# CMTL Digital Currency

Established in 1996, CMTL (Computer Memory Test Labs, Inc.) was the computer industry's leading independent memory-motherboard, compatibility-functionality testing and certification lab for over 25 years.

In 1999, CMTL created an innovative business growth financing solution in the form of a digital currency utility token platform as an alternative to bank loans or outside investors by securing predictable and consistent monthly revenue. The token platform was presented to CMTL accounts with the largest annual test volume. Account finance departments immediately recognized the benefits, supported the proposal, and implemented utilization of the payment platform.

Each account received a password protected online digital wallet. The engineering and finance departments monitored token balance, test status, test results, technical advisories and submitted new test request forms by accessing the wallet.

The service token platform successfully facilitated CMTL's financial requirements for rapid business growth and expansion. By 2005, every leading module and motherboard manufacturer in the industry was a CMTL client and platform participant.

Every CMTL service token purchased was spent, representing 100% utilization. Service tokens could not be lost, stolen, or double spent. Manufacturer online digital wallets were never hacked or compromised in any manner. Large accounts purchased service tokens via annual agreements based on the required number of tests forecasted.

A use, lose, buy same, or more requirement for annual token balance rollover ensured currency usage and flow. Accounts requiring a small number or even a single test could submit a standard purchase order without a line item for service tokens. CMTL's digital currency platform would modify purchase orders to include required number of service tokens to complete testing. The modification process was performed transparent to customers.

The CMTL digital currency service token was successfully implemented and utilized in the computer industry for over 20 years.