



Technology for vital trustworthy and anonymous online services

Monetize Your knowledge through web calls paid in Crypto

Blockchain

Talk2Earn

WebRTC



talkearn.app



docs.talkearn.app



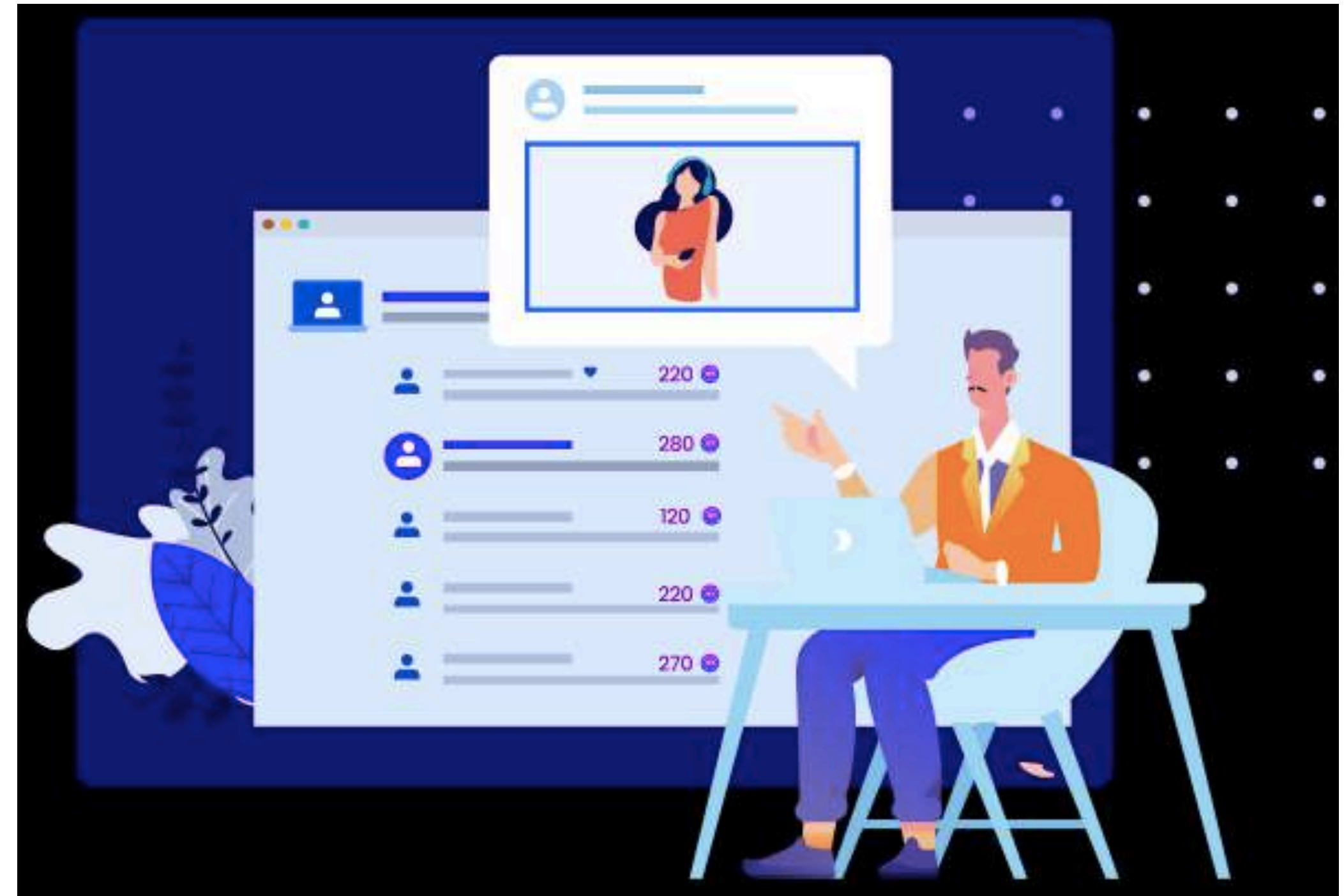
info@talkearn.app

Index

- 1 About TalkEarn.**
Page 3 - 6
- 2 Problem & Solution.**
Page 7 - 12
- 3 Monetization.**
Page 13 - 14
- 4 Token Model & Utility.**
Page 15 - 18
- 5 Roadmap.**
Page 19 - 20
- 6 Token Distribution & Team.**
Page 21 - 24

TalkEarn App.

TALKEARN - technology for vital trustworthy and anonymous online services. TalkEarn.App helps service providers monetize their knowledge through web calls paid in Crypto and users receive trustful online service. The project's main purpose is to connect two or more people so that they may conduct a paid knowledge exchange via online voice and video calls.



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”

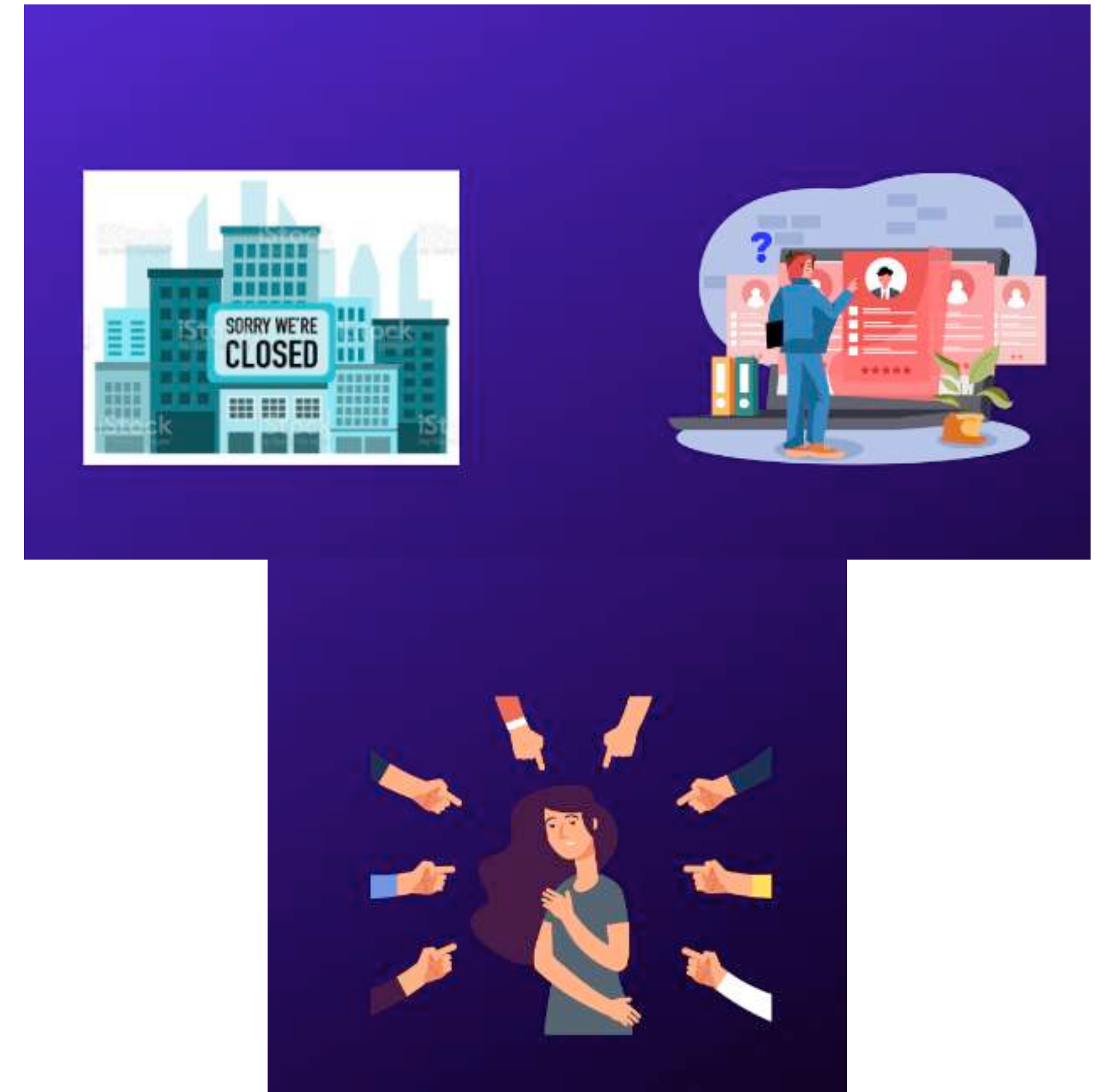


Problem.



PROBLEM

- No **anonymity when paying for consultation on sensitive issues** - consultations with Lawyers (assistance with “shameful cases”), Sexologists, Addictions physicians, Plastic surgeons, Gender Identity therapists, webcam model
- **No trust in online service providers** - their ratings and reviews can be faked, deleted or compromised, as they are stored on centralized platforms. Users do not own their reputation
- **Unfair rating calculation model in web2** - the user’s ratings are calculated based on an average linear model. Moreover, the reputation of users leaving a review is not considered: user’s history, what rating has the user that is reviewing others, etc. In other words, anyone can leave a review in web2 and it weights exactly the same as any other user’s review
- **Bureaucracy for service providers in web2** - the right to receive the customers’ payments means a headache for service providers. The regulations oblige them to open a legal entity with legal address, to register bank accounts with mandatory AML and KYC procedures, to contract a payment processor service and comply with PCI DSS requirements.
- **Payment settlement problem** - in web2 the service provider has to wait days and, sometimes, weeks before he/she gets the money transferred by the user through a debit/credit card. Additionally, payment processors may have further requirements: risk depos, chargebacks, extra fees, minimal withdrawal levels, etc. Also, installing the payment processor on the website/application is often a painstaking process and requires programming knowledge

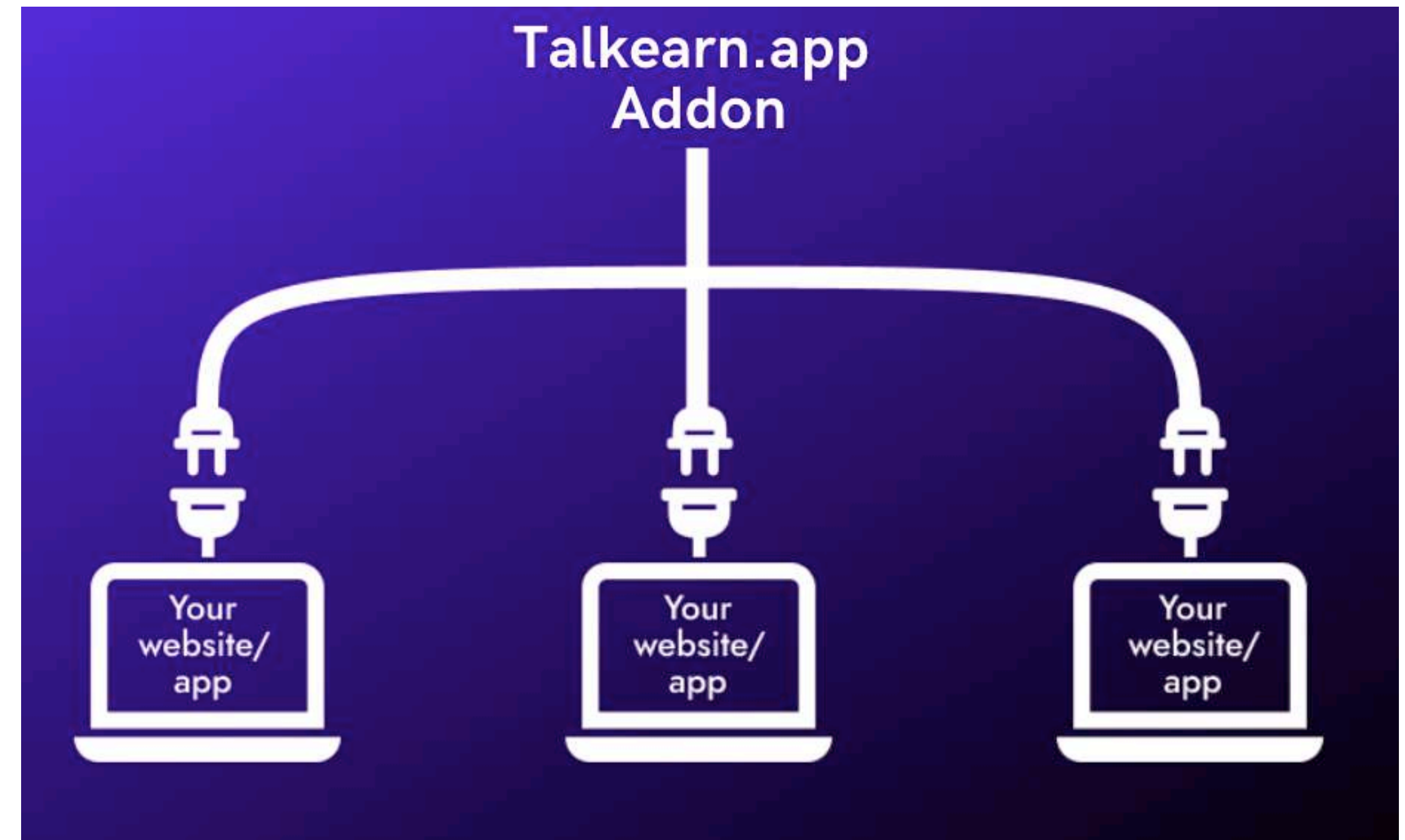


Solution.



How the App works

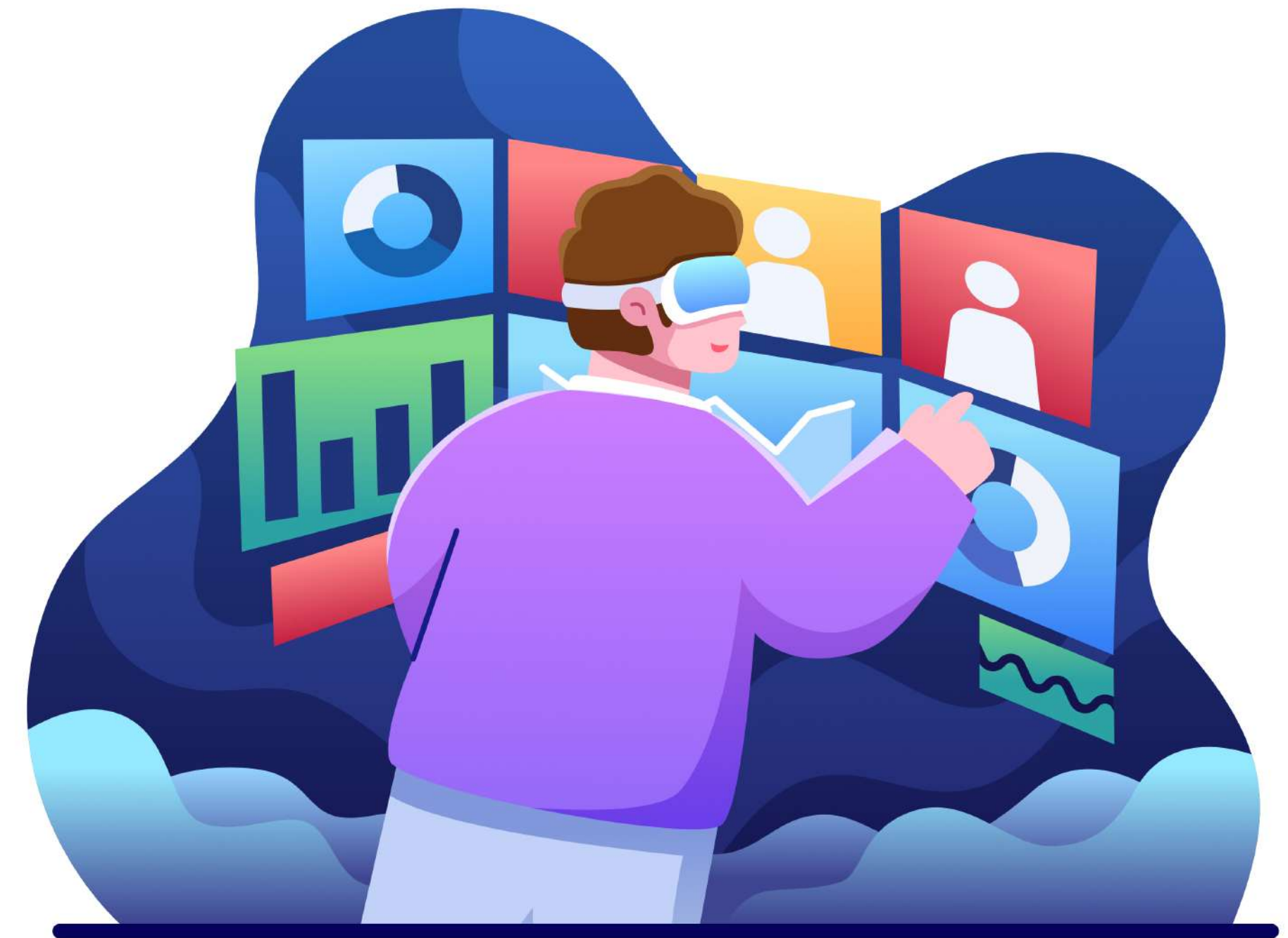
The service works very simply. The expert accesses TalkEarn.App connects with his/her wallet and installs our add-on on his/her web/app by Google Tag Manager. Our App will allow the expert to set the services he/she provides and the price-per-minute for them. Afterward, the users can access the expert's web/app and instantly start a paid web call, ensured by Talk2Earn technology. After the call ends, the payment for the number of minutes spent on the call is initiated from the user's wallet to the expert's wallet. At the same time, both user and the expert will leave a review about each other. The review will be stored in the blockchain and the ratings of the user and expert will be recalculated by the smart contract and stored in the blockchain. Any user entering the expert's web/app will see its rating, offered by TalkEarn.App technology.





The **TALKEARN APP** connects:

- **Payments in crypto** - guaranteed anonymity
- **Trust built by fair weighted reputation model:** The parties involved (user & expert) in exchange for money for knowledge assess each other after the voice/video call is finished. The reviews are stored on the blockchain and lead to both parties' ratings recalculation. The ratings are calculated based on fair weighted reputation rules determined in the smart-contract, i.e. wallet's lifetime, qty of reviews received, and review's average rating. Hence, a good trust level (rating) can be built in time by providing/receiving qualitative services. It cannot be faked, deleted, or compromised, because it is on the blockchain.
- **Payment settlement:** Thanks to smart contracts, we are able to alleviate a large problem: when and how the payment should be settled. With TalkEarn, the payment is made during the calls, participants can disconnect whenever they want and the payment is made only for the recorded time in the call.





- **Legal simplification:** Holding customers' money falls into the legal purview of several regulations and regulatory agencies. Using cryptocurrency simplifies this drastically since the funds are transferred directly between the parties involved (user & expert). For experts, there is no need to register a legal entity, bank account, or legal address, in order to start receiving payments for their services. Only a crypto wallet in a few clicks.
- **Instant Payments:** Crypto payments are realized within seconds. Knowledge providers don't need to worry about these payments being locked in processing for weeks on end, or payments being denied through chargebacks.
- **Seamless integration:** No code, no installation. TalkEarn.App connects to any web/app through Google Tag Manager. Easily set up the services You provide and Your price per minute/session. And start receiving money by accepting calls from clients and providing qualitative online services.
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Monetization.



The platform's fee for **Pay-per-minute functionality (5%)** is paid by the call/ message initiators. Thus, the Experts get paid for their time, while the Users will have access to professional guidance and consultancy. The platform will get the fee for making the connection between parties and providing the technology (webRTC, Blockchain, Crypto)



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 App:** an ecosystem for Experts and Users 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 App 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 an appreciation of consultancy services.



Roadmap.

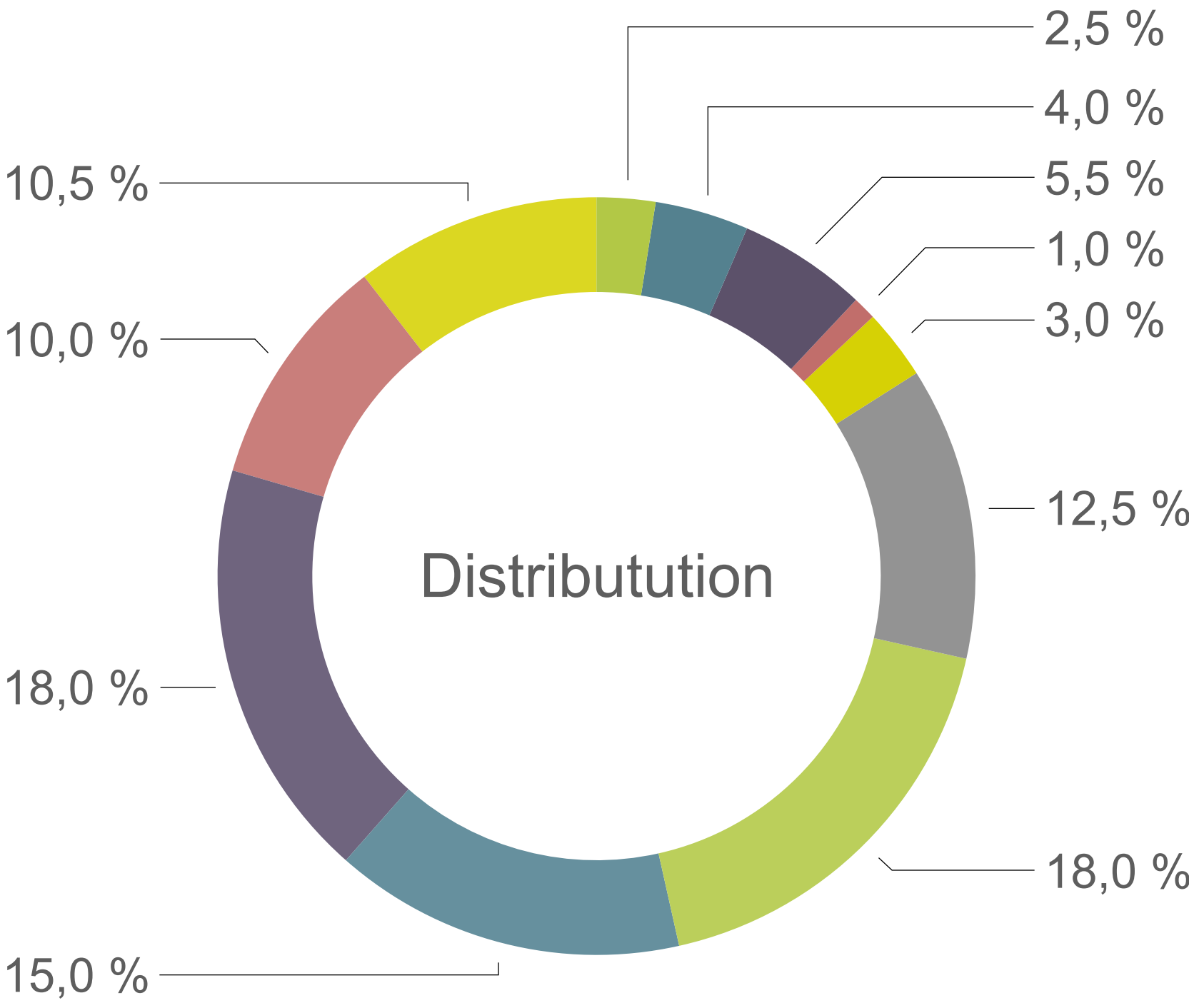


Token Distribution.



TOKEN DISTRIBUTION.

INITIAL TOKEN SUPPLY:	15,800,000
FINAL TOKEN SUPPLY:	400,000,000
LISTING PRICE:	\$0.1
INITIAL MARKETCAP	1580,000 \$



	Pool Name	Token Price	Token Amount	Pool Share	Round Value	Vesting
	Pre-Seed	\$0.025	10000000	2.5%	250000 \$	5% TGE, monthly unlock for 12 months
	Seed	\$0.05	16000000	4.00%	800000 \$	5% TGE, monthly unlock for 12 months
	Private	\$0.075	22000000	5.5%	1650000 \$	10% TGE, monthly unlock for 10 months
	Public	\$0.1	4000000	1 %	400000 \$	20% TGE, monthly unlock for 8 months
	Liquidity		12000000	3,00 %		100% TGE
	Team & Advisors		50000000	12.5%		9 months Cliff, 12 months Linear Vesting
	Community Rewards		72000000	18,00 %		0% at TGE, Linear for 24 months
	Marketing & PR		60000000	15.00%		0% at TGE, Linear for 24 months
	Development		72000000	18.00%		0% at TGE, Linear for 24 months
	Operation of Foundation		40000000	10 %		9 months Cliff, 12 months Linear Vesting
	Company Reserve		42000000	10,5 %		12 months Cliff, 12 months Linear Vesting
	Total		400000000		2850000 \$	

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



Andrei Matcovschi
Project Manager



Eugeniu Sofroni
Chief Technology Officer



Dmitry Tsepilovan
Chief Security Officer



Irina Frolov
Chief Marketing Officer



Tudor Iovita
Lead Dev



Denis Chiriliuc
Creative Director



Nikita Nartea
Blockchain Developer



Mihai Mălai
Blockchain Developer



Leon Revencu
Community Manager