THE SMART TOKENIZATION BLOCKCHAIN

The blockchain and the institutions (public, private and social) belong to two worlds that are in opposition:

The institutions blame the blockchain for:
- its lack of scalability,
- its lack of control,
- its unstructured environment,

and blockchain blames institutions for:
- their highly centralized aspect,
- their slowness,
- their lack of intelligence and social dimension.

Money By Design wants to gather them together by building on the best of both worlds.

OUR CORE IS TO BRING THE POWER OF BLOCKCHAIN TO INSTITUTIONS.

1. WHAT IS THE MAIN ISSUE?

When it comes to finance an activity, you can:
- invest the profit coming from your sales, **but charity and social organizations do not fit,**
- look for fundraising, **but you have to accept to share your power,**
- ask for a credit and **increase your debt with interests,**
- call for a crowdfunding, **but with limited funds available.**

2. WHAT IS OUR SOLUTION?

Our aim is to create
THE 1ST BLOCKCHAIN DEDICATED TO SMART TOKENIZATION.

Money by Design develops a solution absolutely necessary for institutions and businesses.
It allows to safely measure and represent the value of any material or immaterial asset that will make possible their monetization. Therefore, we provide those organizations a new means of financing through:
- Government crypto-bond emissions
- Cultural heritage refurbishment funding
- Charity funding (turning donation into investment)
- Monetization of state immaterial assets
- A secure and rational voting system

« Gutenberg gave the capability to print books. BC gives the capability to print tokens. Smart tokenization will be the emergence of an infinity of economic possibilities and uses. »

3. HOW DOES IT WORK?

Smart tokenization is made possible through the strength of our token and the reliability of our architecture.

A. WHAT ABOUT THE TOKEN

To make a comparison, our token is to currency what the smartphone is to the rotary dial phone. The rotary dial phone was only used for calling (receiving and transmitting calls) while you can do almost anything with a smartphone with all the features and applications inside.

It is exactly the same with GeoToken (GTK) that integrates 7 different features, far beyond the payment function.

> 3 of these features are dedicated to consumers and allow everyone:
- **to save** money by managing his wallet as a multi-support fund composed of sovereign currencies and cryptocurrencies in unlimited number
- **to consume** using the token as a means of multi-support payment (smartphone, IoT, debit card)
- **to vote** and participate in community decisions by giving tokens a governance function not found in the blockchain yet

> The other 4 features are said to be expert and B2B oriented:
- **to measure** in order to apprehend some markets on different scales and make wallets truly secure
- **to produce** by the authentication and valuation of assets in order to monetize them
- **to market** through new models of network exchanges and investments
- **to monitor** in order to frame and rule all social and economic relations

B. WHAT ABOUT THE TECHNICAL ARCHITECTURE?

The technical architecture is a hybrid structure between public BC (highly distributed and out of control) and the classic digital world (centralized and regulated). This **decentralized** structure guarantees authority nodes the possibility of exercising control over the activity of the blocks and a **regulatory power** that will allow institutions to uphold certain rules of compliance and transparency they require. It prevents money laundering and fraud.

Unlike Bitcoin or Ethereum, we introduce an «amend» function which gives the system the ability to correct itself via the action of the higher nodes.

Moreover, this Proof of Authority **does not use classical mining (highly expensive) and enables the use of less energy**.

C. AND THE TOKEN VALUATION?

From its business model point of view, Money by Design is also outstanding in the valuation of its token, completely shielded from extreme and speculative behaviors, but in accordance with the expectations of real investors, institutions and users.

The valuation of the GeoToken is based on:

- its **economic value** is based on the value of its technological assets and user benefits
- its **social value** is based on the growth of users and resulting from the Metcalfe formula. **The more users, the higher the value.**

The combination of these 2 values enables the token to be tied to a tangible computation formula that offers exponential and secure investments.

THEREFORE, GTK IS THE 1ST AUGMENTED DYNAMIC CURRENCY.

Our goals are:
- **to create an infrastructure that will enable the smart tokenization of the economy**
- **to make available the completeness of the features of the currency**
- **to provide a highly innovative solution for human identification**
- **to create a bridge between the world of institutional finance and the world of Blockchain**
- **to reduce the burden of blockchain on environment**

MONEY BY DESIGN TURNS BLOCKCHAIN INTO HUMAN PROGRESS.