Decenteralized Financial Infra Project

Rivermount project was made to create a transparent financial infra by developing a platform that was easy and convient to use without intermediates.

















ABOUT RIVERMOUNT

The RiverMount Project is a project created for the decentralization of the modern global financial and investment market. Currently, our goal is to implement a platform to overcome the problems of the centralized financial investment industry and to freely make sustainable financial investments anywhere in the world.

The RiverMount team sets transparent and feasible goals to realize future-oriented values.

BLOCKCHAIN PROJECT

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1. Legal Notice

This white paper is intended for reference as an introduction to the RiverMount (hereinafter referred to as the "RM") project. Therefore, this white paper only describes information about RM Project, and before making an investment, you must read the entire white paper and make an investment based on individual decisions.

The RM Token issued by the RM Project does not give any rights to any individual or entities and is not legally entitled to security. The RM Token has no performance or specific value other than the serviced platform. The RM Token shall not be purchased or acquired for the purpose of speculation. Anyone who purchases RM Token for investment purposes shall read this white paper carefully and understand all the risks involved in the purchase. The RM Token buyers must have a good understanding of cryptocurrency, blockchain systems, and services and have substantial experiences. Therefore, it is important that they understand the risks associated with cloud investments and the mechanisms involved in using cryptocurrency. The RM Token is not responsible for any loss or inability to access the RM Token due to the user's actions or negligence, or for any hacker's attack controlling coin/token.

Acquiring and storing the RM Token involves various risks, and especially, there is a risk that the service will not be provided, due to the failure of listing to an Exchange or development of the blockchain system. Therefore, prior to acquiring RM Token, all investors must determine the risk of acquiring RM Token from the point of view of cloud sales, and if necessary, we advise them to seek appropriate advice from experts. It is not recommended to acquire RM Token if you do not accept or do not understand these risks or other risks as specified in the terms and conditions of the user.

This white paper is not a solicitation for investment. We clearly express that this is not yet considered or related to securities under any statute. In addition, the white paper does not contain information to solicit and recommend investments or content and information to consider for making investment decisions.

RiverMount Team



2. Introduction

The first blockchain network, Bitcoin was created in 2008 by Satoshi Nakamoto: The birth of bitcoin, which was mentioned in the 'Peer to Peer Electronic Cash System' paper, has caused a huge stir in financial and currency markets around the world. Ironically, the publication of the paper "bitcoin," the first-generation blockchain technology, was on Oct. 31, 2008, the last day of October when the world was in a big recession due to the global financial crisis that was triggered by the collapse of Lehman Brothers Holdings Inc. just a month earlier. It can be seen as a highly symbolic event that the cryptocurrency Bitcoin, which emerged as a rival horse to the real economy, was born almost simultaneously with Lehman Shock.

As the shortcomings of the slow transaction per second (TPS) and lack of scalability of bitcoin emerged, the second-generation blockchain network 'Ethereum' with multi-expansion technology called 'Smart Contract' and TPS, four times faster than Bitcoin, appeared in 2014. started blockchain boom, which gave rise to major blockchains and a few thousand tokens, including Ripple, EOS, and Tron, etc. But in the early days of the new industry, there are always big problems. Blockchain, the epitome of fourth industrial technology, is also not free from this issue. The blockchain is a decentralized network that allows everyone in the world to freely enter the blockchain world without borders and the cryptocurrency, a means of economics in the blockchain network world, allows anyone to issue tokens and lead economic life in their own virtual reality. However, as international regulations and national legislation were too slow to the pace of growth of blockchain technology, the confrontation with real currencies such as Dollars and Euros cannot be prevented and new types of scam associated with Cloud Funding of "Initial Coin Offering" (ICO), an act to sell ideas using blockchain technology, became rampant from 2015 to 2018. In addition, using the anonymity and decentralization that are the characteristics of blockchain technology, they misuse the technology for illegal activities such as tax evasion and trafficking of illegal weapons and drugs.



However, the legislation of blockchain and cryptocurrency is becoming faster, starting from developed countries such as Europe and the United States after four years of this period, and the acceptance of blockchain and cryptocurrency is changing from negative attitudes to positive one worldwide. The financial market, which currently relies on the central system, uses the country's currency for transactions between individuals within the country without any restrictions. However, transactions between countries impose significant restrictions on individuals due to high exchange rates, difficulties in using the system, and differences in national monetary policies. Therefore, it can be seen that the market is somewhat active only in certain classes engaged in related work or for foreign investment. To address this, application in the financial sector using blockchain technology is a very attractive method. As the exchange and finance blockchain networks such as Ripple and Stellar Lumen have emerged in the past, the decentralization technology is being used in international trade. Blockchain technology, which is used only for simple exchange, can also be used for global investments. Blockchain can also be applied to investment methods such as ETFs, bonds, stocks, etc. to increase the attractiveness of investment, and blockchain & cryptocurrency technology, a system in which real estate transactions can be handled without brokerage fees, can be more effective than any other technology.

The central financial market is currently in sync with the global financial infrastructure and integration with aims to enlarge by expanding diversification and merging with financial institutions. It can be said that they have entered into a limitation on the financial scope and activation of each country, and it can be seen as a solution for building a financial infrastructure without borders. However, proliferation in central systems has problems with excessive data storage and security asymmetry. Blockchain technology is the closest technology to finance, and it is the only existing security technology that is not venerable to the network hacking. A project to build a decentralized financial infrastructure by using blockchain technology to face problems in the current blockchain and financial markets and to provide various financial services and financial information is an inevitable technology that mankind must introduce in the future.





3. Vision

"Transparent, borderless, and decentralized financial infra project"

The RiverMount project takes off for the decentralization of the global financial market. Finance is itself a network. An international financial network is formed by expanding a network of individuals, financial institutions, and central banks within a country into a network of financial institutions located in different countries. The international financial network has attracted attention because the financial crisis (Lehman shock), which began in 2007 in the United States due to subprime mortgage, has spread to other countries and played an important channel in the financial crisis.

As the Internet became more common, the barriers to information disappeared, but there are still high barriers in the financial sector. In particular, online portal sites such as Google shows attractiveness to any investment product in any country, but the route for the general public to participate in the investment is quite limited. Finance that relies on a central system is also exposed to high fees and risks from hacking due to differences in national monetary policy. RiverMount is a transparent project for investment without borders as it introduces a blockchain network, a decentralized technology, to finance. In any country, it is possible to lower the investment boundaries using stable cryptocurrency and utility cryptocurrency within a unified platform and to lower barriers to enter the previously unreachable global investment market for individuals. In addition, financial contracts can be entered into without intermediaries using Smart Contract technology, which can dramatically reduce the cost of maintaining operations.

RiverMount will introduce three platforms to the market.

Phase 1: RM GLOBAL Financial Investment Application 'RM Funds'

Phase 2: DEX Exchange Application based on RM STABLE 'RM DEX'

Phase 3: RM Mainnet Platform 'RM Mainnet'



Above all, we will build an initial token ecosystem through RM token cloud funds, project marketing, and exchange listing to create an initial RM Token holder pool before the Q3 2020. We are planning to release 'RM Fund', an RM GLOBAL financial investment application, in the Q4 2020. The 'RM Fund' is open to any team in the world that needs to prepare and fund the blockchain project, and investors can easily meet global projects with a small amount of cryptocurrency investment on a secure platform while reducing the investment risk from existing direct investments. To cope with high liquidity utility cryptocurrency, the investment can be made by exchanging RM STABLE token (RMs) to compensate for the inconvenience and problems caused by volatility. In addition to cryptocurrency investments, the company also expands the scope of investment by providing various services for investment-in-kind such as stocks, bonds, and real estate. For greater utilization of RM, the utility token, and RMs, the stable token, the company will be followed by DEX, we continue to launch Decentralized Exchange (DEX), which enables secure trading with RM's unique technology and intend to become a blockchain industry's NO.1 financial platform by launching our proprietary consortium-type B2B Mainnet to decentralize the final financial market.

The RM Project team is a collaboration project with a blockchain technical team and marketing experts, led by the management of the actual financial investment company. It is our mission to develop transparent and genuine projects by organizing and planning strategies for two years, not just projects with ideas. All the progress will be posted with the road map on the website to show the direction and achievements of the RM Project.

The project, which allows anyone in the world to easily and quickly make financial investments and transactions and promises the integration and transparent competition of the financial pool, is the ultimate vision and philosophy of the RiverMount project.

BACKGROUND

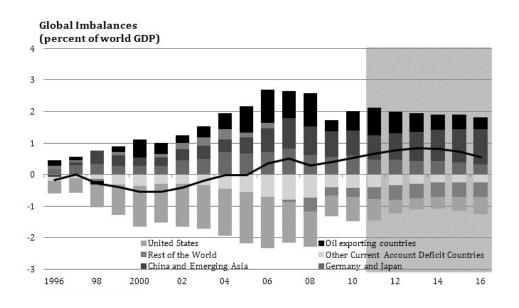
Global financial market imbalance
High Tax Incentives on Global investment Profits
Central data management problem
Current Blockchain Market Issues



4-1. Global financial market imbalance

The financial crisis is mostly caused by an unsustainable imbalance in the global economy. This imbalance accompanied by the enormous problems of each country's government policies, regulatory systems, and risk management practices has pushed the whole world to the edge of a cliff. In addition, the so-called 'New Era' evangelists have repeatedly said that problems such as a worldwide unprecedented imbalance in the current account and the U.S. growth that relied on huge debts can be ignored. However, the U.S. aging automobile compensation program and China's road and bridge construction program pose a risk of deepening the existing imbalance, and various economic pump-priming policies related to them are only temporary measures. The U.S. has chosen again to promote overspending, even though consumption accounts for 71 percent of real GDP and China has not given up on investment-driven growth policies, even though its portion of fixed investment in GDP has soared to an unprecedented 45 %. The world now appears to be deepening the existing imbalance, let alone rebalancing. Europe is also not free from this problem. Although they are countries made up of federations, their respective economic and monetary policies are focused on their own interests, compounding the problem of the rich get richer and the poor get poorer.

To solve these problems, we need a single, borderless monetary policy. In the blockchain world, anyone can have a cryptocurrency of the same value, which can be evaluated at the same value.



< Source: World Economic outlook >



4-2. High Tax Incentives on Global Investment Profits

The reason why global investment has been unreachable so far is that there are various factors such as difficult investment methods, language, and range of investment capabilities by countries, but the biggest obstacle is the high tax rate on foreign exchange and transaction return by country. The return through the exchange of foreign currencies is taxed tremendously by the corresponding country and also is taxed by the investor's country.

In the case of real estate investment, it is currently neglected as a global investment. This is because investment must be highly liquid, as it is difficult to buy/sell real estate immediately. The brokerage fees for real estate investments and transactions are also huge. In the U.S., six percent of the transaction price is usually paid by sellers and buyers in half each.

Both global liquidity and non-liquidity investments have many challenges to be solved so far, and there are many barriers to taxation by country. The way to solve this is by creating a unified, decentralized online investment destination with cheap tax policies.

Nation	Nation The name of Taxation		Dividend income tax
USA	income + corporate + federal income tax	12%	15%
UK		10%	15%
Japan	income + corporate + local income+ special tax	10%	15%
China		10%	10%
India	income + corporate + local income	10%	15%
Germany	income + corporate + local income+ capital tax	10%	15%
France	income + corporate + local income	10%	15%
Canada	income + corporate + local income+ special tax	10%	15%
Australia	income + corporate + local income	15%	15%
Russia	income + corporate + local income + profit tax	10%	10%

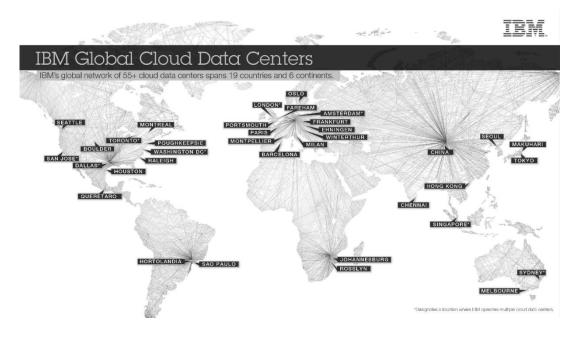
< Source: Makinsey Global rate of taxation on investment income by country >



4-3. Central data management problem

In the past, financial firms have sought to manage data based on closed servers. The reason is that in running data related to money, such as personal information and finance of customers, it should be completely safe from loss or hacking. However, as the reliability and security of IBM, Amazon and Google cloud servers are gradually stabilized, financial companies are also moving toward cloud networks. However, there is a reaction that using the cloud is more expensive than building their own. This can be true by simply comparing the total cost of ownership (TCO) of physical servers with virtual servers (VMs) one-to-one. For example, if you buy a \$1,000 server, you'll only have to pay electricity bills for two to three years, but paying \$80 a month for VM, it seems to be spending more money in three years. With this calculation, the managerial aspect is not considered, but it does not save more than you might think. Cloud networks are also owned by dinosaur companies such as IBM and Amazon.

The central system also poses a risk of hacking or information theft. However, the financial sector will be able to prove its integrity, which is impossible to hack, by adopting the blockchain's cryptocurrency certification method.

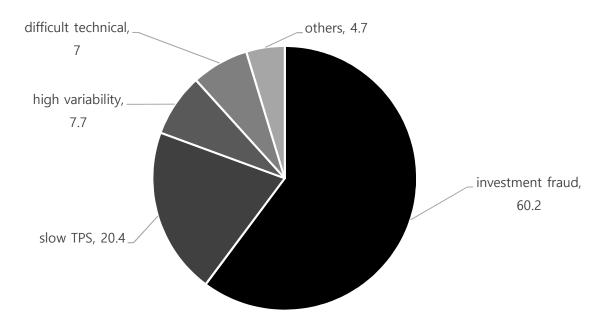


<Source: Cloud Server Operations of IBM >



4-4. Current Blockchain Market Issues

At present, the problem of the blockchain market is getting lots of negative attention from domestic and foreign investors due to the cryptocurrency investment scam that are disguised as the blockchain project and excessive volatility has transformed it into the main stage of speculative activity. Another technical problem is a slow transaction processing speed (TPS), which means a considerably slow speed to be used for real-world purchases and sales like credit cards. In addition to this, blockchain, which only emphasizes technical aspects, does not highlight the benefits of true blockchain technology, while only increasing entry barriers to the public due to its difficult terminology and technology.



< Source: marketwatch.com - Blockchain entry barrier >

RM platform

RM protocol

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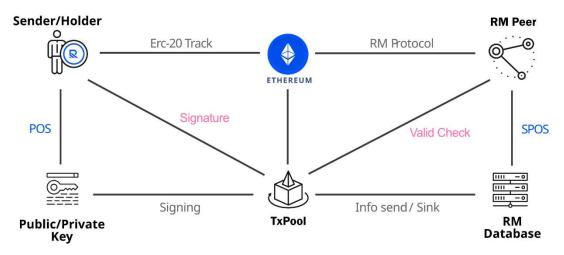
1st step: 'RM Fund' Global Financial Investment Application
2nd step: 'RM DEX' Decentralization Exchange based on RM stable Token
3rd step: 'RM Main-net' Financial Consortium Blockchain



5-1. RM protocol

The RM Project introduces RM protocol for the design of the foundation of decentralized financial infrastructure. The RM protocol is a P2P financial protocol for maintaining an independent ecosystem in the RM Mainnet ecosystem. The protocol exclusive for RM works to construct the basic ecosystem on Mainnet, and it works with Ethereum Mainnet prior to Mainnet launch to enable fast transaction and reasonable rewards to users.

Due to the nature of the financial investment, the POS is adopted, and among them, the verification of assets of the trusted representative nodes of a particular class is processed with priority. The representative nodes of the group of consensus will be subject to the Selective Proof of Stake (SPOS), and users within the general node or platform will be derived from the general PoS consensus algorithm. The RM Project, combined with SUCON's SPOS algorithm, seeks to build a new digital finance ecosystem to collaborate/exchange the value of digital financial institutions or foundations through an integrated program interface. The PM protocol is a decentralized financial protocol based on Smart Contract and aims at a decentralized financial market that does not require banks or institutions. The first phase of the RM: Firstly introduced to RM Global Financial Investment Application 'RM Fund'.



< Structure of RM protocol >



5-2. RM Fund: Global Financial Investment App

The RM Fund is a decentralized financial investment application that is aimed at a cryptocurrency-based P2P cloud fund. Startups and ventures can upload investments and derivatives products based on sustainable future ideas and receive investments from individuals and institutions.

In the RM Fund, the RM token is mainly used as an investment method. Because venture companies or investors receiving investments may suffer from market price damage due to the liquidity of utility tokens, as a countermeasure, RMs(RM stable tokens), which are involatile and linked to the dollar, can be exchanged at the market price at the time of investment.

It will also be released as a global language-based platform to ensure that it pars with other global investment platforms. It will support seven languages with English as a basic language and continue to increase language support through upgrades.

The following are the main investment products provided by the application.

Blockchain Project Funding: ICO / IEO / IAO / STO

The blockchain project funding investment is a secure brokerage solution with such functions as evaluation-tracking through the blockchain advisory group, to prevent any abuses and side effects as in the past P2P transactions between project teams and individuals. In particular, in the case of ICO, the investment raised will be returned to investors if it fails to reach a Soft Cap, and only if it exceeds the minimum investment range, the platform fee will be paid to the Foundation in the form of a donation.

Startup Investment Funding: Venture Investment / Angel Investment

It provides investment solutions for ventures and startups that aim to create good ideas and transparent companies. Currently, there are various accelerating investment applications in the central market, but there are many side effects such as idea thefts and scanning. The problem is that investors are not protected because they are processed without special verification. The RM Fund provides accurate valuation analysis through the expert assessment to create a safe cloud fund market.



Investment in REITs

The real estate investment fund business operated by the RM Foundation aims to share returns on real estate investments through the joint purchase of the foreign real estate. Investors acquire profits on capital gains from real estate sales and rents.

Auction investment funding

The RM Token can be circulated through the auction of luxury spot assets such as watches and bags with partners such as pawn shops. It is an Auction-style P2P system that allows both sellers and investors to trade directly.

Anyone who participates in the RM Fund application can receive a fair and reasonable reward (airdrop). The RM protocol automatically distributes rewards to all activities on the platform, not in the method of just participation and return on investment.

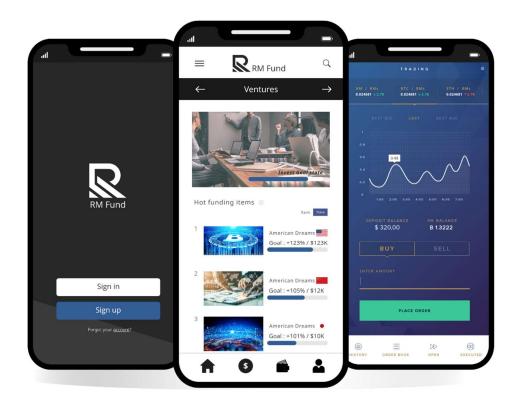
The rewards to investor through the RM Fund are supported as follows.

- POS Rewards based on RM token holdings: POS (Proof of stake)
- POS Rewards based on RM token holdings usage: SPOS (Selective Proof of stake)
- Rewards for top holders of a certain percentage of RM Fund earnings
- RM Fund App Viral/Referral (Recommender, shared, feedback, etc.) Rewards



Currently, the RM Fund application is in the final stages of strategic planning and development planning and is currently under development by the technical team. Applications will be released in beta as early as the Q4 2020.

RIVERMOUNT PLATFORM





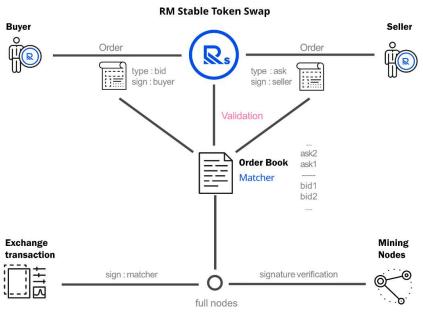
5-3. RM DEX: Decentralization Exchange based on RMS

The RM Exchange will be developed as a decentralized exchange (DEX) with RMs staple tokens as a key currency. Because it is a decentralized exchange, all transactions basically operate on a P2P and each blockchain Mainnet. It literally allows transparent transactions without intermediaries. Currently, centralized exchanges have various problems such as hacking and personal information theft caused by hot-wallet operations. The RM Exchange can process any transaction based on the RMs token and is available anywhere in the world without restrictions on deposit/withdrawal.

The major features of RM DEX are as follows:

- Users' wallets are Cold Wallet-based and store assets in an absolutely safe method.
- On/Off-type wallets that can only be connected to the exchange during transactions.
- RMs-based stable key currency minimizes volatility.
- Revenues earned by the exchange support RM staking rewards based on a certain percentage.

The strategic planning for RM DEX has been completed and the development is planned after achieving a Soft-Cap. The target launch date is Q3 2021, and both Web and app support all OS.





5-4. RM Mainnet: Financial Consortium Blockchain

The RM Mainnet is the final RM Project developed with the RM protocol as an axis. Due to the nature of Mainnet, the blockchain dilemma must be overcome. In particular, the TPS is a crucial aspect for consideration, and it is necessary to support a verification that can be transparently approved by anyone.

For the decentralized financial infrastructure pursued by RM Mainnet, the following specialized functions are supported:

- The PoS is a transparent node to anyone.
- To prevent monopolizing a particular node by 51%, the maximum amount of equity per node is set.
- It is a B2B consortium blockchain focused on the capital capacities of investment institutions.
- Node composition is fundamentally safe from hacking by dividing layer by layer.
- Network mining is possible to create a node-participating pool.
- Anyone can participate in mining to expand the RM coin ecosystem.
- It is a business-oriented operation rather than the existing hardware performance-based proof method.

The RM Mainnet introduces a dynamic size that is not a fixed limit and allows three or more hash function pairs to be recorded on the previous block to fundamentally prevent the theft of transaction information. It needs to have 10,000 TPS capabilities that are equivalent to the central financial speed, and the proof method is conducted through verification of asset capabilities rather than computing power such as POW. Computer proof can solve this problem by applying a method that increases the speed of block genesis and the hash into a tree structure, rather than by solving the problem of consensus on block genesis.

The transparency of the genesis block on RM Mainnet does not depend on a single node but rather the genesis block adopts what was demonstrated by five representative nodes that were elected by SPoS among the nodes created in the previous ecosystem. This would be a defense against 51% occupation and would prevent the occupation of the first node from occurring on a single node, such as Bitcoin and Ethereum.

The RM Mainnet's proof and settlement methods will be finalized after four stages. The transaction Ids generated by a particular Wallet will be passed to four lower member nodes, the primary verifier, and the hash thus delivered will be certified by the four lower member



nodes. Four upper-level member nodes, which are secondary verifiers, will determine whether the final block is recorded and give the master node approval after signing.

This approves transactions for transfer from one wallet to another wallet. This is the third verification method of RM Mainnet, which can support transparent transactions through third-party verification rather than complex computational methods such as POW. The RM Mainnet does not operate only with partial verification but supports various participation functions.

- The RM coin-based sub-tokens can be generated.
- More than 50 percent of all RM coin issues are included in mining.
- It supports a minimum 10,000 TPS to prevent a delay in financial transactions.
- The mining method is supported by two-track for ordinary people's participation.
- Maintenance costs of mining are drastically reduced.

The RM Mining is divided into nine representative node pools and general nodes. The network participation mining and fees are calculated as follows.

$$SP = max(\sum_{i} \omega_{i}SC_{i} - \beta \sum_{t} U_{sp}(t)/T_{sp}(t), B)$$

SP is is the sum of the weighted values of each item to which activity is charged, minus the sum of the activity of the sender at a given time, measured by the RM Network, divided by the weight of the time divided by the sum of the total activity. Here, SC represents the SP value of the item to which the activity is imposed, U_sp represents the total amount of activity by the user over a period of time, T_sp represents the total amount of activity by the user over a period of time, and B is the default minimum activity amount according to the exchange rate of SP and RM coin for the actual reward of the participants. Such a calculation can prevent the activity such as transmission with a lower activity amount than B for rewarding the participating node and provide substantial compensation to participating nodes.

The amount of activity measured in the In-Chain on the RM network is shown in the table below. At this time, in the case of Contract, the activity amount of the main network and the activity amount on the contract are generally calculated separately but may be calculated as the integrated activity amount of the main network according to the registered contract information on the RM Network. In the case of the main network, the exchange of SP consists of RMs, and the amount of activity on the contract can be calculated with each contract coin and token.



At the same time as RM Mainnet is introduced, the RM tokens generated based on the existing Ethereum are exchanged 1: 1 and existing tokens will be retired. The expansion of RM's exclusive blockchain ecosystem comes with the emergence of Mainnet.

Variables	Description	Weighted value		
$SC_{inqueryCall}$	Number of times to look up contents in the Chain	40		
$SC_{deviation}$	Number of node deviations connected to the representative node	55		
SC_{set}	SC_{set} Data capacity being newly set up in the Chain			
SC_{msg}	SC_{msg} Input Data size included in Transaction			
$SC_{payload}$	Payload size for verification	17		
$SC_{inputCall}$	$SC_{inputCall}$ Number of times to call a function set in the Chain			
SC_{memory}	SC _{memory} Number of Byte unit for Memo expansion			
SC _{load}	Number according to Chain Load	3		
SC _{contractInquery}	Number of times to look up the contents of a contact	25		
SC contractCreate	Number of times to call a function that generates a contact	57,000		
$SC_{contractUpdate}$	Number of times a function to update a contact is called	27,500		
$SC_{contractCommand}$	Input Data size that processes the commands in a contact	35,000		
$SC_{contractFunction}$	Number of times a function that generates an internal function of contact is called	150,000		
В	Basic Minimum Activity	Calculate a certain amount of time		

Token Ecosystem RM token Issuing & portfolio RM token's Cloud Funding Plan

Token ecosystem in platform



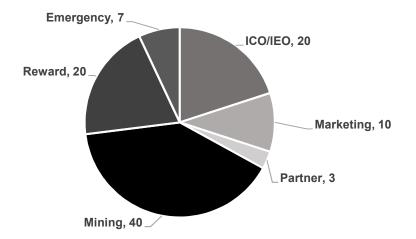
6-1. RM token Issuing & Portfolio

The RM tokens are issued in two types. They are RM utility token and RMs stable token. Only utility tokens will be sold in pre-cloud sales, while RMs tokens will not be sold and will serve as a key currency that will be linked to the dollar (\$) within the RM platform. First, they will be issued on the Ethereum ERC-20 basis, with the total number of issues limited to 100 million. Of these, only 33% (Pre-sales 20%, Marketing Airdrop 10%, and Partner/Adviser 3%) is issued, and the remaining 67 %, earmarked for Mainnet mining, application rewords and reserve funds, will be limited by a lock-up before normal platform operation.

The RMs stable tokens will only be issued with the initial issue amount starting with zero. In the app, it is exchanged for 1:1 swap with the linked dollar (\$). The stable tokens operate only in the form of simple asset proof without mining.

Mainnet Ethereum ERC-20 Name (Ticker) RIVERMOUNT(RM) Type Utility token 100,000,000 RM 100% Total issues 20,000,000 RM Pre-sale(ICO/IEO) 20% Pre-issue 10,000,000 RM Marketing 10% (33%)Partner/Adviser 3,000,000 RM 3% Mainnet mining (Lock-up) 40,000,000 RM 40% Post-(Lock-up) 20,000,000 RM App reward 20% (67%) Reserve fund (Lock-up) 7,000,000 RM 7%

* RM Stable Token (RMs) will be processed in the dollar (\$) 1:1 matching issues.





6-2. RM token's Cloud Funding Plan

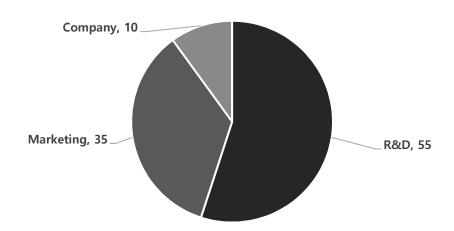
20% of RM Token is sold at regular intervals over 3 months. According to the sales plan for each period, the first-come-first-service concept is used to allocate more coins to investors who made a quick investment. Participation in the cloud fund is available on the RM PROJECT homepage (www.rivermount.io) with four coins: Bitcoin (BTC), Ethereum (ETH), Ripple (XRP), and Tron (TRON).

The sale prices will range from 40 to 90 % (\$0.4 to \$0.9) in line with the target amount for listing on the Exchange. Because the total volume of issuance is 100 million and the volume of initial sales is not high, the company aims at the price of a minimum of \$1 for listing on the Exchange. The company have a plan of achieving Hard-cap \$11.5 million and Soft-cap \$2.5 million. The RM Project team is able to secure funds because all of the cryptocurrencies invested by investors is returned to investors if the target of the Soft-cap is not met.

RM Token sale Plan

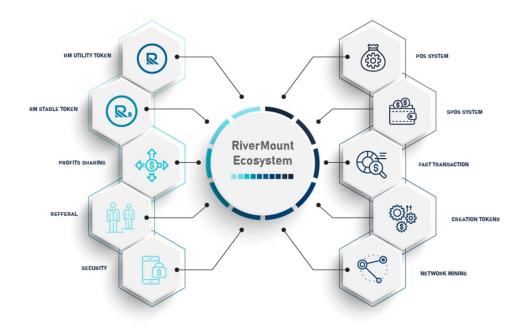


Hard-Cap : \$11.5 million Soft-Cap : \$2.5 million





6-3. Token ecosystem in platform

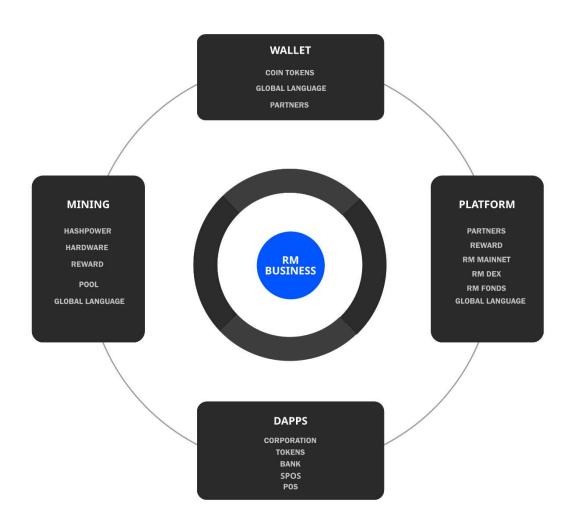


- With RM utility tokens, anyone can make safe financial transactions.
- RMs staple tokens enable liquidity control and exchange.
- Equally allocate and shares RM yields.
- Extend the RM Project through a referral system.
- Support secure financial transactions with a triple structure.
- The higher the RM token holdings, the higher the returns.
- The higher the usage of RM tokens, the higher the returns.
- Rapidly handle transactions on RM Mainnet.
- Anyone on RM Mainnet can issue tokens and do business.
- Supporting RM Mainnet network power generates profits.



7. Business Strategy

The RM Project has thoroughly prepared its own survival strategy. Through national and regional businesses, RM Token has secured the holders of RM Token and profitability to design a business where both spot and cryptocurrency can be fed back.



The RM Project hosts financial infrastructure-based platforms, Dapps, Mining, and Wallet businesses. All businesses are global language-based. Different monetary policies of different countries will be unified to RMs and partnerships will be expanded across the financial and investment markets. In particular, the company will focus on the platform's scalability by making all users around the world recognize that it has made up for the shortcomings of existing blockchain Mainnet after the launch of RM Mainnet. Cheap fees will be charged to users who use RM networks by charging only minimal ecosystem maintenance costs.



8. Marketing Strategy



- Prepare Initial Marketing Tools
- Obtain Initial Holders
- Obtain Initial ICO Investors
- Initial PM Marketing
- Initial Online Viral Marketing



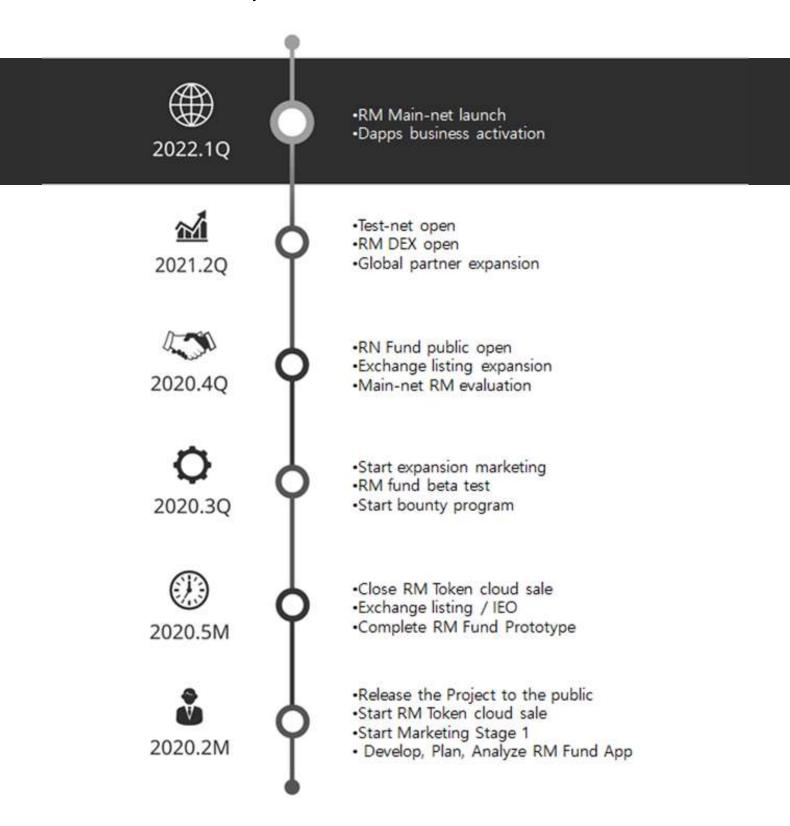
- Online Viral Marketing Expansion
 (focus on Europe&Americas&China&Korea)
- ·Airdrop marketing for holder expansion
- PR Media market marketing
- •Online social community marketing
- •Meet Up & Private Sale
- Listing on small and medium Exchanges
- Influencers marketing



- Online Viral Marketing Expansion (expand in Europe, Americas)
- ·Airdrop marketing for holder expansion
- •PR Media market marketing
- Online social medial community marketing
- Listing on a large exchange (Top 50 based on Coin Market Gap)
- •Reputation management marketing
- Marketing for the transactions expansion on the Exchange



9. Roadmap





RM MEMBER [Leader]

The RM project team is not a single company, but a competent B2B consortium project team



RIMO KIM Founder

Career - KS Credit & Investment CEO

- Korea Investment & Securities Co.,Ltd



Kong Hyung Jo CSO

Career - WEGOUP Executive

- Samsung Life Insurance Co.,Ltd



Sung Ho Kim CTO

Career - KOR. BLOCKCHAIN BUSINESS
Corporation SUCON CEO

- KOR. BLOCKCHAIN R&D COMPANY ALLCHAIN CEO



Derrick Kim

Career - DaeHae Accounting & Tax
Consulting Director

- KPMG Korea(Samjong Accounting Firm) Accountant



Charlie Park **COO**

Career - SoundBlockchainTechnology Director

- BRaveSound Token Director



Jeong Pyo Lee **Managing Director**

Career - ARTainmenJ CEO

- Takenote Director

Transparent, borderless, decentralized financial infra project





RM MEMBER [Development]



Tea Ho Kim **Development planner**

Career - KOR. BLOCKCHAIN BUSINESS
Corporation SUCON CSO

- KOR. Ministry of National Defense, strategic officer



Sean Park Server & Architecture

Career - Beacon Marketing

Management, LAON STORY

Inc. CEO

- Penta Security Systems. Security Engineer



Alex Lee DataBase Manager

Career - KOR. BLOCKCHAIN BUSINESS
Corporation SUCON COO
- KOR. BLOCKCHAIN R&D

- KOR. BLOCKCHAIN R&D COMPANY ALLCHAIN CTO



Sang Hun Lee Blockchain Developer

Career - KOR. BLOCKCHAIN R&D
COMPANY ALLCHAIN Main
Developer

 KOR. 3D print&drone COMPANY SHN CTO



Ji Su Lee UIUX Designer

Career - KOR. BLOCKCHAIN R&D COMPANY ALLCHAIN developer

> KOR. MND community platform developer



Je Hyun Son **Backend developer**

Career - KOR. BLOCKCHAIN R&D COMPANY ALLCHAIN developer

- KOR. Software development corporation CUMILIA developer



Juan Kim IOS App Developer

Career - CafeLOG SNS, LAON STORY Inc. CTO

- Security Scanner Management, SLG Inc.



Inwon Na **Android App Developer**

Career - Image Sensor Processing, LAON STORY Inc. CTO

- Security Scanner Management, SLG Inc.



RM MEMBER [Marketing]



Elias Park СМО

- Career Makeron Digital Marketing Agency CEO
 - LimeICO Consulting Company Manager



Mi Suk Ryu PR Marketer

Career - Vice President of Women's IT & Marketing Association of Korea

> - KOR. BLOCKCHAIN BUSINESS Corporation SUCON main Director



Seung Han Oh Viral Marketer

Career - Kor. BLOCKCHAIN BUSINESS Corporation SUCON CMO

- CHINA, KOFIC Social Marketing & Planning Manager



Song A Kim Social Media Marketer

Career - KOR. BLOCKCHAIN BUSINESS Corporation SUCON Marketer

> - SEOULTECH UNIVERSITY DESIGNER



Peter Choi Viral Marketer

- Career SoundBlockchainTechnology

 - PICO Director



Na Young Park Social Media Marketer

Career - SoundBlockchainTechnology Markerter

- PICO Marketer



CoinForce **Bounty marketer**

- Career Build Block co-Founder
 - CoinForce CEO



In Hwa Yoon Social Media Marketer

Career - KOR. BLOCKCHAIN BUSINESS Corporation SUCON Marketer



[Adviser]



SEOK HO KIM **Legal**

Career - Professor Emeritus of Law in National University

- Chairman of The Criminal Mediation Commission



Seung Soo Kim
Financial Investment

Career

- DS Group Chairman - Sixmonth Capital CEO



Do Geom Lee **Real Property**

Career - Funding Star CEO

- Startle Korea CEO



Jae Hong Lee Financial Investment

Career - NH Investment & Securities'
Investment right Agent

- Senior IFA Financial Team Leader



Hak Jin Song **Business**

Career - TAKE NOTE CEO

- Master of political science and diplomacy at sogang university in korea



Michel Financial Investment

Career - NH Investment & Securities'
Investment right Agent

- Senior IFA Financial Team Leader



Jeong Hee Kim

Performance Business

Career - SAY ART CEO

 KBS Broadcasting company a managing editor



Han Ho Bae Financial Investment

Career - 4weeks Group managing director

- Korea Investment & Securities



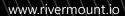
11. REFERENCES

< Actual past investment history >

Sector	Investment	Period	Revenue	Settlement
****account receivable-backed bond	\$0.4M	1yrs	24%	Done
** **** **** Construction company loan	\$0.5M	4mths	15%	Done
****** **** Securitization of Housing Payment Collection	\$0.44M	2mths	20%	Done
** ** **** Commercial real estate Loan	\$3M	18mths	50%	Done
***** Commercial real estate Loan	\$2M	2yrs	20%	Done
*** ** *** ** Joint Venture and Investment	\$4M	2yrs	100%	Done
**************************************	\$3M	6mths	12%	Done
*** *** ***** *** Commercial real estate Loan	\$3M	8mths	18%	Done
** ******* ***** Securitization of Housing Payment Collection	\$0.5M	2mths	16%	Done
** *** ***** ***** Securitization of Housing Payment Collection	\$2M	6mths	20%	Done
****account receivable-backed bond	\$0.6M	1yrs	24%	Done
************ Concert	\$0.12M	2mths	83%	Done
***** Apartment Mortgage backed Security	\$5M	1yrs	12%	Done
****** Pool Party	\$0.1M	1mths	-30%	Done
***** *** Construction completion fund	\$0.1M	3mths	18%	Done
**** *** ****** Construction completion fund	\$1M	5mths	24%	Done
*****account receivable-backed bond	\$0.7M	1yrs	24%	Expecting
*****Concert	\$0.165M	3mths	25%	Done

< Reference literature >

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CONCLUSION

The RiverMount Project aims to lead the fast and easy financial investment market anywhere in the world based on its independent Mainnet.

The holders who participate in the initial RiverMount Project gets reasonable rewards and the main node role after launching the RM Mainnet in the future.

BLOCKCHAIN PROJECT



Thank you











