



White Paper

Version 0.81

We offer more
solutions than
you can imagine.

The Tempow project is an attempt to dramatically increase the size of the crypto market by attracting millions of new crypto users through three exciting and easy-to-use platforms

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Executive Summary

Executive Summary

The cryptocurrency market went from around \$10 billion in May 2016 to surpass \$400 billion in May 2018. Such explosive growth had never been witnessed in any other asset class. While the surge is nothing short of remarkable, we believe it is only the tip of the iceberg. The true potential of the crypto market is still waiting to be unleashed.

We started our research with what was holding the crypto market back. Why hasn't crypto already changed our lives and the way we do business?

Although millions are opening new accounts every month to trade and invest in cryptocurrencies, major impediments still exist in the mass adoption of this digital asset class. For most people, crypto is confusing and inaccessible, requiring technical expertise. Moreover, crypto coin owners have limited options. Trading these digital assets means participating in a highly volatile market. On the other hand, there are very few products and services that can be bought using crypto coins.

We began visualizing a service that would make crypto accessible for everyone. One wouldn't need technical expertise to own and trade it; and would have a massive array of goods and services that could be purchased with it. That's when we envisioned Tempow, a global network of crypto owners (who could exchange the coins face to face) and businesses (that could expand their market by accepting crypto coins), supported by a global crypto exchange.

Tempow comprises of three separate platforms – Legatow, Crescendow and Fortissimow.

Legatow connects crypto buyers and sellers face-to-face, without requiring a third party. Crescendow facilitates products and services to be bought and sold with different cryptocurrencies. This would be the world's first crypto-only e-marketplace platform. Fortissimow facilitates the exchange of crypto to crypto and crypto to fiat money. It would be an innovative crypto exchange platform that offers rewards and incentives.

All three platforms are linked through a single token - Tempow (TEMP). This means one can use or trade TEMP on any of the platforms as well as across all three platforms. All TEMP token holders will have the option to join the Tempow Token Club to participate in the commercial success of the platforms over the longer term.

Most crypto crowd sale campaigns are focused on attracting existing investors, fighting for a share of the exiting market. The Tempow project will attract millions of new crypto users, dramatically expanding the size of the market.

The Current State of the Crypto Landscape

The crypto industry has undergone dramatic changes in recent months. Millions of people are opening new accounts every month to trade or invest in crypto coins. A few notable hurdles still exist before this technology is ready for mass adoption.

Many see crypto as a confusing and inaccessible technology, requiring a high level of technical expertise to take advantage of it. When you add recent volatility in the cryptocurrency and ICO markets due to speculation, there is little wonder that crypto is still considered a fringe technology.

In 2017, the price of the 20 most-traded cryptocurrencies surged much faster than expected. The number of users and the range of products and services they can be exchanged for were out of balance. What we saw in 2017 was mostly speculation and gambling, rather than promised value being realized. The volatile nature of the cryptocurrency trading markets reflects a lack of understanding of the fundamental value and purpose of the industry and what it offers.

Looking back at the short but turbulent history of crypto crowd sale campaigns, it is safe to say that creators of new cryptocurrencies tend to attract investors to their project by focusing on technological advances and innovation, real or perceived. They aim to attract existing investors, fighting for a share of the people already in the market.

The Tempow project aims to introduce millions of new users, individuals and business people, to the crypto industry. The growth of crypto-friendly individuals and investors will support bull runs in the future. By helping people enter the world of crypto, we will make the global market more liquid and more demand driven.

All three are unique and standalone for utility and application. They are also linked to each other through the Tempow token. They are all easy to understand and explain to others. Most important, they are simple to use.



Introducing the Tempow Project

Making Crypto Accessible for Everyone - Even If You're Not A Tech Genius.

The success of any new crypto depends on three key criteria:



NUMBER OF USERS
OR SIZE OF THE
COMMUNITY



RANGE OF PRODUCTS/
SERVICES PROVIDING
UTILITY AND LIQUIDITY



TECHNOLOGICAL
INNOVATION BEHIND IT
AND THE OPPORTUNITY
CREATED

The Tempow project is unique. It has three separate platforms, with their respective UTOs (utility coin offerings). And each of these meets one of the key criteria above.

All three platforms have their own independent profit centers. They are linked, however, through a single token - Tempow (TEMP). This means, a customer can use and trade TEMP on any one of the platforms as well as across all three platforms.

By creating a token that's easy to use and trade across multiple applications, Tempow creates a stable and reliable environment for both merchants and customers to do business.

The three platforms, or products of the Tempow project, are Legatow, Crescendow and Fortissimow. We based the names of each platform on familiar music terminology as we felt they bring a touch of elegance and sophistication to this brave new world of cryptocurrencies.





Connecting cryptocurrency buyers and sellers on a face-to-face basis anytime, anywhere in a fast and easy way without a third party.

Problem:	New fans of crypto as well as experienced traders can find it hard to buy and sell cryptocurrencies at short notice. The #1 question for a new person is "How do I buy or sell crypto?"
Solution:	Legatow connects buyers with sellers located close to each other geographically. They can trade face to face without involving a third party.
Tempow token benefit:	Holders of TEMP tokens can get access to Legatow by paying subscription fees in TEMP and also buy and sell TEMP person to person.

“ Legatow makes trading quick and easy by connecting crypto buyers and sellers and facilitating instant, in-person trades – without the need for a third party ”



The world's first crypto-only e-marketplace platform. Allows any product or service to be bought and sold with 20+ different cryptocurrencies. One can receive crypto and hold, trade or convert it to fiat instantly.

Problem:	For businesses: Most small to medium enterprises lack the resources to venture into the world of e-commerce and crypto. All businesses want new customers; but accepting crypto has been hard or impossible to integrate beyond one or two coins. Building and maintaining an effective website is time-consuming and expensive. For customers: Holders of cryptocurrencies have limited options to buy products and services online for crypto. Most coins have to be exchanged to Bitcoin or fiat to become useable, costing 5-20% of the value of the crypto held.
Solution:	Crescendow is a universal cryptocurrency online shopping platform, linking sellers around the world to market their products and services. If you hold a popular crypto (top 20 traded) you can spend it on this platform.
Tempow token benefit:	TEMP holders can buy products and services with TEMP and other cryptos in any ratio. A business can pay transaction fees and marketing costs on the platform with TEMP.

“ Crescendow is a universal crypto marketplace - accepting the top 20 cryptocurrencies as payment for products or services and the option to instantly convert them to fiat or the crypto of choice ”



A simple and innovative crypto exchange platform. High liquidity, international licenses and rewards for early adopters and low trading fees.

Problem:	New users of the Legatow app and the Crescendow merchant platform will form a growing community that will need a simple, reliable platform where they can trade cryptocurrencies. Many Crescendow platform users will want to sell the crypto they receive from selling their products and services. Others may wish to trade a crypto for another that they believe will rise in value.
Solution:	Fortissimow, an innovative online cryptocurrency exchange, will provide a new platform for millions of new users. New users will create growing demand for cryptocurrencies while merchants will provide the supply. This unique combination of new buyers and sellers will ensure that the Fortissimow exchange has growing trading volumes and liquidity which is essential for a profitable operation.
Tempow token benefit:	Token holders of TEMP can pay for Fortissimow exchange fees with TEMP or receive significant discounts from these fees, depending on their TEMP token account balance.

“ Fortissimow is a simple and reliable exchange platform where transaction fees get lower the more volume you trade ”

All TEMP token holders will have the option to join the Tempow Token Club. Members of this club participate in the commercial success of all three platforms over the longer term.

The Flexibility and Power of Tempow Tokens

Tempow tokens (TEMP) can be used on all three platforms of the Tempow project. This flexibility gives token holders several benefits regardless of which platform they use.

Legatow users

- Can use TEMP to pay subscription fees
- Can buy and sell TEMP

Crescendow users

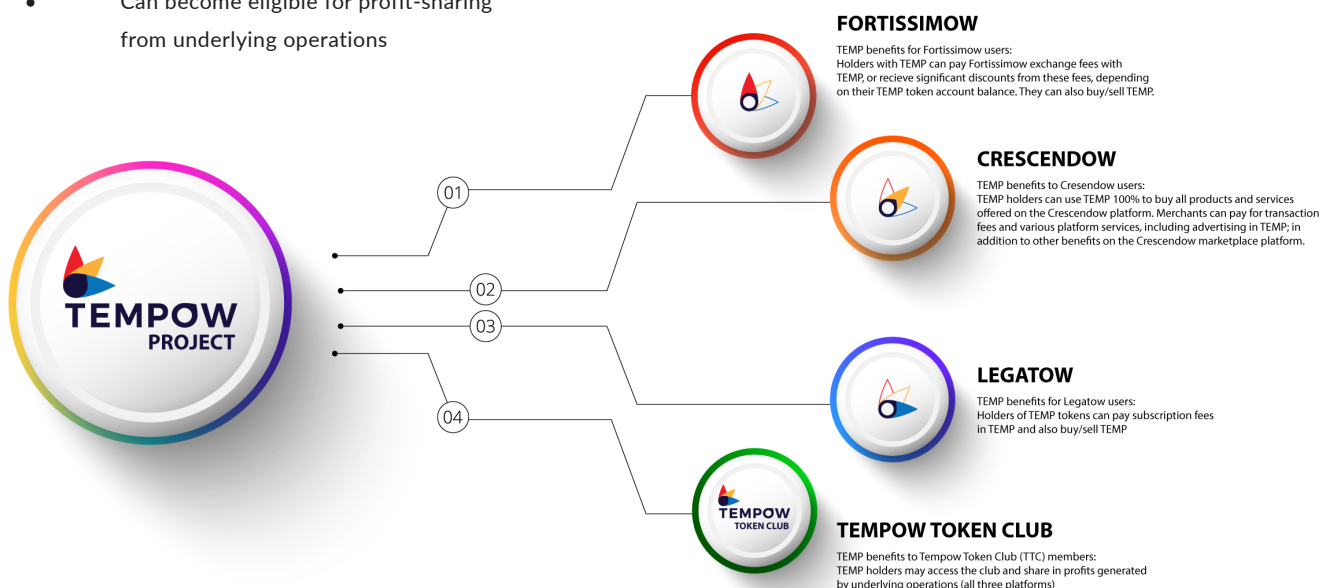
- Customers can use TEMP to buy products and services on the Crescendow platform
- Merchants can use TEMP to pay for transaction fees and various platform services, including advertising

Fortissimow users

- Can use TEMP to pay exchange fees
- Be eligible for significant discounts, depending on TEMP token account balance
- Can buy and sell TEMP

Tempow Token Club (TTC) members

- TEMP holders may access the club
- Can become eligible for profit-sharing from underlying operations



Legatow

Trade any cryptocurrency face-to-face, anytime, anywhere, and without a third party.

Crypto solutions and currencies exhibited steady growth for several years. That was until 2017, when the crypto buzz exploded into the mainstream. Cryptocurrencies, and blockchain technology, emerged from the confined circles of IT geeks and shrewd early adopters, bursting into the limelight where investors and the general public started to take notice.

Rapidly rising prices on cryptocurrency exchanges attracted millions of new investors, big and small, driving prices up even further. New crypto currencies flooded the market. Blockchain technology started to penetrate almost every industry and area of life. Governments and businesses began exploring the opportunity presented by this revolutionary technology. Ordinary folks began to learn new concepts and expressions like smart contracts, cryptocurrencies and distributed ledgers.

While the chaotic energy of 2017 has since cooled off, there is no doubt that blockchain technology and cryptocurrencies are here to stay.

Blockchain technology offers much, much more than just the possibility of making fast cheap payments. It is revolutionizing the way information of all kinds is stored and shared. It really is set to turn our world – not only the financial and banking system – upside down. The possibilities and opportunities are endless.

Most people have yet to discover and explore these opportunities. The first step, probably, is to test the waters and acquire some cryptocurrencies. But, the road to becoming a crypto user is full of challenges.

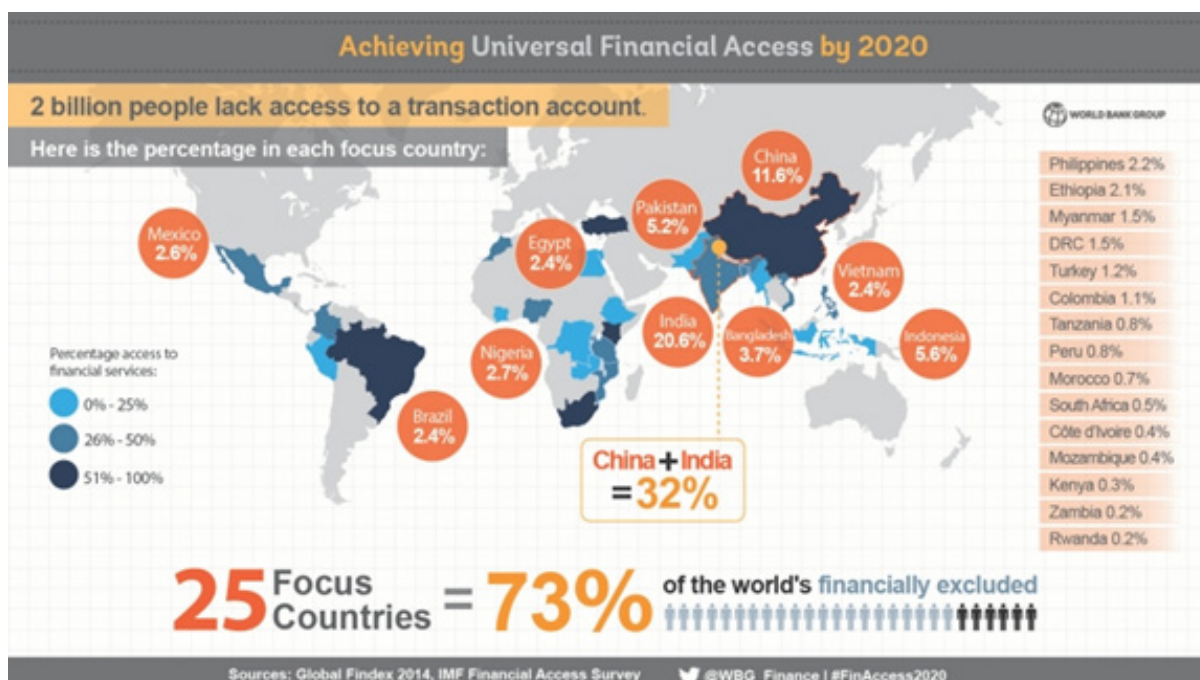
Challenges Preventing the Mainstream Adoption of Crypto

Every block in the road to getting crypto turns away as many people as are excited about it.

1. **Crypto is Confusing:** Most people don't fully understand what cryptocurrencies are. They don't know how they work, what they're good for and what would suit their needs.
2. **Crypto is Time-Consuming:** Buying cryptocurrency through banks and online exchanges is a time-consuming exercise. Online registration, identity verification and trying to fund an account can easily take a week or more.
3. **Crypto is Cumbersome:** Exchanging fiat money to cryptocurrencies and vice-versa still requires payment institutions to be involved. People need to transfer money from their bank or credit card accounts to the exchange to make crypto purchases or trades. Then they need to transfer money back to the bank or the card when they wish to withdraw. Also, people often need to go through more than one crypto exchange to buy or sell cryptocurrencies.



“For most people, buying cryptocurrencies is a confusing, time-consuming and cumbersome exercise. Legatow makes it easy to buy and sell crypto without the need for a third party”



Source: <http://www.worldbank.org/en/topic/financialinclusion/brief/achieving-universal-financial-access-by-2020>

More than 2 billion people in the world wish to benefit from the ease and speed of sending and receiving funds in cryptocurrencies, but do not have bank accounts and credit cards. And, they cannot enter the future within the existing banking system, so they remain subject to government deception and corruption while trusting in the fiat currency of their country in cash.

“ More than 2 billion people around the world today don't even have access to a bank account. Legatow aims to change that ”

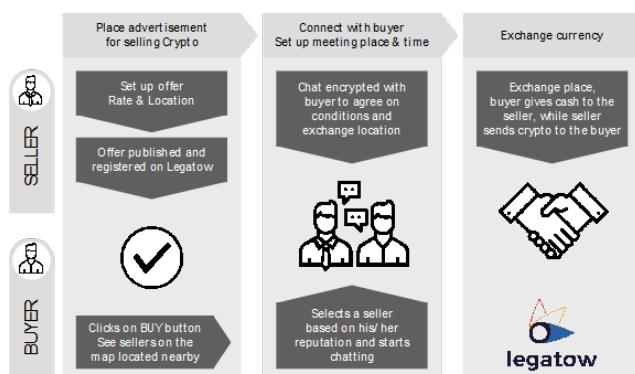
Legatow is a unique mobile application designed to get crypto in the hands of anyone. From an 18-year old starting University to an 81-year old with their first smartphone.

The app does not require buyers and sellers to be part of the same micro community, have accounts with a public exchange or go through a trusted third party to contact each other. Simply download the app and you're connected to a buyer or seller of crypto in minutes.

Buyers and sellers can locate each other easily and quickly through the Legatow app based on their geographical location anywhere in the world. They can then connect offline, face to face; and exchange fiat currencies to crypto, crypto to fiat or crypto to crypto. No third party (exchange, bank, credit card company) required. No fee needed.

Legatow represents an online infrastructure for making contacts and arranging meetings between buyers and sellers. They can use the platform to promote their need to buy and sell with other users anonymously. It runs on mobile (iOS, Android) and web browser. Users either download the app or access the platform through a website, make a simple registration (user name, password, email verification) and they are ready to go.

Savings achieved on transaction costs can even motivate the seller to offer a voluntary discount to the prevailing market price. Depending on their personal preferences, they can choose from a selection of cryptocurrencies to trade.

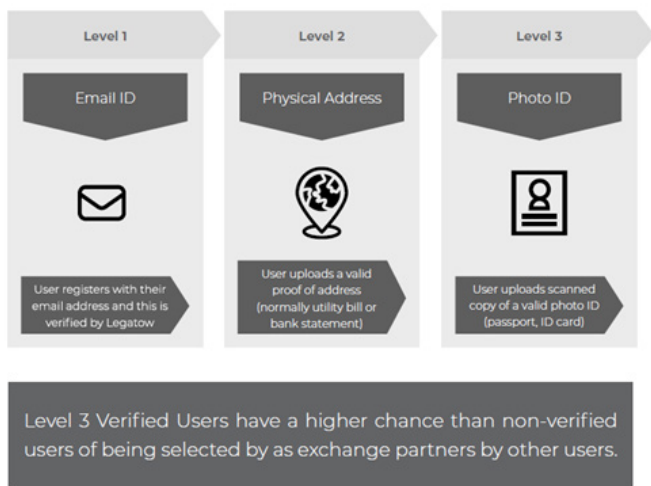


Legatow Provides Transaction Security & Protects User Privacy Encrypted Messaging:

After the introductory (Beta test) period, all users (buyers and sellers) will be able to communicate with each other using end-to-end encrypted messaging.

User Verification:

Legatow will feature a voluntary user verification system to increase user confidence and trust. Users will have the option to upgrade their verification status. Verified users would be preferred exchange partners over non-verified users.



Levels of Verification:

Level 1 – Email ID: User registers with their email address and this is verified by Legatow

Level 2 – Physical Address: User uploads a valid proof of address (normally utility bill or bank statement)

Level 3 – Photo ID: User uploads scanned copy of a valid photo ID (passport, ID card)

Legatow will ensure all personal information received from users will be used solely for the above verification purposes and handled in the strictest confidence, under prevailing data protection laws and guidelines. Personal information stored by Legatow will be permanently deleted upon request by users, however, this will reduce their verification status to Level 1.

Transfer Protection System (TPS):

After the introductory (Beta test) period, a full-fledged transfer protection system (TPS) will be launched to ensure no crypto asset belonging to Legatow users can ever be fraudulently obtained by unscrupulous players. The TPS will use a cryptocurrency multi-wallet. With a simple transfer, crypto sellers can deposit into the wallet the amount of the cryptocurrencies they wish to sell to another Legatow user (buyer).

As soon as Legatow receives the deposit, a notification is sent to the seller. This will also indicate to the potential buyer that the crypto offered for sale is available in the seller's Legatow multi wallet. The crypto remains frozen until both the seller and the buyer confirm their consent to transact, by the simple push of a button. With positive confirmation from both parties, the crypto is automatically released into the buyer's own crypto wallet.

In case the intended transaction is not successful for any reason, the crypto assets will be transferred back into the seller's own wallet without any delay.

While we expect all members of the crypto community to have trust in their selected exchange partners before and after a transaction, Legatow's transfer protection system is designed to protect all users and their crypto assets through the application of the central multi wallet as well as proper user verification. Trust, but verify.

To further increase the level of confidence in the Legatow system, users (buyer and seller) may choose to involve a moderator for their transaction.

Legatow Moderator Increases Trust in Tempow

The moderator is a fully-verified Legatow user with extensive experience in the world of crypto who is authorized by Legatow to assist the exchange partners in performing their cash-for-crypto transactions. Using a moderator is optional; but gives exchange partners a feeling of heightened security and peace of mind.

Like all users, moderators will also be evaluated by users using a rating system. Users will see moderators' track record, how many successful transactions they have been involved with, how satisfied users were with them, etc.

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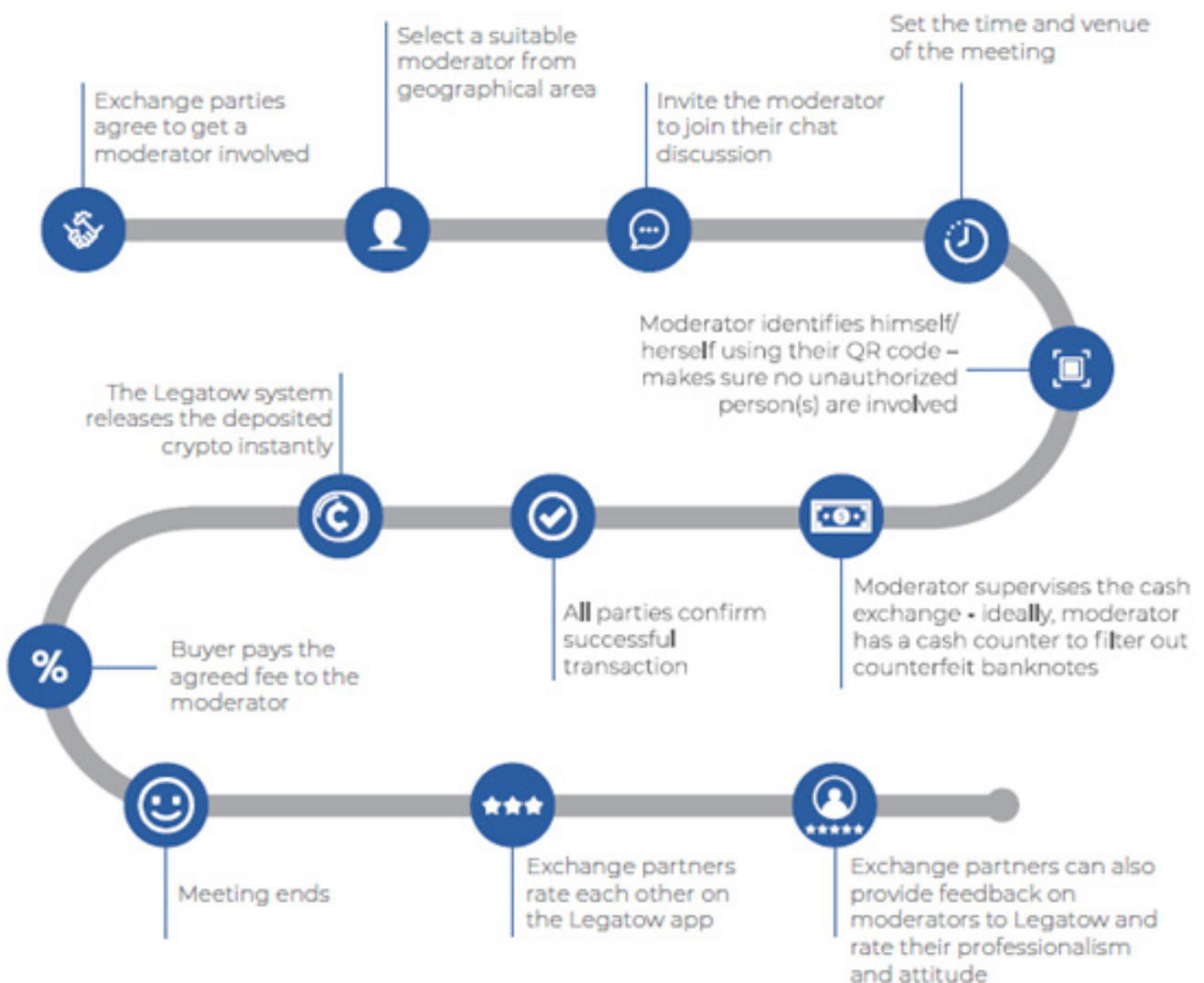
Using a moderator is optional but gives exchange partners an added layer of security and as well as peace of mind

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Moderation Process

- Exchange parties agree to get a moderator involved
- Select a suitable moderator from geographical area
- Invite the moderator to join their chat discussion
- Set the time and venue of the meeting
- Moderator identifies himself/ herself using their QR code – makes sure no unauthorized person(s) are involved
- Moderator supervises the cash exchange - ideally, moderator has a cash counter to filter out counterfeit banknotes
- All parties confirm successful transaction
- The Legatow system releases the deposited crypto instantly
- Buyer pays the agreed fee to the moderator
- Meeting ends
- Exchange partners rate each other on the Legatow app
- Exchange partners can also provide feedback on moderators to Legatow and rate their professionalism and attitude

Moderation Process



Moderators will charge a fee for their services. This fee is payable by the buyer of the cryptocurrency. The fee will be set in the fiat currency of the country where the transaction takes place, unless the buyer and moderator make other arrangements.

The moderator's recommended service fee will depend on the size of the transaction and the country where the transaction takes place.

Examples:

1. Charles wants to buy 0.1 BTC for cash. Legatow identifies his geographical location and registers his buy request and displays all sellers nearby. If their offer matches his, he taps on their username and starts an encrypted conversation. How much, when, and where. He can have the trade completed within minutes, after both him and the seller confirm to Legatow that the transaction is a success and the crypto deposited in the Legatow multi wallet by the seller can be released to Charles.
2. Monica wants to sell 0.1 BTC for cash so she posts her sell request. When Monica chats with Charles, a secure chat room opens. They discuss the terms of the transaction, the time and place for meeting. Before they meet, Monica transfers the agreed amount of BTC into the Legatow central multi wallet where it will be frozen temporarily. When they meet, Charles will see that the BTC he wants to buy from Monica is in fact available and ready to be transferred. When they shake hands, they send a confirmation to Legatow and the BTC is immediately released into Charles' own wallet. When the transfer is verified by the network, in the usual way, Charles pays Monica the price they agreed upon for 0.1 BTC. Transaction complete.
3. Monica would like to buy ETH so she places a buy request. She chooses a Level 3 verified seller nearby and never leaves the coffee shop. The seller comes, a selected moderator also arrives, she pays the seller in cash and now she has a new cryptocurrency, at great rates, fee-free, simple and quick.
4. Lee is a frequent traveller. He is due to visit Thailand next week and he needs local currency. He can either exchange USD to THB upon his arrival in Thailand or pick up cash from an ATM at poor exchange rates. He goes to Legatow and sets a sell request in Bangkok for 3 Litecoin. The same day he meets the buyer in his hotel lobby (with or without a moderator) and now has cash for his visit. No banks, no poor exchange rate, simple anonymous transaction.

Rating System

Buyers and sellers will rate each other, following their communication or encounter, whether the exchange took place successfully or not. Ratings take place through a point (star) system as well as a comments section. Validation of each transaction and blockchain security ensures no fake reviews or profiles being promoted.

Users will also be asked to rate their moderator, if they use one.

Key Benefits of the Legatow App

- Simple: Easy to use. Anyone with a smartphone can use it
- Decentralized: Makes crypto transactions the way they were meant to be made. Face to face, anonymous, fast and low cost
- Secure: Chats are securely encrypted and confidential. No third party can view or store the chat. Users only see usernames not phone numbers or names
- Independent: No dependence on financial institutions. No costly bank transfers required
- User-friendly: Works on all devices (iOS and Android) as well as a web-based platform (website)

“Legatow is not an exchange platform. Legatow facilitates communication. Transactions take place face to face, peer to peer”

How Revenue Will Be Generated by Legatow

Legatow will charge its users a service fee which will be set as a percentage of the transaction amount.

SERVICE FEES		
Volume [USD]		Fees [in %]
From	To	
\$0.00	\$150.00	2.00%
\$150.00	\$500.00	1.50%
\$500.00	\$10,000.00	1.00%
\$10,000.00	no limit	0.50%

Service fees will be deducted from crypto deposited by the seller in the Legatow multi wallet and they are also payable in TEMP tokens.

Referral Program

Legatow will reward its loyal and active users for promoting the app by introducing new users. When a new user registers to Legatow through their referral link, and performs their first crypto transaction using Legatow, the referrer receives 50 TEMP tokens per new user referred.

Market Opportunities for Legatow and Competitor Analysis

Legatow is a revolutionary new application designed to help crypto users worldwide to buy and sell any cryptocurrency face-to-face and without involving a third party. At the present embryonic stage of this market segment, it is difficult to conduct a thorough market analysis, since there are no other players to speak of.

However, we did compare Legatow with LocalBitcoin, a service aiming to facilitate the exchange of Bitcoins between crypto users.

SERVICE FEES		
Criterion for the comparison	Local-Bitcoins	Legatow
Buy or sell any crypto currency	X	✓
Encrypted chatting mechanism	X	✓
Global site availability	✓	✓
Available for iOS	X	✓
Available for Android	✓	✓
Referral Program	✓	✓
Multi-Language Platform	✓	✓
Multi-Language customer support	X	✓
Online & Offline Training system	X	✓
New users from related platforms	X	✓

Technical Roadmap



Legatow Beta Launch and Plans For The Future

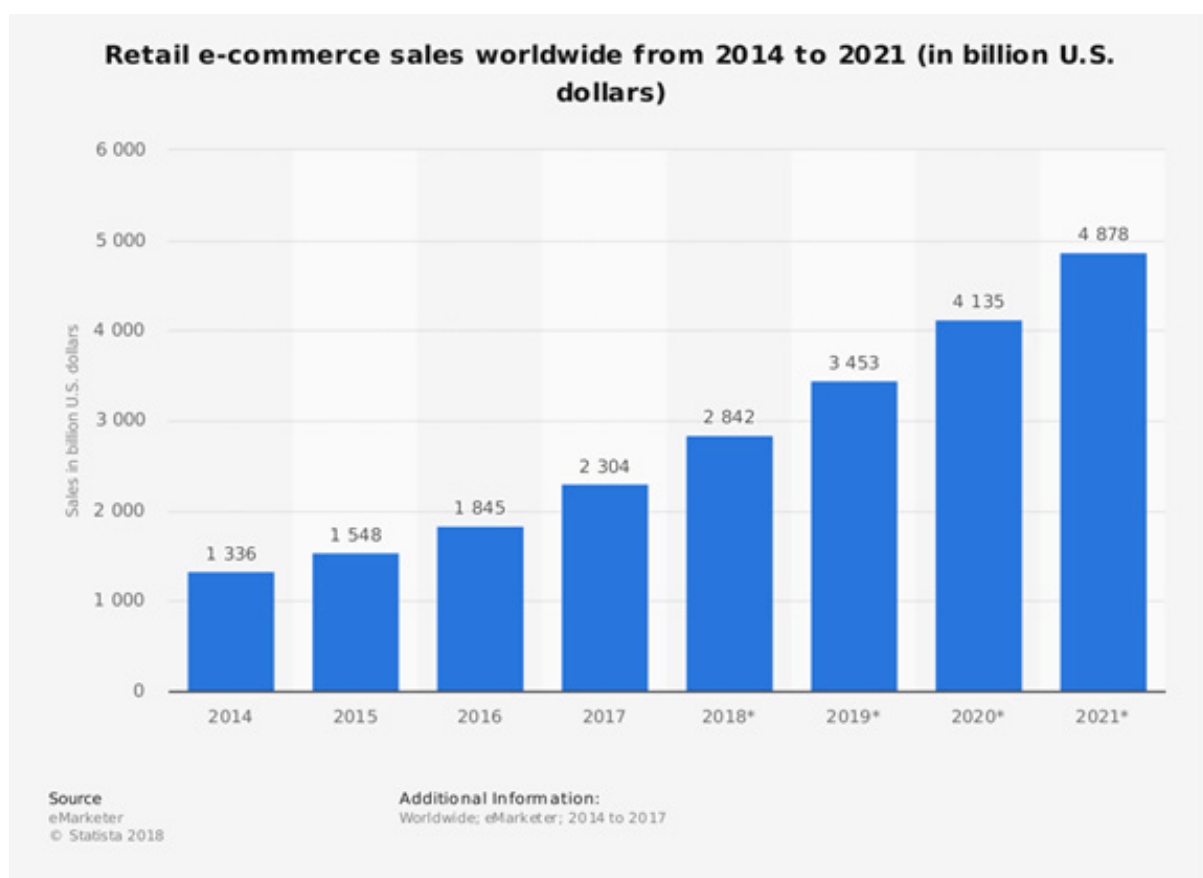
During the Beta test period, the use of Legatow will be free of charge for all registered users. They can register, place buy/sell ads, chat with other users, meet them, perform transactions and rate their exchange partners freely.

Fully encrypted messaging, the Legatow multi wallet for improved transfer security, the 3 level user verification system will be added and the optional moderator service will be made available after the Beta period.

Crescendow

The World's First "Crypto" E-Commerce Platform: Allowing Businesses and Customers to Trade Products and Services Using Any Cryptocurrency

E-commerce is growing at a rapid pace, faster than traditional brick and mortar retail and offline trade. The total amount spent on online shopping rose to \$2,300 billion in 2017; and by 2021 it is expected to represent 16% of total world trade, according to eMarketer. With rising consumer interest and exploding volumes, competition among merchants has also intensified. Manufacturers, product retailers and service providers need to take advantage of new markets for new customer acquisition.



Finding and developing new online distribution channels, however, is proving to be a challenge for many merchants, especially SMEs (small and medium size enterprises). In many cases, owners and managers of such SMEs do not have the experience or skill or IT knowledge to become successful in online sales.

THEY MAY LACK	
Knowledge, experience, capital, skilled staff and courage	Infrastructure investment to offer 24/7 customer service
Automation of the sales process	A global logistics background and warehousing facilities
Cash flows needed to investment in technology	Ability to build confidence among online buyers
Infrastructure to offer warranty	Capability to absorb transaction costs and deal with chargeback problems associated with traditional credit card and payment gateways

Due to these problems, online presence and activity levels are the lowest among SMEs. And, this is exactly the reason why we believe the greatest potential growth for SMEs lies in becoming digital.

“ The most important opportunity on the horizon is not growing online sales in isolation, but rather helping traditional retailers upgrade into a brand-new retail model.” – Daniel Zhang Yong, Chief Executive Alibaba ”

This group includes consultants, freelancers, digital nomads, service providers and virtual product creators. And anyone else who finds it hard to get a merchant account with a bank to accept credit cards.

Crypto Acceptance Worldwide

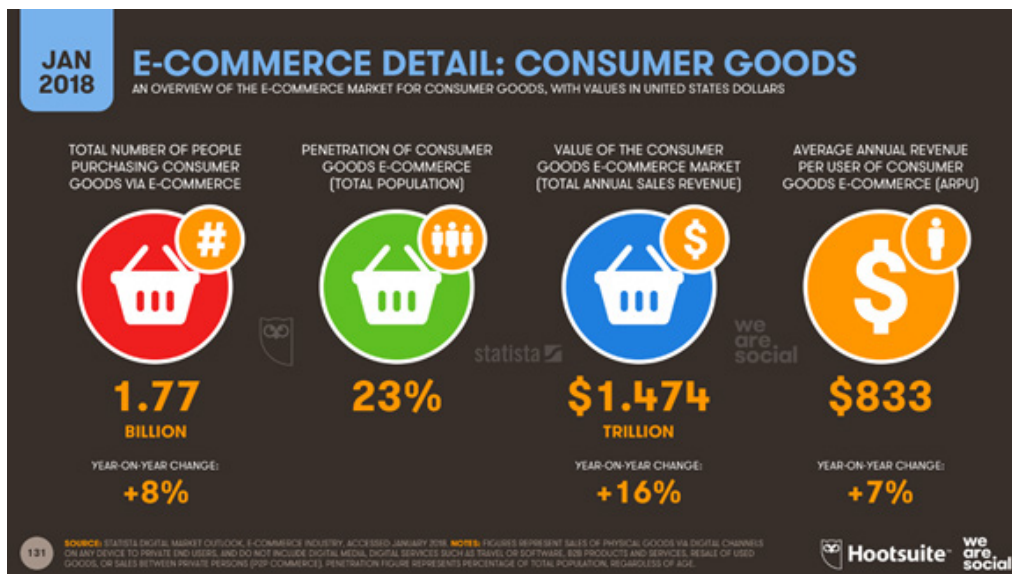
Most businesses are reluctant to accept cryptocurrency payments. Most do not understand how this new technology works.

Extreme price volatility is among the reasons for merchants being reluctant to accept BTC, ETH, LTC, XRP and more.

The digital world has its challenges, but it offers exciting opportunities. Crypto owners can use different digital currencies to pay for products and services on thousands of online platforms. However, existing users need a truly global online platform where they can choose from a wide range of products and services and use a variety of crypto coins to pay for them. To put simply: a place they can buy just about anything and pay with just about any cryptocurrency. This will attract millions of new customers sharing the benefits of crypto.

“ Users need a global platform where they can buy anything they want and pay with any cryptocurrency they have. This availability and ease of use will attract millions of new customers to the Tempow ecosystem ”

An Overview of the E-Commerce Market



Source: <https://www.slideshare.net/wearesocial/digital-in-2018-global-overview-86860338>

We have already seen this happening with eBay, Amazon, Shopify, AliExpress and more. The better the platform, the greater the adoption. We have summarized below some features and benefits of some of the world's most popular shopping platforms.

MOST POPULAR ONLINE MARKETPLACES COMPARISON				
Criterion for the comparison	eBay	Amazon	AliExpress	Crescendow
Local site availability	✓	✓	X	✓
Global site availability	✓	✓	✓	✓
24/7 customer support	✓	✓	✓	✓
Outstanding product's availability	✓	✓	✓	✓
Referral Program	✓	✓	✓	✓
Possibility of product localization	X	X	✓	✓
Multi-Language Platform	✓	✓	✓	✓
Multi-Language customer support	X	X	X	✓
In-House Crypto payment processor	X	X	X	✓
Online & Offline Training system	X	X	X	✓
New users from related platforms	X	X	X	✓

The Crescendow e-Marketplace Platform



Crescendow is an e-marketplace platform on which anyone can create an online store. The platform will be powered by innovative technologies in the e-commerce field, including the option to pay for goods and services with cryptocurrencies and TEMP tokens.

“ We’re creating the world’s largest crypto-only e-marketplace. A digital-currency based platform to rival Amazon or Alibaba ”

Payment Gateway:

The Crescendow platform will have an efficient payment gateway to ensure smooth and fast payments processing. If required, conventional payment methods can also be integrated into the platform.

And like Legatow, the funds are between both parties, not held by Tempow.

Instant Crypto-to-Fiat Conversion Tool:

To eliminate exchange risks, merchants accepting cryptocurrencies will have the option to instantly convert their sales proceeds to fiat currencies (USD, EUR). This is available where the given cryptocurrency has sufficient exchange liquidity and trading depth. If desired, merchants can choose to keep the crypto and in turn trade on Legatow, or in time, on the Tempow driven exchange, Fortissimow.

“ Instantly convert your crypto sales proceeds to cash using the our crypto-to-fiat conversion tool and eliminate unwanted exchange risks ”

Businesses will be offered a 60 day free trial period during which they can try and Beta test the system.

100% Financial Security for Merchants and Customers:

Customers need to have sufficient crypto funds in their Crescendow account to place a firm order for products or services. Crypto payments made by the customer will be blocked and not released to the merchant until the customer confirms successful delivery through an automated system.

The Opportunity to Profit from the Crypto Capital of ICO Companies

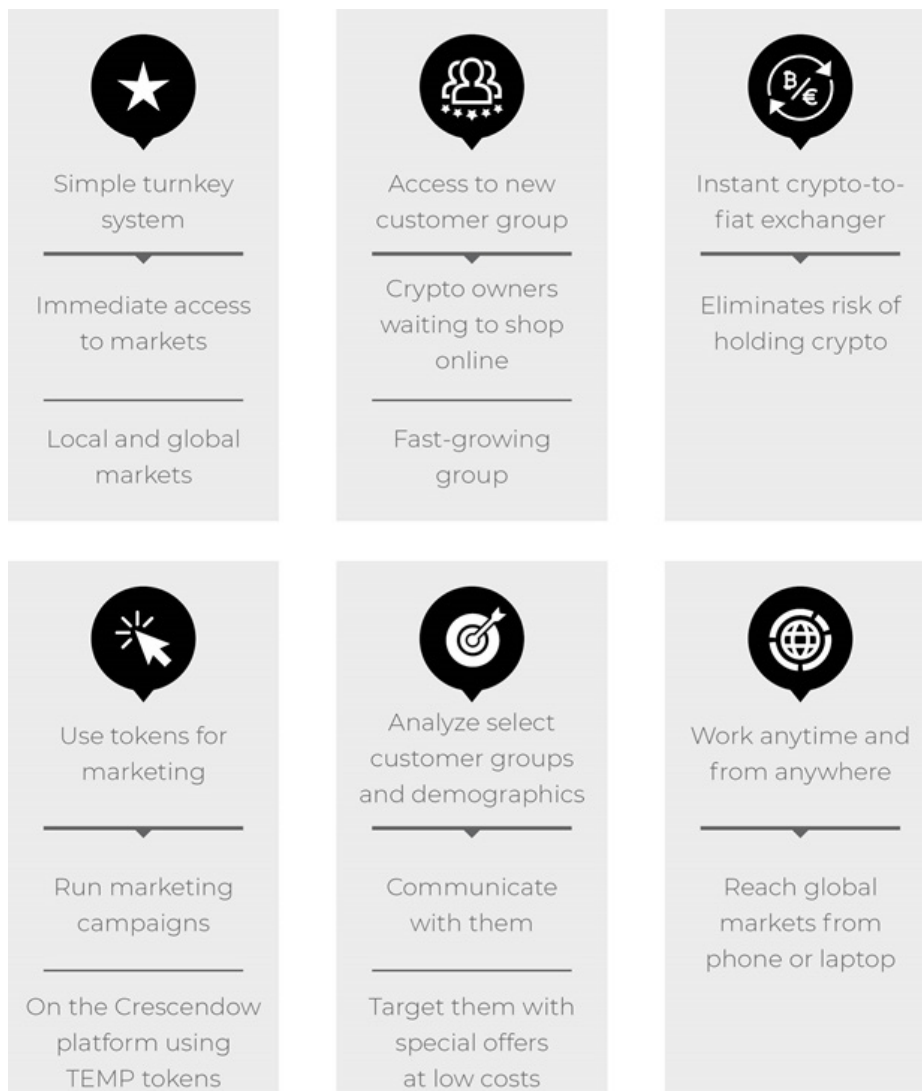
With the recent surge in ICO activity worldwide, we see several successful ICO companies sitting on massive amounts of crypto collected from investors during the crowd-sale.

These companies face challenges of using these crypto assets to purchase products and services they need for their day-to-day operations and development.

Crescendow will attract suppliers who can provide a growing range of products and services for startup and ICO companies.

Why Do Millions Of SMEs Need Crescendow?

- Simple turnkey system - immediate access to markets - local and global markets
- Access to new customer group – crypto owners waiting to shop online - fast-growing group
- Instant crypto-to-fiat exchanger - eliminates risk of holding crypto
- Use tokens for marketing - run marketing campaigns - on the Crescendow platform using TEMP tokens
- Analyze select customer groups and demographics - communicate with them - target them with special offers at low costs
- Work anytime and from anywhere – reach global markets from phone or laptop



What Makes Crescendow So Powerful for Millions of Potential Users?

On the Crescendow platform, crypto owners can:

- Shop on Crescendow with crypto. Also, it's an easy and attractive option to realize their profits, generated through Legatow and Fortissimow
- Access businesses around the world, from the palm of their hand
- Use 100% crypto, including up to 100% TEMP tokens, to pay for all products and services
- Be assured of the legitimacy of businesses on the platform, given strict guidelines and a monitoring system
- Enjoy guaranteed satisfaction, with refund within 14 days if unhappy
- Enjoy international service and low transaction costs

A growing selection of quality products and services offered for crypto on one single online platform will attract many new customers holding TEMP as well as other cryptocurrencies. Marketing and referral systems will be used to incentivize existing users to share with friends, family and colleagues.

“The Tempow vision is to make just about every product and service offered online available to everyone for crypto currencies on one single platform, Crescendow”

How Will Crescendow Generate Revenue?

To gain access to the Crescendow platform, merchants need to pay subscription fees as well as transaction fees.

Subscription fees:

CRESCENDOW E-MARKETPLACE SUBSCRIPTION FEE			
	Basic	Standard	Premium
Monthly fee	\$30.00	\$90.00	\$400.00
Annual fee	\$300.00	\$900.00	\$4000.00
Fixed price advertisements (pcs/month)	100 pcs	300 pcs	1500 pcs
Fee for post-paid advertisement	\$0,50	\$0,25	\$0,10
ALL FEES PAID IN TEMP TOKEN AS PER DAILY EXCHANGE RATE			

Standard transaction fee:

Standard transaction fee is 3% (paid in Tempow) and will be kept low compared to other online shopping platforms. Further, TEMP token ownership will bring important benefits within the Tempow ecosystem. Depending on the TEMP token balance in their Crescendow account, merchants will receive discounts on transaction fees as per the following table:

TEMPOW TOKEN IN USD*	DISCOUNT FROM TRANSACTION FEE
\$500.00 ≥	10%
\$750.00 ≥	15%
\$1,400.00 ≥	28%
\$2,000.00 ≥	40%
\$2,500.00 ≥	50%
\$5,000.00 ≥	75%
\$10,000.00 ≥	100%

* TEMP token balance set in USD to filter out TEMP token price changes.

Local vs. Global: Two Levels of the Crescendow Platform

We will develop two levels of the Crescendow e-commerce platform to serve two different types of businesses.

Businesses wishing to expand globally:

Crescendow will connect them with customers all over the world. They will use the global “umbrella” site with a .com extension. They will be screened and tested thoroughly on parameters like capability to handle global logistics and shipping.

Crescendow will provide training and tutorials for SMEs joining the platform, to assist with accepting crypto, paying for marketing, making fee payments and promoting their business.

Businesses wishing to expand locally:

Many local merchants who are open to accepting cryptocurrencies may not have the capabilities to sell and deliver their products globally. Crescendow will offer such merchants an exciting new opportunity to join the digital revolution. They can register their products on local Crescendow websites with a local (country) domain extension. They can find and service new customers in their own area, region or country, in their local language.

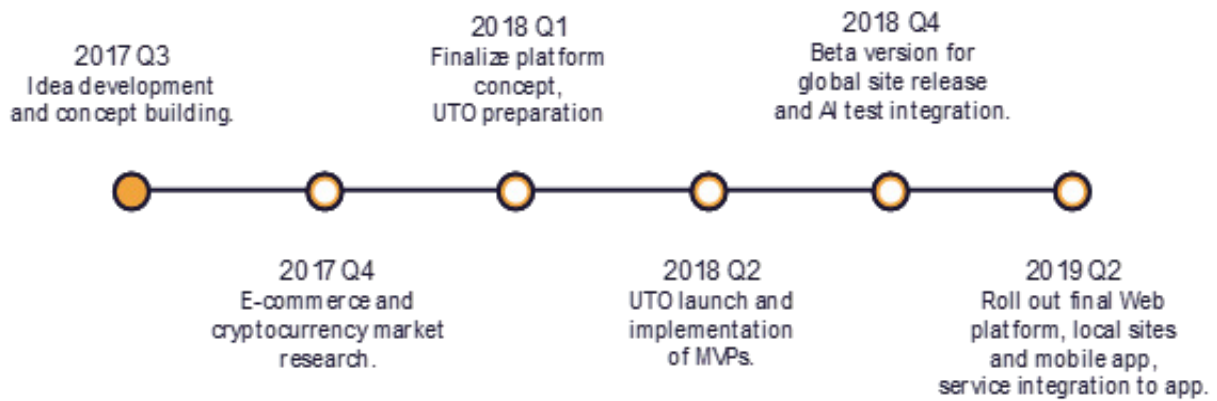
“ Millions of customers own crypto but have nowhere to spend it - Crescendow connects merchants with customers who have cryptocurrencies to spend all over the world ”

Referral Program

Tempow token acts like a fuel for gaining additional benefits on the platform. Tempow tokens can be earned by joining our referral program and sending referral links to friends and acquaintances to invite them to the platform.

Our buyers and merchants can refer new merchants and get rewards from their trading volume in TEMP tokens.

Technical Roadmap



The logo graphic features a dark blue, irregular polygonal shape on the right side, with the word "Fortissimow" in white text inside it. The background is composed of overlapping geometric shapes in various shades of orange and yellow.

Fortissimow

A Powerful Crypto Exchange Facilitating The Trade Of Any Crypto Currency While Giving Tempow Members Privileged Benefits.

The number of crypto exchanges in the world has grown rapidly due to increased public interest in cryptocurrencies. However, current trading volumes are low and this makes it difficult to justify the operation of around 200 exchanges that exist today.

The world's total daily foreign exchange (forex) trading volume is approximately \$6 trillion – and this massive turnover is handled by a smaller number of centralized exchanges. This trend is evident in the crypto community too – with the bulk of trading taking place on a handful of leading exchanges.

This means that the majority of small crypto exchanges operating today, must survive on relatively low trading volumes. It's widely anticipated there will be a shake-up in the crypto exchange industry, and these unprofitable trading volumes are just one reason why.

With hacking and data security concerns on the rise and as government regulation cracks down on exchanges by imposing tighter rules and guidelines, many of these small exchanges will vanish, while the larger, more established exchanges thrive.

While this type of network concentration isn't in-line with the decentralized ideal of cryptocurrencies, no exchange can sustain its operations without a sufficient number of clients (traders). This is where our unique crypto exchange platform Fortissimow, differs from our competitors.

“ We're creating a global cryptocurrency exchange ”

How Fortissimow Works

At the time of its launch, Fortissimow will be supported by millions of existing Legatow and Crescendow clients who form the Tempow token community.

Our exchange will offer massive discounts as an incentive to Tempow token users and lucrative bonuses to clients referring new traders.

Supply and demand will naturally meet on Fortissimow, creating trading volumes and liquidity which are essential for the success of an exchange.

New and existing users of our Legatow face-to-face mobile app will eventually want to buy and sell larger amounts of cryptocurrencies, more and more regularly. They will be attracted to the Fortissimow exchange and enjoy the benefits of being part of the Tempow community.

At the same time, a growing number of merchants on the Crescendow merchant platform will want to convert their sales revenues received in crypto into fiat and/or other cryptocurrencies.

We will attract millions of new crypto users. The exchange will provide a full spectrum of comprehensive services. These include training to help users get integrated into the fast-evolving digital and crypto arena.

Fortissimow will be built to become the first crypto exchange with trading and operating licenses for all continents. Although this process will take some time, it is vital to have valid and open exchanges across the world to support the customer and business base of our members.

What Fortissimow Does That Our Competitors Don't

EXCHANGE PLATFORMS COMPARISON					
Criterion for the comparison	Binance	Poloniex	Bittrex	Bitstamp	Fortissimow
Coin Deposit	✓	✓	✓	✓	✓
Fiat Deposit	X	X	✓	✓	✓
Coin Pair	✓	✓	✓	✓	✓
Global site availability	✓	✓	✓	✓	✓
Own Coin	✓	X	X	X	✓
Needs Verification	✓	✓	✓	✓	✓
Mobile app available	✓	X	X	✓	✓
Referral system	✓	X	X	X	✓
Trading Fee	✓	✓	✓	✓	✓
New users from related platforms	X	X	X	X	✓
Multi-Language Platform	✓	✓	✓	X	✓
Multi-Language customer support	✓	X	X	X	✓
Online & Offline Training system	X	X	X	X	✓

Keys to Success of the Fortissimow Exchange

Security:

Security of data and funds is essential. The system needs to be built with utmost care, sparing no time, effort and expense, with the requirements of future growth in mind. Security of data and funds is our top priority.

Before launching Fortissimow, we will create a specialist in-house hacker pool to continually test our systems for any vulnerabilities.

Complexities of an Exchange:

A crypto exchange is a complex enterprise. Implementing a crypto exchange software, however sophisticated, is far from enough. Growth in volumes immediately generates financial and operational issues. Managing growth in the number of traders as well as in trading volumes is of equal importance.

Our team includes experienced crypto programmers and developers who will run the Fortissimow platform with a comprehensive approach to understanding the challenges.

Liquidity:

The inability to match orders can easily and quickly lead to loss of time and money for the customer (trader).

Besides attracting small and large investors outside the Tempow community with powerful incentives, the Fortissimow exchange will benefit from the growing number of Legatow and Crescendow users – millions of cryptocoiners, new and experienced, merchants, customers, investors. The liquidity and, thus, the profitability of the exchange is assured.

Excellent Communication and Client Service:

Clients expect fast online service. Growth and success can be sustained only if clients get fast and efficient service and they refer new clients.

We will provide live chat service in 5 languages in the first year and in 10 languages in year 2, to assist clients in trading.

More importantly, as many new cryptocoiners do not have enough confidence and knowledge, simple training videos will be available for all exchange users explaining every step they need to take – from opening and funding their account to making withdrawals. Videos will be subtitled, dubbed, and made available openly to help educate people to use the platform successfully.

Broad Range of Tradeable Cryptocurrencies:

Most exchanges fail to offer clients/traders all the cryptocurrencies they wish to trade. Many exchanges focus on particular coins as their favorites and best pairs.

We have a ready-made market of all the coins accepted by merchants and traded by users – and we can at any time add more coins that have credibility, a widening user base and liquidity.

Initially, however, only crypto-to-crypto trading will be offered. Crypto-to-fiat and fiat-to-crypto trading will start immediately after the necessary trading licenses have been obtained, first in Europe.

Verification:

We will have up-to-date and watertight KYC (Know Your Customers) and AML (Anti Money Laundering) procedures.

We will enlist the services of a third-party provider to speed up the verification process, in-line with current regulations. While keeping regulatory requirements in focus, we aim to ensure all registered users can start trading on our exchange as soon after registration as possible.

Instead of scanning, submitting the usual KYC documents and then waiting (often days) for the individuals in an organization to approve those documents (or request additional ones), the client can complete the process online in minutes. It will not only make our exchange very attractive to many users, but also be welcomed and endorsed by regulators, and make audits simpler and quicker.

“

Instead of having to wait days for someone to manually approve verification documents (or request additional ones), our clients can complete the process online - in minutes

”

Incentives offered to clients / traders: While several exchanges offer discounts from trading fees, free fund transfers above certain trading volumes and other benefits, clients are only moderately motivated to use certain exchanges on an exclusive, continuous basis.

The Benefits of TEMP on Fortissimow

Users will receive benefits from the Fortissimow exchange if they retain a pool of Tempow tokens.

They have two options and can choose either one based on their preferences:

1. Pay 100% of the transaction fee with Tempow token, or
2. Receive a discount on standard transaction fees if they have a certain amount of Tempow tokens in their own exchange account at the time of making the trade.

Example:

If a client has Tempow tokens worth \$500 or more in the account, he/she receives a 10% discount on the standard transaction fee. Higher Tempow token account balances will mean greater discounts (see the table below). This increases the popularity of Tempow token.

TEMPOW TOKEN IN USD*	DISCOUNT FROM TRANSACTION FEE
\$500.00 ≥	10%
\$750.00 ≥	15%
\$1,400.00 ≥	28%
\$2,000.00 ≥	40%
\$2,500.00 ≥	50%
\$5,000.00 ≥	75%

* TEMP token balance set in USD to filter out TEMP token price changes.

This benefit is for Tempow token holders only.

Referral Program

Tempow token acts like a fuel for gaining additional benefits on the exchange. Tempow tokens can be earned by joining our referral program where users can send referral links to their friends and acquaintances, and invite them to the exchange. These benefits include new features and bonuses:

- Advanced trading panel
- AI trading tips and suggestions
- Lower trading and deposit fees

This means that the Fortissimow exchange relies on blockchain technology, which acts as a base for many of its functionalities.

Key Fortissimow Features and Benefits for Users

- Multi-device support: most web browsers, Android, HTML, Wechat
- Multi-language support: customer support in 5 different languages in the 1st year and in 10 different languages in the 2nd year
- Top cryptos supported: The exchange will offer trading opportunities in the top 20/40 crypto coins initially, and this number can reach the top 100 crypto coins in 6-10 months.
- Low trading fee: Trading fee of 0.1% (using Tempow tokens clients can get an additional discount of up to 50%)



Multi-device support

Most web browsers, Android, HTML, Wechat



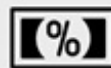
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Customer support in 5 different languages in the 1st year and in 10 different languages in the 2nd year



Top cryptos supported

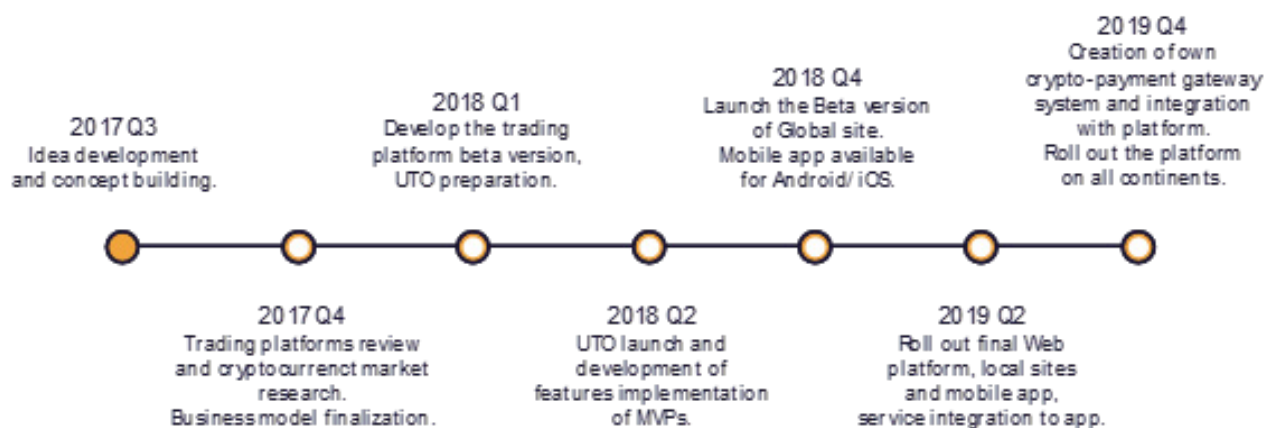
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Low trading fee

Trading fee of 0.1% (using Tempow tokens clients can get an additional discount of up to 50%)

Technical Roadmap



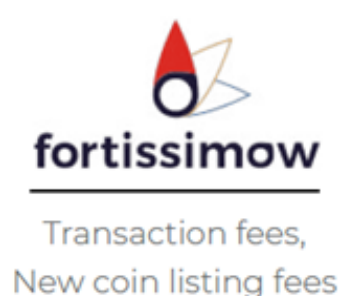
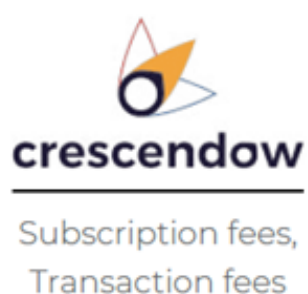
Tempow

One token. Three platforms. Four profit sources.

Tempow Project Profit Sources

Tempow will collect revenue from multiple streams. These include, but are not limited to the following sources (subject to change):

- Legatow: subscription fees
- Crescendow: subscription fees, transaction fee
- Fortissimow: transaction fee, new coin listing fees



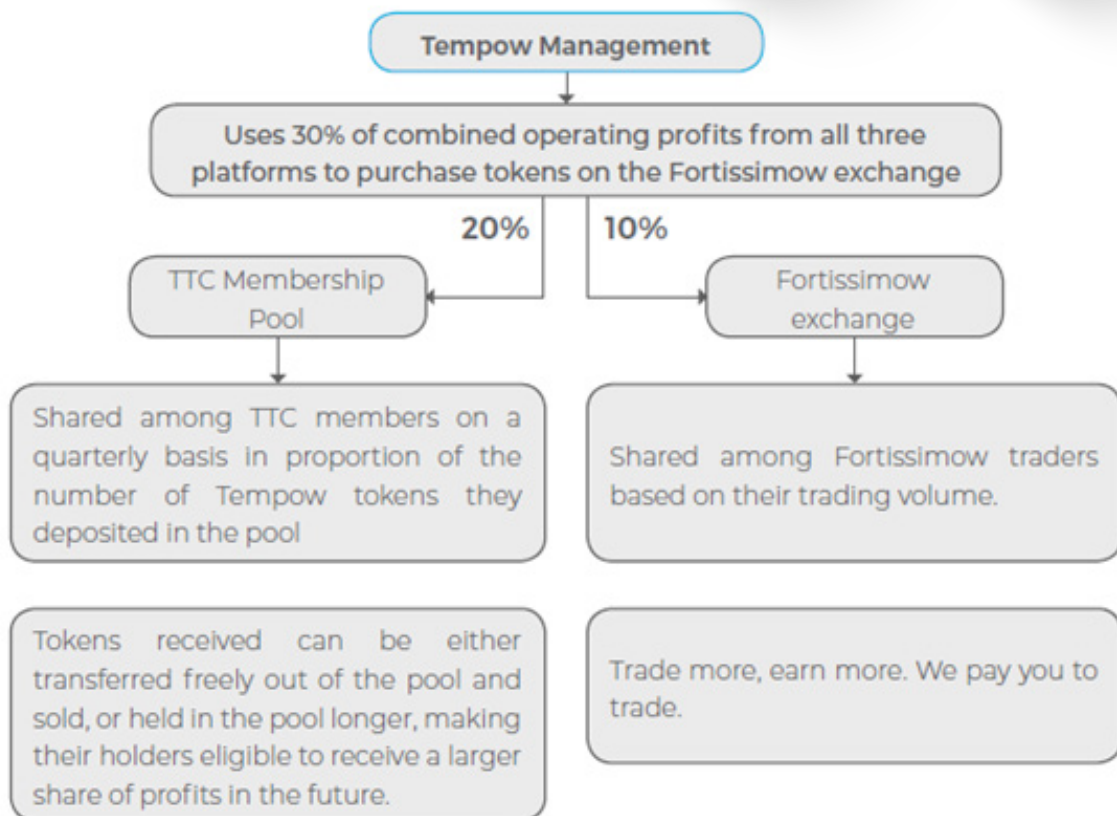
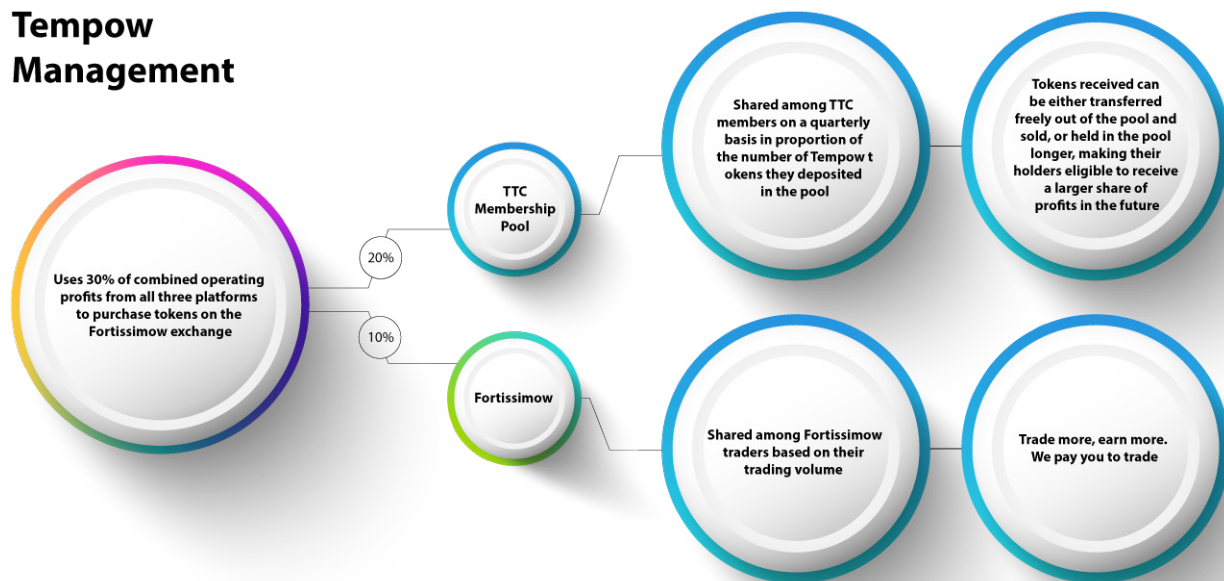
The Tempow Token Club (TTC)

A Way for Tempow Token Holders to Profit From All Three Tempow Platforms

A key principle of our operations is partnership. Unlike many ICOs, the Tempow team doesn't believe in encouraging people to join the Tempow community for short-term gain and revenue generation. We aim to build a long-term relationship with all our contributors, partners and investors by rewarding them on a continuous, long-term basis.

The Tempo Token Club (TTC) is our take on a membership-pool-style profit-sharing system. Any Tempow token holder can join TTC at any time and deposit a certain number of tokens in the pool. The purpose of the club is to share profits from all three platforms within the Tempow ecosystem (Legatow, Crescendow, Fortissimow) and distribute them on a regular basis.

Tempow Management



Tempow tokens themselves will never generate any profits or returns. Underlying Tempow operations will generate profits. Tempow tokens are merely a tool to access the pool.

“The purpose of TTC is to share profits from all three platforms within the Tempow ecosystem (Legatow, Crescendow, Fortissimow) on a regular basis with its members”

While the Tempow team has a strong vision about sharing the benefits from operations with loyal Tempow token holders, we will need a little time to get the Tempow Token Club concept approved by regulators to make sure we do the right thing and do not break laws and regulations governing the collection and management of client funds.



Tempow UTO Referral Program

We, at Tempow, strongly believe in the power of referrals made by subscribers who are personally committed to the success of our projects. The crypto world needs more direct communication among crypto-coiners. This also translates to huge savings of advertising dollars on social media platforms and search engines. The money saved can be used to reward TEMP token holders, in TEMP tokens, for taking part in promoting our UTO and becoming part of the success of our development projects.

Two Levels of Bonuses - Subscribers receive 15% bonus from their first level (direct or personal referrals) and a further 10% bonus from 2nd level referrals.

What does this mean?

If subscriber X uses registered subscriber A's own referral link, subscriber A receives a first level bonus. If subscriber X refers subscriber B, then subscriber A receives a further bonus (second level bonus) from subscriber B. In other words, a second level referral is a user invited by a person whom you invited to the UTO.

Referral Structure

	REFERRAL STRUCTURE	
UTO sale phases	Referral level & Bonus in TEMPOW token	
	Level 1	Level 2
1st Tier	100%	75%
2nd Tier	75%	50%
3rd Tier	50%	25%
4th Tier	25%	10%

Referral link:

This is a unique URL provided by Tempow that can be used to invite other subscribers to earn rewards. The referral link can be found on the Tempow UTO recording tool dashboard.

Referrer:

This means a registered Tempow UTO website user – whether a subscriber or not – who has been assigned a unique referral link to be shared with other potential subscribers.

Any registered user can refer others to the UTO, regardless of whether he is personally invested – but a minimal personal subscription of TEMP tokens during the UTO period will be required to transfer out TEMP tokens earned from referrals.

Referred contributor:

This is a subscriber referred or being referred to sign-up via the link provided by another registered Tempow UTO subscriber.

The Tempow Token Sale: Structure & Timelines

Soft Cap USD 1 million

This is the minimum amount. If we do not reach this point, all the money will be automatically returned to the investors' accounts and the project will be suspended, for it would mean that the interest in the industry is low.

Normal Cap USD 5 million

This amount will allow us to launch the project according to our road map. We shall have the resources to follow the road map for about a year.

Optimal Cap USD 15 million

By raising USD 15 million or more we are able to shorten the launch period and increase the marketing budget for fast growth which will help us to win the bulk of the market.

Ultimate Cap USD 30 million

If the amount we raise reaches 30 million, further token sales will be suspended, for this amount is more than enough to cover any marketing expenses and the project will fly like a rocket to the moon in the shortest possible time. There is no point to raise more funds than we need.

Utility Token Offering (UTO) & Token Distribution

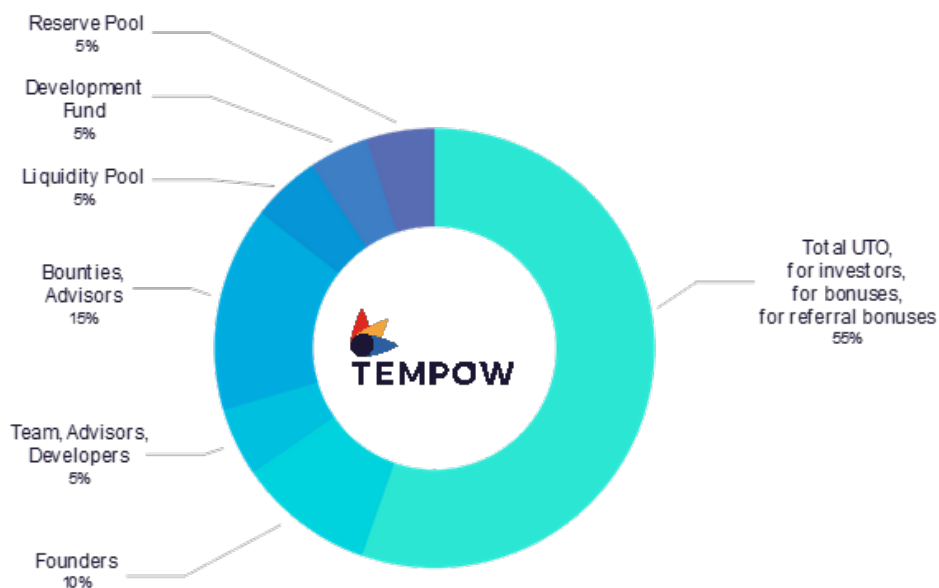
The minimum investment for the Tempow UTO is \$10,000 in the first tier, until \$5 mn is reached. It is reducing after that as set out below:

1st Tier Until USD 5 million is reached (Token 1 USD = 6 token) - max. 127.5mn tokens Minimum investment: USD 10,000 Min. USD 10,000: 100% extra token bonus Min. USD 50,000: 125% extra token bonus Min. USD 100,000: 150% extra token bonus Referral bonus: 100% on first level, 75% on second level	2nd Tier Until USD 12 million is reached (Token 1 USD=6 token) – max. 132.3mn tokens Minimum investment: USD 1.000 Min. USD 1,000: 60% extra token bonus Min. USD 5,000: 75% extra token bonus Min. USD 10,000: 90% extra token bonus Referral bonus: 75% on first level, 50% on second level
3rd Tier Until USD 20 million is reached (Token 1 USD=6 token) – max. 108mn tokens Minimum investment: USD 100 Min. USD 100: 30% extra token bonus Min. USD 1,000: 40% extra token bonus Min. USD 5,000: 50% extra token bonus Referral bonus: 50% on first level, 25% on second level	4th Tier Until USD 30 million is reached (Token 1 USD=6 token) – max. 99mn tokens (or when the ultimate cap reached) Minimum investment: USD 100 Min. USD 100: 10% extra token bonus Min. USD 1,000: 20% extra token bonus Min. USD 5,000: 30% extra token bonus Referral bonus: 25% on first level, 10% on second level
For investors + bonuses for 2 levels: $127.5 + 132.3 + 108 + 99 \text{ million} = 466.8 \text{ million} = 55\%$ Founders, team, bounties, advisors, dev. fund, reserve + liquidity = 381.9 million = 45% Total: 848.7 million = 100%	

TOTAL TO BE MINTED (ROUNDED UP): 950 MILLION TEMP TOKENS

Unsold tokens will be burned at the end of crowd-sale.

The Tempow Token Distribution

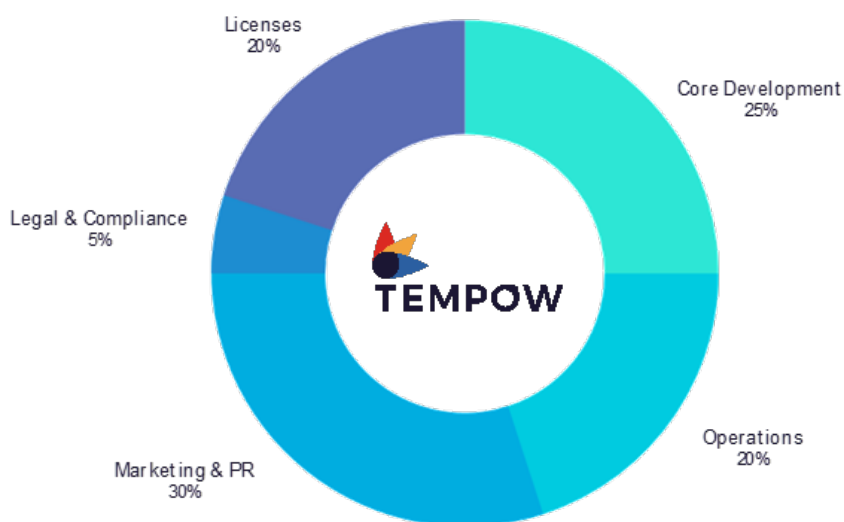


How Tempow Funds Will Be Used to Continue Growing and Developing the Platform

The vision of the Tempow team is to introduce millions of new users to the world of crypto by offering them simple, yet sophisticated day-to-day applications built around the same crypto token, the Tempow token (TEMP).

The purpose of this token sale is three-fold

- 1** FINANCE THE DEVELOPMENT AND INTEGRATION OF THE TEMPOW PLATFORMS
- 2** FINANCE THE PROMOTION OF THE TEMPOW PLATFORMS TO BRING TEMP CLOSE TO USERS
- 3** TO MEET LEGAL REQUIREMENTS AND OBTAIN THE NECESSARY LICENSES



“

Our vision is to introduce millions of new users to crypto by offering them simple, yet sophisticated day-to-day applications built around a single token - the Tempow token (TEMP)

”

Cryptocurrency Exchange Listing

TEMP tokens are to be listed on both integrated and outside cryptocurrency exchanges, following the initial token-based funding rounds. Upon finishing the Token Sale campaign, the tokens can be easily traded on cryptocurrency exchanges. The number of exchanges will grow with the increase in the platform trade turnover and the users' demand from different countries.

More than 150 exchanges are awaiting a license in Japan alone. This highlights the demand for trading options.

Our team is planning to introduce TEMP tokens to more than 12 international cryptocurrency exchange markets in the first 12 months after token sale completion. It will be possible to exchange TEMP tokens for any cryptocurrency on those exchanges, boosting token acceptance around the world.

Powering Next Generation Customer Support Through Hybrid AI Technology

For maximum efficiency, users of all three Tempow platforms will be serviced by the same customer support center. It will feature a unique hybrid combination of AI (Artificial Intelligence) and human interaction, for total user satisfaction.

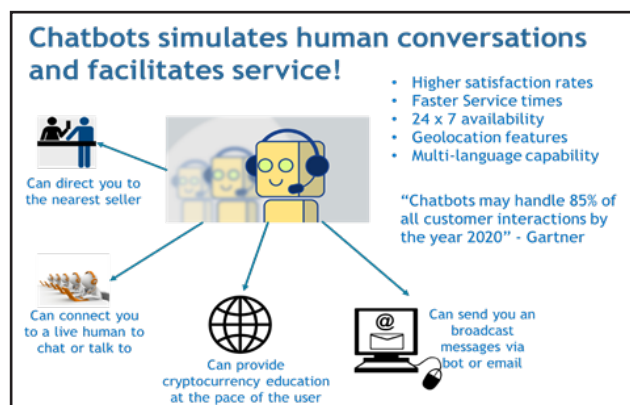
To this end, we will lead the cryptocurrency industry, not only with our Blockchain and utility token technology, but also with our AI-powered GDPR-compliant BPO-automated user education/nurturing/acquisition and continuous UTO community engagement.

Compliance with KYC Regulations

Know Your Customer (KYC) is the process of a business identifying and verifying the identity of its clients. The term is also used to refer to the bank and anti-money laundering regulations that govern these activities. Both international and local regulations require the Tempow project to implement effective procedures and mechanisms to prevent money laundering, terrorist financing, drug and human trafficking, proliferation of weapons of mass destruction, corruption and bribery and to take action in case of any form of suspicious activity from its users. KYC procedures are a critical function to assess and monitor customer risk.

A best-practice KYC program include the following elements:

- Customer Identification Program (CIP): collection, verification and record keeping of customer identification information and screening of customers against lists of known criminals
- Basic Customer Due Diligence ("CDD"): information obtained from all customers to verify the identity of a customer and assess risks associated with that customer



- Enhanced Due Diligence ("EDD"): additional information collected for higher-risk customers to provide a deeper understanding of customer activity to mitigate associated risks

To implementing this, component, clear and defined processes are essential. A consistent method of onboarding third parties indicates that an organization takes KYC seriously.

Full adherence to proper KYC procedures are essential for the long-term success of the Tempow project and the smooth operation of all three platforms.

Wish to invest in the Tempow UTO?

Need more information to make the decision?

Simply email us: contact@tempow.io

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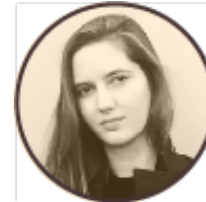


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LETS STAY IN TOUCH!

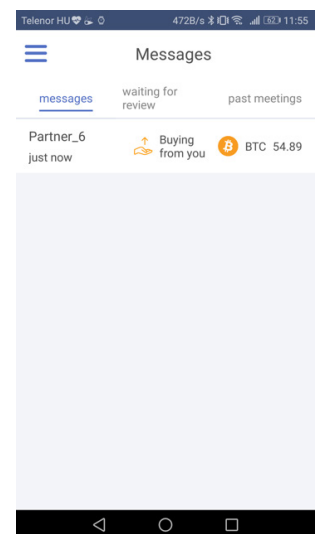
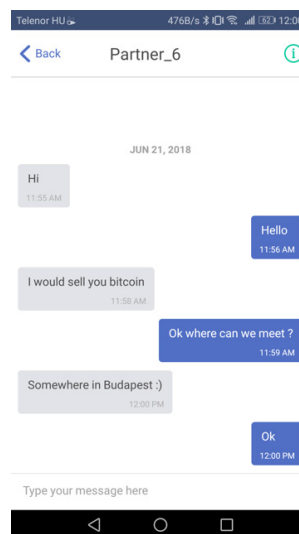
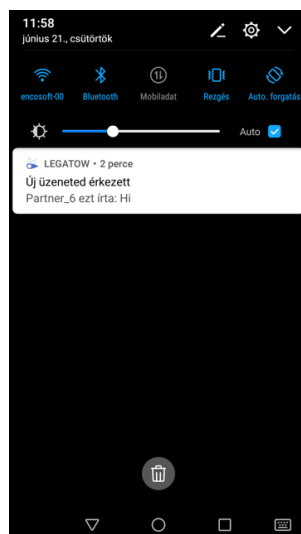
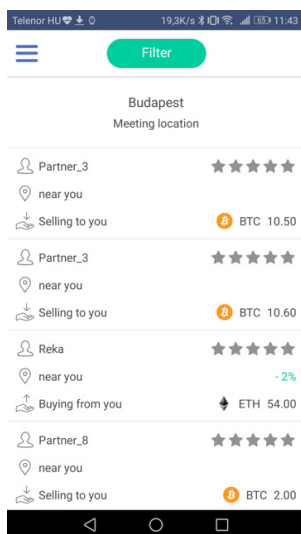
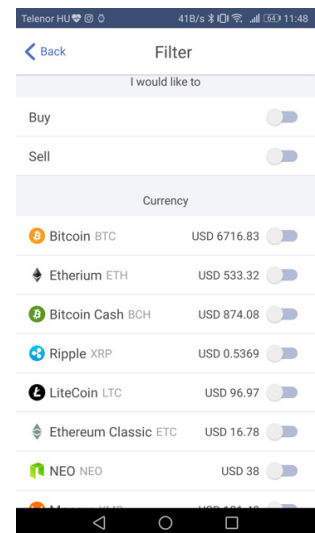
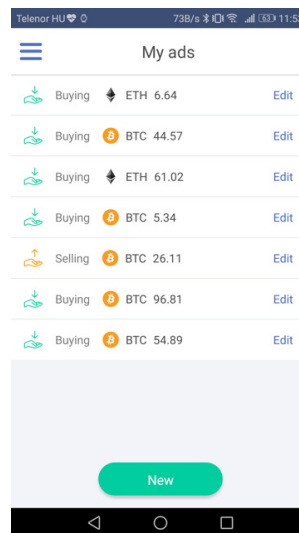
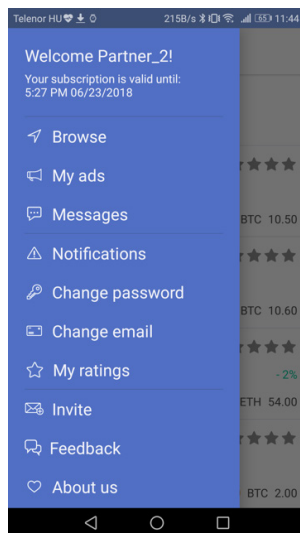
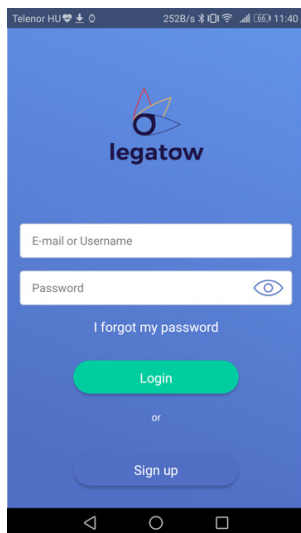
Let's Stay in Touch

We would love to hear from communities and people who are excited to see how blockchain technology can help everyone around the globe to hop onboard with cryptocurrencies and exchange digital assets swiftly.

There are many ways to share your thoughts with us:

- Twitter: <https://twitter.com/tempowofficial>
- Telegram: <https://t.me/tempowofficial>
- Bitcointalk: <https://bitcointalk.org/>
- Facebook: <https://www.facebook.com/tempowofficial>
- Medium: <https://medium.com/tempowofficial>
- GitHub: <https://github.com/tempowofficial>
- Visit our website at: <https://tempow.io>
- E-mail us at: contact@tempow.io

Application UI Screenshots







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