The Mundum Token is independently issued by MUN LTD, based outside Switzerland. The Mundum Token can be used within the Mundum® Universe as a voucher/benefit voucher (if the respective service providers accept them as such) or as a means of payment, and can be staked on the Mundum platform.

This Mundum Token should not be understood as an access token to the Mundum platform, as all persons can register on the Mundum SuperApp without a token and use the platform.

MUN LTD is – like other service providers in the Mundum® Universe – independent of Mundum AG, and there is no personal, organizational, or economic interconnection between Mundum AG and MUN LTD.

Executive Summary

The purpose of this White Paper is to present Mundum® the first social financial coin with its:

- Vision & Motivation
- Social Financial Activism
- Community Building
- Eco System
- Mundum® is a community that firmly believes in the positive power of its actions, as they drive powerful decisions, empowering activities and life changing encounters. The Mundum community is driven by the power of their work to make the world around us a better place.

Vision & Motivation

The Mundum® community is driven by the vision and motivation to make the world a better place. This community invests their skills, network and energy in projects and developments that make life changing impact and financial difference. Mundum® vision is driven to create a project that expands positive developments, a modern ecosystem and a growing community on a journey to help others. The Motivation is to change the world around us via powerful financial revolution. The participating community achieves financial freedom by generating passive income and while at the same time providing positive financial impact to help others.

Social Financial Activism

The Mundum® is the first social financial activism Token/coin. The Mundum® community drives social activism through their explicit donations to relief and action organizations. The Mundum® Token is donated and provides financial aid to needy projects via completely transparent and 100% traceable transaction on the blockchain.

Community Building

The Mundum® Token is used to build community via its Non-Fungible Tokens (NFT) and Social Gathering Activities around celebrities which share the same vision of high impact social activism. NFTs are used to establish membership and participation on the organized activities.

Eco System

The most important element of the Mundum® Token is a growing Eco-System of solutions that add both financial value as well as utility to the this community; it includes integration into both the traditional financial system as well as the new world of DAPPs (Decentralized Applications), DeFi (Decentralized Finance), Metaverse (Immersive Social eCommerce) and Web 3.0 (Decentralized Web).

The symbiotic collaboration of these 4 elements delivers the full vision of the Mundum® project.

Vision

Mundum® Vision is the creation of a Universe of Social charity. This Universe will deliver a complete eco-system who primary goal is to allocate funds to finance charities. The social charity eco-system will leverage both the more traditional world wide payments systems of debit card card but integrated with more modern regulated digital exchanges delivering the ultimate protection, security and trust of the members. This reach of this Universe will be extended by the immersive social power of a purposely built Metaverse. This Metaverse will establish a cohesive community for the members to both interact in Mundum® sponsored activities and explore the power of Web 3 immersive eCommerce.

Social Charity

The activities conducted in the Mundum® Universe powered by Metaverse technologies will create a new standard for Social Charity. Social Charity is a both community and a social driven effort which extends and expands the capabilities of traditional charities by accelerating their funding and allowing them to reach their goals much faster. The combination of community and social networking delivers both compound acceleration as well as effectiveness to reach charity organizations objectives.

Beyond Donations

Mundum® Universe also leverages the power of Decentralized Autonomous Organizations (DAOs). DAO technology will enable the traditional charity member to go from a passive member to an active charity member. DAO will enable the charity members to participate in the decision making of which Charity causes to funds based on their priority. DAOs will use governance tokens to allow the charity members to vote on projects, activities and priorities.

Transparency

Mundum® Universe delivers complete transparency of operations by allowing the recording of all its decision and funding activities to be recorded on a public blockchain. This transparency will deliver both acceleration and gamification of the social charity vision. Members and community will create competitions on the growth and success of social charity funding causes.
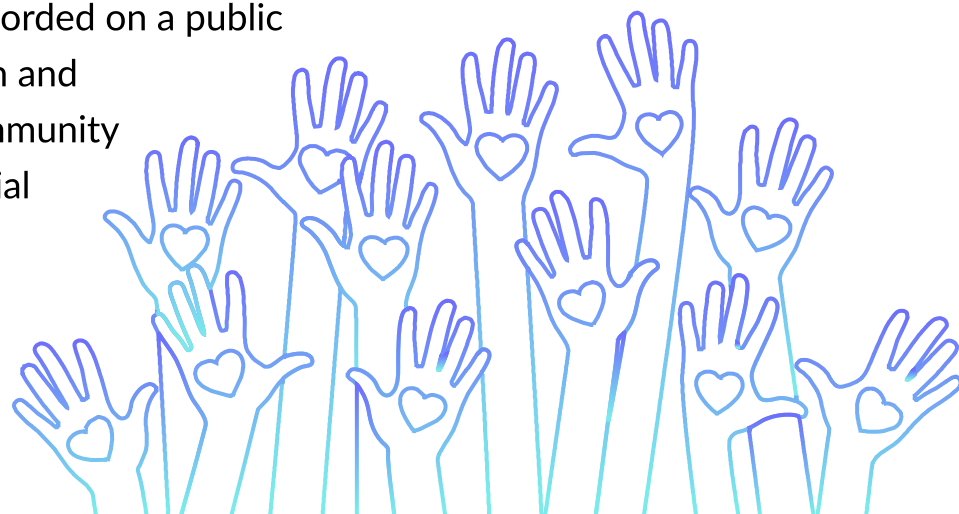
Challenges

Charites worldwide have been plagued by many challenges; these challenges hinder the effectiveness of charity fund raising campaigns and their associated goals. Some of the most important challenges are:

Corruption

Corruption is the biggest enemy of charities. For the amounts of funds raised for specific purposes in charities never get there. Corruption at all levels Charities cause this effect. Funds don't get collected, funds go missing, funds get misappropriated, funds get used for non-related activities that cause leaking in the fund-raising system.

Reach

Charites are also highly affected by entropy and bad management. This mis management activities leads to funds getting clogged in the system and causing high levels of ineffectiveness of fund raising allowing only a smaller percentage of the intended funds to reach their recipients.

Speed

Charities continue to use outdated and slow financial transfers mechanisms. The speed is further slowed by usage of incompatible technologies, interborder requirements and challenging field operational scenarios.

Solution

Mundum® Universe Solution as many key elements to deliver of the vision established by the founders. The key elements of the architecture solution include:

- Blockchain
- Gamification, NFTs and Metaverse
- Wallet and Payments Systems
- Revenue Generation System
- Directly Delivery of Charity
- New Blockchain

> a) Charity DAO
>
> b) Proof of Charity

Blockchain

Foundation of the Mundum® Universe is powered by Polygon an Ethereum compatible blockchain; this enables an open multichain solution for high performance and low transaction fees.
The key elements are both an ERC20 Token and a Governance token which powers the DAO and proof of Charity Consensus protocol. The Polygon Blockchain delivers key functionality required by the social charity network.

1. Decentralization
2. Smart Contract Operational Rules
3. Multichain Tokens (ERC20, Governance, NFT)
4. Debit Card Integration
5. DeFi Passive Revenue Generation
6. Transparency
7. Immutability
8. Low NFT transaction fees
9. High Transaction throughput
10. Integration Play to Earn Game

Gamification

Mundum® Universe will use the latest immersive, gaming and tokenization technologies to create passive value both to its members as well as to generate donations to the selected Charities. The technologies used include:

- Gamification (delivers Gaming and play to earn game returns)
- Integration into NFTs (Non-Fungible Tokens will enable both real asset tokenization and digital assets)
- And later Metaverse integration (delivers full immersive experiences and integrates both NFT and gamification)

Mundum play to earn games

In the Mundum® Universe, the token holder can play attractive games that work internally with their own game token. The best gamers are rewarded with attractive prizes every week. These are paid out in the form of NFTs to the respective winners. The games platform will be mainly mobile one (given mobile is the most popular device). Mundum® Universe Metaverse evolves more attractive games will be planned and integrated for the future. These metaverse games will be 3D and contain a more immersive experience. Mundum® will continue to plan and innovate in a future-proof manner; primarily to serve the needs of the growing community.

Wallet and Payments Systems

The community of Mundum® Universe will integrated its value, contributions and earnings via a multi-currency, multi-token, multi-chain wallet system. The digital wallet will enable the community members to store their digital assets as well as participate in the DAO voting decision making of Proof of Charity.

The Digital wallet will also sever as the integration into the traditional banking system via fiat on-ramps and off-ramps we well as Debit cards enabling payment worldwide. The on-boarding of the Digital Wallet will contain Know Your Customer (KYC) as well as Anti Money Laundering (AML) checks to ensure fully regulatory compliance. This digital wallet will be regulated by German Federal Financial Supervisory Authority (BaFin) a proven and recognized international regulator. The digital wallet will have both web and mobile app versions.

Staking Revenue Generation System

The community of Mundum® Universe will be provided with a DeFi mechanism to earn passive income. The DeFi system will enable both returns delivered via Staking. The staking mechanism provides both returns for the community as well as for the Charity organization of choice. From the earnings returned 10% will be donated to the selected Charity. This process is described later in more detail.

The value to the community members as well as the charity receipts will be further enhanced by the appreciation of the value of the Tokens:

- ERC20
- NFT
- DAO Governance Token

Directly Delivery of Charity

The Mundum® will ensure direct delivery of Charity via its Social Charity mechanism. The Social Charity mechanism is designed to compound the value of the Charity being raised by generating a portion of returns from:

- Revenue Generation System
- Debit Payments
- Gaming and play to earn
- E-Commerce operation of Metaverse as well as direct funding

and donations from members and community.

In future phases the direct delivery of charity will be powered by the Proof of Charity Consensus mechanism and its associated DAO smart contract. Both of these enhancements to Mundum® solution will add extra value and transparency at layer 1 level of the developed blockchain. The biggest improvements created by this protocol change will deliver a unique solution which combines both guaranteed delivery of Charity to the intended parties as well as the community participation in the decision and selection of which Charities (causes) worth funding and expanding.

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Branded Card

Mundum® will also enhance its fund-raising activities via Debit Card. The brands cards will donate a percentage of the payment transactions towards the charity fund raising. Branded payment cards are highly visible and will help establish the brand on a global basis.

NFTs & Metaverse

Non-Fungible Tokens (NFT) will provide the Token holders several utilities:

- Earning using NFT as a Digital Asset (using valuable NFT Collections)
- NFTs earned in play to earn games
- Proof of Attendance (PoA) for Mundum Real Event, NFT will allow token holders to attend special events and fund raising with celebrities, also grouped into NFT collections.

NFT Market Place

Mundum® NFT Market Place will provide an interactive customer experience to view, socially interact (comment, like, discuss with artists), exchange and purchase NFTs. NFTs can either be traded, purchased or earned through Gaming activities. The NFT Market Place allows for both pre-minted as well as lazy minted NFT Tokens. NFT tokens will be grouped into various collections allowing both:

- Artists
- Influencers
- Community Members
- To interact with each other and form a stronger bond of community.

NFT Collection & Mundum Real Events

Mundum® will enhance the social charity via NFT powered fund-raising campaigns. Each fund- raising campaign will contain a unique NFT collection dedicated to it. This NFT collection will combine both a socially responsible recognizable artist as well as access to events coordinated with key celebrities.

The NFT will provide both Proof-of-attendance as well as the ticket mechanism to access these high-profile events. The proceedings of the NFT raising will then the donated to the DAO selected charity.

Mundum® AG will organize fund raising events on a regular basis. Charity organizations and Mundum® partner eco-system companies/organizations can present themselves at these events and the Mundum token holders can participate in workshops and networking at these events. These events are intended to promote cohesion and a common spirit.

All parties thus have a unique opportunity to expand their network or customer base. To participate in these events, the participation fees are partly due in Mundum ERC Tokens.

Metaverse - Mundum shopping world

Mundum® will leverage the power of the Metaverse technology to create the Mundum® Shopping World. Metaverse is a new generation of immersive technologies which combines many elements. According to Gartner Group a "Think Tank" of technology; Metaverse combines many elements to bring innovation into social networking, ecommerce and other online activities. Mundum® Shopping World will leverage several of these technologies such as:

- Digital Currency
- Social Entertainment Events
- Digital Commerce
- NFTs

- Online Shopping
- Social Media
- Gaming
- Digital Assets

Digital Currency

Marketplace / Digital Commerce

Nonfungible Tokens / NFT

Infrastructure

Device independence

Gaming

Digital Assets

Metaverse

Concerts, Social and Entertament Events

Online Shopping

Workplace

Social Media

Digital Humans

Natural Language Processing
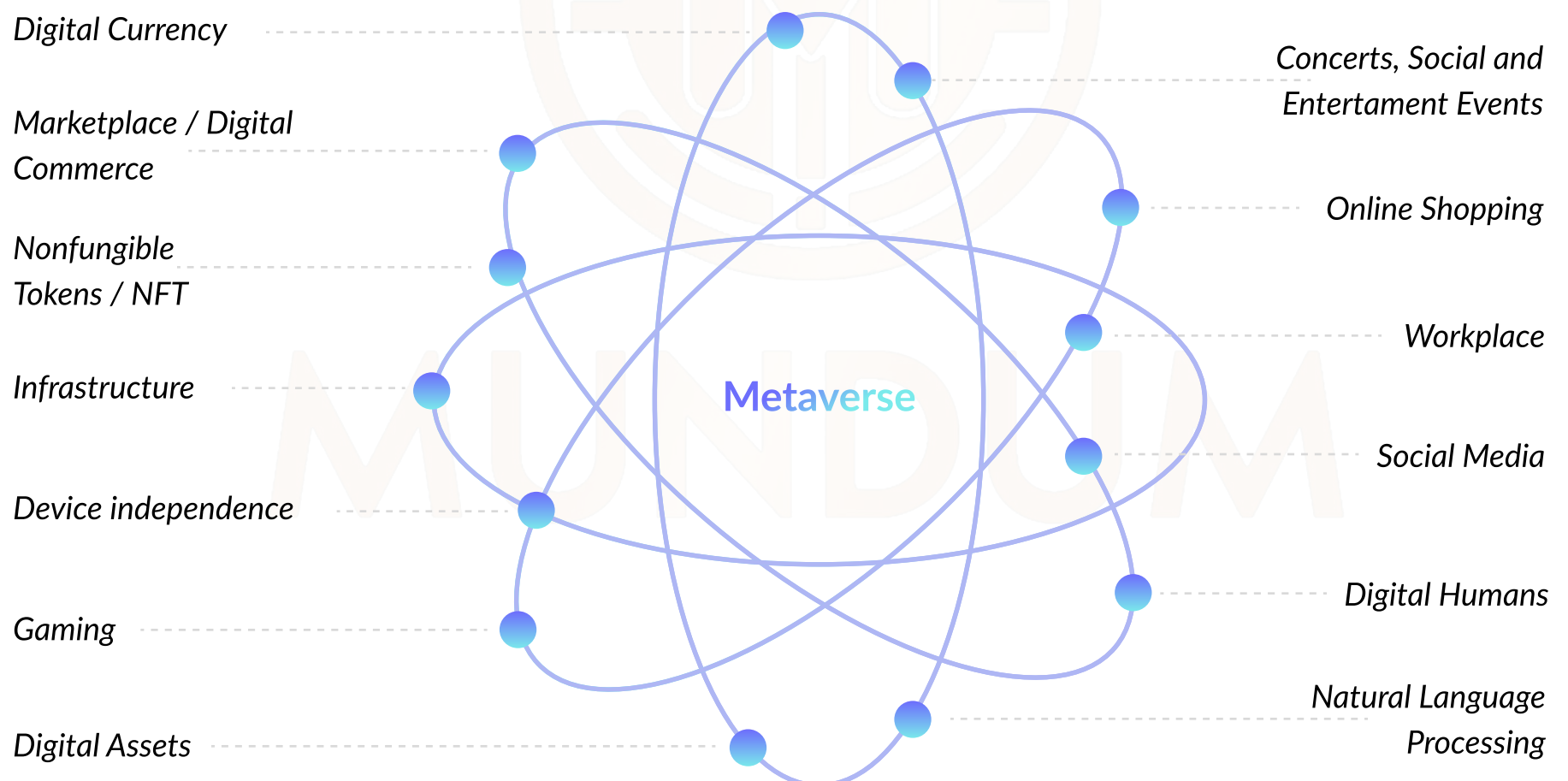
Mundum® Shopping World will become its own immersive shopping world. Mundum® shopping world will contain both a 2D and 3D experience (to allow for different mobile device capabilities). For Lower End entry level mobiles Mundum® Shopping World will use a 2D graphical interface. This interface will allow the users to navigate Geographically via a world map in which the user can click different countries, and from the country navigate to different cities. Within the selected Cities the user will obtain and display various information about this respective city (touristic sights, weather, history, events, etc....).

Mundum® Shopping World also has a a shopping portal in which the Mundum® eco-system partner companies have linked their respective stores. These stores will allow the partner companies to showcase their products in in high-quality 2D and 3D graphics.

Metaverse - Mundum shopping world

If the user is interested in a specific store and selects it, then they will be forwarded to the website/shop of the eco-system partner company. There he will possibly make his purchase using traditional fiat currencies but also using Mundum® ERC Tokens which will provide a discounted price. The purchases will be done via Mundum® Shopping World so that the respective Token Reward Points and Commissions can be attributed to each party: Mundum®, Partner Shop and User.

The partner companies also advertise in the Mundum® Shopping World generating further revenue for Charities. Mundum® Shopping World is not just about eCommerce but also about social interaction and community building. The user can also book restaurants, hotels, rental cars, flights, etc. The Mundum® Shopping World is designed to be as engaging as well as immersive.

By combining several key technologies:

- Artificial Intelligence for guidance
- Automated Bots
- Virtual Reality

- Digital Payments
- Gamification Techniques
- Mobile Applications

The flexibility of having both 2D and 3D interfaces it would allow a more inclusive participation of all possible users from various economical backgrounds; this will encourage the users to visit frequently and remain in the Mundum® Shopping World while being engaged.

New Blockchain

The first releases of Mundum® will be on the Polygon blockchain allowing for good transaction through put, multichain support and low transaction fees. However, Mundum® has a greater vision to include even more deep enhancements into the blockchain. Mundum® will further enhance the project by funding and creating its own blockchain. This blockchain will be funded once the project reaches maturity. The purposely built blockchain will sever to power the Mundum® eco-system. The New Blockchain will include the following building features:

- Charity DAO for community contributing to decisions
- Proof of Charity new consensus Protocol
- Higher Performance

  a) Quick Transaction Times

  b) Large Number of Concurrent Users

- Full Web 3.0 Integration
- Lower Transaction Fees
- Support for Gaming Micro Transactions
- NFT Support
- Direct Metaverse integration

Charity DAO

One of the key innovations of Mundum® Universe eco-system of solutions will be Charity DAO. The charity DAO allows for the social and collective participation of the community in the decision making of the Social Charity processes. The Mundum® will be researching the putting forward the best charities with the most universal impact to be funded. The Charities will be presented to the members which will have the opportunity to vote and select the best ones based on their ownership of the Mundum® governance token. The votes will be automatically recorded and administered by the DAO audited smart contract.

Proof of Charity

The Proof of Charity is also powered by a new purposely built Blockchain and a flexible NFT Consensus Mechanism. In our blockchain system, the NFTs have unique different use: this enable the owner of the NFTs to participate in the consensus process of blockchain as well as in the DAO as well; this creates a more inclusive participation of the community.

To participate in the consensus process, a user must collect all 4 types of NFTs:

Following that, he will get the opportunity to via his connect wallet with the use of these 4 NFTs to power the consensus mechanism, to combine the 4 NFTs together with an amount of Mundum Coins to generate the new consensus protocol. All transactions executed on this Blockchain will also distribute 1% of transaction fees to the validators of the network in Mundum tokens.

In short summary the Proof of Charity consensus mechnism, allows users stake Mundum tokens, donate a portion of their earnings, receive NFTs in return, and must collect at least 4 of them and use them to secure the Blockchain. The users have demonstrably donated and are validators of a blockchain - this mechanism thus enables Proof of Charity!

Mundum® Business Model

Business Model

Mundum® AG business generates diverse multi-income streams in the Mundum® Universe. These key streams are as follows:

Account, Debit card and Wallet

Here, fees are due for the user from the partner Mondo Gate, which reimburses 40% of these fees and commissions to Mundum AG

Mundum Shopping World

In the Mundum Shopping World, the partner companies must pay a listing fee. Mundum AG will be charged fees for the sales generated by Shopping World. In addition, revenue is generated through advertising.

NFT Marketplace

NFT is listed on the NFT Marketplace and fees for Mundum AG are due for sales. Various artist NFTs are also mined by Mundum AG and then auctioned off to the community.

Play to Earn Games

In order to play the games, the user must pay a fee to Mundum AG

Real Life Events (NIYN)

Partner companies, charity organizations and participants must pay a fee to take part in these events.

Loyalty Branded Program

A planned loyalty program is intended to generate additional advertising revenue from the partner companies

New blockchain Revenue

The planned own blockchain will enable everyone in this world to carry out their own charity and collect money for specific projects. These must be checked and approved via an audit by Mundum. Mundum charge for this service.

Mundum AG database Targeted Advertising

The Mundum AG database is another way of generating income through targeted advertising.

Architecture Summary

Mundum® Architecture

The following provides an architecture summary of customer and associated wallet processes. Mundum® Architecture is customer centric, the relationship with the customer is done via the Wallet application. Mundum® will contain various types of coins in its wallet:

- Mundum ERC20 Coins (basic coins powering staking system and charity)
- Mundum NFTs (used in Gaming, NFT Marketplace, Mundum Shopping World and
- Mundum MetaVerse)
- Mundum Governance Tokens (used for DAO Voting)

The Mundum® Architecture also contains 3 major key Application Processes:

1. **Mondo Gate** for interaction with Customer its wallet as well a providing on and off ramps for Fiat Currencies. Mondo Gate focus on the friendly customer onboarding experience.

2. **Mundum Control Center DAPP** runs on the Ethereum blockchain and provides the control administration system between Mondo Gate and Mundum Administration wallet and interacts with the Vesting Smart Contract.

3. **Mundum Vesting Smart Contract** is written in Solidity and fully audited by a 3rd party to ensure complete security and transparency. This Vesting Contract applies to private and angel sale rounds (Vested tokens are locked for 1 to 2 years), while Staking Contract enables the customer/owner wallet to also earn rewards via Staking. By staking his Mundum Coins from 1 day to extended periods of time, users can earn rewards. This Vesting period is fully flexible and allows both customers to receive passive returns as well a generating 10% of these returns towards the Charity of their choice. All these returns Staking and Vesting other returns such as bonus and referrals increase the users and investors potential returns.

This architecture is fully transparent and blockchain centric allowing for full visibility and auditability of all transactions. The original Polygon blockchain used will but later enhanced and replaced by a sophisticated blockchain which will enable:

- Proof of Charity NFT based Consensus Mechanism
- DAO Smart contracts to enabling voting on Charity of Choice support funding activities
- Higher Performance
- Lower Transactions fees

Architecture Summary

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Mundum® Architecture

The Mundum® Architecture is an Open Eco-System which enables further enhancements and updates as required and voted by the community. The Key stake holders of this Eco-System will be:

- Community Members
- Charities
- Charity Partners

- Artists
- E-Commerce Partners
- Celebrities and Influencers

The Mundum® Architecture is designed for continuous growth support of Charities and its communities.
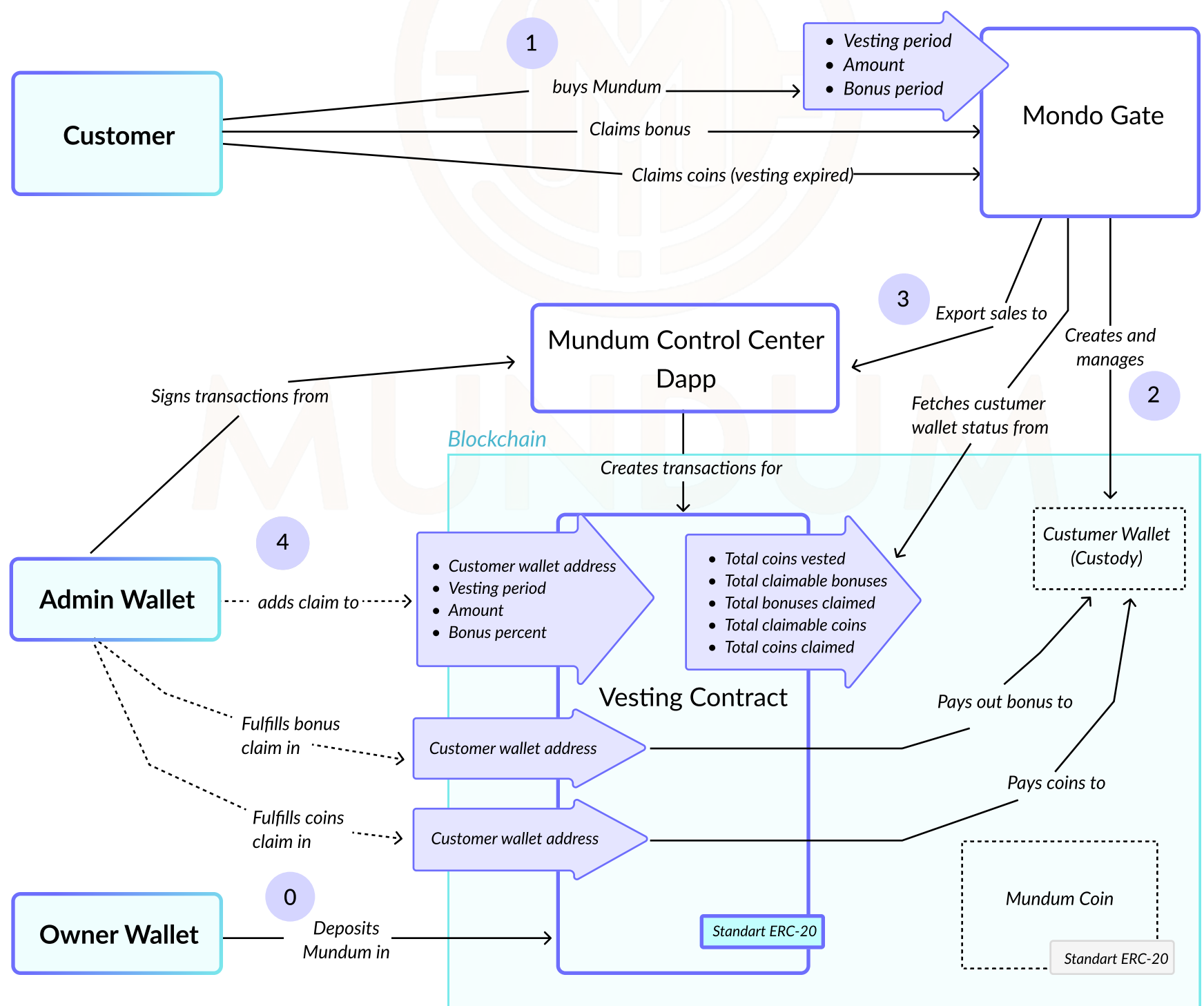
Team

Management Team

Guido Wirtz
CEO & Co Founder

Michael Meyer
CTO & Co Founder

Guido Schmitz-Krummacher
Chairman Board of Directors

Silke Wirtz
CFO

Ramy Hardan
Lead Dev

Albert Hild
Head of IT

Tobias Brandes
CBO

Luigi Leo
Dev

Team

Advisors

Richal Patil
CMO Advisor

Jorge Sebastiao
Technology Advisor

Vinet Miskin
Advisor

Dirk Rhode
Charity Advisor

Roadmap

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Roadmap

The key elements of the roadmap over the next 2 years is as follows:

2022 Q3

- Angel Investor

2023 Q1

- NFT Marketplace

2023 Q4

- Blockchain Beta Version
- Exchange Listing

2022 Q4

- Private Sale
- NFT Game
- First Artist NFTs
- Charity Events
- Multichain Wallet
- Debit card
- IBAN Account

2023 Q2

- Shopping World
- Staking Platform

2023 Q3

- IEO on Main Exchange
- Blockchain Concept Design

2022 Q4	2023 Q1	2023 Q2	2023 Q3	2023 Q4

- *Private Sale*
- *NFT Game*
- *First Artist NFTs*
- *Charity Events*
- *Multichain Wallet*
- Debit card
- *IBAN Account*

- *NFT Marketplace*

- *Shopping World*
- *Staking Platform*

- *IEO on Main Exchange*
- *Blockchain Concept Design*

- *Blockchain Beta Version*
- *Exchange Listing*

Tokenomics
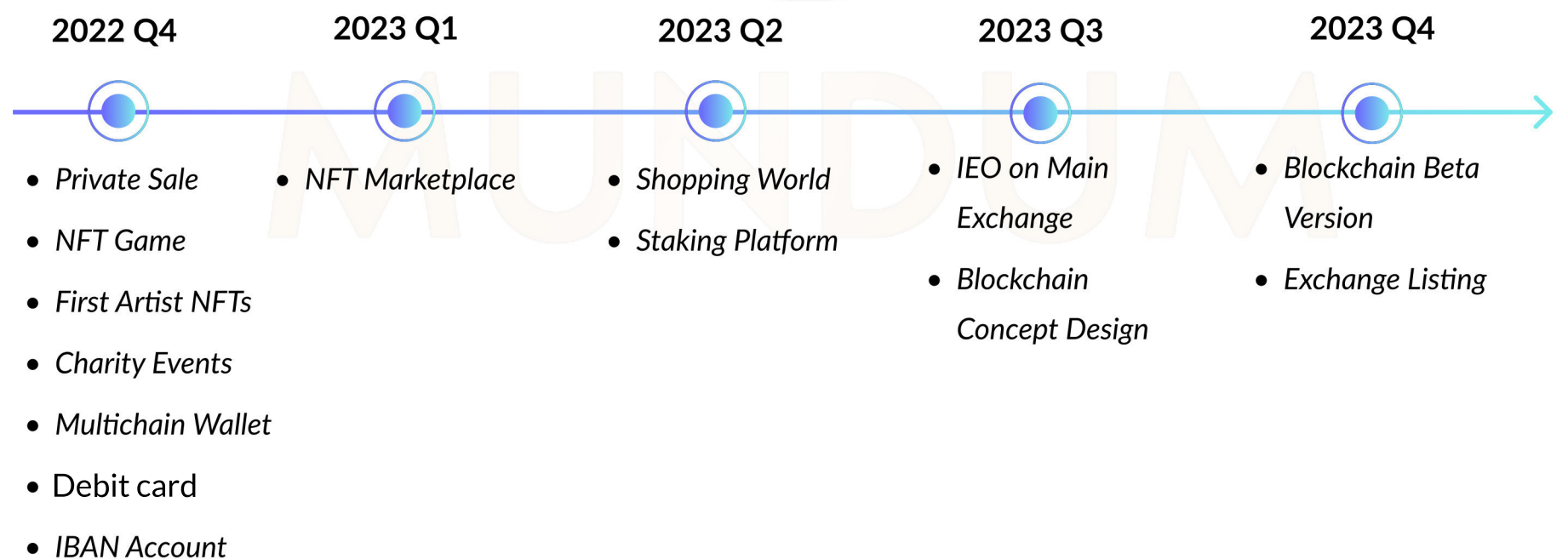
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Total Supply

Total Supply **1.500.000.000 Tokens**

Token Distribution

- Mundum Foundation 20%
- Angel Investor Sale 5%
- Private Sale 15%
- IEO 20%
- Community Staking Fund 40%

20%

5%

40%

15%

20%

- Mundum Foundation
- Angel Investor Sale
- Private Sale
- IEO
- Community Staking Fund
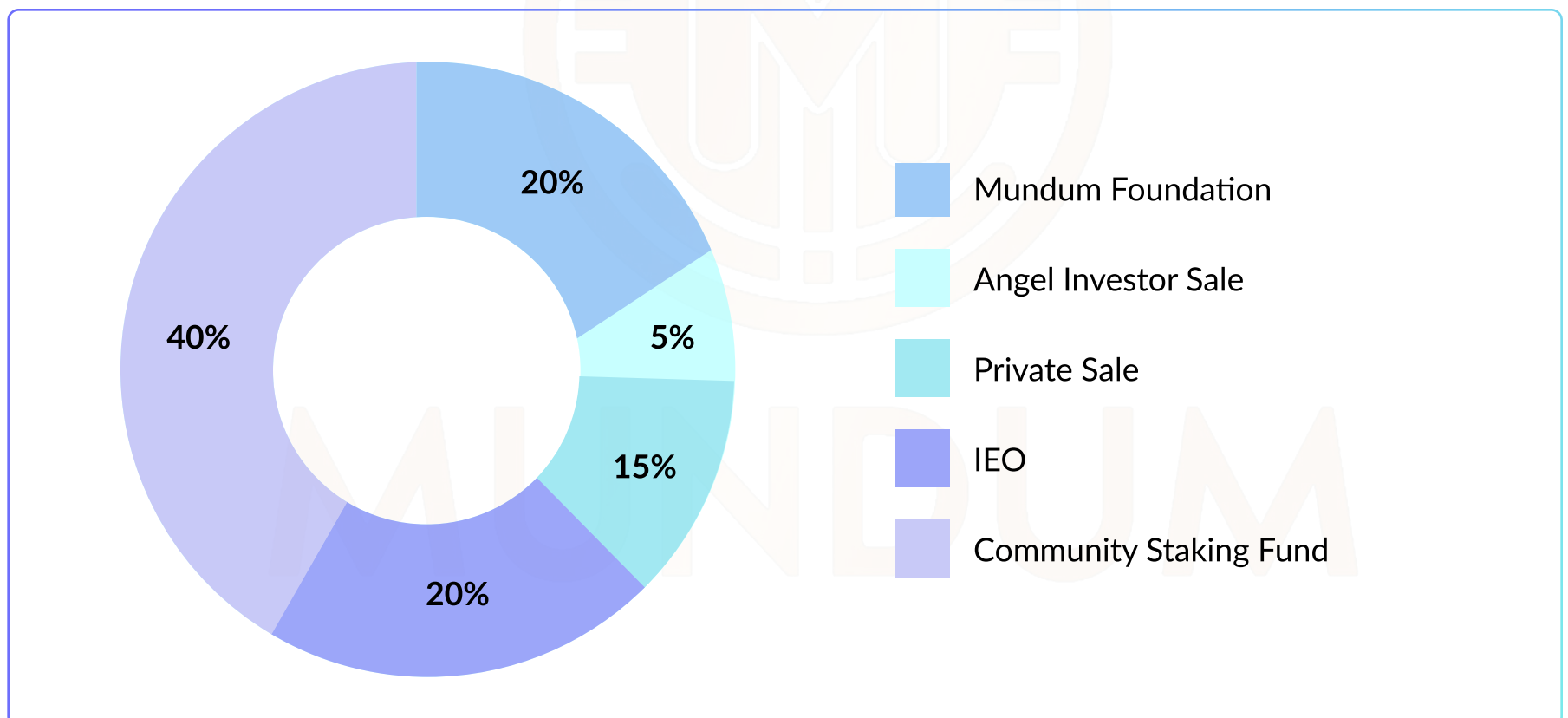
Token Policies

The following are the key Token Policies used to control the issued tokens:

1. The Tokens of the Mundum Foundation will be frozen initially and then only released for Innovation and Technical Support functions of the Project. The release and usage of the Tokens will be transparently Announced and can further be voted via the created Mundum DAO.

2. Unsold Tokens (during the Sale Rounds) will automatically add to the Community Staking Fund. This will allow unsold tokens to generate further revenues for the project.

3. The Tokens of the Community Staking Fund will be released over the following Years and used in the staking platform. Each year 10 % of the total tokens will be used in this manner.

4. Staking will generate substantial rewards to the users. A portion of these rewards 10%, will be allocated to charity. In short 10% of the Staking Rewards Tokens are donated to charity.

5. 10% of The Charity Tokens earned via staking will be burned out of the Community Staking Fund. This burning of tokens creates a deflationary System which increases the value to the token holders.

6. Several items of Tokenomics have been implemented in the project:
   a. No Team Tokens
   b. No Airdrops Tokens
   c. No Giveaway Tokens
   d. No Incentive Tokens

7. Every Mundum Token was sold in a Sale. Therefore, every token holder has an incentive to hold the tokens (HODL) and not sell them as soon as possible. This will create a more stable token value without massive sudden increase or drop in price

Lest review the following token example 40% off Total Supply 4% will allocated to the stacker's:

- 10 % off this goes to charity
- 0,4% and will be burned
- The remaining 36% so remaining 36% – 0,4% = 35,6% in second year

  will be given 3,56% to stacker's 10% etc.

As a result, the overall percentage (%) of the Tokens supply will decrease and the overall price of the token will raise gradually as a result.

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Token - Policies

One of important elements of success in Charities is the establishment of relationships and connections with the best eco-system possible. The key highlighted partner of Mundum® are:

- Mundum Foundation

- Debit card

- UNICEF Switzerland

- Other under NDA and Negotiation ...

Projections

Year	$ 2,750,000	$ 3,200,000	$ 4,300,000	$ 5,590,000	Expenses
Revenues	$ 3,880,000	$ 19,400,000	$ 31,040,000	$ 36,860,000	
Profits	$ 1,130,000	$ 16,200,000	$ 26,740,000	$ 31,270,000	
	2022	2023	2024	2025	

- Expenses
- Revenues
- Profits
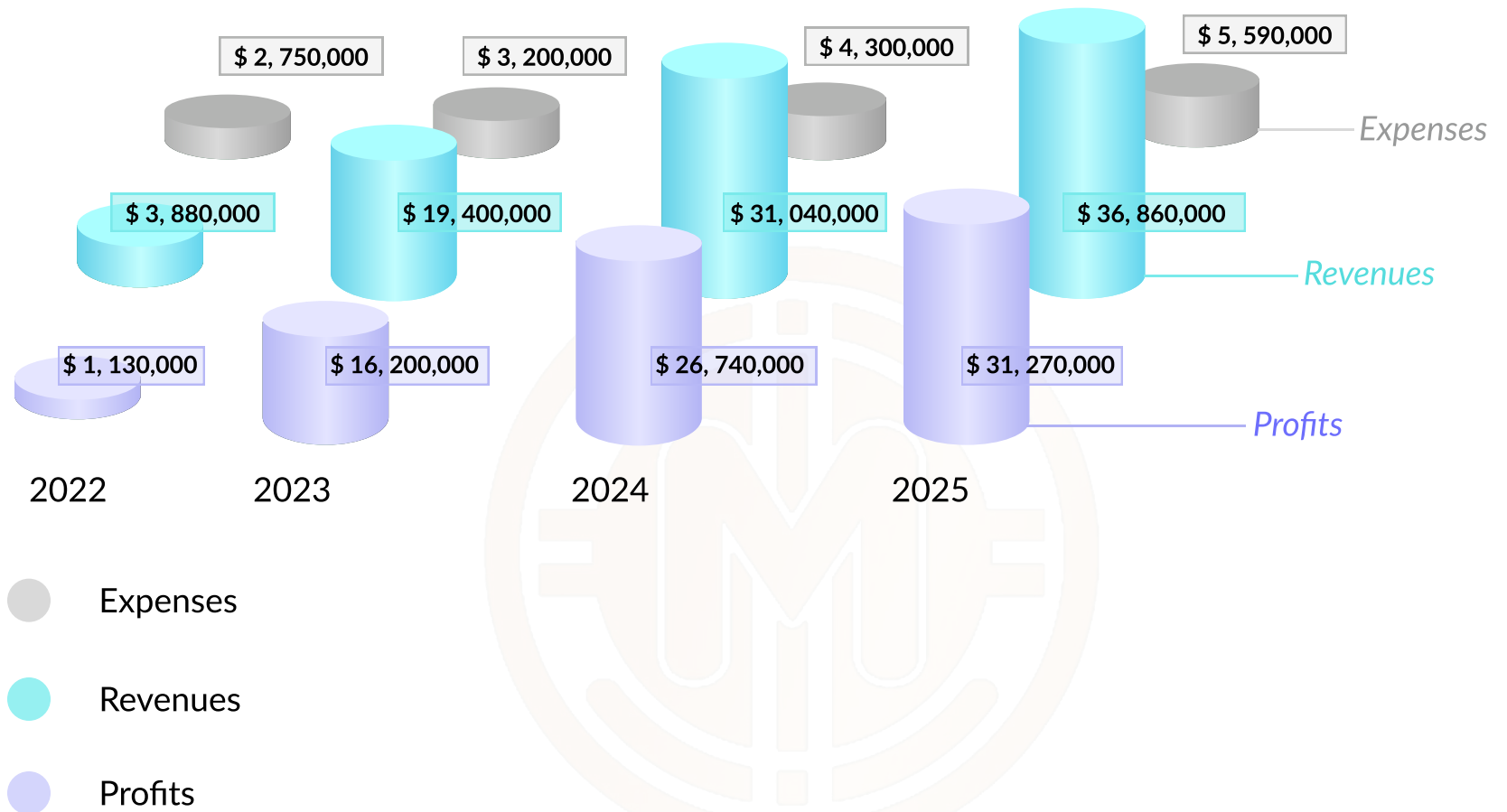
Disclaimers

The purpose of this White Paper is to present Mundum® Token to potential token holders in connection with the proposed Token sale. The information set forth below may not be exhaustive and does not imply any elements of a contractual relationship. Its sole purpose is to provide relevant and reasonable information to potential token holders in order for them to determine whether to undertake a thorough analysis of the company with the intent of purchasing Mundum® Tokens.

Nothing in this White Paper shall be deemed to constitute a prospectus of any sort or a solicitation for investment, nor does it in any way pertain to an offering or a solicitation of an offer to buy any securities in any jurisdiction. This document is not composed in accordance with, and is not subject to, laws or regulations of any jurisdiction, which are designed to protect investors. Mundum® Token is a utility token. This product is not a digital currency, security, commodity, or any other kind of financial instrument and has not been registered under the Securities Act, the securities laws of any state of the United States or the securities laws of any other country, including the securities laws of any jurisdiction in which a potential token holder is a resident.

Mundum® Token cannot be used for any purposes other than those provided in the White Paper, including but not limited to, any investment, speculative or other financial purposes.

Mundum® Token is not intended for sale or use in any jurisdiction where sale or use of digital tokens may be prohibited.

Mundum® Token confers no other rights in any form, including but not limited to any ownership, distribution (including but not limited to profit), redemption, liquidation, proprietary (including all forms of intellectual property), or other financial or legal rights, other than those specifically described in the White Paper.

Certain statements, estimates and financial information contained in this White Paper constitute forward-looking statements or information. Such forward-looking statements or information involve known and unknown risks and uncertainties, which may cause actual events or results to differ materially from the estimates or the results implied or expressed in such forward-looking statements. White Paper can be modified to provide more detailed information.

This English language White Paper is the primary official source of information about the Mundum® Token. The information contained herein may from time to time be translated into other languages or used in the course of written or verbal communications with existing and prospective customers, partners etc. In the course of such translation or communication some of the information contained herein may be lost, corrupted, or misrepresented. The accuracy of such alternative communications cannot be guaranteed. In the event of any conflicts or inconsistencies between such translations and communications and this official English language White Paper, the provisions of this English language original document shall prevail.

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Charity continue to grow and evolve with the times to service its community in the best way possible.

Charity is driving by the impact it has on selected causes and purpose of community delivery of Love.

Charity is primarily delivered today by Global Non-Governmental Organizations (NGOs) and Charitable Organizations.

This market segment has continual growth curve of 6.9% (CAGR). This market is growing:

- from $236.1Billion in 2015
- projected $582.1Billion in 2030

Global NGOs and Charitable Organizations Market

Market forecast to grow a CAGR of 6.9%

$582.1 billion

$236.1 billion

2015

2030
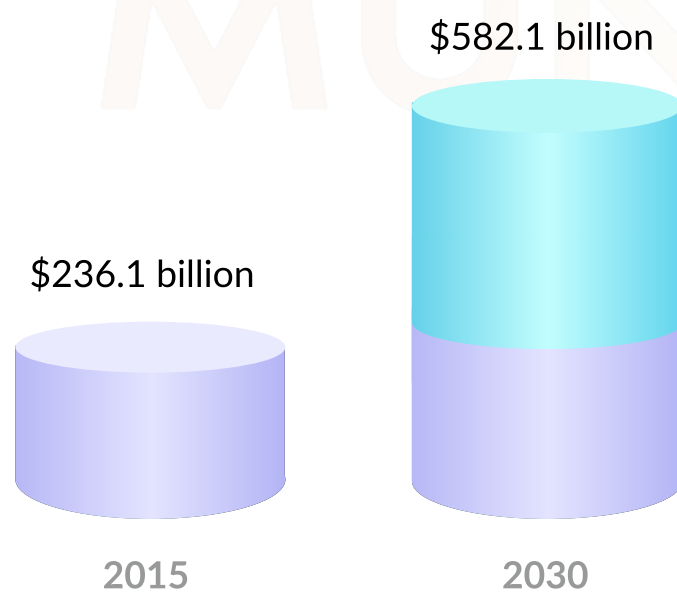
Research

Other important Charity Market trend is consistency in growth year on year. From 2012 to 2018 the average remains around 10% continual growth.

Year	Growth
2012	10.7%
2013	13.5%
2014	13.0%
2015	7.1%
2016	7.9%
2017	12.1%
2018	10.6%
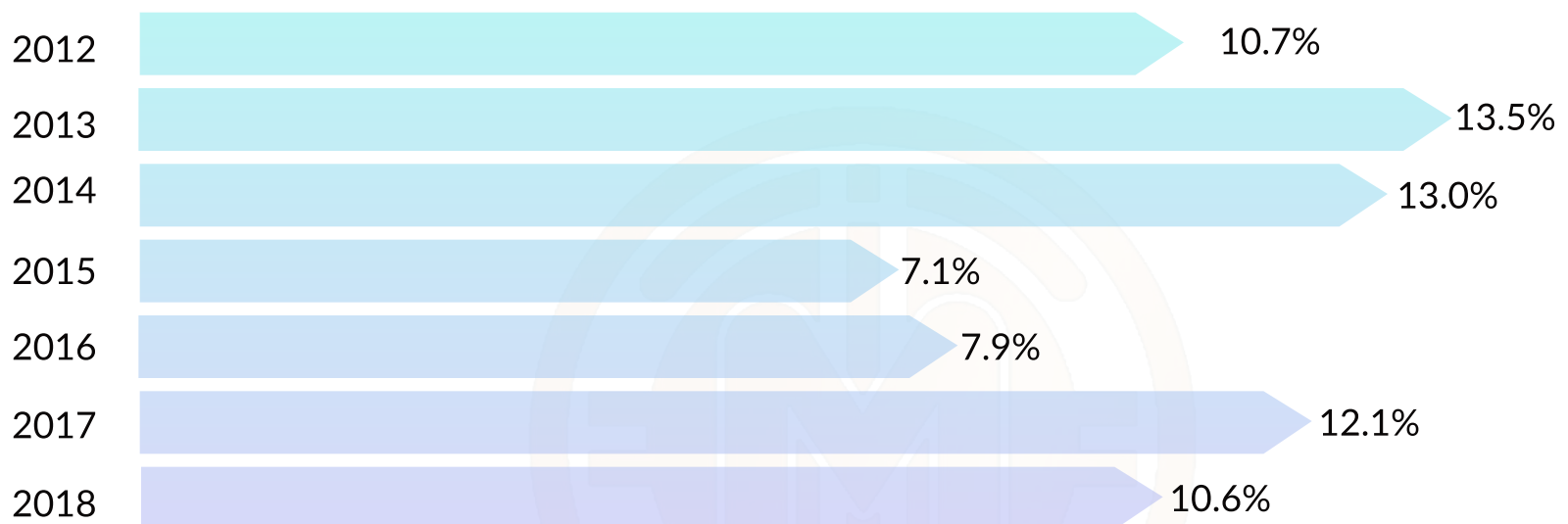
Online giving is up 10.6 % so far April 2018

One of the important elements is the changes in the usage of devices to perform Charitable transaction. The biggest notable change is the continual increase in the mobile as the device of choice to Charitable transactions.

Change in share of transactions by device 2016 - 2017

Device	Change
Desktop	-10%
Mobile	50%
Tablet	15%
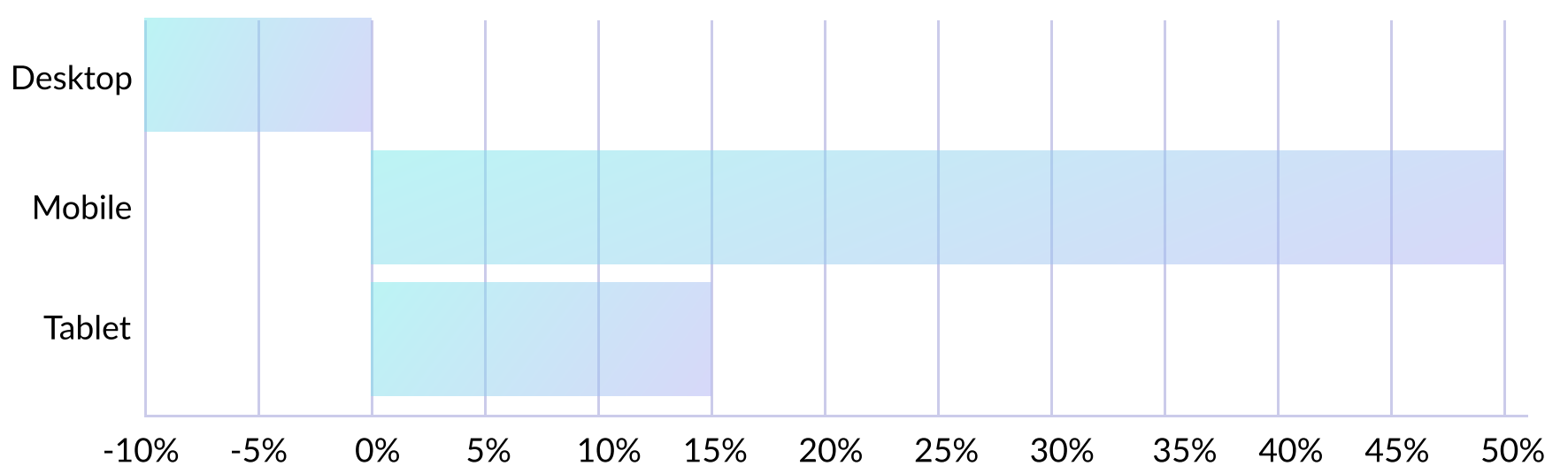
Abstract
A summary of a larger written document. Abstracts are common in the beginning of cryptocurrency whitepapers and technical documents to briefly describe the entire document.

Anti-Money
Laundering or AML A set of laws designed to prevent converting illegally earned money into what appears to be legally earned money. Laundering just means cleaning something that is dirty. Money laundering is the process of making illegally earned money (dirty money) appear to be legally earned (clean money). Anti-money laundering rules and laws are designed to make it difficult for criminals to launder their money.

Airdrop
Is the process of freely distributing a new cryptocurrency to people hopefully creating more demand. When a new cryptocurrency is created, it needs to gain users. One way of doing this through an airdrop. The group issuing the airdrop hopes new users will begin researching and sharing the coin creating more demand. Blockchain a system (ledger) in which a record of transactions made in cryptocurrency are maintained across several computers that are linked in a peer-to-peer network. The validity of each cryptocurrency's coins is provided by a blockchain. A blockchain is a continuously growing list of records, called blocks, which are linked and secured using cryptography.

Crypto
Short for cryptography or cryptocurrency. Crypto comes from the Greek word meaning "hidden".
Cold storage A type of digital data storage that takes longer to access and quite often is not connected to the Internet. Also known as a "cold wallet".

Consensus
Consensus is defined as agreement by the majority of people about something. Consensus requires at least 51% of the people agree on something. Consensus is a very important part of cryptocurrency technology. With consensus, the digital records maintained by the network of computers, known as the blockchain, can be agreed upon as correct. With consensus, decisions can be made on how to fix or upgrade the cryptocurrency technology without relying on one single leader. Consensus is a necessary feature in a decentralized organization like cryptocurrencies.

Crowdfunding
Crowdfunding is a way of raising money by getting small amounts of money from many people. By getting $20 from 1,000 people, a company can quickly and easily raise $20,000.

Decentralized
A type of system where elements are spread out by some means, with decisions made from many points, and independence is preserved across the network. Decentralization is actually a combination of 3 parts making up a triangle:

Decentralized Autonomous Organization (DAO)

Commonly known as the abbreviated name, DAO, it's a leaderless organization supported by a network of computers.

1. Structure: A system located in multiple places across a space, is a decentralized structure.
2. Management: A system managed by my many equally powerful units, with no single
3. ruling unit is a decentralized management.
4. Independence: A system made up of independent units working together for a common
5. purpose is a decentralized independence.

Decentralized Application (DAPP)

A software application that has its technology running publicly on a network of computers.

Decentralized exchange (DEX)

A decentralized exchange is a platform for exchanging cryptocurrencies based on functionality programmed on the blockchain (i.e., in smart contracts). The trading is peer-to-peer, or between pools of liquidity. This is in contrast with a centralized exchange, which is more akin to a bank or investment firm that specializes in cryptocurrencies. There are important technical and regulatory differences between the two which are constantly evolving.

Digital currency

Digital currency (digital money, electronic money or electronic currency) is a type of currency available in digital form (in contrast to physical, such as banknotes and coins). It exhibits properties similar to physical currencies, but can allow for instantaneous transactions and borderless transfer-of-ownership. Examples include virtual currencies, cryptocurrencies, and central bank digital currency. These currencies may be used to buy physical goods and services, but may also be restricted to certain communities such as for use inside an online game.

Digital Signature

A digital signature is a mathematical scheme for verifying the authenticity of digital messages or documents. A valid digital signature, where the prerequisites are satisfied, gives a recipient very strong reason to believe that the message was created by a known sender (authentication), and that the message was not altered in transit (integrity).

Distributed ledger

A system of independent computers that are simultaneously recording data. With distributed ledger technology, identical copies of the recording are kept by each computer.

ERC-20

A proposed set of rules and standards for creating new cryptocurrency using Ethereum as the foundation. ERC-20 describes crypto made with Ethereum technology that follow these rules and standards.

Exchanges

Cryptocurrency exchanges allow customers to trade cryptocurrencies for other assets, such as conventional fiat money, or to trade between different digital currencies.

Fiat currency

Government-issued currency. For example, US Dollars (USD), Euros (EUR), Yuan (CNY), and Yen (JPY).

Gas price

A very small amount of Ethereum and it is multiplied by an amount known as gas limit to pay people to record transactions and do other software actions.

Initial Coin Offering (ICO)

A time-sensitive process when a new cryptocurrency or token generally becomes available for the public to invest in.

Immutability

The inability to be altered or changed. This is a key element of blockchain networks: once written onto a blockchain ledger, data cannot be altered. This immutability provides the basis for commerce and trade to take place on blockchain networks.

Know Your Customer (KYC)

A customer identification process required by law for financial organizations.

Private key

A string of letters and numbers known only by the owner that allows them to spend their cryptocurrency. NEVER SHARE your private key unless you want someone else to be able to take all of your money!

Liquidity

The availability of liquid assets to a company or market. An asset is considered more liquid if it can easily be converted into cash. The harder the ability to turn an asset into cash the more illiquid the asset. For example, stocks are considered relatively liquid assets as they can be easily converted to cash while real estate is considered an illiquid asset. The liquidity of an asset affects its risk potential and market price.

NFT (Non-Fungible Tokens)

When discussing Non-Fungible Tokens (NFTs), "fungibility" refers to an object's ability to be exchanged for another. For example, an individual dollar is considered fungible as we can trade dollars with one another. Artwork is usually deemed non-fungible as paintings, sculptures, or masterpieces are likely to be unequal in quality or value. A non-fungible token is a type of token that is a unique digital asset and has no equal token. This is in contrast to cryptocurrencies like ether that are fungible in nature.

P2P (Peer-to-peer)

P2P refers to interactions that happen between two parties, usually two separate individuals. A P2P network can be any number of individuals. In regards to a blockchain network, individuals are able to transact or interact with each other without relying on an intermediary or single point of failure.

Proof of Work (PoW)

A process for achieving consensus and building on a digital record known as a blockchain. With PoW, users compete with each other via their computers to solve a puzzle.

Proof of Stake (PoS)

A process for achieving consensus and building on a digital record known as a blockchain. With PoS, users put up a collateral of tokens (or a "stake") and use a process that is more energy and cost-efficient than previous solutions.

Protocol

A set of rules that dictate how data is exchanged and transmitted. This pertains to cryptocurrency in blockchain when referring to the formal rules that outline how these actions are performed across a specific network.

Regulated

Regulated describes something that is controlled and managed according to rules. Car companies must follow pollution regulations when designing and building cars.

Scalability

A change in size or scale to handle a network's demands. This word is used to refer to a blockchain project's ability to handle network traffic, future growth, and capacity in its intended application.

Smart contract

An agreement to exchange goods, services, or money that will automatically execute, without third party oversight, so long as established criteria are met.

Stablecoin

Any cryptocurrency pegged to a stable asset, like fiat currency or gold. It theoretically remains stable in price as it is measured against a known amount of an asset less subject to fluctuation. Always spelled as one word. Staking In the Ethereum context, 'staking' of tokens or currency carries the traditional meaning of 'setting aside currency for a determined purpose'; however, 'staking' can happen in a variety of venues with different effects. For example, on decentralized exchanges (DEXs), there is no centralized authority or bank putting up the funds to allow transfers to happen between parties; rather, the parties amongst themselves have to establish liquidity pools in order to facilitate swaps. In this context, someone might 'stake' tokens into a liquidity pool, often for a promised rate of return in exchange for the use of their tokens, with the option to withdraw their tokens later.

Transaction Fee (TX Fee)

Transaction fees for cryptocurrency depend mainly on the supply of network capacity at the time, versus the demand from the currency holder for a faster transaction. The currency holder can choose a specific transaction fee, while network entities process transactions in order of highest offered fee to lowest.

Token

A token is defined as something that represents value, services, or a product. There are three main types of tokens built with blockchain technology:

1. A utility token that provides access to a product or service including software, digital content, etc.
2. A security token that represents a real-world, physical asset.
3. An equity token that represents partial ownership in a company.

All three types of tokens are bought and sold with the hope of gaining a profit. The words "crypto asset" and "digital asset" can also be used to describe tokens.

Unbanked

Unbanked is defined as a collective term for people who do not or cannot use banking services and therefore, have little or no access to financial services. There are many reasons why a person may be unbanked including:

1. After experiencing a banking crisis, they may have a distrust of the banking system.
2. Some individuals don't have enough money to meet the minimum requirements of a
3. bank.
4. Illegal immigrants may not have the paperwork needed to open a bank account.
5. A small group of the unbanked are criminals who are trying to avoid the attention of law
6. enforcement.

Some cryptocurrencies aim to help the unbanked by allowing them to store, use, and transfer their money with very few requirements.

Wallet

A cryptocurrency wallet stores the public and private "keys" or "addresses" which can be used to receive or spend the cryptocurrency. With the private key, it is possible to write in the public ledger, effectively spending the associated cryptocurrency. With the public key, it is possible for others to send currency to the wallet.

Web3 / Web 3.0

Web3, or Web 3.0, are terms used synonymously with "the decentralized web" and are often used to refer, broadly, to the blockchain and decentralized technology ecosystems as a whole.