



peur

"REVOLUTIONIZING MARKETPLACE BEYOND ORDINARY"

WHITEPAPER

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1. Executive Summary

E-commerce worldwide sales in 2014 were US\$ 1.25 trillion and are projected to increase to US\$ 4 trillion by 2020. The e-commerce share of retail sales is expected to increase from 7.0% in 2015 to 14.0% in 2020. Furthermore, the number of people buying goods or services online will increase from US\$ 1.3 billion in 2015 to above US\$ 2 billion in 2020.

Marketplace sales worldwide will continue to post solid gains in 2017, rising 23.2% to US\$ 2.290 trillion. By 2018, the total e-commerce sales will reach one-tenth of the total retail market sales worldwide.

- Retail sales will grow 5.8% this year, reaching US\$ 2.737 trillion, largely driven by sales in China.
- Worldwide retail sales of e-commerce will jump by 23.2% and reach US\$ 2,290 trillion or fourfold compared to 2017
- E-commerce sales growth will stay in the double digits throughout the forecast period.
- The combined Chinese and US markets in this year's e-commerce sales amounted to US \$ 1.584 trillion representing 69.1% of the world's e-commerce market.
- In 2017, mobile commerce will account for more than 70% of e-commerce sales in both China and India and 59.0% in South Korea, in Germany, the United Kingdom and the United States of America, e-commerce will comprise at least one-third of total retail e-commerce sales.
- Worldwide retail e-commerce sales will reach US\$ 2.290 trillion in the end 2018, making up 10.1% of total retail sales; this share will surpass 16% by 2021 when sales will hit US\$ 4.479 trillion.
- Furthermore, the number of people buying goods or services online will increase rapidly.

2. The Problem with Merchants & Companies

Despite explosive growth in e-commerce, three major problems still exist:

- A. Low levels of trust and reputation rank
- B. A long authorization process and high cost
- C. The growth of Ethereum blockchain

A. Trust levels in e-commerce

Trust is a catalyst for human cooperation. It allows people to interact spontaneously and helps the economy to operate smoothly. Lack of trust, on the other hand, is like sand in the social machinery. It makes us waste time and resources protecting ourselves against possible harm and clogging up the economy. The lack of consumer confidence with merchants, technology, social infrastructure, financial systems, and the legal power of e-commerce environments is a huge challenge to business penetration with consumers. Traditional ways of measuring trust are not applicable in the online world. E-commerce merchants must develop strategies and systems to establish trustworthiness. They need to make it easier for consumers to assess trust to make in e-commerce transactions.

a) Trust and reputation for Peur merchants:

1) First:

- 1% transaction surcharge for registered, trusted, and verified merchants by a Peur external and internal auditor
 - ✓ Register your merchant
 - ✓ Upload your identification (passport or company/merchant legality) and factory or office location (include picture and geolocation)
 - ✓ Upload your company/merchant portfolio history

- ✓ Upload your company/merchant transaction history (phone bills / bank statements / electricity bills) or
- 1.5% transaction surcharge for registered but not yet trusted and verified merchants by a Peur external and internal auditor
 - ✓ Register your merchant
 - ✓ Upload your identification (passport/driver license)
 - ✓ Upload your company/merchant portfolio history

Note: Loyalty points are applicable only for registered merchants who have been trusted and verified by a Peur external and internal auditor

2) Second :

Reviews and ratings from customers through smart contracts

Note: High customer reviews and ratings do not affect the surcharges. They will however affect trust and reputation rank, and help to build trust and reputation with customers.

b) Trust and reputation for Peur service providers/freelancers

1) First:

- 1% transaction value surcharge for registered, trusted, and verified service providers by a Peur internal and external auditor
 - ✓ Register your service type(s)
 - ✓ Upload your identification (passport or company/merchant legality) and office location (include picture and geolocation)
 - ✓ Upload your company/merchant portfolio history
 - ✓ Upload your company/merchant transaction history (phone bills/bank statements/electricity bills) or service provider transaction history

- 1.5% transaction surcharge for registered but not yet trusted and verified service providers by a Peur external and internal auditor
 - ✓ Register your service
 - ✓ Upload your identification (passport/driver license)
 - ✓ Upload your company/merchant portfolio history

Note: Loyalty points are applicable only for registered service providers who have been trusted and verified by a Peur external and internal auditor

2) Second :

Reviews and ratings from customers through smart contracts

Note: High customer reviews and ratings do not affect the surcharges. They will however affect trust and reputation rank, and help to build trust and reputation with customers

B. Long authorization process and high cost

There up to 15 different steps to settle transactions, and different fees for payment gateways. Transaction fees range from 2% + 0,1 to 6% + 0,7, and chargeback fees of US\$ 15. There are also not many payment gateways available to provide a simple solution for merchants to receive mobile payments on their sites.

C. The growth of Ethereum blockchain

Today, many merchants don't yet understand or accept payments in cryptocurrency. Today, tokens of products are built on the Ethereum blockchain, and the explosive growth of virtual currencies is making a huge impact on the e-commerce business model to take advantage of this, merchants must be ready to embrace the blockchain created economy, and become an active part of it.

3. Peur's Solution: A Decentralized Marketplace & Payment Gateway

A. A Universal decentralized marketplace on the Ethereum blockchain

Peur features a transferable, trustful system: every time a transaction occurs, the blockchain will automatically record the transactions. All information will be secured and only available to authorized users. Based on this information, clients and merchants can do the filing correctly, solve problems, and mutually assess each other.

B. A mobile payments solution to accept Ethereum

With Ethereum blockchain technology, we can make payments with one step. After integration with Peur, we may receive Ethereum-based tokens and mobile payments, which can easily convert cryptocurrency into the local fiat currency.

C. Enabling Peur marketplace

By developing the Peur marketplace and payment solution, we enable merchants to participate in the decentralized economy, to reach the growing digital asset economy, and to expand market share. As the community grows, the popularity of the Peur will increase.

D. Enabling Peur payroll integration

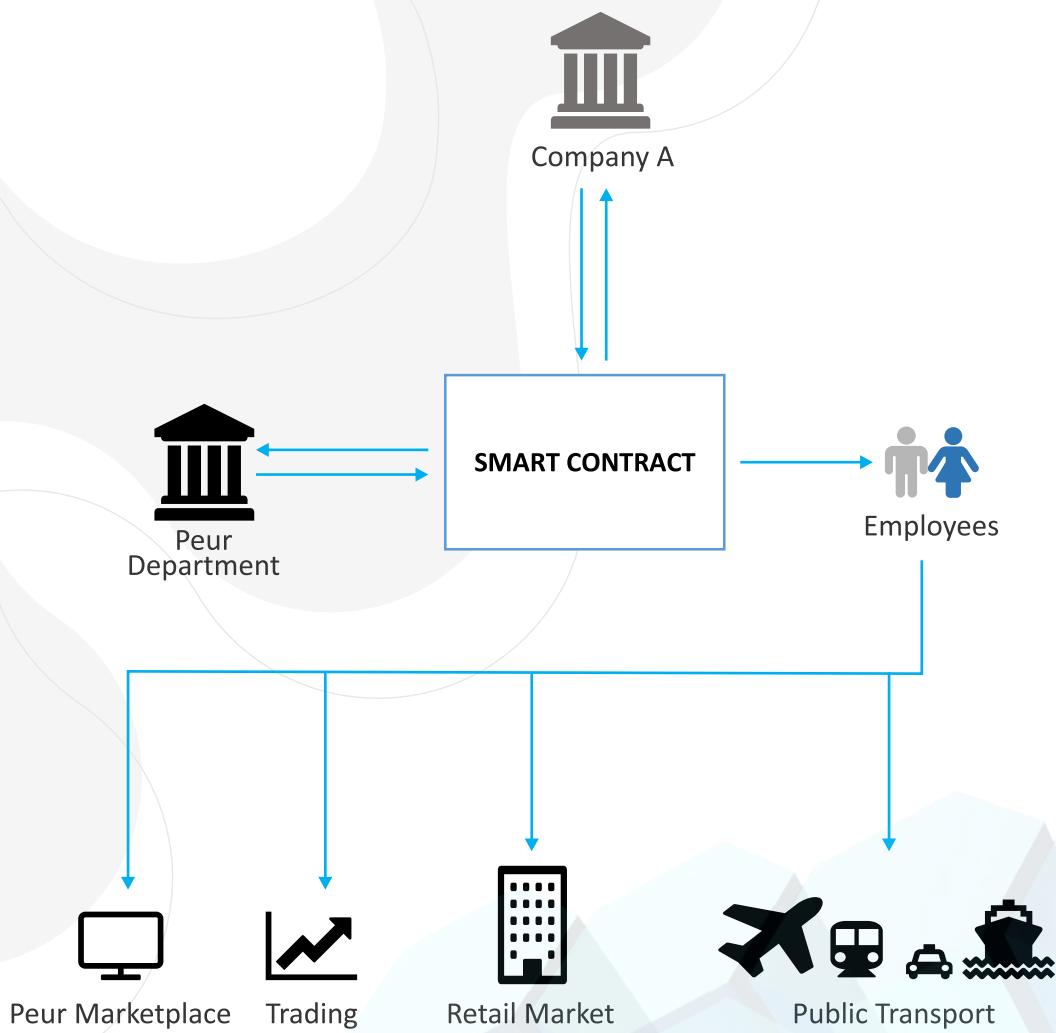
By developing Peur payroll integration, we can create more demand, with the Peur token as a digital currency can be used as a salary payment option. Peur will drive innovation in the way companies pay their employees.

Whether you are a small business with a local office, a multinational company with multiple regional offices, or anything in between, Peur offers flexible, hands-free payroll solutions for your business. Our payroll expertise ensures that your business runs smoothly, wherever you are. Using smart contracts, you can:

1. **Submit payment instructions** - Ensure accurate payment for your employees by sending your monthly payment instructions, so we can arrange payment for you.
2. **Calculate and process payments** - Our team will review, confirm, and process all calculations related to your employees' salaries, such as new employees and taxes, and smart contracts will execute the rest.
3. **Generate reports and transaction slips** - You can easily track monthly payroll lists with generated reports, bank file listings, and transaction slips for your employees.

E. Benefits of Joining Peur Marketplace

- **Flexible pricing** - Never pay more than you need to with our Peur Delivery Model, which allows for customizable per-employee, per-month subscriptions
- **We are wherever you are** - We have professional teams and reliable payroll solutions that are ready to serve you, anywhere in the world
- **Low overhead** - By using our secure platform instead of maintaining your own system, you will be able to reduce the cost of investing in software, hardware, and other valuable resources
- **Stringent security protocols** - We vigilantly monitor and maintain our security standards to ensure that your confidential information is protected
- **Ensures Business Continuity** - Ensure seamless knowledge transfer without documented systems and data recovery plans—even with changes in your company's infrastructure



For the customer

- ✓ Customer dashboards enable you to redeem points, compare pricing and view transaction history
- ✓ Every purchase made via the Peur payment system rewards the merchant's client points redeemable for prizes
- ✓ The Peur token holder can propose credit payments with 0% fee max for three months
- ✓ Rank merchants based on rates and reviews, products delivered, and services, which are all automatically recorded on smart contracts
- ✓ Real-time tracking for shipping and availability of goods
- ✓ Get additional discounts up to 2.5% if merchants can't deliver products for more than 6 hours after the order is submitted

For the merchant

- ✓ Merchant dashboard with financial and market share reports, loyalty programs, customer grading, and points calculator
- ✓ No arbitrary holding period set at the payment processor's discretion
- ✓ No foreign exchange fees
- ✓ Expand your market globally
- ✓ Fast transfer time - 2 minutes (compared to days or even weeks for traditional solutions)
- ✓ Easily expand your market and coverage area
- ✓ Merchant goods protection insurance, from merchant door to customer door
- ✓ Every registered merchant receives free 10-minute ads in the Peur marketplace once each month
- ✓ Rate and review customers, with data automatically recorded in smart contracts
- ✓ No membership fee
- ✓ No minimum charge

For the Peur community:

- ✓ Submit feedback to help us improve in the future
- ✓ Trade between members in Peur community (collector's editions, used goods, antiques, etc.)
- ✓ Accept the Peur token as salary by becoming a Peur ambassador, regional manager, forum moderator, or sales representative
- ✓ Participate in a charity program among members

For the service provider:

- ✓ Provider dashboard with financial and market share reports, loyalty programs, customer grading, and points calculator
- ✓ No holding period for overseas services such as tutoring, business consultant, or freelancers
- ✓ No foreign exchange fees
- ✓ Fast transfer time - 2 minutes (compared to days or even weeks for traditional solutions)
- ✓ Easily expand your market and coverage area globally
- ✓ Service provider protection insurance available through Peur legal consultants and M.O.U
- ✓ No membership fee
- ✓ No minimum charge

For the company:

- ✓ Zero fraud
- ✓ Low emission
- ✓ High report accuracy
- ✓ Win-win solution for both companies and employees
- ✓ Maximum 2% surcharge of transaction value per month
- ✓ Free advertising of your client company profile once each month in the Peur marketplace, and the Peur community forum

F. Enabling Peur community power

By developing the Peur community, we invite you to help us to build Peur into a popular e-commerce marketplace, grow relationships among other members, know what customers need and want, and help resolve challenges.

- Participate in the Peur marketing program, and giveaways, and ambassador events
- Vote on, discuss, and participate in Peur project development, in partnership with Peur
- Help us with your ideas and information to help us improve our offering in the future
- Trade between members of the Peur community (collector's editions, used goods, etc.)
- Participate in social activity and charity programs among Peur community members
- Accept the Peur token as your salary for contributing to the Peur community forum. The Peur Forum is a website that hosts free discussions of Peur, and related topics. It is operated mainly as a service to the Peur community, for official Peur partners across country, local branch managers, forum moderators, and marketing and sales representatives.

G. Enabling Peur service provider/freelancer with geolocation

By becoming a Peur service provider, you'll become part of the growing Ethereum and Peur environment. Today, people are looking for easy ways to simplify their lives. For service providers and freelancers, this represents a big opportunity. You can connect directly with service providers, with negotiations and agreements all secured through smart contracts and Peur M.O.U. We have unlimited service provider categories for Peur customers, including:

- Mobile Pet Grooming
- Collectibles Search
- Dry-Cleaning Pickup & Delivery
- Mobile Locksmith
- Graffiti Removal & Abatement
- Golf-Club Cleaning

- Self-Defense Instructor
- Adventure Tours
- Pet Sitting
- Mobile Massage
- Mobile Mechanic
- Personal Chef
- Seamstress/Tailor
- Cover Letter/Resume Service
- Tax-Form Preparer
- Wedding-Guide Publishing
- Mobile Car-Wash and Detailing
- Used-Car Inspection
- Tutoring
- Business-Plan Consulting
- Business-Travel Management Peur makes it easy to start your own service-based business anywhere, and anytime!

The Peur marketplace features only professional and certified service providers. Our commitment to service providers is to educate non-certified service providers through free training programs at regional branch offices:

- ✓ Training programs are available, with a 20-person minimum registration
- ✓ Training program graduates are required to agree to a one-year contract with Peur upon graduation
- ✓ During the term of the contract, graduates must complete a minimum of 20 transactions each month through the Peur marketplace

H. Enabling Peur treasury wallet

The Peur treasury wallet offers three layers of security protocols:

- **Finger Scan** - Access all your personal data and your wallet and make payments and transfers just with one thumb. You can also open and close access to all your data safely and easily with your thumb.

- **Barcode** - Access all your personal data and your wallet and make payments to both online and offline merchants. Scan your merchant barcode to make offline payments, open your personal data, or transfer token to your family or friend. Change your barcode anytime you want.
- **Google Authenticator** - Access all your personal data and your wallet and make payments and transfers in just one step.

I. Enabling the Peur worldwide payment platform

The Peur platform enables real-time conversion of all supported cryptocurrencies to give users the ability to spend assets in real time, anywhere in the world, from an online and offline merchant or service provider. By using Ethereum blockchain smart contracts, the Peur token will make commerce transparent, fast, globally accepted, and trusted. The Peur token payment system minimizes the possibility of unreliable, slow, expensive, and fraud-prone commerce for both the merchant and the client.

About the Peur rewards and loyalty campaign

The Peur Token (PURC) is our native currency. When users send money or make purchases, they can earn a reward in point for every token spent.

- ✓ Earn points for every purchase and sale in the Peur marketplace
- ✓ Easy to earn, fun to spend

J. Insurance protection

Are you fully covered?

For an affordable premium, we will cover freight against loss or damage from any external cause. When the purchase is made, Peur insurance can cover loss or damage for up to five times the product price for just a 5% fee.

Note: warranty and insurance features are only applicable to visible merchants with trusted and verified status as confirmed by aPeur auditor.

K. Business model

Peur charges only 1- 2% transaction fees for merchants, service provider/freelancers, and salaries paid.

L. Redeem points

In order to encourage a network effect and create a great environment for the Peur token, we will introduce loyalty points for buyers:

1. Every purchase made via the Peur payment system will grant buyers a 0.2% discount, converted directly to points corresponding to the transaction value in Peur tokens. Applies only to buyers who are ranked 4 and higher. No expiration date--but percentages may change over time.
2. Once a year, we will grant a large discount of up to 50% for every product (random date, start date UTC 12.00 am – 12.00 pm) for buyers who are ranked 1-3.
3. Once a year, we will grant a large discount of up to 80% for every product (random date, start date UTC 12.00 am – 12.00 pm) for buyers who are ranked 4 and higher.
4. Points can be redeemed at any time, for products or vouchers.

M. Credit payment

Buyers can propose credit payment with 0% interest fee for maximum of six months.

Example: Bob wants to buy an iPhone for 5.400 PURC token.

- Bob must have 70% of 5.400 PURC (3.780 PURC) as the down payment
- The Peur finance department will cover the 30% balance for the merchant
- Only customers ranked 4 and higher can submit credit payments

- Credit limits are contingent on the customer's three-month Visa or MasterCard billing history
- Bob can choose for one-to six-month credit period, with no additional charge and 0% interest, and can earn loyalty points
- Bob can enjoy his product after he remits the down payment
- If Bob did not fulfill his installment payments, he will not be able to use the credit payment option for two years, and his rank and points will be decreased up to 80%. The remaining loyalty points will automatically convert and be allocated in the Peur reserves for loyalty program prizes.

N. Bidding option for used goods or products

The Peur marketplace will charge 1.5% from your opening/starting price in the bidding/auction option.

O. Loyalty program

In order to encourage a network effect and create a great environment for the Peur token, we are going to introduce loyalty programs for merchants.

1. Every purchase made via the Peur payment system will reward the merchant with loyalty points. Merchant monthly turnover example:
 - ABC merchant first month turnover hit: 108.000 PURC
 - ABC merchant can get 100.000 PURC turnover for 2 loyalty points (one loyalty point = US\$ 500)
 - No expiration date or limited time for loyalty points
 - Monthly turnover 50.000 PURC = 1 loyalty point
 100.000 PURC = 2 loyalty points
 150.000 PURC = 3 loyalty points
(not applicable for under or between)
2. Loyalty points can be redeemed anytime, in any form, including advertising vouchers in the Peur marketplace, or the grand prize, loyalty prize, or product voucher.
3. Free 10-minutes advertising spot in the Peur marketplace once monthly.
4. Merchants with high trust rankings are eligible for an extra discount percentage less than or equal to 0.2% (free ad design from our marketing support for loyalty merchants ranked 5).

P. Merchant & buyer

Every New Year's Evening 100 winners will receive a grand prize product or voucher worth of US\$ 5.000 each (terms and conditions apply). The announcement will be made in the Peur community.

Q. Marketplace

The e-commerce marketplace lately has grown at an unpredictable rate, and is projected to grow at an even higher rate in the coming years. Companies such as Amazon, Alibaba, Baidu, eBay, and Rakuten, reported worldwide sales of US\$ 1.33 trillion in 2016, and are projected to increase to US\$ 4 trillion by 2020.

Despite the super high growth of e-commerce, merchants continue to have three major problems:

1. Level of trust and reputation rank in e-commerce

Trust is something that is very difficult to obtain. For a new merchant, especially a small merchant, it will be very difficult to earn the trust of his / her client.

In order to build the level of trust and reputation of e-commerce merchants globally, any transaction made by two unrelated parties using Peur can be done with a reputable, trustworthy, and reliable decentralization system supported by Ethereum blockchain.

2. Authorization process and high cost

Some authorization problems still arise despite the availability of various payment gateways:

- Costly and complex transaction settlements with up to 15 steps to accept and settle single transactions.
- Extremely high cross-border transaction fees.
- Long transaction times ranging from 2 days to several weeks to receive money. Payment processors often hold merchants' money for a week due to higher probability of charge backs during the first week after purchase.

3. The growing of Ethereum blockchain

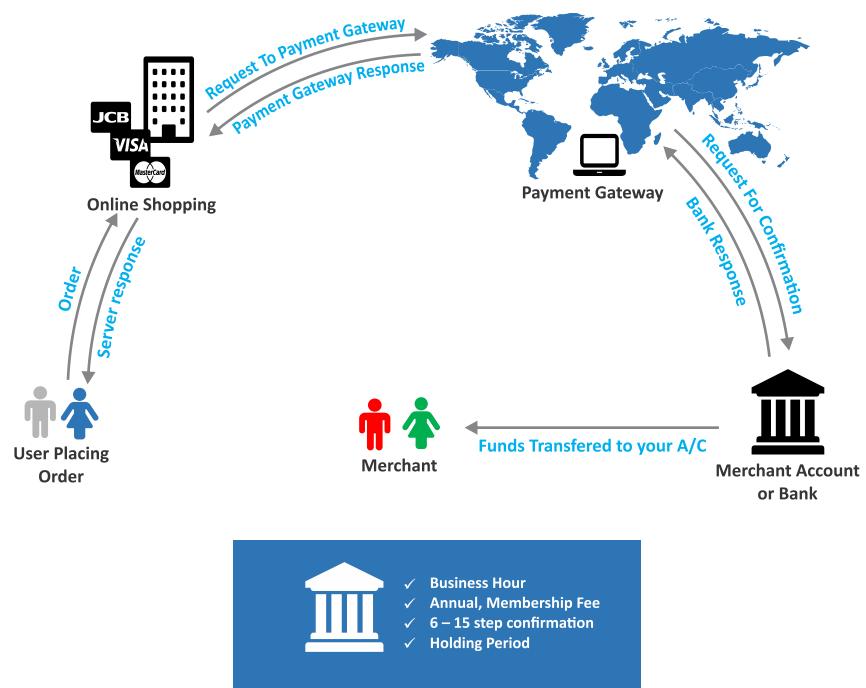
Ethereum digital assets have a market share of US\$ 21 billion and are widely used as a means of payment by e-commerce merchants. It's forecast that by 2025, 10% of the Global Gross Domestic Product (GDP) will be generated by Ethereum Blockchain.

R. The traditional and complex payment process

The payment confirmation/rejection process can be complex, regardless whether it happens in a physical store, or via e-commerce or m-commerce.

Additional steps to settle the transaction typically include:

- **Merchant fees** - Merchants must complete up to 15 steps in order to accept payments from their customers
- **Transactional fees** - Currently, fees stand somewhere between 2- 6% per transaction, plus a fixed fee for banks, credit card associations, payment gateways and processors
- **Flat fees** - These include terminal costs to buy the needed hardware, PCI fees paid to the payment card industry for compliance or noncompliance, and other fees, including annual fees, monthly fees, monthly minimum fees, IRS reporting fees, and network fees.



S. The Peur marketplace transfer & payment solution

The solution

All merchants will be able to accept Ethereum-based cryptocurrencies. And since Ethereum-based cryptocurrencies will be able to be exchanged with fiat currencies, merchants and customers can participate in global decentralized e-commerce with a high level of trust.

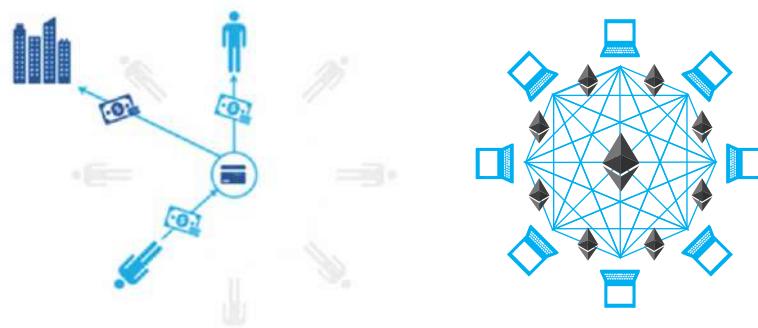
Transactions in just minutes

Traditionally, there are many stages to a transaction that uses a credit card. The approved transaction is only the beginning of a series of activities and stages that must be passed and could take several days before the payment is entered and received in the merchant's bank account.

With no third-party involvement, customers and merchants will have the ability to quickly execute direct, secure, and trustful transactions.

T. Decentralized payment processes

The image below describes the transfers and payments structure based on the Peur decentralized technology:



Current payment systems require third-party intermediaries that often charge high processing fees

... but machine-to-machine payment using the Ethereum protocol could allow for direct payment between individuals, as well as support micropayments.

Peur's mission is to :

1. Built a global decentralized payroll payment and marketplace system
2. Make the payment process simple and efficient with just one click
3. Help merchants get paid faster, with fewer fees and secured payroll payment built into a smart contract

Peur's mission is to:

1. Built a global decentralized payroll payment and marketplace system
2. Make the payment process simple and efficient with just one click
3. Help merchants get paid faster, with fewer fees and secured payroll payment built into a smart contract
4. Provide an opportunity for merchants to accept mobile payment
5. Bring the Ethereum-based token economy to today's lifestyle

Simply stated, our mission is to develop and deploy an advanced transaction system to help small and enterprise B2B, B2C, and service provider companies to grow together as one.



4. Workflows

A. Claim process flow

The claim workflow outlines the process to submit and resolve a claim with a merchant. An incentive system will be introduced to ensure that the claim is handled quickly to maintain the high level of trust on both sides.

B. Client files a claim

Merchants respond to claims and seek to find mutually beneficial solutions with their clients. Solutions may be found "offline," or by using Peur off-chain messaging system.

After both parties agree on resolution terms, the merchant enters those terms (refund, replacing a product, etc.) into the merchant's user interface. Resolution terms are saved on the blockchain, and the merchant then waits for the client's confirmation.

C. Client confirms resolution

With the intention of upgrading trust ratings, both merchant and client must resolve the claim quickly. By doing so, the trust ratings of both parties will be upgraded.

D. How it works

For every transaction made on Peur, the blockchain will record and save the transaction time, warranty conditions, delivery time, addresses of both receiving and sending parties, and any other information required to maintain the trust. All of this information will be confidential, and only available to authorized users. Both clients and merchant can rate and review each other based on that information.

E. Merchant trust rating

An automatic trust rating will be created when the merchant registers his/her shop on the Peur marketplace and starts accepting mobile, Ethereum-based currency payments.

Voting, ratings, reviews, and smart contracts will automatically update the trust rating according to the merchant's service. The trust rating will be visible to everyone, and the only way a merchant can increase the trust rating is by providing products or services as advertised, and in good condition.

F. Client's trust rating

Client trust ratings decrease the likelihood of fraudulent buyers, and offer loyalty features for top-rated buyers. Once a client buys something from a merchant using Peur for the first time, the default trust rating for that client will be automatically created and recorded in a smart contract. The trust rating of the client will be visible to merchants on the Peur platform once the purchase is made.

G. Claims, reviews, and conflict management

Information such as the type of product purchased, warranty, delivery date, sending and receiving addresses, and time of the transaction will be saved together on the platform to ensure trust.

The following information will be available to both parties:

- o **The merchant** will have all the information about every transaction in his or her profile in the Peur system
- o **The client** will be able to see details of all their purchases in their profile within the Peur mobile app

Based on that information, parties will have an opportunity to file and resolve claims, and rate and review each other in a transparent way.

H. Sales contracts

A merchant can propose a 10-day, no-questions-asked return policy, ensuring that her or she is in a better position to sell than a merchant who does not offer a return policy. These rules will be published by the merchant.

I. EXAMPLE: E-commerce marketplace common/regular product

Clients will select items, add them to the cart, and choose to pay through the Peur token instead of other available options such as



credit card or PayPal. The total amount to be paid will then be converted in real-time from the traditional currency to the selected Ethereum-based currency.

A QR code or three-option layer are generated on the client's mobile app. When they click "send," the token will go directly to the merchant with the highest ranking (4-5 stars).

For merchants with a ranking of 1-3, the token will transit first into the Peur escrow department. The merchant may claim his money after uploading a bill of lading and approval from a carrier. The Peur token will arrive in the merchant's wallet within 5 minutes.

The amount of Ethereum-based currency received maybe exchanged (or not) to a merchant's preferred fiat currency via Kraken, Polo, Bittrex, or another crypto exchange API. Options available to merchants include frequency of exchange of crypto tokens to fiat or vice versa, the period in which money transfers into their account directly using Peur instant rate, and so forth.

By developing Peur, we're enabling merchants to reach US\$ 1 - 2 trillion in the digital asset economy. This not only enables merchants to participate in a decentralized economy; it also provides entrée into the growing digital asset economy through our payment and marketplace.

J. EXAMPLE: E-commerce marketplace music/video product

Clients will choose a music or video product, add them to the cart, and select that they will pay using the Peur token instead of other available options such as credit card or PayPal.

The total amount to be paid will then be converted in real-time from the traditional currency to the selected Ethereum-based currency. A QR code or three-option layer are generated on the client's mobile app. When they click "send," the products will go directly to the client's computer or mobile device.

- The Peur platform marketplace only offers video with HD or higher quality
- The Peur platform marketplace only offers high-quality audio music (MP3,WAV,WMA)
- Peur platform marketplace offers the following options:
 - Buy and download
 - One month of unlimited streaming movies and music with only 50 PURC token deposit to the Peur Wallet
- Download option will give customers two options:
 - Save it directly to computer or mobile device
 - Save it directly their standard 5GB of free Peur cloud storage

K. EXAMPLE: E-commerce marketplace service provider

Customers will choose their services, add them to the cart, and select they will pay through the Peur token instead of other available options such as credit card, wire transfer, or PayPal.

The total amount to be paid will then be converted in real-time from the traditional currency to the selected Ethereum-based currency. A QR code or three-option layer are generated on the client's mobile app. When the client clicks "send," an automated phone call will connect the client and the service provider, and a smart contract will generate an M.O.U between the client and service provider. This M.O.U history will be useful, as the service provider's ranking is based on the Ethereum smart contract.

5. Market Opportunity & Business Model

A. The market opportunity

1. Spot signifiers

You must be sure and certain you can understand the dynamics that occur in the marketplace, such as the trends that occurred in the past and what caused them. This understanding will provide insight to help understand the markings and indicators that arise with the arrival of a new trend.

2. Read widely

The ability to gather undiscovered information will open up new opportunities. The more information you can gather and process, the more likely it will become an opportunity *before* it turns into a trend.

3. Provide multiple channels for customer inquiries

Customers will unconsciously provide information about the clear opportunities in the market. They will say, “I wish you sold in Store”, “I wish you did the same thing--but with Product Y,” or “I wish you added this feature set.”

If you can provide enough channels (email, social media, phone, etc.) for your customers use to provide feedback and information, you will quickly identify new opportunities in the marketplace via your customers.

4. Identify the second bounce of the ball

Sir Ronald Cohen of Apax Partners, one of the most well-known venture capital firms, wrote a book titled, *The Second Bounce of the Ball*. The book outlines strategies and practices for capitalizing on trends and new markets. If you can identify “the second bounce of the ball,” you may be more likely to set yourself up for new market success.

5. Remember: There's room for more than one

There is room for more than one company in most industries. Once one or two companies have proven the business is sustainable, it could be a good time to get involved.

6. Check your analytics

It doesn't matter how you choose to enter new markets-the signs are already present in your website data. The visitor's physical location and the language they use can be identified by looking at your geographic data. Other data needed to perform appropriate expansion steps can also be indicated by data analytics.

7. Scan the market

It's important to learn to filter background noise in order to be more sensitive to market trends. Identify any information that may affect your industry to more quickly identify new market opportunities that you may not have considered before.

B. The business model

The e-commerce marketplace can provide benefits for all parties when combined with a quality enterprise software solution. The primary beneficiaries of the e-commerce market place are:

1. Business operators

Business operators can increase their profits exponentially by earning sales commissions from goods or services sold by vendors. The amount of commission can be combined with, or separated from, the price of goods or services sold.

2. Vendors

Joining the Peur marketplace is away for small shops without an e-commerce website or marketing capabilities to get a greater advantage in meeting marketplace demand.

3. Consumers

Customers gain more choices by having access to an e-commerce website That makes it easy for them to find and purchase quality products or services at affordable prices.

C. Marketplace analysis

The largest market segmentation in e-commerce remains dominated by the online retail sector with sales of electronics, apparel, and accessories.

1. Digital advertising

Major brands have developed their online sales internationally and deliver products directly to consumers by working with e-commerce sites, partnering with logistics companies, and spending huge amounts on digital advertising. In fact, the digital advertising budget in the United States now exceeds the budget for television advertising.

Total digital advertising revenue in the United States grew rapidly during 2017, where mobile advertising rose sharply by 81% and was dominated by Google, Facebook, and several other digital companies.

2. Business-to-business

Oracle, Cisco, and Alcatel are major players in the business-to-business (B2B) marketplace in networking and infrastructure. For enterprise systems, the market is dominated by SAP and IBM. Other B2B segments, such as social networks and online advertising, are controlled by Google and Amazon.

One of the fastest growing B2B segments is the software-as-a-service (SaaS) market, which meets the needs of companies in the US to reduce their overhead and technology investments by using cloud computing and related services.

6. Marketing & Strategy

Our all-up strategy is focused on building a bigger network, using the following tactics:

A. Level 1 - Focus on the supply side:

- Being accepted in as many locations, as quickly as possible, through partnership campaigns
- Peur marketplace will market through advertising on other social networks and media and other marketplaces to build traffic
- Peur marketplace will launch campaigns through local billboards, road shows, and local radio in several countries in Asia (Singapore, Kuala Lumpur, Jakarta, Bangkok, Beijing, Tokyo, Seoul and Ho Chi Minh between now and 2023)

B. Level 2 - Educate through marketing road shows:

- New and existing crypto communities
- Peur community

C. Level 3 - Broader market adoption:

- Continue to develop supply and demand chain (the limited supply and need of the Peur token will increase the value)
- Education on general public as demand increases and people are willing to buy more from Peur marketplace; only merchants accepting payments through Peur will be guaranteed to be trustful
- As more people begin to pay with mobile phones at trusted merchants, more merchants will join the network
- Expansion of Peur offices across Asia, building the network as we grow
- Launch Peur offices in New York, Los Angeles, Frankfurt, London, Moscow, and Amsterdam by 2025

Level 1

Peur Head Office:

Sydney

Peur Branch:

Jakarta

Singapore

Kuala Lumpur

2019

2020

Level 1

Peur Branch:

Bangkok

Ho Chii Minh

Level 2

Peur Branch:

Seoul

Tokyo

2021

2022

Level 2

Peur Branch:

Beijing

Moscow

Level 3

Peur Branch:

New York

Los Angeles

2023

2024

Level 3

Peur Branch:

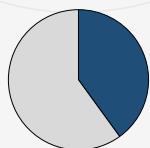
Frankfurt

Amsterdam

London



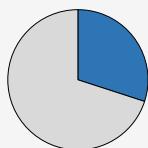
Peur potential market \$ 1 trillion worldwide sales



40%

Zone 1

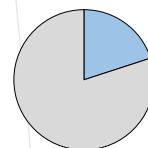
40% sales income generated from Peur marketplace will come from Asia and Australia market.



30%

Zone 2

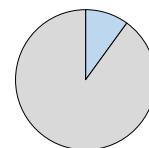
30% sales income generated from Peur marketplace will come from America and Europe market.



20%

Zone 3

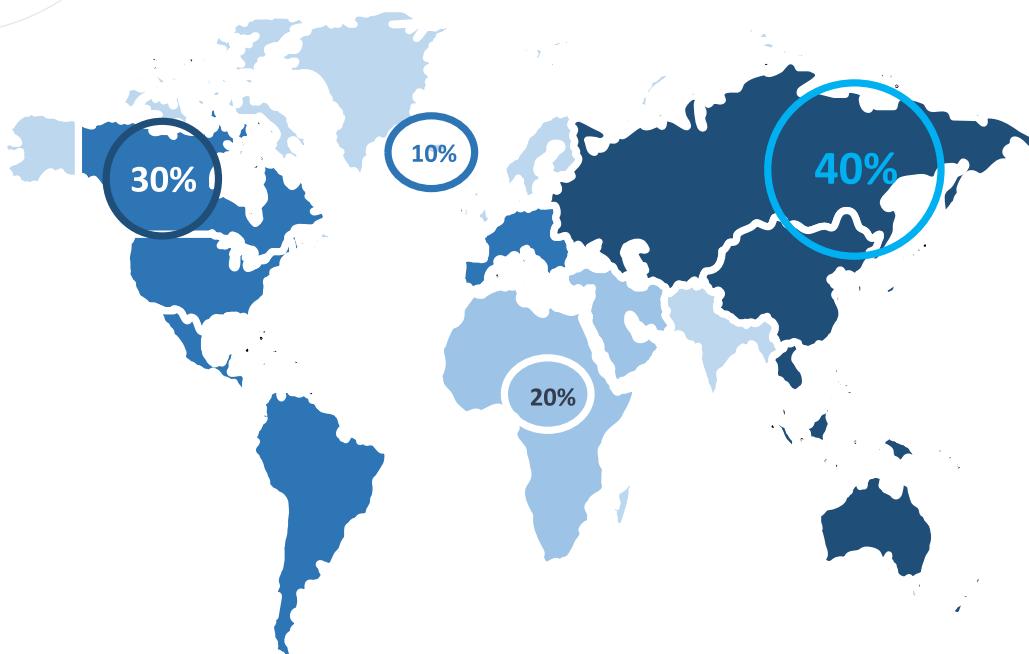
20% sales income generated from Peur marketplace will come from Africa market



10%

Zone 4

10% sales income generated from Peur marketplace will come from Others



7. Crowdfunding Details

A. Roadmap

This timeline details our funding and development goals.

PHASE 1

Start of the company (January – February – March 2017)

Four companies from different background gather to build the company that sees the new birth of internet and payment technology for marketplace, retail market, money transfer and payroll system.

PHASE 2

Minimal viable product (Self-funded/Q3 2017)

Heavily focus on research and development, prototyping, business strategy and team building and also identify and develop working relationship with merchant that can accept Ethereum payments in their e-commerce store.

PHASE 3

ICO Peur Token (April 2018) + List in exchanges (May, June and July 2018)

First priority after the crowdsale is to gather the best team possible and attract talented and accomplished people from payments, financial technology industries and token listing in Ether Delta, further update about minor and major exchanger list will be announce during or after ICO ends.

PHASE 4

Launch Peur community forum and marketplace + Buy Back (February 2019)

Launch close beta Peur marketplace in November 2018 and open beta Peur marketplace in February 2019, official marketplace and community forum release April 2019 + Buy Back program for PRE-SALE token holders on February 2019.

PHASE 5

First step decentralized system: Peur Wallet and payroll integration (Q3 2019)

Peur wallet for clients + loyalty point program. Launch full option Peur Marketplace on iOS, Android and Web. Fully functioning Peur platform marketplace for e-commerce and online shop merchants, enabling them to accept ETH and Peur token.

PHASE 6

Full e-commerce solution + exchange to FIAT currency (Q4 2019)

Accept Peur tokens, and enable merchants to exchange Peur tokens to their local currency and transfer funds to their preferred account. Smart contract wallet, real-time analytics, and a dashboard for merchants and customer.

PHASE 7

PURC as major payment in app-payment, online shop, retail market (Q2 2020)

Develop and introduce a decentralized payment for retail merchants. Roll out Peur token as a major payment currency to retail merchants, allowing physical stores to accept mobile payments from Ethereum based currencies, and exchange to their preferred local currency.

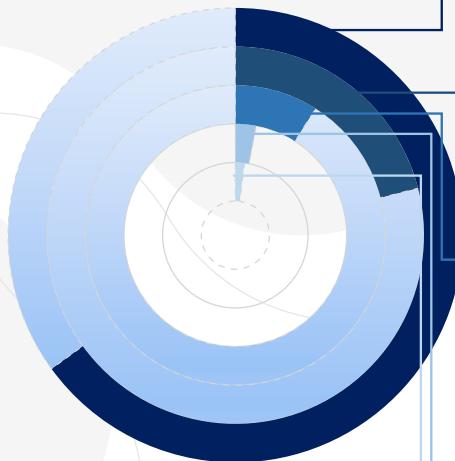


Initial Coin Offering (ICO)

We offer ICO as an opportunity to participate in our future vision. The contributors in the ICO can be regarded as the founding members of the global community. Our early backers share the vision of the next generation trading community and recognize that the status quo does not serve the actors in the markets in the most efficient way. The Peurcrowdfunding smart contract running on Ethereum. Participants willing to support the development of the Peur project can do so by sending Ether currency to the designated address. By doing so, they are purchasing Peur tokens (PURC) at the rate of PRE-SALE: 8.000 PURC per 1 ETH, which are sent to their wallet directly. The accepted currency during the ICO is ETH, BTC, LTC and DASH.



B. Peur Token Distribution



• **65% available for token sale**

ICO

Only 24 Million for PRE-SALE
106 Million for Crowdsale

• **21.15% distribute to Peur Communities**

Loyalty program, Prize, Rewards, Charity, Community, Bonus program etc

• **8.75% distribute to Peur Development Team (HRD, IT, Marketing, Finance, Legal and Accounting)**

Vesting for 60 months

• **2.6% distribute to Bounty Campaign**

Bounty campaign

• **2.5% distribute to Shareholder**

Locked for 3 years

- **ERC20token**
- **Hard cap \$ 25 Million**

Total token supply	Soft cap	Token for sale
200 Million	\$ 2.5 Million	65%

%OF TOTAL SUPPLY	BENEFICIARY	TERMS
8.75%	Team and Legal Board	<p>5% vested after end of sale 5% after 6 months 10% after 12 months 15% after 24 months 15% after 36 months 20% after 48 months 30% after 60 months</p>

Funds collected in the token sale will be used as follows:

- ✓ Up to 10% for finalizing the development of Peur platform marketplace and payroll integration system.
- ✓ Up to 50% for marketing campaign and strategy, research and development and branch expansion. All this will include online and offline marketing activities, signing partnership relations with various business partners and signing agreements with potential partners from various industry categories.
- ✓ Up to 25% for regulation, licenses, legal and operational progress.
- ✓ Up to 15% for equity capital.



10%
Peur Development



50%
Marketing Campaign



25%
Regulation



15%
Equity Capital



C. Frequently Asked Questions

What is the total supply of PURC token?

Only 200.000.000 PURC token max and there will be no more PURC token.

How many token for sale in ICO?

Only 130.000.000 PURC token for sale in PRE and ICO.

Do you accept any other cryptocurrency?

We accept BTC, ETH, DASH and LTC.

Do you have minimum purchase in ICO?

Yes, we do.

What will you do to increase the value of your token?

Supply and demand chain, that's why we create Peur marketplace and payroll integration.

What if i purchase under your minimum purchase?

Sorry to say but we will forced to ignore your purchase

How much do you need for your target goal and your minimum goal?

Our target goal is \$ 25.000.000
Our minimum goal is \$ 15.000.000

What will you do if there is any unsold token after ICO ended?

Any unsold tokens will be full distributed to reserved token. Reserved token will be use only for Peur community. Such as reward, community development, payday for approved Peur ambassador, regional manager, local moderator, Peur representative and many more.

Why you do not burn any unsold token like other developers?

It is not suitable for our business category, our main focus is PURC token will be use as daily life transaction, it will be too volatile for payroll integration and Peur marketplace if we burnt any unsold tokens.

What do you meant by Buy Back program?

It's one of our privilege for PRE-SALE contributors. Buy back program covers only 5% from the total tokens being sold in PRE-SALE and we will buy back at 20% increment from market value on the following years.

What will you do if you do not reach your target minimum goal?

We will continue and optimize Peur marketplace and payroll integration. We believe crypto will change the way we live.

What is your soft cap and hard cap?

Our soft cap is \$ 2.500.000
Our hard cap is \$ 25.000.000



When will i receive my PURC token?

You will receive PURC token within 7 (seven) days after token withdrawal . PURC token only compatible with ERC20token wallet. We thank you for your participation.

What is PURC?

PURC is a digital cryptocurrency empowered by Ethereum Blockchain.

What is PURC token and Peur marketplace?

PURC token is tradable speculative cryptocurrency which could be used for short and long investment, transfer money to your friends or family, buy products/services and as your payroll currency.

Peur marketplace is a platform marketplace where you can buy or sell products/services.

What is Peur community?

It's second home for PURC token holders. Good ecosystem for vote, trade products/services among members, Peur charity, Peur regional ambassador, participate in Peur upcoming project/plan.

What is ERC20 token wallet?

It's a blockchain wallet that permits users to manage and hold PURC token and other token compatible with ERC20 token. The wallet is free to use at MyEtherWallet, Parity and Metamask.

What will determine the price of PURC token?

The price of PURC token is determined by supply and demand, market forces and influenced by Peur community.

Who can buy or accept PURC token?

Anyone with ERC20 token wallet account can buy, send and accept PURC token.

What do i get for 1ETH?

Only in PRE-SALE package 1ETH = 8.000 PURC.

What do i get for 1BTC, DASH and LTC?

BTC, DASH and LTC equal to ETH rate based on the value stated on coinmarketcap.

Where and how can i buy PURC token?

You can purchase PURC via our website during PRE-SALE and ICO, one month later in minor and major exchanges after ICO end. We will announce the progress after ICO end.

Which exchanges will PURC token be listed on?

Initially they will be on all exchanges that Ethereum is listed on, with more and more to come.

When is the token going to be on an exchange?

Directly after ICO period ends. May-June-July 2018.

D. How to Receive PEUR Token?

In order to successfully complete receive our token, you need an ETH wallet that supports ERC20 tokens such as MyEtherWallet as well as hardware wallets such as Ledger or Trezor.

DO NOT use a wallet from an exchange. ETH addresses received from exchanges such as Bittrex, Coinbase, GateCoin, Kraken and others are owned by those exchanges. They own the private keys to your wallet and dictate what type of tokens you can receive. Peur Tokens are not compatible with exchange wallets at this time.

IMPORTANT RULES You will lose your ETH if you ignore these rules:

- ✓ DO NOT SEND ETH from exchanges like Coinbase, Poloniex, Kraken, etc.
- ✓ DO NOT USE Jaxx
- ✓ DO NOT use Multi-Signature wallets
- ✓ DO NOT send your funds before the token start to sale, they will get rejected.
- Set the gas limit to 200.000 - 250.000 ; Gas Price at 30 - 50 Gwei.
- You need to have a privately owned ETH wallet which supports ERC20 tokens. Peur Token recommends [MyEtherWallet](#), as well as hardware wallets such as Ledger or Trezor.
- A corresponding amount of tokens will be sent to the sending address directly during the Token Distribution Event.

Open ETH Wallet on MyEtherWallet

1. Go to <https://www.myetherwallet.com>.
2. Enter a strong but easy-to-remember password. This is needed to access your private key.
3. Click the “Create New Wallet” button.
4. Download and save your Keystore/UTC file to your hard drive and to a USB drive. Be sure to back it up on multiple locations.
5. Click the “I understand. Continue” button after reading the warning.
6. Print your paper wallet backup, or carefully write down the private key. It is best to keep your keys in the same place as your most valuable items.

How to Add Token to ETH Wallet

- **MyEtherWallet (recommended)**

1. Create new ETH wallet from <https://www.myetherwallet.com>
2. Go to "View Wallet Info" tab
3. Click "Add Custom Token" then put:
 - Address : "0x7148B80b38278853Ca8263Cfc0b57d4478ae6A6e"
 - Token Symbol : "PURC"
 - Decimals places of smallest unit: 8
 - and click "Ok"
4. Finish

OR

- **Ethereum Wallet and Mist**

1. Download ETH wallet from
<https://github.com/ethereum/mist/releases>
2. Open wallet and go to "Contracts"
3. Click "Watch token" and then put
 - Token contract address :
"0x7148B80b38278853Ca8263Cfc0b57d4478ae6A6e"
 - Token name : "Peurcoin"
 - Token symbol : " PURC "
 - Decimals places of smallest unit : 8
 - and click "Ok"
4. Finish

How to use Metamask :

https://www.youtube.com/watch?v=6Gf_kRE4MJU

How to use Mist Ethereum Wallet :

<https://www.youtube.com/watch?v=Z6IE0Ctaeqs>

How to use Myether Wallet :

<https://www.youtube.com/watch?v=phht73IvUDI>

How to use Parity :

<https://www.youtube.com/watch?v=-OC4N8blN48>

How to Buy :

Step 1. Log in / Sign up

- Please log in. Sign up if you don't have an account

Step 2. Edit Profile

- Go to edit profile and enter your personal detail.
- You need to input at least 1 sender address for payment.
- You must enter your ERC20token wallet address to receive the PURC tokens

A. Whitelist Program

You can join to our whitelist before the ICO to gain this benefits 5% bonus token when you buy in the PRE-SALE phase as long as you are eligible.

B. Buyback Program

You can join our buy back program before the ICO we will buy back your token once every year @20% higher than market price.

TC : buy back is limited to 5% of total token being sold in PRE-SALE phase with 20% premium above market value

Step 3. Calculate Value

- You can calculate value to discover exchange rate to BTC, ETH, DASH & LTC.
- You can retrieve peur wallet address according to the currency of your choice.

Step 4. Payment Confirmation

- After you send the fund, go to payment confirmation and must enter the TX hash.

Step 5. Transaction

- You can find your trx history in transaction and you can withdraw your token after your payment has been confirmed

TC : Delivery of token is approx seven days since withdrawal

PURC Tokens

Peur token will be an Ethereum-based token of value. The token is a digital asset, bearing value by itself based on its underlying assets, properties and/or associated rights. 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).
- ✓ High liquidity (interchangeable with other Ethereum-based tokens or Ether), easier listing on exchanges with infrastructure already in place our Ethereum-based token contract complies with the ERC20 standard.

Smart contract has been made available on Github for public review and etherscan.io

<https://www.Etherscan.io/Peurtoken>

<https://www.Github.com/PeurcoinGitHub>

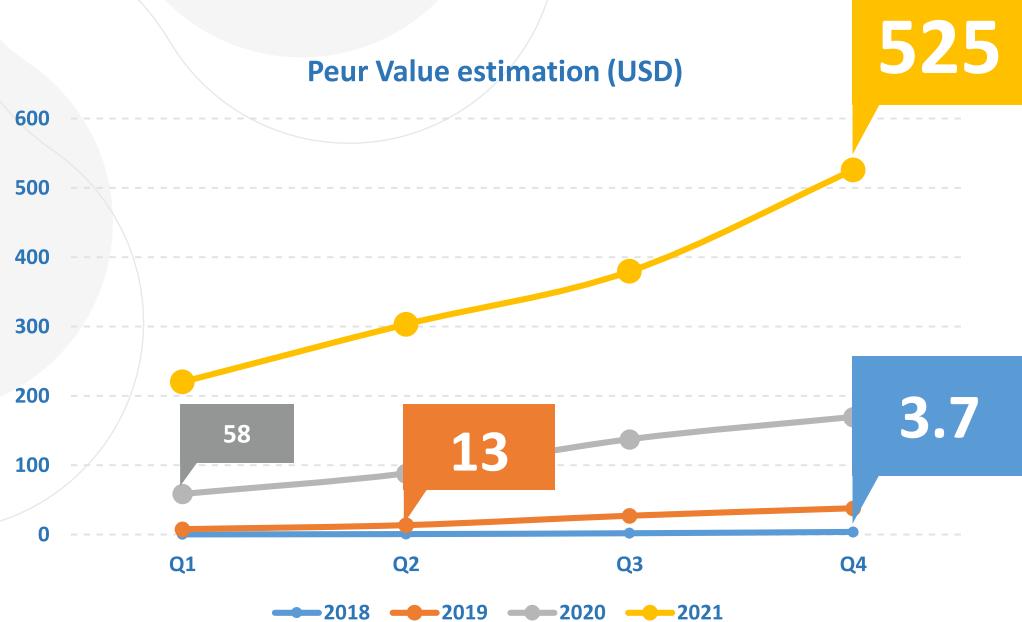


**Peur potential market:
\$ 1 trillion worldwide sales**

Peur Value

- ✓ ICO in April 2018.
- ✓ May – July 2018 listing in exchanges.
- ✓ Peur network expansion in 2019.
- ✓ Peur marketplace and community launch in April 2019.
- ✓ Buy back program in February 2019.
- ✓ 27.251 active merchants/service providers database.
- ✓ Short and long term investment.

Peur Value estimation (USD)



Note: the above chart was projected using the lowest percentage increment

Buyback program total 5% from total Peur token being sold in PRE-SALE with 20% increment from your Peur market value every year

E. Peur token sale terms

Create a strong community in Peur ecosystem

Create one of a kind cryptomarketplace for everyone

- ✓ 200 Million fix total supply
- ✓ 24 Million available for PRE-SALE
- ✓ 106 Million available for Crowdsale

PRE-SALE Best Value	PHASE 1	PHASE 2	PHASE 3	PHASE 4
1ETH: 8.000 PURC	1ETH: 6.400 PURC	1ETH: 5.440 PURC	1ETH: 4.890 PURC	1ETH: 4.650 PURC
Day 1 – 7	Day 8 - 15	Day 16 - 23	Day 24 - 31	Day 32 - 39
Bonus: 10% token	Bonus: 5% token	Bonus: 3% token	Bonus: -	Bonus: -
Minimum: 1 ETH	Minimum: 0.1 ETH	Minimum: 0.05 ETH	Minimum: 0.05 ETH	Minimum: 0.01 ETH
Benefit: Buy Back	Token for sale: 26.500.000	Token for sale: 26.500.000	Token for sale: 26.500.000	Token for sale: 26.500.000

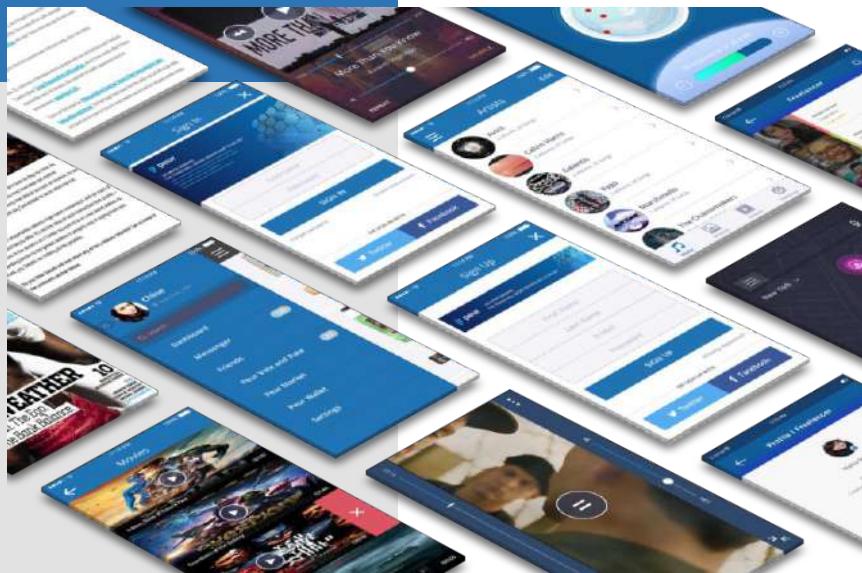
10% bonus token will be given to our **PRE-SALE** investors

Payment methods:



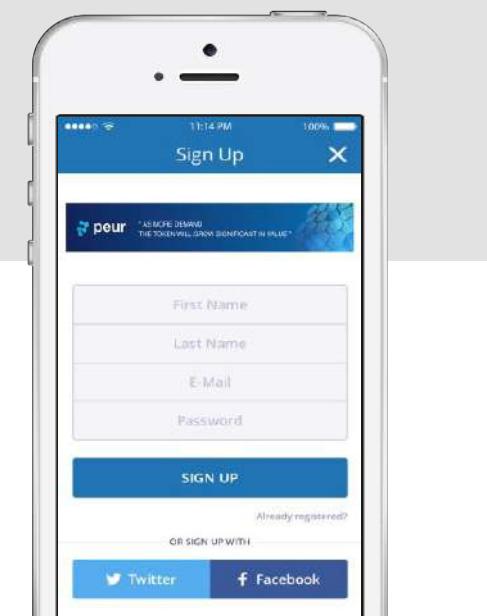
Peur Feature

- ✓ Simple, fast and extra secure.
- ✓ Expand the market with blockchain technology.
- ✓ Decentralized.
- ✓ Limited token supply.
- ✓ Short and long term investment.
- ✓ Based on trust and reputation system built in The smart contract.
- ✓ Combining B2B, B2C, B2E, C2C and Service.
- ✓ Payroll integration for companies to their employees.



One of a kind Payroll Integration

- ✓ Trustful connection for both companies and employees.
- ✓ Secured transactions.
- ✓ Zero fraud and manipulation report.
- ✓ Maximum 2% surcharge of transactions.
- ✓ Alternative salary payment options based on smart contract.



Peur Solution

PROFESSIONALLY
BUILD PEUR
COMMUNITY
FORUMS

Buyback program with 20% increment
from your PEUR market value once
every year

- ✓ No holding period, instant payment for merchant.
- ✓ No cash, credit cards and debit cards needed.
- ✓ No limits on transactions volume.
- ✓ Direct conversion to fiat or other cryptocurrencies without exchangers.
- ✓ Loyalty programs and cashback for every transactions.
- ✓ Maximal 2% surcharge for every transactions.
- ✓ No more monthly, annual or membership fees.

Peur token as rewards

Peur ambassador
Peur regional manager
Peur branch manager
Peur sales representative
Peur forum moderator
more



8. Team



Joachim M Steffensen
Chief Executive Officer



Taylah W Klien
Chief Financial Officer



Catharina Latjuba
Chief Marketing Officer



Evans Winata
Chief Technology Officer



Erie Dramoh
Chief Commercial Officer



Emmanuel N Fry
Lead Designer and Developer



Bella J Luttre
Head of Community
and Strategy



Isaac Card
Mobile Developer
and R&D Engineer



Koroudo Ohira
UI/UX Developer



Dorodatun Hidayat
Project Manager



Advisor



Dean Stainforth
Advisor



Kinney W Brown
Advisor



Reza Pratikto
Advisor



Chityphong Alain Banchongphanith
Technology Advisor



9. Legal

A. Summary

The sale of the Peur token is final and non-refundable. Peur tokens are not shares and do not give any right to participate to the general meeting of the Peur Board of Directors. The purchaser of Peur tokens is aware of the National Securities Laws, which ensure that investors are sold investments that include all the proper disclosures.

Anyone purchasing the Peur token expressly acknowledges and represents that she/he has carefully reviewed this white paper and fully understands the risks, costs, and benefits associated with the purchase of the Peur token.

B. Knowledge required

The purchaser of the Peur token undertakes that she/he understands and has significant experiences of cryptocurrencies, and blockchain systems and services, and that she/he fully understands the risks associated with the crowdsale, as well as the mechanism related to the use of cryptocurrencies (including storage).

Peur shall not be responsible for any loss of the Peur token, or situations making it impossible to access the Peur token, which may result from any actions or permissions of the user or any person undertaking to acquire Peur tokens, as well as in case of hacker attacks.

C. Risks

Acquiring Peur tokens and storing them involves various risks, in particular the risk that Peur company may not be able to launch its operations and develop its blockchain and provide the services promised. Therefore, and prior to acquiring Peur tokens, any user should carefully consider the risks, costs, and benefits of acquiring Peur tokens in the context of the crowdsale and, if necessary, obtain any independent advice in this regard.

Any interested person who is not in the position to accept or to understand the risks associated with the activity (including the risks related to the non-development of the Peur platform) or any other risks as indicated in the Terms & Conditions of the crowdsale should not acquire Peur tokens.

D. Representation & warranties

By participating in the crowdsale, the purchaser agrees to the above, and in particular, they represent and warrant that they:

- Have read carefully the terms and conditions attached to the white paper, agree to their full contents, and accept to be legally bound by them;
- Are authorized and have full power to purchase Peur tokens according to the laws that apply in their jurisdiction of domicile;
- Live in a jurisdiction which allows the Peur company to sell Peur tokens through a crowdsale without requiring any local authorization;
- Are familiar with all related regulations in the specific jurisdiction in which they are based, and that purchasing cryptographic tokens in that jurisdiction is not prohibited, restricted, or subject to additional conditions of any kind;
- Will not use the crowdsale for any illegal activity, including but not limited to money laundering, and the financing of terrorism;
- Have sufficient knowledge about the nature of the cryptographic tokens and have significant experience with, and functional understanding of, the usage and intricacies of dealing with cryptographic tokens and currencies and blockchain-based systems and services;
- Purchase Peur tokens because they wish to have access to the Peur marketplace