



TALK2EARN

An Ecosystem for Crypto Investors. Built on Blockchain.

A first decentralized platform, connecting crypto-traders and investors in one ecosystem built on Talk2Earn technology.

Talk2Earn Technology

Tokenization Ecosystem

WebRTC Technology



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About 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 communication with each other **by chat, voice, or video** (similar to Zoom and Google Meet technologies). 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 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 each message (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 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

- Every newcomer willing to invest in Crypto is facing the same frustration – an overwhelming information volume (a bunch of exchanges, launchpads, projects, etc.), which doesn't allow to easily find the answer to a simple question: where to invest the money?
- 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 traders and investors – it is hard to find professional crypto traders and investors, as there is no official certification of crypto traders and investors



Solution.



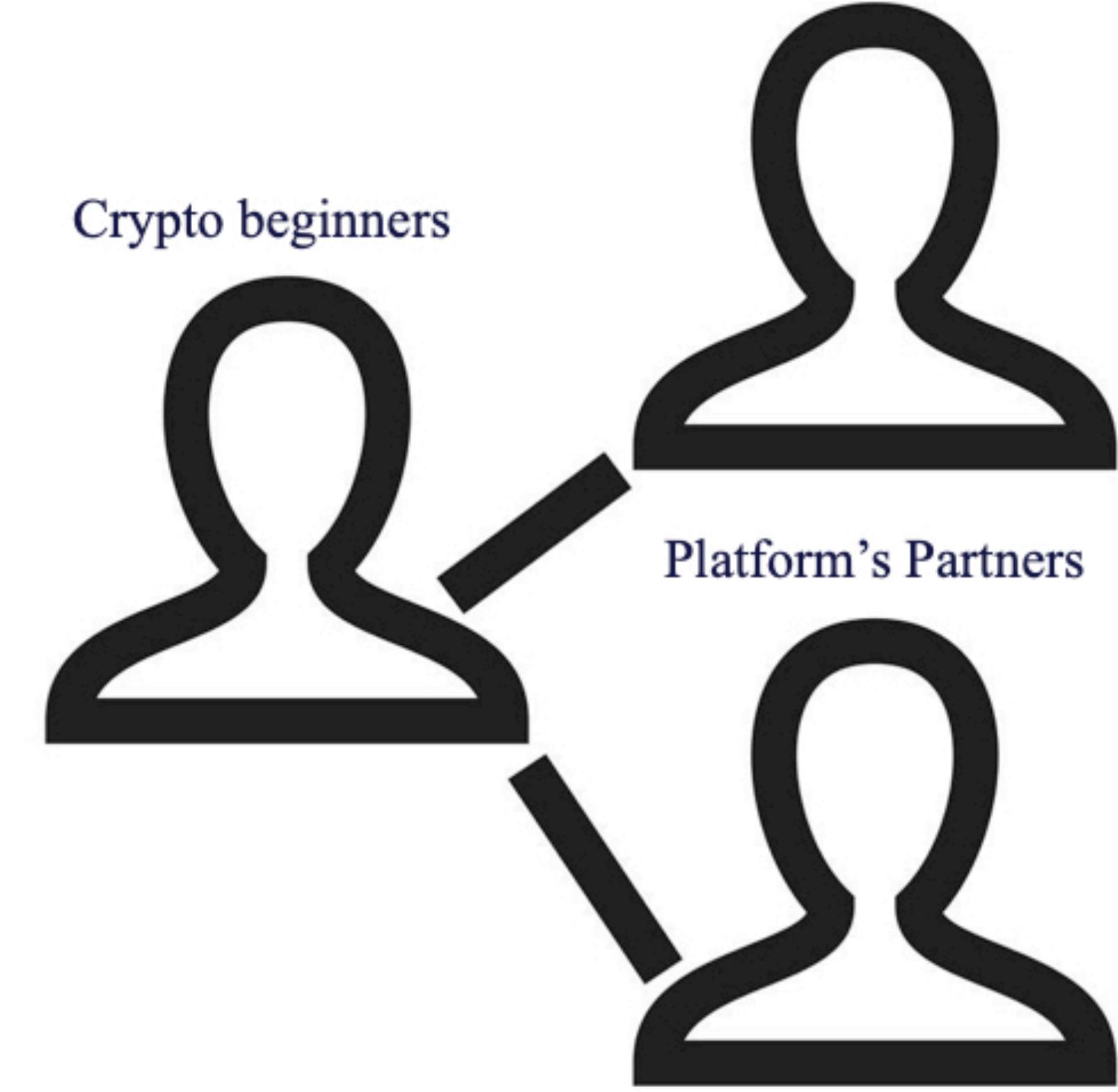
The **TALKearn** ecosystem connects:

- **Professional Traders and Investors**, who are well-versed in Crypto and are willing to earn money for their knowledge and experience
- **Crypto beginners**, who are looking for opportunities to invest and professional guidance and consultancy services
- **Platform's Partners**, i.e. Exchanges, Launchpads, Projects and other partners eager to grab the attention of our impressive community will have the opportunity to launch promotions (visible banners on homepage, inside the users' dashboard, articles, etc.), that will redirect users on their promotions URL

Professional Traders and Investors

Crypto beginners

Platform's Partners

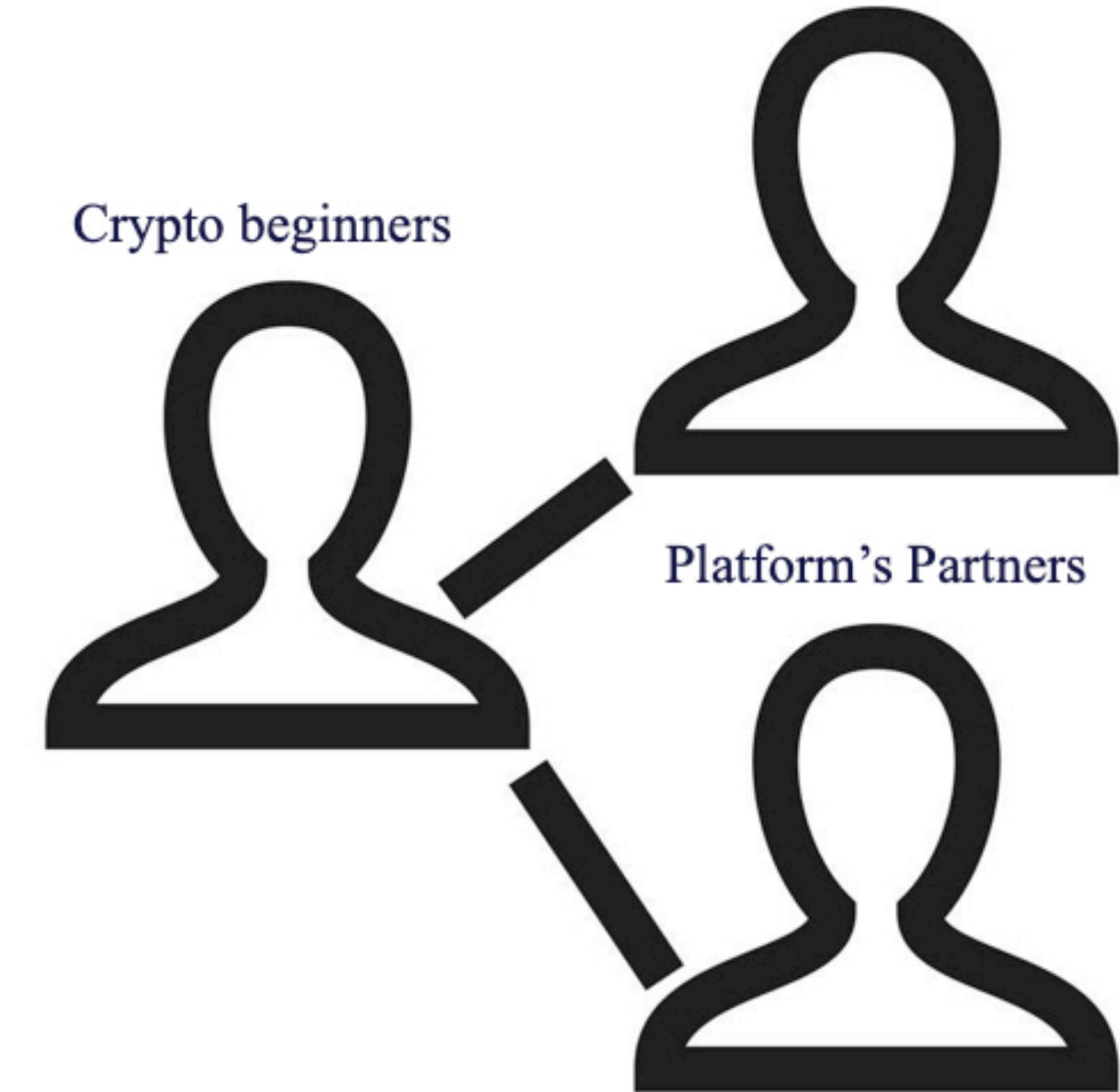




The platform features available for Professional Traders and Investors:

- **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, etc.)
- **Post professional articles** on the platform, that will allow raising their visibility (including boosted posts)
- **Unified communication panel**. Each professional trader will have its dashboard to manage everything: discussions with its clients, chats, calls, calendar with appointed meetings, posted articles, etc.
- **TALK2EARN technology**. Each professional trader and/ or investor can be contacted instantly by chat, voice, or video from his page on the platform or his placed article. For each minute and/ or message the trader will set up its price, to get paid for time spent and consultancy services provided to its clients
- **Certification program**. Each professional trader and/ or investor will have the opportunity to apply for certification (similar to the Facebook Blueprint program)

Professional Traders and Investors





The platform features available for Crypto beginners:

- **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 experienced traders and investors and many more.
- **TALK2EARN technology.** Each informational page on the Platform will display a **list of professional traders/ investors** avatars that:
 - 1. contributed content for this page
 - 2. passed our certification program and proved their expertise in this topic. For example one of the experienced traders 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 on the visible part of the page. In case the trader is available, he will set up the status "online" in his dashboard. As a 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 **call meeting between the users** (in case, of course, the article's author accepts the call). As a common case, the first minutes of the call will be free-of-charge for the call initiator. During this free period, 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 professional trader's page inside the platform). 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 trader at a specific date and time). Additionally, in the case when the user is not impressed by the article's author profile, he will have the opportunity to get in contact with other professional traders, displayed below the article. This "other" professional traders list is formed by the traders/ investors certified by the Platform in a specific category. In the example above, the article about the pros and cons of different wallets available in the Crypto world is assigned to the category Crypto wallets. The traders that passed certification for this category will appear in the list of traders 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.
- **WebRTC features**, such as **video/ voice recording, share screen, co-browsing, end-to-end encryption**, etc. In other words, the experienced trader will have all necessary tools to provide professional consultancy, i.e. sharing screen to show how to create/ connect a wallet; co-browse with the call initiator to highlight the important sections from his article; share files during the call, for example, important instructions, etc.

Monetization.



MONETIZATION.

- Platform fee for **Pay-per-minute functionality** paid by the call/ message initiators. Thus, the professional traders/investors get paid for their time, while the beginners 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 traders/investors. The platform will get the fee for making the connection between parties.
- **Pricing Plans.** Every professional trader/investor will define his 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 traders/investors' profiles.** Professional traders/investors will have the opportunity to boost their articles and profiles, to get higher visibility on the Platform, and, as result, higher incomes.
- **Promotions for Partners.** Exchanges, Launchpads, Projects, and other partners eager to grab the attention of our impressive community will have the opportunity to launch promotions (visible banners on the homepage and inside the user's cabinet), that will redirect users to their promotions URL
- **Ads.** There will be space on our platform, available for Ads from our Partners. This space shall be limited as much as possible, as we seek to drive users' attention to the main content of the platform



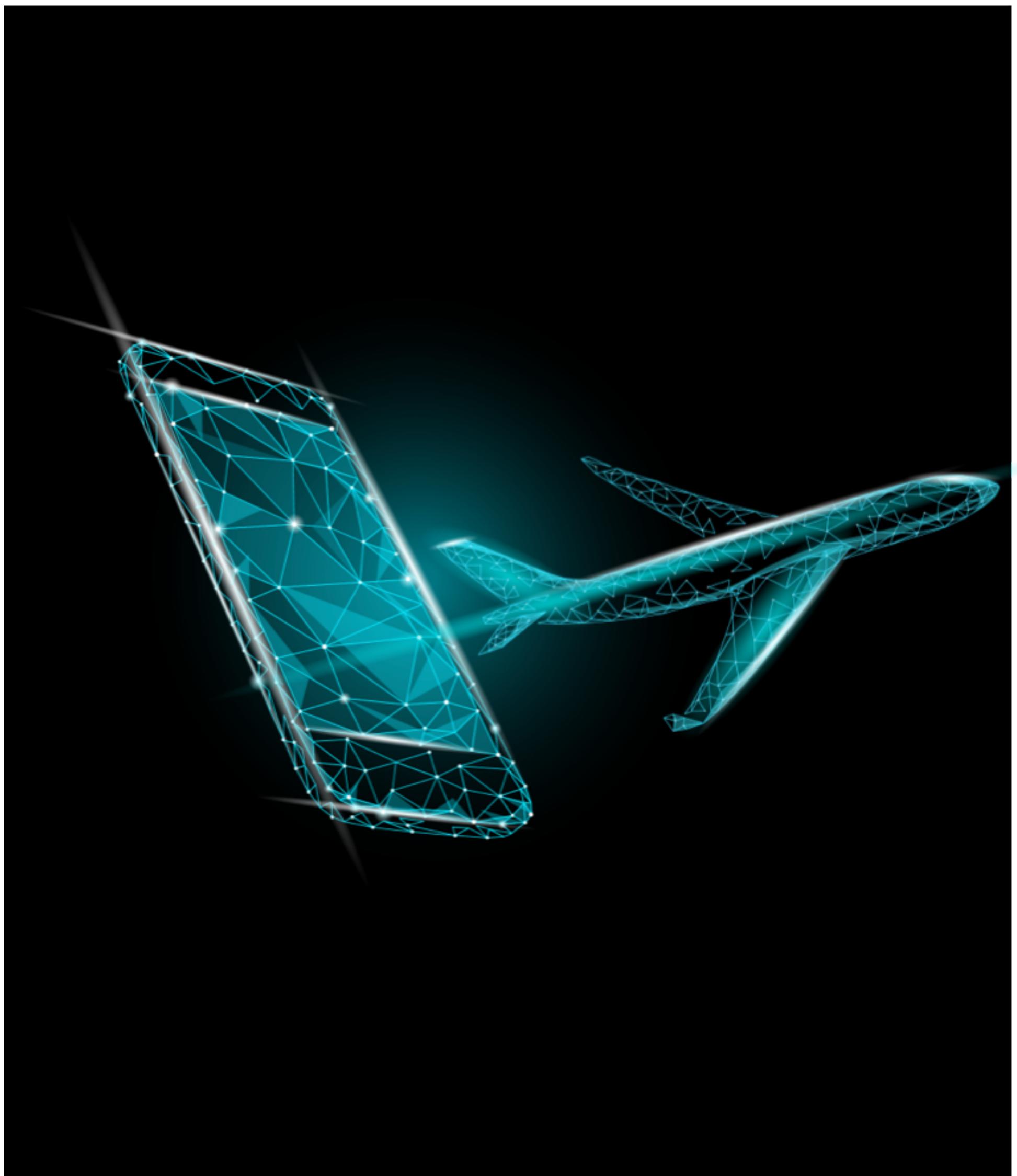
Token Model.



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 Platform:** an ecosystem for Crypto Investors and Personal Dashboard.
- **TalkEarn Platform Vault:** software wallet 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 TalkEarn Platform Vault, which also supports seamless payments to various Platform services. With the crypto investor dashboard concept, the TalkEarn ecosystem is structured to encourage more and more investing in Crypto by rewarding users for several factors such as time spent on the Platform, time spent in discussions with professional traders/investors, the quantity of rewards programs (participated) and staking.



Token Utility.



TOKEN MODEL.

➤ **TET Token**

The **TET** token is used as payment for services within the TalkEarn Platform ecosystem, as well as a reward for platform users.

➤ **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, and to participate in Yearly lottery.

➤ **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 the Yearly lottery.

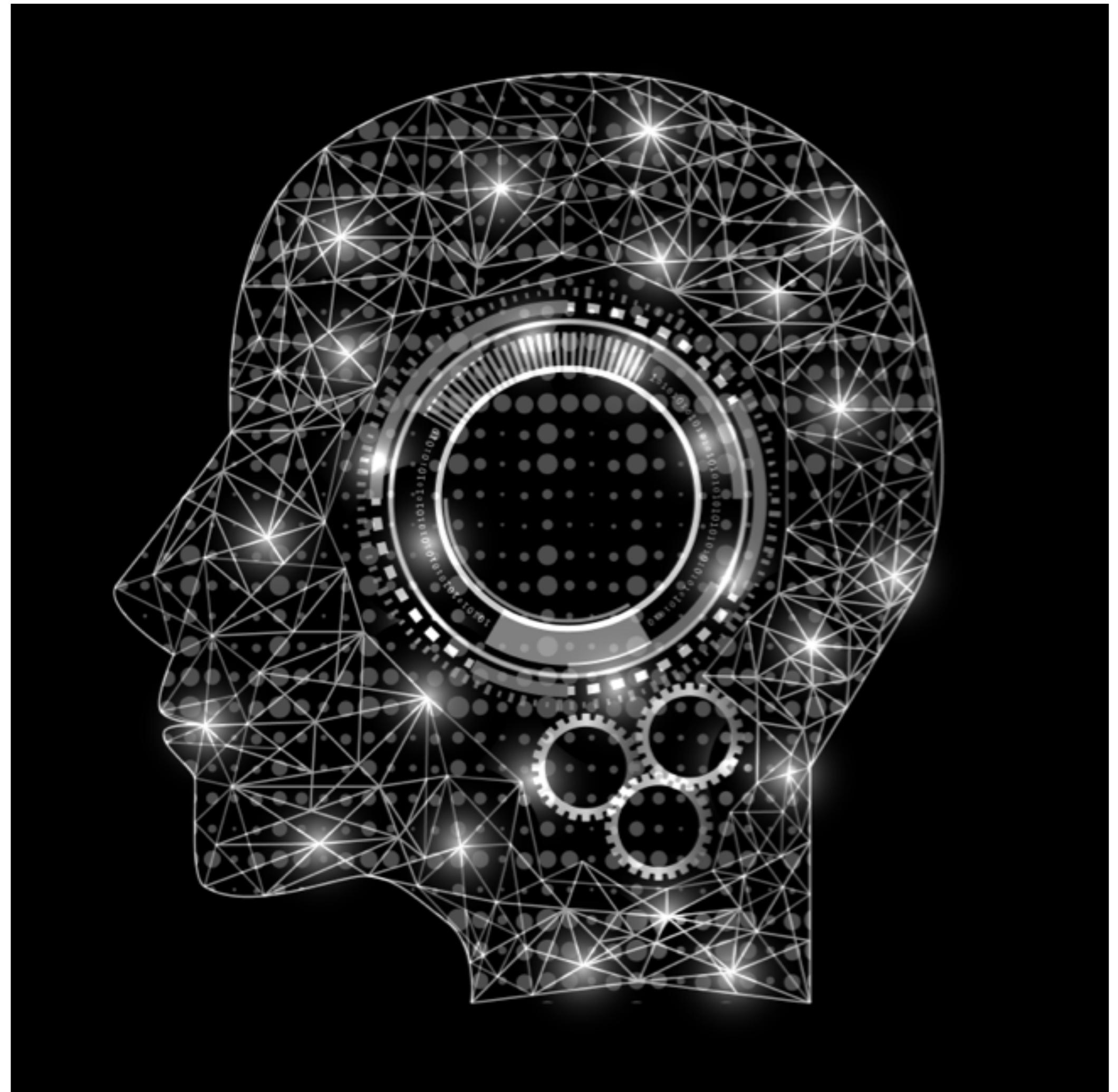
➤ **Lotteries**

Yearly lottery participation will be available only for users who stake a certain amount of \$TET tokens for a certain period.

➤ **Donations and tips**

Reward other users for their contributions.

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



Roadmap.



ROADMAP.

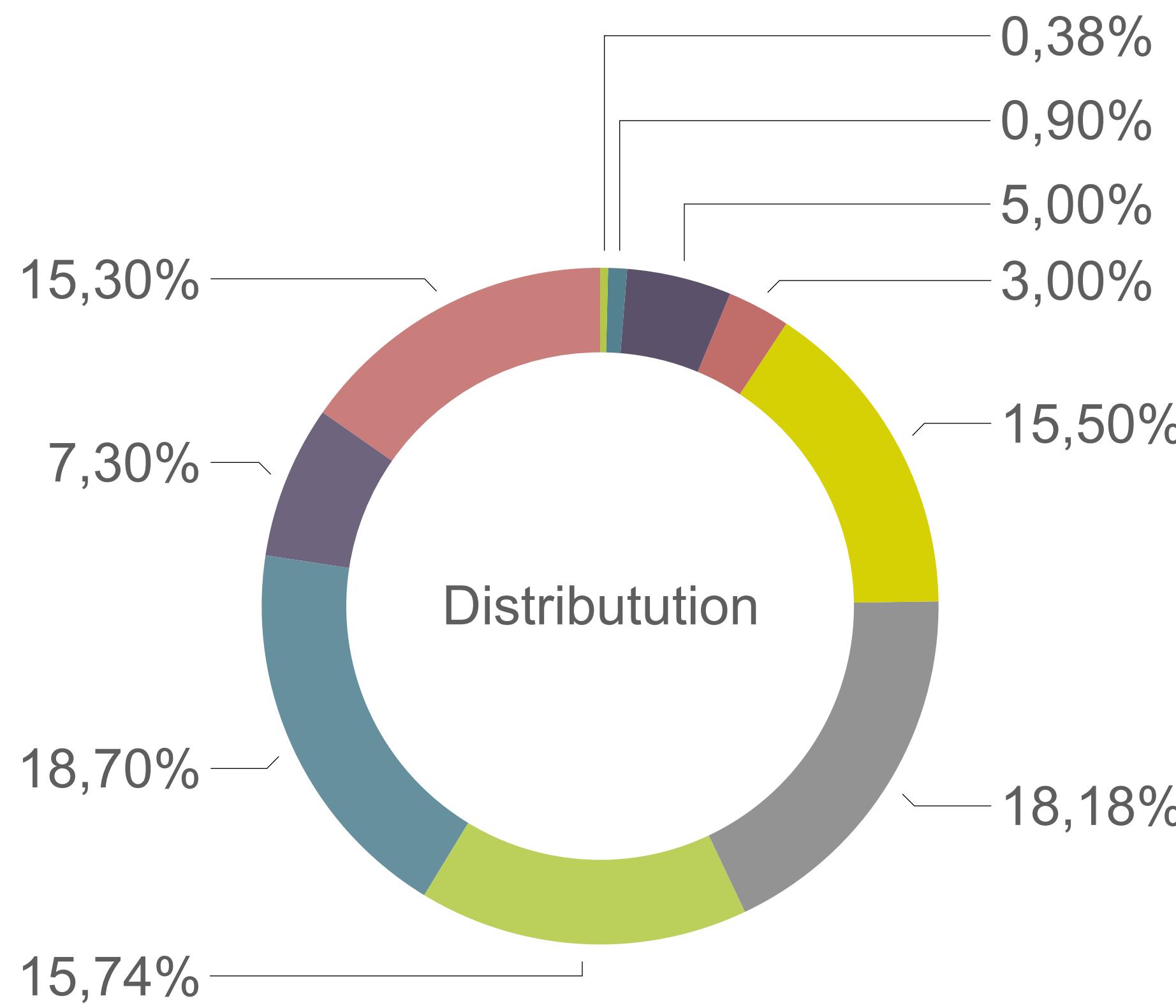


Token Distribution.



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	1500000	0.38%	5% TGE, monthly unlock for 12 months
	Private	0.075 USD	3600000	0.9%	10% TGE, monthly unlock for 10 months
	Public	0.1 USD	20000000	5%	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		61200000	15.3%	12 months Cliff, 12 months Linear Vesting
	Total		400000000	100,00%	

Team.



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 Talk2Eearn technology into the Crypto industry.



Andrei Matcovschi
Founder and Crypto Advisor



Andrei Tintari
Founder and CFO



Eugeniu Sofroni
Chief Technology Officer



Dmitry Tsepilovan
Chief Security Officer



Vadim Jeleascov
Product Manager



Cebotari Dmitry
Software FrontEnd Engineer



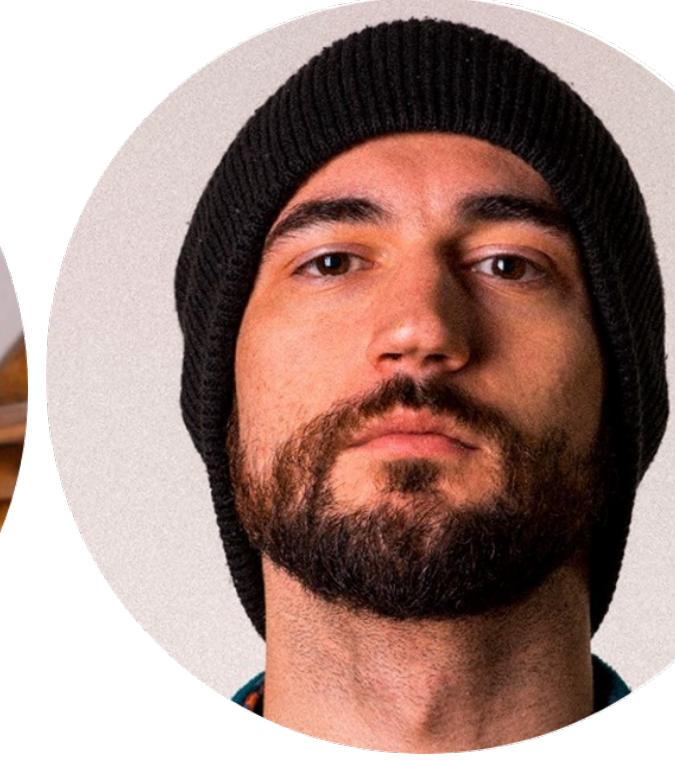
Tudor Iovita
Full Stack Web Engineer



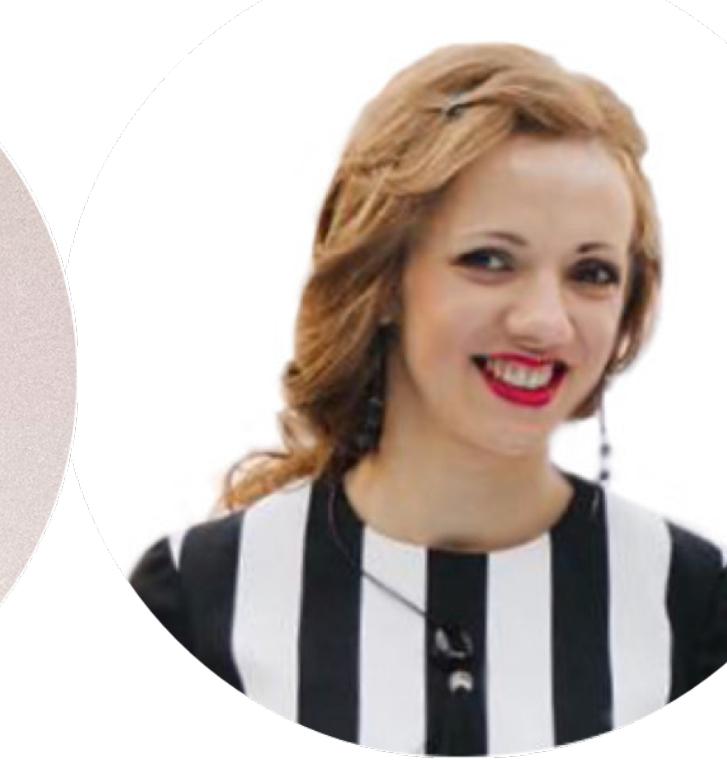
Iurie Cristea
Full Stack Web Engineer



Denis Chiriliuc
Creative Director



Andrei Spencer
Senior Web Designer



Irina Frolov
Chief Marketing Officer



Anastasia Berzoi
PR Director