

# sUSD – THE FIRST STABLE CRYPTOCURRENCY BACKED BY US T-BILLS

## sUSD – STAPLE №1

The sUSD token is a digital token issued by the Company according to an ERC20 standard in an Ethereum blockchain. sUSD is a digital currency tied to the value of a fiat currency. One sUSD corresponds to 1 U.S. dollar. The total volume of issue of sUSD is collateralized by investments in T-Bills (government debt securities).



This service allows clients to purchase Staple tokens for their electronic money, or to return their tokens in exchange for electronic money. For the acquisition or returning of tokens, the system supports a web-wallet that provides for the storage and exchange of tokens, and is supported by cryptocurrencies and electronic money. To purchase tokens, a client must first replenish the electronic money account in his web-wallet. When a client returns tokens to the Company, the proceeds are credited to the electronic money in the client's wallet. Clients can also use their electronic money by withdrawal to their bank accounts and bank cards, by conversion into cryptocurrency, or for payment for goods and services using a Staple debit card. When clients demand tokens, Staple produces more tokens, and adds to the token collateral through the purchase of securities in exchange for fiat money received from clients. In the case of reverse demand for the withdrawal of fiat funds, the Company redeems the necessary amount of tokens and sells part of the collateral in order to obtain fiat funds, which are then transferred to clients. In order to account for the service of purchasing and returning Staple tokens, a fee is charged that can be levied by either Staple tokens or through **STE utility tokens**.

## STAPLE'S TEAM

- Dmitriy Menschikov**  
CTO, Technology
- Ivan Zabelin**  
STO, Technology
- Boris Lepinskikh**  
CMO, Product Marketing
- Nikita Dorosh**  
CEO, Business Development
- Alex Viner**  
COO, Business Processing

## BUSINESS PROPOSITION

Staple's business proposition is simple but innovative. We consolidate and scale the Proof of Asset method with public blockchain technology in order to both preserve all the advantages that come with that technology - such as the transparent and open framework it affords users and governments all over the world - and to bring a necessary level of reliability to the digital economy. Based on this, Staple has initiated the Payment System Service (PSS) to issue the first real crypto Stablecoin (sUSD) and distribute digital tokens (other Staples - sEUR, sGBP, sBOND) that are backed by certain Bond ratios, which in turn are held in deposit by Staple's custodian. Staple Tokens, or Staples, may be exchanged for fiat currency using an internal eWallet system that handles global e-money (USD, EUR, GBP). Once a Staple Token has been issued, it can be transferred, stored, or spent just like any other cryptocurrency, such as bitcoin.

To achieve this, Staple has designed a turnover capital model that provides customers with immediate conversions between fiat currencies and Staples (digital stable currencies). Staple's PoA (Proof of Asset) is implemented on an Ethereum blockchain, wherein all elements construct ethereum ledgers to create 100% transparency.

## STE DEFINITION

The STE token is an internal payment token of Staple Platform, the owner of which - the client - can pay with at a 50% discount when exchanging Staple tokens (sUSD, sEUR, sBOND) for electronic money or cryptocurrency. The STE token is implemented in accordance with ERC 20 standard.

## STE FUNCTIONS

**All transactions charged in STE**

**Client with STE on their wallet pay 50% less**

**Client without STE on their wallet pay basic Cost Rate**

## FUTURE OF PLATFORM

We intend to develop and provide Staple users wide variety of internal digital currencies backed to Treasury bills nominated in domestic currencies of G20 countries. As soon as we adapt platform to fully and transparent regulator's audit with our modul solution for external counterparties (auditor, administrator and regulator) we will be able to tokenize Bonds into the digital currency, this means that our users will get advantage to hold their money not only safe but profitable and with greater liquidity than deposits.

## PRIVATE SALE

20/06 – 20/07

**50% discount**

6 000 000 STE

## PRE-SALE

20/07 – 20/08

**25% discount**

12 000 000 STE

## TOKEN SALE

20/08 – 20/09

**7% for Early Bird Contributors in first 24 hours**

18 000 000 STE

## BONUS PROGRAMM

<b>20%</b> 150K STE	<b>15%</b> 100K STE	<b>10%</b> 50K STE	<b>20%</b> 40K STE	<b>15%</b> 30K STE	<b>15%</b> 20K STE	<b>50%</b> 10K STE	<b>15%</b> 5K STE	<b>10%</b> 2,5K STE
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Bonuses will be in action during all stages of the Crowdsale, and will distribute during the month after the Main Crowdsale Event

## MARKET PREMISES

The financial revolution of Bitcoin and blockchain technology has lifted the world economy by reducing costs and commission, and by increasing the technological benefit for end users who are looking for speed and transparency in their transactions. However, cryptocurrency is also notoriously volatile, and is also vulnerable to less scrupulous business practices. We offer a solution to the problem of volatility, and a means by which to establish a stable, secure and very widely used cryptocurrency.

