



WHITE PAPER

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ABSTRACT

TokenLedger is on a drive to become the world's largest Ethereum token management and utilization community. Many of our team members are cryptocurrency enthusiasts who have been involved in the cryptocurrency market since its early years and have experienced the outstanding performance of some of these tokens financially, and technology wise. They are indeed a force to be reckoned with. Interestingly, these technologies have shaped the way users interact with their money. No longer do we have to rely on other businesses and platforms which can be costly and limiting. It has also affected the way start-up funds are raised, vis-à-vis marketing, lending, retail, logistics, and manufacturing amongst several others.

Our proposed platform will make it possible for users to easily keep track of the tokens in their possession, trade off their assets, and transfer and receive their tokens without intermediaries or relying on multiple sources.

We envisage a future in which cryptocurrency assets and blockchain technology becomes the norm just like the internet. A future where everyone is in control of their own finances, and rely on nobody in order to keep their money safe; making every centralized process, activity and organisation fully autonomous. This means we can eliminate intermediaries, authorities or regulatory bodies.

So how does TokenLedger contribute to this future? At the core of the TokenLedger platform is our mobile App which will be free to access. This allows our users to make the best use and management of their assets. TokenLedger connects directly to Ethereum peer-to-peer networks, which means users won't rely on us to access their tokens. In a worst-case scenario, if TokenLedger's corporate entity shuts down or if our servers are ever hacked, each user's funds remains safe and protected in their own device. This is the beauty of decentralization which the TokenLedger App offers. Security is our top priority.

Besides management and utility of airdrop tokens, TokenLedger will provide learning resources, top-notch cryptocurrency updates, as well as pro-investment tips. To create more value for our users and increase token demand, our token holders can unlock special features and discount offers in the App, as well as participate in our lottery offer. The TokenLedger lottery program will be built around our token, where holders would stand a chance to win attractive prizes. Users would be able to earn TokenLedger tokens through airdrop and soft bounties which are designed to increase user adoption and add value to TokenLedger. Tokens will be built on Ethereum and listed on several exchanges for ease of adoption.

2. BRIEF HISTORY OF ETHEREUM

Ethereum has gained a lot of attention in recent times, with many projecting that it is set to overtake the largely successful Bitcoin cryptocurrency. In 2014, Vitalik Buterin and the other co-founders of Ethereum launched a crowdsourcing campaign where they sold to participants Ether (Ethereum's tokens), to get their vision and project off the ground and thus raised [more than \\$18 million](#). The first live release of Ethereum, known as Frontier, was launched in 2015. Since then, the platform has grown rapidly and today there are hundreds of developers involved.

We take a brief look at the history of Ethereum; looking exactly at what it is, and how it differs from Bitcoin, including its advantages.

2.1 What is Ethereum?

Ethereum is an open-source public service that uses blockchain technology to securely facilitate smart contracts and cryptocurrency trades without a third party. There are two accounts available on Ethereum: externally owned accounts (controlled by private keys influenced by human users) and contract accounts. Ethereum allows developers to deploy all kinds of decentralized Apps. Though Bitcoin remains the most popular cryptocurrency, it is Ethereum's aggressive growth that has got many speculating that it will soon overtake Bitcoin in usage.

2.2 How is Ethereum different from Bitcoin?

While there are many similarities between Ethereum and Bitcoin, there are also significant differences. Here are a few of them:

- Bitcoin solely trades in cryptocurrency, while Ethereum offers several methods of exchange, including its cryptocurrency (called Ether), smart contracts and the Ethereum Virtual Machine (EVM).
- They are based on different security protocols: Ethereum uses a "proof of stake" system as opposed to the "proof of work" system used by Bitcoin.
- Bitcoin allows only public (permissionless or censor-proof) transactions to take place; Ethereum allows both permissioned and permissionless transactions.
- The average block time for Ethereum is significantly less than Bitcoin's: 12 seconds versus 10 minutes. This translates into more block confirmations, which allows Ethereum's miners to complete more blocks and receive more Ether.
- It is estimated that by 2021, only half of the Ether coins would be mined (a supply of more than 90 million tokens), but the majority of Bitcoins would already have been mined (its supply is capped at 21 million).
- For Bitcoin, the computers (called miners) running the platform and verifying the transactions, receive rewards. Basically, the first computer that solves each new block gets Bitcoins (or a fraction of one) as a reward. Ethereum does not offer block rewards, but rather allows miners to take a transaction fee.

2.3 What are the advantages of Ethereum?

Proponents of Ethereum believe its main advantage over Bitcoin is that it allows

individuals and companies to do much more than just transfer money between entities leading [Bloomberg to write](#) "it's the hottest platform in the world of cryptocurrencies and blockchains," prompting companies such as JPMorgan Chase, Intel and Microsoft to invest in it.



3.PROBLEMS TOKENLEDGER IS SOLVING

Problems

- 1) *It's easy to lose track of your tokens, especially those acquired through airdrops just as much easy as it is to get them.*
- 2) *Some tokens are listed on exchanges that are difficult to trade, and makes it uninviting for some users.*
- 3) *Some wallets make peer-to-peer transfer of tokens difficult.*
- 4) *There are limited platforms to use your digital assets, and no option to centrally manage them.*

With the advent of mobile phones and its increased adoption, the opportunity to explore and manage one's financial freedom has never been easier. As the internet and mobile devices permeate the global landscape, we see our services becoming ever stronger and eventually offering solution to these growing concerns.

TokenLedger has a smart and easy-to-use hybrid approach to the problem of tracking one's tokens. Our current technology is built on the foundation of the Ethereum blockchain. TokenLedger sends notification to your smartphone, once any of the tokens you hold is listed on an exchange; stating the current trading price and any other important updates. This is the core foundation upon which TokenLedger was developed. We are truly unique with this rare innovation.

It is important to understand that TokenLedger holds no digital assets, but is directly connected to the blockchain, giving our users, trust and security by not controlling their assets. We are not an exchange but partner with exchanges. We solve the challenges faced by most people in trading their airdrop token, offering them 24-hour borderless access from their mobile devices, and are scalable to allow billions of people access their assets instantly, without fear of being hacked.

We foresee a massive surge occurring in the next few years regarding utility of most of these tokens, and are positioning ourselves to be the go-to App for peer-to-peer transfer of tokens. Most importantly, TokenLedger is impregnable and by utilizing the most recent smartphone security that already lie on your mobile device, your worries are in the past. Remember! We hold none of these assets on behalf of our users.

Another major problem with most of these tokens, is the limit in usage options for these acquired digital assets and cryptocurrencies. It's no surprise that at the present maturity phase of the marketplace, and evolution of the industry as a whole, there will no doubt be many ways to use cryptocurrencies. However, TokenLedger sees itself uniquely placed to take advantage of this timing to introduce its quarterly lottery, where users can participate and win amazing prizes. This is the prime time for TokenLedger to grow as there probably would not be a better time. One of the most amazing features of TokenLedger is the ability to simply manage everything in just one App without compromising the security of your tokens.

3.1 OUR PLAN

In order to achieve our goals, we will be expanding and building upon these features in many ways.

3.2 Ethereum and ERC20 Tokens

We will start by adding functionality for sending, receiving, and storing Ethereum and ERC20 tokens. This new wallet functionality will allow users to interact directly with the Ethereum network, while keeping their private keys under their own control, considering that the Ethereum blockchain offers the ability to not only fund and invest in projects, but also to participate in the networks and platforms that those

investments create.

3.3 Digital Assets Portfolio Management

While it's an easy process to acquire airdrop tokens, most people fall short in management. We believe most users will most likely want access to powerful tools to track the performance of their holdings. Therefore, we will be introducing a robust portfolio management platform, with a design similar to asset trading and management platforms in a traditional financial industry. While allowing investors to see at a glance, the performance of their holdings, we will provide a way to send out timely notifications, once any of their airdrop assets has been listed on any exchange. We also plan to include an option to subscribe to various information sources like news feeds of the latest cryptocurrency, token-related information and market analysis performed by various investment professionals. This can also be personalized to suit only the tokens in users' possession.

3.4 Trading Services

We aim to provide the channel to buy and sell these assets in as many jurisdictions as possible, by partnering with existing cryptocurrency and token exchanges that already are compliant with the laws and regulations within their borders. For instance, if you open your TokenLedger App in Australia, you will be given access to local exchanges and services that are legally compliant and serve customers in Australia. If you then travel to Russia and access your TokenLedger App from there, you will see the services that are available for use in that region.

3.5 Escrow Services

In order to establish the framework for the next generation of decentralized asset exchange, it will be important to deploy a way for asset holders to trade directly with each other, safely and easily. We shall be developing a functionality that will make it possible for our users to trade various assets amongst each other within the TokenLedger platform, without requiring either party to know or trust the other.

3.6 Lottery

TokenLedger's token holders can participate in its lottery offer. The system will determine the winning set through the open-source random number generation (RNG), whose code will be published on GitHub. By participating in TokenLedger's lottery, you stand a chance to be amongst the lucky winners of the following:

- Gadgets
- 0.1 BTC
- 0.5 ETH
- And more to come

Pro-Investment Tips

Users can also subscribe to receive crypto-related investment tips from our top analysts with deep wealth of experience in this field. However, this is completely at readers' discretion and must not to be taken as investment advice but rather, an investment opinion. We advise everyone to always embark on their personal research and invest calculatedly.

4. ROAD MAP

APRIL 2018

- TokenLedger in Key Partnerships with Upcoming Projects.
- TokenLedger Airdrop Distribution

MAY 2018

- Alpha testing of TokenLedger Mobile Application
- Launch of TokenLedger Application on Android
- Launch of TokenLedger Tokens on an Exchange

JUNE 2018

- Launch of TokenLedger on iOS platforms

5. TOKENLEDGER TOKENS

In order to bootstrap this new platform for management and utility of airdrop tokens on the Ethereum blockchain, an ERC20 standard token (TNL) will be created to network participants. One Billion TokenLedger tokens will be minted and no additional token will ever be minted then after. TNL tokens are the base unit of operations in the TokenLedger ecosystem.

TNL allows value created in the system to be retained in the system. Just as most blockchain based ecosystems have their own token, requiring these transactions to

be in TNL, sets up incentives to remain in the system. If this was not the case, participants wouldn't have value for the TokenLedger platform. By requiring that users hold and transact in TNL, participants become subject to the same forces of incentivization that have helped ecosystems like Ethereum and other altcoins emerge into active and vibrant communities so that their products can remain viable in the long run.

In the following sections, we describe how TokenLedger tokens are used through out the platform.

5.1 In-App Discounts and Special Pricing

TokenLedger will continue to use a freemium model, in which core wallet functionality for its Ethereum based tokens is completely free to use, and additional features can be accessed for a fee. Most third-party services offered by TokenLedger partners, works directly through the TokenLedger App. For example, buying and selling of Ethereum require the user to pay a service fee to the third-party partner in order to access their service. Additionally, some of the above mentioned features related to token and asset portfolio management developed by TokenLedger will require a subscription or one-time access fee. Nearly all of these services will have two different price levels: the regular price, if paid for in Ethereum or other currencies, and a special discounted price, if the user decides to pay for the fees using TNL. The value of TNL tokens will be determined by the current market rate for the tokens at the time of purchase. The advantage of the TNL price relative to the regular price will vary depending on the service or product being purchased. Payment option will be available at the time of checkout, and if the user chooses to pay with TNL tokens, they will be automatically charged by making deductions from the user's TokenLedger wallet.

5.2 Special Access

Some features which normally cost subscription fees, such as the token portfolio management feature described above, will be provided free of charge to users who hold a certain amount of TNL tokens in their TokenLedger wallet. These tokens will not be locked so that the user can claim them at any time. However, if the amount of

tokens held moves below the required threshold, access may be revoked.

5.3 Platinum Access

Other features, such as access to our quarterly lottery, first to access new features, special in-app content, or other perks, will be available for purchase with TNL tokens, and will also be accessible to users who hold a specific amount of TNL tokens in their TokenLedger wallets, depending on the preferred feature. Platinum features might also include perks outside of the App, including direct route of communication to the executive team, viewing suggestions that make it into the upcoming development roadmap, and winning free tickets to networking events hosted by the team or blockchain events in which our team would be in attendance.

5.4 Loyal Customers Reward

Loyal customers who hold TNL tokens will be rewarded with free cryptocurrency tokens in their wallets as incentives for supporting the project and this will be airdropped in proportion to the amount of TokenLedger tokens they hold at the time of the airdrop.

6. HOW TO ACQUIRE TOKENLEDGER TOKENS

Prior to being listed on the exchanges, users will be able to earn TNL through various promotions and giveaways. These promotions will also be designed to benefit the TokenLedger project from a marketing perspective. Some examples include:

- Upcoming Airdrop and bounty campaigns.
- Answering opt-in surveys through our App. The results of these survey will help the TokenLedger community to make necessary adjustments to enable it serve its users and customers better.
- Social media giveaways which rewards users who make the most entertaining, interesting, or compelling public posts (including Memes and Gifs) about the

advantages of using the TokenLedger platform. These posts will increase TokenLedger exposure and attract new users.

- Automatic airdrops to users who are frequently active or hold a certain amount of tokens in their wallets. This will encourage users to hold TNL as a token of value.

7. CONCLUSION

Blockchain technology is one of the most revolutionary technology since the discovery of the internet, it has the power to revolutionize a lot of economic sectors from finance to several others. We believe that digital tokens are the the future of asset management. TokenLedger was therefore developed with the core aim of helping its users make the best use of their tokens, in terms of management and utility.

Blockchain technology pack could prove difficult to grasp by any regular individual, and as such requires user-friendly interfaces to make tokens and assets accessible, usable, transferable, and most importantly secured. The future of TokenLedger is poised to bring an easy-to-use, decentralized experience to individuals without the fear of relying on a trusted third party. By eliminating the trust factor, we're creating a much more conducive system that any interested user in the world can immediately join and benefit from.

8. REFERENCES

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