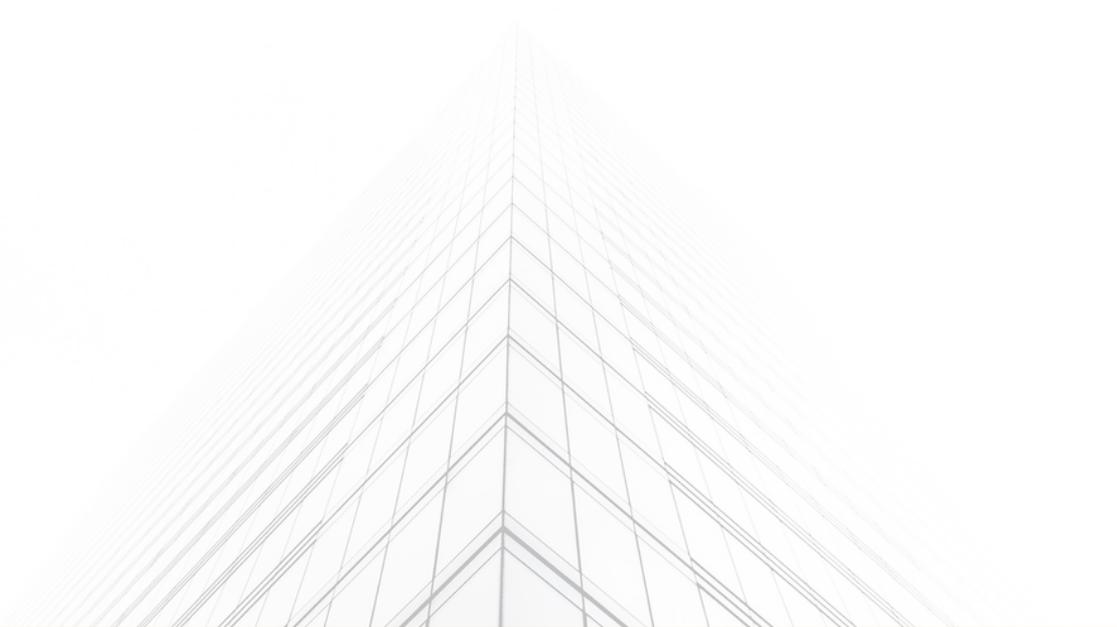
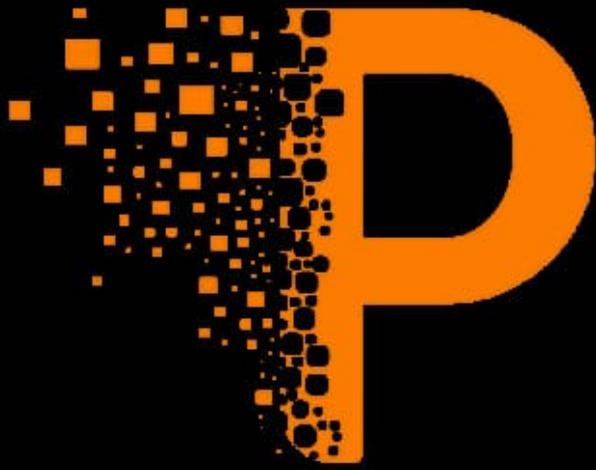




Paycoin
Solutions

SUMMARY

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Paycoin

Solutions

1. WHO WE ARE

We are a company focused on technology and intelligent solutions for the cryptocurrency market.

Paycoin Solutions Ltda was born from the desire to innovate and with the mission to make the use of cryptocurrencies easy, accessible to everyone and enabling the user to grow together with the Pspay token.

Determined to brake the stigma about Brazilian projects and changing the belief about them, the company has a transparent public team of developers committed to deliver everything it proposes to accomplish.

We want to show the world that it is possible to create a sustainable project associated to an ecosystem where everything fits and contributes to the overall growth of the company and each of its products.

With CNPJ, brand registration and its products in the INPI, Paycoin Solutions shows that transparency, security, trust, innovation, responsibility, integrity, quality, excellence and practicality are the values that guide its conduct and actions.



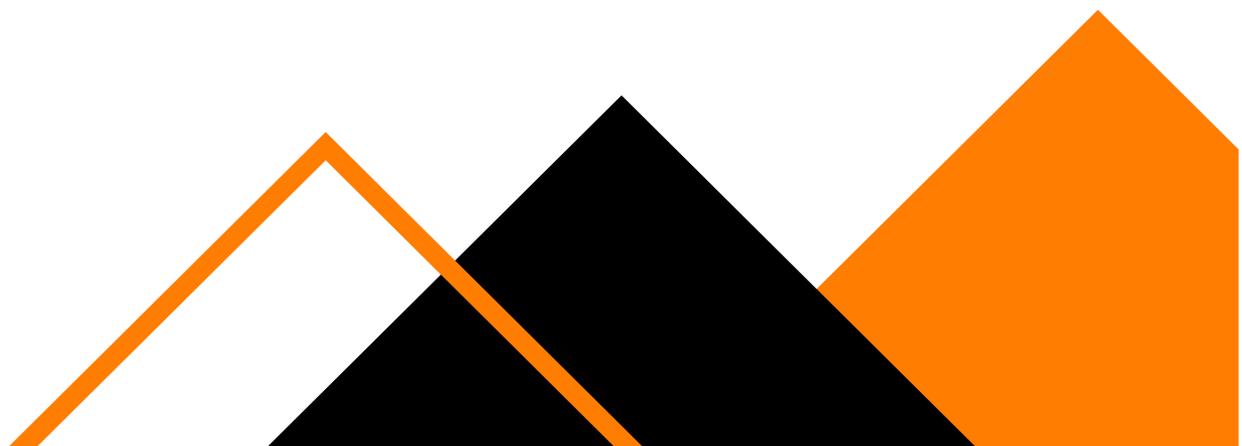
2. OUR GOALS

To make Pspay the easiest, fastest and safest way to make payments and purchases online, in addition to providing a variety of benefits to the users. We also expect great achievements for the future of the company, with the starting point being the creation of our own launch platform called Psfly.

We have a lot to do after the the Pspay token launch. We are going to begin the development of our own marketplace, which will be the first one to offer a token from the company itself as a method of payment beyond those already on the market.

After that, our goal will be to deliver the Pspay app which will be the bridge to make various trades with the Pspay token and many other features such as the Pscard international prepaid card, so you can convert and withdraw your tokens in your local currency to use in any establishment.

We are also going to develop our own swap platform, a NFT's collection creator, our own blockchain network and a game.



3. CRYPTO MARKET AND PAYMENTS

A recent study by the American consultancy IDC pointed out that six out of ten Brazilians utilize digital payments such as: applications, payment channels, Internet transactions or digital wallets.

The cryptocurrency payments market is still new, and has great room for growth. However, it is already a reality in various parts of the world, and gradually the Brazilian market will begin to introduce cryptocurrencies for this purpose.

The Paycoin Solutions project is an innovation with great possibilities for growth and appreciation in the medium and long term.

The goal is to be among the largest companies in the cryptocurrency payments segment in Brazil and in the world.



4. THE PSPAY TOKEN (PAYCOIN SOLUTIONS PAY)

Created on the Binance Smart Chain network, Pspay's primary purpose is to be utilized in online payments, purchases and services directly in its own app and marketplace, as well as other means of use in the future, all in the palm of your hand.

You can purchase our Pspay token on our own Psfly Launch platform and on exchanges, Dex and Cex.

In addition, Pspay has several other advantages compared to cash, credit card and other cryptocurrencies.

The Pspay token is innovating by bringing benefits to its owners such as: rewards - in all purchase and sale transactions where a percentage is automatically redistributed to Pspay holders as cashback – partners who accept Pspay as a form of payment can offer their customers the cashback function in their purchases and much more benefits.

It is Paycoin Solutions innovating in the cryptocurrency market giving even more utility and advantages to users through the Pspay token.



5. TOKENOMICS - PSPAY

TOKEN ECONOMY

- ④ **Token type: value reserve token - limited amount / mean of payment;**
- ④ **Maximum Supply: 100% - 60 billion tokens;**
- ④ **Initial burning: 10% - 6 billion tokens - (after the release of public pre-sale 2);**
- ④ **Pspay token developers' wallets: 10% - 6 billion tokens (equally divided and blocked for 1 year);**
- ④ **Private Sale Tokens 1: 0.225% - 135 million tokens (100% to fund initial marketing and auditing);**
- ④ **Tokens for Private Sale 2: 4.166% - 2 billion and 500 million tokens (20% for marketing and 80% for liquidity and blocked);**
- ④ **Tokens for Public sale 1: 5% - 3 billion tokens (20% for marketing and 80% for liquidity and blocked);**
- ④ **Tokens for Public sale 2: 25.609% - 15 billion and 365 million tokens (20% for marketing and 80% for liquidity and blocked);**
- ④ **Tokens made available on Pancakeswap: 10% - 6 billion tokens (100% for liquidity and blocked);**
- ④ **Financing of marketing actions and airdrops: 10% - 6 billion quantitative tokens to be used exclusively to promote Pspay and community growth;**
- ④ **Tokens reserved for future listings and strategic burn: 25% - 15 billion tokens;**



The Pspay token pre-sale is going to be done in 4 phases:



Private Pre-sale 1

Private Pre-sale 1 (exclusive to Telegram members): 0.225% of supply - 135 million tokens at \$0.000150 each.



Private Pre-sale 2

Private Pre-sale 2: 4.166% of supply - 2 billion and 500 million tokens at \$0.000200 each.



Public Pre-sale 1

Public Pre-sale 1: 5% of supply - 3 billion tokens at \$0.000250 each.

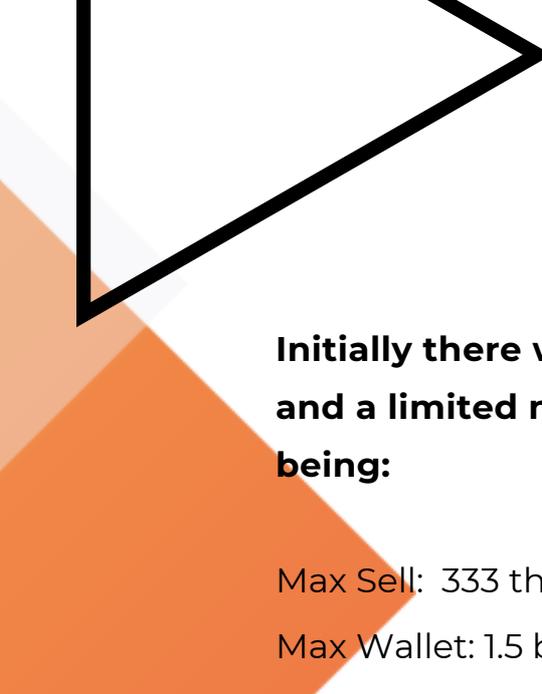


Public Pre-sale 2

Public Pre-sale 2: 25.609% of supply - 15 billion and 365 million tokens at \$0.000275 each.

- **Automatic burns:** Pspay will automatically burn, uninterruptedly, 1% in each purchase operation and 2% in each sale operation, which makes it a deflationary token, becoming increasingly scarce and valuable;
- **Monthly strategic burns:** are going to be made during the first year to reduce supply and value Pspay;
- **Approximate Current Supply forecast at launch:** 65% of supply - 39 billion tokens;
- **Approximate marketcap forecast at launch:** \$11.7 million;
- **Support projects:** Psfly, Marketplace, Pspay App, Swap, NFT's, Blockchain and Psgame.





Initially there will be a selling limit on daily transactions and a limited number of tokens allowed in each wallet, being:

Max Sell: 333 thousand tokens

Max Wallet: 1.5 billion tokens

The max sell mechanism aims to prevent dumps of large amounts of tokens causing a large negative impact on the graph and value of the token.

The max wallet mechanism aims to prevent whales from accumulating huge amounts of tokens.

These mechanisms are going to be withdrawn in the future when the project and the token stabilize and solidify in the market, but initially these are part of the strategy developed to increase the likelihood of token appreciation and decrease the risks of devaluation.



PURCHASE FEE:

8% on each transaction that will be divided among the following portfolios:

- 2% Liquidity Pool**
- 1% Rewards to holders**
- 3% Project execution**
- 1% Developers**
- 1% Automatic burns**

SELLING FEE:

16% on each transaction (in the first 8 months) that will be divided among the following portfolios:

- 4% Liquidity Pool**
- 2% Rewards to holders**
- 6% Project execution**
- 2% Developers**
- 2% Automatic burns**

***After the first 8 months, the selling fees are going to be reduced from 16% to 8% on each transaction and will be divided among the following portfolios:**

- 2% Liquidity Pool**
- 1% Rewards to holders**
- 3% Project execution**
- 1% Developers**
- 1% Automatic burns**



6. ROADMAP

Step 1

- **Opening of the company:**

In order to enter the market, execute its entire project, give transparency and be legally able to operate, Paycoin Solutions was registered before the Receita Federal do Brasil on 02/18/2022 under the CNPJ: 45.362.330/0001-65.

- **Trademark registration:**

After the company's registration, the next very important step is to secure the company's rights over its brand and future products. So 4 requests registrations were made at the INPI – Instituto Nacional da Propriedade Industrial (National Institute of Industrial Property) being, its Logo Paycoin Solutions in two different categories, the Pspay token and the Psfly launch platform.

- **Institutional websites and emails:**

To start its activities Paycoin Solutions has created its main website – www.paycoin.solutions and the Psfly launch platform www.psfly.solutions It also has emails for internal and external communication, being the main ones for the public - suporte@paycoin.solutions, atendimento@paycoin.solutions and parceiros@paycoin.solutions

- **Social media:**

Creation of the community through the main social networks such as Telegram, Instagram, Twitter, Youtube, Kwai, Tiktok, Reddit, seeking a constant contact with our users while always maintaining a direct and transparent relationship.

- **Psfly launch platform:**

The Psfly Launch Platform is going to facilitate the launch and participation in tokens and cryptocurrency ICO's in the market, offering unique packages according to the customer's needs safely, quickly and without bureaucracy. The Pspay token is going to be the first token released on its own platform.

- **Private pre-sale 1:**

Intended to be only for members of the Paycoin Solutions Telegram group, it will be the first sale for the lowest value - US\$ 0.000150 each, with the goal of raising funds for marketing and auditing actions, for this reason the amount is minimal and limited to 135 million tokens.





- **Marketing/airdrops:**

Investment in advertising and marketing actions through paid advertisements in various media such as Facebook, Google Ads, Instagram, Twitter, Youtube, cryptocurrency news sites, Youtubers and renowned influencers of the cryptocurrency market. In addition to engaging in social networks and other media through sharing, comments, likes on posts and also through promotions in Airdrops that will lead Pspay to have visibility to the maximum possible people.

- **Audit:**

The Pspay token is going to be audited by certik's largest and most renowned cryptocurrency market audit.

- **Private pre-sale 2:**

Aimed only at members of the Paycoin Solutions group on Telegram, it will be the second opportunity for those who missed Private Pre-sale 1 to buy Pspay for a lower amount compared to public sales - \$0.00020 each. The amount available is small and limited to 2.5 billion tokens. The entire amount collected is going to be allocated as follows: 20% for marketing and 80% for liquidity and blocked.

- **Public pre-sale 1:**

It is going to be the first sale released to the public. The amount available is limited to 3 billion tokens at \$0.000250 each. The entire amount collected is going to be allocated as follows: 20% for marketing and 80% for liquidity and blocked.

- **Public pre-sale 2:**

It will be the last chance to buy Pspay before launch. The amount available is limited to 15.365 billion tokens at \$0.000275 each. The entire amount collected is going to be allocated as follows: 20% for marketing and 80% for liquidity and blocked.

- **Launch:**

Pspay will have its official launch held at Pancakeswap for a value above all sales made in pre-sales.

- **•Goal of holders for step 1:**

To proceed to the next stage 10,000 holders are required, as the project needs an engaged community and resources to achieve the objectives of the following steps of the Roadmap.

Step 2

- **Marketing:**

Pspay will continue its policy of investing in advertising and marketing actions through paid advertisements in various medias such as Facebook, Google Ads, Instagram, Twitter, Youtube, cryptocurrency news sites, Youtubers and renowned influencers of the cryptocurrency market all to reach more and more people.

- **Listing on CoinGecko:**

The first pspay token listing process is going to be at CoinGecko, one of the leading sites specialized in cryptocurrency market analysis. In addition to monitoring market prices, volumes and capitalizations, CoinGecko also monitors community growth. Once the listing request has been made, it will be subject to the framework rules necessary for the approval of the token listing. Listing approval is up to CoinGecko only.

- **Listing on CoinMarketCap:**

The second pspay token listing process is going to be at CoinMarketCap, which is the world's most reference cryptocurrency price monitoring site. Once the listing request has been made, it will be subject to the framework rules necessary for the approval of the token listing. Listing approval depends solely on CoinMarketCap.

- **Goal of holders for step 2:**

At this stage of the Roadmap 20,000 holders are required, as we are aiming to build a more engaged community and to obtain the resources needed to achieve the objectives of the next stage of the Roadmap.



Step 3

- **Marketplace:**

Paycoin Solutions has as the main goal of this stage the creation of its own marketplace. It will be the first platform in the country to accept a token from the company itself as the main form of payment. Besides Pspay token, you will be able to make purchases with traditional means of payments that already exist. The platform will be open for any company or individual to advertise and sell their products from various segments, all with competitive rates. Moreover, by accepting the Pspay token as payment, the merchant will pay the lowest rate on the market compared to any other means of payment and can, if wished, even offer cashback to its buyers.

- **Dex and Cex listings:**

Gradually the Pspay token will be listed in new Dex and Cex in order to expand the possibilities of trading the token in other platforms.

- **Update of Paycoin Solutions and Psfly websites:**

With the growth of Pspay, an update will be implemented in all the company's websites to better serve our holders and stakeholders to make them have the best experience.

- **Goal of Holders for step 3:**

At this stage of the project an even larger community provides security and strength to keep on. After reaching a total of 50,000 holders, the community will be even more engaged, and more resources to work onto the goals of the next stage of the Roadmap.



Step 4

- **Pspay application - beta version:**

The beta version is a trial version of the application where you can use it for a limited period of time. As a version of tests, small errors can occur on the platform and that is precisely what these versions are for, to point out the errors that programmers must correct during the use of the application until they reach the final version with all functionalities that will be disclosed in due time.

- **International Prepaid Pscard Card:**

The International Prepaid Pscard card will be made available to all holders, if wished, so that you can use it anywhere in the world and make outings on the 24hrs or contracted networks. You can automatically convert your Pspay tokens to the local currency wherever you are.

- **Partnerships with physical and online commercial establishments:**

To make Pspay a token with real utility in people's day-to-day lives, numerous partnerships will be built with merchants that have physical and online stores so you can use your Pspay tokens as a method of payment, enjoying its various benefits.

- **Implementation of the cashback program:**

Through cashback, we will encourage our partners to offer discounts to holders who pay with Pspay, where a portion of the purchase amount returns to the buyer, bringing even more advantages when using Pspay as their main payment method.

- **Creation of NFT's:**

Several NFT's collections will be released for various purposes and real utility.

- **Goal of holders for step 4:**

By reaching a total of 100.00 holders, the community will be even larger and the project more stable in the market. With this constantly growing community engagement, it will be possible to raise funds for the goals of the next stage of the Roadmap.



Step 5

- **Listing on large exchanges:**

The Pspay token at this stage will be ready to take fly higher and will seek reference exchanges among the largest in the cryptocurrency market to be listed. Pspay is committed ensuring its policy of efforts to value the token and community growth.

- **Swap:**

Expanding the Paycoin Solutions Portfolio of Services, we are to build a swap of our own, that will offer the following services: transfer, purchase, sale and listings of tokens. The Pspay token will be the main token of the swap and you can use it to get discounts on the fees paid on the transactions performed.

- **Goal of holders for step 5:**

By reaching the 150,000-holders mark, Pspay will be ready to move on to the penultimate stage of the Roadmap.

Step 6

- **Creation of the Blockchain network itself:**

One of the main objectives of the project is to create Paycoin Solutions' own Blockchain network, which will offer smart contract services in numerous segments, gaining more and more space in the world of cryptocurrencies, offering speed, security and lower rates. We aim to be the fastest and most sophisticated blockchain network in the means of payments segment.

- **Goal of holders for step 6:**

To keep building the project, the goal is to reach 300,000 holders who will show with all their support how Paycoin Solutions is a solid project with sustainable growth. With the growth of the community and the collection of fees it will be possible to reach the final stage of the Roadmap.



Step 7

- **Creation of the Psgame:**

Paycoin Solutions aims to develop a game aimed at our community where, in addition to having fun, the player will be able to trade items for Pspay tokens.

We are committed to developing a unique product that will change how people perceive the play-to-earn games market.

There is also the possibility of establishing a partnership with an existing and successful game by deploying it on the blockchain with the Pspay mechanic.

- **Goal of holders for step 7:**

To reach even higher flights, it will be necessary to reach 500,000 holders. At this point the project will have an even stronger community that will contribute to the improvement of the project, so that Paycoin Solutions can deliver even more quality and increase the chances of valuing the Pspay token in the market with the potential to reach the top positions among cryptocurrencies.



7. PROJECT DEVELOPERS



 **Franklin Reis**
CEO



 **Eduardo Santos**
Diretor de Qualidade



 **Douglas Caçador**
Diretor Jurídico



 **Jose Amorim**
Diretor de Tecnologia



 **Fábio Luíz**
Diretor de Desenvolvimento

8. COMPANY INFORMATION

- **Company reason: Paycoin Solutions Ltda.**

- **CNPJ: 45.362.330/0001-65**

- **Emails:**

✉ **For questions or troubleshooting:**

suporte@paycoin.solutions

✉ **For suggestions, criticisms and**

compliments: contato@paycoin.solutions

✉ **To request a partnership**

parceiros@paycoin.solutions

✉ **Business contact:**

comercial@paycoin.solutions

9. SOCIAL NETWORKS

Visit our social networks by clicking on the icons below.





Paycoin Solutions

Soluções em Serviços Blockchain