

# NUMISME (NUME2) WHITEPAPER

NUMISME | WHITEPAPER | VERSION 2.0 | MAY  
2023 | CONTENTS SUBJECT TO CHANGE

NumisMe (From the word numismatics: relating to coins/currency)

(Patent Pending)

[www.numisme.io](http://www.numisme.io) & [www.numisme.com](http://www.numisme.com)

Market 2.0 Receive your physical change back  
electronically at Point-of-Sale locations. Let's Digitize  
Cash!

## NumisMe Vision:

Imagine walking into a convenient store/gas station or any big box store like Walmart or Walgreens, to make a purchase. You decide to use the \$50 cash that grandma gave you for your birthday, instead of using your debit/credit card. The cashier says your change is \$39.82 and hands you the money. You put the cash in your wallet and keep the coins in your hands (or leave it with the cashier). You get to your car and toss your change somewhere in your car with zero care and you never see that change again (unless you are digging in your car to find a few quarters to pay for the air pump, which turns out to take only credit/debit cards now as well, and sure enough the change gets tossed right back).

Most of us do not like loose change. It's not fun to carry. You, mostly lose it, give it away or store it somewhere

never to see it again. But we try to hold onto it because we were brought up to never throw away money, yet we throw it away by default, since it never finds any true utility, minus for the few, very rare, organized amongst us. But as is the case for most of us.... loose change is an ever-diminishing concept. In this era of technology, why have we not digitized loose change yet and for that matter why is there not a convenient way to digitize physical money altogether? How much more could be saved if there was a better way to manage these physical dollars and pennies? What if there was a better way, a way to help save these tiny physical increments of value from being lost to the environment and instead remain a part of one's net worth, a way to never have to deal with the troubles of managing physical change anymore, by both, the user, and the vendor!

So here is how it should play out, the cashier says your change is \$39.82 and you say, can you go ahead and "NumisMe" and he says sure thing and pulls out his scanner gun and you waive the barcode on your

NumisMe app on your cell phone, you walk away never touching physical change again and never losing a penny that rightfully belongs to you! Your entire (or specified amount) change has just become digital and is now available in your NumisMe App.

Now that you have instantly digitized your change (which by the way is great for the environment) you have avoided any penny from your net-worth to ever find itself tucked away in a hidden corner of your car, couch or simply lost to the street.

Once funds are in the App, you have a few options.

- A. Send funds to your connected bank account or to any other app user.
- B. Keep Funds in app for future POS transactions.
- C. On-ramp funds to crypto by converting funds to the NumisMe COIN (NUME2).

Now let's elaborate these points a bit.....you're going to love option (C).

A. Send funds to your connected bank account/app user.

If you have a bank account and you connected this account to your NumisMe App, then you can choose to forward all or a portion of the accumulated funds in your App to your connected bank account. Simple, instead of carrying coins or for that matter cash around in your pocket, you chose to digitize your change from point-of-sale transactions and now you can easily move those digital funds back into your bank account as needed. And you can always send money to or receive money from friends or other app users.

B. Keep Funds in App for future POS transactions.

One of our goals is to also provide a solution for those amongst us that are “unbanked” or mostly deal in cash and there is quite a few, especially in the global market. Since the NumisMe App acts as a digital store of funds and can also provide a debit card (virtual and/or physical), in essence the App itself can fulfil the basic banking role and provide a digital ramp for the user. As discussed earlier, users with a connected bank account, have the option to send/receive money from their connected bank account but users that do not have a connected bank can utilize the App itself as their bank. The (now digital) funds sitting in the App can be sent to other users and can also be used to make any new purchases.

C. On-ramp funds to crypto by converting funds to the NumisMe COIN(NUMe2).

NumisMe intends to be a pioneer and market leader in digitizing actual physical money into digital money, unlike some round up apps that sell the idea of rounding up change on a transaction and investing it, when the transaction was already in digital money (credit/debit), so any rounding up that did occur was really, no more than a virtual idea.

Numisme wants to significantly increase adoption into the crypto sphere, by allowing physical fiat money (an untapped market) a direct avenue into crypto, therefore users will have the option to seamlessly convert their “physical ~ digital change” money into the Numisme COIN (NUMe2).

This will provide users exposure into the cryptocurrency markets and become a quick on-ramp from physical fiat

to crypto for users with or without a traditional banking environment (this is kind of important, because not only does this provide a very convenient on-ramp of “physical money” directly from the user to cryptocurrency, all of it in-App, without the need of any intermediary but also because, if centralized banking structures were banned from dealing with cryptocurrencies/exchanges in certain regions of the world, the Numisme app will create a direct on ramp solution).

Once a user adopts into crypto by converting funds into the Numisme COIN, their purchased Numisme Coin will move into the Numisme App Crypto Wallet.

Users can also use the Numisme Coin to convert it into any other cryptocurrency utilizing the In-App, connected decentralized exchange.

Some research & benefits:



Let's talk a little bit about the adoption potential here.

Americans throw away more than \$62 million in change each year (October 2016). Brits throw away 100 million pounds in change (2019). In 2014, of the \$4.16 billion worth of pennies that the U.S. Mint produced, as much as \$3.08 billion were predicted to be misplaced or lost (this does not include nickels, dimes, quarters, or dollar bills). On a global scale we are talking about hundreds of billions of dollars' worth of paper bills and coins simply vanishing due to an inefficient system.

If these "physical" fiat funds (or even a portion) could be saved by means of digitizing these funds in the first place by utilizing the Numisme \*app, not only will we be creating a bridge towards a fully digitized economy and an ecologically friendlier environment but also a more decentralized society by providing quick on-ramps (no need for a bank or credit card) to the cryptocurrency markets.

*\*Numisme, a mobile app that sends physical change digitally, is in development. In addition to sending and receiving funds between users like we do with Venmo or Cash app, Numisme uniquely allows customers to convert physical, real cash/change to digital money.*

*By building partnerships with retail businesses and big box stores, Numisme intends to add value to everyday POS systems by providing vendors, the ability to accept cash payments, but without having to return any physical change. In return, customers enjoy the benefit of receiving digital change back into their Numisme account. This easily accessible option with Numisme will gradually eliminate the idea of physical and loose change altogether. \**

Other than maximizing adoption into decentralized markets through the Numisme COIN and protecting every increment of an individual's net worth by digitization cash/change through the Numisme App, Numisme will also have a tremendously healthy impact on the retail business model.

Managing cash for small businesses and big box stores is one of the most important and challenging aspects of a retail business. From the time a customer pays the cashier until the cash is safely deposited in the bank, this process of handling cash is exposed to shrinkage, external theft, and mishandling. Big businesses spend huge amounts for effective cash management—counting, verifying, reconciling, and transporting cash. Cash management also includes continuously buying or having cash and rolled change shipped. In addition to the saving on manual labor and on transporting cash, the security and asset protection is an invaluable perk.

Implementing a changeless, digitized system will cut these key expenses. The (patent pending) Numisme model will allow retailers and big box stores to take in all the cash payments from customers and return any change due digitally, therefore no longer having to maintain a physical cash register.

The complete digitization of money is inbound and inevitable whether we like it or not.

We live in the age of technology where most of us don't see physical currency. We get paid with direct deposits, we make purchases with debit and credit cards, and we exchange money with friends and family using apps like Venmo, Cash App, and for some of us traditional, old schoolers—PayPal. So, when we must deal with physical money, especially coins, we don't have a proper way of managing funds in our regular day-to-day activities, which results in shrinking of our net worth.

## **NUMISME APP OPTIONS**

QR Code Scanner

The easiest way to send and receive money, from anyone, or any merchant.

### **Multiple Bank Accounts**

Decide which accounts you want your loose change sent to.

### **Multifunctional**

Sign up as a user or merchant account to start saving money on loose change.

### **TRANSFER FUNDS TO CONNECTED BANK ACCOUNT OR APP USER**

Users that have a NumisMe connected bank account can forward all or a portion of the accumulated funds in the app and deposit them in their bank account. Instead of carrying coins or cash around, the assets are digitized directly from point-of-sale transactions. This provides are users the ability to move micro transaction as needed. Users can also send and receive money from friends and other app users.

### **KEEP FUNDS IN APP FOR FUTURE POINT-OF-SALE TRANSACTIONS**

Our unbanked users need the same options that our banked ones do. NumisMe app provides banking tools for the unbanked. As a digital store of funds, NumisMe can also provide a debit card, virtual or physical, to fulfill banking roles and offer a digital onramp to those that lack it.

Users without a connected bank account, can use NumisMe to serve as their bank. Similar to other traditional online banking apps, NumisMe offers point-of-sale transactions, account and transaction viewing, balance sheets, and most of the services needed from traditional banks.

### **EXCHANGE FUNDS FOR CRYPTO BY CONVERTING TO THE NUMISME COIN**



NumisMe aims to pioneer the digitization of physical currencies. Unlike round up apps that push rounding up change on transactions for investment purposes, in which the transaction was already digital, NumisMe provides more options so users can invest, save, and store their loose change.

Numisme wants to significantly increase crypto adoption, by providing physical fiat money (an untapped market) a direct avenue into crypto. Users have the option to seamlessly convert their now “digital change” into the NUME2 tokens.

Users of NumisMe app will gain exposure to the crypto industry with a quick on-ramp from physical fiat to crypto. This was previously very difficult for users with or without a traditional banking environment. Not only does this provide the unbanked access to crypto, but it also offers a future alternative if regulators in centralized banking in the future place restrictions or bans on users who prefer to transact in cryptocurrency. The NumisMe App offers an on ramp that doesn't need a bank at all.

## **NUMISME APP DOWNLOAD AND WALLET**

The NumisMe mobile app will be available for download soon on iOS and Google Play (test mode/beta). In the future, NumisMe will develop a wallet that is incorporated with the NumisMe App in which users can purchase NUME2 with their account balance.

## **BENEFITS FOR OUR PARTNERS**

By developing and fostering partnerships with retail outlets, NumisMe intends to add value to everyday point-of-sale systems by giving vendors the ability to accept cash payments, without the need to return physical change. Their customers will enjoy the benefit of receiving digital change in their NumisMe account and gradually eliminate the idea of physical and loose change altogether.

In addition to maximizing adoption into decentralized markets and protecting the individual's net worth by digitization cash and change, NumisMe will provide a healthy impact on the retail business model.

Managing cash for small businesses and big box stores is one of the most important and challenging aspects of a retail business. From the time a customer pays the cashier until the cash is safely deposited in the bank, the process of handling cash is exposed to shrinkage, external theft, and mishandling. Big businesses spend huge amounts for effective cash management—counting, verifying, reconciling, and transporting cash. Cash management also includes continuously buying or having cash and rolled change shipped. In addition to the saving on manual labor and on transporting cash, the security and asset protection is an invaluable perk.



Implementing a changeless, digitized system will cut these key expenses and provide environmental benefits. The (patent pending) NumisMe model will allow retailers and big box stores to take in all the cash payments from customers and return any change due digitally, no longer needing to maintain a physical cash register.

The complete digitization of money is inbound and inevitable whether we like it or not. We live in the age of technology where most of us don't see physical currency. We get paid with direct deposits, we make purchases with debit and credit cards, and we exchange money with friends and family using apps like Venmo, Cash App, and PayPal. When we have to deal with physical money, especially coins, we don't have a proper way of managing funds in our regular day-to-day activities, which results in shrinking of our net worth. NumisMe is the solution.

## TOKENOMICS

Total MAX Supply of 3 million tokens.

No Allocations to anybody (all coins will have to be bought or sold from the LP)

Initial mint is 1 million tokens into the multisig treasury. Remaining 2 million tokens will mint at a fixed schedule of 100,000 tokens every six months. This creates a Ten-year runway to reach full/max supply.

NUME2 will have no BUY tax. There will be a 4% Sell tax (2% to add back to LP & 2% for Dev/Marketing/eth allocation wallet). By smart contract this sell tax can never be increased but can be reduced or removed as needed.

Utility will be added later to stake coins to earn Eth from the allocated Eth pool derived from sell volume tax. This allocation (once started) will distribute the collected Ethereum from the eth allocation wallet to the stakers

once every month. And we will remain open to the community for adding other utilities as the project grows.

## **ETHEREUM BLOCKCHAIN**

The NUME2 token will be launching on Ethereum to offer our investors the multiple smart contract abilities of that chain. Ethereum is a decentralized, open source blockchain featuring smart contract functionality. ETH is the native cryptocurrency of the platform. It is the second-largest cryptocurrency by market capitalization. Ethereum is the most actively used blockchain. NUME2 will launch on Ethereum to offer accessibility to a wide range of users. Multiple ERC-20 wallets including Metamask and Trustwallet will be accessible to NUME2 holders in addition to the NumiseMe crypto wallet.

## **ROADMAP**

## **COMPLETED**

- 2018 Conception
- 2019 Provisional Patent on Business Model (digitization of physical change)
- 2020 Utility Patent Pending
- 2020 Business website completed.
- Numisme Business Model Code Completed to integrate with future retail partners.
- 2020 NumisMe App completed and uploaded to IOS/Play (beta). Final App under development.

## **2021-22**

- NumisMe Whitepaper completed.
- NumisMe Audited by CERTEK and Launch on ETH as an ERC token.
- Marketing
- Social Channel Marketing

## **FUTURE: 2023-24**

- NumisMe (NUME2) purchase option integration into Numisme App
- NumisMe (NUME2) staking option added to app.
- Big Box/Retail Partnerships to accept NumisMe Retail Business Model

#### COMPLIANCE

(The NUME2 governance token has no intrinsic value and owning the coin does not imply ownership of Numisme LLC)

The following whitepaper is intended to be a technical overview. It is not intended to be comprehensive nor to be the final design. Noncritical aspects are not covered. This paper consists of information given for discussion purposes only and does not represent investment advice of any kind. Further, it does not constitute an offer to sell shares or securities, nor does it constitute a solicitation to buy such shares or securities. None of the information found within is intended to influence any investment decision nor should it be the basis of an investment decision of any kind. Investment advice for investment in any security, cryptocurrency, token, or any tax or legal advice should only be given by an investment advisor, and NumisMe is not an investment advisor. NumisMe encourages readers to seek appropriate and independent professional advice to inform themselves of the legal requirements and tax consequences of any investments they make, both within NumisMe and within the blockchain industry. Investments should only be done with the help of an independent financial advisor within context of the countries of their citizenship or residence, and their place of business with respect to the acquisition, holding or trade in NumisMe (NUME2) or any other tokens. Please note that this Whitepaper does not constitute an offer to sell, or the solicitation of an offer to buy, for any person for whom it may be unlawful to participate in a token sale. Those for whom it is unlawful to participate should not participate. Consult with your own lawyer or accountant to determine whether it is lawful for you to participate in this token sale. This Whitepaper should in no way be construed as being intended to create a contract for investment. This Whitepaper (version 1.0) may be revised, with the newest edition always appearing on our website. For each revision cycle, we will provide notes on what has changed and the justification for the change. Updated versions of the White Paper (as indicated by consecutive edition numbers) may contain information which may override, clarify, or contradict previous editions, in which case the latest version should be considered the most accurate and up to date. Because of this, versions which are found outside of the of the NumisMe website may contain out-of-date or inaccurate information. The most up-to-date version of the white paper can be located online at [www.numisme.com](http://www.numisme.com)

#### DISCLAIMER

The attached whitepaper is meant to describe NumisMe's current anticipated plans for developing its business and (NUME2) Tokens. Nothing in this document should be treated or read as a guarantee or promise of how NumisMe's business will develop or of the utility or value of NUME2; the document outlines our current plans, which could change at our discretion, and the success of which will depend on many factors outside our control, including market-based factors and factors within the cryptocurrency industries, among others. Any statements about future events are based solely on our

analysis of the issues described in this document, and our analysis may prove to be incorrect. Purchasing NUME2 is subject to many potential risks, some of which are described in this paper, and some of which are provided on [www.numisme.com](http://www.numisme.com). These documents, along with additional information about our business and NUMISME, are available on our website at [www.numisme.com](http://www.numisme.com). Purchasers of NUME2 could lose all or some of the value of the funds used to purchase NUME2.

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