



FSMN: A Payment Gateway and Merchant Settlement Services for Instant, Secured Global Payments

Abstract
FSMN is a cryptography-based digital coin and payment gateway introduced to the market in 2018 to serve as a fully functional currency and alternative to cash and brick-and-mortar banking payment system. FSMN expects to gain significant international market share through crypto mining, retail e-commerce delivery platform, coin trading and bulk remittance activity. Offering both a currency and a set of payment solutions, the platform will introduce a complete cryptocurrency ecosystem that includes:

- (1) The FSMN
- (2) Trading Opportunities
- (3) A FSMN Wallet
- (4) Peer-to-peer Exchange Remittances Secure Transaction
- (5) Merchant Services
- (6) Loyalty Rewards
- (7) FSMN payment card

Like paper currency, FSMN will be maintained by ERC-20 technology with a total supply of 10 billion coins in circulation globally. Unlike money issued by governments, only a finite number of FSMN will be issued, limiting risks of inflation. FSMN offers counterfeit protection through the fact that cryptocurrencies are not tied to any particular country or central bank and are completely secure in both their storage and exchange platform. The cryptocurrency's value will depend on its usability, demand and supply. These issues will be addressed and covered later in this document.

Purchasing FSMN will enable users to become part of a global network of FSMN traders, merchants and Independent Marketing Partners (IMPs). FSMN can be traded and used to make payments and transfer money to and from any part of the world. FSMN's Ethereum-based cryptocurrency and payment gateway will set a new industry standard by storing Know-Your-Customer information, running every minute and will be tailored to customer and merchant needs. FSMN will have an expected 10 billion in circulation globally. This paper explores the three major components of the FSMN platform including: 1) The FSMN ecosystem overview 2) Coin supply and allocation 3) The initial market delivery mechanism

1. Introduction

2. Offering both a currency and a set of payment solutions, FSMN intends to introduce a complete cryptocurrency ecosystem that includes: (1) Cryptocurrency-secured coins (2) A self-funded and self-governed platform with global reach 1 (2) A complete payment gateway with instant transaction settlement. (4) Retail and bulk remittances with special low-cost transaction fees. (5) A direct B2C, M2C and B2B e-commerce shopping and trading platform to facilitate early adoption and cryptocurrency market dominance in the travel industry as an entree into the cryptocurrency industry.

1.2 Technical Overview Technical components of the FSMN platform will include: - Whisper/Swarm - Secured Server - Secured Ledger - Private Keys - Security implementation that secures the database and blocks - Commercial APIs - All other needed technical components that required to secure and become the best in crypto industry.

FSMN



- 1.2 The FSMN
- About the FSMN Coin: Coin name: FSMN
- Total coin supply: 10 billion
- Public allocation: 70%
- Bounty: 3%
- Advisors: 2%
- Founders and team: 10%
- Reserve allocation: 15%
- FSMN value: \$0.01 per
- FSMN Public symbol: FSMN
- Decimal places: 18
- Smart contract token: ERC-20 Ethereum Token (Standard as all exchanges have capabilities to deal with ERC-20 for the purpose of trading/exchanges) Reserve token: 1 billion FSMN are being held in reserve for use in an emergency or recession period or in any market circumstances that would warrant dissemination into the market.
- 1.3 Payment Gateway Services FSMN will develop its own transaction service that includes: - Settle in less than five seconds; - Globally scalable, handling thousands of transactions simultaneously; - No fee for market makers and providers
- 1.4 Merchant Services FSMN will provide its own proprietary payment gateway solutions for providers and marketing partners to buy and sell their products and services. Using its unique independent marketing partner model, the company will develop its first tier of merchant activity through its partnership.FSMN will leverage its partnership program to stimulate market growth and build its global B2C marketplace.. FSMN value can also be converted to a FSMN Payment Card and loyalty rewards for transactions within the FSMN network.

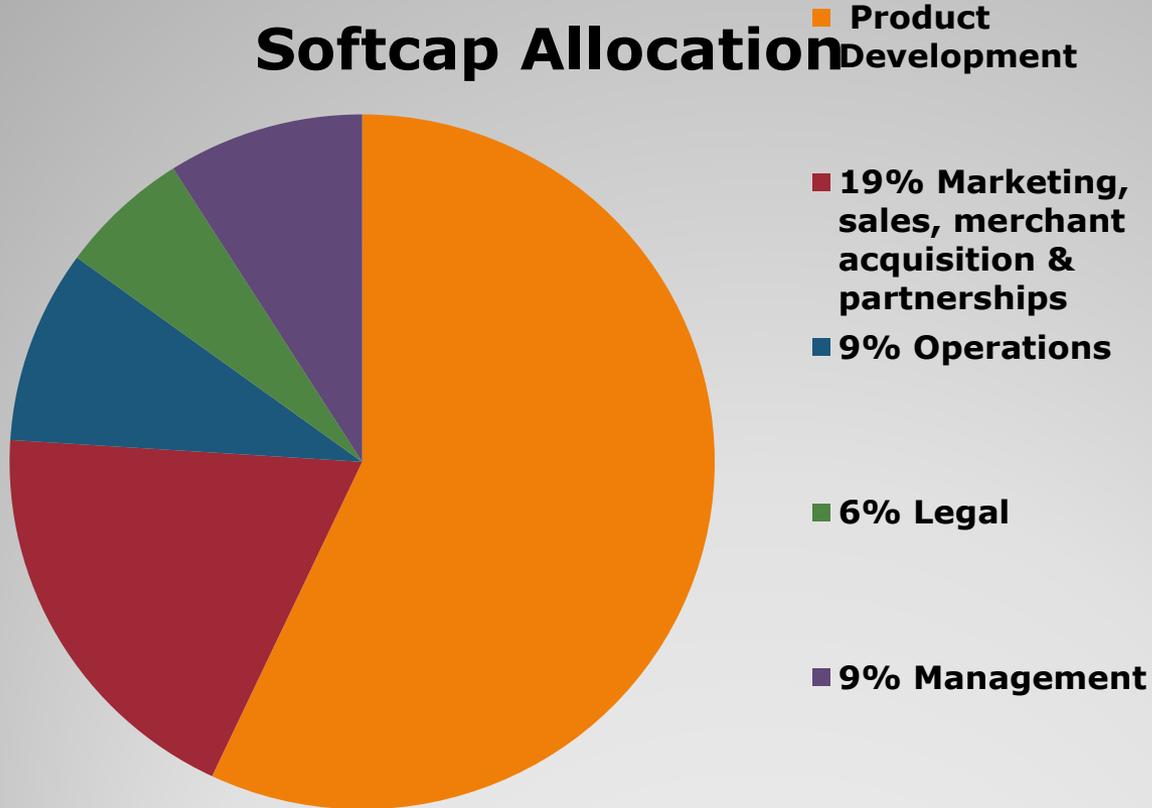
FSMN Supply and distribution

- Ultimately, FSMN's network will expand to all online providers in any industry or business sector that has online payment capabilities.
- FSMN also expects to reach those who have not yet engaged in online purchasing models by reaching individuals and business providers who currently have no or limited access to basic financial services such as a chequing account. These users will also be able to participate fully in the FSMN ecosystem, to buy, acquire, trade and sell FSMN, possibly as their first interaction with currency exchange.
- 1.4 API FSMN provides payment solution APIs (application programming interfaces) to all kinds of digital and fiat currencies for immediate conversion.
- **2. Supply and Distribution**
- 2.1 Total Supply Total FSMN supply will include 10 billion
- FSMN to be available in the following tranches: -
- Token allocation for public: 7 billion -
- Token allocation for ICO: 7 billion -
- Reserve token allocation: 1.5 billion -
- Token allocation for company: 1.5 billion
- 2.1: FSMN Coin Allocation





Softcap Allocation



Unique market offering



- FSMN intends to release an additional 10 percent of total founder shares (over 3-4 years) in six month intervals.
- A 7.5 percent reserve allocation will be used at the company's discretion as needed.
- All retained token supply will be fully paid and tradable at anytime. A small portion of supply has been distributed at no cost to create market makers across the globe with the purpose of increasing FSMN community within the blockchain network.
- **3. Unique Market Offering**
- What sets FSMN apart from other coin offerings is its holistic trading and e-commerce ecosystem. Through the intersection of its three key offerings, the FSMN, the cryptocurrency payment gateway and exchange platform (through its introductory partnering e-commerce marketplace), FSMN creates the best possible climate to achieve early adoption and high coin-value and opportunities for independent marketing partners (IMPs) to offer value in a newly possible global exchange marketplace.
- The complete FSMN ecosystem provides a sustainable model of commerce and exchange inside and out of the FSMN payment gateway. Suppliers, merchants and IMPs can all participate in the exchange inside the FSMN gateway and merchant ecommerce platform. While payments are made inside the platform using the FSMN, transactions can instantly be converted to any other currency for an additional fee.
- The model allows all participants to move money instantly within and outside of the system and for FSMN's payment network to ultimately remain currency agnostic while encouraging the use and ownership of the FSMN coin.
- **3.1 Encouragingly, the first FSMN marketplace offers new opportunity to create new opportunities for income and wealth with a no-up-front investment**
- With the release of the FSMN, payment gateway and ecommerce co-system, FSMN will try partner with many company's to deliver both a completely new FSMN -backed ecommerce platform and a new opportunity in this model for IMPs to bring new merchants into the platform. : Initial FSMN Payment Network 3.2 How the IMP Revenue Model Creates Individual Income while Increasing the FSMN Value Through its relationships with its potential partnership, FSMN will established relationships with more than 140,000 potential IMPs. These partners 4 have the opportunity to collectively bring thousands of new merchants to the FSMN Platform while earning FSMN ongoing revenue as a percentage of all sales g while opening the door to thousands of small business partners through FSMN coins as Independent Marketing Partners (IMPs).

Other expected contributors

- 3.2 Other Expected Market Making Contributions Hundreds of other market-makers will be adding value as FSMN coin holders remain involved alongside the thousands of traders, buyers and marketers who will also continue to legitimize the coins through active trading. The commerce exchange will be only one way we expect to increase coin value through. Trade within the FSMN platform along with exchanges through the API interface to other crypto and fiat currencies expect to generate additional increases in market value. Expecting to operate on exchanges like Poloniex platform, FSMN will be open to the public for all buying and trading purposes. 7 billion available for trading once the coin goes live. Because the current centralized system may appear to include many choices online, ultimately payments are managed and controlled by the individual banks and the powers that run through them, the opportunities for participating in the online travel experience may feel as though they are shared by all (travel agents and consumers alike can login and search and book travel)
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- 4. Summary While Bitcoin, the godfather of all cryptocurrency, continues to dominate the marketplace with its top market value, and Ripple stays strong as leading the way in payment system integration with the incumbents, and Ethereum's smart contract ecosystem offers great promise to its development community, FSMN stands apart in its unique positioning to create a fully-functional currency and economic ecosystem for end-to-end purchasing, buying, trading, selling and holding all within the native FSMNoin platform. With proper timing and marketing partner involvement, we expect to see FSMNs end-to-end offering provide great opportunity for a real-world advancement and application of the real-world advancements made available to date by the cryptocurrency technologies and communities.
- **References [1]**
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- [3] Poloniex: US-based digital asset exchange and trading platform <https://poloniex.com>

