

ago

Whitepaper



www.ago-DeFi.io

About us

Ago modernizes the traditional finance by gathering institutional and cryptocurrency services within a single application.

We have more than **10 years of experience** dealing with financial institutions across the **banking, investment funds, brokerage** and wealth management sectors.

We also participated in the creation of one of the first crypto-banks and real estate tokenization platforms.

Our objectives

- The **Ago** team wishes to create a platform that belongs to its users.
- In the age of new technologies and the deployment of blockchain technology, the development of new solutions to build the DeFi platform of tomorrow seems obvious.
- The solutions put in place mainly consist of the use of blockchain technology to eliminate the unnecessary use of intermediaries, and to obtain total transparency of financial transactions with maximum security.
- The progress offered by decentralized finance allows us to create an ecosystem where the user is at the center of everything we do.



AGO Token

Through the **AGO token**, we have the ambition to initiate a turning point, allowing us to stand out from the competition in the short and medium term.

Acquiring the **AGO token** makes it possible to participate in the creation of a DeFi platform managed by its users, while benefiting from the **many advantages the token offers**.

Join Ago as an investor, developer or ambassador today and become a player in this financial revolution.

The world of tomorrow

For several years, the traditional banking system, as we know it, has been the target of **numerous criticisms** regarding its efficiency and transparency. Centralized institutions, holding the monopoly of wealth, which have led to the many financial crises throughout history, are gradually losing the confidence of consumers.

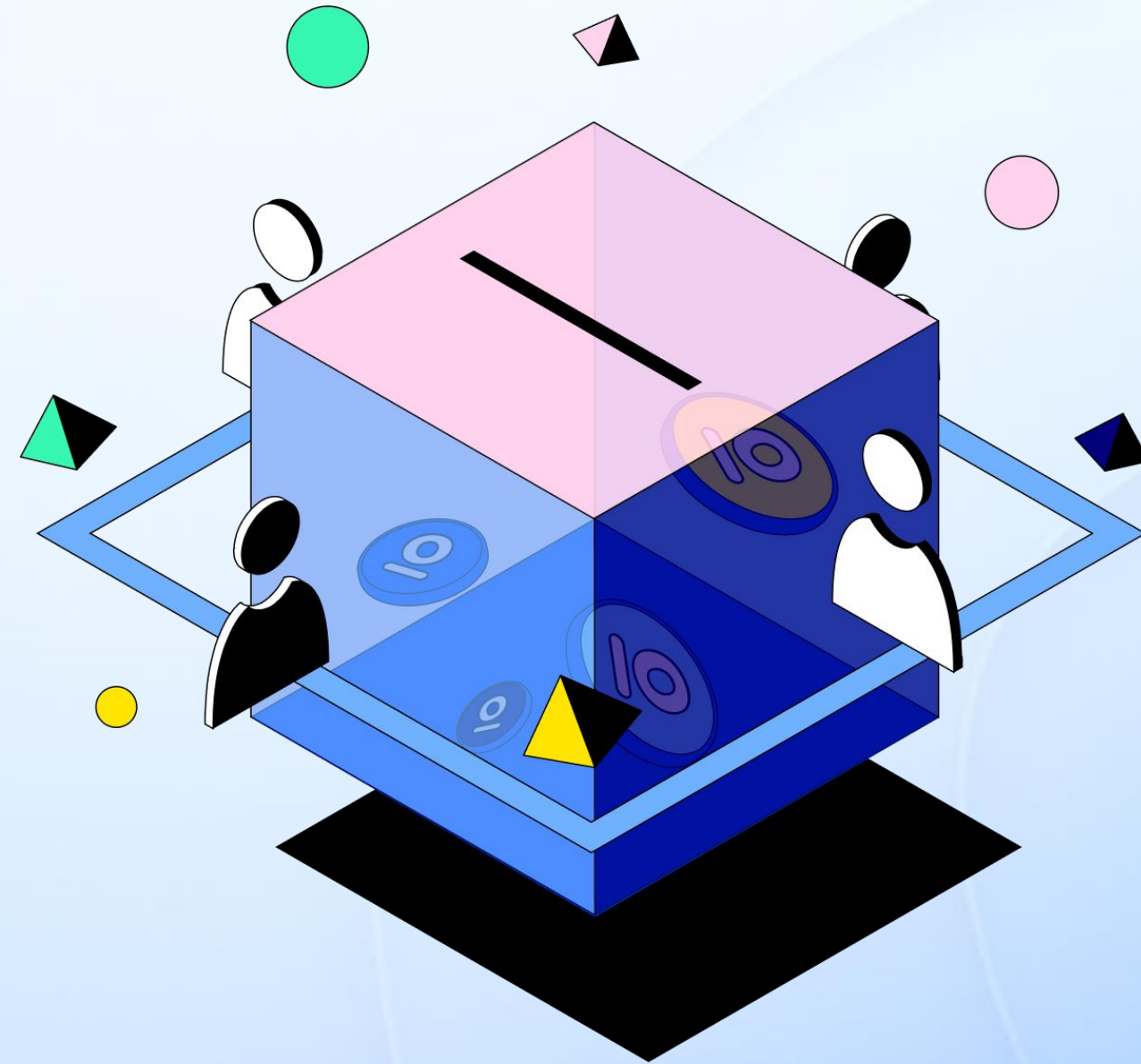
According to the Booth/Kellogg Financial Trust score, the confidence in the financial sector has decreased by more than 33% since 2019. There are numerous reasons for this decline in trust. Among them, the **exponential development of technologies** as well as the various regulatory pressures which, over the past decade, have weakened the business model of traditional banks.

Although banks have evolved over time, many have failed to adapt to current demand or even to offer a **sustainable, fair** and **transparent business model**.

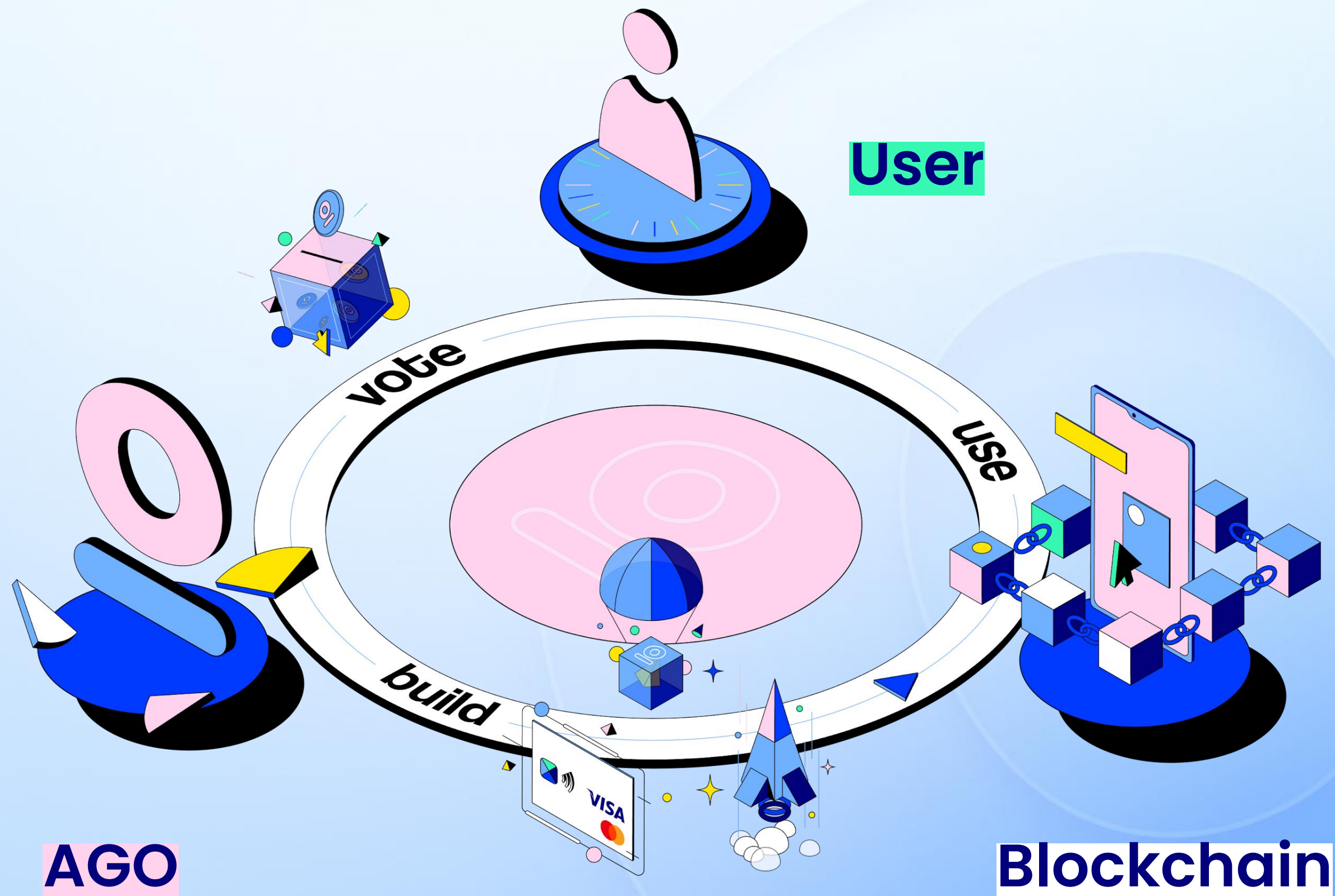
Recently, six of the largest French banks were convicted by the DGCCRF for a lack of transparency regarding the overall commission rate invoiced to clients and for **excessive fees** linked to card payments.

Similarly, several studies have estimated that for 2017 alone, the “hidden fees” charged by banks to consumers, relating to cross-border financial transactions, amounted to almost **\$2 billion**.

Besides the development of multiple online banks, the emergence and sudden popularity of certain digital assets gave rise to the birth of **crypto-banks**, allowing their clients to pay both in Fiat currency (USD, EUR, etc.) and in crypto-currencies (Bitcoin, etc.) while managing their crypto portfolio via the banks exchange platform.



Vote and participate at each stage of the Software development process



AGO

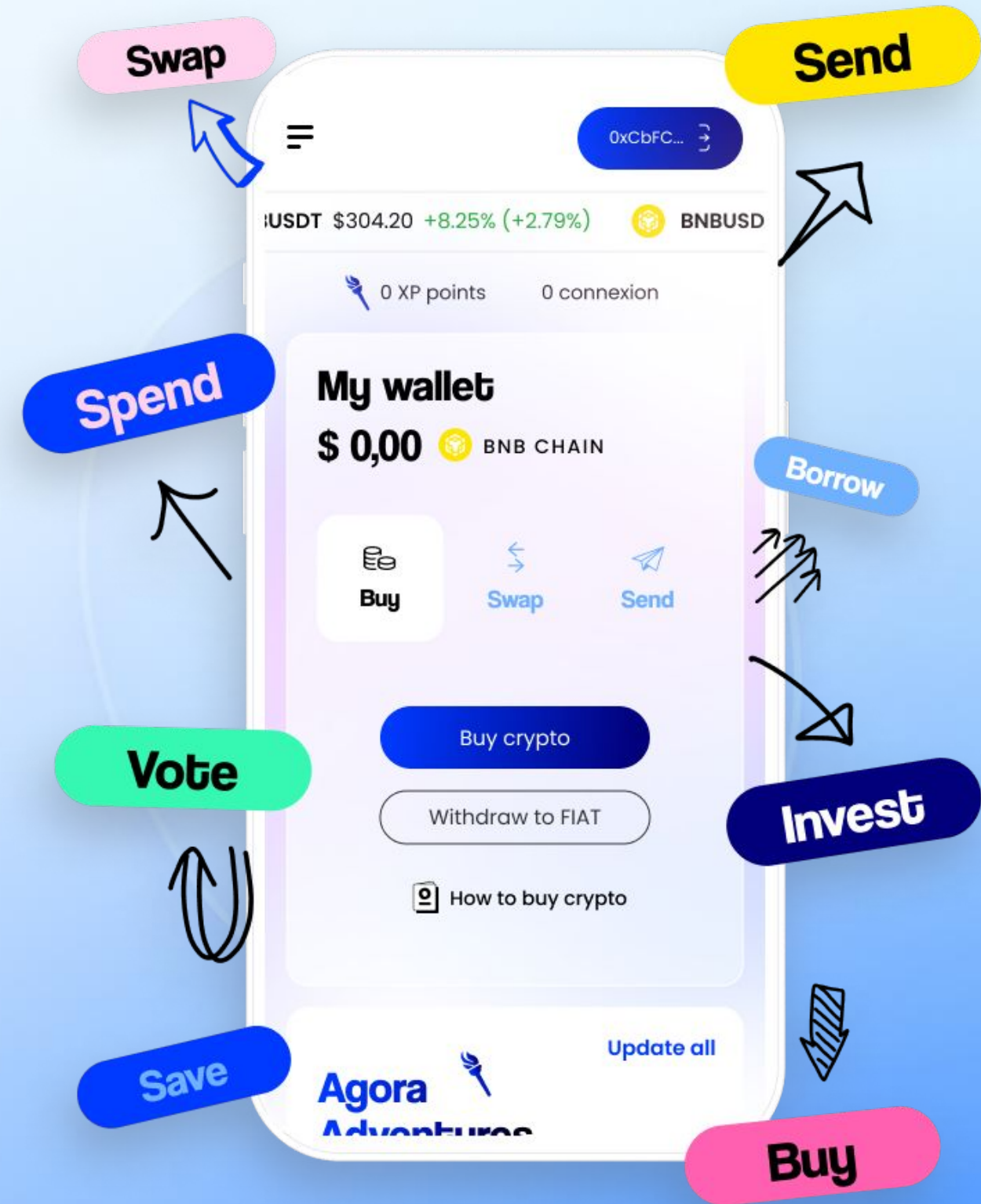
Blockchain

All the features you need combined in a single easy-to-use application

Ago places you at the center of its development by integrating all DAO functionalities into the application.

Participate, vote and **invent the future every day.**

You will also find everything a user needs to **take advantage** of the enormous potential of digital financial assets with competitive rates and incredibly easy-to-use services.



Our Visa Card will be yours.

An Ago Visa card – the best possible solution for clients

The most popular crypto card

Visa is accepted in more than 42 million stores.



Versatile exchanges

All your wallets interconnected through your phone.

Free and easily accessible

Order it for free, only pay the express shipping costs.

Check your expenses

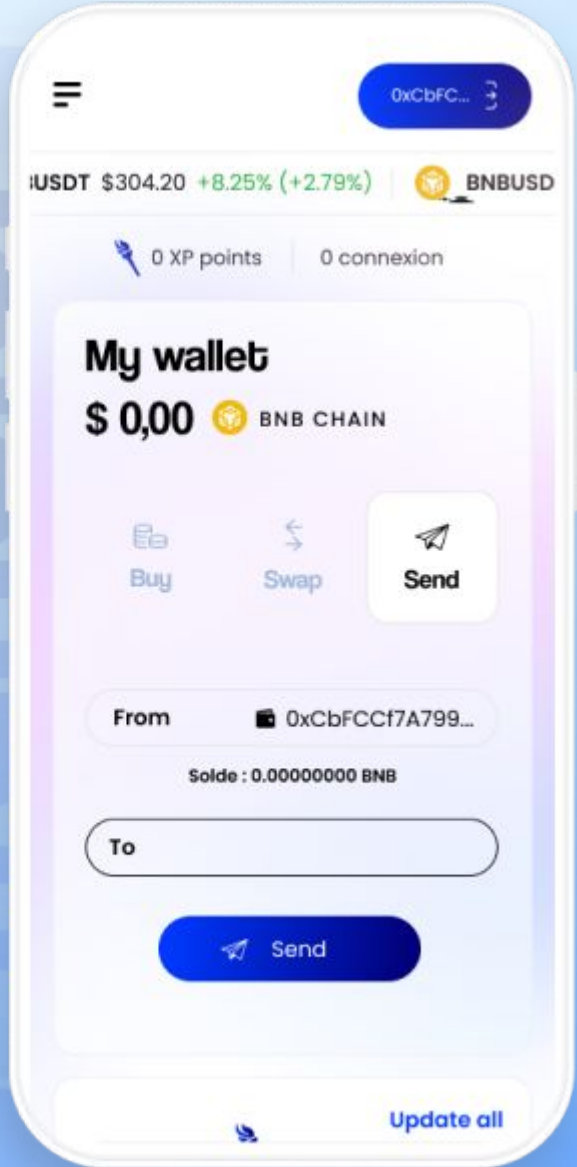
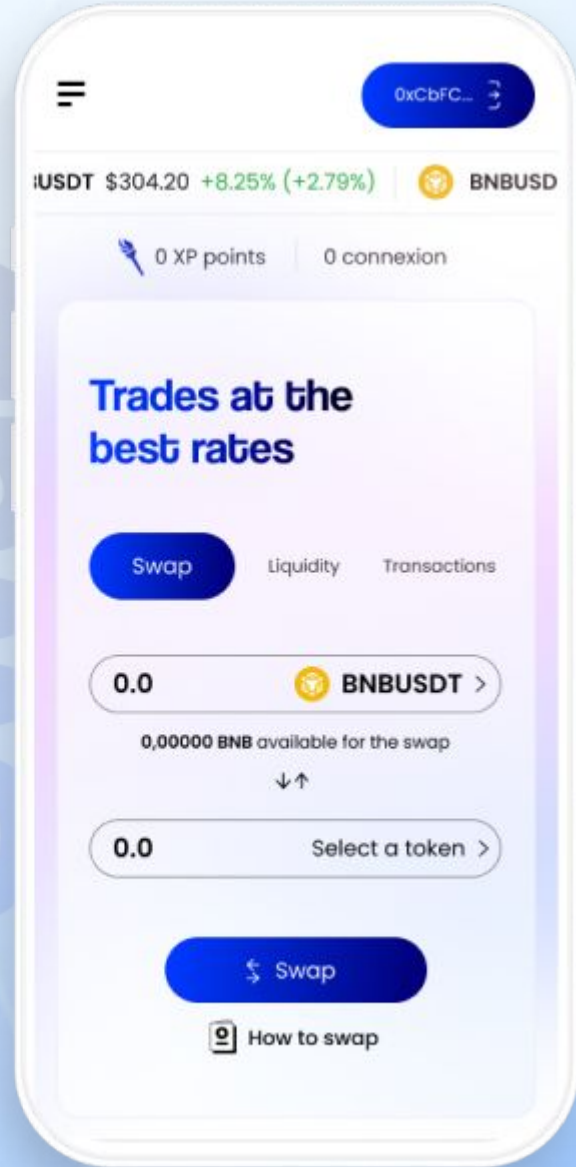
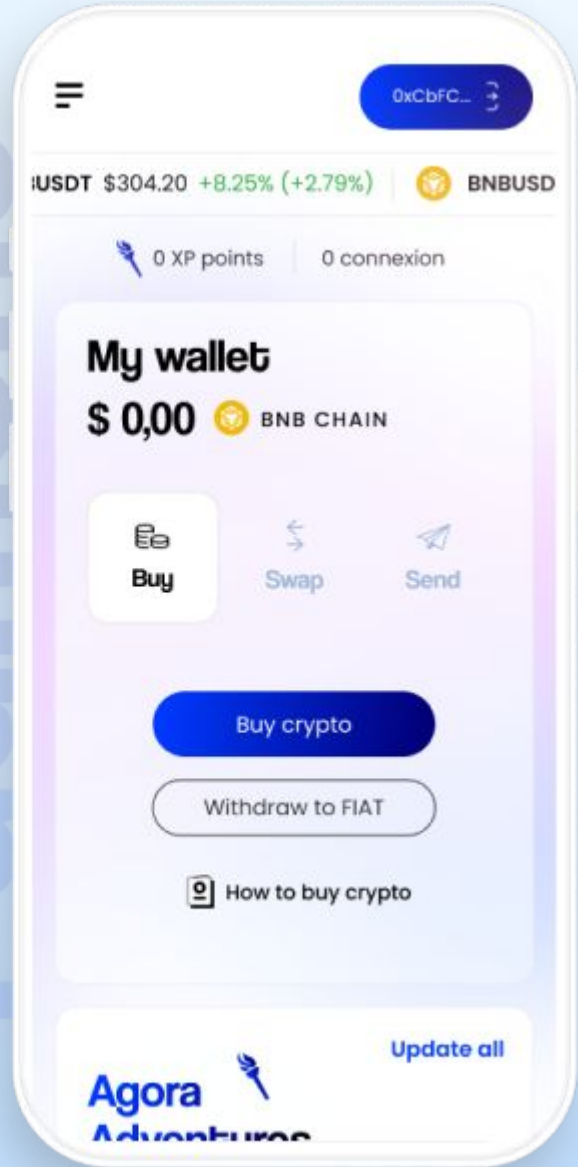
A built-in expense history to stay on top of your finances.

Cashback at every stage

Rewards for card top-ups and transactions.

Plastic and virtual

The app in action



Payment

Swap

Transfer

Online wallet

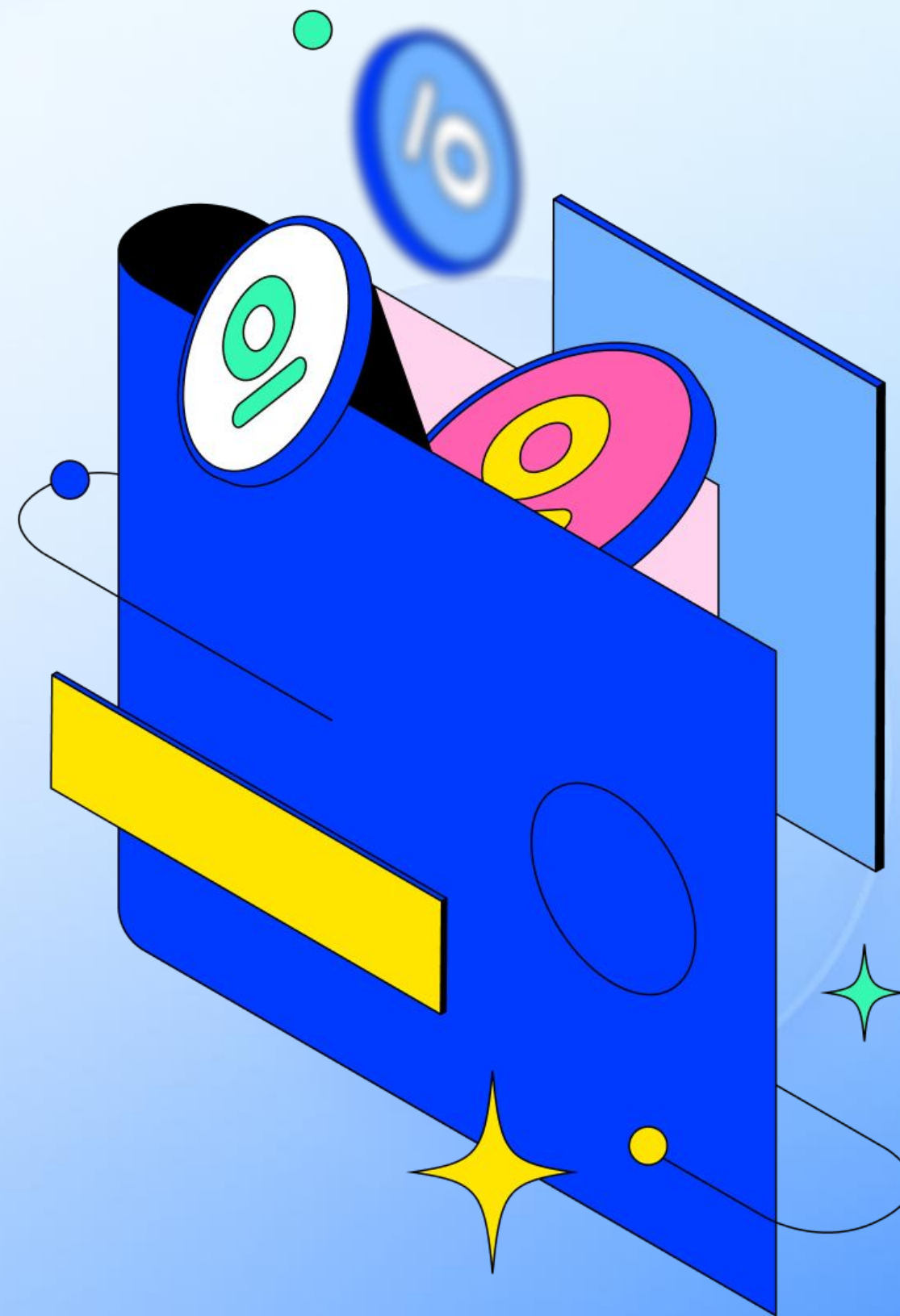
Buy

Withdraw

Send

Swap

Spend



As we improve, the services we offer our SDK users evolve

- Interest accounts with **up to 10% APR**.
- Cryptocurrency-backed loans with flexible annual interest rates. Crypto loans are **available at 0%** APR with a markup for qualifying clients.
- Solutions in **Fiat** currency.
- **Over 1000 currency** pairs for immediate trading on the app.

Tokenomics

Balance between supply and demand

Similar to commodities such as gold or diamonds, the cryptocurrency economy is based on the sound and universal principle of **supply and demand**. This balance has been carefully considered to **limit supply** and, on the other hand, to ensure growth in demand.

Control of the supply :

Limited supply :

The number of AGO tokens has been set at **300 000 000 units**. No additional tokens will be issued.

Limited distribution :

The objective is to limit the release of large quantities of AGO on the market. This would suddenly increase the supply, which could **lower the price**.



To avoid this phenomenon, two mechanisms have been put in place :

1. Lock-up

Lock-up of tokens sold during the public sales :

The AGO tokens sold during the first phase of public sales will be **blocked for six months** and will progressively be released by **15% per month** (10% in the last month).

The AGO tokens sold during the second phase of public sales will be **blocked for three months** and will progressively be released by **15% per month** (10% in the last month).

Lock-up of reserves :

Tokens allocated to reserves will be used for the platform's **future development**. Tokens will be released by decision of the community within the framework of a DAO – an anonymous decentralized organization whose rules of governance are automated and **immutably** and **transparently** registered in a blockchain.

Lock-up tokens allocated to the team :

Tokens allocated to the team, as well as to partners, will be blocked for 15 months and will be progressively released by 15% per month (10% in the last month).

To avoid this phenomenon, two mechanisms have been put in place :

2. Burning

Tokens that are not sold during the public sales will be **burned** (i.e. destroyed), thus limiting the available number of tokens on the market. Similarly, all other tokens (teams, reserves and marketing) will be burned in proportion.

3% of the transaction fee will be used as follows :

1% will be burned to reduce the number of tokens over time, thus decreasing the supply.

1% will be redistributed to long-term token holders to ensure stability.

1% will be used for sustainable development goals (foundation).

Management of the demand :

The price of the AGO token is directly linked to buying demand. Thus, the objective is to create a strong adoption of the ecosystem around the AGO token as follows :

- Development of use cases to create an **incentive to buy** and **keep tokens** (staking, cashback and launchpad, etc.).
- **Ensure the liquidity of the token** : listed on one or more trading platforms.
- Development of the network through our partners with **fair compensation** of the costs incurred by Ago.
- Use the marketing budget wisely with the help of the community to **ensure the growth** in the number of users.

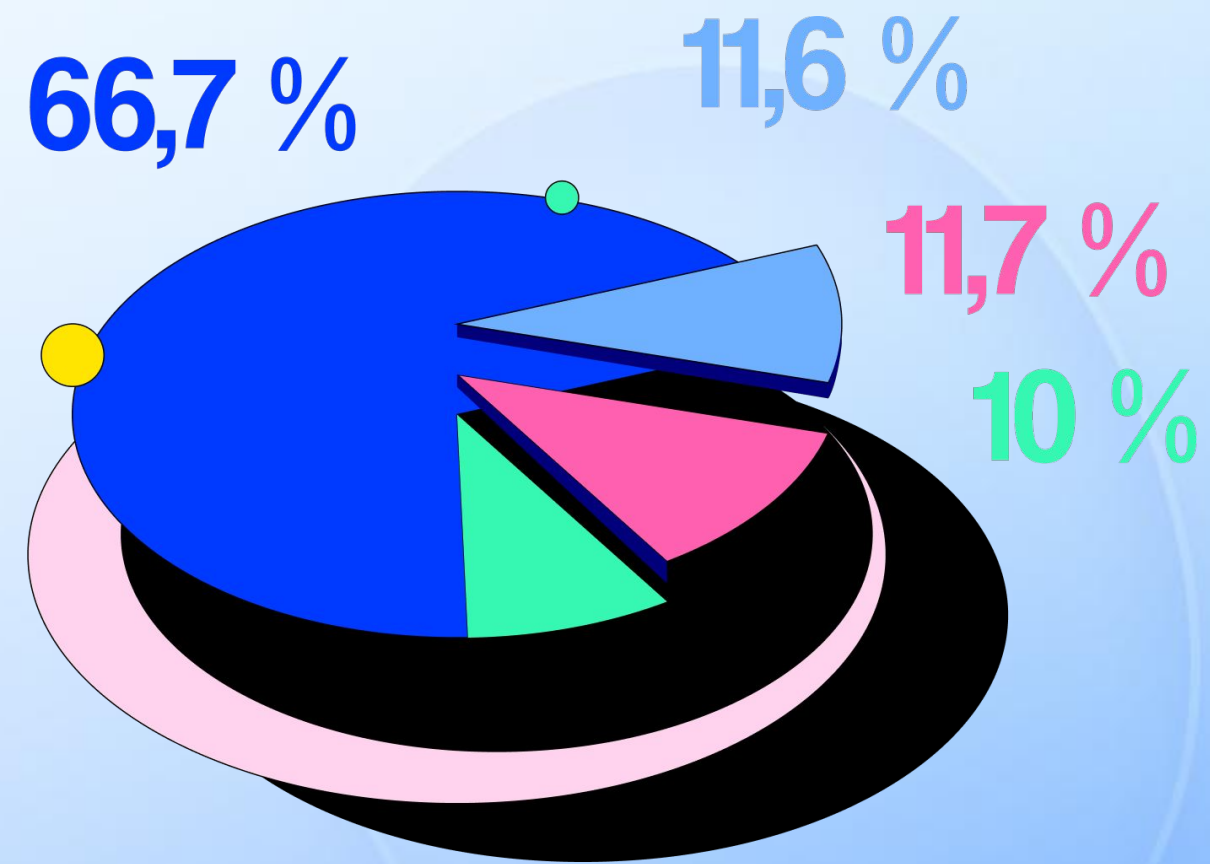
Total supply of AGO tokens : 300 000 000 AGO

There are several laws to determine the value of a network. **Metcalfe's law** appears to be one of the relevant methods for assessing the value of a blockchain: « The utility of a network is proportional to the square of the number of its users (N^2). Let $V = n^2$, where V represents the value and n the number of users. »

To simplify, **the more users there are in a network, the more value the network will have** – exponentially.

Although this law has limitations, it highlights the positive effects of a network. The objective is to offer the best services on the market while increasing the number of users to increase the demand and ultimately the overall value of the network.

The tokens in reserve will ensure the development of the network over time. Tokens allocated to marketing will be used for communications and utilization campaigns and to ensure the AGO token is listed on relevant exchanges.



- 66.7% Public sales
- 11.6% Reserve
- 11.7% Rewards, marketing and legal
- 10% Partners and team

Total supply of AGO tokens : 200 000 000 AGO

Public sales stage	Unit price in USD (\$)	AGO tokens available	Value in USD (\$)	Conditions
Family round	0.03	16 666 666.67	500 000	Limited to 10 slots Release of 10% as of the listing date, then the release of 15% per month following 1 year cliff period.
Presales	0.04	37 500 000	1 500 000	Release of 15% per month starting 6 months after the listing date.
ICO Phase 1	0.06	50 000 000	3 000 000	Release of 15% per month starting 3 months after the listing date.
ICO Phase 2	0.08	95 833 333.33	7 666 666,67	Release of 15% per month as of the listing date.
Total		200 000 000	12 666 666,67	

Total supply of AGO tokens : 200 000 000 AGO

Tokens that are not sold during the public sale will be burned. Only the **15%** of tokens corresponding to the ICO phase 2 will be available on the trading platforms (i.e. a maximum of **14.37 million tokens**).

The remaining tokens will be released gradually over the following months.

The soft cap corresponds with the minimum amount that **Ago** must raise to run the project. The soft cap is **\$2 million**.

The hard cap corresponds with the maximum amount that **Ago** wishes to raise to develop the project.

The hard cap is **\$12.6 million**.

Revolutionary referral program

 ago-DeFi.io

You are our best ambassadors !

Thanks to our **2-level** referral program, you earn a referral commission on your affiliates' investments, as well as a commission on the investments made by the affiliates of your affiliates.

For example, **if you bring one client, you will receive a commission of 8% of their investment.**

If the said client brings **1 000 new clients**, you will receive **2% of their investments.**

This way you benefit from both your direct and indirect networks.

You are the man !

The Business Introducer status obtained during the ICO will be maintained for life.

Earn commission on all DeFi services fees paid by your referred clients.

As if you own your own DeFi platform, you will receive higher commissions than Ago itself !

Participate in the creation of Ago

Thanks to the DAO technology developed by our team

We wish to develop an app that reflects the needs and expectations of our ambassadors. This means that as an ambassador, **you will play a key role in the development of Ago** by participating in surveys and competitions run via the platform.

ago