

PEERNETICS

Whitepaper



**WELCOME
TO PEERNETICS**

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Introduction

Cryptocurrencies are digital currencies that use cryptography for security and exist solely in digital form on electronic devices such as computers, tablets, and mobile phones.

Transactions involving cryptocurrencies can be executed quickly and easily, with processing times typically ranging from a few seconds to a few minutes, regardless of the user's location in the world.

Cryptocurrencies are gaining popularity, attracting new users each day.

The blockchain technology that underpins cryptocurrencies is also gaining traction, providing vast opportunities for innovation and advancement across various industries. As a result, the market for cryptocurrencies is expanding rapidly, with a growing number of users and an increasing market size each year.



Problem

The traditional payment system in today's society has certain drawbacks, such as high fees, slow processing times, lack of transparency, limited accessibility, and security concerns. On the flip side, users encounter a challenge when they want to spend their cryptocurrency profits as they need to first convert them back to fiat currency, which can result in time delays and entail withdrawal fees. In some parts of the world, users may encounter the added hurdle of high taxes on their cryptocurrency gains once withdrawn into fiat.

Solution

Our payment gateway is designed to provide a novel solution for businesses and customers, with faster transaction processing times, reduced transaction fees, and improved security and privacy. Transactions are encrypted and decentralised, ensuring greater safety for customers. With our payment gateway, users can spend their cryptocurrencies directly without having to withdraw them into fiat currency, while businesses can still benefit from sales without having to handle crypto if they prefer not to. Our payment gateway is an innovative solution that aims to simplify transactions and provide greater flexibility for users and businesses alike. Businesses can expand their customer base by accepting payments in multiple cryptocurrencies such as Bitcoin, Ethereum, Peernetics, and 100+ currencies.



Our Vision

Peernetics exists to enable the mass adoption of cryptocurrency payments. Through optimised cryptocurrency payment solutions, Peernetics empowers businesses to accept, exchange, withdraw, send, store and receive 100+ cryptocurrencies.

Founded by a team of passionate professionals, we seek to make it as easy as possible for all businesses to step into the world of cryptocurrency. We break down barriers to entry by taking ground-breaking and confusing technology and transforming it into an uncomplicated and user-friendly cryptocurrency payment gateway.

Together, we can unlock the power of cryptocurrency and transform your business.

Our Mission

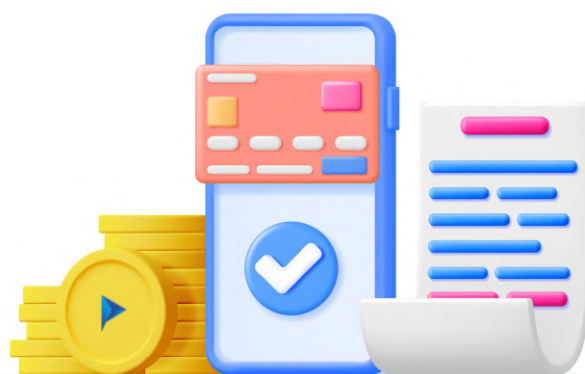
Peernetics is on a mission to revolutionise the way businesses and consumers transact. Through a user-friendly crypto payment gateway, we empower consumers to pay in the currencies they hold while giving businesses the opportunity to dive into the crypto world without the stress.



Cryptocurrency 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.

Accept Crypto Payments Safe and Securely

- ✓ Fiat to crypto payment gateway
- ✓ User-friendly interfaces
- ✓ Accept 100+ digital currencies
- ✓ 0.5% - 1% transaction fees
- ✓ Integrates with your other systems
- ✓ Accept global payment

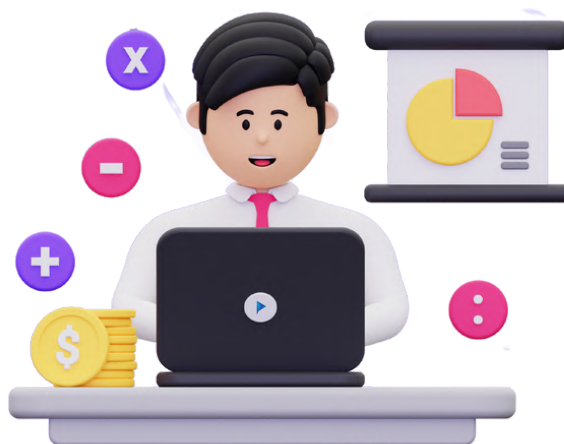


Instant Crypto & Fiat Exchange

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 100+ Cryptocurrencies

Get paid from anywhere in the world in over 100 of 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.

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 network. \$PNS is the utility token that powers the Peernetics reward system. Businesses, consumers, and investors are rewarded with exclusive and lucrative benefits. Peernetics cryptocurrency payment solutions facilitate transactions of 100+ 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 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 2000 \$PNS or more will be automatically entered into our rewards program, and you can start claiming rewards in-store and online.

Peernetics Loyalty Program



At Peernetics, we reward our token holders. Hold just 2000 \$PNS, and you will automatically be entered to receive exclusive benefits with our merchant partners.

Get Discounts At Your Favourite Places

\$PNS is a crypto with utility. Peernetics loyalty members receive excellent 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 show your wallet balance and claim your offers.

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 with partner retailers. We don't keep any for ourselves because the aim of our program is to ensure the Peernetics community gets 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 balance of 2000 \$PNS, you'll automatically qualify.

We're not here to harvest your data by making you sign up. All you have to do is show your wallet balance to participating partners to receive your discounts.

Merchant Program

Grow your business by joining the Peernetics partner network. You'll be able to offer attractive rewards 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 from Only £149 Per Month

Marketing budgets are the biggest drain on business finances. From just £149 per month, we'll 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 brands 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.

Tokenomics

Name: Peernetics

Token Symbol: \$PNS

Total supply: 1,000,000,000

Number of decimals: 6

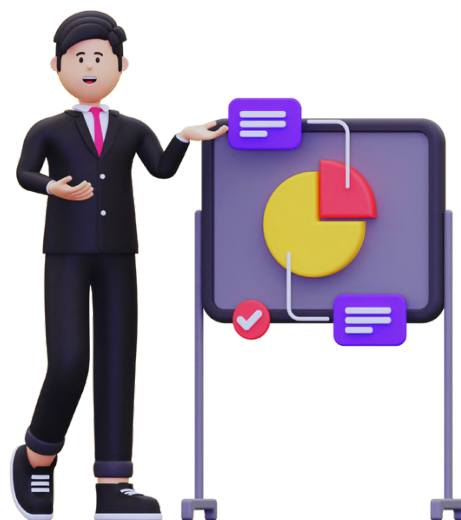
Blockchain: Polygon Network

Token type: Utility

Audit: SolidProof

\$PNS token contract:

0xf0d7cb66a2862533a35a6b06fa15d86ec0e8774b

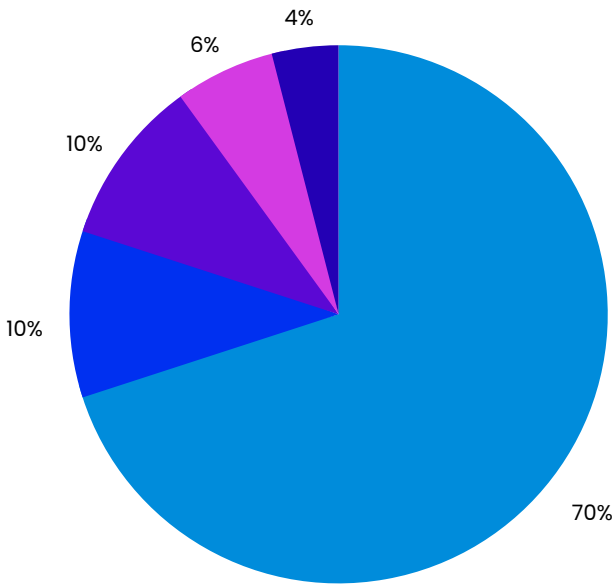


\$PNS Token's Utility

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

1. Holders with a minimum of 2000 \$PNS token 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 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 Name
Peernetics

Total Supply
1,000,000,000

ALLOCATION	PERCENTAGE	TOKEN AMOUNT	VESTING PERIOD
Public ICO Sale	10%	100000000	TGE 15%, 3 months lock, then 5% each month (20 months in total)
Team	10%	100000000	TGE 0%, 12 months lock, then 25% every 3 months (22 months in total)
Marketing	6%	60000000	TGE 0%, 3 months lock, then 20% every 3 months (16 months in total)
Research & Development	4%	40000000	TGE 0%, 3 months lock, then 20% every 3 months (16 months in total)
Public Sale	70%	700000000	Not Applicable

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 Tax

BUY	SELL
4%	6%

20% Allocated to R&D
80% Allocated to Marketing



Fundraising – Public ICO Sale

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

Fund Allocation

PERCENTAGE	ALLOCATION	DESCRIPTION
75%	Token Liquidity	Ensuring price stability and decrease volatility
10%	Development	Payment Gateway Development
5%	Marketing	Brand establishment and promotions
5%	Operations	Business & legal expenses
5%	Reserves	To provide financial support when the unexpected happens

Roadmap



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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