



WHITEPAPER

# MillionCoinX MONx

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# 1. Introduction

As Grupa OneMillion we gather professional entities in software, cryptocurrencies, marketing, accounting and law.

Together, we create a wide and unique ecosystem which allows our users to freely use cryptocurrencies in their daily life. The main idea of Grupa OneMillion is to popularize, adapt and educate the market with regard to digital currencies. The general business objective is to introduce our original MillionCoinX token to the world ranking of top cryptocurrencies at **coinmarketcap.com**.

Nowadays, cryptocurrencies are mainly used at the exchanges, where investors and traders operate with the equivalent of several dozen up to over a hundred billion dollars each day. Such a situation makes it hard for their price to stabilize, as in case of fiat currencies. Consequently, nowadays we cannot expect a specific price e.g. in bitcoin for the goods on the store's shelf because of its excessive price fluctuation. On the other hand, the people who already own cryptocurrencies and want to use them by purchasing goods or services, need to make additional transactions which cause the original purchase price to increase. As a result, cryptocurrency owners need a place where they can pay for goods or services with what they already have, without any additional charges for conversion.

Our answer to this need is an online marketplace with payments in cryptocurrency, which accepts from clients bitcoins etc., while merchants receive a transfer in a chosen fiat currency. This is exactly how our revolutionary OneMillion Shop, which is the main element of our ecosystem, works.

OneMillion ecosystem will allow users to easily exchange fiat currencies and cryptocurrencies, buy and sell goods or services, automate the trading process on exchanges and widen their knowledge in terms of technology, law and accounting, all closely connected with the cryptocurrency market. All those elements create one, comprehensive environment where our users, having full access to their funds, will decide themselves which currency they wish to use to settle the payments. Moreover, entrepreneurs will be able to use the tokenization service, thanks to which they will gain financing, automate processes in their companies and start building an integrated community around their business projects.

The users will be able to receive assistance of experts who will provide them with all necessary information in terms of law, accounting and tax settlements in a given country. Stable development of the ecosystem and the highest security of users will be ensured by OneMillion Software House, which is a team of experts with many years of experience in IT, cryptocurrencies and blockchain technology.

# 2. Years 2016–2020

The development of the project from the moment the idea was created, through market research and creation of the first platforms up to the sale of MONx in 2019, widespread marketing activities and plans for extension of **OneMillion Ecosystem** in the future.



## 2016

OneMillion project emerged in the fourth quarter of 2016. Two traders and at the same time close friends decided to join their capital, great vision and experience dating back to the beginnings of cryptocurrencies in order to do something good and absolutely unique for the world. A detailed business model was created and the end of the year was used to recruit key programmers and to create a team.

## 2017

Throughout the year our team was working on the market analysis, verifying the opportunities it provided. Meanwhile, we were working on OneMillion Trading Systems (OMTS) – the prototype of trading software. In April, we launched our own software house, mainly to develop this tool, and thanks to that at the end of 2017 we run successful tests of OMTS 0.9 platform.

## 2018

In the first quarter of 2018 except for further development of OMTS, we began to work on a groundbreaking e-commerce platform, gained legal and accounting knowledge and established business relations with producers and service providers. On 18 May 2018 **OneMillion Trading Systems**, software for automation of trading on cryptocurrency exchanges, had its premiere. Only two months later, we launched our flagship marketplace with payments in cryptocurrencies - **OneMillion Shop**. During the remaining part of the year, both platforms were being developed in terms of their effectiveness and transparency. The culmination of those activities was the first successful transaction with the payment in cryptocurrency made at the end to the year. Additionally, **MONx Token**, which is distributed to users and investors, was issued in November.

## 2019

At the beginning of 2019 we launched our original platform called OneMillion Partners whose main functions are to register exhibitors at OneMillion Shop, gain capital from investors and build an integrated community around OneMillion project. It is worth noticing that in 2019 the first stage of distribution of our tokens was performed, whose result was the sale of MillionCoinX for the amount of over **PLN 3 million**.

The platform worked well. Investors received their tokens, partners - respectively high commissions, and merchants of OneMillion Shop registered through the platform hundreds of new online shops. In 2019 we also put a lot of pressure on the development of our platforms in terms of their functionalities. New usabilities of the tokens were introduced as well.

## 2020

On the first day of 2020, at midnight, we started the second stage of selling tokens of OneMillion project in the price 1.12 USD per token. **The stage is to finish on the 31st December**. The price of token will then increase to 1.22 USD. Next, as the value of the project grows, we will begin the last stage of distribution on the 1st of March. The price will then be 1.37 USD. After the first quarter of 2021 we will organize the debut of MONx token on a few world-class cryptocurrency exchanges simultaneously.

The token's debut on the markets is planned at 1.52 USD.



In the third quarter of 2020 we also initiated the marketing campaign which includes popular industry portals, social media and business meetings & conferences. This year, we will also launch a platform for tokenization of external business projects - OneMillion Tokenize (OMT).

An important date for us this year is surely 7th of July. That is the day the world could see the new website OneMillion.com where in the form of a city within an enormous ring we present the vision of a comprehensive and autonomous ecosystem. The model was created in a way that allows each person visiting the website to take control of the ring, zooming in and turning it in each direction. It is a metaphor of this unique project which also provides us with extraordinary marketing and advertising opportunities.

Another date to remember is 30th September 2020 when our Estonian company Spectrum International Ltd. received European operational license to run business of services connected with digital currencies.

The license was issued by Estonian Financial Intelligence Unit (FIU) which is an independent unit of Estonian Police and Border Guard responsible for analyzing and verifying all information and suspicion of money laundering or financing terrorism.

The document is issued indefinitely and may be withdrawn only in case of law violation.

This license will allow us to provide full-scale cryptocurrency services.

As a result, we will create more platforms which will fit our ecosystem even further and make us a better choice for a cryptocurrency user. Our long-term goal is to create a comprehensive ecosystem for a cryptocurrency user who will be able to perform there any possible operation connected with digital currencies.

\*

The license may be verified on the website of Estonian Ministry of Economic Affairs and Communication at:

[https://mtr.mkm.ee/juriidiline\\_isik/268370?backurl=%2Fjuriidiline\\_isik](https://mtr.mkm.ee/juriidiline_isik/268370?backurl=%2Fjuriidiline_isik)

or simply type <https://mtr.mkm.ee> and then go to “search by company” and enter: Spectrum International in the field “Name of entrepreneur”.

# 3. OneMillion Ecosystem



***"This innovative ecosystem includes original settlement units and own monetary policy - MillionCoinX, called MONx, and its carefully planned economy - tokenomics".***

Krzysztof Perek – Chairman of Grupa OneMillion

MONx Token was produced in the number of 34 000 000 pieces and what is important, no-one will ever be able to produce any more tokens, which makes them resistant to inflation. It is a system that enables the value of MillionCoinX currency to grow proportionally to the popularity of each platform and the number of tokens frozen by the investors and users.

The ecosystem which we are dynamically developing thanks to own and acquired funds, will ultimately include many platforms. They will use not only the known and tested cryptocurrency functions and blockchain technology, but also their groundbreaking capabilities that no-one ever used before. Within the ecosystem, we will provide you with a universal wallet service, called **master wallet**, which will enable you to use the MillionCoinX tokens on all of the project's platforms. Additionally, after freezing a given number of MONx, the user will be able to use their other cryptocurrencies and tokens without the need to transfer them to the wallet of our exchange, exchange office, trading bot, shop or payment processor. Consequently, the transfer costs will be limited only to the fees for the network of a given cryptocurrency for transferring the funds from the outside to the master wallet of the ecosystem's user and for withdrawing the funds out of OneMillion ecosystem. Thanks to many such comprehensive solutions, transactions with the use of cryptocurrencies will become easier and the commission for making them more beneficial for millions of target users.

Strong synergy of all the ecosystem's platforms makes it possible, for the first time since blockchain technology was created, for the user to have so many comprehensive and simple solutions in one place. All of them will allow the users to utilize the potential of cryptocurrencies to their full extent. Our aim is for all people in the world to be able to use cryptocurrencies freely. Not only for professional purposes but also in daily life. It can all be achieved without the necessity of tedious research of technical, economic, legal or accounting aspects, as one can find there relevant experts' advice in the fields of law and accounting as well as full technical support.

Elements of the ecosystem with distinction of each platform:

**OneMillion Shop**

Purchase and sale of goods and services with the use of cryptocurrencies

**OneMillion Partners**

Registering users, investors and merchants

**OneMillion Trading Systems**

Automation of cryptocurrency trading and commercial processes

**OneMillion Software House**

OneMillion Software and programming services for companies

**OneMillion Tokenize**

Tokenization of internal business projects

**OneMillion Consulting**

Transactions' billing and legal-tax counseling

**OneMillion Crypto Exchange**

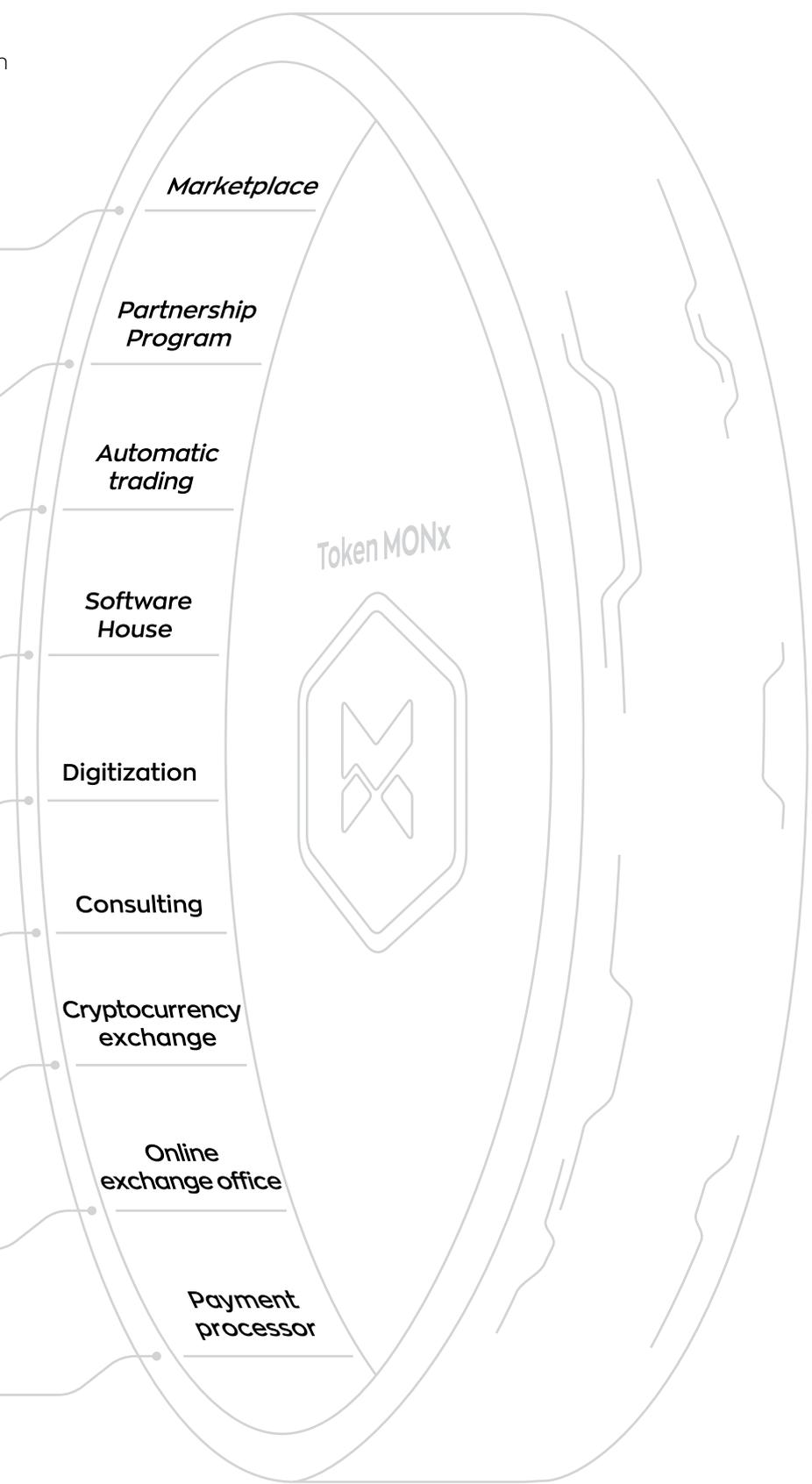
Exchange of cryptocurrencies between the users

**OneMillion Exchange**

Purchase of cryptocurrencies with FIAT currencies and conversely

**OneMillion Pay**

Quick payments with the use of cryptocurrencies



## 3.1 OneMillion Shop

### Global online marketplace

Our ecosystem includes an innovative marketplace with a global reach. Verified merchants may add their goods and services while the buyers can purchase them at attractive prices. The thing that makes us stand out on the global market is that the only legal tender the buyers use are cryptocurrencies. The shop's clients can already pay with BTC (Bitcoin), BCC (Bitcoin Cash), ETH (Ethereum), LTC (Litecoin), TRX (Tron), Ripple (XRP), Dash (DASH) and Lisk (LSK). The Sellers can receive the payment in traditional FIAT currency. They can also receive the transaction settlement in a cryptocurrency of their choice. It is an individual decision of each merchant. The process is possible thanks to automated currency exchange supported by a fast and innovative payment processor running in the background.

OneMillion Shop reaches the owners of cryptocurrencies and the traders who will generate their profits there. This brand new target group of e-commerce sector will allow the merchants who registered on our platform to considerably increase their sales volume. According to a popular website [www.coinmarketcap.com](http://www.coinmarketcap.com), capitalization of the cryptocurrency market is around a few billion dollars now. The maximum historical value, called ATH (All Time High) in 2018 was over 800 billion dollars. We are convinced that the record ATH will change again and in the perspective of a few years the market will multiply several times. This is why the target of our global advertising and marketing activities will be to move the biggest possible part of the capital from the cryptocurrency market to OneMillion Shop platform. The arguments in favor of this process are the growing advantage of online commerce over the traditional sale and growing popularity and adaptation of cryptocurrencies.

Thanks to the integration of the shop and the ecosystem, it will be possible to use the mechanism available on the other platforms. For example, a user who has spare funds in the shop will be able to multiply them in our automated trading system OneMillion Trading Systems.

## 3.2 OneMillion Partners

### Partnership Program

OneMillion Partners platform enables you to open an account and purchase MONx tokens or become a merchant in OneMillion Shop by registering a company's account. But the main aim of the platform is to use it as a partnership program introduced by Grupa OneMillion in order to optimize the costs of advertising and marketing. A detailed analysis showed that by achieving a very similar sales effect, the total amount of commission paid out in the partnership program turns out to be many times lower than the costs of other methods of attracting clients. Many companies, such as popular cryptocurrency exchanges, price comparison engines, website creators, e-shops and banks, reached similar conclusions.

Users have their unique reference link which allows them to recommend OneMillion ecosystem to next users, MONx investors and merchants on the marketplace. When they do that, they receive commission,



45% of which can be spent on our marketplace. Thanks to that, the merchants may expect a constant flow of clients. They are much more willing to register in OneMillion Shop. The other 45% of commission may be withdrawn through an exchange to a personal bank account and the remaining 10% is automatically changed into MillionCoinX which will increase the price of the token on the market.

### 3.3 OneMillion Trading Systems

#### Automated trading

OMTS platform is available within OneMillion ecosystem and allows users to make automatic trading operations. Automatic trading is available thanks to SaaS software (Software as a Service) and makes it possible to trade on cryptocurrency exchanges where users may automate their orders of exchange. In that way they save the time needed to follow the listing market, managing the purchase and sale by personalized configuration of settings. OMTS software pays the lowest commissions on exchanges and allows users to set as many as sixty different parameters in eight time intervals. Thanks to that the number of possible plans and strategies is almost infinite.

OneMillion Trading Systems also does not require any supervision from the user. The software is fully automated and transparent. Each transaction may be followed step by step to make sure it was performed correctly. It is also possible to introduce such parameters of trade as stop loss and take profit which always positively influence the trader's comfort of work.

### 3.4 OneMillion Software House

#### Team of programmers

Development, safety and stability of OneMillion ecosystem is secured and constantly monitored by a team of experienced programmers, IT engineers, system administrators, computer security specialists and penetration testers. Our own software house, which is part of the project, ensures the coherence of all elements of our ecosystem and the highest safety of its users. That part of our company is an especially flexible matter and its size depends on the intensity of work. Scalability of the department is possible thanks to individual contracts with programmers at each stage of our activities.

The professional software house which compiles our technological background is also a guarantee that MONx token is being introduced based on the latest cryptographic technology and fulfills all security standards.

## 3.5 OneMillion Tokenize

### Tokenization of external business projects

Tokenization as OneMillion service for companies is a form of digitization of selected elements of business based on decentralized blockchain technology. It consists in creating new tokens in the environment of a modern TRON network which we have been working with in every possible area since the very beginning. Thanks to tokenization you may not only gain financing for your project but also optimize and accelerate many of the ongoing processes.

Within the basic service ordered through OneMillion Tokenize platform, entrepreneurs, after providing some basic data, receive their own token. It is enough to create the name of a new token, its four-letter abbreviation, the expected number of pieces and the number of decimal places we want it to be finally divided into. Additionally, each client gains access to a dedicated back-office application which allows to sell and distribute tokens and provides basic technical and legal support. Projects interested in full support may also expect whitepaper document and an informative website with a token offer to be created. We also provide comprehensive consulting, planned tokenomics, distribution and rules of token's functioning on the market.

## 3.6 OneMillion Consulting

### Billing and legal-tax counseling

Within this platform each user will be able to generate billing of all their transactions made in OneMillion ecosystem and use the services connected with the selection of optimal legal procedures and settlement methods. Clients will also receive valuable advice on the market and specificity of cryptocurrency exchange. It will also be possible to have individual consulting of non-standard cases of natural persons, analysis and counseling in terms of suiting the proper legal form to the client's activity. All payments for services of our analysts and advisors will have to be settled in MONx tokens.

Thanks to the knowledge and experience of expert lawyers and accountants who have been specializing in the market of cryptocurrencies for many years, the users will have an opportunity to use the services or analyses of the legal or tax situation in a given country. They will also receive answers to the questions such as how the country authorities classify cryptocurrencies and how to settle them. Experts who cooperate with us, if needed, will prepare for the client individual law or tax interpretation and, which is important, an analysis of changes that in the foreseeable future may come into force on their local market.

## 3.7 Currencies and cryptocurrencies exchange segment

The element that deserves particular attention is the currencies exchange segment which will ultimately consist of an exchange, exchange office and payment processor. Those are three complementary platforms which allow our users to take advantage of almost all possible forms of currency exchange. Through the use of master wallet function, the balance of cryptocurrencies transferred here from a private wallet of the user and purchased in our exchange office or at OneMillion exchange, will immediately be available wherever the client needs it.

Thanks to this solution the turnover of cryptocurrencies and tokens takes place without bearing the costs of transferring them between the ecosystem's platforms.

Therefore, it will be possible to perform all kinds of transactions quickly and without commissions, including the purchases in OneMillion Shop for the profits from e.g. trading on our exchange and OneMillion Trading Systems platform.

The funds paid in to the master wallet will be available from the level of each ecosystem's platform on which the user would like to use cryptocurrencies such as Bitcoin, Litecoin, Tron etc. They will therefore be used to purchase FIAT currencies in the exchange office, purchase goods and services in OneMillion shop, trade with other users on our exchange and automate trading on a few other external exchanges such as Finance or Poloniex. The platforms available within OneMillion ecosystem will allow users to use cryptocurrencies and tokens in different ways. The users will have an opportunity to, at any moment, pay in additional funds to their master wallet in the ecosystem or send them from that wallet to an external hard or desktop wallet and thanks to exchange of cryptocurrencies to FIAT - also in the form of FIAT currencies to a bank account.

### 3.7.1 OneMillion Crypto Exchange

Dedicated cryptocurrency exchange

The aim of our activities is to enable the users of OneMillion ecosystem to gain access to a dedicated but most importantly safe and fast cryptocurrency exchange which will be unique thanks to low commission. Our priority will be to create an environment to exchange cryptocurrencies which are most suited to the needs of our ecosystem's recipients. All coins and tokens offered on the official project's exchange will be carefully audited so that the users can be sure that they are trading only the assets worth trusting. The exchange will be integrated with OneMillion Partners and fully compatible with OneMillion Trading Systems.



## 3.7.2 OneMillion Exchange

Online exchange office

The exchange office which will be made available within the ecosystem will feature low commissions taken from the balance of MONx tokens and access to the central wallet of the user. Ultimately, within this platform, there will also be a possibility to quickly exchange FIAT currencies into cryptocurrencies. Both experienced users who wish to complete their wallets and those who are just starting the adventure with means of payments will be able to purchase a chosen cryptocurrency in an easy way.

For the sake of inexperienced users we will provide up-to-date information about each cryptocurrency. The next step will include opening stationary sales points where it will be possible to purchase cryptocurrencies and where the experts will advise on what to choose and assist in the process of purchasing first digital units of account.

## 3.7.3 OneMillion Pay

Payment processor

Within the ecosystem, we are creating a payment processor which will enable online and stationary shops as well as all its users to receive payments in cryptocurrencies. The system will operate based on the functionality called one-click payments and service numerous payment transactions in Poland and abroad. Thanks to this processor, platform for automatization of trading and a dedicated exchange, it will be possible to easily and cheaply share payments in any FIAT currency, token or cryptocurrency without using paid services of third-parties.



# 4. MillionCoinX Token

**MillionCoinX** Token, called MONx, is a modern, safe and ultrafast unit of account which can be used for payments and exploitation on all of the platforms included in OneMillion ecosystem.

The ecosystem's users, by using MillionCoinX tokens, pay for their subscriptions, use the discounts and benefits as well as receive access to many unique functionalities of particular platforms. Thanks to a big number of usabilities, the demand for MONx tokens is constantly growing, which automatically and steadily increases their value.

MONx is a cryptographic token of TRC-10 type which was built based on TRON network blockchain. Thanks to that, it is characterized by a very high level of security and allows to perform transactions quickly, on each of OneMillion ecosystem platforms (2000 t/second).

## 4.1 Tokens' supply

The total number of MillionCoinX tokens produced is 34 000 000.

It is the maximum number, because creation of any additional units is technically impossible. Each purchase by a user or investor brings more MONx tokens into circulation, up to the maximum supply of 34 000 000. Limited supply makes our token a deflation currency which is reflected in its value increase.

## 4.2 Tokens' distribution

Tokens produced by OneMillion Group have been divided into five segments. Out of the total number of **34 000 000 tokens** the investors and users will receive the total of 75%, which is 25 500 000 pieces. OneMillion Group shareholders will keep 15% of the tokens. Another 5% will be used for company tests, 3% – for counseling and 2% – for internal promotional activities such as rewards and bonuses for the most active users.

## 4.3 Share of funds from tokens' distribution

The funds coming from the distribution of **25 500 000 MONx tokens** will be mainly invested in the development and promotion of OneMillion ecosystem. We are also considering entering into strategic partnership consisting in taking shares or taking over other economic entities. An important element of sharing the funds in new technology companies is also creating a company's reserve capital to address unforeseen events which generate additional costs or temporarily limit the income. It is also worth to remember the main driving force of the ecosystem - OneMillion Software House. Its permanent development is necessary to produce new ecosystem's platforms and to provide more and more innovative services. The pace of the project's development depends on the scale of funds gathered in given time. However, the distribution into main categories will look as follows:

<b>40%</b>	<b>new ecosystem's platforms</b>
<b>20%</b>	<b>partnership, operational costs and licenses</b>
<b>15%</b>	<b>building the reserve capital of Grupa OneMillion</b>
<b>10%</b>	<b>ustainable development of ecosystem's platforms</b>
<b>10%</b>	<b>acceleration of advertising and marketing campaigns</b>
<b>5%</b>	<b>development of OneMillion Software House</b>

Grupa OneMillion sp. z o.o. in justified cases reserves the right to partly relocate the funds gathered in the above-mentioned segments.

# 5. MONx Token Economy

Precisely planned tokenomics means that the economy of MillionCoinX token is key to the stable growth of its value. Thanks to close cooperation with experts of blockchain and cryptocurrency industry, we have designed a well-planned mechanism of distributing MONx, accepting them in exchange for services and functionalities of OneMillion ecosystem as well as redistributing them back to the market. We have created a precise scheme whose assumption is a steady increase of our token's value because of many usabilities and profits resulting from their long-term possession or freezing.

## 5.1 Mechanism of MONx tokens' flow

The designed mechanism's main aim is to increase the value of MONx tokens and the popularity of all OneMillion ecosystem platforms. Additionally, it supports many economic processes happening inside the ecosystem and ensures proper flow of MONx between the so-called host and the market. Maintaining the balance between investors and people buying the tokens in order to take advantage of their usability is especially important, because it prevents rapid increases of the token's price and limits the range of corrections.

Basic assumptions of the mechanism are, among others:

- Creating the demand for MillionCoinX tokens through the persistent increase in the number of their usabilities on ecosystem's platforms and creating functionalities available only to their owners. Thanks to the software house, our possibilities are huge.
- Participation of investors who use the speculative character of the token. Thanks to marketing and OneMillion Partners platform we still reach people who notice big potential for growth of MONx tokens and buy them with the purpose of selling at a higher price.
- "Freezing" the MONx units of account by their holders. We are planning substantial benefits for all our tokens' owners who decide, as we did, to "freeze" some of them for a given time. Activities of companies, investors and users, provided that the demand increases, lead to the growth of token's price.
- Preventing the exchange decrease thanks to the use of discounts. The cryptocurrency market is still highly speculative and its characteristic is that it increases in whole or drops in whole in its value. Grupa OneMillion, by having a big number of MONx token usabilities, upon noticing on the market a general drop of listing with all positions in red, may send the ecosystem's users personalized information about discounts on usabilities they use most often. As a result, many of them will buy MONx token, which will result in its price's growth on the markets and in the "green island effect" at the "red sea" of decreases. That, in return, will attract the attention of many investors looking for promising assets.

## 5.2 Balance between investors and users and its influence on price

There are three groups of clients who need MONx tokens:

1. **Users** of different OneMillion ecosystem platforms.
2. **Merchants** - those presenting their goods and services at the *marketplace*.
3. **Investors** using the speculative character of the token.

The first group buys tokens because they give them access to specific possibilities at the platforms, which are important to them or because they can pay much less for different kinds of services. The second group needs MONx tokens to pay with them for the functionalities for merchants in OneMillion Shop. When such users buy tokens from the market, their price increases. That is when the speculators, who gained profits, sell their tokens causing their price to drop. Lower price attracts more users who can purchase the services cheaper and that is how the loop is closed. Balance between those three groups is therefore very important to us and we watch it with the utmost care.

## 6. Usabilities of **MONx** tokens in the ecosystem



***”The foundation of building the value of MONx tokens are their usabilities - places they can be used or things we can receive through using them. The growing number of usabilities generates demand and increases the value of units”.***

Marcin Walkowski – vice-chairman of Grupa OneMillion

### 6.1 Share of **MONx** owners in shop’s profits, better trading conditions for merchants and other usabilities in **OneMillion Shop**

#### **Share in profits**

Grupa OneMillion plans to share with MillionCoinX tokens’ owners a part of profit form the operational activities of their global marketplace.

The settlement will take place annually, as in typical dividend companies. However, there will be no traditional voting for or against paying out the due part of the profit. It will be an automatic smart contract process, and the whole operation will be visible in the blockchain.

The bonus related to the number of tokens owned will be transferred by the company to the cryptocurrency wallets of the investors in USDT - stablecoin, whose value is, by definition, always equal to one dollar. The process will take place for the first time on 1 March, 2022, because in 2020, according to the assumptions of our marketing campaign, we do not charge any commission from the merchants. All profits from the sale of goods and services, orders for advertising banners or charges for promoting specific offers, will appear on OneMillion account in January 2021. Therefore, the first share of profits will have to wait until March 2020. Each next settlement will take place exactly every 12 months, always on 1 March and will concern the previous year.

### **Better conditions for the *merchants***

Registration and presentation of any number of offers on OneMillion shop platform are (and always will be) free. Settlement of any commission takes place only after the sale of product or service is finalized. The charges here are on average about 40% lower than the costs one must bear on the popular Polish sale platform which accepts PLN.

Moreover, the merchants who decide to purchase and keep a given number of MONx tokens, will be eligible to receive a 15% discount from our price list. Thanks to this usability of MillionCoinX, each entrepreneur may save as much as 15% of commission for all sales offers. As more shops, which decide to keep a given number our tokens in order to receive such discount join us, the number of tokens on the market will automatically decrease and that will be reflected in the token's value increase.

### **Advertising banners**

We also assume that with the growing popularity of e-commerce sector, which already beats traditional commerce on many markets, and with the wide adaptation of cryptocurrencies, our marketplace will be visited by crowds of people.

That is why we are planning to present big companies from blockchain industry and more with not only an opportunity to purchase the advertising space in OneMillion Shop. The client will be able to pay for such service only with MONx tokens. In order to do that, they will buy them at a selected exchange which will again increase the value of our token.

### **Promoting the offers and unique products**

On OneMillion Shop platform it will also be possible to promote your sales offers by highlighting them or placing them on the main site. Each such activity will result in transferring a given number of tokens from the exhibitor of a highlighted offer to us. For many people it may be interesting to see unique products available for purchase only in exchange for MONx tokens. Those unique products from celebrities or sportspeople or limited product lines of top brands will attract attention and once again encourage users to purchase MillionCoinX tokens on one of the exchanges.

## **6.2 Subscription and copy trading function in OneMillion Trading Systems**

OneMillion Trading Systems is a huge and technologically advanced platform which enables automatic trade based on differences in the value of CFD (Contract for difference) assets on the world biggest cryptocurrency exchanges such as Binance or Poloniex. An important and also necessary MONx usability in order to begin any activities is buying the basic subscription to access the platform. There is no other way to pay for the subscription than buying the tokens from the market.

Next functions of MONx token on that platform are already being created by our software house. The most interesting of them will be the possibility of copying the strategies of the best traders in exchange for MillionCoinX tokens. We introduce copy trading in order to allow young people interested in earning from exchange rate differences not only to watch the best moves of the professionals but also to really earn with them. According to our knowledge, currently 75% of retail investors lose at CFD trade, while experienced players generate big profits. That is why we want everyone who transfers a given number of MONx tokens to have an opportunity to use this effective trading method.

## 6.3 Fees for programming orders in **OneMillion Software House**

Offer of this impressive department of our company includes such services as building dedicated software, IT counseling, comprehensive analysis and tokenization of external business projects, designing smart contracts and creating decentralized applications of TRON DApps type. All services of that kind will be paid for by OneMillion clients with MONx tokens. Since MillionCoinX debut on the exchanges in 2021, it will be the only form of payment accepted by our software house.

## 6.4 Generating new tokens for companies on **OneMillion Tokenize** platform

The process of digitization based on blockchain may be applied practically to anything. We can hear about plans of tokenization of bills, covered bonds and other securities by the banks, but it is most often all about the capital.

Tokenization in terms of gaining capital is a bit similar to issuance of shares. However, this option is much more accessible and gives many more opportunities. Sale around the world instead of just one country (as in case of stock exchanges) and lack of intermediaries to begin with. Another advantage of this convertibility of assets is also the possibility of providing the investors with, e.g. half of a valuable work of art or 3% of a car collection.

This is why this model of financing is gaining more and more support.

Entrepreneurs, who would like to use the service of tokenizations of their project provided by our company, will have to **pay with MONx tokens**. The offer is broad and all next functionalities implemented for the client - paid for. We also assume that each new enterprise which we will tokenize, will attract new users and increase the general popularity of OneMillion.

## 6.5 Master user's wallet and lower fees in **currencies and cryptocurrencies exchange segment**

### **Master wallet**

OneMillion ecosystem will ultimately combine many useful platforms which will allow to exchange currencies within one clients' database. This solution will enable people to use cryptocurrencies for daily shopping, payments and trading without the need of additional transfer of cryptocurrencies between their wallet on the ecosystem's platforms. That service will be provided by a universal user's wallet, where all MONx tokens' balance will be always visible and the decision to freeze a certain number of them for a specific period of time will also enable users to transfer their cryptocurrencies there.



Thanks to the universality of the wallet the funds paid in will be available from the level of each ecosystem's platform that enables the use of cryptocurrencies. Therefore, they will be used to purchase other currencies and cryptocurrencies at the exchange office, to buy goods and services in the shop, to trade with other users at our exchange and to automate trading on a few other external exchanges such as Binance czy Poloniex. Each of the platforms available within OneMillion ecosystem will allow to use cryptocurrencies in different ways. Moreover, the user will be able to pay in additional funds to their ecosystem's master wallet at any time or to transfer the funds from the wallet to an external, hard cold wallet of Ledger or Trezor type or in a form of FIAT currencies to a personal bank account.

### **Lower fees and additional functionalities**

By operating within OneMillion ecosystem, the user will be able to choose a few different platforms to buy, sell and exchange currencies and cryptocurrencies. These are: an exchange, exchange office, and automatic trading. We will charge small fees for commercial transactions on those platforms, but they can be lowered by as much as 50% in case one uses their MONx tokens balance to settle them or to freeze a certain number of tokens for a specific time. The same rule will apply in case of commissions charged for exchanging cryptocurrencies into FIAT through a payment processor. It is another driving force for the whole economy of tokens as it naturally increases the demand for those units among ecosystem's users who will buy them at many of exchanges which will list MillionCoinX.

## 6.6 Key roles of MONx tokens on **OneMillion Partners** platform

We have created a partnership program where our verified users receive commissions and MONx tokens for recommending OneMillion Shop and effective building of bigger and bigger community within the project.

### **AirDrop and Bounty**

Each person who registers at OneMillion Partners, immediately receives free tokens for account verification. This practice is called AirDrop. Next, by following our profiles in social media or subscribing to the newsletter, one can participate in promotional actions such as e.g. sharing a short video about the new offer in OneMillion Shop or other interesting activities of the company. For this type of activity one can also receive tokens, so-called Bounty.

### **Increasing monthly limits**

When our partner gains a merchant to the shop and this merchant starts selling, on the account of the one who made a recommendation some points will appear to be used in OneMillion Shop and commission to be withdrawn to the account. Initially, in the scale of one month, 50 euros can be withdrawn: 25 euros in shop points and 25 euros to transfer. However, if the sum of commissions and points is higher and the user wants to use it within one month, they can increase the limit by purchasing MONx tokens. Each euro spent on tokens increases the withdrawal threshold by 5 euros per month. Making one purchase of MillionCoinX increases the limit for life. Therefore, if you buy tokens e.g. for 100 euros, you can receive points and commissions of the total value of up to 550 euros per month. If you sell the tokens on the exchange later on, the limits do not decrease. In order to increase the limits permanently it is therefore sufficient to



buy and sell MONx. This functionality helps the project's partners adapt to trading our tokens, which has favorable effect on the volume of sale.

### **10% commission in MONx**

Each commission in OneMillion Partners program consists of three parts. 45% of commission are the funds to be spent on products or services in OneMillion Shop. Another 45% of commission may be transferred into own wallet and the remaining 10% are the MillionCoinX tokens. This last part of commission generates the volume on exchanges and persuades the program's users to educate in the subject of OneMillion project by being given units they can trade, use in the ecosystem or simply keep in order to participate in the profit share of OneMillion Shop. Later on they can be sold at a much higher price which gives the partner net profit.

## 6.7 Transactions' billing in the ecosystem and legal-tax counseling in **OneMillion Consulting**

### **Transactions' history**

OneMillion tax-legal office specializes in settlements of cryptocurrency trade and is familiar with the latest legal regulations in this area. By making the payment in MONx each user will be able to order here full billing of transactions performed in the ecosystem, which will enable them to make fast and precise settlements with the competent authority.

### **Legal-tax counseling**

Because of limited access to explicit and comprehensive information on the regulations of cryptocurrency market, many of its enthusiasts often struggle with legal-tax issues.

We would like to address those needs and offer our users a service related to access to professional legal counseling. Our experts will also look for suitable tax solutions, which will be applicable in the user's target country. We will also provide users with the possibility to use the accounting and bookkeeping services. The client will receive proper instruments and ready documents that can provide them with necessary knowledge and enable them to settle cryptocurrency sale and purchase. All those services will only be available in exchange for MillionCoinX which will one more time significantly increase the demand.

# 7. B2B Zone

OneMillion services for companies

## 7.1 IT Counseling, business tokenization, designing and creating applications

One of Grupa OneMillion ecosystem's parts is our **own software house**. Thanks to that we can offer the services of IT counseling, business tokenization, designing smart contracts or creating decentralized applications of TRON DApps type. We have full programming background, a team of experienced specialists and we know very well the specificity of the cryptocurrency market.

We can program a cryptocurrency exchange or create an application for automatic trading. An advantage of our team is not only extensive experience and unique programming skills, but primarily excellent knowledge of blockchain technology and the important aspects of cryptography. The already active platforms of OneMillion ecosystem can prove that.

## 7.2 Application programming interface (API)

The key ecosystem's platforms will externally share the application programming interface (API), which offers a combination of a given platform with external sites using cryptocurrencies. What does it mean for professionals? They get an opportunity to use the functionalities and potential of a given platform of our ecosystem in their software. Thanks to that, it will be possible to automate the transactions, exchange, sale or conversion of currencies in case the built-in functions of a given platform prove to be insufficient. We pay particular attention to security of our users and because of that each functionality is designed in such a way that it can combine the easiness of use with the highest level of security.

## 8. OneMillion as a representative of an Asian company in Europe

Apart from the current development and promotion of OneMillion ecosystem, we also perform coordinated activities, the culmination of which will be receiving the title of an **Official Ambassador of TRON Technology in Europe**.

TRON is an original cryptocurrency of Justin Sun, an outstanding entrepreneur from China. He got famous in 2013 when he launched PEIWO application which quickly became the bigger live streaming platform in China. As a result, still in the same year Justin was hired by Ripple Labs, the owner of the third largest (in terms of market capitalization) cryptocurrency in the world - Ripple (XRP). A year after he finished that cooperation, in 2017, Sun created his own blockchain and cryptocurrency which he called TRON (TRX). Moreover, in 2018 Justin Sun along with TRON Foundation bought BitTorrent for 140 million dollars and became its president of the board.

TRON network enables its users free decentralized storing, using and editing of different texts, graphics and audio-visual content. Blockchain of TRON network also allows external entities to i.e. produce their own tokens and so-called DApps - decentralized applications. Thanks to the use of blockchain technology, TRON creates an environment which makes it impossible for online corporations to control the content within, which should give freedom to both creators and recipients. The above-mentioned features and very good prognoses cause that TRON network cryptocurrency (TRX) is **currently valued by the market at over one billion dollars**.

Mainly because of Justin Sun's origin and the location of his biggest enterprises, TRON is most popular in China. OneMillion promotes solutions of this Asian giant in EU, because in our opinion TRON blockchain is first of all a network which is much faster, transparent and cheaper in use than competitive solutions. Moreover, it is exceptionally simple, clear and user friendly. OneMillion Software House programmers confirm the above-mentioned features as they implement TRON technology into our ecosystem on a daily basis and notice many of its advantages, great potential and huge opportunities.

OneMillion strategy includes a wide scope of activities, which aim at increasing the number of users of TRON in Europe. The key element of **OneMillion & TRON Foundation** synergy is our MillionCoinX (MONX) token built on the blockchain of TRON network.



Applications of TRON technology in OneMillion ecosystem:

OneMillion **Shop** – purchase of goods and services with TRX

OneMillion **Trading Systems** – trading with the use of TRX

OneMillion **Partners** – creation of a conscious TRON community

OneMillion **Exchange** – ne-time purchase or sale of TRX

OneMillion **Crypto Exchange** – TRX pairs trading

OneMillion **Consulting** – consulting for TRX users

OneMillion **Tokenize** – tokenization of an enterprise based on TRON network

OneMillion **Software House** – production of software in TRON technology

OneMillion **Pay** – micropayments on external companies' platforms in TRX.

Other strategic activities of the company connected with TRON network mainly include the tokenization of external business projects, i.e. production of tokens, creation of Smart Contracts and decentralized applications (DApps) for other entities that are interested in blockchain technology. We also perform PR activities and pay attention to intensive presence in social media.

Our consistent efforts have contributed to becoming a Super Representative Partner of TRON network. It means that we are now in the top one hundred representatives. Thanks to that, the enthusiasts of TRON around the world who have cryptocurrency, may vote for us and receive an award in the form of next new TRX and our rank among TRON representatives keeps improving.



## 9. A few words...

# from the company's founders

Our experience with cryptocurrencies dates back to 2012. For over eight years we have been trading and using cryptocurrencies, taking advantage of their unique benefits and prevalence they definitely have over the traditional structure and methods of payment. However, we have always dreamt of one platform where we could purchase and sell goods and services with the use of cryptocurrencies.

In the years of our presence on the market we have encountered numerous obstacles and limitations connected with cryptocurrencies. Despite the dynamic growth of this method of payment and an increase of interest in this industry, there are still new complications which prevent us - the users of cryptocurrencies - to freely take advantage of their undeniable benefits. This is why we combined the capital, skills and experience to create an innovative, comprehensive and secure ecosystem that will become a new standard and bring this innovative market closer to the users.

The basis of our idea is the experience of traders, lawyers and financiers as well as the practical skills of the programmers in our software house. We all share the idea of a decentralized, independent means of payment that will be useful in the daily life, possible to multiply and trade across the world's markets. We promote this idea among the users of our ecosystem, whose unique construction and strong synergy of the platforms make it possible to use all the benefits of cryptocurrencies and blockchain technology by everyone, anywhere in the world.



From the left: Marcin Walkowski - Vice-chairman, Krzysztof Perek - Chairman, Adam Wachta - Key Investor and Commercial Director

**Grupa OneMillion** was created in response to the market demands for modern methods of payment for goods and services with the use of cryptocurrencies. During our long professional career connected with finances and sale based on traditional payment system, we have encountered factors which make it hard to perform transactions in a way that would be satisfying for both parties of the exchange. That is why since 2012 we were actively researching the cryptocurrency market. The research inspired us to create a decentralized and independent payment system which offers security, stability of transactions and no additional costs connected with the movement or preservation of capital. The common idea and the will to use cryptocurrencies in our daily lives led us to the creation of a team of experts on finances, programming, IT, cryptocurrencies, sale and marketing. Our aim is to create a comprehensive system based on cryptocurrencies, which makes it easier to pay and trade with the possibility of investing. Within our ecosystem, on **OneMillion.com** website, we present the platforms which take advantage of the cryptocurrencies and blockchain technology potential, attract more and more users, merchants and investors.

# 10. Glossary

## **Whitepaper**

An official document written in an official and specialized manner. Its aim is to provide the recipient with all information on a given field of company's activities. Analyses and reports included in the document build the credibility of the brand and increase the clients' trust.

## **Roadmap**

The method of presenting the company's plans with defined aims and deadlines of their execution to the recipients. Regular updates to the document allow the new clients to track past activities of the project and the future plans. For the company's team it is a road-sign which leads to achieving the intended purpose.

## **Blockchain**

Decentralized and dispersed database that each user may browse. Thanks to its specification it is transparent and any manipulation of data is impossible. Its main use is to record transactions and payments as well as to store all data sensitive to manipulation by third parties.

## **Cryptocurrency**

A digital currency with its own database (blockchain) and an individual accounting system which includes information on the holdings and all transactions. Cryptocurrencies may be sent between the wallets only within their own blockchain network.

## **Token**

It is also a digital currency but without an original blockchain. It is based on a network of another cryptocurrency. Tokens take over from their base networks such parameters as the time and cost of transaction.

## **Utility Token**

Tokens of that type are used in projects in many different ways. Their value is based on the demand for goods and services that can be bought with them.

## **Fiat currency**

A traditional currency used in the common financial system (USD, PLN, EUR).

## **Tokenization**

A process of digitization of an enterprise based on a decentralized blockchain database. The main reason to perform tokenization is the need to finance the business activity, automate and simplify many process.

## **Smart contract**

A smart contract programmed based on blockchain network. The contract is fulfilled after meeting certain conditions. Its basic advantage is elimination of the need to engage third parties to settle the contract.

## **DApps**

A decentralized application based on a decentralized database. It consists of many cooperating smart contracts whose aim is to achieve a specific result after fulfilling certain conditions.

## **Master wallet**

A universal wallet that enables to use MONx tokens on all of OneMillion ecosystem's platforms without additional fees. The wallet functions in TRON network.

## **ATH**

All Time High – the highest price of a given asset in history.

## **SaaS**

Software as a service – one of the models of cloud computing in which the application is stored and performed on the computers of the service provider and made available to the users through the Internet. It eliminates the need to install and launch the program on the client's computer.

## **TRON**

An Asian blockchain network that allows to perform 2000 transactions per second and the cost of transfer is around 1 cent. On the basis of TRON network one can create tokens, smart contracts and program decentralized applications.

## **TRC-10**

A kind of tokens created in TRON network.

## **Stablecoin**

A cryptocurrency or a token whose value is always calculated with reference to the traditional currency value. An example is USDT whose value is around one dollar.

## **AirDrop**

A free bonus for the users in the form of cryptocurrency or token.

## **Bounty**

A form of an award that one can receive provided that they perform specific task for a given project. It is often used as a marketing tool.

## **API**

A collection of guidelines which define the course of integration between two applications. It enables to implement different solutions without the need to program them from scratch.

# 11. Information on risks

The purpose of this document is to present the Clients of Grupa One Million - sp. z o.o., with its seat in Chorzów, ul. Działkowa 8, 41-506 Chorzów, entered into the Register of Entrepreneurs of the National Court Register under KRS number:: 0000692558, REGON [Business. ID no.]: 368250068, NIP [Taxpayer. ID no.]: 9542781961 (hereinafter called: **OneMillion**) – the essence of MONx Tokens and to inform about the risks connected with investing in them.

## I. The essence of MONx Tokens

OneMillion is an issuer of tokens understood as a digital image of specified transferable property rights, based on blockchain technology, which constitute the vouchers confirming the rights of the right-holders.

MONx Token has the characteristics of a virtual currency as defined in article 2, section 2, item 26 of the Act of 1 March 2018 on counteracting money laundering and terrorist financing, which means that it is a digital image of the values other than:

- a) a legal tender issued by NBP, foreign central banks or other public administration bodies,
- b) an international unit of account established by an international organization and accepted by individual countries belonging to this organization or cooperating with it,
- c) electronic money within the meaning of the Act of 19 August 2011 on Payment Services,
- d) a financial instrument within the meaning of the Act of 29 July 2005 on Trading in Financial Instruments,
- e) a promissory note or a cheque

and which is exchangeable in business transactions to legal tender and accepted as the means of exchange as well as can be electronically stored or transferred, or can be subject to electronic trade.

OneMillion cannot guarantee the value of MONx token and the possibility of its practical application, especially in order to use it to pay for goods or services offered directly or indirectly by OneMillion.

The potential use of MONx tokens is based on the assumptions concerning the future (including the assumptions concerning the future goods and services offered by OneMillion), which is connected with the risk of an occurrence of unforeseen events and in consequence the possibility of losing the value of MONx tokens or the inability of using them.

## II. Risk factors connected with an investment in MONx tokens

Each investments carries the risk of losing whole or part of the invested funds. Making any investment decision is connected with the necessity of assessing the influence of risk on the investment outcome. Only the most important aspects of risk connected with investment in MONx tokens are presented below:

- 1. The risk of volatility of the exchange rate (market risk)** – there is risk that MONx token exchange rate will change to the detriment of the investor. The exchange rate of virtual currencies is highly volatile. Single transactions may substantially influence their value. The exchange rate of virtual currencies may be shaped under the influent of macroeconomic indicators characteristic for most instruments i.e. interest rates, unemployment level, pace of economic growth, inflation level, political situation. Events closely connected with the virtual cryptocurrency market, such as hacking attacks which lower the trust to entities which provide services of virtual currency trade, also have a substantial influence on the exchange rate of virtual currencies.
- 2. Regulatory risk** – a change of legal regulations and taking an official position of the competent supervisory authorities in terms of legal qualification of virtual currencies may directly or indirectly influence the economic situation of the investors and the value of MONx token.
- 3. Technological risk** – in case of virtual currencies the trust to a third party which guarantees the reliability of trade has been replaced with the trust to an IT system. Activities performed within the blockchain are based on the mechanism of consensus which means confirming the transactions and connecting new block to the current blockchain. An attempt to change one block involves changing the whole following blockchain so the transactions performed on a given blockchain are irreversible. In accordance to the current state of science development, it is impossible to hack the register based on a blockchain, however the entities providing services of virtual currencies' trade are prone to hacking attacks which may lead to the loss of all or some of MONx tokens. Recurring cyberattacks may also lead the loss of trust to the whole technology and in consequence to the total loss of virtual currencies value.
- 4. Liquidity risk** – there is a risk of inability of selling MONx token without a negative influence on its price. It may also happen that the sale of MONx tokens will not be possible at all.
- 5. No guarantee risk** – investing in MONx tokens is different in terms of construction from a bank deposit and is not included in any system of guaranteed funds. Especially an investment in MONx tokens involves a risk of losing all or part of the invested funds.
- 6. Tax risk** – high level of virtual currencies' technological sophistication and lack of clear legal regulations in terms of their trade may cause doubts concerning the tax effects of MONx tokens' transactions. In order to minimize the above-mentioned risk it is recommended to use the support of a tax advisor who can determine the tax consequences of purchasing MONx tokens.



**7. Operational risk** – it concerns the possibility of OneMillion using inappropriate or faulty systems, human errors, technical failures and external events that can influence the operations of OneMillion and the availability of goods and services offered by OneMillion.

The types of risk connected with investing in MONx tokens described in this document may occur separately or in some cases they may accumulate because of the correlations between them. An investor should be aware of the possibility of a situation when as a result of a cause and effect case a few times of risk may occur simultaneously.

OneMillion recommends investors who wish to purchase MONx tokens to gain an understanding of the specificity of virtual currencies and assess whether this type of investment suits them, taking into account the level of risk they can tolerate, expected rate of return, their knowledge and investment experience.





**Disclaimer:**

MillionCoinX is not a token which represents shares in Grupa OneMillion sp. z o.o. The document does not constitute an offer for the sale and does not encourage to purchase MONx tokens. All the information was provided solely for the purpose of sharing the knowledge about the current business model of OneMillion project and the directions of its development.



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