

# E MONEY

## WHITEPAPER

DeFi Ecosystem | Wallet | Staking | Blockchain

### INTRODUCTORY NOTE

The founders of the company E Money (hereinafter referred to as “E Money team”) believe their main mission is to contribute to the building of a society united by the common desire to upgrade their standards of living through the implementation of top of the range innovation and through the use of ultrahigh quality technology. And in this context, blockchain is actually the most discussed technology nowadays, and is widely seen as the obvious successor of the internet.

The blockchain technology combines a set of existing technologies, including distributed data storage, peer-to-peer transmission, consensus mechanism and encryption algorithm, to introduce a novel way of data and value formation, transmission, storage and usage.

The breakthroughs brought by blockchain technology have already proven the potential to fundamentally change the existing economic and financial paradigm and will most certainly lead to a new technological innovation and industrial change on a global scale.

So, what is a blockchain, at its core? A blockchain is a tamper-proof and decentralized data structure that joins data blocks chronologically. The modus operandi of the blockchain is through a distributed ledger system which ensures its security and stability. Encrypted digital assets, such as Bitcoin, are the digital data value of such a system. In other words, blockchain serves as the underlying technology for digital assets that may or may not represent a certain value, and for a distributed, encrypted and credible accounting and clearing system. What this means, in simple terms, that there is no single entity (single point) in control of a transaction of assets, instead it's an entire community contributing to the blockchain.

Blockchain's role in trust is like that of internet in information. What is mostly absent in internet is the Trust Protocol used to confirm the validity and authenticity of every transaction.

The blockchain technology can provide bases to solve such problems, optimizing the approaches and methods adopted by people to allow people to deal with trust, security and privacy.

Features and benefits of the blockchain technology: a brand new distributed infrastructure architecture and calculation paradigm is established thanks to the blockchain digital structure used for data verification and storage, data generation and updating based on the consensus algorithm of the distributed computer node, data transmission and access security guaranteed by cryptography, as well as data programming and operation based on smart contracts consisting of automatic script codes. The blockchain technology will store records in thousands of, or even millions of independent computers, while these computers can work in a coordinated manner, no single entity can control them to alter data and software

BUT, having a functional and secure distributed ledger is not enough for an ecosystem. Its performance is also of the highest importance. And its performance is measured in Transactions per Second (TPS) and transactions costs (GAS).

This is where the team comes into play. EMoney is a crypto engineering organization that has built a super-fast blockchain, which has +100k TPS and has zero cost GAS fees.

But before we get into any further details, please note....

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- changes in the anticipated growth strategies and expected internal growth of Emoney.
- changes in exchange rates and interest rates of cryptocurrencies and fixed currencies.
- changes in the availability and salaries of employees required by the Emoney team to operate their respective businesses and operations.
- changes in user behavior and preferences of blockchain technology users or Emoney coin holders.
- changes in Emoney team's future capital needs and the availability of financing and capital to finance such needs.

- changes in the competitive conditions under which Emoney team operate, and its ability to compete in such conditions.
- Force Majeure events, such as natural disasters, wars or acts of terrorism, and any other cases that affect the business and / or operations of the Emoney team.

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# INTRODUCTION

The Emoney team has brought together for this project a relevant number of professionals from a range of technological fields to build one of the most disruptive blockchain ecosystems to date. We have a team that is specialized in building crypto projects, which includes software engineers with years of experience in building blockchain-based products. Our team also includes crypto/blockchain researchers, marketers, and other professionals with years of experience who have been involved in some of the most successful crypto projects in the market. This explains why the project's delivery has so far been second to none in the industry.



# CURRENT PROBLEMS

Despite the rapid development of the blockchain technology, there are still challenges ahead.

(1) Security risks of smart contracts. Users might lose their digital assets during hacker attacks.

(2) Difficulties of cooperations and interconnections of different blockchain platforms of different fields of application. Although such information interactions were already attempted, it is not sufficient to support the development of the whole blockchain ecosystem.

(3) Difficulties of linking between the blockchain world and the non-blockchain based reality. Ideas cannot be easily put into application, such as tracking of commodity authentication.

(4) At present, the blockchain industry still requires high technical qualifications, which leads to the high cost of large-scale business.

(5) Low transaction performance compared to the centralized systems.

# SOLUTION

Emoney prioritizes security, stability, extensibility. By introducing cutting-edge designs of virtual machines, smart sandbox, value exchange protocol, and forking mechanism, Emoney creates an evolving, user-friendly, low-cost, and customizable blockchain network. The optimization of block interval, block volume and consensus algorithm also help Emoney reach a performance rate of up to 100,000 TPS. Emoney believes that as the technological innovation creates a new production relation network, it will solve the problem of trust in interpersonal communications and organically integrate societal consensuses, individual behavior, and value exchange into an inseparable whole.

We are essentially creating a blockchain-based product/ecosystem that addresses a range of limitations in the real world caused by the centralization problem. In short, we are providing decentralization services to a range of industries in the real world, including decentralization of transactional services. Our project comprises DeFi, NFTs, Web3.0, and Metaverse products. The Emoney team is also creating a system that addresses major problems the current blockchain products are facing to increase crypto adoption. Poor scaling, high transaction cost, and security are three major limitations that all major blockchains projects currently struggling with. So, we are creating a product that provides solutions to the problems the current blockchain industry and the real world are experiencing.

# THE BLOCKCHAIN (TRC20)

Our vision is to provide a blockchain with accessibility and usability all over the civilized World. To address blockchain scaling, transaction cost, and security, we have built a revolutionary blockchain that addresses all the limitations. Emoney TRC20 is the first zero gas fee blockchain and is also the most scalable chain in the industry. The gas fee for this chain is \$0.000000001, and the transaction speed is 100k TPS. Our blockchain has alleviated the blockchain trilemma, which is decentralization, security, and scalability. We are also creating products that increase the adoption of crypto in the real world. With the cheaper and faster blockchain (TRC20 chain), we are about to launch Emoney Pay, a product that enables merchants to accept \$Emoney payments in the next few months.

## OUR CORE VALUES

Emoney team is guided by our core set of values, they are the foundation for every single decision that we make here and the way we behave as a company. We take our responsibility seriously to ensure that our values are the compass of everything we do and we will take action to always stand for them. In the same way, we value our investors, because they are part of our core and creating Coin purchasers value is a top priority within the company.

# PRODUCTS

## Emoney Pay

Emoney Pay is an innovative technology comprising a set of solutions that optimizes the “cash flow” between users. It enables clients buy their preferred goods or services in a seamless manner, while it also ensures full and rapid payment to the businesses that sell such goods or services. It also enables businesses to extend their payment terms to their suppliers while allowing their large and SME suppliers to get paid incredibly fast. It is one of the fastest growing industries in the recent years.

TRC20 blockchain leverages high end technologies developed in-house to enable fast-track deployment on the blockchain. It also allows the users to quickly build a blockchain application and benefit of the technology in any manner lawfully available.

## OTHER PRODUCTS

In preparation for the mass adoption, Emoney had also developed a TRC20/ERC20 supported Wallet on Android & iOS. The multi-currency crypto wallet allows users to send, receive, store and swap various crypto assets in a safe and secure manner. Now the wallet is migrated to nabox and can be downloaded and used effectively.

Emoney Swap is a fast and cheap decentralized exchange (DEX) powered by TRC20 blockchain. Emoney Swap is an alternative to other DEX platforms on similar blockchains;

Emoney Staking. The program allows Emoney holders to stake their tokens and earn BUSD in reward;

Audit Solutions with Leaderboard Support is responsible for security of the blockchain. Emoney Audit uses cutting-edge AI Technology and Manual code review to protect smart contracts;

Emoney also provides highly usable and expandable infrastructure platforms for its blockchain applications. It is open to all of the developers. Anyone can publish their applications on the blockchain, realizing their business ideas.

In the early stage, Emoney will focus on the major application above presented, in order to expand the market, namely the decentralized assets transaction application E money Pay. After that, it will gradually increase and perfect the upper-layer blockchain applications.

Besides the development of user's terminals, Emoney system will provide the development platforms fit for different systems and users. At the same time, Emoney Team will continue to develop and provide mobile terminal services, including the mobile wallet and the mobile smart contract application. We believe that the true realization of the blockchain mobile terminal services can not only change current APP markets and business models, but also benefit a wider population of internet users.

## MARKET ANALYSIS

Emoney token is aware that there are many existing blockchains on the current market and that main competitors are only the highest performing blockchains. The TPS rate of 100,000 is unmatched to date. For the avoidance of doubt, similar blockchains use an average TPS and a peak TPS, and they most probably use the latter to promote their performance, even though the peak performance is rarely ever relevant. We refer here to an average performance of 100,000 TPS, which already puts us in the top of the blockchains of today.

# GOVERNANCE PRINCIPLE

The design objective of the Bitgert community governance structure is mainly focused on the sustainability of the Bitgert platform, the effectiveness of the strategy formulation, the management effectiveness, the risk control and the efficient operation of the platform economy. Although there are arguments advocating that the blockchain is a de-centralized or a distributed self-governance community system, we believe that the absolute de-centralized in the initial stage of the project may bring the absolute “fairness” but is more likely to be further “inefficient”. Therefore, the core idea of the Emoney team is to absorb the concept of in the management structure of central governance, including the highest decision-making authority strategic Committee and major issues of the centralized procedure to improve the efficiency of the whole operation of the community, until the blockchain becomes self-sustainable. E money team strategizes an organic evolution of the project, and hence, the more the blockchain matures organically, and becomes self-sustainable, the governance will be gradually transferred until it will become an exclusive attribute of to the Emoney community.

# MARKET GROWTH

## Target Market / Clients

Emoney Token focuses on an international market, with a special focus on Blockchain Technology and the financial business (Fin-tech market). The target market is investors and traders who wish to make use of a simple yet highly professional trading platform and follow Emoney's ideals in the industry.

## TOKENOMICS

Emoney (EMNY), was initially based on TRC-20 Smart Technology.

TRC20 (Emoney) feature a buyback mechanism. To be more precise, Emoney directs 5% of every transaction fee for buyback, 3% for marketing and 4% for staking rewards. This way, Emoney is a hyper deflationary coin.



The full supply of EMNY coins of 100,000,000 coins was minted at the platform launch.

The distribution of Emoney (EMNY) is as follows:

70.00% is allocated to Liquidity

15.00% is allocated to Future Development & Marketing

15.00% is allocated to Dev Team

## ROADMAP

### March - December 2023

Website Launch

Contract Deployment

Listing in 3 exchanges

Advertising Campaigns

CoinGecko Listing

### Januari - Juni 2024

Influencer Promotions

Coinmarketcap Listing

Audit Solutions Platform Development

dApp Wallet Development

Major CEX Listings

Techrate Audit

Media Promotions

## July - oktober 2024 \_\_\_\_\_

DEX Integration In dApp Wallet

Media Coverage Campaigns

Blockchain TestNet Development

Blockchain Alpha Testing

Revenue Sharing Staking program

Centralised Exchange Development

## November - December 2024

Blockchain MainNet BETA Launch

Blockchain MainNet Release

Smart Contracts Support Integration on Blockchain

NFT Smart Contract Support Integration

Centralized Exchange BETA Version Release (Web)

New Project Partnerships

## Januari - Februari 2025

Ecosystem Scaling

Centralized Exchange MainNet Launch (Web)

Emoney DApp UI Design

Emoney Core Files Development

TIER-1 Exchange Listings

Developer Grants for Building Dapps on Our Ecosystem

## March - April 2025

Emoney Wallet Integration

Startup Studio Projects Expansion

Emoney DApp BETA Launch

Decentralized Marketplace UI Wireframe

Strategic Partnerships

Decentralized Marketplace Framework

Centralized Exchange BETA Launch (Android)

## Mei - Juni 2025

Decentralized Marketplace BETA Launch

Decentralized Marketplace MainNet Launch

Emoney MainNet Launch

Centralized Exchange MainNet Launch (Android)

Web 3.0 Geo Data Mapping Graphics

## July - Agustus 2025

Web 3.0 Geo Data Map Core Files Development

Decentralized Freelancer Framework

Web 3.0 Geo Data Map BETA Launch

Decentralized Freelancer UI Wireframe

Web 3.0 Oracle Market Framework

## September - Oktober 2025

Web 3.0 Geo Data Map MainNet Launch

Decentralized Freelancer Core Files Development

Decentralized Freelancer BETA Launch

Web 3.0 Oracle Bitcoin and Ethereum Integration

Decentralized Freelancer MainNet Launch

## November - Desember 2025

Layer 1 Blockchain Integrations On Web 3.0 Oracle

DeFi Integrations On Web 3.0 Oracle

Decentralized VPN Market Framework

Web 3.0 Oracle BETA Launch

Marketplace For Public Web 3.0 Oracle

## Januari - March 2026

Decentralized VPN UI Wireframe

Decentralized VPN Nodes Setup

Web 3.0 Oracle MainNet Launch

Decentralized VPN Core Development

Decentralized VPN BETA Launch

## April - Juni 2026

Decentralized VPN Node Participation Documentation

Decentralized VPN Node-Reward Program

Decentralized VPN MainNet Launch

# INTRINSIC VALUE OF THE PROJECT

The mechanics are structured so that there are a multitude of influences for material appreciation, or even depreciation. We are hopeful that with a growing number of transactions and constant onboarding of new projects we will start to build a higher use for the coin and a higher demand. With this kind of assistance to the velocity of the coin adoption along with its use in crypto transactions and with an objective self-sustainability of the blockchain itself, the project can measurably reach its true intrinsic value.

With the growing use of the coin by businesses on the platform we effectively reduce price risk relative to the dollar for all holders, setting a comfortable base for which we can assume, following price discovery on exchanges, our cryptocurrency will not fall through. This also sets the investment standard for traders to buy knowing that eventually, Emoney coins will reach certain support levels where there is only more upside as the project is community owned and grows.

We encourage the reader to do its own research, and decide whether to invest in our project.

## THE TEAM

The Emoney team brings together members who are both prominent and experienced in the field of software development as well as blockchain technology. We all share the burning passion for decentralization and honesty, and dedicate our lives to creating and providing community owned and determined products and services that can bring the best experiences to the users. Through our mutual love for people, we are connected as a team and have developed a habit of doing other wonderful things together. We have created ourselves an environment where challenges are sought after and welcomed. Every day should bring all members a new challenge to face and conquer. We do not accept the first solution so easily.

# SUMMARY

We are building a blockchain ecosystem that brings everything under one roof. From DeFi, NFTs, Web3.0, and Metaverse, Emoney has got everything under one roof. Therefore, this is an ecosystem that will bring together millions of users that will need \$EMNY to transact. We are providing real solutions to real-world. This is a blockchain product that is going to explode the adoption of cryptocurrencies after addressing the limitations that hinder their adoption. The Emoney TRC20 will remain the most powerful chain, and all the revolutionary products in the roadmap V2 will explode this token adoption. So \$EMNY is an ideal token for investors looking to make huge returns in the next few months. That's why crypto investors should care.

We are continuously building this ecosystem and have delivered within the set timelines. We have a team of highly skilled and experienced experts who have ensured that our targets are met on time. We have proven this over the year. We deliver on our promises as we have been doing because we value the confidence that investors have put in us. The roadmap V2 delivery is on the course, and products have started dropping. We are also delivering partnerships as promised. So, we will deliver as promised!