

EARNZCOIN

WHITEPAPER



Documentation Regarding EarnzCoin

Earnz coin is a multifaceted Digital Currency that is X-11 based with PoW/PoS and is the first of its kind in an ever-growing market.

Earnz coin will have a lending platform, a referral program and ASIC miner friendly.

However, the best feature of all that EarnzCoin brings to the

table is that it is the first and only lending coin that also has Masternodes.

So, for those of you who do not understand fully what a Masternode is, in a nutshell it means that your wallet will act as a mini server on the blockchain, and because you are supporting the network/blockchain there is a reward based system similar to staking where you will receive coins, simply for running the Masternode from your online wallet.

However, the difference between staking and running a Masternode is that there is a initial collateral amount required for Masternode activation, rewards are split between Proof of Work, Proof of stake + Masternodes, as per below.

Proof of Work is 96 Coins per day at 3-minute block times at 0.2 coins per block and there are 480 blocks per day.

For Proof of Stake and Masternodes, there are two static rewards, a dividend of 30% going to PoS (0.6 Earnz) and 70% going to the Masternodes (1.4 Earnz)

Full coin stats below.

EARNZ COIN SPECIFICATIONS

Coin Name: EarnzCoin

Algorithm: X-11 Hybrid PoW/PoS + MN's

Ticker: ERZ

Block Time: 3 Mins

Total Coins: 33 Million

Premine: 10 Million

PoW Reward: 0.2 coins

PoS Reward: 0.6 coins

MN Reward: 1.4 coins

Collateral needed for MN: 8,000 coins

Minimum Stake Age: 3 Hours

Maximum Stake Age: Unlimited

Block Confirms for Mined Blocks: 50

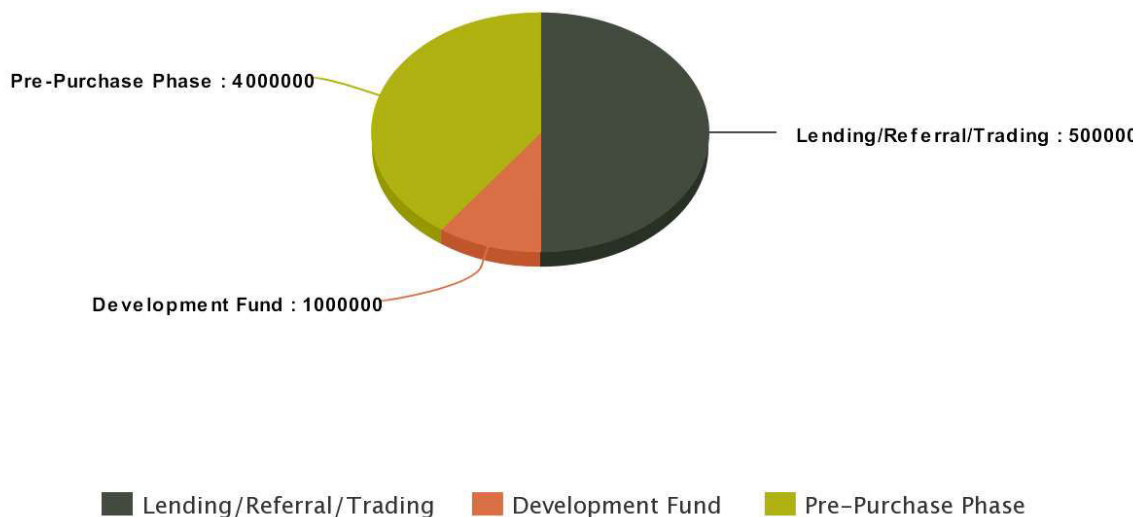
Block Confirms for Sending/Receiving: 8



EARNZCOIN PRE-MINE DISTRIBUTION

Please see table below for pre-mine distribution. Of the 10 Million EarnzCoin which are pre-mined 4 Million will be offered in the pre-purchase phase, this will be explained later in the document.

Leaving 6 Million Earnz which will be distributed as follows, 1 Million for Developer Costs and the remaining 5 Million Earnz reserved for the site's initial lending program's bank.



EARNZCOIN PRE-PURCHASE PHASE

The EarnzCoin Pre-Purchase Phase will have 5 entry levels

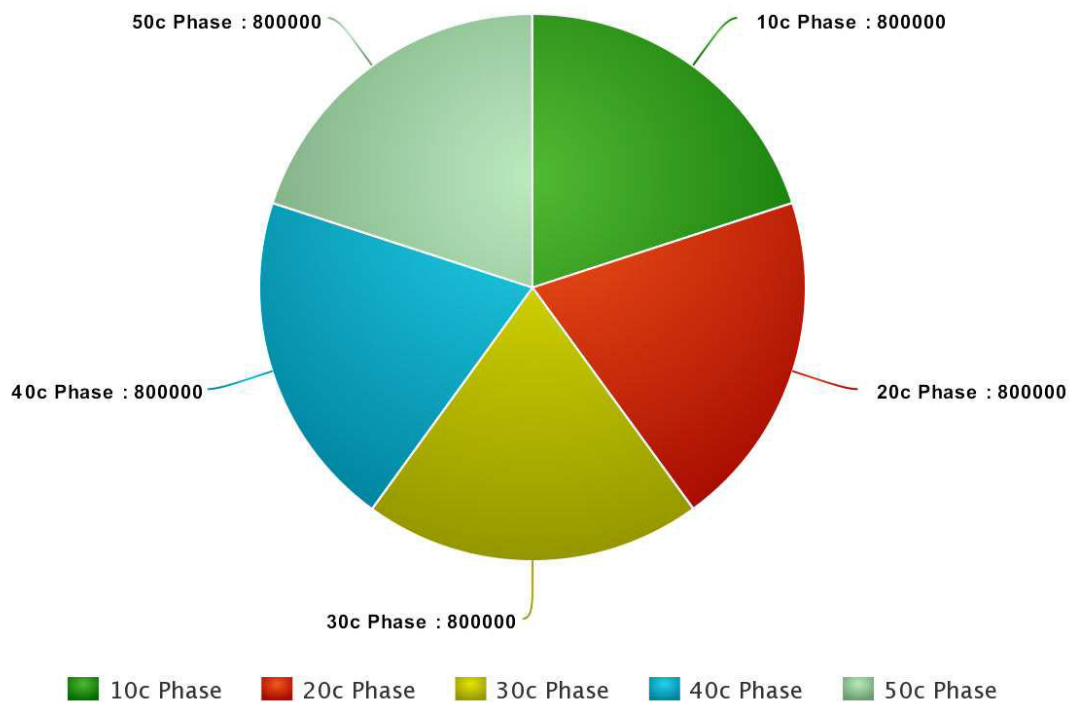
for purchasing Earnz at lower than future market rates.

The Pre-Purchase Phase will consist of the following 5 rounds –

800K x 5 Rounds @ 10c, 20c, 30c, 40c, 50c

- 80,000 USD Round #1 8k Earnz Minimum Purchase
- 160,000 USD Round #2 8k Earnz Minimum Purchase
- 240,000 USD Round #3 8k Earnz Minimum Purchase
- 320,000 USD Round #4 8k Earnz Minimum Purchase
- 400,000 USD Round #5 8k Earnz Minimum Purchase

Total 1,200,000 USD if sold out.



The Pre-Purchase Phase will go for 2 weeks or less if sold out and will commence the day after the ANN thread is created on Bitcointalk.org.

Post Pre-Purchase Phase, EarnzCoin will then go into development mode where the Internal Exchange, lending and referral features will be added.

Remaining EarnzCoin not sold during the Pre-Purchase Phase will be discarded to a valid burn address.



EARNZCOIN LENDING

EarnzCoin will offer a stable lending platform with a unique function of an early exit if you so choose. There will be 4 tiers of lending and each will attract a daily interest rate of between 0.1% and 0.7% per day. The loan periods will be 6 Months (180 days) and 12 Months (365 days), the early exit option you can take at any time but will be a 30% of your initial loan penalty for an early exit.

Lending Amount	Daily Interest	Capital Back
\$200 ~ \$1000	0.1 to 0.7% Daily	After 180 Days
\$1010 ~ \$5000	0.1 to 0.7% Daily	After 180 Days
\$5010 ~ \$10000	0.1 to 0.7% Daily	After 365 Days
\$10010 ~ \$100000	0.1 to 0.7% Daily	After 365 Days

*Early exit possible at any-time with 30% penalty of Initial Loan

We want to gain trust in our investors and that is why we have included the exit at any time feature, which we believe is another first for any lending coin, yes it comes at a price,

but should your financial situation change and you need access to funds, that option will always be there.

We are confident though that not many people will avail this feature though because Earnz is the coin that earns you money with or without lending!



EARNZCOIN REFERRALS

With EarnzCoin, we will proudly offer one of the best referral programs in the business.

You can earn a high amount in referrals and there is no limit to the number of referees.

Rank 1 - 8 % Referral Bonus

Rank 2 - 5 % Referral Bonus

Rank 3 - 4% Referral Bonus

Rank 4 - 3% Referral Bonus

Rank 5 - 2% Referral Bonus

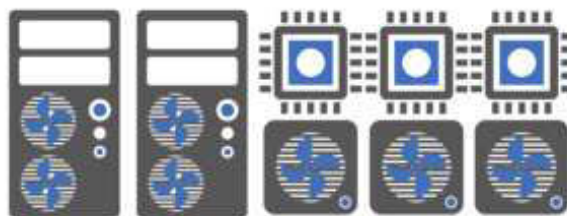
Rank 6 - 1% Referral Bonus – Rank Six remains in place for all future referrals.

So, we want as many people as possible to get on board and earn with Earnz referral program, the more people you refer the more you can potentially earn.

Only one account is allowed per user for the referral program, those found to have more than one will have their accounts suspended.

If someone you have referred lends for e.g 10k USD then you will earn \$800 for your first referral, then \$500 and so on.

There will be a referral link when you sign up to the site. You must have an active loan yourself to receive referral benefits.



MINING EARNZCOIN

Using the X-11 Algorithm EarnzCoin is attractive for PoW miners not only because they will receive coins at the rate of 0.2 coins per block every 3 minutes but once mined they will then go into your wallets balance waiting to earn weight where they really start making you money just by holding.

We will have nodes and mining pools ready to go within hours of the ANN thread being released!



SECURITY & PRIVACY

Our development team is going to be working very hard on Security for the site, including 2FA for users, there will also be DDoS protection plus other layers of security within the site.

The site will be put through a rigorous penetration testing

regime before going live.

Your privacy is your privacy and we intend to keep it that way, you will not need to provide identification to sign up, only your email address, password and possibly a couple of other non-identifying things about yourself to help with account recovery.

Although based in Western Europe, we have a team of experts working on this project from across the globe, and we take our site and your personal security very seriously.



SUMMARY

We believe we have created the perfect lending coin, being the World's first and Only Masternode lending coin with Referrals, Lending, Staking, Mining and a strong development team we have created a platform for you the reader to confidently invest in and earn from, using any or all of the above-mentioned features.

By having a limited circulating supply of only 4 Million coins if the Pre-Purchase Phase sells out, and potentially less if not sold out and coins are burned, once Earnz hits the markets we are confident that anyone who takes part in the Pre-Purchase Phase will see an instant ROI due to the fact that Earnz has so many benefits for holders of it, and with lending and referral programs second to none, the fact that you can make money simply by holding Earnz via the Masternode or Staking function really gives the investor a coin with inherent value that will continue to rise in price inside your wallet.

We know we are not inventing the wheel and there are now around 5-7 lending coins, but none of them have a MasterNode feature and can bring holders of the coin returns as well as Earnz can, in saying that though, we do not consider ourselves as competitors, that is not the goal, the goal is to deliver the best possible product we can to our investors and we think we have come very close to doing that with EarnzCoin.

Thank You

EarnzCoin