



Talent Network White Paper

A Social Network Platform
That Connects People's Talents

Ver. 0.2 | English Ver.

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Overview

Many services have been shifted from offline to non-face-to-face(online) **due to the impact of COVID-19**. Overall, it had a significant impact on society, influencing our lifestyle and many different sectors.

When they needed professional assistance in the past, individuals would turn to others around them, but as time went on, more and more people began to try to find solutions online.

The existing freelance platforms have a clear commercial purpose, which restricts users' ability to meet or consult for free without the platform's permission.

The Talent platform aims for service where people with a variety of talents can utilize their abilities to help and receive help in a non-face-to-face environment, free from the restrictions of the existing platform policies.

Three services—T-Chat, T-Works, and T-Connect will evolve into core services and expand into other services to better serve users.

TNT tokens will be used to pay platform services at a lower cost and to reward core service users and content creators for a portion of the platform's earnings.

Overview

T-Chat, one of the first core services to be launched, provides numerous asset management and advising services, including cryptocurrency. Blockchain technology enables the certification of investment performance and makes it simple to get advisor services from well-known professionals on the platform. It also enables easy investment services that let you view and quickly analyze the holding status and return of assets.

T-works is a global talent sharing service that allows talented experts to offer their talents and make money. The biggest difference from current freelance platforms is that even if you offer free consulting services, platform will track your performance and give you a cut of the platform's earning. Since it functions in a decentralized manner and shares a variety of abilities rather than offering talents in the form of current IT services, it will have an edge in platform scalability.

T-Connect is a decentralized content platform that will start by expanding the scope of its services with the Talent TV, a content platform. By improving the search function, different contents from other content platforms can be viewed in one place, and based on this, it will be developed into a blockchain-based decentralized streaming service.

Vision

A platform that connects everyone's precious talents,
Each one's precious talents,
To create value and revenue.

We aim for a platform where we can create value by
connecting everyone's precious talents together.

Goal



Creating a culture of user-centered talent donation

Do you need expert advice? Do you want to be helpful to someone through my expertise? The talent platform is trying to create a culture where everyone can easily share their talents.



Talent management using blockchain and NFT

Using blockchain and NFT technology to manage platform users' talents and evaluations. Blockchain technology can be used to manage, analyze, and verify the history and satisfaction of talent donation without forgery.

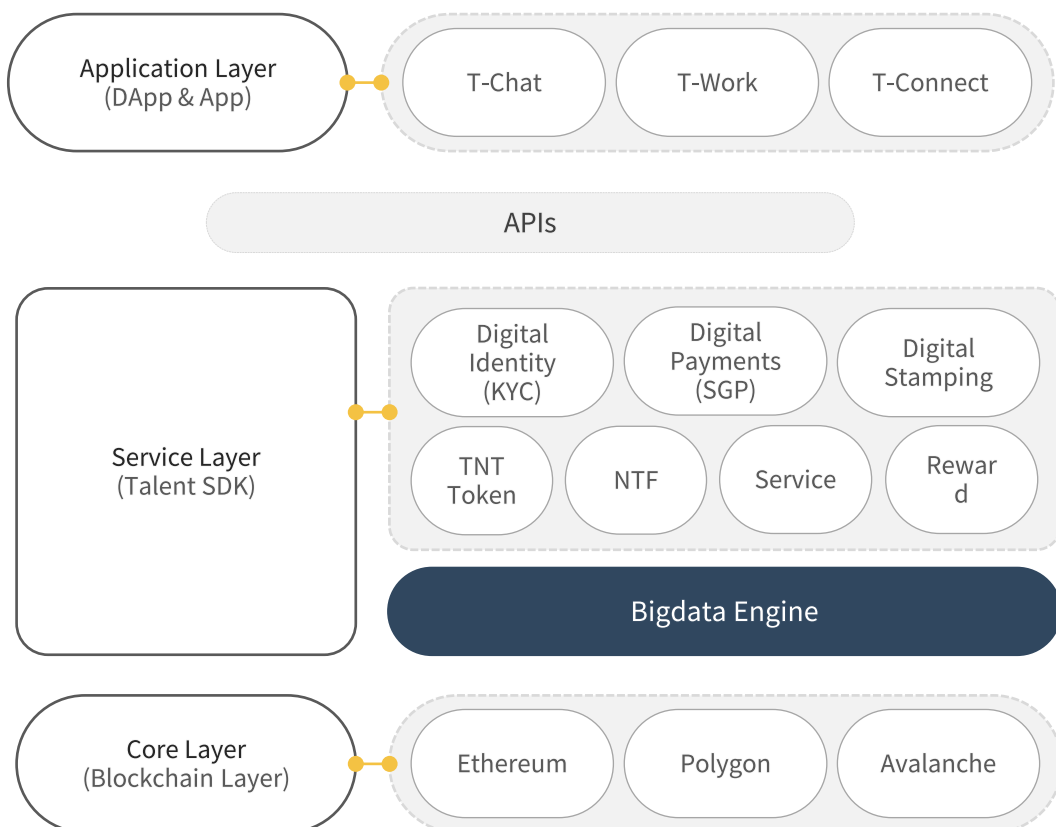


Profit based on individual talent

We will make various profits based on talent. Users who provide talent will be rewarded in a variety of forms based on revenue from payment and revenue generated within the platform.



Platform Architecture





— • Terminology Description

Application Layer

The activity space for talent platform users is the Application Layer.

The various DApp and App services each have their own service areas that are linked together by talent networks. In addition to the services currently being developed and planned, we will continue to develop and expand various services based on user needs.

T-Chat

Using blockchain and my data technology, T-Chat offers financial and investment asset inquiry and ranking services.

Along with a straightforward inquiry of the user's portfolio and ranking, we support them receive consulting from experts in related industries.

Blockchain also helps functions that enable external sharing such as portfolio and ranking to give high trust by preventing users from deliberately fabricating data. By combining fintech technologies, we intent to develop various services beyond straightforward research and consulting such as investing in NFT and financial goods, remittance, and payment.

T-Work

T-Work is a global freelance service where you can use your talents anywhere in the world to do a variety of tasks and receive assistance from experts in each field.

This global freelance service compensates for the shortcomings of existing centralized services through decentralization using blockchain technology and is linked to T-Chat and T-Connect services to easily disclose and verify their performance through various linked channels.





T-Connect

T-Connect is a content service platform that allows you to promote your content in a variety of ways. We will begin with Talent TV, a video content platform, and move on to a decentralized content platform. We will evolve into a service that finds and consumes all the content that users want in one place by connecting with various content platforms such as YouTube, TikTok, and Instagram.

Service Layer (Talent SDK)

Requests from the Application are handled by the Service Layer. In addition to the talent platform's own services, it supports different partners to create affiliate services using API through the development of a Talent SDK. It is classified into a variety of functions that handle each request including tokens, services, and rewards.

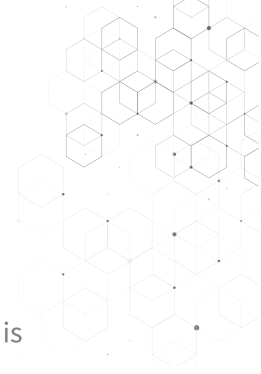
Token

TNT tokens are based on ERC-20. Although it is currently Ethereum-based, we intend to upgrade in the future to use multi-chain. For token transfers between external exchanges and T-Chat wallet, ETH is required as a gas fee. Related data will be recorded in blockchain transactions, and the service will now be expanded using Ethereum's blockchain infrastructure.

Service

It supports the normal performance of various activities on the talent platform. In addition to the data generated by content providers and talent sharers, data from investment activities within the platform is distributed and stored off-chain.





Reward

The talent platform pays compensation with TNT tokens for various activities, which is an important driving force for the talent platform to grow. TNT token is compensated with a designated wallet and is also used for various services within the platform.

NFT

It supports the transaction of various rights and data within the platform in the form of NFT. It not only rewards through simple activities, but also enables NFT to asset a variety of future values.

Bigdata Engine

It is a function that collects and analyzes various data collected from the application layer and is used to develop new services for curation services and talent platforms suitable for users through data analysis collected.

Blockchain Layer

Blockchain layer uses a public blockchain network for the reliability and transparency of talent platform.

Ranking, content, and transaction information of TNT tokens shared by users are recorded on the blockchain.

To realize a new talent donation culture, we use Ethereum to manage TNT tokens transparently.

To support various investments, the talent platform will continue to support various investments based on blockchain such as cryptocurrency and NFT.



Ethereum

Token rewards are paid according to the participation index of users who work in the application on the talent platform and sent to the user's wallet.

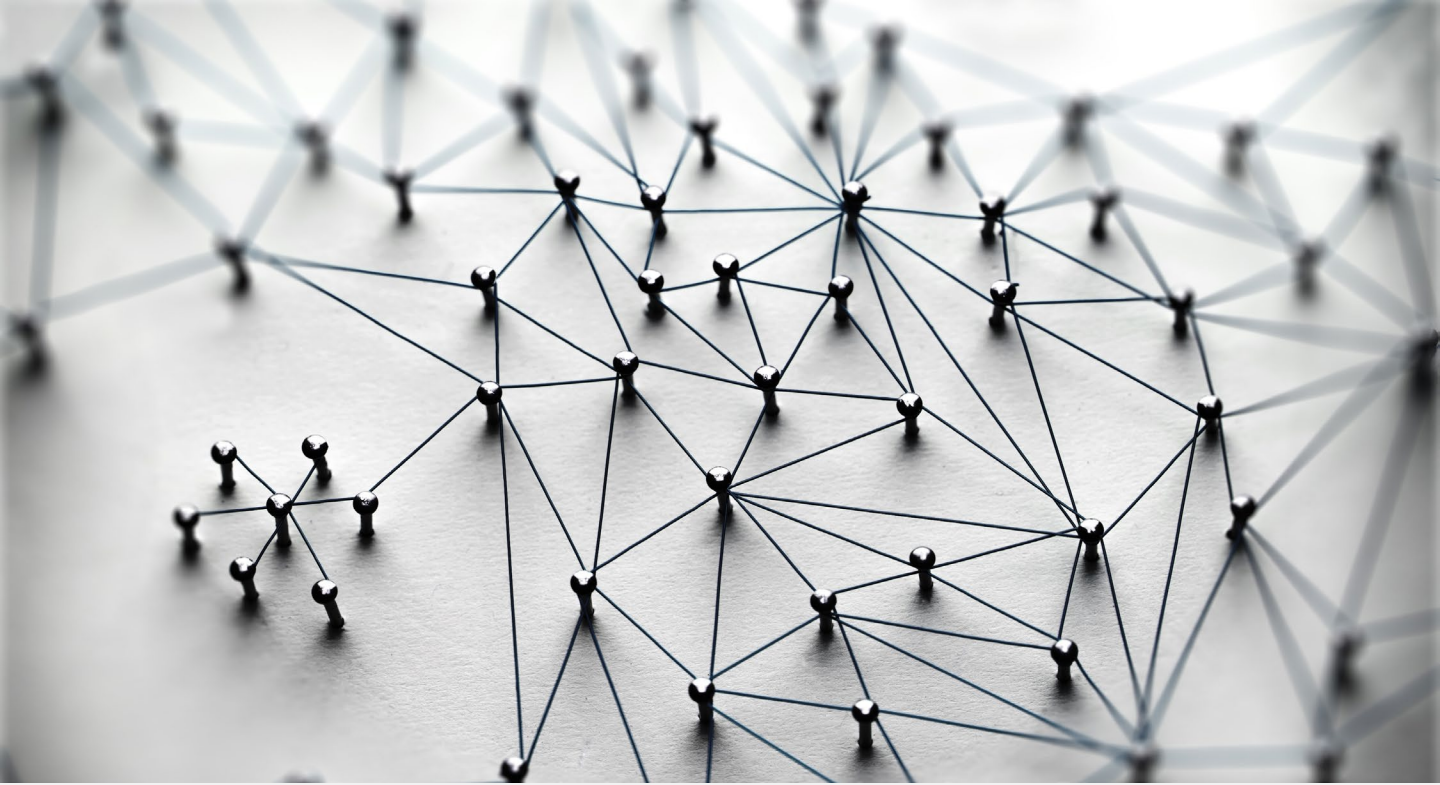
Polygon

It will be in charge of Ethereum's functions. It will be supported in the future after contract upgrades based on multi-chain.

Avalanche

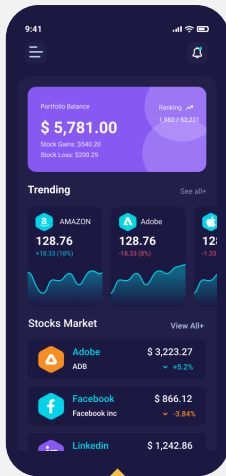
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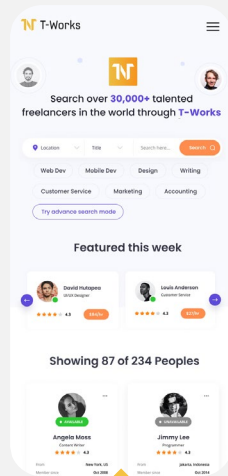


Talent Network

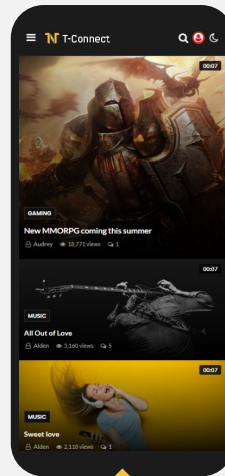
T-Chat



T-Works



T-Connet



TNT Token



Talent Network



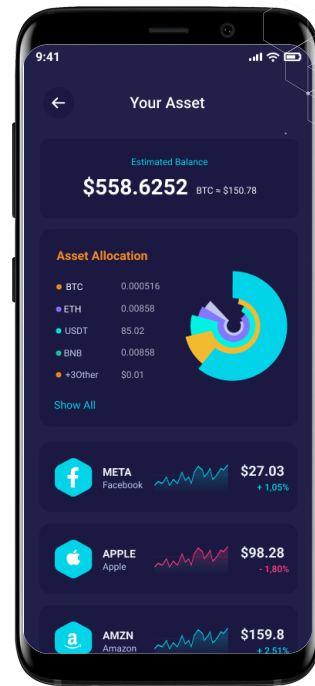
Users with investment talents, such as cryptocurrency and NFT, are active on platforms such as Discord, Telegram, and Reddit. However, there are many issues, including unverified revenue certification and word changes caused by correction and deletion after writing. For these reasons, objectively determining how talented users are or how many people have been helped is difficult.

T-Chat utilizes blockchain and my data technology to provide proven data for users, as well as expansion services related to investments such as content, investment, and finance.

Asset Management at A Glance

It addresses the shortcomings of my data technology, which is supported by Naver and Kakao, and provides a simple view of all investment assets of users, including cryptocurrency and NFT in addition to financial assets.

Furthermore, “my assets” can be turned into a portfolio and shared on talent networks and SNS, with various rewards available for sharing talent networks. Because blockchain technology is used, shared content cannot be falsified and has a higher level of trust than authentication data shared via the traditional capture method.



Cryptocurrency and NFT

- Link with major cryptocurrency exchanges such as Binance and Upbit
- Link with cryptocurrency wallets such as MetaMask, TrustWallet, SamsungWallet, etc

Financial Asset

- Deposits and installment savings through a bank linkage
- Investment assets such as stocks and funds through the linkage of securities firms

Insurance

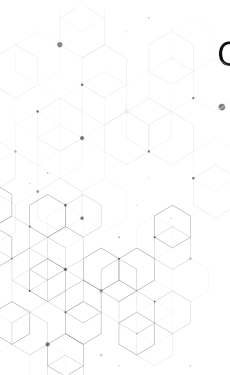
- Guaranteed assets and insurance claim through the linkage of insurance companies

Card

- Credit card spending and benefits through the linkage of credit card companies

Credit Score

- Managing my credit score through the linkage of credit rating agencies



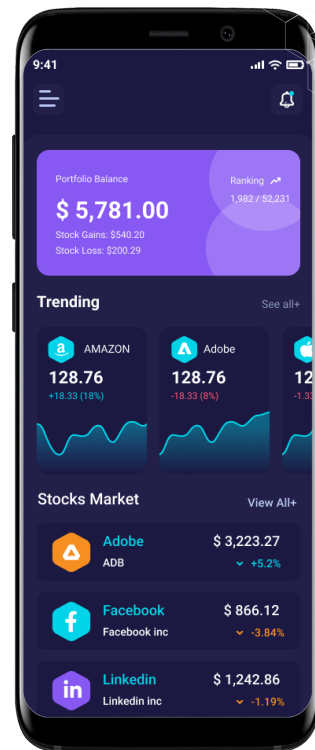
Asset Ranking System

What is my asset ranking among users? What about the return? Am I investing better than others?

We can help you see these questions in asset ranking, yield ranking, etc.

You can compare your skills with other users through the user's ranking and reveal your skills through the ranking sharing function.

The published ranking is provided on the blockchain without falsification. Based on this, you can receive a variety of consulting from experts, and it is a good objective data to verify users when consulting.



Cryptocurrency and NFT

- Cryptocurrency assets, return ranking
- NFT assets, return ranking

Financial Assets

- Deposit ranking
- Holding shares ranking
- Return on holding shares ranking

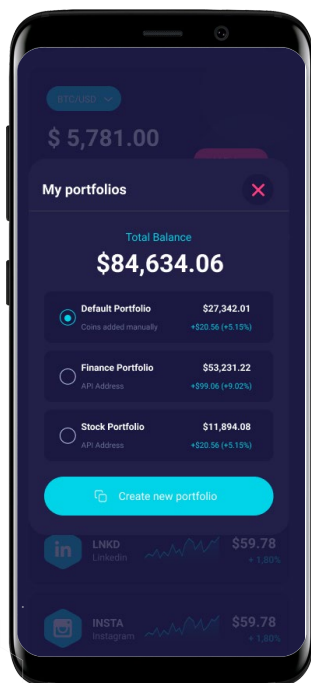


Live Content from Various Content Providers

It supports experts in various fields such as cryptocurrency and NFT to show off various talents.

Anyone can become a content creator and offer free or paid content. Using asset and ranking sharing features, you may showcase your talents and offer advice to users who request it.

Various consulting evaluations are recorded on the blockchain and will be used in the future to rank each user's content and offer various forms of compensation to content providers who provide quality content.



Investment Asset Diagnostics by Experts

Your portfolio can be diagnosed by experts.

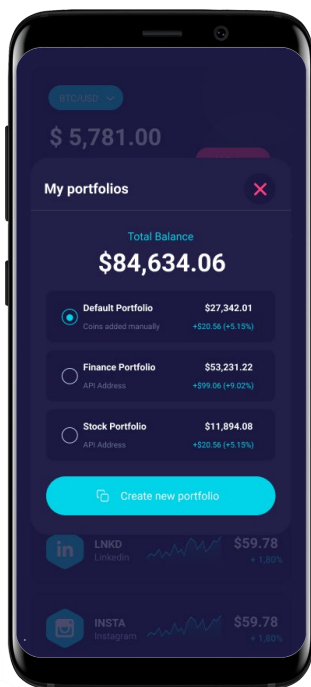
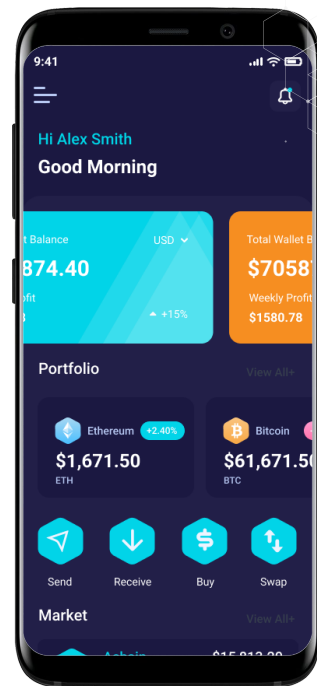
Experts can provide advice on the requested portfolio, and the suggestion will be stored in the blockchain.

The fee for consulting is paid by the users who obtain consultations, but for the free consultations receive a separate reward from the platform.



Cryptocurrency Wallet Service

It provides an easy cryptocurrency transfer function by linking identification numbers such as user accounts and phone numbers with cryptocurrency wallets, not by existing wallet addresses or QR codes. It will also provide an easy swap function between cryptocurrencies through the linkage of DEX exchanges.



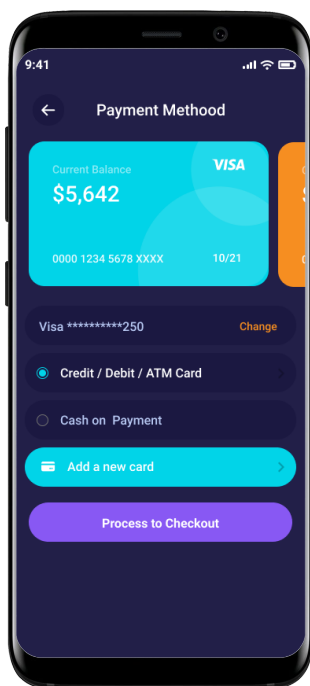
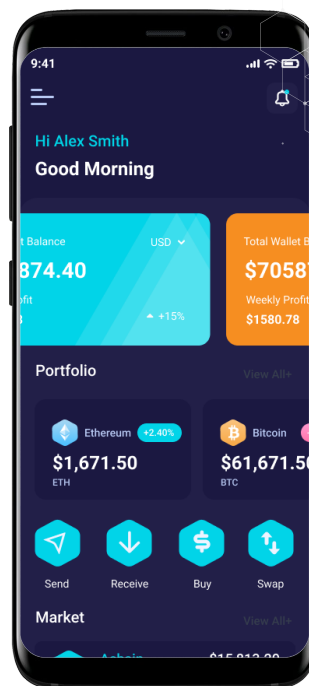
NFT Storage Service

In addition to simple investment methods, NFT is used in various fields such as games and membership. You can see your NFTs on T-Chat at once and show off your NFTs through sharing. It starts with a simple storage service, but in the future, we will provide various investment and additional services linked to NFT such as minting and sculpture investment.

DeFi Service

Other than trading with cryptocurrency, you can use DeFi service to make various investment, such as depositing and saving money at a bank and purchasing funds and various investment products at a securities firm.

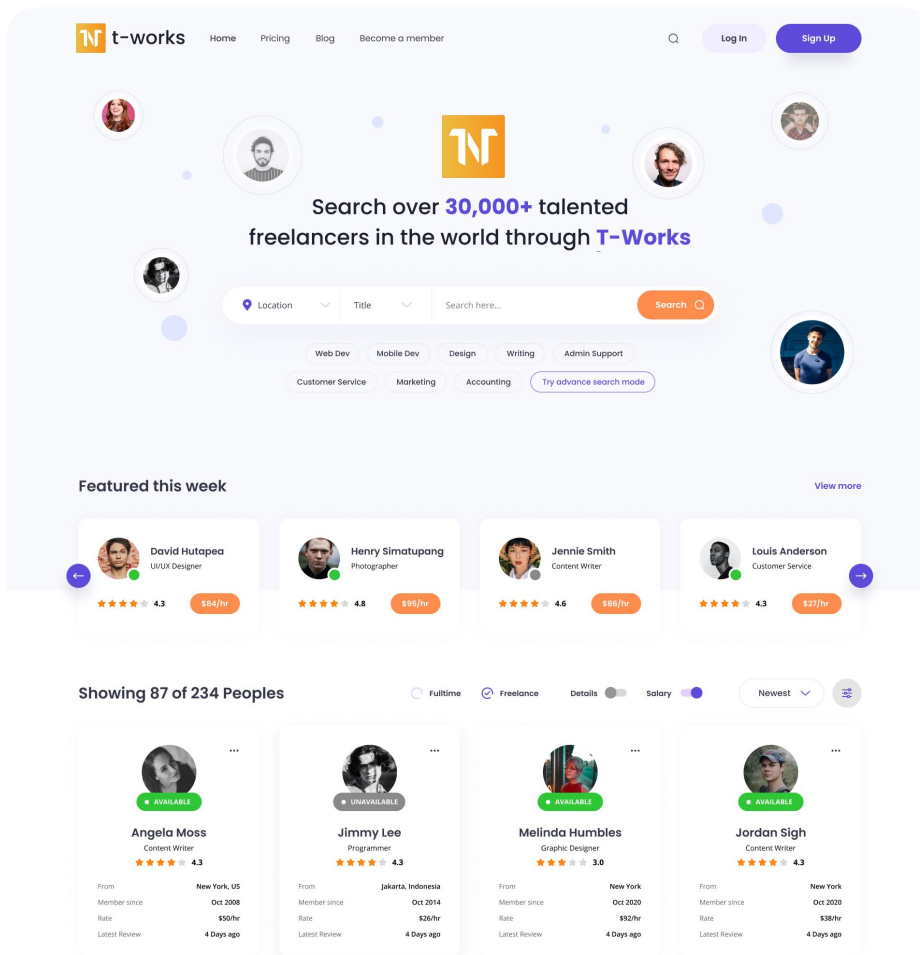
It provides a variety of affiliated DeFi products and allows users to provide and share feedback on the products as well as their DeFi investment strategies.



Payment & Overseas Remittance Service

We provide simple payment services anywhere in the world through partnerships with global credit card companies such as Visa, Mastercard, and PG company. This enables you to make simple purchases, such as regular credit card transactions, without having to go through complicated steps like cashing out cryptocurrency transactions on the exchange and transferring cashed legal currency to a bank account.

Furthermore, it provides easy and fast remittance services in local currency to those who do not have a bank account through partnerships with global overseas remittance service companies, including those in Southeast Asia.



There are many people with various talents all over the world. Because of the Untact era caused by COVID-19, the number of people working at home has increased significantly, causing people to find online side jobs at home.

T-Works provides a service where talented users can help and receive help through each other's talents.

Existing talent donation and freelance platforms have issues with centralized services, such as high fees for service providers and communication difficulties due to operator regulations. Furthermore, the unproven history and performance of talent providers frequently leads to issues such as consulting with the wrong experts.

T-Works distinguishes itself from other services by performing the following core functions:



Decentralization

Decentralized forms of service make it easy for anyone to provide talent and use it.



Reward

T-Works rewards free talent donations through TNT tokens. This can be a driving force for more people to provide and use talent by rewarding talent donations as well as for-profit talent offerings.



Verification

By utilizing T-Chat's my data-based sharing functions, variety of history such as assets and investment performance can be provided as a validated form. It can avoid fabricated history or performance on existing platforms and provide high trust to those who receive consulting.



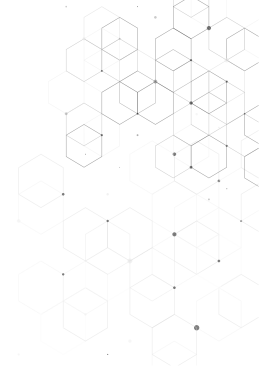
NFT

Various talent-related histories can be kept as NFTs, and we support them to be proved. Events and rights that may occur in the future, such as consulting reservations, will also be supported through NFT to enable mutual transactions.

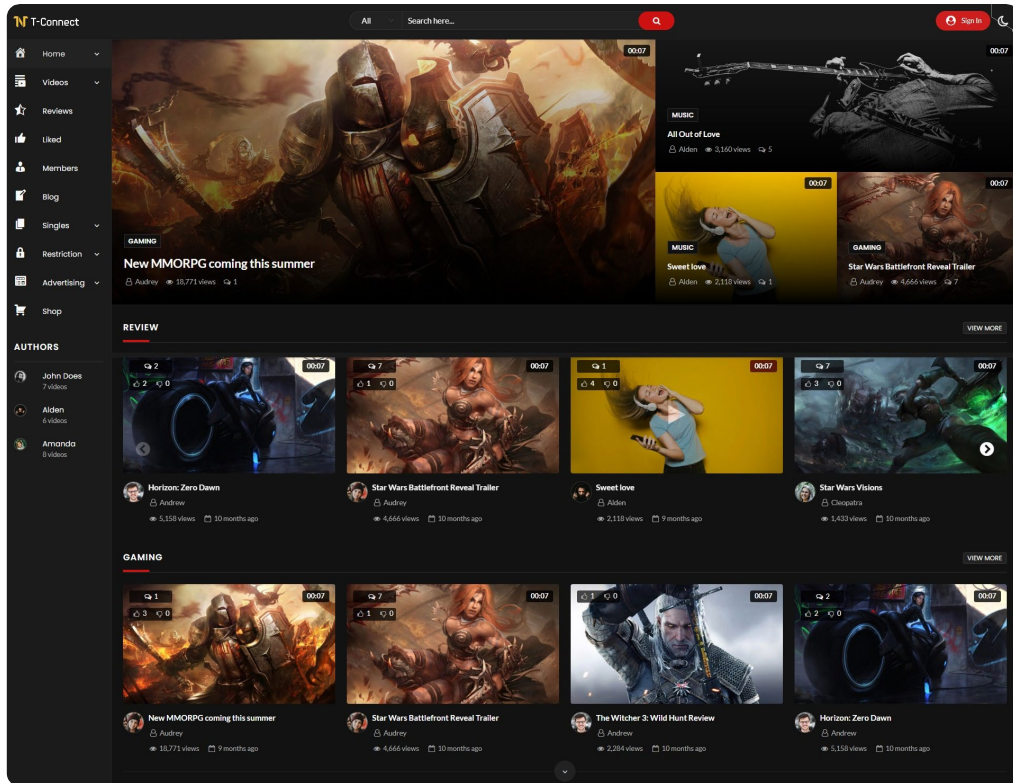


Promotion

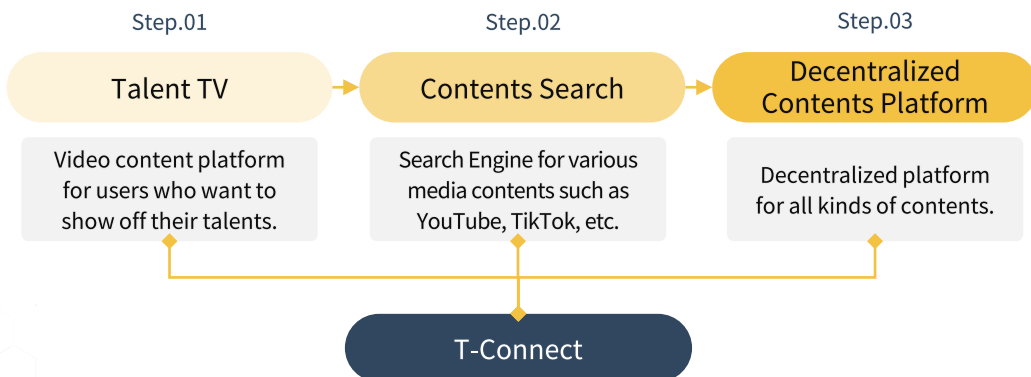
T-Connect allows you to showcase and spread your consulting performances. It alleviates the concerns of users who have excellent talents but are difficult to promote.



T-Connect



It is a content service platform that allows you to promote your content in a variety of ways. We will begin with Talent TV, a video content platform, and then move on to a decentralized content platform. We will develop into a service that finds and consumes all the content that users want in one place by connecting with various global content platforms such as YouTube, TikTok, and Instagram.





— • Business Model

Data Sales

Various big data are collected from user activities within the platform. This is critical analysis data for financial institutions analyzing existing financial products and services, as well as insurance and credit card companies considering new insurance products and card benefits.

Furthermore, the reputation and project history of people with diverse talents are important references for companies when hiring new employees.

We intend to reward TNT tokens to users who agree to share those data externally, and we will provide data to a variety of companies to earn revenue from data sales.

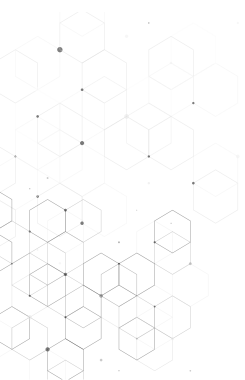
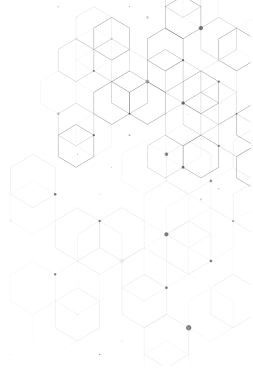
Advertisement

Each platform service offers users personalized advertising. Advertising revenue, in addition to platform operating costs, will be an important resource for future TNT token buybacks.

Service Fee

Free and paid services are available within the platform.

In the case of paid service, payments can be made by credit card or other payment methods. Some fees will be charged when using other payment methods rather than TNT tokens. Due to problems such as policies and taxes in each country, separate fee policies will be provided within the platform, and the revenue generated will be used as a resource for platform operation and TNT token ecosystem.





● Token Economy

01. Token Issuance Plan

Token Name	Talent	Token Symbol	TNT
Token Standards	ERC-20	Type	유틸리티
Total Issuance	1,000,000,000 TNT	Decimals	18
Token Address	-		

02. Token Disitribution Plan

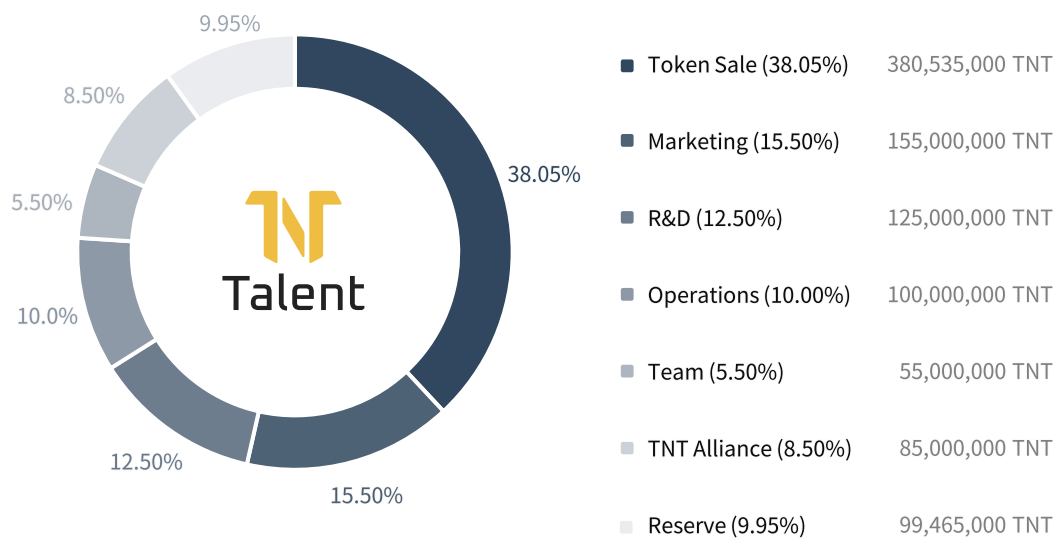
Token distribution plan of TNT is as follows.

Token Sale	380,535,000 TNT (38.05%)	Operation	100,000,000 TNT (10.0%)
Marketing	155,000,000 TNT (15.50%)	Team	55,000,000 TNT (5.5%)
R&D	125,000,000 TNT (12.50%)	Alliance	85,000,000 TNT (8.5%)
Reserve	99,465,000 TNT (9.95%)		

03. Fund and token management plan

TNT tokens and raised funds will be used in the following areas:

- Marketing : Cost for Platform activation, online and offline advertising execution
- R&D : Cost for platform research and development, business model development, DApp development
- Operation : Cost for platform and ecosystem operations, service and management personnel, etc.
- Team : Amount for project team members
- Alliance : Amount for partner to expand TNT ecosystem
- Reserve : Spare amount for future operations and other matters.



Use of Funds

04. Payment & Reward System

TNT tokens and TNT points are used on the platform to exchange value and compensation. On the Talent platform, you can pay with TNT tokens and TNT points, as well as existing PG payments. TNT tokens and TNT points are used separately on the Talent platform.

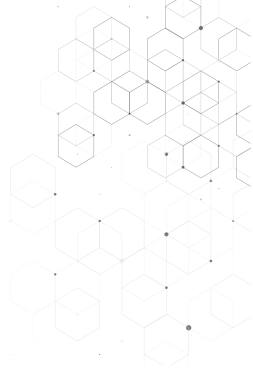
TNT tokens are used as the primary payment method for all platform transactions, and TNT points are used as a commission income from transactions as well as an incentive and compensation for the user's activities. To induce TNT token payments, an additional discount rate is applied when paying with TNT tokens rather than existing PC payments such as cash or card payments, and payback is paid with TNT points. As a result, the TNT token economy can operate in a virtuous cycle.

TNT points are used as incentives for user activities and as compensation for contributing to platform activation, such as payback, service review and evaluation, recommendation, and event participation. It can also be used to pay for content on the talent platform by exchanging TNT tokens or other listed tokens for TNT points via a TNT wallet and purchasing (charging) directly to FIAT on the platform.

TNT tokens purchased on the exchange can be converted to TNT points via the TNT wallet, which will be developed in the future, and used for paid services on the platform using the TNT points exchanged. TNT points earned as compensation for platform activities have a 6-month validity period, and if there is no platform login record within the period, it will be automatically expired. The purchased TNT points are valid for 5 years from the date of purchase, and refunds such as withdrawal are available within 7 days of purchase.

04-1. Evaluation and compensation

Compensate by thoroughly evaluating all platform activities in accordance with the evaluation policy for the use of the talent platform service.

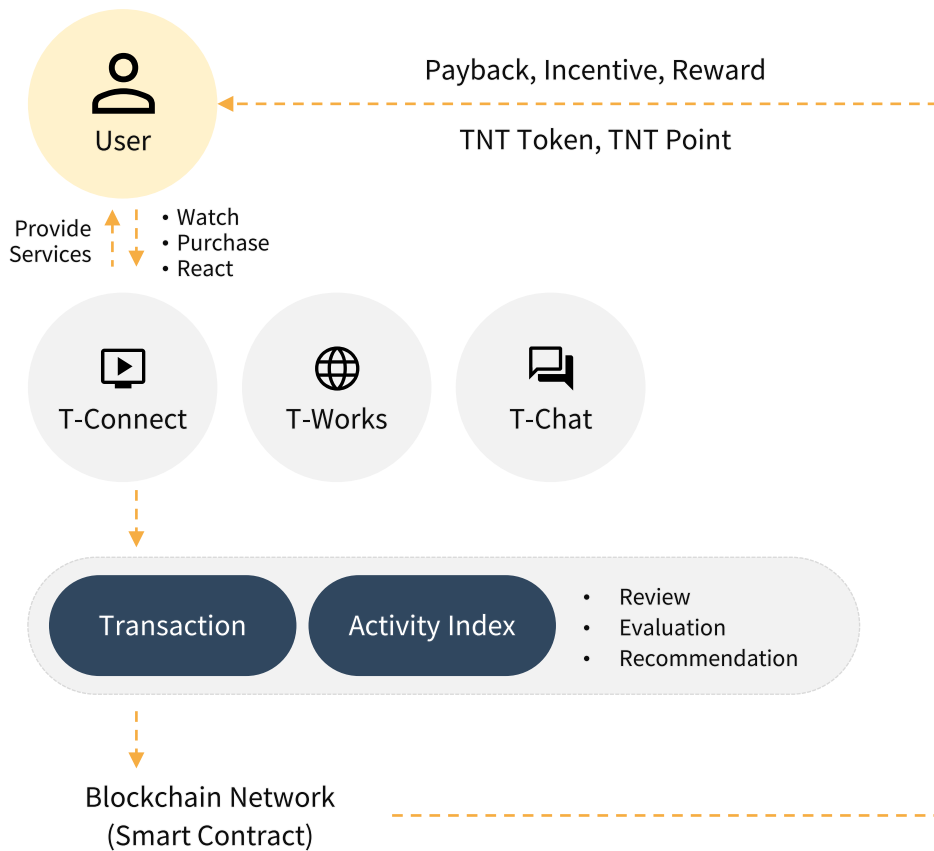


4.2. Pay Rewards

When users directly contribute to profit generation, such as payment for using products or services in the talent platform, or verify the quality of services, such as writing and evaluating service reviews, and activate the platform, the activity is recorded as a log, and TNT is paid as compensation based on the evaluation model.

The service review will be paid differently depending on how you write it, and additional TNT will be paid if other users give the review positive feedback.

The rewards system on the Talent platform operates as follows:



로드맵

2022

- 1Q
 - Start Talent Project
 - Talent Project Team Building
 - Publish White Paper Ver 0.1
 - Plan Initial Project
- 2Q
 - T-Chat Planning
 - T-Work Planning
 - T-Connect Planning
 - Start T-Connect Development
 - Obtain Service Licenses
 - Publish White Paper ver.0.2
- 3Q
 - Start T-Chat Development
- 4Q
 - Launch T-Connect (Talent TV) Beta

2023

- 1Q
 - Launch T-Connect Service
 - Support TNT Tokens in Multi-chain
- 2Q
 - Launch T-Chat Beta
- 3Q
 - Open T-Chat Asset Management Service
- 4Q
 - Open T-Chat Ranking Service
 - Open T-Connect Store

2024

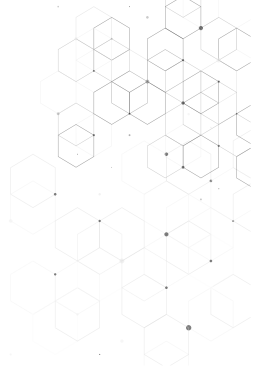
- 1Q
 - Open T-Chat Wallet Service
 - Open T-Chat NFT Storage Service
 - Start T-Works Development
- 2Q
 - Open T-Chat Payment Service
 - Open T-Chat Remittance Service
 - Open T-Connect Search
- 3Q
 - Open T-Chat DeFi Service
 - Open T-Chat Investment Asset Diagnosis Service
- 4Q
 - Open T-Connect Decentralized

2025

- 1Q
 - Launch T-Works Beta
- 3Q
 - Open T-works Reward System

2026 ~

- Service Upgrade



— • Team & Advisors

Talent Network Team

Sung-Rok Cheong

CEO

CEO of Veloce Corporation Ltd.

- Deputy Manager of AIA Life Insurance
- Metlife Life Insurance Solicitor
- CEO of Veloce Financial SR

Jamie Min

CTO

- Founder & CEO of Icarus Network
- Co-Founder & CEO of NIB Research
- Advisor of Einsteinium (EMC2)
- Early-stage Investor with a focus on blockchain technology

Christine Wang Qian

CFO

Director of K.LAI Trade Company China, Dalian

- Director on board, Vidente (Kosdaq listed 121800)
- Duty manager, Hotel Shangri-la, Dalian

Jacob Kim

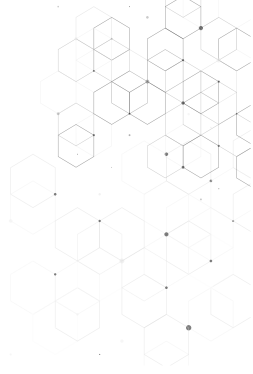
COO

Founder & CEO of Oh! Partners

- 5 years of experience as a cryptocurrency exchange business accelerating professional

Talent Network Advisors

- TBA





• White Paper Reference Details

This white paper summarizes the key concepts related to TNT. This white paper is intended to provide participants with the necessary information and is not a recommendation for investment.

General Reference Details


1. The project-related coins described in this white paper do not correspond to financial investment products such as securities, and their issuance does not correspond to the subscription or solicitation of financial investment product subscriptions. TNT is not for speculative purposes and has no rights to real estate, intellectual property, or other property or cash.

2. TNT is not a stock because it does not give the distributor ownership, and holding TNT gives no right to participate in the asset and/or business plan decision-making process. In addition to the benefits of using the platform, there are no guarantees of value or rights. This white paper's information was compiled on the date specified on the cover page. The information in this white paper, including information on the distributor's business operations and financial status, is subject to change.

3. The provision of this white paper and the sale at the project stage do not imply that no changes have been made to the white paper's content. Distributor makes no warranty (both explicitly and implicitly) that the information contained in this white paper is current, accurate, or complete.

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5. This white paper's full text and partial excerpts should not be construed as legal, monetary, tax, or other professional advice.



You require additional professional assistance in making your decision to purchase Talent. Please be aware that when deciding whether to purchase TNT, you are solely responsible for all possible assessments and decisions. You can get more information about the TNT from the distributor.

6. Distributor has discretion but is not legally enforceable, provides additional information in all relevant circumstances, including whether the request is reasonably necessary, such as (i) whether the information is prohibited or restricted from a legal standpoint, (ii) assists the reader in being more certain of what is stated in this white paper, whether it is helpful in seeking expert advice, or whether they can influence the reader's decision to purchase coins.

Risk Factors

1. Token purchase

TNT purchases should only be made by those who can obtain advice from a financial expert or token trading expert, who fully understand and assess the benefits and risks of such purchases, including the possibility of losing the entire amount spent on TNT purchases, and who can bear the losses.

2. No pre-market

There is no guarantee that a market with active TNT or a floating fund trading market will be developed, and TNT must be sustainable in the cryptocurrency exchange once the development is completed.

3. Incomplete platform development

TNTs' value and demand are heavily influenced by the performance and commercial success of the Talent platform/service. Distributors do not guarantee the commercial success of the Talent platform/service. Furthermore, the Talent platform/service has not been fully developed, finalized, and integrated, and additional changes, modifications, updates, and adjustments may occur prior to (and after) release. These changes can have unanticipated consequences for the user, which can have an impact on success.

4. Uncertain risk of loss

TNT is not protected unless you obtain private insurance to protect against TNT. As a result, there will be no separate public or private insurance for the distributor to act against the buyer in the event of token loss or utility value loss.

5. Risk of tax

TNT's tax characteristics are unknown. As a result, the tax that the token will face is also unknown.

Anyone interested in purchasing TNT should consult with a private accountant who can handle the related issues before deciding. The distributor makes no mention of whether the purchase or holding of TNT may result in taxes.

6. Risk from blockchain mainnet

TNT and the Talent platform/service are subject to the use of the main net due to the nature of the blockchain. The main net's malfunction, failure, shutdown, or disposal can have a significant negative impact on the TNT and Talent platform/service. Advances in cryptographic technology or related technological advances, such as the development of quantum computing, may pose a risk to TNT and the Talent platform/service.

7. Risk from third-party

TNT is a cryptocurrency based on blockchain technology. The security, mobility, storage, and connectivity of these blockchain assets are determined by factors such as the underlying blockchain protocols and processes' security, reliability, and suitability.

Prevention of Money Laundering / Anti-Terrorism Policy

1. As part of the token distributor's responsibility for anti-money laundering and counter-financing of terrorism policies ("AML-CFT"), detailed identification of anyone wishing to own or use TNT as a payment method is required. Depending on the circumstances of each application, the token distributor may from time-to-time request stockholder information and/or documents from the applicant.
2. The distributor promises to follow all applicable guidelines for its business in relation to AML-CFT obligations under all applicable laws. The distributor reserves the right to exclude any person who refuses to provide the necessary information and/or documentation in the course of purchasing the first coin and/or additional TNT.
3. For all suspicious transactions, distributors have the authority to prohibit the handling or provision of financial services to designated individuals and corporations. In this case, the distributor has complete discretion to reject all service/TNT transactions.

End of Document

Contact Information

Website : talent-network.io
e-mail : contact@talent-network.io