



a Crypto Experts Metaverse. Built on Blockchain.

A first decentralized metaverse, connecting crypto enthusiasts and crypto experts in one ecosystem built on Talk2Earn technology.

Metaverse

Talk2Earn

WebRTC



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TalkEarn Metaverse.

TALKEARN will act as a decentralized **VR crypto experts metaverse**. A virtual city with **3D office buildings**. Each **office building** will be dedicated to a crypto topic (i.e. NFT, payments, etc.). A place where crypto enthusiasts will find professional content and verified experts on that specific topic. Inside the building, there will be workspaces (floors, rooms) with professional content and verified experts. Experts are those users that passed our certification program and proved their knowledge and skills in a specific crypto topic. The users will be able to read the experts' profiles (with information about them, videos, courses, posted articles, ratings, reviews, etc.). Those who are online can be contacted instantly through VR experience, video call, or/and chat. Those who are offline can be scheduled an appointment.

The metaverse shall **evolve continuously**. New topics (buildings/workspaces) will appear. Aside from built-in real estate (classic crypto topic, i.e. NFT, #play2earn, payments in crypto, etc.), sponsored real estate will be available. Exchanges, blockchains, launchpads, and crypto schools will be able to rent/buy workspaces as NFT. There they will be able to place the content about their ecosystem and their employees (experts). The experts will be able to consult the users through VR experience/video calls and present new content (webinars, AMA/Q&A sessions, etc.) It is similar to their discord ecosystems but augmented with virtual reality and #talk2earn technology.



About Talk2Earn Technology.



TALK2EARN technology connects **2 categories of users**: those who **provide a service** with those who are willing to **pay for the service**. The service (consultancy, guidance, information) represents a group or 1x1 communication through **VR experience, video call, and/or chat** (similar to Zoom, Google Meet, and/or Oculus). The **difference** consists in:

- **Pay-per-minute functionality.** The user paying for the service is charged per minute (according to the price fixed by the user providing the service). The user paying for the service has to hold in his/her wallet the required amount of money (crypto, fiat), from where the money will be deducted **per minute during the call**. The call ends in one of the cases: 1. By user's decision to end the call 2. When the wallet balance is close to zero and there are no funds for 1 additional minute (with previous notification and the option to deposit funds during the call). The technology with messages is similar (for chatting), the money is deducted from the balance for a batch of messages (pay-per-message)
- **Click & Talk Usability** (browser-based meetings on any device, no installations, no need to send links, no appointments). The user paying for the service accesses the VR experience/video call **instantly** in one click from the webpage of the user providing the service. The call will take place when 3 conditions are met: 1. the user providing the service set up his status „online”, meaning that the user is ready to accept the call 2. the user is not in another call 3. the user clicks the button „accept the call”



Problem.



- Crypto enthusiasts willing to onboard on crypto/blockchain are facing the same frustration – an overwhelming information volume (a bunch of exchanges, blockchains, projects, NFT marketplaces, P&E games, etc.)
- Disseminated information - every newcomer ends up joining a lot of groups on Telegram, Discord, Twitter, etc, that offer information in small portions, without providing a global picture
- High costs – the mentioned above groups are pushing newcomers towards paid subscriptions, which usually are quite expensive
- Costly errors – making transactions in Crypto without knowledge and appropriate guidance leads inevitably to money loss and costly errors
- Limited access to professional crypto experts – it is hard to find professional crypto experts, as there is no official certification of crypto experts

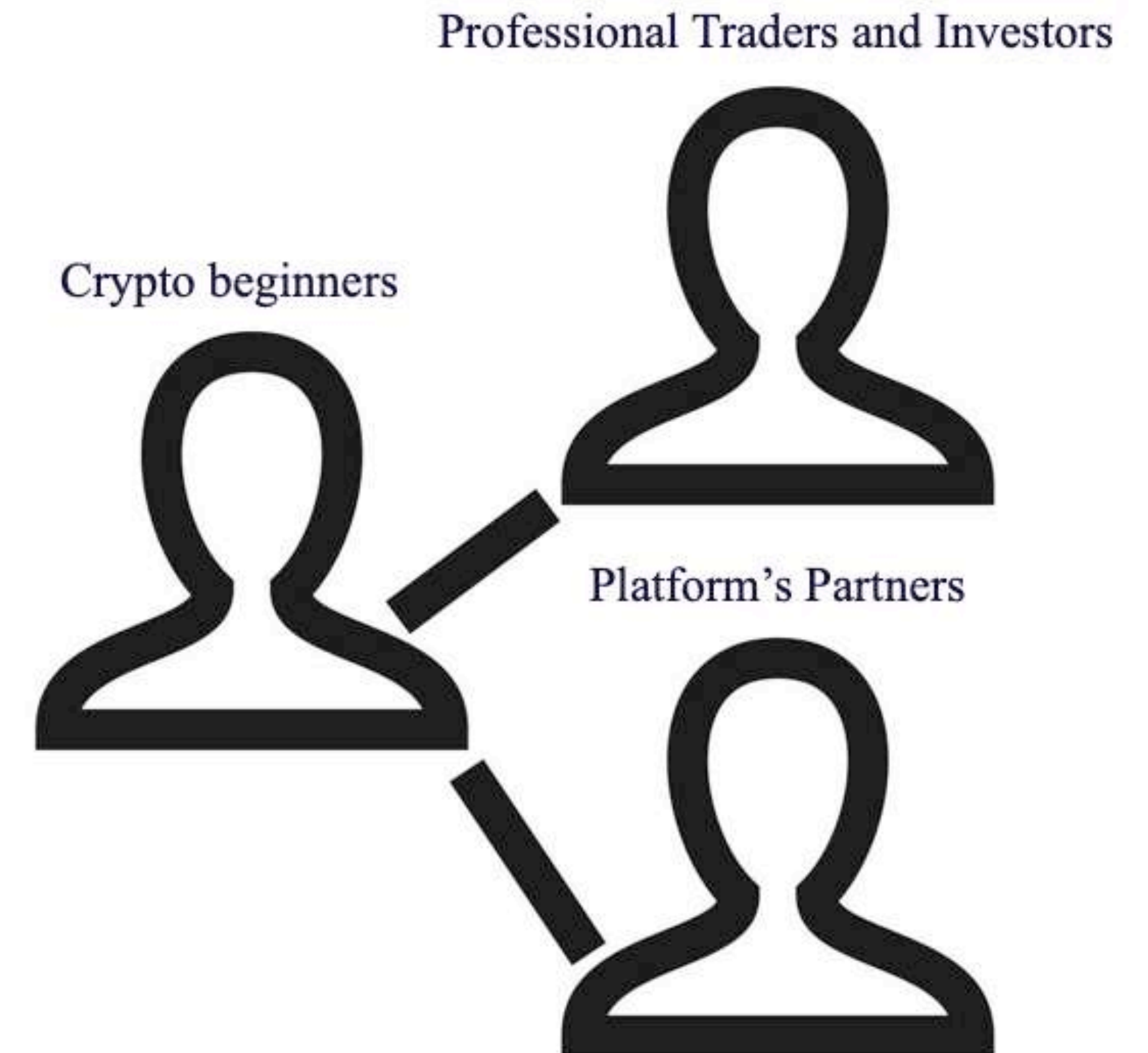


Solution.



The **TALKEARN** metaverse connects:

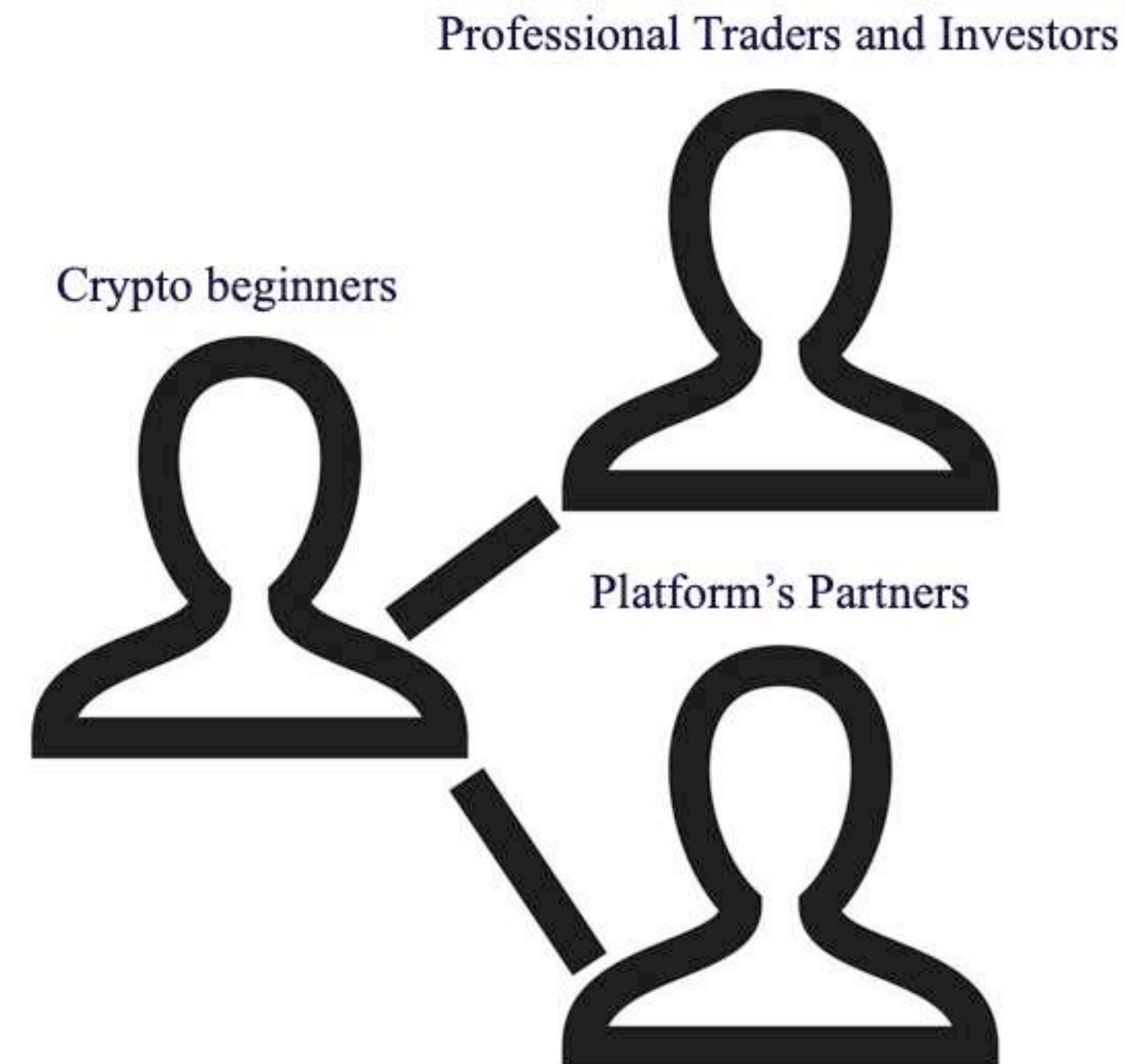
- **Professional Crypto Experts**, who are well-versed in Crypto and are willing to earn money for their knowledge and experience
- **Crypto enthusiasts**, who are looking for professional guidance and consultancy services
- **Platform's Partners**, i.e. Exchanges, Crypto Projects, Blockchains, Crypto Schools and other partners eager to grab the attention of our impressive community will have the opportunity to rent/buy real estate in our metaverse. There they will be able to place the content about their ecosystem and their experts. It is similar to their discord ecosystems but augmented with virtual reality and #talk2earn technology.





The platform features available for Crypto Experts:

- **Register profile** and pass the platforms **scoring system**, that will measure their qualification level. As result, they will have their page on the platform, where they can insert information about themselves (experience, knowledge, posted articles, video presentation, their courses, etc.)
- **Post professional articles** in the metaverse, that will allow raising their visibility (including boosted posts)
- **Unified communication panel**. Each Crypto Expert will have its dashboard to manage everything: discussions with its clients, chats, calls, calendar with appointed meetings, posted articles, etc.
- **TALK2EARN technology**. Each Crypto Expert can be contacted instantly through VR experience, video call, or/and chat from the metaverse (when he/she is online). For each minute and/ or message the expert will set up its price, to get paid for time spent and consultancy services provided to its clients
- **Certification program**. Each Crypto Expert will have the opportunity to apply for certification (similar to the Facebook Blueprint program)





The platform features available for Crypto Enthusiasts:

- **Professional information about Crypto in one place:** exchanges, with their rewards programs and trading instruments; launchpads, with their tier and staking systems; investment opportunities (Metaverse, NFT, P&E projects, wallets, bridges, minting, staking, yield farming, parachains, crowdfunding platforms, etc.); professional articles posted by verified crypto experts and many more.
- **TALK2EARN technology.** Each real estate in the metaverse will display a **list of Crypto Experts'** avatars that: 1. contributed content for this real estate 2. passed our certification program and proved their expertness in this topic. For example one of the Crypto Experts posted an article about the pros and cons of different wallets available in the Crypto world. The avatar of the article's author will be displayed inside the real estate "Payments in crypto". In case the Crypto Expert is available, he will set up the status "online" in its dashboard. As result, for any user reading the article instantly will appear the button "Call" below the author's avatar. Clicking this button will lead to an instant **VR experience, video call, or/and chat** (in case, of course, the article's author accepts the call). The first call will be free-of-charge for the call initiator. During this free call, the call receiver will understand the call initiator's issues, if he might be of help, and will provide the information about his services (price-per-minute/ message, minutes amount free-of-charge, pricing plans, if it is the case, how to buy tokens and connect initiator's user wallet to the platform, etc. – all this information shall be displayed mandatory on the Crypto Expert's profile inside the metaverse). In case the professional trader is not available at that time, the other 2 buttons shall be displayed below his avatar: **"Chat" and "Calendar"** (Chat – for messaging, Calendar to request an appointment with that Crypto Expert at a specific date and time). Additionally, in the case when the user is not impressed by the article's author profile, he/she will have the opportunity to get in contact with other Crypto Experts, displayed below the article. This "other" Crypto Experts list is formed by the Crypto Experts certified by the Metaverse in a specific topic (real estate). In the example above, the article about the pros and cons of different wallets available in the Crypto is assigned to the category Crypto "Payments in crypto" and will be displayed inside the real estate with the respective name. The Crypto Expert that passed certification for this category will appear in the list of Crypto Experts suggested by the platform in the section below the article. Each of them will be instantly accessible by 3 buttons below each avatar: call (for those who are online), chat and calendar.
- **VR Experience and WebRTC features**, such as **video/ voice recording, share screen, co-browsing, end-to-end encryption**, etc. In other words, the Crypto Expert will have all the necessary tools to provide professional consultancy, i.e. sharing a screen to show how to create/ connect a wallet; co-browse with the call initiator to highlight the important sections from his article; sharing files during the call, for example, important instructions, etc.

Monetization.



- Platform fee for **Pay-per-minute functionality** paid by the call/ message initiators. Thus, the Crypto Experts get paid for their time, while the Crypto Enthusiasts will have access to professional guidance and consultancy, which will lead to avoidance of losses they inevitably encounter on their own, much higher than the fees paid for a conference with professional Crypto Experts. The platform will get the fee for making the connection between parties.
- **Pricing Plans.** Every professional Crypto Expert will define his/her pricing policy (price-per-minute/ message, minutes/ messages amount free-of-charge for new-coming clients). Additionally, there will be available pricing plans for the call initiators, to allow them to save their money. For example, the price-per-minute is 1 TET (the platform's native token). If the user wants to save some money, he can buy a START pricing plan with 60 minutes included. The price of the START pricing plan will be determined as 50 TET. Thus, the user saves 10 TET. The higher the pricing plan the user buys, the more money will be saved.
- **Boosted articles and professional Crypto Experts' profiles.** Crypto Experts will have the opportunity to boost their articles and profiles, get higher visibility in the Metaverse, and, as result, higher incomes.
- **Real Estate (as NFT) for Partners.** Exchanges, Launchpads, Blockchains, and other partners eager to grab the attention of our impressive community will have the opportunity to buy/rent real estate in our metaverse. There they will be able to place the content about their ecosystem and its experts.



Token Model.



The ecosystem consists of three core components:

- **\$TET token:** a token used for payment of services. The token can be earned as a reward for platform usage (cash-back from acquired pricing plans, time spent in calls, etc.) that can also be staked to accelerate earnings.
- **TalkEarn Metaverse:** an ecosystem for Crypto Experts and Enthusiasts and a Personal Dashboard for each of them.
- **TalkEarn Platform Staking Pools:** pools with staking periods and APYs that allows users to store their rewards (TET tokens), stake them for additional TET token earnings, and use them for payment of services. TET tokens generated through the TalkEarn platform are held in each user's wallet, which also supports seamless payments to various Platform services.



UtilityToken.



➤ **TET Token**

The **TET** token is used as payment for services within the TalkEarn Metaverse ecosystem, as well as a reward for platform users. Additionally, the users will be able to use other currencies (fiat/stablecoin) to pay for experts' services.

➤ **Platform usage rewards**

Depending on each user's activity (pricing plan, time spent in calls, participation in platform rewards programs, etc.), \$TET serves as the cash-back currency. It helps to ensure that users get rewarded for their activities. \$TET holders will decide for themselves what to do with their \$TET: to buy services on our platform, to hold them and earn certain rewards (gifts, airdrops, prizes), to stake them, and earn staking rewards.

➤ **Stake \$TET**

Community members holding \$TET tokens will have access to stake \$TET tokens, to get rewarded (APY 5 -15% depending on liquidity pool). Additionally, users who stake a certain amount of \$TET tokens for a certain period will participate in regular reward programs (i.e. token retro drops).

➤ **Donations and tips**

Reward other users for their contributions.

Call initiator users can "tip" professional Crypto Experts by sending several \$TET tokens as the appreciation of consultancy services.



Roadmap.



ROADMAP.

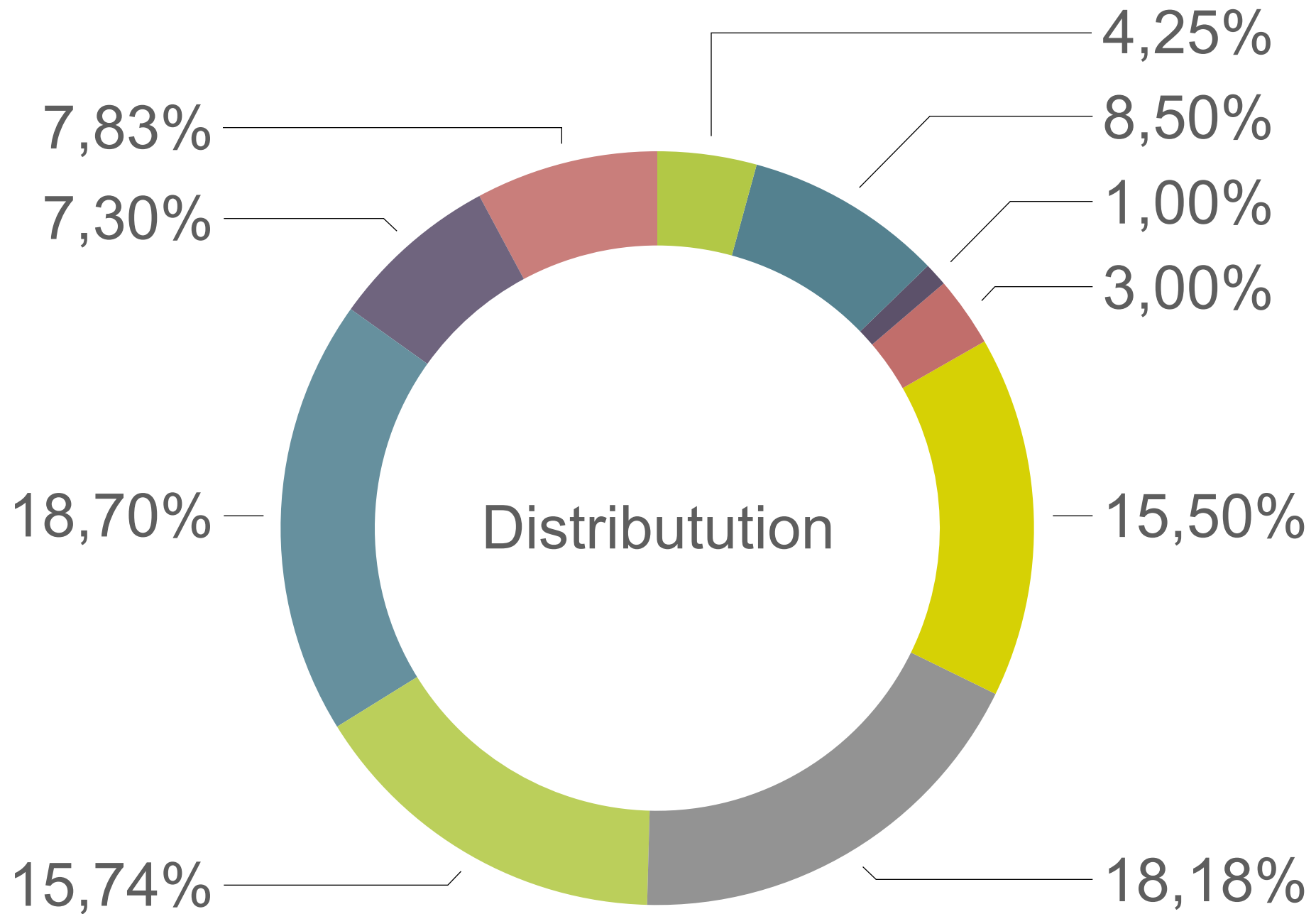


Token Distribution.



TOKEN DISTRIBUTION.

| | |
|-----------------------|-------------|
| INITIAL TOKEN SUPPLY: | 16,435,000 |
| FINAL TOKEN SUPPLY: | 400,000,000 |
| LISTING PRICE: | \$0.10 |
| INITIAL MARKETCAP | \$1,643,500 |



| | Pool Name | Token Price | Token Amount | Pool Share | Vesting |
|--|-------------------------|-------------|--------------|------------|---|
| | Seed | 0.05 USD | 17000000 | 4.25% | 5% TGE, monthly unlock for 12 months |
| | Private | 0.075 USD | 34000000 | 8.5% | 10% TGE, monthly unlock for 10 months |
| | Public | 0.1 USD | 4000000 | 1% | 20% TGE, monthly unlock for 8 months |
| | Liquidity | | 12000000 | 3,00% | 100% TGE |
| | Team & Advisors | | 62000000 | 15.5% | 9 months Cliff, 12 months Linear Vesting |
| | Community Rewards | | 72720000 | 18,18% | 0% at TGE, Linear for 24 months |
| | Marketing & PR | | 62960000 | 15.74% | 0% at TGE, Linear for 24 months |
| | Development | | 74800000 | 18.7% | 0% at TGE, Linear for 24 months |
| | Operation of Foundation | | 29200000 | 7.3% | 9 months Cliff, 12 months Linear Vesting |
| | Company Reserve | | 31320000 | 7.83% | 12 months Cliff, 12 months Linear Vesting |
| | Total | | 400000000 | 100,00% | |

Team.

TALK2EARN Platform team consists of experts in Product Management, Development, and Crypto industries.

We are developing a sustainable platform for crypto investors and investment solutions by applying Talk2Earn technology into the Crypto industry.



Andrei Tintari
Founder and CFO



Vadim Jeleascov
Product Manager



Eugeniu Sofroni
Chief Technology Officer



Dmitry Tsepilovan
Chief Security Officer



Cebotari Dmitry
Software FrontEnd Engineer



Iurie Cristea
Full Stack Web Engineer



Denis Chiriliuc
Creative Director



Andrei Spencer
Senior Web Designer



Evghenii Martynov
Chief Marketing Officer



Anastasia Berzoi
PR Director