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 is an abreviated operating name of XRPayNET Global Limited, Registered in the United Kingdom. Company Number 13815186

CERTIFICATE OF INCORPORATION
OF A
PRIVATE LIMITED COMPANY

Company Number **13815186**

The Registrar of Companies for England and Wales, hereby certifies that

XRPAYNET GLOBAL LIMITED

is this day incorporated under the Companies Act 2006 as a private company, that the company is limited by shares, and the situation of its registered office is in England and Wales.

Given at Companies House, Cardiff, on **23rd December 2021**.

The above information was communicated by electronic means and authenticated by the Registrar of Companies under section 1115 of the Companies Act 2006

THE OFFICIAL SEAL OF THE REGISTRAR OF COMPANIES

Companies House

Crypto Terminology

1. Airdrop - A marketing strategy where free tokens are sent to users' wallets in an attempt 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 the transmission of electronic data.

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 that's issued by the government and not backed by any commodity.

10. KYC - 'Know Your Customer' process that 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 mostly by 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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INTRODUCTION OF XRP LEDGER -

The XRP Ledger: A Scalable, Sustainable Blockchain

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

It is fast, energy efficient, and reliable. With ease of development, low transaction costs and a knowledgeable community, it provides developers with a strong open-source foundation for executing on the most demanding projects-without hurting the environment.

Why developers choose the XRP Ledger?

Public and Decentralized Structure

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

Streamlined Development

Tools and documentation that speed development and reduce time to market

High Performance

Capable of settling thousands of transactions in seconds

Low Cost

At fractions of a penny per transaction, costs are inexpensive enough to enable a wide variety of use cases

Vibrant Community

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

Proven Reliability

8+ years of consistent performance over more than 63 million ledger

Introduction To XRPayNet

XRPayNet is a cryptocurrency built on the XRP Ledger. Transactions speeds to transfer any amount of XRPayNet from one wallet to another are 1-5 seconds and costs are a fraction of a penny. The Team at XRPayNet do not aim to compete with XRP. We aim to complement the peer to peer and everyday transaction market, whereas XRP has a use-case in the business to business and international remittances market.

Difference between the Bitcoin Blockchain and XRP Ledger

Feature	Bitcoin	XRP
Ownership	Public (No ownership)	Private
Algorithm	Proof-of-work	Consensus
Block size	1 megabyte	N/A
Transactions per second	~10	1,500
Transaction cost	$0.50/tx	$0.0002/tx
Transaction speed	600 seconds	3-5 seconds
Maximum supply	21 million	100 billion
Mining capability	Yes	No
Smallest unit	Satoshi	Drop
Energy consumption	57.09 billion kWh	474,000 kWh

What Is Our Plan?!?!?

An idea of a crypto project can't become a reality without an audience. Our main plan in the beginning is to build an audience, build an XRPayNet army and create a genuine buzz for the project, if we have a following and a belief from our community then the next stages are going to be a lot easier to achieve.

The XRPayNet team all love XRP and the XRP Ledger so much because of its tiny transaction fees and ultra fast speed.....but we will say it again...the genuine use case for XRP is for bank, government use and cross border payments. This is clearly stated on Ripple's Website. XRPayNet aims to take centre stage in the public arena and be THE crypto for peer to peer, everyday transactions and everyday spending. With transaction costs at a fraction of a penny and transaction speeds of less than 5 seconds end to end we have got everything that people expect from a payment method or cryptocurrency.

When we have the audience we will have a following, we will have coin holders and therefore we will have a marketplace spread across the world where people are willing to spend and accept XRPayNet in exchange for goods and services. As all of crypto evolves in every way it will be a fact that more and more places start to accept cryptocurrency payments in exchange for goods and services.

XRPayNet will be listed on exchanges end of Q1 2022 so with this being said plus all of the above, every element of a successful method of payment will be in place....the audience, the holders, a willingness to transact between them, exchange listings to buy, sell or transfer to your national fiat currency and send to your bank account if you need to. At the this point we will build firstly the custody wallet and secondly the entire payment interface for the retail (online and in-store) environment.

Our ultimate goal is to have millions of customers transacting everyday with XRPayNet for their general day to day purchases. In order to achieve this we will need very heavy marketing across the world in order to gain traction, demonstrate the efficiency of XRPayNet and win the support of forward thinkers and existing cryptocurrency enthusiasts. We have a great product and with a bit of guidance and education even people not currently aware of the cryptocurrency market will see the huge benefits of paying for goods and services anywhere in the world without the need for a bank or third party involvement.

Our Mission

The main goal of XRPayNet is to provide a payment interface suitable for stores, businesses selling any products or services, and anything to do with paying or sending money from anyone to anyone across the world.

Consumer to Business, Business to Business, or peer to peer, Our system will be a globally adopted interface and ecosystem for settlements of any kind.

Our Vision

We see XRPayNet as the coin and interface of the payments world when it comes to micropayments, settlement for goods and services, peer-to-peer transactions, and everyday spending. We will offer a world-class infrastructure with transactions processed on the XRP Ledger ensuring extremely low-cost transactions, ultra-fast.

We believe that we will capture and conquer the current need for a real-life and on-demand crypto payment system that is becoming more and more requested and needed by people all over the world. We see our platform as the answer and fulfillment of these requirements.

Our Core Values

At XRPayNet we strongly believe in offering a product and service that is one of the very best available in the not just the cryptocurrency marketplace but also in the marketplace of payments and settlements.

We are not Ripple, we did not create XRP but what we have done is create a like for like cryptocurrency and promise to offer transaction speeds and transaction costs identical to XRP. We will do our very best to provide a product and service that is far superior to Bitcoin, Ethereum, and any coin built on any other Blockchain apart from the XRP Ledger.

Our fundamental beliefs for our project are: Transactions must be Fast, Cheap, Efficient and Secure, always done using the XRP Ledger. Our technology and software must offer a variety of payment options and credit options, with more flexibility if our native token XRPayNet is used.

Security

At XRPayNet we pride ourselves in having the ability to transact and make payments in not only the most efficient and cost-effective way but also to make sure that these transactions are as secure as possible. That is why we have chosen the XRP Ledger as the blockchain to build our application on.

It is a blockchain that is continually being developed and has one of the most secured ledgers available. We're confident that as time goes by the ledger will not only become more robust but also much more secure.

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

Regulation

As the court case Ripple vs SEC progresses, we believe that the cryptocurrency space is in need of being regulated fairly, and thus we will always strive to work with regulators by being compliant in all jurisdictions we operate within. We do not want to work against regulators but with them.

Features of XRPayNet

The vision of the XRPayNet team is to create a globally used and adopted payment Ecosystem that will offer a variety of different options and tools depending on who is using the platform and what they would like to achieve. The Ecosystem will combine the power of:

● **Payment interface for online and instore transactions for retail environments.** This is 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. This will allow consumers to be able to 'buy now, pay later' and it will be a similar system to Klarna. The payment interface will be either API based or as an App installed on to the hardware of the retailer or website.

● **Business to consumer payments.** This will be app based. Take a plumber for example, he completes a job for a customer, usually he has 2 options for payment; Cash or card....We will provide 5 options. Credit/debit cards, BTC, ETH, XRPayNet Instant or XRPayNet Credit. The plumber will be paid immediately on any of the payment methods!!! Even with XRPayNet Credit... We pay the plumber straight away and the consumer pays us over 3 months.

● **Peer to Peer.** This will be through our wallet app. Standard peer to peer payments in various crypto currencies. The XRPayNet section of the wallet will have instant messenger built in.... A daughter needs some money, She can message Dad through the XRPayNet section of the wallet app and request some funds, he can then make an instant payment in XRPayNet coins (You'll see an example on our app samples within this Whitepaper).

● **Built in solutions for direct payments.** Ultimately we aim to have direct payments to a variety of different companies, businesses and organisitons within the app. We will 100% be starting with the cashless payment platforms for schools. These have a huge instant user base that we can bring on to our wallet app because we are a multi-use product. These are number 1 priority partnerships that we would like to obtain and work on this has already began.

SEE DETAILS:

https://www.parentpay.com (UK), https://www.osmsinc.com (USA). These are cashless payment solutions for parents with children at school. They are designed to let parents pay easily for school trips, uniforms, fees and dining directly to the school without cash.... Parent Pay alone has 3 million active parents servicing 11000+ UK schools.

● Exchange. A huge part of our model is 'the consumer spends XRPayNet and the retailer receives the currency of their choice' all in the same transaction. In order for us to facilitate this and be able to offer this service we will need to partner with an exchange or in fact create our own exchange. At this stage we can not confirm which option we will go with.... Our own exchange comes with huge implications from government agencies, different licences and more complications... If we use a third party exchange we do not have this headache however the transaction costs will be slightly higher so we are still looking at both options.

All of this said we will have an exchange requirement for nearly all transactions so it goes without saying that we will either obtain the very best third party partnership or build our own exchange.
Current exchange partner options include: Uphold or one of the Ripple endorsed exchanges Bittrex, Bitso, or coins.ph.

https://www.coindesk.com/markets/2018/08/16/ripple-endorses-preferred-crypto-exchanges-for-xrp-payments/

Payment Interface

The XRPayNet payment interface will be one of the most revolutionary tools ever released in the consumer settlements market. We may need to build the framework from scratch only using third party API's or Apps where absolutely necessary OR we can combine existing companies, tools and features already available and combine them to create the base of our product. Our payment network will enable online or in-store transactions where credit/debit cards, BTC, ETH and XRPayNet coins can be used as a settlement method.

Look at the scenario below to see how our payment network will work.

● The retailer/website displays the total cost/amount due. IN THIS SCENARIO THE RETAILER ONLY EVER WANTS TO BE PAID IN FIAT

● Consumer scans the QR code and sends the transaction

● The personal settings of the retailer are set to fiat settlement so after the consumer sends the XRPayNet, the transaction is then sent to our third party exchange to swap in to fiat

● The transaction is sent back to the point of sale and the retailer has the full amount settled in fiat minus the exchange fee. THIS MAY SEEM CONTROVERSIAL THAT THE RETAILER PAYS THE EXCHANGE FEES HOWEVER ANY SETTLEMENT CORRIDOR HAS A FEE AND THE RETAILER PICKS THIS COST UP EVERYTIME.

OR THE CONSUMER CAN OPT FOR XRPayNet CREDIT. This would be selected at the point of sale and subject to credit clearance the consumer pays nothing on the day, the retailer gets paid instantly using the steps above and we get paid over 3 months by the consumer. XRPayNet CREDIT will not be introduced until 6 months after we have started to be used online and in-store.

XRPayNet

Welcome
Sign in to your account

Username

Password

Forgot your Password?

Sign In

Don't have an account? Create

Messages   11:11

LAURIE
Hey dad! Can u send me 500 XRPAYNET?
Call | Mark as read | Reply

Address

LAURIE (rEb8TK3gBgk5au...)

Network ⓘ

XRP Ledger (XRPL)

Available   **897.11 XRPAYNET**

Amount

500   XRPAYNET **Max**

Receive amount
499.9 XRPAYNET
Network fee 0.1 XRPAYNET

Send

Consumer To 'In The Field' Business Settlements

Settlements, systems and processes are exactly as they are in the payment interface however these payments will be made through our wallet app.

Peer to Peer

Simple and traditional crypto transactions between one person and another. The difference with our app compared to the rest of the market will be the instant messaging system. People can chat through the wallet app and request funds using instant message, or they can just chat like they would on whatsapp, snapchat or messenger. The app will contain the users contacts list (subject to the approval of the app user of course) Peer to Peer payment requests can only be settled with XRPayNet.

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.

TOKEN SALE

Pre-sale

From December 2021 - 1st January 2022

ONLY 10% of the 50,000,000,000 total supply of XRPayNet will be sold in our token sale. That is 5 billion coins. Once they are gone they are gone.

AIRDROP *** ANYBODY THAT HOLDS XRP2 (OUR NAME BEFORE WE REBRANDED TO XRPAYNET) or XRPayNet COINS WILL RECEIVE 15% OF THEIR ORIGINAL PURCHASE FREE OF CHARGE AT THE END OF JANUARY 2021. SO IF SOMEBODY PURCHASED 150,000 XRP2 OR XRPAYNET IN THE PRE-SALE THEY WILL BE GIVEN AN EXTRA 22,500 XRPayNet IN THE AIRDROP.

Main sale

From 2nd January 2022 -End of January 2022.

TOKENOMICS AND ALLOCATION

Token Network: XRPL

Token Name: XRPayNet

Token Ticker: XRPayNet

Total supply: 50,000,000,000

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

Token sale prices and allowances:

MINIMUM SPEND $50 MAXIMUM SPEND $16,500.

Token sale price:
Every $100 spent will give you 15,384 XRPayNet coins at a coin price of $0.0065 each.

WE ARE IN TALKS WITH A CRYPTOCURRENCY BROKERAGE IN GENEVA TO ASSIST US AND FACILITATE TRANSACTIONS OF $5000 AND OVER. IF WE FORM A PARTNERSHIP THIS WILL BE ANNOUNCED ON TWITTER.
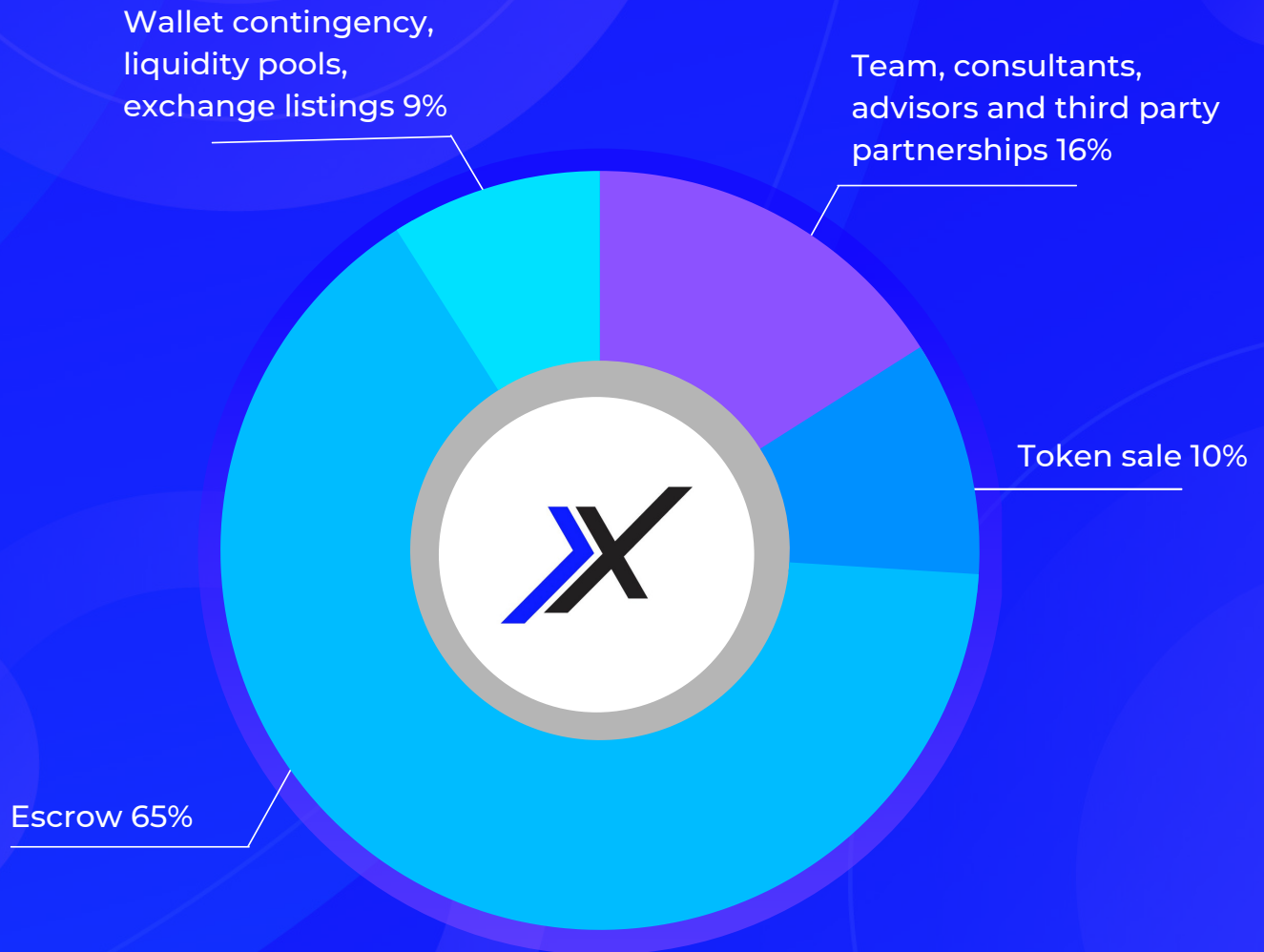
Token Allocation

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.

XRP2 Roadmap

XRPayNet

Q4 2021

- Creation of XRPayNet on the official XRP Ledger, whitepaper and token website completion.
- Business planning.
- Token sale.
- Audience building.
- Social media outreach to gain traction and demonstrate our intentions and potentials.

Q1 2022

- List on exchanges.
- Create new business website for XRPayNet after our main token sale ends in February.
- Procurement partnerships (It is at this stage we will be building the foundations for XRPayNet to become a mainstream cryptocurrency that will be accepted in stores and businesses for payments of goods and services).
- Creation of independent XRPayNet wallet for easy payments and transactions. AT THIS STAGE WE WILL BE PARTNERING WITH THE SCHOOL PAYMENTS PLATFORMS IN ORDER TO HAVE ANY IMMEDIATE SPENDING AUDIENCE ON OUR PLATFORM
- Huge global marketing campaigns to spread the word and gain adoption.
- Creation of the XRPayNet Interface, protocols, tools and API's to allow businesses to link their business to our network. This will allow the transactions to be made easy and in a completely natural way for the consumer spending XRPayNet and the businesses accepting it.

Q2 2022

- Team expansion (We will hire relationship managers, head of sales and sales team, in-house social media team and business development team)
- Relevant laws in each jurisdiction will be further explored and relevant licences will be applied for and obtained
- Sales will begin in UK and USA
- Global positioning (We will install management Globally in order to have a physical team member present in countries across the world
- Continued marketing across the world.
- Expansion of global teams.
- Move legal entity to more crypto friendly country such as Switzerland

Q3 2022

- In Q3 2022 we will begin to expand sales in to new territories within Europe and Australia. We will also start working on the XRPayNet Credit model, refining the hidden details, building and testing the technology.

  We expect XRPayNet Credit will begin operations Q2 2023.

  This is our plan. We can not predict exactly what we will need to change and in what order we will need to work but for now the above roadmap is our aim and we will stick to it as best as we can. Q3 2022 and beyond can not be commented on at this time because the first 6 months of the project covers the fundamentals, after this the business and consumers will dictate the next steps that we need to take.

Our Team

XRPayNet

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
Research Manager

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.

Dominic M. Skinner
Leadership and Management Team

Dynamic Senior Leader/ Executive Data Networks/ Telecommunication/ Sales Consultant/ Engineer/ Passion for Process Development

Dominic is from Franklin, Tennessee, USA. Dominic transitioned into the early days of personal computers and data during the days of the DotCom Era. With 37 years of technology and leadership experience in multiple industries, Corporate America was calling. Dominic became a global Vice President helping a Global Organization with >10,000 employees achieve process success by developing a custom application to manage process and workflow that is now used around the world.

The success of the process tool was built on Dominic's ability to bridge the gap between the business and the developers by speaking both languages. Dominic also led the Business Excellence teams in the Americas in developing CSR policies and a focus on Carbon tracking reporting. In 2016 Dominic discovered Blockchain and Cryptocurrency and a new passion was born.

Closure

Thus XRPayNet will be the best payment facility product anywhere in the world. We hope that you see our vision and that you see a future where XRPayNet is a big part of everyday life. Thank you for reading and we hope to see every single one of you in our community.

Thank you!