



# MOBILE TOKEN BANK

whitepaper

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# I. The emergence of Mobile Token Bank

## 1. Problems of ICO

ICO, which first appeared in the 2010s, served as an important investment support tool in the cryptocurrency market. Currently, most block-chain projects perform Initial Coin Offering (ICO) for initial funding. However, the right ICO legislation has not been enacted at present, ICO has many risk factors, and the people involved in the block-chain project are facing risks.

Describing the risks of ICO, first of all, it is difficult to thoroughly verify the ICO of BlockChainProject(cryptocurrency). ICO does not have a formal route to verify the safety and excellence of the block chain project, and only ICO organizers receive unilateral information. Therefore, investors can not have a reliable basis for a block-chain project, and block-chain project organizers often experience moral hazard after investing in investors, which in turn often leads to project failure.

Secondly, the ICO of cryptocurrency is at risk of monopoly. For example, when distributed over 500 million ICOs out of a total of 1 billion copies, 500 million coins are distributed to several institutions or individual investors. Thereafter, when the coin is listed on the exchange, investors who purchase the coin on the exchange have to purchase the coin for a high amount from institutional investors or a small number of investors who already have a low amount of money Will be directed. In addition, ICO is generally known to institutional investors to reduce marketing and promotional expenses, so that private sales are carried out at low prices and then public investors are informed that the public sale or presale is higher than the private sale. Therefore, ICO is only a means of investment support that is against equity.

Third, block-chain projects are at risk of delaying or canceling project launches after ICO. Block Chain Project developers proceed to the point where the project is not launched. Therefore, investors are at risk of losing their investment funds if the project is not launched, and even if the project is delayed unlike the information originally shared by block-chain project developers, there is no way for investors to be compensated . In particular, ICO fraud cases, such as the recent problem of ICO fraud, have led to the ICO, and since then the ICO has not listed coins on the exchange, The distrust and problems are constantly being raised.



In order for the coins issued by the block-chain projects to be used in practice and to create value, many investors must join the coin-ecosystem. In addition, the participation method must be transparent, fair, and equitable to be a good block-chain project. Therefore, the coin ecosystem can be grown properly with an effort to distribute fairly to all investors at the same price, and to increase the actual circulation of coins through air drops, etc., and then coin must be listed on the exchange continuously. It also helps to activate.

## 2. IEO as a means to replace ICO

As mentioned above, IEO (Initial Exchange Offering) is emerging as an alternative to ICO that has many problems. IEO is the act of distributing a coin issued by a block-chain project to a limited number of investors at a certain price on the Exchange. If ICO was a way of supporting direct investment between block-chain projects and investors, then the IEO is an investment support method where block-chain projects, investors and their trusted exchanges work together as brokers. IEO can solve the problems of ICO.

First of all, IEO can guarantee the success of launching a block-chain project. Because, in general, IEO distributes the coin of a block-chain project to the investor at the exchange and either lists the coin or distributes the coin and lists the coin of the block-chain project on its own exchange. There are immediate benefits.

Second, the IEO ensures that the information in the block-chain project is shared transparently and fairly to investors. An exchange that has strong funding and infrastructure compared to the new block-chain projects notifies investors of the information of the block-chain project, so that investors can easily and conveniently acquire and review information on the block-chain project through the exchange. This allows both block-chain projects and exchanges to gain confidence in investors.

Third, the IEO can implement block-chain projects that continue to grow. In general, the number of users in the exchange is significantly higher than the number of ICO participants in new block-chain projects, so if coins are distributed to many exchanges at equal prices, monopolies can be prevented and transactions can be activated. In addition, since the IEO is targeted at customers who have already completed the identification process, such as KYC, the safety is high, and the project developers can effectively reduce initial marketing costs. Furthermore, the IEO Progressive Block Chain project can continue to implement plans for the development of coin ecosystems by using the exchange's infrastructure to carry out events for investors.



In this way, the IEO gives block-chain projects the opportunity to lower initial project launch costs, give investors the opportunity to invest in projects that are secure and economical, and give the exchange an opportunity to attract new customers. It also offers many benefits, such as building a healthy coin ecosystem by building trust with both block-chain projects and investors and exchanges.



## II. Vision of Mobile Token Bank

### 1. Introduction of Mobile Token Bank

Mobile Token Bank is a platform for IEO projected block chaining projects. Mobile Token Bank will only select and share block-chained projects with IEO users. In addition, Mobile Token Bank provides information to investors by directly analyzing and evaluating the IEO's established block-chain projects.

Mobile Token Bank also supports ICO for block-chaining projects. Mobile Token Bank introduces ICO to the company directly from Mobile Token Bank. As a result, ICO's reliability can be further enhanced. Within Mobile Token Bank you can participate in ICO through the MTB coin. We will discuss this in more detail below.

Mobile Token Bank also supports ICO's refund policy. An investor who wishes to receive an MTB that has been invested during the ICO within the Mobile Token Bank or the Mobile Token Bank can do so immediately. In addition, according to the MTB invested within the Mobile Token Bank, the investor can immediately receive a coin of the IEO Confirmed Blocked Project.

The Mobile Token Bank also supports ICO's OTC transactions. The Mobile Token Bank shares with users the expected IEO price before the IEO proceedings. With this in mind, platform users can have coins issued by ICO-completed projects through OTC transactions. Therefore, we can plan activation of coin transaction.





## 2. Function of Mobile Token Bank

Mobile Token Bank provides a mobile wallet platform. Mobile Token Bank supports various coin purse systems such as Bitcoin as well as Ethereum. The coin used as a base is the MTB and is used in the ICO process within the platform. Wallet platforms built with mobile optimization provide a secure investment environment wherever you are.

### IEO Agent Platform

Mobile Token Bank, which is made up of a team of ICO experts, directly selects only trusted ICOs with high potential and credibility to support the IEO project. Provides investors with detailed analysis and transparent information on selected IEO projects.

### KYC One-click System

Mobile Token Bank provides a convenient ICO investment environment by allowing users to participate in all ICOs in Mobile Token Bank with a single registration of KYC. In addition, personal information is thoroughly encrypted so that Mobile Token Bank provides a safe ICO investment environment for users.

### Multi Wallet System Mobile

Token Bank offers multi-wallet systems. One coin wallet offers a variety of coin purses such as Bitcoin and Ethereum.

### Fingerprint Recognition System

In order to solve the hacking problem, we provide convenient but safe platform service by introducing fingerprint recognition system that can be used only by yourself.

### Automatic Address Registration System

You no longer need to register your token to deposit a new token. Mobile Token Bank automatically exposes the contract addresses of the deposited tokens to the list automatically. Therefore, it is not necessary to proceed "Token Add" with difficulty.

### Price Information System

Mobile Token Bank provides a real-time coin ticker system that converts the currency into the currency of your choice. You can easily view information about total assets and asset changes.

### 3.Introducing MTB Coin

**Max Supply** : 750 billion

**Team** : 10 Billion (2 Year locked up)

**Partners & Advisors** : 5 Billion (2 Year locked up)

**Marketing** : Marketing

**Platform development** : 10 billion

**ICO** : 40 billion (1 MTB price for ico: 0.00000010 eth)

Within the Mobile Token Bank, the IEO can participate in ICOs of confirmed block-chain projects. At this time, the Mobile Token Bank allows you to use the MTB coin for ICO purposes in the IEO project. Coins issued by each project have a predefined number of coins per MTB. In addition, coins for projects that are distributed to participants per 1 MTB are always the same. In other words, the payment instrument used within the Mobile Token Bank is the MTB coin, which will be listed on many exchanges and will have a certain value.

Users are given a certain bonus when they join the ICO in the Mobile Token Bank using the MTB. Users can also receive airdrops from various block chain projects on Mobile Token Bank when holding MTB. Users can receive more airdrops of IEO projects depending on the holding amount of MTB in the Mobile Token Bank. This will increase the value of the MTB coin.

Participation in ICO with MTB will be awarded with some bonus. You can also receive air drops of various IEO projects when you hold the MTB on the Mobile Token Bank. Depending on the holding amount at Mobile Token Bank, you can receive more air drops of IEO projects. This will increase the value of the MTB coin.

To obtain an MTB coin, platform users can provide Mobile Token Bank with information that evaluates block-chain projects. Depending on the grade of the materials provided, users are given an MTB coin. In addition, users who have evaluated an ICO project in the Mobile Token Bank will receive an MTB coin that corresponds to the recommendations of the platform users. Also, some of the MTB

coins used in the ICO conducted within the Mobile Token Bank are burned. Accordingly, the use of MTB coins will be expanded, and the issuance and burning ratios of MTB coins will continue to be adjusted. As a result, the total issuance of MTB coins will decrease, the circulation of MTB coins will remain constant, and the value of MTB coins will continue to increase.



Furthermore, Mobile Token Bank will build a cryptocurrency exchange based on the MTB coin. Through this, Mobile Token Bank introduces transparent and trustworthy IEO projects as well as basic exchange functions, and provides safe and secure wallet functions to provide continuously improving digital asset exchange solution.



### III. Conclusion

The Mobile Token Bank aims to spread the word of IEO around the world to solve the problems of ICO in the current block chain market. At the same time, the Mobile Token Bank will establish the correct and sound ICO culture by implementing the above in order to remedy the persistent problems of ICO. In addition, the Mobile Token Bank will use the MTB coin for ICO purposes within the Mobile Token Bank and distribute it to users participating in the Mobile Token Bank. Also, some of the MTB coins used in the ICO proceeding within the Mobile Token Bank will be burned. Accordingly, the Mobile Token Bank will increase the value of MTB coins by expanding the use of MTB coins and adjusting the ratio of issuance and burning.





## IV. Roadmap

**2018**

- Q2 – Project Launching
- Q3 – Team Building
- Q4 – Developing community
- Q4 – ICO & Exchange listings

**2019**

- Q1 – Releasing Beta version of Mobile Token Bank
- Q2 – Establishing partnership
- Q3 – Further Exchange listings of MTB
- Q4 – Releasing Mobile Token Bank full version

**2020**

To be continued



## V. Introduce team members and community

### Arif

Core Blockchain Developer  
Full Stack Developer

### Jay Law

Blockchain Developer  
System Manage

### Gordon

Blockchain consultant  
Technology legal expert  
Project manager

### Julia

Software Expert  
Mobile App Developer

**Website** : <https://mtokenbank.com>

**Telegram** : [t.me/MobileTokenBank](https://t.me/MobileTokenBank)

**Twitter** : [twitter.com/@MobileTokenBank](https://twitter.com/@MobileTokenBank)

**Medium** : [medium.com/@MobileTokenBank](https://medium.com/@MobileTokenBank)





## LIMITATIONS OF LIABILITY AND LEGAL NOTICE

The Mobile Token Bank team (including shareholder management companies in general) is a member interested in Mobile Token Bank, and here we disclose a detailed description of the platform and team that Mobile Token Bank is planning. Tokens issued by the Mobile Token Bank team are not financial instruments such as certain securities, legal currencies (dollar, pound, euro, yen, etc.) and therefore do not guarantee specific value. The current token laws are flexible, but there is a possibility that laws or regulations, such as token possession and transaction regulation, taxation, or transaction prohibition, are subject to change. In that event, the Mobile Token Bank team will not be held responsible for any kind of damages such as unexpected damage, loss, or liability arising from changes in laws and regulations. Tokens can be affected by unexpected circumstances such as success of business plans, price trends, other market trends such as foreign exchange market and stock market, natural disasters, war and regulatory changes. Tokens owned by token holders are likely to result in fraudulent transmissions due to account information leakage due to cyber attacks. However, the Mobile Token Bank team assumes no responsibility for this. The Mobile Token Bank team does not endorse the information at the time of writing this Whitepaper or any future information not yet determined. The Mobile Token Bank team does not represent or endorse the accuracy or responsibility of any professional law, accounting, financial or technical aspects of this white paper. All actions and consequences of the Token Holder and the Potential Token Holder's decisions shall be at the discretion and responsibility of the Token Holder and Potential Token Holder self. Therefore, the Mobile Token Bank team shall not be liable for any kind of damages such as unexpected damages, losses, debts, etc. that may arise from this Whitepaper.