

MONC Token Whitepaper



Spend your Crypto anywhere with the World's first Contactless Payment Ring

www.monesave.com

www.monesave.shop

www.gamedayring.com

V2.1

March 2025

Table of Contents

| | |
|---|------------------------------|
| 1. Introduction | 3 |
| Overview of MONC | 3 |
| The Vision | 3 |
| 2. About MONC Tokens..... | 4 |
| What is MONC? | 4 |
| 3. How MONC Token Increases in Value | 5 |
| Token Burning Mechanism | 5 |
| About Monesave | 4 |
| 4. Key Features of MONC Tokens..... | 5 |
| 1. Real-World Utility: Spend Anywhere with Payment Rings | 5 |
| 2. No Lock-Up Period: Immediate Utility and Financial Flexibility | 6 |
| 3. DAO Governance: Community-Led Financial Ecosystem | 7 |
| 4. Savings and Rewards System..... | 7 |
| 5. Parent-Child Financial Education | 8 |
| 7. Exclusive Rewards for Top MONC Holders | 6 |
| 5. Technology and Blockchain Architecture | 8 |
| Overview of Blockchain Infrastructure..... | 8 |
| Smart Contracts and Security Features | Error! Bookmark not defined. |
| Compliance with Blockchain Standards..... | 8 |
| MONC Wallets and Supported Platforms | 8 |
| 6. Tokenomics | 9 |
| Supply and Issuance..... | 9 |
| Transaction and Storage Fees | 9 |
| How MONC Achieves Price Stability | 9 |
| Incentive Structures and Yield Models..... | 9 |
| 7. Security and Risk Mitigation | 10 |
| Blockchain Security Features | 10 |
| Mitigating Market Volatility | 10 |
| Insurance and Fraud Prevention Measures..... | 10 |
| 8. Governance and Legal Structure | 10 |
| Governance Model | 10 |
| Legal Framework and Jurisdiction | 10 |
| KYC/AML Compliance | 10 |
| Adherence to International Regulations..... | 11 |
| 9. MONC Milestones Roadmap | 11 |
| Development Milestones | 11 |
| Future Updates and Improvements | 12 |
| Long-term Vision | 12 |
| 10. Team | 12 |

| | |
|--|----|
| Founders and Leadership | 12 |
| Advisors and Key Partners | 12 |
| Expertise and Industry Experience..... | 12 |
| Conclusion | 12 |

1. Introduction

Overview of MONC

In a fast-paced world, it is pointless walking around with wallets, cash or cards. When you can securely, pay contactless with the Monesave Smart Payment Ring.

Wallets and Cards attract Thieves! And phone batteries die, but Rings are forever...Each Ring in the Monesave collection is not just piece of jewellery or another revolutionary fintech. Its a combination of both, infused with your personality.

Monesave Tokens is final piece of that puzzle that allows users top up and spend crypto globally by simply tapping their Rings at shops, restaurants, festivals, everywhere.

MONC Token is utility token of **the Monesave Payment Ring**. It is the only Crypto allowed on the Monesave App for Payments. Monesave Token (MONC) is a next-generation utility token designed to bridge the gap between digital assets and real-world spending.

Integrated within the Monesave ecosystem, MONC empowers users with seamless, contactless payments through Payment Rings at shops, restaurants, and anywhere that accepts contactless transactions across the world.

Built on blockchain technology and governed by a Decentralized Autonomous Organization (DAO), MONC is redefining financial accessibility, savings, and decentralized decision-making.

The Vision

MONC aims to revolutionize everyday spending by integrating cryptocurrency into the physical economy. The token is not just a store of value but a medium of exchange, enabling

users to tap and pay effortlessly while promoting financial responsibility and digital asset adoption.

2. About MONC Tokens

What is MONC?

MONC is the only Crypto token allowed on the Monesave Payment Ring. The MONC Tokens allows users top up their Monesave Smart Payment Rings to spend anywhere!

Payments have been involving. From Gold, to Cash to Crypto etc. Over the past half-decade, mobile-based digital wallets have emerged all around the world. These applications allow people to make person-to-person and person-to- merchant payments using their mobile phones. But Phones are not reliable with very short battery life and theft.

Payment Rings are poised to be the future. Monesave Rings launched in January 2025 globally and was an instant hit for users. Monesave Token is the first Ring to launch allowing users top up and spend crypto with their Payment Rings.

About Monesave

Monesave is a fintech company with a vision of replacing Plastic cards and Phones with our Payment Rings. The company is 100% funded by founders to date with investment from Private Equity, VCs or Banks. Therefore our users are our Investors. Our users are our only stakeholder.

Monesave launched its Payment Smart Rings in 2024. It's the world's first smart ring payments & Investments Ring launched with Mastercard.

From a regulatory standpoint, Monesave (Focus on Monesave S.R.O) is Licensed and Regulated as a Virtual Asset Service Provider in the EU (Czech republic). Compliance with regulatory and statutory provisions ensures that your assets are subject to robust safeguarding arrangements all times. We are the only company to hold all of the following distinctions:

1. Regulated and registered Virtual Asset Provider in the EU and qualified custodian. In addition to strict AML and Regulation in the EU, being regulated allows Monesave do the following activities for our clients:

- exchange between virtual assets and fiat currencies;
- exchange between one or more forms of virtual assets;

- transfer of virtual assets, that is to say, to conduct a transaction on behalf of another person that moves a virtual asset from one virtual asset address or account to another;
- custodian wallet provider; and
- participation in, and provision of, financial services related to an issuer's offer or sale of a virtual asset or both.

3. MONC Token Value Increases

Monesave Token will increase in value as more users buy the [Monesave Payment Rings](#). In addition, the value of MONC tokens is designed to increase over time through strategic mechanisms, including:

- **Increased Adoption:** Payment with Rings are more convenient than Phones or Cards. Smart Rings are already taking off globally. As more users adopt Payment Rings for everyday transactions, demand naturally rises, pushing up MONC Token value.
- **Limited Supply:** With a fixed total supply, scarcity plays a role in enhancing the token's long-term value.
- **Real-Time Spending Power:** Since users can immediately spend MONC, any price increase instantly translates to increased purchasing power.
- **Merchant Demand:** Businesses accepting MONC benefit from reduced transaction fees and exclusive rewards, encouraging further adoption.

Token Burning Mechanism

To further support price stability and long-term value appreciation, Monesave will implement a **token burning** strategy where:

- A percentage of MONC used in transactions may be periodically burned to reduce supply.
- The DAO can vote to burn excess treasury holdings when necessary to drive price appreciation.
- Limited-time burn events can be introduced to create scarcity and incentivize holding.

4. Key Features of MONC Tokens

1. Real-World Utility: Spend Anywhere with Payment Rings

MONC is the only Crypto token allowed on the Monesave Payment Ring. Monesave distributes Payment Rings accepted everywhere Europay, Mastercard, Visa or Amex is displayed.

MONC enables users to spend their tokens via innovative Payment Rings, making it a practical and convenient digital currency for everyday transactions. With compatibility across NFC-enabled payment terminals worldwide, users can seamlessly pay at:

- Retail stores
- Restaurants and cafes
- Transportation services
- Entertainment venues
- Everywhere Mastercard, Visa or Amex is displayed globally

2. No Lock-Up Period: Immediate Utility and Financial Flexibility

Unlike many cryptocurrency projects that require a lock-up period for staking or liquidity pools, MONC provides **immediate** utility. Users can:

- Instantly spend MONC with their Payment Rings
- Take advantage of MONC price increases in real time by purchasing more goods and services as the token appreciates in value
- Enjoy a frictionless crypto-to-fiat experience without unnecessary delays
- Monesave Token has immediately utility for both Hodlers

3. User Rewards & Incentives

To reward our most active and largest MONC token holders, Monesave will offer **exclusive lab-grown diamond Payment Rings** in three premium editions:

- **Gold Diamond Ring** – For elite holders who consistently engage with the Monesave ecosystem
- **Pink Diamond Ring** – For high-value contributors and governance participants
- **Blue Diamond Ring** – For long-term MONC supporters and top-tier investors

Monesave Payment Rings are the first Payment Rings in the world with pavé lab grown diamonds.

These exclusive Payment Rings symbolize loyalty, status, and the power of decentralized spending, while also providing additional perks such as merchant discounts and enhanced transaction limits.



4. DAO Governance: Community-Led Financial Ecosystem

Monesave is governed as a Decentralized Autonomous Organization (DAO), ensuring that key decisions are made transparently by token holders. This includes:

- Protocol upgrades
- Fee structures
- Treasury management and funding for ecosystem expansion
- Partnerships with merchants and service providers

By participating in governance, MONC holders shape the future of digital spending and financial decentralization.

5. Savings and Rewards System

While MONC Token and the Revolution Ring is optimized for spending, it also incentivizes financial discipline through:

- Automated Cashback Rewards within the Monesave app
- Rewards for achieving personal and community savings goals
- Easy Rewards Transfers globally
- Future Staking mechanisms to provide benefits for long-term holders

6. Parent-Child Education

MONC token integrates with Smart Payment Rings for children allowing parents provide pocket money, reward children for tasks and chores with easy Transfers between Parents and Children on the App. This fosters:

- Early financial literacy
- Responsible money management
- A more secure way for Children to Make payments compared to Credit Cards, Debit Cards or Phones

5. Technology and Blockchain Architecture

Overview of Blockchain Infrastructure

The MONC token is a market traded token built on the ERC-20 blockchain.

The Contract Address is 0x6415595bafC1761e6f118FbF6aAb4E92d86532d8

We leverage a decentralized ledger ensures that every transaction is immutable and verifiable, preventing fraud or manipulation.

Compliance with Blockchain Standards

MONC is fully compliant with ERC-20 and industry-standard blockchain protocols to ensure interoperability with major decentralized finance (DeFi) platforms, exchanges, and wallets. This compliance ensures broad accessibility and usage of MONC across multiple ecosystems.

MONC Wallets and Supported Platforms

MONC can be stored and transacted using a variety of popular digital wallets, offering flexibility for users. Wallets supporting ERC-20 and similar standards will be able to store and transfer MONC, giving users full control over their assets.

Because MONC follows the standard ERC-20 protocol, many Ethereum-supporting exchanges and wallet applications already have built-in support for viewing and transferring MONC.

The benefits of building on Ethereum and ERC-20 include:

- The security and availability guarantees of one of the largest global blockchain networks (Ethereum) and its proof-of-work model;
- A simple and familiar smart-contract pattern;
- Publicly verifiable token supply, account balances, and on-chain procedures;
- Ability to integrate with other smart contract applications like distributed exchanges, distributed apps, and swap contracts;
- Broad adoption by crypto stakeholders such as exchanges, crypto asset organizations, institutional investors and retail users;
- Reduced dependency on any single authority due to decentralization; and
- Access to a broad market that includes all individuals with an internet connection.

MONC is only available on Ethereum today, but it may also be launched on other chains in the future if there are compelling benefits.

The Ethereum contract address is 0x6415595bafC1761e6f118FbF6aAb4E92d86532d8

6. Tokenomics

Supply and Issuance

Monc Token Issuance is limited to 100 Billion tokens.

Transaction and Storage Fees

MONC charges minimal transaction fees for transferring tokens on the blockchain.

How MONC Achieves Price Stability

Because each MONC token is fully backed by a corresponding amount of USD, the price of MONC is intrinsically linked to the USD.

Users can immediately spend any funds with their payment Ring. This expressly shows that MONC tokens are backed 1:1 against USD while also maintaining stability, unlike traditional cryptocurrencies prone to wild price fluctuations.

Incentive Structures and Yield Models

MONC plans to implement yield generation models, where token holders can stake their MONC to earn additional tokens or rewards. An increase in MONC Token Value is beneficial for the Community and also for Payment Ring holders.

7. Security and Risk Mitigation

Blockchain Security Features

The MONC blockchain is fortified with advanced security features, including multi-signature wallets, end-to-end encryption, and decentralized consensus mechanisms. This ensures that the network remains resilient to cyber-attacks, fraud, or tampering.

Mitigating Market Volatility

MONC's value is tied directly to USDT and USDC, which provides stability compared to other cryptocurrencies. Provision of Contactless Rings makes MONC Tokens safe option during economic turbulence.

Insurance and Fraud Prevention Measures

MONC Tokens are fully insured against all types of losses, including theft, natural disasters, and fraud. Additionally, blockchain security protocols prevent double-spending or counterfeit token issuance.

8. Governance and Legal Structure

Governance Model

MONC is governed through a decentralized framework that allows token holders to participate in decision-making processes. Holders may vote on key issues such as changes to tokenomics, governance rules, or new features to be implemented.

Legal Framework and Jurisdiction

MONC is structured to comply with relevant financial, tax, and cryptocurrency laws in major jurisdictions around the world. We work with legal experts to ensure full regulatory compliance, reducing the risk of legal complications for users.

KYC/AML Compliance

Monesave (MONC) follows strict Know Your Customer (KYC) and Anti-Money Laundering (AML) protocols to comply with global standards. Users must undergo identity verification before participating in certain activities, such as redemption of tokens for physical gold.

Adherence to International Regulations

As a gold-backed cryptocurrency, MONC adheres to international financial regulations, including those governing precious metals and digital assets. Our commitment to regulatory compliance ensures the long-term viability of MONC.

Regulated and Safe

MONC is issued by Monesave s.r.o, a financial institution incorporated in the Czech Republic registered and licensed to provide Virtual Asset and Currency Services with License Number 21795533. The NYDFS also regulates Monesave's individual products, ensuring greater customer protections and higher standards of operation.

Low Fees

MONC has low fees and is a significantly more attractive vehicle for investment as compared to other gold products. There are no storage fees and low creation/destruction fees that are tiered based on volume. There is a low MONC transaction fee (0.03%) as well as the usual Ethereum gas fees (typically a few cents).

Bankruptcy Remote

Since MONC is issued by Focus on Monesave s.r.o, customer assets are kept separately from the company's assets. All gold bars represented by MONC tokens are custodied by trusted Swiss Vaults on behalf of our customers and do not become a part of the company's estate in the event of the company's insolvency.

There is no intermediary balance sheet between you and your gold.

9. MONC Milestones Roadmap

Completed Milestones

- **Phase 1: App Launch on IOS and Android Stores EU, Africa, Asia, Australia, South America and North America: COMPLETED**
- **Phase 2: Partner Integration:** integrate with traditional financial systems and banking institutions to app top ups **COMPLETED**

- **Phase 3: Mastercard / Visa Integration:** integrate App & Rings with Mastercard for Payments. **COMPLETED**
- **Phase 4: Crypto Partner Integration:** integrate with traditional financial systems and banking institutions to enable seamless conversion of your crypto. **COMPLETED**
- **Phase 5: Full Decentralisation and Global Expansion:** Integration with additional financial services and DeFi platforms

Future Updates

- **Phase 6: DeFi Integration:** Expanding MONC into decentralized finance applications.
- **Phase 7: Token Staking:** Implementing staking mechanisms for token holders to earn rewards.
- **Phase 8: Ring integration with Hotels, Offices & Buildings:** Replace NFC Hotel Card and Building card with Rings via partner integration.

Long-term Vision

The long-term vision of MONC is to replace clunky old leather wallets, Phones with unreliable battery lives and Plastic Cards with Secure Rings. Along with the convenience of topping or connecting the Rings

10. Team

Founders and Leadership

The MONC team consists of seasoned professionals from the gold, fintech, and blockchain industries. Our founders bring a wealth of experience in asset management, blockchain development, and entrepreneurship.

Advisors and Key Partners

We are supported by a diverse group of advisors, including experts in blockchain technology, regulatory compliance, and precious metals. Their guidance ensures that MONC remains compliant, innovative, and responsive to market changes.

Expertise and Industry Experience

Our leadership team has a combined experience of decades in blockchain technology, financial markets, and gold trading. This expertise is key to our ability to provide a stable, secure, and scalable platform for MONC.

Conclusion

MONC offers a groundbreaking solution for individuals and institutions looking for a stable, transparent utility token while also replacing their Wallets with Rings.

With its innovative technology, users don't have to wait around and hope for Crypto to appreciate or worry about 1:1 asset backing. The proof is on their finger tips... the Rings. MONC is poised to be the future of asset-backed digital currencies.

We invite investors, institutions, and individuals to join us in building a secure, transparent, and convenient financial future.
