

WALLETEUM

THE NEW
ECONOMY
BUSINESS
WALLET FOR
FUTURE.

09.2020

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ver 1.0.4

Introducing

Walleteum base cryptocurrency wallet and to give people (and in the future, machines, and devices) seamless access to decentralized financial services.

In the following cryptocurrency industry is based on a simple premise: people should be fully in control of their finances. While it seems like a simple and obvious statement, the current systems are far from providing financial services that are truly under the control of the people who use them.

Today, almost all financial services are run by banks. Investments, for example, by definition, is the use of capital to earn more capital. Investors use a bank to put their money into interest or dividend-making instruments in order to grow their wealth. The problems with financial services are increasingly becoming obvious to everyone: compounded costs due to middle wo/men, slow transactions, delays for cross-border transactions, and inaccessibility to many sectors of the population. A myriad of fin-tech solutions have been brought in to improve the system, but fundamentally the underlying banking system is still in control, so fin-tech has brought only limited improvements.

Technical overview

Goal - Step by Step



Walleteum: A digital wallet application that enables users to buy, sell, spend, and more with their cryptocurrencies.

The market is full of centralized wallets for both fiat and crypto. In the crypto-sphere, many users of cryptocurrency wallets do not know where their private keys are actually being stored. And there is no transparency.

Walleteum Decentralized Smart-Contracts: These delegated smart contracts are given to users within the Walleteum Network and execute certain actions using its native EUM token

In this sense centralized crypto wallets are *worse* than traditional bankings systems because there is no regulatory framework to keep the organization accountable. As a result, many centralized crypto wallet projects not trust chain. The few people who control the technology – and there users' private keys – can take advantage of their users' naivety and a lack of regulatory oversight.

Extant cryptocurrency wallets are only good for two things: securing users' public and private keys (hopefully) and enabling users to check their crypto balances.

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There are currently **9563*** public nodes running on the Bitcoin network.

Bitcore nodes

nodes

139

Bitcoin Core nodes

nodes

9260

government organizations plan to invest in blockchain technology

organize

90%

of senior IT leaders have clear and current plans to implement blockchain

senior IT

13%

01

> Overview of blockchain

> Vision

> Mission

Disclaimer

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History

The blockchain is a reliable global digital platform, a trust protocol, and distributed global ledger in which transactions conducted using Bitcoin, Ether or other cryptocurrencies are recorded chronologically, publicly, securely, transparently and immutable. Cryptocurrencies are represented by transactions stored in blockchains that leverage the resources of a an extensive peer-to-peer network to verify and approve each cryptocurrency transaction.3 And once a transaction is recorded on the blockchain, the consensus is established.

2nd Generation blockchain

The second generation blockchain is an extended version of the first generation and aims to make all transactions on the blockchain easier and more transparent. The second generation blockchain runs on Blockchain 2.0 protocol (the Ethereum protocol- Turing-complete programming language). Basically, Ethereum is the 2nd generation cryptocurrency developed based on a decentralized protocol. It is considered as programmable money, and has been the driving force behind practically every initial coin offering embarked upon to fundraise resources channeled at cryptocurrency development. The Ethereum consensus protocol is based on proof-of-work (PoW) model. The protocol distinguishes between asset and programmable infrastructure and utilizes smart contract to enact the terms and conditions that guide every transaction made.

The main advantages of solutions built on blockchain technologies are:

1. Trustless exchange:

Two parties are able to make an exchange without the oversight or intermediation of a third party, strongly reducing, or even eliminating, counter-party risk.

2. Empowered users:

Users are in control of all their information and transactions.

3. Durability, reliability, and longevity:

Thanks to the decentralized networks, blockchain does not have a central point of failure and is better able to withstand malicious attacks.

4. Transparency and immutability:

Changes to public blockchains are viewable by all parties creating transparency, and all transactions are immutable, meaning they cannot be altered or deleted.



Vision

Walleteum is built and available on a blockchain and is accessible as a DApp (Distributed Application). The main reason for using blockchain technology in the development of Walleteum is to provide a decentralized infrastructure that is stable and secure for all the involving parties.

Mission

Powering The Future of Fin-tech. Today.

Walleteum believes that the possibilities for blockchain are limitless, yet unrealized in the current market. Centralized systems are by nature not secure and suffer from high costs while decentralized systems based on the current technology available in the market are far too slow to be practical solutions. With this in mind, the team at Walleteum recognized that the solution would be created using a “best of Wallet” approach.



Cryptocurrency wallet.

A secure **wallet** is a must if you want to dive into the world of crypto.
Protect your investments.

Product Specifications

- ✔ **Overall**
- ✔ **Security**
- ✔ **Desktop**
- ✔ **Online**
- ✔ **Free Buying**
- ✔ **Mobile**

02

> Development Step of digital currency
> Users and Market Bottleneck
> Service Introduction

Background

The core ideas behind blockchain technology emerged in the late 1980s and early 1990s. In 1989, Leslie Lamport developed the Paxos protocol, and in 1990 submitted the paper The Part-Time Parliament to ACM Transactions on Computer Systems; the paper was finally published in a 1998 issue. The paper describes a consensus model for reaching agreement on a result in a network of computers where the computers or network itself may be unreliable. In 1991, a signed chain of information was used as an electronic ledger for digitally signing documents in a way that could easily show none of the signed documents in the collection had been changed. These concepts were combined and applied to electronic cash in 2008 and described in the paper, Bitcoin: A Peer to Peer Electronic Cash System, which was published pseudonymously by Satoshi Nakamoto, and then later in 2009 with the establishment of the Bitcoin cryptocurrency blockchain network. Nakamoto's paper contained the blueprint that most modern cryptocurrency schemes follow (although with variations and modifications). Bitcoin was just the first of many blockchain applications.

Bitcoin Community Engagement by Gender



More than 90% of people engaging in Bitcoin are men.

2. Users and Market Bottleneck

Inconvenience of Crypto Currency Management

There is a strong demand for a perfect solution for the storage and management of crypto currency, although crypto currency market is keep growing rapidly, how to safely backup crypto currency wallet key or private address key is one of the biggest barrier for users. The management of different asset allocation and diversification has been more complicated with the emergence of more and more crypto currency categories, as for the difficulties, one the existing strategy is to install different EUM centralized wallet separately for different type of crypto currency; or you can put it in a centralized wallet or exchange and authorized the central agency to manage it. The former one brings great inconvenience to users' operation and management, and the latter has certain security risks, if the central agency is attacked or the bankrupt coursed by poor operation. Thus how to balance security and convenience is the core direction for all the service providers working on.

High Thresholds for Trading and Exchange

The current way of transaction and exchange for crypto currency mainly depends on exchanges, which is a high threshold for non-professional users because of the strict real-name authentication in register process. The transaction of digital currency requires users to learn the relevant processes and operational steps, and there are usually limits to recharge and withdrawal. The exchange between digital currencies requires the use of a digital currency to convert to a legal currency and another for a digital currency.

Another way is realized in the off-market crypto currency trading platform supplied by the facilitator like LocalBitcoins, users who have the demand to buy and sell EUM their respective quotations in the platform， and they do one-on-one transaction as long as the price is acceptable for each other, just like shopping on the C2C online mart such as Ebay. But the downside is, the crypto currency has to be hosted on a third-party platform in order to ensure counter-parties do not breach of contract, which increases the risk of theft or loss of assets.

Shortfall in performance and unreasonable design of Blockchain

The large fork of Bitcoin took place for the first time in August, 2018, and BCH was produced, and in the following months, the bitcoin network continued to be forked. Because of the DAO event, hard fork of Ethereum network happened, ETC and ETH was produced, what's the reason?

1.The performance of Bitcoin is seriously insufficient, and BCH made a hard fork of Bitcoin in the name of the expansion of bitcoin.

2. With concentration of computing power, the system should be EUM centralized is controlled by one side, and the blockchain network will be arbitrarily manipulated, which violates the original intention of EUM centralization of blockchain.

3. The smart contract of Ethereum is a great progress in Blockchain, but there is a huge problem with this design concept, which is that the financial logic and business logic are coupled together. It is not hard to imagine what a bad design it would be to write Facebook's chat data in a bank database.

So when the storage capacity of Bitcoin network is not enough and there are bugs in the smart contract of Ethereum, the entire financial system needs fork to keep working. This is a disaster for a system that contains over hundreds of billions of dollars.

High development cost, high waste of computing power, difficult to connect with the real world

With the development of blockchain technology, enterprises in various industries will use blockchain technology in the future, but the high cost of blockchain development creates a barrier for most enterprises. With the mining mechanism of POW, due to the fierce competition, the hardware required is constantly updated, this proves to be extremely wasteful as the redundant hardware is simply discarded as garbage. And POS mechanism cannot have the EUM centralization advantage of POW. It is hard to know data of real social for blockchain technology itself, such as air temperature, share price, weather and so on.

Some miners can provide some common data, but due to the complexity of real world data types, miners cannot provide the data enterprises want, and if enterprises provide these data, it can't realize the characteristics of EUM centralization, it is difficult to convince people, this will result in the difficulty of connection between block and real world.

Lack of Application Scenario

More extensive application scenario is required in order to support longer-term development in crypto currency area. At present with the deepening of the research in blockchain field, especially for the exploration of intelligent contract direction, some product solutions have gradually combined with the real world economy to seek win-win cooperation. But it still not has been adopted in large-scale use till now, and there are only a handful of services for clients. Any of the crypto currency including the Bitcoin, Ethernet, and any other token issued on the intelligent contract platform can increase the value of itself, only by way of interacting more with the physical world, which can further promote crypto currency market prosperity and efficiency in the physical world.

3. Service Introduction

wallet APP supplies simple, swift and safe exchange and trading service for users by the original crypto exchange network and connecting with the exchanges'API.

Customer pain points/needs

It is currently challenging for customers to buy and manage cryptocurrency on their mobile in a secure and convenient way, and to be able to track prices/movements of their assets It is also challenging to spend cryptocurrency in the real world and be able to secure and manage spending through a mobile app .

Fascinating Blockchain Statistics

90%

90% of European and North American banks were exploring blockchain in 2018

$20 billion

The global blockchain technology market is estimated to accumulate $20 billion in revenue by 2024

30%

Blockchain can reduce 30% of banks' infrastructure costs

$12 billion

Financial companies can save up to $12 billion a year from using blockchain

03

> Problem
> Solution

Problems/Solution

1)Bitcoin and other cryptocurrencies are not easy to use, and uninviting to new users.

2) There are limited places to use your digital assets, and no option to centrally manage them.

3) Most banks do not offer any of these options today, and are often set up nationally, not globally.
Now that mobile phones are so prolific, the opportunity to manage one's financial freedom has never been so available. As the internet and mobile devices permeate the global landscape, we see our services becoming ever stronger and eventually offering a solution to this global problem. Walleteum has a security and ease-of-use hybrid approach to the "make it easy to use" problem. Our current technology is built on the foundation of the bitcoin blockchain, with this being the most well-known blockchain. Walleteum is safe in that we hold no money or cryptocurrencies on behalf of our users, and by using the latest smartphone security that already lives on your mobile device, we are truly unique. This is the core foundation that has attracted our users for the past four years.

4)Exchange Problems - Services that offer the purchase of cryptocurrency tend to have extended wait times for new member activations, even longer wait times for an exchange, unheard of fees, and numerous security issues. Among these services there is a need for greater security implementation to protect users.

5)Applications -There are limited ways in which customers can spend their crypto assets in real-world applications. Most cryptocurrencies tend to sit in exchanges waiting to be extracted back to fiat currency once again, which in turn incurs more fees. Until now very little has been done to ensure the average person can take advantage of the opportunity.

04

> Wallet
> Wallet Online

Platform

There are hundreds, if not thousands, of different wallets out there for all of the different digital assets, and managing multiple wallets for each of your currencies is difficult. We are creating a platform that will provide a powerful single point of interaction with the new economy while also building a dynamic bridge to the old economy to ensure nobody is left behind.
This next generation digital wallet will be the backbone for our asset management and investment services platform. The Walleteum Wallet will allow us to aggregate people and transactions together in dynamic ways in order to increase liquidity and keep costs down for consumers.
This infrastructure also allows us to create a universal mobile payment system for users who wish to transact in any currency, instantly breaking down barriers towards mass adoption in the industry.
In this section we will outline the pieces of the Walleteum Platform that will make it the most user-friendly way of storing, buying and sharing cryptocurrency on the market.

Wallet

The Walleteum is a wallet management system that allows users quickly and easily interact with their coins, while tracking and monitoring diverse assets. The Walleteum Wallet will allow users to view, send and receive balances of any supported cryptocurrency.
The wallet manager is entirely decentralized meaning that consumers have complete control over their private keys at all times and Walleteum can’t access funds without direct user authorization.
All changes in balance are completely user- directed and there are no locks or limits. The goal is to create a safe and easy wallet that operates utilizing the complete user autonomy and control that cryptocurrencies afford. The Walleteum Universal Wallet operates much like a password vault making safe and secure key management much easier than before.

The Walleteum offers users a variety of features not afforded by other wallets, leveraging the unique capabilities of the Walleteum platform. Mobile support is a priority for Walleteum so that consumers can have access to their coins wherever they go.

Online wallets

An online wallet is kind of like a local wallet that you might manage yourself, except the information is stored in the cloud, and you access it using a web interface on your computer or using an app on your smartphone.

Factors that can lead Walleteum app toward success



Offer integrated app

The mobile application development company can assist you to come up with an integrated app that has a flawless functionality and an appealing interface.



Comfort ,convenience

Walleteum app development is aimed at enabling the users to get rid of pulling out credit or debit cards from a physical wallet



Pay attention

I. Include all the major gateways
II. Utility bill payment
III. POS integration
IV. Tracking tools and calculator

05

> API

> Point of Sale (POS)

API Cryptocurrency

API stands for application programming interface.
An **API** is a program that enables one software application to interact with another.
In simple terms, an **API** is a messenger that takes requests and tells a system what you want it to do – and then returns the system's response back to you.

Point of Sale

An advanced payment gateway for paying with crypto anywhere and anytime, even at places or websites that do not yet accept cryptocurrency.
This will be further supported by a Point of Sale Systems which will allow every business from small mom and pop shops to huge internet retailers to incorporate the use of cryptocurrency without any significant fees. Customers of these shops will even be able to buy cryptocurrency at check-out with traditional payment methods.

06

>Walleteum Blockchain Features

Blockchain Wallet

Cold Storage Features *

Walleteum platform has a reliable, deep cold storage mechanism to keep user funds safe. Cold storage wallets have private keys that are generated off-line with advanced security in place to prevent anyone other than authorized personnel from accessing the funds. (Please keep all cold storage private keys safe, as VegaWallet cannot control real-world events surrounding private keys.)

Multi Signature P2PS

(P2PS) Otherwise known as pay--to--Peer--Sign addresses require multiple private keys (SHA256) to transact. This technology is popularly referred to as "Multi-Signature Implementation." This process eliminates single points of failure by ensuring all keys are stored on separate devices. If a malicious attack were to affect one point of entry the other point of entry would still be needed to gain access. The easiest way to understand P2PS is to compare it to a safe that requires two keys with a third key stored in a separate place in case one of the keys is lost.

Google 2FA Authentication

Google Authenticator 2FA is a software token that implements two-step verification by using a time-sensitive One-time Password (OTP) and HMAC-based OTP Algorithm. These processes help to authenticate users of mobile applications by Google.

Other features:

- Supports **BTC, DASH, LTC, ETH, EUM, ZEC, XLM,** and more!
- **Live price updates** with detailed market information.
- **Send and receive** functions for all supported blockchains
- **Buy and sell** cryptocurrency without leaving the app
- Updates for **Walleteum** (Pay anywhere using NFC Technology)
- Email receipts (ability to insert company information, logo, and special offers)

Hot and Cold Storage

As we just saw, storing bitcoins on your computer is like carrying money around in your wallet or your-purse. This is called “hot storage”. It’s convenient but also somewhat risky. On the other hand, “cold storage” is offline. It's locked away somewhere. It's not connected to the internet, and it's archival. Suit’s safer and more secure, but of course, not as convenient. This is similar to how you carry some-money around on your person, but put your life's savings somewhere safer.To have separate hot and cold storage, obviously you need to have separate secret keys for each –otherwise the coins in cold storage would be vulnerable if the hot storage is compromised. You’ll-want to move coins back and forth between the hot side and the cold side, so each side will need to-know the other’s addresses, or public keys.Cold storage is not online, and so the hot storage and the cold storage won't be able to connect to-each other across any network. But the good news is that cold storage doesn’t have to be online to-receive coins – since the hot storage knows the cold storage addresses, it can send coins to cold-storage at any time. At any time if the amount of money in your hot wallet becomes un-comfortable, you can transfer a chunk of it over to cold storage, without putting your cold storage at risk by connecting to the network. Next time the cold storage connects it will be able to receive from the Blockchain information about those transfers to it and then the cold storage will be able to do what it wants with those coins.But there’s a little problem when it comes to managing cold storage addresses.

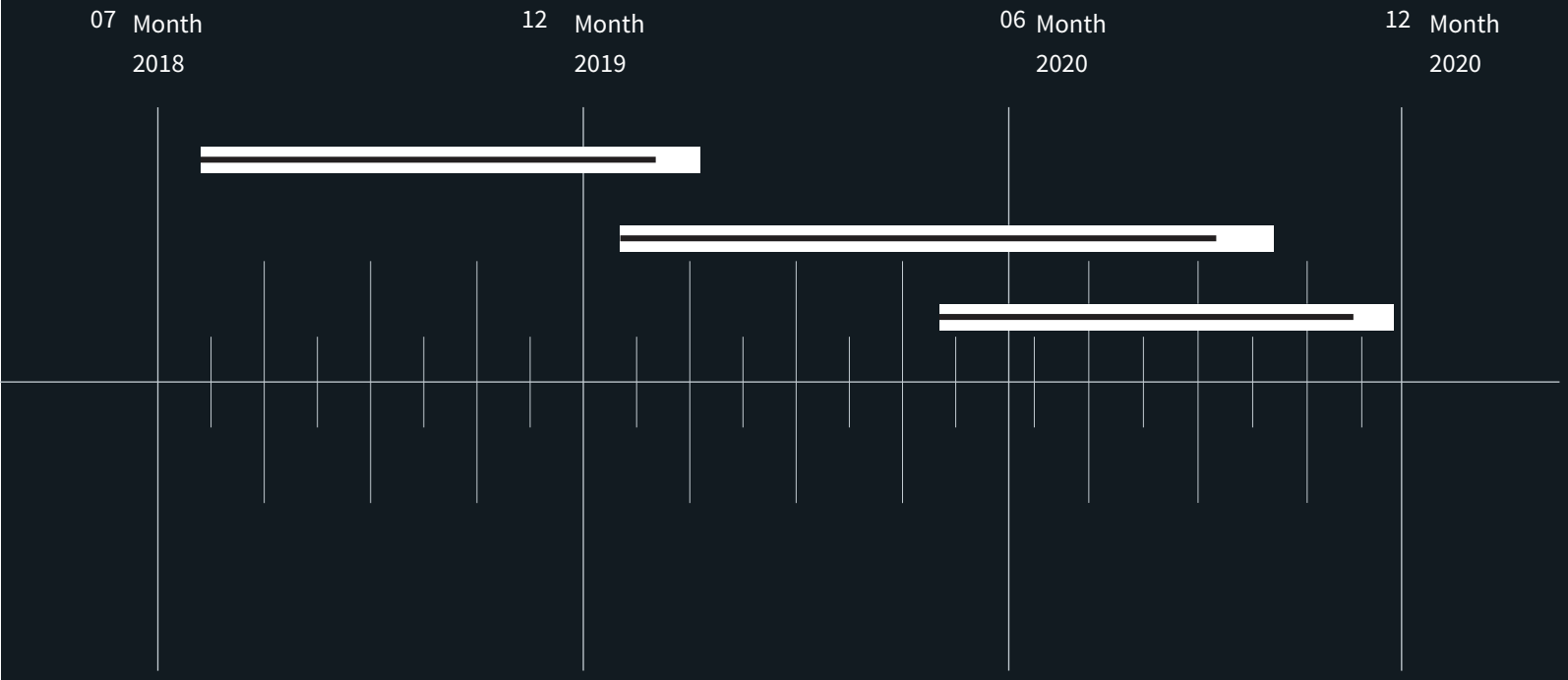
07

>Roadmap

timeline and process guide

01 //
Idea and Research

02 //
Design and Development



Idea

Start with an Idea

Concept

Make a Concept

choose a name with "Walleteum" and register domain and make a business plan

Design

Create stunning design

Establish EUM on ERC-20 blockchain

Add Exchange

List on CMC

Development

Product Development

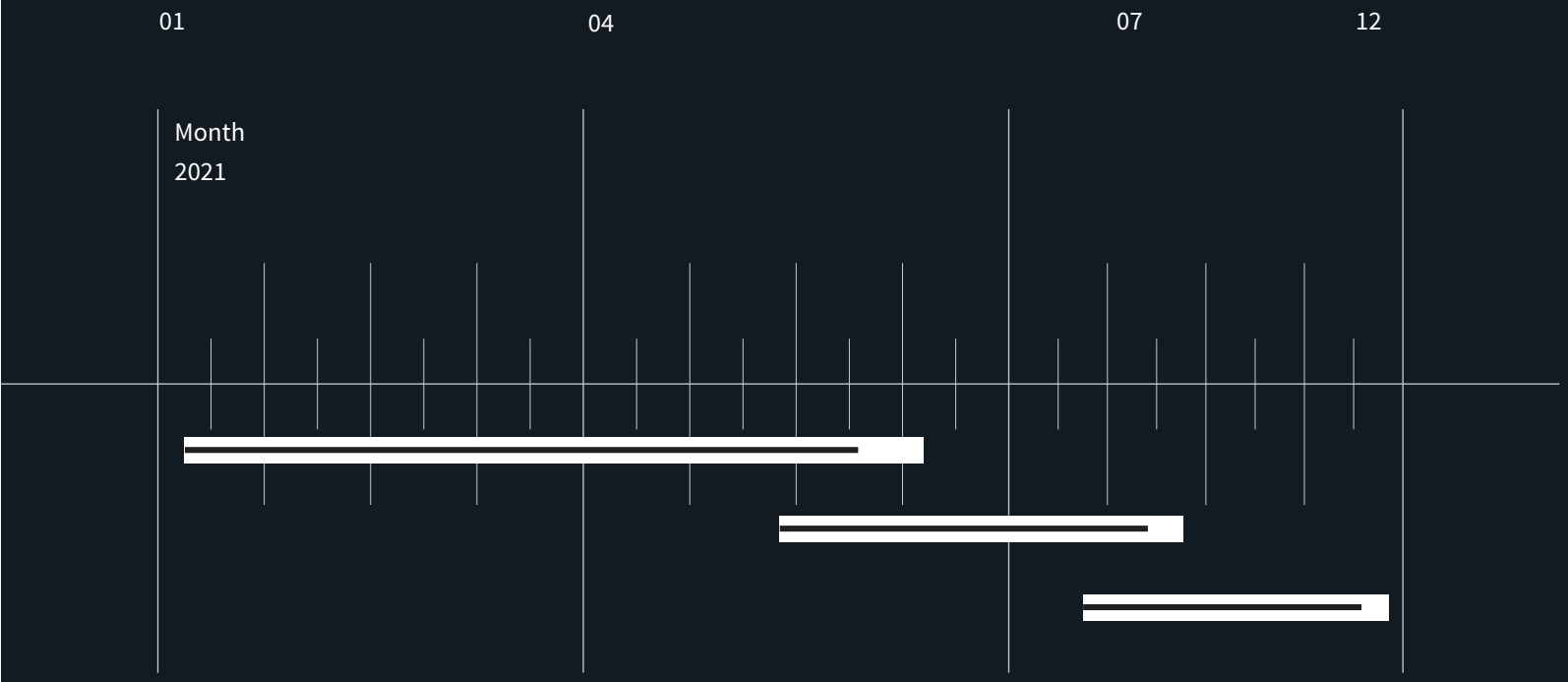
Web App concept

Built Prototype

Support mainstream tokens management (BTC ,Dash ,LTC ,

03 //
Setup and Implementation

04 //
Controlling and Evaluation



Exchange	Online	Tests	Correction
Setup the Requirements	Go live with product	Test	Make it better
DEV Walleteum Defi (decentralized finance)	**main net goes live, supports smart contract, side chain project and wallet computing power platform**	**Enrich DAPP platform, create decentralized application dVOD**(decentralized VOD) **dGIG**(decentralized Freelancer)	**Improve the technology of main chain and side chain of EUM**

08

> Tokens (overview)
> Token Sale

Token

A cryptocurrency is a medium of exchange, which makes use of cryptography to secure transactions and to control creation of additional currency units. The development of cryptocurrency has been actively growing in the past decade, thus offering a broad range of transactional possibilities for both users and organizations.

Our aim to become the first stable digital currency whereby the distribution and value of the currency is not controlled solely by the miners, but also the community has a vital role in this. Our purpose is to empower it through an Affiliate Marketing Channel, topping up projects with EUM. The EUM Community aims to inspire, be inspired, to educate and to support its members.

EUM is a cryptocurrency that has the nomination EUM and has 13 digits after the decimal point (for example 0.1234…13 EUM). EUM is only an initial project which will continue to evolve by adding new and innovative modules which in the end will define a Crypto-One- Stop-Solution (COSS).

EUM provides a use case for storing and processing digital transactions in a secure and transparent way. Our system is based on the Ethereum blockchain application platform and follows the cryptocurrency standards offered by Ethereum at the deployment moment: Proof-of-Work (PoW).

The Ethereum blockchain's smart-contracts are used to validate and protect certain rules regarding the distribution, freezing and ownership of coins. These contracts are enforced by the Ethereum network and cannot be invalidated or changed by the company nor by the users.

Token

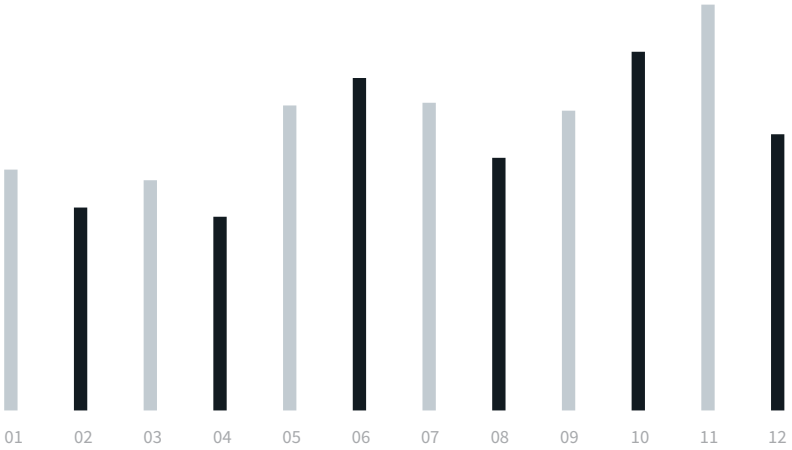
Overview

The function of the Walleteum Ecosystem will be supported by **EUM**, the Walleteum Ecosystem Coin.

EUM is an ERC-20 compliant token issued on the Ethereum blockchain. It is designed to give the holders access to the products and services available in the Walleteum Ecosystem.

As the Walleteum Ecosystem gains users the demand for EUM will grow. As people will need it to pay for services such as the use of the Walleteum Terminal, Debit Card and Wallet, Once the Walleteum Blockchain is released all of the EUM (ERC-20) holders will receive the new EUM coin which will be used to fuel the Walleteum Blockchain, and thereby bringing all of the ecosystem components together.
EUM will be the native token used in the Blockchain and will be used to facilitate all of the operations conducted on the network.

See the complete statistic of 12 months.



Token Sale

specific distribution plan is as follows:

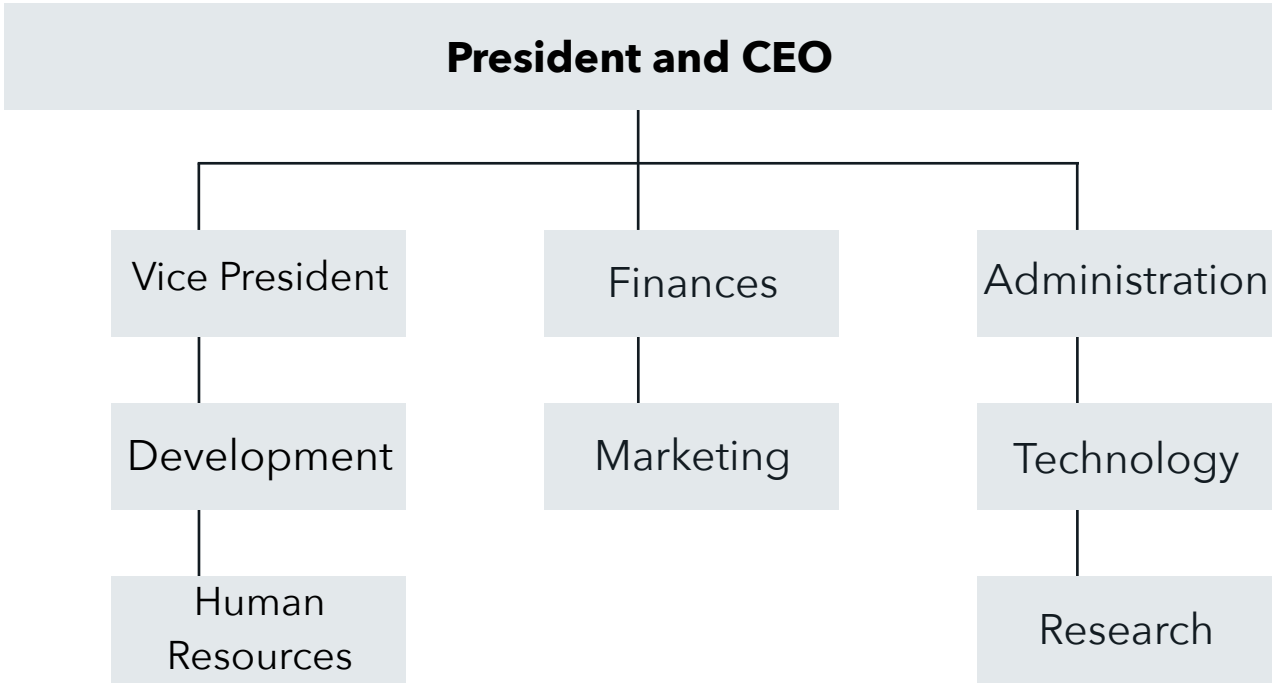
Percentage of total supply	Distribution scheme	Details
0.2	Presale	Used for the subsequent development of EUM project, talent recruitment, market promotion, etc. The use of this part of the fund needs to be publicized at fixed period.
0.15	Founding Team	In order to repay the founding team's exploration and development in digital currency area, and the effort for the maintenance of EUM product technology and operation development, give out tokens in return. This part of token will be locked by smart contract after issuance of token, it will be unlocked one month later, and 3% of this part will be unlocked per month.
0.05	Incentive for users	As rewards, used to encourage users to download, promote, deposit, consume, transfer and so on.
0.1	Development fund	As development funds of EUM, used for the subsequent development of project, business ecological construction and development of international business.
0.3	Public	The use of this part of the fund requires resolution of foundation and to be publicized in advance
0.05	Early Investors	Early investors made contributions to the development of EUM in terms of financial resources, resources, strategic planning and personnel assistance, so give out tokens in return.
0.15	Institutional Investors	It is used to reward enterprise investors and establish business cooperation with cooperative enterprises. This part of token will be locked

09

> Team, Advisors

Walleteum structure

Corporate structure refers to the organization of different departments or business units within a **company (EUM)**



Executive leaders



Ben Jalilian

CEO, Co-Founder

Ben is co-founder and CEO of Walleteum.
Previously, Ben was CEO of Alipal, a Fintech startup focused on monitoring eating habits.
Earlier in his career, Ben was CEO of Tabdil, a online exchange by fiat currency.
2015-Co-funder on Aliencamp first crowdfunding by digital currency (BTC).
2016-Consolation on Digital Payment Gateway in Alipal co.
2017-Green Ride Share Technology (GRT) in Chicago.



Dr Faeze Bagheri

CCO

Faezeh is co-founder and President of Topteb.
Previously, Faezeh led mobile app development at Topteb and advisor of blockchain .



Ali Farjandi

CFO

Co-founder and CMO of Alipal, Ali is a exchanging executive with over 10 years of experience designing and leading customer-centric research for parseh and high-tech products in the alipal .
He has been an active member of the bitcoin community since 2011 and frequently speaks about cryptocurrencies at industry events around the world.

More LinkedIn

10

>Legal Disclaimers

Legal Disclaimers

Blockchain tokens embody the full potential of blockchain technology. In order for blockchains to unfold-their full potential with regard to reinventing ownership in the digital realm, the technology needs to be-recognized Walleteum as a system capable of creating an objectively new ontological category. Anew kind of thing, which deserves its own regulatory framework that reflects the unique affordances and constraints of blockchain technology.

Risk factors

The following are risk factors you should consider relating to the Walleteum Ecosystem Coin (EUM) sale, the Walleteum Ecosystem and the projects to be undertaken in this regard.

I. Walleteum may not raise sufficient funds to execute on all of the projects of the Walleteum Ecosystem.

II. Walleteum Ecosystem Coins (EUM) may be significantly influenced by digital currency market trends and their value may be seriously depreciated due to non-Walleteum related events in the digital currency markets.

III. The Walleteum Ecosystem will comprise complex software platforms and their launch may be significantly delayed due to unforeseen development barriers.

IV. Competition may introduce the same or better solutions to the Walleteum products and the Walleteum Ecosystem as a whole and may cause Walleteum Ecosystem Coins (EUM) to lose market share and eventually fail to deliver on its business goals and on those of the Walleteum Ecosystem.

V. Digital currencies are extremely volatile and Walleteum Ecosystem Coins (EUM) may suffer from such volatility.

VI. International laws and regulations may render the trading of Walleteum Ecosystem Coins (EUM) impossible.

VII. The use of Walleteum Ecosystem Coins (EUM) may come under the scrutiny of governmental institutions and regulatory authorities.

VIII. The ownership of Walleteum Ecosystem Coins (EUM) may fall under new and unpredicted taxation laws that may erode their benefits.

IX. Walleteum may not succeed in creating the necessary momentum and acceptance for the Walleteum Ecosystem Coins (EUM), which may result in low liquidity and depletion of trades.

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