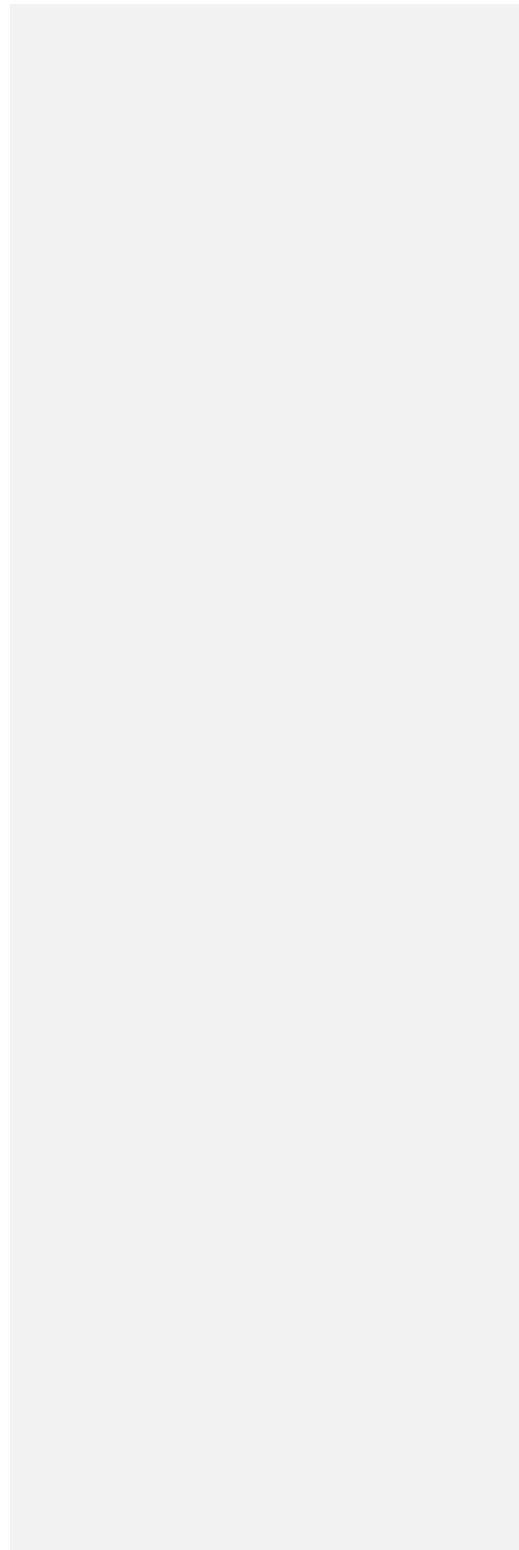


# EMETBGT

Emet Business Group cryptographic token.

The Token that allows the real usability of the cryptoasset, with the power of a peer-to-peer (P2P) smart contract.

E-commerce has never been easier and safer.



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## Introducción:

With the advancement of technology, our lives are constantly changing. The internet, electronic devices and the financial system are increasingly anchored in our daily lives.

We use technology as an extension of ourselves and also use it to meet our needs, all as a result of the “digital revolution”<sup>1</sup>. Around the world, by 2016 it was estimated that we were around 2.4 billion people connected<sup>2</sup> through the Internet and constantly monitoring their referrals. For the year 2019, this sum has risen to about 4,300 million users<sup>3</sup>.

As a result of all these advances, cryptocurrencies emerge in 2009, forever changing the classic and traditional vision of money, under the idea of giving users back control of their money and making transactions faster and safer, reducing the costs associated with them.

Being a market in constant growth<sup>4</sup>, it is surprising how cryptocurrencies and other digital assets of a similar nature, despite the clear advantages they have over fiduciary (fiat) money or traditional financial assets, have not permeated the vast majority of the world’s population since its emergence. Additionally, the use of cryptocurrencies and other crypto-assets with speculative purposes and as long-term investments continues to be the main use of digital assets of this nature<sup>5</sup>.

Cryptocurrencies allow secure and fast payments through digital channels<sup>6</sup> at a global level; this, along with the characteristics of certain cryptocurrencies, such as the absence of intervention by a third party that centralizes operations or alters the value and form of circulation of the currency, has advantages that a currency issued by a central bank - fiat money - can hardly match. From the economic theory, money is said to fulfill three essential functions: (i) be a unit of account, (ii) be a medium of exchange and (iii) be a store of value<sup>7</sup>. Cryptocurrencies fulfill, leastways at their most fundamental conception, with the three characteristic elements of every fiat currency, however, there is one in particular that seems to have been relegated, and it is about the ability of cryptocurrencies to serve as a means of exchange<sup>8</sup> in the real world, of course.

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<sup>1</sup> Source: <https://nuso.org/articulo/que-es-la-revolucion-digital/> Taken 24/07/2019.

<sup>2</sup> Molero Ayala Víctor Manuel (2014). La Revolución Digital. Universidad Complutense de Madrid. P. 17.

<sup>3</sup> Source: <https://marketing4ecommerce.net/usuarios-internet-mundo/> Taken 08/10/2019.

<sup>4</sup> Según un estudio realizado por la Universidad de Cambridge, para el año 2018, extrapolando cifras de criptousuarios en países desarrollado- According to a study carried out by the University of Cambridge, for the year 2018, extrapolating figures from crypto-users in developed countries, a lower limit of 35 million identified crypto-users could be estimated, distributed among approximately 139 million active accounts. This figure is contracted against 18 million for the year 2017, and only 5 for 2016. Cfr.: [https://www.jbs.cam.ac.uk/fileadmin/user\\_upload/research/centres/alternative-finance/downloads/2018-12-ccaf-2nd-global-cryptoasset-benchmarking.pdf](https://www.jbs.cam.ac.uk/fileadmin/user_upload/research/centres/alternative-finance/downloads/2018-12-ccaf-2nd-global-cryptoasset-benchmarking.pdf) Taken: 08/06/2019.

<sup>5</sup> Idem, P. 40 – 41.

<sup>6</sup> Cfr.: <https://www.banrep.gov.co/sites/default/files/publicaciones/archivos/presentacion-ghernandez-17-08-2017.pdf/> Taken: 08/06/2019.

<sup>7</sup> Halaburda, H. & Sarvary, M. (2016). Beyond Bitcoin. Palgrave Macmillan. P. 43.

<sup>8</sup> While the volatility in the price of cryptocurrencies also often interferes with its use in daily operations, let us think, for example, of the worker who receives a salary of 5 BTC, which one month equals USD 25,000, and the next month

Cryptocurrency users have cryptocurrencies and exchange them for other cryptocurrencies or for fiat money, which they then use in the real world. This line summarizes the current state of the crypto universe. But, what would happen if users, instead of behaving this way, would paid their coffee, or their rent, or their taxes with cryptocurrencies? Recently there are efforts to achieve this, however, these have not generated the impact required to boost the widespread use of cryptocurrencies.

Financial innovations based on digital technologies, known as fintech, have begun to acquire great relevance in the provision of numerous financial services. Although technological development in the financial field is not a new phenomenon<sup>9</sup>, there is no doubt that progress has accelerated in the digital era. Fundamental advances on Internet, mobile communications, distributed computing and information collection and processing have sustained a number of recent innovations in finance<sup>1011</sup> In both advanced economies and emerging market economies, consumers have adopted an increasing number of digital financial services because of their greater practicality<sup>1213</sup>.

In a context of constant change and technological and financial evolution such as this one, how long will it take for our daily tasks to be carried out automatically by smart contracts or electronic devices? Years? Months?

Globally, e-commerce currently captures 4.6%<sup>14</sup> of all fast-moving consumer goods sales, a figure that is expected to reach 10%, or a total market size of \$ 170 billion, by 2025.

What does e-commerce, a growing trend in the global economy, need to enter our lives as naturally as going to a supermarket for groceries for breakfast did? The answers vary, and usually include factors such as security, costs, trust, among others.

EmetBGT arrives to solve this gap, providing electronic commerce with the transparency typical of P2P smart contracts, with the unique security and traceability of Blockchain technology and with

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18,000, There are today projects called stablecoins that face such difficulty "tying" the intrinsic value of their currencies to those of physical assets or fiat currencies of certain States. As an example, see: <https://tether.to/> Likewise, the adequate planning tending to guarantee the stable liquidity in the market of a certain cryptocurrency can allow its price to remain within acceptable variation standards for its use as a unit of exchange.

<sup>9</sup> DERMINE, J. igital banking and market disruption: a sense of déjà vu? En: Financial Stability Review, Banco de Francia, no 20, april, 2016, Finan- cial stability in the digital era.

<sup>10</sup> FINANCIAL STABILITY BOARD (FSB). Artificial intelligence and machine learning in financial services: market developments and financial stabil- ity implications, November 1st , 2017

<sup>11</sup> NTERNATIONAL MONETARY FOUND (IMF). Fintech and Financial Services: Initial Considerations. IMF Staff Discussion Notes, no 17-5, June 19th , 2017.

<sup>12</sup> ERNST AND YOUNG. EY FinTech Adoption Index 2017: the rapid emergence of FinTech. 2017

<sup>13</sup> Mercados de financiación fintech en todo el mundo: tamaño, determinantes y cuestiones de política [https://www.bis.org/publ/qtrpdf/r\\_qt1809e\\_es.pdf](https://www.bis.org/publ/qtrpdf/r_qt1809e_es.pdf)

[https://www.bis.org/publ/qtrpdf/r\\_qt1809/r\\_qt1809e\\_appendix\\_es.pdf](https://www.bis.org/publ/qtrpdf/r_qt1809/r_qt1809e_appendix_es.pdf) see appendix

<sup>14</sup> <https://pueyrredonline.com/blog/2018/01/blog-ecommerce-las-ventas-de-comercio-electronico-de-grocery-en-la-america-latina-se-pondran-aldia-con-el-resto-del-mundo/>

the security that the average internet user needs to integrate to e-commerce daily aspects of its life never thought before.

## ABOUT US

Established in Spain, Emet arises as the initiative of a group of private investors and enthusiasts of the crypto world who were looking to build the additional step that separates cryptocurrencies from the generalized use of fiat money. Under the principles of decentralization and ensuring that transactions are developed in a P2P manner, that is, without the intervention of third parties that centralized operations and, following their own interests exclude part of the potential users from access to fundamental services.

After having developed its own blockchain, a digital ecosystem made up of a variety of decentralized applications, and various applications for third parties, Emet decided to develop EBG-T as a key tool to integrate crypto users and traditional internet users with global electronic commerce.

If you want to know more about Emet Business Group and our team, you can access their white paper [here](#), or visit our website: <https://emetbusinessgroup.com/en>

## What did we develop? A TOKEN THAT PROVIDES GUARANTEE AND SECURITY

We place the cryptographic technology of smart contracts at your fingertips through our EBG-T Token. Thanks to this, we will guarantee low cost, safe, and transparent transactions without requiring the process of an intermediary that delays the payment process for any electronic commerce platform.

Imagine that you are a businessman of low-cost products, your profit is based on the volume of your sales, but you are interested in having a sales channel for the direct consumer. Making a direct presence in all the sites where your potential clients are located is difficult, if not impossible, so you decide to sell through non-face channels -internet, social networks, etc.-.

You start with an ambitious digital marketing campaign, you manage to capture a wide audience interested in your product, the time to sale comes: how are your customers going to pay you?

Most traditional payment providers have minimal transaction fees, regardless of the value of the transaction. Imagine that your product has a final price of 2 USD. Of this, 0.3 USD is the cost of the

transaction to receive the payment in person. Regardless of your inherent costs, the payment costs are equal to 15% of the gross value of your product.

Let's imagine that your business has been structured as a large company and you manage to overcome the difficulties of non-contact payments, do you receive your payments instantly? Probably not.

EBGT comes to solve the problem of businessmen and buyers like the ones we described. Forget about the high transaction costs, the endless procedures to receive cross-border payments, the long waiting periods that payment platforms take to release your money.

With EBGT you can receive and send payments in real time, with low transaction costs, optimizing your business processes and facilitating your daily operations.

Do you have cryptocurrencies and want to use them to purchase items? Convert them to EBGT and enjoy all the advantages of fiat money, with the security, speed and traceability that only a cryptographic payment system can give you.

Did you receive payments and do you want your money to produce income while you are not using it? Use your EBG on the DeFi platforms of our allies.

Are you a crypto-enthusiast? Convert your EBGT to the cryptocurrency of your choice and store, sell, exchange them.

We incorporate the principles of cryptography, to implement a secure, anonymous and decentralized economy. The result of this is EBGT, the digital token that has all the advantages of being used as an electronic payment system on Emet Business Group's own platforms or allied platforms, thus guaranteeing usability in P2P commerce, allowing you to live A holder of EBGT the experience of digital transactions on platforms such as: Marketplace, cryptocurrency trading through the auction method, own wallet for the storage of the EBGT Token, exchange exchange with other cryptocurrencies or any fiat currency in the decentralized p2p market and make we lend through smart contracts p2p.

## SAFETY

Safety is important and Emet knows it. That is why we implement the security systems offered by the ERC20 Token in EBGT, we apply a set of technological tools in order to strengthen security and protect EBGT as a payment system.

## ASSINGNMENT

A total of 999,999,999 EBGT will be issued.

The tokens will initially be delivered ("assignment") to Emet's allied platforms and to the exchanges where EBGT is listed.

An initial release of 10,000,000 tokens will be made. When the market consumes 60% of this first release, a next assignment will be released with the same amount and so on until the end is reached.

There is no reserve assignment for Emet Business Group partners, due to the nature of the EBGT token, however, there is a small reserve for the development team, 1% of each assignment. This reserve will be used to strengthen the EmetBG Blockchain and the EMET platforms ecosystem, and to develop new initiatives that favor the massive and daily adoption of cryptocurrencies.

## DECENTRALIZED EXCHANGE

P2P (peer-to-peer) system is based on the direct connection between computers without the need for an intermediate service, using the internet protocol. The P2P systems on which EBGT is based allow the creation of decentralized smart contracts and that allow our token to be available to everyone at any time and place, this is achieved thanks to the Blockchain system of the Ethereum network where all are stored ERC20 tokens.

## EBGT USABILITY:

In order for you to make the most of our services, we share a graphic so that you know how easy and safe it is to use your EBGT Tokens in our **ecosystem**.

To guarantee the usability of the EBGT token, we have multiple platforms owned by Emet Business Group and allies where the holders can use the EBGT token as a payment system. The potential volume of EBGT use today is enormous and every day we will have more allied platforms. EBGT was designed to be the most versatile crypto token of its kind.

To give you an idea of the level of use that you can give to your EBGT, NASBI, one of our commercial allies, projects sales for its first year of operation with EBGT of about USD 5,000,000, with EBGT you can acquire purchase bono through from our ally P2W that you can use to purchase all kinds of products on Nasbi.

**Comment [JEMC1]:** Aquí hay que poner un diagrama.  
Holding empresarial Emet Business Group.

Additionally, EBGT may be used in the different applications of the Emet Business Group digital ecosystem.

## EMET DIGITAL ECOSYSTEM.

We have 7 innovative platforms that cover aspects of decentralized finance, electronic commerce, security, among others.

Our intention is for you to fully exploit your cryptocurrencies, and now your EBGT, as if they were fiat money, giving you a variety of options so that you can choose the one that best suits you. Emet's platforms are as follows, and we continue to develop new ones every day:

### FASWET:

Here you have it all: we can exchange, buy and sell cryptocurrencies. In addition to serving as a wallet for all your crypto assets, you can stay updated with the market prices of the main cryptocurrencies. Likewise, Faswet has a smart contract generator unique in its class, a converter that allows you to see equivalences between cryptocurrencies and more than 150 fiduciary currencies, and a business API that guarantees interoperability with existing businesses. You don't need more, you need Faswet.

### XVFIVE:

Welcome to the platform where you can buy the main cryptocurrencies on the market, through interactive auctions, with up to 70% discount compared to the market value. XVFive adds excitement to exciting cryptocurrency transactions.

### P2W & NASBI:

P2W is an allied platform where you can acquire purchase bonos to be used at the NASBI virtual store, an allied marketplace where you can sell, buy and auction clothes, footwear, electronic items, appliances and gifts for your friends in the fastest and safest way.

### AILEWUX:

You can buy or acquire our revolutionary cold wallet with the EBGT. Ailewux will allow you to keep your crypto assets safe out of the internet at all times, thanks to its advanced technology that will keep them protected from both the dangers of the web and the environmental risk factors. With various versions and features that lack in the cold storage device market today, Ailewux pushes security to the edge of innovation.



## CASH2P

Created for those who want to access resources for their projects, invest or are looking for an ally that can leverage their projects. This platform allows you to interact with third parties in an easy and safe way thanks to the support of Smart Contracts that guarantee the proper development of all the businesses that you do with the other users of the platform. Decentralized finance was never as close as they are now with Cash2P.

## CASH2PR

Sending money to your family has never been easier. Cash2PR not only functions as a worldwide remittance system, but it also allows you to be one of our agents and earn profits with very little effort. Forget about the costs associated with establishing a franchise for sending and receiving remittances. With Cash2PR you have everything in the palm of your hand.

## DIN DOM

In our ecosystem, the gastronomic industry has at its disposal a new way to market its products, and anyone can fulfill their dream of starting and launching their own business from home, if they prefer. We are a P2P “delivery” platform that will revolutionize the grocery and messaging marketing industry, making commercial businesses more competitive, more profitable and capable of generating more reasonable and fair income for messenger professionals, dignifying the profession of the messenger.

Din Dom will guarantee the entry of small businessman, today excluded from the delivery business, by expanding the offer available to his users, and will change the way we handle our daily affairs, with a complete messenger service and incomparable customer service.

Our platforms are not only safe and practical, but also very easy to use. Also, with more allied platforms every day, EBGT will focus on usability, becoming the bridge of preference between traditional commerce and the crypto world.

## EMETBGT AND FASWET

To safely store your EBGT Tokens, we place the Faswet wallet at your disposal, the first cryptocurrency platform that combines exchange operations between crypto and tokens, P2P purchase and sale easily and safely. For greater security and transparency for its users, Faswet has the new “shared wallet” system through which, when connecting the seller with the buyer, the cryptocurrencies or tokens will remain in the status of a shared wallet between the parties,

ensuring the transaction until the end. With the shared wallet system, the cryptos are only released when the parties confirm that the transaction was successfully fulfilled or the condition applied in a smart contract is verified.

The interoperability of EBG and Faswet enables users and business partners to significantly reduce their transaction costs. Remember that transactions between Faswet wallets have no commission. Transactions from Faswet to other wallets will cause the platform's commissions, at the applicable rate when the transaction took place. Because it works on the Ethereum network, EBG transactions will cause the network commission (GAS fee), which is determined dynamically according to the network's hash rate (level of difficulty of the mathematical problems to be solved).

## EMETBG COMMUNITY

EBG provides the community with all information that may be useful for the development and interaction of new projects. All information found in this document is provided by Emet Business Group in order to provide clarity and transparency in our projects.

## PRIVACY POLICY

We have a Privacy Policy, which main focus is the protection of your data and personal information. Check it [here](#).

Terms and conditions: So that you always have clarity about our requirements, know the [Terms and Conditions](#) of our platforms, along with the appropriate use of our websites, you will always find this information at your disposal, written simply and concretely, in any of the websites of Our ecosystem. Remember that the Terms and Conditions of our services may be subject to change, depending on the service needs of the platforms, their offer and demand, and other factors that may affect our digital ecosystem. The conditions of each particular platform will be published prior to launch, according to the roadmap and estimated dates explained in the Emet Business Group White Paper.

## RISKS

It is important to mention that, as in any good business, there are risks that should be mentioned and that may vary depending on the characteristics of the use that each user gives to our platforms:

It is important that users understand clearly that Emet only makes available to them the platforms of the Emet ecosystem (Din-Dom, Shoxen, Faswet, and XVFive) and the EBG and EBG crypto assets so that third parties (Users or Commercial allies) directly contact each other for business

purposes, such as the provision of delivery and messenger services, sale of products, purchase, sale and exchange of cryptocurrencies, among others.

For the foregoing, being clear that Emet is not a party in the operations that users directly hold through the platforms that make up the ecosystem or between users and commercial allies, Emet has no responsibility for any eventual conflict arising from these relationships and operations, being clear that any type of claim, regardless of its nature, and/or judicial, extrajudicial or administrative action must be presented before the competent authorities and against the user concerning any breach of the business or operation.

Regarding the cryptocurrency purchase, sale and exchange operations that can be carried out through the Faswet and XVFive platforms, it is considered necessary that the user is fully aware of the risks associated with the purchase and sale of cryptocurrencies and the use of the blockchain.

The User accepts that the purchase, sale or exchange of cryptocurrencies may involve high risk, due to price fluctuations that may lead to the partial or total increase or loss of the value of the cryptographic asset object of each operation, either at the time of confirming the operation or after the end of it.

EMET will not be responsible for any loss of cryptocurrencies or decrease in the value of these against other crypto assets, fiat currency or assets of any nature, or situations that prevent access to them, which may result from any action or omission of the User.

EMET does not carry out any type of advice in any field, neither fiscal, economic, accounting, commercial, legal or any other. Therefore, the decisions taken by the client are made in a personal capacity. No information, tool or function available on Emet platforms should be understood as advice, in the terms set forth above.

The transactions in cryptocurrencies are irreversible, so the User must adopt the maximum precautions when making any payment or provide a public address of his portfolio to carry out operations.

EMET does not assume any type of responsibility for failures in the internet network or for the attack on the software that results in the loss or disappearance of the crypto-assets owned by the user unless the company decides on that purpose, which shall not be understood tacitly issued under any circumstances.

The user states to be aware of all the risks posed by the possession of crypto assets, thus exempting EMET from any responsibility for the loss or decrease of their value.

Any contingency that arises regarding a third party whose intervention is required for the conduct of user operations through our platforms, including banking entities will be their sole responsibility.

Likewise, any incident arising from the use of payment methods and receipt of money agreed between the users will be the sole responsibility of these and the suppliers that the users select.

Notwithstanding the foregoing in cases where an error may occur during the cryptocurrency purchase process, the customer may contact the Emet support service at [support@emetbg.com](mailto:support@emetbg.com).

Concerning the Ailewux product, it is important to be aware of the risks arising from the transport of the wallet to its place of delivery, for which Emet is not responsible, as well as the damages caused by normal wear or tear resulting from accident, abuse, misuse, neglect, improper handling or improper installation; humidity -beyond the limits of resistance of the device-, corrosive environments, high voltage, surges, extreme temperatures, acts of nature, breach of the instructions for use or alternations made by the user or by unauthorized technical service.