Gera Coin

Crypto payments for delivery in the digital era

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Abstract

The world has accelerated in becoming more digital due to a number of health, economic, and societal factors. People are learning to embrace online delivery and businesses with their work-from-home setup. With these changes, the need for a better payment for delivery system and online money transfers have increased significantly.

Modern payment systems like PayPal and mainstream cryptocurrencies like Bitcoin also have their own issues to solve. With the increasing number of users and transaction requests to surge across their payment channels soon, the team is concerned that they may not scale well.

With these in mind, the GERA Coin team is motivated to address the growing needs of this emerging e-commerce market because we believe that it is coming much sooner than we expect.

GERA Coin will provide modest, transparent, and fast cryptocurrency-based solutions for users to enjoy a seamless payment-for-delivery experience. We will develop a handful of products and services to help users and businesses adapt to the new normal.

GERA App is GERA Coin's premier product which functions as a payment-for-delivery application. It can become the main thoroughfare for users to find delivery platforms for their product purchases — be it food ordered from restaurants and food chains, groceries from supermarkets, flowers, plants, and gifts from gift shops, beauty and home essentials from boutiques, perishable goods from farms and ranches, or official documents from government and non-government agencies.

Within the app, users can also store their digital assets and convert their fiat money to cryptocurrency, and vice versa. Once we launch it, the app will store GERA Coin and popular cryptocurrencies, including ERC20 tokens.

Now that we've mentioned it, GERA Coin will also launch its own native utility asset exclusively for the GERA Coin ecosystem. This will be crucial to the success of the GERA App and the GERA Coin ecosystem as a whole. The team has minted 8.8 billion GERA in a single genesis block, which will become available via token listings on exchanges.

GERA Coin is also planning to have its own blockchain named GERA Chain, as well as its physical debit card called GERA Card. The team will work on these last two projects once we have launched our GERA App and GERA Coin.

Crypto payments for delivery in the digital era

Problem Statement

At some point, the cryptocurrency market's development lags behind other sectors, hindering its mass adoption. Below are some of the key challenges behind this:

Security Concerns. Security is a significant concern for users. The lack of security snatched away the trust of users from paying online.

Impractical Use Cases. Not all are fit to address the modern needs of emerging markets, including the ecommerce industry.

Lack of Transparency in Transactions. Incoherent transactions keep users in the dark.

Slow Transactions. Slow transactions slow down the delivery timing, causing unnecessary delays

Poor User Experience. Complicated design and poor accessibility of payment delivery apps do not make it approachable for beginners.

Our Strategy

To approach the challenges listed above, we are providing the following solutions:

1. Payment for Product or Document Delivery
2. Crypto Asset Transfers
3. Secure Wallet Storage
4. Seamless Integration to Merchant and Delivery Platforms

The scheme is to combine modern fintech innovations, enabling users to make easy and fast payment for deliveries and crypto transfers. We aim to promote crypto payments through the blockchain to drive adoption and user acquisition while making GERA Coin the major source of revenue. Users will also have access to the privacy and security that cryptocurrencies provide.

We will also build our platform step-by-step and continually establish partnerships with various supermarkets, gift shops, home and beauty boutiques, tech gadget stores, delivery platforms, freight companies, and various ecommerce players to extend our market reach in the coming years.

GERA Coin will make use of the following **security innovations:**

- Two-Factor-Authentication (2FA)
- SMS-OTP
- Transaction confirmation by E-mail or SMS
- Biometric Confirmation

GERA Coin Solution

Motivation

The GERA Coin team is motivated to provide solutions to the above-mentioned problem statement because we believe that the world is continuously changing, in many ways for the better. Nevertheless, there are still a multitude of problems that need to be solved. Some of these are caused by obsolete systems, while others have not found effective solutions up to this day. Moreover, there are also problems that have come along with new technologies and cultural changes. We will go over this one by one.

The Economic and Societal Landscape is Changing

The world is drastically becoming more digital, caused by a number of health, economic, and societal factors. At the forefront of these catalysts is the COVID-19 pandemic, which has altered our daily lives in many aspects. Along with COVID-19 has come popular terms such as "social distancing" and "new normal", indicating the fact that we can never go back to the "old" normal.

Yet people have to survive, businesses have to start offering their products and services again, and economies have to recover. In fact, many are beginning to adjust to the new setup, even though others continue to struggle.

According to a report by McKinsey & Co. in 2014[1], fast deliveries, specifically same-day deliveries, is the "next evolutionary step in parcel logistics. That prediction has come true, as more recent surveys and statistics show that many people are turning to online delivery amid the changing economic and societal landscape.

For example, a survey by Deloitte[2] showed that the Internet continues to become the leading shopping destination and that more than half of all sales are expected to occur through online platforms. The same report showed that 60% of shoppers plan to turn to online retailers for shopping search and inspiration. This was for the 2018 holiday season — how much more today?

Meanwhile, retail giant Walmart[3] posted a whopping 97% e-commerce sales growth rate this 2020 for its US branch, which made up for the 14% drop in shopper visits due to the COVID-19 pandemic. Despite spending $1.5 billion on pandemic-related costs, Walmart recorded a doubled net income of $3.6 billion.

GERA Coin Solution

Likewise, Amazon[4] netted $5.2 billion in quarterly income during the COVID-19 onslaught from April to June. This is a 40% increase from its sales during the same period last year. Because of the demands of the new normal, Amazon hired 175,000 new employees and will retain at least 125,000 to take care of its newly-found customer demands.

By and large, US e-commerce sales skyrocketed to $53 billion in April and May compared to the same months of last year[5] This shows that the need for online delivery payments is increasing by the day and that there is a real and booming market emerging out of this.

Grocery Delivery App Downloads Surged

Amazon and Walmart are not the only ones who made massive profits during this year. In fact, US-based grocery delivery applications have seen record-breaking downloads during the COVID-19 outbreak[6].
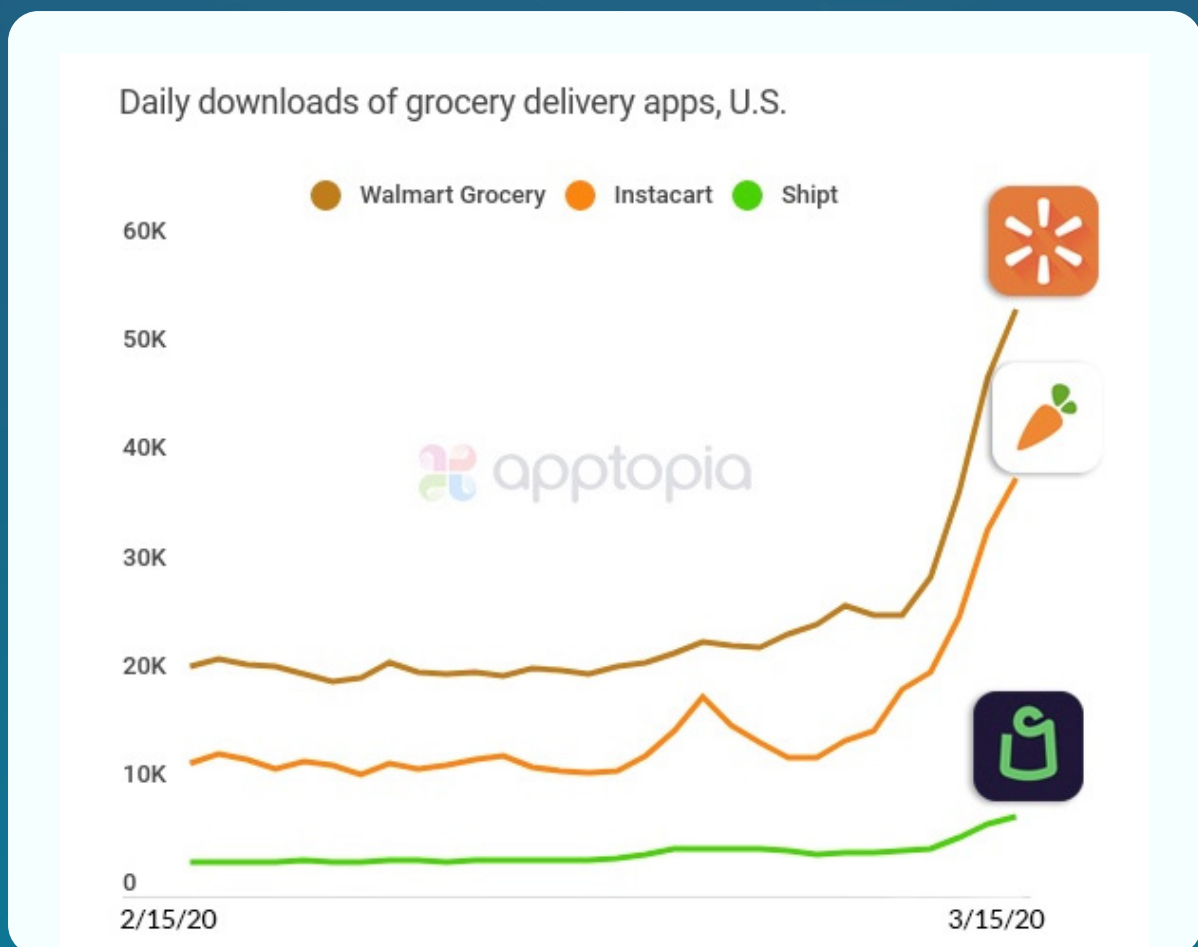
Source: Apptopia

GERA Coin Solution

With the strict implementation of social distancing and home quarantine, many people have been using these apps to buy products and food which they stock in their homes for weeks. Deliveries and pickups are more convenient to many, compared to risking their health and wasting their time in long lines and crowds amid the panic-buying that happened during this time.

Food Delivery Apps Had Mixed Statistics

On the contrary, food delivery apps failed to see similar success compared to product delivery platforms as many realized that home cooking is way cheaper.

Source: Apptopia
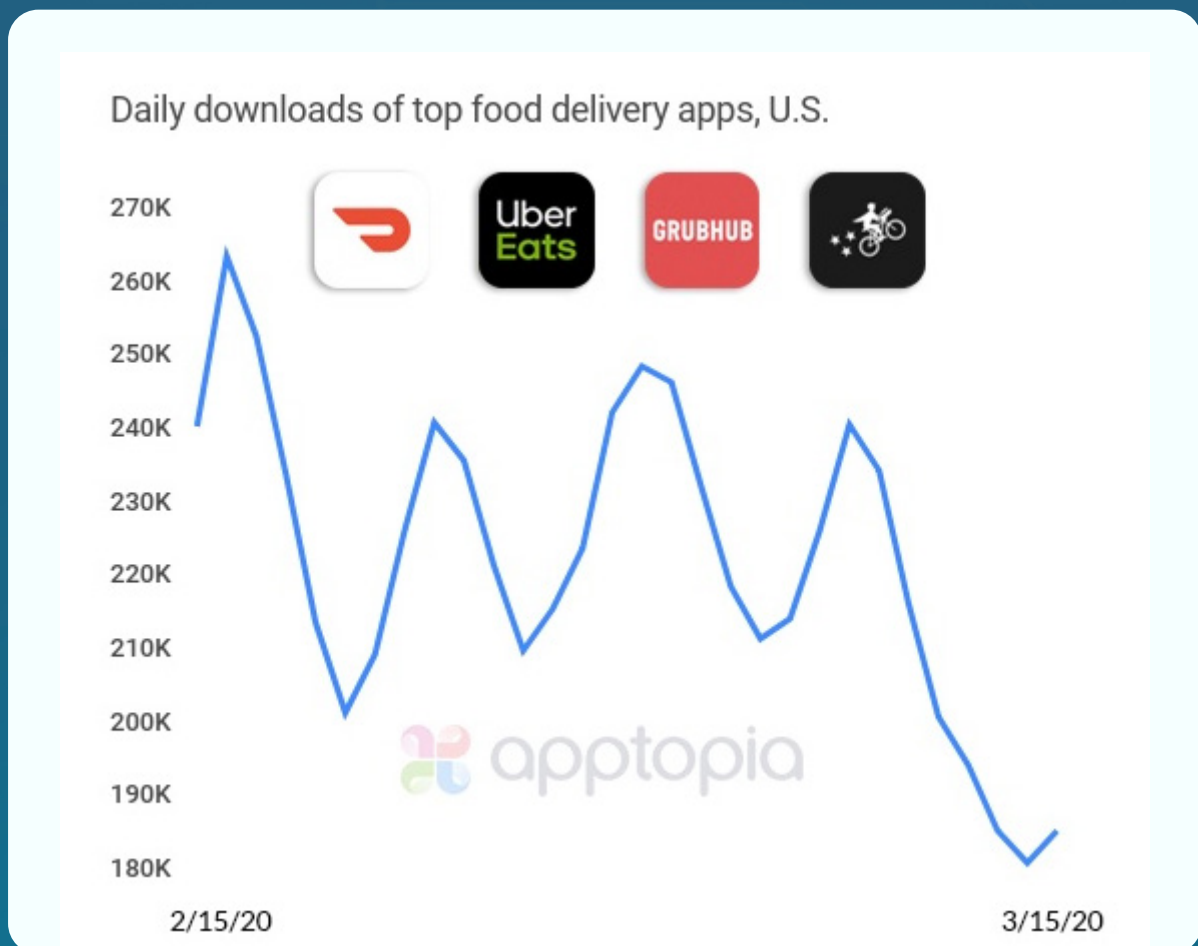
However, another survey[7] showed that food delivery is becoming more popular among the younger and more affluent generation than their older and more modest counterparts.

GERA Coin Solution

In another study[8], the 2019 growth in the food delivery industry has been stifled temporarily by the COVID-19 pandemic. For the previous year, the Asia-Pacific region took the largest share in the food delivery growth, while North America came in second. Nevertheless, the market is expected to grow significantly in the next 10 years.

Limitations of Popular Online Payment Systems

With the above data in mind, GERA Coin believes that there is a growing need for better payment for delivery. Currently, popular payment methods for deliveries are credit cards, bank debit cards, and popular payment platforms such as PayPal.

For example, credit cards have a handful of fee-related issues[9]. For example, if the annual fee incurred by the user is too high, the credit card company may decline any further use of the account until the fees have been settled. This may not work out at all in case of an emergency. There are also technical issues such as a damaged card or if it doesn't work in another country. In this case, the user has to ask for a replacement or get a card that is accepted in that place, which means additional charges.

Finally, the issue of security is always present. Popular examples of these are identity theft and fraud. In 2019, there were about 651,000 identity thefts reported, while there were up to 1.7 million reports of fraud[10].

GERA Coin Solution

Identity Theft And Fraud Reports, 2015-2019 (1)
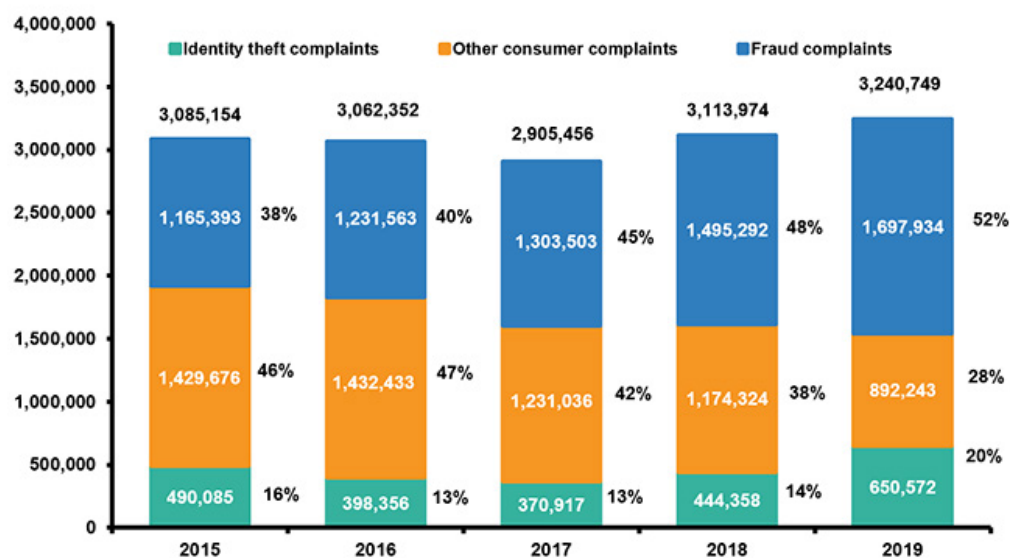
(1) Percentages are based on the total number of Consumer Sentinel Network reports by calendar year. These figures exclude "Do Not Call" registry complaints.

Source: Federal Trade Commission, Consumer Sentinel Network.

Limitations of Current Crypto Payments Platform

To address these issues, a number of cryptocurrency-based payment services have risen through the years. Some of these have attained huge success and popularity, while others still continue to struggle.

For example, popular cryptocurrencies such as Bitcoin and Litecoin still struggle in terms of scalability, with Bitcoin having an average of 2-5 transactions per second[11]. There are also other payment alternatives such as Crypto.com and Bitpay, although the number of users they have pale in comparison to more mainstream options.

Finally, there is the issue of legality. Some countries do not consider cryptocurrencies as legitimate assets, so integrating them for payment is out of the question. In the US, leading fintech company Ripple has been in a legal tug-of-war with American legislators regarding the classification of its native XRP as a security[12].

GERA Coin Technology

GERA Coin will provide fast, effective, and low-cost solutions for users to have a seamless payment-for-delivery experience. We are developing a couple of products and services to help you adjust to the increasing demands of e-commerce.

Our products and services are the following:

- GERA App
- GERA Crypto Wallet
- GERA Coin (cryptocurrency)
- GERA Chain (blockchain)
- GERA Card (payment card)

GERA App and Crypto Wallet

GERA App is GERA Coin's premier product. It was initially created by the team as a payment-for-delivery application, even though we have decided that it can do so much more.

The app provides these value propositions:

1. **Cheap fees.** GERA App users can enjoy low transaction costs as they will only have to pay for the fees incurred in the blochain.
2. **Low risk in using cryptocurrency.** The app will have an automatic fiat-to-crypto conversion functionality, which we will test once all initial preparations have been met (please refer to Roadmap).
3. **Easy setup.** The GERA App will be available for download via Google Play Store.
4. **Newbie-friendly.** With GERA Coin, you won't need to become a blockchain developer to learn how to use cryptocurrency.

GERA App will also offer the following features and services:

- Payment for delivery (grocery, items, food, etc.)
- Real-time delivery status update
- Crypto and fiat wallet
- Fiat-to-crypto conversion
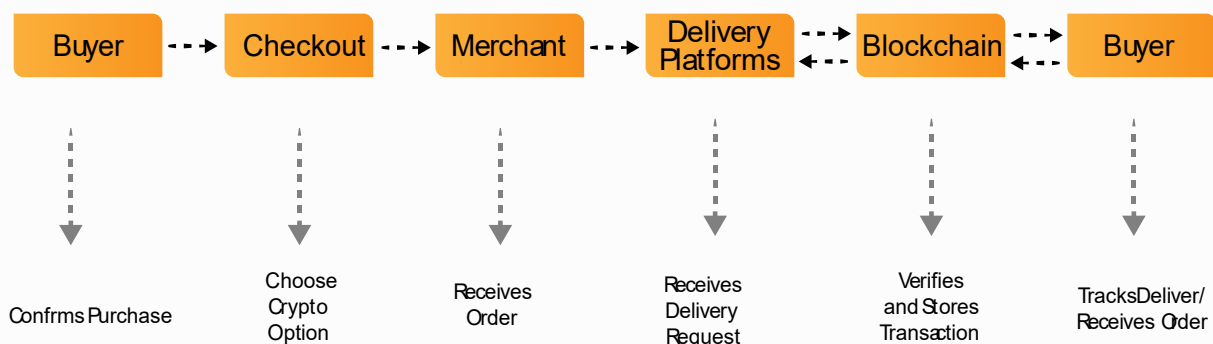- Peer-to-peer (P2P) asset transfer

GERA Coin Technology

Users will be able to download the GERA App via Google Play Store once the team has finished creating the beta version. When the app is ready, users can store cryptocurrency and fiat money on its built-in digital wallet.

Within the GERA App, users can also convert their fiat money to cryptocurrency, and vice versa. The conversion rate will depend on live prices via an API that we will plug into the app.

As stated in our Problem Statement, we will be implementing a number of security measures to make sure that your assets will be protected. Among these are two-factor authentication (2FA), one-time password (OTP) through SMS, e-mail or SMS confirmation, and QR Code.

Delivery Process via Gera APP

Buyer	Checkout	Merchant	Delivery Platforms	Blockchain	Buyer
Confrms Purchase	Choose Crypto Option	Receives Order	Receives Delivery Request	Verifies and Stores Transaction	TracksDeliver/ Receives Order

As seen on the flowchart, the buyer can place the order on merchant shops that will use the GERA App. These merchants can sell a variety of products including food, groceries, flowers and plants, gifts, home and beauty essentials, gadgets, official documents, and more.

Once the buyer has finalized her purchase, she can proceed to checkout. She can choose whether to pay through fiat or crypto. If she chooses to pay through fiat, GERA App will convert her GERA Coin holdings and other cryptocurrencies to the applicable currency based on real-time price update. If she decides to pay through crypto, GERA App will just use her GERA Coin holdings and other cryptocurrencies instead. This will save her money from conversion fees.

After this, the purchase request will be sent to the merchant, who will confirm if the item is available. It is important that the buyer will give the full delivery request details to ensure that the order will be delivered to the right address and recipient.

GERA Coin Technology

In some cases, the merchant will also confirm the earliest possible delivery date. This may be influenced by the product demand or the proximity of the shop with the buyer.

The merchant can then forward the product to the delivery platform. The delivery address and the recipient's personal information will be sent from the GERA App to the blockchain. This is to ensure the transparency of the transaction as well as to confirm that all information is correct.

The delivery platform can double-check the recipient's details through the blockchain to prevent any error. Meanwhile, the buyer can track the shipment status in real time (please refer to Ecosystem for more information regarding this).

Once the product has reached its recipient, both the buyer and the delivery platform can confirm the transaction on the blockchain. This will be fed back to the GERA App.

The GERA Coin Team will also integrate biometric authentication to the app, which is a built-in feature for digital devices. For this, we recommend users to install GERA App on updated operating systems.

Nevertheless, here are the minimum system requirements for the GERA App:

- Android version 5 and up
- Support for Location Services
- Internet Access

At the moment, the GERA Coin team does not plan to release the app for iOS devices since Apple has been very strict with its policy regarding cryptocurrencies for its App Store. Moreover, we recommend users to have a 3.5mm headset jack which has a microphone for future Support features, although this may not be readily available upon the initial launching of the GERA App.

Meanwhile, the team will also make the crypto wallet to be compatible with GERA Coin and popular cryptocurrencies such as Bitcoin (BTC), Ethereum (ETH), Tether (USDT), and Litecoin (LTC). Further support on other altcoins will come later once we have launched the GERA App and the need for such arises. Also, GERA Coin will provide support for other ERC20 tokens within the crypto wallet.

GERA Coin Technology

GERA Coin

GERA Coin will also have its native cryptocurrency GERA. This will be instrumental in the success of the GERA App and the GERA Coin ecosystem as a whole. The team has created 8.8 billion GERA in a single genesis block.

GERA Coin will have these value propositions:

1. **Various use cases within the GERA Coin ecosystem.** All transfer fees can be paid through GERA for cheaper costs.
2. **High liquidity.** The GERA Coin team is working hard to list our asset to crypto exchanges.
3. **Immense potential.** Once our initial endeavors have proved successful, we will also be reaching out to fiat-based institutions for potential partnerships.

Nevertheless, GERA Coin is a utility. The team has no plan to turn it into a security asset, even though it may have its own valuation in the future as many people use it for their payment for deliveries.

As part of our future plans, GERA Coin will offer gift cards and vouchers which can be purchased through our native crypto asset! This is an upcoming feature that will be available once GERA Coin has been listed on exchanges.

At the moment, GERA is an ERC20 token. More information about the asset can be found in the Token Specification section.

GERA Chain

GERA Coin will also have its own blockchain, appropriately named GERA Chain. Through this, all payment for delivery transactions and money transfers will be available for everyone to see. Also, this will speed up transactions to make sure that all transfer requests will be processed the moment they are made.

GERA Chain will have these value propositions:

GERA Coin Technology

1. **Fast transactions.** GERA Coin intends to start small to prevent any congestion due to excessive transaction requests.
2. **Transparent transfers.** All payment for delivery requests can be viewed on the blockchain and all asset transfers will be available via the block explorer.
3. **Genuine decentralization.** In the future, GERA Coin holders will have a say regarding any protocol changes to make sure that the ecosystem will serve the needs of its participants.

GERA Coin will use blockchain technology to store transaction details. For example, buyers can input their delivery information on the GERA App. Delivery platforms can cross-check the information on the app with the data provided by the merchant to ensure the correct address and recipient. Meanwhile, the customer can track the status of the shipment through the app which is connected to the blockchain.

At the moment, GERA Coin will be using the Ethereum blockchain. All asset transactions will be available for viewing at Etherscan. Once the GERA Chain has become available, GERA Coin will perform a mainnet swap and have its own block explorer.

Prospective consensus protocols for the GERA Chain are the Proof-of-Stake (PoS), Delegated Proof-of-Stake (DPoS), and Mimblewimble (MW). However, the team is also considering Zcash's implementation of the zero-knowledge proofs (zk-SNARKs) for better user privacy and anonymity.

Furthermore, the team will add an API from a third-party provider to help the blockchain have seamless fiat-to-crypto conversions.

GERA Card

GERA Coin aims to provide physical cards in the future. These will function like debit cards like the ones offered by Visa and MasterCard. GERA Coin will plug in an API to handle the instant crypto conversion according to the market's live pricing data.

GERA Card will have these value propositions:

Ecosystem

The GERA Coin ecosystem adds all processes and services that encourage seamless blockchain-based delivery payment transactions. This will showcase how GERA Coin will be used in various processes in the app and through the blockchain.

The outline below shows the representation of the interaction within the GERA Coin ecosystem. The ecosystem flow comprises of the following:

(1)   GERA Coin Payment Gateway
(2)   GERA Coin Blockchain
(3)   GERA Coin Portal
(4)   Merchant Wallet (this also represents the Delivery Platform)
(5)   User Wallet
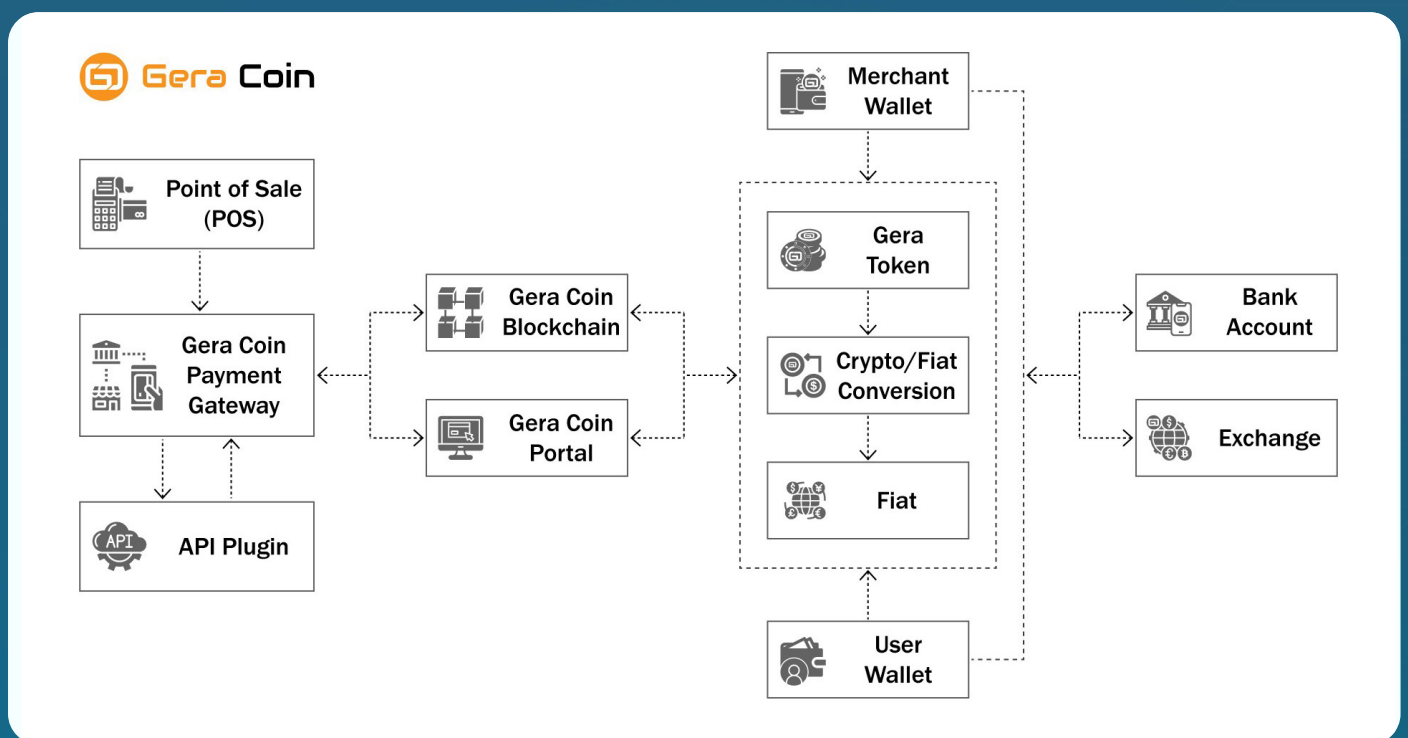
GERA Coin Ecosystem

The outline above shows how the whole GERA Coin economy works. The transaction begins with the Point of Sale (POS) where the user executes the product payments. The main product of the ecosystem is the GERA Coin's Payment Gateway. This integrates with API, the Website Plugin, GERA Coin Blockchain, GERA Coin Portal, User Wallet, and Merchant or Delivery Platform Wallet.

Ecosystem

On the checkout page, users can pay for their purchased products by copying the merchant's wallet address. During the checkout process, the user will select the cryptocurrency they want to use. GERA Coin's Payment Gateway supports a list of cryptocurrency and will automatically convert the currencies to GERA Coin. The conversion will be displayed on the GERA Coin Portal. However, we recommend the user to choose GERA Coin since there won't be any additional fees paid to the blockchain network compared when they use other cryptocurrencies.

Once the payment is sent, the merchant will receive a notification with the order number and the transaction ID (TX ID) to confirm a successful checkout. Moreover, the full details of the transaction including the original amount, the cryptocurrency used, and order number can be viewed on the GERA Coin Portal, which is interconnected to the blockchain. All transactions are downloadable for the purpose of accounting.

GERA Coin Ecosystem Services

GERA Coin Payment Gateway

Many people show a huge interest in online shopping as they do not prefer carrying cash every time. Inspired by the growing crypto space, we deem it essential to create a Payment Gateway. Hence, the GERA Coin Payment Gateway is the heart of the GERA Coin ecosystem. This portal will be available on the GERA App once it launches.

GERA Coin users will be able to benefit from the following advantages:

- A secure payment system;
- A global payment network;
- Real-time order tracking notification
- Verifiable transaction details
- Low transaction fees

GERA Coin will also collaborate with e-commerce platforms, supermarkets, boutiques, gadget stores, farms, fintech firms, and other institutions to provide a great user experience. Additionally, users' personal information will be protected by a strict policy against fraudulent transactions.

Crypto payments for delivery in the digital era

Ecosystem

GERA Coin API

The GERA Coin API is open-source and will allow application developers who have minimal knowledge about cryptocurrency and blockchain integration to take benefits from the crypto payment service. By activating GERA Coin API on applications, GERA Coin will be able to facilitate fast transactions and automatic conversions.

GERA Coin will automatically convert fiat currency into cryptocurrency. The conversion will be based on real-time price movement on the market, which is refreshed every minute. Merchants and delivery platforms will then receive the payment on the Merchant Wallet. The API will keep track of all transactions to help with the accounting needs of every business. Moreover, service providers can download full transaction details from the GERA Coin Portal.

Here are some of the key features of the GERA Coin API:

- Blockchain data protection;
- Fast transactions;
- Automatic crypto/fiat conversion;
- Real-time price movement;
- Payment tracking; and,
- Transaction report download

GERA Coin Website Plugin

Aside from the GERA App, the team will also create a GERA Coin website plugin. This serves as an open-source extension of the API for online retailers and delivery platforms. It is designed for applications that operate and maintain a web browser version of the application and independent e-commerce websites. This plugin will be technically compatible with leading e-commerce development platforms.

Moreover, developers can leverage the GERA Coin plugin to easily integrate a cryptocurrency payment method on their website's checkout page. This plugin will have similar features as the API made for the application that includes automatic fiat-to-crypto conversion and payment tracking. The GERA Coin website plugin is simply a tool to integrate the GERA Coin API to checkout pages of e-commerce websites.

Ecosystem

GERA Coin Portal

Complying to a business standard, GERA Coin provides a back-end portal for merchants to manage their crypto assets and monitor their accumulated crypto-asset transactions. The portal's main purpose is to display all the order transactions and the accumulated cryptocurrency value stored on the Merchant Wallet. More importantly, merchants can withdraw their earned GERA Coin to their preferred wallet address or encash it to their bank account on the withdrawal page of the GERA Coin Portal. This portal will be available on the GERA App once it launches.

Upon the initial setup of the API, merchants will have to register using their legal name and an official email address. They can access the portal by visiting the website or by installing the Merchant Wallet application which will be using their credentials for them to log in. On the portal, merchants can review the orders with details including the fiat price, conversion rate in cryptocurrency, order number, purchase date, and TX ID. They can also download an order transaction report from the portal by simply downloading a spreadsheet.

GERA Coin Wallet

GERA Coin consists of two wallets: the User Wallet and the Merchant Wallet. The User Wallet can facilitate safe and transparent peer-to-peer transactions. Users can take advantage of fast transactions to pay for their orders. This digital wallet can support a various number of cryptocurrencies, as well as all ERC20 tokens.

The Merchant Wallet is an essential part of the GERA Coin transaction process. Delivery platforms can also receive and store crypto payments on the GERA Coin Merchant Wallet. This wallet is accessible on the website and downloadable as a stand-alone application to provide merchants and affiliated delivery service providers an easy-to-access platform to monitor cryptocurrency payments received.

Use Cases

GERA Coin is a cryptocurrency-focused payment gateway solution created to benefit developers, customers, merchants, and various delivery platforms. GERA Coin assures an easy, fast, secure, and transparent payment mode through blockchain technology.

GERA Coin can be used as payment for delivery applications. Users will be able to pay using GERA Coin and get same-day delivery or next-day delivery on selected items.

Not only customers but merchants will benefit from this mode of payment as well. GERA Coin will help in many ways, like security, fast and transparent transactions, customer satisfaction, cost-cutting, and online presence.

Merchants can track the orders, dates, and amounts per customer activity. Merchants can also choose to withdraw the transferred cryptocurrencies on their accounts via bank account or credit card. Similarly, they can transfer the assets on exchanges or other wallet addresses of their choice.

Finally, delivery applications and platforms will have an all-around platform where they can look for merchants and users who will need their services. They can get a commission from their services through GERA Coin or through their preferred crypto or fiat currency.

For Delivery Platforms

Accepting All Kinds of Delivery

Delivery service providers can use GERA Coin. These can be motorcycle or car drivers who want to offer delivery services for plants and flowers, documents, groceries, clothing and accessories, gifts, as well as truck owners who want to provide courier services for perishable and non-perishable goods.

Even freight companies can use the GERA App. However, due to the restrictions of cryptocurrency use in some countries, these companies may only have limited service to overseas customers.

Use Cases

Decentralized Marketplace

Delivery platforms can also turn GERA App into a decentralized marketplace. They can search for merchants and buyers within the GERA Coin ecosystem who need their courier services.

The GERA Coin Team will develop a social messaging feature within the GERA App, as well as through the website plugin, once there is substantial need for it.

For Developers

API Integration
GERA Coin offers the most encouraging blockchain platform to users — from the cost to the speed and security perspective. The platform provides an open-source API that allows developers to easily integrate into various applications, including food delivery and online transfer.

GERA Coin made integrating the API easy for developers while maintaining full security to avoid financial risks. Developers will implement a simple payment transaction procedure that will be executed between the GERA Coin merchant and delivery platform wallet and the user wallet.

Extensive Currency Support
GERA Coin is created for multi-currency support to ensure functionality and convenience. Cryptocurrencies and other ERC20-based tokens can enable customers to use their preferred currency and give merchants an opportunity for an innovative and flexible payment option.

For Buyers

Easy Payment Processing
Users who want to use cryptocurrency when checking out can pay using their GERA Coin balance or other supported cryptocurrencies.

Technical and Customer Support
GERA Coin offers customer and technical support that would address any problem that users may have. Beginners will get assistance for onboarding when using GERA Coin's services.

They can also use the GERA App to track the status of their shipment in real time. This is a feature available once the GERA Chain is live.

Use Cases

For Merchants

Innovative Payment Checkout Methods

Nowadays, online payments and transfers are an ongoing trend. Services rely on payment providers to ease payment processing, which includes fraud management and detailed payment analytics.

GERA Coin provides a fast and transparent transaction solution for organizations. It can be done through a mobile application or website. Transactions and payments are highly secure and protected and they operate through the blockchain. The GERA Coin open-source API ensures transparency and decentralization while the GERA Coin website plugin is customizable and suitable for different websites.

Account Management

By connecting to the GERA Coin Merchant Wallet, merchants and delivery platforms will receive payments from users. Also, they can access and check the processed crypto payments through the GERA Coin Portal. Moreover, they will automatically receive updates about the transactions. They can also transfer their assets to exchanges or any addresses of their choice.

GERA Token Economy

Token Usage

Payment for Product Delivery/Shipping

Users can use GERA Coin to make payment for their product purchase. Merchants can use GERA Coin as a means of payment method for their services. Meanwhile, delivery platforms can accept GERA Coin for their shipping services and convert to other supported cryptocurrencies of their choosing. This becomes more viable when GERA Coin has been listed on cryptocurrency exchanges.

Payment for Transaction Fees

GERA Coin will be charging its users a minimal fee for making transactions. It is generally cheaper than traditional payment methods. This can be reduced even further in case the merchants adopt GERA Coin as their accepted mode of payment.

Traded on Exchanges

GERA Coin will be listed on cryptocurrency exchanges to provide global access to all crypto users. This will gradually increase in valuation as more merchants and cryptocurrency users adopt GERA Coin for making payments.

Conversion of Crypto/Fiat Currencies

Users can select a specific cryptocurrency or fiat money to make payment for their product. GERA Coin will automatically convert the said asset into GERA Coin on the merchant's account. The conversion rate will depend on the real-time price of each asset involved in the transaction.

GERA Token Economy

Token Specification

GERA Coin will rely principally on its native token to keep its economy. Platform developers who will integrate GERA Coin into their apps will benefit the most from the API.

GERA will be available for immediate use on the GERA Coin platform when the tokens are made. The **maximum supply of GERA Coin** will be issued in its genesis block and limited at **8,800,000,000 GERA.** These will be made available via token listings on exchanges. Any user or merchant who wants to use GERA Coin for payment will do so even without a good understanding of blockchain technology and cryptocurrency.

Purchasing of GERA tokens will enable developers to build other APIs or apps that will complement the GERA Coin API and the merchant's business. Besides, GERA Coin users will be able to avail of goods and services from merchants with cheaper transaction fees than their fiat equivalents.

Since GERA Coin will be available for buying and transfer on exchanges, many cryptocurrency users will trade and benefit from it. It will maintain and increase the market value of the token. Moreover, the GERA Coin user base will increase over time as developers integrate the API to various merchant applications for crypto payment adoption.

GERA Token
GERA token is the primary utility of the GERA Coin economy. It will serve as a means of payment and transfer for all the transactions within the platform while working as the network's fuel. In short, within the GERA Coin platform, users will find a payment gateway — with all its subordinate services — and must use GERA Coin to purchase on any of those services to save more money.

Initially, GERA Coin will follow the ERC-20 token standard. This is for easy compatibility with other ERC20 tokens and the cryptocurrency wallets that provide support for them. Given that, GERA Coin aims to get fast and seamless adoption of its token. Hence, the team has decided to create the token through Ethereum smart contracts.

Precisely, the following describe ERC20 tokens' standard functions:
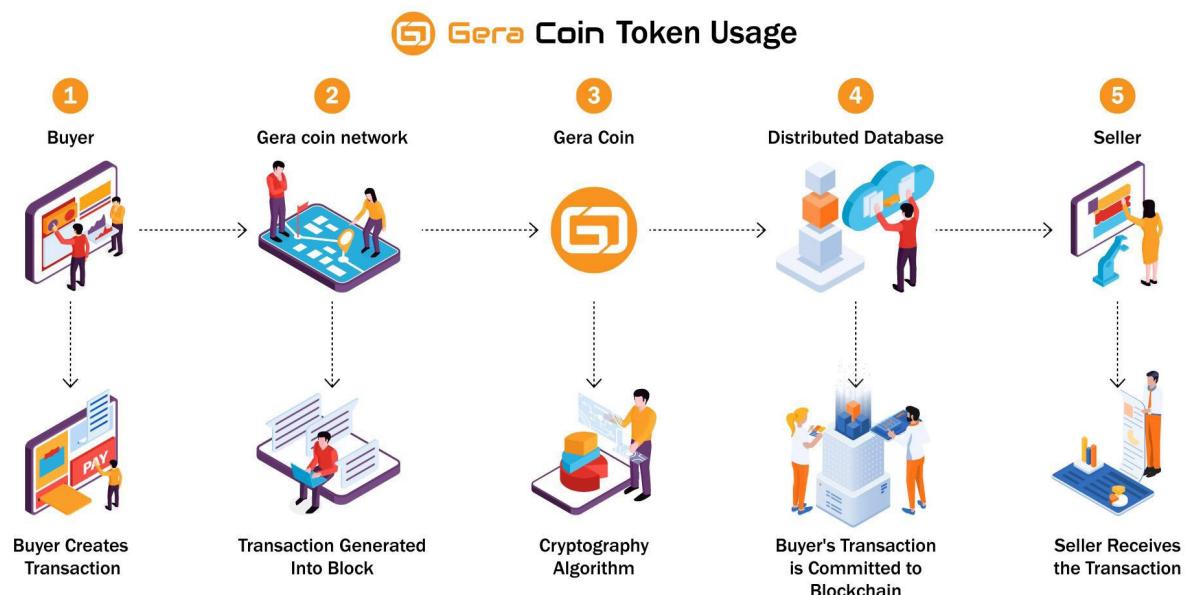
GERA Token Economy

Methods

1. function name() public view returns (string)
2. function symbol() public view returns (string)
3. function decimals() public view returns (uint8)
4. function totalSupply() public view returns (uint256)
5. function balanceOf(address _owner) public view returns (uint256 balance)
6. function transfer(address _to, uint256 _value) public returns (bool success)
7. function transferFrom(address _from, address _to, uint256 _value) public returns (bool success)
8. function approve(address _spender, uint256 _value) public returns (bool success)
9. function allowance(address _owner, address _spender) public view returns (uint256 remaining)

Events

1. event Transfer(address indexed _from, address indexed _to, uint256 _value)
2. event Approval(address indexed _owner, address indexed _spender, uint256 _value)

Token Flow

GERA token has several functions within the system. These show the versatility and potential of GERA Coin in expediting peer-to-peer payments.

Gera Coin Token Usage

1 Buyer	2 Gera coin network	3 Gera Coin	4 Distributed Database	5 Seller
Buyer Creates Transaction	Transaction Generated Into Block	Cryptography Algorithm	Buyer's Transaction is Committed to Blockchain	Seller Receives the Transaction

GERA Token Economy

The above diagram illustrates how an online transaction happens with the use of GERA's blockchain. In other words, if a particular buyer has shown interest in a specific product online, he can begin the electronic payment process. This activity is generated within a block.

The block is processed and validated by the GERA Coin ecosystem. It preserves the data from being manipulated by any malicious entity that could already be in the network. Once this has been done, the buyer's transaction is sent to the blockchain, which is managed and stored in a distributed database.

The seller who offers the said product or service will then receive the transaction details and the buyer's payment. After this, the seller can now send the goods to the customer. All this happens through the Ethereum blockchain. In the future, GERA Coin will build its own blockchain.

Support of Fiat Institutions

Perhaps the greatest barriers to crypto adoption have been empowering establishments to flawlessly accept payments in cryptocurrency. As the number of individuals owning cryptocurrency rises around the world, so does the interest to pay for products and enterprises with digital coins.

What is more, digital currencies are decentralized and permanent, making them a safer payment option in contrast with fiat money. Also, digital forms of money are not geologically bound to one nation, giving crypto holders an advantageous method to execute with individuals in different nations without involving monetary standards.

In our journey to accomplish the vision of digital payments through cryptocurrency and blockchain, we will continually enlist the help of fiat institutions and partner with them to incorporate or include virtual payments in a consistent, secure, and cost-effective way.

GERA Coin will help fiat institutions in the following areas:

√ Secure transition from fiat to crypto
√ Easy currency conversion
√ Management & support of numerous cryptocurrencies
√ Control of price volatilities of digital currencies

Team and Organization

GERA Coin has a solid team and organization led by CEO Jameson Daniel. Behind him is a mixture of raw talent and professionalism who are working remotely across several countries to help make our vision a reality.

Jameson Daniel

CEO

Jameson is the CEO of GERA Coin. As a former professional programmer for large-scale IT solutions, Jameson has many years of experience in blockchain. He has led various teams and held diverse business and IT leadership posts in the past.

Nawshad Akther

CTO

Nawshad is at the helm of the GERA blockchain and IT team. He is responsible for the progress of the internal development team. He is fascinated with crypto payment and has more than 5 years of experience in blockchain-focused companies.

Pakhridin Amrayev

CMO

Pakhridin is developing all the successful marketing strategies of GERA Coin. He leads the team that is behind the execution of all GERA content and digital marketing campaigns. Also, he has more than 6 years of digital marketing.

Wang Junkai

Lead Developer

Wang is a blockchain developer who has years of experience working with various companies. He is proficient in Solidity and C++. He helps GERA deal with all intricate features.

Ishkhan Sandaryan

Lead Developer

Ishkhan has more than 4 years of programming experience. He has developed a deep understanding of many blockchain platforms. Now he maintains GERA Coin's blockchain architecture.

Il'ham Yakubov

Developer

As a tech junkie heavily affected by the new normal, Il'ham has joined GERA Coin to help his fellow men have better access to digital payments for same-day deliveries and products.

Team and Organization

Lee Nelson

Developer

Nelson is an expert Blockchain Developer who worked for a variety of startups together with Mr. Wang. He knows how to code in Solidity, making him an expert in smart contracts.

Praveen Kumbar

Developer

Praveen is GERA Coin's prodigy in terms of finding bugs among a haystack of codes. He works with his fellow developers for platform cybersecurity and smart contract execution.

Anara Askarova

UI/UX Designer

Everything that you see on the GERA Coin website, whitepaper, and platform is a product of the genius of Anara. She takes care of the platform interface's user-friendliness.

Nasiba Umarova

Digital Marketer

Nasiba is one of the GERA Coin's most colorful personalities. She takes care of our branding to make sure that we'll get our platform to the right audience according to their taste.

Roadmap

GERA Coin has started mobilizing its team to help make fast and modest payments for online shopping and delivery platforms.

2020

Q4
Introduce GERA Coin
Launch GERA Coin website and social media;
Publish GERA Coin whitepaper

2021

Q1
Create GERA Coin
Mint GERA Coin as ERC20 token;
Initialize GERA Coin exchange listing

Q2
Expand GERA Team
Finalize GERA Coin Team;
List GERA Coin on partner crypto exchanges

Q3
Form GERA Partnerships
Start GERA App development;
List GERA Coin to more crypto exchanges

Q4
Develop GERA App
Mobilize team for DApp creation;
Start creating GERA blockchain

2022

Q1
Launch GERA App
Start soft launching of GERA App;
Move GERA Coin to GERA blockchain

Disclaimers

Regulatory Licences and Approvals Not Assured in All Jurisdictions

GERA Coin intends to receive the needful licenses and approvals and to handle complete compliance with regulatory laws and requirements. GERA Coin project cannot give assurance to potential investors that regulatory licenses or approvals will be received, which means that the initiatives applied in this Whitepaper may not be available in certain markets. Neither the advancement nor the establishment of the Market is ensured.

No Representations and Warranties

The GERA Coin does not make or purport to make, and thus disclaims, any representation, warranty, or undertaking in any structure whatsoever to any substance or individual, including any representation, warranty, or undertaking comparable to the truth, accuracy, and completeness of any of the data set out in this Whitepaper.

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The distribution and utilization of this Whitepaper, including any notice or other contribution material, might be confined by law in specific jurisdictions and potential buyers ought to illuminate themselves about those laws and notice any such limitations. People into whose possession this Whitepaper must illuminate themselves about, and notice any such limitations.

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Third-Party Information and No Consent of Other Persons

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Disclaimers

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This Whitepaper and related materials are given in English exclusively. Any interpretation for reference purposes only and isn't certified by the GERA Coin or some other individual. No affirmation can be made with respect to the exactness or culmination of any translation. In the event that there is any irregularity between a translation and this English form of the Whitepaper, this English variant prevails.

Terms Used

To encourage a better understanding of the GERA Coin being offered to buy by certain specialized terms and contractions, only in certain instances, their representation has been utilized in this Whitepaper. These depictions and assigned meanings ought not to be treated as being conclusive of their implications and may not relate to standard industry implications or utilization. Words bringing in the singular shall, where relevant, incorporate the plural and the other way around.

Graphics

All designs added in this Whitepaper are for the illustrative reason only. Specifically, graphics with value references don't convert into actual pricing data.

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Distribution and Selling Restriction

The distribution or scattering of this Whitepaper or any part thereof might be denied or restricted by the laws, administrative necessities, and rules of any jurisdiction. For the situation where any restriction applies, you are to illuminate yourself about and to observe, any limitations which are appropriate to your ownership of this Whitepaper or such part thereof at your own expense and without liability to the GERA Coin.

People to whom a duplicate of this Whitepaper has been appropriated or dispersed gave admittance to, or who otherwise have the Whitepaper in their own will not circle it to some other people, replicate or in any case disseminate this Whitepaper or any data contained herein for any reason whatsoever nor grant or cause the same to happen.

No Advice

No data in this Whitepaper ought to be viewed as a business, lawful, monetary, or charge exhortation viewing the GERA Coin as implied in this Whitepaper. You ought to counsel your own lawful, budgetary, charge, or another expert counselor with respect to the GERA Coin as referred to in the Whitepaper. You should be mindful that you might be needed to shoulder the financial risk of any buy of GERA Coin for an inconclusive timeframe.

No Further Information or Update

No individual has been or is authorized to give any data or representation not contained in this Whitepaper regarding the GERA Coin and, whenever given, such data or portrayal must not be relied upon as having been authorized by or on behalf of the GERA Coin.

The GERA Coin sale will not, under any conditions, comprise a proceeding representation or create any recommendation or suggestion that there has been no change, or development reasonably liable to include a material change in the undertakings, conditions, and prospects of the GERA Coin or in any assertion of actuality or data contained in this Whitepaper since the date hereof.

No Registration

No regulatory authority has inspected or affirmed any of the data set out in this Whitepaper. No such activity has been or will be taken under the laws, administrative prerequisites, or rules of any jurisdiction. The publication, distribution, or spread of this WhitePaper doesn't suggest that any such relevant laws, administrative necessities, or rules have been complied with.

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Risks and Uncertainties

Prospective purchasers of GERA Coin ought to painstakingly consider and assess all dangers and vulnerabilities related to the GERA Coin and their separate organizations and tasks, all information set out in this Whitepaper and the T&Cs prior to any purchase of GERA Coin.

If any of such dangers and vulnerabilities form into genuine functions, the business, financial condition, results of operations, and possibilities of the GERA Coin could be substantially and adversely influenced. In such cases, you may lose all or part of the estimation of the GERA Coin.

Forward-Looking Information

All statements, estimates, and budgetary data contained in the White Paper, on the Website, in any public statements or in any spot open by the general population, and oral proclamations that might be made by GERA Coin that are not statements of recorded fact establish "forward-looking explanations".

A portion of these assertions can be distinguished by forward-looking terms, for example, "aim", "target", "envision", "accept", "could", "estimate", "expect", "if", "intend", "may", "plan", "conceivable", "plausible", "venture", "should", "would", "will", or other comparative terms. In any case, these terms are not the restrictive methods for distinguishing forward-looking statements. All statements with respect to the GERA Coin's and Platform Operator's monetary position, business techniques, plans and prospects, and the future possibilities of the business are forward-looking statements.

These forward-looking statements, including yet not restricted to proclamations as to income and productivity, possibilities, likely arrangements, other expected industry patterns, and different issues examined in the White Paper with respect to GERA Coin or potentially Platform Operator, are matters that are not recorded realities, but rather just forecasts.

Such forward-looking explanations include known and obscure dangers, vulnerabilities, and different elements that may cause real functions or results, execution, or achievements to contrast physically from the appraisals or the outcomes suggested or communicated in such forward-looking statements.

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Disclaimers

These elements incorporate, among others: changes in political, social, financial, and stock or digital money economic situations, and the administrative climate in the nations where the GERA Coin conducts its individual organizations and activities; the danger that the GERA Coin might be not able or execute or actualize their particular business methodologies and future plans; changes in financing costs and exchange rates of fiat monetary standards and digital forms of money; changes in the foreseen development techniques and anticipated inside development of the GERA Coin; changes in the accessibility and expenses payable to the GERA Coin regarding their separate organizations and activities.

GERA Coin renounces any obligation to update any of those forward-looking statements or openly declare any modifications to those forward-looking statements to reflect future turns of events, functions, or conditions, regardless of whether new data opens up or different functions happen in the future.

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