

18/11/2021



# **CRYPTOGRAM PLATFORM**

OFFICIAL WHITEPAPER

# DISCLAIMER

PLEASE GO THROUGH THIS WHITE PAPER CAREFULLY BEFORE TAKING ANY ACTION IN CONNECTION WITH CRYPTOGRAM TOKEN. WE RECOMMEND YOU CONSULT YOUR FINANCIAL, TAX, LEGAL, TECHNICAL, OR OTHER PROFESSIONAL ADVISORS.

This Cryptogram white paper is for data purposes only. The information is subject to continuous and effective updates. We are not obliged to notify any parties regarding the fact or content of any changes. Cryptogram Token team does not guarantee the accuracy of the conclusions reached in this white paper, and this white paper is provided "as is." Cryptogram Token team does not make and expressly disclaims all representations and warranties, implied, statutory, or otherwise, whatsoever, including, but not limited to:

- (i) warranties of merchantability, fitness for a particular purpose, suitability, usage, title, or non-infringement.
- (ii) that the contents of the whitepaper are free from error; and
- (iii) that such contents will not infringe third-party rights.

The white paper describes the main idea of the project. Other information on the ICO will be published on our homepage.

Cryptogram Token and its affiliates shall have no liability for damages of any kind arising out of the use, reference to, or reliance on this white paper or any of the content contained herein. In no event will Cryptogram Token or its affiliates be liable to any person or entity for any damages, losses, liabilities, costs, or expenses of any kind, whether direct or indirect, consequential, compensatory, incidental, actual, exemplary, punitive, or unique for the use of, reference to, or reliance on this white paper or any of the content contained herein, including, without limitation, any loss of business, revenues, profits, data, use, goodwill, or other intangible losses. Please note there are some restrictions to using the Service, obtaining and possessing Coins at any time if you or your representative is under control or controlled directly or indirectly by a person who is deemed to be a prohibited Person or is under any Sanctions. "Restricted Person" means a person and entity with citizenship, place of birth, place of residence, location for a physical and legal person who:

(i) is in the territory of the United States of America, North Korea, Cuba, Iran, or Syria.

(ii) any country or territory where transactions with digital tokens and cryptocurrencies are required to be registered with a particular procedure set by the respective authority and prohibited or, in any manner, restricted by applicable laws or regulations or will become so prohibited or restricted at any time on/after the date of Coin Sale.



**CRYPTOGRAM: Social-Media for Money**

# Table of Contents

I. Executive Summary

II. Conceptual Motivation

III. The Cryptogram Platform

IV. Revenue Generation

V. Future Developments

## I. Executive Summary

Cryptogram (CRYPTOGRAM TOKEN) is a deflationary token built on the Binance Smart Chain (BSC) with real-world utility, built-in scarcity, and a brand capable of achieving global recognition. Our token is native to the Cryptogram platform, which is a new kind of social media for money. Cryptogram allows its users to freely distribute content in a decentralized and anonymous manner while engaging in cross-chain trading in a seamless and fully integrated environment. Our goal is to eliminate the barriers that have arisen between investors, as well as between investors and developers, due to opaque markets and ineffective regulation, making Cryptogram a truly anonymous ecosystem with features and services that are unmatched in the crypto space.

The Cryptogram brand offers a unique value proposition for investors, as 60 percent of all profits generated by the Cryptogram ecosystem and subsequent applications will be distributed to our token holders on a quarterly basis. Hence, Cryptogram is not only a platform; it's a tech firm, which will release a series of distinct applications and projects designed to add value to crypto markets and maximize investor returns. By holding the Cryptogram token investors will not only enjoy the benefits of price appreciation; they will also own shares in an innovative tech firm, with an attendant claim on its future profit streams.

Cryptogram offers a new concept: social media for money, which provides a novel method of communicating between wallet holders and a soon-to-be released decentralized cross-chain exchange (DEX), as well as an ICO launchpad and rigorous governance protocols that create the safest available investment environment. As such, Cryptogram solves the most severe problems in crypto markets, which result from investor uncertainty regarding the quality and profitability of available projects. Cryptogram thus effectively creates an internal market wherein investors can trade safely and emulate the trading strategies of crypto-whales, while project managers can promote their tokens and gain credibility for their enterprise.

As our signature application, Cryptogram consists of a crypto-based social media platform that will include the following capabilities:

1) Anonymous Messaging - Wallet holders can communicate and share content anonymously in an end-to-end encrypted chat.

2) Copy the Whales - Wallet holders can selectively display the contents of their wallets to the community. Top traders will be ranked on our leader board, and can create their own subscription-based channels, so that others can copy their trades and engage them directly, thus enabling skilled traders to monetize their investment expertise.

3) Trading Platform - Cryptogram will contain a DEX (decentralized exchange) that will permit users to trade a full array of coins and tokens across several of the major block-chains. Cryptogram's later versions will permit fiat deposits and withdrawals, which is a feature only available on centralized exchanges.

4) Launchpad - Cryptogram will contain an ICO launchpad wherein approved tokens can be launched and promoted within our community.

5) Governance - Cryptogram solves the problem of investor uncertainty regarding the integrity and quality of new projects by implementing KYC requirements for all users and developers. In particular, developers who wish to launch ICOs on Cryptogram will undergo rigorous financial and background checks, as well as an independent audit of their contract. In so doing, we provide a safe investor environment, free from bad actors, scams and other forms of illegal activity that are rampant in crypto markets.

Cryptogram's value proposition lies in its combination of decentralized end-to-end encrypted communication between wallet holders and a fully decentralized multi-chain trading exchange. The Cryptogram Token is the "gas" that facilitates connections and data transfers within this internal market. As a Layer 1 technology, the Cryptogram Token represents the aggregate value of information communicated across the ecosystem. All data sent through any device are accounted for in tokens. Consequently, the token derives its value from all platform transactions and its intrinsic role within the Cryptogram economy. The future vision for Cryptogram is to

create further use case products enhancing the Cryptogram brand and maximizing shareholder value.

## **II. Conceptual Motivation**

As the new social media for money, Cryptogram solves the most daunting problems facing crypto investors. Blockchain technology is a peer-to-peer network that successfully validates irreversible transactions using no-trust protocols, while DAOs (decentralized autonomous organizations) have created new markets and services for crypto investors. However, the investment environment that has emerged around blockchain is plagued with scams, rug pulls, honey pots, and is filled with bad actors seeking to profit from illegal activities. Thus, while distributed ledgers, time-stamps, and the consensus building mechanisms of blockchain are secure and usually robust to various forms of attack and manipulation, the user interfaces, trading platforms, and the broader crypto economy are flawed and inefficient.

### **A. Information Asymmetries and Market Failure**

Cryptogram's governance protocol creates a self-regulating trading environment that resolves the imperfections from which crypto markets suffer. Financial markets can only allocate investment capital efficiently if property rights are secure and market participants are well-informed about the quality and potential profitability of asset-issuing firms. The market price of an asset reflects its fair market value only if investors are able to calculate the risk/reward trade-off implied by an investment opportunity. The problem with crypto markets in particular, compared to bond or equity markets, is that crypto investors are poorly informed regarding the quality of most assets, and (investor) property rights are exposed to fraud without recourse to legal remedies. The information-poor and insecure environment of crypto markets implies that investors cannot allocate resources efficiently and the resulting market price will not accurately reflect an asset's future profitability.<sup>1</sup>

For this reason, crypto markets are particularly volatile, and while their growth has been spectacular over the last 10 years, the market capitalization of crypto markets is only 11% the size of the American banking system and only 5.4% the size of US equity markets.<sup>2</sup>

crypto markets can experience “market failure” wherein bad projects will drive out the good projects, and markets such as the BSC will remain a cesspool of thieves, scammers and poorly-informed investors.<sup>3</sup>

## **B. The Cryptogram Solution for Market Uncertainty**

Cryptogram solves the adverse selection problem using a novel approach. All participants in the Cryptogram community must satisfy KYC requirements, although the identity of investors remains encrypted and anonymous to all Cryptogram users. Furthermore, developers who wish to launch ICOs on Cryptogram must submit to KYC and background checks, and their token contract will undergo an independent audit. Once developers successfully pass the KYC, background check, and audit requirements, their project will receive a “Blue Tick” signaling to crypto investors that the project has met Cryptogram’s rigorous standards and can be launched within our internal market.

Finally, any developer wishing to launch on Cryptogram must agree to our code of ethics. If any developer should still manage to commit fraud, the Cryptogram governance protocol will collect relevant information regarding the developer’s identity and activities, and submit this evidence to local authorities within the developer’s domicile, so that legal action may be taken against fraudulent parties. For this reason, bad actors will find Cryptogram an inhospitable environment and will go elsewhere to engage in their scams, while honesty is incentive-compatible, attracting genuine developers seeking to launch high-quality projects.

## **C. Internal Regulation and its Critics**

Cryptogram provides investors and developers with an internally regulated market. We intend to be industry leaders, not only by providing cutting edge technology for our users, but also by transforming the crypto space from a

---

<sup>1</sup> Greenwald and Stiglitz, 1989, Brunnermeier, 2001. With over 100,000 tokens and coins in the crypto markets, and over 100 ICOs per week, it’s impossible for investors to remain well informed about the quality of each token.

<sup>2</sup> Capital Markets Fact Book, 2021

<sup>3</sup> Leland, HE. And Pyle, DH. 1977; Akerlof, G., 1970. More precisely, “market failure” is defined as the condition wherein no price, not even zero, can lead to an equilibrium of supply and demand, essentially meaning that the market has disappeared altogether.



market characterized by fraud and misrepresentation, to an ethical environment that rewards integrity.

The key to creating a robust and transparent market is protecting investor rights. Secure property rights are the foundations of any efficient market economy, and markets that fail to protect investor rights are prone to volatility, crisis and failure. Once the broader market realizes the Cryptogram is a safe and information-rich investment environment, our user base will expand dramatically and high-quality developers will flock to our brand.

Critics of internal regulation propose that no formal rules are required in order for markets to operate efficiently and that individuals and groups will spontaneously evolve informal rules to guide their decisions.<sup>4</sup> While this view has merits, it contains several logical and empirical flaws. First, many investors are not part of investor groups nor do they use social media to communicate with others, and so they remain unprotected and uninformed about the quality of the projects available for investment. Second, while informal groups are perhaps a necessary condition for the dispersal of information, they are not a sufficient condition for the development of a wellfunctioning market. Bad actors will continue to engage in predatory behavior as long as they are permitted to do so, and no informal guidelines developed spontaneously by investment groups will stop them. Only formal regulations systematically applied by an impartial body can efficiently protect investor rights, not only of those who are well-informed, but for the vast number of investors who remain novices.

All Cryptogram users must agree to abide by a code of ethics, which guides both investor and developer behavior. Attempts to defraud others, engage in large scale pump-and-dump schemes, or spreading demonstrably false rumors and lies violate the principles of fair play and Cryptogram reserves the right to exclude users from the community if they are involved in systematic abuse of others or engage in unethical behavior. Developers are also required to sign a code of ethics and will also be held to the highest

---

<sup>4</sup> Hayek, 1969; Yong Tao, 2016

standards of good conduct and the principles of basic decency. In this manner, Cryptogram will set the industry standard for high quality user services, ICO excellence and a friendly but dynamic investment environment.

## **III. The Cryptogram Platform**

### **A. Why did we create Cryptogram?**

After careful market analysis, Cryptogram's founders identified a utility gap in the market. While many Defi Apps are available, and many messengers are used by crypto investors to communicate, there is no single platform that allows for the seamless integration of messaging, Defi crypto trading, and an internal governance protocol that protects investors from fraud. Once the utility gap in the market was identified, Cryptogram's marketing team analyzed social media sites and influencers and determined that they would promote any coin for pay and their primary goals were to attract traffic and gain popularity. To bypass the rigged system, we created a platform that will attract the most skilled traders in the market, since they can remain completely anonymous but still monetize their trading skills by allowing others to copy their trades and communicate with them selectively. Cryptogram is the social media for money, and as such its designed with crypto enthusiasts in mind and features an array of specialized tools for both traders and token owners. Our App will soon be released on Google Play and Apple iOS, so that everyone can participate in our new ecosystem.

Cryptogram promotes the following values and goals:

- Trading reputations that are based on trading skills, and not manipulation
- A safe and anonymous environment for all traders
- We want to make crypto trading easy and time-efficient
- Our platform is user-friendly and is easy to understand.

### **B. Cryptogram Platform Features**

- Chat anonymously with any wallet (wallet to wallet chat@)
- Token owners can send announcements to selected holders.
- Create and monetize your own channel (with subscriptions)
- Top gainers/losers will be displayed on our leader board
- Cryptogram is the only App that permits investors to both communicate with top traders and to copy their portfolios.
- A market to buy and sell unique usernames.
- Earn symbolic titles depending on your success as a trader

## FEATURES OF CRYPTOGRAM

BETA VERSION	VERSION 1	VERSION 2	VERSION 3
Anonymous Chat	Anonymous Chat	Anonymous Chat	Anonymous Chat
Chat Wallet to Wallet	Chat Wallet to Wallet	Chat Wallet to Wallet	Chat Wallet to Wallet
Track Wallets	Track Wallets	Track Wallets	Track Wallets
Create Channels	Create Channels	Create Channels	Create Channels
Track Top Traders	Track Top Traders	Track Top Traders	Track Top Traders
Top Gainers/ Losers Leader board	Top Gainers/ Losers Leader board	Top Gainers/ Losers Leader board	Top Gainers/ Losers Leader board
	Audit smart contracts	Audit smart contracts	Audit smart contracts
		Token ICO verification (The Blue Tick)	Token ICO verification (The Blue Tick)
			Tokens Verification
			Cross-Chain Trading Dex
			Trade NFTs category
			Stop loss/buy orders/charts

## **C. Copy the Whales**

Cryptogram, the social media for money, is the only platform which allows traders to selectively display the contents of their wallets. Cryptogram is also the only Defi App that ranks the top traders in its ecosystem, and allows others to communicate with crypto whales and to even copy their portfolios.

This creates an opportunity for the best traders to monetize their trading skills, by charging a fee so that other users can participate in their channels and communicate directly with the whales. No other service or App in the market permits users this level of access to the best investors, and as such Cryptogram provides users with a unique opportunity to learn from the best and to emulate their trading strategies.

Cryptogram provides a dynamic environment for investors to learn from one another, not only through informal interaction but also through formal training channels that will emerge spontaneously on our platform. Open communication is the strongest method of disseminating accurate and timely information to the market. As a consequence, not only does Cryptogram offer unmatched money-making opportunities for its users, but can also enhance the efficiency of the wider crypto market by establishing new industry standards for investor protection and ethical behavior.

## **D. The Blue Tick: Signaling Quality**

The Blue Tick – This feature represents Cryptogram’s seal of approval for ICOs and new projects launched within our internal market. The Blue Tick is a credible signal to both well informed and novice investors that a project has successfully passed the required KYC procedure and background checks. The Blue Tick also means that the developers have agreed abide by Cryptogram’s code of ethics, which requires timely release of information to investors, ethical behavior at all times, and a warning that evidence of fraudulent behavior will be submitted to local authorities in the developer’s domicile.

In this manner, investors will no longer be burdened with the requirement of researching every aspect of a project developer’s background, and can focus on the project’s merits and future profitability. No longer will investors have

to be worried about scams, honeypots and rug pulls. Cryptogram will provide a safe environment for investors where they can focus on trading and profits, rather than worrying about being defrauded by unscrupulous developers. Cryptogram can therefore become the investment home for novices and seasoned investors alike, and will be a place where everyone can freely interact and learn from one another without fear or intimidation.

Honest developers will also greatly benefit from our Blue Tick system of approval and our code of ethics, since high quality projects will not have to compete with scammers for investor funds. This system will reward honest developers, since they will now have a higher probability of attracting investors and gaining access to the capital required to create successful projects.

## **E. YES, IT'S A WIN-WIN**

The main goal of every investor is to achieve financial freedom, and as the social media for money, Cryptogram offers an unprecedented opportunity for average investors to gain access to the best and most well-informed traders in the market, in a fully encrypted and anonymous chat environment.

Cryptogram offers the opportunity for both whales and average users to gain from their interaction. Skilled traders can attract thousands of followers there by monetizing the contents of their wallets and their superior trading skills. While average investors gain unprecedented access to whales and the most skilled investors and can further copy their winning trading strategies.

Our ecosystem is one in which everyone can potentially win. Once the broader market becomes aware of the unique features and environment that Cryptogram offers whales, average investors and honest developers, our user base will expand dramatically, which will create further money-making opportunities for our holders.

## **IV. Revenue Generation and Value Drivers**

Sixty percent (60%) of all profits earned by the Cryptogram platform and future projects released under the Cryptogram brand will be distributed to token holders. In the long run, the main driver of the value of any token must be its underlying fundamentals. Cryptogram is 100% committed to maximizing shareholder value by providing several distinct use cases.

- **Crypto-targeted advertisements** – We expect the largest portion of our revenue to be generated by crypto advertisers who will view our community as an attractive target audience.
- **Native token utility** – The Cryptogram Token will be the only acceptable form of payment for transactions within our internal market. Initially, the Cryptogram Token will also be the only acceptable form of payment for advertisers. However, as the platform progresses and transaction volumes grow, fiat currency and other cryptocurrencies will also be accepted.
- **Subscription Tax** - A 15% tax will be levied on channel subscription fees.
- **Transaction Taxes** - Taxes will be levied on buying and selling both tokens and NFT's.
- **Special Promotions** - Featured tokens will be promoted in a dedicated token promotion area.

## **V. Future Developments**

Trust and transparency are at the core of the Cryptogram mission, and for that reason, we regularly engage in activities that encourage investors to hold long-term as well as to attract new investors. The founding team will hold regular meetings, frequent AMAs, and conduct several polls to ensure full community participation in the decision-making process, paving the way for a fully

decentralized and community-based operation.

The Cryptogram brand will release a series of new projects and platforms that solve fundamental problems in the crypto space. All future projects will benefit Cryptogram holders directly, as 60% of all profits will be distributed to our holders as passive income on a quarterly basis.

Cryptogram will be continuously upgraded with state-of-the-art features that will provide an increasing number of use cases to our platform. We will also make significant capital investment in research and development (R&D) in order to release new products that will continually feed into the passive income streams for our token holders. Consequently, whether the market is in a bull run or experiencing a contraction, Cryptogram holders should benefit from a constant stream of quarterly income. This will alleviate the speculative pressures from which most tokens and coins suffer, since very few if any crypto projects offer their holders a majority of their earnings. We invite everyone join us on our journey to re-invent the crypto market, while maximizing profits for our investors.

## References

Akerlof, George, The Market for Lemons: Quality Uncertainty and the Market Mechanism *Quarterly Journal of Economics. The MIT Press. 84 (3 (1970))*: 488–500.

Brunnermeier, Markus, *Asset Pricing under Asymmetric Information: Bubbles, Crashes, Technical Analysis and Herding*, Princeton University Press, 2001

Capital Markets Fact Book, 2021,  
<https://www.sifma.org/resources/research/fact-book/>

Greenwald, Bruce, and Joseph E. Stiglitz, “Externalities in Economies with Imperfect Information and Incomplete Markets.” *Quarterly Journal of Economics 101, no. 2 (May 1986)*: 229–64.

Hayek, Friedrich A., *Studies in Philosophy, Politics and Economics*.  
Touchstone, (1969). pg. 97

Leland, HE. And Pyle, DH. Information Asymmetries, Financial Structure and  
Financial Intermediation, *Journal of Finance, Vol 32, No. 2 (1977): 371-387*

Stiglitz, Joseph, Regulation and Failure, In: David Moss and John Cisternino,  
eds: *New Perspectives on Regulation, The Tobin Project, 11-23*

Yong Tao, Spontaneous economic order, *Journal of Evolutionary Economics*  
*(2016) 26 (3): 467-500*