MAINTENANCE OF SERVICES AND PRODUCTS

Fees are going to be paid and converted into revenue through services such as Wallet Lunes, Lunes Market, and Starting Point. Other sources of revenue will come from the rates of deployment and maintenance of services and products, such as the Private Label and payment gateway. Transaction fees from using our machines and prepaid card will also be converted.

SUBSCRIPTIONS OF SERVICES

Lunes Truth will have services with subscriptions that offer service signature systems.

PROOF OF AUTHENTICITY

Lunes Truth also has a service that provides proof of authenticity without charging the user monthly but by per record.

15.4 MARKET BRANCHES

REGISTER OFFICES (At Brazil)

Revenue of R\$11.4 billion between 2005 and 2014.
Forecast of 87% increase in tariffs in 2018.

FUNDRAISING

Brazil: R\$ 11 billion in 2017.
Europe: € 16.2 billion in 2016.
India: US\$ 4 billion in 2016. And about US\$ 1.46 billion, in Q1 2017.
Africa: US\$ 129 million, in 2016.

CRYPTOCURRENCIES - FUNDRAISING

The total market capitalization of cryptocurrencies was US\$ 612.9 billion in 2017.

PAYMENT GATEWAYS

Asia Pacific: US\$ 2.36 billion in 2016.
Europe, Middle East and Africa: US\$ 8.94 billion, up to 2021.
Americas: US\$ 6.19 billion in 2016. US\$ 12.78 billion, up to 2021.
Estimate for 2024 is US\$ 1.7 trillion.

CARD PAYMENT TERMINAL, PRIVATE LABEL, PREPAID CARD

Card payment terminal: Expectation of achieving R\$ 1.5 trillion in transactions up to 2020.
Private label: Amazon reached about US\$ 450 million in sales of its Private Label in 2017.
Prepaid card: Projection of reaching US\$ 3.1 trillion up to 2022.

15.5 COMMUNICATION AND DISTRIBUTION CHANNELS

The Lunes Platform has multiple communication channels that are easily accessible on our website. We will communicate through platforms such as service sites, Facebook, Twitter, Medium, BitcoinTalk, Telegram, and LinkedIn.

We will and currently are generating campaigns to spread news of our technology in order to reach the target audience for each product and service.

In addition to a strong online performance for the distribution and growth of the use of our services and products, we are working on a solid structure of strategic partners for the expansion of services in the retail networks and in the service sectors.

Our main means of communication and distribution to the client will be through creative advertising and marketing campaigns in the digital media. We will utilize search engines, websites, social marketing, and email marketing in order to attract prospective customers.

16. Unique and Innovative

Lunes is a digital coin based on blockchain technology but also provides solutions for financial and proof of authenticity issues. The growth of the use of cryptocurrency is rising exponentially and is being adopted worldwide. There are already 18.5 million Blockchain.info wallets and 12 million Coinbase users. As blockchain technology continues to be adopted, the growth of cryptocurrencies will increase even more. However, the current market is not user-friendly and easily accessible for many.

This is where the Lunes Platform will be a game changer. Lunes Platform is focused on using a revolutionary design to make it easier for new and veteran users. All products of the Lunes Platform seek to solve problems in a practical and simple method. Even if the user does not have any experience with blockchain or with cryptocurrencies, he will be able to use the platform as there are clear explanations to what each product is focusing on solving.

We are also currently creating a specialized support team that will be available to answer any questions and provide support to the users. In addition, the Lunes platform will bring intelligent process management with the aim to meet the needs of retailers and consumers.

Starting Point is an excellent example of support provided by the community within the Lunes Platform. Lunes Platform will also be the first company in the world to offer Private Label credit cards, which will greatly reduce the fees paid by retailers for transactions. Many more management features for retailers will be coming!

By utilizing blockchain technology the Lunes Platform will deliver high speed transactions that will be effective in saving bandwidth and increasing the speed of building blocks. This will significantly reduce the delays when performing microtransactions on other blockchain systems.

Revolutionary design, flawless aesthetics, and usability targeted for novice and advanced users are just a few problems the platform aims to solve. With intelligent management, high-speed transactions, and many more features, Lunes will revolutionize the digital market.

17. Tokens Distribution

The total number of coins created for the Lunes Platform is 600 million. No more coins will be created.

21% of the coins will be utilized for the development team, company cashier for future investments, community awards on social networks, and partnership consolidation processes.

79% will be available for the ICO.

Below is the detailed distribution:

Accounts	Amount (in millions)	Percentage (%)
Reserve Fund	102	17
Strategic Partners	9	1.5
Development Team	29	4.83
Social Network	10	1.67
ICO	450	75

18. Initial Coin Offering (ICO)

ICO is a modern, innovative, and decentralized fundraising method for cryptocurrency projects and enterprises that can be characterized as an advanced crowdfunding system.

The process and concept are similar to that of an Initial Public Offering (IPO) that is used in the stock exchange world. Both the ICO and the IPO aim to raise capital, but in the ICO, the return of the investments will be in digital coins or tokens.

18.1 PRE-ICO

The Pre-ICO is the token sales warm-up that occurs before an ICO. During this stage, it is possible to obtain the assets at a price below what will be marketed during an ICO. This is a great opportunity for investors to obtain an excellent valuation.

18.2 ICO PRICE

The process of trading the tokens will be divided into four stages, two during the pre-ICO and two during the ICO. If the ICO does not reach the desired maximum cap, the remaining balance of the tokens will be burned.

There will be four stages for the ICO:

Pre-ICO	100 million \$0.01 + 30% bonus	Limit of 300 thousand per investor
Pre-ICO	110 million \$0.08 + 20% bonus	Limit of 5 Million per investor
ICO	160 million \$0.15 + 10% bonus	Limit of 8 Million per investor
ICO	80 million \$0.30 + 5% bonus	Limit of 10 Million per investor

18.3 LUNES SCHEDULE

Pre-ICO: February 25th until March 30th.

ICO: April 15th until May 20th.

There will be no requirement of a minimum purchase so that variety of investors will be able to purchase and participate in the ICO. On the other hand, there will be a maximum purchase that will limit the amount of tokens an investor can purchase.

19. Resources/Funds Distribution

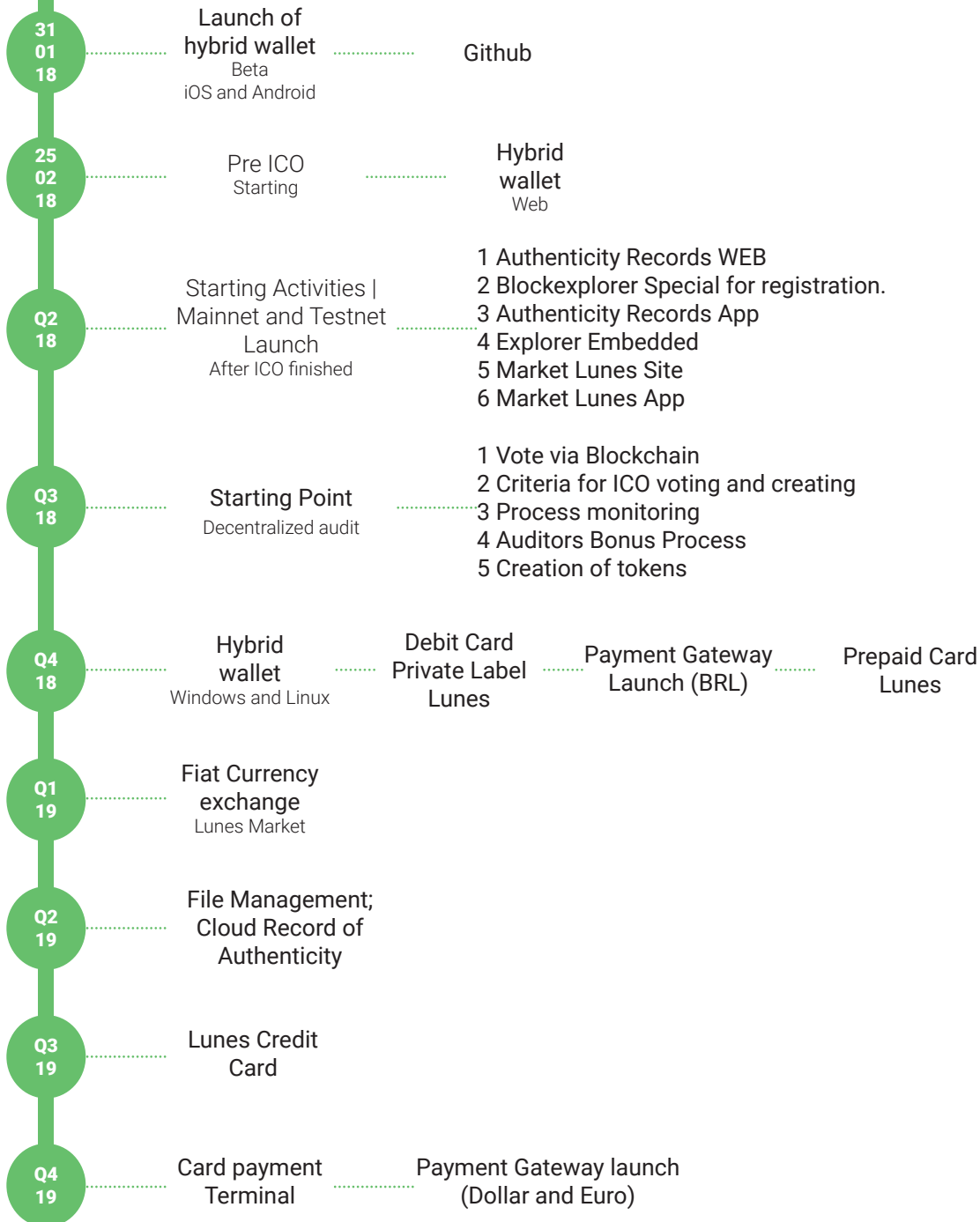
The resources and funds that will be collected during the ICO process will be used to expand the development team, purchase card machines from the manufacturer, legal adjustments of acquiring financial payments, structuring of departments of financial and accounting management, support and attendance, legal department, server infrastructure, and marketing.

We follow a solid structure while focusing on the quality of the team, adjusting to follow the roadmap as planned.

Here is how the funds and resources will be distributed:

Administrative	30%
Development	40%
Infrastructure	20%
Operational	5%
Legal	1%
Marketing	4%

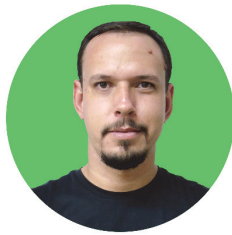
20.Roadmap



21.Team



Lucas M. B. Cardeal
CEO/Founder



Marcos Lima
Kirszenblatt
CIO



Elton Sousa
CBO/Co-founder



Adriana S. Cardeal
CFO



Felipe Matheus Rosa
Core Developer



Kleberthon G. Hora
Payment Methods
Director



Wandyer da Silva
Core Developer



Damião Vieira
UI Designer



Luiz G. Feitosa
Illustrator/ Designer



Felipe Mendes
Marketing



Fellipe Siqueira
Communication
Director



Adonias Santos
Communication



Luiz Fernando da Silva
Core Developer



Daniel Laurindo
Front-end



Jorge Lenon Araújo
Business
Representative

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23. Glossary

If you are a beginner in the world of cryptocurrencies, we recommend reading this small glossary. It will help your understanding to examine our whitepaper. If you are already investor or studying other cryptocurrencies, maybe this glossary does not need to be read.

Cryptocurrency: Type of virtual currency that uses encryption to ensure more security in online financial transactions. They serve to buy products or services on the Internet. They are often also used as a value reserve. Transactions can be made for anyone who is anywhere in the world, without a minimum or maximum value limit. We often use the name token for a cryptocurrency, but in some cases tokens can have specific purposes within a system.

Blockchain: It is a ledger, comparable to the book used in Register offices, in its digitized form. Unlike just a book, a copy of blockchain can be stored on the computer or device of each of its users.

Smart contract: Smart contracts are written as programming code that can be run on a computer instead of a document printed with legal language. This code can define strict rules and consequences in the same way as a traditional legal document, establishing the obligations, benefits and penalties that may be due to either party in various different circumstances. But, unlike a traditional contract, it can also take information as a production of other goods, process this information through the rules established in the contract and take any necessary measures from it as a result.

Wallet: It is where you can keep your cryptocurrencies. Portfolios used in computer are generally called Web wallets and the one used in a smartphone and other mobile devices, are called mobile wallet.

Scala language: It is a relatively new programming language, which can operate along with other popular language called java. The scala has good renown, such as be used in sites like twitter and Foursquare.

Proof-of-work: In the cryptocurrencies environment, it is a mathematical operation that must be solved in order to have access to a data or service. When we think of mining in this style, it is as if we have a mathematical puzzle, and every block solved, or correctly fit, a reward is given to the machine that performed the correct calculation.

Proof-of-stake: A system that gives rewards to the user who keeps his coins in his wallet.

Explorer: Site or place, in which the transactions between the cryptocurrencies are registered. There you can consult the history of shipments and receipts in an online and public way.

Full node: A computer or device that has the full copy of blockchain. When the device accesses the network through an intermediary, without having the full copy of the network, we call the device as light client.

Seed: It is the key. It is a general password of your account, which should be very well kept and should never be shown to third parties.

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