

MAKE YOUR CRYPTO WORK FOR YOU.

English 

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Mission

We believe that cryptocurrencies come about to change people's relationship with their finances. We aim to empower this community by providing technology that facilitates the capture of opportunities and the growth of this market.

1. Introduction

Make your crypto work for you™

The global financial market has never been through such a phase of competition and disruption, as has been doing for the last five years. Backed by precise user demands, **fintechs** sprang by the thousands, shaking the commodities scene that once prevailed, setting the pace for change in one of the most profitable sectors on the planet.

However, the real impact is yet to come, and it will undoubtedly be supported by **blockchain** and, therefore, the **crypto economy**. It started with Bitcoin in 2009 and it has been spread by the other more than 2.000 new currencies that have emerged and continue to emerge ever since.

Believing in this impact, we introduce Monnos. Backed by the true potential of this technology, it brings together experience in the traditional and emerging financial markets.

With great experienced in exploring the benefits of these innovations and with a pioneering proposal to **make your crypto work for you**, we offer a **Crypto Account All in One**, bringing together other features like Multi Wallets, Exchange Hub, Crypto Saving Account and Sync Strategy. All in one app at the reach of your fingers.

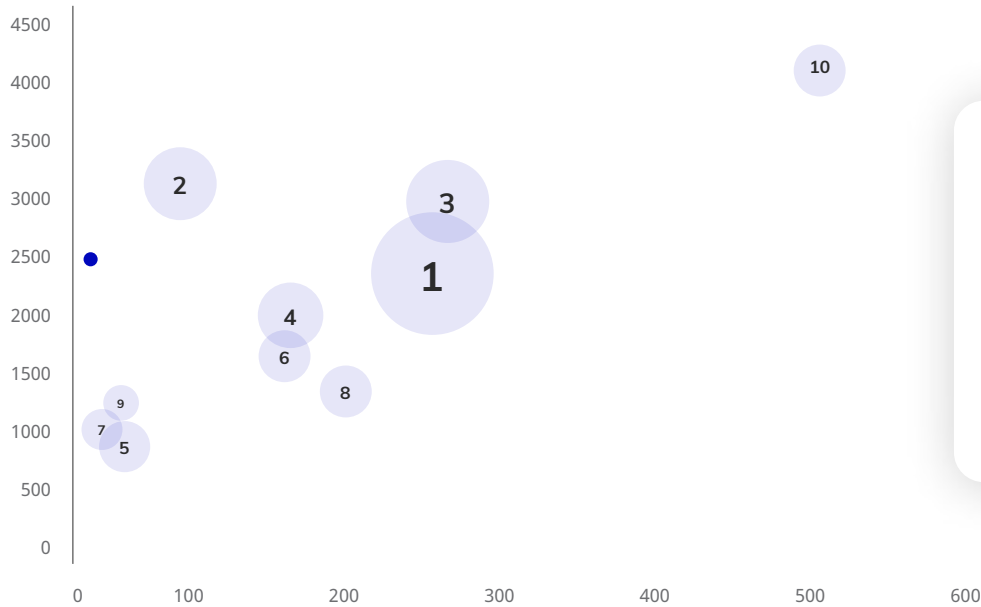
Welcome to the economy of the future!

2. A New Market and Opportunities

Also, cryptocurrencies appeared perceived as digital assets and ushering in a new class of **Crypto Owners**, namely individuals specializing in buying and selling crypto assets. This new market operates without any frontiers, thoroughly pulverized and with exponential expansion, and offers possibilities for sporadic gains in scale and frequency.

By understanding the crypto market as complementary to the traditional market and seeking data to project the size of the opportunity, it is inevitable to look at the figures from the TOP 10 Global Stock Exchanges. This analysis aims only to guide us as to the proportion that crypto-assets can occupy in their ecosystem. The crypto market shows intense volatility when compared to the traditional market. Moreover, this scenario demands the proper immersion, because just as there is a risk, there are opportunities.

2. A New Market and Opportunities



Opportunity to Growth



1 NEW YORK STOCK EXCHANGE

Mkt Cap: US\$ 19,223 Billion
Assets Qty: 2400
Time: 224 years

4 TOKYO STOCK EXCHANGE

Mkt Cap: US\$ 4,485 Billion
Assets Qty: 2292
Time: 138 years

7 EURONEXT

Mkt Cap: US\$ 3,321 Billion
Assets Qty: 1299
Time: 16 years

10 FRANKFURT STOCK EXCHANGE

Mkt Cap: US\$ 1,766 Billion
Assets Qty: 3769
Time: 431 years

2 NASDAQ

Mkt Cap: US\$ 6,831 Billion
Assets Qty: 3058
Time: 45 years

5 SHANGAI STOCK EXCHANGE

Mkt Cap: US\$ 3,986 Billion
Assets Qty: 1041
Time: 26 years

8 TORONTO STOCK EXCHANGE

Mkt Cap: US\$ 2,781 Billion
Assets Qty: 1524
Time: 155 years

11 CRYPTO

Mkt Cap: US\$ 286 Billion
Assets Qty: 2443
Time: 8 years

3 LONDON STOCK EXCHANGE

Mkt Cap: US\$ 6,187 Billion
Assets Qty: 3041
Time: 215 years

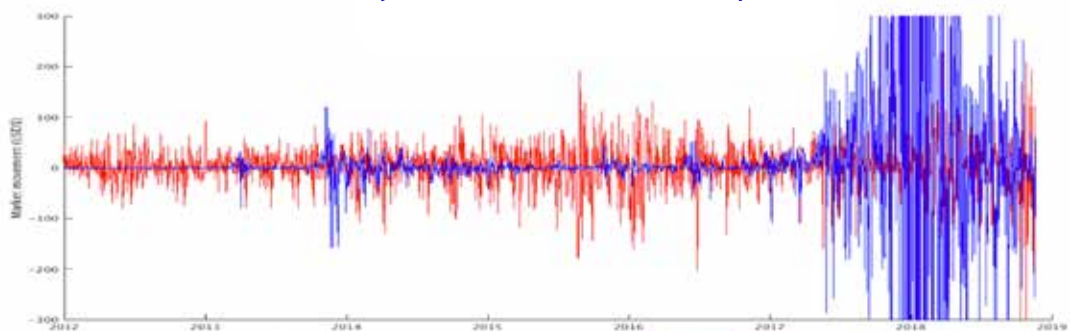
6 HONG KONG STOCK EXCHANGE

Mkt Cap: US\$ 3,325 Billion
Assets Qty: 1866
Time: 125 years

9 SHENZHEN STOCK EXCHANGE

Mkt Cap: US\$ 2,285 Billion
Assets Qty: 1420
Time: 29 years

Daily market movements and Nasdaq BTC



<https://github.com/toadlyBroodle/bitcoin-analysis>

— BTC — NASDAQ

3. Scenario

For this revolution to happen, there are some relevant aspects to overcome and are determinant for the increase of migration or diversification amid real and digital assets.

3.1 - Regulation and Security in the Crypto Sector

Safety is vital to any scenario where there are financial resources involved. There are currently some risks that concern the crypto owners, such as:

- a) What is the exchange history and seriousness level? What does the community say about this platform?
- b) What are the transaction limits and costs?
- c) What is the level of technology applied in security?
- d) Where does this token/crypto come from? What is its history?

There are still many scams in this industry, and many of them occur during the bull market, that is, the moment of the most massive influx of newcomers. So many who experience and become frustrated either do not return or delay their return.

3.2 - Usability x Friction

Analyzing the process of entering new crypto owners, we can detect a set of frictions in the entire user flow: from registration in the exchange to the storage of the purchased assets. For each of the steps mentioned, a certain amount of study and immersion is essential for clear comprehension.

Overcoming the first obstacles, we realized the pilgrimage of these individuals between exchanges, or even the use of several exchanges at the same time, always pursuing the best rates for each strategy outlined or greater asset diversification.

Finally, there is the question of where to leave the purchased digital asset, where to store it, hot or cold wallet, how much should be left in the exchange wallet, etc.

It is certainly not a simple way to go and so procrastinated by many.

4. Resources

Monnos comes to simplify the use and management of your digital asset portfolio in one place. In addition to offering services that help capture the excellent monetization opportunities offered in this market, being effortless and learning from those who have the most experience. **We offer the resources needed to make your crypto work for you.**



4.1 - Multi Wallet

Our main objective is to facilitate the management and visualization of a diversified digital asset portfolio. So we created a concept where three different types of wallets suit any user's needs. With these portfolio categorizations, the user can enjoy a complete administration, whether individualized or even consolidated.

4.1.1 Asset Wallet

SIMPLIFIED ASSET PORTFOLIO

 Available for all digital assets platform

Portfolios composed of only one asset. Automatically created whenever there is a balance of the asset in question.

4.1.2 Strategy Wallet

MAKE, OPEN OR SYNC WITH OTHER STRATEGIES

In this approach, the user can organize his portfolio with an unlimited number of assets aligned with any strategy stipulated by him. With the outlined plan, a base currency is defined, i.e., the coin that he wants to track its performance and monitor over time. Then, he can have multiple strategies composed of various asset groups each. Every wallet always is set as private when created, and the owner has the option to make it public if he wants to allow other users to sync and follow his strategy. This way, whenever there is a profit, everyone wins.

4.1.3 Daily Use Wallet

PORTFOLIO TO CONTROL YOUR SPENDING

 Available depending on the jurisdiction

This wallet allows the user to separate a piece of his portfolio for daily use. In this way, the user connects this wallet to the Monnos Debit Card, and we convert between **CRYPTO** and **FIAT** on each use made.

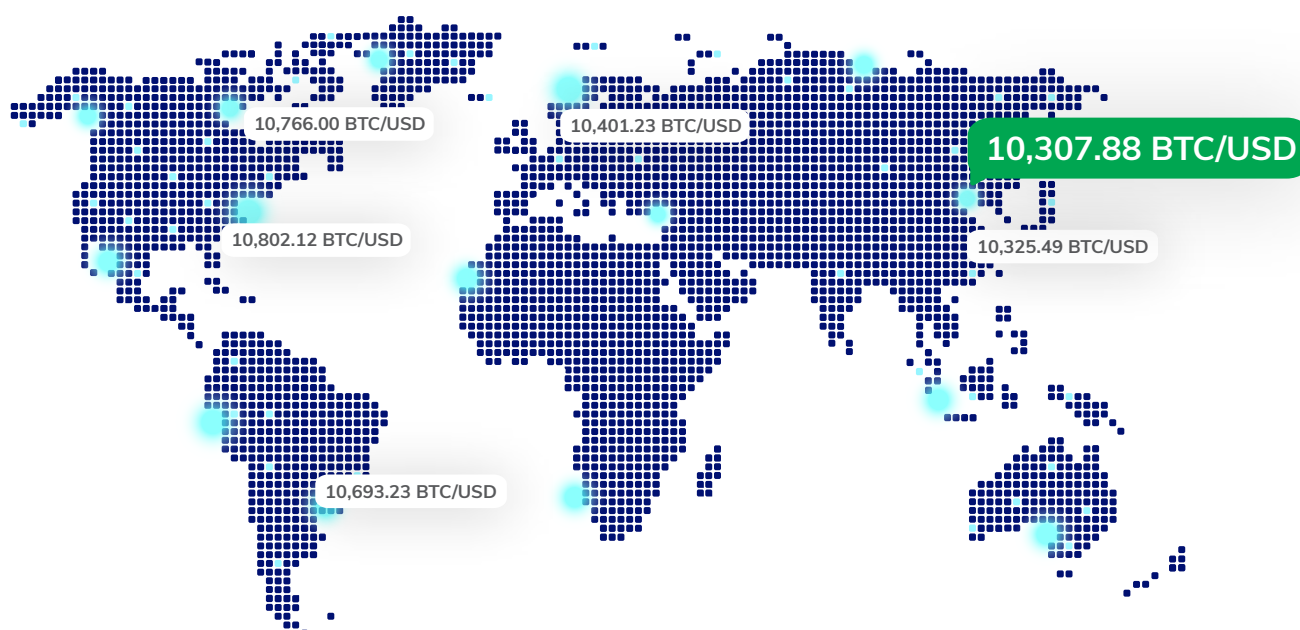
4. Resources

4.2 - Exchange

4.2.1 Exchange Hub

ANÁLISE DE PREÇO E EXECUÇÃO DE ORDENS EM EXCHANGES GLOBAIS

Exchange Hub Monnos **is integrated with numerous exchanges around the world** to monitor and automatically compare the best price conditions at the time the user operates a trade. Furthermore, it should be noted that we rely on the exchange liquidity, which enables us at any time to expand trading volumes and the range of digital assets and pairs available for trading.



* All figures are illustrative

We will start the trading by offering the following assets:

As a result of our execution, we will provide new assets gradually, increasingly expanding our users' portfolio diversification possibilities, always conscious of liquidity and profitability potential.

Access fees and limits page to know more: <https://monnos.com/fees-and-limits>

CRYPTO (10)

Binance Coin	Bitcoin Cash	Ripple	Bitcoin	Ethereum	USD Tether	Bitcoin Cash
TRADE AND WITHDRAW	DEPOSIT, TRADE AND WITHDRAW	DEPOSIT, TRADE AND WITHDRAW	DEPOSIT, TRADE AND WITHDRAW	DEPOSIT, TRADE AND WITHDRAW	DEPOSIT, TRADE AND WITHDRAW	DEPOSIT, TRADE AND WITHDRAW

EOS	Nano	Nuls
TRADE AND WITHDRAW	TRADE AND WITHDRAW	TRADE AND WITHDRAW

FIAT (3)

Brazilian Reals	Swiss Franc	Euro
DEPOSIT AND WITHDRAW	SOON	SOON

4. Resources

4.2.1 LaunchPad

LAUNCHING NEW TOKEN OPTIONS

In search of portfolio diversification and the ability to merge crypto and other tokenized assets, Monnos will offer tokens through the LaunchPad on its exchange. This strategy is focused on providing a better diversity of digital assets to our clients, always keeping them aware of the risks involved. In this way, we place ourselves competitively on a global tokenized asset sales trend that is already consolidated in Asia and is rapidly advancing to other continents.

4.3 - Sync Strategy™

Taking advantage of the best opportunities in such an ever-changing market takes time and requires study and dedication at the right level. Thus, offering convenience to those who do not have time, do not want to dedicate so much, or even wanting to learn from others, we bring a whole different approach to strategies sharing. Every Wallet Strategy performance, public or private, is monitored by a proprietary algorithm that indexes many indicators. By making it public, the algorithm applies the ranking of this data and places the strategy in the proper cluster, making it easier to make the best decision.

In addition to this system, we apply a gamified methodology that scores the best strategies and their authors, raising them to a platform benchmark, enabling historical ranking, several awards and other loyalty and engagement methods.

In short, by using the Sync Strategy™ feature, our users who feel secure and master a specific knowledge of strategy making, choosing to share them, can be rewarded whenever they get results for themselves and to those who follow them. In addition to this profile, we have those who do not want to share but follow, and they can gain from the expertise of others. There is no limit to the number of strategies that want to have some attached resources. Everyone contributes, and everyone wins.

4. Resources

4.4 - Crypto Saving Account


AUTOMATIC EXECUTION

 This feature will be limited by jurisdiction.

By using our automatic price monitoring tool for exchanges, everything within our user's wallet is monitored and ran by a proprietary solution that whenever it spots any pricing inefficiency, will place an order and incorporates gains. This way, we can get "low risk" results for our entire base.



4.5 - Debit Card

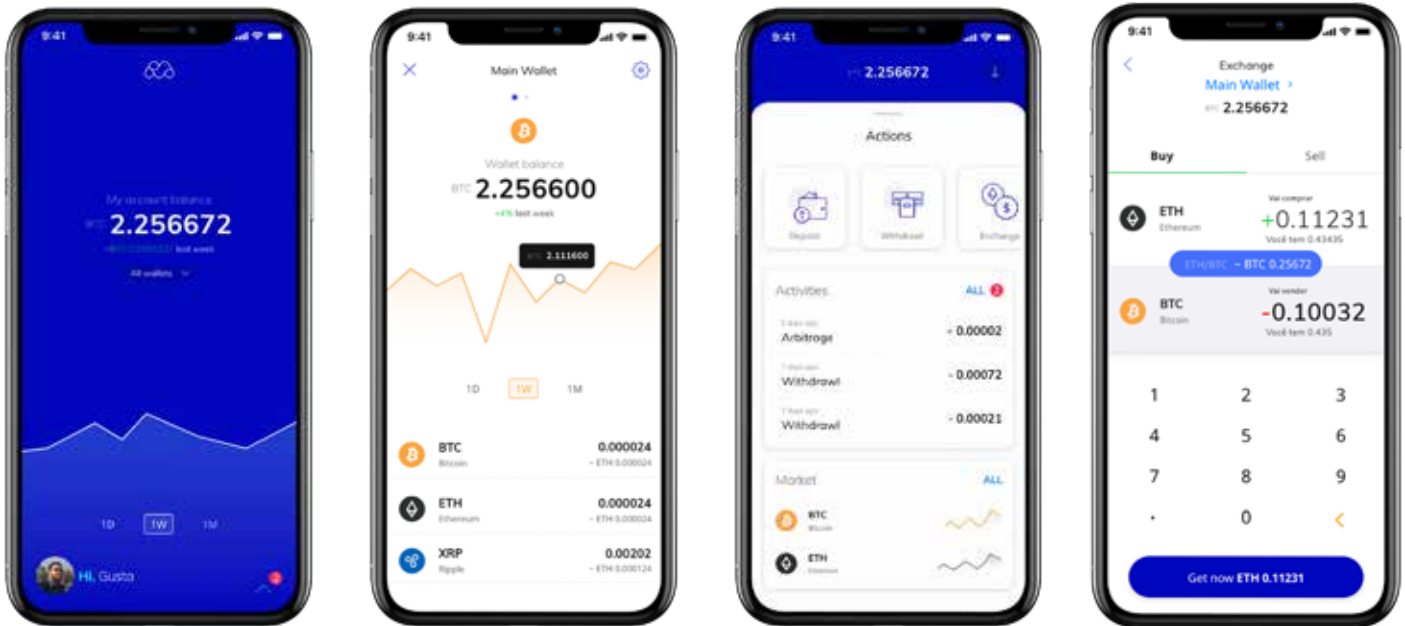
 This feature will be limited by jurisdiction.
The Mastercard flag is not a standard; everything will be negotiated according to each jurisdiction.

To give the option of bringing the crypto world into people's daily basis is one of our focuses. Thereby we are supported by institutions that operate in the Open Banking concept, so that way Monnos will be integrated through API and will offer a few services, starting with the International Debit Card and maybe adding others that apply to our network.

To use this solution, the user will assign part of his assets for daily use in a specific wallet, and we will automatically convert crypto to fiat whenever his card is used.



5. The Product



5.1 - Mobile First

Always alert to visual detail and ease of use and understanding by the user, we treat design as the foundation of our entire solution. With a Mobile First approach in a market where WEB has been the majority, this is one of our biggest differentiators: to bring ease and functionality at your fingertips.

5.1.1 - Native Apps

Monnos mobile applications were developed in Swift for IOS, and Kotlin for Android, solely to work in the native languages of the most important operating systems in the world.

They are distributed in official stores and are stored directly in the smartphone's memory, so they can provide users with a more sophisticated experience while achieving maximum security, usability, and performance on each platform.

5.1.2 - Multilingual Platform

We will start our strategies in English and Brazilian Portuguese, but the goal is gradually to move into other languages, prioritizing the Asian ones.

5.2 - Robust structure



Technology

We use the best technologies and standards applied globally.

Experience


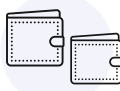




All usability aims to facilitate the understanding and simplified use of the product.

Open API

Services designed to support various integrations via APIs, starting with banks and exchanges, but that can be extended to the end-user.


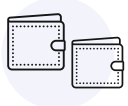




6. Competitors

We have gathered functionality on our platform to meet all the demands of a crypto user, which has brought us to an “All in one crypto account” solution. Examining the global market, we can find a few competitors if we consider each feature individually. On the other hand, some competitors can be eventually recognized as partners, as in the case of the exchanges.

Feature	Key Competitors	Similarities	Differences
 All-in-One	WIREX Crypto.com Crypterium	They are similarly positioned to bring convenience to the user, to help them spend their cryptos.	Our primary purpose, beyond convenience, is to make our user's crypto work for him.
 Multi Wallet	Crypterium crypto.com Abra Revolut Spedn Donut	Wallets that allow the storage, purchase, and sale of simplified assets digital in general.	The Monnos account allows the formation of several portfolios that can be individually managed, each of which will be composed of a group of assets and associated with a different strategy.
 Exchange Hub	Binance Kucoin Huobi Latoken	Provides trading conditions across multiple global digital assets as well as access to different tokens.	Because we are using the "Exchange Hub" concept, in addition to offering our condition price, we make use of the services of these exchanges whenever their price condition is more attractive to the operation demanded by the user, so our user always pays for the best condition of the moment.
 Sync Strategy™	E-toro Signals Genesis Vision CryptoHopper	All of these involve an appropriate level of complexity and friction for the user and all charge fees.	We offer a whole range of user simplifications.
 Crypto Saving	Crypto.com	They are best positioned as a convenience provider for daytime crypto use. We are positioned more as a digital asset management platform.	
 Debit Card	Crypterium Crypto.com Revolut Accorns Hold	A worldwide accepted debit card that converts Crypto to FIAT.	Users can organize their assets, follow strategies, and use them while yielding.

7. Business Model

The primary metric of our business is the average profitability average obtained per user, so our main revenue lines are relevant only when the customer wins, so the sources are distributed at:

Feature	Charging Format	Recurrence
 <p>All-in-One</p>	Free	Not Applicable
 <p>Multi Wallet</p>	Free	Not Applicable
 <p>Exchange Hub</p>	<ul style="list-style-type: none"> • Asset Purchase or Sale Fee • Withdrawal Fee 	Whenever there is a buy, sell, or request for a Crypto or FIAT withdrawal.
 <p>Sync Strategy™</p>	The owner of the strategy will set a monthly subscription fee to be followed, this fee will be charged per user who decides to follow that strategy, Monnos will initially have 20% of the monthly subscription. With profit, 100% of it will be with the user.	Subscription renewed monthly.
 <p>Crypto Saving</p>	All profits generated by assets held in the user's account are split weekly between the user and the platform.	% of profitability. Discounted only when there is profit.
 <p>Debit Card</p>	Not defined yet.	Not defined yet.

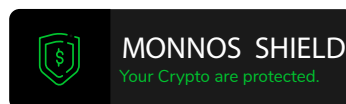
8. Compliance and Security

Even operating in a non-regulated market, Monnos stands differently by sticking to compliance, transparency, and security.

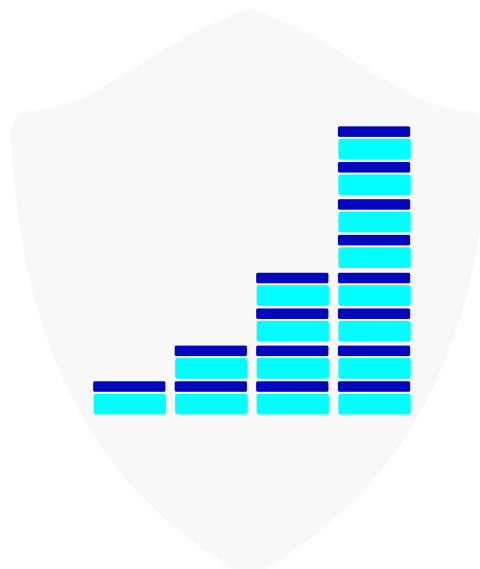
Observing global financial market compliance standards and making use of state-of-the-art technology for the crypto segment, we apply global risk management best practices, so by utilizing our platform, the user experiences KYC / AML flow at traditional industry-similar levels.

To provide due to transparency to our users, Monnos will maintain on its website an area dedicated to governance (Ecosystem), where the user can view results, historical audits performed, token burns, token distribution, and token allocations.

Additionally, looking for a safe environment, we created the Monnos Shield, a proprietary reserve that can be used in adverse situations that may occur.



Monnos Shield was created to give more protection and security to our client's assets.



2% 2% MONTHLY GROSS BILLING
(CUMULATIVE)

5% IEO SALES



Initially, 80% of the fund will be stored in a COLD WALLET, and 20% in the Crypto Saving Account. 2% of revenue may change over time.

This % may change under Monnos assessment.

9. Global Positioning

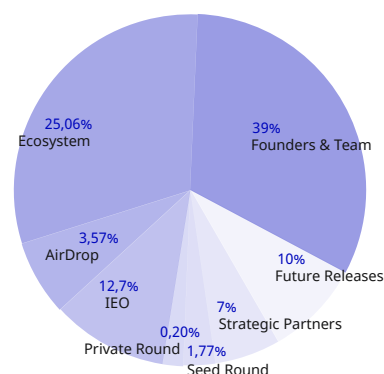
Monnos is a company incorporated in Brazil by Brazilian entrepreneurs but conceived to be global. Prioritizing the credibility that the financial market has always demanded and sought legal and regulatory certainty for the establishment of business with the ambition to compete with the big industry, Monnos will operate from Switzerland to the world.

In addition to the above, the fact that Zug (Switzerland) is globally perceived as the Crypto Valley certainly attracts the best players, the best people and a high level of immersion in this evolving technology, so we choose to be where change happens and is supported.

10. MNS Token

We will create our MONNOS (MNS) token and launch on multiple global platforms. The total amount to be issued is 3.5 Billion MNS Tokens using the Ethereum ERC 20 smart contract technical standard.

10.1 - Token Allocation



Founders & Team	39,50%
Future Releases	10,00%
Strategic Partners	7,00%
Seed Round	1,77%
Private Round	0.20%
IEO	12,7%
AirDrop	3,57%
Ecosystem	25,26%
Total	100%

10. MNS Token

10.1 – Token Allocation

10.1.1- Founders & Team

39,50%

All the platform development up to this phase was made with the work and financial resources of our team, having secured funding only from the Seed Round phase (April-19). The platform has been operational since August-19, allowing the use of those who are interested in buying our tokens.

To safeguard this team, the rationales are:

10.1.1.1 -Founders

Immediate - 25%
Year 1 – 25%
Year 2 – 25%
Year 3 – 25%

25%	25%	25%	25%
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10.1.1.2 - Team

Immediate - 33%
5x token appreciation – 33%
10x token appreciation – 33%

33%	33%	33%
Immediate	5x token appreciation	10x token appreciation

10.1.1.3- Team Annual Bonus ⓘ Esses percentuais podem ser alterados sob definição da Monnos

Annually, starting in 2020, the whole MONNOS executive team will have their bonus paid in MNS Tokens, made available under the following criteria:

Immediate – 30%
Year 1 – 20%
Year 2 – 25%
Year 3 – 25%

30%	20%	25%	25%
Immediate	Year 1 (2020)	Year 2 (2021)	Year 3 (2022)

10. MNS Token

10.1 – Token Allocation

Alocation	%
10.1.2 - Future Release	10,00%

To achieve the appropriate development speed, this feature will be used for hiring staff, access to new technologies, and others.

10.1.3 - Strategic Partnerships	7,00%
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Seeking everyone's interest in building perennially Monnos opts for the token options approach to strategic partners that enable the rapid territorial expansion and services offered globally. In the proposed model, everyone wins when the business succeeds, thus ensuring an orientation fully aligned with the interests of the parties.

10.1.4 - Rounds & Airdrop	18,24%
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We propose to empower the based market tokens-, so to foster it, all of our fundraisings came only from tokens and not equity, thus:

10.1.4.1 - Seed Round	1,77%
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Funding from utility/payment tokens from April 19 to Aug 19.

10.1.4.2 - Private Round	0.20%
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This funding will be offered from Sep-19 to Nov-19.
* If the total amount is not consumed the remainder will go to IEO.

10.1.4.3 - AirDrop	3,57%
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Communicating directly with our TARGET, we see the launch of our capture as the GO TO MARKET of our solution. Thus, we have developed an ambitious approach and set a relevant value to exploit this spraying opportunity to the best of our ability. The total amount of our Airdrop will be \$ 2.1MM.

10. MNS Token

10.1.4.4. IEO

12,7%

We are an active crypto management solution, so our audience is exactly the one who is interested in diversified token investment. We view our IEO as a form of global projection (respecting our jurisdictional constraints).

Technical Standard (Smart Contract)



MNS Market Pairs



Total Supply (100%)

3.500.000.000 MNS

IEO Sales (11,8%)

MNS Token Price \$ 0,017090

444.012.097 MNS

Market Cap

Soft Cap

\$ 2.500,000,00

Hard Cap

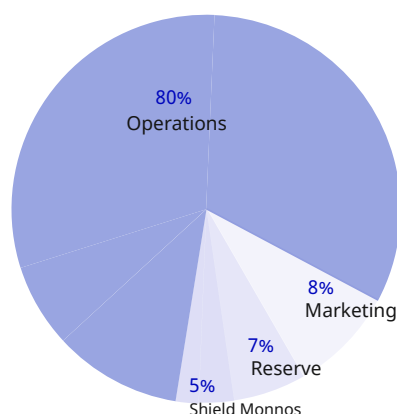
\$ 7.588.166,48

Public Sale Vesting Period

No lockup

i If the hard cap is not reached, Monnos will burn the IEO's remaining tokens, thus benefiting all those who believed in Monnos.

IEO funding resource distribution



Operations	80,000%
Marketing	8,000%
Monnos Shield	5,000%
Reserve	7,000%
Total	100%

11. Ecosystem

Monnos has as its business model the empowerment of crypto and token adopters. We see that the best way to grow is by establishing a relationship of abundance where everyone wins by having some beneficial interaction between the parties. Thus:

11.1. Usage Bonus

THE REWARD FOR USING THE PLATFORM

These values may be changed by Monnos management.

At the end of our funding through IEO, we will encourage the use of the platform by rewarding use with MNS tokens under a compelling rationale to quickly scale our growing.

The rationale will consider the amount paid by the user when trading and for each amount spent, he will get an MNS tokens reward.

Starting rate

US\$ 1 in transaction fees = bonus will be ((US\$ proportional MNS tokens) / 3)

11.2. Discount on Payments

REWARDS FOR USING MNS TOKENS

These values may be changed by Monnos management.

Those users who choose to pay for trading in Monnos with MNS tokens will have discounts in the following formats:



1st Year

OPERATION (2020)



2nd Year

OPERATION (2021)



3rd Year

OPERATION (2022)

This % may change under Monnos assessment.

11.3. Referral Bonus

REWARDS FOR REFERRALS

Limited to the first 12 months of every new user

These values may be changed by Monnos management.

All users who refer to new entrants will be rewarded with MNS tokens. Thus, during the first 12 months of use of the new user, 20% of the revenue earned on trading related to the use of this individual (entrant) will be allocated to who made the referral.

Starting rate

US\$ 1 in transaction fees *20%

11. Ecosystem

11.4. Contribution Bonus

REWARDS TO COMMUNITY

With our Openness approach, we will maintain an open channel with our development community, creating a "Community Reward" format where all users who contribute to building and evolution Monnos platform will receive MNS tokens according to each activity and its complexity (to be defined rationally on demand).

11.5. Incentives and Promotions

REWARDS FOR HOLDING MNS TOKENS

Throughout the operation, to encourage adoption, Monnos will give awards and promote competitions aimed at helping the use of features and the holding of tokens. Periodically we will set "GOAL" values (example: \$ 1,000 in MNS Tokens) to hold tokens over some time, and these individuals may have exclusive access and other particulars that address this context.

11.6. Token Burning

- ① All these procedures are duly recorded in Blockchain and will be subject to audit procedures previously mentioned.
 - ① These values may be changed by Monnos management.
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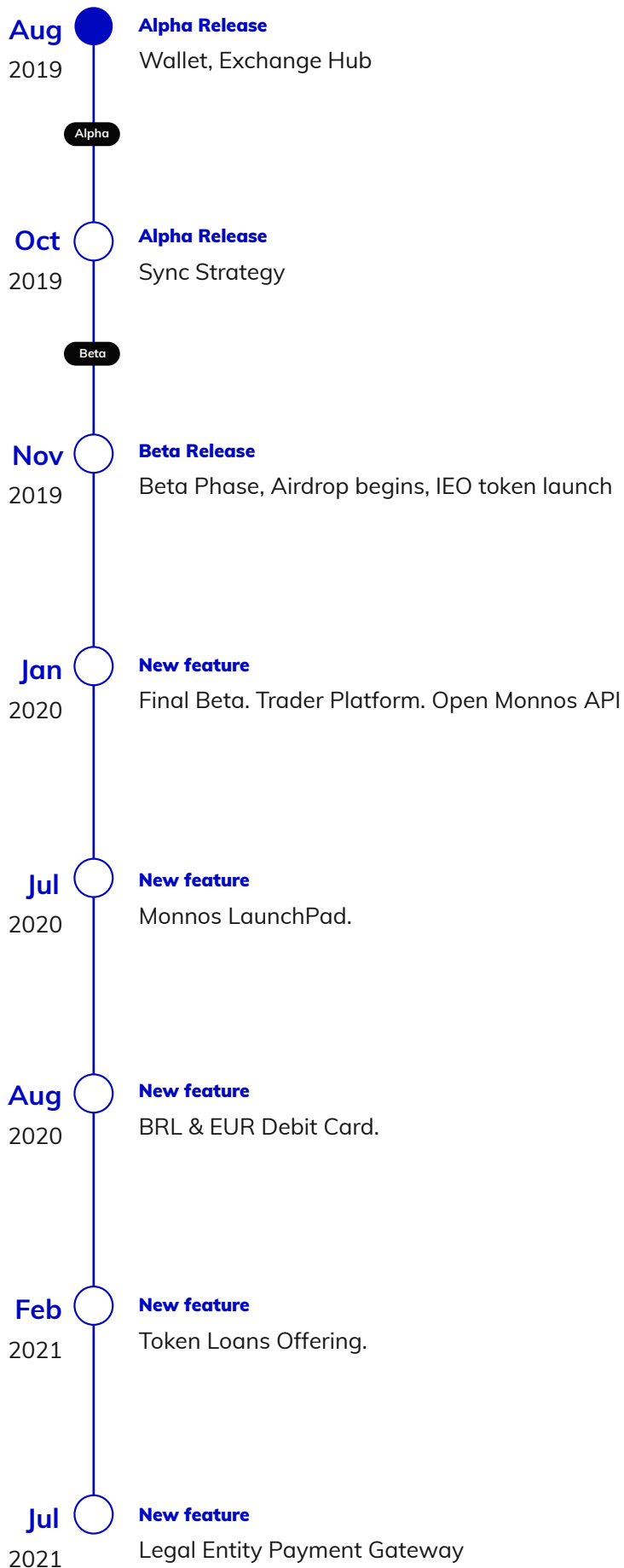
Always seeking to reward MNS Token Holders and those who believe in our assets we determine the following workflows:

Every quarter, starting from our token listing, we will repurchase MNS Tokens spending 20% of our total revenue and burn them until 50% of the MNS token supply (1,750,000,000 MNS).

The unsold MNS Tokens during the IEO will be immediately burned.

All these procedures will be appropriately registered in the blockchain and will be submitted to previously mentioned audit procedures.

12. RoadMap





Nomads



Crypto Owners



Engineers



Designers



Makers



Dreamers



Investors

Futurists

We are Monnos.

Meet our global team, currently **distributed in 4 cities, 2 countries.**

13. Team & Advisors

Rodrigo Ubaldo CEO • Co-Founder

[linkedin.com/in/rodrigo-soeiro/](https://www.linkedin.com/in/rodrigo-soeiro/)



With AmBev (AB Inbev) as the backbone of his professional training and having spent there ten years of his life, Rodrigo has become a bold and pragmatic entrepreneur with an enviable executive ability. He started his entrepreneurial life in the financial technology sector back in 2014, when he was one of the founders of Allgoo, a fintech created to help traditional institutions to enter into the digital world. His first client was Banco Bradesco (second-largest private bank in Brazil), at a time where the term fintech just began to be used in Brazil.

Realizing the emergence of startups and identifying the need for an organized movement, Rodrigo led and co-founded the Brazilian Fintechs Association (ABFintechs), a persistent initiative that left around 450 company members and a legacy event, called FINTOUCH, considered as the largest fintech event in Brazil, as well as conducting approximation and cooperation talks between traditional institutions, investors, foreign markets and regulatory bodies.

During his immersion as a fintech entrepreneur, disrupting within traditional companies, he could see the cultural gap of these companies and the potential opportunity for a B2C initiative capturing the timing that the market demanded. Also, it was by interacting with regulators through ABFintechs that he noted that the role of these institutions would never be to lead the disruption movement, but rather to follow the successful application of best practices, which brought us to the CRYPTO ECONOMY.

Felipe Grasnievicz CSO • Co-Founder

[linkedin.com/in/felipe-grasnievicz/](https://www.linkedin.com/in/felipe-grasnievicz/)



Felipe has almost ten years of experience with mathematical models and trading algorithms. He developed statistical models over the years for the forex and the cryptocurrency markets.

Following and having been part of the cryptocurrency market since its beginning, he understands that it will play an extremely significant role in the financial market, and sees the concept of blockchain as a paradigm break and a singular point in history.

In mid-2016 he conducted a six-month study on deep learning models for the financial market, which would later be the basis for the creation of Crypfy, a cryptocurrency investment web platform, of which he was the co-founder and CPO.

Before that, he studied Physics at the Joinville Science and Technology Center, where he participated in research groups on statistical physics and nonlinear dynamics, which guided his professional practice and began his passion for complex models and a form of critical thinking based on the scientific model.

13. Team & Advisors

Marcos Meneses CTO • Co-Founder

<https://www.linkedin.com/in/marcos-vinicius-meneses-07344b102/>



He had a very active technological life, where from a young age, he was passionate about technology and had great experiences even at an early age. He worked at multinational energy companies participating in energy engineering projects in Brazil.

After extensive experience in the field of computer engineering, he chose to attend college and thus deepen the area in general. In the meantime, Marcos participated in structuring the architecture and construction of a significant Latin American e-commerce player, thus gaining a lot of experience in highly distributed and scalable systems, working with the most diverse technologies and great techniques engineering present to support and process transactions from Latin America. Marcos then, early on, started his life as an entrepreneur, setting up a SaaS-based startup Management System for companies, participating heavily in traditional payment methods. After two years, he joined with this company in an M&A process with a significant e-commerce player called Mercado Livre, based in Latin America.

After learning all the traditional means of payment and being disappointed by them, he went deep into decentralized financial systems (blockchain), learning and using advanced techniques encryption, p2p systems, data mining with machine learning and deep learning. Being an eager participant in the cryptocurrency market, he founded Crypfy, an Asset Management that used smart portfolios based on artificial intelligence to generate short, medium, and long term gains.

Felipe Gusta CDO • Co-Founder

[linkedin.com/in/visualgusta/](https://www.linkedin.com/in/visualgusta/)



Strategic designer, UX enthusiast, passionate about interfaces. He has been working for almost six years with Visual Design and Digital Interfaces.

Having developed numerous digital brands and products throughout his career for major companies such as Bauducco and Danone, he has also worked with growing startups at Cube Coworking and agencies such as advertising Dentsu, Sound Apps and BFerraz. He holds a degree in Graphic Design, a postgraduate degree in Direction from Fine Arts from São Paulo. Branding Innovation Specialist from TAMK University (Tampere, Finland), Service Design from Laurea University (Helsinki, Finland) and Certificate in Digital Interface from Brunel University (London, UK).

He contributes actively to the growth of design communities around Brazil (IXDA), Canada (DesignX), Berlin, and Tel Aviv (Design Network Tools). He also worked as a volunteer for the Organizations United(UN-FAO) for three years, where he was a graphic facilitator focused on hunger eradication (ODS # 2) in Latin America.

13. Team & Advisors

Douglas Souza Head of Growth

[linkedin.com/in/douglassouzaue/](https://www.linkedin.com/in/douglassouzaue/)



Douglas believes that modern marketing is the result of the fusion of marketing and technology. Data-driven culture and technologies that enable large-scale automation have elevated marketing to an extremely scientific, accurate, and scalable method. Build, measure, learn. That is the approach that the most disruptive startups in the world have taken, and that is the view they take in projects that add up.

He founded two startups, one was accepted into a pre-acceleration program in Silicon Valley, where he was oriented by managers from Google, Uber, and other startups in the region. He studied Product Management at General Assembly in Boston. After returning to Brazil, he began his CRO certification at CXL Institute. Participated in the process of implementation of large-scale marketing automation for companies invested by the Kinea Group (Itaú), BI projects for Vale, and led several local projects, which have proven results in SEM, SEO and Inbound. Today, Douglas is a Growth Marketing professional, startup expert, and adept at agile, lean, and scalable models.

Mateus Ferreira Software Developer

<https://www.linkedin.com/in/mfgmateus/>



More than four years of software development experience, primarily using the Java ecosystem and Spring Technologies. Also has experience in other programming languages: C #, VB.Net, Javascript, Python. He has worked for several years with different database solutions, such as Oracle (also developing scripts in PLSQL), SQL Server, MySQL, and MongoDB.

He has experience in leading teams for successful projects and has worked for major players in the areas of Telecom (Grupo Claro), Banking (Banco Triangulo), Logistics (Martins and Sequoia / Texlog), Acquiring (Unique), e-Commerce B2C (e -Easy) and B2B e-Commerce (Martins). He has also worked as an architect in CI / CD implementation using technologies such as Jenkins, Sonar, Gitlab, Bitbucket, and Bamboo. He is passionate about cloud computing and distributed systems using Amazon Web Services and other technologies such as Apache Storm, Apache Flink, Apache Kafka, Docker, Docker Swarm, Kubernetes, Redis, and ELK Stack. He is fascinated by innovations and always trying to learn something new.

13. Team & Advisors

Jean Santini

Head of Android

<https://www.linkedin.com/in/jean-santini/>



A strong desire to be able to turn ideas into products is what aroused in 2010 his interest in working with software development. That same year, he entered the Information Systems course and entered the job market through Softbox's trainee program, where he had the opportunity to create a solid knowledge base, with the collaboration of experienced professionals.

After working with web systems development for three years and consolidating his knowledge of Java Web, database, and various frameworks, Jean met and was delighted by the development of mobile platforms. Since then, he has specialized in Android platform development, where the constant evolution of the platform since Android version 2.3 Gingerbread lives under his skin. In these seven years of hard work, Jean has participated in the creation of various applications and has been a critical player acting as a technical leader in the development of innovative applications such as Singu and Super Digital. He also worked as a consultant at Sebrae / MG in the technology segment and collaborated with the creation and evolution of startups in that region.

His entire career is also permeated by entrepreneurial initiatives, such as the creation of two startups - Rangaki and Mural do Frete - the latter was in the incubation project of the Uberaba College (UNIUBE), where Jean qualified receiving consulting in management, innovation, and finance. As well as live the exciting and challenging experience of engaging with innovative products.

Matheus Alves

Head of iOS

<https://www.linkedin.com/in/matheus-alves-46b5a1113/>



He studied Information Technology with prominence in the area of project creation and development, early on looking for and overcoming challenges.

He started very early in the technology area, already at 14 years old studying as a Computer Technician. He has worked with various technologies throughout his career from desktop systems, web, and mobile applications, always keeping up to date with the latest and most innovative technology market. With a focus on application development since 2014, he has extensive experience in the sector and has participated in large projects in companies such as Banco Santander and Ipiranga. Challenges move him toward new and technological solutions. He is engaged, thirsty for knowledge and enraptured by new technologies to be absorbed and applied in every unique situation.

14. Legal and Risks

PLEASE READ THIS SECTION CAREFULLY.

YOU SHOULD CONSULT YOUR OWN LAWYER AND / OR TAX, ECONOMICAL, FINANCIAL, TECHNOLOGICAL ADVISERS AND ANY OTHER PERSON OR ENTITY ENABLED TO ANALYZE THE ASPECTS ASSOCIATED WITH CRYPTO ECONOMY AND THE MONNOS TOKENS. THIS WHITE PAPER IS A SALE OFFER OF MONNOS TOKENS AND IS NOT A PUBLIC INVESTMENT OFFER OR ANY FINANCIAL ASSETS.

The MONNOS TOKENS is classified as a utility token and is a crypto that gives access to unique advantages within the MONNOS platform.

The MONNOS TOKENS has no features that classify it as tradable security, money market instrument, collective investment agreement, electronic money, commodity, derivative, security or any other form of investment in Switzerland or any other international jurisdiction.

This White Paper is compiled per under the requirements and provisions of industry-related legislation. Its primary function is to inform all consumers adequately and clearly about the advantages and risks of purchasing MONNOS TOKENS. The entire process of a public offering of the MONNOS TOKENS for sale and subsequent listing procedures in Crypto Assets Exchanges is conducted by following the relevant obligations under the laws of the State in which the MONNOS TOKENS is being marketed.

This White Paper does not constitute a prospectus or offer document, is not an investment solicitation, does not constitute an offer of financial instruments, securities to the public, or a collective investment agreement.

The MONNOS COMPANY reserves the right to (i) make changes to this White Paper in any document linked to MONNOS TOKENS to ensure compliance with applicable regulatory requirements and (ii) to do all as necessary to comply with any regulatory obligation, including, but not limited to, stopping or suspending MONNOS TOKENS operations or negotiations, if deemed necessary, at the sole discretion of the MONNOS GROUP. MONNOS TOKENS holders are solely responsible for seeking, if required, the terms of prior or subsequent approval, notification, registration or license that are necessary to transact on the blockchain market in Switzerland or any other jurisdiction in which MONNOS TOKENS holders are citizens, nationals, residents or have a similar connecting factor or, in the case of a legal entity, which is incorporated, registered or effectively administered in one of the aforementioned jurisdictions. In all such situations, the Monnos Group will in no way be liable for any non-compliance with the conduct of MONNOS TOKENS holders. Ownership use and trading of MONNOS tokens do not give MONNOS TOKENS holders any rights, express or implied, other than as described in this White Paper and other related documents issued by the Monnos Group.

MONNOS TOKENS does not represent or confer any ownership, participation, claim, or guarantee on any of the Monnos Group companies. MONNOS TOKENS does not give holders any privilege, preference, corporate or credit right with respect to the MONNOS GROUP, including the right to be a partner, right to participate in profits, or intellectual property rights or any other form of equity interest in any of the MONNOS GROUP companies

MONNOS TOKENS is not available to a natural person who is a citizen, national, resident, or has a similar connection factor to a State, jurisdiction, or territory where Virtual Financial Assets, tokens, cryptocurrencies, or other related crypto are prohibited or have regulatory restrictions. The same applies to legal entities based in places of restriction.

Monnos Group managers, as identified in this White Paper, are the persons responsible for the information contained herein. MONNOS GROUP administrators have taken all reasonable steps to validate the information contained in this document and have concluded, to the best of their knowledge, that all is per under the facts and that there is no omission of content that may affect the correct understanding of others. About the project. Monnos Group managers accept responsibility for the accuracy of the information contained herein.

To the fullest extent permitted by applicable laws, regulations, and rules, Monnos Group shall not be liable for any indirect, exceptional, incidental, consequential or other losses of any kind (including but not limited to revenue or profit loss, and data loss), arising out of or in connection with any interpretation, belief, or reliance upon the contents of this White Paper or any part thereof.

The acquisition, possession, and/or use of MONNOS TOKENS are associated with significant risks.

The following is a non-exhaustive list of the most relevant risks that MONNOS TOKENS holders are subject to.

Those interested in becoming MONNOS TOKENS holders should consider such risk factors in conjunction with all information provided by this White Paper and are advised to seek professional consultation (including financial, accounting, regulatory advisors), tax, technology among other experts) before deciding to get MONNOS TOKENS.

Most of the risk factors listed in this section are considered contingent risks that may or may not occur, and the MONNOS GROUP can't predict the circumstances and timing of their occurrence.

The purchase/use of MONNOS TOKENS is only suitable for persons of a high degree of financial sophistication, able to assess the merits and risks of such acquisition or persons who have professional support and advice regarding the purchase of Crypto assets and who have enough financial resources to withstand significant losses that may occur (including up to the total loss of assets used to acquire the MONNOS TOKENS).

Related Risks

By purchasing, owning, or using the MONNOS TOKENS, you expressly acknowledge and assume the following risks listed in this White Paper:

Risco de mercado: O preço de mercado das criptomoedas, tokens digitais e demais criptoativos
Market Risk: The market price of cryptocurrencies, digital tokens, and other crypto-assets can be extremely volatile. Holders of MONNOS TOKENS must bear the risk of significant variations in the market price of MONNOS TOKENS, in addition to the possibility of a loss of capital.

Hacking Risk: The risk of hacking groups and organizations can intrude and is inherent in the technology market.

Vulnerability Risk: There is a risk that MONNOS TOKENS could inadvertently include weaknesses or errors in the source code, interfering with usage and causing some form of loss.

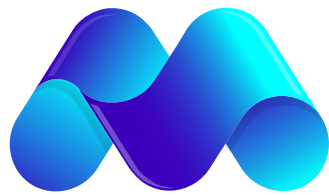
Private Key Risk: Considering the risk of hacking, and considering that the Monnos model, like most global exchanges, does not provide a private key for each user, it may be interesting to consider storing in some cold wallet at user preference.

Regulatory Risks: While some jurisdictions are progressive in regulating tokens, cryptocurrencies, and other applications of blockchain technology, laws and regulations can be rapidly changed. Also, the treatment of laws and regulations varies significantly across jurisdictions and is subject to significant uncertainties. Therefore, the lack of guarantee of regulatory stability of the crypto implies that any modification may impact the usefulness or value of the MONNOS TOKENS and, ultimately, render the Monnos project unviable.

Bankruptcy or Dissolution Risk: The Issuer's insolvency may prevent the viability of the Monnos Bankruptcy or Dissolution Risk, which may undermine the usefulness and value of the MONNOS TOKENS. Cryptoactive, such as MONNOS TOKENS, as well as blockchain, are new technologies with little time on the market. In addition to the risks included in this White Paper, there are other risks associated with holding and using the MONNOS TOKENS, including unforeseen risks. Such risks may materialize at any time due to an unforeseen circumstance or a combination of all risk factors described in this White Paper.

MONNOS TOKENS holders represent and warrant that they assume sole responsibility for any restrictions and risks associated with the possession or use of MONNOS TOKENS.

If any of the risks described herein are unacceptable to the purchaser of the MONNOS TOKENS, or if the purchaser is unable to understand that they are exposed to such risks, the purchase, maintenance or use of the MONNOS TOKENS is not advised.



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