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INTRODUCTION

The development of new technology in an encrypted digital asset, created by Satoshi Nakamoto and called Bitcoin, is being highlighted when it comes to the development of payment methods, money transactions, currency, and even contract negotiations. While the transactional foundation used, blockchain presents more impact when representing currencies and financial instruments.

With that, we present the MoovePay Token (BRMV), an asset developed based on the Tron network that seeks to provide stability, in addition to security and transparency already related to the crypto community, a characteristic that can be seen as an innovative differential for the use of technology in crypto assets, since they usually - for the most part - exhibit higher volatility.

Through the smart contract network, which has arbitrary rules implemented by codes, BRMV's applications include the parity to the Brazilian FIAT currency (BRL) and a link with programming systems provided by platforms where the asset is included. MoovePay Token wants to create a gateway for users and potential investors that do not have access to the crypto economy, generating more knowledge about the benefits arising from the decentralized network.



BLOCKCHAIN TECHNOLOGY

Digitalization has advanced due to technology and allowed the development of a new kind of virtual money. The blockchain network, known throughout the world thanks to the digital asset that emerged as a kind of electronic money, Bitcoin, triggered numerous projects and assets that represent more than just cryptocurrencies, but ideas programmed to revolutionize businesses, contracts, and applications. Based on decentralization, it is a network that emerges from its own safety protocol, developed according to the project.

With functionality completely free of any kind of centralization, digital assets can, through blockchain, guarantee privacy for the cryptocurrency community, which today has more than 200,000 tokens in the Tron network, for example.



REDE TRON

The Tron network is an innovative and complete blockchain system created by the Chinese businessman Justin Sun in 2017, to improve the functioning of blockchains already on the market. It differentiates itself by providing fast transactions, a simplified system, free transactions within the blockchain, and applications such as smart contracts, DApps, and the DeFi system.

Through the PoS (Proof-of-Stake) system, Tron takes charge of offering better and fairer rewards to its "miners," who are actually called content creators, since the operation inside its blockchain works in a different way than traditional cryptocurrency mining.

The network's activities are managed by Singaporean company Tron Foundation, and it is recognized for being an accessible, inclusive, fast, affordable, and very intuitive platform. Several tokens are being created within Tron for their cost-effectiveness and the practicality of the smart contracts and modern technology systems it uses.



PROOF-OF-STAKE

What guarantees the unique decentralization and security of cryptocurrencies is, without a doubt, their blockchain technology and mining system; which works in a completely transparent way. The mining of cryptocurrencies occurs through the resolution of complex mathematical problems, performed by several people specialized in the subject, who thus validate each block and add it to the conglomerate of blocks called the blockchain.

Each equation is different from the other, generating an authenticity for each generated block. Furthermore, each block is interconnected to another, which means that to break a blockchain, one would have to break it down and solve it block by block - which would take forever. A widely used model within mining is Proof-of-Work, in which the miner receives a reward based on the work done.

Another model that emerged a little later, with the promise of being even more efficient than PoW, is Proof-of-Stake, where the distributed rewards work randomly and allow for earnings through the transaction fees themselves. The miners in this case are called builders; because the execution corresponds to the building of the blockchain, and not necessarily to the mining of blocks.

The choice of a node to be the validator of the next block occurs randomly, based on the following factors: node wealth, participation age, and randomization. These factors are evaluated in a hierarchical manner, and in this way the next node is defined. In addition, for the user to be able to participate in the process, it is necessary to store a certain number of currencies within the network, as a representation of their stake.



BRMV'S PHILOSOPHY

The vision of the project

Considering the impacts of this technology, the vision of the MoovePay Token (BRMV) is to share such evolution to the several fields of community, showing, with convenience, the benefits of the use of digital currencies through a simple, secure, and effective, performance.

We are attached to a technology company that has the goal of promoting the use of crypto-assets beyond the exchange. Taking this experience to people's routine through payment methods for products and storages, solid programs, and opportunities within a completely encrypted and digital ecosystem.

Our philosophy is that there is a more ideal way to relate with finances and, consequently, more efficiently leverage the economy, which is proved by the constant advancement of the cryptocurrency community and its growth. The crypto-asset market is the one that grows the most. MoovePay Token aims to share the knowledge about the performance of encrypted digital assets beyond a core that already understands this system.



MOOVEPAY TOKEN

Processing of funds

The BRMV is the accessible asset that will allow those who have fiduciary/traditional currencies to have access to the crypto community and learn how to earn and enjoy the benefits that this ecosystem offers. Exempting themselves from the volatility and insecurities linked to the system in cases of more conservative profiles.

To encourage awareness about this market and connect it to audiences that are not yet part of the crypto-economic scenario, the characteristics of BRMV Token present mainly:

- Total Supply which defines the maximum distribution amount of tokens to be issued;
- Balance Of responsible for returning the number of tokens to their original address;
- Transfer allowing a user's account to receive a certain number of tokens from its total amount;
- Transfer From allows transfers between users to be carried out;
- Approve certifies the total supply of tokens for a transaction;
- Allowance certifies a user's account balance before a transaction is made, which is canceled if there are not enough tokens to be sent.



STABILITY

Our token was developed to offer total stability, in which the value of (1:1) paired to the BRL, the Brazilian fiduciary currency, is guaranteed for each BRMV reserve. Designed for beginners who have an interest in entering the universe of crypto-assets safely and without high costs.

With fully decentralized functionality, the cryptocurrency community represents promising opportunities for the economy, which will eventually generate more and more investment and spread the use of digital assets. This increase in its propagation and the knowledge of the market generates more and more solidity for the crypto-asset community because it would be inefficient to imagine that financial transactions would always be subject only and exclusively to banking, with its bureaucratic processes, and in many cases, high costs.

Unlike fiduciary currencies, crypto-assets are not deflated by central banks, which represents a great change for the financial scenario. Bitcoin represented the evolution of cryptography, now MoovePay Token was developed to represent the evolution of digital assets of lower market volatility.

Valuation MoovePay Payments	100 million (GBP)
BRMV Token emission limit	500 million (BRL)
1 BRMV	1 BRL

EMISSION LIMIT

The distribution limit of our token is linked to the valuation of MoovePay Payments, which is valued at 100 million pounds sterling and has been defined as the equivalent of 500 million reais (BRL) (the equity difference for exact conversion of value takes into account currency volatility).



MOOVEPAY PAYMENTS

Our backup

To serve the largest number of people and offer the benefits of the crypto economy beyond transfers between users, MoovePay Payments also offers the service of payments in crypto-assets and their storage. Features that are offered effectively, and that propagate the inclusion of a public that does not have access to the crypto community this ecosystem with fully accessible operations.

Applications MoovePay Token

BRMV Token has applications in technological systems already consolidated in the market, providing payment methods that include conventional transactions that can be carried out both in fiduciary currency (on platforms that provide FIAT) and in crypto-assets. Transactions take place quickly through the confirmation of the Tron blockchain and its users can check balances, transaction history, and fees related to the services.



WAYS TO GET IT

MoovePay Token

It is possible to get BRMV through platforms such as **MoovePay Payments**, **Intertradec**, **Rental Coins**, and **Compralo**, systems that already offer MoovePay Token to use their services.

MoovePay Payments - the payment method that allows receiving the BRMV Token from an external wallet.

Intertradec - an exchange that offers the option to buy and sell the asset, and can be acquired both within the platform and from an external wallet.

Rental Coins - a platform that receives the asset from an external wallet and performs the conversion of flat currency to BRMV Token in its system.

Compralo - the Brazilian FIAT currency and crypto payments solution that allows receiving the token from an external wallet or converting from a FIAT currency to BRMV Token within the platform.



WAYS TO USE IT

MoovePay Token

MoovePay Payments - Within the MoovePay system, it is possible to use the BRMV Token as payment for purchases at partner establishments, in addition to allowing the storage of assets and immediate internal transfers or external.

Intertradec - An exchange that allows trading, buying, and selling assets, including the BRMV Token.

Rental Coins - As a crypto-asset manager, Rental Coins allows the storing of the BRMV Token, which generates monthly profitability or according to the time proposed in the user preference plan.

Compralo - The payment method solution offers both product and service purchases with the token, as well as the conversion of the token to fiat currency (and vice versa), storage, and generation of daily asset earnings in a program in partnership with Rental Coins.



WHY YOU SHOULD USE THE MOOVEPAY TOKEN

The union between the systems of MoovePay Payments and the Token for which this whitepaper is about, offers the opportunity to resignify the use of fiduciary currency and technology, which together represent both a means of exchange and a reserve of value.

Blockchain technology has already demonstrated its usefulness and continues to be adapted to the most diverse sectors. Talking about how the network has changed the financial situation globally, since its inception, the obsolescence of the banking system has become increasingly present, proving the efficiency of the solutions offered by this system that provides forms of transactions without the interference of reliable third parties, but through its open network.



BENEFITS

MoovePay Token

BRMV is a token regulated by smart contract technology that presents guarantee and security in its acquisition, also presenting reliable methods for its generation of funds. The asset is already linked to services that, like us, believe in the evolution of the economy through the use of encrypted assets, and because of this, offer the most varied benefits and opportunities through its technological systems. In this way, BRMV already provides possibilities that go beyond exchanges and sales of assets within a community, but that attract potential users from all over the world to payments for products and/or services and daily and annual rewards, generating more and more liquidity for the asset.

The demand for MoovePay Token will increase as we understand its potential amid a much broader market and will help, not only investors, but future users who will have their first contact with the crypto economy through it.



BRMV WALLET

To offer practicality, the MoovePay Token was developed completely automatically. Unlike assets that employ manual systems, resulting in hours for the completion of a transaction, BRMV has its own wallet, where your transactions can be carried out in a matter of minutes through the confirmation of the Tron blockchain.

The high-security technology in which BRMV's wallet system is inserted promotes even more security and confidence of its consumers, generating an incentive to the use of crypto-assets by users who do not yet know all of their benefits. This way, BRMV can be paid in BTC, and flat currency (BRL), among other assets available on the platforms to which it is assigned.



BRMVSpecifications

Name: MoovePay Token

TICKER: BRMV

MAX SUPPLY: 500 million

Network: Tron



MARKET RISKS

The collateralization present in the crypto-asset market presents a market risk, considering the price volatility of an asset, which can fluctuate unexpectedly. In this case, the BRMV token presents a great advantage when compared to other assets available in this market, as it was developed with support from the Brazilian fiduciary currency, presenting less tendency to drop in value.

Traditional banking systems and financial markets have methods for managing many liquid markets, tactics that include risks held by the custodian. Therefore, if the price of an asset equals the guarantee, its position is instantly closed, liquidating it in the open market. In any case, a possible global financial crisis can speed up such events, stopping these warranties from being liquidated in time to fulfill commercial obligations, thus causing losses.

In such a volatile market, stability has become a basic feature for reliability in future transactions and applications, not just because common methods of the market can have liquidity and price restrictions, but also because there is the need for enough users to supply the idealization of developed assets, resulting in their warranty.

In short, the "market risk" differs between the indexing and collateralization processes. We believe in a combination of various methods that can reach reliable security processes without presenting risks to the encryption support. For us, technological progress continues to represent the continuous development of the economical situation of cryptocurrencies, the method based on reserves will always exist, and complements other methods, contributing to the development of the whole industry and maintaining a 100% guarantee of return.

