



The future is here and now. Try to imagine technology going beyond the blockchain, allowing fast creation, transfer and distribution of coins with no limits, no commission and no brokers. Imagine the perfect cryptoasset. Now you can create it.

Welcome Yllo.

Abstract.

Yllo is a cryptoplatform, consisting of a powerful Y.Core engine for the creation new cryptoassets, XLT genesis-coin and a set of tools.

1

On the Yllo platform, everyone can issue their own cryptoasset with a unique name, logo and custom parameters. The issuer independently sets the parameters of the total emission, inflation, burning, commission, distribution and starting price of the cryptoasset via the Y. Core interface.

2

The promotion and distribution of cryptoassets is one of the main activities of Yllo. We are creating a set of tools which allows the use of cryptocurrency: Messenger, Cryptowallet and Notes with a built-in CRM-system. They will be implemented in both mobile (iOS, Android) and Desktop versions (MacOS, Windows). Yllo Messenger Prototype for iOS and Yllo Wallet Desktop are already available for download.

3

All tools and cryptoassets can be branded at the request of companies, individuals and enterprises. The client can alter the color, logo and name of the tools, and adapt them to their corporate identity.

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Introduction.

The XXI century is the era of information technologies and digital resources. We were fortunate to be a part of continuous technological progress. Every day we learn new concepts and processes. Half a century ago, creating a mobile phone seemed like a crazy idea, and ten years ago, people could not imagine that money can have a digital format.

Technologies have become an important component in changes in the financial system. The era of a new generation of digital money is coming: fast, convenient and easy. The era when financial transactions can be carried out with one click. When the storage of funds will be safe and their use is convenient. No difficulties with currency exchange, no fees, slow transactions and inconveniences with fiat money. Cryptoassets are the next step towards establishing a stable and free financial system.

We have come to the conclusion that the financial resources industry requires fundamental changes. We need a more flexible and modern market. Cryptoassets are a necessary element for its formation. They are convenient and adaptable. Each user will be able to adapt the cryptoasset to their needs and capabilities.

Cryptocurrency technologies will allow you to assign a digital value to anything, be it a service, an object or a product. Thus, any asset endowed with digital value will be a currency in itself. And currency is nothing but a virtual symbol of ownership. For this reason, each such a coin can be divided into smaller coins that are necessary for easy exchange for other digital monetary requirements.

Now we stand on the cusp of creating a new financial market, where there is no need to establish centralized interest rates, because the rate for one type of goods in relation to any other will continuously change. Where the cryptoasset value will be volatile and directly dependent on the liquidity of the cryptoasset itself. Where each user is valuable, independent and involved in the development of the market.

What is Yllo?

It is a cryptoplatform which allows each person to become the issuer of their own coin. The technological basis of the Yllo cryptoplatform is a decentralized architecture, which consists of independent servers distributed around the world.

The platform consist of:

01. Y.Core engine for creating cryptoassets
02. XLT genesis-coin
03. Tools for use of cryptoassets

The coins are issued directly by the Y. Core engine. All cryptoassets in the Yllo network are based on the XLT coin. Once released, each new digital asset instantly appears in Yllo tools and is ready for use.

Y.Core

A simple and incredibly powerful engine for creating cryptoassets, Y. Core is an online service where the issuer configures the parameters of their cryptoasset and prepares it for release.

XLT

The XLT genesis-coin, built on distributed ledger technology (DLT), is a building material used for the creation of any cryptoassets on the Yllo platform. All digital assets, released in the Yllo system, called "LightTokens".

Tools

For the operation of newly created LightTokens and XLT genesis-coin, Yllo is developing a flexible and technologically advanced environment. A set of Yllo tools is already being created for operating new cryptoassets: messenger, cryptowallet and notes, which are a blog-platform with a built-in CRM system. In the future, the environment will be supplemented by other strategically important developments: exchange, exchanger.

LightTokens.

LightToken is any cryptoasset issued on the basis of XLT genesis-coin with its custom parameters.

What problems of classic cryptocurrencies do LightTokens solve?

1. Cryptocurrencies are slow.
2. Cryptocurrencies are inaccessible.
3. Cryptocurrencies are inconvenient.

Advantages of LightTokens

Fast	Due to the consensus protocol YCP, transactions are carried out within a few seconds.
Affordable	They have a minimum transaction fee, which is then burned.
Flexible	They have customizable parameters and can adapt to the necessary conditions. The ultimate goal of all released LightTokens is a departure from all known cryptocurrencies and getting out of their influence.

Creating a new cryptoasset

1. To create a coin, the user has to use the Yllo Core service.
2. The issuer, during the process of creating a coin, assigns it a unique name, logo, sets the parameters of the total issue, inflation, coin burn, commission, distribution, the starting price of their asset, chooses the reversibility or irreversibility of transactions. In addition, the user can offer their prescribed deflationary model of the coin.

What is a cryptoasset needed for?

LightTokens are a way for any person, brand or company to release their own coin. The issued cryptoasset will allow to tokenize your business, your time or even to attract funding for the implementation of the most daring ideas.

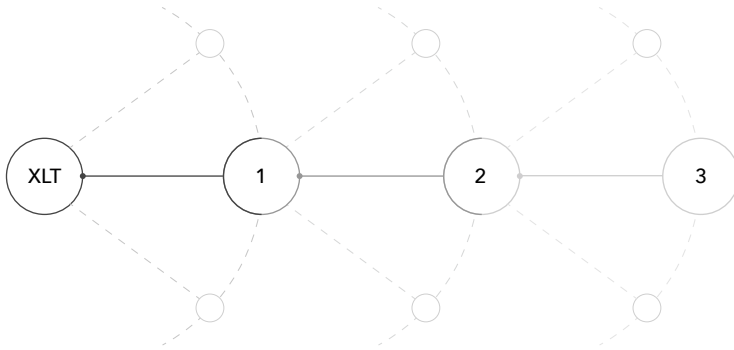
The main purpose of LightTokens is the exchange of valuables. In addition, flexible parameters open up other possibilities for their use: as a right to vote, an opportunity to get a discount or a bonus or a means of stimulating social activity.

LightToken usage examples on page 25

LightTokens beam

The process of creating a new coin and its branch is called "beaming".

A beam is a collection of newly created coins that can function both in the environment created by Yllo, and in their own branded environment. There may be 3 generations of LightTokens after XLT.



How does the process of beaming?

1. Issue payment

When creating a coin, the issuer pays for the service in XLT. The issuer can be both a legal entity and an individual (freelancers, service providers, etc.). The service cost will be available to all issuers, and the right to change it will be left to Yllo.

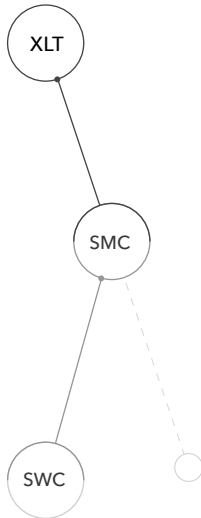
2. Beam support payment

With increased beam activity there is a need to pay for its operation. A small number of XLT is deducted from the balance of the issuer every month for supporting the operation of the beam. In the future, these funds can be directed to the development of functionality or project financing. The amount of payment is calculated on the basis of such indicators as the number of coin users, the number of transactions per month and the number of circulating LightTokens in the beam. Thus, if the network has a minimum activity, the payment is not charged.

3. The deployment of the network node

When creating a coin, the issuer can choose another payment method: join Yllo and install an additional node, there by providing support for the network.

An illustrative example of beaming



In the city N, the owner of a shopping mall creates his coin ShoppingMallCoin (SMC). He pays for the service in XLT and using the interface Y.Core, sets the coin parameters and releases it. Some time later, the coin appears on the LightWave PreSale platform or in cryptoATMs, where customers of the shopping mall can buy it.

SMC LightTokens begin to circulate in the shopping mall environment; The Yllo company receives a monthly payment from the shopping mall. In this way, the first generation of LightTokens from XLT genesis-coins is created.

A few months later, the fashion boutique Sweater separates from Shopping Mall and creates its own coin SweaterCoin. A new coin is created based on the SMC and it is the second generation of LightTokens. Payment for SweaterCoin emission and monthly payments are made in the SMC and goes to the account of Shopping Mall.

The purpose of creating LightTokens

The global objective of creating LightTokens is the formation of a new financial market, where each created cryptoasset contributes capital inflow from both the classic cryptocurrency market and the fiat market.

Relationship between LightTokens and other coins

LightTokens can be easily converted from one coin to another. For this purpose, Yllo provides for the creation of an exchange and exchanger. Conversion will occur in the background and automatic mode, which is invisible to the user. The relationship between LightTokens and parent coin to the user is not traced. The use of the new coin in the Yllo or branded environment is carried out autonomously.

XLT coin.

Characteristics

The XLT genesis-coin is based on Distributed Ledger Technology (DLT). A distributed ledger is a database that is distributed across multiple network nodes or servers. Each node receives data from other nodes and stores a complete copy of the registry.

The YCP protocol was used to implement the consensus algorithm. In contrast to existing blockchains, the consensus is not a separate, but an integral part of the system, resulting in a stable decentralized network. Replication and consensus establishment occur every 5 seconds.

Coin Metrics

We have translated into reality the best version of existing classic cryptocurrencies.

Full mining of coins at an early stage eliminates the need for mining, i.e. the need for energy, what makes the cryptoasset eco-friendly.

Ticker	XLT
Emission	100 billion
Rate	7500 TPS
Cryptography	ECDSA
Minimal transaction	0.000001 XLT
Coin burn	0.00001 XLT
Minimal unit	1 photon = 0.000001 XLT

XLT financial model.

XLT global distribution

Imagine if you could go back to 2009. At the moment when you had the opportunity to participate in the Bitcoin distribution. At the time when the price of Bitcoin was \$0. Imagine that you could get tens of thousands of bitcoins as a gift or using a regular home laptop. When placing a banner cost 15 thousand bitcoins, and for 50 thousand bitcoins you could buy an old game console. On the scale of the history of the world economy, it was yesterday. At that moment, not everyone believed in Satoshi Nakamoto's idea. Now imagine that an opportunity has come up...

And you are reading this opportunity right now. But first things first.

Our main goal is to promote cryptocurrency in today's world, to pave the way for its distribution and widespread use. Therefore, we want as many people as possible to be able to use cryptoassets in their life today. We have decided that our policy will be aimed at the free distribution of the coin among all comers.

According to Metcalfe's law, the value of a network is proportional to the square of the number of its users. That is, the larger the network of users, the greater the value of this network for each of its members. We want LightToken to be in the hands of as many people as possible. The more users - the higher the value of one XLT. The more users, the faster the network.

XLT distribution plan

We are considering various capabilities and needs of our users, so the XLT distribution will go through several stages:

50% will be distributed to individuals in phases

25% will be distributed between BTC and XRP holders

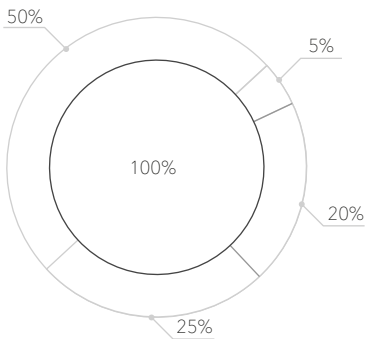
20% is planned to cover operating expenses, including:

- XLT distribution among company developers
- Development of Yllo tools
- Project financing and support

5% will be divided between Yllo partners, promoting the development of the company:

- Advisors
- Marketers, managers
- Distributors and cryptoenthusiasts

All information about participation in the distribution will be covered in official sources in advance.



Coin marketing analysis.

It is 10 years since the creation of the first cryptocurrency Bitcoin, which has received worldwide fame. Over the past decade, Bitcoin has come a long way and set many new trends in the financial industry. Even at that time, the new cryptocurrency market had begun its ascent.

Now there are more than 1500 new cryptocurrencies. However, in total, only a few hundred of them have become widespread and recognized in the modern world. We analyzed the history of development of the most popular cryptocurrencies, compared them by criteria and determined the qualities that the new generation cryptoasset should have.

Name	XLT	Minter BIP	Ripple XRP	Waves WAVES	Ethereum ETH	Bitcoin BTC	Stellar XLM
Number of coins	100 billion	10 billion	100 billion	100 million	unlimited	21 million	100 billion
Transaction rate	up to 3 seconds	up to 5 seconds	4 seconds		6 minutes	78 minutes	3-5 seconds
Transactions per second	7 500	10 000	1500		15	6	1 000 +
Commission per transaction	0.00001 XLT coin burn	no more than \$0.01	0.00001 XRP coin burn	0.001 WAVES	0.00075 ETH	0.00001 BTC	0.00001 XLM
Creating a new token on the coin platform	+	+	+	+	+	—	
Coin integration in services	Simple. Help and support by developers	Simple, API и SDK	API	Simple, API	Difficult	Very difficult	Simple, API
Coin operating environment	Yllo tools	—	—	—	—	—	
Coin source	Distribution	ICO	Exchange	ICO, Exchange	Mining, Exchange	Mining, Exchange	

Yllo tools.

Have you ever experienced the situation when you download, seemingly, a convenient and nice application, and during installation, you suddenly discover that it cannot be used because of glossy and intrusive advertising?

It distracts, interferes with work and concentration, and the only way to remove it is to pay. Not the most pleasant situation, isn't it? Since when do we have to pay to use an application WITHOUT adds?

Initially, when the Internet was only being created, it was like Earth before the appearance of people. A clean, fresh, green planet that lives by its own laws and rules. Each step was carefully considered and prescribed. Each action was justified by its own algorithm.

The layout remained clear and transparent. The Internet was easy and enjoyable, albeit monotonous.

But then there came a point that can be compared with the "7th day of the week." From people's inception and further urbanization, the Earth began to be populated by more and more people. They united, established communities, and then - villages and cities. Shops appeared, and further markets where sellers try to attract people's attention to their goods, shops with dazzling names. The more diverse the goods on the counter, the more they needed to be advertised.

And what do we have now? Everything is an advertisement. Wherever you go: a screaming, intrusive advertising awaits you. Huge banners on the roads, ugly banners on buildings, a ringing voice on the radio and constant messages on the phone.

The same thing is happening with the Internet now. Advertising does not just surround us, it's nipping at our heels. How often do you find yourself thinking that today you are looking for something on the Internet, and then ads with the same offer follow you for another month? How often do you automatically agree to pop-up windows containing the cherished word cookie, clicking on a button and not even reading what was written there? Have you ever thought that the history of your browser lasts much longer than you can imagine?

Everything installed on your phone is monitored by large corporations. They, without your knowledge and consent, monitor your every action, your every "click", analyze your personal information and transfer it to advertising companies. Showing you ads, they convert you into cash every second. To them, you are a product that is sold and bought. Collecting and selling your personal data, reading messages that you send to friends or relatives, using your social connections for profit are at the very least unethical.

We believe that Yllo will become a tool for empowering people. And what's more, it will not be used to deceive, manipulate or impose services. Therefore, we chose three main directions for the modern man and combined them into one. To create a comfortable personal space where you create something, work or just relax and enjoy life. A place to connect people with each other. We believe that together we can preserve our right to freedom of thought.

Freedom of speech.

Freedom of choice.

Yllo Messenger.

An indispensable tool

Social networking has become an integral part of people's life. Messaging apps are so integrated in our life, they have become so customary that we no longer imagine communication without them. We are used to receiving information and instantly responding.

Functions implemented:

- Sending and editing messages
- Image transfer
- Recording voice messages
- XLT cryptocurrency transfers in a dialog box
- The ability to delete your account and messages with one click from both your own side and from your interlocutor.

The next step in the development of the messenger will be:

- Implementation of audio and video calls for two or more interlocutors
- Creating group chats
- Recording and instant messaging functions
- Search for messages in a dialog box
- Creating your own stickers

The global development of the messenger will be linked to the introduction of such functions as:

Channels	Maintain your own channels. The ability to create private channels and the introduction of payment for a subscription in the XLT or in a coin created by the owner of the channel. Thus, subscribers will be able to promote interesting or useful content for themselves.
Audio and video messaging	Broadcasting audio and video messages in realtime during the recording. The implementation of live broadcasts in the channels.
Versatility	Combining popular instant messengers into a single Yllo interface. Your interlocutor sends you a message from any other messenger, you receive it in Yllo and reply there.
Visual encryption	Traffic data encryption on your phone screen. When viewing a message, the other person will see the text as a meaningless set of characters. When you touch the screen with your finger, the text is deciphered and becomes readable at the touched place. The user can enable this feature if necessary.
Wake-up feature	Tactile communication with the interlocutor by touching the screen on one of the devices (realtime-waves, vibration, pictures). The user can send signals within the dialogue. If both users are online, then one of them will see waves in the same place on the screen where the other is touching. If the user is offline, they will receive a signal as a push notification.

Yllo Wallet.

Cryptocurrency promotion

At the present time, cryptocurrency has become increasingly common, not only in the crypto-community, but also among ordinary users. This leads to the fact that modern cryptowallets should be multifunctional, simple and convenient.

Yllo Wallet is a tool for convenient storage and transfer of cryptocurrency. Currently, it allows you to use such coins as Ripple (XRP), LightToken (XLT).

The main goal of Yllo Wallet is to maximally promote cryptocurrency, to make it an understandable and daily currency for everyone.

It only needs two actions to start working with Yllo Wallet: create a username and select coins. It's as easy as entering a name and adding first friends when creating an account on a social network. Everyone can manage their wallets in Yllo Wallet, without any special knowledge about cryptocurrency or cryptowallets.

The launch of Yllo Wallet

Username is an account name on the Yllo network. The system automatically generates a password for the new account. In the future, the user can see, save or change it in the main menu of Yllo Wallet.

Username allows to send coins to Yllo users without entering a public address, which makes the process easier and faster. Making a transaction through a username eliminates possible errors and allows to remain anonymous.

During the first launch of Yllo Wallet, the user selects a coin and creates a cryptowallet. The public address and the private key of each wallet are generated in the background. The public address is linked to the account, and the user can select the method of storing private keys: locally, on the device, or on the server in an encrypted form.

In the first case, when you log into your account from a new device, all linked wallets will be available for viewing; and to complete transactions, you will need to enter the private key manually for each wallet.

In the second case, all keys are downloaded from the server automatically and decrypted on a new device, that is, wallets can be used immediately. This method is more convenient for quick access to wallets. Private keys are stored locally on the device by default.

What Yllo Wallet has now?

1. Manage wallets. You can generate a new wallet for XLT and XRP coins, attach an existing one.
2. The ability to create branded cryptoactives.
3. Link with Yllo Messenger.

Further improvements:

1. The integration of popular cryptocurrency Bitcoin (BTC), Ethereum (ETH), Minter (BIP).
2. Payment templates.
3. Comment on the payment.
4. Detach wallets.

Yllo Notes.

The way to organize your activities

A handy tool for creating notes, articles, self-expression, thoughts recording. This elegant and flexible application is suitable for creativity of any format and business, and is an indispensable tool in daily activities. Work in the application is possible both using the account and in offline mode. Account integration will allow you to synchronize all data with the Yllo network, store it in cloud space and transfer it through Yllo Messenger.

For convenience, Yllo Notes is divided into three working fields:

1. The first is a column of folders with different contents: notes, tasks, mind maps, analytical data.
2. In the second column you can see the headings of notes and documents. The hierarchical panel is arranged according to the principle of parent and child connections.
3. The third area is a working field for creating text, notes, and so on. All necessary tools can be found in the top left side of the panel.

You can customize the application to your needs: select the necessary tools, disable unnecessary ones, change the appearance of the application, adjust the color scheme. Access rights to notes are set up by the user: they can be personal, accessible to a limited number of people or public.

Basic functionality:

- 1. Notes**

You can create a text note using various tools: fonts of various sizes, headers, additional pins, numbering. If desired, you can include media files, voice notes, hand sketches, geolocation, notes with the cost of products, contacts with a phone number or email address, e-links.

Depending on the access and content of the notes, they can be organized into notepads, magazines and folders. Notebooks is a collection of notes for personal use and for a limited number of people. You can tag them or add tags by topic for easy navigation. Magazine is a platform with public access rights, where user can publish their articles, works and share with subscribers.
- 2. Tasks**

Lists of tasks created in this column: tasks for the day, for the week, cyclical tasks, shopping list, list of items. Those tasks that are sent to you are considered incoming; tasks that you share with subscribers, friends, family members, or colleagues are outgoing. You can track tasks in real time, which will allow you to plan your schedule more efficiently. If the task list has public or family access rights, then other users can see when executing one of the items.

Yllo Notes.

3. Mind maps Mind maps are graphical diagrams that reflect our thoughts and plans, depicted in the form of geometric shapes or a "tree". This is a convenient solution for time management, defining your goals, tasks and plans.

4. Analytics Analytics provides for the establishment of charts based on incoming data. This is an indispensable part for incoming data structuring. The user can select one of the visualization types: a pie chart, a line chart or a simple table.

Advantages

1. Blogging Through the public access option, the user can create interesting, important content and share it with subscribers. This may be a scientific article, a literary work or charts, tables. In order to share their work, the user can publish it on their channel or send a link to the note. If the user wants to publish literary work, which they authored, public and private keys will be generated, where the private key will be the proof of their copyright in the future.

2. Co-Editing Each user can ensure access to edit notes. This is important when creating a common document with the participation of several people.

3. Working with various formats The application will support reading various document formats: DOCX, PPTX, XLSX, PDF, HTML, RTF, TXT.

Minimum viable product (MVP)

Yllo Messenger Prototype

This is the first step towards developing a unique messenger. The prototype is available for download from the AppStore and everyone can observe how it turns into a full-fledged product. This is a pilot version of the messenger, which allows us to collect the first target audience and analyze its needs.

Why did we choose the messenger format?

Messenger is an application that everyone uses, we chose it as the easiest way to promote, distribute and use the XLT. It allows us to execute three areas of our activities, to test and develop the architecture. This is a convenient form to receive feedback from the audience to improve functionality.

The prototype messenger is available at the link:

[Download on the AppStore](#)

Other areas of our team's work are also integrated into Yllo Messenger Prototype. It contains Yllo Wallet compressed versions and applications for note taking. The application has a beautiful, intuitive design in the corporate minimalist style.

The development of the first prototype of Yllo Messenger began in 2016. The application became available for download on the AppStore in November 2017.

Today, experimenting with the prototype allows users to send personal messages to each other and edit them, transfer images, record voice messages and conduct cryptocurrency transactions directly in the dialogue. From the beginning, we care about the users' privacy, so your account and archives of dialogs can be deleted if so desired.

At the moment, the priority task of our team is the introduction of audio and video calls and the creation of group chats. In the foreseeable future, the messenger will have additional functions: creating channels, broadcasting audio and video messages in real time during recording, and communicating with people from other messengers. Further developments will be aimed at enhancing messenger security. The user will be able to discover the latest methods of encryption and tactile communication.

Yllo Wallet Prototype

[Download for MacOS](#)

[Download for Windows](#)

This is a cryptowallet available for desktop that is already connected with the messenger prototype and supports XLT and XRP coins.

The wallet is working in test mode, but all the basic functions are already available: storage, transfer of cryptoassets and additional functions: anonymous registration and authorization, sending coins by username.

Tools branding.

All existing and planned tools can be adapted and adjusted to the needs of companies or users and separated, like LightToken. Thus, they turn into a unique, branded network of tools with their own cryptoassets.

Tools can be separated as a complete set, or as a separate tool. For example, the messenger can be designed in company colors, have its own logo, name.

Branding is carried out through the Yllo.Core interface:

1. Creating an application

Partnership proposal as the part of the development of the Yllo toolkit corporate version. A technical task for product creation is formulated after the application has been processed.

2. Development

The development is carried out according to the technical task, design style and settings of the future toolkit.

3. Publication

Testing tools and intra-corporate implementation.

A striking example of tool branding is the existing Mayak Messenger. In the creation of the messenger, a new background image and logo were installed, the structure of the messenger and the cryptowallet profile was retained. In the future, it is possible to create your own coin in the Mayak branded network, which will be used to pay for utilities, fines, taxes, taxi services, and emergency services.

Tool branding has enormous capabilities: both in small business and marketing, and in the development of large companies. Extensive functionality allows you to use the messenger for communication within the company between colleagues or customers, the cryptowallet enables to carry out transactions between the customer and the contractor, or the employer and staff quickly and reliably. The application for notes with an integrated CRM-system greatly simplifies corporate management: now it is much easier to set tasks for all employees, monitor and control their implementation, thanks to the flexible to-do-list in real time.

Mayak Messenger is currently available on the AppStore:

Download on the AppStore

Restaurants, food chains, transport services, and taxis - each company can create its own unique messenger, cryptowallet or notes, which will be one of the ways to promote their branded coin.

Messaging app marketing analysis.

Over the past decades, messaging apps have experienced a significant evolution from heavyweight ICQ to compact applications on the phone. Modern messengers must meet the following requirements: they must be fast, convenient, beautiful. Existing messengers (WhatsApp, Viber, WeChat, Telegram, etc.) help analyze the commodities market and determine the priority audience.

Name	Ylo Messenger (Prototype)	Ylo Messenger	Whatsapp	Wechat	Viber	Facebook Messenger	Telegram
Country	Russia	Russia	USA	China	Israel	USA	
Release date	2017	2020	2010	2011	2010	2011	2013
Audience	China, Iran, Russia	Asia, Europe, America	Brazil, Mexico, India, Russia, South America, Europe, Africa, Asia, Oceania	China, Iran, Japan	Belarus, Moldova, Ukraine, Iraq, Libya, Sri Lanka	Australia, Canada, USA, England, France	Uzbekistan, Kazakhstan, Belarus, Russia, Kyrgyzstan, China, Italy, Germany, Netherlands
Language support	1	14	53	52	32	70	14
Registration	Simplified with phone number linking	Simplified with or without a phone number linking with public and private key generation	Simplified with phone number linking	Complicated, with phone number linking, captcha and definition vote	Simplified with phone number linking	By existing FB account or by phone linking	Simplified with phone number linking
Sending text messages	+	+	+	+	+	+	+
Editing sent messages	+	+	-	-	-	-	+
Deleting sent messages in the recipient's dialog	+	+	+	-	+	-	+
Sending video files	+	+	+	+	+	+	+
Sending photos	+	+	+	+	+	+	+
Sending audio messages	+	+	+	+	+	+	+
Sending files	-	+	+	-	-	-	+

Messaging app marketing analysis.

Name	Yllo Messenger (Prototype)	Yllo Messenger	Whatsapp	Wechat	Viber	Facebook Messenger	Telegram
Group chats	-	+	+	+	+	+	+
Channels	-	+	-	-	-	-	+
Sharing screen	-	+ (Windows, MacOS, Android)	-	-	-	-	+
Sending geolocation	-	+	+	+	+	+	+
Audio calls	-	+	+	+	+	+	+
Video calls	-	+	+	+	+	+	+
Group audio calls	-	+	+	-	+	+	-
Group video calls	-	+	-	-	+	+	-
Deleting account and message history from both sides	+	+	-	-	-	-	-
Encryption	RSA	End-to-end	End-to-end	-	End-to-end	End-to-end	End-to-end
Visual encryption	-	+	-	-	-	-	-
Wake-up	-	+	-	-	-	-	-
Wallet	+	+	-	-	-	-	-
Built-in notes	+ (test functional)	+	-	-	-	-	-
Module integration	-	+	-	+	-	+ (games)	+ (bots)
Decentralization	-	+	-	-	-	-	-
Versatility	-	+	-	-	-	-	-
Mobile version	+	+	+	+	+	+	+
Desktop verion	-	+	+	+	+	Windows 10	+
Web version	-	+	-	-	-	+	+

Wallet marketing analysis.

One of the main challenges facing the cryptocurrency market was and remains the lack of affordable tools for using cryptocurrency. For this reason, the cryptocurrency is still associated with a digital tool that has no application.

One of the main goals for us is to make cryptocurrency wide spread in society and its usage by both crypto-entrepreneurs and ordinary people.

The modern market offers a large number of cryptowallets, both cold and hot, online and offline. While choosing a cryptowallet, users rely on security, multi-currency, anonymity, and convenient usage. Comparison of the most popular cryptowallets is shown in the table below.

Name	Y.Wallet (Prototype)	Y.Wallet	Jaxx	Blockchain	Coinomi	Coin Space
Release date	2019	2019	2016	2016	2018	2015
Wallet creation	Creating a wallet and currency choice with a few clicks	Creating a wallet and currency choice with a few clicks	Creating a wallet and currency choice with a few clicks	Requires a mailbox linking	Secret phrases checking, passwords setting (all can be skipped)	Secret phrases checking, pin code setting. Requires payment for adds removal.
Cryptocurrencies and tokens support	XLT, XRP	XLT, XRP, BIP, BTC, ETH and XLT based tokens	70 cryptocurrencies and tokens	BTC, BTH, ETH, XML	119 cryptocurrencies and tokens	56 cryptocurrencies and tokens
Platforms	MacOS, Windows	MacOS, Windows	Android, iOS, Windows, MacOS, Linux, Web (Chrome extension)	Android, iOS, Web	Android, iOS	Android, iOS, Web
Transactions completion	To the public address or username	To the public address or username	To the public address	To the public address	To the public address	To the public address

Notes marketing analysis.

Applications for creating notes remain one of the most relevant tools for the modern man. Relevant parameters are simplicity, easy usage in everyday life, and collaborative work on notes and documents. The market offers a wide range of such applications, but most of them are narrowly focused on tasks: text recordings, audio notes, business planner or creation of sketches, but without the possibility to quickly and intuitively integrate all types of tasks in one place.

Due to the lack of such a tool, which combines simple, but much-needed functions for creative and organized people, we decided to create it ourselves.

In this table, we provide a comparative analysis of the most used applications to organize your time.

Name	Yllo Notes (prototype)	Yllo Notes	EverNote	Notex	Apple Notes	Google Keep
Country	Russia	Russia	Russia	Russia	USA	
Release date	2017	2019	2008	2013		2013
Supported platforms	iOS	Android, iOS, macOS, Windows	macOS, iOS, ChromeOS, Android, Windows, Windows Phone, Blackberry, WebOS	iOS	iOS, macOS	Android, iOS, ChromeOS
Text notes	+	+	+	+	+	+
Font change	-	+	+	+	+	-
Pins adding	+	+	+	+	+	-
Background changing	-	+	+	+	-	+
Folds creating	-	+	+	+	-	-
Synchronizing	+	+	+	+	+	+
AutoSaving	+	+	+	+	+	+

Notes marketing analysis.

Name	Yllo Notes (prototype)	Yllo Notes	EverNote	Notex	Apple Notes	Google Keep
The possibility of placing on the web page	-	+	+	-	+	-
Pictures and images adding	-	+	+	+	+	+
Audio notes	-	+	+	-	-	+
Notes geolocation	-	+	+	-	-	-
Shared access	-	+	+	-	-	-
Collaborative editing	-	+	+	-	-	-
Closed channels	-	+	+	-	-	-
Setting a password for notes and folders	-	+	For the app	+	-	-
To-do-list	+	+	+	+	+	+
Search in notes	-	+	+	+	+	+
Adding a web page	-		+	-	-	-
Notes limit			100 000			
Languages				9		76
Setting a reminder	-		+	-	-	-
Registration			+	-	-	+
Adds in the free version	-	-	-	+	-	-
Desktop	-	+	-	+	-	+
Sketch adding	-	+	+	-	+	+
Tables adding	-	+	-	-	+	-
Documents scanning	-	+	+	-	+	-

LightToken infrastructure development.

LIGHTTOKEN = BONUSES

Goals: Our main goal is the attraction of residents for participation in socially significant events.

The Wonderful City administration created the cryptoasset CityCoin. The cryptoasset has no material value, it acts as an element in the rewards scoring system. Each resident participating in city cleaning events, elections or helping homeless animals receives bonuses in the XLT. They can exchange them for fiat money or use them as bonuses when buying goods, paying for utilities, paying for public transport.

By one click, accumulated points are transferred to the administration or organization, and thus providing certain benefits. This is only one example of local cryptoasset usage.

Advantages for tokens owners: Social activity stimulation, housing and social conditions improvement through attractive preferential conditions for participants of events.

Advantages for tokens holders: Residents receive points that have social value, thereby ensuring the additional benefits in everyday life.

LIGHTTOKEN = MATERIAL

Goal: to ensure safety and reliability

Metal processing company Metal Recast seriously thought about an iron-containing material delivery procedure, since the number of criminal and administrative penalties for illegal sale of tools and materials has increased. The company issues its own IronCoin based on the XLT and indicates that in the future the provision of services is possible only through a special coin. First of all, it can be purchased by trusted companies with a good reputation, such as auto repair owners and metal processing organizations. Individuals are given this opportunity at the second stage in a limited amount. At the third stage an airdrop of of small number of coins is planned.

Non-anonymity of transactions during the procedure is also a mandatory condition. Thus, in case of an illegal metal sale, the company protects itself from administrative penalties, because it will not be difficult to define the owner.

Advantages for token creators: Ensuring transaction reliability and security in the metal sales procedure, product circulation transparency, document management.

Advantages for token holders: No criminal and administrative liability.

LIGHTTOKEN = TIME

Goal: to attract residents to visit cultural sites and events.

Wonderful City administration is interested in the cultural education of residents. It issues the SocialToken and creates a system for encouraging residents to visit certain places in the city: theatres, philharmonic halls, museums, parks, and historical sites. The resident receives a certain amount of tokens during the time spent in such places. During their next visit, they can pay for tickets using SocialToken with an additional discount.

Benefits for token creators: Residents receive additional motivation for cultural education, which affects the overall level of cultural literacy and education.

Advantages for token holders: Visiting cultural places in the city becomes more affordable to residents.

SOCIAL LIGHTTOKEN

Goals: to vote in competitions

Incentive: fair elections

The Ministry of Culture of Wonderful City organized a competition among talented residents. As a result of the preliminary selection, 15 contestants were selected. The Ministry of Culture distributed the VoteLightToken (VLT) to all interested persons. LightToken distribution in user-specified wallets on the Ministry's website is intended to ensure vote transparency. Users left public keys from their wallets available.

The token issue is configured in such a way that upon request it issues one token for one registered wallet. As a result, all users interested in voting, received one VLT.

The token price is not set, it can not be sold or exchanged for anything. VLT can be transferred only to 15 specified addresses (according to the participants' number) and only once. In order to ensure voting anonymity after the transfer, the payer's address is deleted. The token lifetime is limited by the terms of the contest. After the contest, the winner is determined by the highest number of VLT.

Advantages for token owners: Errors in the calculation of voting results are minimized.

Advantages for token holders: Participation in voting without being attached to a place, a convenient way of voting.

LIGHTTOKEN = MILES, KILOMETERS

AviaStart company has decided to switch to a new incentive system for its clients and issued 5 000 000 AviaStartToken (AST). In this case, tokens have a value in the form of kilometers or miles. At the same time, the company has established that flights with tokenized payment have a constant cost, their price does not change.

This creates an incentive to buy AST. When paying with a token, users are provided with 5% Cash Back from the ticket price.

Advantages for token holders: The more AST users have, the more valuable the token becomes.

Token users are spread around the world, but this does not cause any difficulties since the flight payment is possible in a single AST cryptocurrency.

Advantages for token holders: Users are able to pay for flights quickly from their own virtual AviaStart wallet and receive Cash Back for further travel.

LIGHTTOKEN = SERVICE

Goal: investment

Incentive: business expansion

Vlad is a popular hairdresser, makeup artist. He, in brief, is master of his craft. Vlad maintains his blog by using Yllo Messenger, where he shares the studio process, tells about his work, and keeps a customers record. Vlad sets and adjusts visiting time with the help of Yllo Notes, where customers can book services online. Vlad's business is sufficiently transparent and appealing for small investment. Vlad has decided to expand and produces his own coin - BeautyCoin - with the help of Y.Core. Meanwhile, he uses XLT obtained during distribution. With funds raised from coin sale, Vlad plans to buy the necessary equipment, expand the staff and rent a new place.

Through his blog, Vlad informs customers that they can buy BeautyCoin in order to continue paying for services in BeautyCoin with a 20% discount. In the future, with a higher coin value the price of the service will not change.

With the increase in the number of customers, the value of the BeautyCoin will rise.

Advantages for tokens owners: Yllo platform gives the opportunity to collect a small investment. Getting a discount on services creates demand for the token; as the number of holders increases, the value of the token increases as well.

Advantages for token holders: The opportunity to receive a discount on services from this master.

LIGHTTOKEN = PRODUCT

Goal: development of a new shopping mall

Incentive: attracting customers to a new shopping mall

The opening of a new shopping mall in the MarketPolis city was announced six months before the opening day: shopping mall owners declare ShoppingMall-Coin sale (SMC) for all those who wish it also reported that goods in this shopping mall could only be paid with SMC.

The Shopping Mall offers all of the attractive brands and forms of trade in the region in order to make customers choose this shopping mall. SMC coin can be bought at crypto ATMs. They can also be obtained as a reward by participating in promotions, or on the Yllo Wallet exchange. In addition to SMC declared value, ShoppingMall provides to its customers 10% Cash Back from expenses. The considerable incentive for buyers is that traditional Cash Back does not meet

the needs of the modern consumer because it is too slow. In this case, Cash Back returns in a short time with minimal expenses.

Advantages for token holders: Since the token is in demand for buyers who want to make purchases in this shopping mall, it quickly spreads all around. The increase in the number of coin holders drives up its value.

The shopping mall creates its own independent economic platform and mini-stock, which allows to set an additional commission fee for token exchange and emission.

Advantages for token holders: Buyers receive 10% back from the amount spent, which makes shopping even more profitable. The payment for purchases becomes fast and safe, it does not require additional commission and waiting for a refund in case of goods return.

When conducting this procedure through bank structures, the buyer expects recoveries confirmation within a few days to a week.

The architecture.

YCP Protocol is used as consensus algorithm, which provides each transaction confirmation within 5 seconds. The maintenance of replicated log agreed is the main goal of consensus adoption. YCP is a new generation algorithm that is in many ways superior to the proof-of-work

concept used to find consensus in the Bitcoin computing network. It is an open protocol resistant to Byzantine failures.

Yllo tools are based on a cluster architecture that uses the Union cluster, Java programming language, and Web-Socket Protocol. This is the first step towards decentralization and system sustainability.

Network architecture

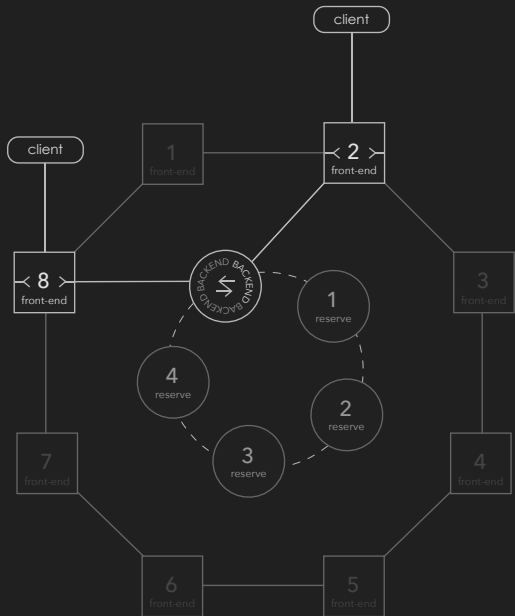
consists of two types of nodes: SuperNode (Back-end, Reserve) and Node (Front-end).

Node

This is a structural unit of architecture, a server (desktop computer).

The detailed network architecture diagram with the description:

[View the scheme](#)



The architecture.

The inner circle is formed by leading servers called SuperNode (Back-End, Reserve). It consists of one active Back-end and several Reserves.

The main objective of the Back-end is the processing and storage of the database. Reserve is engaged in database replication. Replication is implemented on the "Galera" database cluster, based on "MariaDB".

Thus, each SuperNode is a database and contains a duplicate of all information; the speed of updating information depends on the technical capabilities of SuperNode and the quality of the communication link.

IP SuperNode is confidential information that is maximally hidden using the

Front-end. The user is able to see the Front-end address, but will never know the Back-end address.

All SuperNodes are interconnected. In case of an active Back-end failure, one of the Reserves takes over, the one with the most recent database; thus the system continues to work smoothly.

The outer circle consists of Nodes, which are called Front-ends. Front-ends are the servers that the client connects to. The Front-end is a transmitter of information from the user to the Back-end and vice versa. The addresses of all Front-ends are registered in the iOS-client.

When connecting, the client selects the Front-end which offers the best quality of communication. In case the Front-ends are blocked, these addresses will be updated and sent to the user in the form of system push-notifications.

Front-end performs service functions:

1. Load distribution to provide permanent client connections.
2. Assembling of message fragments sent to the Back-end in large message.
3. Hiding SuperNodes' addresses and protecting them from DDoS-attacks.
4. Filtering trash traffic ("non-protocol" requests and commands that require authorization do not go to the Back-end).
5. Sending push notifications. Front-end sends messages to Apple and Google servers.

All information sent from one user to another completes the path:

Client – Front-end – Back-end – Front-end – Client.

The client sends information to the Back-end through the Front-end. Back-end, upon receiving the information, forwards it through the Front-end to the client-receiver. Client-server link encryption is provided by a pair of RSA and AES protocols.

In order to become a holder of a node, the user must pass verification and confirm their reliability as a trustee.

Then, the user performs a series of actions:

1. Sending a request to the Yllo administration
2. Getting instructions for node deployment on the server
3. Software installation

If necessary, Yllo can provide specialist help.

Stages of financing.

Fundraising is divided into several stages

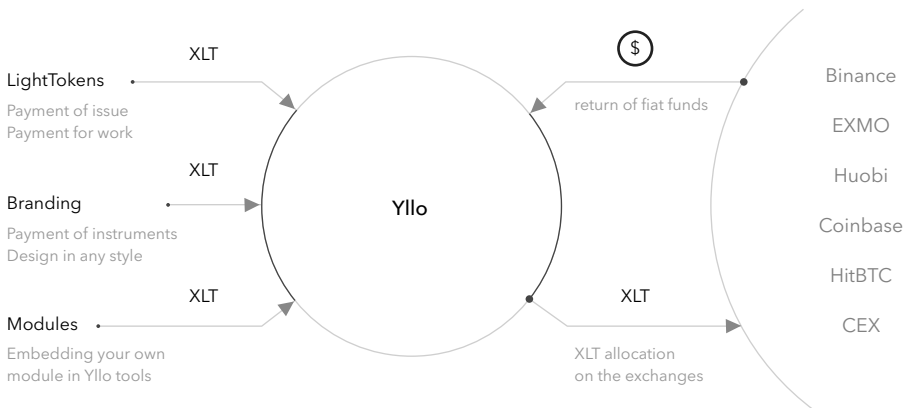
AirDrop	<p>AirDrop will be held during the entire period of the coin sale. The long distribution phase of the XLT is aimed at maximizing the XLT distribution. The approximate distribution period is about 36 months.</p> <p>50% of tokens are subject to distribution among individuals, including Yllo Messenger users.</p> <p>25% will be distributed between BTC and XRP holders.</p>
Stage I. Friendly PreSale	<p>At this stage, no more than 5% XLT from the company's own funds are expected to be sold. The stage allows early XLT buyers to purchase it at lower price. The duration of the stage is limited and will end with the release of the XLT on the KickICO exchange.</p>
Stage II. Allocation at KickICO	<p>The remaining XLT volume is planned to be sold during the launch of full-fledged sales at various crowdfunding sites. The funds will be directed to further development and functionality improvement.</p>
Stage III. Listing on the exchange	<p>The XLT cryptoasset is listed on the exchanges in order to participate in trading in a pair with other cryptocurrencies. The possibility of withdrawal in fiat currency</p>
Stage IV. Stock	<p>The next step will be the conversion of XLTs into Yllo stock by burning these XLTs.</p>

Business model.

LightToken (XLT) circulation

The XLT is Yllo's financial instrument, which helps the company raise funds for growth and development.

The simplified XLT circulation scheme is as follows: the sold XLTs are returned to Yllo when new LightTokens are issued, tools are branded or modules are embedded. Coins put up for sale, after which fiat funds are returned to Yllo.



The core team.

The core of our group consists of idea and executive people. People whose hearts are sparked by an interest in technology and by a desire to make a breakthrough in the field of Fintech. Specialists who found themselves in the cryptoworld. Each of us is irreplaceable and individual. Together we create a perfectly functioning mechanism that allows us to achieve high results.



Evgeniy, CEO

He began his career as a designer at Rambler, continued working at Mail.ru Group as a leading specialist. He was awarded the “FWA” for the work he did on the project “Konti-dom”, “Inter-nit”, flash-project “Azimuth”. He seeks to create something truly useful and global, and so in 2012 Evgeniy created his team and founded the company “Yllo”. Under the right guidance, the company developed and a decision was made to expand. As a designer in the past, he always appreciates simplicity and aesthetics in everything, and this can be easily seen in Yllo products.



Anna, CFO

Since the Yllo company was established in 2012, she has been the financial director and co-founder of the company. She handles document management, accounting, and the working process organization of the Yllo team. Anna was born and grew up in Moscow. She has extensive experience in organizing concert activity, and official negotiations with the heads of the largest holdings. Anna establishes Yllo partnerships, holds meetings with partners. She is responsible for the strategic planning of the company.

The core team.



Nikolay, Programmer

He is a bachelor of Computer Science. He deals with database programming, developing applications for mobile platforms. Nikolay has extensive experience in game development. He made a great contribution to the development of Yllo Messenger for the iOS platform and Yllo Wallet application for desktop.



Artem, Programmer

He graduated as a microelectronics engineer. He deals with application programming, game applications, and computing programs development. Artem has demonstrated great imagination, ingenuity and diligence. He works with several programming languages.



Andrey, Programmer

He has extensive experience in the development of game projects as a programmer and game designer. Andrey works with several programming languages. He is responsible and hardworking. Andrey is a developer and programmer of his own game. The desire to grow and work in a friendly team on an interesting and big project led him to the Yllo team.



Alan, Tester

Alan came to IT with a desire for self-actualization, to participate in new, promising projects. Now Alan is one of the most experienced and indispensable employees of the company, who tests and controls the development of all Yllo products. He is hardworking, responsible, and is capable of performing tasks perfectly and making the best of every situation.

The core team.



Aleksey, Programmer

He is a nuclear physicist by profession who became an indispensable specialist. He deals with the development of online games, applications, web sites. Aleksey came to IT with a desire to prove himself, show his strengths and test his abilities. He is the specialist who is able to approach a task unconventionally. It allows him to find solutions for very complex tasks quickly.



Aliya, Ambassador, translator

The company representative and SMM agent. She studied in modeling and public speaking schools. She has vast experience in organizing social and community projects. Fluent in English. Aliya came to IT driven by a desire to get acquainted with the crypto-community, be integrated into the world of technology and contribute to important changes therein.



Valeriya, Graphic UI/UX designer

She has a BA degree in graphic design with a diploma in the formation of new media. Valeriya is studying the design theme of campuses and districts, emerging IT communities. She has previously handled a wide profile graphic design and interdisciplinary design. She has published works in research publications on themes of the creative method and branding.



Vyacheslav, Graphic, UI/UX, motion-designer

Since childhood, he has been in the search of beauty and harmony in various forms: from drawings to objects and even to sound. He made a shot at different areas related to design: graphic design, sound-design, motion-design, small-scale industrial design, design and projecting of interfaces, fonts and logos. He participated in art exhibitions several times. Vyacheslav also worked as a fashion designer. At our company, he is making his dream come true: "Creating value for humanity".

The core team.



Irina, 2D artist, illustrator

She sees the company's great potential in providing new functional and user-accessible applications that can improve and make life more convenient for everyone. Irina creates graphic content that visually conveys and emphasizes the benefits of the product. She studied design and traditional art.



Igor, 3D artist / Visualizer

A very talented and responsible employee. Igor offers new and creative solutions to common problems. He participated in the work on prototypes of the Gevoy Ocean yacht and the Gevoy Automotive hybrid sports car "Zarya". He is well-versed in graphic design, has vast experience in game development.



Ekaterina, UI/UX designer

She holds a Master's degree in UI/UX design with a thesis on research and improvement of human and digital product interaction. She deals with industrial and web design, has extensive experience in working with sites, interfaces and illustrations development. Ekaterina is a purposeful girl with good imagination and creative thinking.

The Way.

	Development	Business
Execute	<ul style="list-style-type: none"> • Cluster implementation architecture version 1.07 • Yllo Messenger prototype release on the AppStore • Prototype development Yllo Wallet for Desktop • XLT and XRP implementation in Yllo Wallet • Yllo Wallet release • Yllo Messenger update 	<ul style="list-style-type: none"> • Publication of general Yllo presentations • Publication of Network scheme diagram • YouTube Video Release • Yllo Vision Paper publication • Update of the main Yllo Presentation • Yllo Messenger Presentation • Yllo Wallet Presentation • Yllo Notes Presentation • Translation of all documents • Creation of site yllo.co, and pages with metrics
In process	<ul style="list-style-type: none"> • Introduction of group chats in the messenger • Implementation of channels in the messenger • Implementation of BIP, BTC, ETH and other coins in the messenger • Development of LightWave - PreSale Platform • Yllo.Market concept creation 	<ul style="list-style-type: none"> • Yllo network extension • Publication on the Bitcointalk • Site update yllo.co, adding of navigation system
Await	<ul style="list-style-type: none"> • Android version of the messenger • Yllo Notes concept • Synchronization of Notes and Messenger • Share Nodes for Installation • Creating a new section PreSale Platforms rated all cryptoactives created in Yllo 	<ul style="list-style-type: none"> • Campaign for KICK ICO, where the XLT coin will be implemented • The XLT coin listing

Conclusion.

Mankind is steadily entering the era of global change, which will entail changes in all areas of communication. Decentralized systems and distributed ledgers are a huge step towards the optimization of all paper processes and the banking system as a whole. Step by step, we are approaching the beginning of one of the most significant epochs in the financial industry – the establishment of the market of cryptoassets 2.0.

Our team is glad to be part of this change. We are creating a completely new, previously unknown phenomenon – the LightToken. The LightToken is a new paradigm of digital assets, which gives everyone the opportunity to transfer any material value instantly and regardless of distance.

One of the important conditions for the distribution and widespread use of LightTokens will be the availability of tools that contribute to the adoption of cryptoassets in the modern world: messenger, cryptowallet, notes, cryptoexchange, exchanger. Fast, convenient, affordable. That way, we are creating an autonomous, fully functioning environment, each element of which will be valuable.

