

NetM

White Paper

NetM Project: A Blockchain network with concepts of sharing economy and oriented to Business-Business market in order to generate corporate value.

Introduction

New disruptive technologies and concepts that have developed in recent times have meant to breakthrough in the modern economy and new businesses but even approaches like blockchain or smartcontracts need a clear case which can generate a business model between businesses without involving risks or uncertainty. Over time the legislation has allowed innovation sandbox allowing the integration of new services and generating visible opportunities. Ridesharing, apartment/home lending, peer-to-peer lending, reselling, coworking, talent-sharing is the sharing economy, sometimes also called the collaboration economy, it is taking off in all sorts of niches.



Abstract

Since 2015 the concept of NetM has been developing according to the needs of a specific market with everything related to the network and its native electronic currency with proofs of concept with some alliances. NetM is a distributed payment network that functions as a universal payment system with its native electronic currency NTM that connects the different corporate transactional networks. Allowing to send and receive money more easily and economically. It democratizes transactions and extends the coverage of transactional infrastructure for a complete interconnection between businesses and organizations.

Keywords: B2B, Network, Electronic Currency, Blockchain, Sharing-Economy

A problem to solve is that the organizations have become dependents of their own private networks and there's no have a complete integration with other transactional networks. The interoperability generally requires centralized systems that could be slow, expensive to use, to integrate and maintain into organizations. This limits the interconnection between transactional corporate networks and affects the service coverage for end customers. In the current market there's a clear opportunity to improve the infrastructure of payment and transactional networks. Oriented to promote financial inclusion trough transactional products, in an ecosystem that needs integration and inclusion.

A solution is an universal payment network with a native electronic currency (NTM) that only works with NetM. Every single unit with NetM has a fixed price to TRM in Fiat within a private market between businesses. In the NetM network it was programmed over 100 Billion of units and an annual inflation rate of 5%. Near 100 Billions coins are restricted to a private market and

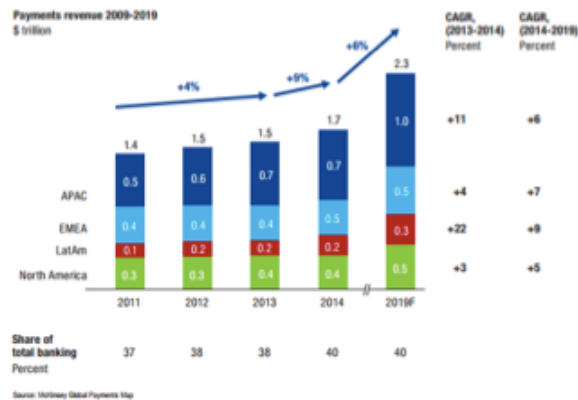
are not allowed to trade with BTC, ETH or another digital currency due fundamentals of core business.

Our vision in corporate payments and international remittances it starts focus in Americas and with global expansion in mind. The payment networks are more valuable when these can operate with other payment networks through technological convergence and infrastructure.



Market size

Population without access to financial or semi-financial services is a problem that persists over time, for example only in Latin America 65% of population is unbanked who do not use formal or semiformal financial services due high costs and slow infrastructure. Global payments revenues 10% in 2015 compared to 4% the years before, and are expected to grow 6% per year for the next 5 years.



Payments and transactions worldwide is a market of \$1.7 trillion. Expectations of annual global payments revenues increases at a relatively stable annual rate of 6 percent during the next five years, exceeding \$2 trillion by 2020.

Potencial clients are business related to international payments transactions and banks.



[Financial services]



[Semi-financial services]

Blockchain is the core technology which is based the NetM network, it's nothing more that a public record of transactions in chronological order in a shared database. Like Bitcoin, Litecoin and other alternative digital currencies with well tested technology. A transaction doesn't include name or email address. Simply contains the source address in the network, the destination address and the amount.

Business Model

NetM creates a competitive market through a business model based in commissions of buying and selling balance between organizations and generating value with liquidity in real time.

Like others shared economy models when sharing a resource generates a reward in this specific case the counterparty risk is reduced by the existence of the incentive of an associated gain.

With minimum operating cost and according to the market leaving a zone of free competition for tariff scheme according to the different legal frameworks.

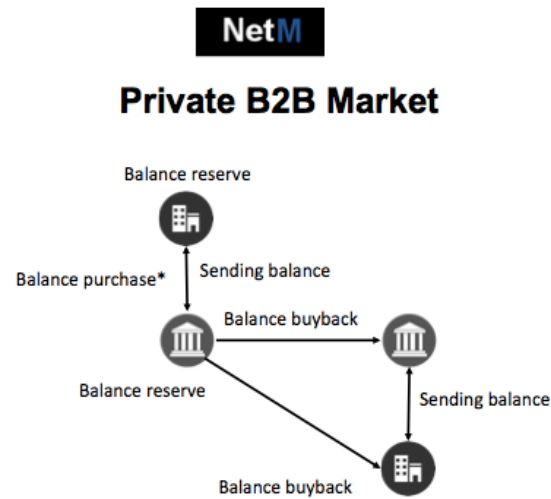


Figure 1. This figure shows the model of a private market with NetM with only registered businesses that are allowed to participate with others.

General process described as follows:

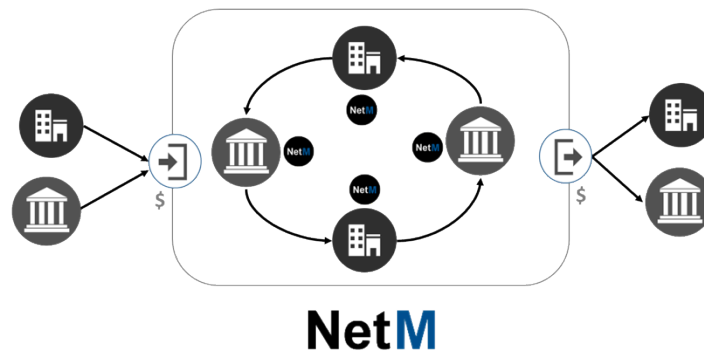


Figure 2. This figure illustrates the general process of entry and exit of money in the network with the native electronic currency NTM.

The commission for buying and selling balance between businesses is a core concept to generate corporate value.

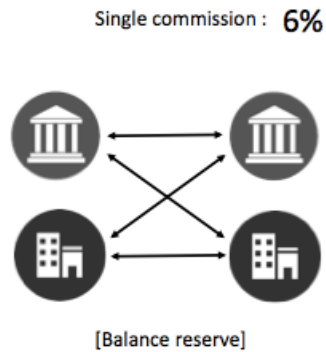


Figure 3. The single commission with omnidirectional flow with B2B market .

Transactions tariff

For transactions of sent money due final clients from a corporative account to another from different organizations, it will apply a tariff scheme imposed by regulation entities, ensuring an operative profit of the organization leaving a free-zone of competition due by cost of transactions is practically free*.

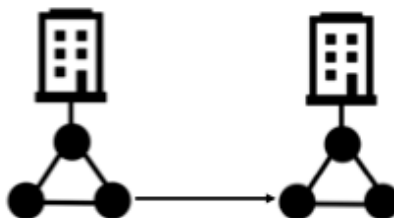


Network liquidity

To business recover money liquidity in the NetM network there are two ways:

1. Commission for buying and selling balance

Only commission: 6%



2. Tariff scheme of transactions sends and amount limit of final customers



Benefits of NetM:

Scalable in the world, in real time, practically free. Its distribution scheme is public-private allowing a hybrid model to participate in several points of contact with different markets.

Risk Management, Money Laundering and Financing of Terrorism

The B2B private market of NetM is a strong piece of the ecosystem that filters and ensures a controlled environment. Each business is responsible of the all stages and elements of the risk management system of money laundering, KYC and others. The NetM market operates only in a corporative ambient and it hasn't interaction with final customers, all personal information must be collected for client knowledge, the entities or companies that are in the network must keep register all transactions. Monitoring and control of the network transactions will be possible through the use of corporate level platform that will have collected all relevant information of

each actor registered in the corporative market that uses the network and all transactions will be recorded in a public and constantly synchronized database, which is called blockchain.

Product Roadmap

- NetM Blockchain
- Business Alliances
- Portal Web Platform
- Private B2B Market Web Platform
- I+D (New products and services, Smart Contracts, Sidechains, Lighting Networks)

Team

Felipe Sanchez – Computer Science, Software engineer and developer.

Daniel Malaver – Computer Science, Blockchain specialist and developer.

Felipe Montoya – Corporate Law, Investment banking and project structuring.

Distribution Campaign

NetM will run a Launch and a Giveaway campaign that allows early adopters and buyers incentive activities. The mining process is open at the same time that the campaign is executed.

Support the network, mining and running full nodes is strongly encouraged and well seen.

With the network are nearly 100 Billions NTM that are restricted to public market and designed to comply with the business scheme aimed at a corporate market only.

The duration of the launch campaign is defined to a days of promotion after it has been made public.

The campaign model:

- Giveaway starts the same day of the launch date, distributing NTM to each registered account with valid email (temporaly and junk email not allowed) only once until the end of the activity.
- NTM are open to a free market and those obtained by mining too.
- Nearly of 0.5x per year forever is available to mining since first day of the activity.

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* Minor commission maybe can be applied depending on the state of the network to process the transaction and its amount.