



ADDO Coin

WHITE-PAPER

Addo Tech Team
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Abstract

Before 2008, markets were performing well and global economies were booming, until one day Lehman Brothers fell, the financial system froze, and the world economy almost collapsed. The root cause wasn't just reckless lending and lack of transparency, but rather the financial sector's failure to keep up with innovation. The bank's collapse has become the defining moment for the financial crisis as central banks and governments rushed to bail out other troubled banks in the US and UK.

To avoid such crisis in the future, and out of danger towards the banking system for the collapse, unfairness, inefficiency and disappointment, a new ecosystem is required where all these problems are addressed profoundly and the user don't have to rely on central authorities whose action may result the system to collapse. ADDO Tech is a financial ecosystem intended to solve these problems associated with the traditional banking.

It allows users to get rid of all the problems within traditional financial system by providing them with a decentralized exchange of digital data between its peers featuring an incorruptible ledger recording all transactions. Based on ethereum blockchain, the process is fully transparent at all times. AddoTech financial ecosystem consists of a complete package of financial solutions such as: ADDO Pay, ADDO Trade, ADDO Bank and ADDO Ecosystem. All these products are based on decentralized technology and ensures that there is no single point of failure and independent of any immediately for transactional purposes. This whitepaper comprehensively covers the idea of ADDO Tech Financial ecosystem.

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Background and The Problem

In 2008, Lehman Brothers filed for bankruptcy. Before that incident, markets were performing well and global economies were booming, until one day Lehman Brothers fell, the financial system froze, and the world economy almost collapsed. The root cause wasn't just reckless lending and lack of transparency, but rather the financial sector's failure to keep up with innovation.

The bank's collapse has become the defining moment for the financial crisis as central banks and governments rushed to bail out other troubled banks in the US and UK.

Ever since then, the global economy has been struggling to recover from the shock. Gross domestic product, or economic growth, is still below the levels seen before the crisis. While there is growth, it's been painfully lackluster in recent years. In the US, GDP is forecast to rise 2.4% in 2016, the same as in 2014 and 2015, according to the International Monetary Fund. The UK faces an even uncertain future since it voted to leave the European Union-GDP growth was 2.2% in 2015, compared to 2.6% in 2007.

Unemployment levels have fallen since the crash but there remains a particularly weak area of the labor market: wage growth.

Right after the crisis, traders rushed into gold. The price of the traditional safe haven surged but in a sign that all is not well, gold prices are still very high. Just last month investors Bill Gross and Jeffrey Gundlach said gold was about the only asset worth buying these days.

Alongside many reasons that resulted in the financial crisis, some noteworthy points are: the lack of transparency and seeming disregard for investors, enormous fees both from investors and companies a whole ecosystem, low liquidity, no third party verification.

To avoid such crisis in the future, and out of danger towards the banking system for the collapse, unfairness, inefficiency and disappointment caused by a lack of change, forward thinking traders and brokers are looking for a solution that will disintermediate and commoditize today's status quo. A new ecosystem is required where all these problems are addressed profoundly and the user don't have to rely on central authorities whose action may result the system to collapse.

Introduction to ADDO Tech Ecosystem - The Solution

ADDO Tech is an ecosystem intended to solve problem associated with traditional banking. It allows users to get rid of all the problems associated with traditional financial system by providing them with a decentralized exchange of digital data between its peers featuring an incorruptible ledger recording all transactions.

Based on ethereum blockchain, the process is fully transparent at all times. All of the transactions are fully traceable, irreversible and incorruptible.

The network guarantees the validity and authenticity of each transaction and fraudulent activity is discarded promptly. There is no single point of failure as the control of the entire network or transactions isn't down to a single central entity but rather by the entire network. 'Fixing', 'hiding', 'manipulating' or 'profiteering' are impossible within a blockchain network. All transactions are fully traceable back to their origins at all times and all network peers have access to that incorruptible ledger.

What is ADDO Tech

ADDO Tech is a complete ecosystem of financial institution based on blockchain technology, providing the ultimate in security and transparency. It uses an innovative approach for implementing blockchain on financial system by democratizing the markets and saving money for investors and companies, reducing and in some cases, eliminating the tremendous fees and inefficiencies traditionally associated with asset trading.

By leveraging decades of experience in the investment banking, trading & fintech sectors, and combining them with the power and transparency of the distributed ledger, we've created a truly unique ecosystem that will revolutionize asset trading and investment banking.

ADDO Tech Ecosystem consists of a complete package of financial solutions such as:

ADDO Pay, ADDO Trade and ,ADDO Bank

ADDO Tech Ecosystem uses ADDO as the currency for payments, while ADDO Pay is the electronic wallet platform within the ADDO Tech ecosystem that uses multiple cryptocurrencies that specializes in e-commerce payment support.

ADDO trade is a trading platform for cryptocurrencies and other assets. It provides a fast, real-time trading system with the lowest market transaction fees and tremendous liquidity.

ADDO bank is a peer to peer (P2P) online banking facility provided by ADDO tech that will mobilize crypto and other funds with ADDO POS feature giving a per annum percentage to users that will range from 5% to 50% per annum.

Deposits in the bank would be available in both fiat and Cryptocurrencies. Users will also be provided with ADDO ATM's those will ease the process of withdrawing funds.

ADDO mall will be a B2B and B2C eCommerce platform just like Amazon and will offer global merchandise.

How ADDO Tech Ecosystem Works?

ADDO: THE CURRENCY TO BE USED WITHIN ADDO TECH ECOSYSTEM

ADDO is a cryptocurrency intended to be used within ADDO tech Ecosystem which is a secure and private decentralized financial network and trading platform. ADDO would be used throughout the ADDO ecosystem for buying and selling goods and services. It will also be used within the integrated ADDO Bank for daily life transactional activities. Besides, this mode of currency would be used and acceptable in ADDO Pay app, ADDO Trade, and ADDO Mall.

ADDO enables frictionless transactions of a wide range of assets on the ADDO trade exchange while also acting as a medium of exchange and a store of value. You can use ADDO to participate in the ADDO exchange shared liquidity pool, and also receive daily payouts to your ADDO wallet in fiat and cryptocurrency.

Through investment banking activity, ADDO tech is assisting companies to get “tokenized” or listed on the ADDO trade platform incurring transaction & placement fees.

ADDO will essentially become the ONLY cryptocurrency with real-world value as participating companies will have locked real-world assets to receive ADDO Tokens in exchange.

FEATURES OF ADDO

Based on the latest smart contract technology of ethereum blockchain, ADDO is one of the most secure cryptocurrency. Being a peer to peer mode of payment, you won't have to worry about a third party getting your information or data. All of your data is encrypted and your digital assets reserved in a wallet only you can access.

ADDO blockchain is capable of handling any amount of transaction volume all the time without having the chances of the network getting down or showing any sign of sluggishness. Unlike traditional cryptocurrencies, there is not a single point of failure.

Due to more frequent block generation, the financial network supports more transactions without a need to modify the software in the future. As a result, ADDO Ecosystem users get faster confirmation times, while still having the ability to wait for

more confirmations when selling bigger ticket items.

In the past, keeping your transactional details confidential and your privacy was a dream. With ADDO, that dream has become a reality, and now the users can enjoy the advantages of using a public blockchain while still being sure that their private information is protected.

Why Choose ADDO Coin

THE ADDO COIN/TOKEN (ADDO)

The Token

We aim to enable the use of ADDO in the ADDO platform by spending it on merchants that support ADDO or private buyer/seller transactions. You can also sell the token in supported exchanges, privately or hold it for future use. The key difference in our platform is the business model behind it. Once all the regulatory questions have been clarified with the Swiss Regulator (FINMA), the ADDO platform will be a payment system that will enable you to use the token and spend it independently alongside a system that grows in synergy with the token. Moreover, using the ADDO on the ADDO platform will have additional benefits to further stimulate its growth.

Value and Strategy

How will this strategic value coupling work? Each time a buyer pays with any cryptocurrency via the ADDO payment platform a percentage of the transactional fee will be used to buyback ADDO and to remove them from the market. The removed tokens will be burned. This will reduce the amount of ADDO supply further driving demand, the adoption of the platform and the value for contributors. The amount of ADDO was projected to be reduced from the initial 1 billion to a minimum cap of 100 million, at a rate no faster than 50 million a year. Considering that the total amount of tokens was reduced upon the extension of the ICO, this reduction will be prorated. The higher the volume of transactions in the ADDO platform, the higher the potential market value of the token. A percentage of the transaction fee will be removed from the pool in each market transaction, and the more the ADDO platform is used (with any supported crypto-currency), the further the supply of ADDO will decrease, a built-in adjustment that acts as our self-stabilization mechanism. A contributor that decides to hold ADDO for the long run, though it may be subjected to exchange market fluctuations, will enjoy a

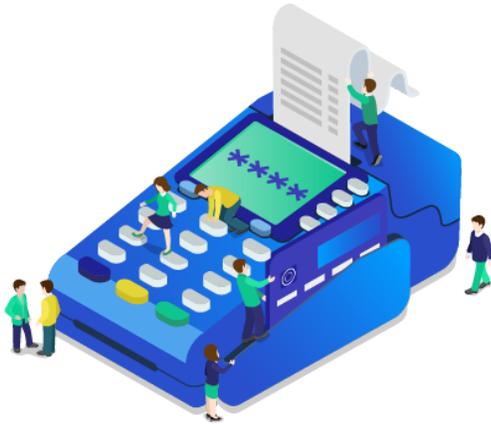
protective layer that links the ADDO to a sustainable platform. This so called intrinsic deflationary mechanism makes ADDO not only the safest payment platform, but a valuable utility token. It should be stated however, that the expected increase (or decrease) of the value of the ADDO token will be dictated by the market's supply and demand rules and will not be derived directly from ADDO activities. Please note that holding ADDO does not trigger the right (or likelihood) of redemption or the payment of a fixed or determinable income by ADDO . Token holders must not reasonably expect to generate profits through the sale of token to other persons. The ADDO token will grant access to the platform. Any other forms of financial incentives token holders may or may not receive by holding a token, which are not expect, are outside of ADDO control and activities and will only be derived through their own efforts. Thus, holding a ADDO token should not be construed as a passive investment. The ADDO token will not be compatible with full passivity of the participant.

Token implementation

The ADDO token will be implemented as an ERC20-compatible token over the Ethereum blockchain. Ethereum was the natural choice for this project due to its broad adoption and industry-standard for issuing custom digital assets. The compatibility with the ERC20 standard leverages upon the existing infrastructure advantages of the Ethereum ecosystem, namely in terms of development tools, The right of the investors to force a company to repurchase their shares wallets, exchanges and human resource expertise. The ability to program smart contracts with a Turing-complete language allows for robust foundation and flexible customization of the cryptocurrency to the ADDO domain-specific requirements.

ADDO Platform

Addo Pay



Addo Pay is An electronic wallet platform that uses multiple Cryptocurrencies that specializes in E-commerce payment support. With Addo Pay, shop online fast with just one touch of the phone screen.

Addo Trade



Addo Trade would be a trading platform for cryptocurrencies and other assets. Addo Trade provides a fast, real-time trading system with the lowest market transaction fees and tremendous liquidity.

Addo Ecosystem



Addo Ecosystem will be a B2B and B2C eCommerce platform just like Amazon and will offer global merchandise. Addo will be used as a currency within Addo Ecosystem.

Token Sale

To achieve all the goals stated in the roadmap with regard to the development of the Addo Platform. ADDO is planned to be executed in three stages: Private Offering, Presale and Token Sale.

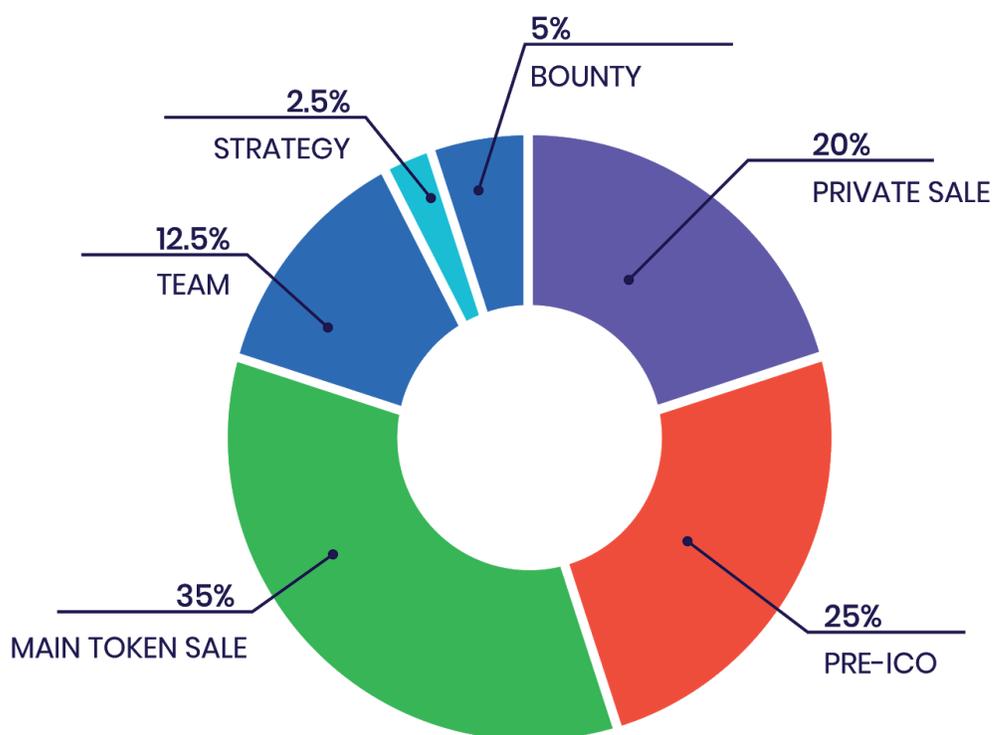
Participants in the ADDO token sale in return for their contributions receive ADDO tokens. The distribution of ADDO tokens will be subject to and governed by a separate document setting out the terms and conditions of the agreement as between ADDO Tech and each token sale participant.

Tokens will be issued on the Ethereum platform in accordance with the ERC20 standard.

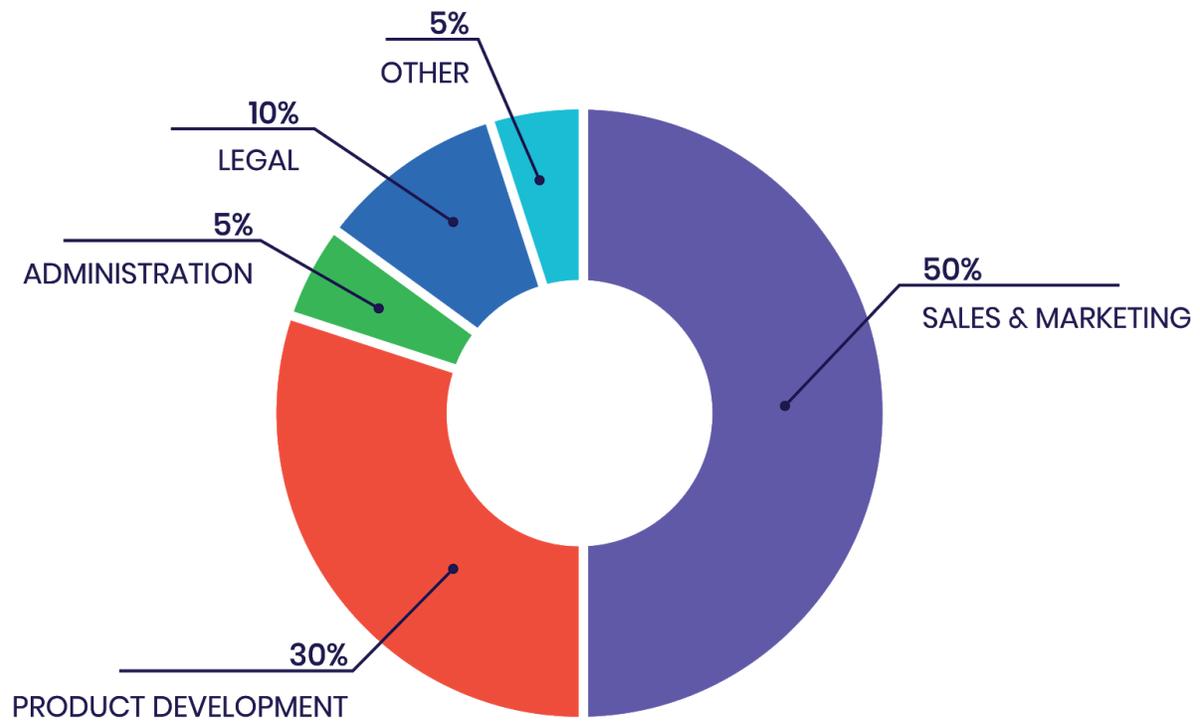
| Token Symbol/Ticker | ADDO |
|---------------------|------------------|
| Total Supply | 100,000,000 ADDO |
| Per Token Price | 0.015 USD |

| | | |
|--|---|-------------------------------|
| START 16 April 2018 | TOKEN SUPPLY 100,000,000 ADDO | END July 2018 |
| DISCOUNT PROGRAM 35%, 25%, 15%, 10% based on Slabs | ACCEPTABLE CURRENCIES ETH, BTC, USD | ICO 80,000,000 ADDO |

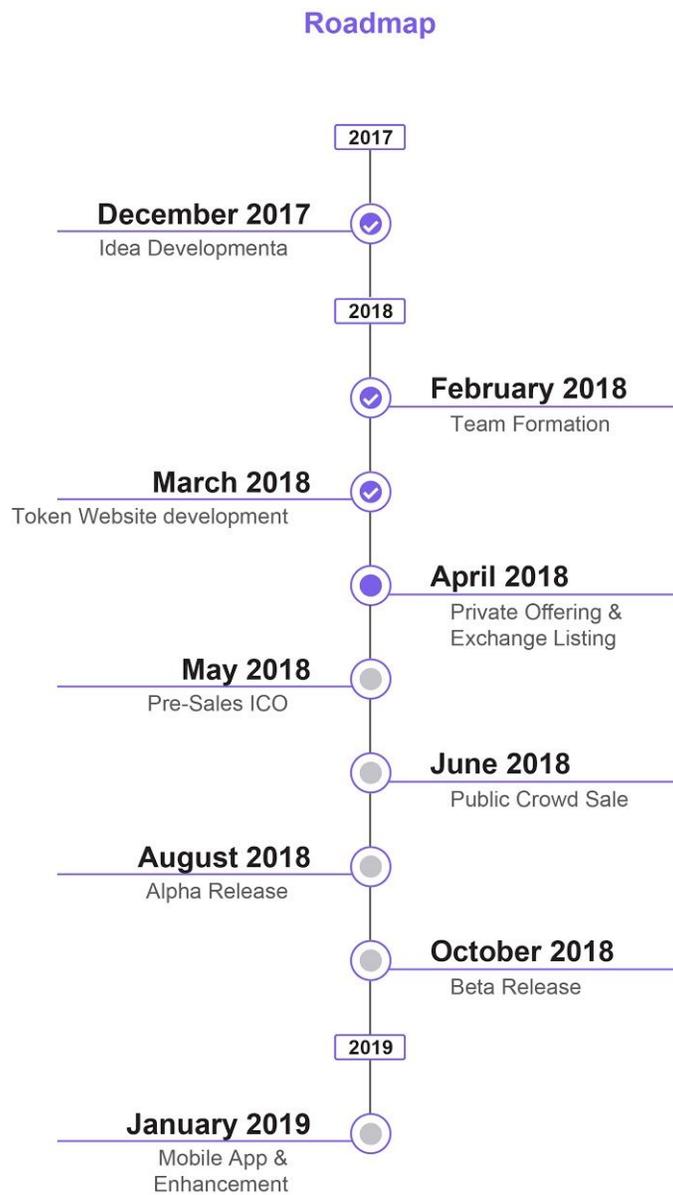
Token Distribution



Sales Proceeds Allocation



Roadmap



Connect with us

For any queries and questions you can write us at:

care@addocoin.club

Our official website:

<http://www.addocoin.club/>