XRPayNet

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WHITEPAPER

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The reasonable assumptions and beliefs stated in the document may or may not lead to concrete outcomes as it purely depends on various unaccounted factors. Hence, given the risks, the users are not encouraged to place any sort of exorbitant interdependence on the system and policies mentioned.

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XRPayNet Global Limited is registered as a legal entity within the United Kingdom. We will remain a UK Limited company for the very first part of our journey. As we progress, we will move the legal entity to a more crypto-friendly jurisdiction, more than likely Switzerland.

Crypto Terminology

1. Airdrop - A marketing strategy where free tokens are sent to users' wallets to promote a particular virtual currency.

2. Audit - An official inspection made by the organization to check whether the system of functions aligns with the protocols.

3. Bug Bounty - Rewards offered to professionals who spot and expel cyber-vulnerabilities.

4. CEX - Centralized Exchange where users trade in a platform with a particular organization as the intermediary.

5. Cryptography - An encryption and decryption security technology involved in electronic data transmission.

6. Decentralized - A network that involves multiple nodal operations with independent control over data.

7. ERC-20 - A standard of crypto tokens used solely on the Ethereum platform.

8. XRPL - The XRP Ledger (XRPL) is a decentralized, public blockchain led by a global developer community.

9. Fiat currency - A currency issued by the government and not backed by any commodity.

10. KYC - 'Know Your Customer' process involves an identity-check of customers before the onset of the process.

11. Liquidity - Trading volume in an exchange market.

12. Phishing - A cybercrime where victims are targeted mainly through scam emails, texts and voice calls.

13. Tokens - Tokens are different from crypto coins. They are units of value released by a particular organization.

14. Transaction fee - The fee incurred by the exchange platform for every trade made or by blockchain networks every time coins or tokens are sent.

15. Utility token - Tokens that can be used in the future to avail various benefits or services from the issuing organization.
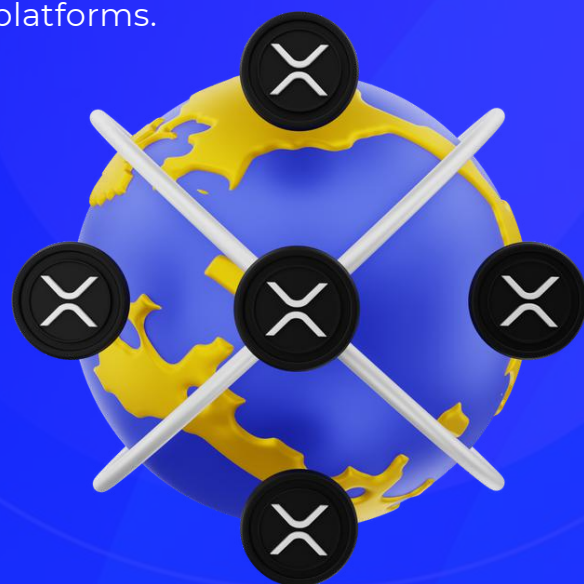
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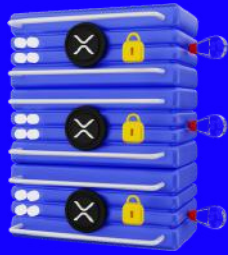# The XRP Ledger: A Scalable, Sustainable Blockchain

The XRP Ledger (XRPL) is a decentralized, open-source blockchain platform that enables fast, low-cost payments and exchanges between different currencies and assets. The XRPL uses the native digital asset XRP as a bridge currency to facilitate transactions between different fiat currencies.

The XRPL is built on a distributed ledger technology, which means that it operates on a network of computers around the world rather than being controlled by a central authority. This makes it a decentralized and secure platform for conducting financial transactions. The XRPL also uses consensus algorithms to validate transactions and add them to the ledger, ensuring that the ledger remains accurate and tamper-proof. Some of the benefits of the XRPL include the following:

1. Speed: The XRPL can process transactions much faster than many other blockchain platforms. This makes it particularly suitable for real-time payments and other time-sensitive transactions.

2. Low fees: The XRPL uses a unique consensus mechanism called the "XRP Ledger Consensus Protocol", which allows it to validate transactions without the need for mining. This means that transaction fees on the XRPL are typically very low compared to other blockchain platforms.

3. Scalability: The XRPL is designed to handle a high volume of transactions, making it suitable for large-scale payment networks and other high-throughput applications.

4. Interoperability: The XRPL supports exchanging various currencies and assets, including fiat currencies, cryptocurrencies, and other digital assets. This makes it possible to facilitate cross-border payments and exchanges between different currencies and assets in a fast and cost-effective way.

5. Decentralization: The XRPL is decentralized, meaning that any single entity does not control it. This makes it resistant to censorship and other forms of interference and ensures that it is transparent and secure.

Advantages of the XRP Ledger for Developers

Public and Decentralized

Open source, open to anyone to build on, maintained by the community

Streamlined Development

Tools and documentation speed up development and reduce time to market

High Performance

Capable of settling thousands of transactions in seconds

Low Cost

Transaction costs are extremely low, making it possible to use for a wide range of purposes.

Vibrant Community

Developers, validators, users, and businesses make the XRP Ledger better every day

Proven Reliability

8+ years of consistent performance with over more than 63 million ledgers

XRPayNet

Introduction To XRPayNet

XRPayNet is a cryptocurrency and payment platform that is designed to revolutionize the way financial transactions are conducted. Built on the XRP Ledger, XRPayNet is able to offer fast transaction speeds and low transaction costs, making it an appealing payment solution for a wide range of use cases.

With XRPayNet, you'll be able to experience the convenience of cryptocurrency payments without any of the hassle. Our innovative card and mobile application will allow you to seamlessly convert your crypto payments into retailers preferred conventional currency, making it easy for businesses to continue using their existing payment processing systems. Plus, our app offers the ability to exchange over 300 cryptocurrencies, giving you access to a staggering 90,000+ trading pairs. Imagine the possibilities - no more cumbersome conversion processes, just seamless, streamlined payments. Upgrade to XRPayNet and shake-up the way you pay.

The team at XRPayNet started the XRPayNet company and created the XRPayNet token as true admirers of Ripple before Ripple was even XRP. With the XRP/RIPPLE court case, no one knows what will happen to the token or the company's future, and with that uncertainty, we couldn't build a business around something that the future is uncertain. Aside from that, our company needed to create a native token around the business to allow us to build on top of that token for our crypto-to-fiat system and buy now, pay later that we have control over.

Ripple themselves say, "they are not interested in the retail world. Therefore we created an asset for consumers for true peer-to-peer transactions. In short, XRPayNet will be integral to the crypto-to-fiat system we are building and the XRPayNet Credit (BNPL) feature cryptocurrency users demand. Transaction speeds to transfer any amount of XRPayNet from one wallet to another are 1-5 seconds, and costs are a fraction of a penny.

Overall, XRPayNet is a powerful and innovative platform that is poised to transform the way financial transactions are conducted.

Comparison of other Blockchains and XRPayNet

XRPayNet

Ownership	Private
Algorithm	Consensus
Block size	N/A
Transactions per second ✅	1,500
Transaction cost ✅	$0.002/tx
Transaction speed ✅	3-5 seconds
Maximum supply	30,000,000,000
Mining capability	No
Smallest unit	Drop
Energy consumption	474,000 kwh

	BTC	ETH	BCH	LTC	BNB	BSC TOKEN	SHIB
Ownership	Public (No ownership)	Public (No ownership)	Public (No ownership)	Public (No ownership)	Public (No ownership)	Public (No ownership)	Public (No ownership)
Algorithm	PoW	PoW	PoW	PoW	PoSA	PoSA	PoW
Block size	1 megabyte	98,535 bytes	8 megabyte	1 megabyte	1 megabyte	1 megabyte	98,535 bytes
Transactions per second	~10	15	60	56	100	100	15
Transaction cost	$3.47/tx	$0.05/tx	$0.0010	$0.12/tx	$0.50/tx	$0.15/tx	$0.05/tx
Transaction speed	60 min	5 min	60 min	12 min	35 sec	35 sec	5 min
Maximum supply	21 million	117 million	21 million	84 million	168 million	-	117 million
Mining capability	Yes	Yes	Yes	Yes	No	No	Yes
Smallest unit	Satoshi	Wei	Satoshi	Litoshi	Jager	-	Wei

*PoW - Proof of Work   *PoS - Proof of Stake   *PoSA - Proof of Staked Authority

As you can see from verified market data that XRPayNet is:
1. 7x Faster to send a transaction than the next fastest competitor.
2. 60x Cheaper to send a transaction than the next cheapest competitor
3. Can process more than 15 times more transactions per second than the next fastest competitor.

XRPayNet truly is the most suitable cryptocurrency for all cryptocurrency payments and settlements.

XRPayNet

Goals and Objectives of XRPayNet

The main objective of XRPayNet is to create a payment system that can be used by businesses of all types and sizes to facilitate transactions with consumers and other companies, both locally and globally. Whether it's for purchasing products or services, sending crypto between individuals, or facilitating business-to-business payments, our system aims to be a widely adopted and versatile platform for settlements of all kinds.

Our first goal, which is essential for the success of XRPayNet, is to have a strong community of supporters who can help promote the project and create a demand for it. This audience will be vital in building a marketplace where XRPayNet and all major cryptocurrencies can be used in exchange for goods and services using our crypto-to-fiat payment system. Three hundred million people hold and own cryptocurrencies, yet they have nowhere to spend them.

Note: not only will XRPayNet be used in our crypto-to-fiat system, but we also intend to allow purchases with all the leading cryptocurrencies.

The XRPayNet card will change the financial transaction industry standard with the first Crypto card, allowing customers to spend their cryptocurrency while businesses receive their local fiat currency. Instantly converting Crypto to Fiat allows ATM withdrawals and spending with any retailer that accepts Visa and Mastercard.

We aim to position XRPayNet as the go-to cryptocurrency for everyday transactions and spending. With transaction costs at a fraction of a penny and transaction speeds of less than 5 seconds, we have everything people look for in a payment method or cryptocurrency.

To make it easy for people to use XRPayNet, we built and are continuing to add features to our mobile application, create our own exchange, and issue physical and digital cards for in-person and online crypto spending.

Our ultimate goal is to make XRPayNet the go-to payment platform for millions of customers worldwide. We want to see XRPayNet being used for everyday purchases and transactions, and we can achieve this with the right marketing strategy and outreach. To gain traction and win the support of both forward-thinking individuals and existing cryptocurrency enthusiasts, we will need to promote XRPayNet and heavily showcase its benefits. With its fast transaction speeds, low transaction costs, and wide range of payment options, XRPayNet has the potential to be a game-changer in the world of payments and financial transactions. By providing education and guidance to those who may need to become more familiar with the cryptocurrency market, we hope to convince more and more people of the value of using XRPayNet for everyday purchases and transactions.

Our Mission

Our company is dedicated to revolutionizing how people make payments and conduct financial transactions. Everyone should have access to fast, reliable, and secure decentralized payment solutions, regardless of where they are located or what device they use.

Our mission is to provide a comprehensive range of payment services that are easy to use, highly secure, and available to everyone. We are committed to delivering exceptional customer service and support and to continue innovating and improving our products and services to meet the evolving needs of our clients.

We strive to be the leading blockchain payment processing and financial services, provider. We are dedicated to building solid partnerships with merchants, banks, and other financial institutions worldwide to achieve this goal. Working together can create a more seamless, efficient, and convenient payment ecosystem for everyone.

Blockchain technologies have the potential to revolutionize the way people make payments, and we are excited to be at the forefront of this transformation.

Overall, our goal is to make it easy for people to make purchases, send crypto, and conduct transactions with confidence and convenience, no matter where they are or what device they use. We are committed to empowering people to take control of their financial lives and to make the most of every opportunity that comes their way.

Our Vision

Our vision is to position XRPayNet as the go-to coin and payment interface for micropayments, goods and services settlements, peer-to-peer transactions, and everyday spending. We aim to offer a world-class payment infrastructure based on the XRP Ledger, which will enable ultra-fast and extremely low-cost transactions.

We believe that there is a growing demand for a practical and accessible cryptocurrency payment system, and we see XRPayNet as the solution to this need. Our platform will be designed to meet the real-life requirements and on-demand payment needs of people all over the world. We are confident that our platform will be able to capture and satisfy this demand, and we are committed to continuously improving and expanding our offerings to meet the changing needs of our users.
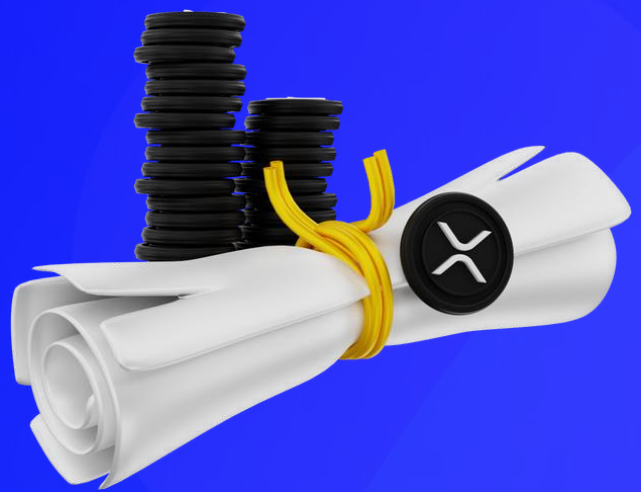
Our Core Values

At XRPayNet, we are committed to providing our customers with the best possible product and service in the cryptocurrency and payment settlement marketplaces. We believe our offering should be at least as good as any other coin, including XRP, Bitcoin, and Ethereum. We strive to offer transaction speeds and costs that are equal to or better than those of any other coin, and we are committed to using the XRP Ledger to ensure that our transactions are fast, cheap, efficient, and secure.

We also believe that our technology and software should provide a wide range of payment and credit options, including our native token, XRPayNet. We are committed to constantly improving and expanding our offerings to meet the evolving needs of our customers.

At the heart of our company are a set of core values that guide everything we do. These values include:

- Excellence: We are dedicated to delivering the best possible product and service to our customers and always looking for ways to improve and exceed their expectations.

- Innovation: We believe in continuously exploring and adopting new technologies and approaches to payment processing and financial services. We are not afraid to take risks and try new things as long as it helps us better serve our customers.

- Security: We take the security of our customer's data and transactions very seriously, and we are committed to using the latest security measures to protect their information.

- Integrity: We believe in being honest, transparent, and fair in all our interactions with customers, partners, and stakeholders. We are committed to upholding the highest ethical standards in everything we do.

- Service: We are dedicated to providing exceptional customer service and support and building long-term relationships with our customers. We believe that our success is directly tied to the satisfaction of our customers.
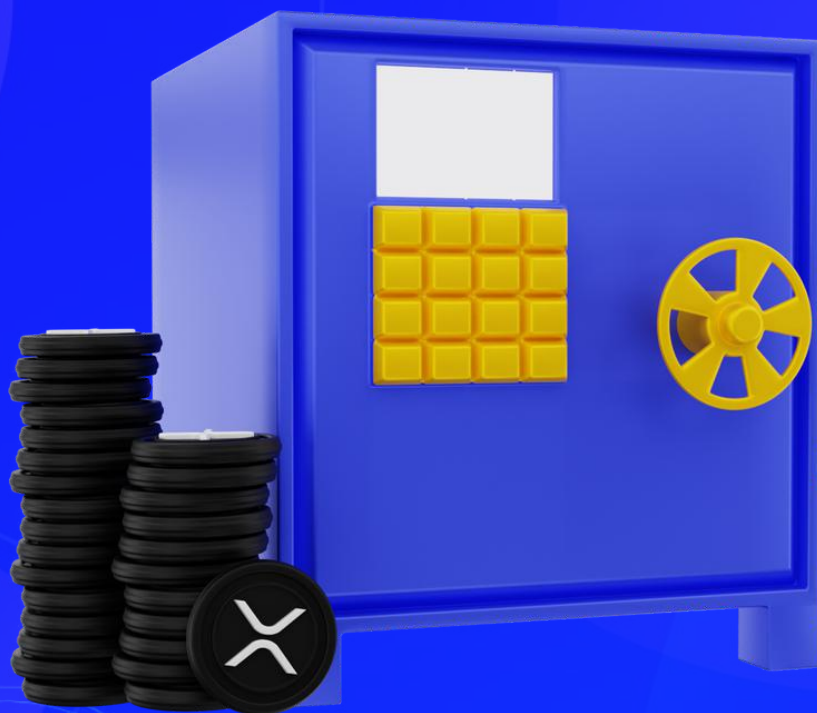
Security Measures

At XRPayNet, we are committed to providing the most efficient, cost-effective, and secure payment solutions possible. That's why we chose the XRP Ledger as the blockchain platform to build our application on. The XRP Ledger's decentralized nature is designed to be highly secure and resilient. It uses a unique consensus mechanism called the "Ripple Protocol Consensus Algorithm" (RPCA) to validate and confirm transactions, which helps to ensure that the ledger is accurate and up to date.

One of the critical features of the XRP Ledger is its use of validator nodes to confirm transactions. Validator nodes are trusted servers that run the XRP Ledger software and participate in the consensus process. A sufficient number of validator nodes must validate transactions proposed by users before they can be included in the ledger. This helps to prevent fraud and ensure that the ledger is accurate and reliable. XRPayNet Operates one of these 148+ nodes along with Ripple.

In addition to using validator nodes, the XRP Ledger employs advanced security measures such as cryptographic signatures and hash functions to protect against tampering and unauthorized access. These measures help to ensure that the XRP Ledger is secure and can be trusted by users.

Overall, the XRP Ledger is a highly secure and reliable platform well-suited for a wide range of payment and financial applications. It is constantly being improved and updated by the Ripple team and the larger cryptocurrency community, which helps to ensure that it remains safe and reliable for users.

For more information visit: **https://xrpl.org/blog/2019/secure-development-practices.html**

Regulatory Compliance

As a compliant cryptocurrency company, XRPayNet Global Limited understands the importance of adhering to international rules and regulations to protect our customers and ensure the integrity of our platform. We take compliance very seriously and are committed to doing everything we can to meet the standards set by regulatory bodies worldwide.

One of the key ways that we demonstrate our commitment to compliance is by obtaining the necessary licenses and approvals from relevant authorities. This can include obtaining a money transmitter license, which allows us to operate as a financial services company legally, and obtaining any other permits or approvals that local or national regulatory bodies may require.

We also have robust internal controls and policies to ensure that we comply with all relevant rules and regulations. This includes having processes in place to identify and prevent money laundering and terrorist financing, as well as processes for complying with know-your-customer (KYC) and anti-money laundering (AML) regulations.

In addition to these measures, we also work closely with regulatory bodies and other stakeholders to stay current on the latest compliance requirements and best practices. This includes participating in industry associations and working with regulators to understand their expectations and needs.

Ultimately, our goal is to be a trusted and compliant partner for our customers and stakeholders. We are committed to doing everything we can to meet their needs and expectations while also adhering to all relevant rules and regulations.
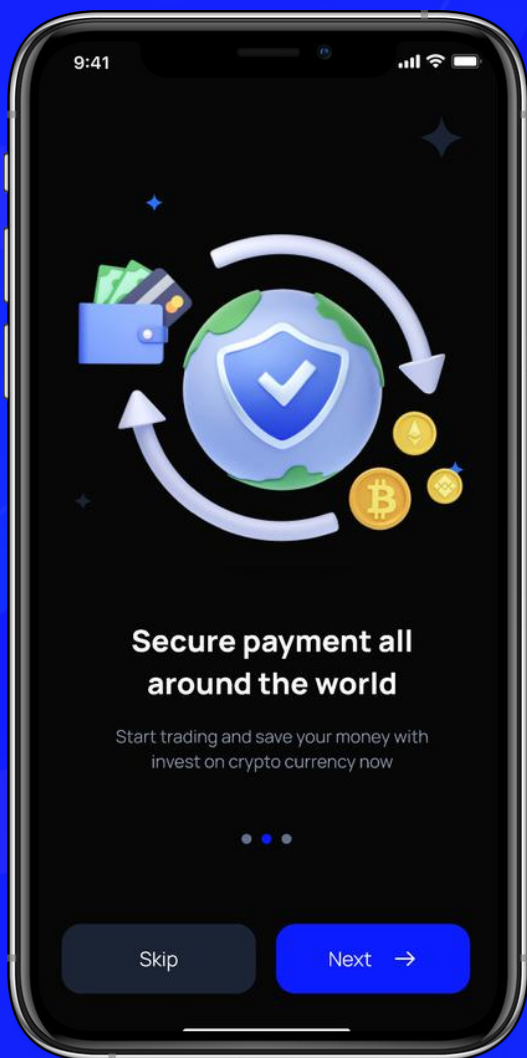
Features of XRPayNet

- Fast transaction speeds: XRPayNet can process transactions in less than 5 seconds, making it one of the fastest payment platforms on the market.

- Low transaction costs: XRPayNet offers extremely low transaction costs, with fees at fractions of a penny per transaction. This makes it an affordable and cost-effective payment solution.

- Security: XRPayNet is built on the XRP Ledger, a decentralized, open-source blockchain platform designed to be highly secure and resilient. It uses advanced security measures such as cryptographic signatures and hash functions to protect against fraud and unauthorized access.

- Wide range of payment options: XRPayNet will offer various payment options, including making payments with credit and debit cards, mobile payments, e-wallets, and more. This allows users to choose the payment method and cryptocurrency best suits their needs.

- Exceptional customer service and support: XRPayNet has a dedicated team of customer service representatives available to answer questions, resolve issues, and assist users.

- Support for a wide range of currencies: XRPayNet's mobile app, exchange, and cards will support a wide range of national fiat currencies and leading cryptocurrencies such as Bitcoin and Ethereum. This allows users to easily make payments and conduct financial transactions in the currency of their choice.

- The XRPayNet mobile app is a powerful and versatile tool for anyone looking to swap, store, track, and spend their cryptocurrency freely. With over 90,000 trading pairs available, the app offers a wide range of options for users to choose from. Whether you're a seasoned trader or new to crypto, the XRPayNet mobile app has something for you. Available now on both Google Play and the App Store, it's never been easier to access and manage your digital assets on the go.

- XRPayNet Credit is a buy now pay later (BNPL) service that allows XRPayNet holders to access credit and make purchases on deferred payment terms. By staking a certain amount of XRPayNet, users can take advantage of BNPL and pay back the amount over a period of three to six months. This feature is designed to give XRPayNet holders greater flexibility and control over their spending. So if you're an XRPayNet holder looking for a convenient way to manage your payments, XRPayNet Credit may be the perfect solution for you.

XRPayNet Mobile App

The XRPayNet Mobile App is a convenient and user-friendly way to access all of the features and benefits of XRPayNet. Some key features and benefits of the app include:

1. Swap - With over 90,000+ trading pairs currently available, the XRPayNet Mobile App allows users to swap between different cryptocurrencies easily.
2. Store - The app provides a secure and convenient way to store and manage your XRPayNet and other cryptocurrencies.
3. Track - Keep track of your cryptocurrency portfolio and stay up-to-date on market trends with real-time price updates.
4. Spend - The app will make it easy to spend your XRPayNet and other cryptocurrencies at any retailers that accept Visa or Mastercard, giving you greater flexibility and freedom in your payments.

XRPayNet aims to provide a comprehensive payment solution for business-to-consumer transactions. Our app will offer various payment options for businesses, including credit and debit cards, BTC, ETH, XRPayNet Instant, and XRPayNet Credit. This will give businesses flexibility and convenience when accepting payments from customers. For example, a plumber who has just completed a job for a customer can choose to accept payment through one of these methods and be paid immediately, even if the customer chooses to pay with XRPayNet Credit. This allows the plumber to get paid for their work immediately, while the consumer can pay for the service over three months.

XRPayNet also enables peer-to-peer transactions through our wallet app. Users can easily make payments to one another in various cryptocurrencies, including XRPayNet. The XRPayNet section of the wallet will also include a built-in instant messenger, making it easy for users to communicate and request funds from each other. For example, a daughter could message her father through the app to request some money, and the father could instantly send funds in XRPayNet coins.

Overall, the XRPayNet Mobile App is a powerful tool that provides users with a comprehensive and convenient way to manage their cryptocurrency portfolio and make payments. The app is available to download on the App Store and on Google Play.

Payment Interface

The XRPayNet payment interface will be a game-changing tool for consumers and businesses, offering a range of online and in-store transaction options. With the ability to use credit/debit cards, BTC, ETH, and XRPayNet coins as settlement methods, users can choose the payment option that works best for them. Whether we build the framework from scratch or leverage existing technologies, our team is committed to delivering an efficient, secure, and user-friendly payment interface. With XRPayNet, users can rest assured that they are choosing a payment solution that is trusted and reliable.

Another aspect of our system is designed to make it easy for businesses to accept cryptocurrency payments without worrying about fluctuating values or the complexities of managing multiple types of currency. By offering the option to instantly convert payments into fiat currency, businesses can take advantage of the benefits of cryptocurrency payments without the risk.

In addition to its convenience and flexibility, the XRPayNet payment interface is also designed to be secure. Using the latest security protocols and encryption techniques, we ensure that all transactions are protected from fraud and unauthorized access. We also offer robust customer support to help users with any questions or issues that may arise.

An example scenario to see how our payment network will work; the retailer only wants to be paid in fiat currency. The consumer scans the QR code or uses their XRPayNet card and sends the transaction using XRPayNet. The retailer's personal settings are set to fiat settlement, so the transaction is sent to a third-party exchange to be converted into fiat. The transaction is then returned to the point of sale, with the retailer receiving the full amount in fiat minus the exchange fee. Alternatively, the consumer can choose XRPayNet CREDIT, which allows them to pay nothing upfront and pay XRPayNet back over a period of three to six months. This feature will not be introduced until six months after XRPayNet has been widely adopted for online and in-store transactions.

Ultimately, the XRPayNet payment interface is a comprehensive solution for businesses and consumers looking to streamline their payments and settlements. Whether you are a retailer looking to accept cryptocurrency payments or a consumer looking for an easy and secure way to pay, XRPayNet has you covered.

XRPayNet Credit - Buy Now Pay Later

An XRPayNet CREDIT "buy now, pay later" (BNPL) system could work in a number of ways. One possible scenario is as follows:

1. Users visit a retailer's website and select the items they want to purchase.
2. At checkout, the user can pay with XRPayNet and choose the BNPL option.
3. The user enters their XRPayNet wallet information and selects a payment plan that works for them.
4. The retailer processes the order and ships the items to the user.
5. The user begins making payments on their payment plan according to the agreed-upon terms.
6. The payments are automatically deducted from the user's XRPayNet wallet, with the remainder being transferred to the retailer's wallet.
7. Once the payments are complete, the transaction is closed, and the user has completed their purchase.

This is just one example of how an XRPayNet BNPL system could work, and the specific details of the process could vary depending on the implementation. However, the overall goal would be to provide users with a convenient and flexible way to make purchases with XRPayNet and other cryptocurrencies and pay for them over time.

The XRPayNet Buy Now Pay Later feature is currently under review to ensure its financial stability and security for our users. We are working to ensure that the feature does not create any risk of collapse or put customer funds at risk. Once our review is complete, the Buy Now Pay Later feature will be available to XRPayNet holders based on their staked balance. Users will be able to spend approximately 10% of their staked balance as BNPL, with a payback period ranging from three to six months. We will provide more details on this feature once our card is released. However, it will be designed to challenge existing technology for example, Klarna, ClearPay/AfterPay (same company with different operating names dependent on region). Payment options we will include in the payment interface will be Credit or debit card for Fiat settlement, BTC, ETH and XRPayNet INSTANT or XRPayNet CREDIT.

XRPayNet Exchange

The need for an XRPayNet branded cryptocurrency exchange is driven by the growing demand for reliable and secure platforms for buying, selling, and trading digital assets. With the proliferation of cryptocurrencies and other digital assets, there is an increasing need for exchanges that can handle the volume and complexity of these markets. By launching its own exchange, XRPayNet would be able to offer its users a comprehensive and fully integrated solution for managing their digital assets.

In addition to providing a convenient and user-friendly platform for traders, an XRPayNet branded exchange would also allow the company to better control the security and integrity of its own cryptocurrency. By managing the exchange in-house, XRPayNet would be able to ensure that its currency is traded fairly and transparently and that it is not subject to manipulation or fraud.

Overall, launching an XRPayNet branded exchange would provide significant benefits to both the company and its users. It would help solidify XRPayNet's position as a leading player in the cryptocurrency market.

The XRPayNet exchange will have several features to make it competitive and attractive to users. Some potential features could include:
- A user-friendly interface: The exchange would have a clean and easy-to-use interface that is intuitive and accessible to users of all experience levels.
- A wide range of tradable assets: The exchange would offer a wide range of tradable assets, including major cryptocurrencies such as Bitcoin, Ethereum, and XRPayNet, as well as a variety of other digital assets such as stablecoins, security tokens, and more.
- Advanced trading tools: The exchange would offer a range of advanced trading tools and features such as charting, technical analysis, order types, and more to help traders make informed decisions.
- Secure storage and handling of assets: The exchange would have robust security measures to ensure the safe and secure storage and handling of user assets. This could include cold storage, multi-factor authentication, and regular audits.
- Customer support: The exchange would have a dedicated team of customer support representatives available to help users with any questions or issues.
- Compliance with regulations: The exchange would fully comply with all relevant regulations and laws to ensure a fair and transparent trading environment.

Overall, the goal of the exchange would be to provide a reliable, secure, and user-friendly platform for traders to buy, sell, and trade a wide range of digital assets.

Marketing Strategy

Our in house marketing team has developed an in depth multi-pronged strategy to gain awareness of the core business objectives and functionality of XRPayNet.

Transparency

Our most important aspect, for trust and confidence with all parties and potential buyers. We give all our information of the team members and our financial information on our website. Our team will also be very responsive on all online platforms in order to respond to the feedback, questions or concerns of our audience

Airdrops

Almost everybody loves getting or trying out something for free, and tokens are no exception. Airdrop campaigns will encourage our users to learn about project and in the process, we will easily drive awareness about XRPayNet.

Targeting

Segmenting our audience from the release will drive us to choose the right marketing campaign for each individual group of interested persons.

Paid Advertising

With advertising across Facebook, Instagram, Google, Youtube, Tiktok etc. We will gain the necessary exposure to grow our audience exponentially. Teaching our audience about the key differences and advantages with XRPayNet.

Partnerships

With our strategic partnerships with those who strongly believe in this project will not only reach and influence our target audience, we will also strengthen investor trust, scale authentic content experiences and create deeper, long- term relationships with our investors.

PR and Media Outreach

There are several top-tier websites that we will approach to publish our press releases, containing all our project information and top tier partnerships.

There are many aspects of our marketing plan that aren't mentioned above but are integral to our long term success such as, Token sale websites, affiliate marketing, subreddits on reddit, telegram engagement, constant social media posting across all platforms, Linkedin networking and SEO.

XRPayNet Token and Tokenomics

TOKEN SALE

From December 2021 - February 2022

ONLY 10% of the 50,000,000,000 total supply of XRPayNet will be sold in our token sale.

TOKENOMICS AND ALLOCATION
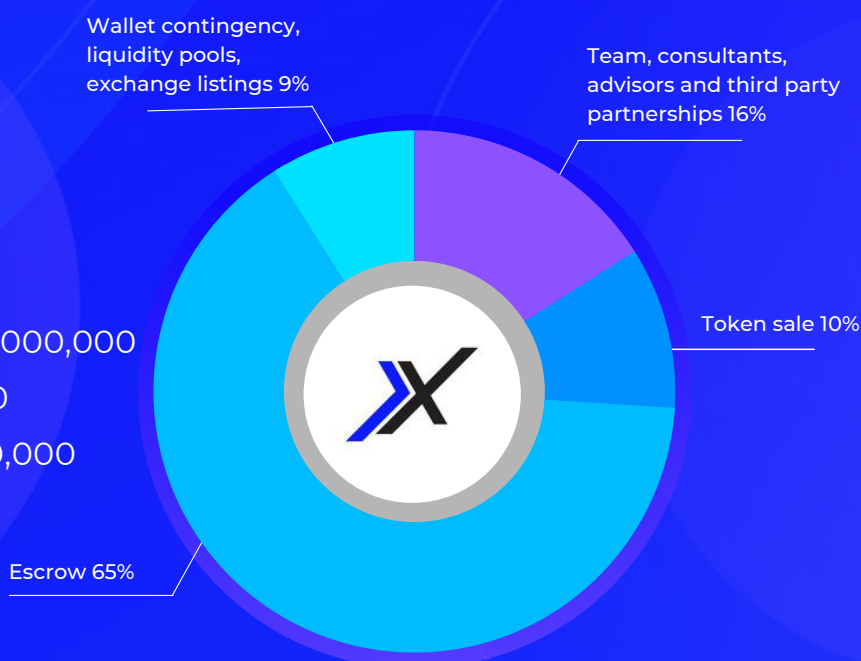
Token Network: XRPL

Token Name: XRPayNet

Token Ticker: XRPayNet

Total supply before token burn: 50,000,000,000

Total remaining supply: 30,000,000,000

Total to be sold in token sale: 5,000,000,000

Wallet contingency, liquidity pools, exchange listings 9%

Team, consultants, advisors and third party partnerships 16%

Token sale 10%

Escrow 65%

THE TOKENS IN ESCROW WILL BE RELEASED GRADUALLY WHEN OUR WALLET APP IS RELEASED AT A RATE OF 250,000,000 PER MONTH. THESE WILL BE PREDOMINANTLY SOLD ON AN EXCHANGE. ANY UNSOLD COINS WILL BE RETURNED TO ESCROW. IF THE CRYPTOCURRENCY MARKET IS EXPERIENCING DIFFICULTY OR WE ARE IN A STRONG BEAR MARKET WE MAY OPT AGAINST RELEASING THE COINS FROM ESCROW IN THE FIRST PLACE.

Our Team

Kristian Poliszczuk
Founder

Kristian is from West Midlands, United Kingdom. He started, owned and operated a multi-million pound business by the time he was 25. He also has experience in the app world having created an app with high double digit thousand downloads on the app store and national newspaper coverage for this. He has been involved in the crypto space since April 2017 and has been through all market cycles that are delivered in the crypto world. He is motivated and driven to drive XRPayNet to the forefront of the payment world and to is aiming to be seen as one of the most successful cryptocurrency projects of all time with the help of his team.

Patrick Amadieu
Co-Founder and International Business Manager

Patrick is from Geneva, Switzerland. With his business knowledge and experience from International commerce and trading he is perfectly placed to monitor and work in the overseas markets. He has years of experience with overseas contracts and is excited to be one of the first 2 team members.

Tiaan Fourie
Head of Product Innovation

Tiaan is from Tzaneen, Limpopo, South Africa. He has a degree in B.Com (Hon) in Financial Management, with 12 years experience in various management roles within the financial sector. Since 2017 Tiaan has been a full-time blockchain enthusiast and cryptocurrency trader/analyst. Tiaan will be controlling all aspects of research for XRPayNet. He will research market trends, new financial technologies that may compliment our platform and keep us up to date with the various laws with regards to operating as a payment provider and credit provider.

George Magnisalis
Marketing Management Team

George is from Adelaide, South Australia, Australia. He launched his career in e-commerce development by starting his own successful online business. Since its inception, he's successfully grown the company through effective grassroots marketing. His mastery propelled him into opening another online venture as well as lead him to assisting others and their endeavors with the same tenacity. George's ability to connect with others candidly makes business development both easy and effective. George's proven success with e-commerce and growing knowledge of the blockchain technology is phenomenal which makes him a strong asset to the team and it's success.

XRPayNet

Jay Donjerkovic
Marketing Management Team

Jay is from Los Angeles, California, USA.
With ten years of experience in the digital space, Jay is well versed in electrotechnology project management, marketing, and business development. Through his own entrepreneurial pursuits he has spearheaded business development and marketing for his own company as well as other high profile businesses. In his various roles, he oversees and resolves consumer obstacles within advertising campaigns while keeping a tight grip on proposed budgets. Jays ability to wear many hats provides a seasoned skill set required to thrive in start up and niche markets. His fresh perspective and passion for the crypto and NFT space make him a true asset to have on our team.

The Whole Team

Kristian Poliszczuk
Founder and CEO

Patrick Amadieu
Co Founder

Kevin Ludford
Chief Operating Officer

Tiaan Fourie
Head of Product Innovation

Kevin Fallon
Business Development Manager

Jay Donjerkovic
Chief Marketing Officer

George Magnisalis
VP of Marketing

Brian J Esposito
Head of Strategy

Megan Strauss
Legal Council

Stefan Bergstrom
Investment Advisor

Coming Soon

Nicholas Collinson
Investment Advisor

Clay King
Brand Ambassador

Dylan Pinksterboer
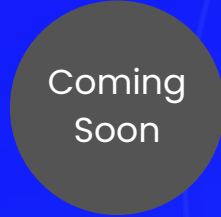Marketing team

Jake Pinksterboer
Marketing team

Paul Smidt
Partner & NFT Artist

Freddie Lin
Customer Service Manager

Helen Queenan
Accountant

Coming Soon

Bernard Kruger
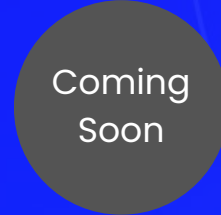Accountant

Neil Hogg
Developer

Jenna Kady
Head of social adoption

Karan Poedien
Social Adoption & Awareness

Brett Hill
Social Adoption & Awareness

Coming Soon
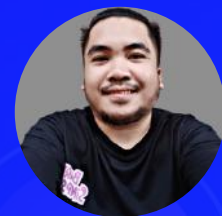
Bullzilla
Social Adoption & Awareness

Torrance Jones
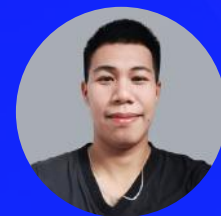Social Adoption & Awareness

James Rule
Social Adoption & Awareness

Jack the Rippler
Social Adoption & Awareness

John Paul Solis
Video editor

James Matthew Fernandez
Video editor

XRPayNet

Official Partners

Partnerships are a strategic and essential component of the success of XRPayNet. By forming partnerships with businesses, organizations, and individuals, we can expand our reach and influence, and build stronger relationships with key stakeholders in the industry. Partnerships also provide us with the opportunity to learn from and collaborate with other industry leaders, and to leverage their expertise, resources, and networks to further our goals. In addition, partnerships allow us to access new markets and customer segments, and to create value for our partners and ourselves. As such, we are always looking for opportunities to form partnerships that align with our values and goals, and that can help us to achieve our mission of becoming a world-class payment platform.

CEX's and DEX's

Closure

We believe that XRPayNet has the potential to be the best payment facility product in the world. Our goal is to create a platform that is fast, efficient, and secure, and that can be used by people all over the world to make payments and conduct financial transactions. We are confident that our vision for XRPayNet is a compelling one, and we hope that you will join us in building a future where XRPayNet is a integral part of everyday life. Thank you for considering our project and we look forward to welcoming you to our community.

Thank you!