



*PAYEERCOIN*

*World first digital system in cryptocurrency trading.*

*.....Coming soon.....*

**PYC WhitePaper Version -1.1.1 (2019)**

# **PYC IS A DIGITAL CASH**

## ***The next generation of advanced solution for global money transaction***

A breakthrough digital solution related to money transaction. PYC is a kind of digital cash that you can use to make your payment or any money transaction whenever and wherever you travel. By using PYC, your e-commerce business, private payments, your online business can speed up its money transaction with both clients and suppliers, therefore, which allows you to save money and even boost your business growth. Trust PYC and start using our secure open-source platform hosted by thousands of users around the world right now.

This whitepaper (“Whitepaper”) is being provided by Payeercoin(PYC) for informational purposes and does not constitute investment advice. The recipient should seek legal and investment advice tailored to your own particular circumstances from independent professional advisors. The company and its affiliates intend to conduct separate offerings of PYC tokens. No offering is being made and no money or other consideration is being solicited by this whitepaper.

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PYC tokens are undergoing rigorous research and development and the contents of this paper can change from time to time. Please refer to the website (<https://www.payercoin.com>) for the latest version of this paper. You are specifically directed to the terms and conditions available on the website that set out criteria for eligibility to participate in the distribution, including certain confirmations, representations, and warranties given to the company and certain risk factors. If you cannot agree to the terms and conditions, including such confirmations, representations, and warranties, you cannot participate in the distribution and should leave the website. Continued use of the website shall be recognized by the parties as a confirmation of acceptance of the terms and conditions on the website.

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# OVERVIEW

## Payeercoin(PYC)

Payeercoin(PYC) is a peer-to-peer electronic monetary system based on cryptography like Bitcoin. It exhibits properties similar to physical currencies (such as dollars or coins), however, what makes it distinct is that it allows for instantaneous transactions and borderless transfer-of-ownership. As all the payments are processed through secured servers, so that users no need to worry about any risk involved, it is the most user-friendly system that allows your trust and control over it. Payeercoin(PYC) is accessible and available wherever and whenever you are in need, no limits, no boundaries, which means you can purchase or sell products and services, transfer money to your family and friends at an extremely low cost by an instant confirmation network without any interruption.

Payeercoin(PYC) is a cryptocurrency designed for people and for everyday use. It improves upon the original Ethereum blockchain and aims to fulfill its initial purpose of providing individuals and businesses with a fast, efficient and decentralized way of making direct transactions while maintaining your privacy. It is 100% open-source software and not a private company funded through an ICO. development and marketing effort is supported by thousands of volunteer community members. PYC stands for decentralized payment system. A focus on community and securing assets from intrusion is the goal. Innovative outreach and mass adoption along with developing an ecosystem for others to contribute to a blockchain is our long-term goal. Our aim is to help our users from wasting their time checking virtual machines and wallets the whole day.

Payeercoin(PYC) is created by a big team with a remarkable vision, that is, to create a crypto-currency that can meet the requirements of real-world currency. Hundreds of years of central banking have compounded the world economy with instability, crony-capitalism, drawn-out wars, colossal governments, and an unsustainable system of government-backed fiat. The tides are beginning to change, and the rise of decentralized currencies. To meet these expectations, Payeercoin(PYC) is created to ensure that the fundamental principles of currencies are met; it must be a unit of account, divisible, stable, and accepted. The Payeercoin(PYC) management team and community are obsessed with meeting these requirements, especially acceptance, which we believe is the staple of any successful currency. Except we plan to do that without force and government-backed "legal tender" laws, our goal is to create a voluntary, competitive, and widely accepted free-market currency.

## **DISADVANTAGES OF TRADITIONAL MONEY TRANSACTION METHODS**

There are certain disadvantages that exist in the present traditional transaction methods:

- **High fee:** The users of traditional methods are being charged a high fee when they make transaction across the border and even a huge amount of maintenance and warranty costs for software and hardware devices.
- **Time-consuming:** It would be time-consuming, therefore inconvenient, when transferring money among different banks, different nations.
- **Administrative barriers:** Administrative barriers are really time consuming and troublesome.

## **ADVANTAGES OF PYC**

- PYC gives .....
- # Instant payment
  - # Global payment
  - # Mining pool
  - # Internal exchange
  - # External exchange
  - # Trading platform
  - # Referral commissions
  - # Referral contest
  - # And much more earning opportunity.

## Online business and retails stores

You can boost your sale and speed up your business growth thanks to PYC and our related apps on a smartphone. You and your customers cannot ask for more. From this moment, the most advanced yet simple method is in your hand. By integrating PYC and the apps on your online business and retailing stores, you can absolutely better your chance of doing international business, multinational business right now.

## Powerful API for payouts automation

If you desire to automate your payouts, PYC API is exactly what you need. Our system will provide you with an API so that you can connect with your customers, your suppliers and even your employees, which would make it convenient for you to make any payment with those kinds of people.

## \*Checkout for merchants\*

PYC enables you to start receiving your payments on your own website. There is no more limit to carry foreign exchange to anywhere you go with PYC. No more worry about the exchange rate fees that you may be charged a lot, and many other expenses related to the money exchange and transfer. Therefore, save your time, money, and of course, the less cash, the safer.

## Other daily money transaction

With PYC, just within seconds, you can access your money transferred from anyone anywhere on this planet. faster, simpler, safer but cheaper.

## Mobile App

With your smart-phone, you just need to download. PYC mobile apps, and then you can start transferring **money and making any payment with your clients, your partners, your suppliers...** By using PYC apps, there is no need filling out tons of annoying forms which is oppressively complex and time-consuming and may result in a delay in getting business done.

## Call To Action ( CTA )

We bring Payeercoin(PYC) for improving & changing the crypto-currency trading system in the crypto market. www.payeercoin.com is going to be opened crypto-currency trading very soon. (www.payeercoin.com is like binance.com). We hope that the future value of every PYC will be above \$50.00 in 2021. Remember, the total supply of PYC is 50,000,000 only.

# PYC FEATURE PART

## Wallet

Investors will be glad to know that PYC gives chance to your preferred platform covered. You can download PYC wallet for android tor wallet, windows tor wallet, windows tor PYC wallet, OSX tor QT wallet, OSX tor PYC wallet, Linux tor PYC wallet, Linux tor QT wallet. After completing ICO, you can download from payeercoin.com.

## Trading

Trade on a suite of powerful trading platforms designed to meet the demanding needs of active traders looking for maximum performance, flexibility, and speed. An exchange between all popular currencies with a couple of clicks. Instant send from PYC to another cryptocurrency or another to PYC. PYC takes pride in bringing a trading opportunity at one place. Trade PYC with full control of your funds. As we are safe and simple with stable wallet.

## Mining

Investors will be glad to know that PYC gives chance to mine instantly. Mine PYC and start earning rewards with your computing talents. Miner is a highly efficient piece of mining equipment specially designed for PYC mining. Miners are connected to pools. There are many pools so payeercoin.com allows you to connect to ones you choose. This allows you to find the most profitable combination.

## Merchant Service

After completing the ICO, We give merchant tools for all users. Instant PYC checkout with easy to use cart plugins, advanced buttons, invoice builder, and an API for custom integrations. So off all site proudly accept PYC currency as a method of payment for their goods and services.

## Safe and Secure Platform

With extremely safe, secured and reputed payment channels, traders have guaranteed transfers of the funds. Transparent mechanism of charges and commissions make it the safest peer to peer online exchange.

## **PYC inventors Big Chance**

We bring Payeer Coin (PYC) to win utilizing the power of the digital platform for Mining, lending and exchanging. The first few who invested in Bitcoin made an excellent investment. Now you have the chance to be one of the first investors in PYC. Investing now can make a change, and a profit for you in the process. Our mission is to empower people around the world by bringing blockchain transactions. Payeer Coin (PYC) makes it possible to engage in direct transactions quickly, efficiently and privately.

# PYC Specification

Total supply is only 50,000,000 tokens of PYC for proper use only. This coin will be changed the trading system in the cryptocurrency market. When PYC goes to trade in trading section, each PYC price will be \$4.00-\$5.00

## PYC Specification :

- **Token Name: Payeercoin**
- **Token abbreviation: PYC**
- **Maximum Token Supply: 50,000,000 PYC**
- **Standard: ERC-20**
- **Platform: ETH**
- **Decimal: 18**
- **Minimum Stake age: 1 Day**
- **Maximum Stake age: 7 Days**
- **Contact Address:**  
**0xb5654e3220ed8302415fb5f9241d5df5a9ca7935**
- **Etherscan:**

<https://etherscan.io/token/0xb5654e3220ed8302415fb5f9241d5df5a9ca7935#balances>

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# PYC TEAM

On behalf of PYC Team, we thank you for your interest in our White paper. The White paper has given you a brief summary of our mission and vision, our commitment to all of you. To fulfill our commitment, we have organized our Team as below:

## Development Team

This is our key Team, on whom we have invested a huge amount of budget so that our Team could continually improve and generate outstanding and stable technology value for PYC. It is our great honor to have a chance to work with the most talented and leading groups in our digital currency field. We commit to cooperate and try our best to provide you with the most advanced and breakthrough products and services.

## Management Team

A remarkable success requires a long term vision as well as leading management experience, that is the reason why we decide to work with the most experienced and talented managers in technology, marketing, business field.

## Consultant Team

Instead of wasting time on things that have not been approved to be feasible, we choose to work with experienced and successful people, who know what to do to realize their financial success with a number of projects and what to do to help others to do so.

## Third party partners

Beside our own team, we also cooperate with Third-party partners. We believe that with their experience and ability, they would contribute a lot to the success of PYC. We have always considered whom to work with, so that we all together would provide you with the best products and services ever.

# AFFILIATE PROGRAM

By referring new members to buy PYC coin, you will get a 15% bonus on the quantity of dollar that your referred members purchase. Therefore, the more members you could refer, the more money you could earn. You could earn a dollar by referring to new members, which means you can buy PYC with your Balance. After ICO time ends, you are still earning a bonus by referring new members to the Lending program of PYC. Our 10-level affiliate program allows you the opportunity to earn a great amount of money, starting with 15% affiliate bonus for the first level. Using all the marketing tools available to refer to new members all over the world to our lending program. This is your big chance to earn a passive income and help others to do so.

The affiliate program is a great way to expand our PYC user and investor community. PYC affiliate bonus is our recognition to our contribution to the development of the whole PYC community. With all of the technology out there along with our Affiliate program, it costs no money to get started and it could not be simpler to earn money with PYC. We truly believe that this program has the potential to change lives for better with minimal risk and the prospect of major returns. you literally have nothing to lose else with our Affiliate program. Your life as a successful digital cash investor can start today with PYC affiliate program. PYC provides you with a number of tools of which you could make use of them to build your own affiliate network:

## WHO COULD BE POTENTIAL USERS AND INVESTORS OF PYC

All types of business including traditional business, e-commerce business and all kinds of individuals who need to transfer money to their clients, suppliers, or to their friends and families. Besides those people with particular usage purposes, investors will use PYC as a way to diversify their investment portfolio. Those investors invest in PYC as they believe that with the expansion of the PYC community and the development of PYC outstanding apps, PYC price will increase over time. Investing in PYC today is your investment for the future. Despite our desire, advanced payment applied blockchain technology will gradually replace the traditional payment model today. This summary is a brief description of what we will turn to do in the short term. In the long term, we continue to update our strategies and initiatives as well as be ready to listen to innovations and to continually improve so as to constantly respond to the higher demands of reality.

Payeer.com

# ROADMAP

We will gradually introduce PYC product into the networks of our partners to provide market participants with all the benefits of trading via PYC as soon as possible.

Jan-Feb:2019

PYC Storming & Concept Development Method

Mar-Apr:2019

Payeercoin.com officially takes control of the PYC project

May-Jun:2019

Complete The WhitePaper & Landing page

July:2019

PYC coin creation

July:2019

Airdrop Running

July-August:2019  
Pre-sale and ICO

Sep:2019  
PYC External Exchange

Sep:2019  
PYC Coin Volantity Lending Program

Oct:2019  
PYC Stack Program

Oct:2019  
PYC Mining Program

Nov:2019  
PYC Trading Exchange Program

Dec:2019  
Crypto exchanger launch

## Distribution of Tokens

The issued tokens will be distributed as follows:

85%

For participants of Pre-Sale and ICO

6%

Reserved for Mining

5%

Reserved for the Teams

2%

Reserved for the the Advisors

2%

Bounty campaign

#After completing ICO, the value of PYC will reach the price 1 PYC = \$4.00-\$5.00 for exchanging/trading in exchanger site (payeercoin.com, yobit, gate.io, hitbtc ). PYC trading stars from \$4.00-\$5.00.

# PYC Exchange THINGS

PYC has been listed on several exchanges. An exchange is an institution, organization, or association which hosts a market where cryptos, stocks, bonds, options and futures, and commodities are traded. Buyers and sellers come together to trade during specific hours on business days. With respect to cryptos, the markets are open 24/7/365. Exchanges impose rules and regulations on the firms and brokers that are involved with them. If particular crypto is traded on an exchange, it is referred to as "listed". Cryptos that are not listed on an exchange are sold OTC (Over-The-Counter). Cryptos that have shares traded OTC are usually smaller and riskier because they do not meet the requirements to be listed on a stock exchange.

## PYC Exchange

***Off all traders know that cryptocurrencies trading is not so easy. But our exchanger site [payeercoin.com](http://payeercoin.com) gives you simple to use, fast and secure. Deposit, trade or withdraw off all major coins, trading pairs and new cryptocurrencies within minutes. We have also dynamic charts, coin's information & much more opportunity here. After ICO ends, an external trading floor will be opened so that you can buy and sell your coin. This is the time that you could earn a great profit, you could either hold your coin's for lending and staking or sell it to earn a profit. PYC Exchange is always available to meet your trading demand, you can trade PYC on PYC Exchange or other exchanges.***

## Analysis of International Trade

International trade refers to cross-border trade of goods and services. It primarily includes imports and exports, so it can be classified into:

\* International trade of services: International trade of service refers to the process where service providers within the boundary of one country provide services to consumers under business scenes or natural person scenes, and thereby obtain foreign currency-denominated income. The international trade of services is the service input and output activities that take place across different countries.

\* International trade of goods: International trade of goods refers to the exchange of items that primarily consist of goods between two countries. It is a convenient mode of external trade and dominates the external trade of one country.

As the most frequent mainstream behavior between countries in the world nowadays, trade is an industry with the largest volume. In 2017, the total volume of world merchandise trade imports and exports was 31.8 trillion U.S. dollars, equivalent to the sum of Chinese and American GDP. However, between 2008 and 2017, due to factors such as the slowing demand growth caused by the slackening global economy, the total growth of the international trade industry has slowed down, and the international trade was featured by highly frequent fragmented small and mid-sized orders among SMEs. Trust barriers greatly limited SMEs, and especially those unable to obtain bank letters of credit, have met with the following bottlenecks when participating in the highly frequent fragmented trade:

\* The difficulty in establishing trust among cross-border merchants makes it hard to achieve large and highly efficient transactions.

\* Financial institutions have met with massive difficulties when carrying out credit investigation among merchants, which makes it hard to introduce financial leverage. Therefore the liquidity fund of merchants is more often occupied than circulated.

Currently, due to the independent data structure, segregated data ownership, and the absence of publicly trustworthy safeguard mechanism, the centralized IT systems of the trade industry are like isolated information islands. Therefore the globally unified interconnection and mutual trust cannot be achieved. The DAO concept and Token mechanism jointly solve the problem of segregated data ownership by establishing decentralized organization, solve the problem of interconnection by establishing data structure standard, solve the problem of mutual trust by creating smart contract, and solve the problem of value transmission & information exchange by introducing Token so as to build a global unified credit system which is sharing, interconnected, trustworthy and measurable.

## Trading (Coming Soon)

Q-1: How do I trade?

Ans: To start trading on the Payeercoin Exchange you first need funds in your account.

Q-2: How do I cancel my order?

Ans: 'Instant Buy' and 'Sell Orders' cannot be canceled once you have clicked the 'Buy XXX' or 'Sell XXX' buttons. 'Open Orders' can be canceled if you have not received any trades on them. If you have received partial trades, you can cancel the remaining...

Q-3: Can anyone trade on Payeercoin?

Ans: Absolutely! Payeercoin welcomes everyone from anywhere in the world. All users must have a valid working email address.

Q-4: What is a Buy or Sell Order?

Ans: Buy and Sell Orders are placed by users to trade between two coins on our 'Exchange' which is a trade pair market. This is how all trading between coins on Payeercoin are performed.

Q-5: How do I buy Cryptocurrency?

Ans: Payeercoin Exchange allows you to buy many cryptocurrencies through our several active base markets (BTC, USDT, PYC, LTC, and ETH). To start, you will need to have some cryptocurrency in your account to be able to trade. If you have cryptocurrency elsewhere,...

Q-6: Why hasn't my trade completed?

Ans: If there is an 'Open Trade' cryptocurrency order on your account, your Trade will not be completed until another user chooses to trade at the coin price you have set. PLEASE NOTE: Payeercoin does not buy or sell your cryptocurrency coins, we simply provide...

## FREQUENTLY ASKED QUESTIONS (FAQ)

Q\_1: What is PYC?

Ans: PYC has created a cryptocurrency called " PYC ", a type of digital asset which is used to store value. The registered members of the project are well-known enterprise groups, trade entities and e-commerce from all over the world. The Payeercoin(PYC) community, composed of many members, will give priority to the construction of a "global merchant credit system". It is expected that in the next three to four years, the global trade will bring about a trillion dollars of incremental annual growth and promote the transfer of traditional international trade remaining to digitalized trade and create additional annual business opportunities of trillions of dollars. All of our members will work together to build an equitable, mutually beneficial international trade ecosystem, and to share the huge dividends.

- **Blockchain technology**
- **Decentralized**
- Peer-to-peer network
- **Anonymous**

Blockchain technology brings new solutions to this dilemma by transforming the traditional internet information sharing into the value sharing provided by the decentralized trust. For the first time, distributed technology from blockchain provides unchangeable transaction records with no need for third-party intermediaries' guarantees. For the first time, international trade involving multiple participants can trust the same data source and the business logic built on the data source.

Bitcoin, the first generation of blockchain technology, provides the first cross-border payment solution of financial digital currency without intermediaries to serve the globe.

The second-generation blockchain technology Ethereum put forward the concept of smart contract where the code

plays the role of law, which ensures that the participants cannot over-throw and subvert the previous contract and business logic. The legally regulated after the scene arbitration currently used might become a pre-agreed code. Business logic like supply chain finance, letter of credit, etc. can be partially or even fully supported by smart contracts which no one can break.

Further, Tokens based on distributed technologies can micro-measure the trading behavior and contribution of each stakeholder, thus transforming all participants into an autonomous community by providing incentives or imposing punishments. Every Token holder will preserve the Token's value through his own efforts while protecting his own interests. By combing each participant's interests to the interests of the entire community, Token betters the behavior of all participants. Community rule makers can inspire and change the behavior of existing international trade participants by formulating rules so as to alter the entire production relations.

Q\_2: How can I participate in the PYC token sale?

Ans: Register on our website [payeercoin.com](http://payeercoin.com) and set up a dashboard account. Once you log in you will find further instructions on the token sale stages and process. You can purchase PYC tokens only through [payeercoin.com](http://payeercoin.com). Never through any other website.

Q\_3: Why do I need to register?

Ans: By registering you gain access to various options and opportunities on the platform. You can track your favorite campaigns, comment, share, rate and support them. You will never miss the best offer and discount with our newsletters!

Q\_4: Is My Account Information Secure?

Ans: Yes, all your information is 100% safe and secure on our website, also the payment processing is highly encrypted providing further protection to our information database. If you have any concern regarding our protection system, please visit our Privacy Policy to learn more about information security a <https://www.payeercoin.com/privacy.php>

Q\_5: In which currencies do we accept for buying PYC?

Ans: For buying PYC coin, we accept the following currencies:

Bitcoin(BTC)

Ethereum(ETH)

Perfect Money USD(PM)

Q\_6: How to obtain PYC?

Ans: Sign up bonus, initial offering, mining, KYC verification, referral commissions and much more opportunity too.

Q\_7: Is there a lockup period of PYC?

Ans: No lockup period for public placement.

Q\_8: Is it only PYC coin site?

Ans: No, it is not only a coin site but also a cryptocurrency trading site (like binance.com or livecoin.net).

Note: For trading, we set our own rate, which is much higher than the exchange rate: 1 PYC = \$4.00-\$5.00.

Q\_9: What is the total supply of PYC Tokens?

Ans: Total supply is only 50,000,000 tokens of PYC for proper use only. This coin will be changed the trading system in the cryptocurrency market.

Q\_10: How can I keep my tokens safe?

Ans: Never share your passwords online. Use a password manager.

Q\_11: What are the Facilities of PYC?

Ans: The payeercoin.com team has twenty-five years of experience in cross-border trade, and all team members are from more than 50 countries, and there are hundreds of partners in the world, including.

1) Trade centers: It has covered 20% of the 5000 trade centers all over the world, covering more than 10 million small and medium-sized businesses.

2) Exhibition centers: More than 20 offline O2O exhibition centers located in America, Europe, the Middle East, and Southeast Asia.

3) B2C and B2B E-commerce platforms: Including clothing, Electronic, Household and Agriculture Products

4) Payment: Payment Service providers and digital banking service partners from New Zealand, Japan, India, and Singapore.

5) Trade Financing services: Trade financing services providers from the UK, Australia, New Zealand, Japan, India, Singapore, and other countries.

6) Insurance services: Insurance companies or agents providing all kinds of insurances, including certified goods, goods damage and delay insurance, logistics, cargo insurance, export credit insurance.

Q\_12: Is there any PYC wallet?

Ans: Yes, after completing ICO, with your smartphone, you just need to download PYC mobile apps, and then you can **start transferring money and making any payment with your clients, your partners, your suppliers... By using PYC apps.**

There is no need filling out tons of annoying forms which is oppressively complex and time-consuming and may result in a delay in getting business done.

PYC WALLET:

Here are some types of wallet that we offer our users:

- **Desktop wallet: Window, Linux, Mac**

- **Web wallet: Payeercoin.com**

- **Mobile wallet: Android App, iOS App**

Mobile wallet app is designed with the highest level of security and it is really a user-friendly app that you would trust in and fulfill you satisfaction.

Q\_13: Is there any PYC trading & when will trading start?

Ans: Yes, you can trade and make a profit on the PYC exchange. Right after the ICO, we will open PYC exchange so, you can trade and buy PYC. You can also trade through our partner floors, the partner floors will be introduced after the ICO. Trading will start from PYC to other altcoins/cryptocurrency (like BTC, ETH, XRP, LTC, USDT etc) and other altcoins/cryptocurrency to PYC. Firstly, we start about 300-350 altcoins for trading.

Q\_14: What are ICO and pre-ICO?

Ans: ICO or Initial Coin Offering is a mechanism for raising funds, under the terms of which digital tokens are sold for various liquid cryptocurrencies. Usually, three different types of tokens are distributed: virtual currency, utility, and equity. Virtual currencies are usually coins with their own blockchain, used as a payment option with various features. Utility tokens are used in their respective projects only, providing bonuses or used to pay for services. Equity tokens, or securities, offer either dividends or other means of profit, a share in a company or a right to vote. Backers support campaigns now in order to get some benefit later. Pre-ICO - a stage before the ICO (main stage), fundraising for the project. Pre-ICO is conducted to test and verify the demand for the project, get support from the community and expand the budget for marketing before the main ICO. Not all projects carry out a pre-ICO. .

Q\_15: What is KYC and what is it for?

Ans: KYC(“know your client/customer/counterparty”) and AML (“anti-money laundering”) are two key elements of modern legal compliance processes. These disclosures serve several purposes: imposed by regulators, they help to avoid questionable funding from dictatorship regimes, bribe money, and drug dealing operations - and any founder would be happy to leave these kinds of investors aside; applied by projects, they assist in targeting the right client base, raise funding only from those types of investors the project is eligible to work with, do not face post-ICO refunds, have prompt geographical and even demographic statistics; for investors, KYC becomes a routine part of crypto-related operations, whether we are talking about exchanges where deposit and withdrawal limits are set based on accuracy of your personal detail, or planning tax reporting and further use of trading profits; on a separate note, it is worth knowing that project initiators are not hiding behind fake personalities and, thus, there is lower risk of them disappearing in the blue (although this doesn’t work any magic on projects’ business models and road maps implementations). PYC aims to implement a comprehensive system compatible with the needs and requirements of every party involved in project initiation, fundraising, distribution of tokens, assignment of bounties and bonuses. In other words, once you pass the platform’s KYC, you get to operate with your digital personality/ID without being questioned again.

Q\_16: Does PYC run any contests?

Ans: We offer contests for our proud users. They will get 100 USD for referral contest, buying PYC contest, trading contest individually. Currently, referral contest and buying PYC contest are running.

Q\_17: Do you have an affiliate program?

Ans: Yes, we have several types of affiliate programs. The basic program is designed for attracting clients online. There is also a special offer for partners who want to open a representative office or a call-center and acquire clients both online and offline. If anyone wants to become a representative, please contact us without any hesitation.

Click here <https://www.payeercoin.com/contact.php> for contact us, We pay up to 15% of commissions. The amount of these payments depends on your down-lines.

Q\_18: I have received a bonus. Can I use it for trading?

Ans: Yes, the majority of bonuses in our company are a referral and trading bonuses, which means they can become part of a margin requirement if no alternative terms have been specified.

Q\_19: What is PYC cashback?

Ans: According to the PYC smart contract, 3% of all funds accepted by the crypto-broker from its clients are proportionally distributed among the token holders on a monthly basis. This program will be launched on the 01-08-2019. In details coming soon.....

Q\_20: Why do you think PYC will grow in price?

Ans: PYC is supported by a real crypto-broker business; Clients can pay for the company services with these tokens; PYC has an investment potential as part of the cashback program.

# TERMINATION

## 1. General :

1.1. [payeercoin.com](http://payeercoin.com) is the official website of PYC. All investors and supporters of PYC can sign up their own official accounts through this website.

1.2. Anyone can sign up in [payeercoin.com](http://payeercoin.com) from all countries in the whole world.

1.3. As a signed-up member, you should ensure that you are the legal owner of the account. At the same time, all your trading should not infringe the rights of any third party or break the law.

1.4. Within the scope permitted by law, this website will not be responsible for the member's loss of profit, revenue, business, and data, unless the loss is caused due to this website in violation of the terms of service.

1.5. This website will not be responsible for any loss caused by network failure, network interruption or network latency, and any other not normal visit.

1.6. Members agree to provide effective information such as email, username, and password according to the requirement of website member's sign up page.

1.7. The member who provides the information legally, completely and effectively, has the right to obtain PYC website account and password and log on the PYC official website.

1.8. Members have the right to participate in the website activities organized by the official website in accordance with the activity rules published by the official website of [payeercoin.com](http://payeercoin.com).

1.9. We will use the personal information you provide to us in accordance with our privacy and cookies policy.

## 2. Service Regulation

Members promise to abide by the following service rules of PYC official website:

2.1. Members shall abide by laws, regulations, normative documents and policy requirements to ensure the legitimacy of the PYC account. It is not allowed to engage in illegal or other activities on this website or use this website to harm

the PYC official website or the rights and interests of third parties. Such as sending information that violates laws, regulations, public order, good customs and infringes upon the rights and interests of others.

2.2. Members shall abide by laws and regulations and shall properly use and keep accounts and passwords on the PYC official website. Members shall be fully responsible for any operation and

2.3. Members shall abide by the membership agreements and other service terms and operating rules published and updated by the PYC official website from time to time to reflect changes to our user's needs and our business priorities. We will try to give you reasonable notice of any major changes.

### 3. Important Terms:

3.1. We are not responsible for events outside our control. If the provision of our Services is delayed or prevented by an event outside our control then we will take steps to minimize the effect of the delay. Provided we do this we will not be liable for delays caused by the event.

3.2. We may transfer this agreement to someone else. We may transfer our rights and obligations under these terms to another organization. We will always use our reasonable endeavors to notify you of this in writing if this happens.

3.3. You need our consent to transfer your rights to someone else. You may not transfer your rights or your obligations under these terms to another person unless we specifically agree to this in writing.

3.4. We are not your partners or agents. Nothing in these terms is intended to or shall be deemed to, establish any partnership or joint venture between us and you, constitute either us or you as the agent of any other party, or authorize us or you to enter into any commitments for or on behalf of any other party.

3.5. Nobody else has any rights under these terms. This contract is between you and us. No other person shall have any rights to enforce any of its terms.

3.6. If a court finds part of these terms illegal, the rest will continue in force. Each of the clauses of these terms operates separately. If any court or relevant authority decides that any of them are unlawful, the remaining paragraphs will remain in full force and effect.

3.7. Even if we delay in enforcing these terms, we can still enforce it later. If we do not insist immediately that you do anything you are required to do under these terms, or if we delay in taking steps against you in respect of your breaking this contract, that will not mean that you do not have to do those things and it will not prevent us taking steps against you at a later date.

#### 4. Risk warning:

Trading in the financial instruments market with all its profitability is associated with certain risks. Such risks may include:

4.1. Technological risk: The risk related connected with energy tripping, failures of communication lines, providers' equipment, the shutdown of quotation feeders, etc.

4.2. Market risk: The risk associated with the unfavorable change of price on financial instruments. In order to control possible losses, the Client can use stop-loss instructions to liquidate loss-making positions, when a specified price is reached. Placement of such order does not always limit the Client's losses to the assumed amount, if unfavorable conditions are formed in the market, e.g. abrupt price change;

4.3. Operational risk: The Client should understand that in case of rapid price movement, it is not always possible to fulfill the Client's instruction regarding the desired price. This is particularly true in case of rapid price movements or low liquidity of the market;

4.4. Force-majeure: The Client should understand that the market may become very unstable in case of world crises, terrorist acts, defaults, government dismissals, dramatic changes of some economic indicators, etc.

4.5. Other risks: Trading financial instruments in general and trading financial instruments via the Internet in particular are hi-tech services. This provision of risk description cannot describe all risks associated with carrying out of trading activities.

In this regard, the Client should study financial instruments trading as thoroughly as possible before starting trading activities. Trading conditions, some articles and also rules of the Company currently in force may be different for different countries or regions.

#### 5. Prohibited uses :

5.1. You must use our Services only for lawful purposes. You must not use our Service.

5.2. In any way that breaches any applicable local, national or international law or regulation.

5.3. In any way that is unlawful or fraudulent, or has any unlawful or fraudulent purpose or effect.

5.4. For the purpose of harming or attempting to harm anyone in any way.

5.5. To transmit, or procure the sending of, any unsolicited or unauthorized advertising or promotional material or any other form of similar solicitation (spam).

5.6. You also agree not to access without authority, interfere with, damage or disrupt:

5.7. any equipment or network on which our Services are stored or installed;

5.8. Any software used in the provision of our services or any equipment or network or software owned or used by any third party.

5.9. Where your use of our Services is unlawful we will report such activities to the relevant legal, regulatory or enforcement authorities. We will co-operate with those authorities during any subsequent investigation or prosecution.

5.10. Where there is any dispute between you and another user, we may (in our absolute discretion) provide such assistance to you as we consider to be reasonable in the circumstances, but we will not be responsible for resolving or mediating such dispute. Any such disputes must be taken up by you with the relevant user who is directly responsible to you for such matters.

Payeer.com

# Appendix

*We believe that PYC – a DIGITAL CASH will be the next generation of advanced solution for global money transaction. Don't wait until the day someone tells you that just by cashing in on the PYC opportunity from the very beginning, they would earn a great benefit, which would make you regret not giving it a try when you come across this information today. Being successful with PYC from the very beginning (ICO time) requires very little capital and allows you to experiment a lot. This is what I love about PYC the most. Actually, many people would not be so excited when they come across the information about PYC elsewhere, however, trust PYC and start your investment right now really deserves your try.*