

THE ULTIMATE MONETARY SYSTEM



Tectum
Blockchain



Tectum
Token

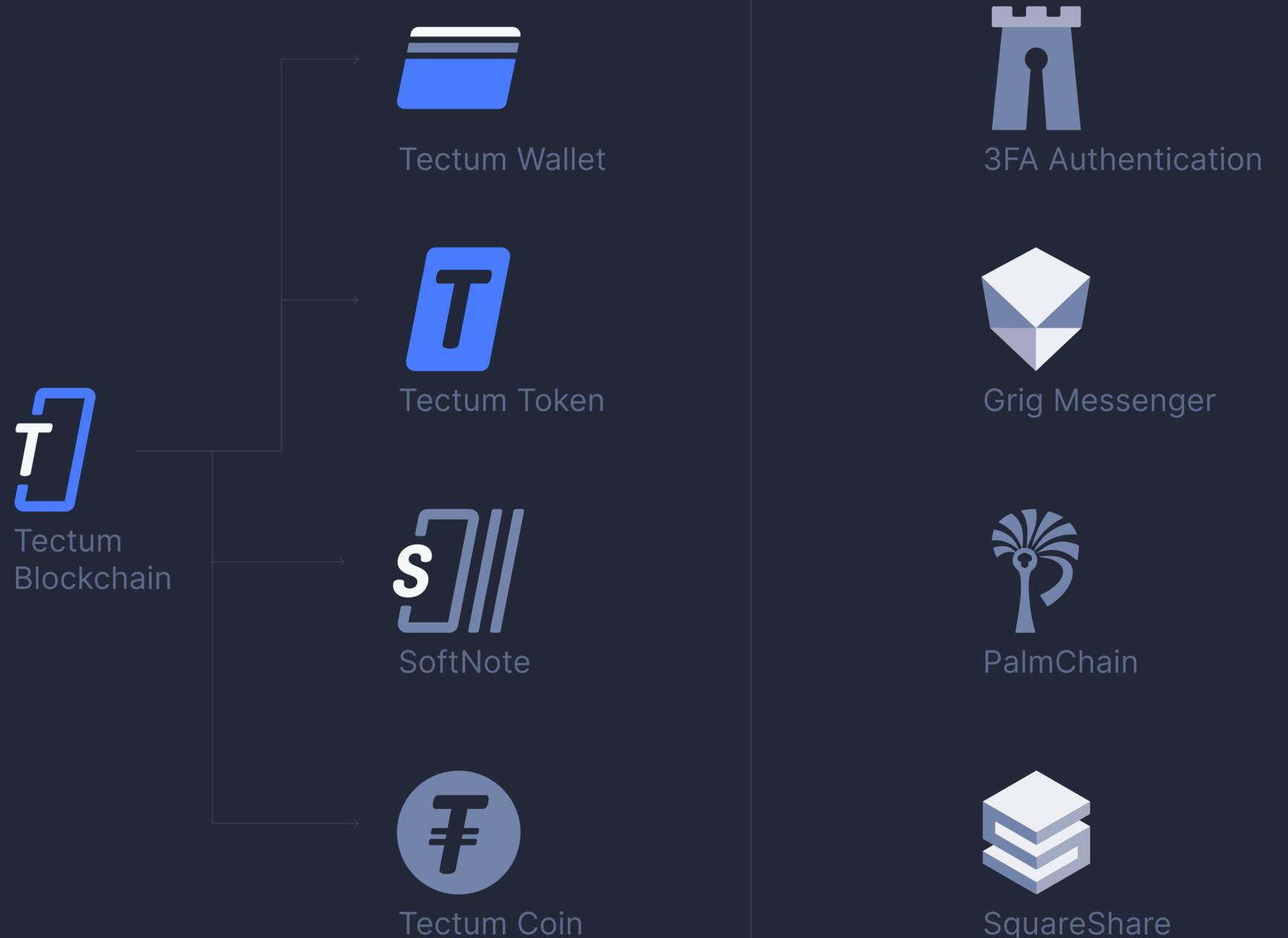


SoftNote

WHO IS CRISPMIND, LTD?

The creators of the first ever quantum-proof 3 Factor Authentication and Grig messenger, CrispMind are a cyber security company that holds over 50 patents and other forms of intellectual property in information security, distributed ledger protocol, online messaging, and cryptocurrency.

OUR BRANDS





TECTUM ECOSYSTEM

The core concept of the Tectum ecosystem is to utilise Tectum's revolutionary new blockchain to host products that enable Bitcoin and other cryptocurrencies to scale to millions of transactions per second and make them truly fit for purpose as electronic peer to peer digital currency.

The blockchain is the fastest in the world at over 1 million TPS.

TECTUM BLOCKCHAIN

The Tectum ecosystems foundation and base layer is the Tectum smart contract platform, a decentralised fourth generation 'Proof of Utility' blockchain developed to operate at speeds that are almost unbounded, constrained only by network throughput between nodes.

THE SOFTNOTE

On this foundation sits Tectum's flagship product 'SoftNote'. The SoftNote system is a radical re-think on how to scale Bitcoin and other Cryptocurrencies and is only possible using the Tectum blockchain as its host.

Due to Tectum's speed and its overlay network functionality, which allows Tectum to integrate with the Bitcoin network to facilitate on chain BTC liquidity transfer at drastically increased speed and reduced fees.

THE PROBLEM: CURRENT MONETARY SYSTEMS

FIAT SYSTEMS

1

- The average international transaction takes hours to process and high fees
- Lack of access to banking services for the world's poor - "the unbanked"
- Reduced trust due to increasing money printing and currency debasement

CRYPTOCURRENCY: BITCOIN

2

- Slow speeds at 3 transactions per second
- 10 minutes to confirm a transaction making it unsuitable for local payments
- Average \$5 fee making it unsuitable for micro payments
- Major scalability and energy consumption issues

CRYPTOCURRENCY: SOLANA, ETHEREUM, POLKADOT

3

- No mass adoption solutions
- Security issues
- A lack of decentralization that bitcoin offers

SOFTNOTE SOLUTION 1.0

SPEED

Tectum's new Crypto scaling solution "SoftNote" accelerates bitcoin and other Cryptocurrency to more than a million transactions per second making it perfect for retail payments and micro transactions in general

GREEN

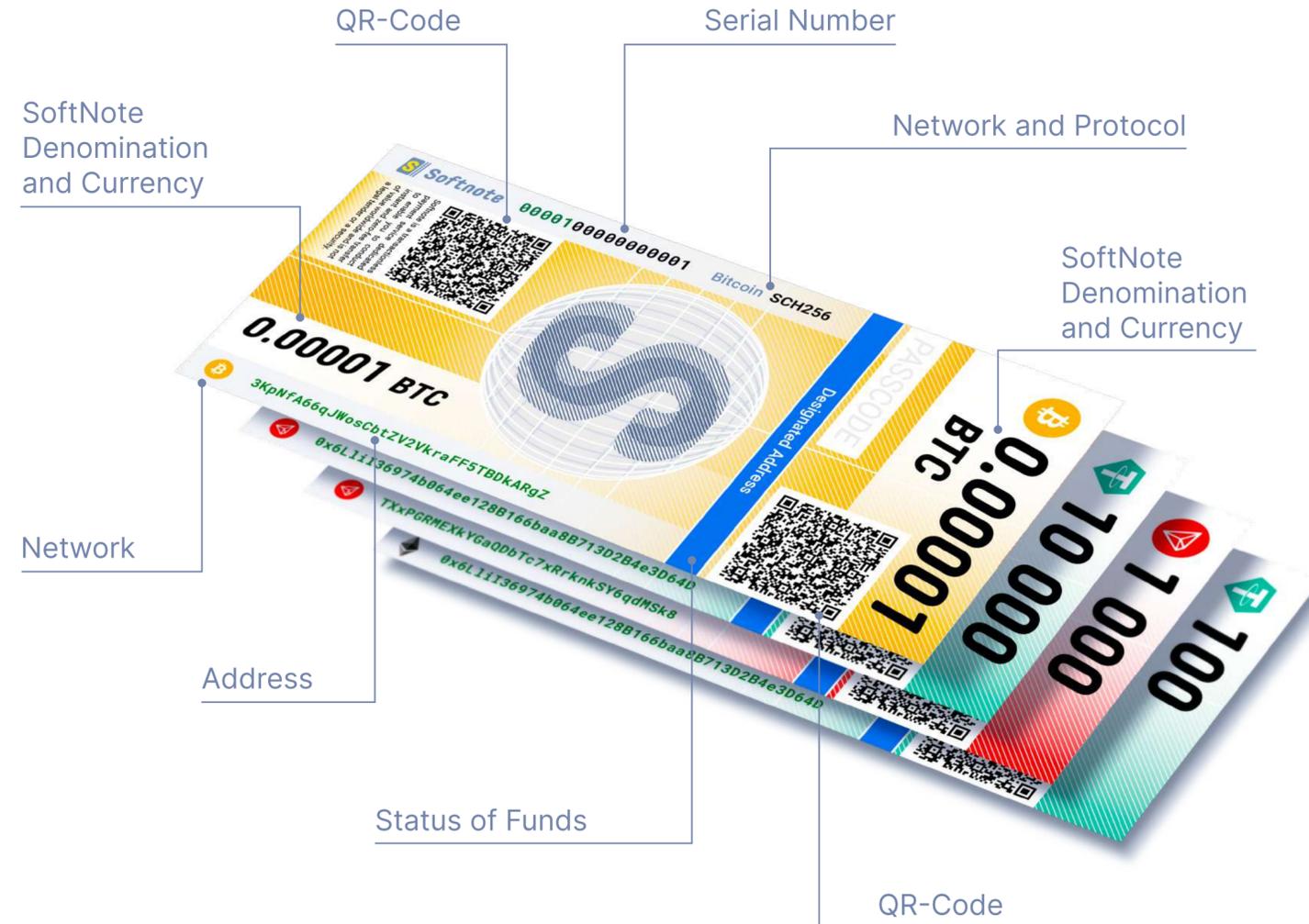
Due to the new proof of utility algorithm that doesn't rely upon heavy computer systems, Tectum's SoftNote is great for the environment.



SOFTNOTE SOLUTION 2.0

LOW FEES

Due to our incredibly low processing costs transactions and transfers are always free to the end user and only charged to a merchant. Therefore SoftNote bills are perfect for international and micro payments



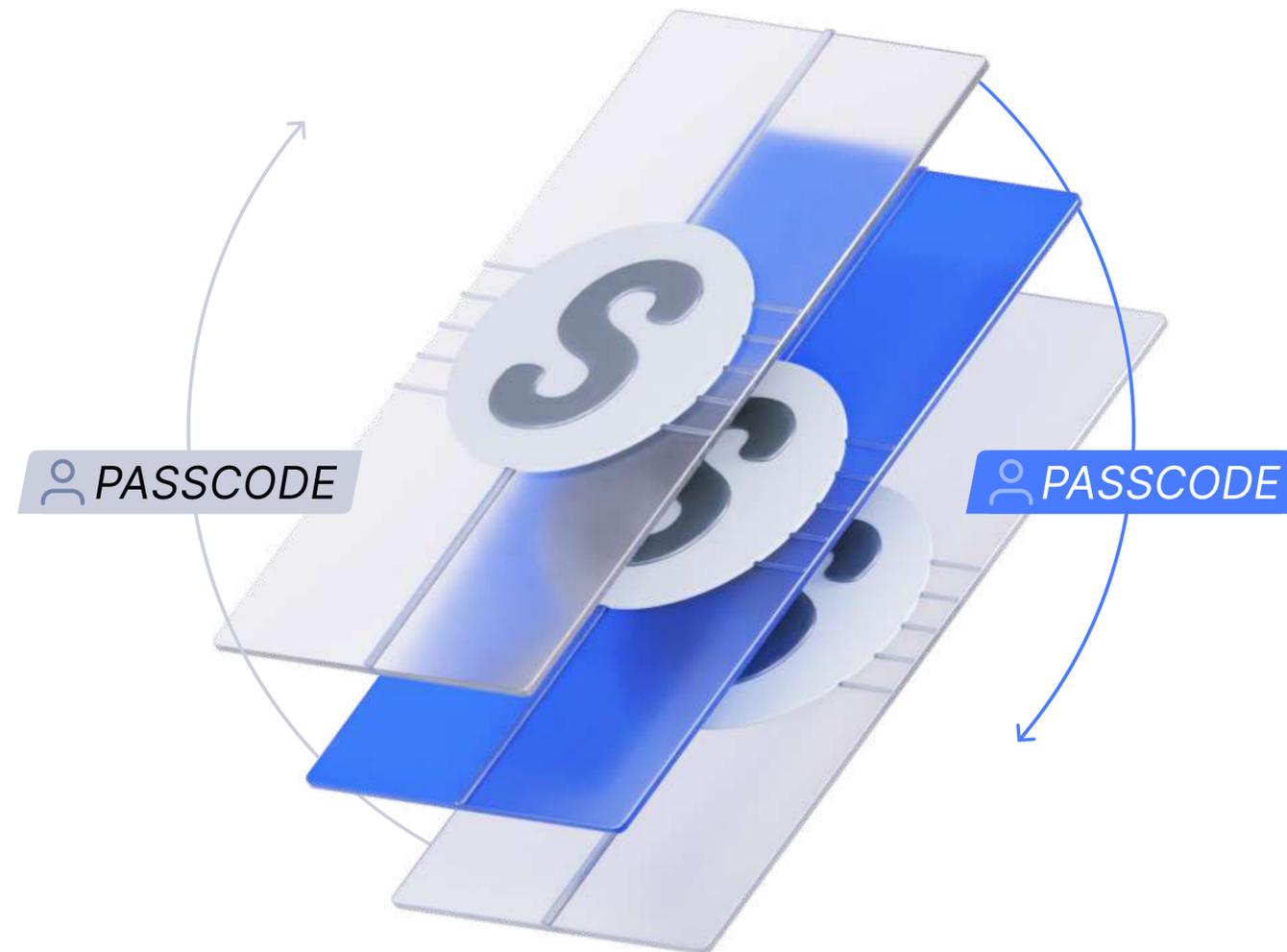
SOFTNOTE SOLUTION 3.0

TRUST BUILDING

Due to its use of Cryptocurrency and function of smart contracts, all on-chain payments remain decentralized therefore build trust amongst users.

Off-wallet transactions take place at softnote.cash using a passcode and therefore are completely anonymous

All liquidity-related transactions can be seen on the bitcoin explorer and all payments on Tectum explorer demonstrating transparency and supporting trustless environment



MARKET SIZE

75% of retailers plan to start accepting cryptocurrency payments within the next two years.

Deloitte.



THE MODEL

To obtain Crypto mass adoption, the SoftNote business model replicates features found in popular digital cash systems. SoftNote transactions only charge the retail recipient. They are also free and instant for international transfers potentially saving businesses and individuals billions of dollars per year.

RETAIL TRANSACTIONS

In 2021 the total number of noncash retail transactions in the European Union was 114.2 billion in number, with a total value of 197 trillion euros (European Central Bank, 2022).

CRYPTO RETAIL MARKET

The Global Crypto ATM Market was valued at USD 245.3 Million in 2021 and is expected to reach USD 820.14 Million by 2030.

Cryptocurrency is currently legal tender in El Salvador and the Central African Republic.

Bitcoin retail payment system market is valued at 850 billion USD.

TECHNOLOGY

BLOCKCHAIN

Tectum's blockchain has three tiers. The top tier forming a stack of transactions ending with a hash of the last block, the middle tier distributing the transaction stack throughout the network, forming blocks, and forming consensus, and the lower tier replicating and storing bulk volumes of data as a decentralized database.

This bottom tier incorporates Tectum's 'Hash drive' technology, which allows for efficient retrieval of stored data and is optimized to allow calls from smart contracts occurring in levels one and two to occur without performance impacts to the rest of the chain.

PROOF OF UTILITY

Tectum's public consensus protocol is known as 'Proof-of-Utility'. It could be also described as a 'proof of useful work' in that it does not waste resources with unproductive and energy intensive computation - its sole purpose is to make every ledger is identical.

Work in this context entails each node provably contributing more resources than it consumes and comprises useful actions such as maintaining network connectivity, creating new peer to peer node connections, ensuring low network latency, forming consensus between nodes and validating hashes generated by the randomly chosen master node which cycles on a second-to-second basis.

LATENCY

Tectum's speed and flexibility give it the ability to function as an 'overlay network' to other blockchains and is already fully interoperable with Bitcoin.

Tectum has a built-in Bitcoin node which allows it to interact directly with the Bitcoin protocol, adding scaling through its flagship application the 'SoftNote' platform. SoftNote run on a dedicated 'transport layer' incorporated into the chain architecture to ensure that SoftNote transactions may run in parallel to other activities on chain.

COMPETITIVE ADVANTAGE

THE BLOCKCHAIN

The Tectum blockchain has two major advantages over competitive layer one protocols. Firstly, its speed - Tectum can come to fully decentralized consensus at over 1 million TPS, far eclipsing the speeds possible on other modern chains such as Solana, Avalanche or Polygon.

Second, despite its blistering speed, the chain incorporates distributed database functionality using its 'Hashdrive' technology, making it capable of replicating and storing vast volumes of data, without needing to store the data in the main chain's block space, crowding out other transactions. This makes Tectum capable of data storage, limited only by the total available drive space of the chain's available nodes.

THE SOFTNOTE

The SoftNote platform has several advantages over competing BTC scaling solutions such as the Lightning Network. Firstly, the SoftNote system is significantly simpler in its design than Lightning, with therefore less points of failure and vulnerability. In addition, SoftNote add a layer of privacy to Bitcoin that the Lightning Network cannot match, owing to transactions not needing to be ultimately settled on the main BTC chain, and not involving Lightning watchtower nodes.

Finally, since SoftNote does away with the traditional batching methodology of layer twos and replace it with an approach involving transfer of ownership of Bitcoin wallets, they may happen independently of an internet connection, with cryptographic confirmation being made later when internet becomes available.

THE PRODUCT

THE BLOCKCHAIN

Tectum's new fourth generation layer one smart contract platform is the world's fastest operational blockchain and adds a layer of interoperability, scalability, and utility that renders older smart contract capable blockchains obsolete. Tectum is designed with a totally original architecture to consistently achieve fully decentralized consensus at over 1 million transactions per second.

Tectum's block size is about 120 bytes, as opposed to other chains where block size can be measured in megabytes. Tectum's unique architecture means that each block contains only one transaction therefore going through steadily and not in batches. Tectum is therefore the fastest blockchain both on a transaction per second, and a block per second basis.

THE SOFTNOTE

Sitting on top of this foundation is Tectum's flagship Fintech product – SoftNote. The SoftNote platform is an amalgamation of smart contracts deployed on Tectum blockchain, the Tectum Wallet and Tectum's inbuilt Bitcoin Node.

These technologies work together to allow Bitcoin liquidity to flow seamlessly in and out of Bitcoin Wallets with deposit and withdrawal events being recorded on the Bitcoin main chain, and visible on any Bitcoin explorer. SoftNote allow users to easily verify that their Bitcoin liquidity is present and safe whilst tied to their SoftNote Bill(s).

COMPETITION



SWIFT

- Low compatibility with other systems making international transfers slow and costly
- Transactions are limited to 29,000 per second
- Messaging service and not a value transport system by nature



RIPPLE

- Good compatibility with other systems through IOU's however this is reliant on established B2B trust
- Limited transaction speed at 1500 therefore unsuitable for micro payments

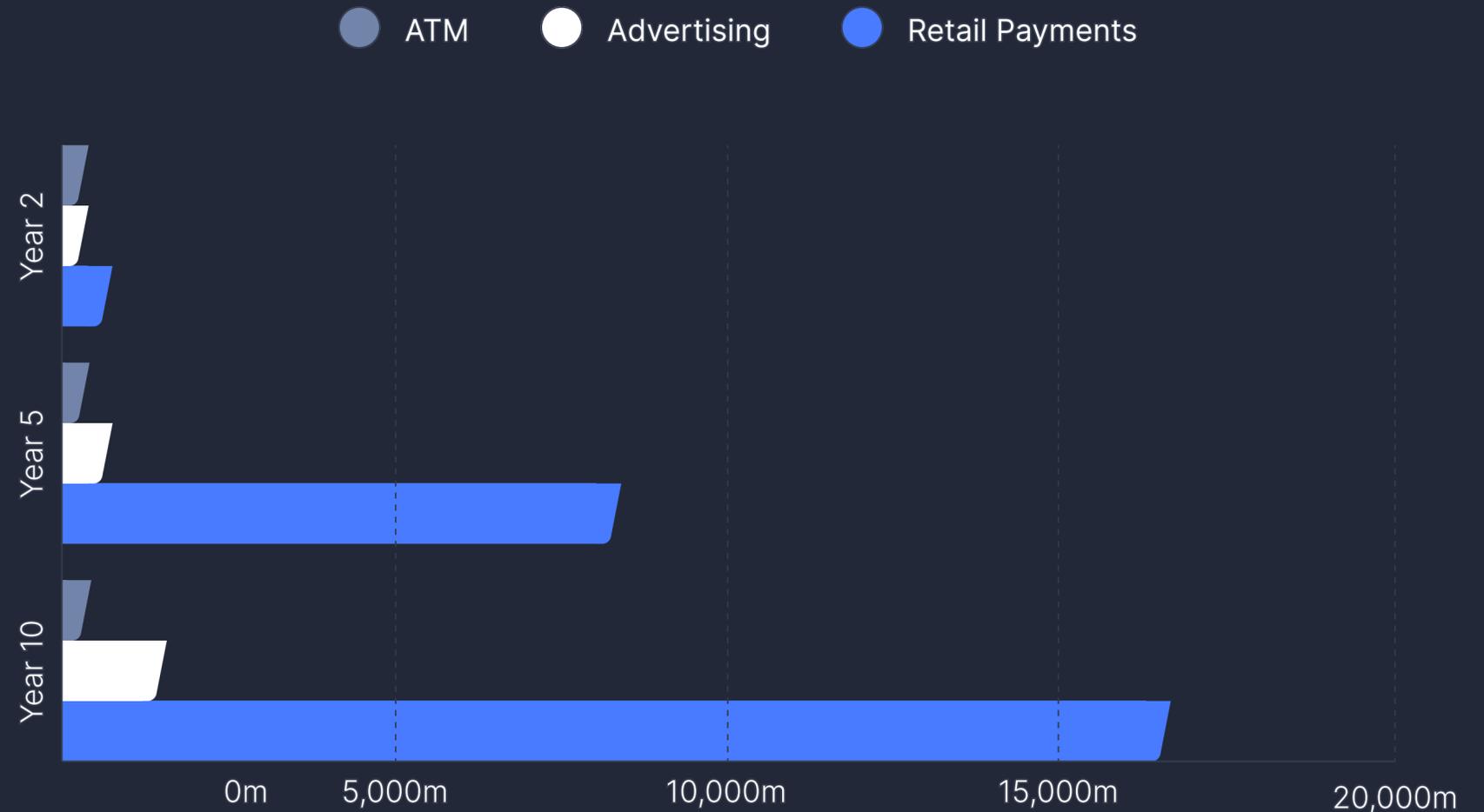


LIGHTNING NETWORK

- Still tries to move bitcoin on the BTC blockchain so limited in speed and throughput
- Reliant on user owned channels and watchtower systems
- Has failed in El Salvador due to lack of scalability and has required 3 extra layers reducing customer trust

BASIC FINANCIAL FORECAST: REVENUE

Moderately assuming, by the 5th year we expect to be making **\$48 million** from the ATM market, **\$850 million** from the crypto-related advertising market and **\$8.5 billion** from retail payment fees.



TRACTION AS OF Q4 2022



Tectum Wallet

38,000+

Users with Tectum Wallets

These users have access to USDT, BTC and ETH wallets on our system



Tectum Token

3,790,000+

TET Tokens Purchased

These tokens were purchased with USDT, BTC or ETH



Softnote

800,000+

SoftNote Bills Minted

These SoftNote bills were minted with TET at 1 TET per 100 SofNote bills

6 Softnote accepting merchants in 3 different countries.



THE BUSINESS MODEL

SOFTNOTE RETAIL REVENUE

A retail 0.5-1% fee will be paid by merchants. Tectum will always be a more secure, faster, and less expensive solution for merchants and customers.

TET REVENUE

The TET token is the only way to mint SoftNote, when TET is used to mint SoftNote it returns to the company who then own that TET and the value thereof.

This can be resold on the market at market price.

- Advertising – SoftNote bills webpage advertisements
- Fees from Change Pools
- Fees from the SoftNote marketplace
- Liquidity Providing Fees

BENEFICIARY POSITIONS

There are 5 base beneficiary positions, digitally embedded into the SoftNote business model, each one is eligible to a percentage of the revenues total:

1 MINT HOLDER

20% revenue share of 1% of the Bill face value upfront. The serial number(s) of a particular SoftNote Bill(s) is pegged to a Mint Licensee wallet making them eligible to the 20% share in revenue produced by the circulation of the Bill(s) throughout its lifetime. De-Minting of a SoftNote Bill will cost the requesting party at least 1% of the value of the SoftNote Bill to cover the Mint Licensee costs. That is the process when a user “cashes out” their SoftNote Bill in exchange for the Store of Value. SoftNote Bills are not actually Minted at the point of Mint License purchase, but rather only reserved and Minted at the point of Liquidity entry.

2 LIQUIDITY PROVIDER

20% revenue share of 1% of the Bill face value upfront for providing the Liquidity for a SoftNote Bill(s): The serial number(s) of a particular SoftNote Bill(s) is pegged to a Liquidity Provider’s wallet making them eligible to the 20% share in revenue produced by the circulation of the Bill(s) throughout its lifetime. Please note that the Liquidity provider only invests the amount paid to the Bitcoin network for the initial transfers, the actual Liquidity remains in their possession and is sold to the user base for its face value, therefore the liquidity provider earns in perpetuity as long as that SoftNote remains in circulation. SoftNote Bills are Minted at the point of Liquidity entry and not at the point of Mint License purchase.

3 **CHANGER/CONVERTER**

20% revenue share of 1% of the Bill face value upfront for contributing a package of SoftNote Bills, making 10% of the entire volume available for Change and/or Conversions in SoftNote operations. It's an open position available to any SoftNote Wallet user with a balance of various denominations. Basically, a Changer/Converter gives up their SoftNote Bills for 20% share in revenues.

4 **TECTUM BLOCKCHAIN**

Every Node holder receives a Share of 20% of the 1% from the entire volume of SoftNote Bills circulated in the system throughout their lifetime. 20% is divided between all the Nodes participating in the governance of the Tectum Blockchain ledger; isolated Enterprise and/or regional Clusters are an option.

5 **INDEPENDANT SALES ORGANIZATION (ISO)**

We have generously dedicated last 20% share in the system revenue to the mass adoption. individuals and organizations that deliver our product to the masses are eligible to the share in revenues produced.

FINANCIAL ASSUMPTIONS FOR BTC SOFTNOTE

A SoftNote is the flagship product of Tectum and is positioned as the first “Transactionless”, “Walletless” and “Networkless” Payment System boasting truly instant payment capabilities and a zero-fee policy for the end user.



INPUT VALUES

- Mint Total: 10,000,000 Bills
- Minimal SoftNote Package: 100 Bills in following quantities / 1 TET

1 x 0.00004 BTC	5 x 0.0001 BTC	1 x 0.004 BTC
5 x 0.00001 BTC	10 x 0.0002 BTC	5 x 0.001 BTC
10 x 0.00002 BTC	25 x 0.0004 BTC	25 x 0.002 BTC
5 x 0.01 BTC	1 x 0.1 BTC	1 x 1 BTC
5 x 0.02 BTC	1 x 0.2 BTC	

- Average Bill Value: $\$41.25 \times 100 = \$4,125.00$ per 100-Pack (at $\$50,000/1$ BTC)
- Average Mint License Value: $\$41.25$ (1 TET at 1% of Face Value = $\$41.25$)
- Mint Total Value: $\$412,500,000$
- Mint Fees: $100,000$ TET \times $\$41.25 = \$4,125,000$

- Spent by Liquidity Providers Total: $\$416,625,000$ ($\$412,500,000 + \$4,125,000$ in Mint Fees)
- Average Single Bill Cycles per Month: 5
- Retail Transactions Share: 20% (Circulation efficiency)
- Nodes in the Cluster: 100
- Average Mint License cost: $\$41.25$
- Invested by Mint Holders: $\$4,125,000$ (100,000 when swapped for TET in 1:100 proportion)
- Invested by Liquidity Providers: $\$4,125,000$ in Liquidity Provision Fees (BTC remain in the Liquidity Provider possession)
- Invested by the Changers/Converters: $\$0$ ($\$416,625,000$ in SoftNote smaller Denominations)
- Invested by the Node Holders (Cluster Cost): $\$0$ (Stake of 100,000 TET ($\$300,000$) \times 100 Nodes = $\$30,000,000$)
- Investments Total: $\$38,250,000$ ($\$4,125,000 + \$4,125,000 + \$30,000,000 = \$38,250,000$)

PRODUCED VALUES

- **Paid Bill Cycles per Month: 1**
(the number of payments subject to a retail fee = 5 X 20%)
- **Value of an average SoftNote Bill: \$41.25**
- **Revenues generated by every SoftNote Bill per Month: \$0.4125**
(at 1% rate)
- **Revenues per Month Total: \$4,125,000**
- **Revenues per Annum Total: \$49,500,000**
- **Annual Revenue share of Mint Holders: \$9,900,000**
(at 20% share in revenues)
- **Annual Revenue share of Liquidity providers: \$9,900,000**
(at 20% share in revenues)
- **Annual Revenue share of Changer/Converter: \$9,900,000**
(at 20% share in revenues)
- **Annual Revenue share of Node Holders: \$9,900,000**
(at 20% share in revenues) 1 Node Holder: \$99,000
- **Annual Revenue share of ISO all Agents: \$9,900,000**

SIMPLE ANNUAL ROI VALUES

*RETURN ON TOP OF INVESTMENT

- **Mint Holders: 240%**
(at 1% Mint License cost of \$41.25)
- **Liquidity providers: 240%**
(at 1% Mint License cost of \$41.25 and \$416,625,000 in Liquidity is sold immediately)
- **Changers/Converters: 0.0237%**
(\$416,625,000 of liquidity made available but not frozen)
- **Node Owners: 33%** (Staking amount of TET not considered)

As you can see Minter's and Liquidity provider's positions are the most lucrative (we are not taking into consideration Changers, Node Owners and ISOs since these positions are either temporarily staking their assets or invest sweat equity only).

OUR TEAM

Meet our highly dynamic team.



RUSSELL BROOKS
CEO



ALEX GUSEFF
CHIEF ARCHITECT &
FOUNDER



TOM NITSCHKE
HEAD OF LEGAL &
CO-FOUNDER



TREVOR MCCARTER
COO



ALBERT PRICE
CCO



ANDREW ERIKASHVILI
CMO



IGOR SHIKHOV
CTO



FARIT GUBAIDULIN
SMART CONTRACT
DEVELOPER



DMITRI STAHEEV
SENIOR BLOCKCHAIN
DEVELOPER, Ph.D



DENIS MALYGIN
SENIOR
DEVELOPER



DMITRI KOLESNIKOV
SYSTEM
ADMINISTRATOR



DINAR MINNULIN
AI DEVELOPER



SAMAT KHABIBYLLIN
DEVELOPER



DMITRI GONCHAROV
DEVELOPER & BETA
TESTER

Creating a trustless,
decentralized and
frictionless monetary
system implementing
the concept of 'equal
opportunity'

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