



**NUMISME**

**Market 2.0 Receive your physical change back  
electronically at Point of Sale locations.**

**Let's Digitize Cash! Let's drive retail adoption into DeFi!**

# COMPLIANCE

The following whitepaper is intended to be a technical overview. It is not intended to be comprehensive, nor to be the final design. Noncritical aspects are not covered. This paper consists of information given for discussion purposes only and does not represent investment advice of any kind. Furthermore, it does not constitute an offer to sell shares or securities, nor does it constitute a solicitation to buy such shares or securities. None of the information found within this document is intended to influence any investment decision, nor should it be the basis of an investment decision of any kind. Investment advice for investment in any security, cryptocurrency, token or any tax or legal advice should only be given by an investment advisor; and NumisMe does not claim to be an investment advisor. NumisMe encourages readers to seek appropriate and independent professional advice to inform themselves of the legal requirements and tax consequences of any investments they make, both within NumisMe and within the blockchain industry as a whole. Investments should only be done with the help of an independent financial advisor within the context of the countries of their citizenship or residence, and their place of business with respect to the acquisition, holding or trade in NumisMe (NUME) or any other tokens. Please note that this Whitepaper does not constitute an offer to sell, or the solicitation of an offer to buy, for any person for whom it may be unlawful to participate in a token sale. Those for whom it is unlawful to participate should not participate. Consult with your lawyer or accountant to determine whether it is lawful for you to participate in this token sale. This Whitepaper should in no way be construed as being intended to create a contract for investment. This Whitepaper (version 1.1) may be revised, with the newest edition always appearing on our website. For each revision cycle, we will provide notes on what has changed and the justification for the change. Updated versions of the White Paper (as indicated by consecutive edition numbers) may contain information which may override, clarify or contradict previous editions, in which case the latest version should be considered the most accurate and up-to-date. Because of this, versions which are found outside of the NumisMe website may contain out-of-date or inaccurate information. The most current version of the white paper can be located online at [www.numisme.io](http://www.numisme.io)

# DISCLAIMER

The attached whitepaper is meant to describe NumisMe's current anticipated plans for developing its business and (NUME) Tokens. Nothing in this document should be treated or read as a guarantee or promise of how NumisMe's business will develop or of the utility or value of NUME; the document outlines our current plans, which could change at our discretion, and the success of which will depend on many factors outside our control, including market-based factors and factors within the cryptocurrency industries, among others. Any statements about future events are based solely on our analysis of the issues described in this document, and our analysis may prove to be incorrect. Purchasing NUME is subject to many potential risks, some of which are described in this paper, and some of which are provided on [www.numisme.com](http://www.numisme.com). These documents, along with additional information about our business and NumisMe, are available on our website at [www.numisme.io](http://www.numisme.io). Purchasers of NUME could lose all or some of the value of the funds used to purchase NUME.

# ABSTRACT

NumisMe (NUME) is the only crypto-purchasing protocol dedicated to digitizing and swapping loose change, powered by the world's first cryptocurrency bought directly with cash. NumisMe will soon be available to download on iOS and Google Play. In addition to sending and receiving funds between users like with other cash apps, NumisMe will uniquely allow customers to convert physical, real cash/change to digital money and crypto at Point of Sale locations.

## PREFACE

Physical cash is cumbersome. Consumers no longer carry it and when they do, retailers are often short on change. Actual physical coins have become such a nuisance to use as a currency that most people simply fill jars of pennies and loose coins to be used at a later date when they find time to count them and change them into a usable currency.

Still, in our world today, every penny counts. When we do finally turn in that dusty coin bank we are shocked to learn how much loose change is floating around our junk drawers and car cup holders.

What if there was a way to stop this mess of metal coins and paper cash cluttering our wallets? What if there was a way to digitize all physical money, never carry it again, never lose change again, and make every penny count?

Imagine entering a convenience store and handing over a \$20 USD bill for \$18.18 worth of merchandise. This is where the change dilemma begins. The clerk will hand over \$1.82 USD in change. The change ends up in a pocket, a spare change cup at the counter, or dumped in the coin holder in the car. Wherever it lands, chances are, the consumer won't be using it again for a while, if ever.

Loose change is now viewed as clutter and unusable. Rarely do we walk into stores with a bag of change to buy things. We typically lose it, vacuum it out of couch cushions, or store it in some giant jar to exchange for cash at a later date. People don't like to throw away money, but change offers little utility as far as transacting in today's economy.

Consumers could save money and accumulate assets, otherwise lost, with a better way to manage physical change. These tiny increments of value are lost to the environment rather than added to our own net worth. NumisMe eliminates this problem.





# NUMISME

## BACKGROUND

The vision for NumisMe is a comprehensive DeFi platform that caters to both retail consumers and DeFi savvy users. NumisMe comprises the NumisMe App & the DeFi Savings Account, NumisMe Pro (higher yield DeFi products), and PayMe Loans self-repaying crypto loans with no liquidation. This whitepaper will describe the various products and their value propositions.

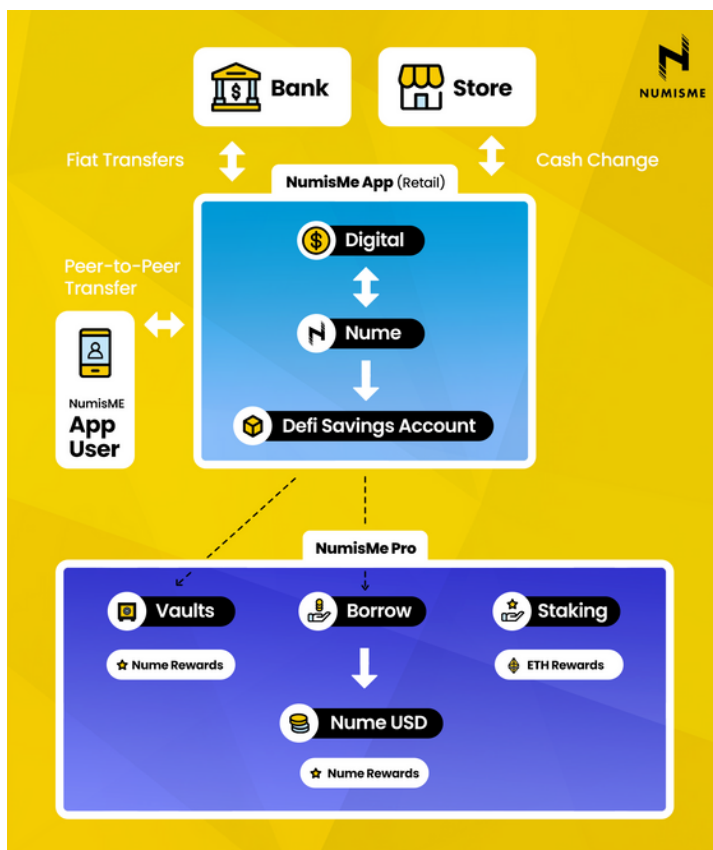
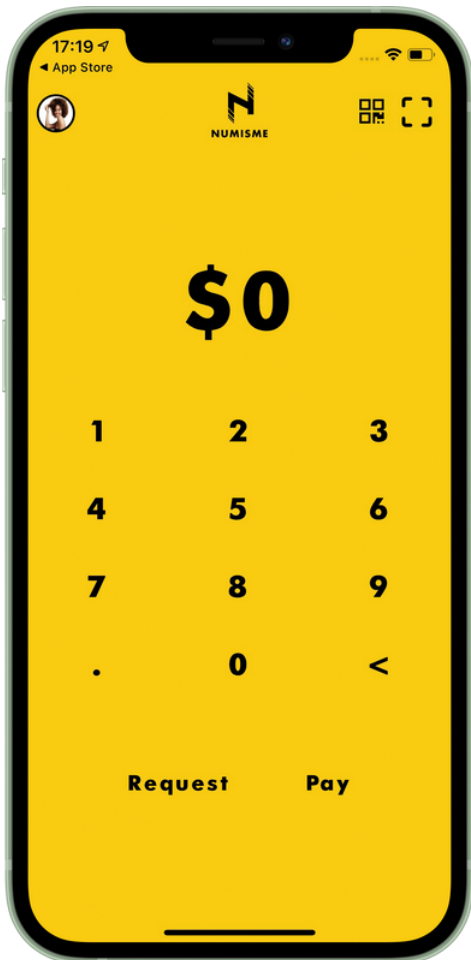
The name NumisMe comes from the word numismatics, which means relating to coins or currency. NumisMe is offering a simple solution to loose change that will revolutionize our everyday spending and saving habits.

NUME is a cryptocurrency attached to the NumisMe cash app, where people store their digitized change when they shop. As banks worldwide transform from paper to digital cash, NumisMe will play a vital role in providing retail consumers with digital change on purchases made with real cash. In the US market today, 88% of consumers use cash at least sometimes. The average cash transactions are \$84 USD. Consumers typically use cash for lower-value purchases. According to the Global Cash Index, released in collaboration with Cardtronix, cash still beats out credit and debit cards as the most used form of payment worldwide.

In the US alone, that equates to \$2.3 trillion USD every year. Surprisingly, an estimated 24% of US citizens make all their purchases using cash. The Federal Reserve states that 49% of purchases of up to \$84 USD are made in cash. In other countries, these numbers are higher. In Mexico, for example, cash accounts for 90% of consumer transactions. NumisMe (Patent Pending) provides the public with a convenient option for digitizing physical money. Consumers can now save and accumulate more of their assets without having to manage physical dollars and pennies.

With the NumisMe app, consumers will have a choice of receiving their physical change back digitally. From the previous example, the cashier may say that the change is \$1.82 USD. The consumer says, "Go ahead and NumisMe." The clerk pulls out his scanner gun while the consumer supplies the barcode from their NumisMe mobile app. The consumer leaves, never having to touch the change, find a place to store it or to give it away. The \$1.82 USD is sent electronically from the merchant and immediately available for use in their NumisMe App.

As NumisMe app users, consumers will simply digitize their physical change at POS locations, making it ready for immediate reuse on digital platforms. This helps protect the environment from wasted coins and gradually removes the need to even mint coins altogether. This also avoids any penny from someone's net-worth from vanishing away.



# NUMISME APP OPTIONS



## **QR Code Scanner**

The easiest way to send and receive money from anyone, or any merchant.



## **Connected Accounts**

Connect your bank account, credit card, or another web3 wallet



## **DeFi Savings Account**

Use the NumisMe App to get one-click access to your ultra-high APR savings account.



## **NumisMe Pro**

For more advanced DeFi products, higher yield opportunities, and self-repaying loans, use the NumisMe Pro app.

## **TRANSFER FUNDS TO AND FROM A CONNECTED BANK ACCOUNT OR CREDIT CARD OR AN APP USER**

Users that have a NumisMe connected bank account can forward all or a portion of the accumulated funds in the app and deposit them in their bank account. Instead of carrying coins or cash around, the assets are digitized directly from point-of-sale transactions. This provides our users the ability to move micro transactions as needed. Users can also send and receive money from friends and other app users.

## **KEEP FUNDS IN-APP FOR FUTURE POINT-OF-SALE TRANSACTIONS**

Our unbanked users need the same options that our banked ones do. NumisMe app provides banking tools for the unbanked. As a digital store of funds, NumisMe can also provide a debit card, virtual or physical, to fulfill banking roles and offer a digital onramp to those that lack it.

Users without a connected bank account can use NumisMe to serve as their bank. Similar to other traditional online banking apps, NumisMe offers point-of-sale transactions, account and transaction viewing, balance sheets, and most of the services needed from traditional banks.

## **EXCHANGE FUNDS FOR CRYPTO BY CONVERTING TO THE NUMISME COIN (NUME)**

NumisMe wants to significantly increase crypto adoption, by providing physical fiat money (an untapped market) a direct avenue into crypto. APP Users will have the option to seamlessly convert their now “digital change” into the ERC-20 NUME tokens.

Users of the NumisMe app will gain exposure to the crypto space with a quick on-ramp from physical fiat to crypto. This was previously very difficult for users with or without a traditional banking environment. Not only does this provide unbanked users access to crypto, but it also offers an alternative if regulators in any region of the world enforced centralized banks to place restrictions on working with centralized crypto exchanges. The NumisMe App offers an on-ramp solution that doesn't need a bank at all.

## **HIGH APR DEFI SAVINGS ACCOUNT**

NumisMe intends to increase accessibility to financial services that help users attain sovereignty over their own wealth. The NumisMe DeFi Savings Account offers banked and unbanked users access to a digital asset savings account with ultra-high APRs that are easily 100x what any bank can offer.

Simply deposit your funds into the DeFi Savings Account and watch your wealth grow. You'll always own and control your funds. Let NumisMe handle the time and stress to grow your savings.

### **NUMISME APP DOWNLOAD AND WALLET**

The NumisMe mobile app will be available for download on iOS and Google Play (currently available in test mode/beta). In the future, the NUME wallet will be incorporated with the NumisMe App, allowing users the ability to purchase NUME coins with a click of a button. Users will now have the option to invest into crypto (NUME ERC-20 TOKENS) utilizing their digitized funds.

The wallet will also distribute 4% of all NUME transactions to NUME hodlers. Simply holding NUME in your wallet entitles you to receive a share of this 4%.

And those who choose to lock up their NUME tokens are also entitled to a share of protocol revenue in the form of ETH. This is in addition to the share of the 4% NUME transaction fee that is shared to holders.

### **RESEARCH AND BENEFITS OF NUMISME**

Research shows the potential for adoption of such an App is evident and increasing. Americans throw away more than \$62 million in change each year (October 2016) and Brits throw away 100 million pounds in change (2019). In 2014, of the \$4.16 billion worth of pennies that the U.S. Mint produced, as much as \$3.08 billion were predicted to be misplaced or lost (this does not include nickels, dimes, quarters or dollar bills). On a global scale this equates to trillions of dollars worth of paper bills and coins simply vanishing due to an inefficient system. If these physical fiat funds (or even a portion of them) could be saved by means of digitizing, these funds, using the NumisMe App, we would create a bridge towards a fully digitized economy, an ecologically friendlier environment and a more decentralized society by providing quick on-ramps to the cryptocurrency markets.

### **BENEFITS FOR OUR PARTNERS**

By developing and fostering partnerships with retail outlets, NumisMe intends to add value to everyday point-of-sale systems by giving vendors the ability to accept cash payments, without the need to return physical change. Their customers will enjoy the benefit of receiving their change back electronically in their NumisMe account and

gradually eliminate the idea of physical and loose change altogether.

In addition to maximizing adoption into decentralized markets and protecting the individual's net worth by the digitization of cash and change, NumisMe will also have a very healthy impact on the retail business model and their bottom line.

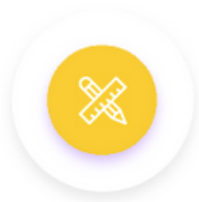
Managing cash for small businesses and big box stores is one of the most important and challenging aspects of a retail business. From the time a customer pays the cashier until the cash is safely deposited in the bank, the process of handling cash is exposed to shrinkage, external theft and mishandling. Big businesses spend huge amounts for effective cash management—labor, counting, verifying, reconciling, securing and transporting cash. Cash management also includes continuously buying or having cash and rolled change shipped to the store.

Implementing a changeless, digitized system will cut these key expenses, save time and increase the overall efficiency of the retail market. The NumisMe model will allow retailers and big box stores to continue to receive any cash payments from customers but return any change due digitally, no longer needing to maintain a physical cash register.

The complete digitization of money is inbound and inevitable, whether we like it or not. We live in the age of technology where most of us don't see physical currency. We get paid with direct deposits, we make purchases with debit and credit cards and we exchange money with friends and family using apps like Venmo, Cash App and PayPal. When we have to deal with physical money, especially coins, we don't have a proper way of managing funds in our regular day-to-day activities, which results in shrinking of our net worth. NumisMe is the solution that aims to bridge this gap.



# NUMISME PRO



## Canonical Vaults

Multi-asset, multi-strategy vaults take all the time, hassle and stress out of yield farming. NumisMe Pro vaults support multiple assets and can switch yield strategies on behalf of the user



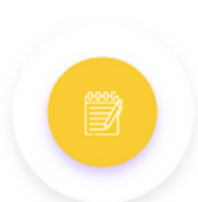
## APR Boost

Stake and lock your NUME tokens to boost your vault rewards APR by up to 2.5x! This is in addition to the baseline APR generated by each deployed yield strategy.



## ETH/USDC Revenue Share

In addition to boosted APR, staking NUME also entitles the user to revenue share from the protocol. This revenue share is distributed automatically in the form of ETH/USDC



## PayMe Loans

Self-repaying loans allow users to access their digital asset liquidity without selling. NumisMe Pro will pay back the loan for the user, then return their initial collateral deposit.

## LESS HASSLE, LESS TIME, LESS STRESS

NumisMe Pro features Canonical Vaults that support multiple assets within an asset class. When a user wants to deposit into the "Stablecoin Vault", they may deposit any of the supported stablecoins (USDC, DAI, USDT, MIM, FRAX) and the protocol will convert the base asset and wrap it as needed. The vault then deploys the strategy-specific asset into a yield strategy.

When a better, higher APR strategy becomes available, the vault will automatically unwind the strategy asset, convert/wrap into the new strategy-specific asset, and deploy the funds automatically on behalf of the user. This takes the time, hassle and stress out of yield farming and allows individual investors to set-and-forget their yield-generating investments.

## STAKE NUME FOR 2.5X APR BOOST

Users of NumisMe Pro Canonical Vaults already have access to the most competitive APR available on a stability- and risk-weighted basis. And staking NUME tokens provides even greater yield opportunities. By staking NUME, vault users can boost their rewards APR by up to 2.5x, effectively delivering the highest, reliable yield available on the market.

NUME can be acquired through Uniswap purchases or by earning NUME rewards from staking NUME LP tokens and even earning rewards on your vault deposit. All NUME is eligible to be staked to increase the effective APR delivered by a vault.

For example, if yield strategy APR is 20% and rewards APR is 2%, the effective APR is 22%. With a 2.5x boost, the effective APR is 25%.

## REVENUE SHARE = PASSIVE INCOME

By staking NUME tokens, vault users gain access to boosted

APR in addition to the 4% NUME reflections distribution. An even greater benefit to staking NUME comes in the form of revenue share. A portion of the protocol's overall revenue will be shared with NUME stakers as ETH/USDC. This presents a passive income opportunity for users looking to put their NUME holdings to work. Rather than realizing earnings in a single moment in time (by selling NUME), users can choose to stake their NUME to earn ETH/USDC for the duration of their stake. The more NUME you stake, the more ETH/USDC you will earn. The longer you stake, the more ETH/USDC you will earn.

## SELF-REPAYING LOANS

The concept of crypto loans is usually fraught with risk. Liquidation of the underlying asset can turn crypto loans into total losses. High fees eat into potential ROI. And the risk of an undercollateralized lending pool can't be easily dismissed. NumisMe's PayMe Loans feature will offer users the ability to take out collateralized crypto loans with no liquidation risk.

Simply deposit your stablecoin collateral into our PayMe Loans vault, and NumisMe will instantly issue users up to 60% LTV (loan-to-value) in stablecoins. The user is free to do as they please with their instant stablecoin loan. NumisMe will autonomously pay back the loan on behalf of the user. When the loan is completely repaid, NumisMe will return the initial collateral deposit. This represents a risk-free 60% ROI over the course of the loan repayment schedule.

PayMe Loans offers higher LTV compared to similar competitors' no-liquidation crypto loans, and can pay down the loan amount in a shorter period of time thanks to the integration of PayMe Loans with NumisMe vaults. Our vertically integrated yield engine allows for higher yield on collateral, which is passed through to the user via loan repayments.

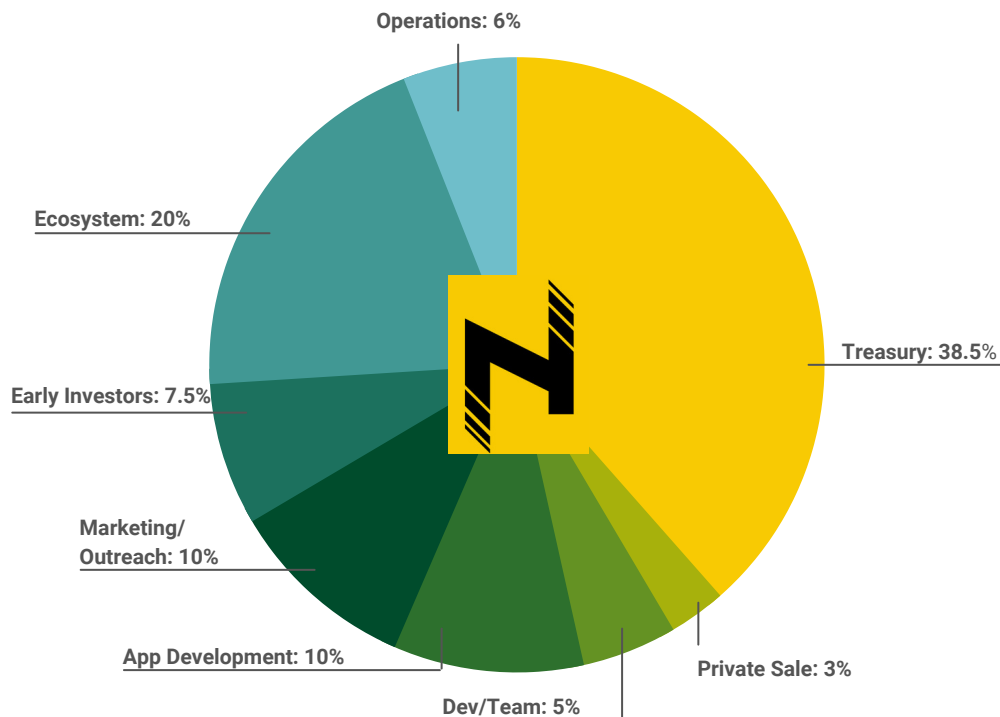
# TOKENOMICS

**PROJECT NAME:** NumisMe Token  
**SYMBOL:** NUME  
**TOTAL SUPPLY:** 5 BILLION

## TOKEN ALLOCATION

**Treasury:** 38.5%  
**Private Sale:** 3%  
**Dev/Team:** 5%  
**App Development:** 10%  
**Marketing/Outreach:** 10%  
**Early Investors:** 7.5%  
**Ecosystem:** 20%  
**Operations:** 6%

\*For Dev/Team, Early Investors & Private Sale there will be a vested schedule: 25% released after 1 year, 100% released after 2 years.



## TRANSACTION FEE

A Transaction fee will be incorporated in the early development stage of the NumisMe app. We will drop the transaction fee once the app is fully functional and available to be used in retail establishments. Every buy and sell of NUME will incur a 9% transaction fee (LP) that is distributed accordingly:

\* LP PROTOCOL OWNED LIQUIDITY IS LOCKED FOR 1 YEAR.

Holder Rewards: 4%  
Liquidity Pool: 1%  
(Corresponding LP Tokens will be burned)  
Marketing/Outreach: 3%  
App Development: 1%

## AUTOMATIC LIQUIDITY POOL (LP)

Each transaction fee contributes 1% toward automatically generating further liquidity on UniSwap (other DEX's may be added later). The initial Public Launch Liquidity will be locked for 1 year. This benefits those that choose to hold NUME long term. Of the 9% LP fees on each transaction, 1% is added to the liquidity pool through the smart contract. The corresponding LP Tokens will be burned.

Liquidity is the measure that ensures that investors can always buy and sell NUME. By increasing liquidity with each trade, our investors will always have a stable and healthy token market.

## PROGRESSIVE DECENTRALIZATION AND A FAIR MARKETPLACE

NUME will be built on the concept of progressive decentralization. Initially, NUME development will focus on bootstrapping the protocol and distributing NUME to the community of users/investors and developers who participate in the protocol.

## PRESALE AND LAUNCH PLANS

NUME opened the whitelist for a private sale in the later months of 2021. The private sale funds will be used to provide the locked LP position for NUME in Uniswap and to continue the development/partnerships of the protocol. 3% of the total supply of NUME was released for the private sale. Any future details will be listed on numisme.io. These tokens will be on a vested schedule. \*For Dev/Team, Early Investors & Private Sale there will be a vested schedule: 25% released after 1 year, 100% released after 2 years.

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## FIXED SUPPLY

While NUME will be progressively decentralized, we commit to taking no mint actions that would increase the total supply of NUME (e.g. re-minting burned NUME). In fact, supply will be reduced over time. Details on supply reduction will be announced as appropriate.



## **STATIC REWARDS/AUTO COMPOUNDING AND STAKING**

Users that choose to hold NUME in their wallet will earn more NUME automatically through incentivized distributions. The LP transaction fee of every NUME transaction contributes 4% to RFI-static rewards. These fees are distributed proportionally to all holders.

When staking goes live, staking NUME in the provided platform, outside of the users' wallet, will result in even more growth than the RFI static rewards. As the users deposit their funds to secure the network, NUME will offer greater yields to those investors that choose this route.

## **NUMISME CRYPTO WALLET**

When NumisMe App users begin adopting to crypto by converting their funds to the NUME coin, their purchased NUME will move into the NumisMe App Crypto Wallet.

The NUME wallet will automatically distribute the 4% RFI static rewards. Holders will be able to see the increase in their NUME holdings without having to take any extra steps.

Users can also exchange the NUME token by converting it into other cryptocurrencies by using the In-App, connected decentralized exchange (DEX).

## **ETHEREUM BLOCKCHAIN**

The NUME token will launch on the Ethereum Blockchain, a decentralized, open-source blockchain featuring smart contract functionality. ETH is the native cryptocurrency of this platform. NUME will launch as an ERC-20 token on the Ethereum platform to offer accessibility to a wide range of users.

Multiple wallets including Metamask and Trustwallet will be accessible to NUME holders in addition to the NumisMe App crypto wallet.



# ROADMAP



## COMPLETED

- 2016 Conception/IRL Model
- 2019 Provisional Patent on business model (digitization of physical change)
- 2020 Utility Patent filed on business model (digitization of physical change) - patent pending
- 2020 Business website completed
- Numisme Business Model Code completed to integrate with future retail partners
- 2020 NumisMe App completed and uploaded to IOS/Play (beta)
- NUME White-paper 1.0 completed
- NUME Code Audit/Pre-mint
- Whitelist/Private Sale/Seed Investment



## TO-DO

### 2022

- Launch on ETH as an ERC-20 token
- CoinMarketCap/ CoinGecko listing
- Exchange listing(s)
- Social media channel marketing
- NUME coin purchase option integration into the NumisMe App
- NUME staking options added to App
- NUME DEX integration to App
- NUME Liquidity Pool Provider incentives
- Big box/retail partnerships to accept NumisMe retail business model
- Utility Patent Pending



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