



T4 TOKEN

The Token That Teaches



WHITEPAPER

TABLES OF CONTENTS

1.0 Introduction to the business and blockchain industries	01
2.0 Tokens, Cryptocurrencies, and Other Cryptoassets	03
3.0 Issues with traditional investment, asset management, and trading methods	04
4.0 How may blockchain utilities help to solve problems?	06
5.0 The Project: T4 TOKEN	08
6.0 T4 Centralized Cryptocurrency Exchange	09
7.0 T4 Investment	12
8.0 T4 DeFi Wallet	17
9.0 Objective:	20
Roadmap of T4T COSYSTEM	21
Tokenomics of T4T	22
10.0 General problems with blockchain and how to address them	23
Conclusion	26

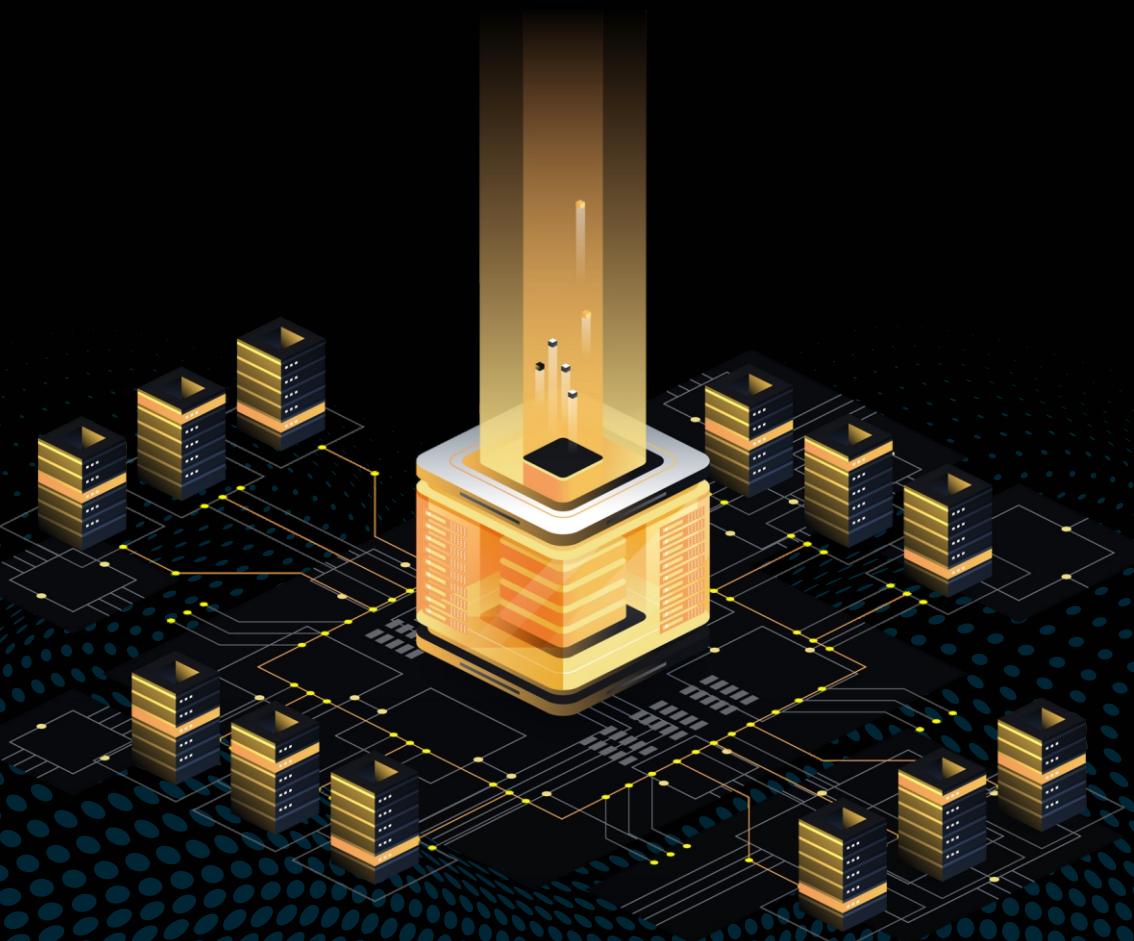


T4 TOKEN
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1.0 Introduction to the business and blockchain industries

Today, the web is evolving and expanding at an unanticipated rate and has recently received much attention. The entire world is focusing and concentrating on the Net to keep our lives simpler. All industrial machinery has been upgraded and directly linked to the web, enabling it to communicate with other systems. These systems can show the whole manufacturing process and make selections on their own. The fourth industrial revolution, often known as Industry 4.0, comprises the Internet of Things (IoT), analytics, and artificial intelligence, promoting the Industrial Internet of Things (IIoT). The most advanced features of the web cover all potential elements to enable the integration of technologically based trade in the business community. Blockchain version 4.0 helps the industry provide transparency and traceability, document immutability, and the trust of trade associations. Blockchain technology is currently being used in the supply chain.

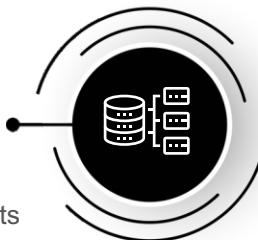
Daily, vast sums are transferred, and our global financial system serves billions of people. However, the system is rife with weaknesses, raising costs via charges and inefficiencies, friction through redundant and tedious documentation, and opportunities for deceptive behaviour. Every year, 45% of financial institutions, such as payment services, brokerage firms, and payment systems, become victims of financial fraud, compared to 37% of the overall economy, 20% of the professional services sector, and 27% of the technology industry. It is hardly surprising that regulatory costs continue to climb and remain a big concern for bankers. All of this raises costs, which are passed on to consumers.



Here are five essential concepts that drive the technology used in T4 TOKEN's 3-in-1 project.

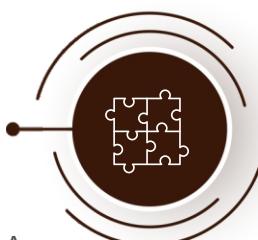
Autonomous Database

On a blockchain, each member has complete access to the information and its history. There is no central entity that controls the information and data. Without the requirement for an intermediary, each party may independently verify the legitimacy of its transaction partners.



Transparency in conjunction with anonymity

Anyone with system access may view each operation and its associated value. A blockchain node, or user, is recognized by an alphanumeric address. Users can choose to stay anonymous or reveal their identities to others. Transactions occur between blockchain addresses.



Computational Logic

Because of the digital nature of the ledger, blockchain transactions can be linked to computational logic and programmed. As a result, users may configure algorithms and protocols to initiate transactions between nodes automatically.



Transmission over peer-to-peer networks

Communication takes place amongst peers rather than through a central node. Each node holds and sends data to all other nodes.



Record Integrity

When a transaction is recorded in the database and the trades are updated, the entries cannot be altered since they are linked to every prior transaction history (thus the word "chain"). Several computational techniques and methodologies are used to guarantee that the record-keeping is permanent, chronologically organized, and available to all network users.

2.0 Tokens, Cryptocurrencies, and Other Cryptoassets

Cryptographic tokens are a set of rules that follow the protocols of a smart contract - the token contract. Each token has its blockchain address. To access these tokens, use a wallet programme that connects to the blockchain and maintains the public-private key linked with the blockchain addresses. Only the person who has the encryption key for that address may access the required tokens. As a result, this person might be deemed the token's custodian. If the token symbolizes an asset, the token owner can begin the token transfer by verifying with their cryptographic key, which generates a digital signature. If the token signifies an access right to the property of a third party, the token's owner can gain access the same way, creating a digital fingerprint.

Native tokens of cutting-edge public and permissionless Blockchains, such as Bitcoin or Ethereum, are part of the incentive structure that encourages a diverse collection of individuals to organize themselves behind a certain blockchain's goal. The Bitcoin network's native token has token administration configurations based on crypto-economic incentive mechanisms that regulate how Bitcoin transactions are verified, and new blocks are produced.

The development of "distributed Internet tribes" is enabled by these blockchain-based cryptographic currencies. Blockchain undermines traditional top-down governance systems by allowing for decentralized autonomous entities, as opposed to traditional corporations, which are structured at the top with many management layers (bureaucratic coordination) (DAOs). DAOs connect individuals through cryptographic tokens (incentives) and completely transparent software-written laws rather than legal corporations and formal contracts.

Tokens are an essential component of blockchain theory. Several public blockchain-based currencies.

Incentivize network construction and upkeep by allowing designers and "miners" to profit from network expansion, making networks into Marketplaces. Tokenization might usher in a seismic shift in the accessibility of investment while enhancing portfolio diversification and lowering administrative expenses.

Several fintech businesses are already researching techniques for gaining liquidity from ostensibly illiquid assets through tokenization and similar practices on private and public blockchain networks. Tokens also provide unique techniques of fundraising.



3.0 Issues with traditional investment, asset management, and trading methods

The traditional investment landscape, which consists of stocks, bonds, and mutual funds supplied by financial sector titans, does not naturally align with current society's ideals.

The following are the drawbacks of banking mechanisms that harm the financial system.



Accessibility

Banks are frequently closed on weekends. As a result, it is usual for consumers to encounter several challenges while attempting to complete important transactions on holidays. Furthermore, banks need consumers to be physically present to execute major transactions, which wastes time.



Inclusion in Finance

Traditional financial organizations use a range of marketing techniques. Some projects are reserved for specific groups and are not open to the general public. These groups are given benefits such as low-interest loans, longer payment terms, and lower interest rates. As a result, the systems become inequitable and lack financial inclusion.



Concerns About Security

Many mobile banking apps are vulnerable to hacking by specialists with the proper expertise. As a result, some people lose large sums of money from their traditional bank accounts. The technologies are also vulnerable to fraud and money laundering. These occurrences may lead to the loss of saving or investment money.



Transactions are slow and expensive.

Banks levy additional fees and taxes during transaction hours. During international transactions, authorized institutions frequently charge exorbitant transaction fees and taxes. These transactions are also time-consuming, especially for large quantities of cash.



Can Be Biased

As bank transactions and other services rely on account numbers and identities, they are vulnerable to bias. If there is a conflict with bank officials, the officer providing financial services may purposefully delay transactions.

Cryptocurrencies were designed to address issues inside conventional financial systems. As a result, they should work harder to create an efficient global financial climate. Already, blockchain is reshaping how investment managers analyze index data for various investment funds. The goal is to use distributed ledger technology to enable a single thread of immutable, real-time information from a database.

A variety of vendors Intermediation is essential in disseminating index data since it often includes several parties and transmission pathways. Blockchain has been shown in tests to increase data transfer speed and reduce mistakes that might occur when information such as business details and stock prices are manually entered. Major institutional investors are aggressively pursuing opportunities in this industry.



The Future of Asset Management

The time for doubting blockchain technology has long passed. Asset managers and the financial industry are progressively recognizing the benefits and potential of the technology. However, the emergence of blockchain poses a risk. It enables direct communication between the parties involved in a transaction without the additional expenditure and dependence on a third party, allowing non-traditional competitors to participate.



4.0 How may blockchain utilities help to solve problems?

Blockchain has the potential to disrupt a wide range of sectors. The following are two key sectors now seeing a direct influence from cryptocurrencies and blockchain technology. Additionally, how blockchain simplifies complicated issues is highlighted.

Financial and gaming sectors.

4.1 financial services

Every day, the financial services sector experiences millions of transactions totalling billions of dollars, with privacy, transparency, and cost-efficiency being top priorities. Cybercrime affects 45% of financial intermediaries every year, including payment services, stock markets, and money transfer services. Blockchain technology has grown in popularity because of its inherent benefits in addressing secure, transparent, and cost-effective trade flows. It is the invention that began with bitcoin and other digital currencies and has now spread to nearly every business.

The benefits are as follows:

Faster stock market settling

Major stock exchanges such as the NASDAQ and LSE are investigating the possibilities of blockchain to provide near-instant stock settlements by lowering transaction time and operating costs. It automates compliance with smart contracts while increasing security and transparency.

Asset Administration

Blockchain technology automates difficult and time-consuming operations. The distributed ledger idea enables cross-border trade and settlements, as well as cost reduction, increased data accuracy, and reduced process delays. It exposes you to mistakes, fraud, and misunderstanding during the transfer of assets between parties.

Efficient payments

Blockchain technology can increase payment transparency, convenience, trust, and privacy while lowering costs for financial services businesses and users.

Blockchain saves all parties involved a substantial amount of both money and time. It has also eliminated the need for middle and back-office workers because payments are handled promptly.

Processes for compliance improvement

KYC-chain and other blockchain services assist financial institutions in streamlining their KYC procedure. It offers real-time and quick KYC updates to banks, eliminating duplication of labour and enhancing confidence. Blockchain technology automates client identification by offering a single digital source of identity and other information that enables the seamless interchange of papers between banks and other sources. It results in automatic account opening, lowers costs, and ensures the privacy of legally essential data.

Insurance claim management that is fair and devoid of fraud

The insurance business has been steadily reaping the benefits of blockchain technology. Smart contracts enable the insurance business by automating reimbursement sorting and processing. Cross-industry data exchange, simple access to client information, and centralized customer verification are all helping to improve and eliminate fraud in the claim settlement process.

4.2 gaming industry

Blockchain has a bright future in the gaming sector. Blockchain gaming gives participants total ownership over the digital products they earn or obtain due to their willingness to participate in the games. Even if participants pay actual cash for their financial products in traditional games, if the server is ever down, they will lose access to them. The revenue and the game assets would remain the publisher's or developer's property.

Meanwhile, blockchain game players maintain complete control of their digital assets, enabling them to freely trade them with most other players, trade them for real money, and even use them across many game worlds.

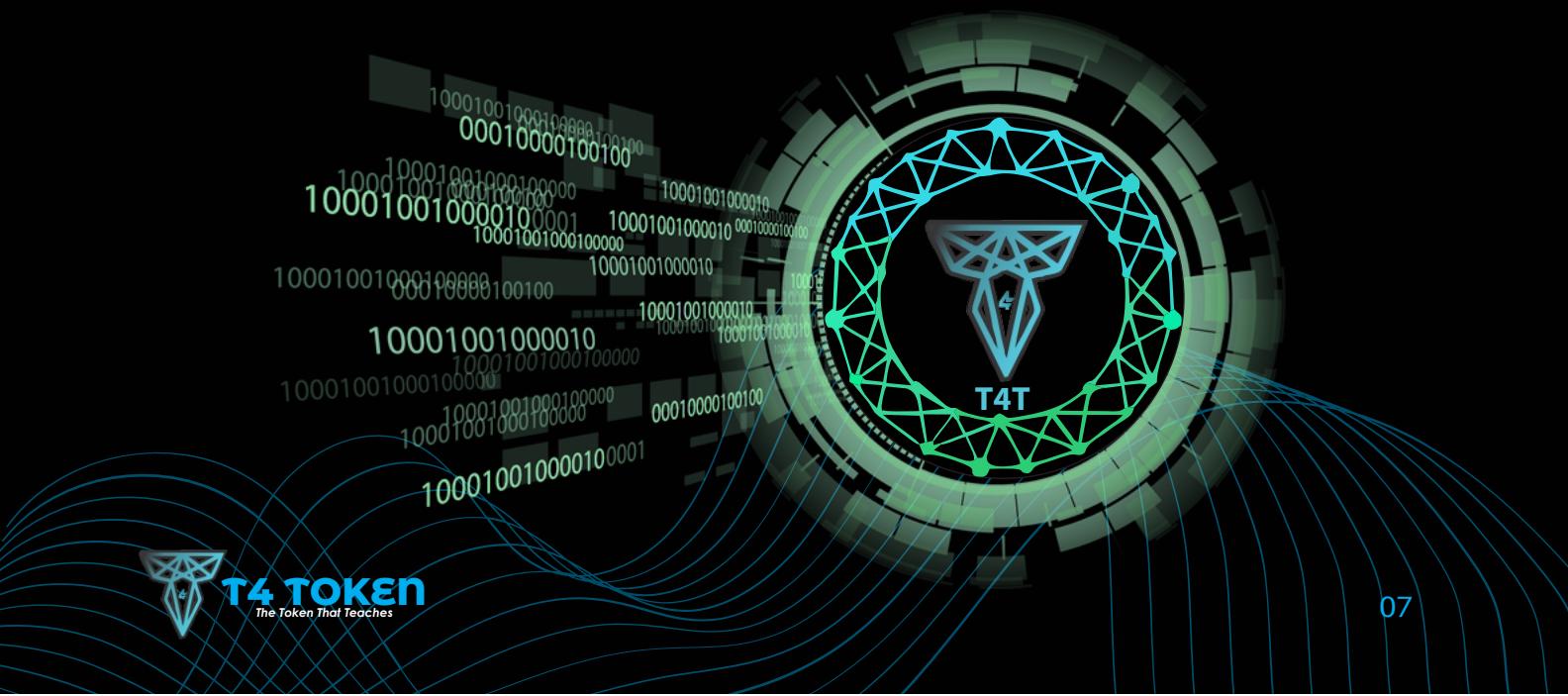
So, blockchain games are produced with blockchain-based or stored on the blockchain so that the entire cluster of systems playing the game maintains a copy of it rather than just one entity. To achieve this, we'll need a Smart Contract, a type of digital contract regulating actions on the blockchain.

Unsurprisingly, gaming is among the most lucrative and famous blockchain applications. Despite its link with Bitcoin and Ethereum, blockchain is presently the cornerstone of the NFT trade. The production of digital assets and the simplicity with which they may be sold and collected is one of its most important uses.

Blockchain technology has previously been used to monitor in-game assets such as weapons, skins, and achievements. These assets cannot be hacked or altered in any manner. Most of these assets are valuable not just in-game but may one day be acquired and sold on an external Marketplace, like an NFT .

Due to considerable money and a growing incentive based on public demand, blockchain seems likely to become a common element among internet gaming campaigns from various sites in the future.

The most important blockchain applications are wallets, cryptocurrency exchanges, and NFT Marketplaces.



5.0 THE PROJECT: T4 TOKEN

Our project T4 Token is a futuristic project, unlike any other cryptocurrency project. The 3-in-1 project T4 Token includes Cryptocurrency Exchange + Cryptocurrency Investemtn + DeFi Wallet. As the Name implies : T4 = “**The Token That Teaches**” We have implemented a System that Teaches you and also pays you to learn at the same time.

T4 Token will be the ideal exchange for any fiat-to-cryptocurrency transaction as it supports most currencies and all countries. The Investment is to help investors use their capital in making more money by investing in other crypto Projects, Trading in Futures and also investing in Real Estate. The project includes a high-tech and trustworthy non-custodial wallet created for new users to buy, store, and sell assets.

Furthermore, the underlying paragraphs discuss the details of individual services offered by T4 Token. You will learn user benefits, utilities, operational processes, UI, security protocols, and other specific features of the projects. Kindly follow.

T4 TOKEN ECOSYSTEM IS GOVERNED BY T4TN TOKEN

T4 TOKEN



CENTRALIZED
CRYPTOCURRENCY
EXCHANGE



CRYPTOCURRENCY
INVESTMENTS

DEFI- WALLET

SMART CONTRACT ADDRESS OF T4TN

Please be patient with us, this will be implemented when token is wrapped up..

6.0 T4 Centralized Cryptocurrency Exchange

As digital currencies are typically marketed as "decentralized," the idea of a "centralized" exchange may be deceptive to some investors. What does it imply for an exchange to be "centralized," and why are centralized exchanges so crucial to the success of the bitcoin sector as a whole?

A centralized cryptocurrency exchange is a trading platform for digital products such as bitcoin. Since blockchain development solutions do not monitor and safeguard the operations on your behalf, a third party does so on your behalf. Centralization is the process of enlisting a third party to assist with transaction processing. Both purchasers and sellers have faith in this third party to handle their assets. It is a common occurrence when people entrust their money to a bank. Before enjoying the exchange's features, you must provide your personally identifiable information for verification. Alternatively, you must provide the crypto exchange with your business information for account validation if you are a firm. When it refers to cryptocurrencies, typically held in digital wallets, forgetting a wallet's password can result in the loss of tens of thousands of dollars worth of digital money. The centralized cryptocurrency exchange will not permit this, as it safeguards the assets of each investor. Your withdrawal limit will increase as you provide more data to these exchangers. Verified users of such platforms may simply contact the exchange's support staff in the case of a technical problem or if they miss their password.

Furthermore, T4 Centralized Exchange is a platform for acquiring, offering, and trading cryptocurrencies, and it is a vital part of the burgeoning blockchain ecosystem. Exchanges provide a user-friendly interface that provides access to various digital assets. We provide a non-custodial wallet, so you can only begin a transaction; thus, you must remember your private key.

When first investing in cryptocurrencies, traders frequently encounter a selection of controlled exchanges.



6.1 T4 Finance against conventional exchange and rivals?

Friendly UI and straightforward platform supporting quick operations.

An additional layer of trust and security. Because T4 is a controlled exchange, the businesses' management is responsible for their client's assets.

Likewise, functionality is a benefit. With T4 Token, you may use margin trading, investment management tools, and other advanced order types to better your trading.

The central exchange of T4 does not save your private keys. It implies that the DeFi wallet owner must authorize every transaction.

6.2 Key elements of T4 Centralized Exchange

Unlike other crypto exchanges, T4 go offers a wallet that a third party does not hold. All transactions are conducted on a private, secure network using predetermined, immutable protocols. The T4 Centralized Exchange is accessible in all countries and supports most global currencies. Users can sell, purchase, or auction their tokenized assets securely. The platform is intended to make the UI as user-friendly as possible for improved application accessibility and performance. T4 financing offers a hotline that is available around the clock. T4 Centralized exchange offers blockchain investors a crucial service. The contact centres of our exchanges are staffed with customer service representatives trained to intuitively explain cryptocurrency's intricacies to traders. Additionally, T4 centralized exchanges offer custody services. It indicates that the company has a dedicated infrastructure for storing digital money. The exchanges provide extremely safe digital vaults. Upcoming services will also provide services for offline storage of digital currency on specialized hardware. These services are quite advantageous to investors who are anxious about investment security.

T4 Token is accessible to Institutional Clients: Several institutional investors desire bitcoin investments for diversification purposes. However, they seem unable to do so since their laws and regulations prohibit them from doing business with untrustworthy parties. For such businesses, T4 centralized exchange is crucial since we provide the sole user-profitable exchange option.

6.3 Operational procedure

When you create an account on a cryptocurrency exchange, you may buy and trade BTC, ETH, LTC, DOT, and DOGE, among others. On the T4 exchange, you may acquire cryptocurrencies using fiat currencies such as the U.S. dollar or swap one kind of cryptocurrency for another.

The more probable a service is to provide a variety of cryptocurrencies, the larger and more well-established it is. You may want to verify that your preferred cryptocurrency is supported before creating an account.

You may also convert your cryptocurrency back to fiat money, keep it in your wallet for future transactions, or use it as cash.

6.4 How do you trade on a cryptocurrency exchange?

To start trading, you must fund your exchange account, often known as a wallet. Then, you may check the trade values of several cryptocurrencies. Note that the exchange does not set the prices; the market dictates them, and T4 centralized cryptocurrency exchange reports up-to-the-minute pricing, but there may be modest price variations between exchanges due to the decentralized nature of cryptocurrencies.

Then, you may put a buy order to acquire litecoin, ethereum, etc., and your purchase will be entered into the order book alongside other buy and sell orders.

6.5 Security and safety

T4 is a centralized exchange, which gives the T4 cex project further credibility.

Several are explained in detail below:

Protects from scams: The whole blockchain industry exists online. Transactions sometimes entail the use of complex language, which makes inexperienced investors uneasy. In addition, the absence of a centralized authority to give legitimacy renders the transactions dangerous and unclear. Investors in cryptocurrencies have had their fair share of controversies. To protect themselves from such scandals, conservative investors prefer to conduct business using a trusted middleman like T4Token. In this context, our centralized exchange services are considered favourably. Investors believe that employing the services of T4 exchange may avoid controversies since our firm has a physical presence and is governed by federal laws.

6.6 Future Prospects

Our vision is to increase trading traffic through methodological plans. Our expert team of developers consistently strives to teach newer strategies to offer holistic growth to the T4 Crypto Exchange . We understand that market is flooded with speculators who are educated about cryptocurrencies but are interested in investing in futuristic technology. This lack of education regarding cryptocurrency exchanges makes naive investors prone to fraud. We envision amending it by producing educational materials for the general crowd. It can support them in building the foundation to start acquiring or selling crypto-assets more mindfully. With consistent R & D to expand our market capitalizations and transaction volume, the T4 exchange will be the best crypto exchange for individuals, corporations, and governments globally.



7.0 T4 Investment

Cryptocurrency investment is an exciting and potentially lucrative opportunity for those interested in the fast-paced world of digital assets. It offers the chance to participate in the rise of a revolutionary new financial technology, and to potentially earn significant returns on investment.

Cryptocurrencies are digital or virtual currencies that use cryptography for secure financial transactions. They are decentralized, meaning they are not controlled by any central authority like a bank or government. The most well-known cryptocurrency is Bitcoin, but there are thousands of others, including Ethereum, Litecoin, and Monero.

One of the main attractions of cryptocurrency investment is the potential for high returns. Many cryptocurrencies have seen significant price increases over the past few years, and some investors have made substantial profits as a result. However, it's important to note that the value of cryptocurrencies can be highly volatile, and investing in them carries inherent risks.

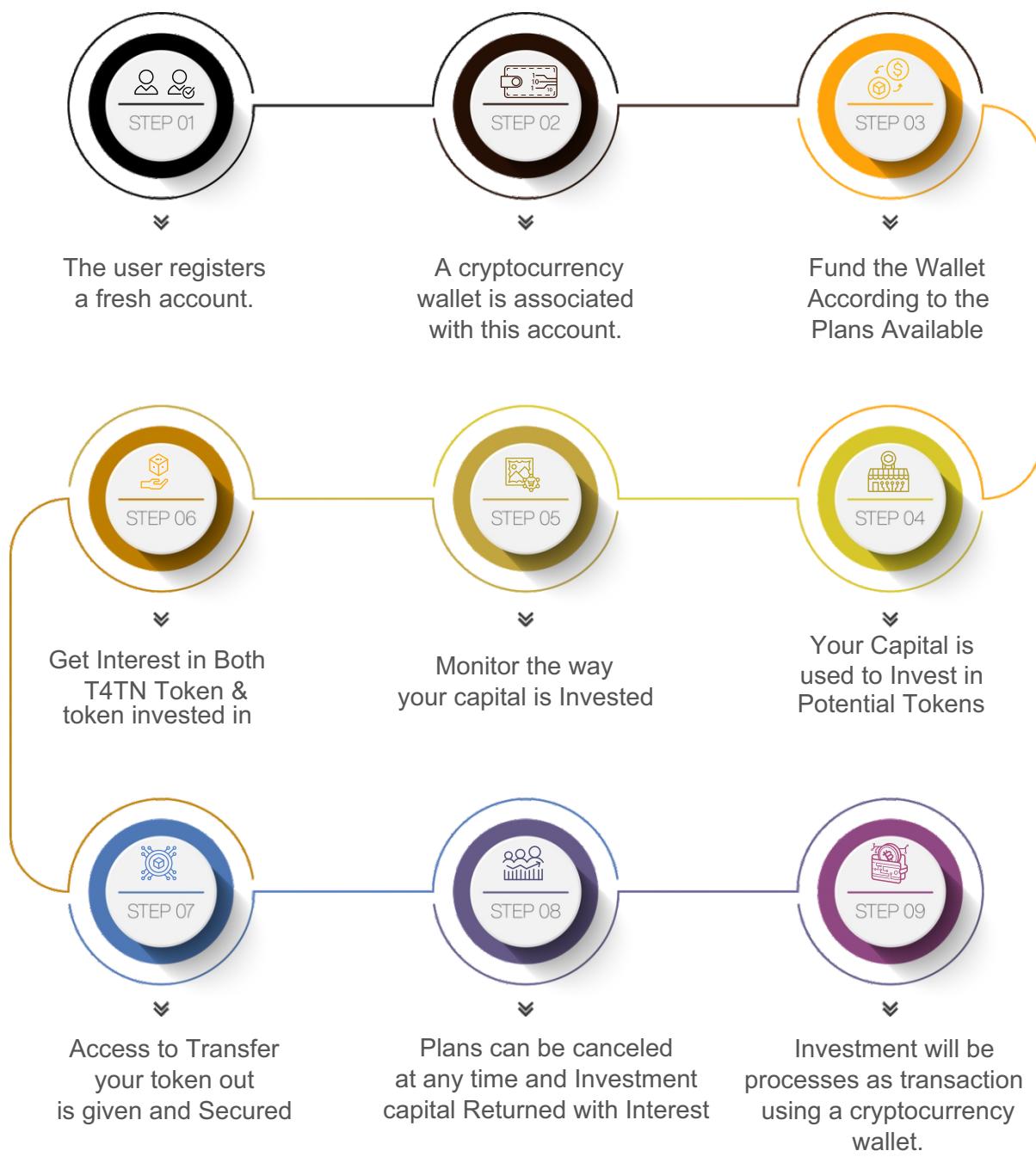
Another attraction of cryptocurrency investment is the opportunity to participate in the development of a new financial system. Cryptocurrencies have the potential to revolutionize the way we think about money and financial transactions, and early investors have the chance to be a part of this transformation.

However, it's important to do thorough research and consider all the risks before investing in cryptocurrency. It's also crucial to diversify your portfolio and not to invest more than you can afford to lose.

Overall, cryptocurrency investment can be a thrilling and potentially lucrative opportunity, but it's important to approach it with caution and due diligence.



Here are the steps that illustrate how the T4 Cryptocurrency Investment functions:



Overall, cryptocurrency investment involves choosing a cryptocurrency exchange, setting up an account, purchasing cryptocurrency, storing it securely, and monitoring and managing your investment. It's important to do thorough research and consider the risks before diving in to cryptocurrency investment

7.1 Advantages of T4 Cryptocurrency Investment

There are several potential advantages to investing in cryptocurrency



Innovation

Cryptocurrencies are a relatively new and rapidly evolving asset class and investing in them can allow investors to participate in the development of a new financial system



Potential for High Returns

Many cryptocurrencies have seen significant price increases over the past few years, and some investors have made substantial profits as a result. While the value of cryptocurrencies can be highly volatile, there is the potential for significant returns on investment.



Accessibility

Cryptocurrencies can be bought and sold on Exchanges around the world making them easily accessible to a wide range of investors. In addition, many exchanges allow users to buy cryptocurrency with fiat currency (e.g. US Dollars) or other digital assets, making it easier to get started with cryptocurrency investment.



Decentralization

Cryptocurrencies are decentralized, meaning they are not controlled by central authority like a bank or government. This can give investors more control over their assets and reduce their reliance on traditional financial investment.

8.0 T4 DeFi Wallet

T4 Token is exceptionally skilled at creating an excellent environment for cryptocurrency novices. The user interface eliminates most complications and guides the user through several technological issues. T4's Non-Custodial Wallet reflects the "less is more" mentality.

The wallet facilitates simple integration with the remainder of T4's products. Instead of copying and pasting addresses across programmes, users may connect their wallets directly to their accounts. It permits the non-custodial wallet to communicate with the custodial wallet. When transferring funds from one DeFi wallet to another, users may now pick more user-friendly destinations, such as "T4 DeFi Wallet" and "T4 Crypto Exchange ."

From a beginner's point of view, the T4 DeFi wallet is a suitable beginning wallet. It offers all the fundamental functions and a few complex ones that demand extra comprehension to operate.

8.1 Comparing a Traditional Crypto Wallet to a DeFi Wallet Without a Custodian

DeFi (Decentralized Finance) has given wallet users more control over their cash, granting them greater autonomy. In the conventional centralized banking system, it was impossible.

Here are a few important distinctions between a Non-Custodial DeFi wallet and a conventional cryptocurrency wallet:

The owners of DeFi wallets can act as their banks, unlike standard crypto wallets are managed by centralized agencies.

Traditional crypto wallets could lack a few functionalities concerning DeFi platforms or exchanges; however, DeFi wallets can be readily linked with several DeFi platforms and exchanges.



The owners of decentralized and conventional crypto wallets can access respective digital assets using their private keys.

8.2 Principal Elements of a Decentralized Cryptocurrency Wallet

Anyone interested in investing in cryptocurrencies must be conversant with the necessary elements of DeFi wallets, including:

Use case: Users using Non-Custodial DeFi wallets retain full control of their crypto assets since they do not provide their private key information to a third-party custodian.

All cryptocurrencies may be kept in one location: All DeFi wallets are driven by smart contracts and can store all forms of crypto assets, such as coins and dApp tokens.

Ease of exchange: DeFi wallets' built-in capabilities let users combine their wallets with other platforms and conduct token swaps with their clients without difficulty.

Compatibility: DeFi wallets are compatible with most crypto networks and exchanges, and they can operate easily on mobile devices.

Users of the DeFi wallet can use their private keys to open the wallet while conducting transactions and securing the transactions.

8.3 Utilities of T4 DeFi wallet

T4 TOKEN will offer a non-custodial wallet that provides access to a comprehensive spectrum of DeFi services.

Characteristics of DeFi WalleT

Swap over 300 tokens across several chains, including Ethereum, BSC Chain, Polygon Networks, and Solana. Using the in-app bridging function in T4 DeFi wallets, you can transfer digital assets across chains, including Cronos.

You can easily examine your NFTs , distribute them on social media, and learn about their uncommon characteristics. The T4 wallet supports many forms of NFTs across multiple blockchains.

Store Any Cryptocurrency; Gain Complete Control of Your Cryptocurrency and Keys. Easily manage 700+ tokens across 15+ blockchains, including BSC Chain, Polygon Networks, and Ethereum.

Import your current wallet with a 12-word, 18-word, or 24-word recovery phrase.

Send & receive any Tokens; Send and receive cryptocurrencies at your specified confirmation speed and network charge.

Our ETH Gas Meter provides real-time gas cost and transaction speed updates.

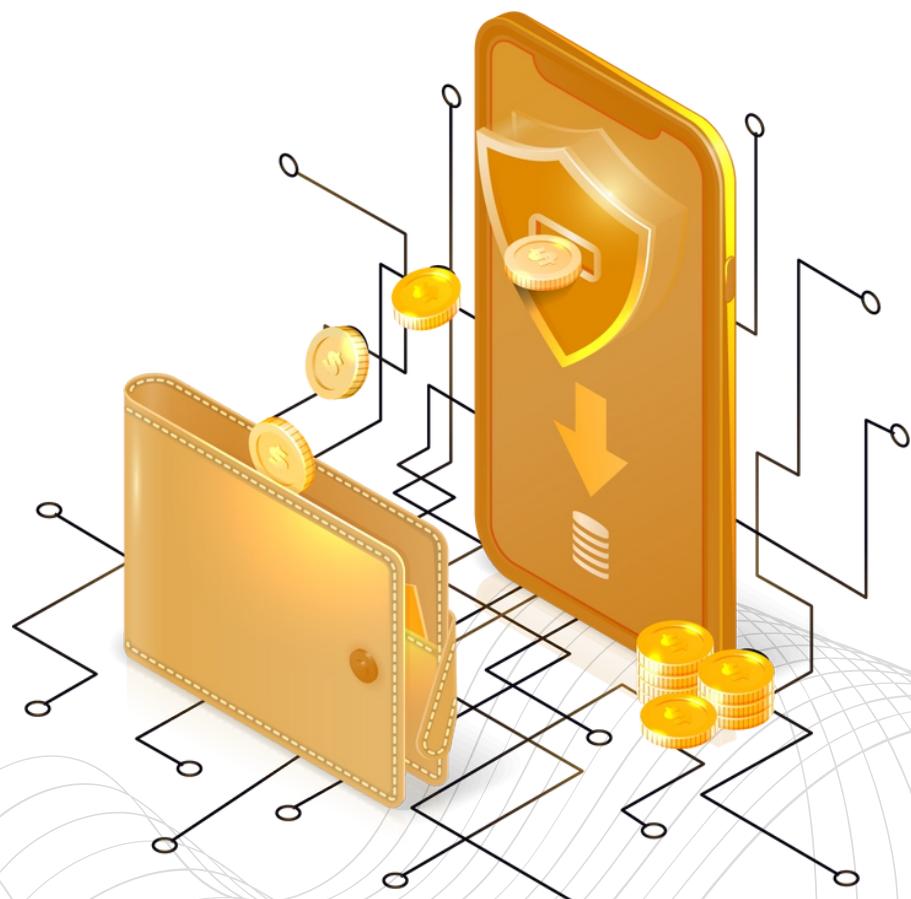
8.4 Dependable and secure characteristics

Because the T4 DeFi wallet is non-custodial, you retain full control over your cryptocurrency. The wallet requires you to write down a complex password, which you should save in a secure vault. The notion that the wallet requires you to do so demonstrates a commitment to user experience and the safety of user cash.

When disposing of a device, no traces of the digital wallet must remain in memory. Advanced hackers could be able to take your money. That is why the wallet offers the option to delete any evidence that the account existed manually. Use the "Delete wallet from device" menu option to uninstall the wallet from any gadget. To achieve this, you must enter portions of your 12-word phrase to demonstrate that you have backed up your cash. If you did not have a backup of your password and lost your wallet, you could lose your investment permanently. Before deleting the bank account from your smartphone, the programme verifies that you've written it down, which is a positive feature.

8.5 Future possibilities

T4 will look to explore all major functionalities that can be integrated into T4 Finance DeFi wallets. We already have payment, staking, and lending facilities, but we understand newer utilities will not be uncommon in the blockchain ecosystem. Therefore, we intend to follow and connect more upgraded features in the future.



9.0 Objective:

Cryptocurrency has the potential to democratize finance by establishing a real peer-to-peer means of trade that is not subject to government takeover.

The primary benefits of blockchain are decentralization, cryptographic protection, transparency, and data integrity. It enables information to be validated and value to be transferred without the need for a third-party authority. Instead of a single type of blockchain, the network is built in various ways to fulfil a certain use case's aims and commercial demands.

The conventional banking system needs a complex structure to reach a market. Before the banking industry may permeate a geographical region, for example, physical offices, ATMs, and other similar infrastructure must be in place. It, however, is not exactly the case with digital currencies. Cryptocurrencies demand nothing but a basic internet connection to facilitate consumers in completing money transfers. As a result, Bitcoin has enormous potential to expand financial inclusion in diverse corners of the world.

Our goal is to promote blockchain and make cryptocurrency accessible to everyone worldwide. We comprehend its importance and the benefits it provides. It can reshape the investing, finance, gaming, and other sectors. We are motivated to educate individuals about the following advantageous qualities that can have a good influence on an individual's financial situation.

- | | |
|---|---------------------------------------|
| 1. Private Transactions | 8. Quick settlement and low fees |
| 2. Comparatively Inclusive Financial System | 9. Rapid Industry Development |
| 3. Diversification of Investment Portfolios | 10. Relative Safety |
| 4. Flexibility | 11. Simple Transactions |
| 5. Hedge Against Inflation | 12. Get Paid While Learning |
| 6. Markets are always open | 13. The Prospect of Excessive Returns |
| 7. Payments Made Across Borders | 14. Transactional Freedom |

These fantastic advantages inspire us to reach out to more consumers who can benefit from T4 Token's consistent earnings and asset diversification stream.

ROADMAP OF T4T ECOSYSTEM

Q4_ 2022

1. Foundation and Selection Of The Team Members
2. Website Development
3. Smart Contract Integration
4. Whitepaper Development
5. Tokenomics

Q2_ 2023

1. T4TN Listing to Major Global CEXs
2. Organizing the BlockChain Summit in UAE
- 3. Multi-chain Bridging Development of T4T**
4. BETA TEST OF SPOT & FUTURES EXCHANGE

Q1_ 2023

1. Project launch
2. Marketing Partners
3. Airdrop Campaign Launch
4. PancakeSwap Listing with Liquidity
- 5 CoinMarketCap and CoinGecko Listing
- 6 Listing of T4TN to other 50+ Portals
- 7 New Technology Partners

Q3_ 2023

1. Fully Fledged Cryptocurrency Exchange Launch (Spot & Futures)
2. Adding up to 200+ Coins/Tokens
3. BETA TEST OF CRYPTO INVESTMENT

Q4_ 2023

1. CRYPTO INVESTMENT Launched
2. Development Of CRYPTO INVESTMENT WALLET
3. BETA TEST OF DEFI- WALLET

Q1_ 2024

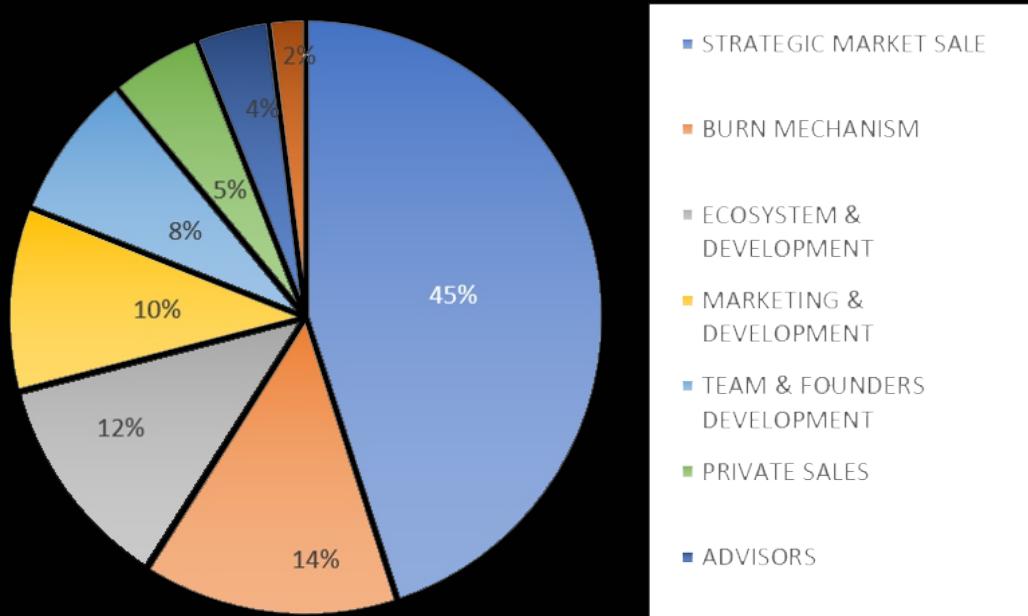
1. Defi- Wallet Launch
2. Second Reward System to Wallet
3. Swap and Wallet Extension Development
- 4. COMING SOON**

TOKENOMICS OF T4TN

TOKEN NAME: T4 TOKEN | TICKER: T4TN | NETWORK: BINANCE SMART CHAIN_BEP20

TOTAL SUPPLY OF THE T4TN TOKENS_75,000,000

45% STRATEGIC MARKET SALE	33,750,000
14% BURN MECHANISM	10,500,000
12% ECOSYSTEM RESERVE	9,000,000
10% MARKETING & DEVELOPMENT	7,500,000
8% TEAM & FOUNDERS DEVELOPMENT	6,000,000
5% PRIVATE SALES	3,750,000
4% ADVISORS	3,000,000
2% AIRDROP AND GIVEAWAYS	1,500,000



10.0 General problems with blockchain and how to address them

Blockchain system structure is adequately characterized by its name. Its primary component is a series of blocks that hold data in chronological sequence. It uses distributed ledger technology (DLT), which implies that the chain is recorded in every node linked to the blockchain rather than in a single central device.

As the blockchain ecosystem grows and new use cases emerge, organizations across all industries will confront a complex and sometimes controversial set of challenges and new dependencies. In the following paragraphs, we will discuss the common issues investors and businesses encounter using blockchain technology. Along the way, we reviewed best practices that can assist firms in resolving some of the biggest issues confronting the sector today.

Adoption failure

The blockchain ecosystem requires widespread adoption to function well. Track-and-trace features in distribution networks, for example, would necessitate not only an organization's adoption of a blockchain network or those of its suppliers. However, according to experts, just 29% of firms are piloting or have completely adopted blockchain. Without widespread acceptance, blockchains' usefulness and scalability will be restricted.

Lack of skills

Blockchain is still a young technology, and the expertise required to create and apply it is few. To address the skills gap, enterprises may adopt blockchain as a service (BaaS), which allows them to reap blockchain's rewards without spending much on the technical knowledge required. Users will also need to understand how to run smart contracts (which utilize the blockchain to automatically perform particular activities whenever the contract's requirements are satisfied). Still, they will not need the technical expertise of distributed ledgers. BaaS can lower the blockchain skills gap.

User confidence

The third main barrier to widespread deployment is a lack of faith among blockchain users. This challenge is divided into two parts: Businesses may not trust the technology's security and other participants on a blockchain platform.

Every blockchain activity is considered safe, private, and verifiable. Even though the network is decentralized, there is no centralized entity to confirm and verify the transactions. The consensus mechanism that generates universal agreement on the current state of the public ledger for the whole network is a critical component of any blockchain network. It assures that each new block contributed is the only version of the facts agreed upon by every blockchain node. Private blockchains with no unknown users have gained higher confidence among business executives.

Financial means

According to researchers, the fourth hurdle to mainstream blockchain implementation is a lack of funds. A closer look at this obstacle reveals that it is linked to a general lack of organizational understanding and knowledge of blockchain. We've seen that when people become more aware of new technologies, their ability to create a strategic plan for their adoption improves effectively. It will also be true for blockchain, given that proponents focus on developing a business argument that shows how the advantages of the innovation will outweigh the resources required for deployment.

As more enterprises use blockchain, many will design their systems with unique qualities (blockchain technology versions, governance rules, consensus models, etc.). These distinct blockchains do not interact, and there is no global standard that allows various networks to connect.

The capacity to exchange, see, and access information across multiple blockchain networks without the requirement for an intermediate or central authority is an example of blockchain interoperability. Lack of compatibility can make broad adoption nearly difficult.

Interoperability

Interoperability for blockchain is vital in a post-pandemic corporate environment where cooperation across functions and with suppliers and consumers is essential. It is the only method for businesses to maximize the value of their blockchain projects properly. The good news is that there has been an increase in interoperability initiatives aimed at bridging the gap between various blockchains during the last year. Many of them are designed to join private networks or public blockchains. Such technologies will benefit corporate executives in the long run more than previous methods that concentrated on distributed ledgers and cryptocurrency-related tools.

10.2 How T4 TOKEN is addressing blockchain issues?

As we know, T4 TOKEN has three projects under its umbrella. T4.TOKEN has integrated strategies in individual projects to eliminate key challenges blockchain organizations face. Each project is featured below with its special benefits that make T4.finance unique and efficiently operable:

T4 Centralized Exchange:

- Regulated Cryptocurrency Exchange
- Fiat to crypto transactions, and vice versa.
- User-friendly functionality
- Reliable and insured exchange
- Zero-transaction fee
- Custody of digital assets
- Decreased hacking risk feature



T4 Cryptocurrency Investment:

- Potential to High Returns
- Decentralization
- Accessibility
- 24-7 helpline
- Accept multiple payment methods
- Innovations
- Ability to Withdraw out of an Investment



T4 DeFi Wallet:

- Non-custodial wallet
- Your private key is only yours
- Supports 300+ tokens for swapping
- Deposit multiple forms of NFTs and share directly on social media
- Store any crypto asset and manage 700+ tokens
- Supports 15+ blockchains
- Import existing wallet
- Send and receive tokens from anywhere, anytime
- ETH meter helps track gas charges in real-time



Furthermore, such features are uncommon in a single project. It proves that it will be a valuable tool in the future. It would be naïve to suggest that these blockchain difficulties do not pose substantial impediments to adoption. However, in general, many of blockchain's main obstacles are typical of any new technology's growing pains. Blockchain supporters will need to persuade their businesses to take the types of risks, develop the kinds of connections, and undertake the kinds of choices customary in other business sectors when presenting the financial model for adoption.

CONCLUSION

Blockchain technology can influence every aspect of recordkeeping, including the procedures for initiating, processing, authorizing, recording, and reporting transactions. Business strategies and procedures can affect back-office tasks such as the processing of taxes and financial reports.

T4 Token is a new financial technology that threatens the conventional banking system. With its innovative cryptocurrency service platform combining three functions into one, it plans to promote blockchain adoption globally. A centralized cryptocurrency exchange, a DeFi wallet service, and a Cryptocurrency Investment are the three services that T4 provides.

Holders can use it as a financial tool to earn money, exchange money, or store digital assets. The Three platforms that make up the T4 project each have their distinct design that encourages a highly engaged user-platform experience.

At the moment, many stock exchanges worldwide are conducting tests of a blockchain platform, making it possible to issue and trade private securities. In addition, several different banking groups are mulling over possible applications for trade financing, international payments, and other financial procedures.

Given that all companies keep records of information and must contend with the difficulty of settling differences in data with their partners, blockchain technology possess the capacity to be of use to all parties. Adopting T4 Token will transform corporate procedures and outdated legacy tools that are difficult to manage.

Through blockchain technologies, T4 Token hopes to improve our world and the lives of all people, especially the less fortunate. It foresees a future in which governments and companies are more effective, efficient, and responsive – and where individuals within society are the principal beneficiaries of these improvements.

The organization places high importance on innovation and disruption done on purpose. It values the global blockchain community's expertise, capabilities, and excitement. In addition, T4 is committed to working closely with the global blockchain community and aggressively promoting the community's initiatives. The organization is excited about entering into many strategic alliances to accomplish its goals that are focused on the client. Other blockchain associations, governmental bodies, non-profit organizations, corporations, and people are all welcome to participate.

