

RENDER PAYMENT

2017 | White Paper v 1.06

THE PAYMENT SOLUTION FOR
High-Risk Merchants



a Sderot Company

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NOTE: This white paper is a work in progress and defines the intent of the company to develop and market certain capabilities for the product. The implementations of these technologies are built on new models for computer science and security, and it is expected that significant changes will be continually required to meet evolving requirements.



COMMENTS FROM THE CEO

2017 and beyond

There are currently over 1,000 high risk industries that require some form of payment processing. The outlook for applying the Render Payment solution to all high-risk markets globally is projected at up to \$500 billion per year, a significant opportunity.

The introduction of this white paper presents an opportunity to reveal the Render Payment Ecosystem to the world. The vision that will be presented has been stirring in my heart for some time and started from a simple conversation where a business associate in a high-risk industry was sharing their problem in finding reliable, secure, and cost-effective Merchant Services. They shared the fact that there are currently over 1,000 high risk industries where merchants are paying in excess of 20% of the transaction total to secure services. Even when they did secure a service it was often arbitrarily shut down and the industry was ridden with scams. Many of these merchants have simply resorted to cash. These high-risk markets are projected to process over \$500 billion in transaction per year globally. A significant opportunity for Render Payment.

Our team began to examine the problem and wondered if a crypto-currency based solution might just be the answer. It's not like other blockchain companies hadn't approached the challenge, but in every solution we looked at, it forced buyers to have to learn how to buy a crypto-currency and then fund a wallet while at the same time asking the merchants to receive funds in a possibly volatile currency that they were not used to.

” *in every solution we looked at, it forced buyers to have to learn how to buy a crypto-currency.*

Our team believes that crypto-currency based applications work best when the interaction with the blockchain is virtually invisible. Our first product the Render Payment Shopping Cart Payment Gateway does that by allowing the buyer to check out on a website in a way they are familiar with using the debit or credit card of their choice while the merchant also receives payment

in the currency of their choice. As depicted in diagrams in this white paper our back-end leverages the RPM Token as a liquidity mechanism to solve the problem these industries are faced with.

” *This team will be pioneers*

We don't plan on stopping there. We have a robust roadmap that will roll-out further cart integrations, wallets, escrow systems, a rewards program and more. Our team is dedicated to seeing this vision realized and are set on disrupting the status quo in the blockchain space. We firmly believe that one of the most dangerous phrases in business is, "We have always done it that way." We have no doubt this team will be pioneers in designing the next evolution for payment processing.

Our goal is not to be a flash in the pan. We are here to build a brand. We are resolved and are committed to the success of the business model presented here. Token holders will find a level of transparency not yet demonstrated with blockchain startups. Token holders will see regular audited financial statements, quarterly conference calls with management, and regular roadmap updates as the project progresses.

After reading this I hope you will share our vision for creating a profound merchant solution that will have significant impact on this \$500 Billion industry providing them with the reliable, cost effective services they deserve.

Christian Rishel

Christian Rishel

Chief Executive Officer, Partner

INTRODUCTION

Modern commerce presents challenges for both businesses and consumers. This is especially relevant in high risk markets. The interplay of security, cost, culture and business methodology require innovative solutions. Primarily, new multifactor authentication methods are needed, designed to protect merchant processing and other web-based financial transactions from rapidly evolving security threats.

Beyond this issue, is the increasing scrutiny by third party payment processors (banks, credit card companies) of certain 'high-risk' merchants, which may limit access to some payment methods or levy unreasonable fees.

At Render Payment, we are a young and innovative company and we seek not only usability, but also hold the intrinsic standards of cryptocurrencies in high regard. We aim to minimize bureaucracy and build an easy-to-use, fool-proof platform for the masses.

Specifically, our goals are:

- Provide reliable, secure, low cost merchant services utilizing fiat and cryptocurrencies to tens of thousands of businesses in standard and high risk markets globally.
- Create one of the world's most secure wallets
- Integrate our merchant processing solution with major online shopping carts as well as the world's leading accounting packages.
- Ultimately we aim to use crypto-currency to facilitate new and innovative forms of commerce and trade including a variety of options such as: Major CMS Module Integration, Point of Sale Terminal, Virtual Wallet, TFIN Wallet, Overwatch Exchange, Peer to Peer Escrow Services, and Render Payment Shopping Network.

\$10
TRILLION
SPENT BY GEN Z-MILLENNIALS
IN THE CYBER WORLD

AVERAGE COST PER TRANSACTION
IN HIGH RISK MARKETS
20%

\$500
BILLION
ANNUAL HIGH RISK MARKET

1,000+
HIGH RISK INDUSTRIES

BACKGROUND

Financial Regulation and Oversight

The simple fact is that money is the totality of business. Without the ability to effectively complete financial transactions our society, social networks, and business environments would all collapse catapulting us back to the days of face-to-face paper transaction and bartering services.

With multiple federal and state level agencies enforcing millions of existing and new rules, and issuing multiple executive orders, oversight continues to increase. This is enhanced by regulatory publications from press and independent agencies, all geared towards the protection of financial transactions. For this reason, innovation that enables high risk businesses and their customers the ability to manage, buy, sell, and trade, at reasonable and competitive cost, presents a wealth of opportunities.

The Cost and Challenges of Doing Business in High Risk Markets

As the execution and administration of financial transactions have moved progressively into the electronic realm, institutions, law enforcement, and consumers have been faced with many challenges. Here are the facts:

- In 2016, 15.4 million adults in the U.S. were victims of identity fraud
- There were 1.1 billion identities stolen globally, an increase of 16% from 2015
- The estimated value of losses exceeded \$16 billion in the U.S. alone
- Personal financial information accounted for 39.2% of the identity thefts in 2016

Because of these security issues, many industries where crime rates are higher than the norm are considered "high risk" markets, even when the business activity is completely legal. Mainstream businesses that are perceived as susceptible to fraud, chargebacks and refunds are slotted into the high risk category by payment processors.

These high risk markets typically have a cost of capital greater than 20% of the acquisition price of the product, increasing the burden on the merchant and ultimately affecting the price the end user must pay to receive the product.

The true impact in this market ultimately lands squarely on the end user. Render Payment's solution addresses the core dilemma plaguing this high risk industry and plays a key role in converting these "cash" businesses into mainstream financial transactions at competitive rates. Render Payment provides a solution that ultimately delivers price reduction to the customers.

Cultural Shifts Affecting High Risks Markets

Internet savvy Millennials and Generation Z are demanding change in how business is conducted. The old bureaucracy of the 20th century is no longer acceptable. Consumers are frustrated by the friction involved in the finance world. They want a simple solution!

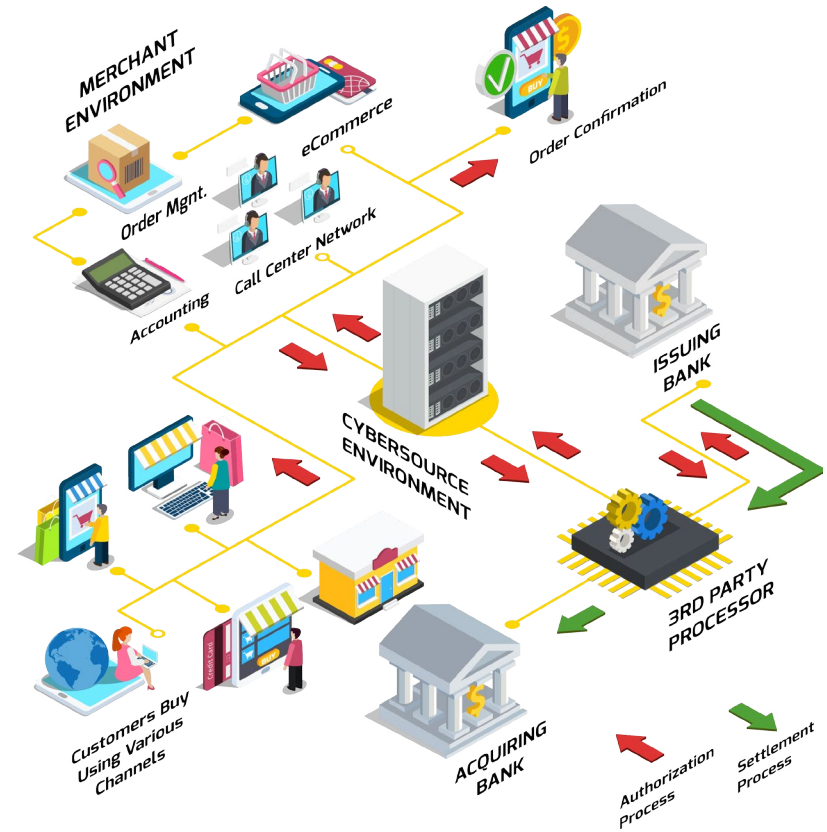
This cumbersome and costly system of payment is not keeping pace with modern societal and business needs. Today’s consumers are reported to be financially cautious and supremely interested in value and authenticity. They appreciate a system that promotes equality and choice, using technological and innovative tools.

With these two generations expecting to spend \$10 trillion during their life-times in the cyber-world, systems will have to adapt to their needs. When the cost of high risks has a direct effect on the price these consumers must pay for the products they want, they will tend to drive the market to fair and equitable solutions.

The Current Payment Processing System

To understand how Render Payment can change standard and high risk merchant services, one must first understand how the current payment system works. Most people do not look beyond pulling out their credit card and paying for something to comprehend the multiple impacts on that process and the cost a business bears to work within it, ultimately passing this cost onto the customers. Here is a quick glimpse on how the current merchant processing system operates.

- When a customer enters an order, the order is brought into the merchant environment through a digital process and sent to a cybersource. The cybersource reformats the information so it can be processed in a specific format to the issuing bank (actual bank or credit card-Visa, MasterCard, American Express, Discover) through a gateway.
- Next, the issuing bank either approves or denies the transaction enforcing whatever rules it deems best by allowing certain transactions to go through and denying others. This would be acceptable if the decision was through purely financial reviews. However, the issuing institutions can arbitrarily decide on what products are, or are not acceptable, and if you are trying to buy something they don’t approve of.
- Finally, once the issuing bank approves a transaction, it is then sent back through the gateway and the business is notified of the approval. Separately, the issuing bank notifies the receiving bank of the availability of the funds.



HIGH RISK MERCHANT SERVICES

There are currently over 1,000 high risk industries that require some form of payment processing. The outlook for applying the Render Payment solution to all high-risk markets globally is projected at \$375-\$500 billion per year, a significant opportunity for token holders.

Here is a list of business types that are often slotted as high risk markets:

Adult Industries (Will Not Support)	Airlines	Airplane charters
Antiques	Amazon, Yahoo or Google Stores	Annual contracts
Bankruptcy attorneys	Auctions	Automotive brokers
Cigarette or electronic-cigarette sales or nicotine cartridges	Casino, gambling or gaming	Check cashing services
Coupons or rewards-points program	Coins, collectible currency or auto-graphed collectibles	Collection agencies
Credit protection	Credit or debt repair	Credit counseling
Discount health – medical care programs	Debt collection	Direct selling
eBay Store	Debt consolidation	Drug paraphernalia
Event ticket brokers (unlicensed–non-registered)	E-Books (copyrighted material)	Electronics
Federal Firearms License (FFL) dealers	Exporting services (non-US based)	Fantasy sports websites
Financial planning, strategy or advising	Finance broker or financial	Indirect financial consulting
“How-To” type websites	“Get rich quick” – books, programs, etc.	High average tickets
Hypnotists or self-hypnosis	Horoscopes, astrology or psychic services	“Hype” products or services
Investment firms	International merchants	International shipping
Lawyer referral services	Investment strategy	Investment books
Lotteries	Life coaching	Lingerie sales
Membership organizations (over 12 months)	Magazine sales and subscriptions	Mail order
Multi-currencies	Merchants on the terminated merchant file (TMF list)	Modeling agencies
Non-US citizens	Multi-level marketing (MLM)	Music, movie, software downloads or uploads
Poor credit	Off-shore corp. establishment	Pawn shops
Real estate	Prepaid debit cards	In-bound or outbound tele-marketing services
SEO services	Replica handbags, watches, wallets, sunglasses	Self defense, pepper spray, mace, etc.

Talent agencies	Social networking sites – Facebook,	Sports forecasting or odds
Tour operators	Third-party processing, factoring	Time-shares advertising
Travel clubs	Travel services	Travel agencies
Vitamin and supplement sales	Vacation planners	Vacation rentals
Weapons	Voip services	Extended warranty

Obviously, many of these are considered mainstream goods and services, yet face the same headwinds for payment processing as the cannabis market. If the business relies on electronic payments, then they are constantly searching for ways to offer customers reliable payment methods.

In some cases, banks and other payment providers will either charge higher fees or deny the charges altogether, putting high-risk merchants into a 'cash-only' payment method. Obviously, this has a chilling effect on their business model, and can increase the price of goods and services for the consumer or decrease business profit margins.

The high-risk markets demand a new solution to this problem, and this is where Render Payment will fill the void. When you combine the projected use of the Render Payment Solution in high-risk markets as well as in low to medium risk market types, the potential is significant for participants wanting to be part of a breakthrough in the largest emerging market in recent history.

Surveys show that consumers want a payment method with the convenience of a credit card, but with commensurate security to safeguard personal data. Since it is unlikely that we are going back to a cash-based economy, the Render Payment solution can fill the gap and satisfy both merchants and customers.

INDUSTRY SPOTLIGHT - CANNABIS / HEMP

There are an estimated 50,000 commercial uses for cannabis/hemp. Cannabis/hemp can produce medicine, fuel, paper, food, rope, maps, clothes, nets, lace, soap, sails, shoes, plastics, explosives, caulking, fiberboard, paint, sealant, methanol, gasoline, fiber for fuel, bricks, charcoal, auto bodies, packing mass, lubricants, oil for lighting, oil for fuel, oil for lights, animal food, furniture, mats, varnish, lotions, ointments, lacquer, salad dressings...and the list goes on. The versatility of cannabis is demonstrated in its various potential uses, yet it remains a hotbed of political controversy, bias and mixed reputation in some circles.

What was unacceptable 5 to 10 years ago is no longer the norm. As countries and states begin to accept cannabis for medicinal and even recreational purposes through their voters, its adoption in legal areas is becoming increasingly popular. The legal status of cannabis is evolving rapidly in the world with 18 countries either legalizing, or not enforcing laws. America is leading this ground-breaking evolution with twenty-nine (29) states, as well as the District of Columbia, beginning a broad and legal acceptance of the multiple uses of cannabis.

THE ECONOMIC IMPACT OF THIS ONE HIGH RISK INDUSTRY IS SIGNIFICANT:



There are currently approximately 33,000 businesses in operation serving the cannabis markets, providing a \$44 billion economic impact in the cannabis industry.



Profits from US cannabis retail sales grew 1 billion each year from 2013, with 4 billion USD in total medical and recreational profit in 2016.



In 2017, profit forecast is 5 billion USD, and growing from 6-11 billion USD, by the year 2020.

These profits are realized through product sales alone, not including sales of ancillary products and services required to support business operations in the booming cannabis market.

THE RENDER PAYMENT SOLUTION

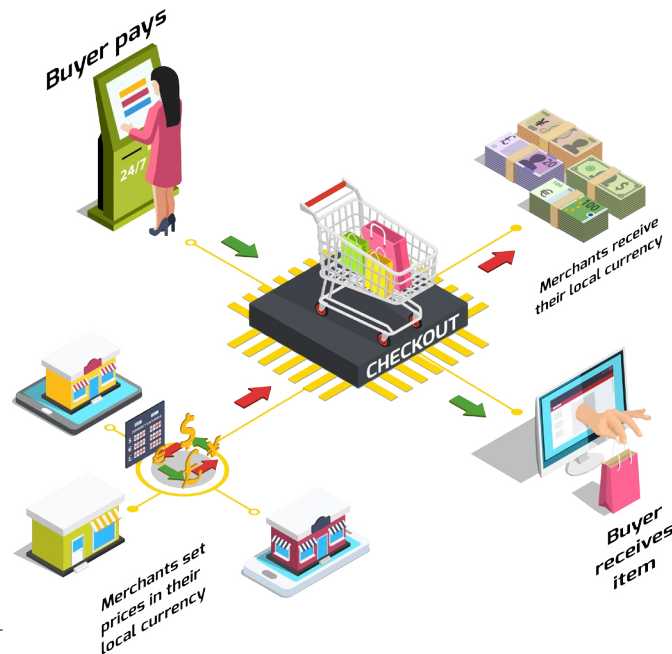
“RPM” ERC20 TOKEN

The introduction of Render Payment’s “RPM” ERC20 standard token provides a powerful solution to our business partners. It is based upon Ethereum’s secure, global ecosystem, and designed to provide businesses and individuals a trusted, secure, private and auditable mechanism for financial transactions.

The Render Payment Solution offers merchants a stable, reduced cost, low charge back methodology of exchanging goods and services while the consumer utilizes traditional means of payment such as debit and credit cards. What makes us unique as compared to other cryptocurrency based solutions is that both the merchant and the end user don’t have to maintain cryptocurrency wallets of their own unless they want to. The cryptocurrency exchange process is done behind the scenes using smart contract technology so the buyer and seller can facilitate their transactions in a way in which they are familiar and confident.

One of the great challenges in trusted computing is providing the proof that the consumer is who they say they are without fear of the dissemination of their personal information. The purpose of this paper and the launch of the Render Payment RPM Token is to put the hundreds of millions of dollars of research to work by leveraging blockchain technology to secure online financial transactions free from third party influences, charges, and expenses.

- Render Payment’s existing patent pending platform provides a unique set of market-leading solutions that are receiving rave reviews from industry leaders and pioneers.
- We have designed a solution that could unlock new models and services and provide value to users for years to come.
- Render Payment has the short-term tactical plan to quickly engage customers to drive revenue, and a long-term vision to unlock the full potential of the technology which will produce a game changing market opportunity.
- Render Payment provides a direct link between the business and customer and ensures the security of users with strict rules and protocols ensuring business and consumer rights are protected, providing buyers with the confidence they want, and the sellers with peace of mind.



IN OUR INITIAL TESTING

Render Payment integrated its payment processing with Bitcoin, which proved to be a reliable and stable base. During the next phase, we will migrate this solution to the Ethereum platform utilizing the RPM token to provide lower costs, enhanced security, faster processing speed, and the ability to expand.



RENDER PAYMENT SYSTEM

Solution Timeline

We have incorporated a fast-paced timeline for system additions and upgrades that will enhance the overall performance of Render Payment. Our aggressive timeline will ensure our ecosystem remains relevant in a rapidly changing environment.

WE VIEW OUR PROGRESSION IN THREE STAGES:

Stage 1 | EARLY CONCEPTION TO FORMATION

Render Payment began with its Merchant Services design and was founded because key management is involved in the cannabis industry, which is faced with a demand for reliable, secure, low cost merchant services and we promptly realized many high risk industries had the same need. The team made the decision in 2017 to form the business entity and begin development of its merchant services.

Stage 2 | MERCHANT SERVICES (CURRENT)

Development of WooCommerce Shopping Cart Payment Gateway
Beta Testing Merchant Solution Module including Merchant Dashboard (View Live Demo) We elected to implement WooCommerce first because it is:

- Free to merchants
- Utilized by over 28% of all online stores
- Has huge flexibility
- Offers more than ecommerce
- Has a familiar friendliness
- Vast customization options
- Its professional, yet simple
- Analytics are made simple
- Has apps galore
- Room for growth

Stage 3 | ICO (OCTOBER 2017)

Funds received from the token sale will be used to finance operational infrastructure, continued product development, and industry acquisitions.

System Milestones

Milestone 1 | SHOPPING CART PAYMENT GATEWAY INTEGRATION

Develop a fully functional payment gateway solution including osCommerce, Opencart, Zen Cart, Drupal/Ubercart, X-Cart, Magento, Shopify, Wix, and 3D Cart.

Milestone 2 | ACCOUNTING SYSTEM PAYMENT GATEWAY INTEGRATION

Quickbooks, Peachtree, Microsoft Dynamics, SAP

Milestone 3 | RENDER PAYMENT WALLETS AND REWARDS

1. Virtual Wallets
Our Virtual Wallet's unique online and mobile features give you an instant snapshot of your RPM holdings. With unique protection features, coupled with our ease of use technology, the Render Payment Virtual Wallet is designed specifically to assist our customers in integrating their cryptocurrency into their real world life.

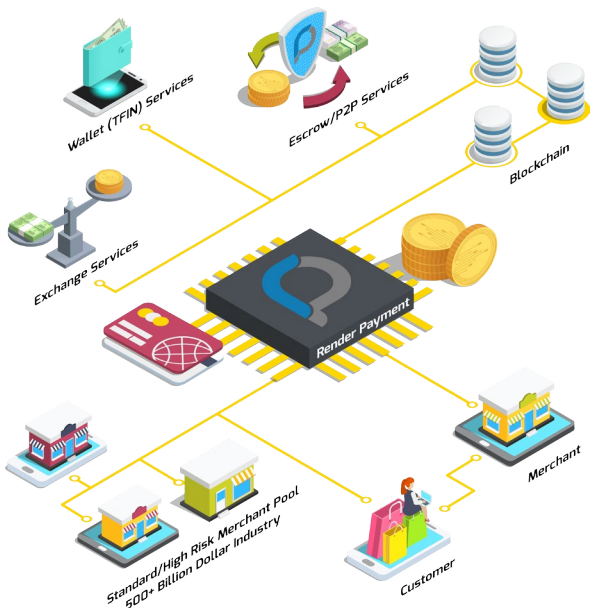
2. Mobile Wallet
Mobile wallets have been evolving for many years, yet remain a niche product. They've faced many hurdles: technical specifications, competing brands, consumer education, coordination between enabling entities, and security concerns. Beyond the challenges, is a force that Render Payment recognizes: hundreds of millions of people already are dependent on their sophisticated mobile devices, and hundreds of millions more soon to follow. The devices are natural tools for most of these people to make everyday payments—after all, they use them for just about everything else.

With the goal of increasing customer wallet share, Render Payment is proactively working towards enabling mobile wallet services for their customers. The current payment infrastructure is outdated, and mobile wallets represent much more than just an emerging or alternate option. Take Square, for example who has completely revolutionized credit card payments, particularly for small businesses. Today Square is worth over \$3 billion, and it isn't even three years old.

According to Forrester Research, 31% of US online consumers who own a mobile phone are interested in or already use mobile payments for in-store purchases, up from 18% in 2011. However, while 61% of US consumers have heard of a digital wallet, only 11% use one. However, that is expected to change. Americans are expected to spend \$90 billion through mobile payments by 2017 up from \$12.8 billion in 2012, according to Forrester.

The Render Payment Mobile wallets will allow consumers to see what is happening with their account in real time, provide instantaneous receipts, allow for interactive money management and be more secure. They can have all their payment sources in one place; making it simple to make a purchase.

3. TFIN Wallet
Render Payment is developing technology that incorporates out-of-band safeguards and technology that will work in conjunction with its exchange platform. Rather than a password being the last line of defense, trusted individuals and family members become system integrity deputies that broker access to valued online assets. This Trusted Family Identity Network ("TFIN") is intended to record and verify the integrity of the device using the Render Payment Solution, and its RPM and blockchain technology.



This new service builds on the work by the Render Payment team in creating a simplified and secured financial transaction platform, now being beta tested in the high-risk cannabis market. Utilizing blockchain technology, Render Payment's TFIN adds a level of security that addresses the immediate need and helps the industry cybersecurity catch up to those who intend harm.

Render Payment has a vision of a global ecosystem of cybersecurity checkpoints empowered by a blockchain microtransaction model that incorporates trusted friends and family to secure financial wealth. The decentralized network of cyber-checkpoints enforces the policies the owner of the device specifies, assuring only known devices in a known condition are allowed to access and process sensitive information.

The decentralized systems of the world need provable cybersecurity controls to assert that individuals accessing financial wealth are who they say they are and that the information they provide is from them and not someone who has stolen their identity. The TFIN is intended to provide operational security and enable the business model for integrity validation and attestation of transactions in real time, dramatically reducing the risk of theft or misuse.

According to Forrester Research, 31% of US online consumers who own a mobile phone are interested in or already use mobile payments for in-store purchases, up from 18% in 2011. However, while 61% of US consumers have heard of a digital wallet, only 11% use one. However, that is expected to change. Americans are expected to spend \$90 billion through mobile payments by 2017, up from \$12.8 billion in 2012, according to Forrester.

Milestone 4 | RENDER PAYMENT SHOPPING NETWORK

The Render Payment shopping network will be the first exclusive online cryptocurrency shopping network in the world. The only source of payment will be registered cryptocurrencies. All vendors on our shopping network will accept the cryptocurrencies registered with Render Payment's exchange and will provide digital to real world solutions, bringing into mainstream the business of cryptocurrencies, unleashing its full potential. Merchants will benefit from having an instant Loyalty Rewards Program that they don't have to manage and a portion of the fee from each transaction will be placed in a virtual wallet for the consumer. Those tokens can be used for purchases from any authorized merchant who would receive payment in RPM or Fiat of equivalent value of the token. Token holders could also transfer the token out to any ERC20 wallet where they can trade it on any exchange.

Milestone 5. | PEER TO PEER ESCROW SERVICES

As an alternative to the Overwatch Exchange, our Peer-to-peer (P2P) or 'decentralized' services will be operated and maintained exclusively by our proprietary software and closed system for security purposes. Trusted participants will be able to trade directly with each other without any trusted third party to process all trades. The interactions between counterparties in our P2P escrow service will be directed exclusively by pre-programmed software, with no requirement for human middlemen. The system will allow for secure transactions, utilizing decentralization philosophy and privacy measures.

This alternative approach has a number of comparative advantages, as well as deficiencies. Overall, the peer-to-peer cryptocurrency exchanges are vivid examples of the decentralization philosophy. In order to prevent potential fraudulent activities, we will provide a reputation-based system of community arbitrators, obligatory deposits for the duration of a trade or face-to-face meetings between traders, based upon the choices of the participants prior to executing a transaction.

Our P2P escrow service provides a system of obligatory deposits: before a trade begins, both counterparties have to deposit a certain amount of cryptocurrency. If all goes well and the trade completes uncontested, those deposits return back to the users. If a dispute does take place, an arbitrator appointed by the community hears both sides and resolves it. The deposits are then used to compensate the victim of the fraud and the arbitrator's services. A reputation system for arbitrators is also in place to ensure that they do not abuse their powers.

Milestone 6 | SDK AND API INTEGRATION: DEVELOPMENT OF SOFTWARE DEVELOPMENT KIT AND APPLICATIONS PROGRAMMING INTERFACE FOR CUSTOM INTEGRATION SOLUTIONS.

As the next evolution of the Render Payment system, we are rolling out a CMS Module integration for Point-of-Sale terminals intended as checkout services in brick and mortar operations, as well as, online.

This integrated POS system will feature all the same functionality of the merchant services offered by Render Payment through its cryptocurrency and merchant services. The system will provide rapid approval rates only limited by the integrity of the upload and download speed of the merchants' internet service provider.

Milestone 7 | EXCHANGE - Code Name "Overwatch"

Overwatch Exchange will be Render Payment's digital marketplace where buyers and sellers of cryptocurrencies can transact business. Our exchange service will feature several unique options to assist the consumer in completing their transaction. The exchange will offer both securities regulated cryptocurrencies and those not regulated.

Our exchange platform will match buyers with sellers. Like a traditional stock exchange, traders can opt to buy and sell their RPM's or other cryptocurrencies registered with our exchange by inputting either a market order or a limited order.

When a market order is selected, the trader is authorizing the exchange to trade his coins for the best available price in the online marketplace. With a limit order set, the trader directs the exchange to trade coins for a price below the current ask or above the current bid, depending on whether they are buying or selling.

TOKEN ISSUANCE DISTRIBUTION AND SALE

01 ICO BACKGROUND

Initial coin offerings (ICO) allow anyone to participate in the growth of both new and established businesses. Render Payment views its token sale as a highly flexible and dynamic method of allowing participation in its outlook and success.

Countries around the globe are approaching regulation of ICOs differently. The US sees multiple different agencies looking to take regulatory control of this opportunity. The Securities and Exchange Commission has reviewed several ICOs independently and has recently issued guidance as to what constitutes a security versus what does not. Within days prior to our ICO, the SEC has filed civil charges against two ICO's for securities fraud based upon their claims.

What is apparent is that blockchain technology and ICOs are here to stay, as a contemporary response to outdated methods of payment, funding and business participation. We have reviewed our ecosystem, token plan, our guidelines and procedures, and have concluded we are not considered a security required to register with the SEC.

02 FUNDS TO BUILD PLANNED ECOSYSTEM

The capital required for development and release of the Render Payment platform and "RPM" Token will be secured through a crowdfunding campaign – Render Payments Initial Coin Offering (hereinafter referred to as "ICO"). 10 days after the conclusion of the ICO, Render Payment will issue RPM tokens. RPM tokens will be Ethereum-based tokens of,

of value. ICO will be open to everyone between October 15, 2017 8:00 UTC and November 30, 2017 20:00 UTC.

Render Payment is anticipating raising \$43,720,000.00 under its token sale. These funds will be utilized to develop the planned ecosystem, promote its use, and expand its operations into multiple high risk industries.



03 HOW TO PARTICIPATE

During the ICO, the official Render Payment ICO website will be available at www.renderpayment.com/ico.php. The website will guide participants through the deposit process. Additional information on how to participate is covered in our website FAQ. Please review the FAQ page at www.renderpayment.com/FAQ or email info@renderpayment.com.

PURCHASE METHODS ACCEPTED

RPM Tokens can be purchased using Ethereum during the ICO Period

Sale Period	October 7, 2017
Token Distribution	Distributed to Ethereum compatible wallet as ERC 20 tokens after the conclusion of the ICO.
Allocation	10% = Company 25% = Adopters / Acquisitions 15% = Marketing 10% = Reserve / Conversion Fund 40% = ICO Sale
Total Supply	1 Billion Tokens
Growth Rate	No additional tokens created. Reserve totals will be created upon initial distribution.
ICO Price	\$.10 cents to \$.25 cents per token
Investment Target	\$43.7 million (ICO will end at this amount)
Lockout Period	Tokens not purchased, but issued, will have a leak out provision over a 24 month period. Company Management tokens will be locked up for an initial 12 month period.

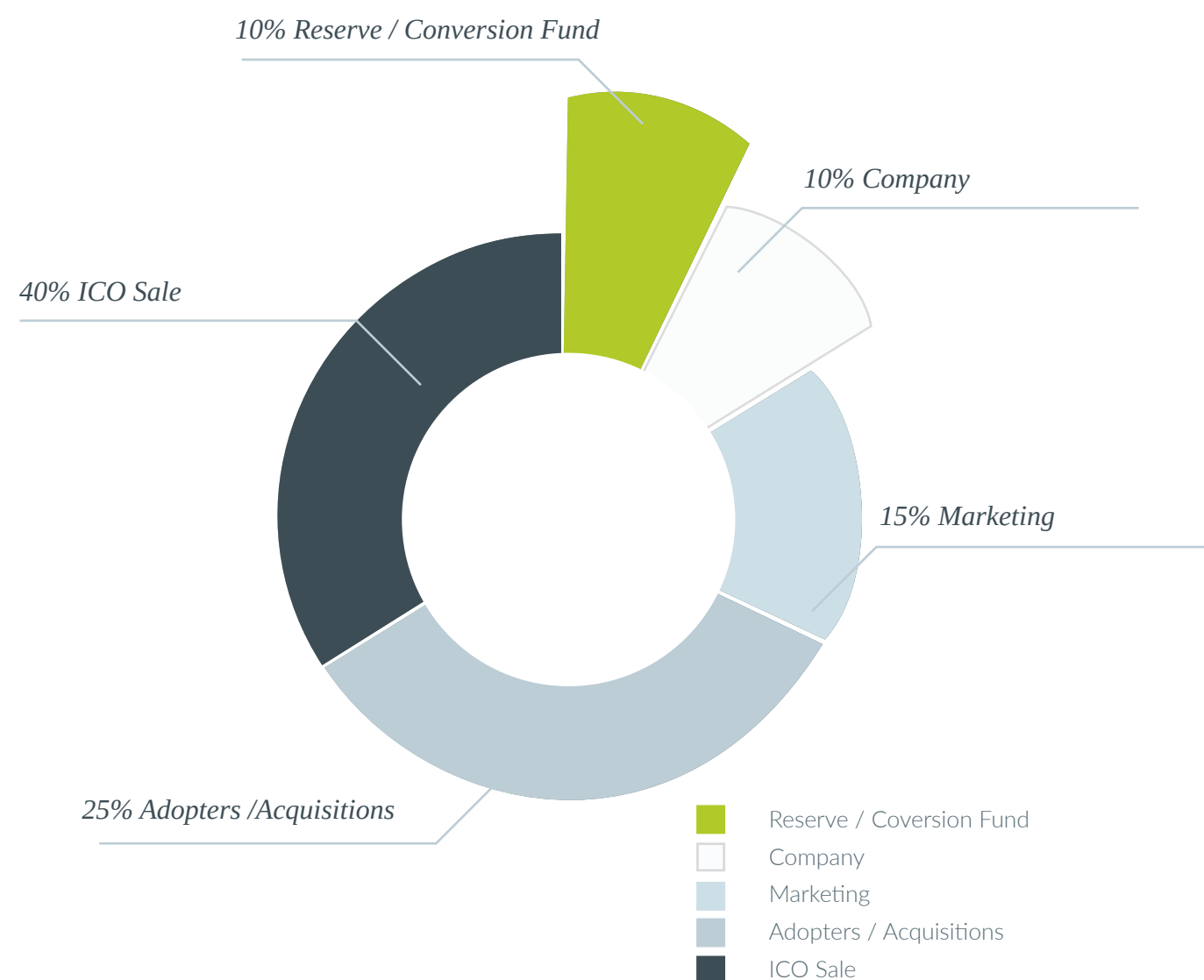
RPM DISTRIBUTION BREAKDOWN

The following breakdown reflects the distribution of RPM tokens should the maximum amount of funding be achieved at the earliest possible time.

- ICO Sale – will consist of 400,000,000 tokens. The price per token shall range from \$0.10 - \$0.25 per token.
- Adopters/Acquisitions - will consist of 250,000,000 tokens and shall be used for business development, both organic and through acquisitions. A portion of these tokens will be used to incentivize the adoption of our financial services (see RPM Promotional Tokens).

- Marketing – will consist of 150,000,000 tokens.
- Reserve Fund – will consist of 100,000,000 tokens and shall be used by the company as collateral required for the operations of its merchant services solution. These tokens will not be sold.
- Company – will consist of 100,000,000 tokens which shall be distributed to management and key development personnel and partners. These tokens shall have certain lock-up and leak-out agreements attached, depending on the level of management. All management personnel will have a 12 month lockup agreement on any tokens allocated to them.

TOKEN ALLOCATION CHART



RPM: ETHEREUM-BASED TOKENS

The RPM will be an Ethereum ERC20 based token of value. Tokens are a digital asset, bearing value by themselves through their underlying assets, properties and/or rights. While Bitcoin serves as an excellent example of a successful token of value, Ethereum enables us to easily create much more complex systems with little entry costs.

Ethereum based tokens rely on a well-established Ethereum infrastructure, benefiting from several advantages:

- security and predictability (as opposed to, for example, having to run an independent blockchain network)
- use of robust and well-supported clients (Ethereum-based tokens can be managed with official Ethereum clients)
- high liquidity (interchangeable with other Ethereum based tokens or Ether)
- easier listing on exchanges with infrastructure already in place
- Ethereum smart contracts enable a transparent and secure way of profit sharing among the token holders

RPM PROMOTIONAL TOKENS

Render Payment will set aside 250 million (25% of the total allocation) of the RPM tokens to be used to incentivize the adoption of the financial processing system. The bootstrapping of this processing system is a core component of the strategy and the long-term success of the system. It is expected that tokens may be used to:

- Support third-party developers and other third parties that support expansion and promote adoption of the ecosystem
- Distribute to resellers to promote and incentivize use and adoption of the financial processing system
- Support marketing and strategic partners who market and promote the tokens and the financial system
- Reward service providers for early adoption of the ecosystem

In the long term, it is expected the resellers and customers will supplement this promotional supply with the tokens that are earned by their services. It is expected that these tokens will be used to incentivize participation in the system by users, services and financial institutions. The RPM token should incentivize partners to build services that provide advance capabilities and enhance the quality, security and utility of the financial system over time.

TOKEN SALE TERMS

ICO ANNOUNCEMENT DATE

ICO Pre-Sale commences October 7, 2017. The Pre-Sale is reserved to those individuals who have participated in the development of the Render Payment Ecosystem, or have supported, followed, or requested participation prior to the company's ICO roll out. The RPM ICO begins October 16, 2017 and concludes on November 30, 2017.

ICO EXECUTES DECEMBER 1, 2017

The ICO concludes on November 30, 2017. On December 1, 2017 we will execute the ICO orders. All failed orders shall be auctioned over the subsequent 72-hour period. Upon conclusion and review of the auction, we will transfer the RPM tokens to the purchasers to their approved wallet. We estimate the completion and dissemination of all RPM tokens to be within the first 10 days after the ICO conclusion.

EXCHANGE TRADING

- The RPM will be available for purchase by the general public beginning October 16, 2017 through November 30, 2017.
- The RPM will have a Pre-ICO initial value of \$0.10 (US dollars) per token and \$0.13 per token to the general public and share increase accordingly.
- Each RPM holder gets an amount of RPM coins proportional to the US Dollar value deposit into the Render Smart Contract System at the time of acquisition.
- Payment will issue RPM tokens 10 days after the crowdfunding campaign successfully ends.

EXCHANGE TRADING

The RPM is expected to be available on exchanges within 30 days of the conclusion of the ICO.

INCENTIVE DISCOUNTS TO PARTICIPATION



Purchasers of the RPM will receive additional RPM tokens based upon the time of their acquisition during the ICO. The following incentive discounts shall apply:

TIER 1

OCTOBER 7TH (11:59) - OCTOBER 15TH

USD 0.10 / RPM

TIER 2

OCTOBER 16TH - OCTOBER 24TH

USD 0.13 / RPM

TIER 3

OCTOBER 25TH - NOVEMBER 2ND

USD 0.16 / RPM

TIER 4

NOVEMBER 3RD - NOVEMBER 11TH

USD 0.19 / RPM

TIER 5

NOVEMBER 12TH - NOVEMBER 20TH

USD 0.22 / RPM

TIER 6

NOVEMBER 21TH - NOVEMBER 30TH

USD 0.25 / RPM

TOKEN SALE ENDS

NOVEMBER 30TH

CONCLUSION

The implementation of the Render Token Ecosystem and RPM Token is a real game changer for both standard and high risk markets. It will have an immediate and long-term effect on the bottom line of businesses that rely on mobile and electronic payments. The RPM ecosystem provides a solid foundation for the business to customer sales process and will ensure that participants get the maximum benefit of quality pricing, far below the current industry standard rates.

The Render Payment Solution offers merchants a stable, reduced cost, low charge back methodology of exchanging goods and services while the consumer utilizes traditional means of payment such as debit and credit cards. Its ease of implementation combined with maximum security are some of the underlying strengths of the token ecosystem. The block chain enables the development of a full spectrum of wallets, escrow and shopping services that will give consumers and businesses choices not currently present in their industry.

Render Payment believes that many blockchain and token based projects will benefit from integration with Render Payments capabilities. Hundreds of new companies are being built on the revolutionary change that blockchain brings to the market. The Render Payment Ecosystem will provide a disruptive business model and decentralized cybersecurity controls to deliver greater utility and a simpler and safer financial transaction experience.

COMPANY COMMITMENT TO TOKEN HOLDERS

Our staff values the services and opportunities provided and will seek to ensure that all token holders are continually informed of the adoption, change, expansion, and business of Render Payment. The company will provide:

- Quarterly Conference Calls – State of the Company
- Public and Audited Financial Statements
- Annual Reports controls to deliver greater utility and a simpler and safer financial transaction experience.

LEGAL

Acknowledgement of Advice
The information provided on this white paper does not constitute investment advice, financial advice, trading advice or any other sort of advice and you should not treat any of this white paper’s content as such. Render Payment offers no advice on how you should buy, sell, or distribute coins. Just as with any type of currency, Render Payment does suggest that users conduct their own due diligence and consult your financial advisory before making any decision, whether it be exchange or purchase of currency.

Availability and Accuracy of Information
Render Payment will strive to ensure accuracy of information listed on this white paper. However, with a growing market fit for new regulations, it is costly and difficult to keep up with all the legal issues concerning the cryptocurrency market. We encourage users to conduct your own legal research, and to base your decisions off what you find. Render Payment will tirelessly keep up with the legal issues as well, but will not held responsible for information unavailable or inaccurate to users on this white paper.

Price Risk
The price of all cryptocurrencies are highly volatile. It is common for prices to increase or decrease by over 100% in a single day. Although this could mean potential huge profits, this also could mean potential huge losses. Anyone looking to purchase or exchange in cryptocurrencies should consult a fully qualified independent professional financial adviser.

Risks of Regulation
No regulatory authority has examined or approved of the information set out in this white paper. No action has been or will be taken under the laws, regulatory requirements or rules of any jurisdiction and the publication, distribution or dissemination of this white paper to you does not imply that the applicable laws, regulatory requirements or rules have been complied with. Although an exciting market with tremendous upside, the cryptocurrency market has not yet been regulated to the extent that it will likely be down the line. Render Payment’s legal team is working rigorously to keep up with new case law and/or statutory guidelines (whether federal or at a state level) that implicate the services and products that Render Payment offers.

You agree and acknowledge that RPM tokens you purchase or acquire are not to be construed, interpreted, classified or treated as:

1. any kind of currency other than cryptocurrency;
2. stocks or shares issued by any person or entity;
3. rights, options or derivatives in respect of such debentures, stocks or shares;
4. units in a collective investment scheme;
5. units in a business trust;
6. derivatives of units in a business trust; or
7. any other security or class of securities.

Predictions/Announcements
All statements made about future circumstances by, or attributable to, Render Payment, or its affiliates, or persons acting on behalf of Render Payment or its affiliates, are expressly qualified in their entirety by such factors. Given that risks and uncertainties that may cause the actual future results, performance, or achievements of Render Payment to be materially different from that expected, expressed, or implied by the statements made about future circumstances in this white paper, undue reliance must not be placed on these statements. Render Payment, nor its affiliates, represents, warrants or undertakes that the actual future results, performance or achievements of Render Payment will be as discussed in those statements made about future circumstances. The actual results, performance, or achievements of Render Payment may differ materially from those anticipated in these statements.

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