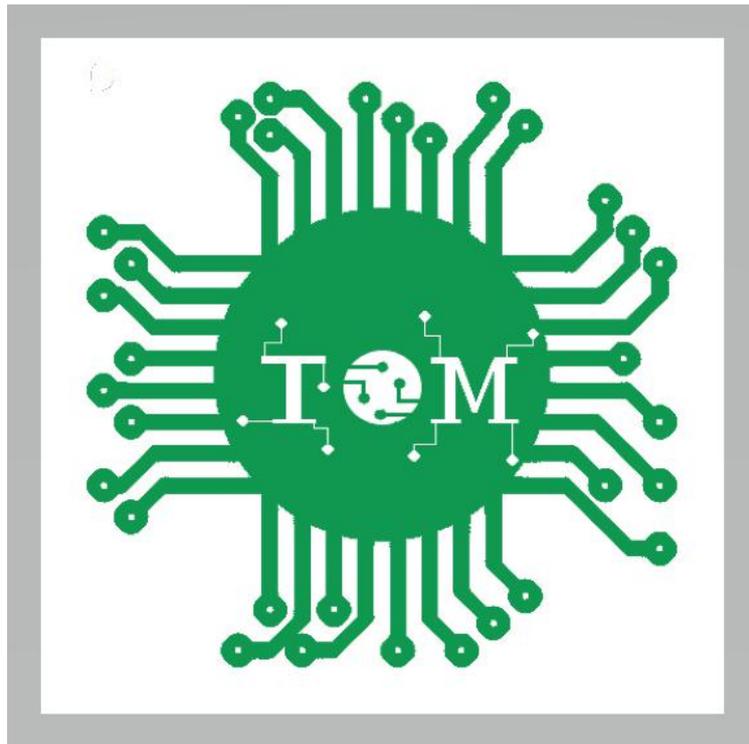


# WHITE PAPPER



## **TOKEN MONEY (TOM) Version 1.0**

Smart money - Full Service - High Security

*Digital Asset for the future  
TOM v1.0 will be issued on January 2018*



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## I - INTRODUCTION

**Digital currency** (*digital money or electronic money or crypto currency*) is a type of currency available only in digital form, not in physical (such as bank notes and coins). It exhibits properties similar to physical currencies, but allows for instantaneous transactions and transfer-of-ownership. Like traditional money, these currencies may be used to pay online services, but may also be restricted to certain communities such as for use inside an on-line game or social network. Digital currency is a money balance recorded electronically on a stored-value card or other device. As such bitcoin, ethereum is a digital currency but also a type of virtual currency. Its alternatives are based on cryptographic algorithms, so these kinds of virtual currencies are also called crypto currencies.

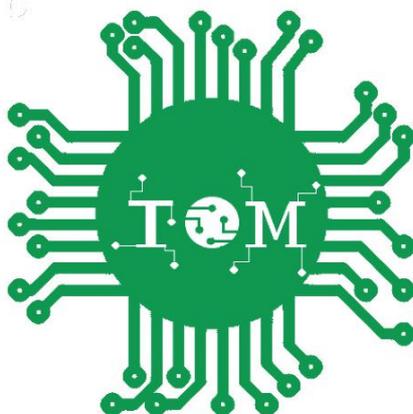
**Token Money (TOM)** is an open source crypto currency that combines many innovative protocol features to solve numerous problems currently being experienced by various digital currencies. TOM was designed as new digital asset that investor can be use paying many services in TOM's services platform.

While different crypto currencies possess diverse and valuable attributes each also has their own issues. These include slow transaction speeds, high transaction costs, poor scale ability, a fair launch, strong privacy, practical governance framework, a continuous funding structure and correct user incentives. TOM brings together many of the most cutting-edge crypto currency features and builds on top of proven block chain technology to solve these problems. Transactions on the TOM network are secure and private, but also quick. Besides, TOM's services will supply for investor many online service about webs, trading, lending ...

The project Token Money (TOM) will be develop in the long term period, so the function and services of TOM will be update by period. So it is the best chance for investor want to invest TOM to use our services and also get benefit in the future.



## II - Token Money (TOM):



### 1.What is TOM ?

Token Money (TOM) is an open source crypto currency issued on the etherum platform on the basics of an ERC20 standard contract.TOM use blockchain technology, and TOM is digital asset created on blockchain as part of decentralized software protocol.TOM is utility tokens designed to purchase services online platform, and transaction can be done in seconds to anywhere.Its very fast transaction and security.

Name	Token Money
Symbol	TOM
Decimal	18
Type	Token
Total Supply	3,600,000 TOM
Price on ICO	1 ETH = 400 TOM
ICO crowd sale	2,000,000 TOM
Reserve and distribution	1,000,000 TOM ( will be public after 1 year)
Stored	600,000 TOM ( for developing Project)



With the help of smart contracts, we have made it possible for people to subscribe on channels all over the world. Cryptocurrency is the future of financial institution in the world. As a cryptocurrency, the decentralized nature makes it even more assuring because nobody can control it.

Smart Contracts is a term used to describe computer program code that is capable of facilitating, executing, and enforcing the negotiation or performance of an agreement (i.e. contract) using blockchain technology. The entire process is automated can act as a complement, or substitute, for legal contracts, where the terms of the smart contract are recorded in a computer language as a set of Instructions. Smart Contracts are considered as the blockchain technology that will replace lawyers.

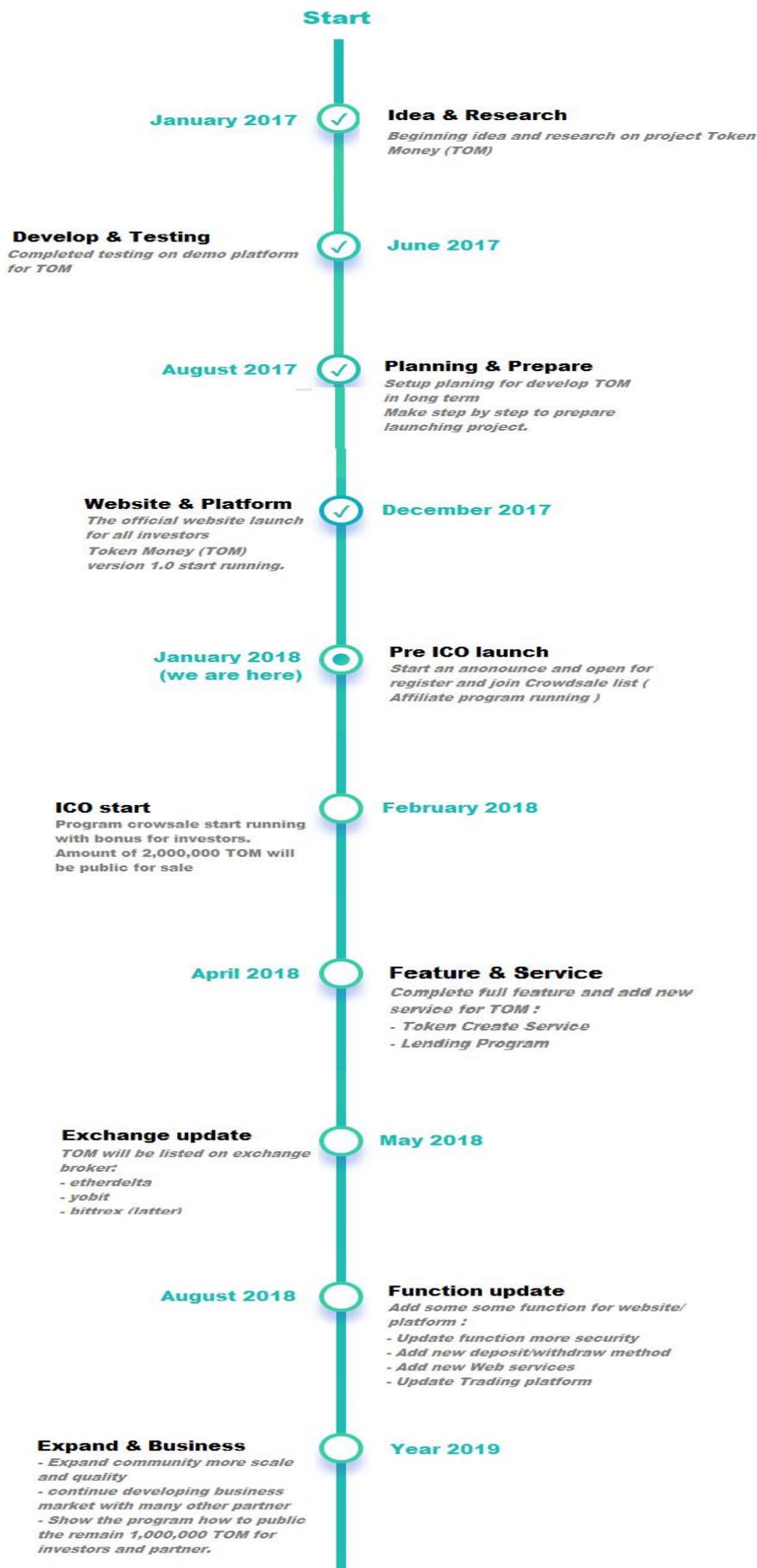
### *Why should I choose TOM than others cryptocurrency?*

While Bitcoin, other cryptocurrency allows you take part in a global financial network, using Ethereum you can participate in a global computational network. This is done by means of smart contracts, which are scripts of code that can be deployed in the Ethereum blockchain. Although smart contracts are still a very new technology, they have a wide range of potential applications in many different areas, such as voting, global supply chains, medical records, the financial system, and possibly others that have yet to be discovered.

TOM is one of the first service platform for paying online. Therefore investor makes a decision to use or invest TOM in our service is the wise decision due to the following reasons:

- Its smart contact with many function for service online
- Its has full services online including : create token, lending, investing...
- Fast transaction in seconds and security.
- Good relationships with many media outlet.
- TOM services is a long term project with many function will be updated.
- Has potential for develop service and get values on exchange.

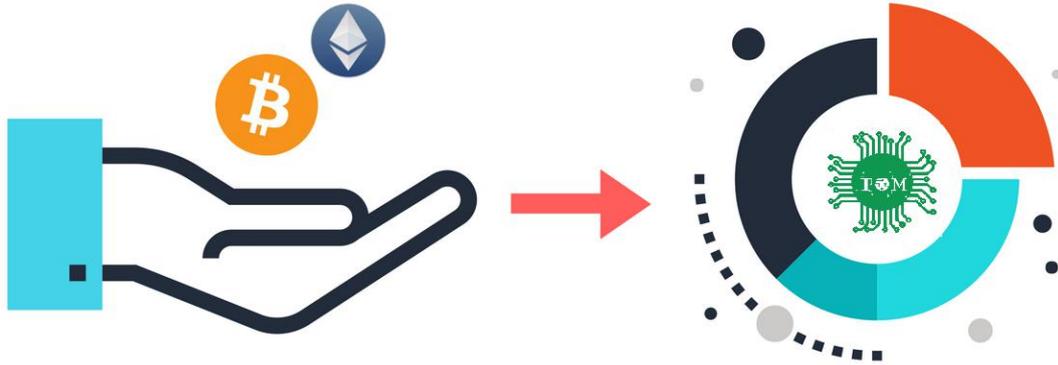
## **2. Road MAP**





### 3- TOM Initial Coin Offering:

#### Initial Coin Offering



#### Distribution plan :

There will be a limited supply of 3,600,000 TOM in total. Part of it will be distributed through Pre-sale and ICO in January 2018 :

- Up to 500,000 TOM will be distributed during the Pre-sale.
- Up to 1,500,000 TOM will be distributed during the ICO.

#### The price of TOM is set as follows:

Price : 1 ETH = 400 TOM

#### Time and bonus for ICO:

Stage	Bonus	Price	Amount	Time period	
Pre-sale	20 %	1 ETH = 480 TOM	500,000 TOM	5 days	
ICO	Phrase1	10 %	1 ETH = 440 TOM	500,000 TOM	After 30 days
	Phrase2	5%	1 ETH = 420 TOM	500,000 TOM	After 30 days
	Phrase3	0 %	1 ETH = 400 TOM	500,000 TOM	

*Note: the amount of TOM still not be sold , it will be stored in next stage for sale*

#### Remain part of TOM :

- Amount 1,000,000 TOM will be public after 1 year with other distribution.
- Amount 600,000 TOM will be stored for purpose develop project.

#### How to buy TOM ?

- please visit link : [www.tokenmoney.co/howtobuy](http://www.tokenmoney.co/howtobuy)
- follow step by step the guide.
- payment method via BTC or ETH.



## 4- Affiliate Program

The Affiliate program supply : you can earn additional TOM by telling other users about this opportunity and referring them join to TOM community. We are offering a bonus program which enables you the possibility to earn more for every new user who signs up and joins to TOM lending platform using your affiliate link.

LEVEL	AFFILIATE BONUS
1	7%
2	5%
3	3%
4	2%
5	1%

TOM affiliate program is designed with 5 lucrative levels to earn additional commissions by every registered partner. You will earn a commission every time a referral lends TOM on our platform through your affiliate link. With the residual bonus you earn a commission on every interest your partner gets (every day). The commission you earn is based on the level your partner signs in.

## 5 - TOM's SERVICE



*TOM service v1.0 is now released*

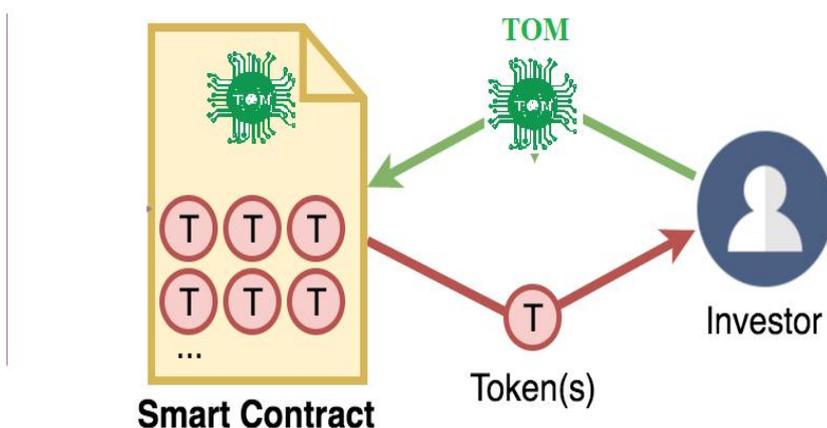


## 5.1. TOKEN CREATION SERVICE 1.0

Token Service website: <http://tokenmoney.co/tokenservice>

If you are not familiar with TOM you can read more info here: <https://bitcointalk.org/>

***TOM Token Creation Service v1.0 is now live and allows anyone to create a fully compatible ERC20 Ethereum Token with just Price = 5 TOM.***



Ethereum Tokens can be created for a variety of reasons:

- To create an ICO
- Add it to an Exchange
- Trade them among friends
- Private use

Before using the service please take note of the following:

1. Always check this post before making a transaction to the service and follow its steps, the TOM price is dynamic and can be changed, only transactions with the value  $\geq$  the current price will be valid.
2. This is the first basic experimental version released to the public, our team will monitor it and will release updates if required.
3. **DO NOT** send transactions to the service from exchanges. This can be make error in processing of create ERC20, transactions should be sent from an address that you have full control.
4. Any TOM, Ether, or any other Token sent to the Service Address will be manually deploy Token and cannot be recovered or refund.
5. All tokens generated by the service are 18 decimals.

**Current Service Price:** Price = 10 TOM

Token Creation Service Address: 0x7525bCC4aDC61F0Bc3845B7cb3BA8522935d3394



To Generate your Token, follow these steps:

### STEP 1

Send 10 TOM (or higher) to the address 0x7525bCC4aDC61F0Bc3845B7cb3BA8522935d3394,

To verify token on etherscan.io , please send 5 TOM to the address above .

====> full Token create service : 15 TOM ( or higher )

- If you don't have TokenMoney(TOM) you can buy in Pre-sale or ICO

( in here : <http://www.tokenmoney.co/howtobuy> )

- **The Address you send the transaction from will be the only address that will be able to configure the Token, make sure you have control over it**

- If you don't own an Ethereum wallet you can create one easily at <https://myetherwallet.com> and the Ethereum Address can be used to receive TOM and your own token.

### STEP 2

1. Verify your transaction on our web platform ( <http://www.tokenmoney.co/tokenservice> )

Please fill out the information of your transaction

- Your email contact
- Tx hash ( your transaction you send ETH )
- your address sent ETH
- option verify token on etherscan.io = YES (or NO)
- Information your own token :
  - + Name of token
  - + Symbol of token
  - + Number of supply

2. The processing create Token is manually ,so its take from 6- 12 hours for you to receive token to your wallet. You can check and see your transaction in the website <http://tokenmoney.co/Tomservicelistdone>

3. The transaction will be processed in the period time, when all is done the status will be "Done" and your own Token will be sent to your "Contract Address".

*Note: Delays may occur due to Ethereum Network issues or if any problem in our server.*

After this, you have full control your own Token.

### STEP 3

1. If you need to add the your own Token to your wallet and see it on the balance,please use the following settings:

On the right area below in your account (myetherwalletcom) ,please click button[ Add custom Token] and fill out information below:

- Token Address: [YourTokenContactAddress]
- Token Symbol: [YourTokenSymbol]
- Token Decimals: 18

2. Refresh your wallet and you will see your address with your Token balance



3. You will automatically have a block explorer available on <http://etherscan.io>:  
[https://etherscan.io/token/\[YourTokenAddress\]](https://etherscan.io/token/[YourTokenAddress])

### 5.2- Lending Program



#### TOKEN MONEY (TOM) Lending Investment Program

Package	Minimum	Maximum	Interest	Payback (days)
Bronze	0	100 \$	0.1 - 0.5%	365
Silver	100 \$	500 \$	0.2 - 1%	300
Gold	500 \$	5000 \$	0.5 - 2%	250
Diamond	5000 \$		0.5 - 3%	200

(Remember: Investor also can gain profit by TOM price change on Cryptocurrency Market)

- Lending Program, Starts soon, Get Up to 30%/month Growth to your Investment in Lending Wallet platform
- Interest is paid every 24 hours for your Lending Wallet
- The entire system of reception and payment is fully automated.

***The lending service can be updated soon***

### 5.3- Trading on Internal Exchange

We will build internal exchange platform on website for trading TOM in the near future. So investor can deposit TOM for trading and cashout with benefit. Besides , we also add some new other cryptocurrency for payment method.



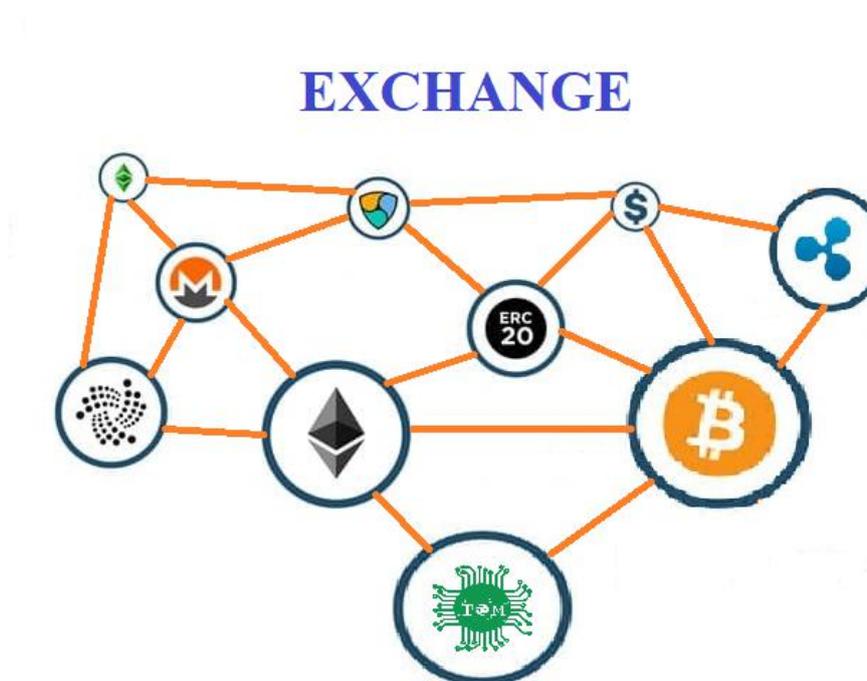
#### 5.4- Web service

We supply some service relevant to website, game online like:

- theme
- template
- web design
- hosting service
- game online

This function will be developed and updated in the future on website platform. And if you have any idea to support web service and want to become our partner. You can send email to our team at address : [Admin@tokenmoney.co](mailto:Admin@tokenmoney.co) . We will review and list it on our project as reference.

#### 6- Exchange Broker:



TOM will be list on exchange after ICO ended:

- etherdelta.com
- yobit

It will be update list on big exchange and coinmarket later:

- bittrex (coming soon )
- kucoin (coming soon )
- Coinmarketcap.com (comming soon)

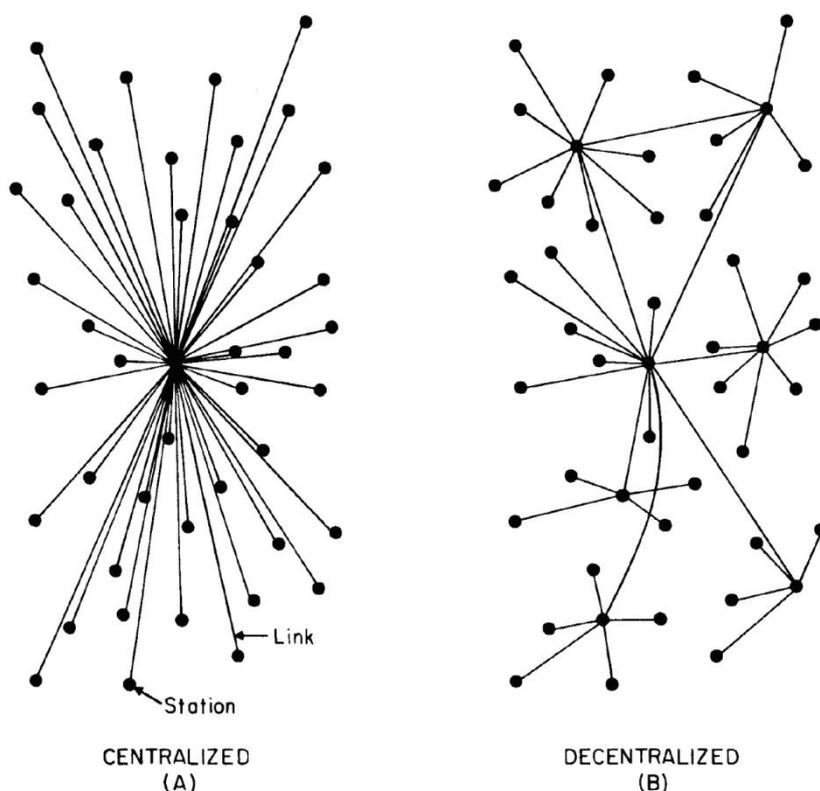


### III- Concept Reference:

#### 1. What is BLOCK CHAIN technology ?

A blockchain is a digital ledger of records that's arranged in chunks of data called blocks. These blocks then link with one another through a cryptographic validation known as a hashing function. Linked together, these blocks form an unbroken chain—a blockchain.

The reason that this type of data structure is useful for things like cryptocurrencies is decentralization, meaning the records inside this chain aren't stored in any single location, are accessible by everyone, and are immutable by any one party.

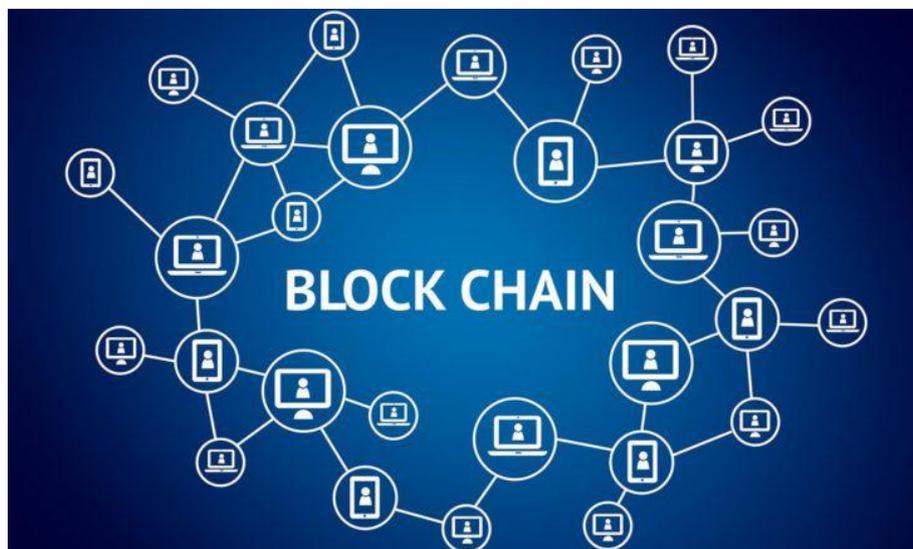


Centralized Structure Vs. Decentralized Structure

When people talk about blockchains, at the broadest level, they mean a network of databases spread across multiple entities that are kept in sync, where there is no single owner or controller of the data. The databases tend to be append-only, that is they can be written to, but historical data can't be altered without broad agreement from the participants of the network. This means that a user or system administrator in one entity can't alter data held on a blockchain without agreement from the other participants. Historically, when multiple parties need to rely on the same data, we have used golden sources of data, held and controlled by trusted third parties. A classic example is the use of a clearing house that is the golden source of data about a trade between two entities. Blockchains can empower groups of parties to agree on events without needing the third party, such is the promise of this new technology In simple terms,



The Blockchain is a distributed database, which utilizes the digital ledger technology that stores transaction records, and shares them among a distributed network of computers. By means of cryptography each participant of the network can access and manage the ledger in a secure way. No central authority in this system is needed. The blockchain maintains a continuously growing list of records (blocks), each containing a timestamp and a link to the previous one.



Blockchain assets are a type of digital stock certificate. However, unlike traditional assets, blockchain assets are digital, owned by you, and are immediately transferable at any time to any person.

## 2. What Is a Cryptocurrency?

A cryptocurrency is a digital currency with operates independently of any central bank, mint, government or organization. There are many advantages to this – it means that the currency cannot be manipulated by people that you do not trust – for example with fiat currencies like the Pound, Dollar or Euro, anytime a government chooses to do so, they can change how much the currency is worth – either directly, or by methods like quantitative easing, which reduces debt for the country but badly affects average citizens. Another advantage is that transactions do not need a “middle man” to approve them, you own your own virtual wallet and act as your own bank – reducing times, fees, and eliminating the possibility of an organization deciding to not give you access to your own money. Perhaps the best advantage of cryptocurrencies is that they are not affected by world boundaries. The price is the same in every single country, putting everyone on even ground. The first and most famous Cryptocurrency was Bitcoin, but Ethereum is likely to overtake its market cap.

## 3. What Is Ethereum?

Ethereum is an open source, decentralized computing platform, with smart contracts that lets anyone build and use decentralized applications that run on blockchain technology. Like Bitcoin, no one controls or owns Ethereum – it is an open-source project built by many people around the world. But unlike the Bitcoin protocol, Ethereum was designed to be adaptable and flexible. It is easy to create new applications on the Ethereum platform, and with the Homestead release, it is now safe for anyone to use those applications.



The cryptocurrency “Ether” (ETH) is used both for payments on the network, and as a store of value, similar to Bitcoin, but with several major advantages – it’s much faster and transaction fees are significantly less. Major companies in the financial (Santander, JP Morgan, ING), tech (Microsoft, Intel, Samsung), and other (BP, Toyota) industries are investing in the system, and even governments of entire countries are on board. With the very big rise of crypto-currencies and blockchain technology, new opportunities are arising in the field of investment. Crypto markets are borderless, open 24/7, and offer huge potentials for growth.

#### **4. What is SmartContract ?**

A smart contract, also known as a cryptocontract, is a computer program that directly controls the transfer of digital currencies or assets between parties under certain conditions. A smart contract not only defines the rules and penalties around an agreement in the same way that a traditional contract does, but it can also automatically enforce those obligations. It does this by taking in information as input, assigning value to that input through the rules set out in the contract, and executing the actions required by those contractual clauses – for example, determining whether an asset should go to one person or returned to the other person from whom the asset originated. These contracts are stored on blockchain technology, a decentralized ledger that also underpins bitcoin and other cryptocurrencies. Blockchain is ideal for storing smart contracts because of the technology's security and immutability.

Smart contract is a term used to describe computer program code that is capable of facilitating, executing, and enforcing the negotiation or performance of an agreement (i.e. contract) using blockchain technology. The entire process is automated can act as a complement, or substitute, for legal contracts, where the terms of the smart contract are recorded in a computer language as a set of instructions.



## **IV - DISCLAIMER**

The purpose of this White paper is to present Token Money(TOM) project to the potential participants and partner. The information set forth below may not be exhaustive and does not imply any element of a contractual relationship. Its sole purpose is to provide relevant and reasonable information to potential TOM participants in order to help them determine and find out how is potential of TOM.

TOM use blockchain technology, and TOM is digital asset created on blockchain as part of decentralized software protocol. TOM is crypto-tokens issued on the ethereum platform on the basis of an ERC20 standard contract. TOM is utility tokens designed to purchase services online platform. They are not refundable nor are they securities or for speculation. There is no any promise of future performance. TOM is owned by investor can be trade or spend without conditions, and investors can have full control with TOM after purchase ICO.

### **LEGAL**

According to the European Central Bank's "Virtual currency schemes – a further analysis" report of February 2015, virtual currency is a digital representation of value, not issued by a central bank, credit institution or e-money institution, which, in some circumstances, can be used as an alternative to money. In the previous report of October 2012, the virtual currency was defined as a type of unregulated, digital money, which is issued and usually controlled by its developers, and used and accepted among the members of a specific virtual community.

As such, bitcoin, ethereum is a digital currency but also a type of virtual currency. Its alternatives are based on cryptographic algorithms, so these kinds of virtual currencies are also called cryptocurrencies.

Please read the following notice carefully before proceeding to join TOM project. This notice applies to all persons who read this document.

### **RISK**

Risks associate with regulation, new technology: TOM and crypto currency in general are a relatively new technology and still have risky, and not control from government. Please make sure that you read and understand before join Project. We are not responsible for investor lost TOM by hack, scam... or want to refund money after purchase in ICO. Therefore, investors need manage TOM carefully in security via investor's wallet.

The White Paper does not institute an commitment of any kind and all the content supply above is for only information purpose. Time of processing, technology and services can be change and update in the future.

### **DISCLAIMER**

TOM do not grant their holder ownership or the right to participate in the control, direction, or make decision to join ICO and purchase TOM. Any individuals, organizations or partner should read carefully and understand the risk, costs, and benefits of acquiring TOM.



TOM

— Token Money —  
Digital asset for the future

By join and purchasing TOM Initial Coin Offering ,its means that you have read,understand and agree all term& condition of TOM, We make no promises with respect to the future performance or value of TOM, no guarantee that TOM will get high price or hold any particular value,because its risky and

depend on many factors.Besides the investor can not get refund money after purchase ICO. We just develop the TOM project and improve services with quality in the long term.



### Follow us:

Official website: <https://tokenmoney.co>

Whitepaper: <https://tokenmoney.co/whitepaper>

Telegram: <https://t.me/TokenMoney>

Facebook: <https://www.facebook.com/Token-Money-139925470009997>

Twitter: [https://twitter.com/tokenmoney\\_TOM](https://twitter.com/tokenmoney_TOM)

Bitcointalk: <https://bitcointalk.org/index.php?topic=2747926.msg28075588#msg28075588>

Gmail: [admin@tokenmoney.co](mailto:admin@tokenmoney.co)

Support ticket: <https://tokenmoney.co/support>

### Donate Address :

Bitcoin(BTC) : [1FmFyWchJpPe8ZGn1pQAzYAyn6gUP34PUw](https://blockchain.info/address/1FmFyWchJpPe8ZGn1pQAzYAyn6gUP34PUw)

Ethereum(ETH) : [0x7525bCC4aDC61F0Bc3845B7cb3BA8522935d3394](https://etherscan.io/address/0x7525bCC4aDC61F0Bc3845B7cb3BA8522935d3394)