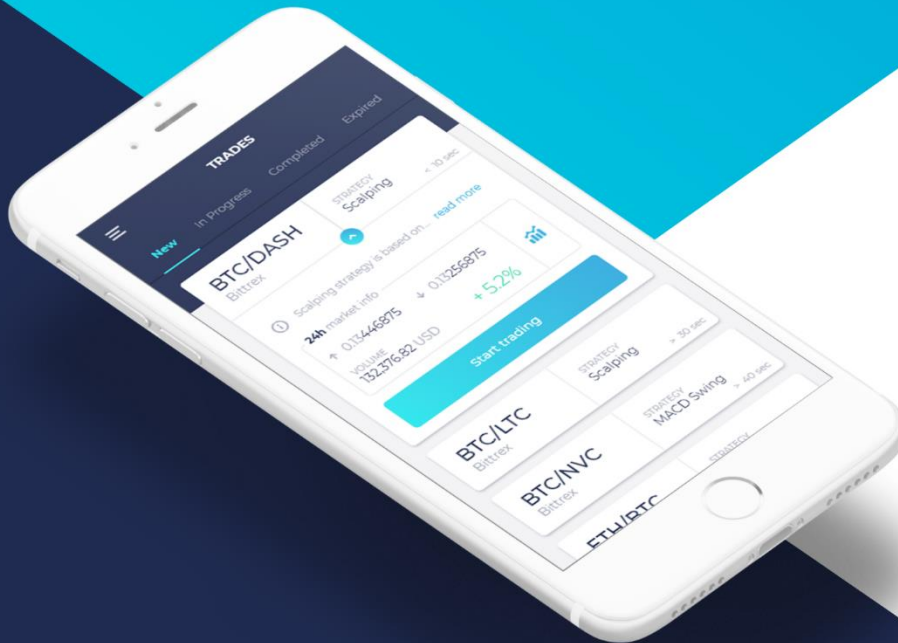


# Taylor Whitepaper



# TAYLOR CRYPTO TRADING FOR EVERYONE

A smart cryptocurrency trading assistant service

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Taylor is an easy-to-use trading assistant service and mobile app that helps people make quick trades and earn small profits many times a day. The service works by signaling good entry points and allowing them to buy and sell almost instantly on popular exchanges, such as Poloniex and Bittrex.

## ABSTRACT

The emergence of Bitcoin and other cryptocurrencies created a tremendous global negotiation market for this new type of assets. This market brings investment opportunities for anyone, whether they are a novice and experienced players in the crypto trading market.

As of Nov 2017, Bitcoin alone has a market capitalization of over 100 billion USD <sup>1</sup>, and more than 1,000 digital coins are being traded on the cryptocurrency markets. As opposed to the traditional stock market, these global exchange markets work 24x7x365 and even experienced users cannot identify them all, nor is it possible to track every opportunity without some sort of tool to help them.

## THE PROBLEM

The new cryptocurrency trading market bears a resemblance to the traditional stock market, but some features and characteristics make the market for cryptocurrency trading unfriendly or inaccessible to various audiences.

The technology behind these cryptocurrencies, as well as their extensive variety and the peculiarities of market movements, create a barrier to entry for new users. Furthermore, the complex environment hinders more experienced traders from their attempt to keep up with all the opportunities that the market offers.

The cryptocurrency trading market has been hugely profitable compared to other markets in the traditional financial world. It draws the attention of average users who, like any other investor, wish to transform their money into profitable assets. However, these users lack knowledge of how the market works, stumble into websites and services with difficult-to-use interfaces and hesitate when faced with the inability to follow such a wide range of markets.

New users who venture into their first trades often accumulate losses because they do not know the right time to enter and exit a trade negotiation.

The Taylor platform seeks to solve some of the problems encountered by both inexperienced and experienced users, attempting to make the process of buying and selling cryptocurrencies more user-friendly and profitable.

## SOLUTION - TAYLOR PLATFORM

The Taylor platform is a smart cryptocurrency trading assistant service. The service consists of a signaling tool for trading opportunities associated with a mobile application and operation automation bot.

The first phase of the roadmap is to allow the user to respond to a trading signal. If a user wishes to enter the trade, the first step would be to set up the amount to invest and the profit target.

### How it works

The service consists of a market monitor bot (A), a mobile application (B), and a trading operations automation bot (C).

The market monitor bot (A) continually monitors several markets, or currency pairs, in the exchanges supported by the service. Initially, we will support Bittrex and Poloniex, given the variety of cryptocurrencies and volume of operations.

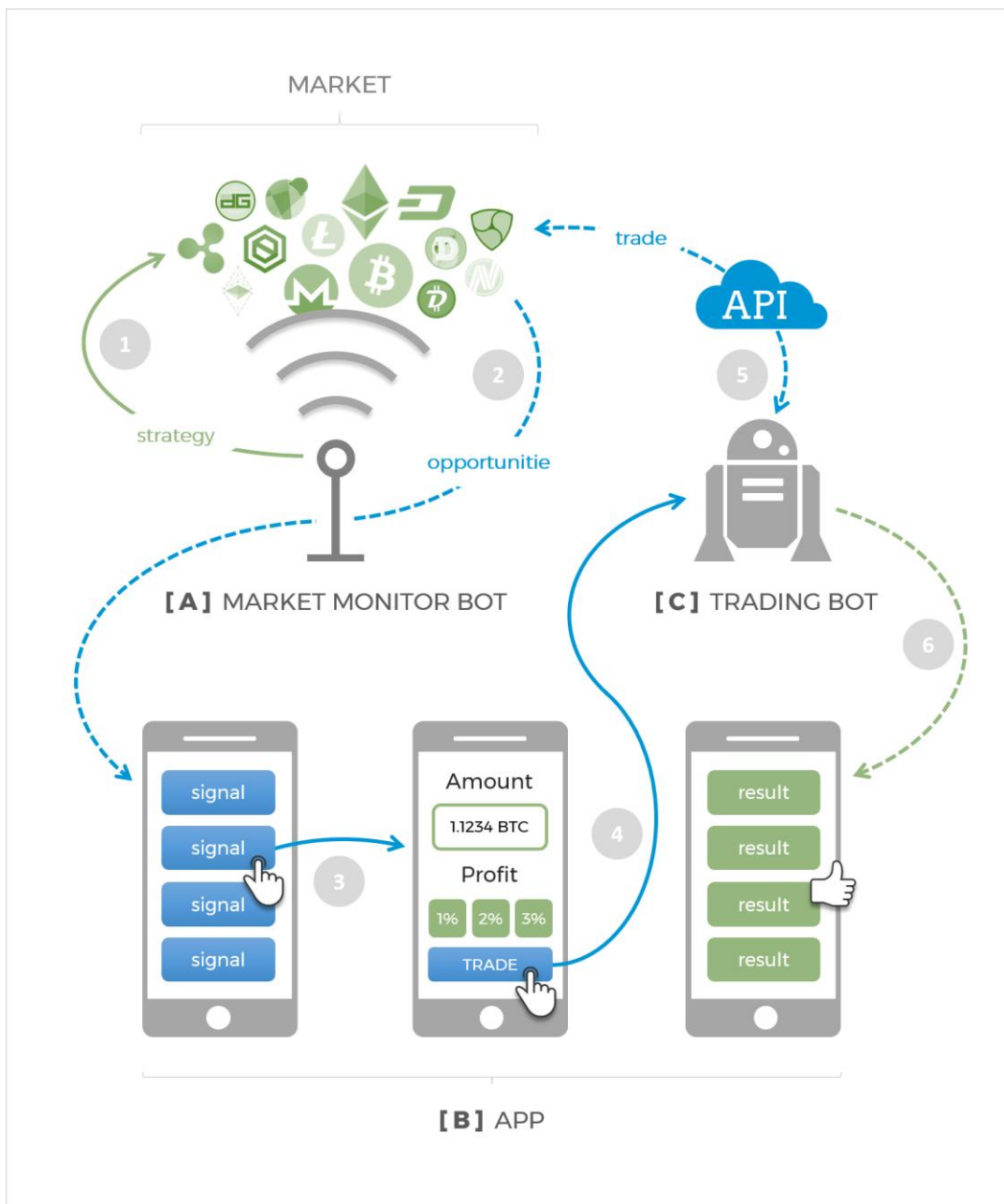
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<sup>1</sup> <https://coinmarketcap.com/currencies/bitcoin/historical-data/>

This monitoring works through the use of our proprietary trading strategy to identify suitable entry opportunities. The development of the "scalping strategy" is the initial phase of the roadmap. This is a strategic concept in which a trade that lasts only a few minutes can potentially achieve a small profit margin.

When a trading opportunity is identified (signal), the market monitor bot (A) notifies users through the Taylor mobile application (B). Once notified, users will have the opportunity, through the application interface, to analyze the signal/opportunity (price, quality, volume, charts, etc.) and decide if they wish to enter into that trade. Upon deciding to trade, the user will only have to choose the amount to be invested and the desired profit target, within a range of possibilities appropriate to the strategy used by the signal service. In the case of the scalping strategy, the desired profit options will be 1%, 2% or 3%. Different strategies may present different earning possibilities.

Once the user has chosen the desired profit, the trading automation bot (C) performs its action. This bot will operate the user's funds through the exchange API by placing the purchase order, tracking it, and, after the warrant has been executed, placing the sell order. Then, it will continuously monitor the price of the asset to, eventually, start a stop-loss operation to minimize losses if the market does not move in the predicted direction. In case the sell order is executed at the target price, the operation will be successfully completed.



For these operations to work, the user must first create an account in the Taylor service and validate his or her ID through Know Your Customer (KYC) procedures. Then, he or she must check if the exchange API keys are properly configured and if the operating balance in the exchange itself is available.

## BUSINESS MODEL

The Taylor service will be subscription based and will be operated by Taylor OÜ. Users will subscribe to a monthly service to receive trading signals on their mobile phones and have access to the automated trading interface. They will be able to pay for the service using credit cards, some cryptocurrencies such as Bitcoin (BTC) and Ether (ETH), or using our utility token, TAY. Users who pay for the service using TAY will have access to exclusive benefits and features such as discounts and access to premium features.

## Pricing, Plans, and Proof of Stake

The service fee is likely to be 60.00 USD per month. This price will be confirmed later, after some market validations. No fee will be charged as a per trading volume or commission.

There will be two subscription plans: Standard and Premium.

The Premium plan will include all Standard plan features plus additional features such as notification priority, higher trading limits, additional trading exit strategies, etc. The Premium plan will have a discount of 25% over the Standard plan price.

To have access to Standard plan users will need to pay for the subscription fee either using a credit card, BTC or ETH (or any other cryptocurrency we may decide to accept) or hold at least 1,000 TAYs (proof of stake).

To have access to Premium plan users will need to pay the subscription fee exclusively using TAY or hold at least 3,000 TAYs (proof of stake).

While the app is in beta version, the service will be free to use for all users.

Plan	Features	Subscription options	
		Option 1: Monthly fee	Option 2: Proof of stake
Standard	All standard features Access to all Taylor Academy Standard courses	60.00 USD Paid by credit card, BTC or ETH	Hold at least 1,000 TAYs
Premium	All standard features plus: <ul style="list-style-type: none"><li>• Higher trading limits</li><li>• Notification priority</li><li>• Additional trading exit strategies</li><li>• And more</li></ul> Access to all Taylor Academy courses	45.00 USD (25% discount over Standard plan price) Paid only in TAY	Hold at least 3,000 TAYs

# TAYLOR ACADEMY

Following our mission to enable anyone to trade cryptocurrencies, we decided to take one more step and create a series of exclusive courses featuring the best crypto traders in the market.

The crypto space is relatively young, so newcomers may face a big learning curve and can become overwhelmed with the information, news, tools and entirely new concepts.

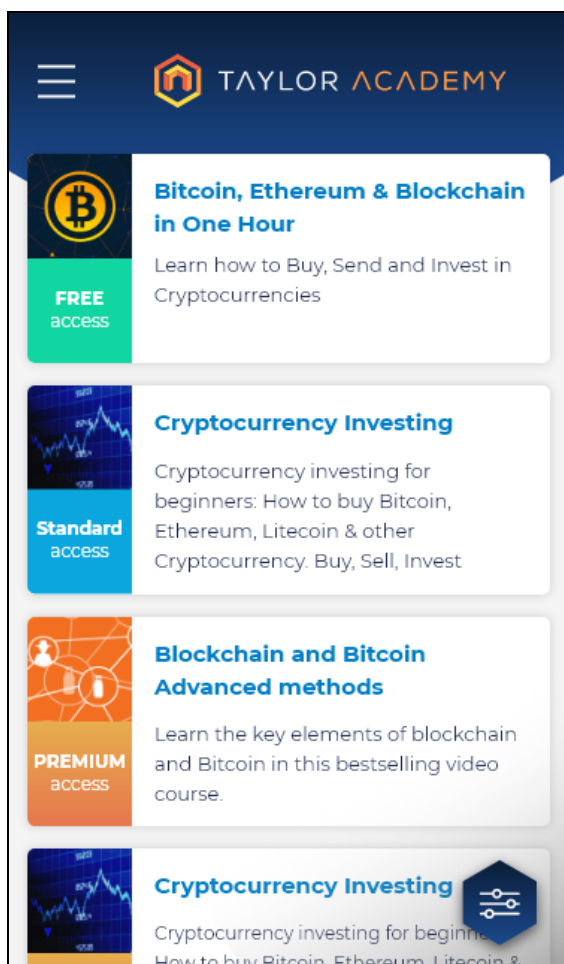
We believe that high-end education plays an important role in succeeding in this field. It is our vision to educate investors about the blockchain technology, the cryptocurrencies' economics, and the different trading strategies.



## How it works

The Taylor Academy will be launched as an e-learning platform covering all the necessary topics that anyone who is interested in cryptocurrency trading needs to know to be comfortable with it.

The courses will be classified as Free, Standard, and Premium. Each session will last from 45 minutes to a few hours, depending on the subject and its complexity. Premium courses will feature leading traders and influencers in the crypto market.



The above images are for illustration purposes only.

# Pricing

The courses will be made available to Taylor service subscribers initially. The accessibility to the courses will match the user subscription plan. Taylor standard plan subscribers will have access to free and standard lessons. Taylor premium subscribers will have access to the entire Taylor Academy content.

In the future, the courses could be individually sold to non-Taylor service subscribers.

# Courses

These are some of the courses that are planned to initially be available on the Taylor Academy. This list subject to change according to demand and changes in the marketplace:

## FREE COURSES

- Introduction to blockchain
- Introduction to cryptocurrencies
- Securing cryptocurrencies

## STANDARD COURSES

- Crypto market dynamics:
- Introduction to trading
- Technical analysis I
- Fundamental analysis of blockchain projects
- Token economics
- Introduction to trading tools

## PREMIUM COURSES

- Technical analysis II
- Advanced trading strategies
- Mastering trading tools
- Altcoins trading: strategies and opportunities
- Advanced trading operations (margin trading, lending, futures)
- ICO investment strategies

## TOKEN SALE

A token sale will be held in February 2018. We will issue a token called Taylor (symbol TAY) to support Taylor service and cover costs associated with further development, marketing, and technological enhancement infrastructure. The Token Sale will be held to let the general public purchase TAY tokens.

Start date: February 21, 2018 14:00:00 UTC

End date: March 22, 2018 23:59:59 UTC, or when tokens sold out, whatever comes first.

## Token price and bonus

TAY tokens will have the following price during the public sale phase:

	Week 1	Week 2	Week 3	Week 4
Price per TAY token:	0.00070 ETH	0.00079 ETH	0.00086 ETH	0.00093 ETH
Discount:	25%	15%	8%	0%

There will be a minimum contribution of 0.01 ETH and a maximum contribution of 50 ETH per individual.

## Hard cap

Based on the token price of 0.00093 ETH, the maximum amount to be raised (Hard Cap) is 5,960.85714286 ETH.

Due to the discounts we are offering, the total amount to be raised will vary depending on how many tokens will be sold in each week.

## TAY token utility

Users who pay for the service using TAY tokens will have a discount on their subscription fee, get access to premium features and a first look at new beta features, among other similar benefits.

Users who hold in their wallets a certain amount of TAY will be able to use our service for free. Users who hold at least 1,000 TAYs will have free access to the Standard plan, and the ones that hold at least 3,000 TAYs will have free access to the Premium plan while they are holding the tokens.

Users will be able to acquire TAY tokens during the token sale phase and, after that, through cryptocurrency exchanges available on the market.

## Burn of Tokens

All unsold tokens left from the token sale will be burned.

## Know Your Customer (KYC)

Following European Union regulations, and to address other countries concerns regarding issues that take place in anonymous token sales, Taylor will Implement the KYC (Know Your Customer) identification procedure for all whitelist registrations. It is mandatory that all participants satisfactory identify themselves. To process is simple, performed online, in real time, and the results are almost immediate. Contributors will need to provide a high-



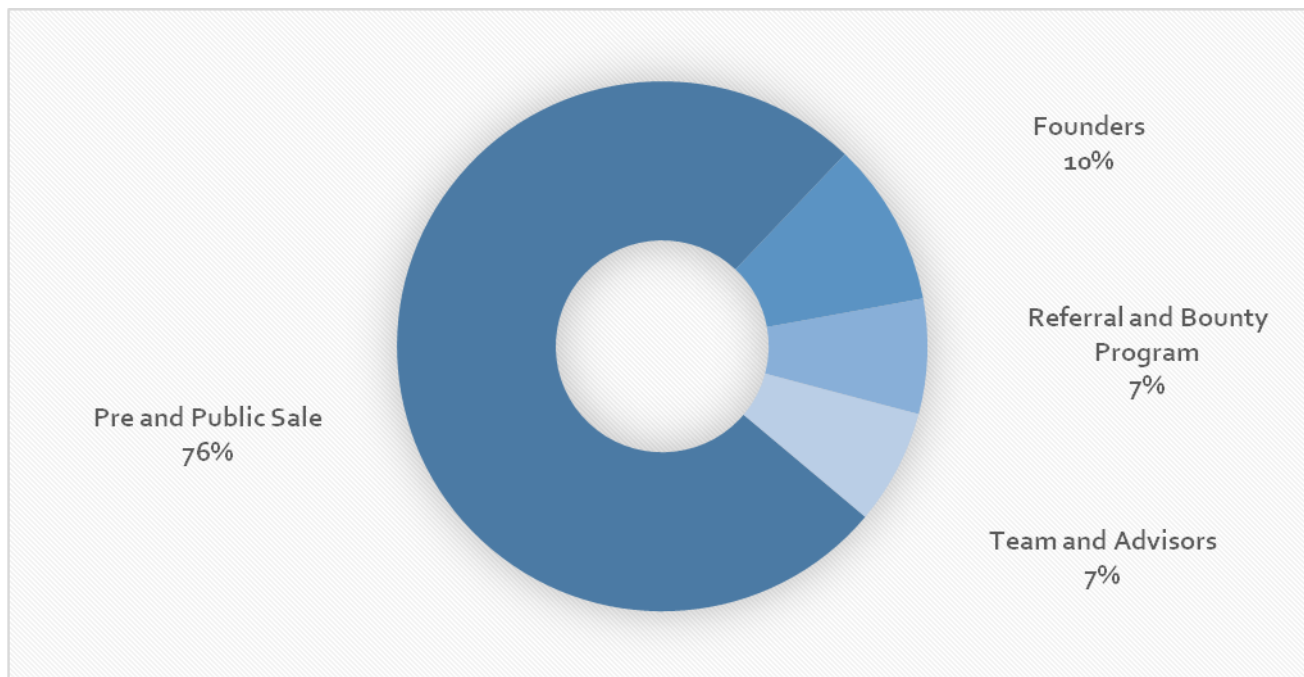
quality image of a passport or an official government-issued ID to go through the identification procedure successfully.

## Token sale details

Service provider and token issuer:	Taylor OÜ
Token name:	Taylor
Token symbol:	TAY
Total supply:	10,000,000 (ten million) tokens
Hard cap:	5,960.85714286 ETH
Soft cap:	500 ETH in the public sale phase. If the minimum is not reached, all public sale ETH raised will be refunded
Contribution limits:	Minimum contribution: 0.01 ETH Maximum contribution: 50 ETH
Token protocol:	ERC20 on the Ethereum blockchain
Unsold tokens:	All unsold tokens will be burned
TAY prices:	Initial discounted price: 1 TAY = 0.00070 ETH Full price: 1 TAY = 0.00093 ETH
Accepted coins:	ETH only
Token transfer:	Tokens will be transferred immediately but will be locked until the end of the token sale

# Token allocation

The distribution of TAY tokens will be as follows:



## FOUNDERS

10% of TAY tokens will be distributed to founders.

**Vesting:** 12 months vesting with a 6-month cliff. Founders' tokens will not be immediately tradable at TGE. Founders will receive 50% at the end of the sixth month and 50% at the end of twelfth months.

## TEAM AND ADVISORS

4% of the TAY tokens will be distributed to advisors and 3% to the initial team.

**Vesting:** No vesting for team tokens. Advisors will have 6-month vesting with a 3-month cliff. Advisors' tokens will not be immediately tradable at TGE. They will receive 50% of their tokens at the end of the third month and 50% at the end of the sixth month.

## REFERRAL AND BOUNTY PROGRAM

7% of the TAY tokens are allocated for the Bounty Program and the Referral Program.

In the Bounty Program, campaigns may include, but are not limited to, translation, publishing on Facebook and Twitter, creating blog articles, media publication, support, etc. In the Referral Program users will receive a flat 6% referral on all contributions raised via the user referral link, paid in TAY.

**Vesting:** No vesting for tokens distributed on the referral or bounty program.

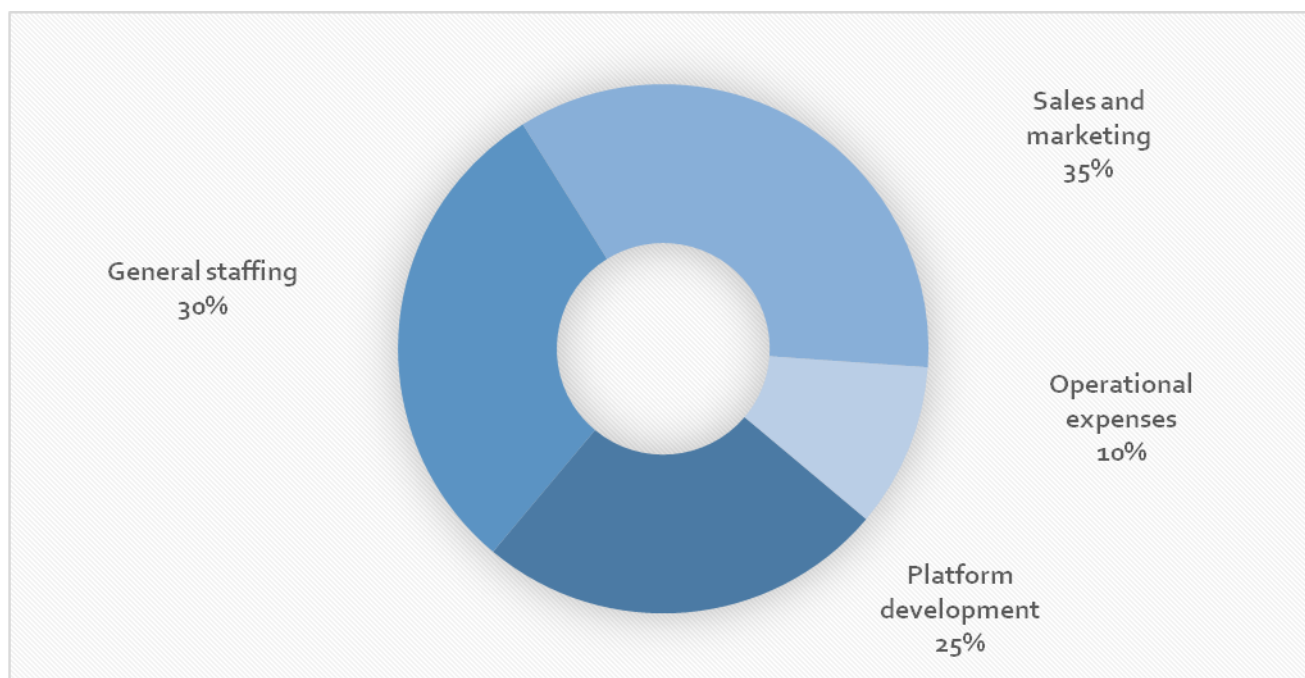
## PRIVATE PRE-SALE AND PUBLIC SALE

A total of 76% of the TAY tokens is available for purchase. 10.65% of tokens were sold to early contributors during the private pre-sale phase (500 ETH raised). 65.35% of tokens will be available for purchase to the general public during the public sale phase (token sale).

**Vesting:** No vesting for purchased tokens either in the private pre-sale phase or in the public sale phase.

# Use of raised contributions

The use of raised contributions will be as follows:



## HISTORY AND ROADMAP

### History

The Taylor project was conceived when Thiago Régis, a developer, and original Taylor founder, started to trade cryptocurrencies. Finding it very difficult to monitor more than a few markets, Régis developed a simple monitor bot that tracked market pair on Bittrex to identify when a coin had a significant up or down price variation. In his experience, a considerable dump could be an excellent opportunity to make a profit.

He then created a Telegram channel called "DumpAlert Channel,"<sup>2</sup> now with over 1,100 members. These specific signals, based on significant price changes, are suitable for a type of trading strategy called "scalping," where a trader enters an opportunity to make a quick, small-profit trade and performs as many similar deals as possible during a day. Ultimately, Régis realized that the signal was only part of the problem/opportunity. An easy-to-use interface that allows users to quickly enter a trade based on a signal would significantly increase the chances of a successful trade.

A desktop app to test this concept, called "CryptoScalper"<sup>3</sup>, was developed and shared with some traders. At this point, Fabio Seixas was invited to join the project as a co-founder. Through this venture, both Thiago and Fabio learned that the concept of software which receives trading signals, combined with an easy and efficient trading interface, was an opportunity to follow. Thus, the Taylor Project was born.

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<sup>2</sup> DumpAlert Channel on Telegram: <https://t.me/dumpalertchannel>

<sup>3</sup> CryptoScalper BitcoinTalk Announcement: <https://bitcointalk.org/index.php?topic=1946115.0>

# Roadmap

We keep the roadmap updated and live at <https://trello.com/b/f6L4hZpt>

Quarter	Milestones	Status as Nov, 2017
Q1 2017	<ul style="list-style-type: none"> <li>● First market monitor bot developed</li> <li>● Telegram channel created with the signal bot. 1,100+ members to date</li> </ul>	Done
Q2 2017	<ul style="list-style-type: none"> <li>● Proof of concept desktop software developed (CryptoScaper)</li> <li>● BitcoinTalk ANN</li> </ul>	Done
Q3 2017	<ul style="list-style-type: none"> <li>● Validation of the proof of concept desktop software through daily use and alpha users' feedback</li> <li>● Service concept and brand development</li> <li>● Advisors and team building</li> <li>● Private Token Pre-sale (500 ETH raised)</li> </ul>	Done
Q4 2017	<ul style="list-style-type: none"> <li>● Mobile app UX design</li> <li>● App integration with Bittrex</li> </ul>	Done
Q1 2018	<ul style="list-style-type: none"> <li>● Token Sale fundraising</li> <li>● Service backend development</li> <li>● Market monitor bot development and improvements</li> <li>● Token Sale Campaign Launch</li> <li>● Taylor Mobile App Beta launch. Service will be free to use</li> </ul>	In Progress
Q2 2018	<ul style="list-style-type: none"> <li>● TAY token listing on market exchanges</li> <li>● Taylor Mobile App V1 launch. Service will be free for the next 3 months</li> <li>● End of free service. Billing started</li> <li>● New trading / market monitor strategies built into the service</li> </ul>	Planned
Q3 2018	<ul style="list-style-type: none"> <li>● Support for more exchanges, including P2P exchanges such as ox and Mothership</li> <li>● More trading / market monitor strategies built into the service</li> </ul>	Planned
Q4 2018	<ul style="list-style-type: none"> <li>● Desktop App release</li> <li>● Users custom trading / market monitor strategies</li> </ul>	Planned
Q1 2019	<ul style="list-style-type: none"> <li>● Social trading / Follow traders feature</li> </ul>	Planned
Q2 2019	<ul style="list-style-type: none"> <li>● Web App release</li> <li>● Auto trade feature</li> </ul>	Planned
Q3 2019 and beyond	<ul style="list-style-type: none"> <li>● New and yet to be discovered features, products, and services</li> </ul>	Desired

## TEAM AND ADVISORS

### TEAM

To present a better insight into our team's background and know-how, here's a little bit about us.

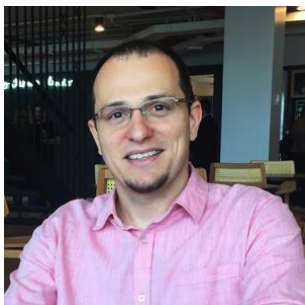


#### *Fabio Seixas—Co-founder & CEO*

System engineer by graduation, entrepreneur by vocation. Over 20 years experience in digital projects and startups. Before Taylor, Fabio founded seven other startups. He is a startup mentor in the Brazilian community, TEDx Speaker, blockchain enthusiast, crypto trader, and investor.

**Experience with cryptocurrencies:** Fabio has been involved with cryptocurrencies since 2015 when he started to trade them on the Poloniex platform after a friend introduced him to the subject. Since then, he trades almost every day. Fabio also created a Bitcoin investment fund with some close friends (now closed). He shares his knowledge about cryptocurrencies and blockchain with other entrepreneurs through participation in community events and lectures.

**Role at Taylor:** Fabio's role in the Taylor team is bringing the team together and leading them to create not only a great app but a service that will make crypto trading accessible to everyone.



#### *Thiago Régis—Founder & CTO*

A passionate entrepreneur, addicted software developer, open source advocate, and Blockchain enthusiast. 12+ years building successful digital projects and 7+ years leading tech teams.

Studied System Information at Fluminense Federal University, which is considered one of the main centers of excellence in Brazil. Before Taylor, Thiago founded a leading open source consultancy in its field.

**Experience with cryptocurrencies:** Thiago has been a cryptocurrency enthusiast and trader for quite a while. He has become proficient in technical analysis and, in the process, he was able to generate a successful cryptocurrency investment portfolio. His expertise presented him with a problem. Considering the sheer number of currency pairs and their volatility at any given time, even experienced traders missed many profitable opportunities. This issue became the inspiration for the Taylor app. He designed a bot to monitor market activities on the Bittrex platform. The bot found potentially profitable trades, which was a huge time saver. However, Thiago quickly realized that identifying opportunities was just one part of the problem; a quick reaction is needed in the crypto trading universe. The solution was to bring the signal service together with a trading solution on the same platform. This solution is the Taylor app.

**Role at Taylor:** Thiago is the technical and product leader and mastermind. He will lead the developer team to implement all its functionalities and future developments.



### *Rafael Salmon—CMO*

Startup Brazil entrepreneur, Rafael is a blockchain and big data enthusiast who has created several digital products and launched a few startups while helping entrepreneurs and big companies achieve growth.

**Role at Taylor:** Rafael's role is to make sure users benefit from our products and our token increase in value while driving sustainable company growth.



### *Saulo Soares—Community Manager*

Tech geek and nexialist. Passionate about entrepreneurship and education. Seeks innovation through systems thinking and transdisciplinarity. B.B.A UFRRJ - en cours. Digital marketing professional & advisor; Crypto researcher & trader.

**Role at Taylor:** Saulo's purpose is to build solid customer relationships with prompt responses to audience questions and feedback, ensuring that users feel confident and satisfied.



### *Alexandra Scheufler—Public Relations Manager*

PR professional with over 15 years of marketing communications experience.

Graduate of the University of Miami School of Communication. Co-founder of a global marketing agency and leading Google Partner.

**Role at Taylor:** Alexandra is passionate about connecting people and companies with compelling stories to share. She guides the strategy and execution of media outreach to raise awareness about Taylor's mission.



### *Renato Zamagna—Content Specialist*

Degree in International Business and Marketing from Fontys University in the Netherlands. Over 10 years experience in external and internal communications with international markets, marketing, translations, and PR. Experienced crypto trader.

**Role at Taylor:** Renato creates content for all communications platforms to keep the public informed about the Taylor service and its developments.



### *Fernando Lima—UX Designer*

Graduate of the Federal University of Rio de Janeiro (UFRJ) in product design with over 10 years of experience in interfaces and interaction flows. As a UX Designer, he is enthusiastic about simplicity and keens on knowing the user's stories and motivations.

**Role at Taylor:** Fernando facilitates understanding and demonstrates that crypto trading is more straightforward than it seems. He makes it easier for users to scan for opportunities, buy and sell cryptocurrencies, and track performance, transmitting a sense of security to people who are hesitant to transact.



### ***Bernardo Ramalho—UI Designer***

Graduate of the Federal University of Rio de Janeiro (UFRJ) with 8 years of experience in UI/UX design. Focused on helping startups and businesses launch their ideas and bring them to market.

**Role at Taylor:** Bernardo considers the entire user experience in order to design a visual interface that is simple, visually appealing, and conveys safety and usefulness in the eyes of the user. He is also responsible for Taylor's brand and visual identity.



### ***Frederico Marques—Fullstack Developer***

Fullstack JS developer and grad student at the Institute of Mathematical and Computer Sciences (ICMC).

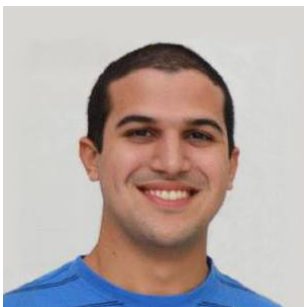
**Role at Taylor:** Frederico's mission is to keep systems safe, efficient and available, so that each trade operation is executed quickly and safely, regardless of the number of users.



### ***Luiz Almeida—Fullstack Developer***

Specialist in front-end development, he is self-taught in software development, with 8 years of experience in the field. Enthusiastic about anarcho-capitalism, crypto-coins, and nature.

**Role at Taylor:** Luiz's primary objective is to keep all the web structure of Taylor polished, and integrated with all the other segments of the platform.



### ***Pedro Marins—Front-End Developer***

Graduate of the University of Rio de Janeiro (Unirio) with over 6 years experience. Front-end developer and performance specialist.

**Role at Taylor:** Pedro optimizes the web project interface to offer a trustworthy and user-friendly product.



### ***João Carvalho—Solidity Developer***

Expert in smart contracts development and security, with multiple open source contributions in the Ethereum Ecosystem. Panelist at Ethereum DevCon 3 and finalist in the first Underhanded Solidity Coding Contest. Passionate about blockchains and the future of the internet.

**Role at Taylor:** He is responsible for all smart contracts developed by Taylor.



### *Jayme Witte—Lawyer*

Since 2003, Jayme has been a lawyer specializing in the corporate field. He has worked in the legal department of transport and heavy civil construction companies. He also worked in a European law firm, mainly related to corporate and tax matters. He became a member of PWPB law office in 2013. Postgraduate in Business Law and Environmental Law from Cândido Mendes University. Graduate in Law from Cândido Mendes University.

**Role at Taylor:** Jayme gives Taylor legal and tax guidance.

## ADVISORS

These are the advisors that are helping Taylor.

### *AceOfWallStreet - Founder at APX Ventures, crypto trader & influencer*

Ace has been involved in the cryptocurrency space since 2013 as an investor, trader, and analyst. He is the founder of APX Ventures, which is a blockchain solutions company that offers a range of services including but not limited to: hashing solutions and bootstrapping blockchain companies.

### *NotSoFast - Independent cryptocurrency miner, trader, and consultant*

Since late 2013, NotSoFast has striven to set an excellent example for conduct in the Wild West of the cryptocurrency space, striving to be a friendly, knowledgeable figure providing good early experiences for all new cryptocurrency users. Unwavering proper conduct has made him one of crypto-Twitter's top cryptocurrency influencers, despite his pseudonymity.

In addition to many advisory roles both official and unofficial, he is the Director of Finance for Monetary Unit, a fairly distributed legacy cryptocurrency emerging as a leader in the master node governance sector. He is also the Chief Strategic Officer for Relnuz, a platform for decentralized community-created video news, currently in open beta development.

### *Ant (ThisIsNuse) - Full-time crypto trader & influencer, former Infosec specialist*

Background experience: Self-taught IT Professional with over 10 years of experience specializing in Server, Network, and Security Administration culminating in a Cyber Security role.

Crypto experience: 2013 Top Buyer of Bitcoin, 2014 Crypto Miner (Vertcoin/Pandacoin). Survivor of the 2015 Bear Market and subsequent Forex venture. Specialist in technical analysis, market psychology and momentum based trading. Trades any market cap and liquidity majorly without bias or preference of fundamentals. Position trader with trend following and price-action analysis.

### *Godson - Crypto trader & influencer, marketing specialist*

Background in Computer Science, Java code programmer, and TA analysis specialist.

Crypto Experience: Godson has been interested in cryptocurrencies since 2012, but it was not until early 2016 that he started trading cryptocurrencies. His expertise in technical financial analysis came in handy and facilitated his fantastic success; he was able to multiply the total value of his crypto portfolio 100x in that year alone. He then started to post his successful trades and technical analyses on Twitter, quickly

becoming an influencer in the crypto trading arena. His Imperial Majesty, Prophet Godson, as he comically calls himself on his Twitter page, has a following of over 22k very engaged users. They pay close attention to Godson's trading moves and copy them for their trades.



### ***Brad Mills - Crypto trader, Head of Algorithms Alphabit Fund***

Brad has been involved with bitcoin since 2011 as a miner, entrepreneur & investor and he is the co-founder of multiple cryptocurrency startups. Currently, he is Head of Algorithms & Economic Analyst at Alphabit Fund.

He is excited by the technology, loves evangelizing bitcoin, and talking to new people about it. He believes we are in a rare time, at the beginning of a revolution, similar to the start of the internet in the 90s. There's still plenty of time to create value & seize a slice of the cryptocurrency cake.

Brad's opinion is that the bitcoin protocol will change the world forever and that humanity has the privilege to witness and be part of the birth of something incredible.

### ***Everton Fraga - Software Engineer at Ethereum, Mist team***

Bound to a personal mission to help blockchain hit the masses, Fraga is involved in the development of the Mist browser: the tool of choice to browse Dapps and interact with the Ethereum blockchain network.

He is a former instructor at the Blockchain Academy, where he ministered classes and technical workshops to programmers in order to kickstart the Brazilian blockchain ecosystem. Fraga is the co-founder of Dujour, an award-winning mobile app featured many times by the Apple App Store. He also co-founded and developed Kinda Connected.

Fraga holds a bachelor's degree in Applied Mathematics from the State University of Rio de Janeiro (UERJ), and a bachelor's degree in System Analysis from the Infnet Institute.

### ***Andre Diamand - Angel Investor at VentureOne, startup mentor***

André Diamand is a Member of the Board of Directors of the Brazilian Association of Startups (ABS), a company in which he also served as the President and CEO for almost 3 years. Before that, he was founder and CEO at VentureOne, a super-fast acceleration and venture capital company. He was chairman and founder of Future Security, a company he started in 1996 and acted as CEO until it was sold in 2009.

His career began at age 17 at IBM. At 22, he became the company's youngest manager throughout the world. Diamand graduated in Engineering from the Federal University of Rio de Janeiro, UFRJ.

### ***Felipe Matos - Founder at Startup Farm, former COO of Startup Brazil***

Felipe Matos is founder and head of Ecosystem of Startup Farm, a leading accelerator of startups in Latin America. He is a national and international authority in digital entrepreneurship and development of startups. He is also the Executive Coordinator of Dinamo, a group that brings together leaders of the Brazilian entrepreneurial ecosystem to build public policy proposals that support entrepreneurship with governments. He was COO of the Start-Up Brasil program, an initiative of the Brazilian government in partnership with private accelerators, which, since 2013, has invested over R \$ 40 million in digital startups in the country. He co-founded "Instituto Inovação," "Inventta" and "Inseed Investimentos," which manage the Criatec Fund.

### ***Amure Pinho - Mobile App Specialist, President of the Brazilian Startups Association***

CEO at getblogo.com, Pinho is interested in content, inbound marketing, growth, and partnerships. He specializes in startups, customer development, product development, business, user experience, branding, and marketing.

As an entrepreneur and angel investor, Pinho is engaged with good teams, creativity, and products that mean something. He developed successful mobile projects for large media companies and award-winning products. He is passionate about digital, startups, people and food, and a mentor and speaker to spread the word.

## SUMMARY

Project description:	Taylor is an easy-to-use service that combines a cryptocurrency trading signal service with a mobile trading app where users can enter into automated trading opportunities.
Platform description:	The Taylor platform is comprised of three parts: the market monitor bot, the mobile trading app, and the trading automation bot. The market monitor bot monitors coin prices to detect trading opportunities and notifies users through the mobile app. Users can accept the signal and start a trading bot that will operate funds on their behalf with the user's exchange API keys. Trade results will be reported in the mobile app.
Service provider, token issuer (Company):	Taylor OÜ
Company jurisdiction:	Tallinn, Estonia
Company registry code:	14389421 at Tartu County Court Registration Department
Company address:	Parada street, 4 Harju County, Tallinn, Estonia, 10151
Token name:	Taylor
Token symbol:	TAY
Total supply:	10,000,000 (ten million) tokens
Hard cap:	Approx. 5,960 ETH
Soft cap:	500 ETH in the public sale phase. If the minimum is not reached, all public sale ETH raised will be refunded
Contribution limits:	Minimum contribution: 0.01 ETH Maximum contribution: 50 ETH
Token protocol:	ERC20 on the Ethereum blockchain
Unsold tokens:	All unsold tokens will be burned
Token prices:	Initial discounted price: 1 TAY = 0.00070 ETH Full price: 1 TAY = 0.00093 ETH
Accepted coins:	ETH only
Token transfer:	Tokens will be immediately transferred at TGE
Token features:	<ul style="list-style-type: none"><li>● Discounts and premium features for users who pay for the service using TAY</li><li>● Proof of stake to use the service for free</li></ul>
Token allocation:	<ul style="list-style-type: none"><li>● Founders: 10%</li><li>● Team: 3%</li><li>● Advisors: 4%</li><li>● Bounty Program: 3%</li><li>● Referral Program: 4%</li><li>● Pre and Public Sale: 76%</li></ul>
Token sale dates:	Start: February 21, 2018 14:00:00 UTC End: March 22, 2018, 23:59:59 UTC or when tokens sold out

# DISCLAIMER

This document last update: March 14, 2018

This document does not represent final version and might be updated in the following.

## Service disclaimer

Due to the dynamic nature of the cryptocurrency trading market, Taylor OÜ cannot guarantee that any single trade signal will generate profits for its users. Uncontrolled external factors, like market news, market manipulation schemes, and even how fast a user responds to a signal can determine the success or failure of a trade. Users accept to enter trades at his or her own risk.

## Token sale disclaimer

The ownership of Taylor tokens (TAY) does not represent any participation in Taylor OÜ capital nor rights of payment, remuneration or money reward of any kind.

This Whitepaper has been prepared in good faith to provide a comprehensive overview of the Taylor Project and TAY Token Crowdsale. With the development of Taylor platform and its services, it may be amended in the following, as the Crowdsale progresses.

**For participation in this token crowdsale, do not contribute any money that you can't afford to lose. Make sure you read and understand this Whitepaper and Terms and Conditions (including all warnings regarding possible token value, technical regulatory and any other risks; as well as disclaimers contained therein), as published on our website <https://smarttaylor.io> (and as they may be amended from time to time).**

For any questions regarding token crowdsale or Taylor services please contact us via e-mail at address [contact@smarttaylor.io](mailto:contact@smarttaylor.io)

# CONTACTS

Site: <https://smarttaylor.io>

Facebook: <https://www.facebook.com/smarttaylorapp>

Twitter: <https://twitter.com/smarttaylorapp>

Telegram: <https://t.me/smarttaylor>

Discord: <https://discord.gg/9c7mAyB>

Medium: <https://medium.com/smarttaylor>

Reddit: <https://www.reddit.com/r/smarttaylor/>

Mail: [contact@starttaylor.io](mailto:contact@starttaylor.io)