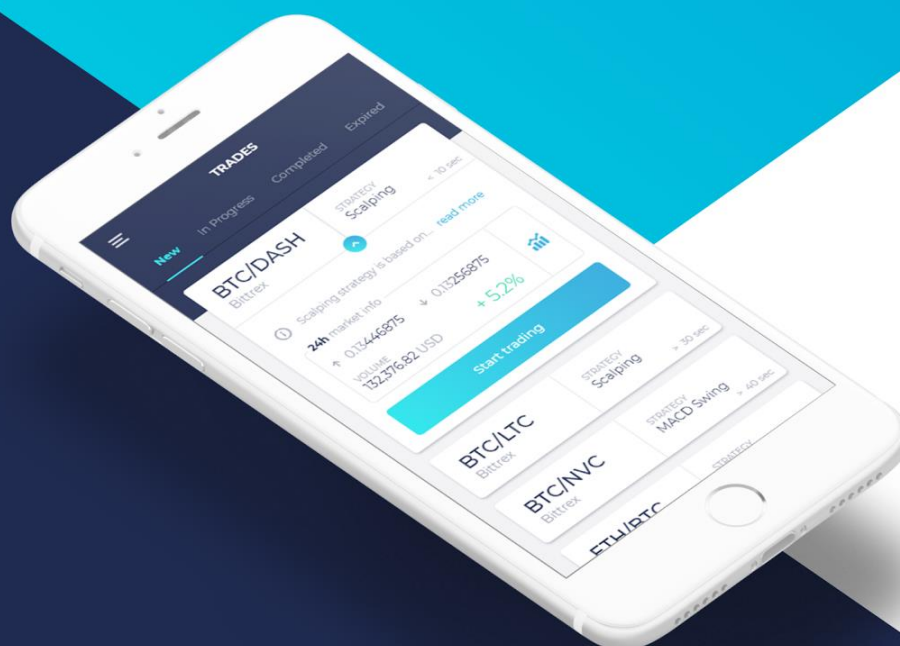


Taylor Whitepaper

December 2017



TAYLOR CRYPTO TRADING FOR EVERYONE

A smart cryptocurrency trading assistant service

Taylor is an easy-to-use trading assistant service and mobile app that helps people make quick trades and earn small profits many times a day. The service works by signaling good entry points and allowing them to buy and sell almost instantly on popular exchanges, such as Poloniex and Bittrex.

ABSTRACT

The emergence of Bitcoin and other cryptocurrencies created a tremendous global negotiation market for this new type of assets. This market brings investment opportunities for anyone, whether they are a novice and experienced players in the crypto trading market.

As of Nov 2017, Bitcoin alone has a market capitalization of over 100 billion USD ¹, and more than 1,000 digital coins are being traded on the cryptocurrency markets. As opposed to the traditional stock market, these global exchange markets work 24x7x365 and even experienced users cannot identify them all, nor is it possible to track every opportunity without some sort of tool to help them.

THE PROBLEM

The new cryptocurrency trading market bears a resemblance to the traditional stock market, but some features and characteristics make the market for cryptocurrency trading unfriendly or inaccessible to various audiences.

The technology behind these cryptocurrencies, as well as their extensive variety and the peculiarities of market movements, create a barrier to entry for new users. Furthermore, the complex environment hinders more experienced traders from their attempt to keep up with all the opportunities that the market offers.

The cryptocurrency trading market has been hugely profitable compared to other investment vehicles available in the traditional financial markets. It draws the attention of average users who, like any other investor, wish to transform their money into profitable assets. However, these users lack knowledge of how the market works, stumble into websites and services with difficult-to-use interfaces, and hesitate when faced with the inability to follow such a wide range of markets.

New users who venture into their first trades often accumulate losses because they do not know the right time to enter and exit a trade negotiation.

The Taylor platform seeks to solve some of the problems encountered by both inexperienced and experienced users, attempting to make the process of buying and selling cryptocurrencies more user-friendly and profitable.

SOLUTION - TAYLOR PLATFORM

The Taylor platform is a smart cryptocurrency trading assistant service. The service consists of a signaling tool for trading opportunities associated with a mobile application and a trading operations automation bot.

The first phase of the roadmap is to allow the user to respond to a trading signal. If a user wishes to enter the trade, the first step would be to set up the amount to invest and the profit target.

How it works

The service consists of a market monitor bot (A), a mobile application (B), and a trading operations automation bot (C).

The market monitor bot (A) continually monitors several markets, or currency pairs, in the exchanges supported by the service. Initially, we will support Bittrex and Poloniex, given the variety of cryptocurrencies and volume of operations.

¹ <https://coinmarketcap.com/currencies/bitcoin/historical-data/>

This monitoring works through the use of our proprietary trading strategy to identify suitable entry opportunities. The development of the "scalping strategy" is the initial phase of the roadmap. This is a strategic concept in which a trade that lasts only a few minutes can potentially achieve a small profit margin.

When a trading opportunity is identified (signal), the market monitor bot (A) notifies users through the Taylor mobile application (B). Once notified, users will have the opportunity, through the application interface, to analyze the signal/opportunity (price, quality, volume, charts, etc.) and decide if they wish to enter into that trade. Upon deciding to trade, the user will only have to choose the amount to be invested and the desired profit target, within a range of possibilities appropriate to the strategy used by the signal service. In the case of the scalping strategy, the desired profit options will be 1%, 2% or 3%. Different strategies may present different earning possibilities.

Once the user has chosen the desired profit, the trading automation bot (C) performs its action. This bot will operate the user's funds through the exchange API by placing the purchase order, tracking it, and, after the warrant has been executed, placing the sell order. Then, it will continuously monitor the price of the asset to, eventually, start a stop-loss operation to minimize losses if the market does not move in the predicted direction. In case the sell order is executed at the target price, the operation will be successfully completed.



For these operations to work, the user must first create an account in the Taylor service. Then, he or she must check if the exchange API keys are properly configured and if the operating balance in the exchange itself is available.

BUSINESS MODEL

The Taylor service will be subscription based. Users will subscribe to a monthly service to receive trading signals on their mobile phones and have access to the automated trading interface. They will be able to pay for the service using credit cards, some cryptocurrencies such as Bitcoin (BTC) and Ether (ETH), or using our utility token, TAY.

Pricing

The service fee is likely to be 60.00 USD per month. This price will be confirmed later, after some market validations. While the app is in beta version, the service will be free to use for all users. After the release of the first production version, the service will be free to use for 3 months for users who hold tokens (See Proof of Stake below).

TOKEN SALE

A new cryptocurrency token will be issued to support and fund our initial operations. A token sale will be held in February 2018 to raise funds.

We will issue a token called Taylor (symbol TAY) to support our service and fund our initial operations, including development, marketing, and technological infrastructure. A Token Sale will be held to let the general public purchase TAY tokens (see Token Sale below).

Start date: February, 19, 2018 00:00:00 UTC

End date: March, 20, 2018 23:59:59 UTC, or when tokens sold out, whatever comes first.

Token price and bonus

TAY tokens will have the following price during the public sale phase:

	Week 1	Week 2	Week 3	Week 4
Price per TAY token:	0.00070 ETH	0.00079 ETH	0.00086 ETH	0.00093 ETH
Discount:	25%	15%	8%	0%

There will be a minimum contribution of 0.01 ETH and a maximum contribution of 50 ETH per contributor.

Hard cap

Due to the discounts we are offering, the total amount to be raised will vary depending on how many tokens will be sold in each week. For the calculation of the hard cap, we are considering the worst-case scenario where all tokens will be sold without discount at the full price of 0.00093 ETH.

Just for reference, in the best-case scenario, all tokens would be sold with full discount at 0.00070 ETH, leading to a hard cap of approximately 4,486 ETH.

Benefits for users using TAY

Users who pay for the service using TAY tokens may have a discount on their subscription fee and get access to premium features such as notification priority, higher trading limits, and a first look at new beta features, among other similar benefits. They will be able to acquire TAY tokens during the token sale phase and, after that, through cryptocurrency exchanges available on the market.

Burn of Tokens

All unsold tokens left from the token sale will be burned.

We will burn 10% of the TAY tokens received as payment for the service in order to reduce the token supply available in the market.

Proof of Stake

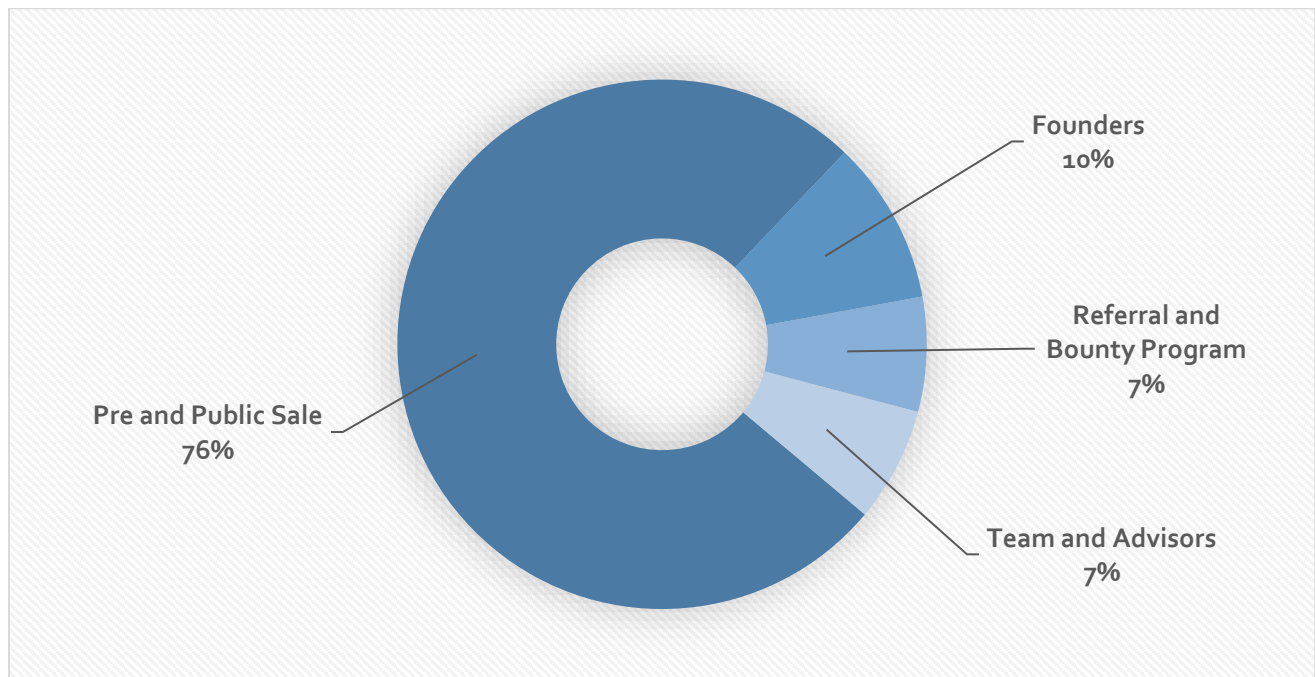
After the release of the first production version of the mobile app, the service will be free for 3 months for users who hold at least 1,000 TAY tokens. If the user wants to take advantage of this perk, we suggest that at least 1,000 TAY tokens should be bought at the token sale since we cannot guarantee that tokens will be available for purchase on market exchanges during the 3-month period.

Token sale details

Token name:	Taylor
Token symbol:	TAY
Total supply:	10,000,000 (ten million) tokens
Hard cap:	5,960.85714286 ETH
Soft cap:	500 ETH in the public sale phase. If the minimum is not reached, all public sale ETH raised will be refunded
Contribution limits:	Minimum contribution: 0.01 ETH Maximum contribution: 50 ETH
Token protocol:	ERC20 on the Ethereum blockchain
Unsold tokens:	All unsold tokens will be burned
Initial price:	1 TAY = 0.0007 ETH
Accepted coins:	ETH only
Token transfer:	Tokens will be transferred immediately but will be locked until the end of the token sale

Token allocation

The distribution of TAY tokens will be as follows:



FOUNDERS

10% of TAY tokens will be distributed to founders.

Vesting: 12 months vesting with a 6-month cliff. Founders' tokens will not be immediately tradable at TGE. Founders will receive 50% at the end of the sixth month and 50% at the end of twelfth months.

TEAM AND ADVISORS

4% of the TAY tokens will be distributed to advisors and 3% to the initial team.

Vesting: No vesting for team tokens. Advisors will have a 6-month vesting with a 3-month cliff. Advisors' tokens will not be immediately tradable at TGE. They will receive 50% of their tokens at the end of the third month and 50% at the end of the sixth month.

REFERRAL AND BOUNTY PROGRAM

3% of the TAY tokens are allocated for the bounty program. Bounty campaigns may include, but are not limited to, translation, publishing on Facebook and Twitter, creating blog articles, media publication, support, etc.

4% of the TAY tokens are allocated for the Token Sale Referral Program. Users will receive a flat 6% referral on all contributions raised via the user referral link.

Vesting: No vesting for tokens distributed on the referral or bounty program.

PRIVATE PRE-SALE AND PUBLIC SALE

A total of 76% of the TAY tokens is available for purchase. 11.90% of tokens were sold to early contributors during the private pre-sale phase (500 ETH raised). 64.10% of tokens will be available for purchase to the general public during the public sale phase (token sale).

Vesting: No vesting for purchased tokens either in the private pre-sale phase or in the public sale phase.

HISTORY AND ROADMAP

History

The Taylor project was conceived when Thiago Régis, a developer and original Taylor founder, started to trade cryptocurrencies. Finding it very difficult to monitor more than a few markets, Régis developed a simple monitor bot that tracked market pair on Bittrex to identify when a coin had a significant up or down price variation. In his experience, a considerable dump could be an excellent opportunity to make a profit.

He then created a Telegram channel called "DumpAlert Channel" ², now with over 1,100 members. These specific signals, based on significant price changes, are suitable for a type of trading strategy called "scalping", where a trader enters an opportunity to make a quick, small-profit trade and performs as many similar deals as possible during a day. Ultimately, Régis realized that the signal was only part of the problem/opportunity. An easy-to-use interface that allows users to quickly enter a trade based on a signal, would significantly increase the chances of a successful trade.

A desktop app to test this concept, called "CryptoScalper" ³, was developed and shared with some traders. At this point, Fabio Seixas was invited to join the project as a co-founder. Through this venture, both Thiago and Fabio learned that the concept of software which receives trading signals, combined with an easy and efficient trading interface, was an opportunity to follow. Thus, the Taylor Project was born.

The name Taylor was inspired by a character called Taylor from the Showtime series "Billions". Introduced in the second season, "Taylor is a brilliant, young gender non-binary intern at Axe Capital whom Bobby spots and mines for 'their' outside-the-box way of thinking. At any given time, Taylor is usually the smartest person in the room." ⁴

² DumpAlert Channel on Telegram: <https://t.me/dumpalertchannel>

³ CryptoScalper BitcoinTalk Announcement: <https://bitcointalk.org/index.php?topic=1946115.0>

⁴ Character description from <http://www.sho.com/billions/cast/taylor>

Roadmap

We keep the roadmap updated and live at <https://trello.com/b/f6L4hZpt>

Quarter	Milestones	Status as Nov, 2017
Q1 2017	<ul style="list-style-type: none"> ● First market monitor bot developed ● Telegram channel created with the signal bot. 1,100+ members to date 	Done
Q2 2017	<ul style="list-style-type: none"> ● Proof of concept desktop software developed (CryptoScaper) ● BitcoinTalk ANN 	Done
Q3 2017	<ul style="list-style-type: none"> ● Validation of the proof of concept desktop software through daily use and alpha users' feedback ● Service concept and brand development ● Advisors and team building ● Private Token Pre-sale (500 ETH raised) 	Done
Q4 2017	<ul style="list-style-type: none"> ● Mobile app UX design ● Service backend development ● Market monitor bot development and improvements ● Token Sale Campaign Launch ● Taylor Mobile App Beta launch. Service will be free to use 	In progress
Q1 2018	<ul style="list-style-type: none"> ● Token Sale fund raising ● TAY TGE (Token Generation Event) ● TAY token listing on market exchanges 	Planned
Q2 2018	<ul style="list-style-type: none"> ● Taylor Mobile App V1 launch. Service will be free for the next 3 months ● New trading / market monitor strategies built into the service 	Planned
Q3 2018	<ul style="list-style-type: none"> ● Support for more exchanges, including P2P exchanges such as ox and Mothership ● More trading / market monitor strategies built into the service 	Planned
Q4 2018	<ul style="list-style-type: none"> ● Desktop App release ● Users custom trading / market monitor strategies 	Planned
Q1 2019	<ul style="list-style-type: none"> ● End of free service. Billing started ● Social trading / Follow traders feature 	Planned
Q2 2019	<ul style="list-style-type: none"> ● Web App release ● Auto trade feature 	Planned
Q3 2019 and beyond	<ul style="list-style-type: none"> ● New and yet to be discovered features, products and services 	Desired

SUMMARY

Project description:	Taylor is an easy-to-use service that combines a cryptocurrency trading signal service with a mobile trading app where users can enter into automated trading opportunities.
Platform description:	The Taylor platform is comprised of three parts: the market monitor bot, the mobile trading app, and the trading automation bot. The market monitor bot monitors coin prices to detect trading opportunities and notifies users through the mobile app. Users can accept the signal and start a trading bot that will operate funds on their behalf with the user's exchange API keys. Trade results will be reported in the mobile app.
Company name:	Taylor OÜ
Company jurisdiction:	Tallinn, Estonia
Company registry code:	14389421 at Tartu County Court Registration Department
Company address:	Parada street, 4 City Center District, Tallinn, Estonia 10151
Token name:	Taylor
Token symbol:	TAY
Total supply:	10,000,000 (ten million) tokens
Hard cap:	Approx. 5,960 ETH
Soft cap:	500 ETH in the public sale phase. If the minimum is not reached, all public sale ETH raised will be refunded
Contribution limits:	Minimum contribution: 0.01 ETH Maximum contribution: 50 ETH
Token protocol:	ERC20 on the Ethereum blockchain
Unsold tokens:	All unsold tokens will be burned
Token Initial price:	1 TAY = 0.0007 ETH
Accepted coins:	ETH only
Token transfer:	Tokens will be immediately transferred at TGE
Token features:	<ul style="list-style-type: none">● Discounts and premium features for users who pay for the service using TAY● Proof of stake to take advantage of 3-month free promotion● Burn of 10% of the tokens received as payment for the service
Token allocation:	<ul style="list-style-type: none">● Founders: 10%● Team: 3%● Advisors: 4%● Bounty Program: 3%● Referral Program: 4%● Pre and Public Sale: 76%
Token sale dates:	Start: February, 19, 2018 00:00:00 UTC End: March, 20, 2018, 23:59:59 UTC or when tokens sold out

DISCLAIMER

This document last update: January, 16, 2018

Service disclaimer

Due to the dynamic nature of the cryptocurrency trading market, Taylor OÜ cannot guarantee that any single trade signal will generate profits for its users. Uncontrolled external factors, like market news, market manipulation schemes, and even how fast a user responds to a signal can determine the success or failure of a trade. Users accept to enter trades at his or her own risk.

Token sale disclaimer

The ownership of Taylor tokens (TAY) does not represent any participation in Taylor OÜ capital nor rights of payment, remuneration or money reward of any kind.

The initial token sale price of the Taylor token (TAY) was determined by the Taylor team in an effort to find a price that represents the value of the token. Taylor OÜ cannot guarantee that this price will rise after the TGE nor after listing the token on exchanges. Users who buy tokens in the token sale phase do so at his or her own risk.

CONTACTS

Site: <http://smarttaylor.io>

Facebook: <https://www.facebook.com/smarttaylorapp>

Twitter: <https://twitter.com/smarttaylorapp>

Telegram: <https://t.me/smarttaylor>

Discord: <https://discord.gg/9c7mAyB>

Medium: <https://medium.com/smarttaylor>

Reddit: <https://www.reddit.com/r/smarttaylor/>