

# ***TECTUM BLOCKCHAIN AND SOFTNOTE***

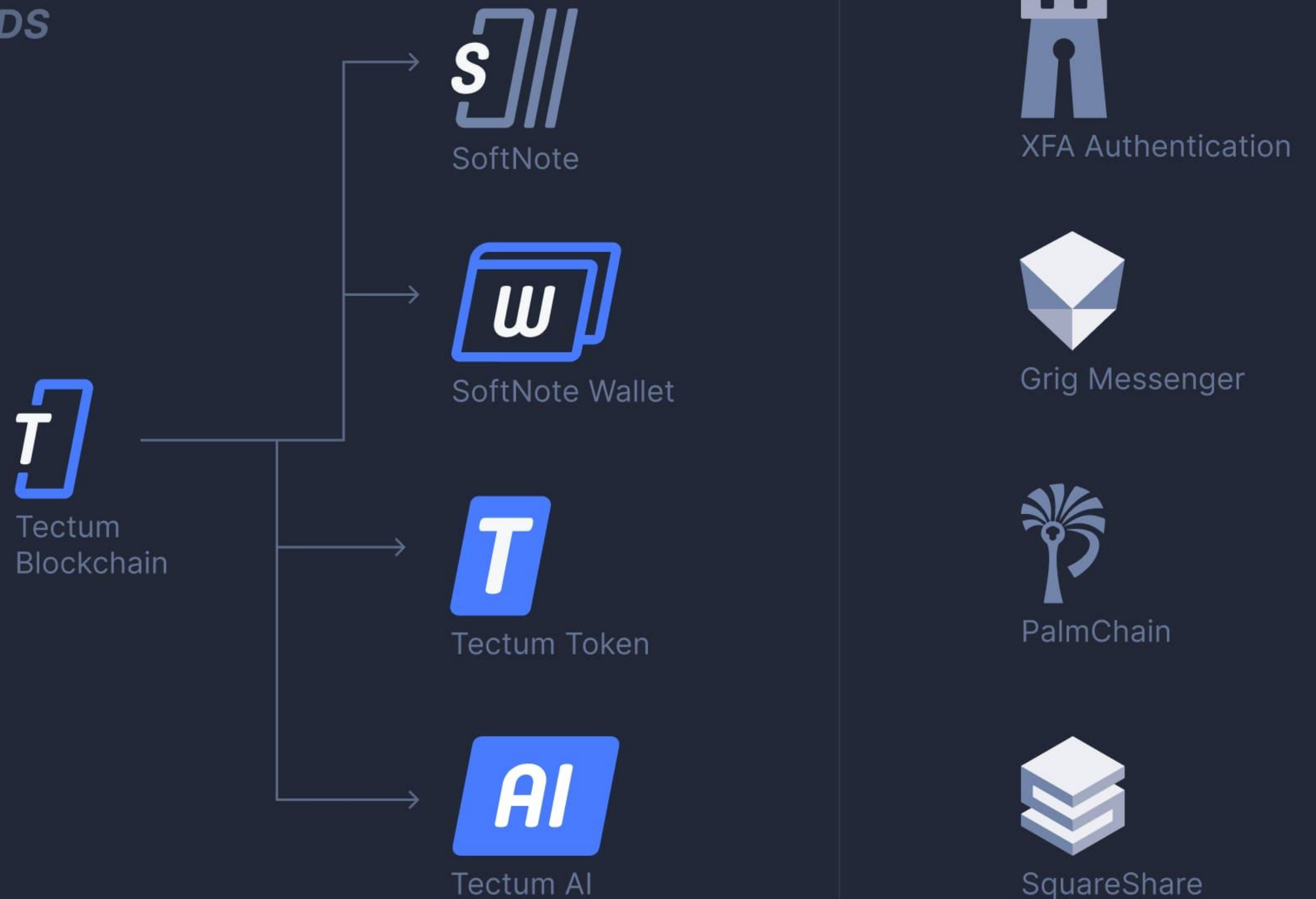




# WHO IS CRISPMIND?

The creators of the first ever quantum-proof X-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.





# Tectum Blockchain 3.5M TPS



**SoftNote™**

The transaction-less  
payment system works  
on Tectum the Blockchain





# AI PRODUCTS



AI Bot TIA, is a highly advanced, intuitive AI that has been trained extensively in both these complex domains, enabling it to answer the majority of queries related to these technologies.



TIM AI chatbot, a highly refined and strategically enhanced virtual assistant. This upgraded iteration boasts a significantly improved logical behavior, ensuring more intuitive and contextually relevant interactions with users.



## KNOWLEDGEABLE AND INTERACTIVE

Powered by a robust AI engine, TIA holds a vast repository of information about SoftNote and Tectum Blockchain, offering you quick, accurate, and understandable answers. It can navigate through a broad array of topics, from understanding blockchain basics to guiding you on how to best leverage these technologies for your specific needs.



## PERSONALIZED GUIDANCE

AI Bot TIA is not just an information repository but also your mentor that can guide you on using SoftNote and Tectum Blockchain to meet your unique objectives. Whether you are an individual looking to explore the blockchain world or a corporation seeking to integrate these technologies into your business, TIA is here to provide tailored suggestions and advice.



## USER-FRIENDLY

TIA is designed to be extremely user-friendly, ensuring seamless interactions even for those who are new to blockchain technologies. Its simple interface and clear instructions make it easy for anyone to engage, explore, and extract valuable insights.



## CONTINUOUS LEARNING

What sets TIA apart is its ability to learn continuously. As SoftNote and Tectum Blockchain evolve, so does TIA. It's always updating its knowledge base, ensuring you always have the most current and relevant information.



# THE PROBLEM: CURRENT MONETARY SYSTEMS

1

## FIAT SYSTEMS

- 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

2

## CRYPTOCURRENCY: BITCOIN

- 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

3

## CRYPTOCURRENCY: SOLANA, ETHEREUM, POLKADOT

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



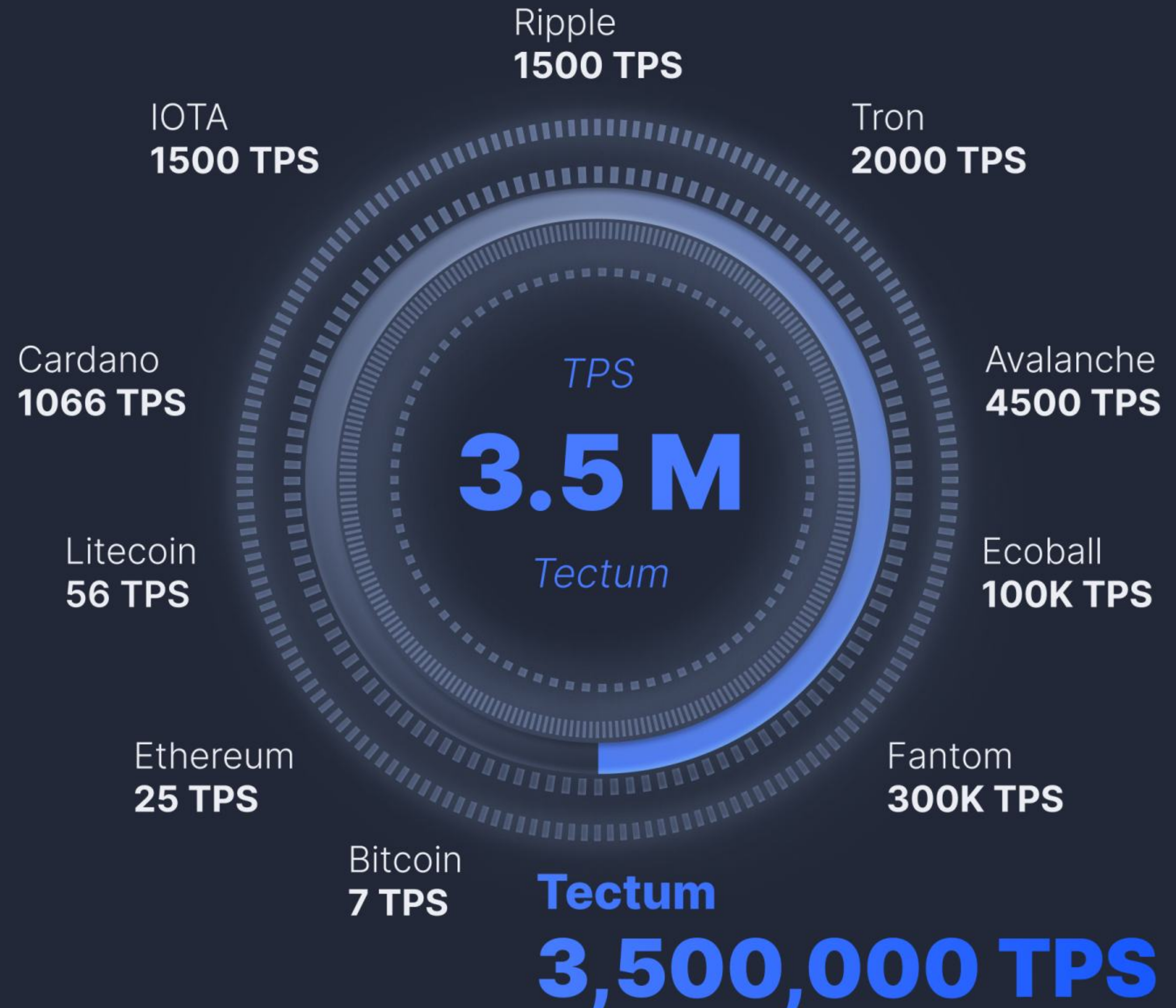
# SOFTNOTE SOLUTION 1.0

## 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.

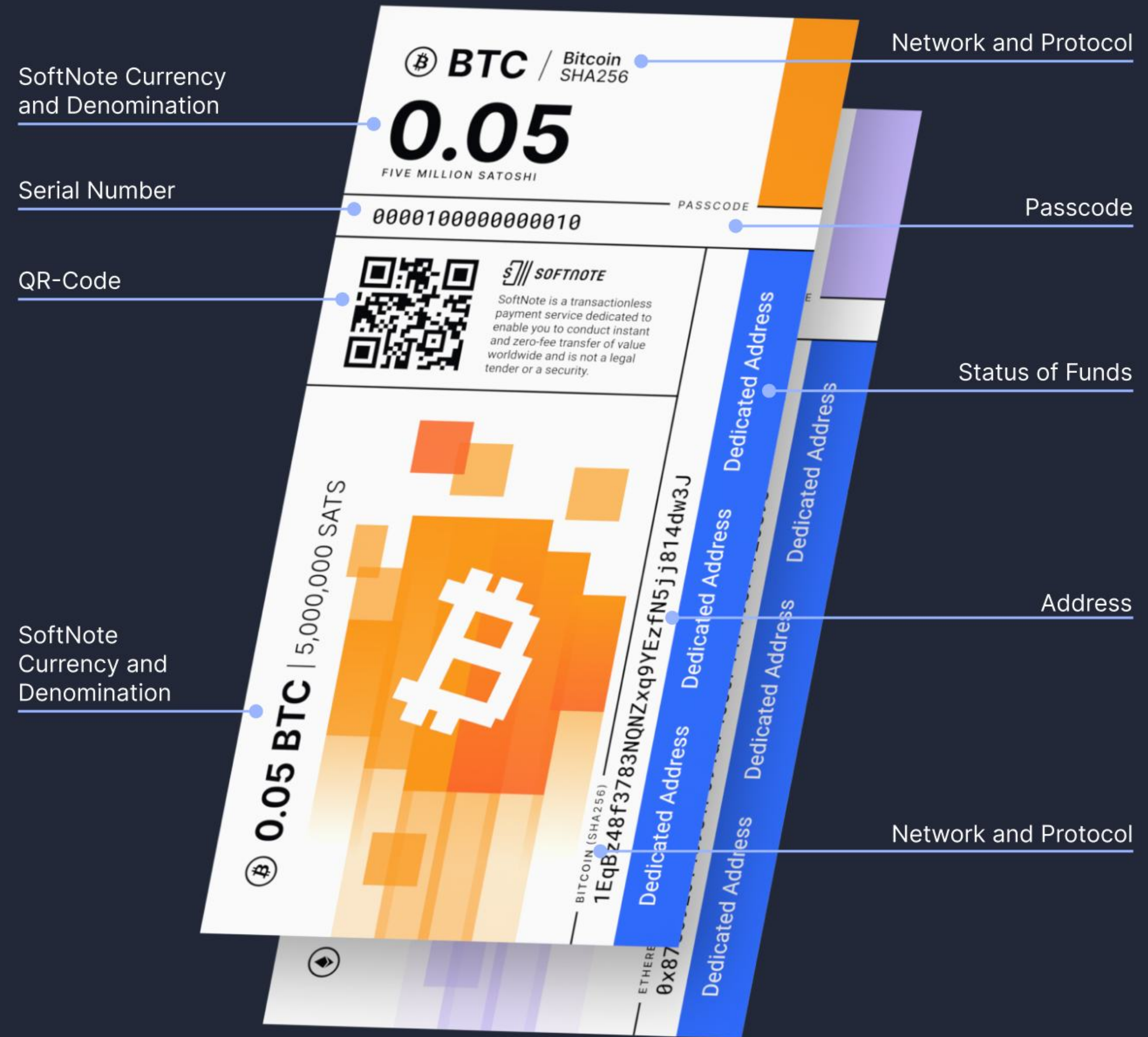




# SOFTNOTE SOLUTION 2.0

## 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





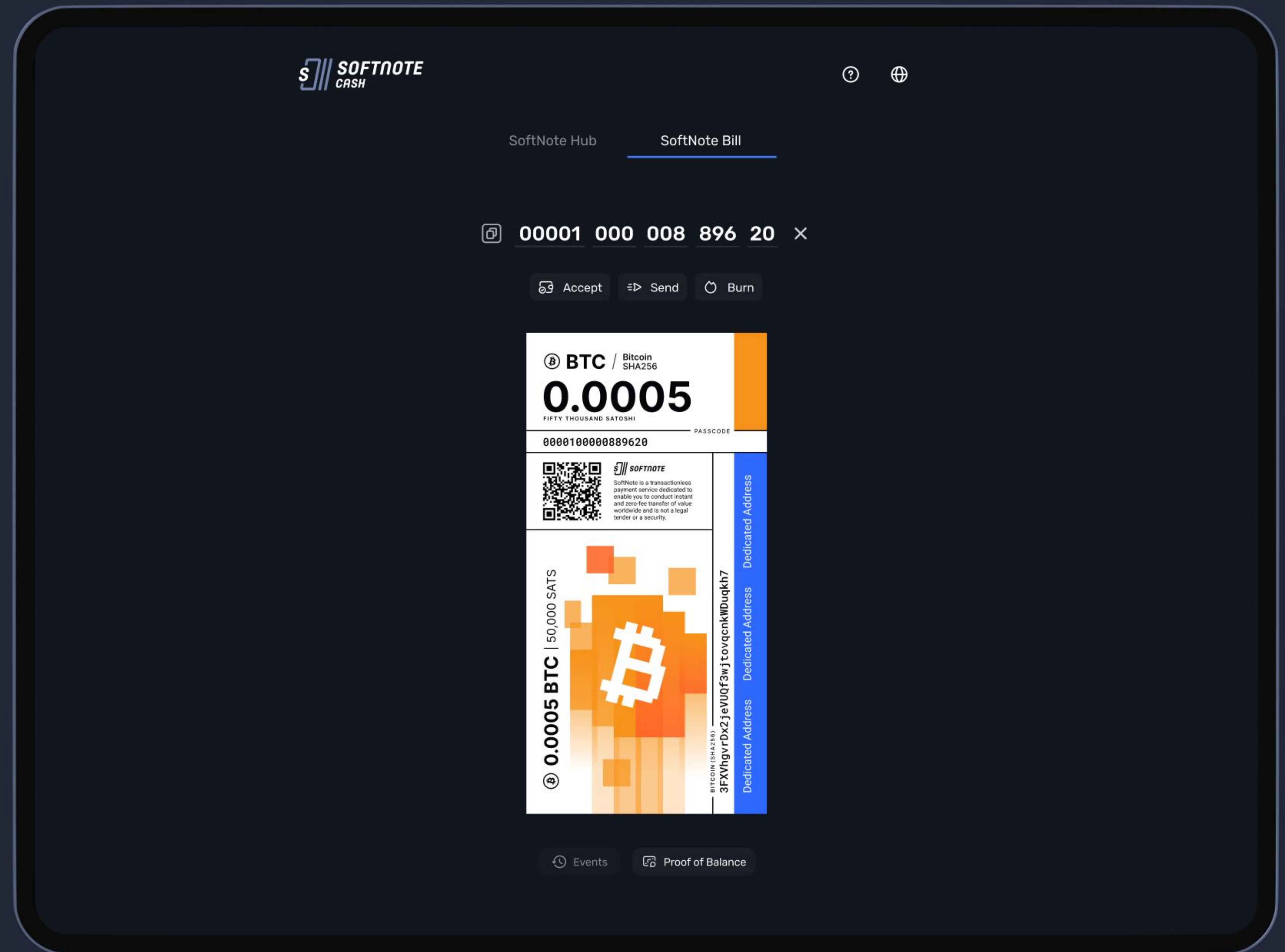
# SOFTNOTE SOLUTION 3.0

## 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









# Why the Bitcoin SoftNote is the Ultimate Solution for Currency Exchange Businesses?

	 Swift	 ripple	 LIGHTNING NETWORK	 CRYPTOCURRENCY SOL/ETH
<b>Fees</b>	Up to 10%	Up to 10%	Up to 1%	Up to 5%
<b>Delay</b>	Up to 5 days	Up to 5 days	Seconds	Minutes
<b>Constraints</b>	Transactions are limited to 29,000 per second	The system only works between businesses and clients that have a legal trusted partnership.	Transfers can only happen with on recipient before you have to use the native Bitcoin network which has fees up to 10% and delays of hours	The price volatility of these currencies make them unsuitable for an underlying system of fiat to Fiat currency exchange



# The Fiat Exchanges Dilemma

	 Swift	 ripple	 USDT	 BITCOIN LIGHTNING NETWORK	 BITCOIN	 BITCOIN SOFTNOTE
<b>Confirmation Time</b>	3-5 days	40 minutes	20 minutes	A few hours	A few hours	Less than a second
<b>Cost</b>	Up to 9%	Up to 3%	Up to 6%	Up to 8%	Up to 8%	Up to 0.1%
<b>Risk</b>	Low risk  Tried and Tested system	Medium risk  High price (volatility 40% a day), centralized company	High Risk  Potential de-pegging from the dollar	High risk  Recent security issues	Low risk  Tried and Tested system, never been hacked low price volatility	Low risk  Bitcoin Tried and Tested system, never been hacked low price volatility



# THE SOFTNOTE MAKES BITCOIN INSTANT

Therefore Bitcoin is the only cryptocurrency that has demonstrated the security and price stability required for an underlying system of fiat to Fiat currency exchange. However due to its high fees and delay times it is only slightly more suitable than the swift system

## SOFTNOTE CROSS-BORDER REMITTANCES



The SoftNote however makes Bitcoin instant, with fees of less than 0.2% (for corporate partners) and keeps all the security and price stability of the native bitcoin network.

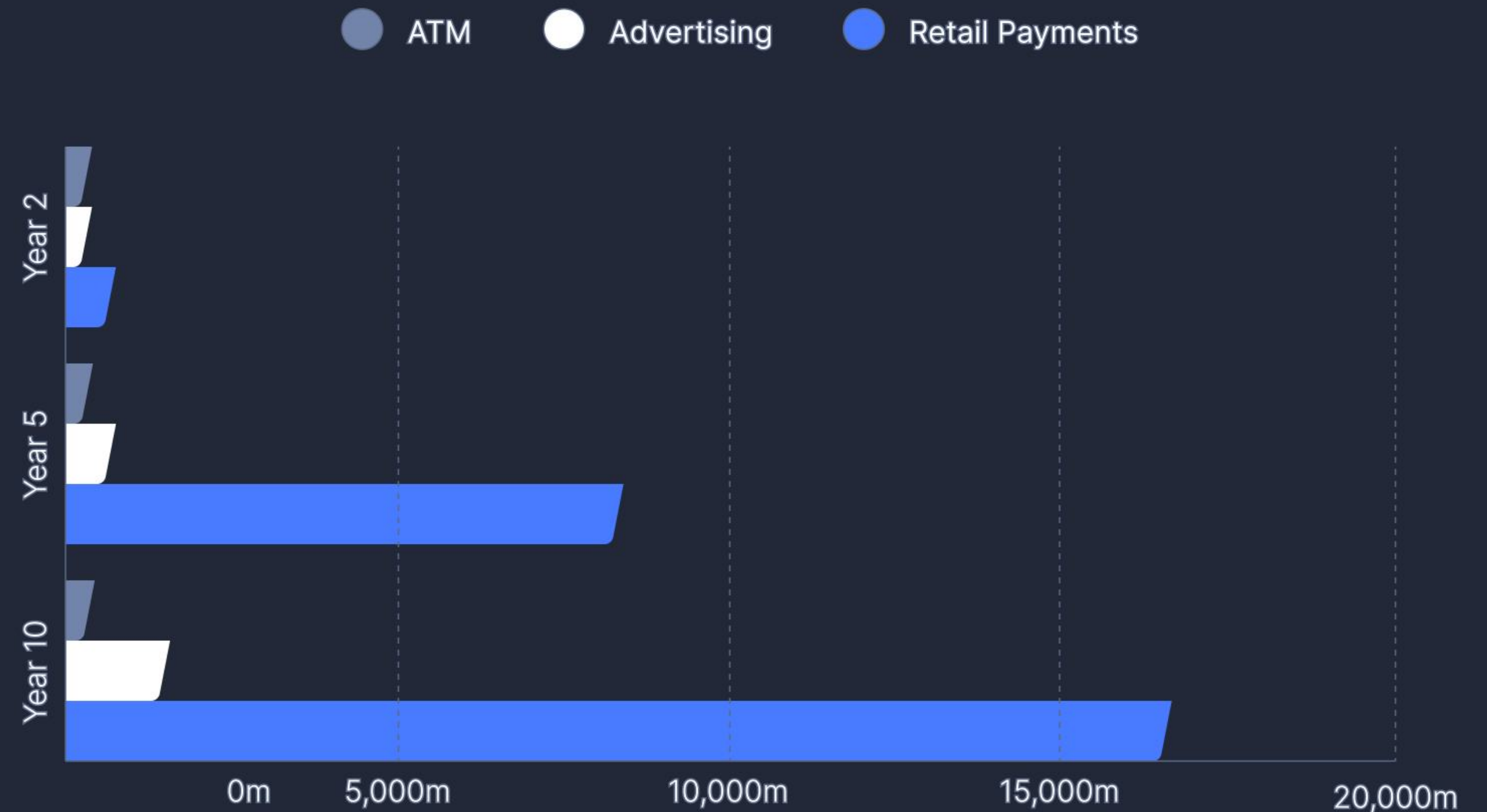
In a currency exchange scenario an exchanger can on ramp any Fiat currency into SoftNotes, then off-ramp it into the target Fiat currency whilst only paying minimal on-off ramp fees and the SoftNote transacting fee. A company can also employ their own fiat off and on ramp to avoid these fees.

Please see the diagram on the right side for a visual explanation.



# 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.





# TECTUM STAKING

Tectum Emission Token Staking is the process of locking \$TET via a smart contract over a specific period. This ranges from as little as 60 to as long as 180 days. Within this time frame, individuals will not be able to withdraw or spend their tokens. Furthermore, the smart contract daily calculates and accumulates the profits as specific in the agreement.

## Full Node Staking

Minimum entry amount

**20,000 TET**

Pool size

**20,000–100,000 TET**

APY

**20% Flat + additional variable APY**

Pool fee

**No**

Staking term

**min 60 days**

Rewards

**Every 30 days**

Restaking

**Yes**

## Community Staking

Minimum entry amount

**5,000 TET**

Pool size

**20,000–100,000 TET**

APY

**20% Flat + additional variable APY**

Pool fee

**Yes**

Staking term

**min 60 days**

Rewards

**Every 30 days**

Restaking

**Yes**



# TRACTION AS OF Q4 2024

## SoftNote

**244+**

Accepting merchants

**15+**

Different countries



SoftNote Wallet

**52,000+**

## Users with SoftNote Wallets

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



Tectum Token

**\$137,445,928+**

## Market Cap

The total market value of a TET's circulating supply



SoftNote

**1,729,091+**

## SoftNote Bills Minted

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



# THE BUSINESS MODEL

## 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.

## 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.

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



# STRATEGIC PARTNERS & BACKERS

Tenset Launchpad

Green Candles

KAIF

DigiMentor

Layah Heilpern

Soken Law

CyberScope

Crew3

Blaise and Nitschke

Jobs3

Unstoppable Domains

GetBlock

Uquid Marketplace

Publish0x

Chainge

EMChain

Kaspa

Bitget

UpTrend Agency

Ator

CoinStore

DTC Group

Rocket X

CoinChange

SDEX

SYP Protocol

Self Crypto

LDX.FI

Mane Network

Future Lounge

Moby Media

Data Dash

Carbon Browser

Cetoex

CoinW

Brother Marketing

Amaze World

Alvey Chain

AltCoin Buzz

UNCX Network

IvendPay

DexCheck

Inery Blockchain

QuanMedAI

**Matia Lunardon**

Co-Founder of Hundt and Partners

**Michael Hofbauer**

Co-Founder of Hundt and Partners

**Ace Cryptic Marketing**

Founder and CEO of Cryptic Web3

**Mr B.**

Founder and CEO of DTC Group

**John Midnight**

Founder of The Midnight Show



# LAUNCHPADS & EXCHANGES

## Launchpads



## Exchanges





# OUR TEAM



**RUSSELL SEAN  
BROOKS**  
CEO



**ALEX GUSEFF**  
CHIEF ARCHITECT &  
FOUNDER



**TOM NITSCHKE**  
HEAD OF LEGAL &  
CO-FOUNDER



**TOM WILSON**  
OPERATIONS  
MANAGER



**BRENDAN YOUNG**  
SENIOR SALES  
EXECUTIVE



**TREVOR MCCARTER**  
COO



**FARIT GUBAIDULIN**  
SMART CONTRACT  
DEVELOPER



**DINAR MINNULIN**  
AI DEVELOPER



**ALBERT PRICE**  
CCO



**DMITRI STAHEEV**  
SENIOR BLOCKCHAIN  
DEVELOPER, Ph.D



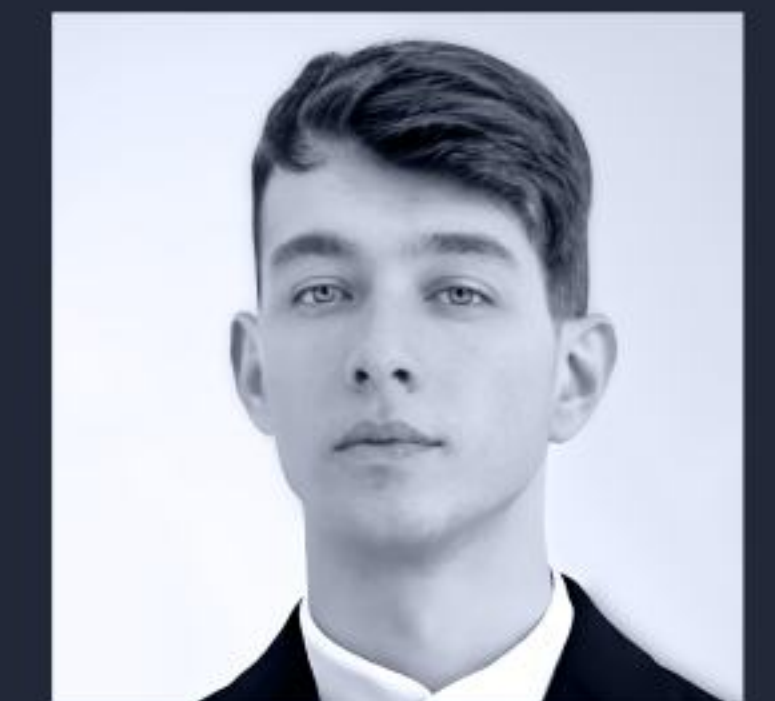
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HEAD OF SOFTNOTE  
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Creating a trustless,  
decentralized and  
frictionless monetary  
system implementing  
the concept of 'equal  
opportunity'