



MONET

Securing the financial future
of content creators



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Abstract



Between 80-90% of our daily activities involves content consumption. From Youtube to Twitter, you are consuming content generated by millions of influencers, both large and small. Thanks to the digital age, this content has penetrated into every corner of our lives and has influenced our core values.

Within all the videos you watch, the blogs you read, and the podcasts you listen to, you are also a victim of unsolicited advertisements. Tens of thousands of companies compete every day to achieve your attention.

Over the past decade, power and viewership has been concentrated to a handful of platforms. The more capital flowing into these platforms, the less control the content creators and consumers have in dictating how these platforms conduct business and alter policy. This has stifled the deep connection content creators have with their audience. These platforms maintain a tight grip on the financial throats of the creators, forcing them to hunt for sponsorship deals with various companies or risk have their content demonetized. Often, the algorithms are hard to interpret for most end users, if they are even available. This leads to a lot of mistrust in these platforms and often makes it more difficult for creators to remain relevant and monetized in today's ad space.

This also can be an issue for businesses looking to advertise on these platforms. Companies require a reliable platform to host their ads, and if a platform makes it more difficult for their ads to be seen, these businesses have no use for them. They also require influencers with reliable reputations to put their faces on their products. In the face of "Cancel Culture," this has built extreme pressure on both creators and businesses alike, and the consumers also suffer from this.

Consumers are also victimized by being pelted with advertisements dictated by algorithms they do not control. Yet, they are the main driver for these platforms. Without a single viewer, who shares, promotes, and distributes on behalf of these hosting sites, the platforms would die out.

Executive Summary

Monet is a global blockchain advertising platform that provides revolutionary opportunities in monetization for content creators, promotional opportunities for businesses, and revenue generation for consumers. Monet is developed as a community-driven decentralized ecosystem that gives users the ability to monetize their unique content across any digital platform, and empowers word-of-mouth promotions in the hands of the consumers.

By leveraging blockchain technology, Monet aims to free up the advertising space by allowing creators to advertise what they genuinely feel are good products. This will also give businesses freedom from association of the content creators, while still generating traffic to their websites.

At Monet, we believe in the following principles:

- Content Creators should not be influenced by advertising platforms and should be free to create whatever content they desire.
- Businesses should not have to fear the personal opinions or free speech of their affiliates, and this speech should not impact these businesses.
- Consumers should have more influence on what products and services get promoted, as they experience unsolicited advertisements constantly.

Problem Statement

Over the past decade, we have witnessed an explosive amount of growth in the digital content industry.

Independent creators have vastly overshadowed the likes of television and Hollywood across platforms such as YouTube, TikTok, and Instagram. Internet content has become an indispensable part of our daily lives, with video and audio streaming constituting at least 70% of Internet data traffic.

However, the fairness and trust of the industry has disrupted by several long-standing challenges facing content creators, advertisers, consumers, and distributors of digital content.

These challenges include the following:

❖ Abrupt Changes of Policy

Imagine you spent five 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 produce is unique, entertaining, and authentic to whom you are as a content creator. Each view, henceforth, brought you a steady stream, of income from ad revenue. You were finally free to turn this YouTube hobby into a full-time job.

Out of nowhere, YouTube updates its 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 what YouTube has determined to be “misinformation.” Now you have to compromise your creative vision you had for your channel to the millions of fans that subscribed to you, which you may end up losing anyways because you are no longer producing the media they followed you for.

You now have to work harder to score sponsorship deals, agreeing to pesky contracts potentially written in cryptic legalese that could financially harm you. 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 challenges, and now you have to push out more effort to stay financially secure and relevant.

In 2017, YouTube underwent a massive change to their platform's policies, which was dubbed "The Adpocalypse." These changes made it harder for ads to run on videos that contained swearing, harsh language, and political commentary. YouTube went through several more changes that negatively impacted YouTubers' ability to earn ad revenue.

According to YouTuber JackSucksAtLife, a demonetized video could potentially earn 1/8th of its earnings as opposed to a monetized video.¹

These demonetization policies could cost some youtubers thousands of dollars, and cripple their financial security.²

Because YouTube owns their own algorithms, they may not be as transparent as they claim to be. Because of the financial impact a demonetized video may have on a creator, and the amount of power it has on deciding who may upload, and what content they may upload, it is essential to have transparent policies. YouTube has failed to provide this transparency, resulting in a Union to fight for it.³

Throughout 2019 and 2020, YouTube's policies have evolved to censoring its creators from commenting on certain subjects regarding the pandemic, the 2020 election, and more socially sensitive subjects. This effectively harms independent journalists who have been commentating on similar issues on YouTube before these changes.

These policy changes especially effected niche, (and relatively more innocuous) channels on the space, such as horror enthusiasts.⁴

It will become more difficult to retain revenue from ad sources if we continue letting platforms dictate who can and can't earn.



business as the complaints perceived may not even be authentic to your true customer base.

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?

❖ Sponsorships and Controversy

Let us shift perspective. What if you're a business that 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. This could even harm your



❖ Content Creators get only a fraction of the revenue they deserve.

It is challenging to monetize created content online. On many media platforms such as Instagram and YouTube, users are the ones creating all the content yet the platforms profit enormously by selling advertisements.

However, the majority of creators are hardly compensated for their contributions to these platforms. In addition, whenever the creators are getting paid for their content, layers of intermediaries siphon off a huge share. Creators can't do anything because they are in a weak position, and they lack the bargaining power to negotiate fairer terms. It is no more a surprise where platforms are just using the content creator and take most of the revenue, giving only a small piece of pie to the owner. For example, when a song is streamed, just about 10-15% of the income goes to its creators; the bulk goes to streaming service providers and the record label owners.

❖ Zero compensation to the Consumers

Consumers engage themselves in a wide variety of value-creating activities vital to media hosting platforms, yet receive no financial rewards or incentives.

Curation: Users spend their valuable time interacting with a platform's content (e.g., rating, liking, commenting and flagging/moderating). Consumers breathe life into the platforms and help the platform by moderating the content, yet receive no payments for their participatory work. They are commercially utilized by powerful platforms and at the expense of users unconsciously providing free services. Some of these services like moderation and flagging can be a full-time job on its own.

Sharing: Sharing of content, especially outside a content platform brings more visibility and engagement. It also brings more attention and engagement to businesses who advertise on those hosting sites. Sharing media across different platforms is in itself an advertisement to that one platform.

Attention: The Internet is saturated with all types of digital content. Millions of videos, blog posts, podcasts, etc are uploaded to the worldwide web on a daily basis. Advertisements saturate this content heavily. In fact, the average attention span has been on a decline since 2000, and arguably has been accelerated thanks to a rise in popularity of shorter videos as being uploaded more regularly on YouTube and TikTok.⁵ Therefore, content is no longer scarce, but a user's attention is.

❖ Monopolization of Content Platforms

Big Tech has grown to a giant monopoly of platforms. This has made it much more difficult for smaller and medium sized platforms to compete thanks to their overwhelming infrastructure. Likewise, this consolidates all the viewership onto a handful of media hosting sites. The amount of control a few major companies have also arguably have been colluding in pushing out the same policies and automated flagging algorithms that negatively impact specific groups of content creators.

Specifically, conservatives, independent news and journalists, and ‘vulgar’ creators have become some of the most impacted channels on these platforms.

❖ Competing Sponsorships

Competition may be an obstacle for content creators and businesses. Content creators have to compete with each other to score sponsorship deals that may be scarce, and businesses need to compete with each other to sponsor their clients. This can make it trickier for creators to sponsor with anti-competitive contractual agreements

Solutions

Anonymous Advertising

Our solution to the aforementioned problems is the Monet Platform, which intends to build a Blockchain-based advertising environment for the digital content industry of tomorrow.

Unlike other advertising solutions such as Google AdSpace, the Monet Platform is decentralized, autonomous, and managed by the community instead of an industry giant. Monet will create an ecosystem to support content creators, advertisers, and content consumers in a more efficient and friendly ways than ever before seen.

Monet is designed to benefit all the stakeholders in the digital content industry, including but not limited to creators, advertisers, consumers, and media distributors. Monet gives creators freedom to promote what they like, gives businesses more options and opportunity to promote their products, and gives consumers a bigger voice on what products are worth advertising.

Businesses will be able to list their products or services on our platform entirely for free. Thanks to blockchain technology, Monet will distribute digital assets directly on your behalf to those who wish to promote your business. Content creators will be able to use specialized links they generate that point directly to your website or product page. No messy contracts needed. This alleviates worries of association as anyone would be able to promote your business.

Monet also plans to implement Creator Code APIs which you may implement on your online stores. This will reward MTZ for any purchases to the content creators and the purchaser, further incentivizing sales of your products.

For content creators, Monet's payout system will be rewarding them Monet (MTZ) every time a consumer clicks on a promotional link they generate. Creators are more empowered if they're able to promote products and services they genuinely believe in, which will prompt more of their audience to check out these businesses. Currently, these creators do not often get sponsored for promoting businesses they love, but with Monet they will have all the free choice to pick and choose what they like and deliver them unto their audiences.

For instance, do you 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.

Example:

You wish to advertise the following:



Each M-Link will be generated with a unique code that's tied to the wallet address. Each unique click will grant MTZ from the app's supply to the creator's crypto wallet. The amount of MTZ granted per click will be dependent the total supply of MTZ available in the app. 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 that was used.

With Monet (MTZ), you can be rewarded through our smart contract system for sponsoring products you genuinely enjoy!

For consumers, they will be rewarded with Monet for holding these tokens and through the use of boosting on our proprietary app. Boosting an advertisement will increase the APY in rewards they will generate, as well as increase rewards for the content creators for their respective links. These incentives help empower consumers to voice their opinion on which products and services

Content distribution platforms will be alleviated from leveraging a monetization policy as Monet will handle this on its own. That way, businesses won't need to worry about what channels their ads are running on as the creators will take that on themselves.



Why invest in Monet?

Stakeholder Incentives

Why should you hold Monet (MTZ)?

Consumers, acting as 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 and alleviate the intrusive nature of ads. Instead of being sold on an ad, you're being sold based on the 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 by boosting, which will increase the Click Value of those business links, rewarding your favorite Content Creators even more! Boosting will also reward you with interest in MTZ in return, which increases based on the total amount boosted in a given link. A win-win for everyone!

1. Earn rewards for Holding and Boosting

You will get rewarded MTZ on every transaction merely for holding MTZ. You can also receive MTZ whenever you boost an advertisement. By helping creators earn more per click of their M-Links, and by helping businesses get more exposure, you will be rewarded MTZ via APY. The APY increases for an ad pending on how much is boosted into that ad.

2. Stake your MTZ to vote on the platform's changes

You can stake MTZ to help secure the platform as well as vote for any changes to the platform. Your voice creates trust within our advertising platform.

3. Vote with your MTZ on what companies may advertise through the platform

You can stake your MTZ to vote on what companies may advertise on Monet. Your vote helps provide objectivity in the moderation of our platform.

Business Incentives:

Why should your business sign up to the Monet platform?

Monet's ad solution helps businesses in an authentic promotional environment. Monet frees your business from association of any creators who wish to advertise your product. This allows more exposure to your goods and services and you don't have to worry about competing contracts. You also don't have to worry about PR related concerns coming from controversial creators. Monet also acts as a feedback tool to help you know where your company stands in the competing marketplace.

1. Freedom from Association:

Businesses who sign on to promote their products through Monet free themselves of associating with their clients. M-Links will be generated and will direct viewers to whatever products or services the content creators want to direct customers to. These 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! You no longer have to worry about messy contracts or PR related issues resulting from controversial creators.

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!

Of course, your business will also have the same freedom to boost your own links using MTZ.

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 for businesses to sign up for 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. A pool of MTZ is automatically allocated to each ad based on amount of MTZ in the total App's pool.

Of course, you're free to boost your ads for better exposure.

Creator Incentives

Why should you, as a creator, use M-Links as a source of income?

1. A New, Reliable Stream of Revenue

Creators should have as many options available to them to earn revenue from. Monet is a strong alternative to the likes of Google Adspace and other advertising services.

2. Combating Cancel Culture

There have been many instances where rallies of angry people on the internet go out of their way to step in between you and your sponsors, regardless of justification. With Monet, you will no longer have to worry about your sponsors dropping you. Since there is no obligation between you and the products you sponsor, you're free to advertise anything you want without drastic losses of revenue.

3. More Freedom to Produce Your Own Content

Have you missed the good ol' days where you were able to swear? Don't you miss being able to make content not necessarily "child friendly"? Because you are free from your sponsors through Monet, you can produce whatever content you like without any fear of being dropped by your sponsors.

4. Promote What you Genuinely Like

How often do you use the products you sponsor? If it's not much, that is a bit of a shame. Here with Monet, even if you don't get a direct sponsor from the company, you can still promote their products and services and still be rewarded for it. You will be able to use your voice as a guide to direct your viewers to the companies you genuinely believe in.

Token Specifications and Functionality

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

Name: Monet

Symbol: MTZ

Primary Network: Binance Smart Chain (BNC)

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:

- Launch on the Binance Smart Chain (BNC), but will be mirrored across multiple networks for accessibility.
- Will offer 1 Billion MTZ in pre-sale, and will offer up to 2 Billion on launch in ICO.
- Staking – Stakeholders can stake their MTZ on exchanges.
- Smart Contract Voting – Stakeholders may vote on planned changes to the MTZ environment.
- Exchanging – Exchanging MTZ for other cryptocurrencies available.
- Transferring – Transferring MTZ to other wallets.
- Lending and Borrowing – MTZ holders will be able to lend and borrow their MTZ.
- Fees to reward stakeholders and developers, and to increase the App's pool, liquidity, and for burning.

Planned App Features

- Android and Apple support through Google Play and Apple Store.
- Portal for Front-end Stakeholders and Businesses.
 - Content Creators may use the Stakeholder portal to generate their M-Links
- Dedicated, upgradeable smart contract that integrates MTZ.
- Fees generated from MTZ gets placed into the app, which will distribute evenly among all ads created on the platform.
 - Rewards content creators for each click of an m-link.
 - Links generated will create their own mining pool, mined through Proof-of-Click
- Click value based on App's supply.
- Link Boosting
 - 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 with the amount of MTZ staked into the associated Business link.
 - Stakeholders will earn back interest when they stake MTZ into a link. Any stakeholder may stake MTZ into multiple business links and earn separate interests separately.
 - Businesses may use MTZ to boost their own ads.
- Link Equalization
 - To prevent monopolization of the Monet app, there will be a fee for the amount of MTZ boosted into an ad. This fee will increase exponentially 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.
- 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.
- Flag ads as “inappropriate”
- Voting on changes to the app
- Voting companies to advertise on the platform.

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
- M-Link and Advertising NFTs, where the 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
- M-Link NFT integration
- Influencer NFTs

Proposed UI Layout

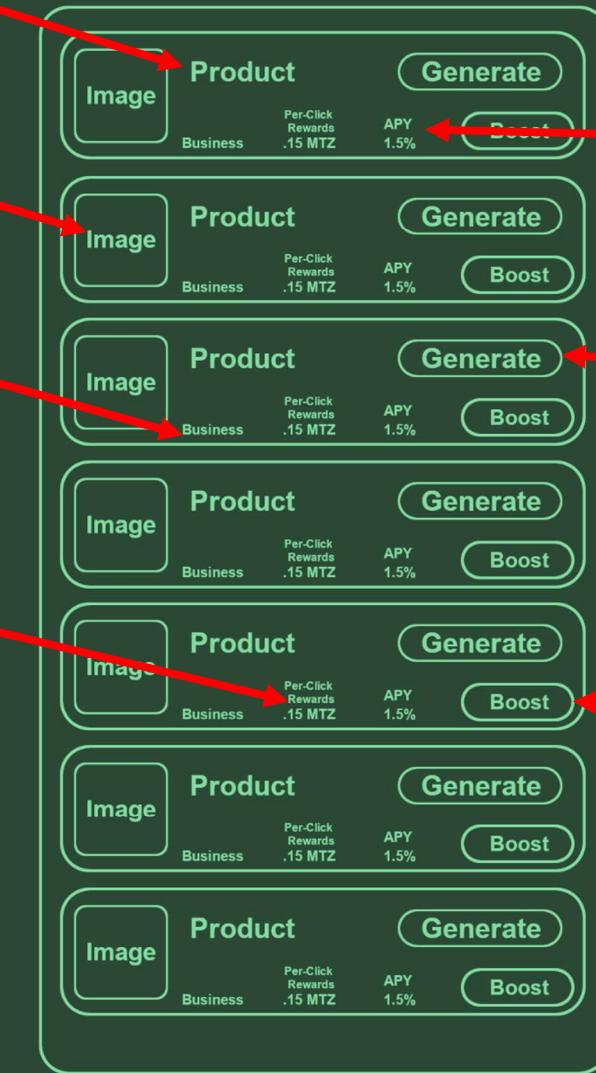
Product Name: Clicking will open the product's description

Preview Image

Business: Clicking brings to Business's URL

Per-Click Rewards:
Amount of MTZ rewarded per click of an M-Link

Proposed Layout: Front End: Stakeholder



Settings

APY: Annual Rate of return for boosting an ad

Generate: Generates an **M-Link**. An **M-Link** is a Proxy link used to generate MTZ for a Content Creator. This link points to a URL provided by a business.

Boost: Opens a window for stakeholder to boost an ad

Boost Ad Window

Product Name: Clicking will open the product's description

Business: Clicking brings to Business's URL

APY: Annual Rate of return for boosting an ad

Proposed Layout: Front End: Stakeholder

Image

Product

Business

Generate

Boost

Boost Ad
Product
Business

APY: 1.5%

**Amount
(MTZ)**
Fee
Total

Boost!

Close

Amount: User input on the amount they wish to boost an ad. The more boosted into an ad, the more per-click rewards are granted, and the higher the APY.

Fee: Added fee for boosting an Ad

Boost: Boosts an ad to increase per-click rewards to content creators, and earn interest based on APY.

Proposed Layout: Front End: Stakeholder



Detailed view of an ad

Social Media Icons: List of social media pages for the business

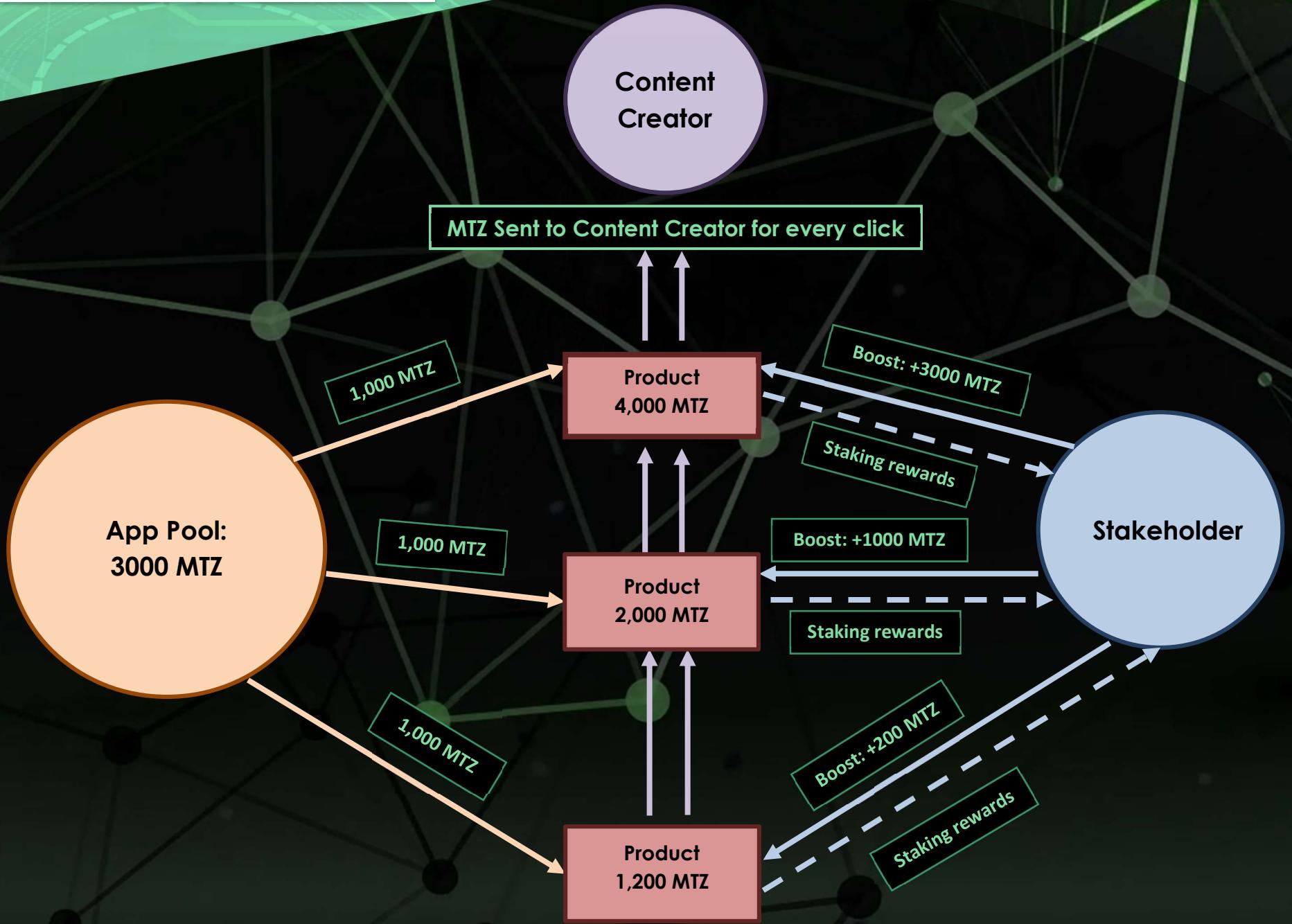
Visit Product Page:
Clicking brings to the URL of the product or service

The interface shows a detailed view of an ad. At the top, there's a header with 'Image', 'Product Business', 'Generate', 'Per-Click Rewards .15 MTZ', 'APY 1.5%', and 'Boost'. Below this is a large 'Image' placeholder with a 'Visit Product Page' button. To the right is a 'Product Business' section with a close ('X') button. It includes a row of social media icons, a 'Description:' section with placeholder text, and another 'Generate M-Link' button with 'Per-Click Rewards: .15 mtz' and 'Boost APY: 1.5%'. Below this is another 'Product Business' section.

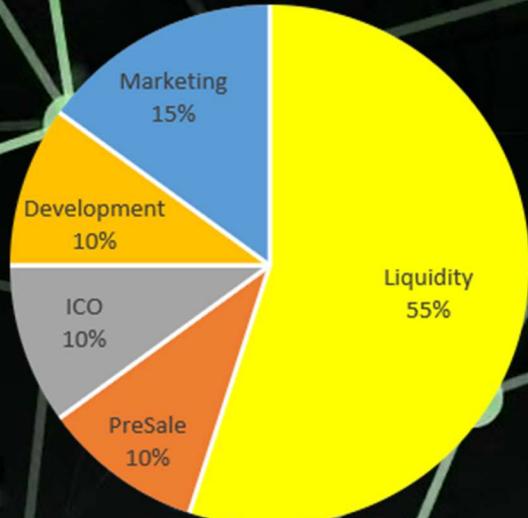
Description: A detailed description as written by the business

Flag: Flag the ad as inappropriate. This will allow stakeholders to vote with their MTZ to moderate ads

MTZ Reward Outline



Distributions and Fees



Distributions:

Monet plans to distribute the supply in the following ways:

Liquidity – Available supply which can be bought on exchanges.

Pre-Sale and ICO (Initial Coin Offering) - We aim to raise \$60,000 with the ICO which will help support the initial development of our application. We will also offer a pre-sale to reward early investors at the best possible price.

Development – To pay developers and operation cost.

Marketing – For advertising, social media management, and airdrops

Transaction Fees

Every transaction will incur no more than a 6% fee. These fees may be adjusted to better serve the product. Upon start, we plan on charging the fees in the following ways:

- 1 % to Holders
- 1 % for Liquidity
- 1.25 % for Developers
- .25 % Burned
- 1% for App

Boosting Fee:

A staking fee for boosting M-Links will replace normal transaction fees. This is not to be confused with staking on exchanges. This fee will start at .01% and will return to the total app. Boosting 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 exponentially 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, and web hosting services

Marketing Plans and Principles

Content Producers and Businesses will both be key points of success for this platform. However, with the help of the holders, this outreach may be highly successful. Monet has several plans in mind to increase the 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 – Airdrops to promote the campaign. This will come in many forms. We will offer airdrops in the following ways:

1. Influencer Shoutouts

We will offer airdrops for any influencer or content creator pending the number of followers, starting at 10,000 followers. Further instructions will be provided at a later date.

2. Business Outreach

Any stakeholder who successfully brings a business to post an ad on Monet in the first three months of our app's launch will be rewarded with an airdrop. Businesses may enter an optional reference email on the application form.

Ad Boosting – The first businesses that sign onto the Monet App will have their ads boosted.

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/de-platforming
 - a. Conservative Creators
 - b. “Vulgar” or “Insensitive” Creators
 - c. Influencers that spread “Misinformation.”
 - d. Niche creators targeted by demonetization/deplatforming algorithms
3. Small and Local Businesses
4. Businesses targeted for de-platforming
5. Live Streamers
6. Gaming Influencers
7. Big Businesses
8. All other Influencers

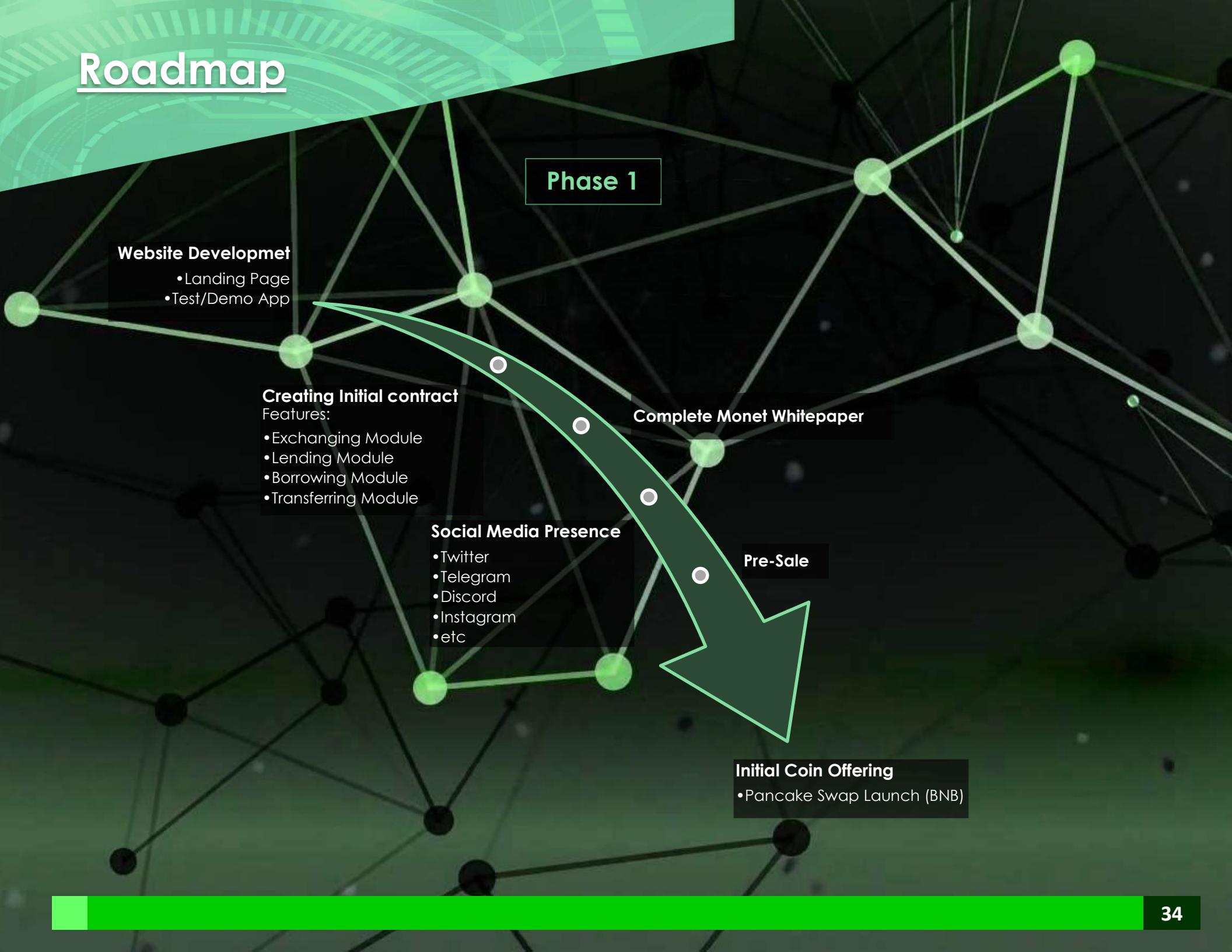
Social Networking – To maintain and manage social networks on Twitter, Instagram, Telegram, Discord, and more.

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 app. We will reward MTZ for every bug or exploit. This event will occur within six months of the launch of the app.

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, or special art. The influencers will generate a fee for every re-sale of these NFTS.

Roadmap



Phase 2

Expand Marketing and Social Media Team

Listing

- Coingecko
- Coin Market Cap
- PooCoin
- etc

Expand Development Team

Build Business Relations

Build Influencer Relations

Airdrop #1

Test app Launch

- Replace Demo with test app
- Application Development
- Enhanced features

Bridge Connectivity to Ethereum, Solana, Phantom, Polygon, and more

Listing on exchanges

- KuCoin
- Hotbit
- Probit
- Kraken
- Binance
- etc

Phase 3

App Launch

- Front End Completion for Stakeholders
- Front End completion for businesses

Hack-A-Thon

Security Audit

IOS Applications

Airdrop # 2

Increase Influencer and Business relations

- Bounty Rewards

Phase 4

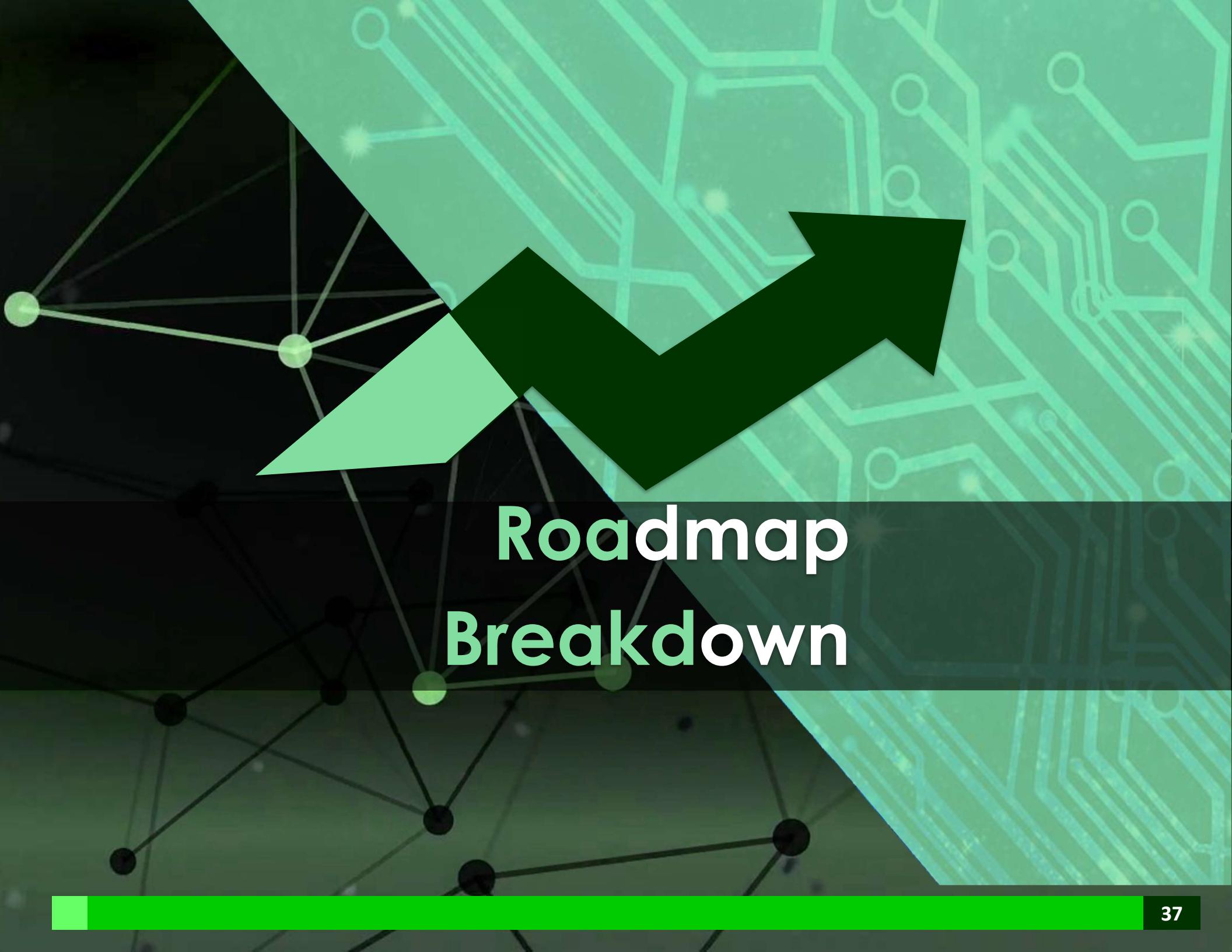
Infrastructure Upgrades and Migration

Creator Code APIs

M-Link and Ad NFT integrations

Influencer NFTs

Marketplace Platform



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.

Monet Demo – The website will also host an interactive demo on how the application will work. This demo will not interact with your funds, but instead will strictly demonstrate the features of what Monet will offer upon completion.

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

- Twitter
- Telegram
- Discord
- Instagram
- And more

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.

Creating Initial Smart Contract – The initial smart contract will serve as a token on the Binance Smart Chain. The goal of this contract is to help build and finance this project with

the pre-sale and ICO, and provide accessible capital to holders as the application develops.

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 of what they are investing in. (If you're reading this, the whitepaper is done!)

Pre-Sale – We will offer 1.7 billion MTZ in pre-sale for the earliest adopters at a discounted rate.

Initial Coin Offering (ICO) – This will be the main kick-off of the project and will be the primary method to raise funds to help our development progress. We will sell up to 1.7 billion MTZ upon ICO in 3 different phases.

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

Phase 2

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.

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

- Coingecko
- Coin Market Cap
- PooCoin
- etc

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

Build Influencer Relations – During the development of the test app, 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/de-platforming
 - a. Conservative Hosts
 - b. “Vulgar” or “Insensitive” Creators
 - c. Influencers that spread “Misinformation.”

- 
- d. Niche creators targeted by demonetization/deplatforming algorithms
 - 3. Live Streamers
 - 4. Gaming Influencers
 - 5. All other Influencers

Build Business Relations – We will expose our project to businesses that may benefit from Monet. With the assistance of our stakeholders and our marketing team, we feel confident that many businesses will consider joining Monet upon the app's launch. We aim to focus on the following businesses in priority order:

- 1. Small and Local Businesses
- 2. Businesses targeted for deplatforming
- 3. Other blockchain startups
- 4. Companies that regularly sponsor influencers
- 5. Mobile App developers
- 6. Big Businesses

Air Drop #1: Influencer Shout-Outs – We will announce our first AirDrop to reward the early holders of Monet.

We will offer airdrops for any influencer or content creator pending the number of followers. More details will come.

Bridge Connectivity to Solana, Phantom, Polygon, and other networks – We will implement bridging to the above-listed networks for better accessibility.

Test App Launch – We will replace our demo with the test application. The expanded development team will have a test environment made available to the public, which will replace the interactive demo. This test app will implement features that accurately and



effectively reflect the “proof of click” concept of Monet, as well as all intended features for M-Links. Everyone will have access to the test environment and be able to report any key issues or missing features. The test app will use a test net and have the option to simulate click rewards.

Phase 3

7.

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, in which we will invite white-hat hackers to crack our contract and our test app to find bugs and exploits. For two 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.

App Launch – In this phase, we anticipate the app to be completely ready for live use.

Mobile Applications – Once the app is launched, our expanded team of developers will work on a mobile version to make Monet more accessible on the go.

Airdrop #2: Business Relation Bounties – Our net airdrop will reward stakeholders for successfully introducing businesses to our platform. All a business would need to do is provide your contact email address on the form, and you will be given a link to claim your free MTZ.

Increase Influencer and Business Relations – We will increase our efforts into our relations across influencers and businesses to get them signed on to the app.

Phase 4

Infrastructure Migration and Upgrades – We anticipate high usage of our app, so we will work on upgrading our infrastructure to ensure the greatest amount of stability for our users.

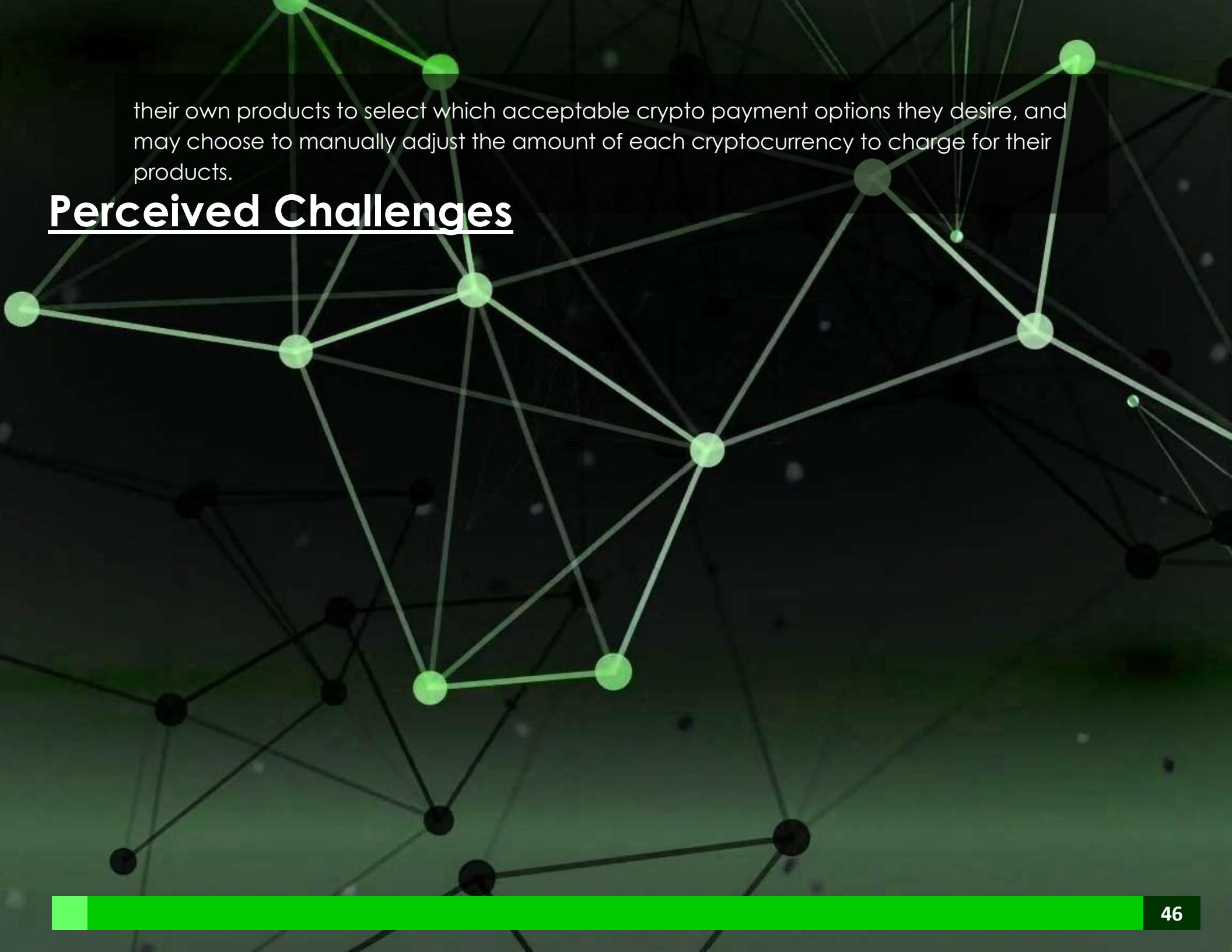
Creator Code APIs – Our developers will create an API which any business can implement on their online marketplace. This API will allow customers to implement a creator code that will reward MTZ to the influencer for any purchase. This can be customizable to also award discounts.

M-Link NFTs – NFTs may be established using M-Links, where the owner address of these NFTs will receive MTZ rewards for every click of that M-Link. These NFTs can be traded to other holders which may be able to transfer future MTZ rewards for clicking the attached M-Links.

The utility may allow influencers to automatically donate MTZ to different organizations or individuals while still promoting with their specific M-Links. This may also spark future utility discoveries for NFTs.

Influencer NFT Sale – We will work with your favorite YouTubers, Twitch streamers, and other influencers to create and sell NFTs. These NFTs may include clips, audio bytes, or even still images. The influencers who we work with will receive a reward in MTZ for their NFTs, and will be rewarded a fee for every sale of these NFTs.

Marketplace Platform – We aim to revolutionize the crypto asset space by establishing a marketplace platform that will allow businesses to exchange their goods and services for cryptocurrencies like MTZ, Bitcoin, Ethereum, and more. Sellers will be able to customize



their own products to select which acceptable crypto payment options they desire, and may choose to manually adjust the amount of each cryptocurrency to charge for their products.

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 the contact form (manual process.)

Use a third party to verify businesses.

Consensus voting with MTZ to accept businesses to advertise on the platform.

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.

A URL verification algorithm to verify if a URL has been altered after generation of an M-Link.

Click Abuse – Possibility of bots “click-spamming” to erroneously generate rewards.

Solutions:

Captcha Challenge

IP Tracking

Proof of Click consensus using the Blockchain. It may require extensive research and development.

Ad Space Dominance – Possibility of one or two companies dominating the platform with their presence.

Solutions:

Limit the number of ads for businesses and charge for additional ads up to a limit.

Staking fees increase exponentially to deter bloating pools for each M-Link.

Increase staking bonuses for new companies registered for up to 30 days.

Insufficient App Liquidity – When links are generated, MTZ is allocated from the App's pool into each ad. It may be plausible there will be too many links generated that the pool cannot provide for.

Solutions:

Automatically balance MTZ in each ad so every ad is equally distributed on a constant basis.

Fees for boosting go directly back into the App pool.

Stalled Ads – Ads that take MTZ from the ad 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.

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