

# Mundus

# WHITEPAPER

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# IMPORTANT NOTICE



**PLEASE READ THIS SECTION AND THE FOLLOWING SECTIONS ENTITLED “DISCLAIMER OF LIABILITY”, “NO REPRESENTATIONS AND WARRANTIES”, “REPRESENTATIONS AND WARRANTIES BY YOU”, “CAUTIONARY NOTE ON FORWARD-LOOKING STATEMENTS”, “MARKET AND INDUSTRY INFORMATION AND NO CONSENT OF OTHER PERSONS”, “NO ADVICE”, “NO FURTHER INFORMATION OR UPDATE”, “RESTRICTIONS ON DISTRIBUTION AND DISSEMINATION”, “NO OFFER OF SECURITIES OR REGISTRATION” AND “RISKS AND UNCERTAINTIES” CAREFULLY. IF YOU ARE IN ANY DOUBT AS TO THE ACTION YOU SHOULD TAKE, YOU SHOULD CONSULT YOUR LEGAL, FINANCIAL, TAX OR OTHER PROFESSIONAL ADVISOR(S).**

The MUNDUS tokens are not intended to constitute securities in any jurisdiction. This Whitepaper does not constitute a prospectus or offer document of any sort and is not intended to constitute an offer of securities or a solicitation for investment in securities in any jurisdiction.

This Whitepaper does not constitute or form part of any opinion on any advice to sell, or any solicitation of any offer by the distributor/vendor of the MUNDUS tokens (the “Distributor”) to purchase any MUNDUS tokens nor shall it or any part of it nor the fact of its presentation form the basis of, or be relied upon in connection with, any contract or investment decision. The Distributor will be an affiliate of Mundus Guru. Ltd. (“Mundus Guru”), and will deploy all proceeds of sale of the MUNDUS tokens to fund Mundus Guru’s cryptocurrency project, businesses and operations.

No person is bound to enter into any contract or binding legal commitment in relation to the sale and purchase of the MUNDUS tokens and no cryptocurrency or other form of Payment is to be accepted on the basis of this Whitepaper.

Any agreement as between the Distributor and you as a purchaser, and in relation to any sale and purchase, of MUNDUS tokens (as referred to in this Whitepaper) is to be governed by only a separate document setting out the terms and conditions (the “T&Cs”) of such agreement. In the event of any inconsistencies between the T&Cs and this Whitepaper, the former shall prevail.

You are not eligible and you are not to purchase any MUNDUS tokens in the Mundus Initial Token Sale (as referred to in this Whitepaper) if you are a citizen, resident (tax or otherwise) or green card holder of the United States of America or a citizen or resident of the Republic of Singapore.

No regulatory authority has examined or approved of any of the information set out in this Whitepaper. No such action has been or will be taken under the laws, regulatory requirements or rules of any jurisdiction. The publication, distribution or dissemination of this Whitepaper does not imply that the applicable laws, regulatory requirements or rules have been complied with.

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There are risks and uncertainties associated with Mundus Guru and/or the Distributor and their respective businesses and operations, the MUNDUS tokens, the Mundus Initial Token Sale and the MUNDUS Wallet (each as referred to in this Whitepaper). This Whitepaper, any part thereof and any copy thereof must not be taken or transmitted to any country where distribution or dissemination of this Whitepaper is prohibited or restricted.

No part of this Whitepaper is to be reproduced, distributed or disseminated without including this section and the following sections entitled “Disclaimer of Liability”, “No Representations and Warranties”, “Representations and Warranties By You”, “Cautionary Note On Forward-Looking Statements”, “Market and Industry Information and No Consent of Other Persons”, “Terms Used”, “No Advice”, “No Further Information or Update”, “Restrictions On Distribution and Dissemination”, “No Offer of Securities Or Registration” and “Risks and Uncertainties”

## **DISCLAIMER OF LIABILITY**

To the maximum extent permitted by the applicable laws, regulations and rules, Mundus Guru and/or the Distributor shall not be liable for any indirect, special, incidental, consequential or other losses of any kind, in tort, contract or otherwise (including but not limited to loss of revenue, income or profits, and loss of use or data), arising out of or in connection with any acceptance of or reliance on this Whitepaper or any part thereof by you.

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Mundus Guru and/or the Distributor does not make or purport to make, and hereby disclaims, any representation, warranty or undertaking in any form whatsoever to any entity or person, including any representation, warranty or undertaking in relation to the truth, accuracy and completeness of any of the information set out in this Whitepaper.

## **REPRESENTATIONS AND WARRANTIES BY YOU**

By accessing and/or accepting possession of any information in this Whitepaper or such part thereof (as the case may be), you represent and warrant to Mundus Guru and/or the Distributor as follows:

follows:

- (a) you agree and acknowledge that the MUNDUS tokens do not constitute securities in any form in any jurisdiction;
- (b) you agree and acknowledge that this Whitepaper does not constitute a prospectus or offer document of any sort and is not intended to constitute an offer of securities in any jurisdiction or a solicitation for investment in securities and you are not bound to enter into any contract or binding legal commitment and no cryptocurrency or other form of Payment is to be accepted on the basis of this Whitepaper;

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- (c) you agree and acknowledge that no regulatory authority has examined or approved of the information set out in this Whitepaper, no action has been or will be taken under the laws, regulatory requirements or rules of any jurisdiction and the publication, distribution or dissemination of this Whitepaper to you does not imply that the applicable laws, regulatory requirements or rules have been complied with;
- (d) you agree and acknowledge that this Whitepaper, the undertaking and/or the completion of the Mundus Initial Token Sale, or future trading of the MUNDUS tokens on any cryptocurrency exchange, shall not be construed, interpreted or deemed by you as an indication of the merits of the Mundus Guru and/or the Distributor, the MUNDUS tokens, the Mundus Initial Token Sale and the MUNDUS Wallet (each as referred to in this Whitepaper);
- (e) the distribution or dissemination of this Whitepaper, any part thereof or any copy thereof, or acceptance of the same by you, is not prohibited or restricted by the applicable laws, regulations or rules in your jurisdiction, and where any restrictions in relation to possession are applicable, you have observed and complied with all such restrictions at your own expense and without liability to Mundus Guru and/or the Distributor;
- (f) you agree and acknowledge that in the case where you wish to purchase any MUNDUS tokens, the MUNDUS tokens are not to be construed, interpreted, classified or treated as:
  - (i) any kind of currency other than cryptocurrency;
  - (ii) debentures, stocks or shares issued by any person or entity (whether Mundus Guru and/or the Distributor)
    - (i) rights, options or derivatives in respect of such debentures, stocks or shares;
    - (ii) rights under a contract for differences or under any other contract the purpose or pretended purpose of which is to secure a profit or avoid a loss;
  - (iii) units in a collective investment scheme;
  - (iv) units in a business trust;
  - (v) derivatives of units in a business trust; or
  - (vi) any other security or class of securities.
- (g) you are fully aware of and understand that you are not eligible to purchase any MUNDUS tokens if you are a citizen, resident (tax or otherwise) or green card holder of the United States of America or a citizen or resident of the Republic of Singapore;
- (h) you have a basic degree of understanding of the operation, functionality, usage, storage, transmission mechanisms and other material characteristics of cryptocurrencies, blockchain-based software systems, cryptocurrency wallets or other related token storage mechanisms, blockchain technology and smart contract technology;
- (i) you are fully aware and understand that in the case where you wish to purchase any Mundus tokens, there are risks associated with Mundus Guru and the Distributor and their respective business and operations, the MUNDUS tokens, the Mundus Initial Token Sale and the MUNDUS Wallet (each as referred to in the Whitepaper);

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- (j) you agree and acknowledge that neither Mundus Guru nor the Distributor is liable for any indirect, special, incidental, consequential or other losses of any kind, in tort, contract or otherwise (including but not limited to loss of revenue, income or profits, and loss of use or data), arising out of or in connection with any acceptance of or reliance on this Whitepaper or any part thereof by you; and
- (k) all of the above representations and warranties are true, complete, accurate and non-misleading from the time of your access to and/or acceptance of possession this Whitepaper or such part thereof (as the case may be).

## **CAUTIONARY NOTE ON FORWARD-LOOKING STATEMENTS**

All statements contained in this Whitepaper, statements made in press releases or in any place accessible by the public and oral statements that may be made by Mundus Guru and/or the Distributor or their respective directors, executive officers or employees acting on behalf of Mundus Guru or the Distributor (as the case may be), that are not statements of historical fact, constitute “forward looking statements”. Some of these statements can be identified by forward-looking terms such as “aim”, “target”, “anticipate”, “believe”, “could”, “estimate”, “expect”, “if”, “intend”, “may”, “plan”, “possible”, “probable”, “project”, “should”, “would”, “will” or other similar terms.

However, these terms are not the exclusive means of identifying forward-looking statements. All statements regarding Mundus Guru's and/or the Distributor's financial position, business strategies, plans and prospects and the future prospects of the industry which MundusGuru and/or the Distributor is in are forward-looking statements. These forward-looking statements, including but not limited to statements as to Mundus Guru's and/or the Distributor's revenue and profitability, prospects, future plans, other expected industry trends and other matters discussed in this Whitepaper regarding Mundus Guru and/or the Distributor are matters that are not historical facts, but only predictions.

These forward-looking statements involve known and unknown risks, uncertainties and other factors that may cause the actual future results, performance or achievements of Mundus Guru and/or the Distributor to be materially different from any future results, performance or achievements expected, expressed or implied by such forward-looking statements. These factors include, amongst others:

- (a) changes in political, social, economic and stock or cryptocurrency market conditions, and the regulatory environment in the countries in which Mundus Guru and/or the Distributor conducts its respective businesses and operations;
- (b) the risk that Mundus Guru and/or the Distributor may be unable or execute or implement their respective business strategies and future plans;
- (c) changes in interest rates and exchange rates of fiat currencies and cryptocurrencies;

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- (d) changes in the anticipated growth strategies and expected internal growth of Mundus Guru and/or the Distributor;
- (e) changes in the availability and fees payable to Mundus Guru and/or the Distributor in connection with their respective businesses and operations;
- (f) changes in the availability and salaries of employees who are required by Mundus Guru and/or the Distributor to operate their respective businesses and operations;
- (g) changes in preferences of customers of Mundus Guru and/or the Distributor;
- (h) changes in competitive conditions under which Mundus Guru and/or the Distributor operate, and the ability of Mundus Guru and/or the Distributor to compete under such conditions;
- (i) changes in the future capital needs of Mundus Guru and/or the Distributor and the availability of financing and capital to fund such needs;
- (j) war or acts of international or domestic terrorism;
- (k) occurrences of catastrophic events, natural disasters and acts of God that affect the businesses and/or operations of Mundus Guru and/or the Distributor;
- (l) other factors beyond the control of Mundus Guru and/or the Distributor; and
- (m) any risk and uncertainties associated with Mundus Guru and/or the Distributor and their businesses and operations, the MUNDUS tokens, the Mundus Initial Token Sale and the MUNDUS Wallet (each as referred to in the Whitepaper).

All forward-looking statements made by or attributable to Mundus Guru and/or the Distributor or persons acting on behalf of Mundus Guru and/or the Distributor are expressly qualified in their entirety by such factors. Given that risks and uncertainties that may cause the actual future results, performance or achievements of Mundus Guru and/or the Distributor to be materially different from that expected, expressed or implied by the forward-looking statements in this Whitepaper, undue reliance must not be placed on these statements. These forward-looking statements are applicable only as of the date of this Whitepaper.

Neither Mundus Guru, the Distributor nor any other person represents, warrants and/or undertakes that the actual future results, performance or achievements of Mundus Guru and/or the Distributor will be as discussed in those forward-looking statements. The actual results, performance or achievements of Mundus Guru and/or the Distributor may differ materially from those anticipated in these forward-looking statements.

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## **MARKET AND INDUSTRY INFORMATION AND NO CONSENT OF OTHER PERSONS**

This Whitepaper includes market and industry information and forecasts that have been obtained from internal surveys, reports and studies, where appropriate, as well as market research, publicly available information and industry publications. Such surveys, reports, studies, market research, publicly available information and publications generally state that the information that they contain has been obtained from sources believed to be reliable, but there can be no assurance as to the accuracy or completeness of such included information.

Save for Mundus Guru, the Distributor and their respective directors, executive officers and employees, no person has provided his or her consent to the inclusion of his or her name and/or other information attributed or perceived to be attributed to such person in connection therewith in this Whitepaper and no representation, warranty or undertaking is or purported to be provided as to the accuracy or completeness of such information by such person and such persons shall not be obliged to provide any updates on the same.

While Mundus Guru and/or the Distributor have taken reasonable actions to ensure that the information is extracted accurately and in its proper context, Mundus Guru and/or the Distributor have not conducted any independent review of the information extracted from third party sources, verified the accuracy or completeness of such information or ascertained the underlying economic assumptions relied upon therein. Consequently, neither Mundus Guru, the Distributor, nor their respective directors, executive officers and employees acting on their behalf makes any representation or warranty as to the accuracy or completeness of such information and shall not be obliged to provide any updates on the same.

## **TERMS USED**

To facilitate a better understanding of the MUNDUS tokens being offered for purchase by the Distributor, and the businesses and operations of Mundus Guru and/or the Distributor, certain technical terms and abbreviations, as well as, in certain instances, their descriptions, have been used in this Whitepaper. These descriptions and assigned meanings should not be treated as being definitive of their meanings and may not correspond to standard industry meanings or usage. Words importing the singular shall, where applicable, include the plural and vice versa and words importing the masculine gender shall, where applicable, include the feminine and neuter genders and vice versa. References to persons shall include corporations.



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## **NO ADVICE**

No information in this Whitepaper should be considered to be business, legal, financial or tax advice regarding Mundus Guru, the Distributor, the MUNDUS tokens, the Mundus Initial Token Sale and the MUNDUS Wallet (each as referred to in the Whitepaper). You should consult your own legal, financial, tax or other professional adviser regarding Mundus Guru and/or the Distributor and their respective businesses and operations, the MUNDUS tokens, the Mundus Initial Token Sale and the MUNDUS Wallet (each as referred to in the Whitepaper). You should be aware that you may be required to bear the financial risk of any purchase of MUNDUS tokens for an indefinite period of time.

## **NO FURTHER INFORMATION OR UPDATE**

No person has been or is authorized to give any information or representation not contained in this Whitepaper in connection with Mundus Guru and/or the Distributor and their respective businesses and operations, the MUNDUS tokens, the Mundus Initial Token Sale and the MUNDUS Wallet (each as referred to in the Whitepaper) and, if given, such information or representation must not be relied upon as having been authorized by or on behalf of Mundus Guru and/or the Distributor. The Mundus Initial Token Sale (as referred to in the Whitepaper) shall not, under any circumstances, constitute a continuing representation or create any suggestion or implication that there has been no change, or development reasonably likely to involve a material change in the affairs, conditions and prospects of Mundus Guru and/or the Distributor or in any statement of fact or information contained in this Whitepaper since the date hereof.

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## **NO OFFER OF SECURITIES OR REGISTRATION**

This Whitepaper does not constitute a prospectus or offer document of any sort and is not intended to constitute an offer of securities or a solicitation for investment in securities in any jurisdiction. No person is bound to enter into any contract or binding legal commitment and no cryptocurrency or other form of Payment is to be accepted on the basis of this Whitepaper. Any agreement in relation to any sale and purchase of MUNDUS tokens (as referred to in this Whitepaper) is to be governed by only the T&Cs of such agreement and no other document. In the event of any inconsistencies between the T&Cs and this Whitepaper, the former shall prevail.

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## **RISKS AND UNCERTAINTIES**

Prospective purchasers of MUNDUS tokens (as referred to in this Whitepaper) should carefully consider and evaluate all risks and uncertainties associated with Mundus Guru, the Distributor and their respective businesses and operations, the MUNDUS tokens, the Mundus Initial Token Sale and the MUNDUS Wallet (each as referred to in the Whitepaper), all information set out in this Whitepaper and the T&Cs prior to any purchase of MUNDUS tokens. If any of such risks and uncertainties develops into actual events, the business, financial condition, results of operations and prospects of Mundus Guru and/or the Distributor could be materially and adversely affected. In such cases, you may lose all or part of the value of the MUNDUS tokens.



*“At Mundus Guru we help small business to grow up with cryptocurrency.”*

## **WHAT IS MUNDUS GURU?**

When we as the co-founders of Mundus Guru got together to start this company, it was our vision to have assets on the blockchain be not only available to industry insiders, but rather something that can be used by any individual user in the “real world”.

Additionally, with the emergence of more and more different tokens, a growing number of users and businesses truly struggle to leverage on the existing infrastructure to make this interconnectedness of physical and virtual platforms become a reality.

At Mundus Guru, we strive to offer the user access to as large as possible a range of blockchain assets at a maximum degree of convenience, while adhering to the highest security standards in the ecosystem.

We are able to do this by connecting blockchains, building shopping cart, designing debit card for our users. We hope small business can use blockchain as an important Payment method, regardless online or offline. Anyone can join this adventure since we also provide API for POS system. Retailer around us can connect this API to their POS system, which means to receive Payment in real life.

To the end-user, we offer the Mundus Card, a debit (and, in time to come, credit) card, with an accompanying MUNDUS Wallet, a mobile wallet that can be funded with Bitcoin (BTC), Ether (ETH), and Dash (DASH) and other possible coins. Mundus Guru Payment facilities which include the physical and virtual debit card can hopefully be used in almost 200 countries. This is possible as we have partnerships with major credit card companies.

Moreover, users and businesses can exchange their blockchain assets seamlessly from one user to another in a decentralized manner, removing any risk that is usually associated with current centralized solutions.

## **COMPANY BACKGROUND**

When we founded our company in mid-2015, we chose Taiwan as our main base. These were the main considerations we had:

- Taiwan is a major and globally recognized financial hub
- Taiwan has a democratic and developed legal background
- Taiwan is next to China, which is a market with huge economic potential
- China is the largest market on the planet. The number of population has reached 1.39 billion. The shopping expense of 11/11/2016 is more than 20 billion USD. The number of population is estimated to be 1.45 billion.
- Taiwan is globally connected and recognized, which would greatly assist in business development and expansion to Europe and the Americas



# MUNDUS GURU

## THE MUNDUS GURU TEAM

Meng-Hsiu Lee



**CEO**

Sapphire Tung



**CTO**

# THE MUNDUS WALLET



The MUNDUS Wallet is the major game changer as it enables users to spend their blockchain assets through their smartphone or a physical debit card at over 36 million points of acceptance online and offline. The MUNDUS App (called MUNDUS Wallet) will be released on both android and iphone version so that everyone can easily have the access to their tokens online. MUNDUS Wallet will be developed with the specific launch dates being subject to achievement of the relevant milestones in the Mundus Initial Token Sale, as explained below). Once the user has open the browser, he simply enters his phone number and email address to set up an account. A multi-currency wallet will be created automatically, which the user can then fund with different cryptocurrencies. The private key to each MUNDUS Wallet is currently secured via an industry-standard hot & cold storage solution.

The cryptocurrencies do **NOT** need to be converted to fiat money until an actual transaction happens, in which case such conversion will be conducted in real-time. The user can choose between different blockchain assets as a source of Payment on the web. Further, the user can conveniently convert a wide range of blockchain assets such as BTC, ETH and DASH from one to another by simply using his MUNDUS Wallet.

The user can choose to order a Mundus Card, a virtual and/or physical debit (and in time to come, credit) card, directly within the MUNDUS App. As a security measure, we allow a user to lock and unlock his card through the MUNDUS App. This makes our system more secure than traditional credit and debit card systems. The user can withdraw his blockchain assets and transfer them to another cryptocurrency wallet without incurring any fees for such transfer at any time.

## **PRODUCT ADVANTAGES**

- Multi-asset (any blockchain asset compatible with and accepted by the MUNDUS Wallet)
- Assets stay in cryptocurrency
- Best available foreign exchange and transaction fees (with no other charges)
- Decentralized and trustless storage
- Global access to 36 million points of acceptance online and offline in close to 200 Countries
- Virtual Card can be applied to ANDROID PAY, APPLE APY, SAMSUNG PAY
- NFC payment method is support, as well as Quick Response Code.
- Shop owner can accept cryptocurrency with POS machine
- Small business can also use smart phone to scan the payment.
- Any user from non-US countries can sign up now (sign-ups in the US to follow by the end of 2017)
- Users earn a 0.1% reward for every purchase they make. This incentive will be transferred to the user in form of MUNDUS tokens initially on a monthly basis, which additionally gives them the opportunity to become token holders and further benefit from a potential value upside of the tokens (see the section below entitled “Mundus Initial Token Sale” for further details). Going forward, Mundus Guru aims to distribute the reward more frequently, with a target of reward distribution on an hourly basis

# THE MUNDUS WALLET



## FEES COMPARISON TABLE

	Mundus	WireX & Xapo	TenX	TokenCard
Physical card issuing fee	\$14.99	\$20+	\$15	Not applicable
Virtual card issuing fee	\$1.49	\$3	\$1.5	Not applicable
Physical card annual fee	FREE (\$9.9 if spend less than \$999/year)	\$12	FREE (\$10 if spend less than \$1000/year)	Not applicable
Virtual card annual fee	FREE (\$10 if spend less than \$999/year)	N/A	FREE (\$10 if spend less than \$1000/year)	\$12
Domestic exchange fee	0%	0%	0%	1.5%
Foreign exchange fee	0%	3%	0%	4.5%

# THE MUNDUS WALLET



## PRODUCT COMPARISON TABLE

	<b>Mundus</b>	<b>TenX</b>	<b>WireX &amp; Xapo</b>	<b>Monaco</b>	<b>TokenCard</b>
Profit from business	<b>YES</b>	No	No	No	No
Profit from each transaction	<b>YES</b>	No	No	No	No
Blockchain Support	Bitcoin, Ethereum, Dash and more	Bitcoin, Ethereum, Dash and more	Bitcoin	Bitcoin, Ethereum	Ethereum
Fund Security	Hosted Wallet and Smart Contract	Hosted Wallet and Smart Contract	Hosted Wallet	Hosted Wallet	Smart Contract
Double Spend Risk	Safe	Safe	Safe	Safe	Risky
Issuer(s)	M and V	M and V	V	V	V
Status	Live	Live	Live	Not applicable	Not applicable
User's Fund Security Control	Full Control	Full Control	No Control	Little Control	Partial Control
Open Platform	Yes	Yes	No	No	No
Card Holder Incentives	0.1% On Every Purchase	0.1% On Every Purchase	None	None	None
Card Holder Transaction Fees	Free	Free	Free Domestic Only	1%	1.5%

# STATUS QUO MUNDUS GURU



Status of Mundus Guru as of July 2017

- Driven by a talented and experienced programmers and business founder, specialized in shopping carts and ecommerce.
- Developed the MUNDUS Wallet to allow for instant multi-asset transactions and Payments
- Global debit (and, in time to come, credit) card partnerships to allow for instant Payments accepted at over 36 million merchants worldwide and Payments directly with your blockchain assets
- International roll-out to all major countries except for the US. The expansion to the US market will follow by the middle of 2018
- WebApp roll-out by September 2017 and iOS roll-out by Jan. 2018 (with the specific launch dates being subject to achievement of the relevant milestones in the Mundus Initial Token Sale, as explained below)
- Successful transactions carried out in over 50 countries

## **INTEGRATION**

!!! We welcome feedback from blockchain and tech-savvy readers on this part of the Whitepaper!!!

### **Payment Flow**

Mundus Card holders can use any blockchain asset to buy products and services at any of over 36 million merchants that accept global credit cards. We use Cross-chain Payment Channels to allow the user to settle incoming Payment requests from the credit card networks in real-time. The following is an illustration of how a Payment is made in real-time from a user's MUNDUS Wallet and settled on the credit card network

1. User MUNDUSs at the merchant using his virtual or physical Mundus Card
2. The card network will send an authorization request to our servers for the purchase Amount
3. Mundus Guru will send an invoice through the network to the user
4. The user will then choose which blockchain asset to use for the Payment and send the correct amount to Mundus Guru through the network
5. Upon receiving the corresponding amount for the invoice, Mundus Guru will authorize the Payment to the merchant. To allow for real-time transactions, the user will need to configure his MUNDUS Wallet with his preferred default blockchain asset as the Payment source and set a spending limit. This only takes seconds and the user retains full control over his funds at any given time.



# STATUS QUO MUNDUS GURU



## **Fee Disbursement Flow**

For every card transaction a merchant accepts, the merchant MUNDUSs 0.5-3% in the form of a merchant discount fee. This fee is then split among his bank, also called the acquiring bank, the card scheme and the issuing bank. The fee that is paid to the issuing bank is called the interchange fee. Traditionally this fee is plain profit for the issuer, but often is also used to give rewards to the user in form of air miles or similar benefits. At Mundus Guru, we reward our users with MUNDUS tokens on every purchase to allow them to become a token holder. Subsequently, Mundus token holders will receive an incentive of 0.5% of the entire Payment volume on theMundus Guru Payment platform initially on a monthly basis. Mundus Guru aims to distribute the reward in shorter periods of time in the future, with a target of hourly reward distribution.

## **Cross-chain Payment Channel**

We use Cross-chain Payment Channels to allow our users to use their blockchain assets in real-time in the real world. Mundus Guru will be the first liquidity provider in the network to offer real-world Payments. By using our API, a user or a online business owner can use any blockchain asset for his Payments.

## **TIMELINE PREVIEW OVERVIEW**

### **Date Event**

July 2017 Admission to the Taiwan New Taipei City Hackware incubation programme

August 2017 Beta Whitepaper released

September 2017 Alpha version of MUNDUS Wallet goes live

Ocotober 2017 Bitcoin added as the first blockchain asset

October 24th 2017,

9PM Singapore Time/

3PM Munich Time/

9AM New York Time/

2PM London Time



### **Commencement of Mundus Initial Token Sale**

November 2017 Registration open for global users

December 2017 ETH and DASH added as additional assets compatible with MUNDUS Wallet

Jan. 2018 WebApp online for the token holder

Feb. 2018 Card issuing partnership signed (m)

March 2018 Closed Beta test with 1,000 users generating approximately

April 2018 More card issuing partnership signed (v)

May 2018 Android/iPhone App online

Q3 2018 API for shopping cart

Q4 2018 Shopping cart specializing for Cryptocurrency

2019 Formal commencement of business

# MUNDUS INITIAL TOKEN SALE



## WHAT IS AN INITIAL TOKEN SALE?

An Initial Token Sale (ITS) is an event in which a new cryptocurrency project sells part of its cryptocurrency tokens to early adopters and enthusiasts in exchange for funding. For the party offering the tokens for sale, this has become a well-documented and well-respected way to raise funds to upscale an existing product or service.

The sale by the Distributor of MUNDUS tokens in connection with an Initial Token Sale (the “Mundus Initial Token Sale”) to you as a purchaser thereof, will be subject to and governed by the T&Cs - which is a separate document setting out the terms and conditions of the agreement as between the Distributor and you in relation to the Mundus Initial Token Sale. In the event of any inconsistencies between the T&Cs and this Whitepaper, the former shall prevail. The Distributor will be an affiliate of Mundus Guru, and will deploy all proceeds of sale of MUNDUS tokens in connection with the Mundus Initial Token Sale to fund Mundus Guru’s cryptocurrency project, businesses and operations.

Unless the context requires otherwise, references to “we” or “us” in connection with the Mundus Initial Token Sale shall be construed as references to the Distributor.

## **The Mundus Initial Token Sale is hereby announced on:**

October 30th 2017

9PM Singapore Time (UTC+8)/

3PM Munich Time/

9AM New York Time/

2PM London Time

9PM Taipei Time/

Official Website

[www.mundus.guru](http://www.mundus.guru)



## WHY AN INITIAL TOKEN SALE?

Even though MUNDUS Wallet is already under development, the leap forward with integration with the shopping cart is anticipated to be more than just a straight-line progression. We do not have any doctors, professionals, or known figure until now, but we are making everything said in whitepaper a reality. If you wanna join this adventure, you can write to us. Offering an Initial Token Sale instead of a traditional venture capital round enables the community to participate in Mundus Guru’s success story, rather than limiting it to a small, selected number of traditional venture capital funds. Furthermore, by giving MUNDUS tokens to users of the MUNDUS Wallet and the Mundus Card, whenever they use the Mundus Card, they will benefit from Mundus Guru’s future success. An Initial Token Sale is fast, transparent and efficient for exactly this purpose.

# MUNDUS INITIAL TOKEN SALE



## **GENERAL TOKEN SALE OVERVIEW**

On August 31st 2017 starting at 9PM Taipei Time (see the applicable commencement times in more time zones above), we will offer 51% of all MUNDUS tokens to be created for purchase by the public in the Mundus Initial Token Sale under the ticker symbol MUNDUS. A further 29% of all MUNDUS tokens to be created will be retained by Mundus Guru and/or the Distributor for distribution for community initiatives, business development, academic research, education and market expansion, to name just a few. The remaining 20% of MUNDUS tokens to be created will be distributed to Mundus Guru's founders, employees and early investors as an incentive to ensure long term alignment of interests and commitment to the tokens and their future value. Further details of the distribution of tokens are set out below.

Each MUNDUS token will be sold for 1/12500 BTC, meaning 1 BTC will give you 12500 MUNDUS tokens.

Each MUNDUS token will be sold for 1/1000 ETH, meaning 1 ETH will give you 1000 MUNDUS tokens.

Other accepted cryptocurrencies will be converted live in ETH. There is a minimum purchase amount of 10 MUNDUS tokens per purchase. We will accept a maximum (fixed limit) of 250,000 ETH or 20000 BTC, for purchase of MUNDUS tokens in the Mundus Initial Token Sale. The MUNDUS tokens created for such maximum amount contributed will in turn represent 51% of all MUNDUS tokens. Should this amount be reached before the end of the sale on 24 September 2017, 8.59pm Taipei Time (UTC+8), which is 8 weeks after the token sale commencement date, we will cut off the sale.

In the case of an amount of contribution falling below such maximum amount, the percentage of 51% of all tokens will be adjusted accordingly, with the difference between such lower amount and the maximum amount being reserved for future token sales.

Holder of MUNDUS tokens will receive 0.5% of the aggregate Payment volume that is spent by all users with the Mundus Card on a monthly basis initially. The Payments to the token holders will be paid in BTC (Bitcoin), or the closest equivalent thereof in the case where BTC is replaced by another cryptocurrency in the future. Going forward, Mundus Guru will strive to distribute the rewards in shorter time periods, with a target of hourly reward distribution. Users of the Mundus Card will receive 0.11% from each transaction they make with the Mundus Card initially on a monthly basis, as an incentive in the form of MUNDUS tokens (similar to how users are rewarded with air-miles or other forms of cash back in kind for usage of existing cards today).

This incentive for users of the Mundus Card will have a great benefit to existing token holders since this recurring redistribution of tokens will create an additional demand for tokens in the market. This additional reward for users in the form of MUNDUS tokens is bought on the open market and will create price support. Please note that MUNDUS tokens are limited resources. No new tokens will be created after the Initial Coin Offering.

# MUNDUS INITIAL TOKEN SALE



## **IMPORTANT MILESTONES BASED ON DIFFERENT AMOUNTS OF FUNDING RECEIVED IN CONNECTION WITH THE MUNDUS INITIAL TOKEN SALE**

If the fund raising in connection with the Mundus Initial Token Sale reaches a minimum of at least 250000 ETH or 20000 BTC, Mundus Guru will be able to offer Mundus Guru's services soon on mobile platforms in addition to Android, including iOS and WebApp. Further, it is envisaged that Mundus Guru will explore the development and operation of a multi-card platform to expand blockchain assets spending coverage via further issuing partnerships with issuers such as UnionMUNDUS and American Express, in addition to the current issuing partnerships already established.

Moreover, funding at this level would enable Mundus Guru to add and support more and more different cryptocurrencies and tokens to offer our users the opportunity to use an even wider variety of cryptocurrencies in real-world transactions. Integrating more blockchain assets for compatibility with the MUNDUS Wallet will greatly benefit the user by making more and more of their tokens or other blockchain assets spendable, as easy as spending a \$10 bill.

Funds dedicated Target Reached

- 5000 BTC Programming, testing and going live with the WebApp including Beta tests, stability tests, market and user analysis
- 5000 BTC Programming, testing and going live with iOS mobile application including Beta test, stability tests, market and user analysis
- 5000 BTC Identifying and acquiring different new credit and debit card issuing partnerships for Mundus Guru Integrating the usage of such new cards with the MUNDUS Wallet
- Roll out of multi-card strategy
- Recruiting a full-time support staff team going forward to facilitate transactions services visa-vis the card partners and the card users
- 2000 BTC Appointing and coordinating with external auditors to certify the quality of Mundus Guru's operations and internal controls in connection with the MUNDUS Wallet
- The rest BTC will be spent on other costs no mentioned but needed for the operation purpose.

On the financial side, a Big 4 firm, such as Deloitte or PwC will provide ongoing monitoring of our financial and accounting standards from a security and IT perspective, Mundus Guru will hire a best-in-class external auditor to establish a long term working relationship with them.

If the Mundus Initial Token Sale generates another 10000 BTC, these funds will enable Mundus Guru to ramp up the development of the shopping cart specialized in cryptocurrency Payment system and Mundus Guru will be able to fully integrate it with the MUNDUS Wallet by Q2 2018. In MUNDUS Wallet, it is easy to receive Payments or buy any goods even though the hash code is not memorized. People can MUNDUS with their emails, QR codes, or phone numbers. Business owners can connect their current shop with our APIs so that their POS systems can be connected with our debit card.

# MUNDUS INITIAL TOKEN SALE



For business owners without POS machine, they can also accept cryptocurrency with their own email or phone numbers. In brief, there are following benefits provided by us:

1. Safe and speedy process for Payment and withdraws
2. Email and phone numbers can be connected with cryptocurrencies
3. Mundus Card to withdraw funds all over the world
4. Complete and individual shopping cart system for non programmers
5. Free shopping malls for Mundus Coin holders
6. One wallet for all types of cryptocurrencies
7. Maximum withdraw for daily spending in case of lose or hacking
8. Hardware possible for coin storage
9. API for business owners or individual shops

# MUNDUS INITIAL TOKEN SALE SUMMARY



**Project Description** Mundus Guru aims to make any blockchain asset spendable instantly in the future  
**MUNDUS Wallet Description** The MUNDUS Wallet is a multi-asset cryptocurrency wallet that can be used with a debit (or, in time to come, credit) card worldwide  
**Ticker Symbol** MUNDUS  
**Token Background** MUNDUS will be built as an MUNDUS token on the Ethereum blockchain.

## **Start Date 8 August 2017,**

9PM Taipei Time

9PM Singapore Time (UTC+8)/

3PM Munich Time/

9AM New York Time/

2PM London Time

## **End Date 5 September 2017,**

8.59 PM Taipei Time

8.59PM Singapore Time (UTC+8)

2.59PM Munich Time/

8.59AM New York Time/

1.59PM London



(8 weeks after the token sale commencement date)

MUNDUS token price 1 MUNDUS token equals 1/1000 ETH (1 ETH will buy 1000 MUNDUS tokens)

Total Percentage of all MUNDUS tokens for public, comprising (a) and (b) below 40%

(a) Percentage of all MUNDUS tokens for MUNDUS Initial Token Sale 30%

(b) Percentage of all MUNDUS tokens for community initiatives etc 10%

Percentage of all MUNDUS tokens for long-term alignment of interests 60%

**Target Amount Sold (Fixed limit)** 250,000 ETH worth of MUNDUS tokens  
**Project Status** Live  
**product** Token holder reward 0.5% of entire Payment volume spent through MUNDUS Wallet  
**Card user incentive** 0.1% of user's individual transactions. Early bird bonus 50% of token purchase amount. Pre-Order bonus 35% of token purchase amount. During ICO:

25% of token purchase amount within 3 days

20% of token purchase amount within 4 – 10 days

15% of token purchase amount within 11 – 20 days

10% of token purchase amount within 21 – 30 days

5% of token purchase amount within 31 – 45 days

No discount on 46th day of ICO



# MUNDUS INITIAL TOKEN SALE SUMMARY



Accepted cryptocurrencies for the ITS Ethereum (ETH), Bitcoin (BTC), ERC20 Tokens and many more (for the full list of accepted cryptocurrencies, please refer to our team member [webmaster@mundus.guru](mailto:webmaster@mundus.guru))

## OVERVIEW OF TOKEN STRUCTURE

The Distributor will offer 40% of all MUNDUS tokens to be created for purchase by the public in the Mundus Initial Token Sale while a further 40% of the MUNDUS tokens to be created will be retained by MUNDUS and/or the Distributor to be distributed for purposes including community initiatives, business development, academic research, education and market expansion. The Distributor considers this is testament to the fact that Mundus Guru Inc. wants to be open and inclusive of the community at large, which Mundus Guru perceives as Mundus Guru's most valuable asset. The Distributor considers it is a strong signal of trust in Mundus Guru if the community owns more than half of the MUNDUS tokens from the very beginning.

At the same time, Mundus Guru feels that it is essential that the interests of Mundus Guru be aligned with those of the ecosystem in the long-term. In order to be able to support long term growth in a sustainable way, founders, early backers and the development team of Mundus Guru will be rewarded with the remaining 20% of tokens in exchange for their efforts and resources contributed to the development of the MUNDUS Wallet.

I) Percentage of tokens (the MUNDUS Initial Token Sale and purposes including community initiatives, business development, academic research, education and market expansion) 60%

I.I) Percentage of tokens for the MUNDUS Initial Token Sale 40%

I.II) Percentage of tokens for purposes including community initiatives, business development, academic research, education and market expansion 20%

II) Percentage of tokens for founders, early backers and the development team for a long term alignment of interests 40%

## DETAILED BREAKDOWN TOKEN STRUCTURE

I) **60% of all tokens will be distributed to the public in the long run (for the MUNDUS Initial Token Sale, community initiatives, etc.)**

This will ensure long term growth of the MUNDUS Wallet and the Mundus tokens, and will support development of the ecosystem as a whole. The team at Mundus Guru believes in inclusivity and that the whole is greater than the sum of its parts.

**I.I) 40% of all tokens will be distributed during the MUNDUS Initial Token Sale.**

The funds raised will be used to finance the operations of Mundus Guru for the next 4 years. This includes funding development, administration, marketing, financial and legal costs.

# MUNDUS INITIAL TOKEN SALE SUMMARY



## **I.II) 20% of all tokens will be distributed for community initiatives etc.**

During the next 4 years, 20% of all tokens will be distributed for community initiatives, business development, academic research, education and market expansion.

This budget will be securely held in publically viewable cryptocurrency wallets and are subject to scrutiny by the entire community.

- 5%: Business development. In order to incentivize the adoption of MUNDUS tokens as well as to promote the development of decentralized applications which are in the infancy stage, 5% of the total MUNDUS tokens will be dedicated to selected industries and projects. This includes funding of strategic planning, project support and coin swap initiatives as detailed below.
- 5% will be used for coin swaps of MUNDUS tokens with cryptocurrencies of other blockchain open-source ecosystems. The cryptocurrencies acquired this way will be distributed among MUNDUS token holders and stakeholders.
- 5%: Academic research, education, and market expansion. This part of the token supply will be used to sponsor academic research, educational materials for developers. Some of the planned activities include:
  - Establishing research labs in cooperation with high profile universities
  - Creating tutorials and educational materials for developers using different blockchains such as Ethereum and Bitcoin
  - Cooperating with other open-source communities such as Docker, Linux, Android integrate API into existing developer stacks by default to
  - Organising events and conferences to raise the awareness of the Shopping cart for cryptocurrency society.
- 5%: World medical care for Poverty. This part of the token supply will be used to support poor countries in Africa. The shopping cart developed in our network will be able to help small business in this poor countries. We will give them the opportunities to sell their own goods vai the help of cryptocurrency.
  - Providing medical skills to local people in the poor areas of the countries.
  - Creating educational tools to promote the usage of blockchain in medical science.
  - Cooperating with local communities to prevent diseases.
  - Organising events and conferences to raise the awareness of medical support to poor countries.

## **II) 40% of all tokens will be distributed amongst founders, early backers and development team**

Founders, early backers and development team will be rewarded with tokens for their efforts and resources contributed to the development of MUNDUS tokens and Mundus Guru.

- 20% will be reserved as an asset in the company to bring value to early investors.
- 20% will be used by Mundus Guru to incentivise founders, employees and the development team. Each Mundus Guru founder and employee will receive part of their compensation package in MUNDUS tokens, which will vest over 4 years.



# MUNDUS INITIAL TOKEN SALE BONUS SCHEDULE



One (1) ETH will give you 1000 MUNDUS tokens. That means that one MUNDUS token is worth 1/1000 ETH. There will be extra tokens offered as a bonus for users who commit earlier (early-bird bonus). See the time table below for the exact bonus schedule.

First 3 days + 25% bouns  
Day 4 and day 10 + 20% bouns  
Day 10 to day 20 + 15% bouns  
Day 21 to day 30 + 10% bouns  
Day 31 day to Days 45 + 5% bouns



The bonus tokens will be allocated on top of the regular tokens that you are purchasing. For example, if you are planning to buy tokens for 50 ETH within the first 3 days, you will receive 50,000 tokens plus another 12,500 tokens as a bonus (which represents 25% of your 50,000 token purchase), so 62,500 tokens as a total.

Additionally, we offer two extra “goodies”:

## **MUNDUS CARD LIMITED EDITION**

If you buy 50 ETH or more worth of tokens, you will be amongst the first recipients of our new and highly exclusive limited edition MUNDUS Card, which will only be issued in the MUNDUS Initial Token Sale (subject to availability). The Mundus Guru team will release a time stamped list (based on time of purchase) after the MUNDUS Initial Token Sale as well as details on the procedures for users to order their cards on <http://mundus.guru>. Following services will be provided to card holders.

1. This card will only be offered to first 5000 supporters
2. Free Annual Fee for the first year
3. Discount from alliance shops
4. Reward coins accumulated with every purchase

## **MUNDUS CARD FOUNDER EDITION**

If you buy 2500 ETH or 200 BTC or more worth of tokens, you will receive MUNDUS CARD FOUNDER EDITION. The following services will be provided to you.

Free Annual fees for 10 years.

Discount from alliance shops.

Airport pickup for business trip.

Reward coins accumulated with every purchase.

Personal secretary for business and entertainment needs including:

- Flight booking
- Hotel reservation
- Car rental
- Ticket ordering
- Trip advisor
- General services

All of the service mentioned above is provided by International card issuers like Master Card or VISA. All rights reserved and may be changed according to card issuers.

# MUNDUS INITIAL TOKEN SALE TIMELINE



## **Commencement of MUNDUS Initial Token Sale August 31st 2017,**

9PM Singapore Time (UTC+8)/

9PM Singapore Time

3PM Munich Time/

9AM New York Time/

2PM London Time

First 3 days + 25% bouns

Day 4 and day 10 + 20% bouns

Day 10 to day 20 + 15% bouns

Day 21 to day 30 + 10% bouns

Day 31 day to Days 45 + 5% bouns

## **End of MUNDUS Initial Token Sale October 30th 2017,**

8.59PM Singapore Time (UTC+8)

2.59PM Munich Time/

8.59AM New York Time/

1.59PM London



(8 weeks after the token sale commencement date)

Distribution of MUNDUS tokens Planned distribution starts 2-3 days after the end of the MUNDUS Initial Token Sale Commencement of trading Planned trading commences in September 2017 Commencement of transferability On the first day of trading.

## **COPAY**

All payments received for MUNDUS tokens in connection with the MUNDUS Initial Token Sale will be held in copay account with a multi-signature address, with a multi key structure. Keys of this multisignature account will stay with Mundus Guru.

## **FUNDING BREAKDOWN**

As mentioned above, a certain part of the MUNDUS tokens will be retained by Mundus Guru and/or the Distributor after the MUNDUS Initial Token Sale to ensure the long-term alignment of interests. It is important for Mundus Guru that the community understands how these funds will be spent.

- **Marketing and sales:** The Mundus Guru team is driven by some of the best marketing experts in our team. Mundus Guru will continue to run its marketing efforts on a very lean, cost-efficient basis and keep user acquisition costs one of the lowest in the industry. For further details, please refer to the section entitled “Go-to market strategy” below
- **Multi-platform support:** Mundus Guru will continuously support and introduce new features, user interfaces and language support for the MUNDUS Wallet on iOS, WebApp and Android
- **Development fund:** A small portion of the funds will be dedicated for strategic partnerships to enhance the revenue stream for our MUNDUS token holders. This could be, for example, in the form of co-branding and co-marketing initiatives with other companies
- **Administration and operations:** Mundus Guru is running a very lean, cost-effective start-up and will continue to do so in the future. Being in the blockchain ecosystem and adhering to the highest standards, there are some operational costs associated with accounting and administrative overheads to take care of the business processes needed for a growing international business.

Important notice once again: Mundus Guru and/or the Distributor will not create any new MUNDUS tokens after the MUNDUS Initial Token Sale.

# MUNDUS INITIAL TOKEN SALE PROCEDURE



To participate in the MUNDUS token sale, we accept the following currencies:

- Ethereum (ETH)
- Bitcoin (BTC)

The tokens will be delivered to the purchaser after the purchase. Transferability will start from the first day of trading, which is planned to start anytime from September 2017.

## **USAGE OF CURRENCIES**

For Mundus Guru it is super important to be inclusive of as many crypto-communities as possible, as Mundus Guru strongly believes that the whole is greater than the sum of its parts. For this reason, the Distributor will strive to offer the possibility to allow contributions of as many different tokens and cryptocurrencies as possible for the MUNDUS Initial Token Sale. The Distributor's goal is to unite as many different crypto-communities in support of Mundus Guru as possible and provide them with a platform to spend their tokens and coins using our product. It was a lot of work, but Mundus Guru has managed to find secure ways to accept such a wide variety of tokens and cryptocurrencies.

As an additional incentive for the community, when an equivalent of 2000 ETH in respect of cryptocurrencies or tokens in the MUNDUS Initial Token Sale has been received as payments, Mundus Guru will dedicate our resources to the integration of such additional cryptocurrencies or tokens such that they are accepted and compatible with the MUNDUS and MUNDUS Wallet to allow you to use such cryptocurrencies or tokens for any payments with the MUNDUS Wallet. For example, if we receive an equivalent of 2000 ETH or more in Litecoins, we will strive to integrate Litecoin for compatibility with the MUNDUS Wallet.

## **EQUIVALENT OF ETH INCENTIVE**

Contribution of tokens and cryptocurrencies in the equivalent value of 2000 ETH Such cryptocurrency or token will be integrated in the MUNDUS Wallet and the user will be able to spend it directly via the MUNDUS card. For each token and cryptocurrency on the list above, you will receive MUNDUS tokens in exchange, just as if you bought them with Ether or Bitcoin instead. The exchange rate that will be used to calculate this will be based on the rate of the currency or token you would like to use vis-à-vis Ethereum. For example, if users buy MUNDUS tokens in the equivalent value of 2000 ETH or more in ZCash, Mundus Guru will integrate ZCash in its MUNDUS Wallet and users will be able to spend their tokens directly with the MUNDUS and the MUNDUS App.

## **ILLUSTRATION OF BENEFITS**

Following is an illustration of benefits accruing to the token holders. Please bear in mind that all numbers are assumptions based on our best estimates.

Number of users 1 million Average spend per user per month USD 100.

Total annual spending volume through MUNDUS Wallet USD 1.2 billion.

Allocated revenue incentive (0.5%) USD 6 million.

Illustrative market cap USD 20 million.

Revenue incentive / market cap 30% per annum.

# MUNDUS INITIAL TOKEN SALE PROCEDURE



Based on recent observations of the ecosystem, Mundus Guru perceives these numbers as realistic rather than optimistic. Benefits to token holders are linearly associated with the number of users and volume of payments through the MUNDUS Wallet.

## **NEXT STEPS**

### **Date Event**

August 31st 2017,  
8.59PM Singapore Time (UTC+8)  
2.59PM Munich Time/  
8.59AM New York Time/  
1.59PM London



(8 weeks after the token sale commencement date)  
Conclusion of the MUNDUS Initial Token Sale



# GO-TO MARKET STRATEGY

## CONCLUSION



We at Mundus Guru believe that blockchain technologies and cryptocurrency payments are the way of payments in the future. In order to make such payments possible for all consumers with maximum convenience, we aim to connect the blockchains in the background and offer the user an easy-to-use interface so he has instant access to any of his blockchain assets. With the MUNDUS Initial Token Sale to be conducted by the Distributor, a wide range of individuals will have the opportunity to participate in our long-term growth and success story to fundamentally change the world of payments, transactions and banking. Our ultimate vision is for any asset on any blockchain, be it real estate, gold or a cryptocurrency, to be as spendable as a \$100 bill in your pocket.

Be part of our success story and join the MUNDUS Initial Token Sale. We are looking forward to welcoming you on-board our journey into the future.

## ACKNOWLEDGEMENTS



We would like to thank you for join us. As a unknown figure, we aim to provide a new shopping cart systems for cryptocurrency society. Everyone will be able to run business without limitations and country borders. Thanks for joining in this wonderful dreams. We are making this dream a reality in real life. It will happen in next few years. Thanks again for everything.