#### WHITEPAPER BUSINESS PAPER



### 1. ABSTRACT

**Token Top** (<u>tt.io</u>) is the Interoperable Blockchain Data Platform for Cryptocurrency markets that reward **users** (Pay Per Click Ads and pay per Time) when using the platform .

Our mission is to become the reference Crypto Index in the world.

**TT.io** provides real, reliable and relevant data updates about Cryptocurrencies and Exchanges using a Decentralized Ledger Technology Market (DLTM) to avoid manipulation.

We offer a **one-stop-solution** Crypto-market dashboard that provides everything needed to investors and users (Coin & Token holders, blockchain entrepreneurs, crypto traders, DAPPs developers, etc...). By providing live data updates, curated High-Quality news, articles, statistics, and reports with fundamental information about the present and future state of the Blockchain Industry, we allow ease of entry in the crypto market and facilitate the decision-making process, **everything in one place.** 

We are aiming at all categories of users - professionals as well as those with very little experience in blockchain.

Being a data and information provider for all categories of users about all aspects of DLT industry we are aiming to position ourselves as a "The Searching Engine for Cryptocurrency Markets".

**Token Top** has its own token called **TTP** that incentivizes collaborative behaviors for **content providers** (who will earn **TTP** to create content and will be rewarded by the quality and reliability of the information), as well as for **users** (Pay Per Click Ads and pay per Time) when using our platform. Sponsors get more traffic because the users get tokens. Moreover, **validators** will also earn **TTP** for registering valid transactions into the blocks. **TTP** will be exchangeable in the main crypto exchanges.

**TT.io** uses POA mechanism that provides a better decision-making tool for getting real, reliable and relevant Data about Cryptocurrencies and Exchanges, avoiding manipulation.

**TT.io** is delivered by <u>Zytech123</u>, a blockchain solutions provider firm based in San Francisco, composed by a team of top blockchain and tokenomics experts.

The project is financed with Chinese Seed support and will not need any funds until December 2022 when to support the development of phase 3, it will admit selected investors (2021).

In December 2019 (beginning of phase 2), we will launch the POA-based trading function. This new **one-click-trading** solution will reward TTP's to our users for trading in our platform.

Our proprietary technology provides the free fastest (one-second update) POA-based information and Data in the world.

## 2. MARKET OVERVIEW.

### 2.1 Blockchain industry growth.

International Data Corporation or "IDC" - founded by Patrick McGovern (also the founder of "Computerworld") published a report on Distributed Ledger Technology (DLT) industry's future growth perspectives informing that the total blockchain spendings for all countries are projected to stand at, approximately, \$12 billion in 2022 and DLT yearly growth rate (since 2018) at ~80%.

Citing: "Blockchain spending worldwide is expected to reach \$11.7 billion by 2022, according to a report by global consultancy International Data Corp. Respondents to PwC's survey believe that in three to five years, China will lead the global trend in developing blockchain technology."

China Daily published an article summarizing several reports on the state of Chinese blockchain industry development and asserts that China has become a world leader in DLT.  $\underline{2}$ 

According to IDC latest report named "Blockchain Solutions Spending in Asia/Pacific excluding Japan in 2022 (APEJ)" blockchain spending in APEJ will grow at a robust pace over the 2019-2022 forecast period with a fiveyear compound annual growth rate (CAGR) of 77.5% and total spending of USD 2.4 billion by 2022."

Citing: "In Deloitte's 2018 global blockchain survey, nearly 50 percent of respondents in China said the technology was already being used in their organization, compared with only 14 percent in the United States."

Citing: "APEJ contributes around 18.4% of the overall worldwide spending on Blockchain in 2019 and is ranked third in terms of spending, topped by US (37.6%) and Western Europe (23.7%)."

One of this report's main findings is that the infrastructure industry is projected to play a major role in DLT growth in Asia. On the other hand, financial (service) sector is thought to be the main DLT driver in USA and EU.

Citing: "In December, Pan Gongsheng, deputy governor of the People's Bank of China, the central bank, said initial coin and security token offerings are essentially illegal in China "no matter how fancy the technical terms are". He said internet finance and related tools should be under even stricter supervision."

## 2.2. The number of Crypto Holders/Users.

Due to the low traceability of cryptocurrencies, there's not enough "hard" data available to answer the question "how many people in the World own crypto-currencies". However, there have been conducted a number of surveys, which attempted to estimate the number of BTC holders.

For example, USA SurveyMonkey estimates that 5% of all Americans own BTC. If we extrapolate 16 million adult Americans (5%) owning BTC to the rest of the world we receive almost 50 million BTC holders worldwide (assuming that two other major world financial centers (EU and Asia) account for 60% of BTC holders).

Another online survey sponsored by "Blockchain Capital" - a crypto fund, which invested in more than 75 companies since 2014 - was conducted by "The Harris Poll" (NY based market research firm founded in 1963). The main conclusion of this study is that "9% of the (USA adult) population owns Bitcoin—including 18% of those aged 18–34 and 12% of those aged 35–44." It means that more than 29 million people in the USA have already purchased some BTC. Again, extrapolating those numbers to the rest of the World population, which, presumably, holds another 60% of BTC) we receive about 78 million BTC owners in the world.

Another important question is when do we reach a 20% threshold on the Rogers' curve -innovators (2.5%), early adopters (13.5%) or early majority (34%) - when it became impossible to stop the further diffusion of BTC to the general population. Current estimates vary widely from 1–2 years to 10–15 with a rate of BTC adoption's growth estimated from 9% to 15-20%.

That discrepancy can be explained by the fact that Bitcoin is a unique innovation affecting technology as well the economy and is drastically different from all other inventions, which have been academically researched. Moreover, many world's governments could staunchly oppose to cryptocurrencies, make it difficult to forecast in short and medium terms the future number of users of cryptocurrencies worldwide.

### 2.3 The Market size for Cryptocurrencies trackers.

The Product is also described as Cryptocurrencies and Exchanges aggregator. Our main competitor and market leader is <u>coinmarketcap.com</u>

CoinMarketCap is a popular resource for crypto-enthusiasts that besides Bitcoin (BTC) trails more than 2000 alternative coins ("alts") and allows its users to check coins' current value (measured in USD and BTC). Additionally, it provides information about coins origin, their ICOs, and some other details.

Coinmarketcap is described as a website for tracking capitalization of various cryptocurrencies. The page provides various data about several listed coins, such as their price, available supply, trade volume over the last 24 hours or market capitalization. The statistics are updated every 5 minutes (TT.io statistics are updated every second). Market capitalization is calculated by multiplying the price by total supply. Prices are calculated by averaging the prices at the major exchanges weighted by volume.

According to Word of Web, Coinmarketcap **estimated revenue per year is \$28,511,280** and it is expected to increase its value in the future especially since its indexes has been **recognized by Nasdaq and Reuters.** 

According to Alexa (the Web Information Company), Coinmaketcap.com has been listed as the 468 most visited website in the world by Global Traffic Rank and the 266 in the U.S.

Coinmarketcap reaches roughly **876,413** unique **users each day** that generates **2,229,851 daily pageviews** generating a **daily revenue** of **\$ 2,230 USD** approximately (from searching engines advertisements, i.e). It receives 57,816,550 monthly web visitors but its users base is falling, as we can see in the following graph:

Website Traffic	<ul> <li>SimilarWeb</li> </ul>
350 m	
300 m	
250 m	
200 m	
150 m	
100 m	
50 m	

Despite its apparent popularity, CoinMarketCap has been consistently criticized (especially for exaggerating the capital value of tokens/coins presented on its pages) by many independent observers <u>8</u>

We believe it has been created an opportunity for transparent competitors to come in with a reputable crypto tracker free of manipulated data and based on POA mechanism.

## 3. PRODUCT

### **3.1 Product description.**

Token Top is the ultimate Interoperable Blockchain Data Platform for Cryptocurrency Markets. It is an Information/Media Platform that reward **users** (Pay Per Click Ads and pay per Time) when using the product.

- 1) It is monetized by a Token based in POA
- 2) It is the fastest (1s refresh) FREE version in the Market.
- 3) It covers more Volume and Exchanges than any other competitor.
- 4) It will contain country-sensitive-specific information about the following products:
  - A) Data: Reports & Statistics
  - B) News about ICOS, IEOs, and other investment opportunities.
  - C) Global RANKINGS of Coins, Exchanges, and Lenders.
  - D) Strategic information for corporates

TT.io is powered by an APP already available for Apple and Android devices.

We have two important competitive advantages over other blockchain information resources, currently present on the market:

1) We are directing our information feeds not only to crypto-currencies enthusiasts but also to corporate professionals and executives, which business focus is gradually shifting from "traditional" industries to DLT and who are largely ignored by most leading crypto-medias and data providers. We talk to them on their own professional language delivering concise and precise information where it needed and when it needed. In that part of our business, we like to think about ourselves as the "The Wall Street Journal for Blockchain".

2) We value every click given by our users while browsing TT web-pages or using TT applications, getting through multiple links and, sometimes, being diverted from their main search targets by advertisements and banners, which our partners will be placing in our platform. That's true - we will profit from that and that is the nature of our and all other news, information, and data providing businesses. However, we want ourselves to share this profit with our valued users, too. We introduce to our platform an algorithms, which allows us to reward specific users' behavior by releasing to them our TTP tokens. We see that it will not only be profitable for everybody but fair as well.

### 3.2 Release of Tokens Function:

A) Token Release Summary.

Our users will be able to release Tokens just by clicking on our website. According to our forecast, our users will be able to release 500 Millions of TTP tokens with an estimated yearly value of 1000 BTC. Our Token will be exchangeable in the main crypto-exchanges.

B) Token Release Description.

TokenTop will deliver a POA mining interface so any user will be able to participate in our POA token release function. After our user deposits a certain number of Tokens into the mining pool, an on-off button (Token release) will pop up on the screen. The basic info displayed on the screen includes the crypto project profile, side market, mining ore pool, and the number of coins that could be obtained in the mining pool.

C. Token Release (Mining) Rules:

Mine pool: This is an ongoing process where the main factor is the number of tokens placed by the user into the mining pool. Users will decide how much time and quantity they want to "mine" and the total output will be received based on it.

Miners: The problem of miner design calculation (Difficulty of adjustment).

The more tokens are held, the greater the computing power and bigger continuous flow of people entering in the mining pool.

Mining is equivalent to increasing computing power, eventually making mining more and more difficult. The calculation of the difficulty level can be set to 1 or to 10 minutes.

During the mining process, a large number of tokens are purchased by the users and placed into the mining pool to mine. The token will now generate value in circulation, and the platform will obtain a series of benefits such as handling fees.

Bidding in TT.io is similar to Baidu's promotion system. It is the first online promotion method that uses tokens to pay for results. Simple and convenient web operations can bring a large number of potential customers to the company and effectively enhance the visibility of the project participants

The bidding is based on the number of potential customers' access to the project, and the company can easily control the network promotion investment to get the maximum return.

The first step: TT.io will to promote keywords and publish promotional information

The second step: When the potential customer searches for the headline or browses the website and click on the company promotion information.

## 3.3 Media & Services

Our users will enjoy the following exclusive content, information, and services:

A) NEWS about IEOs, ICOs and Investment Opportunities

TT.io will provide the latest information about IEOs, ICOs and other investment opportunities in crypto friendly countries like Singapore, Hong Kong, Malta, etc.

Thanks to our own resources and cooperation partners we can offer exclusive access to IEOs listed in different exchange platforms around the globe.

- B) RANKINGS of Coins, Exchanges, and Lenders.
  - 3223 different Cryptocurrencies by price, market cap, volume, and, variations. Also provides a ranking about them, highlighting the most promising.
  - 328 different exchanges by volume and countries.
  - Lender Platforms (phase 3). We will classify and rank the best lender platforms using different criteria.
- C) DATA: Reports and Statistics

Professional reports covering a unique niche (missing in the blockchain industry) curated by Zytech123 in cooperation with our partners from FRIISCO in the US and BTC123 and B91 from China (one of the largest B2B Database of Blockchain companies in the world with 100.000 registered companies).

## **4- BUSINESS MODEL**

4.1 Token based in POA

### **TT IEO Tokens Distribution**

Total issuance: 1B TTP tokens.

10% IEO costs;
5% Project costs;
20% - Team Compensation (released in a four years)
15% - Reserve Fund;
50% - Mining/Minting

### 4.2 Selling Ads on TT.io Website

4.2.1 Affiliate Marketing4.2.2 Programmatic Advertising4.2.3 Selling Ad Space Directly

#### 4.3 TT.io provides two different versions: Enterprise and Free.

Enterprise version users will pay for exclusive content like curated articles, reports, and statistics while free version users will have limited access to some of the Enterprise version features.

### 4.4 Alternative Revenues.

**TT.io** will profit as well from alternative ways of revenue:

4.4.1 Revenue from Information

4.4.2 Revenues from Blockchain corporate subscriptions.

TT.io will offer a paid subscription dedicated to professionals interested in curated crypto information.

Our partnerships with several Media companies like BTC123 and others will guarantee the value of the information provided.

The total estimated potential market is 50.000 companies. We are aiming to cover 10% within the first 24 months and \$500 fee per year.

4.4.3 Revenues from publishing and promoting ICO and IEO advertisement.

According to our estimation, there are approximately 300 new ICOs and IEOs per month looking for advertisement while Facebook and others forbade their platforms to publish such information. TT.io will offer its services to cover those needs.

Just by targeting 20% of them with a success rate of 3 ICOs monthly and a proposal is a fee of 5000 USD per ICO TT.io will make \$15000

Revenues from selling Market Data & Reports to Private equity funds:

Thanks to our strategic partnerships with BTC123 and FRIISCO, we provide accurate information about the crypto market and reports to Private Equity Firms and VCs to help them in their crypto investments decision-making process.

## 5. COMPETITORS.

The blockchain is a decentralized value network. At the same time, the use of blockchain Tokens combined with existing website media can fundamentally reshape the existing website media as we know it.

For example, in China YOYOW combines website media with blockchain to create a decentralized public blockchain network that evaluates and distributes content for content production based on the Graphene framework, attracting third-party developers and manufacturers to build on YOYOW.

At the same time, BitKan also launched the K station plan to build several major content sharing solutions. One is to set up a sharing economic mechanism to support diversified mainstream digital currency payments; the other is to give experts the right to identify and evaluate community content, the third is to encourage the establishment of end-to-end quality fan bases in the form of small communities, to precipitate high-quality content, while ensuring the timeliness of information. At the same time, they will provide Weibo (Chinese number one social platform), long and short texts, videos, Q&A and other functions into an open API. In terms of the incentive of content value, K station also designed the platform currency KAN token in the community, mainly for the fee discount of content payment, and the fee payment of coin to coin.

Similarly, TT.io provides real information about the cryptomarkets and allows users to do transactions with a click. Real-time data and algorithms are used to help TT.io users with our full-time 24-hour price warning, market monitoring, and crypto-alarms.

### Our Competitive Advantage.

TT.IO is Interoperable Blockchain Data Platform for Cryptocurrencies and Exchanges,

-which covers more volume and exchanges than competitors (includes Chinese Ex)

-is more reliable

-is the fastest one-second-refresh FREE tracker

-**users get rewarded** native **tokens** in several ways just for using it. -contains additionally curated news, reports and professional statistics provided by the most trusted figures in the crypto space.

## 5.1 TT reward mechanism.

TT reward program aims to compensate our users for associating themselves with their real, off-line identities as well as for their actions, time spent on our platform and a level of attention they might pay to our content (Pay Per Click Ads and pay per Time). We are certain that many business entities (such as insurance agencies and banks) around the world will soon start to implement improvements to their consumers' data gathering and interpretation systems, using all available sources of information about users behavior in blockchain networks. Consequently, many of those users will likely be willing to positively influence the process of how their identities are represented in those information silos.

Machine learning algorithm will help us to collect and analyze user's behaviors on the TT.io platform and measure the degree of their attention, reflected in an "attention index". Identifying users' behavioral patterns (such, for example, as a number of comments or time spent on studying a particular subject during a certain period of time) will define the users' rewards, measured in TT tokens. At the same time, collected data will be sold to the highest bidders and the resulting proceeds will be equally shared with our users.

We are proud to be different from other data collectors in that we are fully transparent about to whom and for what price we are going to sell users data. Moreover, we openly share the profits from those sales with their legitimate owners - our users. In fact, we only act as an intermediary between data consumers (such as banks) and their potential clients. Needless to say that the registration under the real name (KYC) on our site is absolutely voluntarily. A user can choose to stay anonymous on our resource. However, in the latter case, he/she won't be able to participate in TT reward program.

Some of TT potential clients will be blockchain entrepreneurs interested in measuring a level of attention ("attention index"), which members of blockchain communities might pay to their projects. Users' interactions with the project's team on our platform might be another important measurement of this interest (or lack of such). Does users' interest in a project grow or fall? What's the current strength of the project's "attention index"? Is the degree of community's members' interactions with the project's team high or low? Those indicators might have very important future implications for a project and raise their value in the eyes of potential investors. Some of the existing, non-blockchain companies (such, for example, as "Baidu" or "Sina Weibo") have already successfully implemented a similar functionality to enhance the level of users involvement with their platforms.

Currently, all popular blockchain media and data processing sites/apps (f.e. "Cointelegraph" and "Coinmarketcap") do not share their profits with users.

We are very different. The TokenTop will be the first blockchain industry's platform allowing its users to make a living from selling their own data.

### 5.2 Competitors. The other crypto-dashboards:

We have identified 8 main competitors:

<u>www.cryptocompare.com</u> (Low number of Exchanges. Poor UI) <u>www.cryptoradar.com</u> (Good features. Poor UI)

<u>livecoinwatch.com</u> (Very similar display. No filter by token or mineable coins. No computing of weighted average by exchange volume, implying that all exchanges are equal).

<u>www.coinlib.io</u> (Big variety of coins with few exchanges)

<u>https://coincap.io/</u> (Limited number of coin and exchanges)

<u>coingecko.com</u> (Includes Chinese exchanges).

<u>coincodex.com</u> (Refresh info every 1 hour!!).

bitcoinaverage.com (Free version=15 s refresh. \$75/month-1s refresh).

## 6. FINANCE

Description	Nr Potential	%	Fees	Total
	Customers	Targe		Income
	Users /	t		
	Visitors %			
	Outreach			
1) Revenue from	20.000  40%	50%	500 \$/y	250,000\$
Subscriptions				
2) Revenue from publishing	300 ICO/mo	5%		180,000\$
ICO, IEO	20%		5000\$/mont	
			h	
3) Revenue from Selling Data	500   5%		50\$/month	15,000\$
to PE and VC				
4) Revenue from Articles				3,000\$
Revenue from Reports				
5) Revenue from others (i.e				2,000\$
Exhibitions)				

6) Revenue from the		200,000 \$
commission (5%) on TTP		
Token Release (\$4 mio)		

### 7. ROADMAP

	Phase 1 (now)	Phase 2 (Dec 2019)	Phase 3 (Dec 2022)
Number of Users	1000	1 Million	50 Million
Revenues/Profits	Revenue: 0	R:400k\$	R: 5M\$
	Profit: -200.000\$	P:200k\$	P: 2M\$
Features	Listings (coins,	Listing: Lenders	Consensus-
	Exchanges)	TTP is in ZB.com	based
	News: Curated articles	Filtered by	Transactions
	and opinion articles	country	
	Favorites classification	Analytics/Statistic	
	Reports for corporates	S	
	Statistics for corporates		
Company Size	5 Employees	20 employees	50 employees
	5 Contractors	1 Contractors	10 contractors
Geo specific	I stage	Latin America	Australia
content (	USA - World version –	European Union	Middle East
Language,	English	(several	Indonesia
Regulations/Compli	China - Chinese	languages)	Philippines
ances.	version	Russia	West Africa
Banks integration		S.Korea	
Exchanges Filters	II stage	Japan	
	Singapore	South Africa	
	Hong Kong		

# 8. MARKET STRATEGY

TT's Marketing team will implement the most effective Inbound and Outbound Marketing Tactics in order to reach our goals.

TT.io goals within the next 24 months:

1) To reach 1M users per day, with the yearly growth of the industry.

2) To reach the world's number 2 position, right after CMC, positioning TT.io as the clear alternative to CMC dominance.
3) To be considered a Reputable and Reliable Reference (RRR) in the Tracking Market industry of Cryptocurrencies.

4) To become profitable by successfully delivering our revenue model (Tokens Release + User Subscriptions + News & Reports)

Thanks to our Inbound leads, TT.io will build trust and connect with users before they enter the buying process:

- – SEO optimization
- - Social Media
- – Token Top Telegram and Discord channel moderated by our social media manager = 40 hours a week of Organic traffic.
- – Email nurturing
- - Content marketing
- Partnership and Alliances

TT.io Outbound paid marketing tactics will cover online and offline scenarios:

- – Airdrop + Referral program with rewards on TTP
- - Print advertising + Mass e-mailings + Pay Per Click Ads. PPC
- - Broadcast media, Crypto-influencers & Youtubers.
- Community Manager running Meetings, Seminars and attending Trade Shows and Events specialized on Crypto Investment and Blockchain
- – Content Syndication

### 9. TEAM



CEO:

**Enrique Zueco** 

Founder and CEO of the award-winner Zytech Group (Goinggreen100 by AlwaysOn and UC Davis University -another winner was Elon Musk's SpaceX).

Zytech has its global HQ in Spain, R&D in the US, 8 Subsidiaries and sells its products to FORTUNE 500 companies in the fields of Blockchain, Electric Vehicles, and Renewable Energy. Highlighted in "Entrepreneurs and Innovators" by TVE. Former Managing Director of the German-owned and China market leader Spitzer Automation. Enrique has a M.Sc. Engineering + MBA



Technical Senior Advisor:

**Svet Sedov** 

Svet is an angel investor and serial entrepreneur, who lives and works in the Silicon Valley, CA, USA. He started his career in the Academy of Science as a mathematician and then was hired by Arthur Andersen and Andersen Consulting ("Accenture") as an Information System Analyst. Today he has 14 projects under his belt including the largest online retailers and the stock exchange. He also owns and runs "FirstInternational.In" - the five-years-old incubator for blockchain companies (Palo Alto, CA). Svet is a graduate of the Maryland School Of Business.



СМО

Jose L. Zamorano

10+ years' experience in international marketing, brand management and outreach for a top Fortune 500 company. Afterward, he moved to San Francisco where his passion for tech has led him to be in the front line for blockchain technology in Silicon Valley. Bachelor's degree in Business Administration and Management. UCSF. San Francisco, California.



Business Development & Infrastructure:

Bernardo Teixeira

Bernardo began trading foreign currency early 2003 and became a broker at Forex Capital Markets. In 2014 started learning about blockchain technology and the usage of cryptocurrency in the real world and setting up full nodes to provide services on the blockchain cryptocurrency ecosystems becoming specialist in blockchain infrastructure.

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