

A smart and viable way to create a globally used payment network.

Version 1.0

www.thedigitalmoney.io

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# 1.0 PAYMENT SOLUTIONS

1.1

### HISTORY OF PAYMENT SOLUTIONS

A payment option solves a very simple question: "How to pay off a debt?" Mankind has used various objects as payment solutions. In the early days rudimentary men used animals and shells as payment means.

The Chinese were the first to forge copper coins. Using metal was a major breakthrough as it ushered in the non-perishable currency era. It was also the Chinese, the inventors of paper, to use paper money for the first time to represent a large quantity of metal coins. It became a great advantage over metal, as it was difficult to transport large amounts as metals are heavy. With paper money, mankind had a non-perishable, easy-to-carry coin.

But it was still necessary to create a standard. With the expansion of large corporations and the beginning of international trade, it was difficult to make transactions among the thousands of existing currencies. In some kingdoms, each province possessed its own currency. In some places, there were up to 200 different currencies simultaneously. Some were forged in gold, some in silver and some in non-precious metals. It was extremely difficult for traders to transact with suppliers or customers outside their home borders.

With the industrial revolution and the advent of steamships the distances were shortened. At that moment ordinary people began to travel great distances. The exchange of currencies were no longer only executed by financial agents. Money began to become intercontinental. At this point, governments began to feel the need for a standard value. The Gold standard was then created, in which a certain value of a certain coin was equivalent to one ounce of Gold. Thus, even with coins being forged in financial standards with different decimal units, they were easily converted using Gold as index.

In America of the 1920s, with the popularization of the automobile, people began to feel the need to have a safe way to carry money for long periods of travel without having to carry a large amount of cash. The Charge Cards, the predecessors of credit cards, were created.

In 1949, a businessman named Fred Macnamara forgot his wallet at home as he left for dinner. After the incident, McNamara thought of a multipurpose charge card as a way to avoid similar embarrassments in the future. So he brought together some friends and 220 merchants to create the first credit card system, called Diners Club.

The idea evolved and became the credit card. In the 1970s, 1980s and 1990s, cards acquired magnetic stripe cards, cryptographic chips solving forgery problems, and started integration with ATMs.

The 2000s inaugurated the digital era of payments along with the development of the internet. Paypal was the first system to replace cash and credit cards with purely digital payments.

As of 2010, with the popularization of Bitcoin, the new era of payments was born. Using

blockchain technology, the cryptocurrency user now owns their assets without the need for intermediaries such as financial institutions and government agents. Users can perform P2P (peer-to-peer) transactions directly between parties, without anything interfering. The only cost in the transactions, the small fees, serves to finance the very operation of the chain, contrary to the high taxes charged by governments and private institutions in traditional models. Blockchain solves the question of veracity of information by distributed consensus. Introduces anonymity in transactions, but provides a public transaction log book. It provides transparency in the flow of assets and at the same time prevents governments from being able to control the flow between users. The ordinary citizen acquired total control of his finances without the need of intermediaries and collection of taxes.

### 1.2 THE DIGITAL PAYMENTS MARKET IS IN FULL GROWTH

By 2030 it is expected that more than 60% of payments across the planet will be processed in digital paths, without involving physical money <sup>1</sup>. Several reasons imply a new payment relationship between the parties.

- Problems of social order, such as insecurity in large cities, lead people not to circulate cash in the streets.

- With the popularization of smartphones and consumer apps, most consumers make purchases without transacting paper money.

- Most economically active adults are part of Generation Z, made up of individuals constantly connected to social networks.

- Alipay and WeChat dominate the digital payments market in China. Consumers sent more than \$ 2.9 trillion within the two systems in 2016, equivalent to about half of all consumer goods sold in China, according to payment consulting firm Aite Group. In the same year, they reached 520 million and 1 billion monthly active users respectively <sup>2</sup>.

A study, developed by independent consultancy Roubini ThoughtLab in 100 cities in 80 countries, made some interesting projections <sup>1</sup>:

1) It is estimated that by 2050, 75% of the world population resides in large urban centers.

2) Today, 80% of global economic activity occurs in large urban centers.

**3)** Michael Busk-Jepsen of the Danish Banking Association says that a society without money "is no longer an illusion but a vision that can be realized within a reasonable time." Recent research in the UK has shown that Most of the 2,000 respondents (68%) believe that cash will cease to exist in 20 years. In other countries, surveys have shown similar results.

<sup>&</sup>lt;sup>1</sup> https://econsultsolutions.com/wp-content/uploads/2018/01/Visa-Cashless-Cities.pdf

<sup>&</sup>lt;sup>2</sup> https://www.bloomberg.com/graphics/2018-payment-systems-china-usa/

# 1.3

### THE COST OF PAPER MONEY TRANSACTIONS

Often people regard cash as a form of payment that is free of cost. A closer analysis shows that there are several costs for consumers, companies and governments <sup>1</sup>.

1) Accepting cash and checks costs businesses about 7 cents for every dollar received, compared with 5 cents for every dollar received in digital sources. By combining earnings from increased sales from the use of digital payments, the study projects that the total net benefit to businesses in all 100 cities could total more than \$ 312 billion per year after transition to an executable level of activity without money in cash.

**2)** Expenses with bank transactions, security and transportation. Companies spend an average of 2% of their revenue per month on non-digital payments with handling, counting and processing costs. Although the level varies according to their size, companies spend an average of 68 hours per week with cash management.

**3)** Theft, embezzlement and falsification. Companies lose the equivalent of 4% of their revenues due to theft, counterfeit money and lack of funds at the cash register.

**4)** Expenses with payments to suppliers. Companies usually spend a little more than 88 hours per month for the processing of about 45% of payments made with cash, checks and money orders. A similar time is dedicated to processing the remaining 55% done digitally. That is, digital payments take less time.

**5)** Opportunity cost of accepting only money in cash. Consumers often choose not to take large sums of cash with them, preferring to have access to their funds through digital payments. Consequently, when a store accepts only cash, situations may occur where consumers give up buying one or more items for not having enough cash at hand.

<sup>1</sup> https://econsultsolutions.com/wp-content/uploads/2018/01/Visa-Cashless-Cities.pdf

# 2.0 DIGITAL MONEY SOLUTION





From this scenario we can list 5 points where Digital Money will present solutions aligned with the future of the digital payments market:

#### - Unlimited access to digital payment products.

We will enable solutions to facilitate negotiations that are 100% digital including payment terminals, multi-platform instant payment applications and cryptocurrency exchange partnerships.

#### - Digital Infrastructure

With the blockchain network we will create a decentralized ecosystem, which guarantees security and stability. The network will be up 24 hours a day, 365 days a year operating with no outages.

#### - Popularize Digital Money usage

Create tools and benefits for users and marketing campaigns with an affiliate plan and aggressive rewards. In addition, our wallet will be user friendly, simplifying DMX usage.

#### - Lower costs

The more users Digital Money has, the lower the costs of network deployment and access to payment terminals. A portion of the amount paid in transactions are paid as earnings to the terminal owners.

#### - First cryptocoin with a reserve fund

Through the reserve fund we will create a tool to stabilize the currency long term. The more people to use our network, the greater is the market value of Digital Money.

# 2.2 DMX BLOCKCHAIN

Bitcoin created the blockchain. From it we can carry out peer-to-peer transactions without the intervention of third parties, with total security, starting the era of cryptocoins. The technology has been evolving since 2010 and several projects have presented different applications for the decentralized registry of information.

A blockchain is a book of public accounting records, where all transactions carried out between parties in the network can be audited. Thus it is impossible to tamper or falsify its data. Anyone with internet access can track a transaction and know its status in real time. This technology eliminates the need for a third party in the process to certify the veracity of the information.

The network is decentralized. This means the information is not a property of any private or governmental institution. Each computer running the software has a copy of the entire log book. If a computer loses its information or access to the Internet, the network remains operational and intact because all other members have data backup. Synchronization between network computers is instantaneous and automatic.

Security and transparency are characteristics of the blockchain. All transactions performed on the network is approved through a distributed consensus. This ensures that each computer connected to the network must confirm a new transaction, based on existing data in the blockchain. Therefore, each transaction requires a history that guarantees its veracity.

All computers must agree to this registry. No isolated computer can create a register on the network. If attempted, this false record will not exist in the transaction book of all other computers, so the recording attempt will not be allowed and this member will be banned. The distributed consensus ensures security by having the network itself supervise transactions without human intervention or any other third party system.

# 3.0 DMX TECHNOLOGY

# 3.1 SOFTWARE ARCHITECTURE

The technology behind this design joins various tools and layers for the correct operation and security of the system. The basic architecture of the system is as follows:



**1) Blockchain DMX** - Main system module. It integrates multiple layers of encryption, transaction logging, user portfolios and decentralized exchange.

- 2) Scorex- Framework responsible for integrating all the functionalities.
- 3) Scala The programming language used in the system.

**4) JVM** - Java Virtual Machine. Virtual machine responsible for allowing the system to run on any computer platform (Pc, smartphone, tablet, etc).

5) Operating System - Local computer operating system (Windows, iOS, Android, etc).



Basic unit: DMX

Block Size: 1M

Speed: 100 Tx/s

Hash Cryptographic Algorithm: Blake2b256 & Keccak256

Cryptographic algorithm for signature verification: Curve25519

Maximum number of coins: Defined after the ICO phase



### **BLOCKCHAIN OPERATIONS**

The blockchain network differs from conventional payment computer networks because it is decentralized and distributed. Each node has a copy of all the blocks stored in the network. Communication between nodes is multi-directional. All members of the network validate the registered blocks. Therefore if one computer on the network is disconnected, all other computers maintain an identical copy of the information.

The transaction information record contains basically 2 information:

- The origin and destination wallets;
- The DMX value linked to the operation.

Once the transaction is performed, a transaction log request is sent to the main network. For this to occur the transaction is grouped, with other operations coming from other users, and stored in a block. Every 1 minute a new block is generated. The system of verification and confirmation of the data is called PoS (Proof of Stake).

The PoS system uses two layers to ensure the security of data storage on the network. they are:

1) The system uses a random algorithm to choose the node that will check the block. The algorithm draws a lottery to choose one of the nodes that will validate the block in the network. In addition to the random choice, the node drawn is checked for integrity within the network. If the integrity checks are valid the node executes the algorithm to validate the block in question. If the node has received any fraud attempt identification, attempting to generate a false block on the network, it is automatically disqualified from the draw.

**2)** After the node is chosen, it starts the process partitioned from the creation of the block. This process occurs as follows:

**2.1 -** When the node receives from the network the right to create a block, it creates the keyBlock, which is usually just an empty block.

**2.2** - After that, it creates microblocks every 3 seconds. The microblock is very similar to the regular block: it is a non-empty transaction package, which refers to your previous microblock.

**2.3** - The microblocks are continuously extracted and propagated to the network until a new block of keys, referring to the current block, appears. After 1 minute the node stores the block in the main chain and it receives confirmations from other nodes that its register is in agreement with the previous blocks. In a few thousandths of a second the entire network has a copy of this block. In addition to containing transaction information, each block has some identifiers that serve as forging information for the next block. The next block hash depends on this encrypted information to be generated. Therefore, each block of the chain is dependent on the previous one and impossible to be duplicated.



### **BLOCKCHAIN COMPONENTS**



**DMX Tax -** The tax paid in transactions of the blockchain has a fixed value of 0.01 DMX. It is worth mentioning that this value is fixed and independent of the amount of DMX involved in the operation. This factor becomes a great differential of the system for exchange of values between users in relation to conventional payment systems.

**DM-Pay tax -** 2% fee on the amount paid with DMX on DM-Pay terminals. 1% goes for the reserve fund and 1% for the affiliate program.

**Block -** Transaction storage unit generated every 1 minute in blockchain. It has encrypted sequential identifiers to guarantee the blockchain registration sequence.

**DMX wallet -** Where users store their DMX. Gives access to send and receive transactions within the blockchain.

It is responsibility of the user to provide basic security precautions regarding the access of their wallet. Because the blockchain system is fully automated, there is no way to reverse an operation or recover balances in case of losses due to third-party access to your wallet.

**DM-Pay wallet -** A special wallet specific to owners of DM-Pay terminals. It has additional functionality from the simple wallet. It enables the operation of DM-Pay and qualifies the user to receive transaction fees from the network. It also has the node function enabled.

**SEED -** When the user registers a wallet, a sequence of words is displayed. This sequence of words is known as SEED. It aims to facilitate the storage of the private encryption key. Example: *car - manual - recall - harvest - series - desert - melt - police - rose - hollow - moral - pledge - kitten - position - add.* 

It guarantees full access to your wallet data as it is the private key decoder. Therefore, never give your SEED to anyone and store the sequence of words in a safe place. Only it can restore access to the DMX balance in the wallet.

**Private key -** Encryption key used to generate public keys. Formed by an alphanumeric sequence known as Hash. It has the wallet data required to validate a transaction. Example of Private key: *3kMEhU5z3v8bmer1ERjUUhW58Dtuhyo9hE5vrhjqAWYT* 

**Public key -** Alphanumeric string provided by the wallet software to the user to identify it in the transaction. Every public key is derived from a private key and can only be decoded by the source private key. However, the public key is only a handle and provides no access to user data.

Public Key Example: *HBqhfdFASRQ5eBBpu2y6c6KKi1az6bMx8v1JxX4iW1Q8* 

To execute a DMX transaction successfully, the receiving user has to inform its public key to the user that will send the funds. Without a public key, the transaction cannot be sent. Always check the destination data when executing a transaction.

**Nickname -** In order to make the Digital Money experience more user friendly, the shared public key between transactions can be personalized with a nickname, registered in the blockchain.

**Node -** Digital Money Software that allows the computer to participate in the data storage network of the blockchain and validate blocks.

**Confirmations -** Validations given in the network by several nodes, when they add a block to their copy of the blockchain and attest the validity of the information of a block generated by another node. Depending on the operation performed, some confirmations are required before a DMX transaction is validated.

**DM-DEX -** Function integrated into the DMX portfolio. After the Mainnet phase will be activated and will allow users to store cryptocoins and exchange DMX for other assets on the platform itself. The great advantage of a decentralized and anonymous portfolio is to ensure that no intermediary or difficult registration procedures are required. The DMX user has complete control of their cryptocoins on a single platform. Funds are stored securely in your wallet, not in an exchange.



Note: ICO is determined by revenue targets in the first 3 phases. The conclusion of the first phase guarantees the development of the blockchain. The last phase of the ICO has a 6 month goal. Therefore the ICO period can last between 6 and 18 months from the conclusion of the first stage, called Private Sale. For more information, see the ICO section of this document.

The Digital Money project aims to be a payment environment fully integrated with the needs of users. From this envisioning, the blockchain development meets all the requirements of functionality and security. The image above demonstrates the steps of the project sequentially.

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#### ICO

The initial coin sales process (Initial Coin Offers) is the phase for raising funds to make the project viable.

#### Betanet

Phase focused on reducing the impact to users, performing usability tests. All Digital Money features will be available to the user. The development team still has ownership over the project and any changes in the source code of the project.

#### Mainnet

Release of source code repositories and delivery of the consensus system to the Digital Money community. From this phase on, the project is released from the developers responsibility and control goes to the community.

#### Integrated payment system

Phase for implementation and adoption of DM-Pay terminals. At this phase the terminal owners will be able to acquire the equipment and start operating with their trading partners.

### 5.0 PAYMENT ECOSYSTEM

# 1 DM-PAY TERMINALS

One of the great obstacles to be overcome by cryptocoins is usability. The more a means of payment is used, more people is encouraged to use everyday. But everyday usage needs to be simple.

The Digital Money solution was born to make the cryptocurrency experience something simple for people. Payment terminals, which are widely used by credit card providers now called POS terminals, will be replaced in the digital payment ecosystem by POS-blockchain DM-Pay terminals.

The DM-Pay terminals will be subordinated to a special portfolio called the DM-Pay Portfolio, which will serve as the node in the network and will enable the compensation gains of the fees (described in section 7.2 of this document)

The terminals will execute payment orders with values set in DMX. The purchase price in fiat currency (Dollar / Euro, etc.) is converted into DMX at the time of collection. Then, the QR-Code with the data to make the payment will be displayed on the terminal's display.

After presenting the data the user should scan the QR-Code with his smartphone through the wallet. Once the user validates the sending of the DMX the payment will be finalized.



# 6.0 RESERVE FUND



### DIGITAL MONEY RESERVE FUND

One of the major problems in mass adoption of cryptocoins is the high volatility of the market.

The cryptocurrency market is still small compared to older assets. At its all-time high of 2017, the value of all cryptocoins reached approximately 880 billion dollars <sup>1</sup>. In the Forex market, approximately 2.5 trillion dollars <sup>2</sup> are traded in a single day. The low volume negotiated with cryptocoins allows a few wealthy investors to manipulate prices. This is a daily scenario in the world of speculative investments, but this manipulation damages business in general.

In business, you have to pay suppliers, employees and fixed costs. Often the dates between sending goods and receiving their payments are distant. Therefore, constant volatility can be detrimental to a company's balance sheet. One of the advantages of fiduciary currencies lies in the fact that the market price has soft changes over time.

<sup>1</sup> https://coinmarketcap.com/

https://en.wikipedia.org/wiki/Foreign\_exchange\_market

In order to avoid this problem, Digital Money implements the auto reserve fund. This fund aims to store 1% of payments made in Digital Money solutions in a wallet managed by the Digital Money Foundation.

The DMXs reserved for the fund will be converted into dollars, thus creating a backing reserve with the world's leading fiduciary currency. This reserve will decrease the changes in DMX exchange rate against dollar, making it more stable as its commercial use increases.



### 7.0 INCENTIVE PROGRAM

# DM-PAY TERMINALS RENTAL

1% of the amount of payments in the DM-Pay terminals, will be sent to the wallet owning the terminal.

With this compensation will be possible to expand the payment network. Within the vision that Digital Money will revolutionize the payment market and people's daily lives, popularizing DM-Pay terminals is the fastest way to increase the use of cryptocoins by everyone.

The rental program was created to reward the users and create a secondary market, guaranteeing extra income to those who collaborate with the expansion of the payment network.

The user that decides to acquire DM-Pay terminals can use it in his own establishment or rent the terminal to other merchants. The more transactions you make on the terminal, the more the owner's profit will be.

# 2 DIGITAL MONEY AFFILIATE PROGRAM

In addition to the technological advances native to the blockchain, Digital Money presents a permanent reward system for users working to promote the use of our means of payment. 100% transaction fees on the Digital Money network are redistributed through a 10-level unilevel system to DM-Pay terminal owners. The system has qualifications according to the number of transactions carried out on the DM-Pay terminals linked to the user's DM-Pay Wallet.



### 8.0 ICO

### 8.1 DMX INITIAL COIN OFFERING

Digital Money introduces the community to a new ICO model. Investors, over the last few years, saw many projects raise millions of dollars in ICO and fail to deliver an operational blockchain. Many teams get large amounts of the amounts collected and do not continue the projects until the final phases.

Our team aims at efficiency for this project, not only in terms of technology, but also financial. It does not take millions of dollars for Digital Money to go live. Within this line of though, from the beginning, the community that supports the project will be transformed into commercial partners.

Only 10% of all funds raised during the ICO period will be spent to the development of the project. The other 90% will be redistributed to the user community.

Digital Money understands that the best marketing strategy is mass adoption. Soon, users will receive as a bonus most of ICO's revenue, so that each user is an ambassador of Digital Money. This partnership aims to promote the project and expand boundaries, boosting the user community.



**PHASES OF ICO** 

**Private: Sale:** In this phase, DMX will be offered to private investors. This phase aims to establish partnerships with strategic ambassadors for project growth. The collection of this value guarantees the development of the minimum viable product.

Objective: **\$ 5,000,000.00** Value of each DMX: **\$ 0.25** Amount of coins available: **DMX 20,000,000** 

Pre-Sale: Phase where sales begin for a larger but still selected audience. The objective is to raise 25 million dollars. Objective: \$ 25,000,000.00 Value of each DMX: \$ 0.45

Amount of currencies available: DMX 55,555,000

Public-Sale: Public expansion phase using marketing strategies. Objective: **\$ 100,000,000.00** Value of each DMX: **\$ 0.65** Amount of currencies available: DMX 153,846,000

**Main-Sale:** This phase has the purpose of solidifying the idea, giving time for more people to acquire tokens before the ICO closes. The more the idea is disseminated, the greater the project's potential for success.

Objective: **6 months duration** Value of each DMX: **\$ 0,85** Amount of currencies available: **Not defined** 

NOTE: 90% of the raised value in Bitcoin, in all phases, will be distributed among users that contribute to the expansion plan.

8.3

### ICO AFFILIATE PROGRAM

The redistribution of the 90% of the collection is done through the variable binary system that makes daily payments.

The system calculates bonuses with a base percentage of 20% of the team's smaller volume. If there is any amount left after this payment, the system recalculates the bonus percentage, increasing it as much as it is necessary to pay 90% of everything that was raised in the day. That is, with variable binary system, no account will receive less than 20% of the smaller team volume. This system exists to maximize the amount paid in bonuses to affiliates advertising Digital Money.



#### Example:

Suppose the ICO amount collected in one day is 100 Bitcoins, a traditional binary payment plan would pay between 30 and 35 Bitcoins in commissions, but at Digital Money we guarantee that 90 Bitcoins will be paid in commissions to qualified users.

If the initial system calculation of 20% of the minor team results in 45 Bitcoins in the binary bonus, on that day the system will increase the percentage from 20% to 40% to fully pay all 90 Bitcoins for the Affiliate Program bonus.

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# 9.0 CONTACTS

To learn more about the Digital Money project and buy DMX, go to: https://www.thedigitalmoney.io/

To know about the latest news access our social networks: https://www.facebook.com/digitalmoney.dmx https://twitter.com/DigitalMoneyDMX https://www.instagram.com/thedigitalmoney.io

