



# **TRIDENT GROUP**

**ESTABLISHED 2017**

# **WHITE PAPER**

**V1.0.0 APRIL 25TH 2018**



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# Abstract

Over time, Bitcoin and Ethereum have successfully introduced both the “Peer-to-Peer Electronic Cash System” and the “Smart Contract” to blockchain technology. As technological advancements begin to take hold of current monetary based infrastructure, cryptocurrency has begun to outshine its predecessor as a means of transferring exchanges of value amongst parties efficiently and securely. The industry is ever-evolving; as such, the Trident Group Ecosystem aims to replace and improve upon the existing fiat system, while maintaining traditional regulatory processes. The Trident network will provide users, developers, and startups with innovative blockchain technologies at minimal costs. We aim to create an entire ecosystem of Trident-based chains and a virtual spider web of endless use-cases that make Trident highly flexible, adaptable, and scalable.

The Trident Group Network is a secure platform designed for mass adoption. It will deliver the services that consumers want and developers need. Specifically, the Trident ecosystem will encompass all aspects of current banking institutions. Lending, Saving, and Investing via Peer-To-Peer payment will all have a place in the Trident Group Ecosystem.



# Overview

Trident Group aims to create a financial ecosystem that will parent a variety of useful mobile applications. Security and convenience are two main factors of a mobile application. Other means of financial services such as online banking, etc. are run through a centralized institution with complete control over your assets. Blockchain technology combats this through a completely decentralized network and distribution across peer-to-peer networks that are continually updated and kept in sync. Due to the fact that blockchains are not contained in a central location, there is no single point of failure and they cannot be changed from a single computer. This results in an extremely secure network perfect for a financial base.

Using Ethereum-based blockchain technology, we will create a mobile app, namely Trident Pay, with efficient and convenient peer-to-peer transactions across jurisdictions, and intertwining fiat money and decentralized currencies within the Trident Group Network. This process will be quick and efficient through the integration of the platform's social network. This social network will enable users to add and communicate with friends, earn referral rewards, and simplify their transaction process. Exchanges between friends can be made instantly and easily with the use of Trident Pay. Trident Pay's own economical currency will be Trident, or TRDT. TRDT will serve as the universal currency throughout the Trident Group Ecosystem.



The Trident Group Network will pave the way for mass adoption of blockchain technology in mobile exchange services. Decentralized and centralized currencies will be interlaced within the Trident Group Ecosystem. As of now, the ecosystem will consist of the Trident Pay platform, along with a savings platform and a lending platform. Each platform will create its own unique way to satisfy any individual's financial needs regarding fiat currencies or cryptocurrencies. The ecosystem is designed to induce mass adoption, acceptance, and dissemination of the Trident name.

## Introduction

### Payment Networks

A payment network is an intermediary between all elements that go into a transaction. These elements begin with the producer and end with the consumer. This system includes the instruments, people, rules, procedures, standards, and technologies vital for any exchange to take place. A commonly used Payment Network is a credit card network. These network's creators have complete control over the standards and rules binding each credit card transaction. Transactions can be blocked or reversed at any time due to violations judged by the network creators. This creates a grey area of risk involved with any credit card network. Networks with corrupt creators introduce a scenario where stolen assets and information are probable. Another scenario is a network compromised by a third party, such as a network hacker, where personal information or value is stolen. Due to the



many security risks, a credit card network can only run with the trust of its customers.

Each problem aforementioned has the ability to be solved with the innovation of Bitcoin. Bitcoin ensures that users have sole discretion over the assets in their account. Also, instead of transactions controlled by a third-party service, Bitcoin is run through a decentralized and incorruptible medium. Participants in this network have the ability to enter and exit the network at any time without exposure to the above risks. Bitcoin was quickly recognized for its creative technology and scaled rapidly due to its innovative solution. Programmable blockchains allow the logic of a payment network to be decentralized in a transparent way. Any individual has the ability to verify whether the network is solvent, reducing the systemic risk associated with centralized networks. Through the trust that was built upon the idea of Bitcoin, many new coins soon arose with similar models. This marked the dawn of the cryptocurrency world.

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## Cryptocurrency

Cryptocurrency is named from a system that uses cryptography to allow secure transactions of digital tokens in a decentralized manner. Cryptocurrencies do not have centralized banks to regulate financial transactions in the network. In fact, cryptocurrencies use blockchains that allow for the existence of decentralized digital ledgers where single organizations are not able to effect transitions. The two most widely adopted cryptocurrencies in the world are currently Bitcoin and Ethereum. Trident Group is a user of the Ethereum blockchain and is thus an ERC-20 token.



## ERC-20

Trident Group is an ERC-20 Token, which stands for Ethereum Request for Comments. ERC-20 tokens are smart contracts that run on the Ethereum blockchain. While ERC-20 tokens function within the framework set by the Ethereum team, the framework is broad, so it allows developers a certain degree of flexibility in the design and function of the tokens. TRDT was created as an ERC-20 token largely due to Ethereum's GHOST protocol. GHOST stands for Greedy Heaviest Observed Subtree and fundamentally cuts down on what are called "stale blocks" in the network. The GHOST protocol is known for increased block creation speeds with higher security. The fast and secure process allows for quick distribution and transaction times without sacrificing the integrity of the Trident Group Network.

## Token Specifics

Tokens under public blockchain networks incentivize users to operate and secure the network. Malicious users can attempt to use the network for their own personal gain. Each public network must have a method of reaching an agreement. The Bitcoin network uses an energy-heavy method of reaching agreement known as proof-of-work. Users are awarded Bitcoin in exchange for their energy used to verify new blocks stored in the blockchain. The Trident Group Token will use a proof-of-stake model, without the mining. Proof-of-stake works differently in that mining power is proportional to the coins held by the miner. This way, instead of utilizing



energy, a PoS miner is only able to mine a proportion of blocks equal to their proportion of ownership stake.

The Trident Group Network will run on this token model with one major difference: there will be no mining of TRDT. So, one might ask, how can TRDT use a PoS protocol? The answer is simple; Trident Group will give dividend-based rewards using a model similar to PoS in that a variable amount of TRDT will be rewarded based on a user's proportion of ownership stake. Incentivized rewards using this model will help to build lasting relations between the team and TGN users and will increase overall loyalty to the Trident Group project.

Tokens will be a network-wide currency within the Trident Group Network. For example, TRDT tokens used in Trident Pay will have the same power when used in the planned Trident Group savings platform, as well as the lending platform. Using this method, Trident Group will create a connected network similar in properties to a living organism. One may define an organism as “an assembly of molecules functioning as a more or less stable whole that exhibits the properties of life” [8]. The molecules within our “Trident organism” will be the many moving parts of the network including the community, the social network, and the transaction of value; all of which will work cooperatively as one stable network.





# Roadmap Overview

## Origin **Q1 2017**

The Trident Group project and ecosystem comes to life; the initial Trident project idea is birthed.

Trident Group began in early 2017 with a small idea of capitalizing on the shift towards mass adoption of cryptocurrency as an international currency. Our founding team believed the future was mobile, which brought about the first of the Trident Network concepts.

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## **Q2 2017** Conception

Preliminary foundations are set and general planning begins.

## Parturition **Q2 2017**

Trident Group is announced publicly for the first time. The Trident Group token (TRDT) is minted and a total of three million tokens are created, the supply will never exceed that amount. Precisely two million tokens enter general circulation.

Plans were created revolving around the idea of a simple, yet fast and secure transaction process on mobile. Initial plans were finalized and Trident Group became public within Quarter 2 of 2017. A small supply of 3 million TRDT was created, with a plan to release 2 million tokens to the general public. So far, 1 million TRDT has been distributed to the public using our Proof-of-Care protocol.

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## **Q3 2017** Distribution Phase 1.0

The first sequence in the Trident distribution protocol begins. Airdrop Phase 1 allows for the early adopters to engage in the project.

Quarter 3 of 2017 began our first phase of distribution. Phase 1 of the Trident Group Airdrops began with a small cap of 500 public participants. Participants were asked to follow Trident Group on all platforms, and post, tweet, and retweet anything regarding Trident.

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### Distribution Phase 2.0 Q4 2017

The second sequence in the Trident distribution protocol begins. Airdrop Phase 2 allows for 1000 new community members to join the project.

Phase 2 of the Airdrop was released in Quarter 4 of 2017, which allowed another 500 participants, along with the original 500, to participate. This helped the token retain exclusivity, but word was spread fast and early adopters of the token were excited for the future of the project.

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### Q1 2018 Distribution Phase 3.0

The third sequence in the Trident distribution protocol begins. Airdrop Phase 3 as well as the Trident bounty campaign initialize. Approximately 3,000 community members in total are given the opportunity to take part in token distribution.

### Trident Group White Paper Release

Q1 2018

The official Trident Group white paper v1.0.0 is made publicly available.

### Pre-Development Mapping and Research Q1 2018

Acquire fresh talent and finalize the core development team. Initial application thesis and developmental use-cases are explored and further finalized. Trident Pay development steps are outlined.

Phase 3 began towards the end of 2017, and was concluded with the dawn of 2018. This phase had a slightly different goal than previous distribution phases. Trident's new goal was to spread TRDT to a wider population variety. A total of 3000 public cryptocurrency users participated in Phase 3. The Trident Group White Paper was also started with a projected release date of early April. Quarter 1 of 2018 also marked the start of pre-development mapping and research. The development team was finalized and the Trident Network master plan was polished. A polished plan brought new ideas on the application of the Trident Network in society. Plans were modified slightly and polished to incorporate the newly birthed ideas regarding application.

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### Trident Pay Development Begins

Q2 2018

Developer API is deployed on the mainnet and the Trident Group Network (TGN) is created.

### Q2 2018 IOS Application Prototype

Development for the IOS version of the Trident Pay application concludes and initial product previews are made available.

### Android Application Prototype

Q2 2018

Development for the Android version of the Trident Pay application concludes and initial product previews are made available.

The Trident Network was officially created in Quarter 2 of 2018. Following the creation of the TGN, development for the first project of the Trident Group Ecosystem, Trident Pay, began. The future of Quarter 2 contains the first IOS Application Prototype. Development for Trident Pay will continue throughout this quarter, and previews of the product will be made available to the public. Following the IOS initial product preview, development will partly focus on the conversion of the IOS app to an Android setting. With excellent and efficient work from the developer team, an Android version of Trident Pay will be completed and initial product previews will be released to the public.

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### Trident Pay Alpha Release v0.1.0

Q3 2018

The alpha version of Trident Pay is made available via the testnet. A small group of coders and developers as well as specifically chosen community members will be given the opportunity to test the product for the first time.

### Trident Pay Beta Release v0.2.0

Q3 2018

The beta version of Trident Pay goes live. All individuals will be given the opportunity to test v0.2.0 and submit feedback as well as aid in the final steps of product debugging.

Following initial product releases of Trident Pay, criticism will be taken into consideration and necessary changes will be made. The product will undergo a series of tests, and upon completion will be released in Alpha. A small group of hand-selected individuals including developers, Trident staff, and specific community members will be given the opportunity to test Trident Pay for the first time. Errors and deficiencies in the Alpha release will be corrected and a new and improved version will be released: Trident Pay Beta. First, a small population will test the beta release, but the beta test will eventually be released for the general public to test and submit feedback based on their experiences.

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### Trident Pay v1.0.0 Official Release

Q4 2018

The official version of Trident Pay is finalized and released. Users will have the ability to exchange value P2P at a macro level for tangible, real-world goods and services with near-zero fees.

### Mass-Adoption

Q1 2019

Following the release of Trident Pay v1.0.0, enterprise market campaigning is put into action. General steps are set forth to create awareness for the product in terms of consumer as well as commercial adoption.

Following Trident Pay's Alpha and Beta tests, the Trident Group developer team will work tirelessly throughout Quarter 4 to perfect every detail within the Trident Pay platform. Trident Pay 1.0 will then officially be released to the general public. Through Trident Pay, users will have the ability to exchange currencies between their peers at a macro level for tangible goods and select services at extremely low costs. The exchange of value will be efficient and secure for all nationalities. With the release of Trident Pay, enterprise market campaigning plans will be put into motion. The Trident Group team will work to spread awareness of the new product throughout the world. Some resources will be spent in planning the Trident Group Ecosystem, including a Trident Group savings platform, and lending platform.

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### Q2 2019 Scaling

Standardized processes, core competence, and quantitative measures are taken into sequence to develop the entire Trident Group Ecosystem. Steps to fully scale the product and its reachability are implemented.

### Expansion

Q3 2019 and Beyond

Supplementary application additions are explored. New and innovative services are birthed to further embody the Trident Group Ecosystem and promote exponential growth.

Quarter 2 will see a shift in primary focus from Trident Pay marketing to the development of the Trident Group Ecosystem. Plans will be finalized and put into motion and development will begin. Trident Group will begin two new projects: a savings platform and a lending platform. These platforms will share the same token, TRDT, which will serve as PoS currency for the entire Trident Group Ecosystem. Quarter 3 of 2019 will see a focus on research and development of new and innovative applications for the Trident Group Ecosystem, and marketing of the Trident Group Network.

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## Simplification as a Next Gen Payment Service

The Trident Network will be a revolutionary service. The Trident Pay platform will be simple, convenient, and efficient for any person to use. It will also create a social network that will transcend across platforms, and connect individuals from across the globe. Important features such as one's portfolio, profile, transaction history, and friends list will be easily accessible from any interface in the application. The Trident Group Network (TGN) will start a new era for the exchange of currency and will pave the way for next-generation payment services. Not only has no one created a secure, social, and mobile exchange application before in cryptocurrency, but Trident Group plans to create an entire ecosystem connected in every possible aspect. The network's first priority is security, because without the trust of our users, we have no project.

## Security

The blockchain is currently the most trusted form of cryptocurrency exchange in the world. Blockchain technology allows consumers and suppliers to connect directly, instead of through a middleman or third-party service. Blockchain provides a decentralized database capable of storing all transactions on the network for anyone to see. Trident Group will incorporate public Ethereum-based blockchain technology into its payment platform. The Trident payment platform aims to be the most convenient and secure means of exchanging currency fast between peers, or between individuals across the world.



First of all, the security of personal and financial information is extremely important to Trident Group. All Trident platforms will use encryption to help protect an individual's information, which will all be stored in secure locations. Secondly, Phone authorization will be an automated process for account protection every time a platform is accessed. Lastly, transactions through any Trident Group platform will use blockchain technology to provide a secure decentralized process. One might ask, what exactly is the blockchain? In the words of Don and Alex Tapscott, authors of *Blockchain Revolution*, "The Blockchain is an incorruptible digital ledger of economic transactions that can be programmed to record not just financial transactions but virtually everything of value." One keyword contained in this perfect definition is "incorruptible". The usability of a decentralized P2P payment application is extremely evident with one simple idea that centralized banks and financial institutions are corruptible, but the blockchain is not.

## Scalability

The Trident Network's massive scalability creates a suitable business environment. Scaling will be proportional to the reliability and security of the network, as well as the success of the network's social infrastructure. Reliability and security will bring trusting users to the platform. A trusting user will commonly become a returning user, and dedicated long-term members of the community will be conceived. An important aspect regarding scalability is the social networking within each project, extending across the entire Trident ecosystem. The ability to earn rewards through the application's referral system will incentivize users to attract their friends to



the project. Growth through time will be exponential, catapulting Trident Group to a global scale.

## The Problems

### **Lack of Large Scale Social Presence**

One key aspect in regard to the success of innovative industries is a strong social presence. The ability to reach a target audience quickly and efficiently is absolutely critical to the overall influence of a company. This is where most, if not all, cryptocurrencies today fall short. They lack the social following, and further, the social engagement of their consumers.

### **High Fees and Slow Transactions**

Current banking institutions, specifically credit cards networks, have expensive fees in place. Studies show that consumers are charged an average of 1.95%-2.50% in additional costs when using said services. In single transactions, this amount may seem insignificant; however, over time these fees accumulate to form larger sums of money taken directly out of the consumers pocket.

### **Centralized in Nature**

One key aspect of traditional banks is the centralized nature of them. Banks today have essentially unlimited power regarding what they choose to do and how they choose to do it. They are in control of how they approach loans, fees, and clientele, which could be detrimental to the ill-informed consumer.



## Lack of Incentive

In order to assess the reasoning behind specific practices within financial management, one first needs to delve into the rationale of such actions. Current banking institutions offer limited means of annual gains dollar over dollar. We believe consumers deserve more. Much more.

## The Solutions

Trident Group, and Trident Pay specifically, will target the need for a social presence extensively. Utilizing the application directly via news feeds and user profiles will allow individuals to choose between anonymous use of the application or the use of real, personal identities.

Through the Trident Network, users will have the ability to quickly and efficiently send payments via various cryptocurrencies (initially Bitcoin, Ethereum, and Litecoin) at little cost. Approximately 10-25 cents per transaction.

All aspects of the Trident Ecosystems will remain decentralized in nature. Operating exclusively via node based ledgers upon the framework of the blockchain.

The Lending and Savings platforms within Trident Pay will allow users to receive significantly larger percent gains on dollars invested, rewarding individuals for their engagement with the platform. Specific percentages will vary based upon marginal variations; however, our initial goal is an approximate gain of 5%-10% on money down.





# Trident Group Ecosystem

The Trident Group Ecosystem will consist of 3 planned projects: a peer-to-peer payment platform, a lending platform, and a savings platform.

## Trident Pay

The peer-to-peer payment platform, Trident Pay, will specialize in the exchange of value between peers in a secure, fast, and easy transaction process. The transaction will have low fees due to its naturally efficient nature under Ethereum-based protocols. This platform will also create the social network used throughout the Trident Group Ecosystem. The platform will be similar to Venmo, in that friends can be added for even faster and easier usability, but will have additional capabilities such as peer-to-peer messaging, group chats, and application customization. This will begin the extensive social network designed for use throughout the entire Trident Group Ecosystem.

Trident Pay will be the first of its kind as a decentralized, social, P2P transaction platform. Trident Pay transaction processes will be blockchain-based in order to ensure the highest level of decentralized mobile security. The process will start with the request of a transaction. Upon agreement of the request, the transaction is broadcast to a peer-to-peer network consisting of nodes. The network of nodes will then validate the user's algorithms and validate the transaction. Once verified, this new transaction will join with other transactions to create a block of data for the ledger. The new block of validated transactions is then stored on the blockchain and the transaction is



completed. By nature, the incorruptible blockchain will store the sensitive information within each transaction securely.

## Future Trident Group Ecosystem Platforms

The Trident Group lending platform will have a different approach. Large investors in the Trident Network will have the ability to lend money to individuals. This will be possible through the purchasing of Notes, which will correspond to fractions of loans. The Trident Group Lending Platform will screen borrowers, facilitate the transaction, and service the loan. A fee will be paid by the borrower, and Trident Group and the investor will each receive a percentage of the fee. The Trident Group savings platform will allow for individuals interested in long-term, slow and safe growth to securely store their cryptocurrencies in a Trident Wallet. These individuals will receive a small percentage of asset growth over time, plus TRDT dividends. The ecosystem will utilize the same social network as introduced in Trident Pay and will run across all platforms in the network automatically. The network's universal token will be the Trident token or TRDT. TRDT is an ERC-20 protocol standard coin, which will mostly serve as an incentive throughout the ecosystem.

## Trident Blockchain APIs

The Trident network API, or application programming interface, will have a universally applicable design. Cryptocurrency draws in users from all over the world, so all Trident Group platforms plan to have a design easy enough to be used by any individual from any culture or background. The user interface can best be described as “simply elegant”. The simple design



allows for easy and efficient use, yet the UI (User Interface) will be pleasing to the eye and will have practical design interactions for any level of technical expertise. With the incorporation of users from any point on the globe, a multitude of languages will be supported on the platform. We want all users, regardless of language background, to have the ability to benefit from the Trident Group Network. We will also incentivize early adopters of the platform to create language translations. The application programming interface will meet all legal requirements, whilst doing so in a manner that promotes Trident as an Enterprise blockchain solution, as well as protect the integrity of the network. Combined, the above-mentioned details will further Trident Group's presence as a global competitor in the cryptocurrency scene.

## Token Distribution

### Proof-of-Care

Trident Group has created a unique distribution system based on a Proof-Of-Care (PoC) distribution model. A PoC model is defined as the incentivizing of individuals to receive rewards in return for their services in promoting and bettering Trident Group. This creates a win-win situation where Trident Group grows exponentially larger, while the community is rewarded with free tokens. Trident wishes that all investors interested in taking part in the Trident project follow the specifications and guidelines outlined in the airdrop signup process very closely. Every applicant must join the Trident Group Telegram, follow the Twitter, and retweet our posts during the entire duration of the airdrop. Additionally, Participants should



promote Trident in a way that aids the growth of the project during the airdrop, and after the airdrop conclusion.

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## Airdrops

Four airdrop phases have been planned, and all have been successfully carried out. Phases 1-3 focused on a small group of participants, which doubled with each airdrop. Phase 1 began with 500 participants. Phase 2 followed with the original 500 participants plus another 500 to bring the participant total to 1000. Phase 3 allowed for the same 1000 participants of airdrop 2 and added another 1000. Through this method, the airdrops were only distributed to a small group of our most dedicated community members. The fourth airdrop was released at a date months after the conclusion of phase 3. The goal of Airdrop 4 was to distribute a somewhat small amount of Trident to an extremely large group of participants. This was designed to create a viral effect for Trident Group. Participants received 40 TRDT each, with an extra incentive of 10 TRDT for a referral. Through this viral effect, TRDT was spread to a massive number of wallets, resulting in a higher security payment process, as stated under “Security”.

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## Bounties

Based on our proof-of-care distribution model, bounties are exceedingly important for individual incentivizing before the release of any Trident Group platform. The incentivizing of members in the Trident Community continues to help us in promoting and bettering of the project. Bounties will be continuously held throughout the development of Trident Pay. Past bounties held include a one-month long Christmas bounty



throughout the month of December 2017. Tens of thousands of TRDT were distributed to participating community members, and community records were broken throughout the process. Currently, a unique bounty is released each week within a weekly newsletter recapping Trident Group's prior week. Bounties will continue throughout the lifespan of the Trident Group Network. Some future bounties could include application language translations, IOS design template contests, and the continuation of the weekly bounty competition.

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## **Token Allocation**

The token allocation model for TRDT will remain simple. 50% of the total supply of 3 million TRDT will be available before the release of Trident Pay for distribution to the general public. 33.3%, or 1 million TRDT, will be owned in the company wallet, which will be used for future project capital, as well as distribution to the team and founders. The remaining 16.6% of the total supply will be distributed through the reward system in the Trident Group Ecosystem. Of the 33.3% founder and team token allocation, 50% of it will be locked in timed smart contracts to protect against dumps and corruption within the team. This will display a long-term commitment to the finalized product and dedication to continued innovation within the Trident Group Network.



## Trust The Trident

The Trident Group team firmly believes in the future of this project. Without a doubt, Trident's time is coming in the cryptocurrency scene. The biggest hurdle will be the transcendence of the TGN from the cryptocurrency world to the fiat world. Our goal is to attract investors from every medium, nationality, and currency. We envision a fully-connected Trident Ecosystem sharing one currency, one network, one society, and one goal. We firmly believe our future is bright. Do you trust us, and Trust the Trident?





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