

PAYPEREX

The world's first alternative share market
based on blockchain technology

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Overview

The Vision

To be the world's first alternative share market that based on blockchain technology.

The idea behind decentralize the share market come from identifying the needs of many people who want to be part of the global share market but cannot for a variety of reasons:

lack of knowledge, fear of risk, insufficient finances, geographical constraints, etc.

“We are building a decentralize peer to peer trading network that transcends these limitations, and provide same trading opportunity to all traders all over the globe.”

PayperEx’s goal is to give people from all over the world a fair, easy and affordable chance to enjoy the benefits of the share market by buying "Paypers" (share based units).

The use of blockchain technology will make our network secure and transparent.

Who we are

PayperEx’s founders, after more than 15 years of experience in the financial sector, came up with an ambitious and ground-breaking goal to revolutionize the concept of a Shares Market by removing any existing barriers.

Our team consists of experts in online trading, marketing, research and development, financial compliance and regulation.

Combining expertise in regulated markets together with blockchain technology will create a unique solution for PayperEx users.

Overview

The product

Paypers are shares based units on financial instruments such as Bitcoin, Ether etc. and private companies that will issue their shares in our network. For every underlying asset, PayperEx will issued a limited quantity of Paypers.

Two types of Paypers will be issued: "BULL" and "BEAR".

A "BULL_Payper" for those who think that the price of the underlying asset will rise, whereas a "BEAR_Payper" is for those who think that the price of the underlying asset will fall.

The enthusiasm around the cryptocurrencies in general and the Bitcoin in particular brings us to the conclusion that the first Papers that will be issued will be Payper of the Bitcoin, "Bitcoin Payper"

The Token

Our new coin, the PAX, issued in order to let the crowd participate in our project and to become members of our network. PAX Token is the only one used on the PayperEx network.

Each activity in the PayperEx network is performed using PAX, making the token an integral part of the network and the driver of its economy.

In any activity carried out on the network, PAX is transferred from one participant to another.

The main strength of the PayperEx

- Low entry price to buy Paypers
- The ability to trade on upward and downward trends.
- Unique Fee Sharing structure - a portion of the fee that we will charge on the network will be paid back to the Paypers holders.
- Private Wallet - payments service that allows users to send and receive funds in a simple and secure way with full control over their money.



The Market

The cryptocurrency market is rolling billions of dollars every day and still continuously growing



The Opportunity

PayperEx gives you a second chance to get into the cryptocurrency market at a low entry price



The Solution

PayperEx has created the "Paypers" - shares based on blockchain technology. Your affordable gateway into the cryptocurrency market

The Network

PayperEx is going to decentralize the share market by creating an alternative trading network using blockchain technology.

The network's goal is to give people from all over the world a fair, easy and affordable chance to enjoy the benefits of the share market by buying "Paypers".

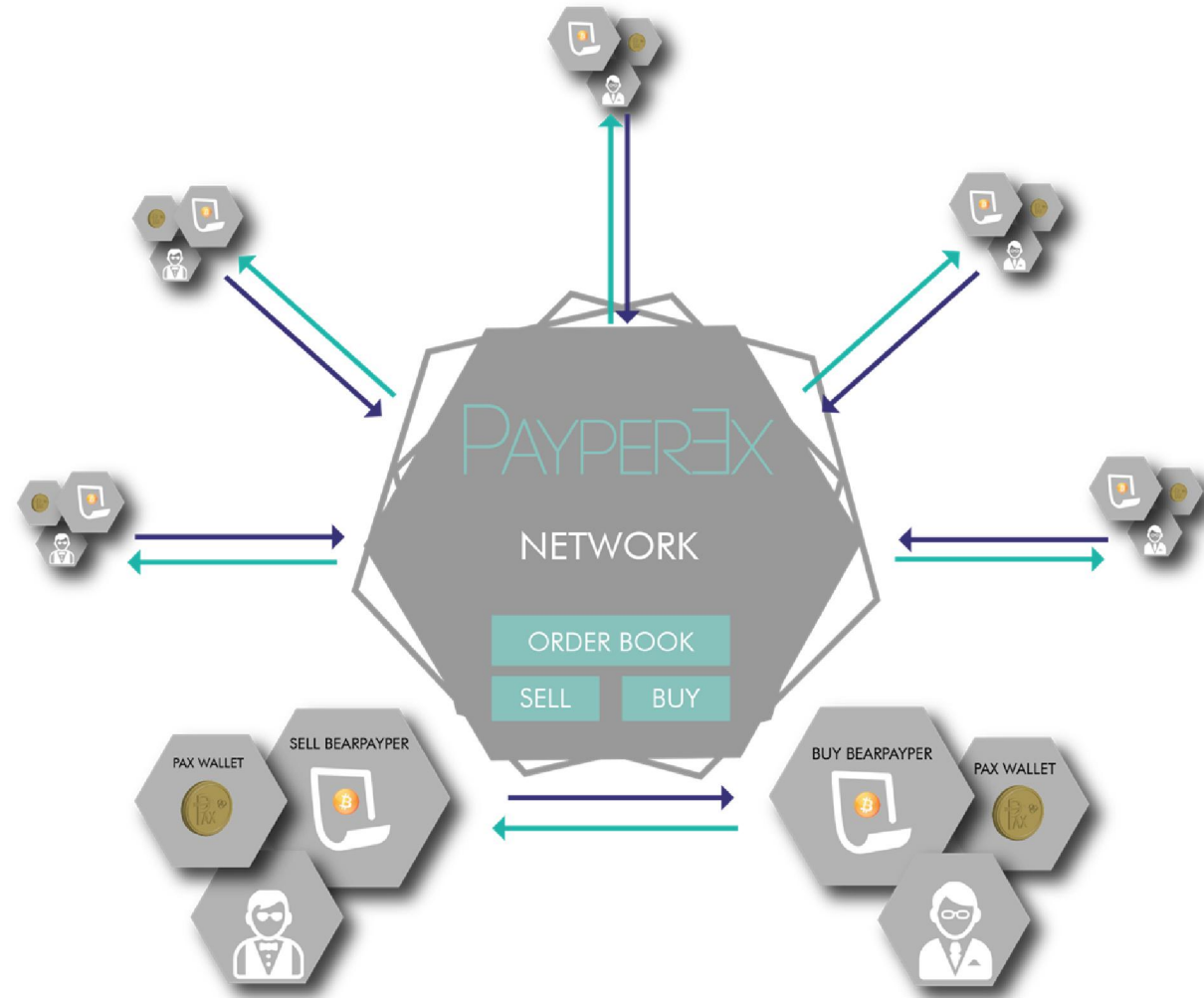
The use of blockchain technology will make our network secure and transparent.

Our peer-to-peer technology (A Peer-to-Peer, or P2P, Service is a decentralized platform whereby two individuals interact directly with each other. The buyer and the seller transact directly with each other via the P2P service) will make the network more accessible for private participants, institutions and brokers that want to trade without the intervention of traditional institutions such as governments, banks or traditional stock exchanges.

PayperEx is going to charge a fee for each transaction executed on the network. Each transaction increases the "Payper Fee Share" that will be distributed according to predefined terms & conditions that will be published on the network.

The PayperEx fee model is a unique model that shares a portion of the collected fees with the participants. The remainder is reinvested into the operation and growth of the network.

The Network



The Network's Advantages

- The PayperEx network will be available 24/7.
- The network will act as a decentralized trading platform.
- The use of blockchain technology will make the network secure and transparent.
- The network is designed from the start for all types of users from all over the world with no geographical limitations.
- A user-friendly platform and mobile app for easy access the network.
- The network gives users the ability to manage their own trading account with all the relevant features conveniently located in one place.

Advantages

	PayperEx	Regular Exchange
Available 24/7	✓	✗
Geographical Limitations	✗	✓
Decentralized Trading Platform	✓	✗
Secure System	✓	✗
Transparent Transactions	✓	✗
User-Friendly Platform & Mobile App	✓	✗
All Features in One Place	✓	✗

Platform Features

The PAX Private Wallet

A peer-to-peer payments service that allows people all over the world to send and receive funds in a simple and secure way with full control over their money.

Buy/Sell Order Book

An innovative matching engine built on blockchain technology allowing users to see all available orders.

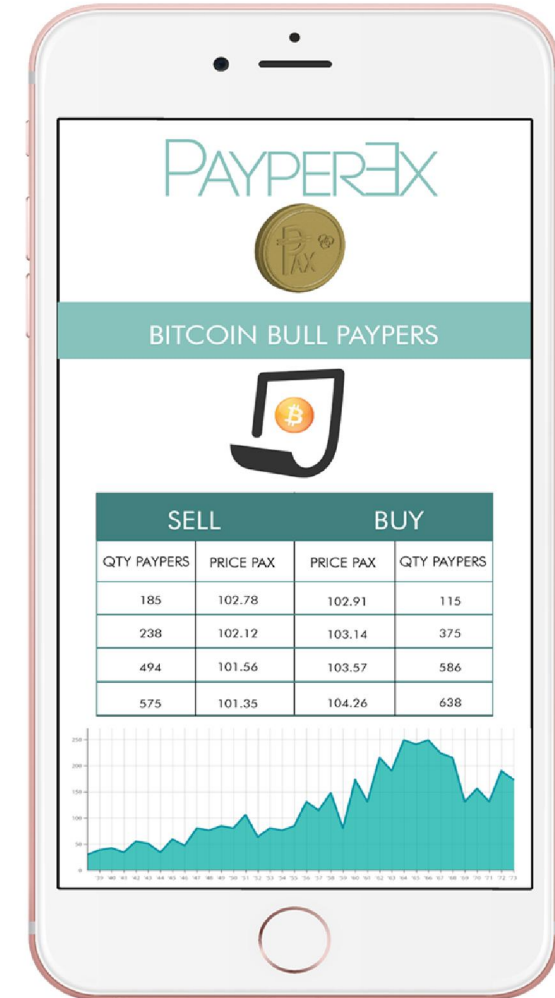
The Order Book will be updated in real time, giving the user a clear and transparent view of the market activities

Future Orders

Get full control of your trading with orders such as:

Sell Limit Order (Risk Management Order) - "Take Profit" and "Stop Loss"

Buy Limit Order - An instruction to buy only if the price reaches or falls below the limit price.





The Paypers

Paypers are share based units.

Trading on the PayperEx network will be conducted on Paypers, for financial instruments such as Bitcoin, Ethereum etc. For every underlying asset, a limited quantity of Paypers will be issued.

There are two types of Paypers issued: "BULL" and "BEAR".

A BULL Payper is predicting that the price of the underlying asset will rise, whereas a BEAR Payper is predicting that the price of the underlying asset will fall.

For example:

Let's say that you believe that the Bitcoin is going to rise, so you decided to buy the "Bitcoin BULL Payper"

The "Bitcoin BULL Payper" price at the time of purchase is 100 PAX.

According to the movements in the market the price of the "Bitcoin BULL Paypers" rises to 150 PAX.

If you sell your "Bitcoin BULL Payper" to another Payperex participate your profit will be 50 PAX.

If you believe that Bitcoin is going to fall , you buy the "Bitcoin BEAR Payper" and profit if the price of the payper goes up.



The Paypers

The first Paypers to be issued will be “Bitcoin BULL Paypers”. The entry price during the crowdsale will be 100 PAX (equal to 0.002 Bitcoin) per Payper which will rise to 150 PAX (equal to 0.003 Bitcoin) once the PayperEx network goes LIVE.

Bitcoin BULL Paypers

Stage	Price	Quantity to be issued	Min. quantity to purchase
Crowdsale	100 PAX	10M Paypers	10 Paypers
Post crowdsale	150 PAX initial estimated price	Accordingly to the purchased quantity during the crowdsale and no less than 1M	1 Payper



The Paypers

Advantages of Paypers

	PayperEx	Regular Exchange
Low Entry Price	✓	✗
Profit from Downtrends	✓	✗
Fee Share	✓	✗

Technology

Unique, robust and scalable technology is at the core of PayperEx.

We continuously focus our efforts and expertise on refining and improving all aspects of the PayperEx technology.

Our technological architecture is a highly scalable combination of the latest technological advances in blockchain, UX/UI, and server-side approaches.

Blockchain Technology

Our network leverages blockchain technology which offers all participants consistent, shared and secure processes.

The nature of the decentralized blockchain is to allow a completely trusted interaction between all parties.

Matching Engine

Our cutting-edge matching engine will allow parties to buy or sell "Paypers" in a peer-to-peer (P2P) environment.

Transactions will be added to the blockchain and the matching engine ensures that everyone can see the same transaction details and documents. All participants in a transaction will see the same information in real-time.

API Services

PayperEx will allow users all over the world to integrate to the network with our secure API, based on blockchain technology.

The API enables us to add trading features from 3rd party in order to give users a full and unique trading experience.

Technology

Blockchain technology

Blockchains are a remarkably transparent and decentralised way of recording lists of transactions. The blockchain-based currency transactions create fast, cheap and secure public records. Blockchains are particularly well suited to situations where it is necessary to know ownership histories. blockchain's transparency help to identify the individuals associated with transactions. This could compromise their privacy and anonymity.

How is PayperEx using blockchain technology?

The use of blockchain technology is reflected in PayperEx network by two major elements: PAX and Paypers.

using Blockchain technology ensures that both PAX and, subsequently, Paypers issued in our network are unique, secure and transparent.

Blockchain technology allows us to check whether new transactions are legitimate, that the same transaction of Paypers or PAX doesn't happen twice, and Paypers or Pax are not sold by people who don't own them.

Each new transaction to be recorded is bundled together with other new transactions into a 'block', which is added as the latest link on a long 'chain' of historic transactions. This chain forms the blockchain ledger that is held by all users.

Technology

Smart contracts

At their simplest, the terms of an agreement between two or more parties are programmed into code (sets of instructions) that are stored on a blockchain in much the same way that transactions are routinely stored on other blockchains. When certain conditions that are described in the code are met, specific actions, which are also defined in the code, are automatically triggered. So, for example, buying or selling Paypers could trigger an instruction to make a transaction. This could, in turn, trigger other transaction in other smart contracts.



PAX – The PayperEx Token

The PAX Token is issued by PayperEx and is the only one used on the PayperEx network.

Each activity in the PayperEx network is performed using PAX, making the token an integral part of the network and the driver of its economy.

In any activity carried out on the network, PAX is transferred from one participant to another.

The use of a blockchain technology confirms that each PAX was transferred only once.

PAX tokens have several usages on our network:

- PAX is required in order to participate in the PayperEx network.
- A Paypers value is measured in PAX.
- “Payper Fee Share” payments are distributed in PAX.
- Trading fees are charged in PAX.

The initial value of 1 PAX during the crowdsale is 0.00002 Bitcoin e.g. 1 Bitcoin equals 50,000 PAX (during the presale period 1 Bitcoin will be equal to 65,000 PAX, 30% more than during the token-sale period).

The PAX Crowdsale

PAX will be issued only during the crowdsale (Pre-Sale and Token sale).

Once complete, no further tokens will be generated.

The sale will last for 120 days, from Aug 21, 2017 to Dec 19, 2017.

PAX Distribution

A maximum of 6,200,000,000 PAX tokens will be generated, of those 1,000,000,000 PAX tokens will be kept as reserve*

A maximum of 1,200,000,000 PAX tokens will be given for free as Extra PAX during the presale (according to the Extra PAX Model), any remaining tokens will be cancelled.

A maximum of 4,000,000,000 PAX tokens will be sold during the crowdsale, any remaining tokens will be cancelled.

For example: If 3,500,000,000 PAX are sold during the crowdsale and 1,000,000,000 PAX are given as Extra PAX during the presale, then the remaining 500,000,000 and 200,000,000 will be cancelled. This would result in a total pool of 5,500,000,000 which equals the number of sold tokens plus the given Extra PAX and PayperEx reserve of 1,000,000,000.

The price for 1 PAX token during the crowdsale is fixed at 0.00002 Bitcoin.

*The reserve quantity of PAX will be allocated to reward early adopters and provide liquidity to the market if it will be necessary.

The PAX Crowdsale

PAX Distribution

	PAX	Bitcoin
Total quantity	6,200,000,000	
Total quantity to sale	4,000,000,000	80,000
Total quantity of free Extra PAX	1,200,000,000	
Total quantity to reserve	1,000,000,000	

Ownership of PAX carries no rights other than the right to exchange and claim tokens over the network. PAX does not represent or confer any ownership right or stake, share or security or equivalent rights, intellectual property rights or any other form of participation relating to the PayperEx network.

The PAX Presale

PAX Distribution

Presale Pool: a maximum of 4,000,000,000 PAX for sale plus 1,200,000,000 free Extra PAX.

The base price of 1 PAX during the presale will be 0.00002 Bitcoin.

The minimum purchase quantity at the presale is 1,000 PAX*

The presale will run until all tokens are sold, or for a maximum of 30 days.

A maximum of 4,000,000,000 PAX tokens will be sold during the presale, any remaining tokens will be sold during the main token sales time at the respective main token sales price.

A maximum of 1,200,000,000 PAX tokens will be given for free as Extra PAX during the presale (according to the Extra PAX Model), any remaining tokens will be cancelled.

*PayperEx reserves the right to decrease the minimum purchase quantity at the presale.

The Extra PAX Model

Extra PAX Pool: a maximum of 1,2000,000,000 will be given for free, any remaining tokens will be cancelled.

Tier	Extra PAX	Purchase quantity (PAX)	Purchase cost (Bitcoin)
1	5%	1000 - 9,999	0.02 - 0.19998
2	10%	10,000 - 24,999	0.2 - 0.49998
3	20%	25000 - 49,999	0.5 - 0.99998
4	30%	50,000 +	1 +

PayperEx reserves the right to change the range of the purchase quantity (PAX) in each tier before the presale starts.

The Extra PAX Model

The purchase cost will always be calculated according to a fixed price of 1 PAX = 0.00002 Bitcoin (BTC).

The final PAX token price for each tier will be calculated according to the following calculation:

Base price / (1PAX + 1PAX * Extra PAX)

Extra PAX - % according to the relevant tier

For example: Purchase of 25,000 PAX - the purchase cost will be: 25,000(PAX) * 0.00002 (Fixed Price) = 0.5 Bitcoin (BTC)

The final PAX token price: $0.00002 / (1 + 1 * 20\%) = 0.000017$ Bitcoin (20% less than the base price)

The Extra PAX Model

PAX Unit	Extra PAX	Final price(Bitcoin)	
1	0%	0.00002	Token Sale
1	5%	0.000019	Presale
1	10%	0.000018	
1	20%	0.000017	
1	30%	0.000015	

The PAX Token Sale

PAX Distribution

Token Sale Pool: The quantity for sale will be the quantity that will remain from the presale and a maximum of 4,000,000,000 PAX.

The base price of 1 PAX during the token sale will be 0.00002 Bitcoin (BTC).*

The minimum purchase quantity at the token sale is 100 PAX.**

The token sale will run until all all tokens are sold, or for a maximum of 90 days. Any remaining tokens will be cancelled after the token sale ends.

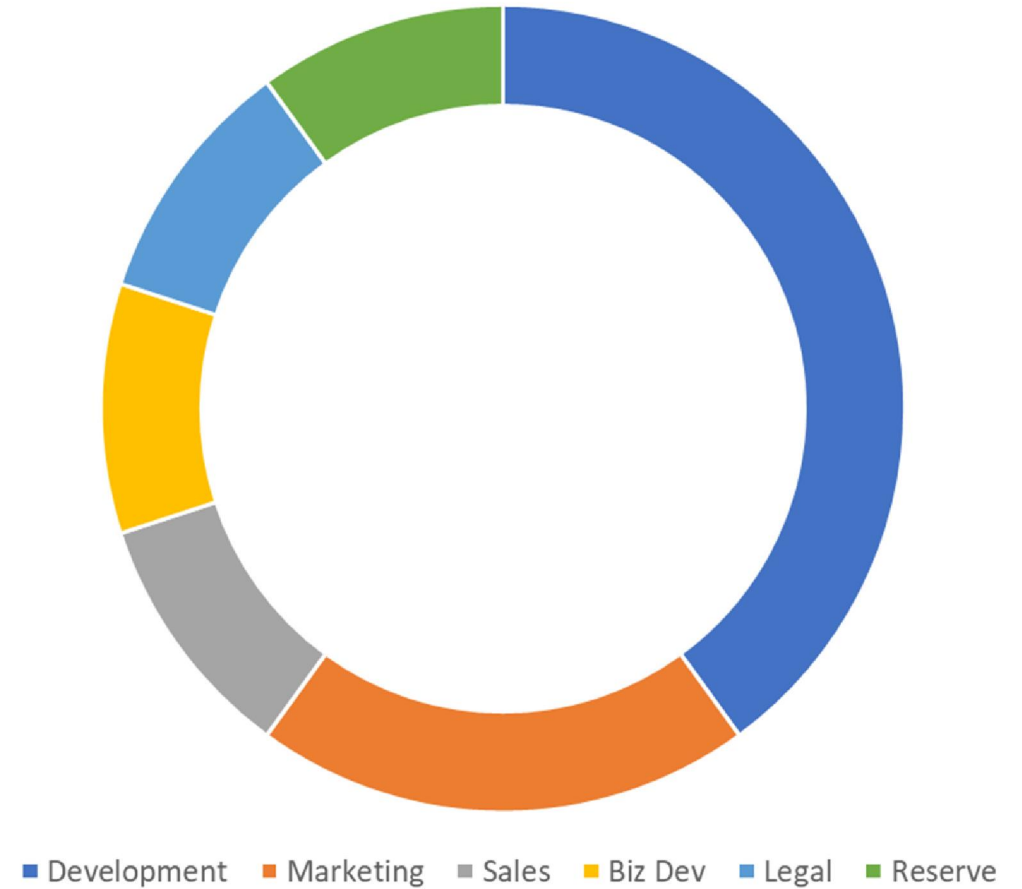
*PayperEx reserves the right to change the PAX price during the token sale.

**PayperEx reserves the right to change the minimum purchase quantity during the token sale.

Budget Allocation

The funding raised through the crowd sale will be used to accelerate the building of the PayperEx network.

Funds will go towards development, online marketing, sales Business development and legal fees.



Roadmap

- ❖ Q1 2017 - Market Research & Planning
- ❖ May 2017 - Development: Web/App Platform & Private wallet
- ❖ July 2017 - Integration to a Cryptocurrency Exchange
- ❖ August 2017 - Crowdsale - PAX Token
- ❖ Q2 2018 - Launch of the PayperEx Network - First IPO
- ❖ Q3 2018 - Growing the Network's Ecosystem
- ❖ Q4 2018 - More IPOs on New Financial Instruments

The Team

PayperEx's founders, after more than 15 years of experience in the financial sector, came up with an ambitious and ground-breaking goal to revolutionize the concept of a Shares Market by removing any existing barriers. Our team consists of experts in online trading, marketing, research and development, financial compliance and regulation.

The Team



Yaniv Baruch
Co-Founder

Mr. Baruch has over 14 years of experience in the financial sector. Mr. Baruch was formerly the Co-Founder & CEO of Daweda Limited, an EU regulated company which developed a cutting-edge platform providing a trading environment for over-the-counter peer-to-peer derivatives.

Prior to Daweda, Mr. Baruch was the Head of Trading at AnyOption a worldwide platform for online derivatives trading. In addition, Mr. Baruch worked at “RBC” Capital Markets, a premier global investment bank as a “prop” trader, focusing on trading and swing trading NYSE stocks.

Mr. Baruch had a Series 7 trading license from FINRA for managing proprietary accounts of large scale.



Menahem Maya
Co-Founder

Mr. Maya is a FinTech entrepreneur and executive with over 15 years of experience in the financial sector.

Mr. Maya was formerly the founder and CEO of MB Technology, an innovative technology company focused on the development of financial solutions and online marketing products.

Prior to founding MB Technology, during the years 2010-2015, Mr. Maya has held several key positions in a variety of leading online trading companies.

Mr. Maya has a strong track record of developing market-leading products and services, including technology start-ups . He has a wealth of international experience, including leadership roles in several companies and knows how to use his imagination to surpass any challenges and to overcome all boundaries.

The Team



Denis Rohlinsky
Full-Stack Developer

Mr. Rohlinsky is Full-Stack Systems Architect with many years of experience developing financial applications. Mr. Rohlinsky's professional expertise includes client/server applications, product design and delivery, managing multicultural teams and agile methodology. Mr. Rohlinsky has built custom solutions for numerous financial services firms, with a focus on critical risk and reporting applications.



Noa Pistokzi
Graphic Designer

Ms. Pistokzi is a creative and hardworking professional with over 7 years of experience in web design and online marketing. Ms. Pistokzi's professional experience has helped her develop a unique, clean and elegant style that has become her trademark while designing the world into a better place.

The Team



Natalia German
Business Data Analyst

Ms. German has over 8 years of experience in various aspects of the financial sector as a Business Data Analyst.
Ms. German has strong analytical capabilities combined with technical skills and a proactive approach to problem solving.



Dror Shem-Tov
Product Manager

Mr. Shem-Tov is an experienced product manager with vast experience in project management as well. Worked on large international projects with Europe and the Far East. Managed front end and complex backend systems.

The Team



Tal Miller
Chief Advisor

Mr. Miller is the founder of the Fibonatix Group and CEO of Fibonatix (Israel). A payments professional with over 10 years of experience in the financial sector in a variety of senior roles. Mr. Miller specializes in tackling challenging situations and cases, cut to the heart of the matter and find out how to make things work the way they should. Leveraging his experience in working in international and multicultural environments, Mr. Miller excels at reducing complex problems to simple concepts which can be easily understood and resolved.



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