

STELLAR MOBILE

The Decentralized Mobile
Payment Platform



Stellar Mobile International, Inc

www.stellarmobile.com | | Whitepaper v1.0

ABSTRACT

The Stellar Mobile Token, symbolized as (MVNO), is the decentralized digital asset launched on the Stellar Blockchain Network. It is designed as a reward based, high performance utility token to power investment into the Stellar Mobile project. Forgoing a formal ICO, Stellar Mobile International, Inc instead chose to deploy the Stellar Mobile Token directly to the Stellar Marketplace as an essential step towards its mission of disrupting the traditional payment methods in the mobile communications industry.

Thanks to rapid advances in payment processing, and to the forward thinking of the Founder of Stellar Mobile International, Inc., the Stellar Mobile Platform will offer an exciting, unique, and much needed new payment solution for network participants to pay for their existing mobile communication services such as talk and text, purchase new and refurbished smart phones and other devices, and initiate new subscriptions through the Stellar Mobile International, Inc. website using Stellar's Lumen, (XLM).

In creating Stellar Mobile, the most appropriate platform for Stellar Mobile Token was the Stellar Network, well known for its lightning-fast transaction times, typically 3 to 5 seconds, and the ultra-low transaction fees that cost less than a penny.

Stellar Mobile, once live will enable Cell Phone Users to pay for their monthly service using the Stellar Lumens (XLM). Investors holding the Stellar Mobile asset (MVNO) will have the option to exchange their Token on a full 1 MVNO to 1 XLM basis if they choose to do so in order to pay their mobile phone subscription on the Stellar Mobile Cell Phone Service Website at <https://stellarmobile.com>.

Yes! Stellar Is Going Mobile!

1 EXECUTIVE SUMMARY

The Stellar Mobile is a new and looking like a popular ecosystem deployed on the Stellar Network. The current trading is experiencing mid-sized volume since the price is so low and likely from those crypto investors who are playing the long game.

It was built and deployed as an affordable alternative to other mainstream crypto currencies, currently MVNO is exchangeable with XLM on 1:1 basis, but it will likely reach its full value potential in 5 to 7 years. Yeah, I know, it is not Bitcoin, though, just a more affordable alternative.

So, to be fair, I will admit Stellar Mobile is not some sleek and sexy thoroughbred that the super-rich tend to own and that is ok, too. It is a workhorse, though, and as it goes mainstream throughout the crypto community, its popularity will be sure to increase as will its value. I am not giving anyone financial advice, either, or at least that is not my intent. My intentions are clear, or I hope so, anyway.

Stellar Mobile is built for everyone, not for the rich to get richer. It is created as an opportunity to help us regular people have control over our own financial destinies, and ultimately, build a more prosperous world. Well, I will get down off my soapbox and quit preaching now. We are all adults here and I am sure, perfectly able to draw our own conclusions that are based on our own research and common sense. If you read all of this, thank you for your time and for giving me the opportunity to present what I sincerely believe is a simple yet solid project that I built for the long-term investor who values strength and affordability.

2 INTRODUCTION TO CRYPTOCURRENCY



"The future of money is digital currency"

Bill Gates



A cryptocurrency is a digital currency that can be used to purchase goods and services, but it also uses an online ledger with strong crypto capabilities to protect your online transactions. Fraud or duplication of a digital or virtual currency is nearly safe.

Cryptocurrency is the use of digital files for money without a physical presence. Not issued by some central authorities.

2.1 Advantages of Cryptocurrency

- Cryptocurrency provides a platform where two parties can easily transfer money without the participation of a trusted third party such as a bank or credit card company.
- Cryptocurrency is digital and cannot be forged or tampered with by the sender, like credit card chargebacks.
- Cryptocurrency has no physical form and is only used for online transactions. However, there are many websites where a user can convert cryptocurrencies into real money.
- Cryptocurrency funds can be used for lower processing fees and allow the user to charge higher fees through banks and other financial institutions.

2.2 Disadvantages of Cryptocurrency

- High volatility
- Potential money for illegal activities
- Cryptocurrency storage
- Cases are non-refundable

2.3 What We Are

Stellar Mobile is a Stellar blockchain based token that aimed to create a solution for the Stellar Mobile Industry's problem of restrictive bank laws and regulations. With Stellar Mobile, value and wealth are stored in a ledger on the blockchain. There is no need for any banks!

2.4 Who We Are

The Stellar Mobile is the world's first cryptocurrency token that is offered by the Century Corporation through its subsidiary company, the Stellar Mobile International Inc. The Century Corporation is a privately held investments firm serving the financial and cryptocurrency industries.

3 INTRODUCTION TO STELLAR

Stellar is an open-source currency and payments network. Stellar makes it possible to create, send and trade digital representations of all types of money - in dollars, pesos, bitcoins, and more. It is designed to allow financial systems around the world to work together on a single network.

There is no owner for the Stellar. The program operates over an open, decentralized network and deals with millions of transactions every day. Like Bitcoin and Ethereum, Stellar relies on the blockchain to keep the network in sync, but the end-user experience is like cash. Stellar is much faster, cheaper, and more energy efficient than regular blockchain systems.

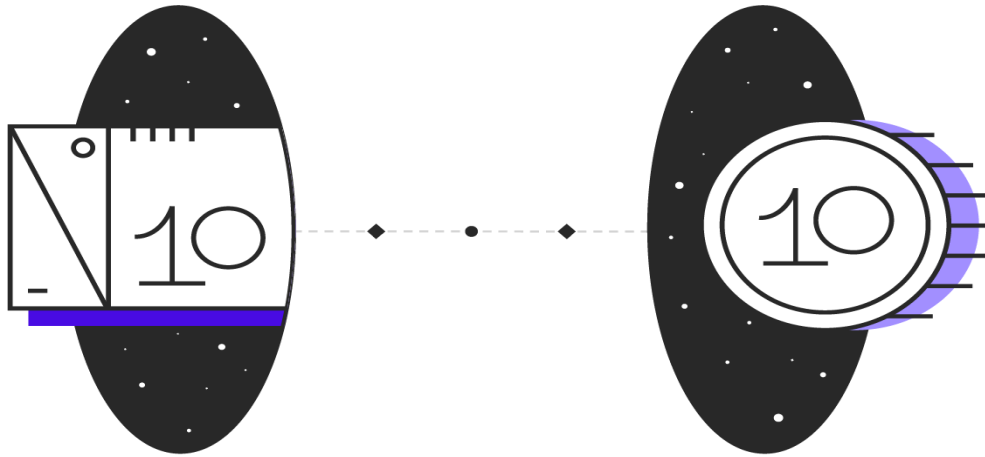
3.1 What is Stellar for?

From the start, Stellar has been pegged to the cryptocurrency, but the program aims to strengthen the existing financial system rather than weakening or changing it. While, somewhere, the Bitcoin network was only created to trade bitcoins, Stellar is a great decentralized system for trading any type of money in a transparent and efficient way.

Stellar Network has a local cryptocurrency, lumens, which requires a small amount to initiate accounts and transactions, but other than these terms, Stellar is not entitled to any currency. It is specifically designed to create traditional forms of money for centuries, which is money that people have spent for centuries that is more efficient and accessible.

For example, here is what you can do with Stellar. You can create a digital representation of the US dollar. On Stellar they call it a "dollar token". And you can tell the world that whenever someone deposits traditional dollars with you, you will issue them your new token i.e. (STELLAR MOBILE Token). When someone returns the "dollar token" to you, you promise to redeem it for one regular dollar from the deposit account. Basically, you make a 1: 1 relationship between your digital token and the traditional dollar. Each of your tokens in the world is backed by an equal deposit. So, when people have the tokens,

they can treat it like traditional money because they know that ultimately it can be exchanged for traditional money.



Traditional Dollar

“Dollar Token”

For example, no matter how the token is converted into the economy, base dollars never leave that bank account in the United States. So, suppose someone lends their token to someone else, and then uses it to buy a car. No bank is required to make a purchase or approve a loan. Additionally, it does not matter whether the auto dealers live in Mexico, Singapore or anywhere else, they can own the tokens and trade if they want to. Star networks make a lot of money.

The Stellar works on any currency. And when you add peso tokens, naira token, yuan tokens, pound tokens, bitcoin tokens, euro tokens, and everything in between, you have a truly unified financial system that preserves the best of today's world.

3.2 How does Stellar work?

A separate algorithm called the Stellar Open Consensus Protocol (OCP) keeps everything in sync. There are many ways to come to an agreement on a decentralized system - the first and most widespread method of Bitcoin was the first. But as with many previous drafts, the left hand of proof is working to improve. OCP strives to become better by being compact, fast, and highly efficient.

For every account holder, two important things are stored in the Stellar ledger: what they store (account balances such as “100 pesos tokens” or “5000 lumens”) and what they want to do on them own. Every five seconds, all balances and all transactions are sent over the network and processed.

The computers that run the Stellar software and thus deploy and test the ledger are called nodes. So, when sending a Euro token to someone in the Stellar Built app, the nodes verify that the correct balance has been debited and credited, and each node ensures that all other nodes see and agree. The current Stellar network has been verified by hundreds of nodes around the world.

Above this baseline is a robust API, so you do not need to understand the specifics of distributed consensus to build a great foundation. Simple and secure authentication features allow you to transfer new digital funds using the form you use. It is very easy to exchange tokens, create markets and issue assets between accounts.

4 TOKEN ECONOMICS

There is a current limit of 500 million tokens in existence and there will never be any more issued under any circumstances. 500 million MVNO Tokens are currently available to Trade and to be held for future investment and release into circulation when we eventually grow and work with key players in the Stellar Mobile industry who will be offered no more than 10% discount ever off the market price depending on the volume of coins they purchase. The other will be burned and based on asset holder targets we have specified below.

4.1 Token Specification

The Stellar Mobile Token is issued based on the parameters shown below:

- ❖ Coin Name: Stellar Mobile Token
- ❖ Symbol: MVNO
- ❖ Total Supply: 500,000,000 MVNO

- ❖ Technology: Stellar Blockchain
- ❖ First Transaction: 2022-04-13 03:23:20 UTC
- ❖ Trust lines: 3 total / 3 authorized / 3 funded
- ❖ Total payments count: 2
- ❖ Overall payments volume: 700,000,000 MVNO
- ❖ Total trades count: 1
- ❖ Overall traded volume: 0 XLM
- ❖ Asset authorization flags: none

4.2 Stellar Mobile Token Vault

100 million MVNO Token is being reserved in a separate Stellar Account viewable on the Stellar Network Explorer at <https://Stellar.expert> under stellarmobiletokenvault*lobstr.co until 07/04/2026. The account will be released for distribution on that date at 12 Noon, Eastern Standard Time, and 50 million MVNO Token will be divided evenly among the top 5000 MVNO Token Asset Holders. The remaining 50 million MVNO Token will be burned. 1 million burn noon eastern time every month till then.

4.3 Token Burn

We will be leveraging out use of social media and marketing to get the message across and we intend to burn tokens as we expand to help the early adopters.

This will work in the following way:

- 600 asset holders reached - Burn 100mn tokens
- 10,000 asset holders reached - Burn 25mn tokens
- 50,000 asset holders reached - Burn 25mn tokens
- 100,000 asset holders reached - Burn 100mn tokens

5 DISCLAIMER

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6 RISK STATEMENT

The trading of Bitcoins and other alternative cryptocurrencies has potential rewards, and it also has potential risks involved. Trading may not be suitable for all people. Anyone wishing to invest should seek his or her own independent financial or professional advice.

7 CONCLUSION

Finally, Stellar Mobile asset MVNO Token is a cryptocurrency that aims to get a fast, extremely secure, and inexpensive decentralized cryptocurrency. Stellar Mobile aims to increase competition with other cryptocurrencies. We make extensive use of the latest technology: Stellar Blockchain. The economy of the MVNO Token cryptocurrency will also enhance the wealth of developing countries and can benefit large economies.