

TalentChain Ecosystem

Tokenize, Promote, Trade & Earn



Built on the XRP Ledger
By TALENTCHAIN Core Team

talentchain.io

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Important Considerations:

This White Paper (version 0.1) is a marketing document for informational purposes only. It describes the TalentChain Ecosystem and its various sub-components.

None of the wording, information or analyses contained in this White Paper should be interpreted as a solicitation, inducement or offering for investment or any other investment activity.

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This White Paper does not pertain in any way to an offering of securities in any jurisdiction worldwide whatsoever.

TalentChain intends to operate in full compliance and transparency with applicable laws and regulations and obtain the necessary licenses and approvals. It is not possible to guarantee, and no person makes any assurances that any such licenses or approvals will be obtained within a particular timeframe or at all. TalentChain intends to comply with relevant legislation and regulations and will make every effort to obtain the necessary permits and approvals. As a result, the development and implementation of the efforts detailed in this white paper cannot be guaranteed.

Please read entirely the legal and risk section at the end of this document.

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I - Introduction to TalentChain Ecosystem: Tokenize, Promote, Trade & Earn

In this White Paper, TalentChain team will reveal TalentChain Ecosystem vision, allowing millions of people/talents to tokenize their value and to invest in people's talents on top of the XRP Ledger.

TalentChain is a platform for self-monetization and aims to provide access to personal tokens all across the globe.

The TalentChain Ecosystem is offering retail customers the opportunity to create, buy, sell, swap and hold personal token assets.

In that matter, TalentChain is introducing an advanced ecosystem that facilitates the interaction between influential people - talents - and their audience.

Available for both web and mobile, the ecosystem coming in 2022 has multiple components categorized into two main platforms:

- A Talent Pool Marketplace (TPM) displaying all the registered profiles/talents along with a talent tokenization module
- A Decentralized Exchange (DEX)

Two types of tokens will be available within the TalentChain ecosystem:

- **TALENT Token:** TalentChain Ecosystem Utility Token.

TalentChain will be using TALENT tokens for liquidity providing and to finance its daily operations.

TALENT tokens are currently available for trading on SOLOGENIC DEX and XUMM xApp DEX Trade, and will be available for trading on the TalentChain DEX, and other major global crypto exchanges.

- **Personal Tokens:** Tokens created by TalentChain users as individuals, only tradable and redeemable against TALENT and XRP on TalentChain DEX.

A personal token is a digital currency issued by a private entity, a single user.

After a KYC verification, users can release their own token and then accept payment for their services, sharing knowledge, experience and skills in these virtual tokens.

By tokenizing people aka talents, TalentChain is one of the most ambitious projects ever built on top of XRP Ledger.

II - Value Proposition for Personal Token assets creators

Create your own personal token.

After a profile verification through KYC and social platforms identification, you will be able to launch your own personal token that enables transactions, access, and more creative solutions for your own economy. No technical knowledge will be required.

Personal token will help to represent your value, and better price your services.

Creating your own personal token is a great mechanism for transferring your values, your skills, brand, personal attributes, knowledge, or expertise in a particular field.

This can be a great way to start building your own market or to raise funds for a personal project.

Interacting with your fans/community/customers in an innovative way.

Personal tokens can give a new opportunity to build interactions with your community. For example, you can use your tokens in social media and build a reward ecosystem based on your tokens:

- Rewarding for likes/shares/comments
- Organising giveaways, airdrops, or competitions where your token is the reward
- Offering customer loyalty programs
- Offering exclusive products/services or special events for tokens holders

Personal token can allow others to invest in your talent.

People who want to invest in your talent, ideas or skills will be able to buy your tokens.

You and your tokens' holders are likely to have the same interest in building the value of your personal token. They will be motivated to build the value of your token. This way you are naturally gaining a powerful community which becomes your driving force.

These tokens do not represent an investment contract or security of any kind; rather, they are part of a crowdfunding mechanism that allows token buyers to access content or skills from the tokenizers.

Implementing modern global technology to your business model.

Your token is based and created on top of the XRPL, which is one of the most innovative technologies allowing liquidity to be moved almost instantly. Individuals can deal directly with each other and there is no need for a middleman. Thanks to the TalentChain DEX your token becomes immediately tradable but also swappable for other crypto assets.

Access to new markets and new audiences.

XRP Community, TalentChain Talent Pool Marketplace (TPM), and TalentChain Decentralized Exchange (DEX) are creating tools and infrastructure for you so you can become more influential.

Thanks to our platforms and the use of blockchain technology, you will have the opportunity to reach new markets and new audiences.

III - Value Proposition for TalentChain Users

Access to personal tokens.

TalentChain aims to provide access to personal tokens all across the globe.

Our Platform is the first one in the world that lets people easily issue and manage their personal tokens based on the XRP Ledger.

By accessing TalentChain ecosystem, a user can easily and securely Buy, Sell, Hold and Swap Personal Token Assets.

Complete ownership of crypto assets .

TalentChain aims to create a decentralized trading environment where users have complete ownership of their crypto assets. TalentChain users will keep their own private keys, allowing them to transfer or trade their crypto assets without any third-party involvement.

Invest in real Talents, connect with real Talents.

Blockchain technology and TalentChain social verification tools are combined to prove the authenticity and scarcity of all talents listed on our platform.

Deepen your connection with the creators you care about while interacting in new ways.

Value of TALENT for TalentChain users.

TalentChain users owning and using TALENT will get the most out of the TalentChain ecosystem by using and holding tokens of TALENT.

TalentChain users will benefit by getting (1) discounts when paying fees on TalentChain with TALENT, (2) perk, loyalty program and airdrops based on certain amounts of holding TALENT (3) access to the future TalentChain Launchpad and (4) access to additional future products.

IV- TALENT Token - TOKENOMICS

Overview

TALENT - TalentChain Ecosystem Token has been built on top of the XRP Ledger and issued by TalentChain team. An amount of 1 billion TALENT has been created, never to be increased.

The issuer account has been BLACKHOLED. It will not be able to issue more IOUs (tokens).

Bithomp: <https://bithomp.com/explorer/r92SQCuWhYoB4w2UnKU7PKj4Mh7jSyemrH>

As part of the TALENT token launch program, a maximum of 500,000,000 TALENT will be given to the community. TALENT tokens will be used as utility tokens on the TalentChain Ecosystem and has been created to provide liquidity to the personal tokens markets and creates an alternative market where every TALENT token can be exchanged for any personal tokens from the Talent Pool Marketplace (TPM).

Users can trade TALENT tokens on Sologenic DEX / XUMM xApp DEX Trade and later will be available on TalentChain DEX and other major global crypto exchanges.

Token name	TALENT - TalentChain Ecosystem Token
Token type	Utility token
Automatic Listing	Sologenic DEX - TALENT/XRP: https://bit.ly/3rmJoXJ XUMM DEX xApp: https://bit.ly/3GzizUB
Amount issued - Total Token Allocation	1,000,000,000 TALENT (No additional tokens will ever be created)
Token launch price	Airdrop
Trustline Adress / Issuer Address:	r92SQCuWhYoB4w2UnKU7PKj4Mh7jSyemrH
Currency (HEX-Code)	54414C454E54000000000000000000000000000000

Token Distribution

Allocation	Proportion	Vesting Period
Public Airdrops	50% - 500 000 000 TALENT	No Lockup
TALENT Operation Fund Utility & Liquidity, Marketing and Operation	25% - 250 000 000 TALENT	No Lockup
Team	20% - 200 000 000 TALENT	36 Month Lockup Schedule
TALENT Users Promotion Fund	5% - 50 000 000 TALENT	No Lockup

Team Vesting Schedule

Holding Period	Percentage
Within 6 months	15%
After 12 months	15%
After 18 months	20%
After 24 months	20%
After 36 months	30%

Public Airdrops (can be subject to change)

Event and Date	Proportion	Rules
Public Airdrop 1 - Q1 2022 Snapshot: 31/12/2021 Airdrop: First week of January 2022	150 000 000 TALENT	Trustline to be added. Free airdrop for the first 30 000 trustlines (5,000 TALENT per trustline)
Public Airdrop 2 - Q2 2022 Snapshot: 31/03/2022 Airdrop: First week of April 2022	Depending on the number of TALENT Holders.	Trustline to be added. Airdrop for holders. Tier 1: Hold 5,000 or more TALENT / Reward 2,500 (+50%) Tier 2: Hold 10,000 or more TALENT / Reward 5,500 (+55%) Tier 3: Hold 25,000 or more TALENT / Reward 15,000 (+60%) Tier 4: Hold 50,000 or more TALENT / Reward 35,000 (+70%) Tier 5: Hold 100,000 or more TALENT / Reward 80,000 (+80%) Tier 6: Hold 500,000 or more TALENT / Reward 450,000 (+90%) Tier 7: Hold 1,000,000 or more TALENT / Reward 1,000,000 (+100% max 1M)
Public Airdrop 3 - Q3 2022 Snapshot: 30/06/2022 Airdrop: First week of July 2022	Further details on the airdrops to be announced.	Further details on the airdrops to be announced.
Public Airdrop 4 - Q4 2022 Snapshot: 30/09/2022 Airdrop: First week of October 2022	Further details on the airdrops to be announced.	Further details on the airdrops to be announced.
Other Airdrops for social media	10 000 000 TALENT	Trustline to be added.

Loyalty Program for TALENT Holders - Starting Q1 2022 (can be subject to change)

Tier	Must Hold	Monthly reward
1	25,000 TALENT or more	1,000 TALENT (4%)
2	50,000 TALENT or more	2,500 TALENT (5%)
3	100,000 TALENT or more	6,000 TALENT (6%)
4	500,000 TALENT or more	37,500 TALENT (7,5%)
5	1,000,000 TALENT or more	100,000 TALENT (10%)

TALENT Operation Fund: Utility & Liquidity, Marketing and Operation

The purpose of the TALENT Operation Fund is to “directly” grow the TalentChain ecosystem, increase its global reach, and help to increase the value of the TALENT coin in the long term to protect all the initial investors and backers.

This fund goes towards the marketing and promotional activities for the TalentChain ecosystem, such as listing fees for TALENT on global exchanges, summits, gatherings, and worldwide marketing campaigns explicitly promoting the TalentChain ecosystem and TALENT token.

TALENT Users Promotion Fund and Community Participation Program

5% of the TALENT Token supply will be allocated to promote talents hosted in TalentChain Platform. Based on the community votes and TalentChain team proposals, the best talents of the platform will be rewarded in TALENT, allowing them to promote their own project and to help them to achieve their vision (scholarship funding, marketing campaigns, etc..)

TalentChain will deploy a specific tool to analyze the community feedback in different events, allowing TALENT holders to participate in some strategic decision or talent’s selection process.

The community participation weight of a TALENT holder will depend on the number of TALENT coins he/she is holding. Community participation will take place on TalentChain platform, and results will be 100% public.

Burn Mechanism for TalentChain DEX

100% of the transaction fees generated through transfers and decentralized trading in both TalentChain Talent Pool Marketplace (TPM), and TalentChain Decentralized Exchange (DEX) will be burned instantly by being sent to the gateway’s issuing address (Black holed).

The idea with this deflationary mechanism is to bring down the total supply of TALENT tokens which in turn makes the remaining number of TALENT tokens more valuable.

V- Personal Token Assets - TOKENOMICS

Further details on the Personal Token Assets Tokenomics to be announced in WhitePaper version 0.2 expected in Q1 2022.

VI - Technology

Overall

The TalentChain Ecosystem is an easy-to-use online ecosystem offering retail customers the opportunity to create, buy, sell, swap and hold personal token assets. It will be offered as a web client (website) as well as a mobile application for Android and iOS users.

The ecosystem has multiple components categorized into two main systems:

- A Talent Pool Marketplace (TPM) with a talent tokenization module
- A Decentralized Exchange (DEX)

Talent Pool Marketplace (TPM)

The goal of the TPM is to display all the verified talent profiles and associated tokens, along with a talent tokenization module and a talent profile page, which emphasizes talent, skills, employment history and education.

TalentChain's TPM combines open source technologies and various in-house developed solutions to achieve a secure, robust, and advanced architecture to ensure maximum security and uptime.

The overall Information System is composed of:

- Front-end applications.

We have two types of front-end applications, web-facing applications, and mobile applications developed for Apple and Android compatible devices. These front-end applications communicate with the backend via an API and are written in React JS language.

- Back-end applications (Microservices).

These services are deployed on multiple cloud regions and are scaled to make sure they deliver maximum performance. Some of the microservices include:

- Authentication core (Oauth) API Proxy, API Caching
- API Routing
- WebSocket Pub/Sub
- Trade Services (Creation, Cancellation, Token SWAP)
- UAC (User Access Control)
- KYC/AML Systems
- Queue Management System
- Vault
- Passive Services (Jobs, such as processing information in the background)
- Firewall/Proxy All requests from front-end applications are funneled through a caching/CDN/proxy/firewall service that ensures the integrity and security of the requests.

Cloud Services

All services are hosted on Virtual Private Networks on the Cloud. TalentChain uses Google Cloud Platform as well as Amazon AWS Orchestration.

All services are being orchestrated using Docker and Kubernetes.

Database

The Database is isolated and located in a secure Virtual Private Network (VPN) that is only accessible by a whitelisted endpoint that acts as middleware and mediator to make sure no other connection is made to the database from the outside world.

The master database is replicated and synchronized with a slave replica to protect against failovers with the same level of security and accessibility.

Full daily backups are taken from the entire database and are stored on a separate secure file server that is not accessible by the internet. Access to this backup repository is only enabled to a specific IP address when there is a need to access backups.

Talent Chain Decentralized Exchange (DEX)

One of the major products to be added into the TalentChain ecosystem is a Decentralized Exchange, built on top of XRP Ledger's fully-functional decentralized exchange where users can trade and swap issued personal token assets for TALENT or XRP. TalentChain is building a simple, intuitive, and powerful UI using the latest technologies available.

TalentChain DEX features:

- Dynamic & fully customizable widgets in the trading terminal
- Professional charting tools with candles as low as 1 minute and live order books
- Fees as low as \$0.000005
- Transaction finality of ~3 seconds
- Support for other wallets (Ledger, XUMM and...)
- Support for several languages such as English, Spanish, and many more

TalentChain DEX users will host private keys:

The users of TalentChain's DEX holds the private keys of their wallets, providing them complete ownership/authority over their crypto assets. It facilitates swift transactions, quick settlements, and improved security of a user's cryptocurrencies.

Major platform for TALENT trading:

TalentChain DEX is a significant platform for the trading of TALENT coins & personal token assets. TalentChain's centralized exchange plays a crucial role in market making for TALENT coins and provides sufficient liquidity to third-party exchanges facilitating the trading of TALENT coins.

Ownership of private keys:

TalentChain's decentralized exchange is committed to providing the ownership of crypto assets to its holders through the ownership of private keys. It ensures that in case of a shutdown of the exchange, the investor still owns/controls his cryptocurrencies. Additionally, it prevents any impact of exchange-level security breaches on crypto owners.

XRP Ledger (XRPL) & Tokenization

TalentChain ecosystem blockchain technology is 100% built on top of the XRP Ledger.

The XRP Ledger is a decentralized cryptographic ledger powered by a network of peer-to-peer nodes. It's fast, energy efficient, and reliable. With ease of development, low transaction costs, and a knowledgeable community, it provides developers with a strong open-source foundation for executing on the most demanding projects—without hurting the environment.

Some features of the XRP Ledger Blockchain includes:

- **High Performance - Fast & Efficient Consensus Algorithm**

The XRP Ledger's consensus algorithm settles transactions in 4 to 5 seconds, processing at a throughput of up to 1,500 transactions per second.

- **Low Cost**

At fractions of a penny per transaction, costs are inexpensive enough to enable a wide variety of use cases.

- **Censorship-Resistant Transaction Processing**

No single party decides which XRP transactions succeed or fail, and no one can "rollback" a transaction after it completes.

- **Responsible Software Governance and a Vibrant Community**

A team of full-time, world-class developers at Ripple maintain and continually improve the XRP Ledger's underlying software. Developers, validators, users, and businesses make the XRP Ledger better every day.

- **Secure and Adaptable Cryptography**

The XRP Ledger relies on industry-standard digital signature systems like ECDSA but also supports modern, efficient algorithms like Ed25519. The extensible nature of the XRP Ledger's software makes it possible to add and disable algorithms as state of the art in cryptography advances.

- **Public and Decentralized Structure**

Open source, open to anyone to build on, maintained by the community

- **Proven reliability**

8+ years of consistent performance over more than 63 million ledgers.

VII - Roadmap

Date	Milestone
2021	TalentChain founded
December 2021	1 000 000 000 TALENT tokens created XUMM KYC Verified Blackhole Account TALENT on XRPL DEX and Sologenic DEX Website 0.1 White Paper 0.1 31/12 Truslines Snapshot
Q1 2022	First TALENT Free Airdrop TalentChain Company registration Website 0.2 White Paper 0.2 Loyalty Program
Q2 2022	Second TALENT Airdrop (TALENT holders) TalentChain MVP with the following modules: - Tokenizing Talents - Talent Pool Markeplace
Q3 2022	TALENT Airdrop (TALENT holders) TalentChain DEX Beta
Q4 2022	TALENT Airdrop (TALENT holders) TalentChain Decentralized Wallet App Beta
2023	Talents Launchpad Beta Listing on New Exchanges and much more to come!

VIII - Team

Thomas Zeilas
Founder and CEO



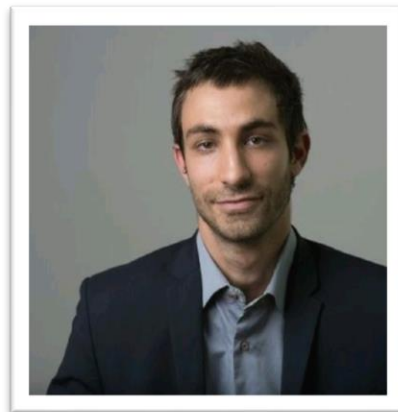
Ala Sharaf
CTO



Thomas Trudy
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Benjamin Hamburger
Operation Strategy Advisor



Léonard Guillermin
Performance Strategy Advisor



Ehtasham Nassir
Tech Lead – Technology Advisor



IX - Legal

Important Legal Disclaimer

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3. The offering of TALENT token is done in order to allow the utilization of software services and not for speculative purposes.
4. Regulatory authorities are carefully scrutinizing businesses and operations associated with cryptocurrencies in the world. In that respect, regulatory measures, investigations or actions may affect Company's business and even limit or prevent it from developing its operations in the future.
5. Any person undertaking to acquire TALENT token must be aware that the Company business model and the White Paper may change or need to be modified because of new regulatory and compliance requirements from any applicable laws in any jurisdictions. In such case, any person undertaking to acquire TALENT token acknowledge and understand that the Company shall not be held liable for any direct or indirect loss or damages caused by such changes.
6. Acquiring TALENT token shall not grant any right or influence over Company's organization and governance to the buyers.

Licenses, Approvals & Partnerships Limitations

TalentChain intends to operate in full compliance with applicable laws and regulations and obtain the necessary licenses and approvals. It is not possible to guarantee, and no person makes any assurances that any such licenses or approvals will be obtained within a particular timeframe or at all.

TalentChain intends to comply with relevant legislation and regulations and will make every effort to obtain the necessary permits and approvals.

Regulatory licenses, permissions, and/or collaborations with licensed firms are likely to be necessary. As a result, the development and implementation of the efforts detailed in this white paper cannot be guaranteed.

It is not possible to guarantee that any such licenses, approvals, or partnerships will be secured within a specific timeframe or at all, and no company or person provides any such claims, warranties, or assurances. As such, the initiatives described in this white paper may not be available in certain jurisdictions, or at all.

User's Eligibility, Representation and Warranties

You are at least 18 years of age or, if the age of majority in the jurisdiction in which you reside is greater than 18 years of age, you are at least that age.

You are otherwise fully competent and have the active legal capacity to enter into and be bound by these Terms and to perform your obligations as herein set out.

a) Understand the risks associated with the TALENT token and understand the use of cryptocurrencies and its associated risks.

b) You will not hack into, interfere with, disrupt, disable, overburden, modify, publish, reverse engineer, participate in the transfer or sale of, create derivative works, or otherwise impair the Website, platform and TALENT token. Company shall have the right to implement necessary measures to monitor compliance of this Section.

c) You agree that the Company has the right to amend milestones and timeline as set in the TALENT White Paper.

d) You agree and acknowledge that the Company does not currently holds the licenses to enable trading of personal tokens.

e) You acknowledge and agree that the Company's team (including employees and management) can sell the shares of TALENT token based on the vesting time period indicated on this White Paper.

No representations

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X - Risk Warning

Trading and investing in cryptocurrencies involve substantial risk of loss and is not suitable for all types of investors.

Please make sure you are investing mindfully after understanding the nature, complexity and risks inherent in the trading of cryptocurrency. You should not purchase cryptocurrency unless you understand the extent of your exposure to potential loss.

Cryptocurrencies price can be affected by many factors, including, but not limited to, national and international economic, financial, regulatory, political, terrorist, military, and other events. Extreme changes in price may occur at any time, resulting in a potential loss of value of your entire investment in cryptocurrencies, complete or partial loss of purchasing power, and difficulty or a complete inability to sell or exchange your currency. Please make sure you are not risking funds you cannot afford to lose.