





**Asset Backed Crypto**  
**Currency**  
**MONTEZUMA**  
**COIN**

**“WHITE PAPER”**





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## DISCLAIMER

THE MONTEZUMA WHITE PAPER is for information purposes only.

THE MONTEZUMA WHITE PAPER is not a solicitation for investment.

In no uncertain terms:

Neither the average investor, nor the average person should in any way seek to make investments into the MONTEZUMA ICO upon reading THE MONTEZUMA WHITE PAPER, and the MONTEZUMA corporation makes this statement without reserve or hesitation.

Moreover, MONTEZUMA does not make, and expressly disclaims, all representations and warranties, express, implied, statutory or otherwise, whatsoever, including, but not limited to: (i) warranties of merchantability, fitness for a particular purpose, suitability, usage, title or noninfringement; (ii) that the contents of this white paper are free from error; and (iii) that such contents will not infringe third-party rights. MONTEZUMA and its affiliates shall have no liability for damages of any kind arising out of the use, reference to, or reliance on this white paper or any of the content contained herein, even if advised of the possibility of such damages. MONTEZUMA does not guarantee the accuracy of or the conclusions reached in this white paper. This white paper is provided “as is” and in no event will MONTEZUMA or its affiliates be liable to any person or entity for any damages, losses, liabilities, costs or expenses of any kind, whether direct or indirect, consequential, compensatory, incidental, actual, exemplary, punitive or special for the use of, reference to, or reliance on this white paper or any of the content contained herein, including, without limitation, any loss of business, revenues, profits, data, use, goodwill or other intangible losses.

THE MONTEZUMA WHITE PAPER is a description of the most current plans for the MONTEZUMA Cryptocosm, which relies explicitly upon (a) a proprietary cryptocurrency referred to as the “MONTEZUMA Coin,” or “MONTEZUMA Coins” and (b) proprietary concepts developed at MONTEZUMA, Inc. These plans include, but are not limited to, (a) making MONTEZUMA Coins a Gold-backed cryptocurrency, (b) integrating MONTEZUMA Coins with banking and finance functionalities, thus accomplishing the full-blown premise for the MONTEZUMA Cryptocosm, which includes (a) the ability for business owners to accept cryptocurrencies with merchant payment services, and the ability for any individual to invest in a cryptocurrency that will begin paying dividends in Year 3. In this way, MONTEZUMA becomes a world unto itself- a cryptocosm, which



grows in value over time, pays dividends to investors, opens up a merchant platform for cryptobusiness exchanges online, allows any business to accept cryptocurrency for purchases – and all of this is assured because MONTEZUMA is a Gold-backed cryptocurrency.

Thus, THE MONTEZUMA WHITE PAPER does not constitute an offering of investment opportunities, but it does describe the relevant technology entailed in the formation of the MONTEZUMA corporation, which is engaging the first round of its first ICO in September 2019. As such, THE MONTEZUMA WHITE PAPER is intended to be informational.

The only advice given by THE MONTEZUMA WHITE PAPER in relation to the upcoming ICO is that any interested investor who has any misgivings about the ICO should not participate in the MONTEZUMA ICO, which is designed to be a unique project from inception, and which in no way comprises investment opportunities that would be of interest to the average investor or the average person.

In summary, THE MONTEZUMA WHITE PAPER is neither a solicitation nor a prospectus, but simply an in-depth explication of a visionary project for economizing (a) a cryptocurrency as a Gold-backed investment vehicle, and (b) an ecommerce platform allowing merchants to make and receive payments made with cryptocurrencies, with (c) the ability to exchange transacted cryptocurrencies into MONTEZUMA Coins. This WHITE PAPER may include predictions, estimates or other information that might be considered forward-looking. Yet, readers are cautioned not to place undue reliance on these forward-looking statements, which reflect the opinions of MONTEZUMA only, as of the date of this publication.



## EXECUTIVE SUMMARY

Montezuma is a private Company registered in Minas Gerais State, Brazil. The Company plans an Initial Coin Offering (ICO) by September 2019. Utilizing proceeds from the ICO, MONTEZUMA will acquire a Gold Mine in Minas Gerais, Brazil allowing Montezuma's cryptocurrency to be fully backed by its Gold Mining licenses and concessions in the Municipality of Espinosa, Brazil. The Company intends to distribute 50% of its net profits in the form of dividends, starting in Year 3 of this plan.

THE MONTEZUMA WHITE PAPER describes current plans by MONTEZUMA COIN, INC., hereafter "MONTEZUMA" or "the Company," for a September 2019 ICO, or initial coin offering, of its cryptocurrency, hereafter referred to as the "MONTEZUMA Coin" or "MONTEZUMA Coins." This vision for the future relies explicitly upon the vision of the Company. The planned ICO by MONTEZUMA is somewhat unique in the world of cryptocurrencies for several reasons. Original and innovative ideas differentiate this ICO from most, and the WHITE PAPER will explain the rationale and structure behind the MONTEZUMA ICO.

For example, the Company has made plans to have a Gold-backed cryptocurrency, which is somewhat unusual. Whereas many ICOs create cybertokens or cybercoins that hang in space doing nothing, or ostensibly to start a business, the MONTEZUMA ICO is framed by the vision of the MONTEZUMA cryptocosm. This is a place where MONTEZUMA Coin owners can utilize their banking and finance privileges to set up unlimited businesses that each accept cryptocurrencies as payment for goods and services. It is a place where not just businesses, but individuals, may purchase MONTEZUMA cryptocurrency and know that the value of the cryptocurrency is guaranteed by the ownership of the Company's Gold Mine in Minas Gerais, Brazil, and they can also receive dividends from their investment.<sup>1</sup>

In other words, rather than just starting a business, the Company has created a basis for any and all businesses to exchange cryptocurrencies with customers – a cryptocosm. By backing the cryptocurrency with a real Gold mine, and grounding it in blockchain technology, the cryptocosm becomes an investment vehicle, proactively creating a cybersecure cryptocosm in which every transaction offers an opportunity for increased value and increased wealth.

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<sup>1</sup> It is important to note that the value of Montezuma Coins is not guaranteed by the market price of gold, which is volatile, but rather by the ownership of the Company's gold mine in Brazil, which is firmly established, allowing MONTEZUMA Coins to hold their value, and never lose value, because the value of the Gold mine transcends market fluctuations and will continue rising over time. That is why Gold is such a great investment vehicle.



This document includes:

- A detailed description of the MONTEZUMA Initial Coin Offering (ICO) and the structure of the offering.
- An in-depth, plain language discussion of the logic underlying the ICO, and Gold-backed MONTEZUMA Coins, which any interested reader will be able to understand.
- An introduction to the MONTEZUMA cryptocosm, in which multiple enterprise partnerships form the basis for value-added transactions by MONTEZUMA owners.
- How MONTEZUMA will pay dividends to investors.
- How MONTEZUMA will augment its banking and finance services, with merchant account services comprising a full-fledged cryptocurrency POS solution, thus allowing for the full-blown creation of businesses that process purchases made with cybercurrencies.
- How MONTEZUMA will offer a turnkey, third party, B2B white label cryptocurrency processing solution with a central exchange for Montezuma or Partner-branded cryptocurrencies; which may include OneGram, Lions Gold, Xaurum, and Goldmint, among others.
- How MONTEZUMA will create a B2B cryptocurrency payment solution, which simultaneously functions as a platform allowing users to create new cryptocurrencies based on partner requirements

The WHITE PAPER addresses virtually every important concept, and every critical question that an interested reader might have regarding the nature of the ICO by MONTEZUMA. Management advocates transparency at every level believing it is important for prospective MONTEZUMA owners to feel knowledgeable about the way the MONTEZUMA universe works. The virtual cybersecurity afforded by blockchain technology will allow anyone the ability to safely enter the MONTEZUMA cryptocosm and to always have a built-in exit strategy. MONTEZUMA owners will be able to exchange their coins for any other types of cryptocurrency or any fiat national currency at any of 500+ cryptocurrency exchanges, thus giving MONTEZUMA users a safe exit strategy in perpetuity. In this way, the WHITE PAPER affords a brief introduction into the world of MONTEZUMA cryptocurrency.



MONTEZUMA will be an Ethereum-based, blockchain-based, Gold-backed cryptocurrency.<sup>2</sup> MONTEZUMA is expected to begin paying dividends to owners in Year 3 following the ICO of this plan. This will be the first and only cryptocurrency in existence to produce a straightforward return for investors. MONTEZUMA Coin will be offered through an ICO at first. Then, it will be traded in the open market as an acceptable exchange currency. Montezuma cryptocurrency is fully backed by Gold Mines owned by the Company in Montezuma, Brazil. Future Gold mines around the world may also be purchased as the Company grows.

The Company will issue Coin to investors and users (hereafter, “owners”), where the value of the Coin will be tied to the ownership of the Company Gold Mine. A total of 250,000,000 Coins will be released. From the initial \$250,000,000 generated in capitalization, \$37 million will be utilized to acquire a Gold Mine in St. Gerais, Brazil. Thus, by purchasing the Coin, each investor effectively becomes the owner of a certain amount of Gold in the St. Gerais Gold Mine, which they will be able to operate with in a decentralized exchange, built on blockchain technology. Investors will be able to trade MONTEZUMA Coins, as well as exchange them for Gold. Thus, the value of the Coin will grow with the increase in Gold’s market value.

It is no exaggeration to say that, while much of the world awaits the final verdict regarding the viability of cryptocurrency, it is ICOs such as the MONTEZUMA ICO that combine imagination and logic to create a universe of fiduciary wealth and benevolence, that will ultimately persuade people that today’s digital cryptocurrencies will become the Smart Money of tomorrow – and Smart Money is inevitably here to stay.

## **UNDERSTANDING THE ISSUANCE OF GOLD-BACKED MONTEZUMA COINS**

So, exactly what is cryptocurrency? Well, it’s money created online using digital technology to represent units of currency, instead of using material objects like paper or metal. In a sense, we are already familiar with it because we have become accustomed to using debit cards, and making online purchases and transactions. Since our banking system has become digitized, we are already somewhat prepared for entering a cryptocosm to make purchases with our cryptocurrency.

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<sup>2</sup> Currently, Ethereum is the preferred Cryptocosm for establishing Smart Contracts with block chain technology. The Ethereum platform will be utilized to benchmark the functionalities of MONTEZUMA Coins.





We are fast becoming accustomed to a world where digital technology allows for the creation of Smart Phones, and Smart Cities, so we are now fully prepared to have our Smart Money, as well. According to William Mougayar, the concept of cryptocurrency connotes “a programmable currency unit that is bolted to a blockchain, and is part of smart contract logic in the context of a specific software application.”<sup>3</sup> That means, the digitized money rides along the internet on blocks of secure computer code that are chained together: thus, it is called blockchain technology.

A little over 10 years ago, the creator of Bitcoin, Satori Nakamoto, defined “an electronic coin as a chain of digital signatures.”<sup>4</sup> So, in plain language, cryptocurrency is Smart Money. In the digital world of internet electronics, everything becomes digitized, if and whenever possible. That makes what has been digitized amenable to internet usage, and that means online business interactions and transactions.

For example, we all have heard of Smart Cities, the upcoming wave of the future in which cities will be digitized as much as possible, allowing a central computing system to administer all daily operations in the fastest, most logical way possible. We can easily imagine that future city administrators will be able to organize city planning with digital sensors supplying information about every aspect of daily life. In that Smart City, people will elect a new Mayor by casting Smart Votes on their Smartphones, they will drive Smart Cars to work, and they will live in Smart Buildings with all manner of information and organization being supported by the Smart central computing system.



In this way, it is not too hard to imagine that people will also be spending, saving, and investing Smart Money – especially if they cannot ever lose their Smart Money because it is encrypted in digital blockchain codes. Thus, the advent of Bitcoin, and the current wave of ICOs, is signaling the first wave of social transactions

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<sup>3</sup> See Mougayar, William. (2017, 10 June). “Tokenomics – A Business Guide to Token Usage, Utility and Value.” Medium.com. Available at <https://medium.com/@wmougayar/tokenomics-a-business-guide-to-token-usage-utility-and-value-b19242053416>

<sup>4</sup> In 2008, Satoshi Nakamoto published the now-famous landmark paper, “Bitcoin: A Peer-To-Peer Electronic Cash System,” which is available at: <http://bitcoin.org/en/bitcoin-paper>.

The paper describes blockchain technology as the peer-to-peer version of an electronic cash transaction allowing online payments to be sent directly from one party to another without going through a financial institution. Each transaction is coded in a block, and for each block in a chain “The network timestamps transactions by hashing them into an ongoing chain of hash-based proof-of-work, forming a record that cannot be changed without redoing the proof-of-work” (p. 1). The blocks reside on separate nodes of the internet, and that is why no one can hack into the entire chain at once. From this, emerged Bitcoin, which is now recognized as the world’s first cryptocurrency.



using digital cryptocurrencies. Historically, Bitcoin and the current wave of ICOs will be understood as the first time humans created Smart Money.

Yet, perhaps the single greatest difficulty that most people have with the concept of the ICO is the idea of digital money sitting in cyberspace – it seems so abstract, is it really real? It may interest readers to know that there were 2,284 ICOs in 2018, according to [cointelegraph.com](https://cointelegraph.com). Of the several thousand most recent ICOs that have taken place, only a few dozen feature Gold-backed or precious-metal backed tokens or coins. Yet the appearance of Gold-backed ICOs is trending upwards last year and this year, and many believe that the Gold standard is the future of cryptocurrencies. Only about 55 ICOs have featured Gold-backed cryptocurrencies in the last couple of years.<sup>5,6</sup> While it is becoming more common, it is still relatively uncommon to see Gold-backed cryptocurrencies. MONTEZUMA management has decided to take the relatively rare step of backing up MONTEZUMA cryptocurrency with a real Gold Mine. This is truly a vision for the future, in which what appears at first to be invisible money sitting in cyberspace, is backed up with ownership in a Gold Mine, making it as solid, reliable, and valuable as any currency possibly can be.

## **CRYPTOCURRENCY: USAGE, USABILITY AND VALUE**

If a friend of yours announced that he was making his own money, that he would sell it to you, and that is all there was to it, then something would be wrong. It is not possible for anyone to just make up their own money simply because they want to, and then to offer to sell it to people. What is required is for the new currency to earn the trust and faith of many people?

For example, it is because of the way that the rule of law and ongoing prosperity are continually associated with the US dollar that \$USD has become a fundamental unit of value in the world economy. Going one step further, it is because of the enduring popularity of Gold that it, too, has become a fundamental unit of value in the world economy. From this simple example, it is evident that the value of a currency depends on people's trust and faith in the ability to spend it reliably. Therefore, the single most important action taken by the administrator of a cryptocurrency is the infusion of that currency with the ability to make purchases and exchanges reliably. Bottom line: people have to be able to do something with the cryptocurrency for it to become a commodity with real value.

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<sup>5</sup> See [CoinSchedule.com](https://coinschedule.com) for a historical view on ICOs and numbers of token sales in recent years. Available at <https://www.coinschedule.com/stats.html>

<sup>6</sup> Effectively, only 3.5% of all ICOs had established gold-backed cryptocurrencies, as of 2018. See [Goldscape.net](https://www.goldscape.net) for a presentation of every gold-backed ICO. Available at <http://www.goldscape.net/gold-blog/gold-backed-cryptocurrency/>



Much more than just inventing their own money, the administrator of a cybercurrency must assure that a host of functions and protocols are associated with the cybercurrency and infused throughout the ecosystem created by that cybercurrency. Below is a listing of the features and benefits that a cybercurrency administrator must infuse into the ecosystem of their cybercurrency to make it valuable and to keep it valuable.

We can view the following as a list of items that MONTEZUMA administrators have thoughtfully infused into the MONTEZUMA universe:

- **MONTEZUMA Coins need to have great utility**, e.g. for making purchases, or earning dividends, within the MONTEZUMA cryptocosm – there will be many possible uses for them, such as utilizing MONTEZUMA ownership to create a digital Point of Sale system for an online business that will accept cryptocurrencies for goods and services sold.
- **MONTEZUMA Coins must be designed with an offering structure that resists inflation** – this is accomplished by issuing a limited number of Coins, i.e., 250,000,000. After 250M Coins have been created, no more will ever be created, and that is the secret to controlling inflation in the MONTEZUMA universe.
- **MONTEZUMA Coins must be scalable and denominational** – this means that it should be possible to start with a small number of Coins and grow the number of Coins issued to make the MONTEZUMA universe larger and larger. It is anticipated that the initial ICO, along with pre-ICO sales, will begin with a small number of Coins bought, and this number will continue growing until 250 Coins have been purchased. ‘Denominational’ means there is no problem taking one Coin and exchanging it for an amount of US dollars equal in worth to one Coin. These are the purposes of executing the ICO – to establish the structure of the MONTEZUMA Coin offering.
- **MONTEZUMA Coins must be able to represent some kind of stored value.** This is critical – it is necessary for a coin spent in the MONTEZUMA universe to always have a 1-to-1 value associated with it that can be transferred and exchanged for a real-world currency. The digital nature of MONTEZUMA Coins makes them easily capable of representing abstract and ever-changing value, and this is also part of the function of the cybercurrency exchange



platforms which ensure the transferability of the stored value in a cryptocurrency to a real-world currency or another cryptocurrency.

- **MONTEZUMA Coins must be fungible** – this means Coins can be exchanged for any other currency of value, and this is the direct result of Coins being scalable, denominational, and carrying stored value on the cybercurrency exchanges.

- **MONTEZUMA Coins must be accepted with trust and faith by a significant number of people** – if no one likes them and no one ever uses them, then they will be worthless. The secret of MONTEZUMA Coins is to attach them to a MONTEZUMA universe of increasing possible wealth and value. Next, offer people the chance to attain leverage inside the MONTEZUMA universe, and make financial transactions that will increase their wealth and the value of their money. This is specifically the responsibility of the cybercurrency administrator – in this case, MONTEZUMA administrators.

To fulfill all of the above features and benefits, MONTEZUMA Coins must be traded on a cybercurrency exchange platform – MONTEZUMA will be accepted on all of the 500+ cybercurrency exchange platforms now in existence.

It is important to understand that making MONTEZUMA Coins fully fungible gives Coin owners the opportunity to sell Coins at any time, thus giving them an automatic exit strategy. The management team have been busily preparing the incentivized MONTEZUMA universe to promote the use of MONTEZUMA Coins. The above discussion of the ability to obtain merchant account privileges, allowing any business to accept cryptocurrency as payment, offers a glimpse of the type of ideas infused into the MONTEZUMA cryptocosm, a digital universe created by MONTEZUMA.

This is how we can begin to understand the dynamics of usage, usability and value in the MONTEZUMA cryptocosm. This is important because it allows us to see the MONTEZUMA ecosystem as a self-contained financial universe. In the MONTEZUMA universe, everything is transacted using Coins, and when you want to move outside of the MONTEZUMA universe, then you may exchange your coins for any other type of cryptocurrency or real money, such as the US dollar.

It is critical to understand, however, that the value of coins is continually sustained and upheld in relation to the real world outside the MONTEZUMA universe. That means, coins can easily be turned into US dollars, for



example, by exchanging the Coins for US dollars *on a cryptocurrency exchange platform*. There were 39 exchange platforms two years ago – today, there are currently 500+ cryptocurrency exchange platforms, and MONTEZUMA is accepted on every one of them.

That means, a person will use coins to make purchases inside the MONTEZUMA cryptocosm, but the value of these coins is always capable of being immediately exchanged for value in real-world money. Cryptocurrency administrators who do not understand this concept have created Crypto Coins and done nothing else but try to sell them, only to find they are worthless because nobody wants them.

MONTEZUMA's management understands that the secret to creating, maintaining, growing, and generally administering the value of a cryptocurrency lies in the business possibilities and transactional visions that can be excited among investors and entrepreneurs. This is why MONTEZUMA is qualitatively different from many other cryptocurrency offerings. The key is understanding the vision of MONTEZUMA as entailing a cryptocosm that facilitates unlimited transactions allowing people to accept cryptocurrencies as payment in transactions. Most cryptocurrency offerings can be divided into two classes.

The first class of cryptocurrency is created to sit in cyberspace, doing nothing but waiting for the world to decide that cryptocurrency really works, and everybody starts using Smart Money, at which time the administrators of this class believe their cryptocurrency will attain a high value. It is this class of cryptocurrencies that has cast negative aspersions upon the ICO concept.

The second class is cryptocurrency created to be used in transactions for a Cryptobusiness, or transactions relying on Smart Contracts.<sup>7</sup> MONTEZUMA management has gone to great lengths to ensure that MONTEZUMA Coins are of this second class of cryptocurrency.

Yet, more than presenting a generalized business opportunity, MONTEZUMA coins present specific opportunities for developing new kinds of ecommerce transactions. MONTEZUMA Coins will allow anyone to participate in the universe of MONTEZUMA possibilities, which includes making sound investments and pursuing cryptobusiness opportunities. In this way, MONTEZUMA truly represents the increase of wealth and

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<sup>7</sup> Smart Contracts are the value proposition of Ethereum, the first blockchain enterprise to go beyond Smart Money and create Smart Contracts to ensure safe transactions with Smart Money. Ethereum Smart Contracts are now being utilized to create Cryptocurrencies that rely on the use of Smart (Crypto) Contracts. Smart Contracts, coded in blockchain, are thus a very significant step in the evolution of Smart Money. For example, a Smart Contract can stipulate the terms of a transaction, as well as the automatic payment from one party to another, when the terms of fulfilled. This is but one example of how Smart Money and Smart Contracts, coded in blockchain, will help to keep business honest.



value: every Coin spent in the MONTEZUMA universe represents real opportunity. It is precisely the existence of this MONTEZUMA universe of value that will support MONTEZUMA cryptocurrency in becoming part of one of the most utilitarian and powerful economic exchange systems in history – the cryptocurrency markets.

We can consider a simple example. Imagine all the investors and all the cryptocurrencies in the world today. MONTEZUMA owners will know about this merchant platform allowing merchants and vendors to only be charged 1% to process cryptocurrency merchant account transactions, instead of the more common 2.75% interest that accompanies typical merchant account privileges.

In this case, it is reasonable to assume that this could incentivize the formation of cryptobusinesses as (a) there will be investors and entrepreneurs who will participate in the MONTEZUMA cryptocosm in an attempt to be first-movers in the world of businesses that accept cryptocurrencies equally with cash payments, and (b) because the first businesses to accept debit cards and credit cards backing transactions made with cryptocurrencies will stand a chance of becoming branded as core cryptobusinesses, and that is where the value of their Coins will be maximized.



Simply put, MONTEZUMA is never going to charge more than 0.5% to 1% of the value transacted, for every transaction made, whether it is a transaction made using merchant account privileges or a purchase of Coins.

This is to include:

- Selling Coins
- Buying Coins
- Exchanging or Distributing Coins
- Trading Coins
- Gifting Coins

In an effort to protect the MONTEZUMA Community, MONTEZUMA reserves the right to close, cancel or freeze any account that is used in illicit or illegal activities, or is considered to pose any threat to the MONTEZUMA community.

MONTEZUMA management believes it is irresponsible for an administrator to create a cryptocurrency without simultaneously ensuring its growing value to users. This is the bottom line: the value of a currency is created by people having faith that they will be able to redeem that currency for something they want. If no one spends a currency, the currency is worthless. The more people want a currency, in order to exchange it



for something they value, the more the currency is worth. One day, people will talk on their Smart Phones and use eWallets to hold their Smart Money. This discussion is addressing some of the finer points of Smart Money, which will underlie every cryptocurrency application of blockchain technology in the MONTEZUMA universe.

## ICO STRUCTURE

The first ICO by MONTEZUMA will consist of the following stages:

**Private Sale of Tokens:** Management has approved an initial private sale of a small block of Coins to a select group of accredited investors; people with a net worth of \$1M and annual income of no less than \$200,000.

**Pre-ICO Offering of Tokens:** A second block of Coins may also be allotted for the pre-sales component, in which the Coins will be offered at a discounted price to attract more accredited investors. The point of offering Coins to accredited investors first is to single out people who have the most money and are the least risk-averse. This population should garner the most sales and help establish a foundation for the MONTEZUMA ecosystem, which will then attract others.

**Actual ICO:** A third block of Coins will be offered in the actual ICO, and this, too, may comprise several stages of offerings. The maximum amount of Coins to be sold comprises the Hard Cap – once this number is reached, the ICO is over. **The Hard Cap for MONTEZUMA is 250M Coins sold for a total of \$493,705,800;** this is projected to occur in Year 5 of the plan at the latest.

The minimum number of Coins required to be sold in order to activate the MONTEZUMA universe is the Soft Cap – if this number of Coins is not sold, then all monies are returned to the investors and the ICO is cancelled. **The Soft Cap for the MONTEZUMA ICO is 50M Coins sold for a total of \$250,000,000.**

The issuance of MONTEZUMA Coins will take place in several stages, comprising the ICO and subsequent sales. The first is the establishment of the MONTEZUMA cryptocurrency, i.e. the Coins and the banking and financial privileges extended with ownership of the Coins. Second, is the establishment of the cryptocosm. This is the digital MONTEZUMA universe of value that will incentivize people to want to use the Coins by participating in this digital universe of increasing value and wealth, which includes the entire universe of COINS and the banking and financial services available to MONTEZUMA owners.

## SUMMARY OF THE MONTEZUMA ICO

Coin Offering Structure:	[1] Private Sale, [2] Pre-ICO Sale, [3] ICO
Private Sale Start Date:	August 23, 2019
Private Sale End Date:	August 27, 2019
Pre-ICO Sale Start Date:	August 28, 2019
Pre-ICO Sale End Date:	August 30, 2019
Public ICO Start Date:	September 2, 2019
Public ICO End Date:	September 16, 2019
Price of Coin:	USD\$5
Total Coins Created:	250,000,000
ICO Soft Cap:	50,000,000 Coins for \$250,000,000
ICO Hard Cap:	250,000,000 Coins for \$493,705,800
PCO Start Date	September 23, 2019
Coin Distribution Date:	September 30, 2019

### Projected Sales of Montezuma Coins

Projections are based on sales of 50M Coins every year through Year 5, at which point the Hard Cap is reached.

	Number of Coins	Per Coin Price	Proceeds from Sale
	(for Investors)		(for Investors)
Year 1	50,000,000	\$5.00	\$250,000,000
Year 2	50,000,000	\$6.00	\$300,000,000
Year 3	50,000,000	\$7.00	\$350,000,000
Year 4	50,000,000	\$8.30	\$415,047,500
Year 5	50,000,000	\$9.87	\$493,705,800
	Company Valuation	Per Coin Price	ROI for IG
			(for Investors)
Year 1	\$250,000,000	\$5.00	
Year 2	\$300,000,000	\$6.00	120%
Year 3	\$350,000,000	\$7.00	140%
Year 4	\$415,047,500	\$8.30	166%
Year 5	\$493,705,800	\$9.87	197%







Amid the technicalities, one salient feature of MONTEZUMA's ICO stands out above the rest: the Company has decided to back up MONTEZUMA Coins with a Gold Mine owned by the Company. Recall that it is not necessarily common to find an ICO that promises to back up its cybercurrency with Gold. This is a classic concept that gives the ICO by MONTEZUMA a timely twist. The idea is to ensure the trust and faith of target users, as well as to ensure the steadily growing worth and value of the Coins by ensuring they are backed with Gold, thus allowing MONTEZUMA to control and ensure the worth of the Coins as commodities that will hold or increase their value in perpetuity.

The interested reader should now feel as though they are amassing a reasonable understanding of the basic structure of the ICO. There are, of course, many details attendant to the ICO process, but this brief, plain language introduction may be concluded by noting that the Company is coding Coins in the mode of ERC20 tokens. This is the protocol used by Ethereum, the site that originally added the concept of blockchain Smart Contracts to the concept of Bitcoin, which is just blockchain Smart Money.

Ethereum holds a critical place in the cryptocurrency world because its ability to ensure usability and exchange of all Smart Money cryptocurrencies. Utilizing its coding protocols and Smart Contracts has afforded the elusive, all-important foundation for a cryptocurrency that was missing in the earliest days of blockchain. Essentially, using the ERC20 ensures a protocol denoting that the Coin is compatible with the Ethereum cybercurrency exchange system. Also, utilizing this ERC20 structure allows the MONTEZUMA Coins to assume their own unique status as a standardized denomination of fungible cryptocurrency.

People are often confused by the lack of standard definitions and consistent usage of terms and concepts in the world of cryptocurrency. Yet, this is only natural in the first years of a new enterprise being discovered and used. In a sense, the world of cryptocurrency has been discovering itself as it grows and develops. It is important to understand that, while this may be precisely the point of greatest fear, it is also the point of greatest value.

People who do not like cryptocurrency will tell you that you should be aware of the fear factor: it may be a fly-by-night confidence scheme that is not regulated or beholden to any laws, so there could never be any risk-free, logical basis for investing in any cryptocurrency.

However, investors who like cryptocurrency will say that you should remain aware of the first-mover factor: since it is inevitable that the whole world will soon be using Smart Money on a regular basis. The first people who move into the cryptocurrencies of tomorrow will stand to reap the largest gains on the investments they make today.



In other words, if you wait to find out if Bitcoin really works, by the time you are sure, it will already have attained its maximum value, and you will not make gains on investments at that point. However, if you were one of the first people to invest in Bitcoin, by the time it attains its maximum value, then you will have achieved the maximum return possible on your investment. The same logic will apply to MONTEZUMA Coins.

Simply put, the first movers gain the greatest ROI on their investments, while slow movers neither lose nor gain anything. This means that investing in cryptocurrencies, whether MONTEZUMA Coins, or anything else, is really a matter of temperament and taste. There is a risk involved, and clearly it is not for everyone, nor should it be. Nevertheless, for investors who are motivated and less risk-averse than most, the opportunity to invest in cryptocurrencies represents perhaps one of the most exciting possibilities in the entire history of human investment.

Imagine if someone in your family had been able to invest in Gold at the dawn of civilization – what would that investment be worth now? Imagine if someone in your family had been able to invest in the American dollar in 1776 – what would that investment be worth now?

## **HOLDING VALUE WITH GOLD**

How will Montezuma hold the value of Coins with Gold? To give an example, the ratio of the price of 1 gram of Gold to Coins is based on whatever price is decided on and reported for the purchase of Gold. This may begin with a series of purchases of grams, ounces, or kilos of Gold prior to reaching the Hard Cap. With every purchase of grams, ounces, or kilos of Gold, the value of Coins is computed by considering all previous purchases of Gold. This allows management to stabilize the amount of money spent to purchase Gold, and assure more stability to the value of Coins by effectively creating a buffer for a drop in the price of Gold. This buffer is further strengthened by the factor of the Company Gold Mine itself backing the Coins. Backing the Coins with this hard asset is qualitatively distinct from backing the Coins with the market price of Gold, which is volatile by nature. But, the value of the Gold Mine is virtually assured over time, and its value will be preserved as it “rides out” temporary market fluctuations in the price of Gold. The value of the Coins is tied instead to the long-term ownership of the Gold Mine as a hard asset. This is the lynchpin of the Montezuma value proposition.

In principle, when the Hard Cap of \$493,705,800 for 250M Coins has been sold, it may then be used to purchase grams, ounces, or kilos of Gold. For example, if the decision is made to purchase and report the price of Gold purchased at \$50 per gram, then \$493,705,800 is divided by \$50 per gram of Gold, which equals 9,874,116 grams of Gold that will be purchased and held in reserve from the sale of Coins approaching the



Hard Cap. At that point, if and when the price of a gram of Gold rises, then the value of Coins will also rise, commensurate with the risen price of Gold.

If the price of Gold drops below \$50 per gram, then the value of Coins remains at  $G\$1 = \text{USD}\$1$ . This is possible because the decision is made not to sell or purchase any more Gold until the price reaches the original \$50 per gram, and futures contracts on Gold will be set at the price of \$50 per gram. In other words, the valuation of MONTEZUMA is set at the average price for grams of Gold purchased with the total Hard Cap assets of USD\$493,705,800, and this valuation will not change. In this way, the valuation of MONTEZUMA and Coins is set by the reported purchase price of Gold, and the hedging of Gold with futures contracts, while the usability is ensured by the minimum transaction possible: \$1 worth of MONTEZUMA Coins equals USD\$1, or  $\text{MC}\$1 = \text{USD}\$1$ . Thus, the value of MONTEZUMA Coins is tied to the ownership of the first Company Gold Mine in Brazil, which allows the Company to hedge on the market price of Gold with futures contracts. It is not the market price of Gold on any one day that determines the value of MONTEZUMA Coins, but rather it is the long-term and enduring value of the MONTEZUMA Gold Mine in St. Gerais, Brazil, as a hard asset, that is backing the value of the Coins.

As such, MONTEZUMA Coins will either hold their value or rise in value, and will never drop in value less than  $\text{MC}\$1 = \text{USD}\$1$ , and the only way this could lead to excessive risk and bankruptcy of MONTEZUMA is if both Gold and the US dollar crashed at the same time, a highly unlikely occurrence, at which point neither would be worthwhile investments or currencies to anyone for the time being, anyway. This is how MONTEZUMA hedges its value by balancing its worth and usability between the price of Gold and the US dollar in eminently pragmatic fashion.

The preferred strategy of administration is to make purchases of pure fine Gold every 90 days, based on the accumulated sales of Coins up to the Hard Cap. This will enable storage and vault audits from TDS vaults, or transcontinental depository services, for storage security along with audits performed every 90 days.

It is anybody's guess as to if and when Gold could go to \$5000 oz, which is in alignment with Basel III compliance and Babylon Systems requiring all national currencies to be backed by tangible assets, e.g. 20% -100% Gold or 20% Gold and 80% in-ground assents, e.g. oil, Gold, silver, titanium, and precious stones, as well as precious minerals and rare earth metals.



## AMENITIES OF THE MONTEZUMA ICO: EWALLET AND EXCHANGE

A premier example of the full service of MONTEZUMA is that people making purchases will not only be able to choose Coins, which can then be transferred into other currencies, but they will also have access online to their own eWallets. The MONTEZUMA eWallet is coded in revolutionary blockchain code, thus ensuring 100% cybersecurity.<sup>8</sup> The same way a person looks into a wallet to pull out their money, people will be able to easily access their eWallets online at their MONTEZUMA account, and this is where (a) Coins are stored safely, (b) Coins are exchanged on the cryptocurrency platform for other Coins, US dollars, or any other real world currencies, and all of these are stored in the eWallet.

This allows a 100% cybersecure security and utility application arising from blockchain technology, and now any individual can purchase goods and services with MONTEZUMA assets, and enjoy knowing they are using a virtually unhackable eWallet for protection. This is tomorrow's solution to the very old concept of using a wallet. The major advantage is that you now have a wallet that you keep, carry, and access conveniently within a truly secure digital blockchain system. For example, most people will probably access their MONTEZUMA eWallet through their Smartphone.

A copious level of detail surrounds the cybersecure features and benefits of the MONTEZUMA eWallet. Chief among the amenities of the eWallet is that it allows an individual to choose which type of cryptocurrency they want to use, which exchange system to use, and so on. What seems conceptually daunting at first, becomes reduced to a set of menu-driven options, which handle all the user's needs. In other words, this is what a person's wallet will do in the Smart City of tomorrow, but it can be yours now.

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<sup>8</sup> J. J. Walker, T. Jones, M. Mortazavi, & R. Blount. (2011). "CyberSecurity Concerns for Ubiquitous/Pervasive Computing Environments," 2011 International Conference on Cyber-Enabled Distributed Computing and Knowledge Discovery, pp. 274–278.

As far back as 2011, with clear understanding of cybersecurity dangers, these authors noted clearly that,

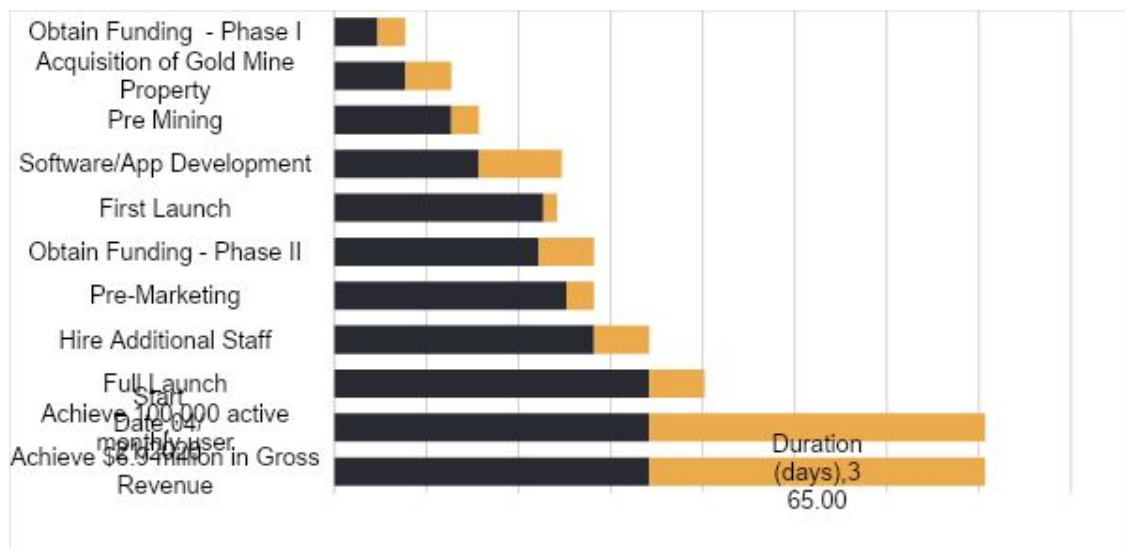
"Cyber Security has become a matter of national, economic, and societal importance. Present-day attacks on the nation's computer systems do not simply damage an isolated machine or disrupt a single enterprise system. Instead, modern attacks target infrastructure that is integral to the economy, and daily life. Computer networks have joined food, water, transportation, and energy as critical resources for the functioning of the national economy. As a result of our interconnected world no device is an island, and security still remains a significant obstacle for ubiquitous and pervasive environments, partially in terms intrusions." (p. 274)

## MARKETING

MONTEZUMA's expert management team has planned a wide variety of marketing initiatives revolving around the launch of the ICO, and subsequent stages of offerings. In addition to extensive social media coverage, the marketing campaign includes messaging about the launch of MONTEZUMA and the impending ICO on many websites around the world that are dedicated to the ICO industry. This alone will spread the message of MONTEZUMA and its unique ICO. In this industry, in which there are dozens of ICOs that have raised over \$100M, investors are continually scouring the websites to study and prepare for the next lucrative opportunity to invest in an exceptional ICO.

## MILESTONES

MONTEZUMA is set to become a first mover in the cryptographic cryptocurrency ecommerce and exchange environment. Important milestones in the development of MONTEZUMA include the following:







Milestones		
	Start Date	Duration (days)
<b>Obtain Funding - Phase I</b>	07/01/2019	60.00
<b>Acquisition of Gold Mine Property</b>	07/31/2019	50.00
<b>Pre Mining</b>	09/19/2019	30.00
<b>Software/App Development</b>	10/19/2019	90.00
<b>First Launch</b>	12/28/2019	15.00
<b>Obtain Funding - Phase II</b>	12/23/2019	60.00
<b>Pre-Marketing</b>	01/22/2020	30.00
<b>Hire Additional Staff</b>	02/21/2020	60.00
<b>Full Launch</b>	04/21/2020	60.00
<b>Achieve 100,000 active monthly user</b>	04/21/2020	365.00
<b>Achieve \$6.9 million in Gross Revenue</b>	04/21/2020	365.00

## MULTI-LEVEL REFERRAL PROGRAMS & SMART CONTRACTS

People buying MONTEZUMA Coins may one day have special incentives available to them for creating a multi-level program with up to 4 levels, or tiers. This would motivate a person who thinks it is a great idea to share these amenities with friends, family, and loved ones. A MONTEZUMA owner could even make an extravagant gift to a homeless person if they so desired! Such a multi-level referral program would carry the advantage of motivating people to sell and promote the MONTEZUMA Coins - and get paid doing it. Theoretically, this could be executed by any person, even someone who has not owned MONTEZUMA Coins and plans to sell their Coins immediately upon receiving benefits from the multi-level referral program. If they do not want to become an active MONTEZUMA owner, they may just go and claim the MONTEZUMA Coins as payment, and then turn around and release them into the MONTEZUMA cryptocurrency exchange system in exchange for any major cryptocurrencies they want, or any existing national currency.

MONTEZUMA is creating financial solutions through cryptocurrency transparency and a growing network of related services, e.g. making an investment that grows in value, and is backed with Gold, amenities and privileges for MONTEZUMA users, like fluid, user-friendly, merchant account services for ecommerce or brick-and-mortar transactions with cryptocurrencies.

Additionally, MONTEZUMA will have a unique cybersecurity feature enabling Smart Contracts, which can never be duplicated with fiat currencies. Ethereum is among the best examples of this cybersecurity, with its robust support for Smart Contracts; essentially, programs that live on the blockchain and can be used to



manage conventional transactions as well as many other uses, some of which we may not have yet imagined. At a base level, these contracts can be used to replace arbiters or escrow services. A Smart Contract can manage the details of a transaction, only releasing payment when predefined conditions are met. MONTEZUMA makes all of this possible for owners and members.

## **INTEGRATING MONTEZUMA SERVICES WITH ENTERPRISE MARKETS**

In particular, MONTEZUMA will be in a position to sell cryptocurrency ecommerce services to the enterprise markets. For example, instead of the universal mandate to have a merchant account with an existing credit agency in order to transact with credit cards and debit cards, MONTEZUMA will effectively replace the merchant account industry by supplying B2B and B2C protocols to businesses in the form of access to the MONTEZUMA system to fulfill financial transactions. MONTEZUMA will not have to charge 2.8% interest on every credit card transaction in the system, but instead will be able to apply a comparatively miniscule fee of 1% for MONTEZUMA access by enterprise corporations, which will cost only a small fraction of the comparable merchant accounts.

At this point, it is up to the imagination, but there are hardly any limits to the reach of a cryptocosm based on decentralized blockchain technology, dedicated to enabling online transactions with cryptocurrencies for anyone who wants that ability.

For example, MONTEZUMA will be in a position to facilitate the issuance of 'gift cards' allowing individuals to purchase business products and services with the use of a virtual or actual debit card instrument. In other words, MONTEZUMA will not be gouging the MONTEZUMA Community, but will instead act as a gatekeeper, able to grant access to it easily and for a fair and miniscule fee. These are the types of advantages that MONTEZUMA will be able to pass on to the enterprise in an effort to entice businesses of all kinds to participate actively in the MONTEZUMA cryptocosm.

Next, MONTEZUMA will be in a premier position to begin creating a series of corporate partnerships with companies in the enterprise that are committed to becoming first-movers in the economy of cryptocurrencies. Any existing company, or any startup, could have the advantage of allowing cryptocurrency transactions with merchant account interest charges of only 1%.





## THE “SMART MONEY” LIKES SMART MONEY

It has been said that, by the end of this century, 85% of the global population will be living in Smart Cities. South Korea’s President, Moon Jae-in, has declared that the implementation of Smart Cities is a specific policy project that is important because the public can actually experience it now.<sup>9</sup> The idea is for people to begin moving into these charter Smart Cities starting in 2021. It is increasingly evident that people living and transacting in Smart Cities will be using Smart Money. The vision of a digitized management system for an entire city’s social structure and economy could never be fueled by fiat, paper currencies; it makes no sense. The future is already evident: what we call digital cryptocurrency will actually become the first form of Smart Money available to people, and will one day become the dominant form of currency for all economic transactions. MONTEZUMA owners carrying Coins in their eWallets will be like ambassadors of the future in today’s world.

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<sup>9</sup> “Busan and Sejong to become first smart cities.” (2018). Korea JoongAng Daily. Available at <http://koreajoongangdaily.joins.com/news/article/article.aspx?aid=3043959>.



## SUMMARY AND CONCLUSION: A VISION FOR THE FUTURE

Although digital in nature, the protocol for issuing Coins in the MONTEZUMA system is being carefully established. Principal issues addressed include the following: (a) if only a limited number of MONTEZUMA Coins are issued, then the currency becomes inflationary, and (b) likewise, if an unlimited number of MONTEZUMA Coins are issued then the currency becomes deflationary. MONTEZUMA is a truly decentralized cryptocurrency where all users become peer economic entities and operate in an autonomous economic system, distributing profits commensurate with the value of MONTEZUMA Coins in combination with the value of Gold and the US dollar. Thus, a new age of cryptocurrency will be realized, based on the issuance of cryptocurrency offerings such as MONTEZUMA Coins.

By making regular purchases of Gold, the value of the MONTEZUMA Coins is stabilized and will grow. Quarterly reports will inform MONTEZUMA owners of the growing value of Coins. The MONTEZUMA cryptocosm gives rise to a holistic MONTEZUMA vertical in which MONTEZUMA, and its enterprise partners, can act like a bank and provide unlimited services to members, including creation of the following products and services:

1. MONTEZUMA Coins - what you use to make purchases in the MONTEZUMA universe
2. MONTEZUMA eWallet - where you store your Coins and access all 500+ cryptocurrency exchanges
3. Cryptocurrency Exchanges – online platforms allowing exchange of MONTEZUMA Coins for any other kind of cryptocurrencies, e.g. Bitcoin, or fiat national currencies, e.g. USD
4. Gold-backed MONTEZUMA Coins - now value is backed by a Gold Mine, and MONTEZUMA Coins will always have a minimum value of  $\text{USD}\$1 = \text{MC}\$1$ , and 500+ cryptocurrency exchanges are bringing liquidity to the cryptocurrency market, allowing for the purchase of MONTEZUMA Coins and income-producing assets
5. Issuing debit/credit cards on the basis of MONTEZUMA account holdings

Thus, the MONTEZUMA COIN can and will rise in value quarterly, because, once the Hard Cap is reached, for example, every 3 months MONTEZUMA may purchase a minimum of 1 kilo of 99.99% pure fine Gold, and that action by itself will be enough to raise the value of MONTEZUMA Coins. Moreover, cutting-edge virtual cybersecurity is backed by zero-hack systems, and grounded in blockchain coding technology, which is virtually unhackable. Short-term estimates project the MONTEZUMA Coin will begin with a value of  $\text{USD}\$5$  in Year 1, and rise to become worth  $\$9.87$  in Year 5. That is nearly 200% ROI in 5 years.





In this way, MONTEZUMA can further control the value of MONTEZUMA Coins by buying Gold to back it up every 3 months, for instance, purchasing trimestral kilos of Gold:

- 1 kilo of Gold to be acquired within 90 days after close of the ICO
- 2 kilos of Gold to be acquired within in 180 days
- 3 kilos of Gold to be acquired within in 270 days
- 4 kilos of Gold to be acquired within in 365 days

These purchases of Gold will eventually comprise the entire Hard Cap of MC250,000,000 sold for \$493,705,800 over five years.

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MONTEZUMA guarantees the ability to sell and exchange Coins at any time, thus giving every owner a perpetual exit strategy. Anyone can sell MONTEZUMA Coins privately and create a new account for the new holder of the Coins. People can use their Visa or Mastercard debit cards to make purchases of MONTEZUMA Coins. They can exchange MONTEZUMA Coins on any of 500+ worldwide cryptocurrency exchanges in perpetuity, and they can make exchanges for other types of Cryptocurrencies, for any national fiat currency, or request a wire transfer or check by mail.

The Company has devised a plan to offer a critical solution in the marketplace. The first phase of the plan will enable the company to secure property, the first Montezuma Gold Mine in St. Gerais, Brazil, to start mining Gold, and to launch Montezuma cryptocurrency as a payment method and investment vehicle for customers.

The Company will also develop its offerings by providing:

- A B2B white label point of sale (POS) cryptocurrency processing solution (turnkey for third parties) with a central exchange for Montezuma or Partner-branded coins
- A B2B merchant services enterprise solution
- An ecommerce platform that allows users to create new cryptocurrencies based on Partner requirements

The B2B/B2C business model will allow the Company to generate revenue from initial setup fees, recurring monthly fees, and transaction fees that will never represent more than 1% of transactions. The revenue stream also includes development services, monthly gateway, and subscription fees.



In all of these ways, MONTEZUMA is truly signaling the advent of Smart Money.

## REFERENCES