

MASTER USD

THE ONLY TOKEN YOU CAN INVEST IN WITHOUT ANY WORRIES

White paper 2019 v.2



Shop and pay your services and products using MUSD.

The best token can be used in payments.

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1. General Introduction

1.1 Introduction to cryptocurrency

Cryptocurrency relies mainly on encryption principles. It is an anonymous digital currency, as the conversion process only requires knowing the number of the transferred person's wallet that acts as a ledger of financial transactions called a blockchain. This does not include the name of the sender or receiver or any other data of their own, making it a popular idea for each of the defenders of privacy. The ledger contains account numbers called “public addresses” associated with balances. People can move around balances of Bitcoin if they have the passwords (or “private keys”) to those accounts using software called a cryptocurrency wallet. Coins are the name of both this system and its unit of the currency.

Cryptocurrency is an encrypted, decentralized, privacy digital asset designed to work as a medium of exchange. It is not backed by any government or central bank. Simply, its money created by the Community, for the Community and controlled by the Community.

Bitcoin is an example of cryptocurrency, when it first appeared, the price was \$0.001 then the price rose to \$ 1, but in 2011 the price becomes \$31.

The rise in the price of Bitcoin has attracted investors' attention. Investors started to buy the Bitcoin cautiously. Investing in that Bitcoin was very risky, websites and Companies that accept Bitcoin were very limited. Investors only bought the currency in the hope that the price would rise in the future.

On the other hand, another part of the investors started to invest in Bitcoin by mining in order to get the reward of the mining process, which started with 50 Bitcoin. With the continuous rise in the currency price, investment in mining and obtaining the reward became very profitable.

By the beginning of 2013, the Bitcoin started to take the upward trend. It exceeded the beginning of the year \$ 100. The price of the currency attracted many investors to buy and retain it in the hope that it will rise further. Indeed, by the end of 2013 the price of the Bitcoin has exceeded \$ 1,000.

Unfortunately the price did not continue to rise as expected; by 2015 the price of the Bitcoin fell significantly to reach less than \$ 200, which gave a negative view on the future of cryptocurrency market.

Due to that there are not many websites accepting payment in Bitcoin. Also due to fluctuations in price, a large part of the investors withdrew after they suffered large losses. Despite the sharp drop in the price of the currency, it remained coherent. The price is still covered in mining process.

1. General Introduction

By the beginning of 2016 the currency had started to rise again but remained volatile in a bullish direction until the currency price exceeded \$ 1000 again in 2017 to start the upward trend in the currency. By the end of 2017 the price approached to \$ 20000.

Unfortunately for the second time, the price did not continue to rise as expected and the price of Bitcoin fell by 80% by the end of 2018.

Conclusion:

Cryptocurrency such as Bitcoin are very volatile, price is unstable, and this is not suitable for investors who wish to use cryptocurrency as payment.

1.2 Security

If we are talking about hacking the blockchain and changing the transactions or balances, we can say that it is impossible and it is 100% secure. This is because all transactions are stored in more than one node and each node has more than one computer. If one of the computers is hacked and the blocks are changed, the rest of the network will reject this change and this computer will become out of the network. If we are talking about hacking the wallets, it may be possible if the wallets do not have the required security. Although there are many wallets safe and secure, there are many other ways to save and secure your cryptocurrency for example, cold storage.

1.3 Privacy

In the world of fiat currency there is no privacy. Any dealings with banks or credit cards are done only after verification of identity and all your transactions and transfers are known and recorded by the banks and credit card companies. However, in the world of cryptocurrency it is totally different, transactions are more private and do not require verification of identity.

1.4 Decentralized

Decentralized is the opposite of centralized. Unlike fiat currencies, bank transactions are centralized and controlled by the bank and all transactions are recorded. In cryptocurrency world, it is decentralized. It does not need a bank to save your cryptocurrency. No one control your cryptocurrency, everything is under your control. You can save your cryptocurrency on your local computer and use it when you want. There is no any bank that controls your cryptocurrency.

1. General Introduction

1.5 Blockchain

Is a distributed database that has the ability to manage an ever-growing list of named records (blocks). Each block contains a timestamp and a link to the previous cluster. A series of blocks are designed to preserve and prevent data from being stored, meaning that when you store information in the cluster, you cannot later modify that information.

1.6 Peer-To-Peer

Peer-To-Peer is a process of exchanging files and data between two personal computers on the internet. This protocol is used frequently in file sharing and sharing programs. The peer-to-peer is one of the biggest benefits offered by cryptocurrency. It eliminates the intermediary between the sender and the receiver. It means that there is no intermediary between the sender and the receiver like banks. Banks act as intermediaries. Money cannot be sent to anyone around the world without approval of the bank.

1.7 Ethereum

Ethereum is an open-source, public, blockchain-based distributed computing platform and operating system featuring smart contract functionality. Ethereum is also used by application developers to pay for transaction fees and services on the Ethereum network.

1.8 Smart Contract

A set of programming commands that are programmed to perform a specific function. When running on the blockchain a smart contract becomes like a self-operating computer program that automatically executes when specific conditions are met. Because smart contracts run on the blockchain, they run exactly as cryptocurrency.

2. Our Vision

- Offering a token to the market with a new vision, by protecting the investors who invests in our project from the losses, this can be done by ensuring that the price does not slip as it happens with many other projects.
- Introducing a currency to the market with more power of E-commerce.
- Making our token acceptable for payment from most companies around the world and increasing its use of services and products and making it a global online shopping currency.

Our vision is to make MUSD token become a global cryptocurrency used to purchase most products and services around the world.



3. Problems and issues of current coins and tokens

- **Unstable market and high fluctuations.**

The main problem in this market is the large fluctuation in currency prices. Although this fluctuation is a benefit for the traders in the currency market, it may be a heavy loss for whom looking to invest in the long term.

- **Limited e-commerce online.**

Products and services still limited compared to the payment in the traditional way. Websites that accept payment in cryptocurrency are few compared to those that accept fiat currency. The services and products that we can buy in these cryptocurrency are very limited.

- **Most of investors loss their invest with ICO.**

90% of investors in ICO are losing their money either because the project is SCAM or because the price has dropped very dramatically. Although the project and its idea may be very good but the low price remains the ghost facing investors. 86% of ICOs are below listing price and 30% lost substantially all their value.

- **Not easy to enter cryptocurrency market, and convert fiat to coins.**

There are difficulties when trying to enter the world of cryptocurrency for the first time and these difficulties in converting fiat money to cryptocurrency coins, though there are websites offering this service. However, the transfer fees for these websites are very high and the websites may also require proof of identity, which may take several days.

- **Not easy to leave this market and convert your cryptocurrency to fiat currency.**

The same problem everyone faces when they want to get out of cryptocurrency market or convert some of the cryptocurrency to fiat.

4. Why our token and what they solve

- We have created a new system, which we call the investors protection system IPS. Although this system does not prevent large fluctuations in prices, its main function is to protect investors from losing their money.
- Expand the availability of websites that accept payments in our token.
- Ease of buying our token using fiat currency or other cryptocurrency through our partnership websites.
- Easy to sell our token and buy fiat currency or other cryptocurrency through our partnership websites.
- MUSD the only project you can invest without any worries.
- MUSD the only project protects investors from losing all their money.
- You can sell your MUSD at any time after ICO at the Pre-ICO price.
- MUSD the only token has a minimum price, you will never see MUSD price under Pre-ICO price.

The investor protection system protects the early investors who invested at the beginning of the coin launch.

The investor protection system ensures that the price does not slip below the minimum initial investment.



- **All in one place mobile application** is an application for mobile that enables the users to purchase products and services using MUSD Without the need to go to the website of each product or service, all products and services can be purchased using MUSD using this application.

5. The plan to achieve our vision

5.1. Investors protections system (IPS)

The investors protection system is designed to protect early investors; the investors protection system ensures that the price does not slip below the minimum initial investment, the sooner the investment is, the better the investors protection system will be, therefore, it can be said that investors protection system is designed for early investors, In other words, the longer the investors delays in buying the currency the less efficient the investors protection system, the investors protection system is very useful for long-term investments, means higher return on investment ROI.

The chart shows how the minimum price acts as a support for the market price and prevents the price from falling below.



How the investor protection system works.

The current cryptocurrency available for trading are two types:

1. The first type is highly volatile cryptocurrency, which the price moves up and down without any restrictions and according to market prices, supply and demand, like Bitcoin.
2. The second type of cryptocurrency is called stable coins whose price is almost stable and moves within a simple limit same as Tether.

The idea is to combine stable cryptocurrency with highly volatile price, where the minimum price of our token is fixed, and left the higher price, and then the minimum price of the token is increased according to market conditions and higher prices.

In addition, and further support the early investor protection system, only 1% offer for the private sale, then offer higher price during IEO,

with 90% of liquidity, It is not difficult to set a token price at a minimum.

So the early investor is safe from losing money.



5. The plan to achieve our vision

5.2. Shop and pay using MUSD.

We have found that the investor protection system is not enough to push the price of the currency upward, and that we must expand the use of MUSD token. We work in partnership with some websites to accept MUSD as payment, and we are working to increase those websites to provide a lot of products and services, we plan to cover a large segment of society.

Currently we have partners provides web hosting services, shopping services, flight booking services and hotel reservations services.

After IEO all MUSD holders able to use MUSD to buy all this products and services.

5.3. Multi Cryptocurrency Wallet.

The main purpose of multicurrency wallet is to sell, buy and exchange MUSD at the price equal to or greater than Pre-ICO price.

- Send & receive MUSD.
- Store and manage your MUSD.
- Exchange MUSD to others cryptocurrency with low fees.
- View balance, see transaction history.

5.4. List on various exchanges.

We work hard to list our token in different exchanges; we plan to list our token at least in 2 exchanges after IEO.

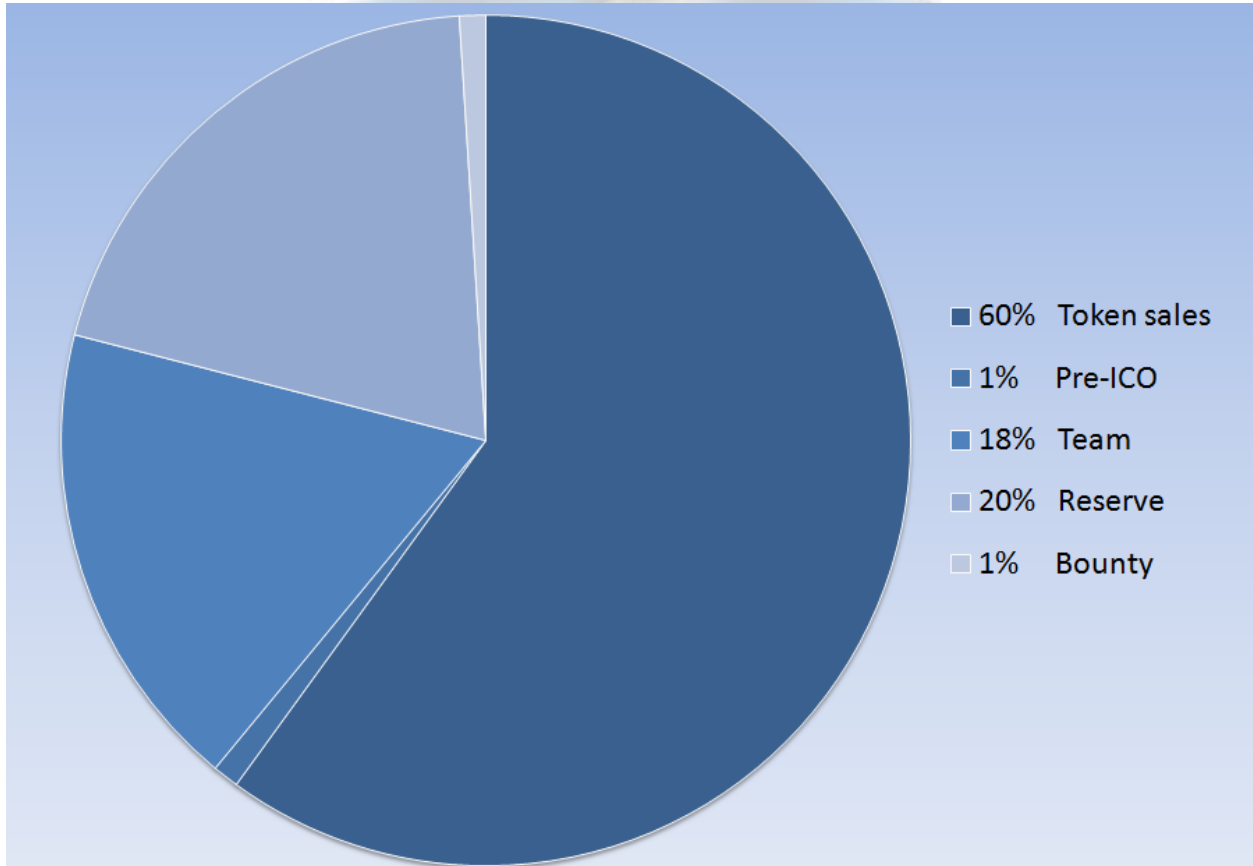
5.5. Api payment gateway.

This gateway allows websites to easily accept MUSD as payment.

- Easy integration, no programming required.
- No Monthly Fee, Transaction Fee from 0%.
- Get payments straight to your wallet.
- Global, anonymous, zero risk, No Chargeback.

6. Token distribution & Fund allocation

6.1. Token distribution:



60% Token sales: Public sales.

1% Pre-ICO: Private sales.

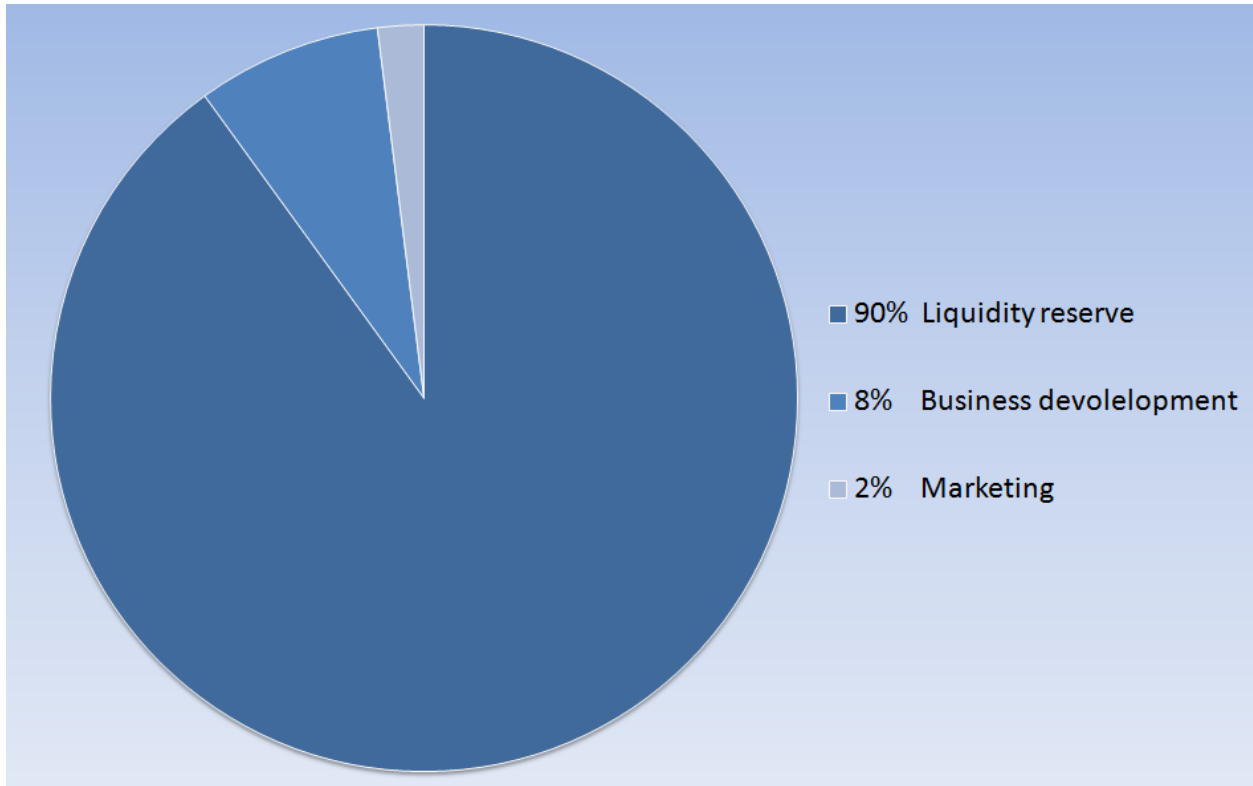
18%: Team.

20% Reserve: Safety reserve not for sale.

1% Bounty: Distribute according to bounty programs.

6. Token distribution & Fund allocation

6.2. Fund allocation:



90% liquidity reserve: Used to maintain the price of the Token equal to or greater than the price of the Pre-ICO price.

8% Business development: Research and running cost of the business, mobile application development, wallet application development, and development payment gateway allow any website to accept MUSD.

2% Marketing: Marketing and listing in exchanges.