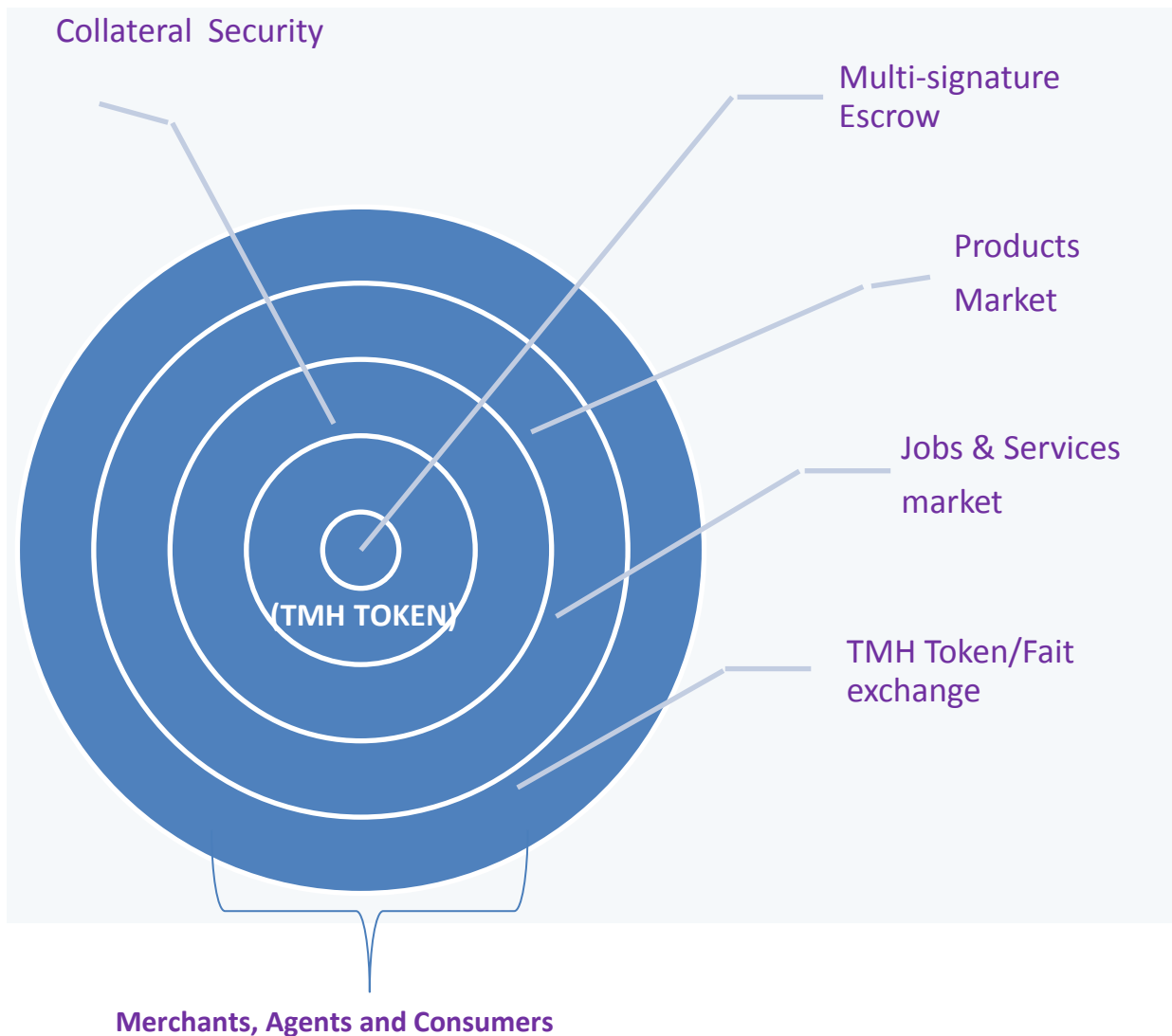


TMH ECOSYSTEM WHITE PAPER V1.1



Blockchain Based Global Market Hub



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1.0. PROJECT OVERVIEW

1.1. Abstract

TrustmarketHub (TMH) is aimed to be the first All-in One Blockchain Based Markethub and community trade forum designed to combat many frauds over the internet through providing reliable p2p digital hub for Jobs, services and products exchange backed with high end cryptographic multi-signature escrow + collateral security.

TMH ecosystem comprises of: Trustmarkethub Token (TMH) “an ERC-20 compliant token designed to power digital transactions on the TMH Network.” Elements include TMH product market, TMH Job and services market, TMH Token/Fiat p2p exchange market, Multi-signature Escrow and collateral security system.

Every TMH platform User requires KYC verification in order to help achieve the main purpose of TMH project while keeping the highest level of user’s data security and privacy.

TMH allows for registration as an agent so you can manage your own business and trade with customers adhering to the stipulated rules and norms on the platform.

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1.2. Introduction:

Internet fraud is responsible for more than \$100 billion of private and company losses (Patrick Wagner, Aug 14, 2018). “E-commerce Fraud Increased by 30% in 2017” according to online source.

There is no firm way of dealing with internet fraudsters as it is very difficult to trace an internet fraudster down. The way in which they receive payment from victims is well thought. The norm is requesting payment via bank account. But this way has flaws as it would be easy for the bank to turn the bank account holder to the police if a victim should find a way to report. These days, scammers ask for a form of payment which can't be reversed or cancelled e.g. Western Union. Also, requesting money to be sent by post is another way in which scammers can receive the payment. Again, it's against customers rights for an internet service provider to go through the web pages a customer visits. This is exactly why fraudsters can get away with this crime so easily. So long as they don't try to defraud someone of a huge sum of money (millions of dollars) then the chances of getting caught would remain low.

In a bid to reduce the above cases to the barest-minimum, **Trustmarkethub** through years of hard work and research hypothesis gathered by its team of experts which started since 2013, coupled with advises gotten from host of online experts has decided to join forces with other online services to provide a reliable means of exchanging products and services over the internet between ends, trustless of the person involved.

1.3. The Ecosystem

The Trustmarkethub Ecosystem comprises of:

- a. TMH Core features
- b. TMH Jobs & Services market
- c. TMH Products Market
- d. TMH Token/Fait P2P exchange Market

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Trustmarkethub ecosystem is designed to provide a fast and flexible way through which goods and services are rendered between ends, assuring service-provider and client protection through its multi-signature escrow system for all M-of-N transactions. This is to enable business owners around the globe to manage their own businesses on the platform with ease upon little or no cost while providing collateral security to ensure quality products. The core features propels a perfect operational mode and provides a favorable platform to ensure smooth running of other ecosystem variables.

2.0 TMH Core Features

As increasing numbers of businesses and consumers rely on the Internet and other forms of electronic communication to conduct transactions; illegal activity using the very same media is similarly on the rise. Fraudulent schemes conducted via the Internet are generally difficult to trace and prosecute, and they cost individuals and businesses millions of dollars each year.

Trustmarkethub ecosystem is powered with the following core features:

- a. TMH agents
- b. Collateral security
- c. Multi-signature escrow
- d. TMH token
- e. TMH virtual and regional legal services

2.1 TMH Agents

Trustmarkethub allows for registration as an agent. The idea of agent is to ease admins, extend its services to all parts of the globe and to provide a reliable means of earning to its members.

To register as an agent, the user provides all the necessary KYC particulars, collateral security fund and defines agent-goal(s) which could be:

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TMH Delivery verification Agent goal:

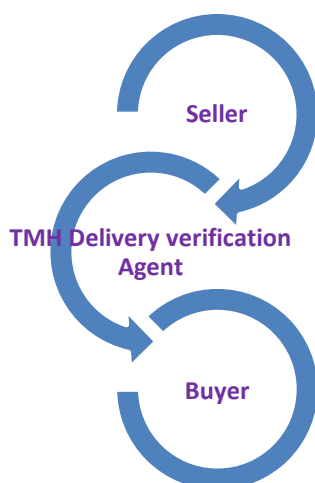
Here, after an agreeing trade between two parties, a successful escrow approval, the seller sends goods to the buyer through a **TMH Delivery verification agent** who receives them and verifies it meets the standard as defined on the trade terms by the two parties to ensure customer satisfaction. This also ensures the buyer releases the escrow upon product confirmation or a successful return of product on the case of a disputed trade.

Delivery agent receives commission on every successful trade through the fee charged by Trustmarkethub.

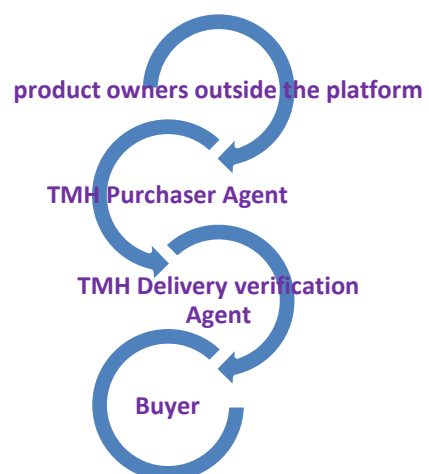
TMH Purchaser Agent goal:

This serves as a mediator between product owners outside the platform and buyers on Trustmarkehub platform. It allows TMH platform users to buy from any part of the world trustless of the seller. The buyer defines product criteria, agrees to trade terms of the agent, and approves an escrow. This agent purchases product for customer using its own fund and sends to the buyer through TMH delivery agent.

Purchaser agent earns by charging a certain amount to the buyer outside the original product price and delivery fee.



(TMH Delivery verification Agent goal)



(TMH Purchaser Agent goal)

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2.2 Collateral Security

In a bid to ensure reliable agent services, maximum buyer's and seller's protection, original products, quality Jobs and services Trustmarkethub platform is designed to:

- Mandate its Agents to provide collateral security fund upon registration as agent which determines the limits of transaction which an agent can anchor at a time. No agent is permitted by the system to handle transaction that exceeds the collateral security as per total active transactions. This prevents scammers from penetrating users through posing as an agent. This fund can be refunded upon request by the agent to opt out as an agent and must not be in a period of an ongoing transaction being handled by the agent or in a case of unresolved disputed trade handled by the agent.
- Ensure that all registered business owners provides collateral security fund to ensure quality products and covers risks of selling fake products to its platform users. This is highly dependent upon the level at which he chooses to operate. A business owner who chooses to unsubscribe as a dealer reserves the right of refund but must to wait between a period of 3 months from the time of last trade to checkmate fraudulent activities and ensure there is no disputed trade holding against dealer.

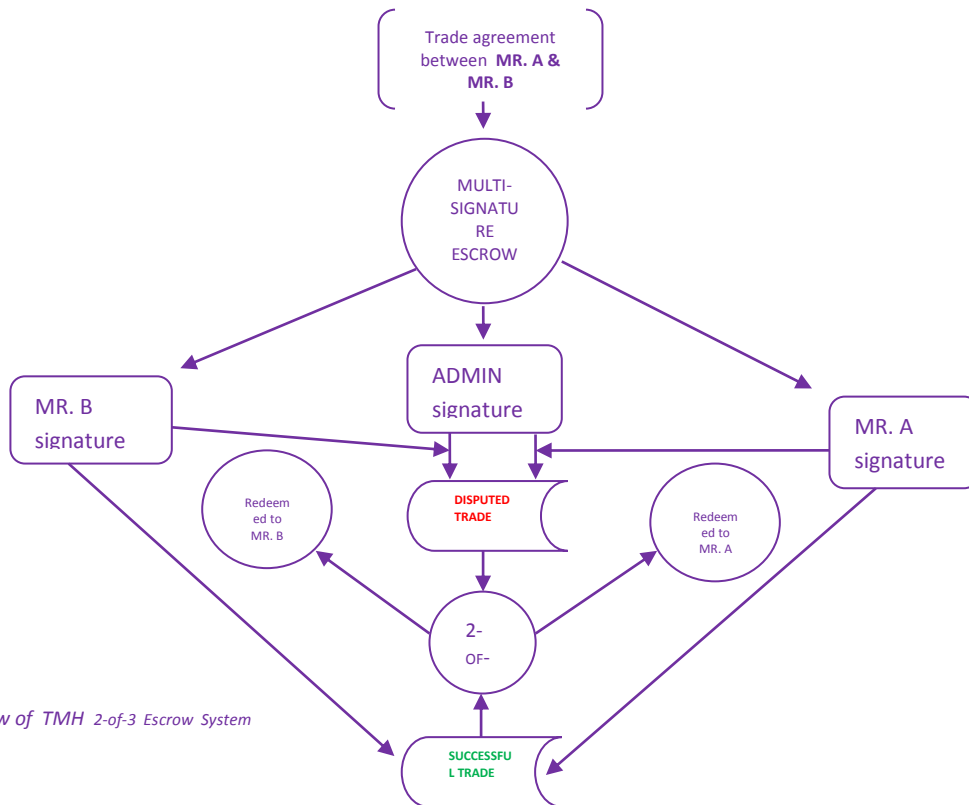
2.3 Multi-signature Escrow

Trustmarkethub Escrow system is designed to accommodate 2-of-3 escrow services to ensure buyer, seller, service provider or client protection.

Use case: Mr. A wants to pay Mr. B after a successful trade agreement between the duo, Mr. A payment will be moved to a multi-signature address, which requires at least two signatures from " Mr. A, Mr. B and TMH ADMIN" to redeem the money. If Mr. A and Mr. B disagree on who should get the money (Mr. A wants a refund, whilst Mr. B believes he fulfilled his obligations and demands the payment), this now triggers a disputed trade and then admins comes in. Admin goes through the trade agreements between the 2 parties, seeks for evidence from both parties, investigates and grants his signature to Mr. A or Mr. B, so one of them gets the funds.

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In cases of complications where admins are unable to draw the winner through the evidence provided and where further investigation is required, this calls for TMH regional legal service.



Service flow of TMH 2-of-3 Escrow System

2.4 TMH Token

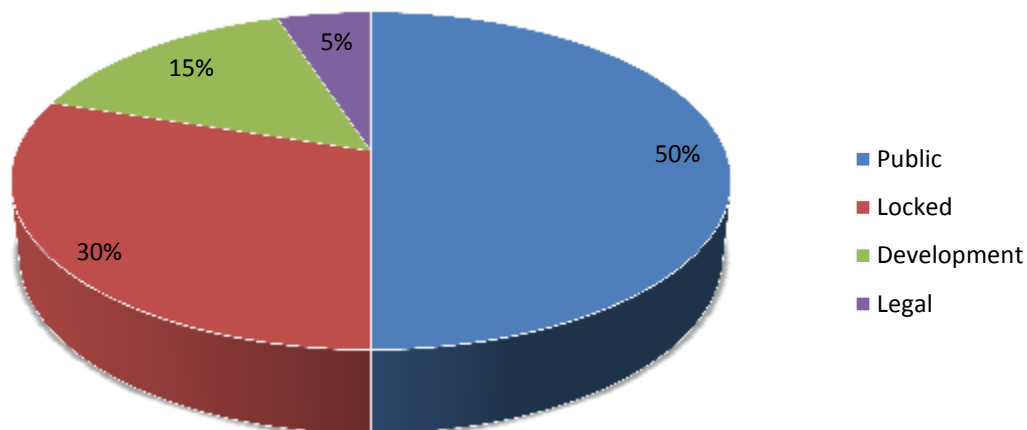
TMH Token is a Cryptocurrency token that operates on the Ethereum platform designed to power transactions on Trustmarkethub Ecosystem.

TOKEN INFO:

Name:	Trustmarkethub Token
Ticker:	TMH
Total supply:	10,000,000,000
Contract:	0x901fe080ee18383bf5494049538f1bca155f4d0b
Decimal:	18

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Distribution



2.5 TMH Virtual and Regional Legal Services

Trustmarkethub will be hiring legal practitioners to work as virtual and regional lawyers where needed. This is to help protect user's right and guarantee professional handling of disputes between any tiers of the ecosystem.

3.0 TMH Jobs & Services market

One of the core purpose of Trustmarkethub project is to provide a trusted platform where everyone around the globe can render their jobs and services regardless of the distance and to propel a competitive digital labour market hub where services can be rendered at minimal rates.

3.1 Service Provider Protection

TMH through its virtual legal services ensures a maximum copyright protection on materials exchanged between the client and the service provider during service rendering and places user's privacy protection at the fore front of its platform.

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3.2 Client Protection

On the TMH Jobs & Services market, every Job or service provider is well verified through **TMH Regional Legal Services** and certified before being permitted to advertise their jobs and services. The provider is charged to provide collateral security fund during verification to ensure a maximum client protection and to enable a certain period where a rendered service can be **guaranteed**.

All payments for services are escrowed until the client approves receipt and satisfaction.

3.3 Disputed Deal

After a service provider delivers the agreed service to the client, requests payment and the client denies delivery or satisfaction as to initial agreement and disputes the deal. TMH admin first examines the initial deal agreement, investigates the duo evidences and passes judgment.

If the case becomes more complicated. The dispute will be transferred to the virtual or regional lawyers.

4.0 TMH Products Market

TMH Products Market is designed to be a global trusted Hub for online shopping, helping consumers shop online with confidence and **Merchants to Advertise their products freely** to enable them grow both at home and internationally.

This also provides means through which TMH registered users can purchase products which are not seen on the online shop through the **TMH Purchaser Agent (refer to 2.1)**.

4.1 Buyer Protection

All payments for products are **escrowed** and released upon receipt of the product by the buyer through TMH Delivery Verification Agent to ensure adequate delivery and buyer satisfaction. This has been created around your needs as a consumer to prevent fraud. **TMH Products Market** allows you to shop online with confidence around the world. We certify online shops according to the **Global Code of Conduct** which means that you know exactly what your rights are when you shop through TMH platform.

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4.2 Seller Protection

All products are sent through **TMH Delivery verification Agent (refer to 2.1)** to ensure seller protection and proper return of product in cases of disputed trade. TMH ensures that All Buyers passes through KYC verification to ensure proper investigation if there be need.

4.3 Delivery Verification

TMH Delivery verification Agent handles delivery verification and must have provided a collateral security fund during registration and certification which determines the limits of products to be sent through him/her.

4.4 Disputed Trade

TMH allows for buyers to file a complaint and ask for refund if the product doesn't meet the criteria as opposed to initial trade agreement or agreed time of product delivery. The admin must verify claims and grants fund to the winner after a thorough investigation and proof.

5.0 TMH Token/Fait P2P exchange Market

TMH Token/Fait P2P exchange Market is created to enable merchants and service providers to convert their funds to their local currency by exchanging with people within the same locality. This also provides means for users to acquire the digital token for purchasing of products and payments of services on the platform.

5.1 Buyer Protection

After the buyer opens a trade agreeing to the seller's terms and conditions, the amount of token he is buying is temporally lifted from the seller's account and placed in a **Multi-signature Escrow (refer to 2.3)**. **THIS GUARANTEES BUYER'S PROTECTION** as the seller cannot access the digital token unless the buyer cancels the trade. The buyer pays the seller in their local currency direct to the seller's local bank account. The seller acknowledges receipt and releases the escrow to the buyer.

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5.2 Seller Protection

The seller's digital token (TMH token) is temporally locked in multi-signature escrow to ensure that the buyer doesn't get the fund until he pays the seller. **THIS GUARANTEES SELLER'S PROTECTION** as the buyer cannot access the digital token unless the seller receives his fund and releases escrow.

5.3 Disputed Trade

Seller Disputed: This occurs when the buyer marks trade as paid and the seller has not received the payment after waiting for a certain period of time, then the seller has to seek for return of the digital token. The admin comes in, supervises the trade terms, seeks for proof from both parties and releases the escrow to the right party.

Buyer Disputed: if a buyer has made payment and the seller fails to release escrow or denies payment, the buyer files a complaint and seeks the digital token be released to him by the admin. The admin seeks for proofs from both parties. Investigates the initial trade agreement and evidences provided and releases the fund to the winner.

TMH through its regional lawyers may seek the both party to sign a document to enable TMH take legal investigation on their bank account when there be need.

6.0 Monetization

Trustmarkethub Limited aims to get its earnings through:

- a) Fees
- b) TMH internal Ads
- c) TMH business management software

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6.1 Fees

TMH places little service charges on every successful transaction made by a product seller on the product market and on service providers on the job and services market.

It also places little charges on the PURCHASER AGENTS for every successful purchase made from the service it charged the client as the charges belongs to the AGENT.

6.2 TMH Ads

TMH charges the Merchants that wish to place a Banner Advert on the Trustmarkethub platform to grow more audience and attract more sales.

6.3 TMH Business Management Software

TMH offers an affordable, fast and reliable software system to its merchant that wishes to integrate and synchronize their local business inventory with their TMH online stores inventory for smooth management, proper financial accounting and stock keeping.

7.0. TMH Road Map

The roadmap will be released in the very near future. Stay tuned for the latest releases and developments.

7.1. Partners

HeyWaVeApp, Bankrad.io, LivingSocieties,

8.0 Summary and Conclusion

TMH is aim to provide trusted and well regulated fraud-free-ecosystem that help Business owners around the globe to manage their online shops with ease at little or no cost and also ensure a reliable hub where people can get products and services over the internet trustless of the person involved.

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