



PROJECT GREENPAPER

- BONORUM DEVELOPMENT TEAM

www.bonorum.io

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BONORUM –

"WHERE INVESTMENTS BECOME ASSETS"

Welcome to Bonorum.

At Bonorum we are a P2P lending and borrowing platform that enables easy loan processing in the cryptospace with adherence to strict global KYC & AML standards.

At Bonorum our goal is to deliver instant crypto-backed loans thus making your crypto assets more efficient than just an asset meant to be utilized towards speculative gains. For most crypto owners there is no alternative than to trade their crypto assets in exchange of currency to earn profits. The lending borrowing platform brings to the community an opportunity to enjoy holding complete ownership of their digital assets while having immediate access to cash funds when needed. The instant crypto based loans are flexible and the most cost-efficient way of obtaining liquidity that is secured by the value of your digital assets in just a few simple clicks. These blockchain backed loans are transparent and come with no hidden fees, no taxes, no dependency on credit checks and scores.

*Join the largest community of decentralized finance
and watch your assets grow!*

CRYPTOCURRENCY AND BANKING INDUSTRY

The emergence and growth of blockchain technology and the cryptocurrencies are changing the way people conduct financial transactions globally. It is expected that crypto banking will become an integral part of the financial industry due to its impressive uptake. It is a massive improvement to traditional banking setups, which have a centralized system. Since cryptocurrencies are decentralized systems, they not only offer services that you will find in conventional banks, but also guarantee more efficiency, reduced bureaucracy, transparency, and security.

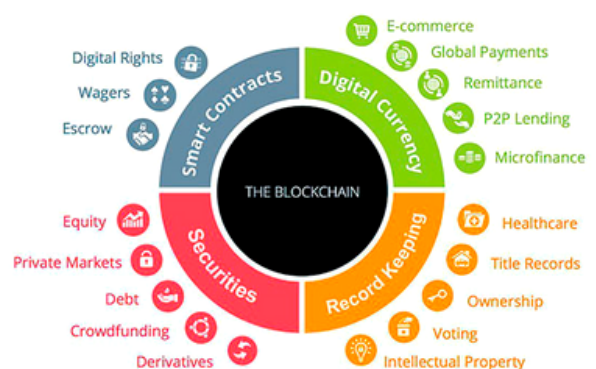
Here's how cryptocurrencies are revolutionizing the banking industry.

~They Are Eliminating Previous Imperfections in the Banking System

Traditional banking was seen as a convenient way of making financial transactions. Nonetheless, advances in technology have left banks vulnerable to data breaches and other governance & compliance issues.

~They Have Eliminated the Need for Middlemen

Cryptocurrencies are primarily based on a decentralized system in the sense that blockchains allow you to make transactions securely and independently without involving intermediaries. This isn't the case in the traditional banking system where the money is stored in the bank, and users can only make transactions that are sanctioned by the banks. In the crypto world, no entity holds onto your money. Instead, your money is held on the cloud via the blockchain technology. This explains why there have been fears that the traditional banking system could collapse altogether if more people shifted to crypto banks.



CRYPTOCURRENCY AND BANKING INDUSTRY

~Cryptocurrencies Have Lowered the Cost of Transactions

Cryptocurrency transactions are generally cheaper than traditional money transfers. One of the most outstanding features about crypto cash is that you are not required to pay high charges for transactions to be processed. Often crypto-cash transactions are either free or incredibly low.

~The Finite Nature of Cryptocurrencies Makes Them Different

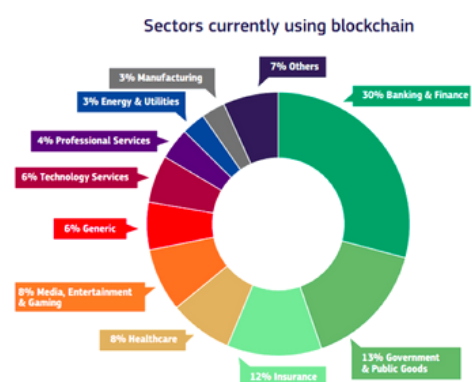
Banks do not issue cryptocurrencies. Instead, users acquire them through mining, which involves complex algorithmic processes. Therefore, the finite nature of cryptocurrencies will increase demand, thus driving up value. The finite supply of cryptocurrencies makes them inherently deflationary.

~Ease of Use

As technology improves, users expect financial transactions to be faster, free, and easier. You won't need to carry that chunky wallet with wads of cash and credit cards in it. Blockchain technology provides the option of storing your currency in electronic wallets, which are safeguarded using secure passwords.

~Cryptocurrencies Appear to Be a Safer and Fairer Investment Option

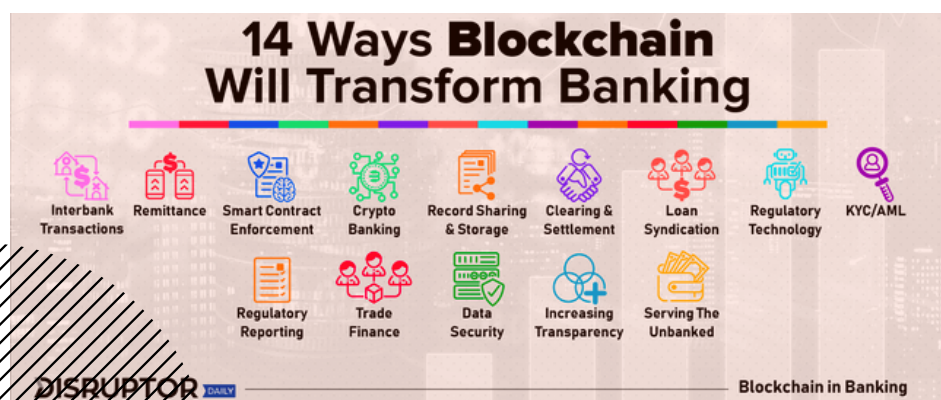
Due to inflation and similar fiscal phenomena, fiat currencies always seem to lose their value every year. With cryptocurrencies, your money stays secure since banks or government agencies cannot devalue it. Once cryptocurrencies attain widespread acceptance in the financial markets, they will help people with minimal financial knowledge to make sound investments without worrying about devaluation.



Source: www.jbs.cam.ac.uk/faculty-research/centres/alternative-finance/publications/global-blockchain/#Wms8ZrPtyo

THE FUTURE OF BANKING - CRYPTOCURRENCY

Thus if cryptocurrencies become an asset class, the impact on financial services firms will be more gradual. That is because we believe that their future success will largely depend on the coordinated approach of global regulators and policymakers to regulate and enhance market participants' confidence in these instruments. More importantly, we believe that blockchain technology--which is what underpins cryptocurrencies, enabling the creation of a shared digital transaction ledger--could be a positive disruptor for various financial value-chains. If widely adopted, blockchain could have a meaningful and lasting impact on the celerity, traceability and cost of financial transactions. The financial market infrastructure segment might also see medium-term benefit from cryptocurrencies and blockchain through the launch of new income-generating products, such as futures or exchanges based on cryptocurrencies, or the replacement of current practices by new ones based on blockchain. Whether cryptocurrencies take off or not, we believe that banks' role in the payment business might change materially in the next decade. Some market participants are challenging the benefit of blockchain, arguing that the technology was created a decade ago and has not yet disrupted the financial system in a meaningful manner. That said, we project that, because of this technology and the growth in other peer-to-peer services, smaller and more innovative market participants could have more opportunities to challenge established banking groups' existing product offering.





LEND, BORROW, EARN

**EARN DIVIDEND
GET CASH LOANS**

NO EXTRA CHARGES



SIMPLIFIED PASSIVE INCOME FROM CRYPTO

Bonorum works as simple as a bank but with a difference.

Bonorum is a bank for your crypto assets. As an user you can choose to deposit and earn interest on your assets w.e.f to generate passive income and also borrow funds instantly when needed for a minimal interest. All deposit and lending are on established or stable coins and also in adherence to strict KYC & AML procedures. All accumulated or loaned funds can be easily withdrawn using bank transfer like SWIFT or SEPA into your bank account.

Getting Started

Register on Bonorum.io and deposit any STABLE coin like Tether (USDT), TRUEUSD, PAXOS, DAI, HKD, etc. or any Established coin (BTC, ETH, BCH, PAX) and start earning 15% interest on your deposited fund per annum.

If you are a borrower, deposit a percentage of the desired amount in BTC, ETH, LTC or BCH or any stable currency to activate your instant credit limit and get a loan at an interest of 10% per annum till you pay your loan back.

Deposit your funds in **USDT/ BTC/TRUEUSD/ETH** or any similar STABLE or ESTABLISHED coin and enjoy 15% interest annually on your deposited funds from the first day. Also, depositing crypto funds in your portfolio immediately opens a credit line for you wherein you can get a loan of equivalent amount in popular currencies like USD/GBP/EURO which can be directly withdrawn to your account through international fund transfer system like SWIFT. The rate of interest on all loans is 10% per annum till you repay back the loan taken. This makes your crypto assets an asset in true sense.

Now you do not have to sell your crypto assets for liquidity instead it is like any other asset which can be collateralized for liquidity of funds without having to part with it.

To eliminate financial risks and increase transparency by implementing one of the world's most secure and compliant custodial and liquidity solutions, we choose multicurrency enabler BitGo trusted by other top leaders like Ripple, BitBay, Celcius, Kraken, The Royal Mint, UPbit and others.






EARN WITH US

Do not have Crypto? No worries!

Bonorum gives you the opportunity to earn on your FIAT deposits too!

Start with a deposit of \$1000 to start earning 10% annually.



SECURITY AND GUARANTEE OF ASSETS

Fund & Data Protection

Reserve & Insurance for fund protection – your funds are secured in value with a reserve fund pool entrusted by the company as a part of operating capital which can be liquidated in case of extreme emergencies. Also the funds are safeguarded with insurance against frauds, scams or any unforeseen threats, thus guaranteeing your timely payouts.

Security checks and audits – All our processes and company are regularly audited by internal teams and external audit bodies as a part of mandatory operating requirement. All our company accounts are subject to additional audit and checks by external agencies and internal stakeholders. Strong Anti-money laundering (AML) & Know Your Customer (KYC) policies and procedures along with Risk-based approach (RBA) in fund assessment & management are implemented and followed in all steps of the process to check and curb money laundering and/or any terrorist financing risk to the company.

Customer Due Diligence – Our customer due diligence (**CDD**) and **KYC** registration, identification and verification procedures provide you multiple security layers as they are enhanced with screening against UN, EU, OFAC sanction lists along with standard procedures. Our AML/CDD/KYC processes not only create reliability in the financial and crypto banking sector but also create faith and security guarding our and your business reputation.

SECURITY AND GUARANTEE OF ASSETS

Fund & Data Protection

Data protection – We assure all your information is safe and protected with us. State of the art high level security checks and data protection processes with SSL protocol control and access all processes. All your personal and transaction data are encrypted with high level security procedures.

Secured Repayments

Every loan is backed with crypto as the collateral thus it ensures on time repayment of the installments towards loans and without risk. Our platform is designed to notify borrowers of their due dates and also the lenders are notified when an installment is received. All data and transactions are secured with SSL protocol and other security measures right from registration to transaction level.

RISK MANAGEMENT

To minimize market risks our API is developed to track changes in the value of the crypto assets by drawing real time data from several exchanges real time. We ensure that the crypto assets in the client's account have value to cover their outstanding loans at all times. In instances of price increase of the client's assets our API will immediately increase the amount of credit available to the client and if the value of the crypto assets decrease below the liquidation margin our API will mitigate the risk of reaching the minimum loan requirement by increasing the tenure of repayment.

Once a client joins Bonorum and agrees to the terms and conditions and transfer crypto assets to their account our API automatically update the available fund and it starts reflecting in the client's available balance. Then our API determines the value of the crypto assets placed in the account have increased or decreased which leads to an immediate calculation of the available credit line. Any delta is immediately notified to the client through multiple communication. In situations that the client has a larger outstanding than the current credit limit our platform provides the client with the following options:

- Adding more asset to the account to balance the current outstanding credit.
- Partial repayment of the difference between loan and available credit by wire transfer or alternate crypto.
- Rebalancing by selling the clients pledged asset at the best price available in the market in case where the client does not act on the notifications or chooses not to transfer additional crypto assets or repay the required amount.

COLD STAKING

Staking vs Cold Staking

Staking of coins is the process of holding coins in a cryptocurrency wallet to support the running of a blockchain network and involves locking of your coins to in wallet to receive staking rewards. The process depends on coin holders joining the coin's blockchain activities through the coin's crypto wallet that can run in your computer.

Cold Staking on the other hand is a process of staking in a crypto wallet that has no internet connectivity e.g. a hardware wallet like LedgerNano or Trezor. Users are allowed to stake rewards while simultaneously securely holding their funds in a closed/encrypted wallet. But if the user removes the coins from the cold storage, they will not receive any further rewards on those coins. This method is essentially useful for large stakeholders of the network to keep their funds in maximum protection while still supporting the network as a node.

Presenting "**Bonorum Cold Wallet**", an unique feature updated in Ver 4.0.0 that will allow you to store your coins in a "*cold or locked*" wallet for added safety and security while your open or "*hot*" wallet keeps staking rewards.

This added security feature to you helps you to store your principal coins locked away or safe in an encrypted wallet or even a hardware device like a *Trezor* or *Ledger* and yet continue gaining staking rewards in the unlocked or semi-unlocked wallet for regular use or further storage.

BONORUM USERS

Crypto Miners

Mining in today's date is no longer limited to a single PC owner but require vast amount of computing power, state-of-the-art infrastructure and huge electricity capacities. In order to increase or expand their operations miners are in constant need for funds for scalability. Bonorum enables miners a flexible instant crypto loan thus helping them to fund their capital investments and operating expenses without having to sell their assets.

Crypto Investors

People need liquid cash in hand for security or meeting unexpected expenses. Investors get a chance to earn or liquidate their assets without having to sell the same by keeping their assets in the BONORUM platform.

Hedge Fund Companies

Hedge funds can gain leverage of their assets by rolling their investments on BONORUM , thus by gaining not only a regular interest but also having the option of liquidating some assets when needed for further investments without selling the core asset.

Crypto Exchanges

With the rising number of cryptocurrency exchanges the competition between exchanges has increased substantially and most struggle to retain and attract customers. Bonorum instant loan is a boon to such exchanges to avail liquidity when needed without selling their earned assets.

Crypto Companies

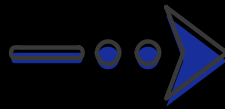
After inception and presale of any new altcoin new companies have to usually sell a part or all of their collections for fiat currencies for funding their operations or increase their capital investments. Bonorum enables them to get a loan instead against their collected assets to meet their expenses thus they can retain collected funds and yet get the required funds to invest further.

MILESTONES

Q1

Getting Started

- Project conceptualization
- Team Hiring
- Blockchain creation
- Mainnet launch
- Platform launch
- Beta Testing of Bonorum platform
- Website launch
- Whitepaper release
- Bitcointalk Ann release



Q2

Establishing Platform

- Masternode Wallet release
- Public MN Presale
- 1st Exchange listing
- Masternodes.online listing
- Social platforms release
- Debugging of platform
- Airdrop campaigns
- Phase I of marketing campaign



Q3

Growth of Platform

- 2nd Exchange listing
- Coinmarketcap listing
- Global marketing of services
- New coins added to platform
- Social media marketing
- Advertisement phase I
- Referral & Affiliate Programs



Q4

Future Developments

- Campaigns towards customer acquisition
- strategic partnerships
- User Analytics & ratings
- Android wallet release
- Mac wallet release
- Mobile App release
- Platform feature enhancements

BE A BONORUM HODL'ER

**FEATURES &
RETURNS**

**HIGH MASTERNODE
REWARDS**



BONORUM COIN

Bonorum Coin Masternode - New Consensus

v4.0.0 introduces a completely new GUI for the wallet, designed and coded from the ground up.

This new UI, aside from the overall design large implementation, includes user-focused improvements and features such as a brief introduction on first load, a FAQ section, one-click QRCode compatible receiving addresses, masternode creation wizard, dark and light themes, filterable staking charts, and much more. There are some legacy features that have not been included, however, notably the in-wallet block explorer and the governance page. The in-wallet block explorer was sorely outdated, and the governance page was a newer addition that will be seeing a return in a future version.

Multi-Split Stake Splitting

Stake splitting has received a makeover and now supports splitting to more than two (2) outputs. PR #968 introduced the change, which is controlled by the wallet's stakesplit threshold setting. The default split threshold remains at 2000 BONO, and can be adjusted in the GUI's Settings page, or via the RPC setstakesplit threshold command.

For a real example, with a stake split threshold of 1500, and a UTXO of 4708.1557; the current stake split algorithm would break that into two outputs of approximately 2355.07785. With this new logic; it will be broken into 3 outputs instead of two; each sized 1570.0519 ($4708.1557 \text{ input} + 2 \text{ stake} = 4710.1557 / 3 \text{ outputs} = 1570.0519$).

The maximum number of outputs is currently capped at 48. Also, in relation to the new Cold Staking feature the stake split threshold is set by the staker wallet and NOT the owner wallet.

BONORUM COIN

Bonorum Coin Technology

Bonorum Coin is a masternode coin with staking benefits built on PIVX4.0.0 protocol and the lifeline of the BONORUM platform.

Introducing a new time protocol for the Proof-Of-Stake consensus mechanism, to ensure better efficiency, fairness and security. The time is now divided in 15-seconds slots and valid blocktimes are at the beginning of each slot (i.e. the block timestamp's seconds can only be 00, or 15, or 30 or 45). The maximum future time limit is lowered from 3 minutes to 14 seconds and the past limit is set to the previous blocktime (i.e. a block can no longer have a timestamp earlier than its previous block). This means that, when looking for a valid kernel, each stakeable input can be hashed only once every 15 seconds (once per timeslot), and it is not possible to submit blocks with timestamp higher than the current time slot. This ultimately enables the removal of the "hashdrift" concept.

Newly introduced commands

The following new commands have been added to the RPC interface:

- getnewstakingaddress
- delegatestake
- rawdelegatestake
- getcoldstakingbalance
- delegatoradd
- delegatorremove
- listcoldutxos
- liststakingaddresses
- listdelegators

BONORUM COIN

New and Updated Technology

Snapcraft Packages

For our linux users, in addition to the Ubuntu PPA repository, we are now offering a Snap package as quick way to install and update a BONO wallet. Release versions are available via the Stable branch, and (for testing-only purposes) nightly builds are available in the Beta branch.

Internal Miner/Staker Change

The wallet's internal miner/staker is no longer prevented from running prior to having synced all the additional layer 2 (MN/Budget) data. Instead, mining/staking uses better logic to allow block creation without fully synced layer 2 data when the full data set wouldn't be required. In other words, try to stake a new block only if: *Full layer 2 sync is complete OR The spork list is synced and all three sporks (8,9 and 13) are not active.*

Faster Shutdown During Initial Loading

Previously, if a user wanted to close/quit the wallet before it had finished its initial loading process, they would need to wait until that loading process actually completed before the wallet would fully close. Now, the new behavior is to gracefully close the wallet once the current step is complete.

New options for existing wallet commands

A new (optional) argument, *includeDelegated*, has been added to the following commands that allows these commands to include delegated coins/information in their operation:

- *getbalance* - Boolean (Default: True)
- *sendfrom* - Boolean (Default: False)
- *sendmany* - Boolean (Default: False)
- *listtransactions* - Boolean (Default: True)

Additionally, a new (optional) argument, *includeCold*, has been added to the *listtransactions* command (Boolean - Default: True), which allows for filtering of cold-staker delegated transactions.

BONORUM COIN

Bonorum Coin Advantage

Bonorum Coin comes with several advantages designed keeping your best interest in mind. Invest in Bonorum Masternode and start utilizing each feature to your benefit.

Always be the First

Be first in line for loan preferences specially when availability of Dollar loan is limited. The more BONO your wallet has and the higher your HODL ratio the higher your chances are to procure a loan from BONORUM against your deposits.

Bonorum platform uses BONO Coin to pay or charge interests on dollar loans therefore it does not affect your BONO HODL ratio.

Pay less interest

Users who pay interest using BONO Coin on their loans receive up to 25% discount on all interest payments.

Earn more dividend

If you are a BONO owner and choose to earn your dividend in BOBO coin you will receive up to 25% more interest on all your deposits.

Premium service, support, and events

The top members with the largest holdings of BONO will be entitled to additional benefits like dedicated customer support, premium invites to top BONORUM events, meet ups with the team and exclusive events only for the top BONO HODL community.

**ABSOLUTE SAFETY
& PEACE OF MIND**



**BONO COINS CAN BE
STORED IN ANY COLD OR
HARDWARE WALLET WHILE
YOU CONTINUE EARNING
STAKING REWARDS !**

BONORUM TECHSPECS

Coin Name:	Bonorum Coin
Ticker:	BONO
Masternode Collateral:	1000
Block Distribution:	90% MN + 10% Staking
Total Supply:	35 000 000
Premine:	350 000
Block Time:	60 Sec
Maturity:	61 block
Stake Age:	1 hr

MASTERNODE RETURNS

Block Distribution

Block Rewards

Masternode Rewards

Staking Rewards

1 - 224	1562.50	0	0
224 - 10000	0.30	0.27	0.03
10001 - 20000	0.40	0.36	0.04
20001 - 30000	0.50	0.45	0.05
30001 - 40000	0.55	0.50	0.06
40001 - 70000	0.60	0.54	0.06
70001 - 80000	0.70	0.63	0.07
80001 - 90000	0.73	0.66	0.07
90001 - 100000	0.75	0.68	0.08
100001 - 110000	0.78	0.70	0.08
110001 - 120000	0.80	0.72	0.08
120001 - 130000	0.90	0.81	0.09
130001 - 190000	1.00	0.90	0.10
190001 - 230000	0.90	0.81	0.09
230001 - 270000	0.85	0.77	0.09
270001 - 290000	0.90	0.81	0.09
290001 - 300000	0.91	0.82	0.09
300001 - 37703116	0.92	0.83	0.09
37703117 - 37703117	0.18	0.16	0.02

AFFILIATES AND PARTNERS

Bonorum Lending and Investment Partner

As a Bonorum partner enjoy the advantages of the growing pool of digital assets with loan terms tailored for a wide range of borrowing needs. Be an institutional partner to enjoy upto 75% of profit revenue in form of weekly interests. Enjoy lower rate of interest as an institutional borrower. If you are a crypto wallet or exchange you can partner with us to avail our API services and provide your customers an additional option to earn interest on their crypto deposits.

Bonorum Affiliate

Bonorum affiliates and users both get an opportunity to earn revenue from the platform unlike other partner programs that pay you a fraction of user fee as affiliate earning. As an affiliate partner as soon as a user joins the platform using your referral link and deposits funds in the BONORUM wallet they immediately start earning interest on their assets and you get a part of the interest too. If the user chooses to avail a loan against their crypto, you earn again from the interest paid to Bonorum.