

PERPER



ΠΕΡΠΕΡ

[WWW.PERPER.NET](http://WWW.PERPER.NET)

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## INTRODUCTION

The Perper team is a group of experienced professionals from the business, non-governmental organization, financial, and crypto industries. We have worked on numerous projects and have built a strong network of partners in these fields. In recent years, we have been focused on the Perper project, which aims to make existing blockchain technology more usable and address key challenges such as scalability, high fees, and ease of use. Our team has also conducted research on the adoption of stablecoins and their potential impact on the economy. Specifically, our scientific work, "Forecasting macroeconomic effects of stablecoin adoption: A Bayesian approach," analyzes the effect of stablecoin adoption on key macroeconomic factors in Montenegro. The Perper project was originally started by UpbeatHub LTD and has received funding from the European Union within the Collaborative Grant Scheme for Innovative Project Ideas and the Ministry of the science of the government of Montenegro.

The Perper team is focused on addressing key challenges facing the widespread adoption of blockchain technology, such as scalability and usability. The team is also involved in the Tesla project WhiteLabel Project, which aims to make blockchain technology more usable by working with software companies to develop real-life solutions. The team has been working on this goal for the past three years. It's clear that the Perper team is committed to improving the usability of blockchain technology and making it more accessible to a wider audience.

Perper project is powered by scientific work "Forecasting macroeconomic effects of stablecoin adoption: A Bayesian approach" <sup>1</sup>by the Perper Team, which analyses the effect of stablecoin adoption on key macroeconomic factors in Montenegro. The main explanation for the adoption of stablecoins is their one-to-one peg to various currencies and commodities. Previous studies have relied on the relationships among cryptocurrencies and thus could not disentangle the country-level macroeconomic effects of stablecoins from the effects of other cryptocurrencies. Using data from January 2006 to December 2019, we decompose the correlation between cryptocurrencies and their effects on the economy due to (a) shocks to stablecoins and (b) shocks to Bitcoin. Contrary to assumptions, stablecoins do not maintain their peg in "crash times" but do promote economic growth. Bitcoin's volatility deanchors investor expectations, disrupts markets, and destabilizes key macroeconomic factors. Our novel findings indicate that stablecoin adoption should not be based only on a one-to-one assumption and reveal the mechanism of key gaps by a prudential authority.

Link: <https://www.sciencedirect.com/science/article/abs/pii/S0264999322000384>

This Project was originally started by the UpbeatHub LTD<sup>2</sup>, and was co-financed by The European Union within the Collaborative Grant Scheme for Innovative Project

Ideas, and by the Government of Montenegro, Ministry of Science.

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<sup>1</sup> <https://www.sciencedirect.com/science/article/abs/pii/S0264999322000384>

<sup>2</sup> <https://upbeathub.com>

## DISCLAIMER

It's important to note that this disclaimer clearly states that the Perper project is just one of many similar projects in the highly competitive blockchain and crypto industries. The team believes that they have a good chance of success due to their expertise and experience, as well as the potential for regulation and new investment in Montenegro to drive adoption of crypto technologies.

The future regulation of volatile Crypto currencies will bring new FDI to Montenegro. Crypto enthusiasts will inevitably flock to Montenegro because of the regulation and new opportunities.

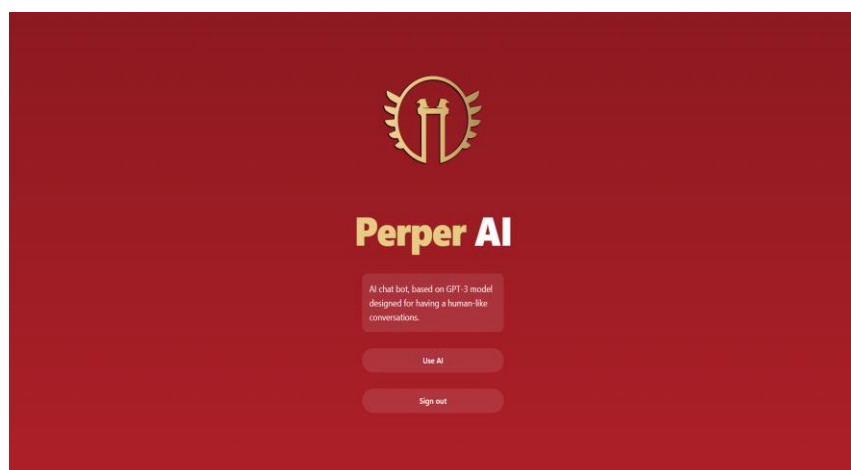
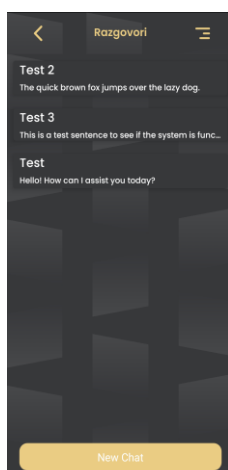
The introduction of the Perper project and stablecoin is intended to remove business barriers and contribute to the Montenegrin economy, and the team is also exploring the development of sub-blockchain derivatives like Smart Contracts, NFTs ect.

The Perper coding team has developed a beta version of an NFT marketplace, which can be accessed through the provided link.

<https://nft.perper.net>

The Perper team has released its AI functionality, which can be accessed via Perper mobile APP and via web address [ai.perper.net](https://ai.perper.net). This functionality allows users to access the powerful GPT-4 AI model for a wide range of natural language processing (NLP) tasks, such as language translation, text summarization, and even creating new content. In the future it will allow users to use DALL·E picture AI for image generation. The AI functionality is integrated with Perper.net website and it is planned to be integrated into the existing Perper application in the near future.

Through the Perper white-label and blueprint solutions, we aim to empower local and smaller players in the foreign markets, making blockchain technology more accessible and widespread. This is especially significant in areas where blockchain adoption is still in its early stages or where regulatory barriers make it difficult for local businesses to participate in the cryptocurrency industry.



## DESCRIPTION OF THE MARKET AND PROBLEMS

To determine our project scope, our Team collected requirements for what the stakeholders need from our Blockchain project. Not only Montenegro, but the entire region of the Balkans is rather lags behind in banking services due to several issues such as the credit card terminals shortage, expensive fee's offered by the local banks for credit card terminals and transaction fees, low level of digitalization, lack of PayPal, Stripe etc. digital payment processors etc.

The Project is not intended for Montenegro only, but for most of the countries from the region that are closely linked to the Euro, such as Bosnia and Herzegovina, Albania and Northern Macedonia. We're also very much certain that people from Serbia would use our Perper/Euro Stable Coin as well.

Ecommerce companies in Montenegro often face additional fees and challenges due to the reliance on cash payments. For example, when a company delivers goods, it must collect payment in cash and then return it to the ecommerce company, which can be cumbersome and costly. Additionally, ecommerce companies may incur high fees for credit card payment processing, which can be difficult to afford in a small market like Montenegro. These challenges can make it difficult for ecommerce companies to operate effectively and efficiently. One potential solution to these challenges is the adoption of stablecoins or other digital payment systems, which offer low transaction fees and ease of use. By enabling ecommerce companies to accept digital payments, stablecoins and other digital payment systems could help reduce the burden of cash management and credit card fees, making it easier for these businesses to thrive.

The lack of "programmable money" in Montenegro is causing a number of challenges, including the inability to link payments to the delivery or provenance of goods, automate restocking, or pay energy bills based on consumption. This can make it difficult for businesses to take advantage of new technologies that could improve efficiency and streamline processes. One potential solution to these challenges is the adoption of stablecoins or other digital payment systems that are programmable and able to facilitate these types of transactions. By enabling businesses to use programmable money, stablecoins and other digital payment systems could help drive the adoption of new technologies and improve the overall efficiency of the economy.

Bringing Blockchain and Crypto technologies with the Perper Project in Montenegro tourism would finally allow Smart Contracts usability in the most important industry in Montenegro. Smart contracts, which are handled using blockchain technology, can potentially cut out intermediaries such as booking, airbnb and similar rental platforms, as well as reduce costs associated with bank transfers and payment processing fees from companies like Visa and Mastercard. Smart contracts also have the potential to provide lower costs, reduce processing times, and enable instant transactions, not only for the tourism industry but also for the people of Montenegro.

Furthermore, the combination of blockchain technology, IoT (Internet of Things), and AI (artificial intelligence) has the potential to drive significant innovation and change in various industries. These technologies have the potential to transform the way businesses operate and offer new opportunities for increased efficiency, automation, and data-driven decision making. The adoption of these technologies is often referred

to as the "fourth industrial revolution," as they have the potential to significantly disrupt traditional industries and create new ones.

Perper users are able to use GPT-4 AI model for solving everyday tasks such as language translation, text summarization and creating new content, right in the app. The DALL·E Picture AI will be used to create unique and visually appealing images, not just for NFT creation but also in various other applications such as digital art, advertising, and product design.

This integration will give the Perper app users access to advanced AI capabilities that can help them to be more productive and efficient in their daily tasks and projects. This will be a great way to attract and retain users and create a unique selling point for the Perper project.

As we continue to advance and expand our project, one of our newest initiatives is the development of both white-label and blueprint solutions for the Perper ecosystem. Recognizing the need to further decentralize and democratize the world of cryptocurrency and blockchain technology, we are offering companies and organizations from all around the world the opportunity to adopt our technology and customize it to fit their unique needs.

## DESCRIPTION OF THE PERPER PROJECT AND HOW IT'S GOING TO SOLVE THE MARKET PROBLEMS

The Perper project has made significant progress in a number of areas, including building a strong coding and operating team, building partnerships with the Tesla WhiteLabel project team, and developing a fully operational stablecoin wallet with various functions and a complete admin panel. The team has also developed an NFT marketplace, AI solution, and published scientific work in a prestigious journal. Additionally, the team has developed a fully functional solution for the Montenegro market, which aims to address the lack of digital payment options in the country.



### LONG STORY SHORT

The Perper project has the goal of digitally transforming Montenegro and making it ready for the complete adoption of blockchain and AI technologies. This could involve a number of different initiatives, such as developing and implementing blockchain-based solutions for various industries, educating the public and businesses about the benefits and potential uses of blockchain technology, and working with government and regulatory bodies to create a supportive environment for the adoption of blockchain technology, IoT (Internet of Things), and AI (artificial intelligence).

The Perper project aims to play a foundational role in the adoption and development of blockchain and AI technologies in Montenegro, and potentially influence the direction of the country's future blockchain economy and financial system.

Perper White Label and Blueprint Solutions will Expand Decentralization and Democracy in Blockchain worldwide.

The Perper project has been using a stablecoin and ecosystem based on the Ravencoin blockchain<sup>3</sup>- Restricted Assets and Tagged Addresses, for the past 18 months. As blockchain technology has evolved, the team has switched to using POS (proof-of-stake) solutions and the Ethereum<sup>4</sup> and Polygon<sup>5</sup> networks, optionally BSC network, specifically the ERC-1155<sup>6</sup> smart contract, in order to make the stablecoin and usability coin more efficient and cost-effective to handle. The use of second layer networks and smart contracts helps in reducing transaction fees and increases the scalability of our system. The Perper team stays up-to-date with the latest developments in blockchain technology and uses them to improve the efficiency and usability of our usability token and stablecoin as well as the whole ecosystem.

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<sup>3</sup> <https://ravencoin.org>

<sup>4</sup> <https://ethereum.org/en>

<sup>5</sup> <https://polygon.technology>

<sup>6</sup> <https://eips.ethereum.org/EIPS/eip-1155>

The Perper project is generating revenue from a number of sources:

1. Fees for stablecoin transfers

- Far lower than credit card payment processors fees

Fees for the use of banners on the wallet

Fees for NFT minting and sales on the Marketplace\*

Fees from the Future Programmable conditional payments\*

Fees from the Crypto Exchange Module\*

Fees from the Metaverse Spots\*

Fees from using AI services\*

Fees from the future Metaverse Land Sales\* and from its Future Ecosystem\*

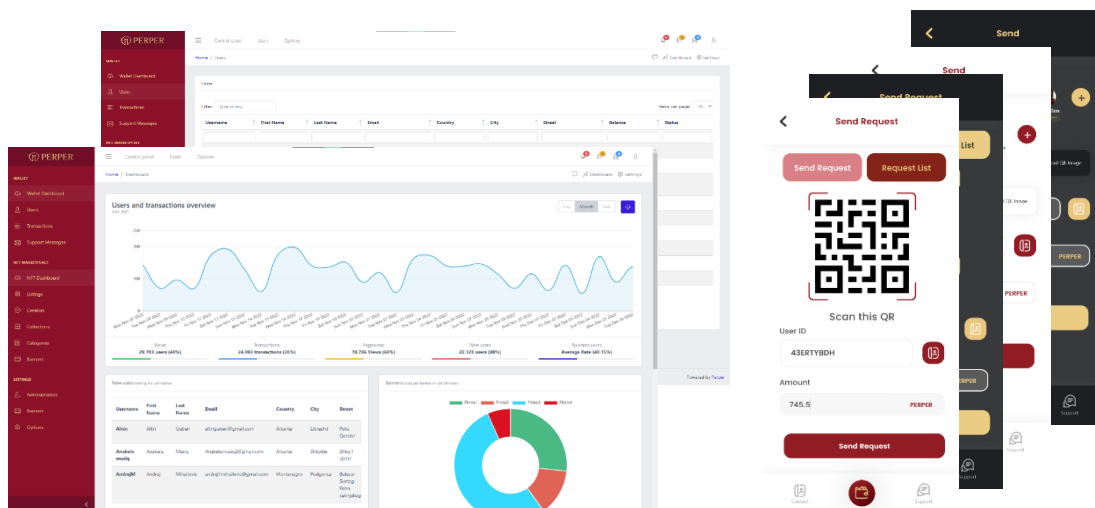
2. Income from White Label and Blueprint Solutions

Innovation time allowance to demonstrate other functionality.

The Perper team is focused on creating a sustainable business model that leverages a range of innovative technologies and services.

## WHAT'S THE POINT?

1. By offering low fees, the Perper project will be able to differentiate itself from other payment processors, such as Visa and Mastercard, and attract users who are looking for more affordable payment solutions. Utilizing smart contract solutions will also help the Perper project to streamline its operations and reduce costs, which could further enable it to offer lower fees to its users.



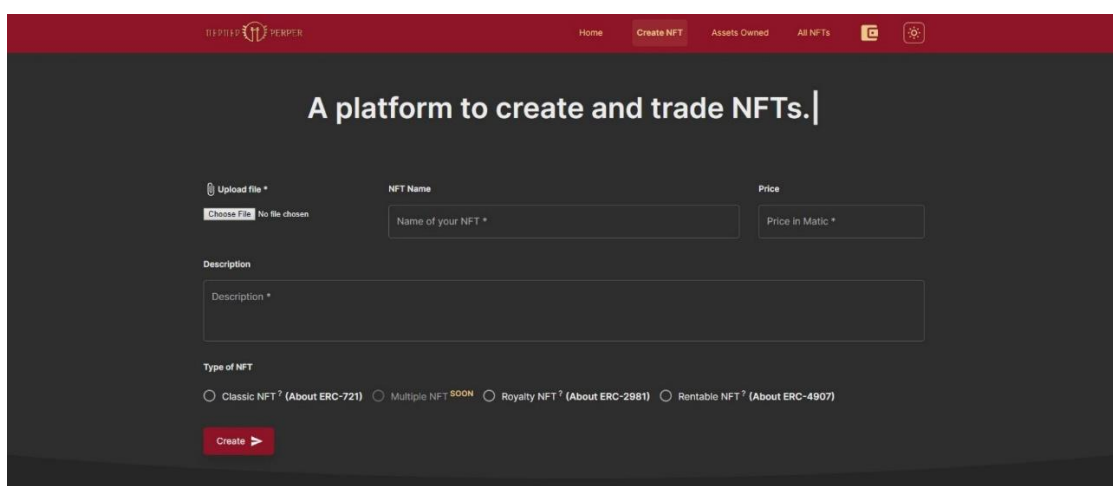
2. The Perper project will cooperate with largest and most liquid cryptocurrency exchanges in order to offer Perper stablecoin pairs and make it easier for tourists and people in Montenegro to use their cryptocurrency assets to purchase goods

\* Pending Functionalities - Some of the sources of revenue for the Perper project are marked as "pending functionality," which means that they have not yet been implemented or made available to users.



and services. The Perper project will establish partnerships with key cryptocurrency exchanges and work closely with them to ensure that Perper stablecoin and Perper Usability coin are listed and readily available to traders. By working with large and liquid exchanges and offering a convenient and secure way for people to use their cryptocurrency assets, the Perper project will be able to attract a large and loyal user base.

3. Smart contract dApps can be used by third party private companies to automate and streamline a variety of business processes by intermediary contract that acts as a bridge between the two contracts allowing Smart payments functionalities as well. Smart payments can be used in a variety of contexts, including billing for mobile phone service, telecom and cable TV service, utilities, rental payments, insurance premiums, and transportation services such as taxis ect. They can also be used to automate services in transportation supply chains and to streamline the management of application forms and electronic documents in government and municipality departments. In addition, smart payments can potentially be used by charity organizations to facilitate micro payments from within a country and from abroad, without incurring SMS charges or setup fees. By helping businesses in Montenegro and the surrounding region adopt and use the benefits of blockchain technology and smart contracts, it may be possible to improve the efficiency and security of their operations, as well as reduce costs and improve data transparency and immutability.
4. The NFT Marketplace that we developed is the first and only Montenegro NFT Marketplace. NFTs are finally gaining in popularity in everyday life. Our NFT Marketplace will bring all the popular NFT Smart Contracts at one place. Customers can easily choose what kind of NFT they are supposed to create/mint. We allow Perper NFT Marketplace users to enjoy creation of the newest NFT Smart contracts like ERC-2981 and ERC-4097, which are still unsupported by most other famous marketplaces.



The screenshot displays the 'Create NFT' interface of the Perper NFT Marketplace. The header is dark red with the Perper logo and navigation links: Home, Create NFT, Assets Owned, All NFTs, and a wallet icon. The main heading reads 'A platform to create and trade NFTs.' The form includes fields for 'Upload file \*' (with a 'Choose File' button), 'NFT Name' (with a placeholder 'Name of your NFT \*'), and 'Price' (with a placeholder 'Price in Matic \*'). Below these is a 'Description' field with a placeholder 'Description \*'. At the bottom, the 'Type of NFT' section offers four radio button options: 'Classic NFT ? (About ERC-721)', 'Multiple NFT SOON', 'Royalty NFT ? (About ERC-2981)', and 'Rentable NFT ? (About ERC-4907)'. A red 'Create >' button is positioned at the bottom left of the form.

5. Perper AI modules have access to advanced AI capabilities that can help users in their daily tasks and projects. With GPT-4 AI, users will be able to perform a wide range of natural language processing tasks such as language translation, text summarization, and content creation. This feature can be useful for businesses

and individuals who want to communicate with customers or partners in different languages, or who want to automate the creation of content. The DALL·E picture AI, on the other hand, will provide users with the ability to create unique and visually appealing images, not just for NFT creation but also in various other applications such as digital art, advertising, and product design. This feature can be useful for artists, designers, and marketers who want to create unique digital assets, or who want to add an extra level of creativity to their work. Overall, the integration of AI capabilities into the Perper app will be a great way to attract and retain users and create a unique selling point for the project. The ability to perform advanced NLP and image generation tasks within the app will make the Perper app more versatile and useful for a wide range of users.

6. NFT Tickets - Perper project using the Blockchain technology/NFT will allow event organizers to ensure that only validated buyers can access their events. This can help avoid counterfeiting, scalping, and other fraudulent activities to all Perper Ecosystem users and partners. NFT tickets are much faster and easier to use than paper or digital ones and much cheaper to produce. The Perper Ecosystem aims to ensure that individuals and corporations have secure digital futures via decentralized IDs and storage for sensitive information. For example, after attending an event, the NFT ticket may serve as a unique and valuable collectible or memento. In some cases, NFT tickets may have value beyond the event itself, as they may be able to be sold on a marketplace to collectors or fans who were unable to attend the event. Argentina football fans will for sure consider World Football Cup finals ticket as valuable collectible and memento. The NFT ticket is also more eco-friendly compared to the standard tickets. It doesn't need to be printed, paper consumption will thus decrease, making it even better for our planet! The use of NFTs to represent "meme" and "selfie" content will be particularly appealing to popular meme creators and celebrities, as it may allow them to securely and transparently monetize their work and reach a wider audience. The inclusion of an easy mockup engine on the Perper app, which allows users to quickly and easily create customized "meme" and "selfie" NFTs, will further increase the appeal and accessibility of this type of content. By providing a simple and user-friendly way to create NFTs, the easy mockup engine will make it easier for meme creators and celebrities to monetize their work and engage with their audience. We are planning to add a mockup engine similar to the one found on the <https://me.mycaseonline.com/devices> website to the Perper web and mobile apps by Partnering with MyCase company. This mockup engine would likely allow users to create custom "meme" and "selfie" NFTs by providing a simple and user-friendly interface for designing and previewing the NFTs.
7. Implementing Metaverse Spots in the Perper app could potentially allow companies to engage with and participate in the metaverse look like ambient, which may be important for the future of their business. The Metaverse Spots has the potential to offer a wide range of opportunities and possibilities for businesses, including new ways to interact with customers, new forms of advertising and marketing, and the ability to create immersive and interactive experiences for Perper users.

\* Real Web 3.0 Metaverse concepts are still far away from the real usability. We have an idea, even a roadmap with the know-how, how we could make this brand new technology more usable. But, creating and implementing a real web 3.0 metaverse could be a complex and costly undertaking, as it would likely require significant technological and logistical resources. The development of the metaverse concept is further driven by a range of factors, including advances in technology, changes in societal and cultural norms, and the evolving needs and preferences of users.

#### Metaverse by Tesla/Perper Concept Technologies:

- Framework – Web 3.0, GoLang, Java, Python
- Blockchain
  - 1) ZKRollup Private Blockchain, Perper Ecosystem Usage Only
  - 2) Ethereum, Ethereum L2 and BNB
- Depends on the Grant value. We have many options. ERC 1155 is must have.
- Metaverse – Unity3D, Wolf3D SDK
- Modelling: Maya, ZBrush, Blender & Mudbox
- Texturing: Blender, Photoshop i SubstancePainter
- Rigging: Maya
- Animation: Maya and MotionBuilder and/or MotionCapture
- Lighting & Rendering: Maya & Arnold + Unity or Unreal
- Composite pictures & effects: After Effects, etc.

We are proposing the development of a metaverse that would allow users and companies to create their own experiences with fewer limitations than current metaverse projects. This could be achieved by using innovative technologies and the development of such a metaverse would require a significant investment of resources. The strategic partnerships with leading industry companies as a potential avenue for development sounds reasonable at the moment.

## ADMIN AND WALLET MANAGEMENT FEATURES

### ADMIN PANEL MANAGEMENT FEATURES:

- Sign up process (with KYC)
- Wallet is configurable: type: user or business
- Update Wallet Details
- Transaction fee management
- Banner fee management
- AI fee management
- Close wallet
- View Wallet Balance
- Transaction History
- Export transaction history
- Freeze/Unfreeze wallet
- Wallet Banners Management
- Support Messaging
- NFT Marketplace Admin Features\*
- Crypto Exchange Module Features\*

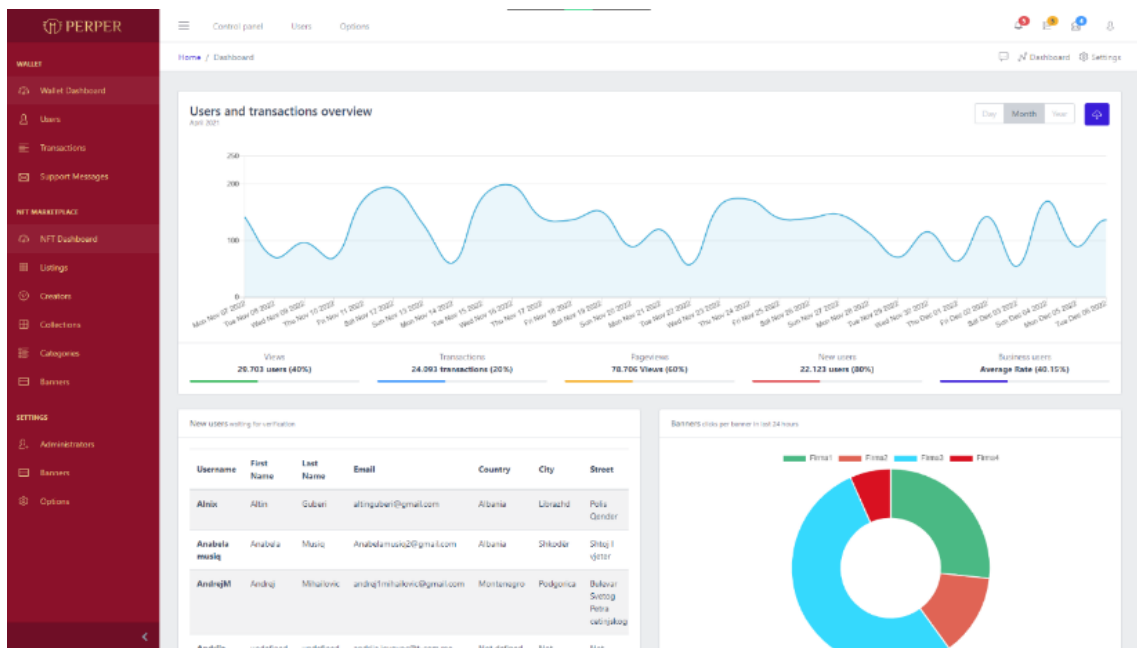
\* Pending Functionalities

### WALLET MANAGEMENT FEATURES:

- Load and Unload Perper wallet with Perper Stable Coin via bank Account and via Credit card\* and Cryptocurrency\*
- Request payment from another person
- Payments can be done via account ID (Suitable for eCommerce or when person is not at the site) or QR code
- Programmatic/API payment (saved address via Mobile Phone Contacts)
- Request for Payments
- Pay online (Via UserId)
- Use AI modules\*
- Create NFT from Mobile App\*
- Add NFT to the NFT Marketplace from Mobile App\* (Standard ERC-721, Multi ERC-1155, Royalty ERC-2981 and Rentable ERC-4907)
- "Ticket", "Selfie" and "Meme" Easy NFT Creation\* via Mockup Engine\*

- Crypto Exchange Module with own Stable Coin and Usability Coin Listed\*
- Programmable conditional payments\*
- Schedule Payments\*
- Ringfencing of funds for budgeting\*
- Freeze/unfreeze Wallet\*
- Innovation time allowance to demonstrate other functionality

\* Pending Functionalities



## WHAT ARE THE TECHNOLOGIES USED?

### Perper Wallet App

- \* Backend: NodeJS + ExpressJS
- \* Database: MongoDB
- \* Frontend: React Native

### Peper NFT Marketplace Web App

- \* Backend: NextJS/NodeJS
- \* Database: MongoDB
- \* Frontend: NextJS

### Perper Control Panel

- \* Backend: NodeJS + ExpressJS, Go
- \* Database: MongoDB
- \* Frontend: ReactJS

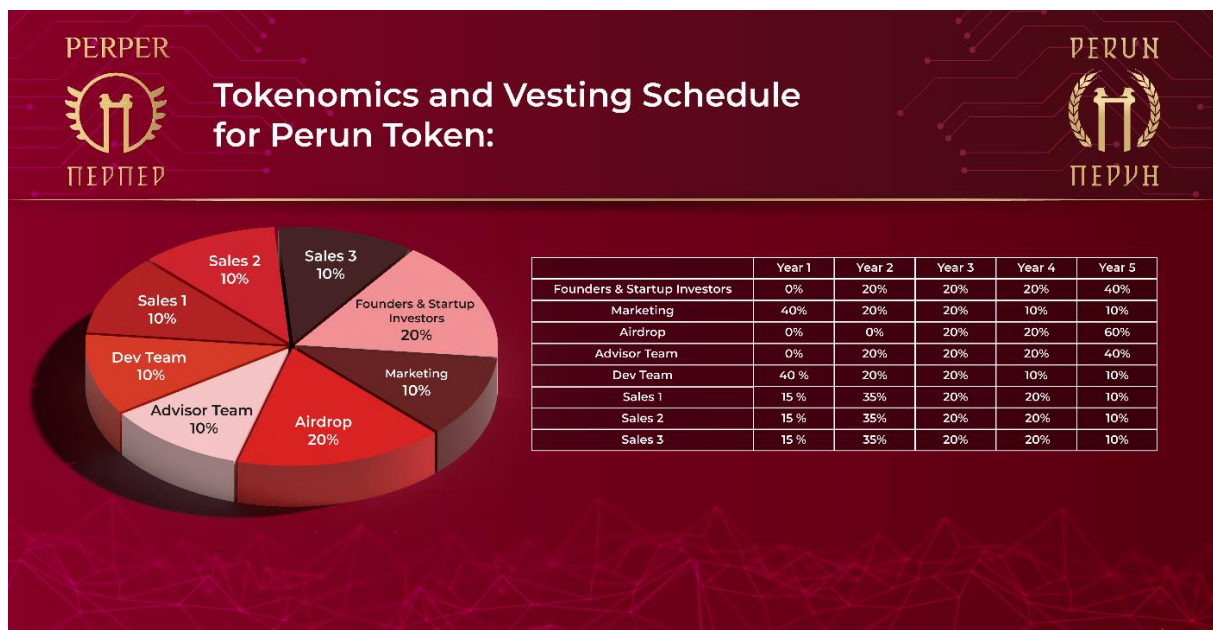
### Blockchain

- \* Solidity (ERC20, ERC721, ERC1155, ERC2981, ERC4907 etc.)
- \* Ravencoin Restricted Assets and Tagged Addresses

### AI

- \* OpenAI API

## PERUN - USABILITY TOKEN TOKENOMICS



The Perper project will issue a total of 21 million Utility Tokens - Perun\*, with 4.2 million of these tokens reserved for an airdrop to citizens of Montenegro. These tokens will give certain rights to token owners including trading them for other digital assets upon Perun\* listings on Crypto Exchanges.

Airdrop is only available to citizens of Montenegro who are over the age of 12 and have installed the Perper application within 2 years of the token minting date, which is Jan 3, 2023. Citizens of other countries are not eligible to participate in the Airdrop.

It's estimated that 200,000 citizens of Montenegro will be eligible to participate in the airdrop and we have allocated 21 Perun\* to each eligible participant. If there are more eligible participants than expected, a first come first served policy will be applied, while any remaining tokens will be burned (permanently removed from circulation) if there are fewer eligible participants than expected.

The company behind The Perper project, UpbeatHub LTD, is waiting for permission from the government of the Republic of Montenegro to receive the status of an innovative company under current law for the innovative companies\*. Once this license is obtained, the Perper.net project will be registered as a separate innovative startup company in Montenegro and will be regulated under Montenegro regulations. The Perper.net project/startup will be registered as a non-profit organization, and any profits will be used to buy back Perun\* for burning.

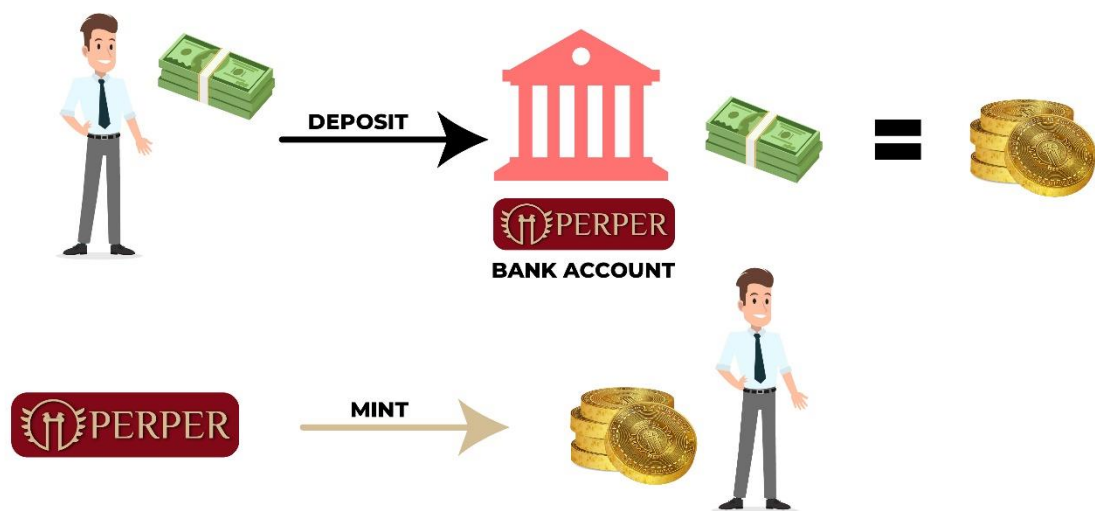
If a company generates more profit, it will choose to use all of that profit to buy back and burn its own tokens. This process, known as token buyback and burn, involves the company purchasing its own tokens from the open market and then permanently removing them from circulation. The goal of a Perun Coins/Tokens buyback and burn is to reduce the total supply of Perun Coins/Tokens in circulation, which will potentially increase the value of the remaining Perun Coins/Tokens by increasing their scarcity.

## PERPER - STABLECOIN

Perper, the Balkan's first stablecoin, holds 1-1 value to the EURO. It's a fiat-collateralized stablecoin. Compared with common cryptocurrencies like BTC, ETH, Perun\* etc. The price of EURO does not significantly fluctuate and it can basically remain stable in value.

Perper is a cryptocurrency pegged to the EURO, with a fixed exchange ratio of 1:1, meaning, for every Perper token issued, Upbeathub Ltd (issuer of Perper) will hold 1 EURO in its reserve account in some of the commercial banks in Montenegro.

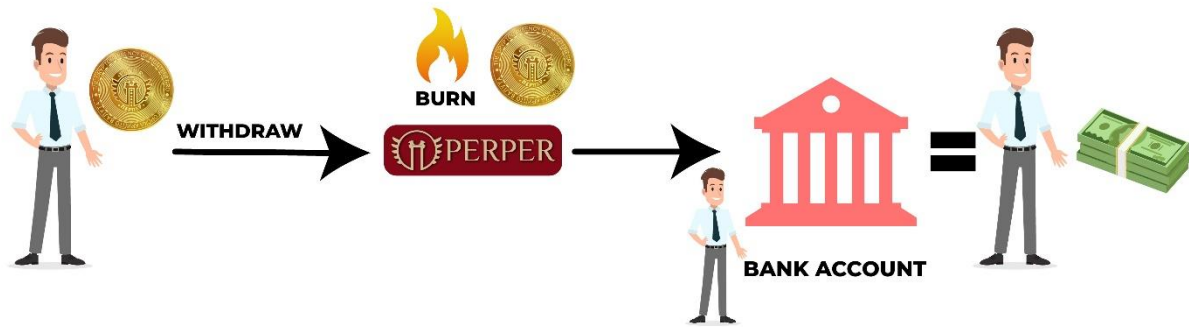
### Issuance of Perper Stable Coin



Unlike BTC, ETH, Perun etc. volatile cryptocurrencies Upbeathub Ltd, the company, is responsible for the issuance of Perper. Please see below for the detailed process:

1. If a user wants to acquire 100 Perper, or any other amount, they must first pay 100 EURO to Upbeathub Ltd first.
2. Upon receiving the payment, 100 EURO will be credited to the user's Perper app account.
3. After receiving the Perper crypto assets, the user can start purchasing using Perper the goods and services from the companies, private and public, as well as from the individuals who accept Perper.
4. Users can also return the Perper tokens to Upbeathub Ltd to redeem the 100 Euro deposited earlier.
5. Upon receiving the returned Perper, Upbeathub Ltd will burn the tokens and refund the user.





## USAGE

The Perper stablecoin is intended to be used for various purposes within the Perper app and ecosystem, including making payments and receiving payments. It will also be possible to trade or exchange Perper for other cryptocurrencies on platforms such as Uniswap and cryptocurrency exchanges in the future.

## HOW THE RAISED FUNDS/DIGITAL ASSETS ARE GOING TO BE USED

### CROWDSALE

We're proud to be The Team who did the entry level infrastructure for the future Blockchain/Smart Contract/Crypto projects in Montenegro and the Balkan region.

The Perper team is doing a crowdsale of the Perper usability token Perun\* in order to raise USDT Assets and increase awareness about the Perper project.

The crowdsale will involve only exchanging Perun tokens/digital assets for USDT digital assets in order to comply with the laws in Montenegro.

The founders and advisors of the Perper project have invested their own assets and efforts in the project, and their Perun tokens will be locked for the next five years.

The coding and advertising teams will have a portion of their Perun tokens unlocked in the first year and will be able to exchange them for other digital assets like USDT or Ethereum ect. via OTC, Uniswap, or potentially a centralized exchange after listing.

The Perper usability token, Perun, is a digital asset that is being developed as part of the Perper project. Perun token was scheduled to be launched on March 24, 2023, which is the birthday of Bitcoin. The release of the Perun token on the birthday of Bitcoin is as a way to pay homage to the world's first and most widely-used cryptocurrency, and to recognize its significance in the development of the industry. The Perun token is implemented as a smart contract on the Polygon blockchain, which is a second layer blockchain that is built on top of the Ethereum blockchain, and will be accessible at the address: 0x2D4fE9475e284530Eb029bf0Dbf78d089244A306.

<https://polygonscan.com/token/0x2D4fE9475e284530Eb029bf0Dbf78d089244A306>

Polygon blockchain is designed to offer cheap transaction costs and fast transaction speeds, while still being fully compatible with Ethereum and its ecosystem of smart contracts, wallets, and other tools. By releasing the Perun token on Polygon, the Perper project will be able to take advantage of the low transaction costs and fast speeds offered by the platform, while still being able to leverage the security and network effects of the Ethereum blockchain.

The addresses of four wallets that hold Perun tokens after the smart contract released on March 24, 2023.

0x73d1e76B924ea8DaF4967B8A618682216bed8007 (Marketing)

0x72CF5226e2fD49Ec67bC497117b300F8372d519e (Development)

0x7Dc2385FE3d0497746b0A6d334B01F702105946d (Advisors)

0xdb9b4AA9E17d8669Dae046b115279cb6625DB15f (Founders)

0x2D4fE9475e284530Eb029bf0Dbf78d089244A306 (Perun Token Only Official Address)

0xAE10F9c413E3445b694D8F5704064cF1846E801b (Perun Token Vesting Smart Contract)

The Perun tokens for the crowdsale will be held on a smart contract at the address 0x9071c4F572Bb7ed74fA7Fb93C42dA761034961c8. By holding the Perun tokens for the crowdsale on a smart contract, the Perper project will be able to automate the process of selling and distributing the tokens, and to ensure that the terms of the crowdsale are enforced.

The coding and marketing teams reserves the right to offer swapping their Perun tokens into USDT before the official Perun Token sales in order to improve coding by hiring new coders and to increase awareness by using the token to boost the marketing campaign through advertising companies as soon as possible. This can help to ensure the success of the Perper project by improving the quality of the coding and increasing awareness of the project and token among potential users and investors.

## USAGE

The Development and Marketing Team will use the Perun\* tokens/digital assets (Teams can offer only Perun\* digital assets as the reward to the Coding and Advertising Team members and other participants) for:

1. Funding, via Perun\* digital assets, the current and future software development of the Perper project. Primarily considered on the software engineers' earnings costs.
2. The Marketing team plans to use their Perun tokens to improve awareness, conduct marketing campaigns, and design creative solutions that will help to promote the Perper project and increase adoption of the Perun token. By leveraging the unique features and benefits of the Perun token, the Marketing team aims to drive demand for the token and build a strong community of users and supporters who are passionate about the potential of the Perper ecosystem.

## ROADMAP

- 1) Perper Mobile Wallet with the Perper Stable Coin implementation, Complete Ecosystem with Admin Panel for handling the Wallet operations and web NFT Marketplace - Ready

Functionalities to be added:

a) **GPT-4 Paid AI Modules: App Functionalities Roadmap**

**MVP (Minimum Viable Product) Release Target Date:** December 2023

This initial release will provide users with a glimpse into the core functionalities and potential of the GPT-4 Paid AI Modules within the app. It will serve as a foundation for gathering user feedback and refining the product.

**Stable Version Release Target Date:** End of February 2024

Building upon the feedback and insights gained from the MVP, the stable version will offer enhanced performance, improved user experience, and a broader range of functionalities.

- b) NFT Module in Perper Mobile Wallet Implementation - MVP Release - End of January 2024. Stable Version Release - End of September 2024.
  - c) Crypto Exchange Module in Perper Mobile Wallet Implementation - MVP Release - End of December 2023. Stable Version Release - End of February 2024.
  - d) Metaverse Spots\* Module in Perper Wallet Implementation - MVP Release - End of February 2024. Stable Version Release - End of May 2024. Private/Company Users Web 3.0 Experiences Optimized for Mobile Device
  - e) Partnership with [mycase-online.com](https://mycase-online.com) and adding Mockup Engine Module in Perper Mobile Wallet and Perper NFT Web marketplace allowing "Selfie" and "Meme" NFT Easy creation via Mobile/Web apps - MVP Release - End of March 2024. Stable Version Release - End of June 2024.
- 2) NFT Marketplace Backend and OpenSea/SolSea like Frontend Options Implementation - MVP Release - End of April 2024. NFT Marketplace Stable Version Release - End of July 2024.
  - 3) Metaverse Platform - MVP Release - End of June 2024. Stable Version Release - End of December 2024. Land Sales Start - End of June 2024
  - 4) ERP software solution, and Perper SDK, that integrates Perper payments functionality. This integration will enable businesses to seamlessly accept Perper payments in Montenegro without having to switch to a different payment processing system or software. MVP Release - End of December 2023. Stable Version Release - End of February 2024.

## SDK, APIS AND ERP

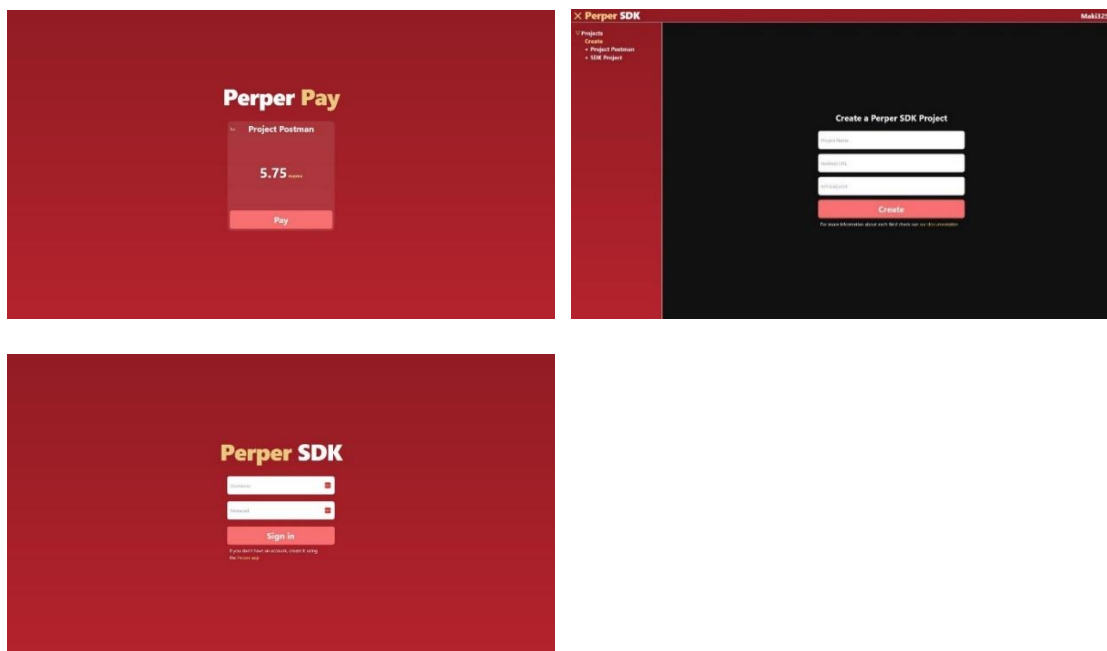
Our API will allow Devs create a token they generate in the app. They would also be able to access the documentation for each endpoint, with examples for ease of use. The API would be rate limited, but the developer will be able to contract us to up the limit.

Our SDKs are written for multiple platforms, like Android, iOS, and multiple popular programming languages for Windows, MacOS and Linux, such as C#, Java, Swift, C++, Rust.

Rich documentation and structs in the specified language needed for the API to be provided on Github repositories.

Perper is proud to be working with leading software accounting companies in Montenegro to develop an ERP software solution that integrates Perper payments functionality. This integration will enable businesses to seamlessly accept Perper payments without having to switch to a different payment processing system or software.

The software accounting companies involved in developing the ERP solution with Perper have thousands of terminals in Montenegro, which can potentially cover most businesses in the country. This means that businesses will be able to start accepting Perper payments right away once the integration is complete, which can help accelerate the adoption of Perper as a payment option.



<https://github.com/Perpernet>

## PERPER WHITE LABEL AND BLUEPRINT SOLUTIONS: EXPANDING DECENTRALIZATION AND DEMOCRACY IN BLOCKCHAIN

As we continue to advance and expand our project, one of our newest initiatives is the development of both white-label and blueprint solutions for the Perper ecosystem. Recognizing the need to further decentralize and democratize the world of cryptocurrency and blockchain technology, we are offering companies and organizations the opportunity to adopt our technology and customize it to fit their unique needs.

Through the Perper white-label and blueprint solutions, we aim to empower local and smaller players in the market, making blockchain technology more accessible and widespread. This is especially significant in areas where blockchain adoption is still in its early stages or where regulatory barriers make it difficult for local businesses to participate in the cryptocurrency industry.

Our white-label and blueprint solutions will include all the key features of Perper, including our hybrid wallet, NFT marketplace, AI integration, smart contracts, and future fintech technologies. This allows businesses to leverage the cutting-edge technology we have developed, while also adapting it to their specific use cases and target audience.

Fees collected from the white-label and blueprint solutions will be used to further support the Perper project. Specifically, they will be directed towards the buyback and burn program of Perun tokens, contributing to the value and scarcity of our native cryptocurrency. This aligns the interests of white-label and blueprint customers, Perun token holders, and the broader Perper community, creating a sustainable and mutually beneficial ecosystem.

In this way, we are not only expanding the reach of Perper but also fostering a more decentralized and democratic blockchain landscape worldwide. Our white-label and blueprint initiatives underscore our commitment to innovation, accessibility, and community-driven growth in the blockchain industry.