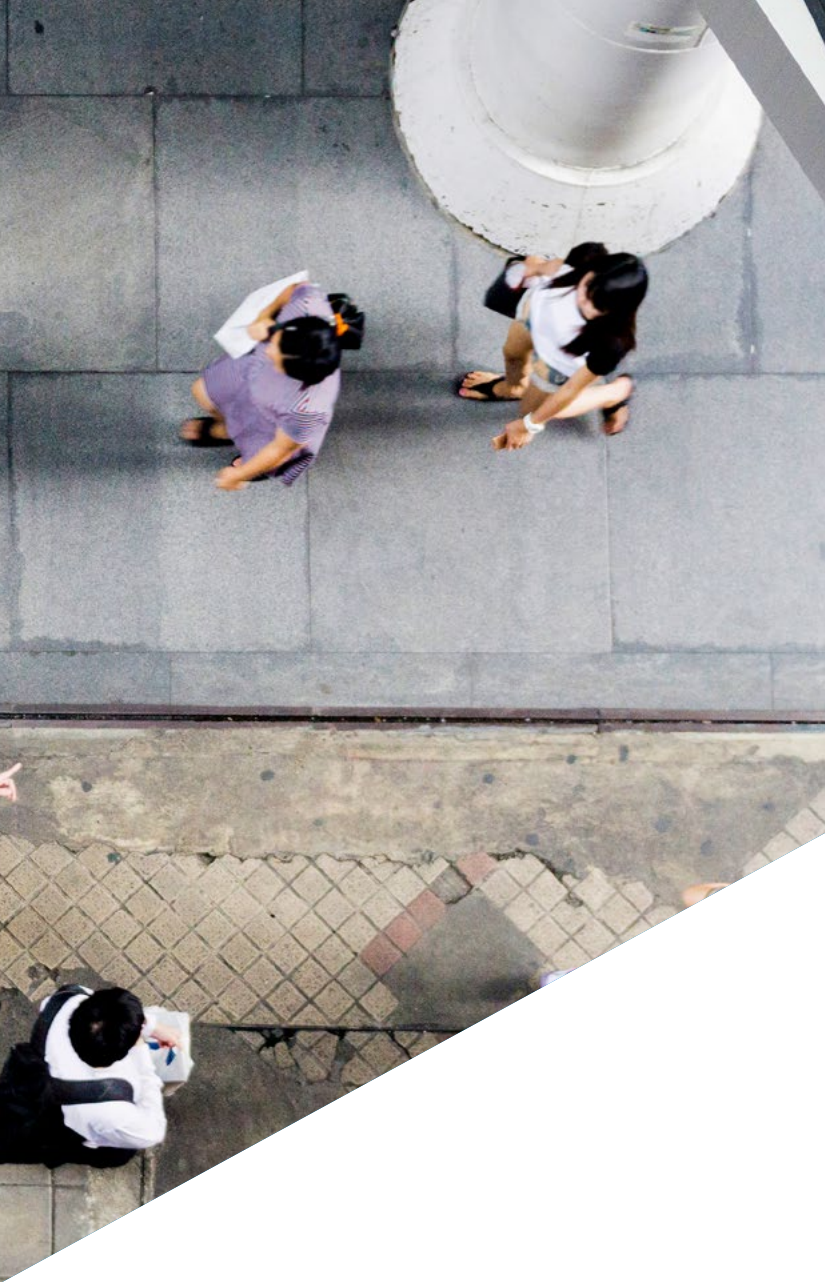


# PROJECT PLANEMO

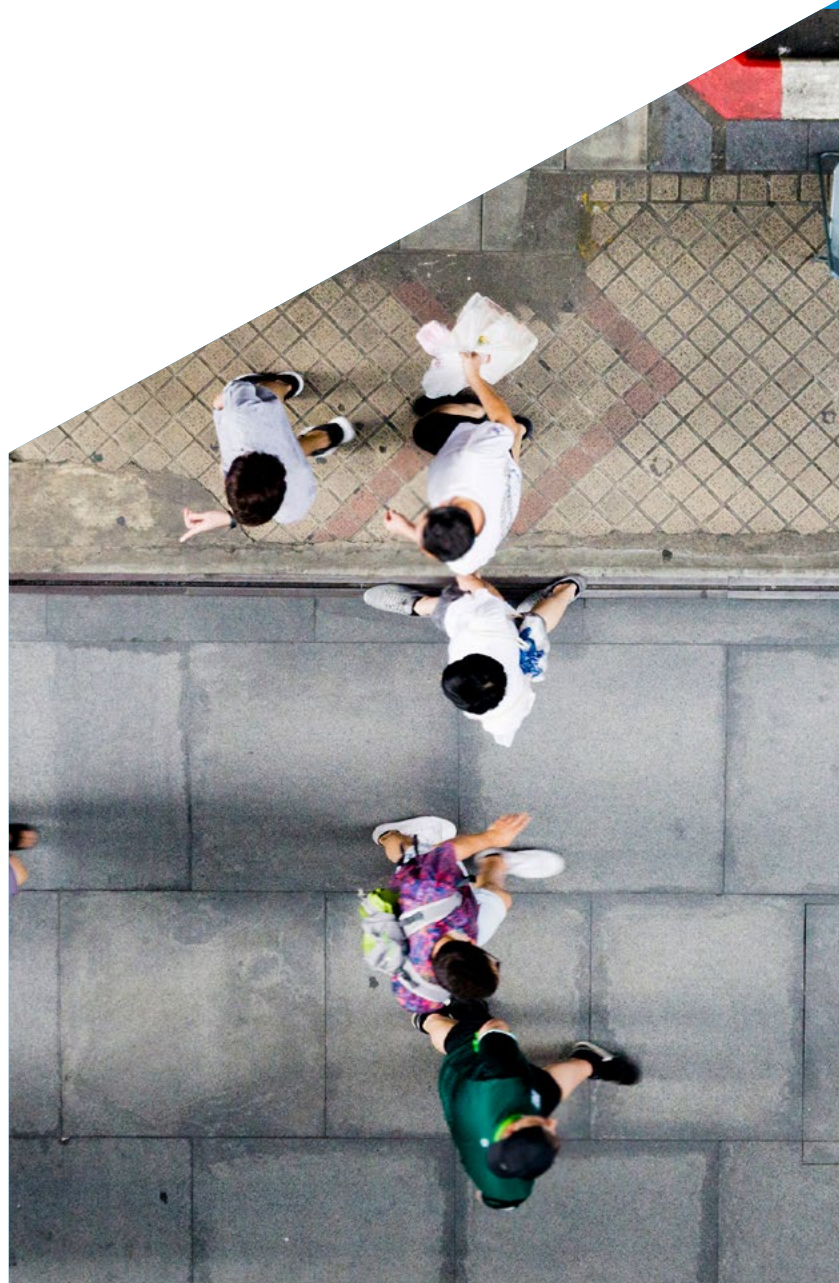




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# Introduction

Since the dawn of civilization people have been trading maybe even before that. In fact, the development of trading routes, like the historical silk road was the channel for interchange of cultures and technologies between civilizations.

For most of history, trading has been done on physical goods. However, during the last century a new sort of trading emerged, that of financial instruments. Just in the derivatives market, the gross market value is estimated to be \$12.7 trillion, comparable in order of magnitude to the world merchandise trade volume of \$19.5 trillion. Specific financial trading sectors like Forex have grown more than ever. In fact, forex is traded more than any other asset class. The Bank for International Settlement estimates that forex markets averaged USD\$5.1 trillion per day in April 2016, a sum that exceeds by far the USD\$200 billion traded on the stock market each day.

Now the 21st century had brought a new chapter for financial instruments – digital assets were introduced. Bitcoin was the first, but since then thousands of assets have emerged and fallen. Trading with digital assets is the field where we would like to become a unicorn with our development, that this White Paper is all about – creating an independent platform for cryptocurrency trading for the everyday people. Since it is an immature market its volatility is frightening away most of the people, as its complicated nature is similar to the non-digital asset trading mechanisms.

The world seems to embrace these new kind of trading possibilities. Despite their high volatility in the last 2 years there is a very clear growing trend in their market, both in terms of price quote and market capitalization. Bitcoin for instance, which was introduced in 2009 has grown more than 42 times in market price during the last 4 years, and more than 52 times in market capitalization. The same can be said about other cryptocurrencies like Ether, Ripple or Litecoin. The fact is that the way people are investing has been evolving with a speed never seen before.

But trading is still an area reserved for a thin layer of the possible target audience, who are held back by the nature of financial trading, since it is difficult and complex. It requires a lot of coordinated and synchronized tasks to be accomplished. There are already signs of efforts that have been made to make trading more accessible to greater audience, like web-based trading platforms, individual high frequency robots, copy-trading services and affiliate networks, but the truth is that the old approach still dominates the way potential target audiences are being tried to be reached.



The crisis in 2008 was devastating for the whole world. Millions of people in US lost their retirement savings due to the crash in the stock market. In Europe the sovereign debt crisis heavily affected countries, like Greece, Spain or Ireland. The everyday citizen has realized in a painful way that keeping savings in a bank account does not guarantee financial stability. This also gave the needed push for crypto markets and since then the importance of it had been increasing rapidly.

Unfortunately, successful investment seems to be reserved for the privileged. The higher the wealth the higher the profitability rate of investment portfolios. The reason for this is that the best investment experts, those with better knowledge and necessary analytic tools work with hedge funds and investment funds for the ultra-wealthy people, so the higher returns are enjoyed by those who already have significant wealth.

State of the art technological tools like high-frequency trading (HFT) are extremely costly. Transaction costs for day to day trading are also very high. In other words, so far only the higher economic sector in the population can afford to trade with high expectations of profit.

We think that this is something that can be changed. Technologies always rise, when wider audiences get access to them and by that they are creating the real market movements. We think, that the time has come to let this wider audience get access to the tools to start this rise of a new technology – the affordable and successful cryptocurrency trading, where financial stability and bank-independent planning is not just a promise, but a possibility.

We have worked hard to bring this idea to the world. We have worked out a win-win business model that connects the audience, the tools and creates a business opportunity based on fairness and stability. This is what PLANEMO, the project described in this whitepaper, is aiming to accomplish: its vision is to make trading and more specifically cryptocurrency trading, an activity accessible to the global masses.

Basically, we create a mid-market platform, where we grant all the necessary tools to create successful trading strategies that can be distributed in a shared business model. We also stay and give quality assurance and continuous support to the community by evaluating the results and protecting the investments not allowing them to lose money.

We don't want to reinvent anything. We just want to bring together the people of the world – the ones, who are experts and can create trading strategies and the ones, who have some money and want to begin (or continue) to create their financial stability with responsible and independent investments.

We think that there are plenty of talented and experienced people out there with the potential to make



good business. We open a new way for them to show their knowledge and get paid for it. We are sure that there are masses of interested people that only need a stable and easy to access platform, where they can connect to the financial world of the 21st century. They are our target audience. We will stay in the middle and develop the platform further and further, listening carefully what our audience has to say about it.

To support this new global approach, we want to issue an IEO, where we create a simple utility token, that will serve as the payment tool for the service, ensuring that every party gets what it deserves, by the win-win relationship, that the platforms base will be forever and ever.

## Market overview?

We think everyone hates those parts of the white papers, where a lot of amount is written about generic processes and well known, already existing concepts. We don't think we need to educate our audience about what they know. We know that our audience won't only be from heavy duty trading experts. We hope that our future investors, the ones who are not familiar with trading at all, will also read our white paper.

But we want to make sure everyone: we don't want to reinvent the market. We know, it is a huge market and it is working on its own terms, it follows its own laws driven by choices creating spontaneous network of endless possibilities. We don't want you to believe, that we have the Holy Grail of this whole industry. We are amazed by its mechanics and are deep into understanding it, but it is a life long journey for everyone.

But we have simple and powerful tools and process organizing techniques, that can help to channel information and make it easier to access for everyone. This is what we want to share and make a good business from it.

And we feel confident, that one day someone will find the Holy Grail and PLANEMO will be there. And all the blessings of such final technological breakthrough will be accessible in a simple way, like downloading an app onto a smartphone.

We are idealists. We are optimistic. We hope, that one day millions if not more will have access to trading opportunities, not even heard of today by everyday people. Though to achieve that we need a lot of work, that begins with opening the door to all the people, curious, serious and expert

ones, to find each other and build a business based on demand, fair fees and commissions and a secured stable environment. PLANEMO is the first version of this dream. We all together can make it better. Day by day, trade by trade. Avoiding losses, protecting investments, calculating commissions by the performance, sharing only positive results.

## A new solution!

As shared above, we think, we have a simple mission: TRADING FOR THE MASSES! We think, that the unequally formed situation, where only the wealthy can get high profit expectancies should be a bad memory from the past.

Imagine millions of people sharing just a small amount of their savings to trade. Imagine having 1 million people, each wanting to invest 1.000 USD via PLANEMO. That is 1 billion. And that is only the beginning. We want to create a balanced service, with all the advantages and simplicity that can be offered in a never before seen combination. We think, that the small amount of the many will create the critical mass so the experts will become interested to share their knowledge with the masses. It does not mean, that the wealthy won't get their profit. On the contrary: their profit is based on market mechanisms. What happens when a lot of money appears on the market? New opportunities form, and everyone gets his share. More investments mean more profit.

And we want to make it as simple as possible. Everyone can get started with investments by simply registering and getting access to the system. We will be available via web, desktop and mobile application on all major platforms (Windows, Linux and Mac for desktop PCs, while iOS and Android for mobile phones). We will give access to a TradeStore™, where a growing amount of trading strategies will be available for the ones, who want to invest. And we will give a simple tool to create those amazing strategies, called TradeBuilder™. We will grant access for free for anyone. However, as you raise the amount of your investment, you will step higher and higher on the ladder of our simple licensing, accessing low fees, commissions, and high profits.

Everyone will be able to create strategies, that can run in DEMO mode to see how they perform, before it is started on real money. So if people are experts, they will need to go through a high accuracy back testing, before they become eligible to share their strategy. The results of the back-testing will be shown in a scoring system, that every investing user that wants to buy it, will see so they can choose wisely.



We think, profit share is a good way of creating a business relationship based on mutual interests. We also think, that profit share should only be paid after real winning trades. There is no such thing, that 100% of all trades are profitable. You can win, but you definitely have to lose, when trading. But there has to be a healthy balance of winning and losing trades, that give a certain level of profit in a limited period of time. That will be examined and scored in our back-testing process, regarding profitability and risk taking.

We will count every trade for every user. Monitor all the trades, and adjust scores based on real time data. But we have a level of minimum and when a strategy begins to perform poorly, we simply shut it down. It is not enough for the experts to create their strategies and then wait for the money. They will need to maintain and fine-tune them with time. Movements on the market will determine strategies possible success. But continuously refining also allows to react on market changes in a positive way.

We will count the profit share on a monthly basis and will only pay after what made a positive gain at the end. No matter what the strategy made, the base of the accounting is the starting capital of that period. This is common with high level profit ensuring brokerages of traditional financial trading markets, called "High Watermark" calculation model.

### The need for trading strategies

Yes. We will bring all those things to the market and everyone will be able to access it. But to achieve that, we need one key thing: strategies. And that we only can get together with an active and growing community of both experts and investors.

Of course, we will share a lot of viable strategies, that we make on our own. Many of them will be available freely, even editable for the interested ones, who feel the urge to have a better understanding. But as we already shared: we don't think, that we have the Holy Grail. No. Someone in our audience might have it. We only encourage you to come forth and give it a try. Access is free, tools are free. What is to lose? Nothing. But when the strategy is working, can be shared and a new business is born.

We will allow a bunch of different strategy types to be created in our system. To develop the tool capable for that, we need time, so we will roll out the types continuously. We will start with SCALPER trading strategies, and will give access later to the next ones: Breakouts, Analytical, Algorithms, Technicals and Custom.

Of course, there are many more. But we are not aiming for everything. We are aiming on the most prominent ones. The ones, that sell the best. We can widen the number of types to chose from together: you ask, we



listen. Let us work out new ways together. You share your ideas and we will create the tool for you to build them and become able to share them.

We are counting on our active community of experts to share what kind of strategies they would like to create. We also listen with ears all open to our investors, who might share their experiences, that we can translate to technologies and tools.

### Tools of creation

The tools. Ok. Let's be more precise, much more. There will be only one tool – our TradeBuilder™, a platform, where you get access to simple multi-step process management interface, where you can set, what governs your strategy. It will be easily usable by anyone, who is familiar with websites and basic computing, like WORD, Excel, PDF forms.

We are not saying, that it will be as easy as installing a Windows application, but no one will need to see a line of code at any point. We are looking for Experts, not programmers. We know, many times it comes together, but sometimes, it does not. And we don't want to close down the opportunity from all those, who might think one day, that they have a good idea.

The goal, when creating our TradeBuilder™ interface was, that when having a trading strategy you have to set a few parameters, that differ by the type and the approach you apply. We intended to create a simple flow, that is logical and necessary, when building a strategy. This way all, who have already built strategies will be able to understand the whole system in a friction of a second. But also, this way if someone is new to this, they can understand the basics and can begin to create strategies, that should work somehow. When back-testing, it will tell everything and they can also learn from their changes and mistakes without doing any harm and losing any money.

### Sharing is caring

When there is a strategy you have created and tested, got qualified and it shows potential, it can be shared in the TradeStore™. To do this a product landing page has to be created by the Expert and it will be published automatically in the category, which it belongs to (defined by the tools used to create them). We will perform a curation of the publishing to ensure quality and all the necessary information is in there, that helps the ones looking for a good investment.

From the moment on it is shared publicly in the store, users can access them. They can buy or freely download (only above a certain score is it possible to ask for a onetime fee) the strategy for themselves. Investors have a certain amount of trading slots (its number depends on the level of licensing – higher the level, more slots available), where they can apply strategies, they already have.

When trading, speed is essential. But how can we ensure real trading results with a mobile application? We have created a modular environment. When a user deploys a strategy on a slot, two things happen:

- We have a robust middle-ware in the cloud, that collects all the data, calculates variables, technical indicators, analyses trends etc. Strategies are created in a way, that responds to that middleware's capabilities (that is why we need a continuous roll out of types, to make sure the middleware is capable to support that). When a user gets a certain strategy, the proper signals will be shared with them immediately.
- There are a bunch of simple execution scripts deployed at the very heart of the exchange and when a user gets a signal, they execute the necessary order with the user's authorization .

We have also created a prioritising layer, that acts as a line of security. This monitors the order book and its depths. So, when orders are executed and the opportunity closes - it stops the execution of the signals for the users, who would lose. But keeps a track of the one, who did not get the chance and when the same strategy signals arrive, it grants a priority access to the ones waiting since a longer time.

This way we can avoid iceberg orders, losing by slow execution, or too many orders. And we also can create a fairness of getting the opportunity to make real profit for everyone.

## Human centered design

When creating the system, it was very important for us to create it in a way, that is intuitive and easy to use. User experience design is a very





fashionable word these days, but we do not only use it as a necessary marketing trick, but we are serious about it. We think, that we need to create a simple interface, that makes it easy to look through, find all the necessary information. We think, if an interface has too many functions, not clearly focused, makes the decision harder to entrust someone's money on it.

We will limit the mobile interface to trading and oversight and only allow creating strategies on the desktop. We also think, that overseeing too many slots might be stressful for the most people, so we limited the number of them. Free access gives 1 slot, but with every level, it gets more, up until 6.

The licensing system is also part of this experience. We have created a 3 level licensing system, where FREE is the first level, CURIOUS are the ones, who trust the system more, so they get more appealing features (rewarding trust). And the highest level is SERIOUS, with all the advantages we can offer.

We have separated the license for being an expert. This license comes with a low annual fee of 99 USD and gives 6 more slots, so an expert can run and share 12 strategies if he wants to. Creating and sharing is an opportunity, not a must. So, if someone just wants 6 more slots, they also can become experts and have all the advantages.

## Protection and Promotion

We are dedicated to protect everyone, who gets access to our system. Investors, experts and of course, ourselves. We are all in a business relationship, part of something bigger, then ourselves.

We oversee the performance of every single strategy, that is available in our system. We compare its performance to the performance shown in our back-testing. If the real time measurements and the back test differ in a negative way, after a certain threshold (set by the strategies back test results of individual risk assessment score), we suspend the execution of the signals and alert the creating expert to adjust it.



This way user's money is not being jeopardized and losing got prevented. But if the creator is not capable of fixing the abnormal operation, investors will get their money back (if it was purchased in the current accounting period) and no commission will be paid for the performance.

Also, if a creator expert becomes fully inactive and no matter of the alerts, no maintenance or fixing is happening, their inactive strategies will be delisted, so no more users can purchase them. Trading for the users, who already use those, will be stopped permanently and they can only restart by accepting the fact, that they won't be protected anymore and continuing is only at their own risk. In this case users will gain access to the settings of the strategy, so they can adjust it for themselves, but they won't be allowed to re-share it in the store.

We are supporting a healthy competition among experts to show more and more appealing strategies to their users. They will have a message center to reach each other, ask for support to share concerns, experiences. Experts also will have access to a promotion toolset, that will allow them to reach out to all the possible users, who are interested in similar strategies, are from a certain group or location etc.

Users won't get spammed. Promotion tool is not a spamming device, so if it is not used properly the expert might get suspended from the system. Only regarding publishing or upgrading a technology gives access to the promotion tool. Upgrade is when the expert adjusts or fine-tunes it, but also, when its score gets updated by the system and there is a significant raise. We will also allow access on special occasions. For example, if a certain type of strategy gets higher download count in a similar scoring range as the expert's, he will be alerted, that he has an opportunity to share an alert.

This way we allow experts to promote their work, but the same time protect the investors from being spammed. We will try to make it balanced and will develop this continuously.

## Technological background

This is a bit more technical section of the White Paper. But we think, we need to share some key aspects of our concept, so everyone who is interested or excited has a deeper insight.

Our infrastructure is one of these key aspects. We think, that scalability is very important in market with such growth potential. So we have created a multi layered background with front, middle-ware and background layer. Every layer is independent, but interconnected and modular by itself, so no matter what type of growth is coming, we can grow with it.


Of course, to test a pudding you have to eat it (Hungarian saying), but we are pretty sure we will be able to handle it. Let me make it clearer: our uniqueness comes not from the groundbreaking newly developed technologies that can save the world. Truly innovative and forth-bringing things are not these ones.

But we have carefully chosen all parts of our PLANEMO Ecosystem. All the services, functions, background infrastructure, processes and information handling are optimized to its maximum. We have created a unique setup, in which we are allowed to grow endlessly and at the same time we can keep a low profile, if no more is needed. This way we can keep our operational costs low, but be effective in reacting on peak demands.

We have put our infrastructure in the cloud, but distributed it in different geolocations to ensure quick access to everyone. We have interconnected these locations within a private network and we are balancing the load carefully around only reacting to the location, that needs our attention. Data is synchronized globally, but only relevant data is shared locally.

We have made our system independent, so there are no boundaries. To showcase this, we have also created our own exchange and will connect our system there. The exchange is connected through usual REST and WEBSOCKET API interfaces and liquidity is ensured through a very competitive global provider, that gives access to all the needed assets for us.

But at the end, users will have local terminals, mobile and desktop applications, that are only giving access to the system resources, but trades will be handled on our side and only live data reports will be shared with the users. This way, reports will have a latency, but execution will be handled





the fastest possible way.

## How does it work?

Let us guide you through all the processes from onboarding to trading, building and sharing, depositing, withdrawing, sharing profit from investor and expert side. It is kept simple, but effective.

### Being on board

To gain access after a free registration, users get immediate access to the system. First, they are just DEMO users (with a virtual amount of 5.000.- USD on their accounts deposited, until they do not chose to invest their own money), but even in this state, they get access to the TradeStore™, the TradeBuilder™ and can run strategies in demonstration mode without risking any money.

At the first deposit, everyone starts his or hers way on the road of licensing. We have a very little minimum amount (\$ 100.-), and from that real trading can begin. We do not ask for any percentage of that money. But we encourage to invest more, since some trading techniques require higher amount, so they can build a constant floating, so they can manage themselves in long term. Small amounts won't be allowed to get higher levels of profit, because it always comes with higher risk levels.

We have a simple, minimum investment level based licensing tier system, which automatically changes with the summa value of the users investments kept and used through the system. The higher the invested amount is, the lower the costs are and the higher the return is, the better the benefits are.

Features	FREE	CURIOUS	SERIOUS
Trading Slots	1	3	6
Profit share/month	50%	40%	30%
Minimum investment	100.- USD	3.000.- USD	12.000.- USD

If you invest, you have to share your profit with the publisher of the strategy – or if you build a strategy for yourself, we will ask a share from it to have our system maintained. We built the system in a similar way as Appstores are.

Until you are not investing, the system won't ask for any money. But from the moment on you are using our and other people's resources, no matter if it is a global infrastructure, or a knowledge they shared with you, we will also ask you to share back.

You have always full access to your money and trading activities. You can deposit, withdraw at any time. Of course, we cannot force the laws of



market and how trading on exchanges work, so if you break your investments and withdraw money, you have to take responsibility about the possibility of the risk of losing money as a result.

### Becoming a professional

There is one more, a slightly different licensing level in our system.

The above three tiers are for everyone, who are willing to trade. It is accessible free and it always stays this way. However, if you built a strategy and you think others might be interested in it, you have the opportunity to become a seller in our TradeStore™ by accessing this extra level of licensing.

This level is called EXPERT. This is not free. It has an annual 99.- USD fee, that gives you access to the extended publishing features to the TradeStore™, where you can build your own business and buyers will share their profit with you.

This way, when a FREE licensed user buys your strategy you will get 50% of his profit. 40% from CURIOUS and 30% of SERIOUS users profit. Since the lower the level of licensing, the lower is the investment level also, from higher level users, you will gain more, even if the shared amount percentage is smaller.

Being an expert comes with more benefits:

- You get 12 Slots to trade on.
- You can have up to 12 strategies simultaneously in TradeStore™.
- Your minimum investment per Slot is 100.- USD.

We would also like to earn from it and will ask you to share that profit with us. But we will only ask for a 30% share of all, what you have got shared with.

Simply? This is the tool to create any kind of strategy in our system.

Ok. This might be just not enough. And to be honest this is one part we are the proudest of. This makes our solution unique in a way nowhere seen or heard before. We hope to give a tool in anyone's hand unparalleled to what has been available and achievable until now.

Truly. When we are talking about the creation of trading strategies we are not only talking about deep knowledge of the market, how currencies and trends change, but we are also talking about hard programming and coding knowledge. This narrows down the people or groups who were able to share their knowledge and create a business opportunity for both sides. Efficiency and proficiency declines with the need of imperfect tools and communication needs. Business opportunities fade with time.

We have created a tool, bound to our ecosystem concept that changes it all. You don't need coding knowledge. No. Trading shouldn't be equal to software programming – no matter how much they are related to each other. No matter that at the end a small specialized software is built, that does the trading.

We have disassembled this and reassembled in a supporting infrastructural environment. We do the hard part, you do the instructional one. You are not developing a strategy to run on its own. You just give instructions into our cloud-based system, how to execute your strategic thoughts.

We have invented a way of visual building tools to let everyone become a trading strategy builder, who has the necessary understanding and knowledge. A logical thinking is enough to get your first strategy with our tool into the store or active trading – since that is the goal at the end: business for yourself and others



if you see it so. Without writing a single line of code. Creators can concentrate purely on how the strategy should work and bring the most profit possible.

When accessing the system, we give you this tool freely. You can create as many strategies, as you want. And we won't let you in the dark with them. We also have implemented a high accuracy back-testing engine, so everyone can and must run it to know how it would have performed in real circumstances. You can fine-tune all your settings until they are the best.

## Evaluating TradeScripts

This is for your safety. We won't allow a setup to be used that will definitely lose money. We mean, what would be its benefits, right? Everyone would like to make profit.

So every time, you create a strategy, that you would like to run live (even in DEMO mode) we require you to go through our built in evaluation process. We made it a hardwired part of the TradeBuilder™. It can't be avoided there is no workaround. This would be against our goal of giving access to successful trading for the masses.

So, when you are ready you give it a try. Our system will run a back-test with it, to see how it performs. We will share all the data that we will have and you will be able to see, how it would have performed in the past. You will see trades, wins and losses. You will have full statistics of the tested period.

But we make also a deeper analysis of the results. We won't hold your hand and show you what you might have done wrong. Let's face it: in that case it would not be your strategy, but our tutorial how you can make your dream come true. It would take a lot of resources from us and won't be a good business for us.

We will give you however a scoring, that will show you how your strategy is strong and where might be spots for further tuning. This scoring gives 2 values, that help to avoid losses:

1. Profitability: when running the back-test we analyze its results and decide whether the performance it showed is good enough for the users among the system, or not. We score from 0,01-4,99. Below 2,5 – your strategy needs work on this (how much below shows how much there is to do).
2. Risk ratio: we also examine the strategy and how risky it reacts to the market movements. We won't allow a high-risk strategy with a low profit. If risk is high so should be the possible gains. We also score from 0,1-4,99 – it works the opposite way: the lower the score, the better the results.

Let's assume you have created a strategy, that is profitable and has an acceptable score for risks. Now you have the option to run it. Great for you. Scores not good enough? Get back to TradeBuilder™ and enhance it, we will do the evaluation again after that.

After you get a green light, you will be able to assign the strategy to your trading slot or slots (you can choose to run the same strategy for multiple slots, or just a different version, or other strategies on each available slot.

### Sharing TradeScripts

But! If you are on the road to have your own business here, this is the turning point. If scoring is good, you will be able to share it in the TradeStore™. To do that you only have to assemble a product page. This is also made part of the TradeBuilder™ but only, who have EXPERT licensing will be able to see and access it.

You can and have to share information about your strategy. You do not have to share the setup, that is your intellectual property of course, buyers won't have access to disassemble or re-tune your strategy – unless you chose them to be able to do so.

You also can and have to give a description of your strategy. Give it an appealing slogan, phrase some nice story to it, so it sells itself. You can also choose to ask for a onetime fee, or give it purely for a profit share. Prices are not free to write as much as you want, they are depending on the scoring and are set between possible minimums and maximums. We encourage you to give it for free. If it delivers, you will have a constant and continuous income from that. And buyers might find it also safer and more attractive. But – it's up to you.







When the product page is all set, you just submit it for publishing. We will do a quick review of it, and automatically put your strategy into the right category of the TradeStore™.

### TradeStore™

Yes, we have told a lot of things about it, how it is interconnected inside the system. This is a place everyone will be able to access and this will be the only place to get ready made strategies promptly. If you are more of an investor, than a builder, it's just fine. Here you will find a wide spread of possible ways for you to begin trading. As explained above, it is a strictly categorized system, where you can search and browse all the available TradeScripts™ published and actively maintained.

You will see all the available ones through their individually created Product pages. You will see our final scores for the testing.

Let us have some words about maintenance. This is important for both – investor Buyers and building Experts. This is something very important. Making a store is nothing revolutionary these days. Making a thematic one has also been made before. But, if you look closer you will see a lot of dead items, bloated items, never bought items etc. We want our store to be full of strategies. We want our users to have a wide selection to be able to choose from, when considering how they can get the profit they desire.

But we don't want a store filled with dead products. Financial markets are a sensitive and constantly moving area. What was ok last month, might not be a month from now. We are dealing with people's money. Their savings, that should grow and not decline.

Therefore, it is a mandatory part of publishing in the store, that experts themselves are running the TradeScripts™, they are selling on their own slots with the minimum capital they have set for it themselves. They need to maintain and fine-tune their strategies all the time, to keep or even raise its scores, so they and their clients might benefit from it for long term.

This gives the safety for the user, that they are not buying something not fit for the current market situation. We will curate and watch over all strategies, and if we notice a decline in performance, we stop its signals, so anyone, who bought it before, won't lose money. This also means delisting from the TradeStore™, until the creator refits the settings and a new back-test is not proving, that the score is enough.

On the other hand, it requires a constant presence of the developer. It is not supported to put something together and just leave it there, then wait for the shares every month. If a creator is not willing to make its strategy better and better with time, he (or she) is not committed enough. In this case, after delisting, buyers will not have to pay profit share for the billing period (calendar month) and the settings will be revealed to them, so they might continue trading with their own modifications (for their own risk of course). We think, if someone is not caring for a product that he has created, does not care for the intellectual property, must reveal themselves for their buyers. Of course, we won't allow buyers to re-publish the modified strategy in the store, but gained knowledge cannot be taken away. If someone uses something he learns from a revealed strategy and builds a business on it, that's it. If he cares, he gets the opportunity.

## TradingSlot™

This is an important part. Trading is done in a limited number of slots. Limitation is based on licensing. And right now we have implemented a certain upper limit to it, that we think is the generic number, what an average person is able to handle. Let's see, if there is a demand for more, we can extend it later, but we would like to see how the majority of our user base is going to perform in this amount of slots.

Having a maximum of 6 trading and 12 publishing slots means, that so many different strategies can be run at a time. Usually people aren't running more than 3 strategies at a time, but there are extreme examples of course.

There is no difference between trading and publishing slots technically, just from the licensing point of view. We think, that it is in most cases not necessary to run more than 6 strategies to have a diversified portfolio for an average person. And also, statistics show, that having about 12 products at the same time, that need constant oversight can also be one of the most demanding things.

But, if there is someone, who thinks can handle it for a 99.- USD annual fee, can have access. But that one must be aware of a few rules:

- Next year, new fee, otherwise the +6 slots will be taken away (if there are running strategies, they will be deactivated, ones in the store will be delisted),
- Slots are not just there, they have names and when given or taken we will switch on and off that every named slot, not just the empty ones,
- Why having more, if it is not serving a purpose? This whole system is new. Begin it with lower level licensing, see how it turns out, then there is space for expansion.

TradingSlot™ needs an assigned TradeScript™ from the TradeStore™ that is built with TradeBuilder™. Wow. Interconnected, but yet simple. When assigning a script to a slot, the minimum capital must be available (unassigned) in the account of the user, as it is set by the back-testing by the user. Default value is 100.- USD

After assigning, trading begins. The capital is being exchanged to the currency of the strategy and the script begins to listen to the central signalling. No website or application needs to be run by the user, it is all done in the cloud. But anytime user accesses the system, will get the fresh data, alerts etc.

There is one important thing, that is handled by the slot. When you assign a strategy and allocate the necessary funds, you will have an extra option: what should happen with the profit? You will have the option to transfer it to the available balance, or keep it allocated and raise the capital within the slot.

When leaving there, the trading rules will be applied to them, too. But when transferred to the unallocated stack, user will be able to assign it elsewhere, or withdraw it at any time. Of course, with time, if a slot is performing well, users can raise the allocated capital, or withdraw from a slot to rearrange distribution between the running slots.



## Dedicated Exchange connection?

We have a vision having exchanges Whitelabeling our solution. But to prove its worthiness and our dedication, we have decided to develop our own exchange. It is an independent centralized exchange (don't ask for decentralized ones, this is business ,not idealism – less then 1% of all trading occurs on decentralized exchanges) with liquidity provided by an external source, a professional provider partner. It is fully operational, has an order book, that is being used to determine signals. Fast execution, the lowest commission we can get. That is there and working already.

But. Let's take a moment and talk about a white label solution. Let's say you are an exchange. You have users, liquidity, community. A lot of nice things. But, you want them to use your exchange and trade as much as they can. You can encourage them to do so, make campaigns and give them prizes, need to communicate with them all the time etc.

What if we could license an instance of our system – sub-branded with your exchanges logo, connected to you via your API, having all your users connected to a global store of already available trading strategies, that are maintained and developed constantly. With this you could grow your community and extend user base to all the people, who are interested, but are not experienced in this field.

PLANEMO is going to be available as a website, a desktop and a mobile app for all major platforms (Windows, MacOS, Linus, iOS and Android). When white-labeling, you will have access to a global marketplace with your own branded applications available promptly.

## Business model

I hate to say, but this is also a “must-have” part. Many times, the same information is repeated here, wrapped differently. Let us go against this practice. Let us just tell you about how this becomes the win-win-win-win for everyone participating.

Why 4 times the win?

We have 4 major parties, who are in this:

- Possible investors,

- Possible independent strategy developers,
- Exchanges,
- Ourselves.

Win-win is very important for us. We want to build something, without taking out more, than we deserve. In our vision PLANEMO is an ecosystem, where everyone has a shared responsibility, needs to put into, in order to be able to take out. Everyone has a role, that is not relevant and works without the full cooperation of the other parties. All of them. And we have created a software framework to ensure this, to make it possible. There are certain key aspects of this cooperation.

### Profit-sharing

This is between everyone, who has participated in a trade. The investor, who provides the necessary capital. He gets the highest share. Then there is the one, who has created it. Also, not questionable, that he or she deserves it. They get the second biggest part. Then there are we, who are developing, back-testing, scoring, watching over, protecting everyone, giving a support interface etc. We also ask for a fair share. And then there are the background service providers. Exchanges, liquidity providers, who make the whole thing become a reality, who give the most important: access to a trustworthy platform. They will get their fair share at the end in form of commission, as this fits their business model the best.

At the end, everyone wins. The investor gets a profit. The expert inventor gets paid for his knowledge. We get paid for making and maintaining the system and the traffic on the exchange has risen, commissions are grown. Everyone is happy. This is, what we call our 4W sharing system.

Should we repeat a little? Let's see it in numbers:

- Investor users get 50-60-70% of the profit made by a strategy (paying 50-40-30% profit share to the experts) depending on their licensing, that depends on invested capital.
- 50-40-30% profit share is transferred to the developers every calendar month based on the strict calculation method High Watermark.
- After that, we ask for a 30% from the Expert's profit share (30% of 30% is 10% of the 100%).





- Then the exchange gets the commission after every trade (profit is calculated after it is deducted), let's take a usual 0,25-30% - but it depends on a provider, there are higher and sometimes also lower values. Oh. And if there is a withdrawal fee, it is also paid to them (usually 1%).

## Optional Promoting

We have 2 options to promote a strategy, that are helping to make the flow of business easier for the experts to have better business opportunities to reach the target audience.

- Listing promotion: We create lists of interests for users, like "recently added", or "others bought this" or "top performing ones". Many of them are automated, but it might matter where in such lists the new strategy is placed. There might be certain time frames in geographical areas, where it is more important to be in the front section for example. We will give experts access to set up what they desire and we will bill them by a per hour fee for how long he wants such appearance.
- Notification promotion: We will have a messaging centre integrated into our system, where users will get their dedicated support channels to the experts they have already bought from. We will run statistics of the users search and purchase behaviours, so we can determine a pattern of custom habits. Experts will have access to these statistics, so they can choose target audience by strategy, capital usage, licensing, searching similarities. This will be billed by a per reached account basis.

This is a service that can give extra advantage for those, who are willing to pay for it. This will be rolled out later, when we see, that the number of available strategies is rising and competition needs to be diversified and supported.

## Withdrawal and depositing

There will be 2 types of withdrawal:

- Withdrawing from a TradingSlot™ - making it available to withdraw from account, or reallocation to another slot.
- Withdrawing from account – to the user's external wallet, to use it freely.

Also, there will be 2 types of depositing, separated the same way:

- Allocating to a TradingSlot™ - making it possible to be traded in the account.

- Depositing to user account – making it possible to allocate it to existing slots, or just leave it there.

Any type can be done at any time. Forever.

PLANEMO is not asking for a fee for any of those, but the exchange might (we have set our own exchanges withdrawal fee to 1% to cover our costs, and the fees for the block-chain transaction, calculated by a worst-case scenario).

When users make withdrawals, KYC and AML procedures will be performed in order to prove their identity. This will be required only upon the first time they do a withdrawal, and provided by an external global partner. User data is being kept in our system encrypted and safe. Our policies will be available online to ensure transparency to all the different regulations, like GDPR.

### How does this become profitable?

This is a must, really. Let's make it appropriate. In general terms the way PLANEMO will monetize the value created in the platform will be through a freemium business model. As explained, upon registering in the platform, users will get access for full functionality for free. This will include the possibility of performing automated trading via pre-built strategies and access to the store to build strategies or buy those developed by others with limited profit gains. For additional features (most prominently for becoming an expert), a fee has to be paid.

The main revenue source for PLANEMO will be the 30% commission on the profits shared by users with experts. Besides this, other revenue channels will be:

- The 99 USD annual fee for becoming an expert.
- The strategies promotion fee.
- White labeled exchanges will be asked for annual licensing fee and commission sharing by default (but depends on cooperation levels, licensing price and commission sharing rates are custom negotiated).



## Utility token

We are approaching the climax of this document. This is the peak before the conclusion.

- We are creating our own PLANEMO UtilityToken to be used throughout the system: We will ask users to make their deposits primarily in PXU, so we do not need to keep track of endless currency account balances.
- Every time users start a strategy the allocated capital funds will be exchanged from the deposited PXU balance.
- Unallocated amount will be kept and changed to PXU.
- Profit share will be paid in PXU throughout the system.
- White-label exchanges will be asked to list PXU,, in order to make accounting easier for both of us (we are sure they might use it to ask users to pay commissions in PXU for them and will lower the rates for all, who are opting it in).

To achieve this, we are planning to run an IEO (this is it: the conclusion, the goal that gave birth for this whole document). Let's see the road map, benefits and prices. Just the pure facts.

Name of the token:	Planemo Xchange Utility
Symbol:	PXU
Base:	ERC-20
Platform:	Ethereum Block-chain Smart Contract
Total supply:	200.000.000 PXU
Soft Cap:	888.000 USD
Hard Cap:	8.888.000 USD
Team shares:	50.000.000 PXU (25%)
Reserves:	50.000.000 PXU (25%)
Total sales at IEO:	100.000.000 PXU (50%)
Standard price of 1 PXU:	0,1 USD
Crowd-funding rounds:	
Private round:	6% (@ 0,06 USD, date: closed)
Limited pre-sale:	10% (@ 0,08 USD, date: TBA)
Promotional pre-sale:	10% (@ 0,09 USD, date TBA)

IEO sale and crowd-funding sales refer to the amount of PXU tokens that will be available to be purchased throughout the IEO in all its stages.

Standard price is the base price of the PXU token during the IEO. From this base price, discounts will be applicable at different stages of the IEO.

The hard-cap is the maximum amount of funds that can be raised



throughout the IEO. This means that if at any stage this amount is reached, the IEO will be successfully concluded.

The soft-cap is the minimum amount of funds that needs to be raised throughout the IEO. This means that if at the end of the IEO this amount is not reached, the IEO will have failed and all funds raised will be returned to token buyers.

The PXU tokens assigned to the founding team will be a compensation for their efforts in ideating, developing and implementing the PLANEMO ecosystem.

The reserve fund will be destined to finance the implementation, maintenance and upgrades to the PLANEMO ecosystem.

### **Token delivery and listing**

As previously mentioned, PXU tokens that are purchased throughout the IEO will be delivered into the digital wallets of buyers during the IEO public sale stage. For those who pre-purchased tokens in the pre-sale, the delivery will be done at the end of day one. For those who buy tokens in the public sale, the delivery will be executed at the end of the respective purchasing day.

After the IEO is concluded, the token will be listed in the IXX digital exchange, which is conducting the IEO. From that moment on, the price of the token will be established by the market according to supply and demand.

Tokens in the reserve fund might be put into circulation after the IEO by listing them on a digital exchange, in order to fund the implementation, maintenance or upgrade of the PLANEMO ecosystem. This decision will be taken, under careful consideration, by the management team.



Tokens assigned to founding member teams, will be delivered under a vesting schedule of 1 year, in the following way: 3 months after IEO, 25%; 6 months after IEO, 25%; 9 months after IEO, 25%; 12 months after IEO, 25%.

### Unit account balance

Users will then be able to execute strategies for cryptocurrency trading in their respective trading slots of the PLANEMO software system, using their balance of our utility tokens.

When someone decides to invest into the system, it will happen in a form of PXU token purchase through the hosting exchange (ours or our white labeled partners, where the user verifies his account). Whenever that investment is being allocated to a certain strategy, the first trade on it will be a purchase of the desired symbols and pairs handled by the strategy as key elements.

When every month the profit is being measured, the amount of profit share will be exchanged from the allocated balance of the slot to PXU token and transferred to the respective experts. Experts will also pay their system commission and annual fees in PXU and promotion is also being asked in PXU by PLANEMO.

Having PXU token does not mean automated access to the PLANEMO ecosystem, however it can be used after registration, as initial deposit for example.

### Utility token usage

Digital assets are usually classified into 3 types:

- Payment tokens are digital assets used to purchase goods and services in a general way, and in this sense they resemble to traditional currencies. Bitcoin (BTC) and most other cryptocurrencies (ETH, XRP, LTC) fall into this category.



- Utility tokens are those utilized inside a specific platform or project. They can be used to access the platform, perform transactions in it, or to exchange them for goods or services produced in the context of a specific project.
- Asset or security tokens are those that resemble to securities like equity, bonds etc. and they represent an investment done by the token buyer with the intention of generating a profit.

Our token clearly falls into the second category: it is a utility token. Its use is to function as the account unit for performing trade in cryptocurrencies, only inside the PLANEMO ecosystem. They cannot be used as a general method of payment (so they are not payment tokens) and they are not bought with an intention of making a profit (so they are not security tokens).

While a trader that executes a strategy inside the PLANEMO ecosystem has indeed the intention of generating a profit, this potential profit comes from the trading of cryptocurrencies, not of the tokens.

Something similar occurs, for instance with contracts for difference (CFD) trading. The investor keeps a balance in fiat currency (e.g. USD) but is investing in stocks. While the stocks are indeed securities, no one would say that US dollars are securities.

As a consequence of this, our tokens and our IEO are not subject to financial and securities laws and regulations.



## The team

Let us introduce ourselves. We will give a short overview of all of our teammates, who are and will be involved in creating this great new platform and ecosystem.

### Dr. Laszlo Horvath



CEO

Based on his legal background accomplished sales and business development expert with over 26 years in global environment. Recent experience in institutional investments and crypto. Expertise in market expansion, market analysis/product positioning and in creating international partnerships. Major strengths in building long-term customer relationships and understanding and knowledge of a wide range of cultures and international business practices. Powerful sales presenter, personnel motivator and business negotiator.

Successful team player and leader, active participant at numerous international conferences, founder and organizer of regional sales trainings.

### Attila Papp



Trading Expert

Forex and Cryptocurrency trading expert for over a decade. After a successful trading carrier in the Forex industry, he was one of the early adopters, who recognized the trading potential in the emerging world of digital assets.

Since then, he has been involved in multiple projects on the field, continuously implementing his own experience about the market and trading mechanisms, to create cryptocurrency trading strategies, and bring success to his clients, whichever they are, individuals, or companies.

He is one of the inspiring minds behind the concept. His experiences and market knowledge is certainly the foundation of the upcoming system.

His mechanical engineering studies provided him with a good foundation to fall in love with algorithmic trading. Since then, he has been paying close attention to artificial intelligence-based applications, which he tries to incorporate into his trading systems.



### **Levente Racz**



#### **Partner Manager**

He has a 23-year history of entrepreneurship, a strategic visionary for many traditional and networked businesses. Sales and online marketing specialist. Active in cryptocurrency markets since 2014, issuing ICOs, developing stock market deals and strategies, presenting business online and offline. Extensive relationship capital in both domestic and international markets (users, influencers, developers, marketing professionals). The main motivation is to create a global crypto ecosystem where customers can profit from this fast-growing but not yet fully exploited segment.



### **Peter Sagi**



#### **Cryptocurrency advisor**

He is an economist, he got an MBA degree in Finance. Also a Financial advisor, planner and CEO. Member of the Financial Planning Association and the Economic Association of Hungary. He is very recognized in his field and is frequently a speaker at international conferences. He is lecturing on universities. He is the founder of bitcoinportal.co.uk and other websites in the topic of finances and cryptocurrencies.

He loves to travel around, explore the world, or ride the motorcycle in unknown landscapes.



### **Gergely Greczi**



#### **Head of Development**

He is the youngest member of the team. but don't let yourself be fooled by his young age. He is a very talented developer, and owner in multiple very successful forex and crypto currency related projects and services.

He became the leader of a team of very talented professionals, and they create a very efficient and powerful development machine.

He is responsible for the development of the software, and the creation of the worldwide scalable infrastructure powering PLANEMO's newly forming ecosystem.



## **Andras Gyenes**



### **UX Design**

Participant of numerous B2B and B2C systems, and long-term application and business development professional.

He has begun his carrier on the creative side of the development, but his systematic thinking and ability to organize things together to cooperate in a harmonic way, that are far from each other, led him to higher level of development.

He has worked on educational, entertainment and economic systems in both B2C and B2B development projects. He has been involved in development of financial and independent reporting, ERP and monitoring services.

He has been developing cryptocurrency trading services and algorithms for about 2 years now, before he joined forces in developing the complex concept of PLANEMO, a brand-new approach on trading for the masses.

## **Zoltan Wirkler**



### **Frontend Developer**

He has a highly wide knowledge both in front-end and back-end development. He has studied IT infrastructure and architecture, but Zoltan also immersed in web development, such as graphic design and dynamic cross-browser compatible platforms.

He also took part in a big data research project for a while.

## **Domonkos Lezsak**

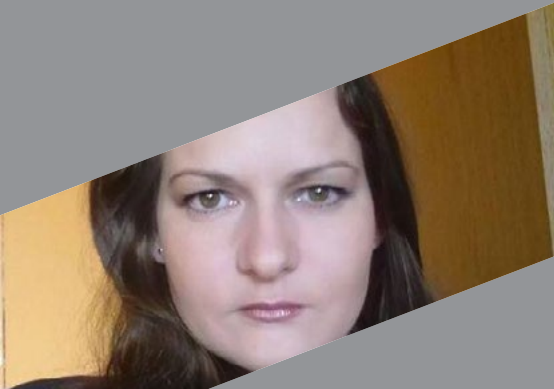


### **Backend Developer**

Domonkos started his career in the IT-era extremely early. He joined a small business school when he was a teenager. At this point he learned not just web programming, he had also an opportunity to get huge experience as a system administrator. Now he manages a small datacenter with circa 100 computers.

In 2017 his colleague invited him to join forex development. Since then Domonkos took part in launching several platforms both in crypto and forex, from exchange rate monitoring to trading algorithms.





### **Monika Both**



#### **Programming Assistant**

Monika has been working for 4 years as a programming assistant. Her main task is to collect texts from program codes, translate it and convert to the correct structure. She also revises the codes and collect errors and important issues. Before she has moved to IT business, she took part in several online marketing project as an advisor and copywriter.



### **Tamas Peter Turcsan**



#### **IEO Counsellor**

President of Startup Section at Hungarian Economic Association. International mentor, Startup consultant, Visioner, Block-chain strategist, Communication and media expert, crowd-funding specialist, social innovator. As the COO of The Connect East Incubator, he is one of the opinion leaders of the local startup ecosystem. Currently, he has been helping innovative domestic WHITEPAPER 27 startups with education, mentoring, social capital, public relations and communication. Organizer of several startup events. Founder of the series of university and corporate business idea competition series, Hackathon-in-the-Box. Journalist, tech and startup blogger. Regular speaker at national startup conferences.

He's a fanatic computer gamer, especially strategic games.



### **Daniel Förster**



#### **Marketing Counsellor**

Starting multiple companies and consulting many more in a variety of industries since 2011, Daniel Förster is a Master Business Strategist and Business Development Expert. As a consultant who knows how to run a business based on real-life experience as business owner and investor himself, and most recently build and manage all German business operations of the international consulting company Enterprise Lab.

Companies like Siemens, Henkel, Raiffeisen Bank and Vodafone under its many clients.



### **Marc Flint**



#### **Brand Manager**

Marc Flint is a motivating and inspiring marketing professional with 30 years of experience, futurist, speaker, and mentor, author of 32 books, founder of the Purposeconomy in 2002, university lecturer, and entrepreneur. Flint has predicted many trends and innovations in the last decades accurately, often decades before their reality. He also has assisted many large companies such as SIEMENS, AUDI and Lufthansa in foreseeing the Future and establishing strong company visions and innovative ways to their audiences. In those three decades of visionary service, he also created a lot of strong brands such as ours. Flint is at our side to guide us to a great future for our brand and our community.



### **Zsolt Szabo**



#### **Office Manager**

Finished College of Informatics in Romania. In 1995 he has entered the world of marketing. Since 1996 many of his ideas have come alive, including the Coca-Cola commercial (Fanta Grape). For 8 years he was the Hungarian marketing manager of the German company Merkur Spielothek Casino, Gauselmann Group. He has managed several successful ICOs in recent years. Excellent communication in more languages, organizing and leading skills, creativity, optimism, loyalty, fighting spirit.



### **Tanno Parli**



#### **Quality Assurance Advisor**

Tanno is an information technology professional with a Master of Business Administration (MBA) focused in Management Information Systems.

Tanno has over 30 years of practical experience in managing multiple businesses operating internationally across Europe. He has also worked as development lead of large ERP implementation projects (electronic payments projects are among them).

In the public sector Tanno has been an IT development advisor in the Government Office of Estonia, a development project lead in Estonian Ministry of Culture and a financial information systems expert in Tallinn City Office.

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