

# Tandem

CONNECT | EMPOWER | EARN



“World’s Smartest P2P Platform”



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# 1. Genesis of Tandem

Currently the biggest issue ailing cryptosphere is the extreme lack of retail adoption. With institutions coming into the crypto space, it is looking more and more like traditional finance, which is an anti-thesis to why bitcoin was created.

The retail population is either unaware of crypto, or does not trust it, or facing difficulties in accessing this space. All of these come down to 3 aspects:

- a) Limited fiat gateways into crypto,
- b) Cumbersome UI/UX, and
- c) Lack of education on the subject (as it is not taught in schools and colleges).

We have therefore come up with Tandem - to address the aforementioned critical issues.

# 2. Introduction to Tandem

Tandem is a global P2P interface that allows users to buy and sell cryptocurrency on the platform with each other, supporting most global fiat currencies. The interface is entirely available on mobile devices, for an on-the-go experience, anytime, anywhere.

Tandem's primary goal is to bring more people into crypto.

To this end, Tandem has created the Global Liquidity Affiliate Model (GLAM) which is an aggregation of crypto altruists, agents, wealth managers, and similar people who can bring new users to the platform and help them understand and transact in crypto. Anyone globally can become a part of the GLAM network and they will receive tips in crypto while assisting in the global adoption of crypto.

# 3. Problems and Solutions

**Cumbersome experience:** Current user experience on exchanges and P2P platforms is different to their experiences in traditional asset classes. Most users lean on brokers and agents to learn and invest. The absence of such intermediaries in crypto is a deterrent for a significant proportion of the retail investment class. Even the UI/UX of the most popular interfaces is not straight forward for the average retail investor.



Tandem changes this dynamic by a) creating a simple interface that can be operated by anyone with a smartphone, with little to no tech savviness, and b) introducing GLAM, who will be available to educate and help users transact on the platform.

**Limited fiat gateways:** Over 90% of the global fiat moving in and out of crypto is across USD, JPY, KRW (1). This leaves the room open for a significant number of currencies and their retail holders to invest into crypto. There are however a few hurdles - banking issues for local exchanges, no decent local interfaces, lack of awareness, etc.

Tandem provides a global P2P interface where any two people from within a country can transact with each other. The users can chat with each other, or seek help from GLAM in helping them understand or transact. The interaction can happen in any local language, increasing familiarity.

**Lack of education:** Most retail investors who entered the cryptosphere through 2017 and 2018 probably followed a herd mentality in wanting to make quick returns. A lot of them may not have understood the beauty of the underlying technology, the long term benefits of an alternate financial system, and the advantages of DYOR. This has contributed massively to the lack of retail engagement since then. Tandem will include a lot of educational content that can be disseminated across new retail customers, starting from basics of economics, finance, and crypto.

1. <https://www.coinhills.com/market/currency/>

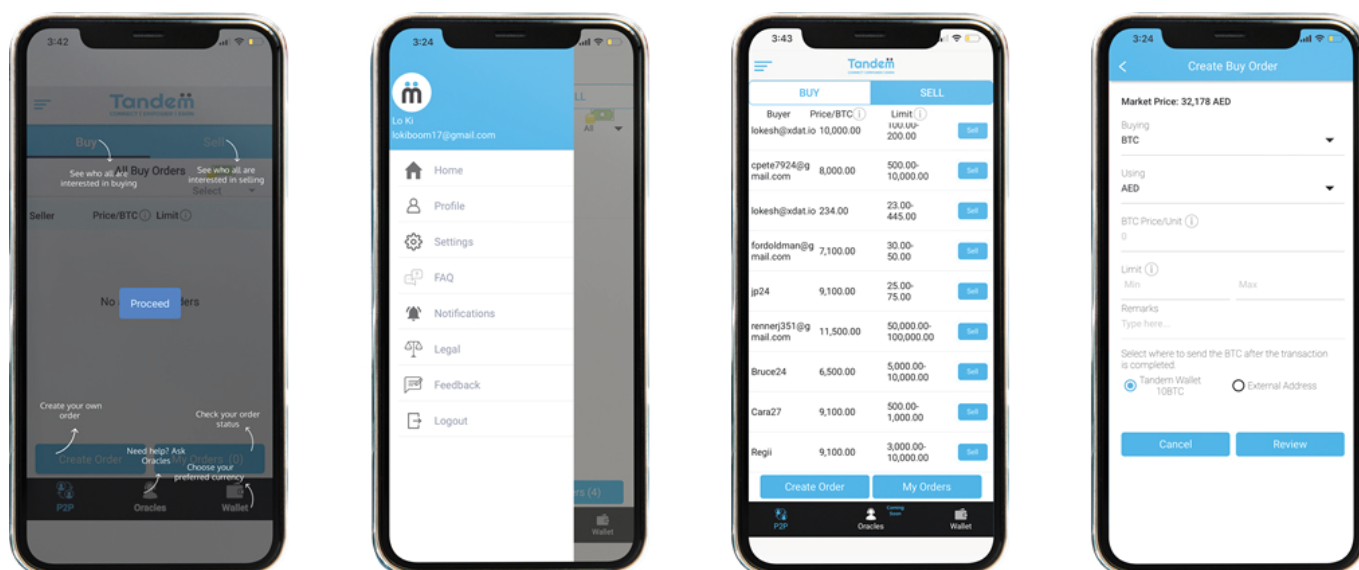






## 5. User Interface

The platform only offers BTC against fiat at the moment, and will add TDM (Tandem's native token) as well. In due course, more cryptocurrencies may be added. Our go-to interface is the mobile app. Surprisingly, most of the existing P2P interfaces do not offer mobile apps. However, for easy on-the-go experience, and given the global mobile penetration, we are focusing heavily on an app interface.



## 6. Operating Protocol

Anyone can become a user or part of the GLAM network on Tandem. All discussions between users are encrypted and archived. Users can rate each other at the end of each interaction, and users can also "tip" any agent from the GLAM network who may have assisted them. The rating creates meritocracy, and the tipping encourages GLAM to provide their best service.

Sellers can send their crypto to their Tandem wallets to enable quick transactions, or transfer crypto from their external wallets at the time of the transaction. Similarly, Buyers can choose to receive their crypto into their Tandem wallets or their external wallets. This allows users to retain control and flexibility over their assets.

All transactions will go through an escrow managed by Tandem. However, at no point will Tandem handle any at on the platform.

Any dispute will be swiftly resolved by Tandem.



## 7. Trading Features

### Trading Interfaces:

- Android app, iOS app

### Coins:

- BTC, TDM (after TGE)

### Fiat:

- AED, ARS, AUD, BDT, BGN, BRL, BYN, CAD, CLP, CNY, CZK, EUR, GBP, JPY, KES, KRW, MXN, NGN, PHP, RUB, THB, TRY, USD, VES, XAF, HKD, IDR, ILS, INR, IRR
- Transfers can be made through whatever mechanism is agreed between buyer and seller.

### Countries:

- 100+ countries as described in Appendix A

Interested users in any countries can reach out to us at [info@jointandem.io](mailto:info@jointandem.io) to request us to introduce services in that country.

## Revenue Model

Source	Description
<b>Transaction Fee</b>	<p>Makers (anyone posting a new order): 0-0.3% depending on the privacy setting</p> <p>Takers (anyone matching an existing order): 0.2-0.6% depending on the privacy setting</p> <p>All traders will be rewarded in TDM (native token) in a 1:5 ratio (for every \$1 of trading volume, seller and buyer will together receive 5 TDM tokens)</p> <p>All transactions happening through GLAM will result in GLAM being paid 50% of the transaction fees and a portion of the TDM tokens released for trading</p>
<b>Withdrawal Fee</b>	Any blockchain transaction fees will need to be borne by the user



- There are no deposit fees for transferring any crypto to the Tandem wallet.
- Users may have to pay fees to banks for fiat transfers, however Tandem does not charge any fiat fee
- Fees are subject to change at Tandem's discretion

## 8. TDM - Tandem's Native Token

### Key Details:

**Ticker:** TDM

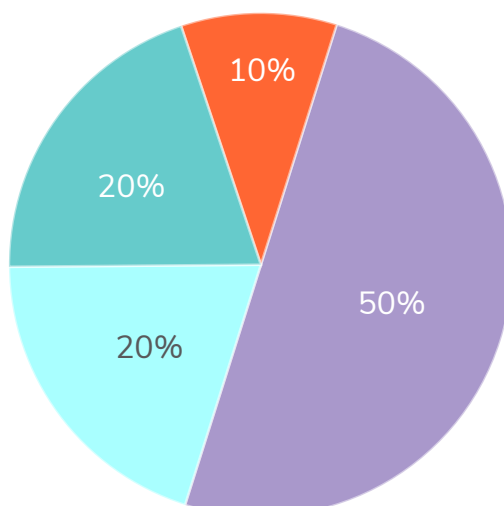
**Platform:** Ethereum (ERC20)

**Total Supply:** 10,000,000,000

**Price per Token (Estimate):** \$0.001

### a. Allocation

Token Distribution	Amount (%)
Private Investors	10.0%
Global Community	50.0%
Team & Advisors	20.0%
Company Reserves	20.0%





## b. Vesting Schedule

Group	Comments
Upfront Vesting	10%
Month 4	10%
Month 7	10%
Month 10	10%
Month 13	10%
Month 16	10%
Month 19	10%
Month 22	10%
Month 25	20%

## c. Utility

- 1) Pay fees on the platform and avail 50% discount (to be reduced over time)
- 2) "Tip" your GLAM
- 3) In-App Purchases
- 4) Pay for educational courses and certifications
- 5) Staking

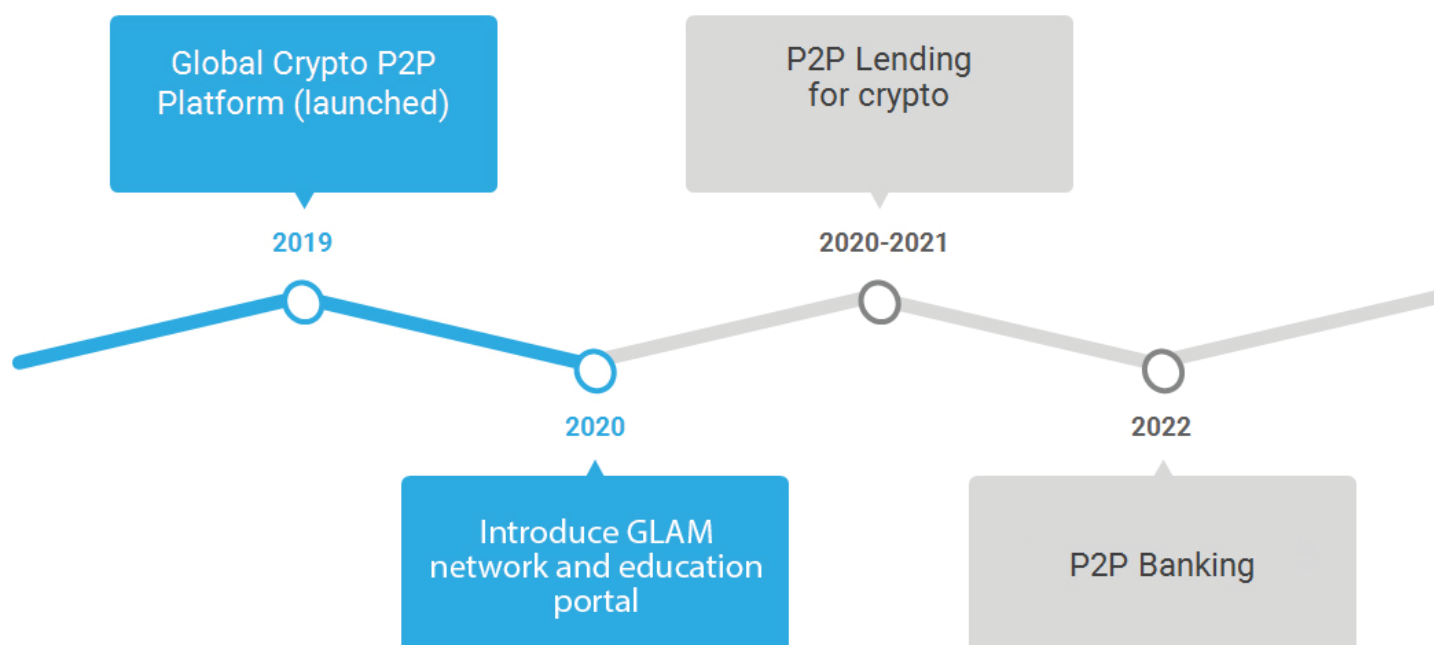
## d. How to earn TDM (for free)

- 1) By downloading the app
- 2) By referring people to download the app
- 3) By trading on Tandem (highest rewards)

The aim is to list TDM on exchanges so provide liquidity to our community as soon as feasible



## 9. Roadmap and Future Developments



## 10. Team and Advisors

### Management Team

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#### **Prashanth Swaminathan (CEO)**

Prashanth Swaminathan is an investment banking veteran, having spent over 10 years at Morgan Stanley London. Prashanth started his career in late 2007 and has been through the great financial crisis that was the genesis of bitcoin. Prashanth believes that regulation is a necessary evil for longevity and mass adoption of cryptocurrencies, and is intent on taking cryptocurrencies to the masses so it doesn't end up being another asset that is profitable only for the rich people.



#### **Saurabh Saraf (CMO)**

Saurabh is a highly analytical and creative marketer who spent over a decade leading marketing communication and scientific relation initiatives in the European and APAC markets for Procter and Gamble (P&G) for their brand Oral-B. With a proven track record in the field of conventional and digital marketing as well as Market Strategy & Planning, his forte lies in working on lucrative markets to identify the best channels and tools for acquiring and retaining users.

Saurabh leads the Marketing , Growth, Commercial, and Education initiatives with a focused mission of growing the Crypto ecosystem and proliferating blockchain and crypto technology to every part of the world by actively engaging and educating users, advancing industry-transforming projects, and aligning strategic partners worldwide.



## Advisors

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### **Brock Pierce**

Brock Pierce is an entrepreneur and venture capitalist with an extensive track record of founding, advising and investing in disruptive businesses. He's been credited with pioneering the market for digital currency and has raised more than \$5B for companies he has founded. Pierce is the Chairman of the Bitcoin Foundation and co-founder of EOS Alliance, Block.one, Blockchain Capital, Tether, and Mastercoin (first ICO).



### **Michael Terpin**

Michael Terpin has been an expert innovator in PR and technology firms. He is currently the CEO of Transform Group, the world leader in blockchain and ICO PR and advisory services (75 ICOs and counting), as well as CoinAgenda, the leading conference series. Additionally, Michael co-founded bCommerce Labs, a digital currency incubator and founded Market Wire, which was originally launched in 1994 as Internet Wire, the first Internet-based company newswire, which grew to become the world's third largest company newswire which was later sold to CCN/Matthews in 2006.



### **Christopher Yoshida**

Christopher Yoshida has a sturdy traditional finance milieu. Presently, he is a Senior Advisor at the Carlyle Group, focused on the Global Credit business. Previously, he was the Chief Strategy, Sales & Marketing Officer at FinTech platform trueEX. Before joining trueEX, Christopher was the Global Head of Interest Rate Distribution, Listed Derivatives and Markets Clearing, Head of Securitized Product Sales – Americas and a member of the Global ICG Executive Committee at Deutsche Bank.

Before joining Deutsche Bank, he was at Morgan Stanley until September 2014 where he was Head of Interest Rate Distribution in EMEA. While at Morgan Stanley, Christopher held a number of senior leadership roles which included European Head of Global Macro distribution and EMEA Head of Credit Hedge Fund Sales.



### **Jaron Lukaseiwicz**

Jaron is a veteran of this space having founded Coinsetter, one of the first crypto exchanges in the world, that was eventually sold to Kraken. Jaron brings a wealth of experience and know-how and his journey with Coinsetter is a beacon that has helped guide XDAT from founding stage to its launch.





## 11. Disclaimer

All trading involves significant risk. Prices can fluctuate on any given day. Due to such price fluctuations, you may increase or lose value in your assets at any given moment. Any Qualifying Asset may be subject to large swings in value. There is an inherent risk that losses will occur as a result of buying, selling or trading anything on a market. Under no circumstances shall TANDEM have any liability to any person or entity for any loss or damage in whole or part caused by, resulting from, or relating to any transactions related to Qualifying Assets or any direct, indirect, special, consequential or incidental damages whatsoever. It is important that you understand the risks associated with trading in Qualifying Assets because fluctuations in the price of the underlying market will affect your instruments and the profitability of your trades. Past performance is not an indication of future performance. There may be additional risks that we have not foreseen or identified. If you choose to enter into a transaction on our platform, it is important that you remain aware of the risks involved, that you have adequate financial resources to bear such risks and that you monitor your positions carefully on an ongoing basis. Our services are provided on an execution-only basis. We do not provide investment advice in relation to the Qualifying Assets. Qualifying Assets are Cryptocurrencies that are currently available to be traded on the Platform.

a) does not represent or confer on the token holder any right of any form with respect to Tandem LLC (or any of its affiliates), or its revenues or assets, including without limitation any right to receive future dividends, revenue, shares, ownership right or stake, share or security, any voting, distribution, redemption, liquidation, proprietary (including all forms of intellectual property or licence rights), or other financial or legal rights or equivalent rights, or intellectual property rights or any other form of participation in or relating to Tandem LLC or their service providers;

b) is not intended to be a representation of money (including electronic money), security, commodity, bond, debt instrument or any other kind of financial instrument or investment.

c) does not provide the token holder with any ownership or other interest in Tandem LLC or any of its affiliates.

Note: Tandem LLC reserves the right to amend any terms and conditions at any time as it deems fit.



## Appendix A - Countries

Afghanistan	Chad	Haiti
Akrotiri and Dhekelia	Chatham Islands	Honduras
Aland Islands	Chile	Hong Kong
Albania	China	Hungary
Algeria	Columbia	Iceland
American Samoa	Cote d'Ivoire	India
Andorra	Croatia	Indonesia
Angola	Cuba	International Monetary Fund
Anguilla	Curacao	Iraq
Antigua and Barbuda	Cyprus	Ireland
Argentina	Czechia	Isle of Man
Armenia	Denmark	Israel
Aruba	Djibouti	Italy
Ascension Island	Dominica	Jamaica
Australia	Dominican Republic	Japan
Austria	Ecuador	Jersey
Azerbaijan	Egypt	Jordan
Bahrain	El Salvador	Kazakhstan
Bangladesh	Equatorial Guinea	Kenya
Barbados	Eritrea	Kiribati
Belarus	Estonia	Kosovo
Belgium	Eswatini	Kuwait
Belize	Falkland Islands	Kyrgyzstan
Benin	Faroe Islands	Laos
Bermuda	Fiji	Latvia
Bhutan	Finland	Lebanon
Bolivia	France	Lesotho
Bonaire	French Guiana	Liberia
Bosnia and Herzegovina	French Polynesia	Libya
Brazil	Gabon	Liechtenstein
British Indian Ocean Territory	Gambia	Lithuania
British Virgin Islands	Georgia	Luxembourg
Brunei	Germany	Macau
Bulgaria	Gibraltar	Madagascar
Burkina Faso	Greece	Malawi
Burundi	Greenland	Malaysia
Cabo Verde	Grenada	Maldives



Mauritania	Russia	Tristan da Cunha
Mauritius	Rwanda	Turkey
Mayotte	Saba	Turkmenistan
Mexico	Saint Barthelemy	Turks and Caicos Islands
Micronesia	Saint Helena	Tuvalu
Moldova	Saint Kitts and Nevis	Uganda
Monaco	Saint Lucia	Ukraine
Mongolia	Saint Martin	United Arab Emirates
Montenegro	Saint Pierre and Miquelon	United Kingdom
Montserrat	Saint Vincent and the Grenadines	United States of America
Morocco	Samoa	Uruguay
Mozambique	San Marino	US Virgin Islands
Myanmar	Sao Tome and Principe	Uzbekistan
Namibia	Saudi Arabia	Vanuatu
Nauru	Senegal	Vatican City (Holy See)
Nepal	Seychelles	Venezuela
Netherlands	Sierra Leone	Vietnam
New Caledonia	Singapore	Wake Island
New Zealand	Sint Eustatius	Wallis and Futuna
Nicaragua	Sint Maarten	Zambia
Nigeria	Slovakia	Zimbabwe
Niue	Slovenia	
Norfolk Island	Solomon Islands	
Northern Mariana Islands	Somalia	
North Korea	South Africa	
North Macedonia	South Georgia Island	
Oman	South Korea	
Palau	South Sudan	
Palestine	Spain	
Panama	Sudan	
Papua New Guinea	Suriname	
Paraguay	Sweden	
Peru	Switzerland	
Philippines	Taiwan	
Pitcairn Islands	Tajikistan	
Poland	Tanzania	
Portugal	Thailand	
Puerto Rico	Timor-Leste	
Qatar		