



PEERNETICS

Whitepaper
v2

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Overview

In the rapidly evolving landscape of digital finance, Peernetics emerges as a beacon of innovation and accessibility. At the heart of our endeavor is the Peernetics Utility Token (\$PNS), built on the robust Polygon Network. \$PNS is not just a digital asset; it's a gateway to a world of possibilities.

Our Loyalty Program redefines how businesses interact with cryptocurrencies, providing a seamless integration that opens doors to a vast and engaged user base. Unlike traditional cashback platforms, Peernetics stands out by offering users 100% of the discounts offered by our partners, fostering a community where everyone benefits.

Moreover, our Loyalty Program isn't just about discounts. We're also creating a dedicated space for Crypto Projects. Here, projects can showcase their offerings and engage with our thriving crypto community through our social platforms, opening exciting opportunities for collaboration and growth between projects.

But that's just the beginning. Our ambitious journey leads us to the launch of an Innovative Payment Gateway that promises to simplify digital payments and bring them within reach for all. With Peernetics, the future of finance is not a distant dream but a tangible reality, where cryptocurrency is as natural as cash.

This whitepaper is your guide to understanding the Peernetics vision, tokenomics, and the transformative potential that lies ahead. Welcome to the future of Web3 backed by Polygon. Welcome to Peernetics.



Problem

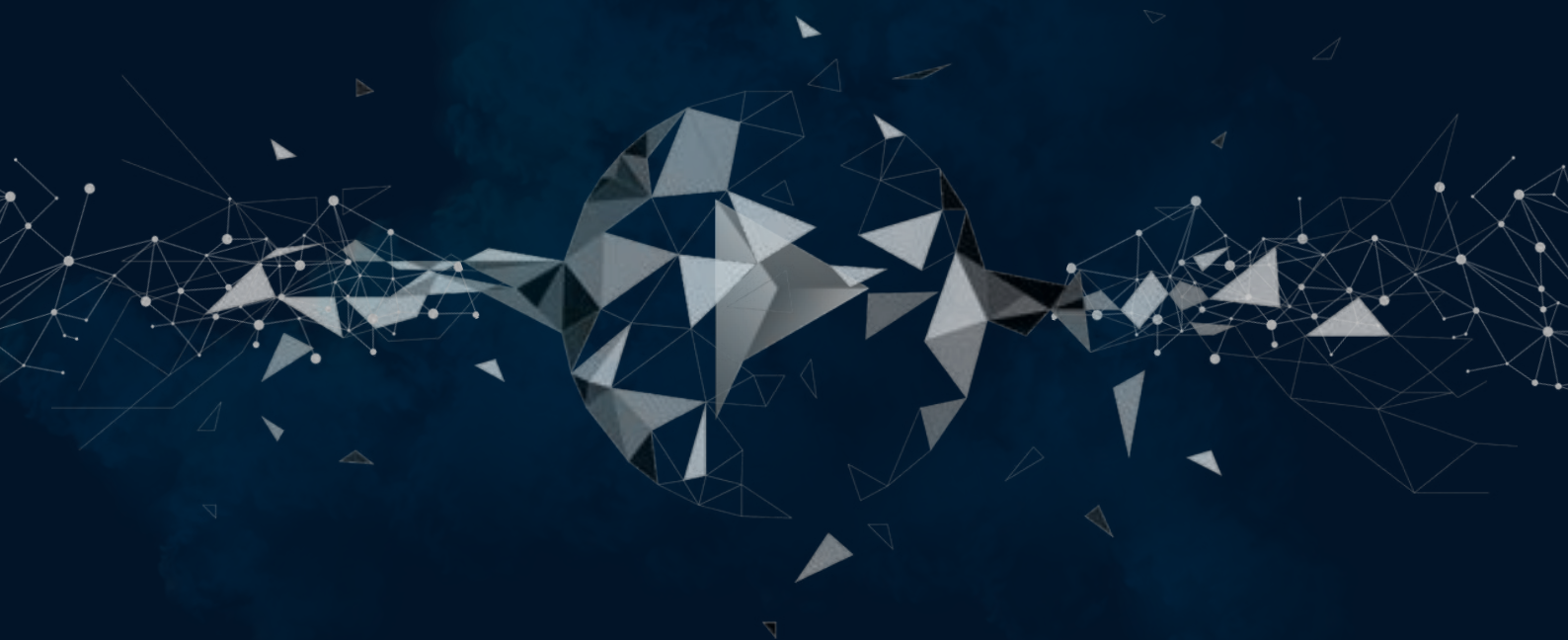
In today's society, traditional payment systems often burden businesses with high fees, slow processing times, and security concerns. Additionally, many businesses face uncertainty about where to start when it comes to cryptocurrency adoption. The fear of the unknown can be paralyzing, preventing them from tapping into the potential of digital currencies.

Solution

Peernetics offers an innovative solution to these challenges. Our payment gateway is designed to address these issues by providing faster transaction processing times, reduced transaction fees, and enhanced security and privacy through encryption and decentralisation. Transactions conducted through our payment gateway are secured and decentralised, ensuring greater safety for users.

Furthermore, our Loyalty Program plays a pivotal role in facilitating businesses' engagement with the cryptocurrency ecosystem. It provides users with access to exclusive discounts and creates opportunities for businesses to advertise within the crypto space, exposing them to a rapidly growing and engaged audience.

Importantly, the Loyalty Program serves as a crucial first step for businesses uncertain about adopting cryptocurrency. It acts as a guiding light, helping them navigate the unfamiliar territory of digital payments. While they can initially tap into the benefits of cryptocurrency through discounts and exposure, they can also prepare for the future adoption of cryptocurrency payments through our forthcoming payment gateway. This strategic approach empowers businesses to gradually transition into the crypto space while enjoying the benefits it offers. Our comprehensive solution simplifies transactions, making cryptocurrency adoption more accessible to users and businesses alike.



Peernetics Vision

We exist to enable the mass adoption of cryptocurrency payments. We are driven by the belief that the future of finance is cryptocurrency, and we are passionate about making this future accessible to all.

Peernetics, founded by a team of passionate professionals, seeks to revolutionise the way businesses interact with cryptocurrencies. We are on a mission to simplify and optimise cryptocurrency payment solutions, empowering businesses to seamlessly accept, exchange, withdraw, send, store, and receive cryptocurrency.

Our core philosophy is to break down barriers to entry, making it as easy as possible for businesses to step into the world of cryptocurrency. We take ground-breaking and often confusing technology and transform it into an uncomplicated and user-friendly payment gateway. Our Loyalty Program serves as the crucial stepping stone, providing businesses with the tools and resources they need to navigate this new financial landscape.

Peernetics Mission

We aim to simplify cryptocurrency transactions and accelerate their adoption among consumers and businesses alike. By providing a user-friendly crypto payment gateway, we empower consumers to use the digital currencies they hold effortlessly. Simultaneously, our Loyalty Program serves as the stepping stone for businesses, enabling them to dive into the world of cryptocurrencies without complications. We're dedicated to breaking down barriers to entry, making financial transformation accessible, and fostering loyalty through exclusive discounts. As we progress ahead, our mission aligns perfectly with our vision: to unlock the power of cryptocurrency, revolutionise the way transactions occur, and transform businesses and individuals alike.



Introducing The \$PNS Token

The Peernetics token is built on the Polygon Blockchain. This enables 65,000 transactions per second, which is one of the most secure and scalable networks. \$PNS is the utility token that powers the Peernetics Loyalty Program. Businesses, consumers, and investors are rewarded with exclusive and lucrative benefits. Peernetics cryptocurrency payment solutions facilitate transactions of the most popular cryptocurrencies, but utilising \$PNS is rewarded.

Benefit For Using \$PNS

Peernetics fees are already incredibly low at just 1%. However, for any merchants who decide to accept transactions in \$PNS, you'll be charged a 0.5% transaction fee, as a thanks for facilitating the growth of the Peernetics Ecosystem and for encouraging others to use \$PNS, we aim to make it as easy and cheap as possible to use.

An Investment Opportunity

Our mission is to become the most trusted and widely used cryptocurrency payment platform. As the popularity and number of users grow, so will the value of \$PNS. Therefore, anyone who buys and holds the \$PNS utility token will see their portfolio value increase over time.

Exclusive Rewards for Holders

Want to get exclusive rewards and offers at some of the best hospitality establishments, restaurants, retailers, and more? Anyone holding \$PNS tokens will be automatically entered into our Loyalty Program, and you can start claiming discounts in-store and online.

(The amount of tokens held to unlock the loyalty program will be decided by Peernetics and would be publically announced)



Peernetics Loyalty Club

At Peernetics, we reward our token holders. Hold \$PNS, and you will automatically be entered to receive exclusive discounts with our merchant partners.

Get Discounts At Your Favourite Places

\$PNS is a crypto with utility. Peernetics token holders receive discounts at participating restaurants, coffee shops, retailers, and many more. So, whether you're headed out to dinner, grabbing a drink, or buying a new gadget, you'll be able to access discounts instantly through our Loyalty Program.

Discounts Applied Instantly

Some people do cashback. But we don't like to waste time. Every Peernetics reward discount is applied instantly, meaning you'll pay less for the things you buy without having to wait for cashback to be reimbursed.

The Discounts Are All Yours

Peernetics loyalty members receive 100% of the discount agreed upon with partner retailers. We don't keep any for ourselves because our program aims to ensure the Peernetics token holders get the best prices on products, services, and experiences.

How To Sign Up For The Loyalty Program

There's no need to sign up. When your digital wallet reaches a certain balance, you'll automatically qualify.

We don't require you to sign up or share your personal data. Simply having a certain amount of tokens grants you access to discounts, which will be clearly visible on the platform. There's no need to display your wallet balance; just show that you've been granted access to enjoy the discounts offered by our participating partners.

Merchant Program

Grow your business by joining the Peernetics partner network. You'll be able to offer attractive discounts exclusively to our community, benefit from global marketing campaigns, and more. Our free-to-join merchant partner network empowers you to promote exclusive offers, generate brand exposure amongst the community, drive traffic to your company, and increase revenue. The Peernetics Merchant Program opens the door to crypto and helps your business thrive. Offer exclusive discounts to Peernetics holders, attract more customers to your products and services, and generate more revenue.

Brand Promotion

One of the major selling points of Peernetics is the amazing brand partnerships we secure. Honestly, we'll never stop shouting about it. So, that means you'll get a tonne of free marketing and the opportunity to showcase your brand to an engaged and highly active community.

Collaborative Growth

When you join the Merchant Program, you'll instantly be seen as a partner. Our working relationship is mutually beneficial, and our mission is to help you succeed. As your brand awareness increases, so does ours. This is a crypto-for-businesses ecosystem where we all succeed.

Extensive Marketing Efforts You'll Benefit From

Our marketing strategy encompasses promoting all of our brand partners. As part of that process, your brand will be integrated into our marketing communications, including:

- ✓ Influencer marketing
- ✓ Quarterly press releases
- ✓ Social media content
- ✓ Website features
- ✓ Ongoing search engine optimisation

Increase brand awareness and drive more customers to your business. The Peernetics Merchant Marketing Service showcases your products and services to active and engaged crypto buyers, empowering you to grow a new revenue stream in your business.

Together, we'll generate more brand exposure, increase the number of active token holders and drive growth.

Merchant Marketing Service

Reduce your marketing spend, target consumers actively engaged in crypto, and increase brand awareness. Our crypto marketing services are designed to help you successfully adopt crypto and make potential customers aware of your forward-thinking brand.

Targeted Marketing

Marketing budgets are the biggest drain on business finances. We will put your brand in front of our audience. Simply sign up, upload your marketing materials, and we'll do the rest.

Global & Local Outreach Programs

Whether you operate on a local or global scale, our expertise lies in crafting impactful marketing campaigns that resonate with a wide range of individuals, driving engagement. Trust us to maximise your brand's reach and appeal to a diverse audience, enhancing your chance of success in the market.

Exceptional Organic Growth

As our influence grows, so will yours. The Peernetics team is committed to enacting an impactful crypto marketing strategy that will see us drastically increase website and social media engagement. When you sign up for our marketing services, we'll take you along for the ride, prioritising our growth as well as yours.

Payment Gateway

At Peernetics, we're on a mission to make cryptocurrency adoption as easy as possible for businesses and consumers. We believe in breaking down barriers, so we've introduced low fees, simple user interfaces, and on-hand support. Everyone deserves the right to accept payments in crypto, and we're making it possible.

Open a fast-growing new revenue stream for your business. Implement the best cryptocurrency payment gateway, enabling your business to accept, exchange, withdraw, send, store, and receive crypto payments.

With exceptionally low fees and impressively user-friendly interfaces, Peernetics makes it easy for any business to start its journey with crypto.

Instant Crypto & Fiat Exchange

Get paid in the currency of your choosing and let customers pay their way. Whether you're a fiat-only business but want to give customers the option to pay in crypto, or you're crypto-only and want to attract fiat users, Peernetics empowers both.

Ultra-Low Transaction Fees & No Chargebacks

Fed up with large card transaction fees and chargebacks? At just 0.5% - 1%, Peernetics fees are some of the lowest in the industry. Better yet, you'll never have to worry about chargebacks.

Accept Global Payments in Cryptocurrency

Get paid from anywhere in the world with the most popular cryptocurrencies. You can even instantly convert them to another currency or fiat.

User-Friendly Interfaces & 24/7 Support

Peernetics is the cryptocurrency gateway for everyone. With easy-to-navigate interfaces and 24/7 customer support, we'll ensure your transition to accepting crypto payments is smooth and speedy.

Tokenomics

Name: Peernetics

Token Symbol: \$PNS

Total supply: 1,000,000,000

Number of decimals: 6

Blockchain: Polygon Network

Audit: SolidProof

Contract Address: 0xf0d7cb66a2862533a35a6b06fa15d86ec0e8774b

Token Tax

BUY	SELL
4%	6%

20% Allocated to R&D

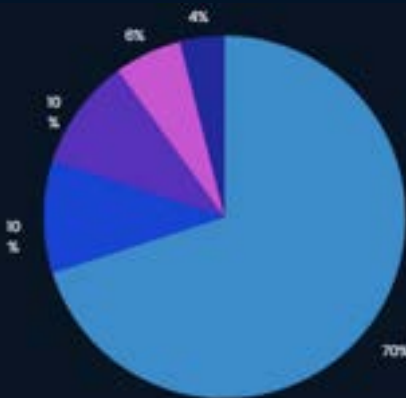
80% Allocated to Marketing

\$PNS Token's Utility

The \$PNS token serves a wide range of purposes as a utility token:

1. Holders with a minimum of 2000 \$PNS tokens gain access to discounts and offers with our merchant partners online and in-store.
2. Holders can use \$PNS token as a means of payment on our crypto payment gateway.
3. Businesses that decide to accept transactions in \$PNS, will be charged a 0.5% transaction fee.

As the platform continues to grow and new features are developed, we will implement additional use cases for the \$PNS token that will become available over time.



Team Allocation – The team includes founders, core team members, contractors, and consultants.

Marketing – Global events, influencers, social advertisement, and online press releases.

Research & Development

Exploring niches within the crypto space. Bringing new innovation to our users. Building technology that carries opportunities. Constant upgrades with new functions and features that add real benefits and values.

Token Taxes

For each executed transaction in which someone buys or sells \$PNS, a commission is charged according to the image shown to the right. The commission is divided into two parts, each with its own purpose. When buying \$PNS, the commission is 4% of the total transaction, and 6% of the total transaction when selling. Transactions between users have zero commission.

Token Name
Peernetics (\$PNS)

Total Supply
1,000,000,000

ALLOCATION	PERCENTAGE	TOKEN AMOUNT	VESTING PERIOD
Public ICO Sale	10%	100,000,000	TGE 15%, 3 months lock, then 5% each month (20 months in total)
Team	10%	100,000,000	TGE 0%, 12 months lock, then 25% every 3 months (22 months in total)
Marketing	8%	80,000,000	TGE 0%, 3 months lock, then 20% each month (16 months in total)
Research & Development	4%	40,000,000	TGE 0%, 3 months lock, then 20% each month (16 months in total)
Public Sale	70%	700,000,000	Not Applicable

Fundraising – Public ICO Sale - Tokens will be distributed using ChainLink Labs

ALLOCATION	PERCENTAGE	TOKEN AMOUNT	PRICE (\$)	RAISING (\$)
Public ICO Sale	10%	100,000,000	\$0.01	\$1,000,000

ICO Distribution

PERCENTAGE	ALLOCATION	DESCRIPTION
75%	Token Liquidity	Ensuring price stability and decreased volatility.
10%	Product Development	Crypto payment gateway development.
5%	Branding & Marketing	Brand establishment, promotion of products and services.
5%	Operations	Business & legal expenses.
5%	Reserves	To provide financial support when the unexpected happens.



Q3 2023

- Website V2
- Development of Web3 Merchant Portal
- Design Payment Gateway
- Smart Contract Deployment
- SolidProof Audit
- PR Release

Q4 2022 & Q2 2023

- Website V1
- Whitepaper V1 release
- World Travel Market
- Smart Contract Development
- Design Web3 Merchant Portal

Q4 2023

- ICO launch
- Whitepaper V2
- Onboarding Partners
- Testing Merchant Portal

Q1 2024

- Public Sale
- CoinMarketCap & CoinGecko Listing
- Onboarding Merchant Partners
- Merchant Marketing Services
- Development of Payment Gateway
- Team expansion
- Onboarding NFT and Metaverse Projects

Q2 2024 – Future

- Testing Payment Gateway
- VC Funding
- Exchange Development
- Android/iOS App launch
- Card Payment Integration
- Regulations

Legal Disclaimer

PLEASE READ THIS LEGAL DISCLAIMER CAREFULLY BEFORE INITIATING THE INVESTMENT IN THE TOKEN SALE. YOU MUST KNOW ALL THE RISKS INVOLVED WITH BUYING VIRTUAL ASSETS.

The aim of this white paper is to introduce the Peernetics token. The information provided in this document is not exhaustive and should not be interpreted as constituting a contractual relationship. The contract for purchase and sale of tokens is made between Peernetics Limited and purchaser on the basis of acceptance of the Terms and Conditions of token sale.

We are not financial advisers therefore, we only provide the information and make recommendations. Our recommendations should be considered with thorough research and appropriate decision making. We are not held responsible if in the event our recommendations affect your trading or investment portfolio in a negative light. You must take full responsibility and be held fully accountable for the decisions that you make, especially with cryptocurrency.

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Cryptocurrency trading involves high risk, and is not suitable for all investors. The value of virtual assets/currencies has high volatility, which means that value can increase and decrease significantly in a very short period of time and at any given moment. Such price fluctuations bring huge uncertainty and fear. It is possible to lose 100% of your investment. Peernetics holds no liability in token losses incurred through any services or technological systems. Do conduct your own due diligence and consult your financial advisor before making any investment decisions.

You agree that you purchase, receive and hold the \$PNS tokens at your own risk and that the tokens are provided on an 'as is' basis without representations and warranties of any kind, either express or implied. It is your own responsibility to determine if you are legally allowed to purchase \$PNS tokens in your jurisdiction and whether you can resell \$PNS tokens to another purchaser in any given jurisdiction. You bear the sole responsibility for determining or assessing the tax implications of your participation in the token sale, purchasing, or receiving and holding \$PNS tokens in all respects and in any relevant jurisdiction.

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