

VIRTUAL FAIR MONEY TOKEN



W H I T E P A P E R



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VFMT DISCLAIMER

VFM Token is basically a functional/utility token. These forms of tokens are digital assets giving the token holder access to the issuer's products and services. It is quite important to go with the valuable advice when it comes to a utility token from some experienced financial, legal, or tax professionals. This further helps in taking the right decision as per your requirement and interests.

Virtual Fair Money has used reasonable bid for the sale of the token in a responsible and sensible manner. Given, the legal uncertainty of distributed ledger technology or DLT, businesses and activities related to cryptocurrencies and cryptocurrency-related businesses and activities in different jurisdictions, VFM has invested a lot of time and resources needed to solidify their unique business approach and everything that requires for business operations in the present marketplace and in the future as well.

The available information (including the Website and the White Paper of Virtual Fair Money) and the tokens are provided on an "as is" basis. There are no representations or warranties of any kind, which can be either expressed or implied. You take all the responsibility and risks associated with respect to your use of the available information and purchasing of any number of tokens and use them accordingly.

VFM TOKEN GROUP Reserves All Rights.



IMPORTANT NOTICE

This whitepaper is not endorsed by government authority or authorities. Whatever are the circumstances, that comes in part or in whole, for any purpose, the prior consent of VIRTUAL FAIR TOKEN GROUP in writing is mandatory and will always be applicable for the following:

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EXECUTIVE SUMMARY

VFM TOKEN is a financial revolution and is all set to change the way crypto users transact with cryptocurrencies or tokens. This Ethereum Blockchain-based utility cryptocurrency is an initiative of VIRTUAL FAIR MONEY TOKEN GROUP.

Many well-known fund managers are also associated with the organization and these fund managers are heavily skilled having the required experience when it comes to trading in Forex.

VFMT is being introduced to you helping add a new value to your experience in terms of financial transactions or handling capitals. If said in simple words, our process is reliable, safe, speedy and affordable for handling international transactions without any mediation/third-party involvement and it is also the main motto of this financial revolution as well.

VIRTUAL FAIR MONEY GROUP is fully committed towards putting the best foot forward drawing all investors, partners, worldwide community members and users to ensure the following:

- Hassle-free usage of VFMT in all sectors of life.
- Safe, quick and decentralized transfer of cryptocurrency.
- Simple crypto exchange.
- Offering cryptocurrency deposit facility, withdrawal facility, and savings of VFM token.

The whitepaper is a roadmap that contains all the information about an ICO and the tokens. Everything is outlined in this document to help you know about the ICO projects, structure, mission, benefits, and future initiatives.





MARKET CAPITALIZATION

Market capitalization of a token helps in portraying the entire amount of funds which have been invested in the crypto project. This would give you a clear idea about the value that a token holds and how you value it.

If a token's market cap is on the higher side with a lower circulating supply, the more value or profit can be delivered to the token holders or users in the future.

If anyone wants to fund the Raising in IFO module for their business capital then they must apply IFO listing to our VFM dApp. Users have to pay their funds through VFV.

However, there can arise a question like - How do you raise money by going with this form of fundraising method?

Then the answer is - "VFM dApp Fintech team will execute the IFO but whoever raises funding they must send their IFO tokens to the VFM IFO team." Users can buy IFO tokens with our VFM token. When the fund receiver receives the VFM token then we will deduct our 10% dApp fee and the rest 90% will be sent to the funder or IFO owner account directly.

Well, there can be times when users might get confused between what is delivered as reward to Funder account or IFO Owner account? We clarify here that everything is based on the staking concept, where a min and a max of 1 token is eligible to be received as VFM reward from 400 stakes daily.



VIRTUAL FAIR MONEY TOKEN

A CRYPTOCURRENCY

Virtual fair Money Token is totally a decentralized digital currency and is based on ERC20 protocol. Its functionalities are quite similar to that of Ether, and are also the specialty of this Blockchain-based asset as well.

It is a multi-utility or multifunctional token that is best used for a hassle-free exchange of money regardless of the geographic location. Users need not worry about any erratic limits or central repositories throughout the entire exchange process. VFMT is developed to be used in almost every industry or domain. This is something that induces the utilitarian value or worth of the cryptocurrency. The list of industries it can be used in includes the following, but is not limited to those only:

FINANCE

FLIGHT
BOOKINGS

FOREX TRADING

REAL ESTATE

E-COMMERCE

RECHARGE

HOTELS

SHOPPING

RESTAURANTS

TRANSPORTATION



If explained in other words, users will be able to use VFMT for buying anything. The list includes all the things that can be purchased such as:

HOME	CONDOS	BOATS	CARS	CLOTHING	ELECTRONICS
HEALTH & PET PRODUCTS	FOOD	WINE	ACCESSORIES	PLANE TICKETS	VACATIONS
TOOLS	MUSICAL INSTRUMENTS	DATING SERVICES	PROFESSIONAL SERVICES	INTERNET SERVICES	CRYPTO GEARS

Working as a medium of decentralized transactions, VFMT offers robust functionality that further enhances users' experience. It will be applied as a part of the strategy for growth and could include much more than strength, transparency and security. The following are the list of those additional values:

1. Exchange and transfer of cryptocurrencies,
2. Unrestrained payments using our global networks,
3. Person-to-person transactions that is decentralized,
4. Transactions made possible in every sector of life,
5. Allegiance and reward programs.

VIRTUAL FAIR MONEY TOKEN

BUSINESS ECOSYSTEM

VFMT is the product and service of VIRTUAL FAIR MONEY GROUP. This group is responsible for the issuance of a cryptocurrency based on Ethereum Blockchain and its ERC20 protocols. Following the ERC20 protocol ensures an ecosystem of business financial applications for worldwide circulation of VFM TOKEN. This is a decentralized token and is designed to address the token holders' daily needs as per the financial transactions being conducted.

If you have a million of VFM tokens and someone buys half or more of your tokens, then we are distributing 0.7 million VFM tokens through our dApp eco-project. When users reach 0.1 million, the dApps will be released by around 900 VFM daily. In some cases, users can't place the least order but can place the current order or between the 0.99 percents range.

We have also created a BEP20 Binance token so the gas fee is very less that's why it is valuable for transactions.

We spend ICO money to create real utilities so there is no such chance of loss and we also accept in the beginning VFM as part of the payment when we launch utilities.



VFM TOKEN ICO



VIRTUAL FAIR MONEY TOKEN ICO is proved to be a solid combination of the following:

- Advanced Blockchain technology
- Best in class digital assets
- A unique business ecosystem

This reliable combination equips the VFM TOKEN with the following:

- Unparallel strength
- Liquidity
- Trusted security

The online banking platform of VFM TOKEN's ecosystem is developed to address the most important elements that are only related to the digital asset. This affixes VFM TOKEN as a medium of transaction outside the VFM TOKEN platform. Therefore, this decentralized token can be given to the investors through an Initial Coin Offering Campaign or by launching an ICO project.

The VIRTUAL FAIR MONEY TOKEN GROUP is committed towards securing transparency and accountability under all circumstances. This is the reason why globally renowned financial and legal entities make audit of VFMT funds and assets that are collected and bought. This process will be performed on a yearly basis and all the users will be able to access their funds anytime and regardless of their geographical location, made possible using biometrically secured mobile apps.



WHAT IS VFM TOKEN?

VFM is Virtual Fair money token. VFM TOKEN is designed and developed to be of use in all sectors of life and across the globe. All the benefits will be made available to all the registered VFMT users. Given below is the list of main benefits they will enjoy:

- A foundation
- Multilanguage support
- Multi-currency exchange
- Cryptocurrency/FIAT international bank
- Worldwide money transfers
- Vault
- Digital wallet

Access to MFS (Mobile Financial System) for making payments using VFMT

This facility also includes the use of debit and credit cards to help users use VFMT from any corner of the globe.

VFM TOKEN has reserve coins in possession. This will help deal effectively with those issues related to losses, online hacks and several others. However, if in case it does not happen, all the coins in reserve will be released after the distribution of public sale of coins. Only qualified and institutional investors will be issued tokens as per their local regulations that are applicable in the respective countries.

The crypto market will get limited supply of VFM TOKEN in the beginning which will result in supply fixing. Due to market conditions the demand for tokens may reach the next level. However, this may or may not help token holders earn capital gains.

TOKENOMICS



This term is formed by pairing up the two words token and economics. So the word tokenomics basically points to the economics related to a crypto token; tokenomics refers to all the qualities of a crypto token that makes it appealing to investors. Tokenomics regarding a particular crypto token is thoroughly discussed in the project whitepaper helping you grasp the functionality, objective, allocation policy, and more of the crypto token.



● Total supply	1122000 VFM Tokens.
● ICO sale	100000 VFM Tokens.
● Daily Distribution upto 700000 VFM Tokens -	900 VFM Token
● Liquidity Providers will receive -	400 VFM Tokens
● Stake Holders will receive -	400 VFM Tokens
● Charity & Social Upliftment -	100 VFM Tokens
● Virtual Fair Money Team -	100000 VFM Tokens
● Balance on (Hold) -	222000 VFM Tokens

OUR TOKEN DISTRIBUTION



The token distribution process helps check and also to make sure that you are informed about how the token is being distributed.

Liquidity Providers

Those who can provide liquidity to the VFM pair which they will get according to their liquidity percent in the pool. We don't have the interest to hold a total stake in our hands but our aim is to create a healthy market for crypto traders and business merchants. Liquidity providers and stakers will get benefits because stakers will protect & support the community from the dumping activity and liquidity provider's support to give liquidity to VFM traders or users.

Stakers

The reason to spend on this is whoever keeps a min or a max of 1 VFM they are eligible to get some part of the reward. We are doing this to maintain the value in peer-to-peer trade in P2P token holder may try to sell very low price whenever all tokens dilute in the market then there is no staking available. The stakers will get benefit by staking just 1 token daily and they will enjoy VFM daily rewards.

Charity

The reason to spend on charity is not to serve as an incentive but to organize charity funds. We are just trying to share funds for public benefits. We do this through charities and governments donation pools. We give donations to governments or governing bodies who accept crypto donations.

OUR GOALS

Our goal is to help you experience the reality of the crypto space and it is quite beneficial for the public. We support all charities that are genuine and eligible. By using a crypto trading platform for the trade, we create a base market with VFM, BTC, USDT, and ETH. All of these cryptocurrencies are tradable, and we will add more tokens in the future. VFM creates crypto acceptability as 100% payment gradually for those who are interested in accepting crypto payments.



PROJECTS GOALS

VFM have certain project goals that can be listed as:

- VFM always try to maintain the price from crypto market fluctuations.
- VFM aims to create unique market to protect and reduce loses in the volatile crypto market.
- We have covered many tokens/coins that which are utility based in real or virtual entity. VFM welcomes all decentralized partnerships by enabling token pair.
- VFM will play vital role in crypto utility.
- VFM is going to introduce some awesome Eco dAaps that creates huge economy for our VFM token users.
- For decentralized collaboration VFM successfully attracting other cryptocurrencies.
- VFM will be launching a trade platform along with VFM base market and other main base markets.

TRADING OF VFM TOKENS



We understand there is a problem in the global market where people lose their crypto's in many different ways. VFM creates its own value to protect the value of each token that are listed & can be traded with our VFM Base Market.

Tokens are listed & traded with our VFM Base Market; meaning, if any business owner or industry owner wants to release their own token then they can apply for listing with VFM Base Market. We have created unique tokens for every business domain on our end that we list with VFM Market and also all other base markets as well. VFM stays protected because it's listed, bought, and traded in the Base Market.

The economy that will be created when all of your tokens are distributed, dApps implemented, and used for exchange commerce, which will provide utility to companies and users. Our token is based on logic maximum support protecting the value of every token with VFM. Token logic maximum means the seller can sell VFC token for around 100 cents.

For example, if VFC's current price is 1 USD, the user won't be able place a sell order below the 1 USD and can only place an order of 1 - 2 USD, but every order must be fulfilled within 2 USD as per this method. However, if the seller wants to place lower-price order then the above sell orders must be canceled and the right buyer can place a buy order at any price as VFC has a fixed supply. So, there will be no prospect to mint. Scarcity is not always the only way to create value.

COMPARISON WITH OTHER TOKENS

There is a benefit for the “Traders” to use VFM gathering than any other token. The “traders” can trade safely and compare to other markets, and the VFM rate of growth may be compared to other token markets as well. When BTC price is high then traders lose their money or can even purchase any Altcoin as they might not know when the price will be increasing again.

VFM tokens, also known as app or user tokens are the digital assets that serve as a medium of exchange for goods and/or services between users/members of a particular platform or community. VFM tokens give platform users the ability to get access to a product or service. Unlike security tokens, VFM tokens do not command any form of extrinsic financial value, but their value lies on the platforms in which they are served.

This means that, to price any VFM utility token high or higher than a cryptocurrency, then the demand for the utility in which the token serves should also be high, or the developers of the tokens might have to reduce the circulation of such tokens. Examples of some functional tokens include; Savedroid (SVD), Sirin Labs (SRN), Storiqa (STQ), BAX, etc.





FUTURE ROADMAP

Taking a closer look at the roadmap given below will help users understand the value VFM TOKEN and what it has to offer:

- Create multi-utilities
- Minimize high fluctuation
- Launch trading platform
- Safe trading where user can get up to 50% commission.
- Fast transaction time with lowest fees.
- Launch pre-sale and expansion of token usage.

2020

ICO
COMPLETION

2021

ICO LISTING ON
EXCHANGE



We will be launching the dApp platform. Our platform will consist of these techniques which are listed below:

- DEX & swap
- Trading platform
- Staking platform
- IFO

We are going to implement these modules in our dApp with customization techniques. Our purpose is to launch the dApp platform by connecting the huge crypto that is high on liquidity and dApps with AMM (automatic market maker). Benefit for dApp users; the dApp users who provide liquidity will get a VFM reward with minimal reward from the DEX or decentralized exchange transaction fee.

2020

**ICO
COMPLETION**

2021

**ICO LISTING ON
EXCHANGE**



MANAGEMENT AND GOVERNMENT

Highly experienced and qualified professionals from different industries are an integral part of the VIRTUAL FAIR MONEY management team putting in their best. These professionals have proven expertise and extensive experience in the following domains and are dedicated and committed to providing high-quality and unstoppable support to the team.

The list of those professionals includes:

- Finance
- Legal
- Investment field-competent C level executives
- Accountability
- Auditing
- Compliance
- Regulatory Banking
- Monetary Authorities
- Services
- Policies

All of the members of this support team are heavily experienced in the domain of corporate development operations and governance.



DEVELOPMENT TEAM

VIRTUAL FAIR MONEY TOKEN GROUP has already invested an ocean of resources on the development team. Our team is fully committed to the improvement and generation of the following for VFM token:

- A superb ecosystem.
- Revolutionary technology value.

This team is passionate about working for the industry and includes some of the following:

- Technology experts and vendors
- Experienced management experts
- Digital media specialists
- Programming professionals
- Graphic designers
- Monetary experts
- Economists
- Blockchain developers
- Managers/Fund managers



THIRD PARTY PARTNERS



We are committed towards ensuring the very best of positive experience to all of the VFM TOKEN, vault, wallet users, investors and our partners. For this we have already collaborated with capable entities contributing to the growth and success of VFM token with the technology of the finest quality.

In other words, our purpose is to serve the VFMT business ecosystem and clients/users in the best possible way. The list of our key third party partners contains some of the following but is not limited to them only:

- Digital media service providers
- Technology vendors like NFX
- Public relations firms

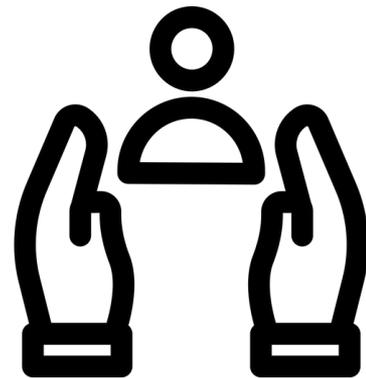


SAFETY OF USERS

VIRTUAL FAIR MONEY TOKEN GROUP will leave no stone unturned to ensure users' access to a state-of-the-art biometric security system. The purpose of this security system is to prevent unauthorized access to the VPMT wallet of the wallet holders.

Therefore, keeping users' security in mind, we offer them the following three security options:

- Wallet with password access and storage.
- Wallet storage option on our platform.
- Deletion of password for different security reasons.





CONFIDENTIALITY

Our system will record and encrypt all single transfer users make. VFMT wallet accounts of all users registered on our platform which will be encrypted as well. The Association of VFMT wallets with users' profiles will be limited to a large extent. Only the VFMT cryptocurrency development team will be able to associate wallets to the users registered on our platform.

THANK YOU

VIRTUAL FAIR MONEY TOKEN GROUP would like to thank everyone for showing interest in our whitepaper. Through the whitepaper we have given you the insights of our purpose, vision, business strategy, and goal. We have highlighted our organization's commitment towards users, partners as well as the crypto investors. Once again, we sincerely thank you for showing interest in our whitepaper.

