Monet Whitepaper

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<u>All details are subject to change</u>

Problem Summary:

Imagine you spent 5 entire years building up a YouTube channel. You started small. You struggled to get viewership. Through thick and thin, you eventually achieved the attention of thousands to millions of fans worldwide. The content you put out was unique, entertaining, and authentic to who you are as a content creator. Each view, henceforth, brought you a steady income from ad revenue and sponsorships. You were finally free to turn this YouTube hobby into a full-time job.

Out of nowhere, YouTube updates their monetization policies, which sends all that potential revenue down the gutter. Why? Because you said "fuck" in the first 5 minutes of your video. You voiced an "unwanted" opinion or "misinformation". Now you have to compromise and sunder the creative vision you had for your channel to the millions of fans that subscribed to you, which you may be risking losing many of those same fans.
You have to work harder to score sponsorships, agree to pesky contracts potentially written in cryptic legalese that could financially harm you if you're not careful. You have to shill yourself out to companies you don't honestly care for (how many people who sponsored "Raid Shadow Legends" actually play the game?). Your YouTube career was already a full-time job before these new threats to your career, and now you have to push out more effort to stay financially secured.

Let us shift perspective. What if you're a business who is looking for an advertising solution. You're able to contact someone on YouTube to sponsor your content. Things go well at first. Your products are selling much more thanks to that content creator. Then out of nowhere your HR department reports a major influx of complaints from Twitter asking you to cancel your sponsorship for this YouTuber. Bullishly, you agree to terminate the contract, fearful that his image will tarnish your business.

Demonetization, not just from YouTube, can cost creators thousands to millions of dollars annually. Likewise, businesses fear the association that comes with sponsoring content creators, especially those who make "spicy" content. Why put up with this nonsense when this can be easily solved thanks to technology?

**Solution: Anonymous Advertising**

Have a favorite drink, restaurant, or any other product you would swear your life on, that you could easily pull millions towards if they sponsored you? It's a shame that they don't.
With **Monet (MTZ)** you can be rewarded through our smart contract system for sponsoring products you genuinely enjoy!

Businesses that sign onto our system will be able to host their products through our web app. As a content creator, you can select links to different products or services you like. Promote that product using an M-Link and it will generate **Monet tokens** to your crypto wallet for every unique click!

Example:
You wish to advertise the following:
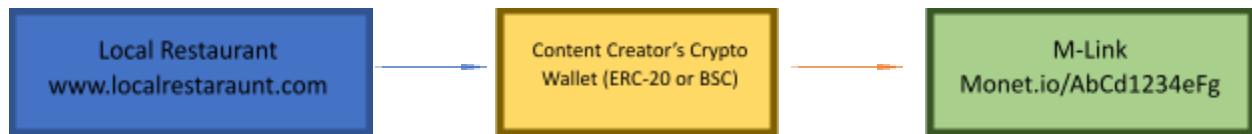
M-Links will be generated based on the crypto wallet address. Each unique click will grant MTZ from the supply to the creator's crypto wallet. The amount of MTZ granted per click will be dependent on it's relative value to Bitcoin, Ethereum, and the USD. Holders of MTZ may also increase per-click rewards by staking their Monet into any business link.

It's easy to create bots to click these links which may disrupt the value of Monet. To prevent this, the reward for the click will first identify a unique IP address was used. Then, Monet will use Captcha which will be enabled on Monet generated links, or M-Links.

Why invest in Monet?

Stakeholders will be able to support both their favorite internet content creators, as well as their favorite companies. As a holder of MTZ, you have more power to influence the advertising landscape without the intrusive nature of ads. Instead of being sold on an ad, you're being sold based on your experience with those goods and services. You can use your MTZ to support quality products and services, and you can use the Monet app to help *monetize* your favorite content creators.

You will also be able to stake your MTZ into various Business Links, which will increase the Click Value of those business links, rewarding Content Creators even more! Staking will also reward you with interest in MTZ in return. A win-win for everyone!

Monet's ad solution also helps businesses in an authentic promotional environment. Content creators will be free to advertise products they deeply believe in.

Business Incentives:
Why should your business sign up to the Monet platform?

1. Freedom from Association:

Businesses who sign on to promote their products through Monet free themselves of associating with their clients. Businesses will generate M-Links to whatever products or services they want to direct customers to using their Business Links (URLs). Internet content creators will use those links and place them on their channel for their audience to view and browse, driving more and more traffic to your website!

2. Boosting Promotion

Stakeholders of MTZ will be able to boost your Business Links to reward Content Creators even more. If people really like your products or services, you should expect to see more traffic and promotions driving even more customers to your business!

3. No Messy Sponsorship Contracts

Sponsorship deals can get messy. This platform will alleviate legal agreements with sponsorship clients. Instead of writing up a unique agreement for every content creator, you instead agree to our platform's terms and services and you'll be able to advertise with more freedom.

4. Free Advertising!

That's right! It is completely free to sign up to our platform! You can post a link to your company's website and allow any internet influencer to use a generated M-Link which they may use to advertise your website.

Definitions

Monet – Name of the Token

MTZ – Symbol for Monet

Content Creator (CC) – Person who utilizes an M-Link to generate MTZ to their ERC-20 wallet.

Stakeholders – People who own MTZ

Business Link – Raw URL a business uses to tie to an M-Link

M-Link – Proxy link used to generate MTZ for a Content Creator. Link points to a URL provided by a business (Business Link).

Click Value – Amount of MTZ rewarded per click to an M-Link. Click value is dependent on value of MTZ relative to the USD, Ethereum and Bitcoin. Staked MTZ into a business link will also increase the click value.

PoC (Proof of Click) – The mining method of MTZ, where coins are rewarded through clicks of M-Links.

Token Specifications and functionality

The technical details and features of Monet are subject to change before implementation.

Name: Monet

Symbol: MTZ

Total Supply: 17,000,000,000 (17 Billion)

Liquidity Pool: 9,350,000,000 (9.35 Billion)

Max Supply: 21,000,000,000 (21 Billion)

Decimals: 18

Planned Token Features:

- Will offer up to 3.4 Billion on launch in ICO
- Liquidity gets placed into M-Links, which reward content creators for each click.
    - o Links generated will create their own mining pool, mined through Proof-of-Click
- Variable Click Value based on value of Ethereum and Bitcoin.
- Link Boosting
    - o Stakeholders to be able to stake a pool of MTZ into Business Links which will then earn more MTZ to content creators via their M-Links. The Click Value of the M-Links will rise in accordance to the amount of MTZ staked into the associated Business link.

o   Stakeholders will earn back interest when they stake MTZ into a link. Any stakeholder may stake MTZ into multiple business links and earn separate interest separately.
- Link Equalization
    o   To prevent monopolization of the Monet app, there will be a fee for the amount of MTZ placed into a Business Link. This fee will increase logarithmically based on the amount of MTZ staked in that business link, which will be visible through the app. The fee will go back to the total liquidity pool.
- Staking – Stakeholders can stake their MTZ on exchanges
- Smart Contract Voting – Stakeholders may vote on planned changes to the MTZ Smart Contract.
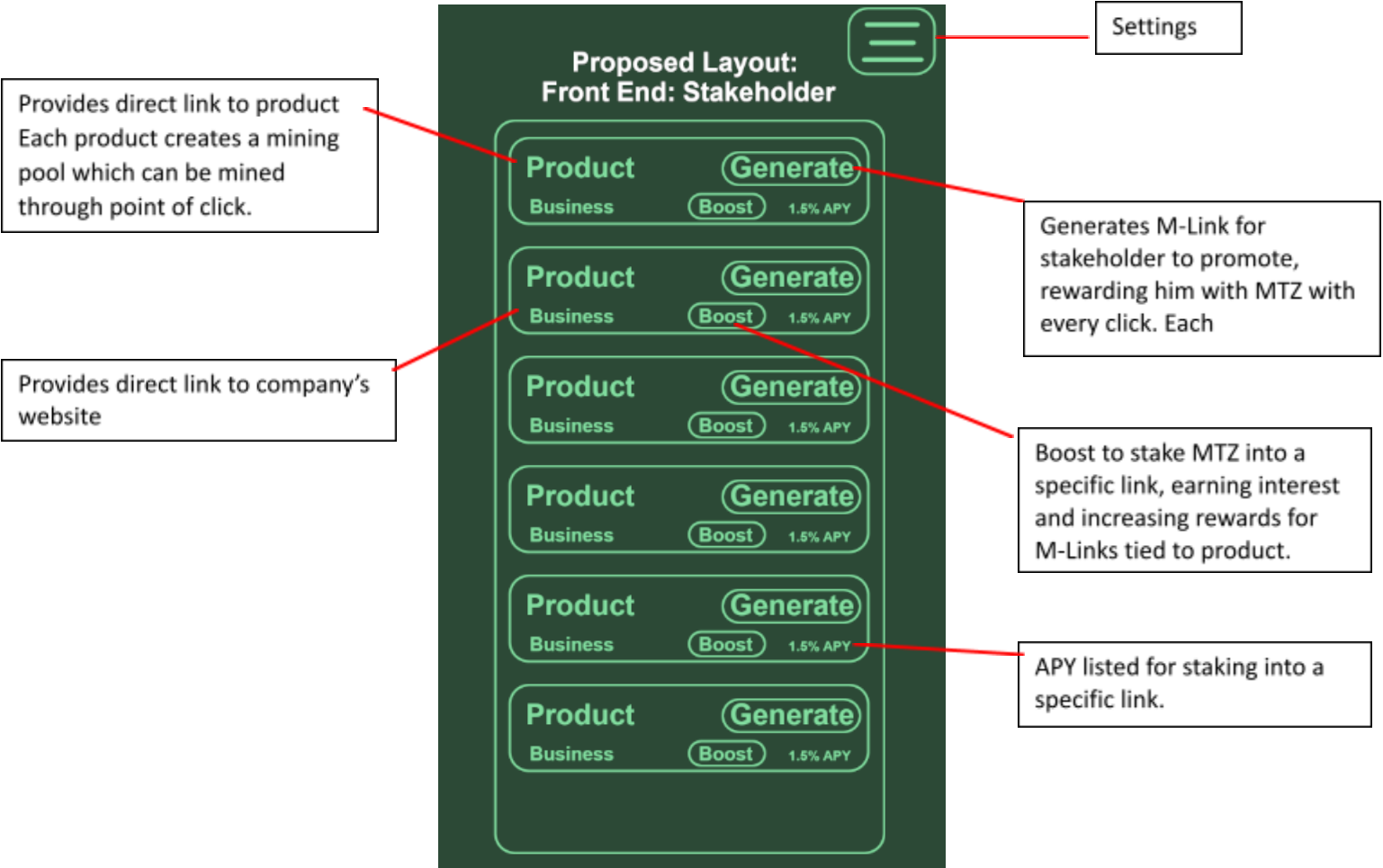
Planned App Features

- Android and Apple support through Google Play and Apple Store
- Portal for Front-end Stakeholders and Businesses
    o   Content Creators may use the Stakeholder portal to generate their M-Links
- Wallet integrations such as Metamask
- Sleek Web UI to aid in browsing and searching various products to support
- Filter and sort by Link Boosting, recently added items, product types, location, and more
- Special page listings dedicated to Charities, New businesses, and Local listings
- Customize Title, Description, and Preview Images for Business Links

Future Growth Plans

Monet plans to implement various features:

- Creator Code Integrations for payment services to further reward Content Creators
- Seamless anti-bot clicking solutions to replace captcha
- M-Link and Advertising NFTs, where owner of NFT gets rewarded in MTZ for every click.
- Options to claim M-Link rewards with other cryptocurrencies
- Marketplace platform to directly buy and sell

Proposed UI Layout

Provides direct link to product
Each product creates a mining
pool which can be mined
through point of click.

Provides direct link to company's
website

Settings

Proposed Layout:
Front End: Stakeholder

| Product | Generate |
| Business | Boost   1.5% APY |

| Product | Generate |
| Business | Boost   1.5% APY |

| Product | Generate |
| Business | Boost   1.5% APY |

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| Business | Boost   1.5% APY |

| Product | Generate |
| Business | Boost   1.5% APY |

Generates M-Link for
stakeholder to promote,
rewarding him with MTZ with
every click. Each

Boost to stake MTZ into a
specific link, earning interest
and increasing rewards for
M-Links tied to product.

APY listed for staking into a
specific link.

MTZ Distribution Structure

Monet Total Distribution

Liquidity – Available supply which can be bought on exchanges and mined through Point of Click mining.

ICO – Initial Coin Offering
We aim to raise $30,000 with the ICO.

Development – To pay developers and operation cost

Marketing – For advertising, social media management, and air drops

Transaction Fees:

Every transaction will incur a 4% fee

- 1 % to holders
- 1 % for liquidity
- 1 % for Developers
- 1 % Burned

Link Staking Fee:

A staking fee for M-Links will replace normal transaction fees. This is not to be confused with staking on exchanges. This fee will start at 1% and will return to the total liquidity. Staking will increase rewards for each click of an M-Link to the content creator, and the more is staked into each link, the greater the rewards returned. However, this fee will increase logarithmically based on the amount currently staked in an M-Link.

Development Costs

Development Team – Dedicated to the team of developers who worked effortlessly to create the token and the web apps

Founder/President – Dedicated to the project lead

Operations – For infrastructure costs, domain name and web hosting services

Marketing Plans and Principles

Content Producers and Businesses both will be a key point of success for this platform. However, with the help of holders, this outreach may be highly successful. Monet has several ideas in mind to increase reach of our platform.

Advertising – Advertising through various ad services and network marketing.
Monet will portion a percentage using traditional advertising strategies using internet advertising.

Air Drops – Air drops to promote the campaign. This will come in many forms. We will offer air drops through the following ways:

1. Influencer Shoutouts
    We will offer air drops for any influencer or content creator pending on the number of followers, starting at 10,000 followers. If you're a media influencer and would love to bring attention of our project to your audience, please send us an email and include a link to your shoutout at: ____@mtztoken.com.
2. Business Outreach
    Any stakeholder who successfully brings a business to post an ad on Monet in the first 3 months of launch will be rewarded with an air drop. Businesses may enter an optional reference email on the application form.

Outreach – A huge part of our marketing strategy will be on an outreach program to influencers and small businesses. We will entrust our community to reach out to various content creators as well as businesses across all platforms. We suggest outreach to the following people in priority order:

1. Crypto Influencers
2. Influencers most targeted by demonetization/deplatforming
    a. Conservative Hosts
    b. "Vulgar" or "Insensitive" Creators
    c. Influencers that spread "Misinformation"
3. Small and Local Businesses
4. Businesses targeted for deplatforming (ie. My Pillow)
5. Live Streamers
6. Gaming Influencers
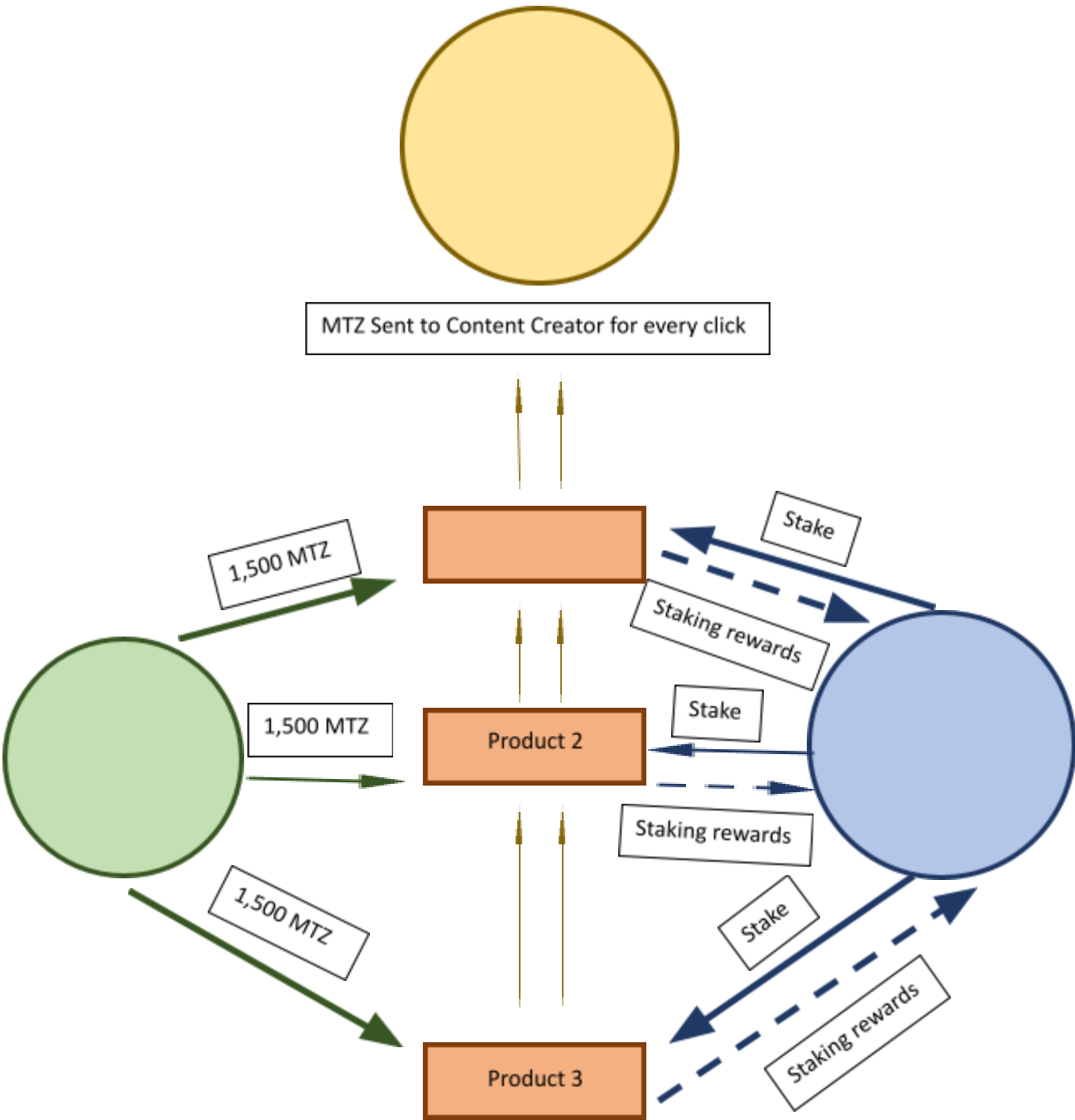7. Big Businesses
8. All other Influencers

Social Networking – To maintain and manage social networks on Twitter, Instagram, Telegram, Discord, and more.
We will hire professional media managers to help bring in traffic across various platforms.

Hack-A-Thon – We will host a Hack-A-Thon event for white-hat hackers to test the limits of our smart contract and our app. We will reward MTZ for every bug or exploit. This event will occur within 4 months of launch of the main net.

Influencer NFTs - We will happily work with influencers to create NFTs which we will sell to the community. These NFTs will usually be in the form of clips from the influencers' channels. Each sale of these NFTs will cost a 2% fee. The first initial sale will return 10% of the fee to the developers and 90% to the influencer, and every re-sale after will reward 100% of the fee to the influencer.

MTZ Reward Outline

MTZ Sent to Content Creator for every click

1,500 MTZ

1,500 MTZ

Product 2

1,500 MTZ

Stake

Staking rewards

Stake

Staking rewards

Stake

Staking rewards

Product 3

Roadmap

Phase 1
- Website Development
  - o Landing Page
  - o Test/Demo App
- Social Media Presence
  - o Twitter
  - o Telegram
  - o Discord
  - o Instagram
- Creating Initial Contract
  - o Features
    - ▪ Exchanging Module
    - ▪ Lending Module
    - ▪ Borrowing Module
    - ▪ Transferring Module
      - ● Owner > Customer
      - ● Customer > Owner
- Complete Monet White Paper
- Initial Coin Offering (ICO)
  - o Pancake Swap Launch (BNB)
  - o Uniswap Launch (ERC20)

Phase 2

- Listings
  - o Coingecko
  - o Coin Market Cap
  - o PooCoin
- Domain Name for app
- Expand Marketing and Social Media Team
- Air Drops
- Expand Development Team
- Test Net Launch
  - o Application Development
  - o Enhanced features
- Bridge Connectivity to Solana, Phantom, and Polygon

- Build Influencer Relations
- Build Business Relations

Phase 3

- Listing on exchanges
  - o KuCoin
  - o Hotbit
  - o Probit
  - o Kraken
  - o Binance
  - o etc
- Hack-A-Thon
- Security Audit
- Main Net Launch
  - o Main Net Token
  - o Front End Completion for Stakeholders
  - o Front End completion for businesses
- IOS Applications
- Increase Influencer and Business relations
  - o Bounty Rewards

Phase 4

- Infrastructure Migration
- Creator Code APIs
- Marketplace Platform
- M-Link and Ad NFT integrations
- Influencer NFTs

Roadmap Breakdown

Phase 1

Website Development – Every project needs a start, and we will be developing a landing page for the website and outline all the features in a simple, sleek display. This will reveal our goals and ambitions, as well as give an introduction to the team.

We will also provide an interactive demo which will give you the full picture of what Monet is aiming to achieve.

Social Media Presence – We will focus our social influence on the following platforms:

- Twitter
- Telegram
- Discord
- Instagram

In the initial phase, our development team will be in charge of maintaining and managing these platforms. Later as the project grows, more experienced social media managers shall be involved.
WE WILL NOT DIRECT MESSAGE ANY OF OUR PAGE FOLLOWS. WE URGE YOU TO DO YOUR DUE DILIGENCE TO AVOID SCAMS

Creating Initial Smart Contract – The initial smart contract will serve as a token on the Binance Smart Chain as well as the Ethereum Network with bridging plans for other networks. The goal for this contract is to help build and finance this project with the ICO. **The token developed at this stage will only serve as the entry level version of Monet. The full version will launch on its own main net which will allow for other features.**

- o Features
    - ▪ Exchanging Module
    - ▪ Lending Module
    - ▪ Borrowing Module
    - ▪ Transferring Module
        - ● Owner > Customer
        - ● Customer > Owner

Complete Monet White Paper – The completion of the white paper is essential for transparency and confidence for the stakeholders, as well as serving as guidelines for the Monet project team. Our intention is to finalize every detail to the best of our knowledge so our initial stakeholders will have a clear understanding as to what they are investing in.

Initial Coin Offering (ICO) – This will be the main kick-off of the project and will allow us to raise funds to help our development progress.

Pancake Swap Launch (BNB) – Following the ICO, we will launch the Binance Smart Chain token of Monet (MTZ).

Uniswap Launch (ERC20) – We will also launch Monet on the Ethereum Chain.

Phase 2

Listings – Upon completion of the ICO and the launches of BNB and ERC-20 tokens, our next step is to have our token Monet (MTZ) listed on various crypto listing sites.

- Coingecko
- Coin Market Cap
- PooCoin

Domain Name for App – We will secure a domain name for the web application that will be public once announced, as well as a domain for the testing environment.

Expand Marketing and Social Media Team – Marketing and outreach will be crucial for the success of Monet. We will be searching for dedicated social media and marketing experts to help bring more attention to this project.

Air Drops – We will announce our first Air Drop to reward the early holders of Monet.

Influencer Shoutouts
We will offer air drops for any influencer or content creator pending on the number of followers, starting at 10,000 followers. If you're a media influencer and would love to bring attention of our project to your audience, please send us an email and include a link to your shoutout at: _____@mtztoken.com.

Expand Development Team – To enhance the security, efficiency, and functionality of the main net token, we will be expanding development efforts.

Deciding on Main Net Token – Following the expansion of our development team, we will discuss which network to publish the main token on, or placing the token on its own proprietary network. We will weigh the benefits and weaknesses of all available networks on different layers.
Here we expect a "lull-period" where there may not be as many major development announcements.

Bridge Connectivity to Solana, Phantom, and Polygon – After deciding our future development path, we will implement bridging to the above listed networks for better accessibility.

Test Net Launch – The expanded development team will have a test environment made available to the public which will replace the interactive demo. This test net will implement

features that accurately and effectively reflect the "proof of click" concept of monetizer, as well as all intended features for M-Links.

Build Influencer Relations – During the development of the test net, we will be increasing efforts to build relations with influencers across YouTube, Facebook, Twitter, and other platforms. We aim our stakeholders, along with our marketing team, will dominate in this area. We aim to focus on the following influencers in priority order:

1. Crypto Influencers
2. Influencers most targeted by demonetization/deplatforming
   a. Conservative Hosts
   b. "Vulgar" or "Insensitive" Creators
   c. Influencers that spread "Misinformation"
3. Live Streamers
4. Gaming Influencers
5. All other Influencers

Build Business Relations – We will expose our project to businesses who we see will benefit from Monet. We aim our stakeholders, along with our marketing team, will dominate in this area. We aim to focus on the following businesses in priority order:

1. Small and Local Businesses
2. Businesses targeted for deplatforming (ie. My Pillow)
3. Big Businesses

Phase 3

Listing on exchanges – In phase three, we will kick off by getting our token listed on exchanges. It's possible we may get our token listed in some exchanges in Phase 2.

- KuCoin
- Hotbit
- Probit
- Kraken
- Binance
- And more

Hack-A-Thon – Here we are nearing the end of the test net development, which we will invite white-hat hackers to crack our contract and our test app to find bugs and exploits. For 2 weeks, we will offer rewards for every discovery and recommended solutions. This will help secure our project and provide more confidence for the stakeholders.

Security Audit – We will do a final security audit following the Hack-A-Thon to fully ensure all loopholes are closed. This will be performed before the launch of the main-net.

Main Net Launch – This will be the grand moment for Monet! In phase 3, our main net token and our application will be live. Here we will have a list of businesses and products that influencers may advertise using our special M-Links, and stakeholders can stake their MTZ into products they find worthy of attention and earn rewards on.

Mobile Applications – We will develop and launch downloadable mobile apps for both Android and Apple

Increase Influencer and Business Relations – With the launch of our main net, we will increase efforts and bring another round of air drops and other promotions.

Bounty Rewards – With our promotion efforts, we will offer rewards to any holder of Monetizer for bringing businesses to sign up on our platform. Businesses will be able to your contact email address in the application, which upon approval will send you an email on how you can claim your reward.

Phase 4

Infrastructure Migration – We believe if you don't own it, you don't control it. We fully intent to migrate and retain our application resources under private personal care.

Creator Code APIs – Our developers will find ways to develop special creator codes which will allow web market places to use which would reward Monet for every use.

Marketplace Platform – Just wait until you get a look at our market platform! We will create a competitive platform that will rally businesses to place their products for users to buy directly on. With the implementation of creator codes on top of existing features, we believe this will be a fantastic opportunity to reward more Monet to those using word-of-mouth.

M-Link and Ad NFT integrations – We plan on creating NFTs out of M-Links. Owners of these NFTs will generate passive income in the form of Monet for every click.

Influencer NFTs – To continue expanding our platform lies in the power of the content creators. We will work with internet influencers to create NFTs which will reward them passive income, as well as support our platform. These NFTs will usually be in the form of clips from the influencers' channels. Each sale of these NFTs will cost a 2% fee. The first initial sale will return 10% of the fee to the developers and 90% to the influencer, and every re-sale after will reward 100% of the fee to the influencer.

Perceived Challenges

Business Verification – Method to verify authentic businesses in the application in a transparent, decentralized matter. It may be a cause of concern for stakeholders if there's any reason to believe our platform has a bias on who it approves and doesn't approve.
Solutions:
Verify businesses through contact form (manual process.)
Use third party to verify businesseses.
Consensus voting to allow businesses. May require extensive research and development.

Link Verification – Instances when a business link re-directs, or has become inactive after a content creator promotes it through an M-Link.
Solutions:
Self-resolving by stakeholders and content creators.
URL verification.

Click Abuse – Possibility of bots "click-spamming" to erroneously generate rewards.
Solutions:
Captcha Challenge
IP Tracking
Proof of Click consensus using the blockchain. May require extensive research and development.

Ad Space Dominance – Possibility of one or two companies dominating the platform with their presence.
Solutions:
Limit number of ads for businesses and charge for additional ads, up to a limit.
Staking fees increase logarithmically to deter bloating pools for each M-Link.
Increase staking bonuses for new companies registered within 30 days.

Insufficient Liquidity – When links are generated, MTZ is allocated from liquidity into the pool. It may be plausible there will be too many links generated that liquidity cannot provide for.
Solutions:
Calculate number of MTZ allocated per link generated by dividing the liquidity pool by projected number of ads on platform.
Dynamically adjust MTZ link-pool allocation based on liquidity available.
Fees for staking go directly back into liquidity pool.
Separate pool allocation from Liquidity

Stalled Ads – Ads that take MTZ from the pool may become underutilized, holding MTZ in ads that do not get clicked.
Solutions:

Set timer for ads to expire if M-Link is not clicked over 30 days.

Set timer for ads to expire if no M-Link has been generated over 30 days.