



Whitepaper

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1. INTRODUCTION

Emerging asset class, blockchain is experiencing an exponential growth phase. It currently sits at a watershed position, at a key juncture between Innovation and Early Adoption. The sector consequently presents unique opportunities for forward-thinking and risk taking investors. 'Blockchains will become the critical backbone of the future capital markets infrastructure'.

SunMultiwallet is a product of Tave sp. z o.o., a company operating on the telecom and IT market. The company Tave sp. z o.o. was founded in 2015 and designs, implements and oversees IT systems. Tave's core business is to provide open source software, outsourcing IT, development and software services, servers, telecom platform, telecom carrier, blockchain technologies.

In view of the large programming experience and passion related to the blockchain technology, we want to face up to the dynamically developing cryptocurrency market and decided to create a new application multiwallet serving several cryptocurrencies named SunMultiwallet.

It is important to underline a small amount of current similar products on the market, which causes a magnificent opportunity to make the project successful.

Professional approach, safety, further friendly and professional after-sales service for the application users have significant chances of success.

The current business profile of the company to be involved in some international telecom projects, has enabled to establish wide-ranging contacts with telecom operators and other IT companies worldwide. Due to our contacts with different telecom companies all over the world, we have been able to carry out an analysis of the demand from the market for multiwallet serving cryptocurrency.

Market research has enabled also to confirm the dynamic growth of the cryptocurrency market and increasing interest.

As a result, we have decided to create a new wallet operating several the most popular cryptocurrencies.

2. OUR VISION

We anticipate that in a few years there will be a huge amount of new cryptocurrencies accompanying various blockchain projects and more. Issuing own cryptocurrencies by different organisations, foundations, companies or even private individuals will become a reality. Development of a big amount of new cryptocurrencies will be associated with the creation of large infrastructure, new stock markets, industry exchange market. Besides speculative functions, cryptocurrencies may have collector features, payment and be company share and owned.



In view of the above, it is necessary to meet the expectations of our users and become involved in infrastructure development.

3. BLOCKCHAIN, BITCOIN, ALTCOINS

3.1. Blockchain

As well as having a number of intrinsic benefits for users and issuers, a blockchain-based approach will allow ordinary investors to benefit from the opportunities, lowering the barrier to entry and enabling them to enjoy the opportunities only available to a small number of professional investors.

Blockchain-based currencies, also known as cryptographic currencies or cryptocurrencies, offer a fundamentally different way of creating, storing and transferring value than the traditional monetary and financial system does. Rather than being uniformly better or worse, the blockchain represents a paradigm shift in the way we conduct finance. This brings both advantages and disadvantages with it. As with any technology, there are risks to uncritical acceptance. However, there are also far-reaching advantages, and carefully-managed implementation offers significant benefits to both investors and institutions.

Core to the challenges and value proposition of blockchain technology is the concept of decentralization. Traditional financial systems operate on centralized lines. A single, trusted third party is required to mediate transactions between individuals. This third party may be a bank, credit card company or other form of payment processor. However, when transacting online or electronically, it has always been necessary to maintain a centralized ledger of balances. Online banking customers therefore do not transfer money to one another; they instruct the bank to transfer their funds to the recipient's account on their behalf.

Such centralized systems are necessary due to the nature of data. As the music industry discovered in the early years of the web and the rise of file-sharing platforms like Napster, it costs practically nothing to copy valuable data and distribute it freely. The problem posed for financial transfers is that it would be possible for a person to copy a transaction and send the same money multiple times – there is no way of trusting individuals to maintain accurate accounts. Thus a trusted intermediary is required to serve this purpose. Everyone else is excluded from direct access to the ledger of accounts.



3.2. Bitcoin

In the context of online financial transactions, the issue of preventing fraudulent transfers of funds already spent is known as the Double Spend Problem. Before bitcoin was implemented, many experts believed this was impossible to solve. Whilst various forms of peer-to-peer online money had previously been explored, none proved fit for purpose until Satoshi Nakamoto articulated his idea for Bitcoin on the Cryptography Mailing List and in his 2008 white paper. Bitcoin addresses the double spend problem by using a shared ledger or set of accounts known as a blockchain. The blockchain is maintained by the network as a whole (or a large number of active nodes in the network), rather than by a single trusted party. Satoshi Nakamoto's approach to the problem was to organise the bitcoin system in such a way that it is very easy for anyone to check the validity of a transaction (i.e. that the sender has the required funds), but very difficult to add new transactions to the shared ledger.

In practical terms, this means making it computationally expensive – resource-heavy – for a member of the network to add a new tranche of transactions to the blockchain. These 'miners', in bitcoin terminology, compete to do so by performing a series of mathematical operations known as hashing, aiming to find a hash that fits the given criteria. The difficulty of this operation is continually adjusted according to the computational power of the network as a whole, such that only a single hash meeting the requirements is found every ten minutes on average. At the time of writing, the network generates around 7 million trillion hashes per second, a number which has more than quadrupled in the last year - indicating the rising interest in bitcoin mining as well as ever more powerful mining hardware. The computer that finds this hash is permitted to add the new 'block' of transactions to the shared ledger, and is rewarded with newly-created bitcoins as well as any transaction fees paid by users in those transactions.

If a miner attempts to submit a fraudulent transaction to the blockchain, they would first have to compete successfully to find the next hash. However, having done so, the invalid transfers would immediately become apparent to the rest of the network, which would discard the fraudulent transactions. This makes it extremely unlikely for any member of the network to succeed in conducting a fraudulent transaction, and expensive to try, whilst the miner would also forego the rewards of maintaining the network honestly. Incentives are therefore aligned to ensure that network members act collectively to ensure the integrity of the blockchain.

3.3. Altcoins

Because the bitcoin software is open source, anyone can download and use it. They can also modify it in any way they like - although if the ruleset that maintains the integrity of the blockchain is altered, then transactions from these modified wallets will not be recognized or accepted by the rest of the bitcoin network. Essentially, it is a cryptocurrency rather than others by being backed by real investments.



By copying and altering bitcoin's code, a large number of alternative crypto- coins, or 'altcoins', have been created in this way. A handful of other altcoins have been created from scratch, using completely new code that is not based on bitcoin. Most altcoins do not offer fundamental improvements over bitcoin, simply adjusting one or other parameter to bring about a minor change. Others have introduced meaningful innovations, and have themselves been cloned (copied) and modified over time. One of the first altcoins was Litecoin, which uses a different means of creating hashes (reducing the advantage of the kind of specialist hardware used by bitcoin miners) and increasing the number of units of the currency to 84 million, from bitcoin's 21 million.

Such is the proliferation of these alternative cryptocurrencies that, at the time of writing, their collective value totals approximately the same as bitcoin's market cap. (Whilst this is often characterized as bitcoin losing its dominance in the cryptocurrency space, the reality is that bitcoin itself has increased substantially in value, and its reduced overall market share is a result of both the proliferation of other blockchain projects and their increase in value.) After bitcoin, the single largest blockchain platform by value is Ethereum.

3.4. Ethereum

Bitcoin is the undisputed leader in blockchain value transfer. The size of its network means that transfers, whilst comparatively slow by cryptocurrency standards, are unparalleled in terms of their security. Many other altcoins tend to prioritize certain features, such as speed, privacy, efficiency (bitcoin mining has a high energy cost), or application within a specific sector or business.

However, blockchains can be used for far more than value transfer. Blockchains do not de facto record financial balances. Blockchains publicly record information, strings of characters, and although they are well suited to online transactions their scope is far broader than this. The information they hold can, for example, be a simple message – either encrypted and accessible only by the intended recipient, or in plain text and readable by all. One application of this is proof-of-existence. Because the blockchain is immutable – that is, once information is recorded it cannot be altered, even by the sender – it is possible to post a message that proves a certain document existed at a given time. Bitcoin was not designed for this purpose, but it can support such a use case. The very first block in the bitcoin blockchain - the so-called Genesis block - includes the message:

The Times 03/Jan/2009 Chancellor on brink of second bailout for banks

Another application of the blockchain is to use it as the foundation of a decentralized computer that runs code automatically and unfailingly, according to pre-set instructions. In the same way that the bit-



coin collectively records financial transactions, Ethereum executes programs across its global network – decentralizing not just payment but software applications too.

The traditional approach to web service provision is to create large data centers to run the servers that support companies' websites and applications – whether a huge and demanding company like Google or Facebook, or a small personal or business site. This critical infrastructure entails significant costs, as well as vulnerabilities – if a site relies on a single data center, it can be knocked offline by an accident or malicious attack, and large or important services will ensure a high degree of redundancy to avoid disruption. Ethereum's 'smart contracts' make it possible to replace such infrastructure with a decentralized network of computers. These contracts distribute execution of computer code around the global network, effectively outsourcing it to the blockchain. The computers that run this code are rewarded with payments of Ether (ETH), the native currency of the Ethereum platform. Small fees in ETH are paid by those who want to use the network to run distributed software. As with bitcoin, there is no single point of failure and applications are executed reliably, according to the instructions located on the blockchain, without further intervention. Ethereum's diverse and powerful functionality makes it suitable for a wide range of purposes. These include collecting funds securely in a process of decentralised crowdfunding, as well as executing more complex and far- ranging code. For these reasons, Ethereum will be used to launch SunMW Coin.

3.5. Wallets

A cryptocurrency wallet is a secure digital wallet used to store, send, and receive digital currency like Bitcoin, Ethereum, etc. Most coins have an official wallet or a few officially recommended third party wallets. In order to use any cryptocurrency you will need to use a cryptocurrency wallet.

Cryptocurrency itself is not actually "stored" in a wallet. Instead, a private key (secure digital code known only to you and your wallet) is stored that shows ownership of a public key (a public digital code connected to a certain amount of currency). So your wallet stores your private and public keys, allows you to send and receive coins, and also acts as a personal ledger of transactions.

Cryptocurrency wallets are all built to be secure, but the exact security differs from wallet to wallet. Generally, like your user names and passwords, the security of your wallet comes from you using best practices. We suggest not keeping more currency than you need at one time in a single wallet that you use frequently.

It's smart to backup your wallet and private keys and to encrypt them. At least one backup should be on a CD or thumb drive to ensure that you have a "hard copy" laying around. If you lose your wallet or



your keys then you lose the currency connected to it! As a rule of thumb don't keep more currency in your digital wallet than you would in your real one.

Types of Wallets

There are a number of different types of wallets you can use including online, offline, mobile, hardware, desktop, and paper. Each "type" refers to what type of medium the wallet is stored on and whether or not the data is stored online. Some wallets offer more than one method of accessing the wallet.

- Desktop Wallet: The most common type of wallet. Typically an app that connects directly to a coin's client.
- Mobile Wallet: A wallet that is run from a smartphone app.
- Online Wallet: An online wallet is literally a web-based wallet. You don't download an app, but rather data is hosted on a real or virtual server. Some online wallets are hybrid wallets allowing encryption of private data before being sent to the online server.
- Hardware Wallet: Dedicated hardware that is specifically built to hold cryptocurrency and keep it secure. This includes USB devices. These devices can go online to make transactions and get data and then can be taken offline for transportation and security.
- Paper Wallet: You can actually print out a QR code for both a public and private key. This allows you to both spend and receive digital currency using a paper wallet. With this option, you can completely avoid storing digital data about your currency by using a paper wallet.

Multiwallets:

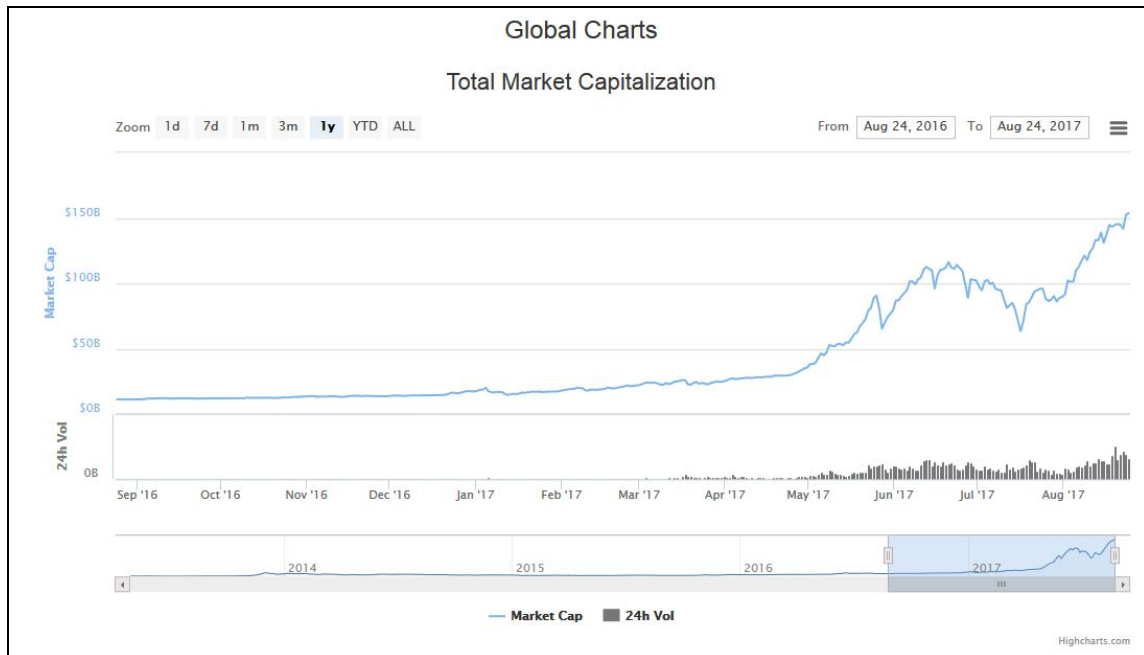
Multiwallet is a wallet with the features described above, but with an expanded access option for more than one cryptocurrency. Because of the dynamic development of blockchain technology and the increasing popularity of many cryptocurrencies, it is the natural that there is development of multiwallets that gives the user access to many cryptocurrencies in one application.

4. KEY STATISTICS

- Total cryptocurrency market cap increased by 800% in the last year, whilst average trading volumes increased 30-fold.
- The sector is becoming better regulated within the legal systems of different jurisdictions. For example, Japan now recognizes bitcoin as a legal payment method.
- Cryptocurrencies - particularly bitcoin - are being accepted by major tech corporations, including Microsoft, Dell, Expedia and Time Inc.



- Initial Coin Offerings (ICOs) are emerging as a major new fundraising tool, with more than \$2 billion raised by 100+ projects and over \$1 billion in 2017 alone.
- \$140+ billion total cryptocurrency market cap



Source: <https://coinmarketcap.com>

5. ROADMAP

December 2016

Coming up with the Idea

Februar 2017

Research & Development

July 2017

Start ICO project

August 2017

Issue 500 000 000 tokens SunMW (SMT)

August 2017

White Paper revealed



10 th September, 2017

Official sale SunMW (SMT) tokens.

October 2017

Launch token trading on cryptocurrency exchange

January 2018

Start an educational mission in Poland and Europe

June – July 2018

Core-feature version of the SunMultiwallet. Desktop & Mobile

August 2018

Full versions of the SunMultiwallet for Windows, Mac, Linux, Android, iOS

August 2018

Launched the first marketing campaign in Asia, Australia, Africa, Europe, North and South America

September 2018

SunMultiwallet – hardware wallet available

May 2019

New ICO projects in SunMW Group. Education and Support for new ideas

6. ICO& TOKEN DISTRIBUTION

6.1. ICO Introducing

Like conventional crowdfunding, ICOs aim to collect investment for a given project from a particular community. However, funding will generally take the form of bitcoins and other cryptocurrencies, rather than traditional currencies. These can be deposited from anywhere in the world, with no minimum or maximum amount, quickly, reliably, at very little cost and without relying on any bank or formal payment infrastructure. As a result, blockchain crowdfunding is far more accessible for a larger number of people than an ordinary, centralized campaign.

In return for the funds they send, ICO investors are sent blockchain tokens representing a stake in the new enterprise (the role the token plays differs from project to project). These tokens may require the creation of a totally new blockchain, or they may be hosted on an existing platform such as Ethereum –



a simpler and more secure approach. Unlike stakes held in a traditional crowdfunded project, these can easily be transferred to new investors. Consequently secondary markets can and do arise, enabling price discovery and allowing holders to exit their investment whenever they want.

Supporters invest in these tokens in the expectation that they will rise in value through increasing demand and/or reducing supply. This can be achieved in a number of different ways. (Although it is a straightforward matter to issue dividends on a blockchain platform, this contravenes securities regulations and is therefore generally not used.)

SunMultiwallet (SMT) is a combination of these two promising asset classes. It will use a blockchain token to reflect the benefits of a diverse and balanced portfolio comprising both blockchain and traditional investments, whilst employing the innovative fundraising mechanism of the ICO to collect the capital required.

The SunMultiwallet crowdsale and the corresponding token creation process will be organized around smart contracts running on Ethereum. Participants willing to support the development of the SunMultiwallet Project can do so by sending Ether currency to the designated address. By doing so, they are purchasing SunMW Tokens (SMT) at the rate of 30000 SMT per 1 ETH which are sent instantly to their wallet.

6.2. Token distribution

The SMT token crowdsale begins on September 10, 2017 and runs through October 10th, 2017 or until our hard cap is reached.

First 3 days – bonus 10%

Token price:

30 000 SMT tokens price = 1 ETH

1 SMT = 0,00003 ETH

Total Token Supply: 500 000 000 SMT (SunMW Token)

Reserved for Token Sale: 80%

Reserved for the Team: 10%

Reserved for Bounties: 10%

Ethereum ERC20 token



Unsold tokens will be burned.

Tokens will be released to buyers immediately upon purchase.

How to buy SMT token?

Please contact us info@sunmultiwallet.com

You have to send ETH funds from your personal Ethereum wallets like MyEtherWallet, Metamask, Parity, Mist or Ledger (hardware wallet)

What do I have to do to see the SMT token in my wallet?

This will depend largely on the Ethereum wallet that you used. For many, the SMT token will appear automatically. If this does not occur, you will need to add the token manually to your wallet. Each wallet should have a well-documented process for this.

Use an ERC20 tokens compatible wallet like Myetherwallet, Mist, etc.

For a full list of compatible wallets, please check:

<https://tokenmarket.net/what-is/ethereum-token-wallets/>

How add SMT (SunMW) token to my wallet?

MyEtherWallet should automatically recognize the new SMT token. If it does not, please take the following steps to add it:

Select the option to 'Add Custom Token'.

Enter the SMT contract address in the "Address" field

Enter "SMT" in the "Token Symbol" field

Enter "6" in the "Decimals" field

We offer ICO as an opportunity to join our future vision. The contributors of the ICO can be regarded as the founding members of the global community. Our early backers shares the vision of the next generation trading community, recognizing that the status quo does not serve the actors in the markets in the most efficient way. SunMultiwallet's two-year goal is to reach tens of millions of consumers around the globe as its community members. Early adopters and speculators are part of the SMT community and are involved in building the pre-launch strategy for the public masses. The common goal is to prevent and minimize the exchange rate manipulation and to maintain liquidity.

October 2017



Launch token trading on cryptocurrency exchanges

7. OVERVIEW OF THE PROJECT

Goals:

- Application SunMultiwallet for Windows, Mac, Linux, Android, iOS, - FOR FREE
- hardware wallet
- Support
- Education
- Marketing
- Further evolution

7.1. Application SunMultiwallet

SunMultiwallet is an application available on OS Windows, Mac, Linux, Android, iOS.

SunMultiwallet will be a secure digital wallet used to store, send, and receive digital currency like Bitcoin, Bitcoin Cash, Ethereum, Ethereum Classic, Litecoin, Dash, zCash, Ripple, Dogecoin, Siacoin and all ERC20 Ethereum tokens.

Cryptocurrency itself is not actually “stored” in a wallet. Instead, a private key (secure digital code known only to you and your wallet) is stored that shows ownership of a public key (a public digital code connected to a certain amount of currency). So your wallet stores your private and public keys, allows you to send and receive coins, and also acts as a personal ledger of transactions.

The first version of multiwallet will be available as Desktop Multiwallet: The most common type of wallet. Typically an app that connects directly to a coin’s client.

At the same time with the creation of Desktop Multiwallet will be Mobile Multiwallet created. A wallet that is run from a smartphone app.

SunMultiwallet Features

- Friendly and simple service, rapid installation
- Available several cryptocurrencies
- No one has access to the user fund
- A client-side security model, with private keys hosted locally and never sent to any servers
- Standard that ensures that our Multiwallet will always exist, private keys can always be transferred to other service and user has always access to his funds
- Generate custom amount QR code



- SunMultiwallet will be not open source
- Full support for ERC-20 tokens
- Basic version for free (Windows, Mac, Linux, Android, iOS), hardware wallet.

In the further development of the company we are predicting the creation of Hardware Multiwallet: Dedicated hardware that is specifically built to hold cryptocurrency and keep it secure. This device can go online to make transactions and get data and then can be taken offline for transportation and security.

Technical details relating to the SunMultiwallet application will appear along with the first version of Alpha.

7.2. Support

One of the central aims of the company is to provide an excellent support for our customers, contractors and business partners as well as for all interested in blockchain technology, cryptocurrencies, cryptocurrency multiwallets.

We believe that with the development of new technologies, should develop out service quality standard, rapidity and simple assistance for customers. Unfortunately it is not being accompanied by and often customers are left alone with their problems which is not good and it makes a bad impression about the company.

So one of our priorities is rapid, competent and not annoying customer support 24/7 available through various access channels such as: phone, online chat, e-mail. Application SunMultiwallet will come with an encrypted error reporting system built in. Will use this to inform the developers of any problems you are encountering with the software.

7.3. Education

The next important goal of the company is education activities.

By acting on the IT market related to the blockchain technology, we feel duty to educate our customers and other interested persons. Wide-ranging education increases trust and confidence in cryptocurrency users, improves the quality of the market and shall contribute to the rapid development of the market.

We're planning to provide trainings in Poland, Europe and at the further stage of the company development in some selected countries all over the world.

We would like to point out that the members of our team have extensive experience in providing training, events and lectures at universities.



7.4. Marketing

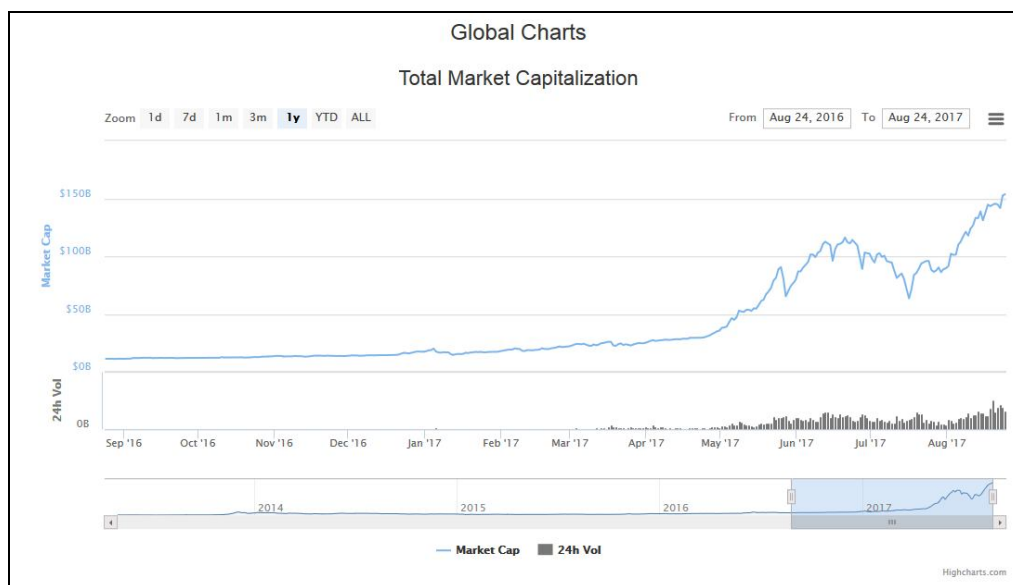
We are planning to use any access channels to reach potential users. Due to the current telecom activity and numerous contacts all over the world, we have discussions about participations of our current partners to promote our application on a particular market with a focus on China, Russia, Australia, India, Japan and Europe.

7.5. Further evolution

The evolution of blockchain technology, the huge growth of cryptocurrency market capitalization is creating new areas of infrastructure development for our users. A large amount of new ideas based on blockchain technology creates quite new sector of the economy in every country.

The following graph presents the capitalization growth of the entire cryptocurrency market for a period of September 2016 - August 2017. The huge growth in capital engagement that followed at the beginning of 2017, which increased from \$ 15,000,000,000 from January, 2017 to \$ 150,000,000,000 as of today.

This demonstrates a huge increase in cryptocurrency confidence and the optimism should be looked at the future.



Source: <https://coinmarketcap.com>

The huge amount of ideas gives you unlimited opportunities for business development and offering new and better services that may seem quite abstract. As example could be the issuing of the hundreds of thousands and even millions of new cryptocurrencies literally by everyone, who can prove that his cryptocurrency can make a value and can be required not only for payment, speculative, but even for collector purposes. Cryptocurrency issuing can be an excellent way to generate capital not only by companies, but also foundations, sport clubs and more.



So that the possibilities for further evolution of the blockchain technology market are unlimited and it might be said that it would be a mistake to skip the opportunity to arise on the receptive and expanding market in beginning of development period.

8. SUMMARY

We anticipate further strong increase the interest in blockchain technology.

We anticipate further strong growth rates at the cryptocurrency market and as consequence the infrastructure development, which ensures friendlier and easy access for ordinary users, organisations, foundations and companies.

The official acceptance Bitcoin as means of payment by the governments of several dozen countries around the world confirms a driving force for cryptocurrency market development.

The development of new and more easy to use infrastructure, which makes access to blockchain technology, is a normal development direction for IT companies.

The idea to build a new, easy to use, friendly, maximum safety application available on a PC, smartphone or external device is our first step towards to offer service at the blockchain technology market, cryptocurrency market.

A little competition of multiwallet offers, problems with availability and high price of outdoor devices make it a great place to work out with a new competitive offer.

One important aim of the company we would like to mention in this summary is to provide an excellent customer support. Perfect support is a beautiful image of a good company. The development of the company is not only a better technological advance of the product, but better and better contact with the customer, better and better support and advanced management standards.

That's why we wish to underline that our company's goal is just as important as educational activity, which is also an excellent form of advertising and to expand blockchain technology members.

Thank you for your interest and your contribution to the development of our project through ICO, which will speed up the company development, will increase our marketing campaign and will contribute to the quality of offered support as well as speed up the start of educational activity.



9. MANAGMENT TEAM



Sławomir Rutkowski

CEO, co-founder
CTO, Chief Technical Officer
Business experience. Founder and CEO/CTO of several IT companies. CEO Tave sp. z o.o. & CEO Torra LTD England. Experience in development team management. Blockchain enthusiast.



Marcin Ponewczyński

CFO, co-founder
Chief Financial Officer
Wide experience as financial analyst, financial controller Boryszew Deutschland GmbH.
Doctor of econometrics, Lecturer at universities.
Blockchain enthusiast.



Natalia Dziędużycka

CMO, co-founder
Chief Marketing Officer
Marketing, communication, PR. Few years experience as Manager at Adam Mickiewicz Institute. Blockchain enthusiast.