

An entire Ecosystem for US \$ 224.8 Billion Luxury Industry

# #TLX

# The Luxury

# White Paper



Boosting Luxury Industry with Intelligent  
Crypto Solutions



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# The Luxury Ecosystem



Crypto-Bank



News Magazine



Job Portal



Foundation



Metaverse





# Introduction to The Luxury

The Luxury, founded in 2014, is a global concierge group that provides a luxury lifestyle management service for its clients via its network of six offices around the world.

In addition to its concierge services, The Luxury brand also includes an Influencer Talent Agency, Retail, The Luxury Academy, The Luxury Bank, and The Luxury Foundation.

For more information about the company and its services, please visit The Luxury's website.

"So many of today's affluent clients are investing in crypto and demand ways to use those investments to pay for luxury goods. With our luxury concierge services, crypto bank, and TLPoS system, we're reinventing the way affluent clients fund their lifestyles while making crypto a more prevalent presence in the luxury industry."

Catalin Dascalu  
CEO - The Luxury



# Complexity



## Mission

One of the hardest problems in crypto is how to radically reduce the complexity of handling cryptocurrency. The Luxury solves this problem through several end users layers including a mobile wallet and a contactless smart card.



The mobile wallet is a helpful component because it solves the handling of private and public keys. Instead of managing a long and complicated blockchain public key, it may be preferable for end users to simply maintain a password-based system that is much more familiar. Increasingly mobile devices can be secured by fingerprint or face recognition, so even the password may become too complex for many users and in fact a point where the complexity can help create a security risk.

The second layer that reduces even more complexity is the use of a smart card. The card can be used with or without the mobile app, and one member of the family could use the mobile app to charge up multiple cards that can be used by other members of the family.

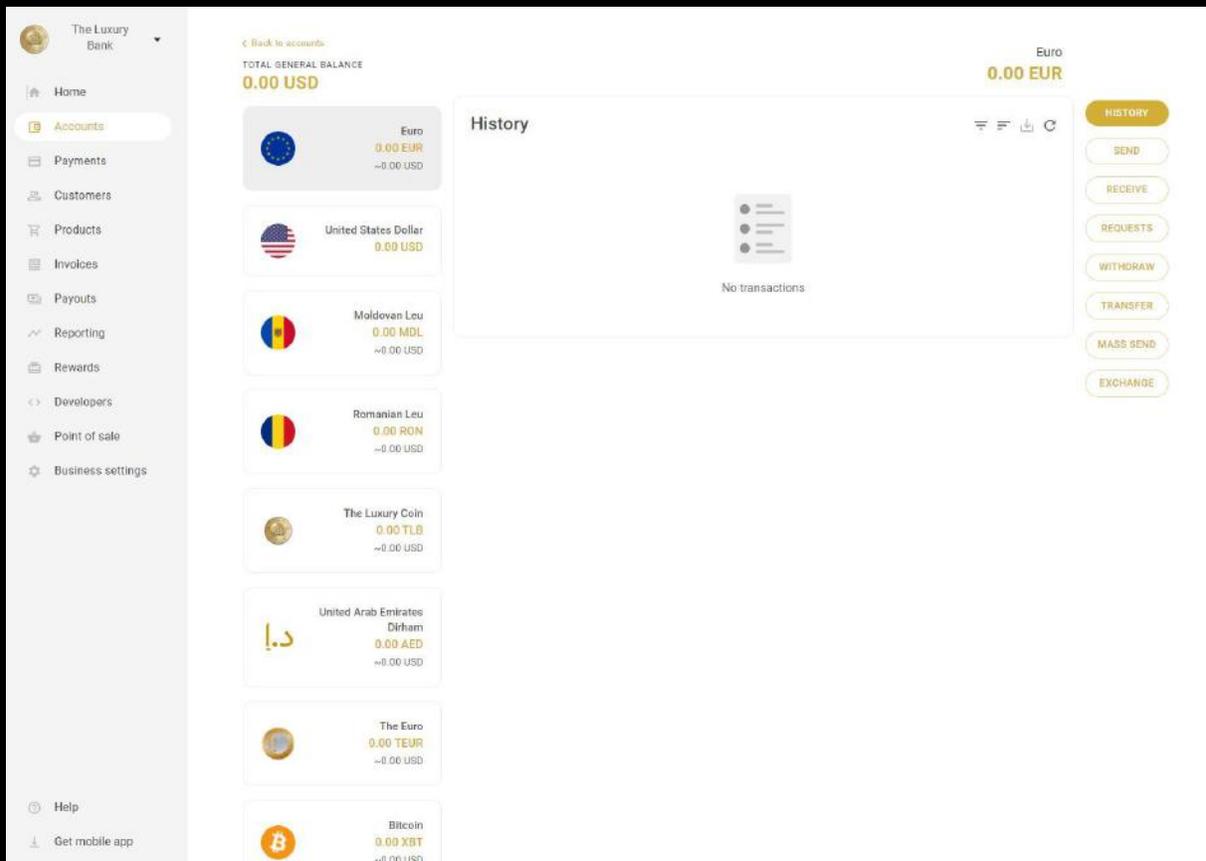
By empowering users with a contactless smart card, this enables users to avoid even the complexity of navigating a smartphone app.



# Complexity



## The Luxury Platform



The Luxury Platform is the final round-up in solving the complexity issue. As a both software and hardware, the full stack implementation allows the merchants to integrate their existing POS device by connecting with The Luxury Platform and accept payment in lieu of purchase/sale of cryptocurrencies and sale of daily goods & services. The hardware allows the use of the Smart Card and any Mobile Wallet, whereby addressing the interoperability complexity.

# Complexity



## Relevance

As mentioned before, the fact that most cryptocurrencies can only be used to buy other cryptocurrencies reduces the relevance of them to almost zero for most people. Thus the problem can be reduced to this: how can cryptocurrency be converted to fiat currencies for use in a “normal” everyday retail store to buy just about everything? And how can fiat currencies be used to buy cryptos just about anywhere?

## Crypto to Fiat

The standard way in crypto banking to solve the problem of Crypto to fiat for consumers is the “Bitcoin Debit Card”. This leverages the VISA and MasterCard networks and enables users to access as many as 43 million Point of Sale (PoS) terminals around the world. One of the problems that has cropped up in this space recently is that VISA and MasterCard have both blocked the access to their networks for crypto debit cards. So for many geographies, another solution will be needed.

## Crypto to Crypto to Fiat

The Luxury offers support to point-of-sale devices through a full stack reference implementation of a contactless NFC mechanism that transacts directly with the cryptocurrency blockchain.

The Point of Sale (TLPoS) devices can become active on The Luxury network through multiple means including:

- 1) The full reference implementation stack. The Luxury is giving the full hardware reference implementation to retail environments as their primary POS device in Middle East.
- 2) SDK –another easier approach is for existing TLPoS device manufacturers to use the open source The Luxury library to support crypto to crypto to fiat transfers.
- 3) Mobile app—one of the easiest ways for a Point of Sale to include this payment protocol is simply to download the mobile app onto a compatible device, Some retail environments may even choose to use an Android phone or an iPhone (like the Apple Store) for customer checkout. Another approach would be to use an android or IOS tablet device with the software.

# Complexity



## Relevance

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## Fiat to Crypto

How do The Luxury users buy cryptocurrencies? Three primary ways:

- 1) The mobile wallet can allow users to directly purchase cryptocurrencies
- 2) Mobile to card—users can transfer cryptocurrency from the mobile app to cards. An example of where this might be useful is if a member of the household has minor technical skills, they can set up crypto backed debit cards for the rest of the family and they don't even need to worry about working a phone app.
- 3) POS to card: for the simplest use case and for users who don't even have smartphones, The Luxury system enables the POS, whether it be the full hardware reference implementation, the mobile app or a tablet powered by the mobile app to directly be charged by a cryptocurrency.

Effectively, The Luxury will become:

1. One of the world's largest offline cryptocurrency sales network by connecting existing POS devices and The Luxury devices to The Luxury Platform
2. Your very own Crypto debit card - The Luxury Card
3. An Offline Crypto exchange allowing for more liquidity in cryptocurrencies



# Complexity



## The Luxury consists of:

- The Luxury Mobile App - a smartphone app used to do the following things:

- buy BTC, ETH, BNB, EGLD, TLX and cryptocurrency using cash or card
- sell BTC, ETH, BNB, EGLD, TLX and cryptocurrency for cash
- top up fiat money in a digital wallet
- buy utilities and services, e.g. electricity using cryptocurrency \*

- The Luxury card – will be the physical multi-currency wallet for fiat and cryptocurrencies available for purchase and sale via The Luxury platform. The Luxury card also facilitates payments via cryptocurrencies held in the card through NFC and contactless technology.

- The Luxury Platform - a reference implementation stack including software and hardware that performs the full Point of Sale (POS) device function. Our reference implementation hardware is already in deployment in convenience stores and retailers, and we will further distribute the platform through open source licensing and distribution of the SDKS and open APIs.

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# The Luxury Token (TLX)



## Supporting digital wallets on The Luxury

TLX is the token used for The Luxury. Token purchaser, crypto traders, crypto developers and trading platform. They can also use TLX as “gas” to fuel transactions In The Luxury ecosystem. For example, people who want to use The Luxury sales network will have to buy TLX

As The Luxury ecosystem grows, so will the demand for TLX and the earliest token purchaser will stand to benefit most.

In the future The Luxury Wallet API will be connected to a wide range of digital wallet apps. Many of our business partners’ digital wallet apps are in the process of integrating the APIs. All of these digital wallet apps will enjoy the benefit of access to the broad The Luxury ecosystem, including the ability to buy cryptocurrency directly within the app.

# Complexity



## Mission

One of the hardest problems in crypto is how to radically reduce the complexity of handling cryptocurrency. The Luxury solves this problem through several end users layers including a mobile wallet and a contactless smart card.

The Luxury Foundation (800,000 TLX)

Frozen till 2023-09-15 – 200,000 TLX

Frozen till 2022-09-15 – 100,000 TLX

\*Not Frozen - 350,000 TLX

\*\* Not Frozen - 150,000 TLX

\*Allocated for 2022, and will be divided into territories, where The Luxury Foundation will legally open branches.

\*\* Allocated for December, they will be divided according to the market situation, and only if the market demand will allow their sale in full.

Legal (500,000 TLX)

\*500,000 TLX

\*Given the large number of jurisdictions, and the permanent changes in the laws of the countries in which we want to operate, the legal part is basically the foundation of The Luxury Bank. Proper licensing, and the necessary consulting, will allow us to work on the development of our projects.



Marketing (500,000 TLX)

\*500,000 TLX

\*Without marketing, nothing will work. We have allocated a marketing budget that will be used throughout our development. Of course, sales will be made only when the market allows it, and releases will be in time so as not to affect the project.

Rarity.News (100,000 TLX)

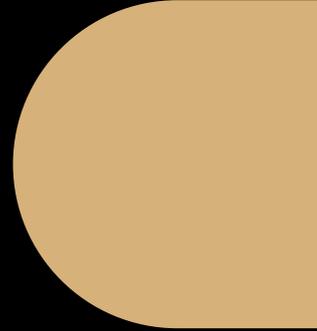
\*100,000 TLX

\*Developing a competitive news platform for the luxury industry, so as to generate a use case for TLX, but to bring added value to the industry in which we operate.

Luxury.Expert (100,000 TLX)

\*100,000 TLX

\*We need an operational platform for jobs in the luxury industry, a platform that provides stability to the industry in which we operate. The allocated budget will allow us to create an operational platform on the blockchain, adding a use case for TLX.



Luxandia Metaverse (4,000,000 TLX)

\*4,000,000 TLX

\*The budget allocated to Luxembourg is the largest, because in reality, it is the project for which we became known in the crypto space. Every TLX sold from this budget will go to development, to completely revolutionize the shopping and entertainment industry.

The Luxury Bank (1,000,000 TLX)

\*1,000,000 TLX

\*The token allocation will allow us to support the development of the launchpad, some of the tokens will be used for The Luxury Casino and the financing of the other projects we have in progress.

Circulating Supply TLB (850,000 TLX)

\*850,000 TLX

\*The tokens in circulation at this moment were recalculated and left strictly, subtracting from TLB Circulating Supply (2,155,609) the wallets held by the founders and the rest of the previous allocations. The coins sold in private sales have remained strictly and will be converted by a bridge that we will make available on September 15.  
1TLB = 1 TLX

Founder (500,000 TLX)

500,000 TLX

Frozen till 22-05-11 - 350,000 TLX

Not Frozen - 150,000 TLX



## Prioritized target market list

China (target audience of approx. 22 million people),

South Korea (target audience of approx. 6 million people),

Taiwan (target audience of approx. 7 million people),

Singapore (target audience of approx. 2 million people),

Indonesia (target audience of approx. 2 million people),

India (target audience of approx. 4 million people)





The latest wealth pyramid includes 35 million millionaires and 365 million so-called affluent people, i.e. totaling some 400 million people, globally.

Their combined wealth is approximately 220 trillion USD (116tr USD and 104tr USD respectively).  
Growth of wealth in the emerging markets has, in the last 15 years, been three times faster than in the mature markets .





The Luxury will only engage in partnerships with reputable firms and service leaders to support our offering. Its leadership team has the relationships and network to make this happen. The partner management will, in most cases, be based on bilateral agreements, ensuring a stable and long-term competitive advantage