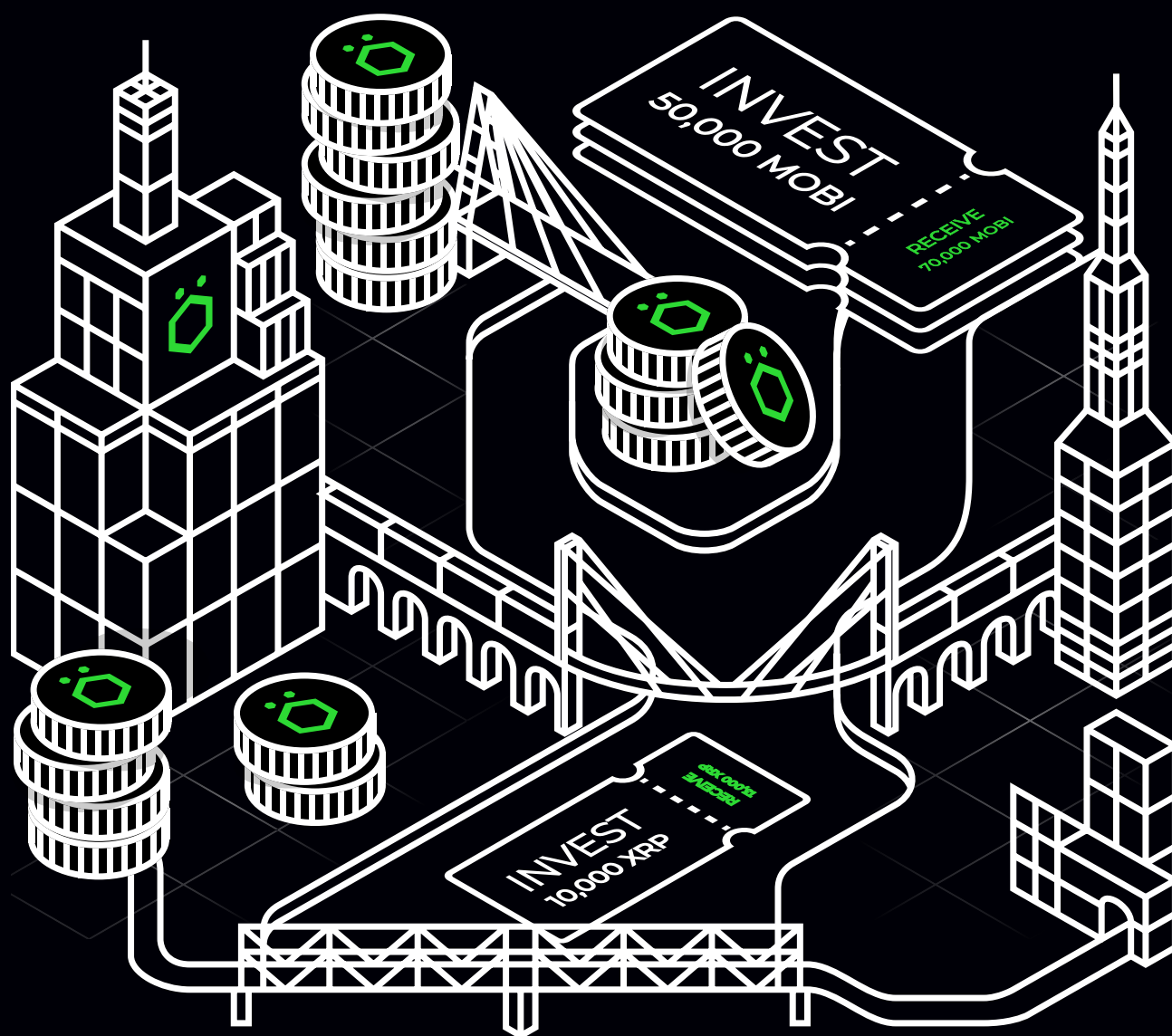


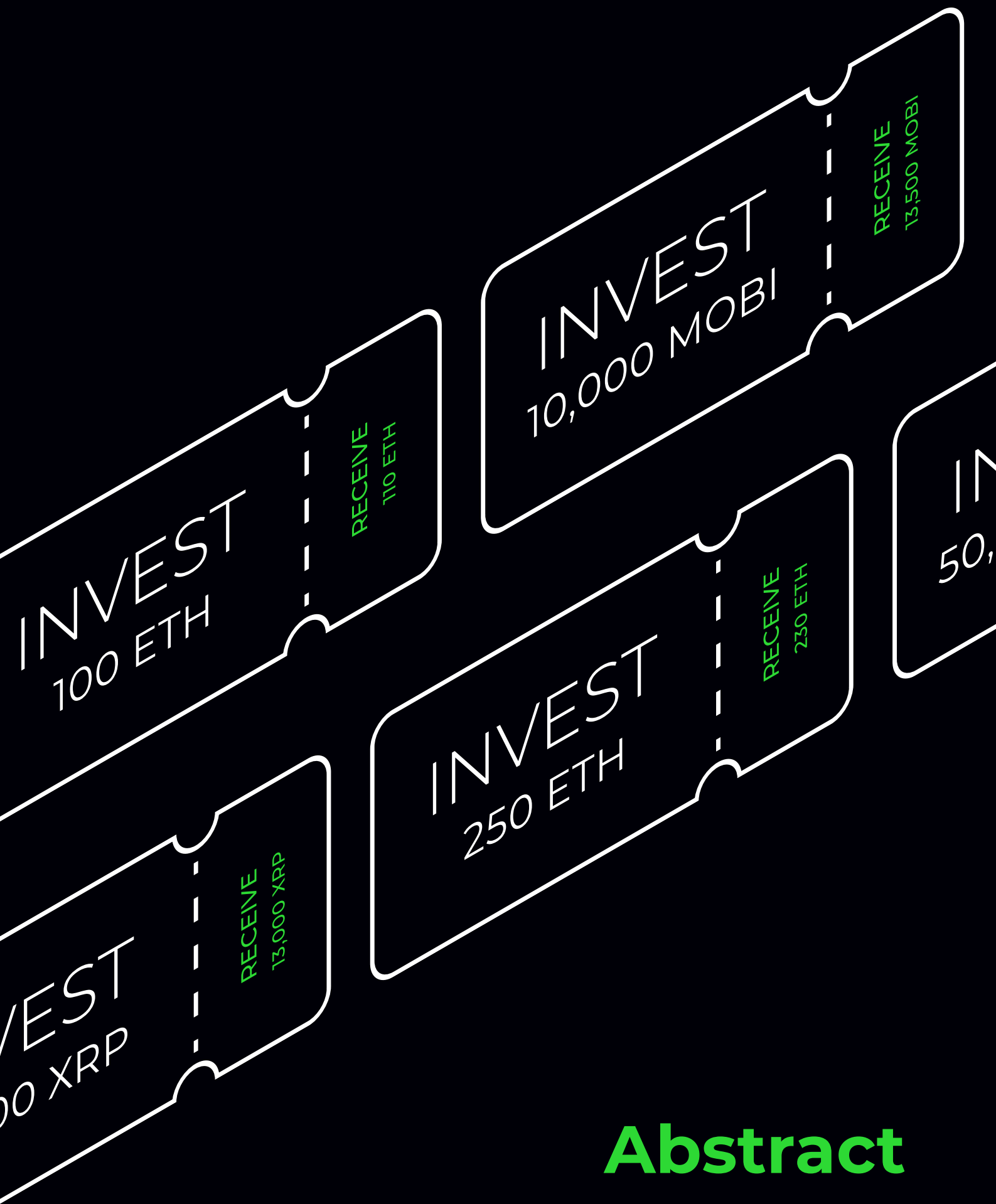
# möbius

C R Y P T O



**Whitepaper**  
V. 2.0

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INVEST  
100 ETH

RECEIVE  
110 ETH

INVEST  
10,000 MOBI

RECEIVE  
13,500 MOBI

INVEST  
250 ETH

RECEIVE  
230 ETH

INVEST  
50,000 XRP

RECEIVE  
13,000 XRP

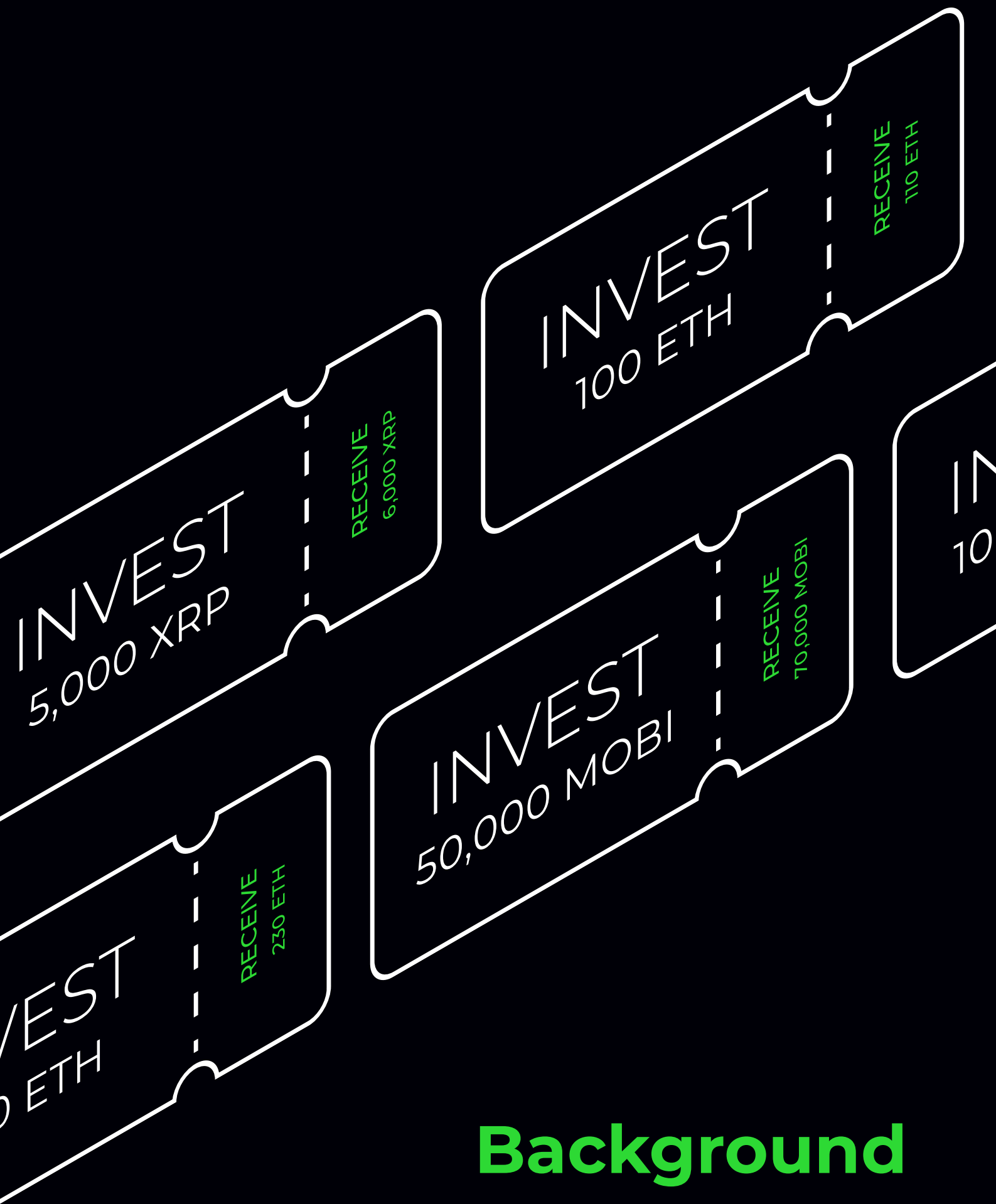
INVEST  
100 XRP

**Abstract**

The following whitepaper will introduce a project that decentralizes and revolutionizes the financial market using blockchain technology. Based on a system of meticulously set algorithms and calculations, Möbius Crypto plans to decentralize the financial market.

Möbius Crypto is a novel, innovative platform using blockchain and artificial intelligence to redefine decentralized finance (DeFi). Financial freedom and independence from traditional institutions and banks is only realizable through Möbius.





**Background**

## Decentralized Finance

Decentralized finance, also referred to as DeFi, is an idea that merges traditional bank services with blockchain technology. Decentralized finance seeks to provide an alternative for numerous types of bank services that currently exist, including, but not limited to loaning, savings, and insurance.

This new blockchain-based industry sector is revolutionary because DeFi will eliminate the needs of a centralized intermediary such as banks. Until now, banks have been the arbiter for transactions between users. With decentralized finance, users can manage their financials without an intermediary dictating any terms. For instance, users deciding to stake their digital assets on a digital, decentralized financial platform can receive a fair and better yield compared to traditional banks.

However, the issue and faults with current defi protocols is the vulnerability due to volatility of cryptocurrencies. Regardless of the intrinsic vulnerabilities of defi protocols, users with minimal capital cannot have opportunities to increase their portfolio value in a simple manner. Möbius Crypto is intending to break this pyramid-like capital market by truly decentralizing the financial market.

## Traditional banks currently have three major problems:

- With banks as the sole, centralized intermediary for all financial activities, interest rates and fees are set by banks. Consequently, as banks have full control over the financial services, banks constantly increase the interest rates and fees required for users. While the interest rates are consistently increasing, users are not able to enjoy higher yields for their savings put in action.

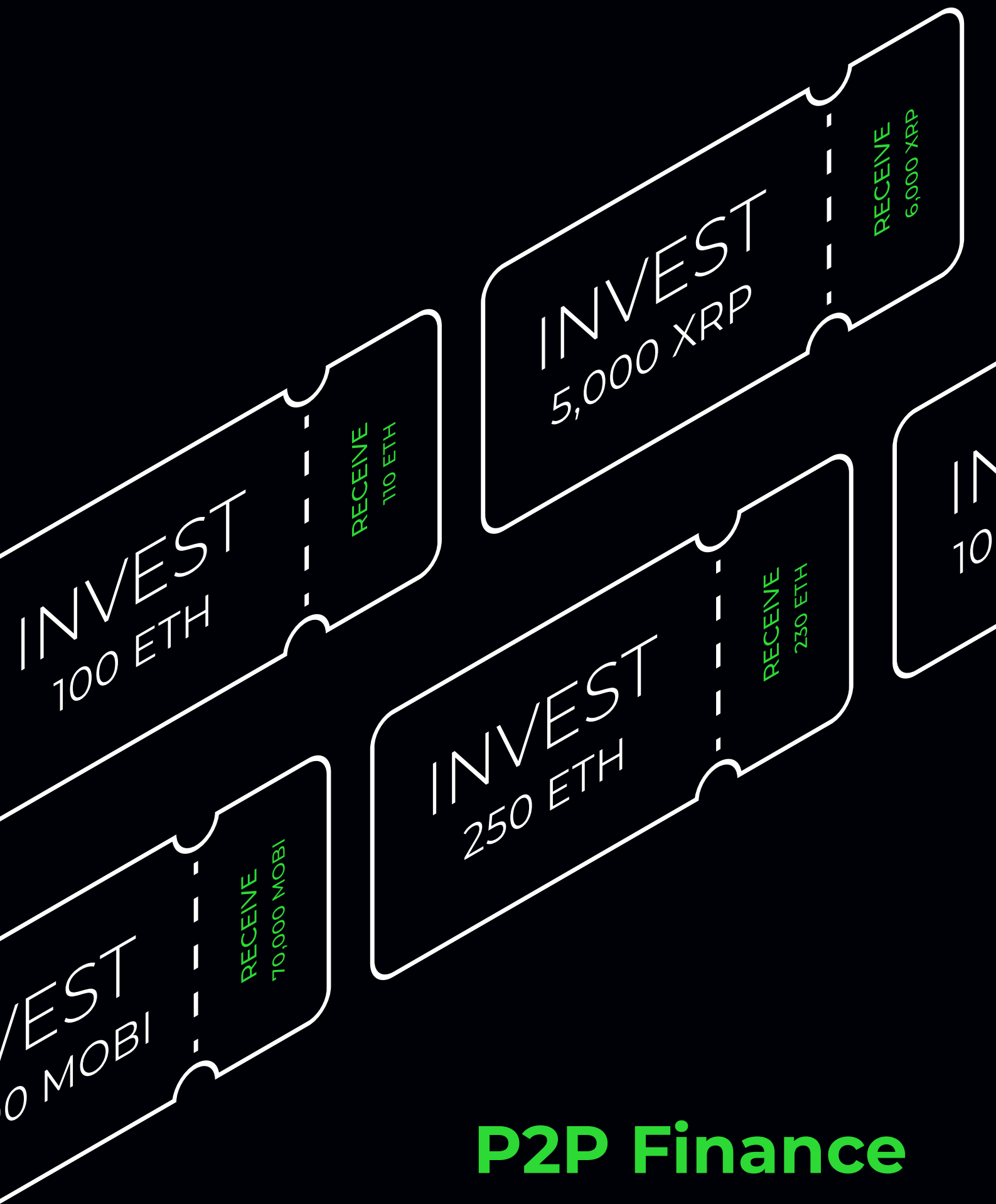
- Traditional institutions provide troublesome processes even for qualified personnel. For instance, users that are completely capable for an immediate loan may be declined by the institution due the paperwork. Instead of such troublesome process, blockchain-based loans could utilize cryptocurrencies as a collateral for immediate approvals. With additional smart-contract features, users can register their payrolls as means to prove their compensation capabilities.
- While banks utilize top-level security protocols and measures to protect user information, traditional bank's database is still prone to cyber attacks. However, by implementing blockchain technology, users will have an additional layer of security and anonymity.

## Network Marketing

By heading towards creating a complete, user-centric platform, Mobius implements network marketing onto the platform. Most products or services always struggle for user acquisition, and retention. Furthermore, targeted marketing for products and services is always costly and inefficient. Therefore, there are many international companies such as Amway or HerbaLife utilizing network marketing for effective user acquisition and product sales. Not only does network marketing exponentially increase the number of users for a company, but it also provides an additional incentive for normal users to take in leads and increase sales for personal motives.

Unfortunately, certain companies and projects misuse the concept of network marketing to create a pyramid scheme. Often platforms and services will utilize referral fees to increase the assets of network leaders without having a stable revenue source or an asset of an intrinsic value. Because of such projects, users often have stereotypes that network marketing is a scam. This whitepaper will demonstrate how network marketing can be operated in a sustainable manner. By decentralizing the network marketing, distributing revenue to all users, Mobius Crypto is able to create an ecosystem powered by users.

Möbius Crypto's aim is to provide a solution to all the problems with decentralized finance, traditional banking, and advertising. By providing an algorithmic solution to the problems in each aspect of a business, Möbius redefines decentralized finance. Our naming, Möbius is originated from the 'Möbius's Belt', to resemble a constant flow of self-sustaining economy. Every user of the platform has a chance to receive benefits.



INVEST  
100 ETH

RECEIVE  
110 ETH

INVEST  
5,000 XRP

RECEIVE  
6,000 XRP

INVEST  
250 ETH

RECEIVE  
230 ETH

INVEST  
10 MOBI

RECEIVE  
10,000 MOBI

INVEST  
10

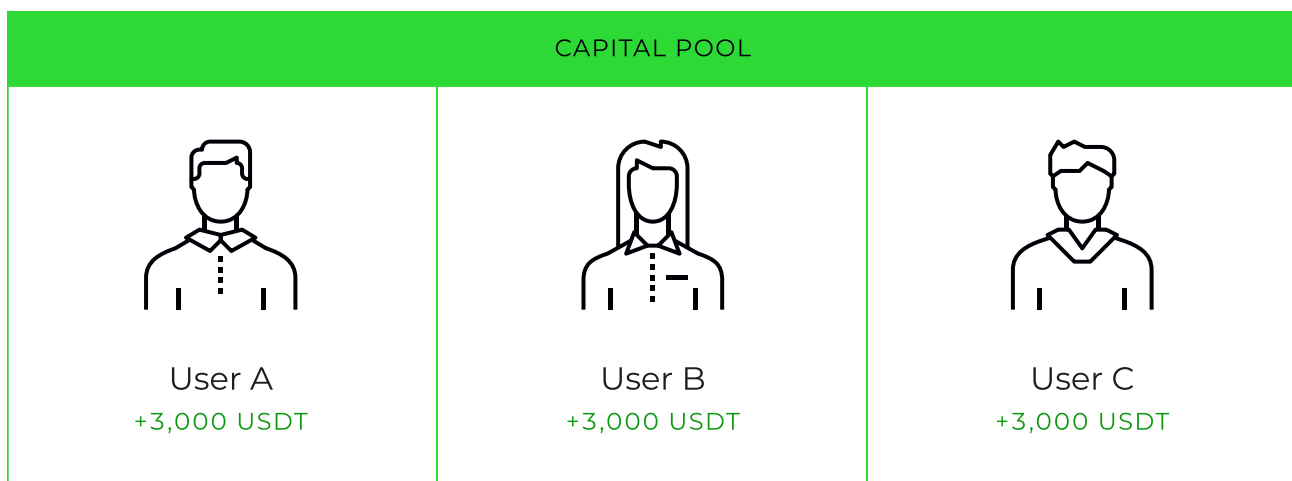
**P2P Finance**

## Market

P2P Finance (Fintech) platforms and applications have been existing in the market for quite awhile. While these P2P platforms boast for high yields in short period of time, the capital chain for such 'scheme' is not sustainable.

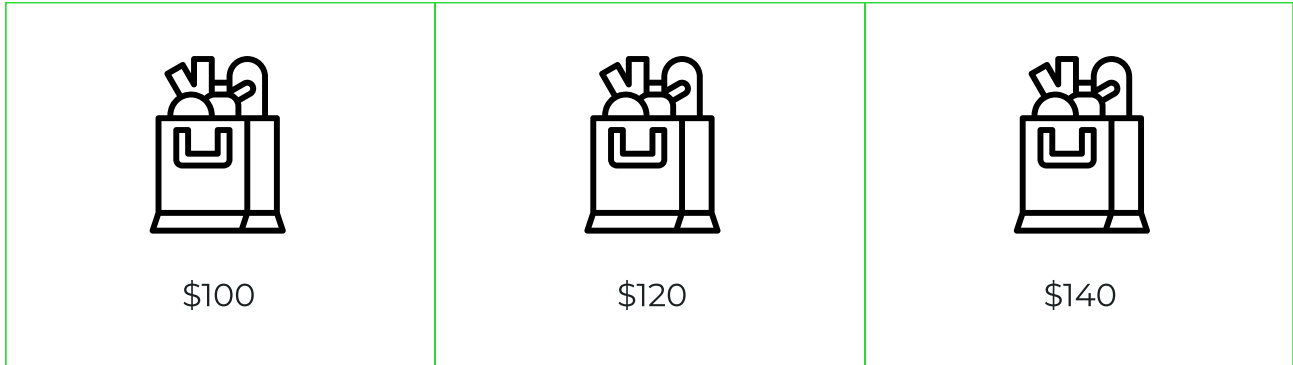
### SCHEME «A»

$$+ 9,000 \text{ USDT} - 18,000 \text{ USDT} = - 9,000 \text{ USDT}$$

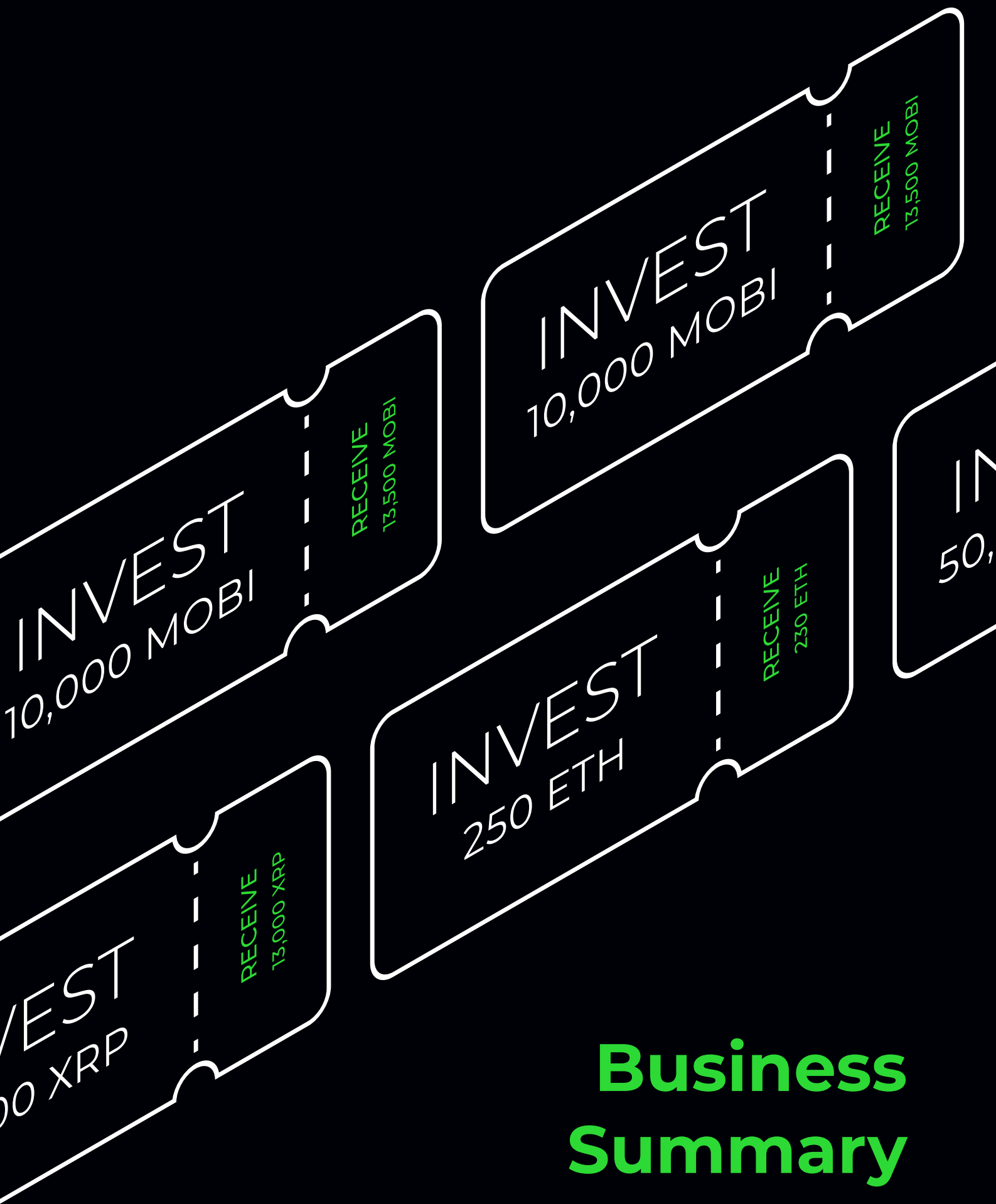


There are many platforms promising a doubling return in short period of time by sending and receiving cryptocurrencies to each other. What users do not realize is that the 'peer-to-peer' trading aspect of these platforms do not add a layer of security or profit. In essence, the capital pool will result in negative balance without proper planning.

## SCHEME «B»



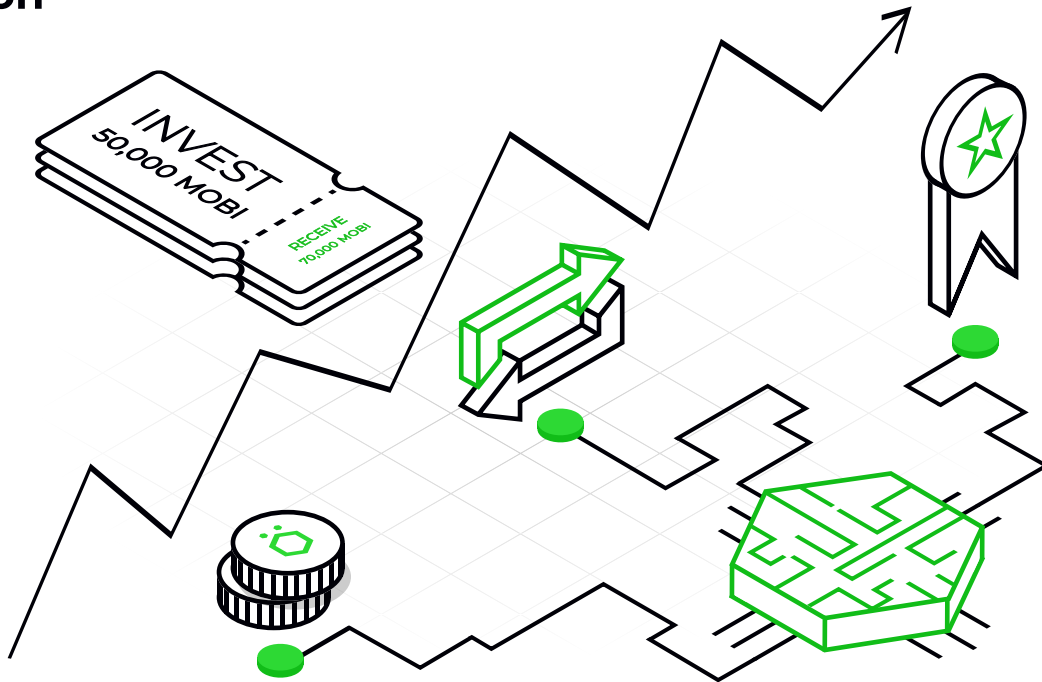
Often there are platforms selling different virtual items between users in a consecutive manner. Unfortunately, the virtual assets (items) that have no intrinsic value are being traded amongst users for increase in capital. Such trade of items and assets without value will not sustain enough market demand. Due to these platform's structures, the capital chain often explodes quickly.



## Business Summary



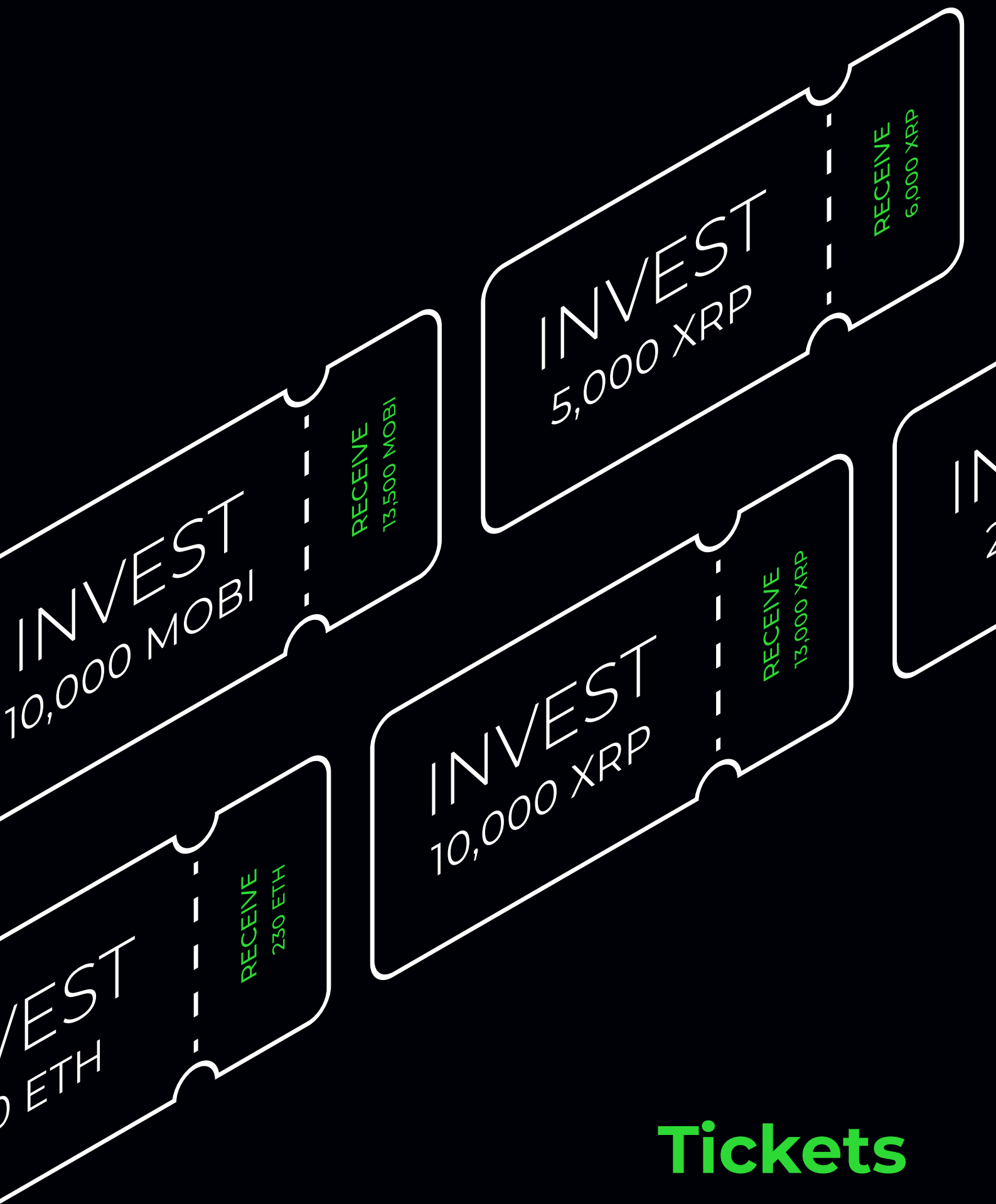
## Mission



Bank the unbanked. Recently, there is a variety of neo-banking solutions providing different digitalized financial solutions for the unbanked. Despite offering more transparent and less controlled financial services, the centralized nature of neo-banks yet exist. Decentralized Finance (DeFi) is a concept of providing financial services, instruments, and market to users without governmental or institutional involvement. In such architecture, users are often able to receive higher yields than traditional institutions due to the intrinsic nature of utilizing peers.

Unfortunately, current DeFi platforms are limited to replacing traditional institutions with blockchain-based technology. Providing users with savings account, yields, and collateral-based loans are not novel concepts introduced the market. Mobius Crypto instead aims for the genuine process of decentralizing finance.


The platform's goal is to create user-centric ecosystem that provides users not only with blockchain-based 'traditional' financial services but also with other options to increase their asset value by engaging in other services.



**Tickets**

## Ticket Marketplace

Ticket Marketplace is a novel financial market that offers Mobius's users access to virtual products - "Tickets". With tickets, users can simply purchase tickets, deposit the required cryptocurrency and receive yields. Tickets are exclusive to Mobius's members and only purchasable on the Ticket Marketplace.

RIPPLE (XRP) 					
Deposit	Receive	Deposit	Receive	Deposit	Receive
5,000 XRP	7,000 XRP	5,000 XRP	7,000 XRP	5,000 XRP	7,000 XRP


Tickets are virtual products that make investment simple and easy. Users can simply purchase tickets, deposit the required cryptocurrency and receive yields. Tickets are only purchasable through the Ticket Marketplace.

Asset management has never been as convenient and innovative. Ticket Marketplace implements Artificial Intelligence (AI) and Deep Learning (DL) to algorithmically issue tickets and offer to the users.

Mobius Crypto only provides a platform for the users to purchase the tickets. As a platform provider, Mobius Crypto is ensuring that the automated trading algorithm safely operates and ensures users with tickets.

möbius  
CRYPTO

InvestReferralWithdrawDeposit



**Brooklyn Simmons**  
Current Balance: 431,986,127 XRP  
Basic Member Upgrade to Super

### Ticket Marketplace

Ripple (XRP)  
Investment Period: 10 days

Deposit  
5,000 XRP

Receive  
7,000 XRP

Purchase

Ripple (XRP)  
Investment Period: 10 days

Deposit  
5,000 XRP

Receive  
7,000 XRP

Purchase

Ripple (XRP)  
Investment Period: 10 days

Deposit  
5,000 XRP

Receive  
7,000 XRP

Purchase

möbius  
CRYPTO

InvestReferralWithdrawDeposit

### Deposit via XRP wallet

**You invest:**  
**25,000** XRP

**You receive:**  
**44,250** XRP

Use this wallet address and destination tag to deposit


Wallet address  
rMtb2JEX8xmcgSKxCB7aZPDyzyX8xmcgMtb2JEX

Destination tag / Memo  
605469329

Tx hash  
4389038590605469329


möbius  
CRYPTO


InvestReferralWithdrawDeposit




**Brooklyn Simmons**  
Referral bonuses: 1,5322 XRP  
Basic Member Upgrade to Super

### My referrals

 user2352  
+ 2 000 XRP

 user089  
+ 1 500 XRP




Your referral code:  
**SKxCB7aZPD**

## Utilizing Tickets

Users register for a membership on the Mobius platform. Members are given the chances to purchase different type of tickets that are classified under categories named 'Cinema'.

## TICKETS ARE CLASSIFIED INTO CINEMAS

 I  II  III  IV	TICKET VALUE: <b>400 ~ 900 XRP</b>	WAITING PERIOD: <b>10 days</b>	YIELD: <b>18% ~ 28%</b>	FEES: <b>5% ~ 12%</b>
	TICKET VALUE: <b>3,000 ~ 5,900 XRP</b>	WAITING PERIOD: <b>20 days</b>	YIELD: <b>19% ~ 31%</b>	FEES: <b>3% ~ 10%</b>
	TICKET VALUE: <b>3,000 ~ 5,900 XRP</b>	WAITING PERIOD: <b>20 days</b>	YIELD: <b>19% ~ 31%</b>	FEES: <b>3% ~ 10%</b>
	TICKET VALUE: <b>10,000 ~ 30,000 XRP</b>	WAITING PERIOD: <b>40 days</b>	YIELD: <b>18% ~ 67%</b>	FEES: <b>0% ~ 3%</b>

In each Cinema, tickets have different prices and yields. Depending on the membership, users will have discounted platform fees for purchasing tickets. Mobius Crypto's AI-based algorithm has deep-learning implemented to automatically make tickets available to users entering the Cinema. Once an entry is made to a Cinema, after going through a round of ticket purchases, users exit. Thus, each entry charges users with an entry fee.

	NO PLAN	BASIC	SUPER
I	200 XRP	WAIVED	WAIVED
II	2,000 XRP	WAIVED	WAIVED
III	18,000 XRP	10,000 XRP	WAIVED
IV	36,000 XRP	20,000 XRP	WAIVED

In each Cinema, tickets have different prices and yields. Depending on the membership, users will have discounted ticket fees. Once an entry is made to a Cinema, after going through a round of ticket purchases, users exit. Thus, each entry charges users with an entry fee.

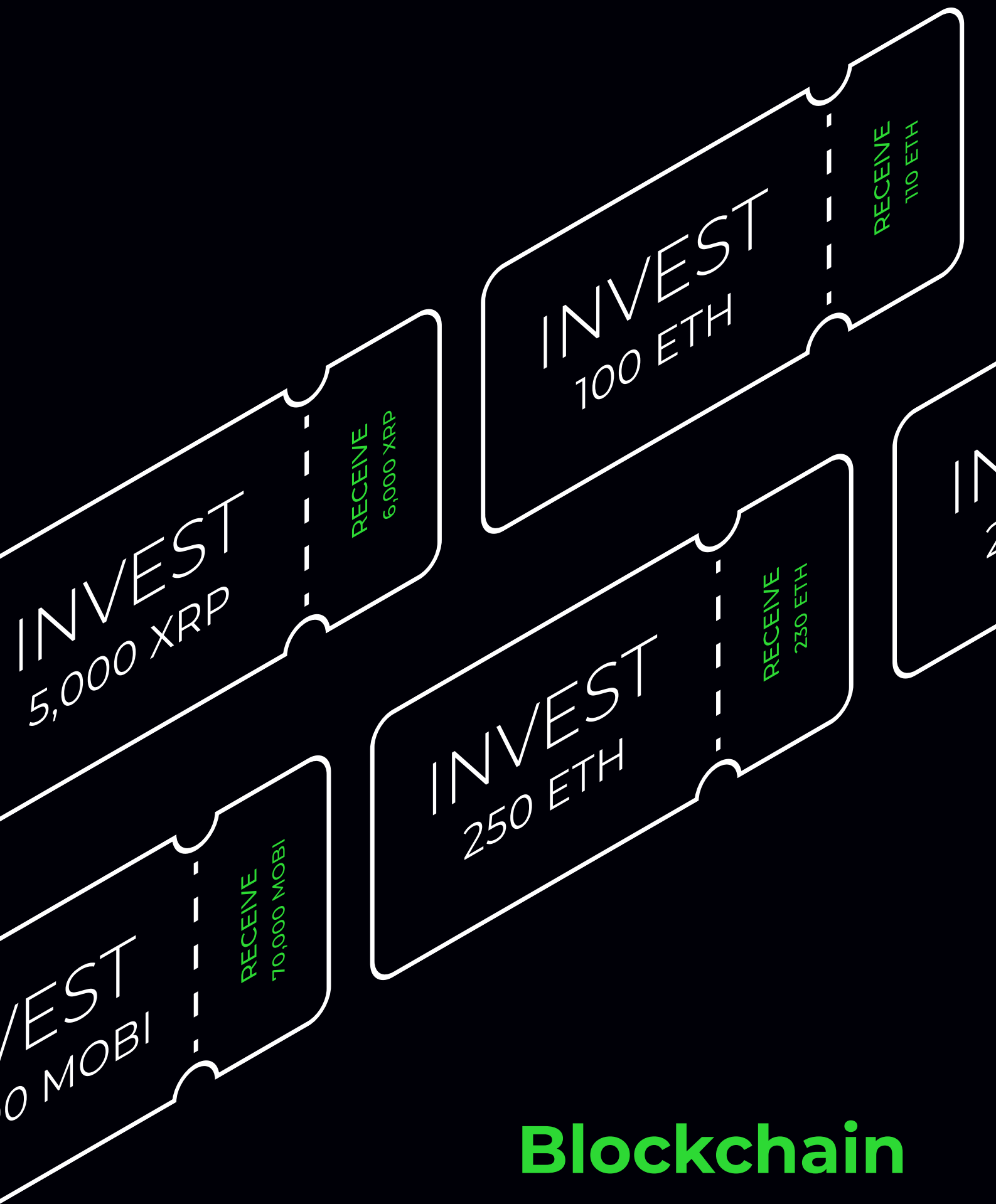
## How does Ticket Marketplace return yields?

Through an implementation of algorithmic trading, P2P trading, and platform revenue, users are able to purchase tickets that provide competitive yields compared to traditional financial institutions or the platform generates revenue from the transaction fees and registrations. These revenue are returned as yields to the users.

The key difference between the failing, ponzi-like P2P fintech platforms and Mobius Crypto is an integration of automated P2P trading based on proprietary AI (Artificial Intelligence). Each user on the platform have different portfolios and demand for tickets. Based on the varying demand, Mobius' proprietary AI will create and sell tickets.



In the initial phase of the platform operation, the yields are controlled based on the ticket marketplace's self-generating revenue. However, as Mobius platform develops, revenue from advertisement and loans will also be used as yields for the ticket marketplace.



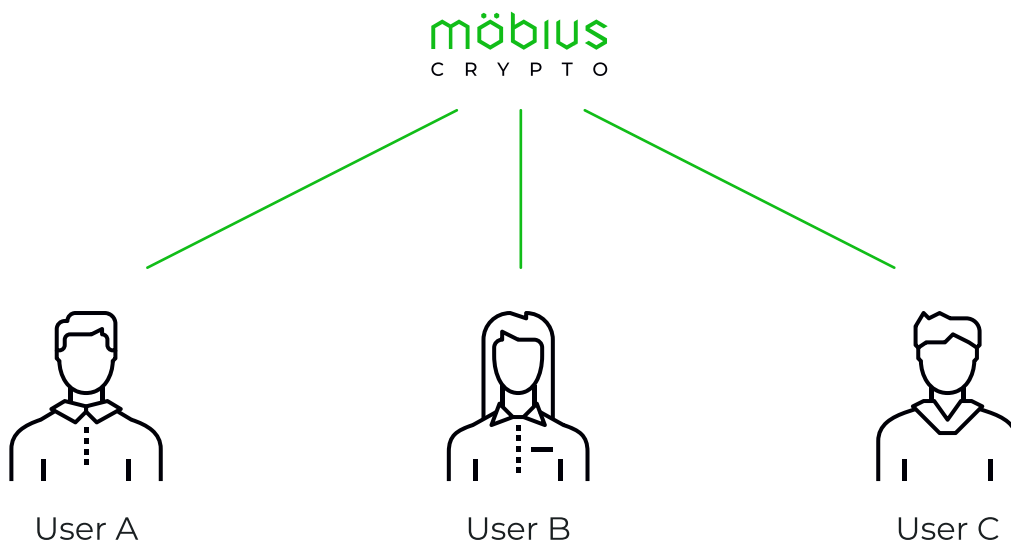
**Blockchain**



## Mobius Rewards

Mobius Crypto's aim is to decentralize the financial market and provide users the financial independence and freedom from traditional institutions and banks. Mobius' Ticket Marketplace is providing users a different investment option. However, with a referral system embedded within the platform, Mobius Crypto is equipped with a user pool to implement network marketing based rewards and advertisement system.

## Decentralized Advertisements



Markets for services and products exist because of users. Thus, advertisements are done on platforms with a lot of users. Unfortunately, advertisement revenue is not distributed to the users. Therefore, Mobius Crypto revolutionizes the advertisement ecosystem by creating a new interaction: B2V (Business-to-Vendor).

Mobius Rewards will be a cross-platform service providing users with different reward-earning activities. Service providers or product merchants can run interactive campaigns like watching an advertisement, installing a product, or retweeting a tweet.

However, to initiate an advertisement through Mobius Rewards, enterprises must interact with a Mobius Vendor. Mobius Vendors are advertisement merchants who have the rights to manage, operate, and execute advertisements on the platform.

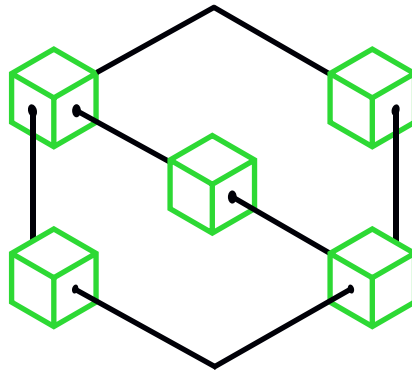
All Super Members of the Mobius Crypto Platform are given the rights to be a vendor for free-of-charge for the first year. Basic members can apply as a vendor depending on their platform contribution calculated based on referrals.

## Blockchain Background

Blockchain technology, a variant of distributed ledger technology (DLT) is a P2P network of nodes sharing an immutable record. When Satoshi Nakamoto released the first whitepaper for Bitcoin, the first generation of blockchain began. Developers, institutions, and users began to slowly implement, improve, and adapt the P2P electronic cash system into their payment gateways and more.

Smart contracts, a set of code immutable due to blockchain's technological features, radicalized blockchain development. The technology opened the gateway for blockchain implementation in multiple industries such as but not limited to: finance, healthcare, and supply chain. With the sophistication of smart contracts, complex blockchain projects such as decentralized finance has developed.

## Blockchain & Mobius Platform



Blockchain technology is the main framework to the Mobius ecosystem. As a decentralized financial platform, all of our services are based on blockchain technology. However, current blockchain platforms such as Ethereum, EOS, or Tron does not provide enough speed or decentralization to provide a complete decentralized financial ecosystem.

Thus to ensure scalability, security, and speed for Mobius-based services, Mobius Crypto will release its native blockchain within 2020 to have customized smart contracts for financial dapps (decentralized applications) to be developed.

## Blockchain Use Case within Mobius

The first blockchain use case with Mobius is the smart contract implementation in the ticket marketplace. While cryptocurrencies such as XRP cannot support smart contract implementation, Mobius Crypto is preparing to offer ETH-based tickets. In the near future, Mobius Crypto can offer ETH, USDT (ERC20) based tickets.



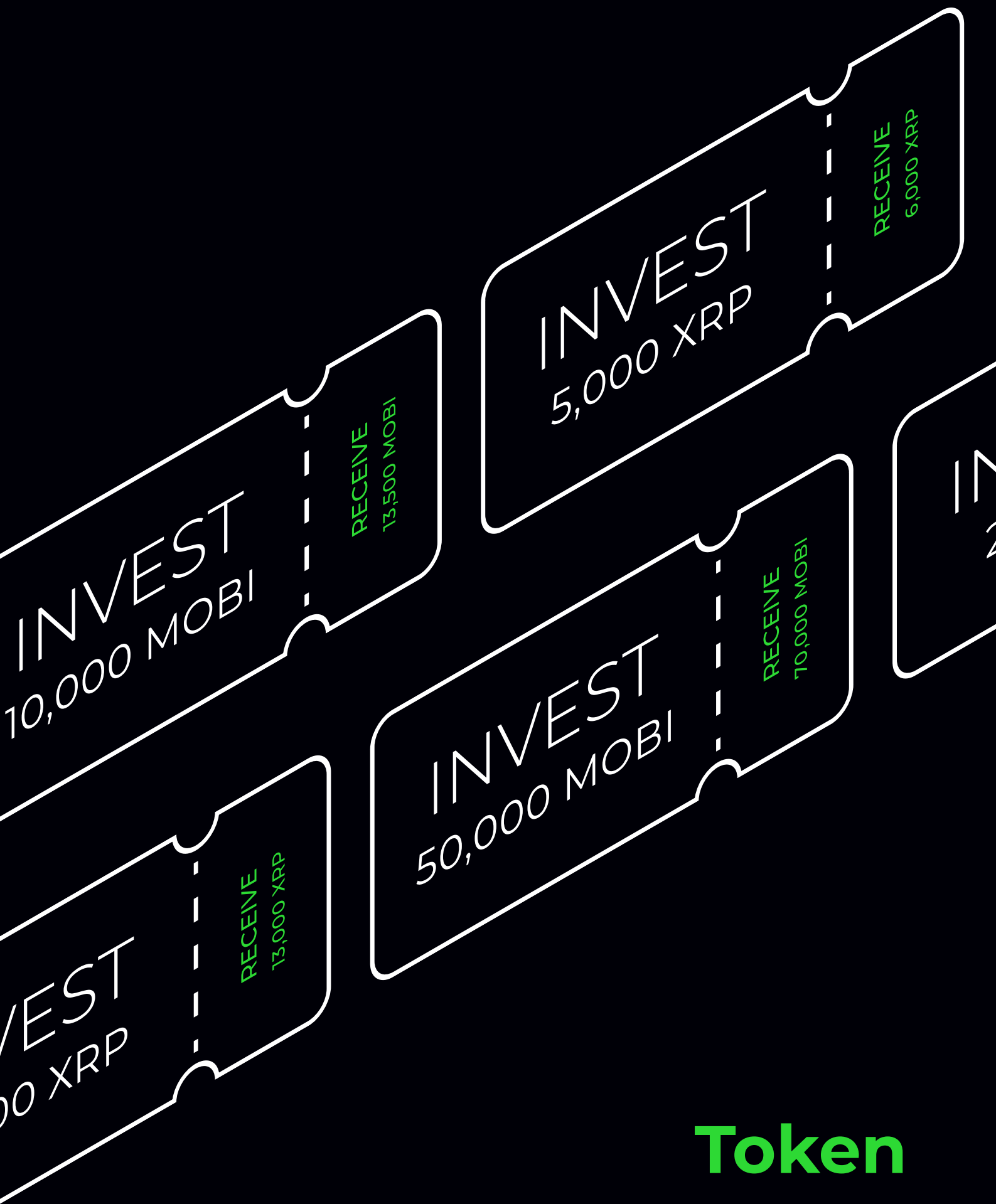
Mobius will also prepare a service for cryptocurrency issuers to offer their tokens as a staking product on Mobius Crypto. For projects wishing to distribute tokens through staking, Mobius Crypto will provide dashboards for issuers to easily integrate their token.

## Financial Services

Blockchain technology will impact the financial sector by decreasing the needs of an intermediary to provide financial services such as credit, loans, and insurance. To provide such service within the platform, Mobius Crypto is preparing a highly scalable, native blockchain to support multiple transactions immediately.

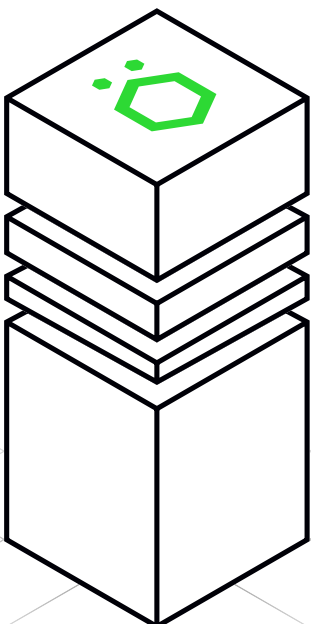
As Mobius Crypto launches the native blockchain, Mobius will provide third party development tools and guide for other service providers to create blockchain-based payrolls, payment application, and more.





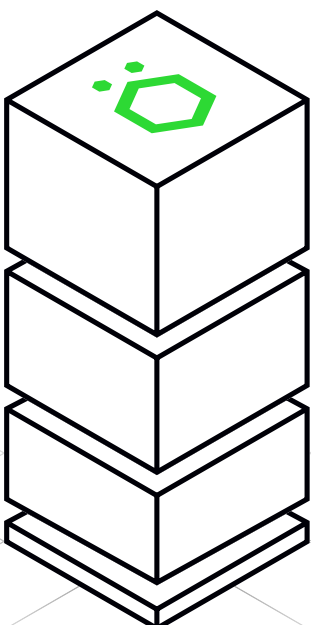
**Token**

**Total Supply: 50,000,000 MOBI**



### TOKEN ALLOCATION:

IEO & Sale	25%
Bounty	10%
Team	5%
Staking	60%

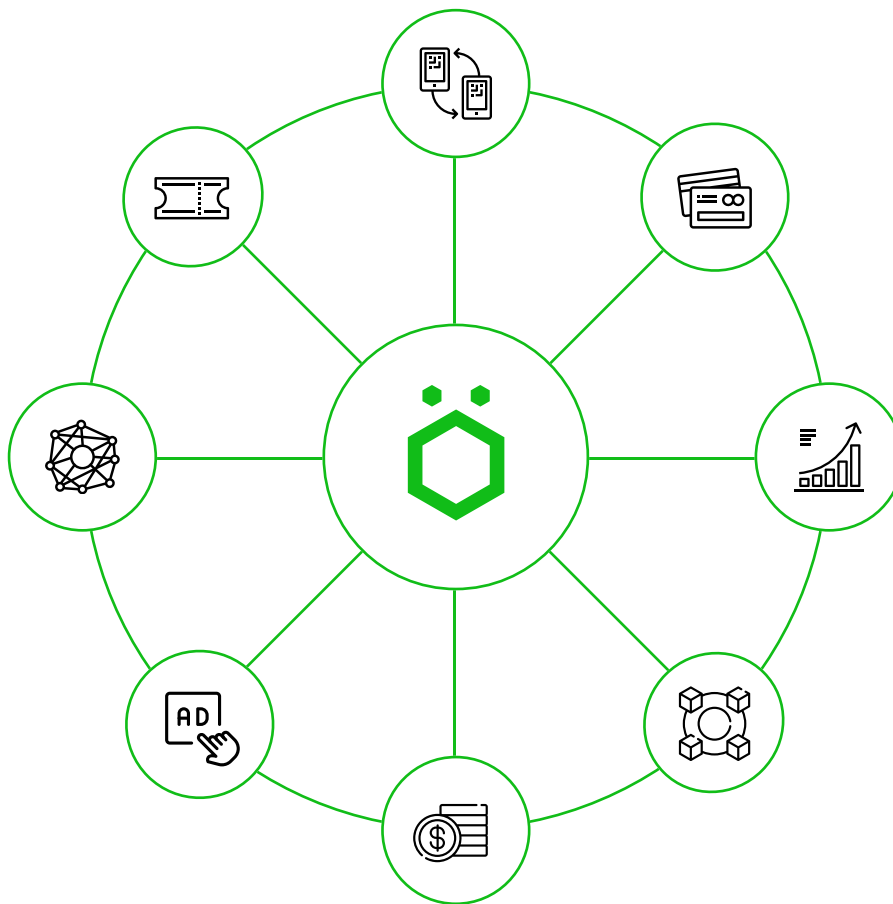


### FUNDS DISTRIBUTION:

Development	40%
Operations	30%
Marketing	25%
Legal	5%



MOBI Token powers all economic transactions within the Mobius Platform. From purchasing advertisement rights to powering a PrimeNode, MOBI token will consistently expand its use case. While currently built on the Ethereum blockchain, MOBI will soon be supported on multiple blockchains as a cross-chain asset for blockchain interoperability.



## PrimeNodes

Mobius Token is distributed to users only through the ticket marketplace via PrimeNodes. In the initial phase of the platform's development, PrimeNodes are the vendors of the ticket marketplace. Later, PrimeNodes will act as validators for Mobius's native blockchain. Therefore, PrimeNodes will receive staking rewards and platform bonuses for operation.

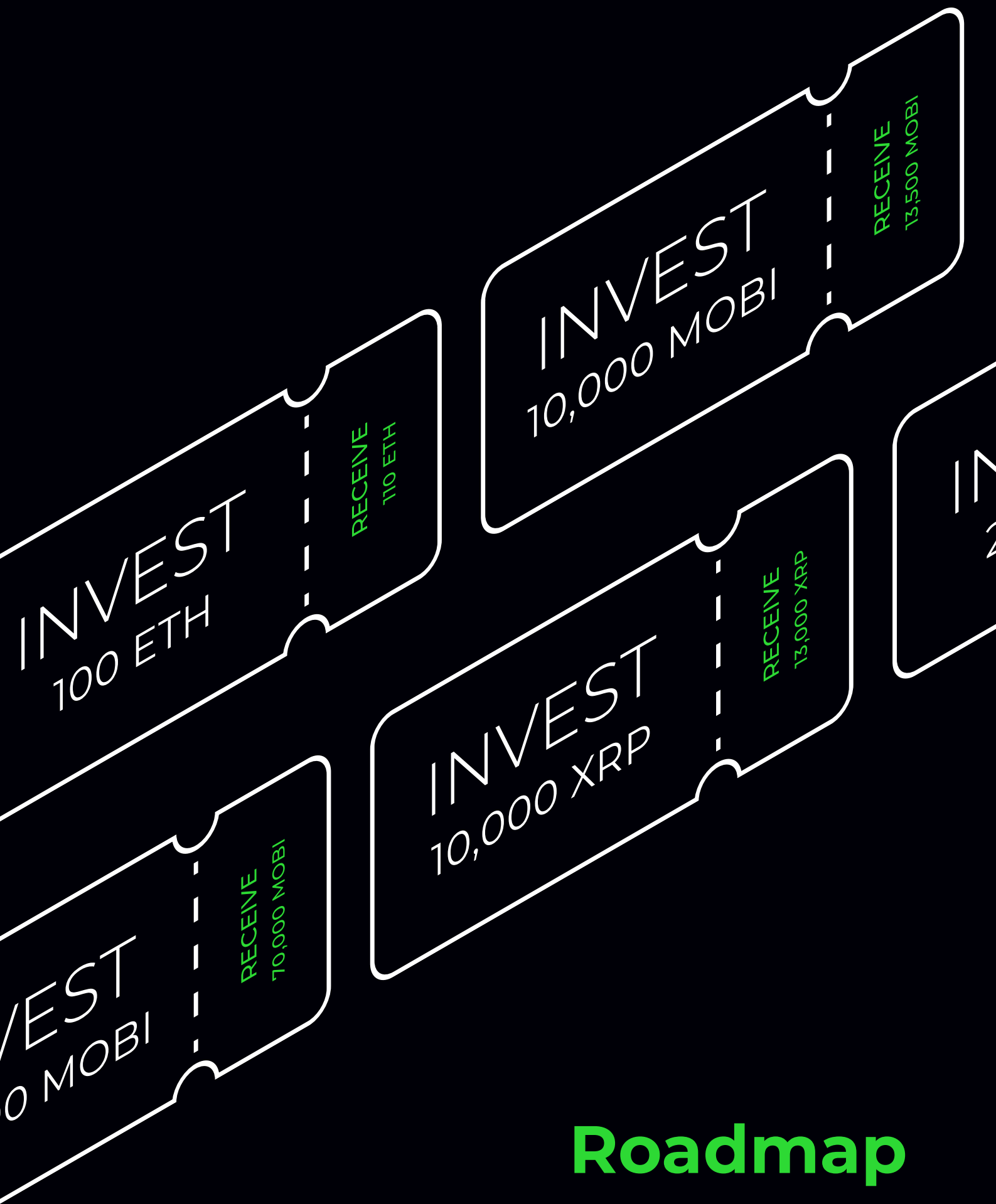
## Benefits of Operating a PrimeNode

PrimeNodes are able to receive additional registration bonuses excluding the direct referrals. All users signing up with a particular PrimeNode will grant the PrimeNode a benefit of 200 XRP per user registration. Also, PrimeNodes will also receive upto 25% of ticket fees depending on the trading volume based on the node.

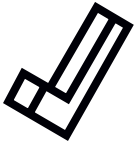
\$100,00 USD worth of tickets bought within the node.	5% of all tickets fees generated from the node operator.
\$200,00 USD worth of tickets bought within the node.	10% of all tickets fees generated from the node operator.
\$300,00 USD worth of tickets bought within the node.	20% of all tickets fees generated from the node operator.
\$500,00 USD < worth of tickets bought within the node.	25% of all tickets fees generated from the node operator.

## MOBI Burning Mechanism

Möbius Crypto plans to conduct quarterly buy backs and burns of the MOBI token. Until, there is only 10 million MOBI in the market, Möbius will consistently conduct this buy back & burn. For complete transparency, all transactions will be recorded on the blockchain.



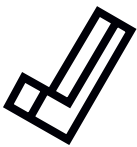
**Roadmap**

**Q4 2018**

Research and Development

**2019**

Blockchain Algorithm Research  
Decentralized Finance Research

**Q1 2020**

Application Release  
Tokenomics Design

**Q2 2020**

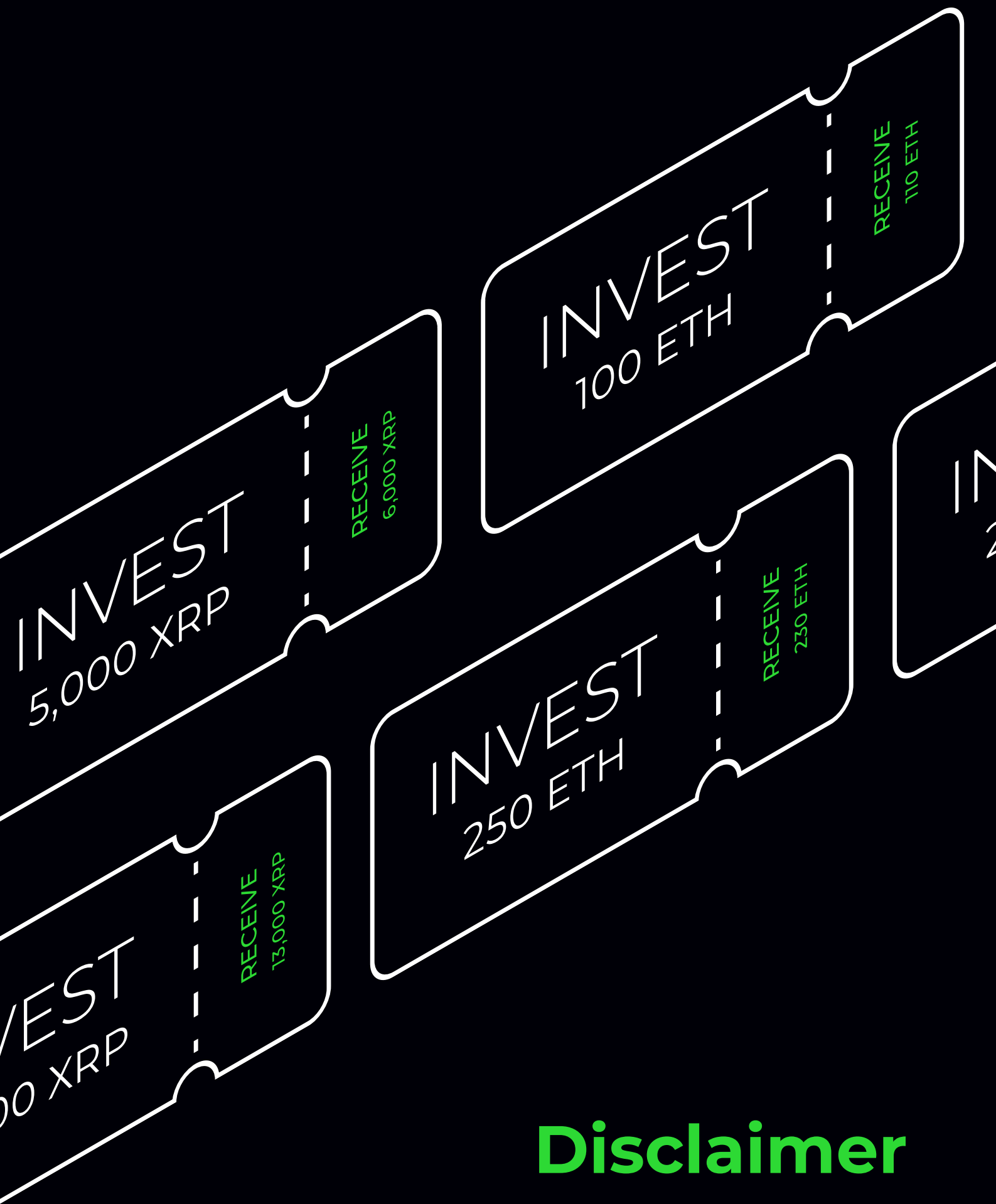
Token Generation  
IEO & Listing  
Wallet Implementation  
Whitepaper Release

**Q3 2020**

Additional Features  
Blockchain-backed Loans  
Mobius Rewards App Release

**Q4 2020**

Additional Exchange Listing  
MobiBit: Hybrid Exchange  
Governance Details Release  
Mobius Mainnet Release



**Disclaimer**

This whitepaper's purpose is to present an overview of the Mobius Crypto project. The information presented is not comprehensive and should not be relied upon as the sole source of knowledge.

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