Monarch Whitepaper

2017 was an outstanding year for cryptocurrency. Hundreds of projects received funding, innovation was pushed to the limit, and a plethora of bright minds were attracted to the industry.

However, despite the surge of interest in blockchain technology, interfaces are still not simple and intuitive; the barrier to entry is still difficult for non-technical users/audiences and usability of most cryptocurrencies is still severely limited. In summary, cryptocurrency is still far from mass adoption.

Currently, there is no single app that allows users to access all their desired cryptocurrency and blockchain applications from one place. Additionally, there is no single application that can grant access to numerous blockchain and cryptocurrency services. This lack of accessibility makes it extremely difficult for users to stay organized, as numerous apps and programs are needed to access all of their information.

Then, there is the somewhat complicated process of buying, trading, and cashing out crypto assets into fiat currency. The act of trading and investing in cryptocurrencies still requires a certain degree of technical knowledge.

The crypto space poses a variety of risks in regards to the management of private keys and seeds, which can be easily misplaced, lost, or stolen. Moreover, the numerous Know Your Customer (KYC) processes and account setups required by exchanges and other services create even more barriers to entry. There is also the possibility of financial loss related to market volatility and crypto asset devaluation.

Monarch aims to address these limitations. Our team consists of some of the best and brightest minds in cryptocurrency and software development. We understand users' issues and have the means to solve them.

We have created a platform that allows supported users to add their legal KYC and banking data with Monarch to purchase cryptocurrency assets. We've also given users the ability to easily comply with KYC processes for most of the companies that partner with Monarch. These users can then use our Central Hub with proprietary resources in the Monarch Wallet. This platform is a centralized database that allows users to opt-in for the services they qualify for.

We plan to create a password-generation tool that will electronically store users' private keys and passwords for all their crypto and non-crypto sites or services.

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We plan to integrate a recurring payments tool that will allow users to monitor, start, and stop all subscriptions to services, like Netflix, Amazon, mortgage companies, utility bills, car payments, etc. All of this is made possible with a simple swipe in our mobile app. This patent-pending feature will also be integrated into any service provider or application.

Currently, Monarch offers an extremely useful and free Universal Cryptocurrency Wallet application that allows cold storage of BTC, ETC, XLM, XLR, SRP, TUCD, BCH, and all ERC20 tokens. Users can also trade most ERC20 to ERC20 tokens using the decentralized exchange in the app. The wallet also features a portfolio tracker, which helps users stay up-todate on the news and the status of all their crypto assets. Qualified users in supported areas can also buy or sell BTC, ETH, and BCH in-app. Monarch has also purchased a broker-dealer license (pending FINRA-SEC approval) and partnered with a platform to launch security token offerings for qualified individuals and institutions.

Using an easy-to-understand interface, users will have access to all of Monarch's partnered providers from one place. With the Monarch Wallet, users will be able to access all of their enabled blockchain and financial services, games, file storage, etc. with a few swipes on their screen.

We are bringing cryptocurrency and blockchain to the masses.

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