# THE OFFICIAL FASTCASHMONEYPLUS WHITEPAPER

16 January 2018

### **Abstract**

FastCashMoneyPlus is a novel ERC20 token based on the ethereum blockchain. Using an innovative conflationary Proof of Purchase (cPOP) algorithm, FastCash delivers value to its investors in 4 ways: (1) Creating a limited, FIXED supply of 1,000,000 FastCash; (2) Increasing the price of purchasing FastCash from the FastCash Bank by 20% week-over-week; (3) Introducing a unique system of incentives for referring new investors to the FastCash platform; and (4) Implementation of the ERC20 interface, allowing investors to seamlessly hook into the rest of the Ethereum ecosystem.

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### INTRODUCTION

Welcome to the FastCashMoneyPlus Whitepaper! This document will aim to answer all of the lingering questions you have about the FastCash cryptocurrency. Many people are intimidated by some of the hefty language being thrown around nowadays: *cryptocurrency*, *blockchain*, *consensus algorithms*, and so forth. But there is nothing to be afraid of, especially in regards to FastCash! These are just fancy words for *making money* in the new digital economy. Frankly, the specifics aren't very important, and trying to understand them will only slow you down. It's the wave of the future, and if you don't get in NOW, you will undoubtedly be left behind.

So what makes FastCashMoneyPlus so special? That's a good question! FastCashMoneyPlus is the only cryptocurrency that is *specifically* optimized for investor profits and wealth creation. In fact, it's the only cryptocurrency on the internet that truly has your interests at heart. As we will see below, the FastCash contract is engineered to maximize the money-making potential of your investment. Please read the following sections for details on how this is accomplished.

### **CONTRACT FEATURES**



One of the most novel features of the FastCashMoneyPlus contract is its use of "routingCodes", or, colloquially known as FastCash addresses. When buying FastCash for the first time, investors provide a new routing code, which maps to their account in the FastCash contract. This routing code is a human-readable way to keep track of all referrals (discussed below) and transfers. By convention, the routing code is comprised of three words, selected from a predefined list, followed by a string of between 13 and 20 Base64 characters. For example:

toxicGOLD\_CASH572kd2eOp8k\$n. This structure is not enforced by the contract, but it is highly recommended.

Additionally, the FastCashMoneyPlus contract is ERC20 certified, which means that it has implemented certain features that allow it to comply with the ERC20 standards. Among other features, the FastCash contract allows investors to transfer FastCash (by Ethererum address AND FastCash routing codes), view certain pieces of contract information (such as the name, symbol, total supply, and decimal places of the contract), and delegate permission of their FastCash accounts, in part, to other Ethereum-based contracts.

FastCash has a metric system of denomination used as units of FastCash, with the smallest denomination being the MoneyBuck (0.000000000000001 FastCash). In accordance with the wishes of ERC20, FastCash can be sliced up to 18 decimal places thin!

In all, ERC20 compliance allows the FastCash contract to work seamlessly within the Ethereum ecosystem, and provides a <u>built-in liquidity</u> <u>mechanism, as it allows for trading FastCash on exchanges such as EtherDelta.</u>

As we will see below, the FastCash contract has a few more tricks up its sleeve that make it a truly unique investment vehicle:

### **MARKET DYNAMICS**



Supply and Demand are two of the most well-established tenets of Economics. FastCashMoneyPlus leans into hundreds of years of economic theory by acknowledging these dynamics and playing to their strengths.

On the contract's launch, 1 million FastCash was deposited into the FastCash Bank. This Supply is completely FIXED AND IMMUTABLE. No one, not even the FastCash central banker, can mint new FastCash. Unlike in the modern fiat banking system, it is literally impossible to create more FastCash.

Meanwhile, Demand is slated to increase drastically, due, in part, to the FastCash referal system. This is how the FastCash referral system works:

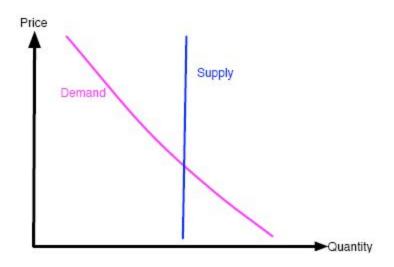
- All FastCash investors receive a special routing code on their initial investment.

- By placing the routing code in the following place in the FastCash url: <a href="http://fastcashmoneyplus.biz?ref={ROUTING\_CODE}/">http://fastcashmoneyplus.biz?ref={ROUTING\_CODE}/</a>,

   FastCashMoneyPlus.biz is able to detect the source of the referral.
- The referrer receives a FAST CASH BONUS, equal to 10% of the amount that the new investor purchases.
- For example, if Alice refers Bob to FastCashMoneyPlus, and Bob purchases 100 FastCash, Alice will receive a bonus of 10 FastCash.
- The referrer, hence, is incentivised to share FastCashMoneyPlus, thereby increasing its demand.

The FastCash central banker has discretion over the precise bonus level. Additionally the referral bonus is only valid insofar as there is enough FastCash in the bank to pay said bonus.

This means that, with fixed Supply and increasing Demand, market value will increase drastically, as illustrated in the following diagram:



ADDITIONALLY, FastCash value is further supported by another key contract feature: The price of buying FastCash from the FastCash Bank automatically increases by 20% EVERY WEEK.

# PRICING AND NASCENT ARBITRAGE OPPORTUNITIES

$$\frac{\partial^2}{\partial t_1^2} f(t_0,t_1) = (\delta + 2t_0 + 2t_1)^{\alpha(w-t_0+t_1)-1} \cdot \left(\frac{\partial^2}{\partial t_1^2} \alpha(w-t_0+t_1) \cdot (\delta + 2t_0 + 2t_1) \cdot \log(\delta + 2t_0 + 2t_1) + \alpha'(w-t_0+t_1) \cdot (\delta + 2t_0 + 2t_1) \cdot \frac{\partial^2}{\partial t_1^2} \alpha(w-t_0+t_1) \cdot (\delta + 2t_0 + 2t_1) \cdot \frac{\partial^2}{\partial t_1^2} \alpha(w-t_0+t_1) \cdot (\delta + 2t_0 + 2t_1) \cdot \frac{\partial^2}{\partial t_1^2} \alpha(w-t_0+t_1) \cdot (\delta + 2t_0 + 2t_1) \cdot \frac{\partial^2}{\partial t_1^2} \alpha(w-t_0+t_1) \cdot (\delta + 2t_0 + 2t_0) + (\alpha(w-t_0+t_1)) \cdot (\delta + 2t_0 + 2t_0) \cdot (\alpha(w-t_0+t_1)) = Challenge \underbrace{\left(\frac{\partial^2}{\partial t_1^2} \alpha(w-t_0+t_1) \cdot (\delta + 2t_0 + 2t_0) \cdot (\delta + 2t_0 + 2t_1) \cdot (\delta +$$

As alluded to in the previous section, **The price of buying FastCash from the FastCash Bank automatically increases by 20% EVERY WEEK.**You read that correctly:

- The contract was launched at 11:30PM EST on 01/16/2018, with an initial sale price *equivalent to* \$0.25<sup>1</sup> per FastCash.
- This price increases by 20% on a week-over-week basis until week 71, at which point the price will remain fixed.
- Transactions take place in Ethereum, so the contract must convert the intended USD price to Ethereum using a USD-ETH exchange rate. (The contract actually uses a USDWEI exchange rate to make the decimal math work).
- The price of FastCash can be found by using the following formula:
   (0.25 \* (1.2 weeksSinceLaunch)) \* USDETH
   Where USDETH === The amount of ETH you can buy with \$1 USD

<sup>&</sup>lt;sup>1</sup> Even though FastCash is typically quoted in US Dollars (USD), investors can only buy FastCash with Ethereum. As such, the actual price of FastCash is also subject to the USDETH conversion rate, which is set by a trusted third party on a semi-weekly basis as needed.

- Due to the lack of floating point numbers in Solidity (the programming language in which FastCashMoneyPlus was programmed in) and a maximum integer value of 2 ^ 256, the formula simplifies to:

```
if (weeksSinceLaunch > 71) {
    w = 71;
} else {
    w = weeksSinceLaunch;
}
extraAdjustment = 0;
if (w > 50) {
    extraAdjustment = w - 50;
}

minimumAdjustment = 10;
decimals = 18;
x = w + decimals - (minimumAdjustment + extraAdjustment);

exchangeRate =
    4 * (10 ** x)
/
    ((USDWEI / (10 ** minimumAdjustment) * ((12 ** w) / (10 ** extraAdustment))))
```

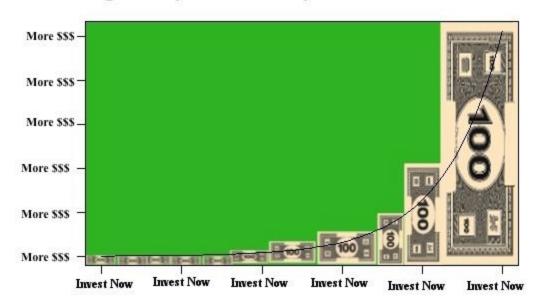
So what are the implications of this? It leads to a novel arbitrage opportunity for FastCash investors as demand for the coin increases!

Essentially, this structure allows investors to purchase FastCash one week, and sell it for more in future weeks. For example, let's say that Alice buys a FastCash for \$0.25 in week 0, and waits until week 25, when the price of buying FastCash from the bank is \$1.5479341056. Meanwhile, demand for FastCash is going through the roof, as 10 weeks in the public eye have allowed it to pick up an extraordinary amount of steam. People are happily buying FastCash at \$1.5479341056 a pop. At this point, Alice can choose to log onto EtherDelta, or any other exchange that may or may not be supporting FastCash at that point, and sell her FastCash for \$1.53! This

means that, even after taking into account the time value of money, Alice just made a \$1.28 profit in this scenario! That's a 500% profit in 10 weeks!

Of course, Alice may not want to sell her FastCash. Smart investors like Alice might want to conduct the time-tested investment formula of "buying and holding". Such luminaries as Warren Buffet encourage this strategy, and we believe that it is more than appropriate for this investment vehicle. Additionally, it doesn't take a rocket scientist to realize that the longer you hold (up to 71 weeks) the more value you amass! Please reference the following graph as an illustration of this concept:

## Graph of your money after FastCash!!!



# **CONCLUSION**

In conclusion, FastCashMoneyPlus is the investment vehicle of the future. You can't afford to not invest!