



mammoth

*The New Standard of
Digital finance*

**“We are truly democratising
both supply and access to
digital currencies”**

JORGE SERRA | Executive President

INDEX

Introduction	04
Team & Partners	05
The Problem We Solve	07
The Mammoth Solution	10
Partnerships & Enterprise Clients	23
The Market	25
Tokenomics	31
Roadmap	33
Risks & Disclaimers	37



Introduction

Mammoth is bridging the gap between traditional finance and crypto, seamlessly enabling crypto as a form of payment, investment or income.

The world of crypto is riddled with complexities and security flaws. Technology jargon that confuses even some techies and making a tiny typo could lead to the loss of your entire crypto fortune. Mammoth believes the future of finance is a seamless integration of these two financial worlds. Mammoth will be a leader in this fusion of financial worlds and lead the way for mass adoption.

The explosion of growth in the crypto markets is a clear indicator that people want it - they want to buy it, they want to hold it and they want to spend it. The problem with the first part and the last part, is that traditional banks are highly rejective of embracing cryptos and refuse to send or receive funds from a crypto exchange. This creates major challenges for users, but is not stopping them. They are looking for an easy and secure way to do this.

Mammoth will allow users to make and receive payments for goods and services using crypto, pay their bills using cryptos, invest and save in crypto, as easily as they do using traditional money. It works in the background exchanging and converting, making every transaction just happen... seamlessly... and so easily, your parents could do it.

Mammoth is a strong prehistoric mammal, in the modern era. We chose this name to illustrate the fusion of the two worlds of finance with strength and innovation behind every stride.

JORGE SERRA | Executive President



Team & Partners

Core Team



Daniel Saludes

Real estate, business and cryptocurrency



Joshua Barnard

Serial entrepreneur finance and economics



Jorge Serra

International banking and sales



Borja García

*Borja García
Expert in tokenization and blockchain*



Taus Nohrlind

Global trade and expansion, strategy and finance



Javier Díaz

Expert in Technological Strategies and Digital Transformation



Albert Saludes

Licensed Wealth Advisor



Abel Tamayo

Creative Director

Advisors



Sandis Altitis

Private banking and banking relations, financial and crypto services



José Miguel Sánchez

VP in Marketing and Strategy



Miguel Ángel Beriain

Venture capital, investments and strategy



Xavier Gassia

Lawyer and blockchain advisory



Martina Cillero

International taxation expert



Frederic Fernandez

Founder and CEO of Dextools and Dextforce



Team & Partners

Partners



TTI Ventures



Dextools



AltAccounting



Stripe



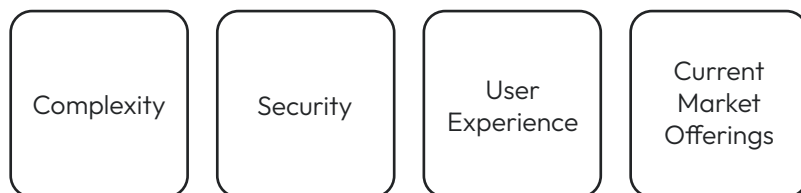
open4blockchain



The Problem We Solve

The crypto world has become way too complex FULL of misinformation, disinformation, scams, frauds, security risks, untrustworthy people and companies and unlicensed institutions in a (currently) unregulated world of finance.

Banks don't like you using the word and crypto startups struggle to find cost effective and supportive banking solutions. Let's break down these complex issues into the following areas and analyze the issues more deeply.



1. Complexity

With almost 20,000 cryptocurrencies operating across more than 1,000 blockchains, each having at least 4 networks, the sheer size of the market is enormous. This creates some real issues:

- Exchanging between different currencies on different blockchain networks (multi-chain swapping) is incredibly difficult and complex.
- It requires care and knowledge or else the user could lose all their funds.
- You can only pay for goods or services (using crypto payment processors) using a small handful of the main cryptos.
- Alternative coins, some designed for payments but lack infrastructure, are often shut out from being widely used like Bitcoin and other major cryptos.



The Problem We Solve

New terminology based on new technologies and processes, adds to the difficulty for most people to get

used to. Terminology such as NFT's, Staking, Pooling, DAO, DeFi, Swapping, Farming, etc. These are all terms that describe specific functions, which are new concepts and sometimes difficult to grasp.

2.Security

While most blockchains are decentralized and peerless, they offer its users a transparent, secure and fairly instant method of transferring between accounts.

The real issue is mixed with the complexity issue and are:

- Losing private keys
- Incorrect wallet addresses
- Incorrect transfer details or blockchain

Any of this leads to non-recoverable loss of funds.

Complexities sometimes leads to users sharing incorrect wallet addresses – e.g., Wallet pointing to a different blockchain or a typo in the address. No security or protection of funds in case of fraud, scam, theft or transactional mistakes, like there is in a fiat money system.

3.User Experience

Cryptocurrency is still very much in the early adopter phase of the technology adoption life cycle. As long as it isn't easy to access for anyone on the planet, and has a great user experience on par with other mobile apps, that will likely remain the case.

When people realize transactions are irreversible, there is volatility, and they see new technical terms such as a blockchain, output addresses and private keys.

There are countless educational resources to help newcomers get started, but it takes a serious commitment from the user to work their way through them, and it is easy to feel intimidated and overwhelmed.



The Problem We Solve

And that is the crux; crypto's promise of a decentralized, global, always-on money system is there — but it takes effort and dedication to achieve that. Crypto's biggest barrier to entry is that it takes a significant time investment to use it well — and not everyone wants that.

What they do want is to use a financial system that works seamlessly alongside their life, which means more than just buying and selling. Some users also want to borrow, lend, earn interest and have access to other financial tools.

The innovation in the crypto space to enable new financial products is great, but they often run on layers of solutions and integrations that are far beyond the understanding of even many tech-savvy users.

4.Current Market Offerings

Crypto value propositions are not clear and often very vague, or even outright inaccurate.

Many cryptos have no real use case and essentially have no intrinsic value. Their market price fluctuates with volatility of pure speculation and no grounded economics, causing inflated prices and bubble-type of situations which inevitably result in massive losses for the unsuspected and under-prepared.

Many cryptos will become irrelevant or illegal when regulation hits the crypto market.

Some competitors are entering this specific space of merging traditional finance with cryptos, however all of them have limitations to what cryptos you may hold and some have very high fees.



The Mammoth Solution

Mammoth is bridging the gap between traditional finance and crypto, seamlessly enabling crypto as a form of payment, investment or income.

This will allow users to make and receive payments for goods and services using crypto, pay their bills using cryptos, invest and save in crypto, as easily as they do using traditional money, but with the security and simplicity the market truly needs and desires.

What is Mammoth

Mammoth's goal is to be a trusted and secure banking partner to individuals and businesses around the globe. We will bridge the gap between fiat and crypto. We will simplify its usage and adoption.

Mammoth is at the forefront of developing new technologies and intuitive functions that remove all the complexities that riddle the crypto space. Essentially, it does all the complex thinking for the user. All the user has to do is choose which currency they want to send, and where to send it - Mammoth does the rest.

How Mammoth is going to Help

Mammoth is fully licensed in Europe to operate our fiat-crypto exchange. We are in the final stages of acquiring a banking license. These are just the first steps in being fully compliant and responsible, and will expand into new regions once regulatory approval is obtained.

Our greatest opportunity is to democratize the useability of even the smallest tokens, with minimal liquidity, and make them accessible and usable in the real world, for example, via Mammoth Pay. Almost every crypto startup's dream is allow their users to use their token to buy and spend within the real world, a service only available through Mammoth.



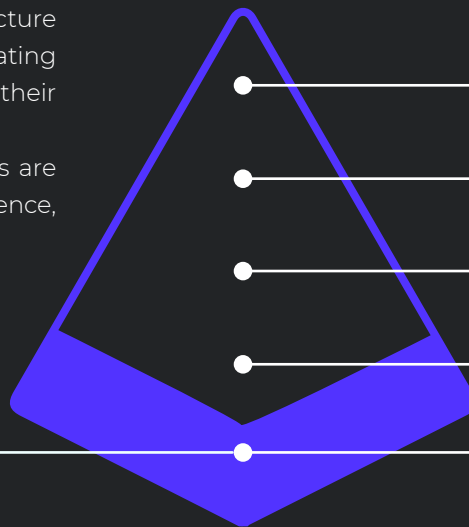
mammoth

Solution

Mammoth is already developing partnerships with organizations to provide financial services, infrastructure and technology, neatly integrating our products and services into their business models.

Mammoth's products and services are built on a foundation of user experience, security and legal compliance:

Military Grade
Cyber Security
Fully Licensed
and Regulated



Payments

Trading

Financial
Services

User
experience

Security &
Compliance

Payments:

- **Mammoth Pay:** Payment processing in Fiat and Crypto for merchants
- **Mammoth Card:** Visa/MasterCard instant real world payments using Cryptos
- **Mammoth Wallet:** Omni Address Wallet for safe and secure storage.
- **Mammoth Escrow:** Safe Business Financial Payment Services between Parties

Trading: Mammoth Exchange

- Deep Liquidity
- Advanced Trading Tools
- Centralised and Decentralised Exchange Platforms
- Multiple Fiat on and off ramps

Financial Services:

- **Mammoth Bank:**
 - Multi-Currency Banking for Fiat and Crypto, for day to day banking and saving.
 - Investing Tools for Saving, building portfolios and access to investment funds. and other assets
- **Mammoth Vault:**
 - Asset and Trust Management services for tax efficient, safe guarding and secure multiple, digital and real assets, for business and individuals.
- **Mammoth LaunchPad:**
 - Business Services aimed at Crypto related small and medium businesses, such as liquidity provider, business development, blockchain development, advisory and investment.
 - Crypto Startup Accellerator and Incubator

User experience:

- Metaverse integration for a simple and enjoyable experience in the metaverse.
- Community focused with community first rewards and access, benefits and voting on new innovations.
- Education courses and lessons to teach the concepts of the crypto world in simple and effective language.
- Intuitive interfaces and products that are powerful, yet simple and easy to use

The Mammoth Solution

Fast Transactions



Our system infrastructure can scale up in a few seconds to match upswing demand allowing our users to perform trades at blazing speed.

Low Trading Fees



Low trading fees make mammoth more accessible and cheaper than most other platforms.

Fast KYC



Fast identity verification systems process your KYC within minutes of signing up while ensuring the proper KYC and AML protocols.

Security



Over 30 defense mechanisms, intelligent monitoring, DDoS defense, and flow cleaning ensuring your asset is always safe & secure.

Easy to use



“Simplicity” focused design and user experience for all users of all experience levels to enjoy and spend in crypto. Optimized and intuitive interfaces for both simple and advanced trading.

24/7 Support



Our multi-lingual support staff is always eager to help and answer any question, or resolve any technical issues you may have 24/7, 365 days a year.

Token Holder Rewards



Prioritizing loyal users with rewards, discounts and special offers, such as exchange trading discounts, card usage discounts, cashback rewards.

API Integration



For advanced interaction with Mammoth services, eg. algorithmic trading and pre-prepared widgets and white-label products.

The Mammoth Solution

Revenue model



Financial Services

Subscriptions | Services Fees | Consultancy
& Advisory Fees | Service Fees | Other

Exchange

Exchange | Token Listing |
Margin Trading | Other

Payments

Processing





The Mammoth Solution

Commitment to Security & Compliance

Building trust is the cornerstone of our commitment to our customers – We believe that security and compliance are the foundations to build any form of trust from customers and we treat it as such.

Some of the key certifications we are working to obtain are below.

- Data protection (DPTM).
- SOC 2 audited (security, policy, privacy and protection).
- PCI: DSS (payment Compliance).
- Privacy Risk management (ISO/IEC 27701).
- ISO 22301 (business continuity management).
- Systems security (Kudelski, Kaspersky, etc).
- Cybersecurity (compliance and stress testing).
- Cold storage of users cryptos (insurances).

In addition, relevant insurances and licensing will be obtained to further enhance the safety of client funds.



Products and Services

Below are some of our key product and service offerings, which will form the core offering of Mammoth.



CORE PRODUCTS



Mammoth Exchange

Mammoth Exchange, is the core engine of the company and is at the center of every transaction and currency exchange.

Mammoth Exchange lets users trade and exchange cryptos with ease with the following value propositions:

Key Benefits

Mammoth Exchange lets users trade and exchange cryptos with ease with the following value propositions:

- Deep liquidity with attractive fees, with discounts for users who stake and hold MMTH tokens.
- Comprehensive product offerings including spot trading, margin trading, derivatives, API access, white-label widgets and more.
- Smooth UI available on both the web and on mobile.
- Engaging Events provided such as discounted token distributions (Syndicate) and trading activity-driven competitions (Trading Arena).
- Institutional-Grade Infrastructure that powers high-availability, fully resilient and horizontally-scalable components. Mammoth will build a Decentralized Exchange (DEX) to allow non-custodial crypto to crypto, multi-chain and cross chain exchange services.



Products and Services

Mammoth Exchange will debut with the spot trading functionality, with more features & promotions being added to the platform to deliver a suite of trading-related services for retail and corporate users alike.

Furthermore, Mammoth Exchange helps to facilitate liquidity for the MMTH token, MMTH trading pairs, and MMTH-related activities.

User Experience

Spot Trading

- Mammoths' proprietary liquidity engine ensures customers have access to deep liquidity pools and the best execution prices on the Mammoth Exchange. Retail and corporate users will be able to trade via the web or mobile app, or via the exchange API.
- The fees of transactions are based on trading volume and MMTH staking. The higher the trading volume and/or the higher amount of MMTH tokens staked, will result in lower trading fees.

Margin Trading

- Margin trading is for the professional traders who understand the risks involved. Margin trading allows the user to borrow cryptos on Mammoth Exchange to trade on the spot market. Eligible users can use the margin loan as leverage to open a position that is larger than the balance on their account.

OTC Desk

- Mammoth Exchanges' OTC Desk allows institutional VIP and retail VIP clients to get instant and custom quotes on block trades for over 10 trading pairs. Large-volume traders can buy and sell trading pairs at pre-approved prices. Apart from lower fees, traders can also avoid slippage at the time of purchase.



Products and Services



Mammoth Pay

Mammoth Pay will develop a payment gateway service for businesses of all sizes to accept payments for their goods or services using both fiat or cryptocurrency. Our payment gateway will be focused on offering the user their choice of payment currency instead of forcing them to use a select few, while also offering the business the option to do immediate conversions to their preferred currencies. We will develop integration plugins for all the major e-commerce platforms and online hosted platforms, for widespread useability.

Key Benefits

Mammoth Pay delivers the following value propositions:

- Low fees. Merchants pay minimal fees for settlements in crypto or fiat, saving up to 80% on fee versus typical payment processors.
- Low volatility and low risk offered by letting merchants accept crypto and settling in their preferred crypto or fiat currency.
- Easy to set up, view and manage payments in a matter of minutes, on virtually any e-commerce platform.
- End-User focused to enhance sales. We eliminate the complexities for merchants to select cryptos they think users may like to pay in and let the user decide instead, opening up the doors to many more users who do not like a multi-step checkout process.

User Experience

Mammoth Pay lets customers checkout and pay in crypto/fiat and merchants to receive a preferred crypto or fiat as an additional payment option. It delivers the following benefits for merchants and customers:

Mammoth Pay is easy and intuitive to use for both merchants and customers.

Products and Services

	Merchants	Customers
Cost	Reduced Transaction Costs. Low fees on crypto payments, and lower fees on fiat payments. Settlement is exchanged at standard inter-bank exchange rates.	Ability to spend truly any crypto they have, online for free - putting the choice of payment currency in the hands of the customer.
Traffic	Additional Revenues. New set of high-value Customers. Customer incentives to drive transactions	Strong incentives for purchase. With cashbacks, commission on affiliate transactions, and more.
Experience	Easy integration with documentation guide and pre-made widgets. Merchant dashboard to track/reconcile transactions.	Smooth 2-tap mobile payment with any crypto wallet app or browser wallet. Customers have the choice of payment they want - flexibility.
Settlement/Compliance	Instant transaction settlement in crypto. Highly compliant way to receive crypto or fiat as payment.	Instant payment confirmation and debit. Secure and compliant platform to pay with crypto.



Products and Services



Mammoth Card

Customers who want to buy and spend with their cryptocurrencies face the following pain points:

- Lack of places to transact with crypto.
- Having to endure long lead times (3-4 days) for processing.
- Being charged significant FX fees (up to 5% of purchase value) by financial institutions when spending abroad with regular fiat debit or credit cards.
- Even further limitation of accepted cryptos of projects they have invested in or receive benefits from.

Key Benefits

Mammoth Card addresses these pain points by allowing cardholders to:

- Transact without annual fees at 80+ million VISA/MasterCard merchant locations worldwide.
- Enjoy instant top-up and payment completion without waiting time.
- Spend overseas at interbank exchange rates without markups.
- Benefit from amazing perks associated with the card.
- Spend any crypto, allowing cardholders to choose any crypto or token to be used for payment.

User Experience

The Mammoth Card offers benefits that challenge the world's best credit cards. While users may choose whichever card design, they prefer, the perks and rewards are managed internally by the app.

The benefits to the cardholder will be primarily determined by the amount of MMTH token they are holding in their Wallet.



Products and Services

Some of the benefits include the following, and will be expanded upon as the product is further developed and receives community feedback.

MMTH cashback up to 8% on eligible transactions.

- Private Member status with VIP benefits.
- Reimbursements of selected online subscriptions and selected expenses.
- Airport lounge access.
- Earn bonus interest.
- Exclusive merchandise welcome pack.
- Higher Monthly ATM free withdrawals.
- Unlimited foreign currency transactions.

The card will be viewed and managed through the Mammoth Wallet app. In the app, users can complete the card application, view and manage their card, track spending records and all eligible cashbacks and rewards will be received in the app.



Products and Services



Mammoth Wallet

Our Wallet application will be available as a mobile downloadable application as well as a browser add-on, allowing users to connect their wallet to new website platforms such as metaverse applications, NFT marketplaces and blockchain games, as well as manage their account, exchange and make payments using their mobile phone.

Key Benefits

Mammoth Wallet delivers the following value propositions:

- One-stop shop to buy, sell, store, send and track cryptocurrencies in a secure and convenient way with just a few taps on their mobile phone.
- The only place to buy crypto at true cost – Mammoth Wallet is connected to Mammoth Exchange, with its' proprietary trading engine. Coupled with our increasing coverage of fiat top-up channels and convenient app interface, this makes Mammoth Wallet the best place to buy cryptos.
- DEX Wallet built in to allow true anonymity and security of funds.

User Experience

Buy & Sell Crypto

- Users can buy crypto with their fiat wallets and/ or with a credit or debit card.
- The Mammoth Wallet supports all the major fiat currencies and thousands of cryptocurrencies, with the opportunity to add specific cryptos to a Favourites list.

Send Crypto

- Users can send crypto to Mammoth Wallet users instantly without fees, or withdraw crypto to external wallet addresses with minimal fixed fees. Mammoth is developing technologies that safeguard the transactions process by adding intuitive features that detect incompatible wallet addresses with the crypto the user is trying to send, as well as a type of omni-address, whereby



Products and Services

any cryptocurrency may be received by a single all-in-one address, safely and securely – which safeguards users from sharing incorrect addresses.

Track Crypto

- Users can monitor thousands of coins at their fingertips in the coin tracking tab and add specific cryptos to a Favorites list for a quick overview of favorite cryptos. Metrics available include prices, volume, market cap, % change and more that are refreshed frequently and up-to-date. The app also presents charts in dual currencies (USD, BTC) and different time frames (8H, 1D, 1W, 3M, 6M).

Manage the Mammoth Pay Card

- The Mammoth Wallet enables users to apply for and manage their Visa/MasterCard Card and enable spending of their cryptocurrency in the online and offline world at more than 80+ million VISA/MasterCard merchants worldwide.
- Supported app functions include:
- Convert cryptocurrency into fiat ready for spending (including USD, EUR, GBP, SGD, HKD, JPY, AUD)
- Enable card withdrawal, freeze/ unfreeze card
- Upgrade card tier etc

Manage Earning and Investing features

Integrating the Investment services of Mammoth into the app allows users to easily manage their investments (Staking, Farming, Funds, etc.) into various crypto related earning protocols

Switch to a fully DEX wallet in seconds

Built in truly DEX Wallet allows for decentralized holding of crypto assets for even further protection and security, utilizing secret keys that only the user will have access to.

- Enhanced security features that may be turned on or off by the user, to protect against lost keys, lost transactions and fraud.



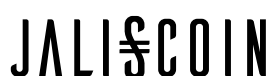
Partnerships & Enterprise Clients

Mammoth is in partnership with TTI Ventures and Dextools and is a proud member of their ecosystems of fantastic and exciting businesses and projects. In collaboration with TTI and Dextools, Mammoth will provide the financial backbone and transactional infrastructure, exclusively for some of these projects, and help to elevate these projects to a new level of success.

Some of these partnerships are below:



EeTee – Professional short video app for Teenagers
Mammoth is working closely with EeTee, the professional Tiktok for teenagers, to manage liquidity and provide exchange services for the EeTee token and provide the fintech infrastructure for EeTees' user's own debit card.



JalisCoin – Stablecoin for inward investment -
Working with the Minister of Economics in Jalisco, Mexico, in the development of a stablecoin which would facilitate inward investments into infrastructure development and redevelopment projects in Jalisco. Mammoth is developing the financial infrastructure and liquidity tools to enable frictionless international transactions and exchanging services.
This is a pilot for further stable coin development and management projects, which are already being proposed.



Partnerships & Enterprise Clients



DoctorIdea

Doctor Idea – Film production in Los Angeles - Working with Doctor Idea to enable foreign investment and custodial management and exchange services into the development of popular and successful films, via their own token.

Team E-Sports

Team E-Sports – Sports Virtual Reality in the Metaverse Mammoth is working Team E-Sports in the development of their unique metaverse stadium, with a focus on the E-Sport token which will be used to purchase goods and game tickets, which Mammoth will then facilitate exchanging into other cryptos or fiat.

skydream

SkyDream Metaverse Mammoth Bank digital presence in the metaverse for users to interact with directly, and to provide all the payment processing and facilities for shops, merchants and users within the metaverse, and bridging user's funds between the metaverse and the real world.



The Market

Cryptocurrency Market

The crypto market has exploded in recent years and the flow of users from traditional finance to a more decentralized form of finance has increased significantly, and will continue to increase. The Number of crypto users from 2016 to June 2021 (KYC verified users), has risen from 101 million in Q3 2020 to 221 million in June 2021 – roughly doubled in the space of just a year.

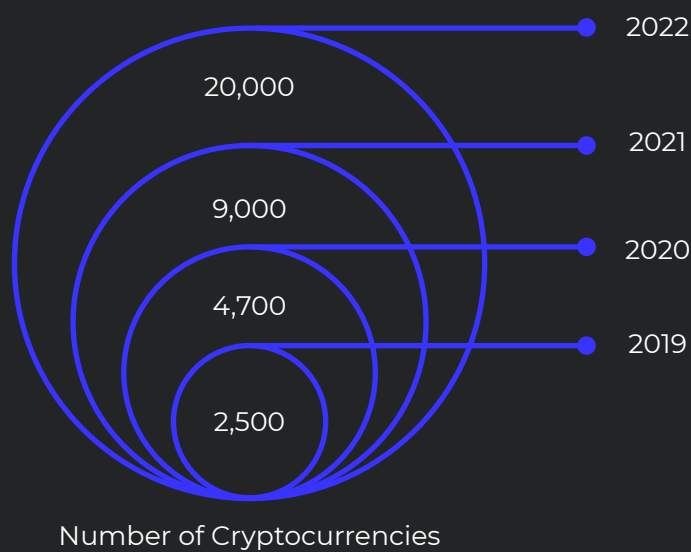
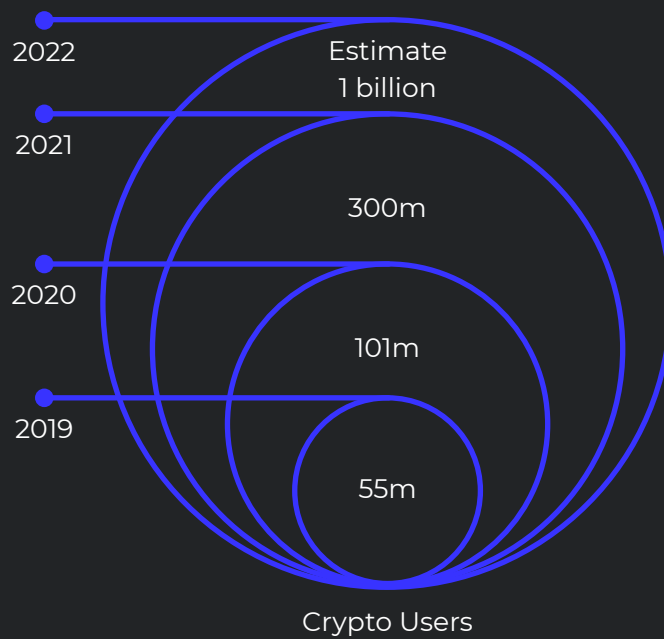
As more users adopt this technology, so does the number of new tokens being offered and new technologies increase at an even more rapid pace.

Today, there are over 20,000 different crypto currencies in circulation and over 500 digital currency exchanges. Each of these cryptocurrencies operate off one of 1,000 blockchains, which each have at least 4 types of networks.

The total Market Cap of the crypto market peaked at USD 3 trillion (in November 2021) and an average of USD 70-100 billion is traded every 24 hours. This is not a market for a crypto-novice to easily navigate, understand or even comprehend what exactly is going on. People do not know where to buy cryptos, which cryptos to buy, which platforms they can trust.

The crypto world is FULL of misinformation, disinformation, scams, frauds, security risks, untrustworthy people and companies and unlicensed institutions in a (currently) unregulated world of finance.

The Market



Total market Cap
\$ 3 Trillion
Peak at November 2021

24H Trading Volume
\$ 70-100 Billion



The Market

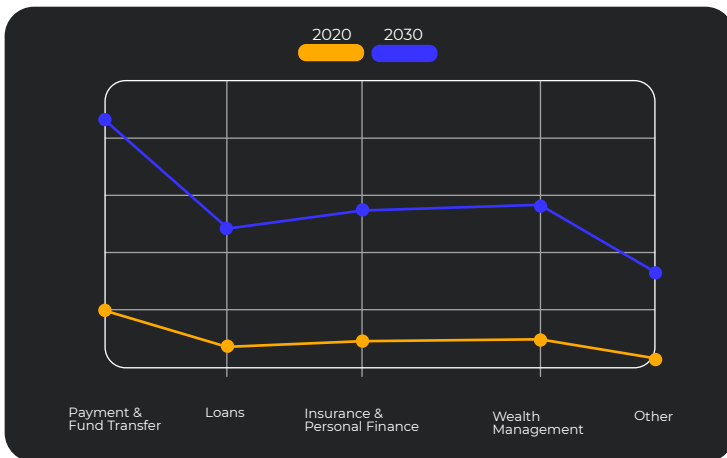
Banking & FinTech

The FinTech market provides end-to-end financial services and solutions to customers over the internet, and covers many services running from traditional banking services such as payment services and fund transfers, to services that enhance the processes in the major financial markets. The global fintech market is expected to grow from USD 115.34 billion in 2021 to USD 936.51 billion by 2030, at a CAGR of 26.2% during the forecast period 2022-2030.

The demand for fintech has grown fast in recent years and is expected to grow much more throughout the forecast period. This expansion can be attributed to the rising demand for digital financial services such as online payments, digital wallets, mobile banking & online fund transfers for a faster, safe, and seamless customer experience.

Fintech Technologies Market

By Application



FinTech Global Market

Turnover

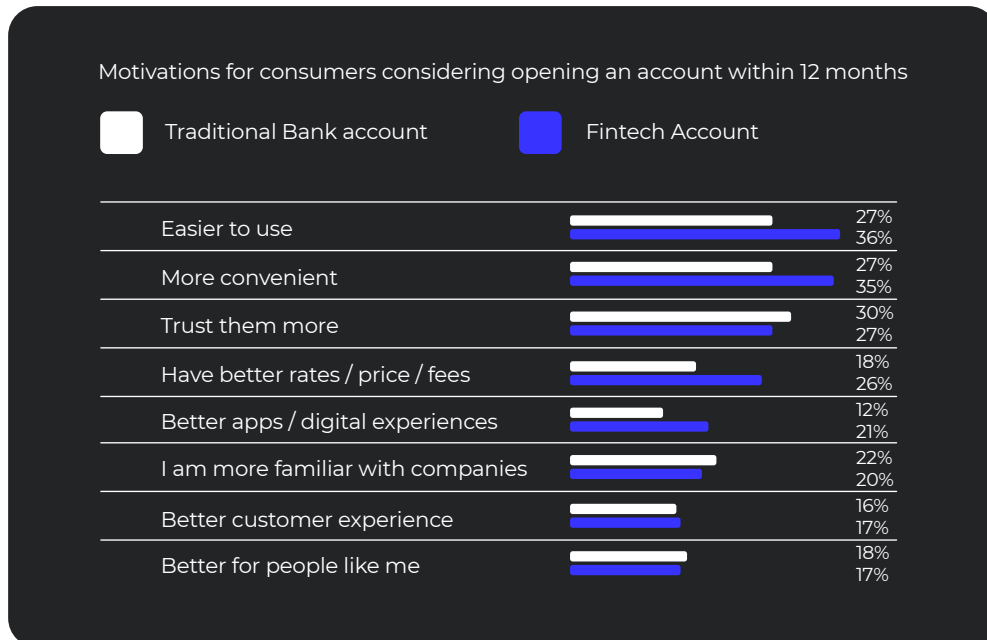
2030 Forecast	\$ 936 bn	Payment & fund transfer \$318 bn
2021	\$ 115 bn	Payment & fund transfer \$39 bn



The Market

The services segment is divided into payments & fund transfers, personal finance, loans, insurance, & others. In 2021, the payments & fund transfer segment accounted for the largest share of the market, with 34% and market revenue of \$39.21 billion. By maintaining the same proportion, the value of the payments segment is expected to be in the region of \$318.4 billion by 2030.

Consumers of FinTech also have higher and different expectations compared to a traditional bank, Simplicity, Convenience and trust being the highest requirements for a user to open a bank account with a FinTech.



The major barrier for crypto users is that traditional banks and many FinTechs refuse to touch crypto related transactions. By mentioning crypto, banks refuse to open an account, reject and block transactions and even close your account without a discussion.

The Future of Finance

The crypto market is clearly on a growth path as more and more users adopt and use cryptos. The Digital Banking sector, while adopting blockchain technology themselves, are still reluctant to offer their services to any entity that so much as thinks about crypto currencies.

Mammoth is designed and perfectly positioned to join these two markets together, as a Crypto FinTech, offering crypto users and crypto related businesses, reliable and safe day to day banking solutions, payment solutions and market access.

Crypto Market



Fiat Market





Tokenomics

Mammoth token will be launched on ETH and BSC, both chains are EVM compatible, they have standard features similar to each other, and offer compatibility with smart contracts. This token is launched that way to provide a flexible format for investors to enter the project. Both have similar utility, however the difference lies in their usage.

Mammoth will have an initial supply of 1.000.000.000 MMTH Tokens, and will be pre-minted prior to public/private sale.

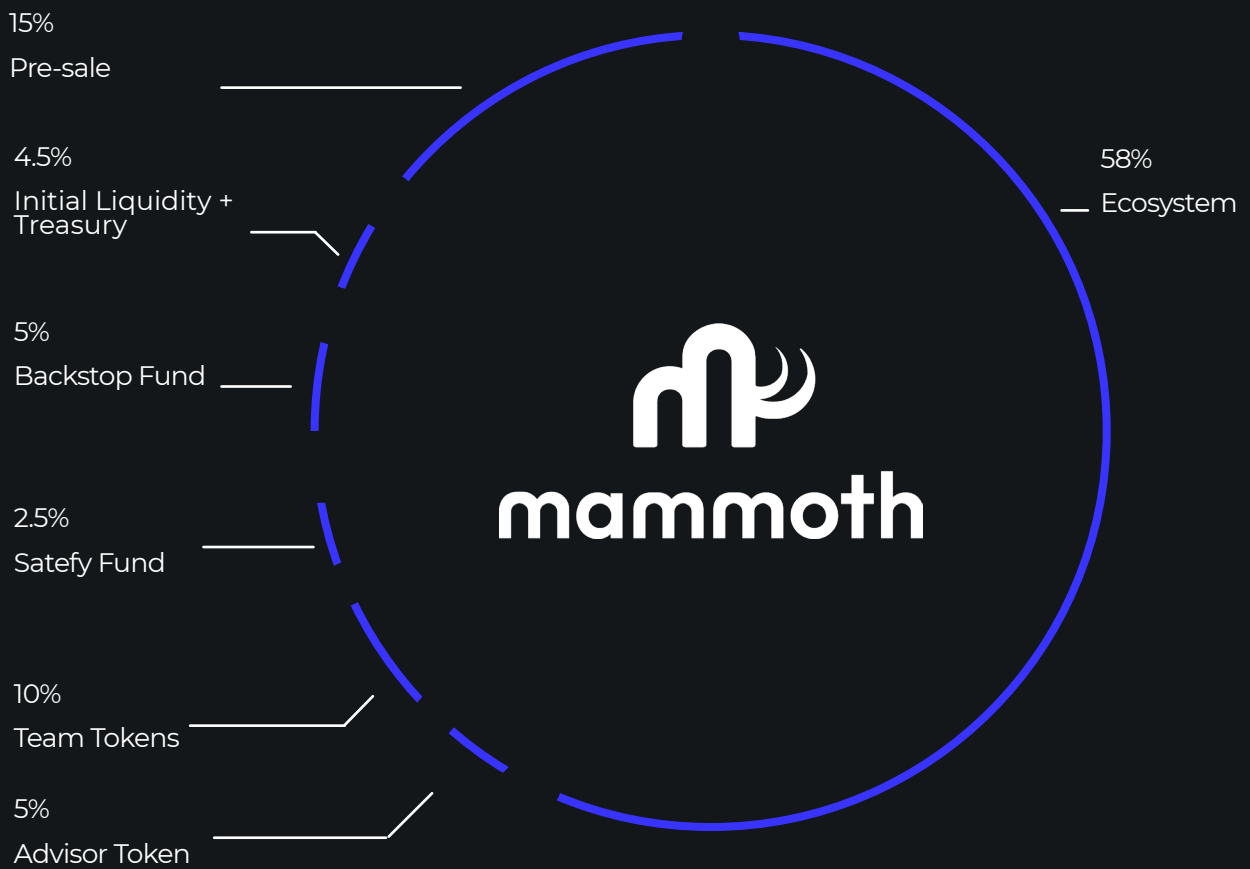
Breakdown of ecosystem-wide token allocation can be seen below:

Total Rise			Release schedule		
Allocation	%	Price	Total Tokens	Cliff	Vesting
Seed Investment	1,00%	0,1139	10.000.000	6 Months	Linear 18 Months
Private Sale	3,00%	0,1340	30.000.000	6 Months	Linear 15 Months
Pre-Sale	5,00%	0,1531	50.000.000	5 Months	Linear 12 Months
Public Sale	6,00%	0,1750	60.000.000	3 Months	Linear 12 Months
Total	15,00%		150.000.000		

Total Token Allocation			Release schedule			
Allocation	%	Total Tokens	Cliff	Vesting	Description	
Token Pre Sale	15,00%	150.000.000	3 to 6 Months	Linear 12 to 18 Months	Estimated sales period 6 months.	
Initial Liquidity + Treasury	4,50%	45.000.000				
Mammoth Exchange Ecosystem	58,00%	580.000.000	-	-	Markets, cashback, transaction, referrals, discounts and promotions	
Backstop Fund	5,00%	50.000.000	-	-	Funds set aside in case traders run into bankruptcy.	
Safety Fund	2,50%	25.000.000	-	-	Funds set aside in case there are platform losses.	
Team Tokens	10,00%	100.000.000	12 Months	Linear 60 Months	Tokens given to project employees.	
Advisor Tokens	5,00%	50.000.000		Linear 60 Months	Tokens given to advisers	
Total	100,00%	1.000.000.000				

Tokenomics

Token Distribution



Save on
Trading fees



Save on
Subscription
fees



Voting rights
& Rewards



Tokenomics

Mammoth Token Buyback and burn

Mammoth schedules annual \$MMTH buy back and burns, to reduce the supply of \$MMTH, resulting in a value increase. The annual burn schedule will continue until a total of 500.000.000 \$MMTH is destroyed. The total amount will be determined by 20% net profit of Mammoth.

Burn on Transaction

On the early stage of the token, 5% sell tax and automatic burn will be applied, just for a certain period of time, which will help to discourage early selling, arbitrage and liquidity stealing from the project, and encourage long term investment and commitment to the project, just like the Mammoth team.

Staking

Mammoth enables MMTH holders to stake their tokens by placing them in a staking pool. From there you are able to delegate your tokens to a chosen validator. Elected validators hold the power to distribute their block rewards to the delegators. Block Rewards are not immediately sent to validators, instead are accumulated on a rewards contract that automatically distributes rewards every day at 00:00 UTC.



Roadmap

Mammoth will engage and encourage our community to provide input and feedback, and of course track changes in the market environment. The resulting data and information will be used to pivot our strategy ahead to ensure Mammoth will continue to hold the lead as a globally recognised and trusted crypto bank.

Mammoth is working to democratize both access and supply of cryptocurrencies, further increasing adoption possibilities and integration of crypto into our daily lives.

The Roadmap below outlines our core direction and when we hope to achieve these exciting stages of growth and expansion.

Roadmap

2019-2021

Major Milestones

- Legal Incorporation
- Obtain Crypto Exchange License

Development Phases

General Activities

- Develop Idea, purpose, vision and goals
- Build Network
- Market Research
- Build team and advisors

2022

Develop Concept

- Launch Website
- Whitepaper Publication
- Ico Token Launch (price \$0.20)(Q4)

- Develop Exchange Platform
- Project Planning
- Product Planning + Design
- Team Building
- Branding Development
- Marketing Strategy
- Development
- Develop Whitepaper
- Business Development + VC Relations
- Vault Software Development
- Develop Business Plan + Financial Model
- Seed fundraising
- Develop Tokenomics
- Token Private Sale

Q4

- Token Private Sale
- Marketing Strategy
- Development
- Content Marketing
- Token Listing
- Acquire Vault Licensing

Phase 1

Q1/2,2023

Launch and Validate MVP

- First Launch: Mammoth Exchange
- Validate MVP (paying customers)

- Start Banking Software Development
- Launch Mammoth Vault

Roadmap

Q3/4,2023

Launch Banking Solutions



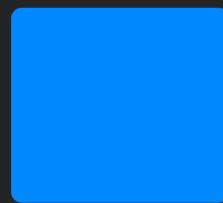
- Acquire EMI Banking License



- Launch Mammoth LaunchPad (startup services)
- Team Building
- Launch Advanced Exchange Trading Features
- Introduce Exchange White label and Widgets
- Launch Listing Services (CEX, DEX, Aggregators) (Launchpad)

Q1/2,2024

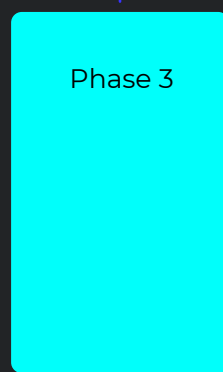
- Launch Mammoth Bank
- Reach 10k Verified Users



- Launch Research & Development Lab
- Open Community Products/Services Suggestion Box

Q3/4,2024

Expand Product, improve Technology, Grow Audience



- Integrate Card Issuer (Visa/MasterCard) and Crypto Wallets with Banking
- Develop Merchant Payment Processing Software
- Team Expansion
- Expansion Planning (acquiring licensing + team building)
- Continue improvements and integration of products

Q1-3,2025

- Launch Merchant Payment Processing (crypto)
- Reach 100k Verified Users
- Token Price reaches \$0.35 (conservative estimate)

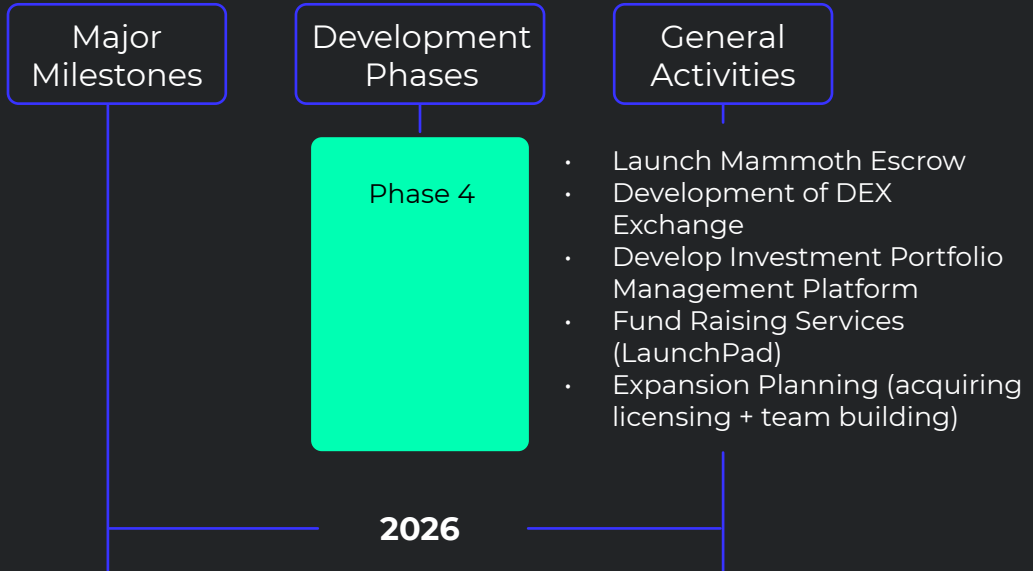


- Integrate Vault and Savings Accounts (crypto/fiat) to Banking
- Develop Escrow Platform

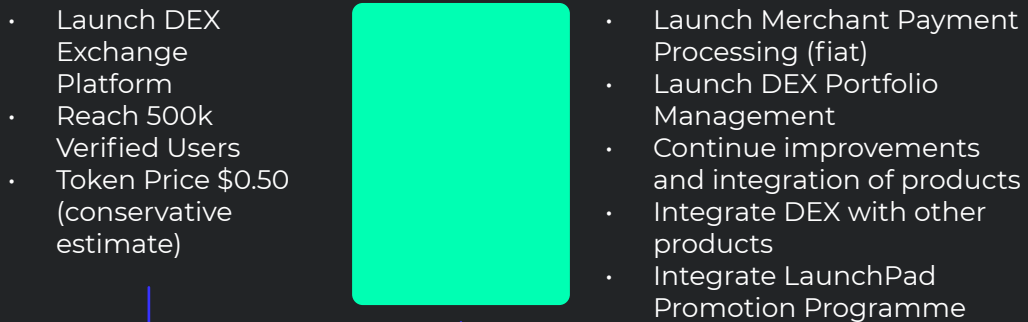
Roadmap

Q4,2025

Expand Business Services, Go DEX

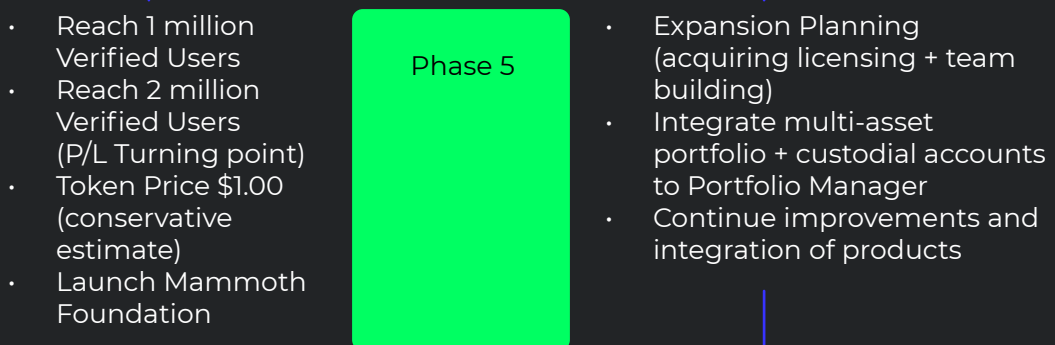


2026

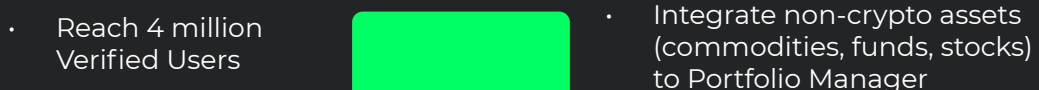


2027

Become Profitable, Give Something Back, Improve Products & Services



2028



**“ We are building the new
standard of digital finance.”**

Daniel Saludes | Co-Founder



Risk & Disclaimers

Licenses and approvals are not assured in all jurisdictions

Mammoth Services UAB ("Mammoth") intends to operate in full compliance with applicable laws and regulations and use its best endeavors to obtain the necessary licenses and approvals. Regulatory licenses and/or approvals are likely to be required in a number of relevant jurisdictions in which relevant activities may take place. This means that the development and roll-out of all the initiatives described in this whitepaper are not guaranteed. It is not possible to guarantee, and no person makes any representations, warranties or assurances, that any such licenses or approvals will be obtained within a particular timeframe or at all. As such, the initiatives described in this whitepaper may not be available in certain jurisdictions, or at all. This could require restructuring of these initiatives and/or its unavailability in all or certain respects. In addition, the development of any initiatives is intended to be implemented in stages. During certain stages of development, the project may rely on relationships with certain licensed third party entities. If these entities are no longer properly licensed in the relevant jurisdiction, this will impact the ability of Mammoth to rely on the services of that party.

No advice

This whitepaper does not constitute any investment advice, financial advice, trading advice or recommendation by Mammoth, its affiliates, or its respective officers, directors, managers, employees, agents, advisors or consultants on the merits of purchasing MMTH tokens nor should it be relied upon in connection with any other contract or purchasing decision.

Not a sale of security

This whitepaper does not constitute a prospectus or financial service offering document and is not an offer to sell or solicitation of an offer to buy any security, investment products, regulated products or financial instruments in any jurisdiction. MMTH tokens are not being structured or sold as securities in Mammoth. Owners of MMTH tokens are not entitled to any rights in Mammoth or any of its affiliates, including any equity, shares, units, royalties to capital, profit, returns or income in Mammoth or any other company or intellectual property associated with Mammoth.

No representations

No representations or warranties have been made to the recipient of this whitepaper or its advisers as to the accuracy or completeness of the information, statements, opinions or matters (express or implied) arising out of, contained in or derived from this whitepaper or any omission from this document or of any other written or oral information or opinions provided now or in the future to any interested party or their advisers. The MMTH tokens, as envisaged in this whitepaper, are under development and are being constantly updated, including but not limited to key governance and technical features. If and when the MMTH tokens are completed, they may differ significantly from the description set out in this whitepaper. No representation or warranty is given as to the achievement or reasonableness of any plans, future



Risk & Disclaimers

projections or prospects and nothing in this document is or should be relied upon as a promise or representation as to the future. To the fullest extent possible, all liability for any loss or damage of whatsoever kind (whether foreseeable or not and whether or not Mammoth has been advised of the possibility of such loss or damage) which may arise from any person acting on any information and opinions contained in this whitepaper or any information which is made available in connection with any further enquiries, notwithstanding any negligence, default or lack of care, is disclaimed.

Third party data

This whitepaper contains data and references obtained from third party sources. Whilst the management believes that these data are accurate and reliable, they have not been subject to independent audit, verification, or analysis by any professional legal, accounting, engineering, or financial advisors. There is no assurance as to the accuracy, reliability or completeness of the data.

Translations

This whitepaper and related materials are issued in English. Any translation is for reference purposes only and is not certified by any person. No assurance can be made as to the accuracy and completeness of any translations. If there is any inconsistency between a translation and the English version of this whitepaper, the English version shall prevail.

Restricted transmission

This whitepaper must not be taken or transmitted to any jurisdiction where distribution or dissemination of this whitepaper is prohibited or restricted.

Views of Mammoth

The views and opinions expressed in this whitepaper are those of Mammoth and do not reflect the official policy or position of any government, quasi-government, authority or public body (including but not limited to any regulatory body) in any jurisdiction. This whitepaper has not been reviewed by any regulatory authority.

Third party references

References in this whitepaper to specific companies, networks and/or potential use cases are for illustrative purposes only. The use of any company and/or platform names and trademarks does not imply any affiliation with, or recommendation or endorsement of/by, any of those parties. All references to 'dollars', USD or '\$' are references to the United States Dollars unless otherwise stated.

Graphics

All graphics included in this whitepaper are for illustrative purposes only. In particular, graphics with price references do not translate into actual pricing information.



Risk & Disclaimers

Risk statements

Purchasing MMTH tokens involves substantial risk and may lead to a loss of a substantial or entire amount of the money involved. Prior to purchasing MMTH tokens, you should carefully assess and take into account the risks, including those listed in any other documentation. A purchaser should not purchase MMTH tokens for speculative or investment purposes. Purchasers should only purchase MMTH tokens if they fully understand the nature of the MMTH tokens and accept the risks inherent to the MMTH tokens. Cryptographic tokens may be subject to expropriation and/or theft; hackers or other malicious groups or organizations may attempt to interfere with our system/network in various ways, including malware attacks, denial of service attacks, consensus-based attacks, Sybil attacks, smurfing, any remedy, refund, or compensation. The regulatory status of cryptographic tokens and digital assets is currently unsettled, varies among jurisdictions and is subject to significant uncertainty. It is possible that in the future, certain laws, regulations, policies or rules relating to cryptographic tokens, digital assets, blockchain technology, or blockchain applications may be implemented which may directly or indirectly affect or restrict cryptographic token holders' right to acquire, own, hold, sell, convert, trade, or use cryptographic tokens. The uncertainty in tax legislation relating to cryptographic tokens and digital assets may expose cryptographic token holders to tax consequences associated with the use or trading of cryptographic token. Digital assets and related products and services carry significant risks. Potential purchasers should take into account all of the above and assess the nature of, and their own appetite for, relevant risks independently and consult their advisers before making any decisions.

Professional advice

You should consult a lawyer, accountant, tax professional and/or any other professional advisors as necessary prior to determining whether to purchase MMTH tokens.

Caution Regarding Forward-Looking Statements

This whitepaper contains certain forward-looking statements regarding the business we operate that are based on the belief of Mammoth as well as certain assumptions made by and information available to Mammoth. Forward-looking statements, by their nature, are subject to significant risks and uncertainties. Forward-looking statements may involve estimates and assumptions and are subject to risks, uncertainties and other factors beyond our control and prediction. Accordingly, these factors could cause actual results or outcomes that differ materially from those expressed in the forward-looking statements. Any forward-looking statement speaks only as of the date of which such statement is made, we undertake no obligation to update any forward-looking statements to reflect events or circumstances after the date on which such statement is made or to reflect the occurrence of unanticipated events.



Jorge Serra, Executive President
+34 633 833 910
j.serra@mammothfin.com
<https://mammothfin.com>



Linktree* @mammothFin