



MonetaPro

WHITE PAPER

STEPHEN MEADE
MONETAPRO, LLC

OVERVIEW



BUSINESS

MonetaPro is an enterprise level technology platform for the \$17 Trillion-dollar sector of what's called Corporate Trade.

WHAT IS CORPORATE TRADE?

Corporate Trade (also called global barter, reciprocal trade, or counter trade), occurs when two companies agree to exchange an equal value of goods and/or services.

Example:

Ford (which has \$500MM of excess inventory) will send \$10MM in cars to Lenovo. In return, Lenovo will send \$10MM of computers back to Ford. Both companies will book the transaction as (1) full revenue, and (2) and expense. This activity thus effectuates a potentially tax-free transaction.

REASONS COMPANIES TRADE

Excess Inventory or Overruns, Excess Trade Capacity, Idle Plant or Employee Time, Food Spoilage, Lack of Warehouse space for new models, Trade Liquidity, Cash Conservation, Currency Fluctuation and Foreign Currency concerns.

PROBLEM

Lack of automation among trade partners means each transaction is negotiated one-to-one via phone, fax and email. Each trade partner must be located and agreed upon for equal trade value. Unequal values in the trade make the transaction difficult to accomplish or abandoned all together.

SOLUTION

MonetaPro creates a multi-party trading platform and acts as an enterprise level Sell-for-Credit exchange. Companies can easily list products to sell, receive trade credits that can then be used to purchase items from other vendors within the platform.

HOW IT WORKS

MonetaPro enables a company to list products or services for sell in a global marketplace. Upon a completed transaction, the Seller receives internal trade credits which can then be used to purchase other items within the exchange (think of a type of eBay for business).

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STATUS OF SYSTEM

System is ready for Beta testing with Select Charter Members. Funds will be partially used to scale transaction engine, improve user interface, increase shipping modules, and to provide redundant systems for full roll out.



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CLOSED LOOP PAYMENT SYSTEM

Participating companies list goods for sell, and in return receive an internal trade credit called a “GBUC” (Global Business Usage Credit or G\$). The seller can then use this electronic credit to buy goods and services from other Members within the exchange. This process creates a “closed loop” payment system where all trades, transactions, and settlements occur within the Moneta-Pro Platform.

THE MONETA^{PRO} CLOSED LOOP SOLUTION

Company Trade Challenge	Moneta ^{PRO} Solution
<ul style="list-style-type: none">• Partnerships limited• Valid exchange subject to negotiation• Manual, laborious process• Lack of audit trail (off-book)	<ul style="list-style-type: none">• Searchable marketplace of partners• Establish a trading currency (GBUCs) to normalize trade values• Automate trading, transactions, and tracking.• Blockchain component for ownership and audit

PRIVATE EXCHANGE SUPPORTING MULTI PARTY TRADE

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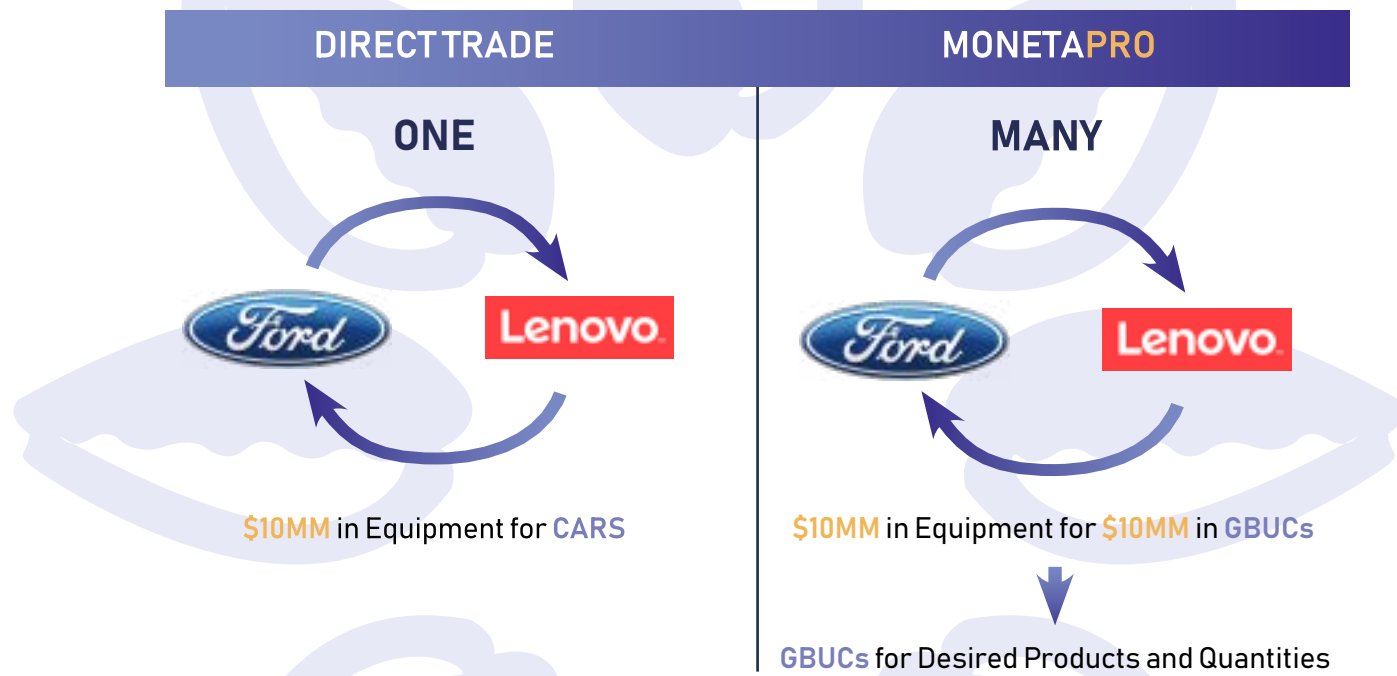
KEY FEATURE

When selling goods and services, companies will receive GBUCs (General Business Usage Credits), that can then be used to buy other items within the exchange. When listing an item, the seller sets the price in G\$ he wishes to receive in US dollars. 1G\$ = \$1USD. By the seller setting the price (based on their currency conversion to the USD), the seller is able to simply list items which can be purchased globally.



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THE MONETAPRO MULTI-PARTY TRADE SOLUTION



Efficiency + Liquidity + Trust = Value

- ELT** MonetaPro provides value through a formula called E+L+T=V:
- “E” is **Efficiency**. MonetaPro provides a seamless platform for global transactions.
 - “L” is **Liquidity**. Liquidity in that the companies who participate in Global Trade already have a known group of companies they participate with, thus creating liquidity within the market with lots of buyers and sellers.
 - “T” is **Trust**. Trust is built-in to the network due to blockchain integration and history of companies buying & selling with one another.

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EFFICIENCY

Global Multi-National Corporations (MNC's) already partake in global trade. This global trading activity is currently done manually via phone, fax and email. Trades are negotiated on a one-to-one basis. MonetaPro adds efficiency with an online trade exchange platform.

HOW DO COMPANIES TRADE CURRENTLY?

1:1 DIRECT TRADE

\$10MM in Equipment for CARS



MANUAL PROCESS OFF-BOOK

- Identify trading partner(s)
- Agree on mutual need(s)
- Negotiate equal value(s)
- Consummate trade(s)
- Track and manage trade asset(s)
- Report trade(s)

Repeat for each transaction

TRUST

For MNC's, the trade activity is achieved with a large group of existing trade partners. Thus, liquidity of trading partners in the exchange can be achieved with a few global companies who agree to bring their partners into the system. While most companies struggle to build liquidity in a marketplace, MonetaPro can achieve this with a small group of target customers.

Because the MNC already has existing trade partners, there is a higher level of familiarity and trust within the trade actions. A Company like Ford will trade cars with hundreds of existing companies.

VALUE

A hotel company like Wyndham will trade excess capacity (i.e. hotel rooms) for all types of other services and commodities, such as airline seats (American Airlines), advertising (Omnicom), food (Nestle), and even consumer products like towels and toilet paper (Kimberly Clark). Additionally, this also creates a "trusted" environment, as many of the companies have been doing business together for years, and may also be globally recognized companies.

The value of MonetaPro is achieved in the automation of existing trade activities and multi-party trading, among a quantified set of known and familiar partners. MonetaPro provides an efficiency for the companies that can save money, increase revenue, manage cash flow and balance sheets, and move transaction liquidity.

Intercompany trade also can be accomplished under an IRS Regulation 1099B, which creates a tax-free transaction between the two parties. When the activity is done under a barter club, all transaction volume falls under

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the 1099B regulation. Companies are however taxed on any accretive value accumulated at the end of the calendar year.

SIZE OF MARKET

The Global Transfer market is estimated to be \$17 Trillion per year. The United Nations estimates that as much as 1/3 of global commerce is conducted via offsets or transfers. IBM estimates that Exxon alone had more than \$500 Billion in inter-company transfers among hundreds of existing trade partners.

TARGET MARKET CUSTOMER

The Global 2000 and Multi-National Corporations, especially those with a specific history of Corporate Trade

TARGET INDUSTRIES

Machinery, Heavy Equipment, Automotive, Computer and Consumer Electronics (excess inventory); Airlines, Hotels, Media/Advertising (disappearing inventory), Factories (excess capacity), Agencies, Consultancies (excess capacity and time), Food/Drug Companies (expiring products), and countries with trade capacity like China, Costa Rica, Russia, Mexico, etc.

TARGET COMPANIES

Caterpillar, Marriott Hotel Group, IBM, Dell Computer, United/American/Delta, etc., Omnicom/WPP/Fox/ABC, etc. Samsung, Sumitomo, Mitsui, Cargill, Union Pacific Railroad, Maersk, Coca-Cola, Nestle, Amgen, Pfizer etc. Global companies in foreign countries with a history of Trading.

OPTIONS BEFORE TRADE

Example:

An automotive company like Ford has excess models left at the end of the year. If the car were valued at \$100,000, the company could list the car for sale (20% savings) and then sell it for \$80,000. With that sale, it would also require the company to pay taxes on the \$80,000. The company could look at other liquidation and offshore options, but each comes with the same diminishing financial return.

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TRADE LEVERAGE

In the Global Trade world, transfers are made at "full retail" value. This is usually NOT a discounted or liquidation action. In the example above, if the car was traded for computers, both companies would "sell" the item at full retail to each other. Though, there is not actually a sell as it is an exchange of equal value from each party.



FINANCIAL BENEFITS

A CFO who partakes in trades accomplishes several financial benefits:

1. Can book the sell at full revenue, versus offering discounts and reductions.
2. Can offset acquisition of items as an "expense", thus possibly effectuating a tax-free exchange.
3. Conserve Cash by not having to purchase the expensed items.
4. Repatriate dollars from certain countries.
5. Eliminate currency fluctuation risk.

SYSTEMS

MonetaPro has a patent-pending system that is ready for Beta testing with select charter members. The system has been stress tested and is ready for an initial roll out.

BLOCK CHAIN INTERACTION

Asset Transfer will be integrated into IBM's Hyperledger for transparency, legitimacy, and ownership off asset. The company will utilize a private blockchain for inter-company transfers. The private blockchain will help the companies with transaction knowledge, audit expenses, and ownership.

MON TOKEN FOR IEO

An IEO will be facilitated with an initial (Pre-Sale) token called a MON. At some point in the future, the MON can be converted for an internal GBUC, which can then be used to purchase goods and services within the marketplace.

ADMINISTRATION

MonetaPro acts as a closed loop payment system and provides Internet based real-time communication, immediate financial settlement, full tracking, transparency and audit for transactions and sells, and complete accounting of trade activity.

BENEFITS

- Immediate efficiencies gained by aggregating buyers and sellers across all vertical markets
- Members pre-screened and credit scored
- Validation of businesses and participation of Fortune
- Instantaneous conversion of global transactions provides immediate ownership
- Common currency (G\$) and immediate financial settlement eliminates foreign currency translation, hedge and arbitrage risk

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- Potential tax-free exchange

KEY REVENUE SOURCE

Fee charged and collected at time of transaction + subscription.

COMPETITION

No Global Marketplace for International Corporate Trade.

COMPETITIVE STRENGTHS

- Senior management team has background in financial markets, banking and credit cards.
- Proprietary patent pending systems, processes and software.
- System built and ready to deploy for beta testing.

MANAGEMENT

Experience Management team with domain expertise in transactions, credit card processing, technology, and enterprise.

ADVISORS

Swath of industry executives from relevant industries.

STRATEGIC PARTNERS

Targeted and experienced.

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BUSINESS SUMMARY

OVERVIEW

MonetaPro is a B2B platform that operates as a sell-for-credit exchange. MonetaPro will allow companies to list goods and services for sale at prices they determine. With MonetaPro, businesses freely buy and sell goods and services with other businesses across all vertical markets and industries. Instead of receiving cash, sellers receive trade credits, based on the U.S. dollar equivalent. These companies use these trade credits (called GBUCs, pronounced G-BUCKS) to purchase goods and services from other members of the exchange.

The GBUC or G\$ acts as a Global Business Usage Credit whereas the G\$ can be used to purchase goods and services within the MonetaPro exchange.

When trade credits are insufficient, cash or a combination of cash and credits may be used.”

Members are both buyers and sellers within the exchange.

All Members will be qualified for admittance within MonetaPro based on their ability to deliver goods and services. Trade limits will be in place to ensure trade balances within the system.

MonetaPro’s trade-for-credit system provides immediate financial settlement to members by providing electronic clearing and settlement of transactions.

The MonetaPro platform acts as a central bank and closed loop clearing house. All Trade Credits (the GBUC) exist only on the MonetaPro platform.

When a transaction is attempted, the MonetaPro platform performs a series of checks:

1. Check for adequate Buyer Credit
2. Check for adequate amount of Seller’s available Trade Credit Balance
3. Is Seller accepting GBUCs for the item (system can also take Cash, Credit Cards, or a split transaction).
4. Can the seller pay the MonetaPro transaction fees?
 - a. MonetaPro collects the fees electronically at the time of sale. This comes from a target credit card or bank account of the seller.

If all parameters are met, MonetaPro will transfer credits from the buyer to the seller account, adjust the inventory, quantity, etc. and issue email notifications to all parties involved.

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FEATURES OF THE EXCHANGE

Sellers will gain immediate access to trade credits received and buyers will receive immediate electronic ownership of goods purchased.

The exchange is a user-friendly Internet-based application that uses leading edge technology to manage a large volume of transactions and users. Behind the website, a comprehensive database stores and manages member profiles, product descriptions, pricing, quantities and selling terms, while a patent pending process and proprietary transaction processing engine (TPE) processes, tracks, settles and records all transactions occurring within the Exchange.

Sellers list goods and services for sale on MonetaPro's website with set pricing, payment options, quantities and more.

Buyers will be provided with a full view of the goods and services available. Buyers can then use an electronic shopping cart to make purchases with trade credits, cash or a combination thereof.

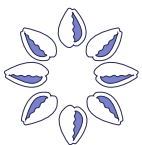
Members will have real-time 24-hour access to their account status and activity, along with receiving monthly statements electronically.

MonetaPro is forming strategic partnerships with key service partners to provide members support with the following:

- Logistics
- Credit scoring
- Website hosting
- Website design
- E-commerce
- Risk mitigation
- Network services
- IT services
- Database management

Marketing partners are currently being aligned with MonetaPro to provide rapid growth of membership, which will give members an abundance of choices of goods and services around the world.

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BENEFITS TO MEMBERS

Members benefit by gaining access to:

1. A new global distribution channel for the sale of goods
2. Ability to sell excess inventory and capacity to existing or new customers without disrupting existing distribution channels.

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3. A new global supply channel to procure goods and services from existing or new suppliers.
 4. Immediate ownership of goods.
 5. Immediate access to trade credits as closed loop financial settlement eliminates account receivables.
 6. Stabilized pricing control.
 7. A new cash management tool to better manage and maximize liquidity.
 8. An alternative form of currency that can be used to procure supplies.
 9. Potential Tax-Free transaction.
 10. Full Revenue on Sale. Help with EPS (Earnings Per Share)

FAQ

Q. Why would a business accept Trade Credits instead of cash?

A. MonetaPro provides a multitude of financial advantages such as a new or additional distribution channel into existing and new markets. Given real time financial settlements, the advantages is you get access to trade credits immediately versus cash.

Q. What if I still need cash?

A. To the extent a Member needs cash, Trade Credits can be offered for sale on the exchange just like any other good or service. An exchange for cash market will be developed.

Q. Is MonetaPro for new goods or excess capacity?

A. The Exchange can be used for normal distribution of items as well as liquidation of excess inventory and capacity. Trade Credits simply act as a measure of value for all trades on the exchange.

Q. Isn't this barter?

A. Yes, however it's much more. MonetaPro provides a global electronic market place for the trade of goods and services to generate value in the form of an alternative form of currency that can be used to purchase goods and services online or in the physical world.

Q. Are there tax or regulatory implications?

A. Transactions executed on the Exchange are subject to ordinary income taxes through IRS form 1099B. Currently, there is no special regulatory oversight by any



governmental agency to the knowledge of MonetaPro.

Q. How are transactions handled and settled?

A. Once a transaction has been accepted, the Buyer's account is debited and the Seller's account is credited for the trade amount. The transaction is done electronically in real time providing a seamless and efficient process.

BLOCKCHAIN INTEGRATION

MonetaPro will enable an enterprise level Blockchain integration for the transparency and authentication of the asset transfer. Acting as a type of "Smart Contract", MonetaPro will transfer asset information via a Blockchain integration for verification.

TOKEN PLATFORM SELECTION

The MonetaPro Token (MON) has been created on ERC20. We selected this protocol so the MON will be compatible with all the wallets and exchanges that support the ERC20 standard. By doing, we will not have to list the Token on multiple exchanges as it can automatically work on the ERC20 supported exchanges. In addition, it can be easily traded for all other Tokens (and coins), including Ethereum, that are based on the same standard.

SIZE OF MARKET

[The United Nations](#) estimates that close to 1/3 of all global trade is done as Inter-Company trade. While this number seems exorbitantly high, there have been studies that the Global Trade market is in excess of 10-12 Trillion. [Price Waterhouse Coopers \(PWC\)](#) has a global white paper that outlines the motivation, usage and implication in 49 countries. Further, [Deloitte Consulting](#) says one of the biggest issues is the lack of automation.

MonetaPro simplifies and provides the automation for the global trade market. MonetaPro can provide seamless transactions and global liquidity for excess capacity for Companies and Countries around the world.

CREATION OF THE GBUC FOR PAYMENT

For the transaction component, MonetaPro has created a new global electronic credit, called the GBUC (Global Business Usage Currency, or "G\$").

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The G\$ will serve as the median of exchange between businesses conducting transactions within the exchange. The G\$ is measured in U.S. dollars to provide a common global value system. In the present cash-based system of currency, global transactions face foreign currency translation and risks. MonetaPro's common electronic currency eliminates these inefficiencies and instantaneously carries out global transactions by allowing immediate transfer of ownership upon clearing and settlement of transactions. MonetaPro serves as the administrator of the exchange, providing real-time communication and complete accounting of transaction activity via its website.

Members of the MonetaPro exchange list products and services for sale and will receive GBUCs in return as they sell products or services." The Company commonly refers to this as a "sell-for-credit" system. GBUCs are then used to purchase products and services from other members of the exchange. Unlike the current online auction sites on the Internet, sellers set the price of goods and services, thus maximizing value.

TAX FREE TRANSACTIONS

Transactions executed within the exchange receive IRS 1099B tax treatment and can potentially result in a tax-free transaction. <https://www.irs.gov/taxtopics/tc420>

While the traditional barter model has been used as a way for companies to liquidate excess inventory and capacity (i.e., excess, obsolete and irrecoverable inventory; overruns; unused facility space; unutilized manufacturing and plant capacity; services; time;), the Company believes that the low transaction costs and efficiencies of the Internet, combined with the increasing value of the GBUC as membership increases, will lead to businesses using the exchange to conduct ordinary commerce in lieu of cash. Furthermore, businesses with scarce cash resources will immediately benefit from using the exchange to source needed liquidity. All members gain access to a new global distribution channel, access to new global suppliers and a new cash management tool maximize liquidity.

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DIRECT SALES FORCE

Through its direct sales force, the Company will initially market to Fortune 1000 U.S. companies and the Global 2000. MonetaPro believes these companies will bring instant volume, credibility and visibility to the exchange. In doing so, the Company believes middle market businesses and SOHO's will join to have access to products and services offered by these companies. The Company

REVENUE MODEL

will also employ direct and online marketing techniques, such as affiliate and viral marketing programs and forge strategic alliances with key service providers to enhance the value-added services offered by the Company.

MonetaPro's primary source of revenue will come from an inverted and declining cash transaction fee paid on each sell. The fee will be 5% on smaller items and decline with either size of the trade, or volume.

The fee will be paid automatically upon clearing and settlement of the transaction. The fee will also be deducted electronically from either 1) the member's credit card OR 2) an automatic debit from the member's bank account. As membership and liquidity of the GBUC currency increases, the Company intends to introduce other banking products and services to generate additional revenue.

Competition currently consists of online local barter exchanges. These barter exchanges are mostly local companies (auto mechanic, restaurant, printer, etc.) and the size of the transaction is nominal.

SIZE OF TRADES

By contrast, Corporate Trade is done between and among Multi-National Global Corporations, with global assets or commodities. The average trade is \$1.3 Million. Think of the difference between Quickbooks (accounting program for small businesses) and SAP (accounting system for global companies). Both are accounting programs, but each has a different market and value proposition. Quickbooks is to barter what SAP is to global trade.

MonetaPro is focused on the Global Trade Market.

For these companies, MonetaPro can incorporate non-cash credits to act as currency. MonetaPro can also focus primarily on the excess inventory and capacity segment. The Company believes its business strategy and model offers significant advantages over its competition, namely its existing proprietary systems, GBUC settlement credit, pipeline of interested parties and management team with expertise in financial markets, banking and credit cards.

MonetaPro simplifies and provides the automation for the global trade market. Further, MonetaPro can provide seamless transactions and global liquidity for excess capacity for Companies and Countries around the world.

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SOCIAL IMPACT OPPORTUNITY

In the present cash-based system of currency, global transactions face foreign currency translation and risks. MonetaPro's common electronic currency eliminates these inefficiencies and instantaneously carries out global transactions by allowing immediate clearing and settlement of transactions along with legal ownership of acquired items.

MonetaPro serves as the administrator of the exchange, providing real-time communication and complete accounting of transaction activity via its website.

Members of the exchange list products and services for sale and receive GBUCs as they sell products or services. The Company commonly refers to this as a "sell-for-credit" system. GBUCs are then used to purchase products and services from other members of the exchange. In the MonetaPro exchange, the seller sets the price of goods and services, thus maximizing value.

While the traditional barter model has been used as a way for companies to liquidate excess inventory and capacity (i.e., excess, obsolete and irrecoverable inventory; overruns; unused facility space; unutilized manufacturing and plant capacity; services; time; etc.), the Company believes that the low transaction costs and efficiencies of the Internet, combined with the increasing value of the GBUC as membership increases, will lead to businesses using the exchange to conduct ordinary commerce in lieu of cash. Furthermore, businesses with scarce cash resources will immediately benefit from using the exchange to source needed liquidity. All members gain access to a new global distribution channel, access to new global suppliers and a new cash management tool maximize liquidity.

As membership and liquidity of the GBUCs currency increases the Company intends to introduce other banking products and services to generate additional revenue.

Competition currently consists of online local barter exchanges. None of which, to date, have focused on the Global Corporate Market. The Company believes its business strategy

Under current IRS regulations a company can trade in and among companies. If this activity is done under a Barter Club, then only accumulated transactions are taxable.



FUTURE DEVELOPMENTS FOR MONETAPRO

For example, if during the course of a year a company sold \$50,000 in goods in the MonetaPro sell-for-credit exchange, and in return acquired only \$45,000 in return goods, there would be a \$10,000 accretive value, that would also be taxable under the 1099B regulations.

MonetaPro believes the companies could be encouraged to “donate” the excess G\$ trade credits as a charitable contribution to various social causes. This could include social impact, schools, charities or other needy causes.

Further, there is conversation with the United Nations around what is known as the SDG’s (Social Development Goals) whereby companies could partner with the UN for the donation of said credits.

MonetaPro has also developed a currency card platform that employs a magnetic stripe debit card for use at businesses possessing a standard merchant debit/credit card terminal. The card is based on a debit platform and will offer an interest-bearing credit option to add flexibility.

The Company strategy is designed to enhance the value of the GBUCs currency by making GBUCs accessible in the physical world and to build a branded currency card that will become a default payment option and accepted currency (i.e. Visa, MasterCard, American Express) at businesses throughout the world. The Company has a preliminary agreement with a data services provider to allow interface with the existing debit and credit card network. This interface will eliminate costly infrastructure that would otherwise have to be built to capture exchange transactions occurring offline as members use the currency card in the physical world. The currency card offers a unique B2C play as members issue currency cards to employees as an additional benefit, which can be used at participating retailers.

TAX LIABILITY EMPLOYEE TRANSFER

With the accumulation of G\$ trade credits, a Company may be faced with a dilemma at the end of the year in terms of an accumulated tax liability. If the G\$ credit was transferred to the employee in terms of a bonus, gift or grant, then the liability could in turn be shifted from the Corporation to the Employee.

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FOOTNOTES AND WHITEPAPERS

United Nations: Introduction to Transfer Pricing (Nov 2016)

IBM Research: Blockchain/DLT: A game-changer in managing MNCs intercompany transactions - Nov 2017

PWC: International Transfer Pricing 2015/16

Payments.com: Why Corporates Trip Over All The Moving Parts Of Inter-Company Transactions (Aug 2016)

KPMG: 2016 From Thomson Reuters and KPMG International Global Trade Management Survey (2016)

Barter Implications

IRS Barter and Form 1099B

PRODUCT DEMO

To Request a Demo, please contact Stephen.Meade@monetapro.io

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