

# PAYTAILOR ICO

expanding the usage of crypto currencies

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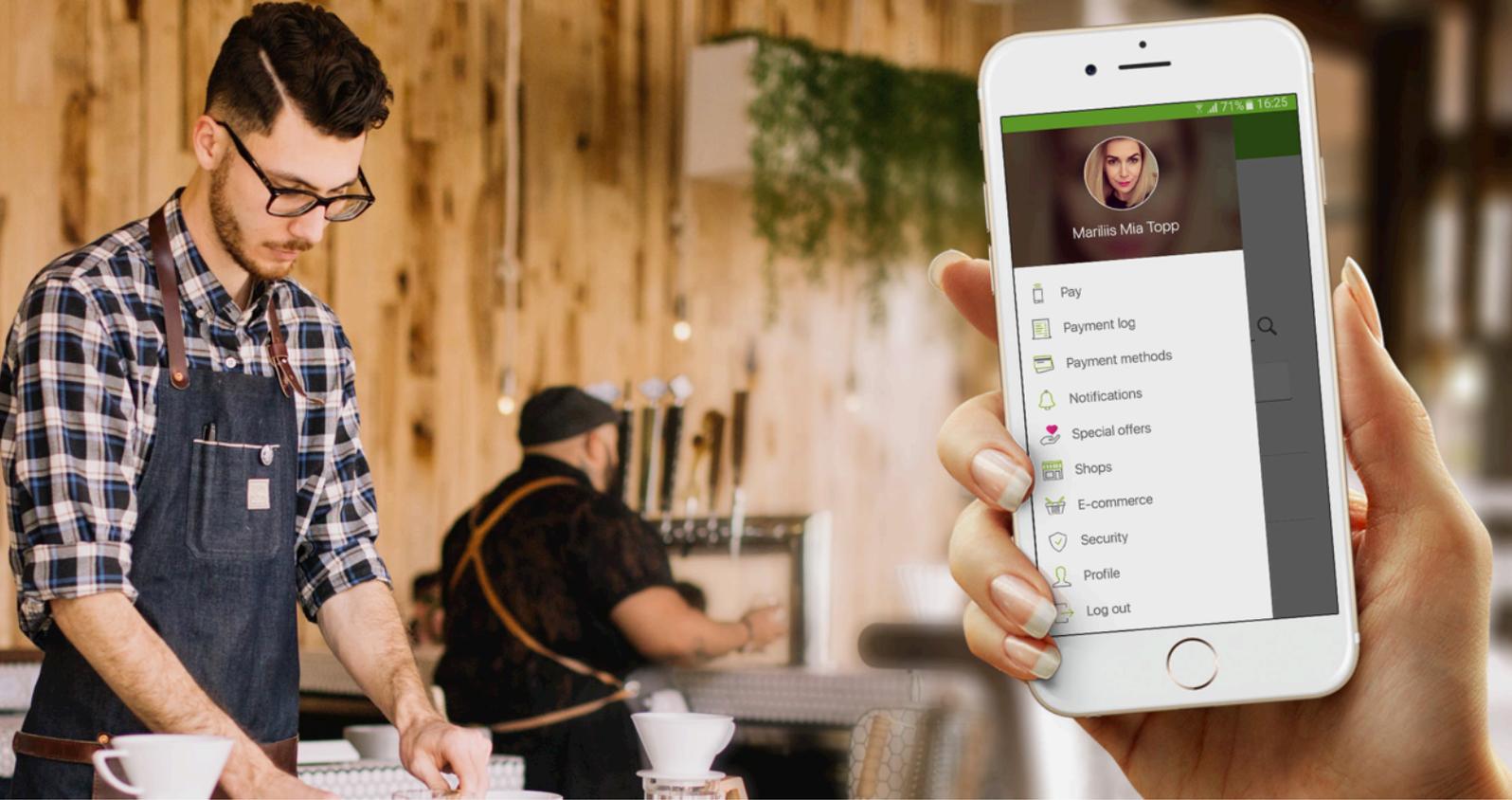
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- c) PT Tokens are not regarded as securities in any jurisdiction;
- d) you have a good understanding of the key components of blockchain technology and understand how blockchains operate. In addition, you fully understand how to use blockchain wallets, including safeguarding private keys;
- e) you are aware of risks in the cryptocurrency industry and are able to bear potential losses in full;
- f) you are not expecting to earn profits in any form;
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## EXECUTIVE SUMMARY

Innovators in the payment industry aim to do more than facilitate transactions and help money change hands. While multinational mobile phone manufacturers compete in the mobile payments market for the same transactions, Paytailor changes the approach by appealing to merchants through simplicity.

**Paytailor is a software that enables payments between the merchant and the customer with existing devices and bank accounts.**

Innovation improves on the way people interact with businesses. It is not about reinventing the wheel itself, but getting the wheel to do something else. Paytailor is on a mission to connect services to people with smart payments. To date, Paytailor has grown into a powerful and super flexible payment platform.

Paytailor combines payment methods, big data, NFC, location and social aspects of nowadays technological capability. The solution is very flexible, enabling payments app to app, browser to app and <sup>2</sup>IoT payments.



# PROBLEM

Paytailor was founded to solve a real problem many people across the world face on a daily basis. In several places it is not possible to pay with card. Different payment solutions can be complicated or uncomfortable to use, or equally importantly - often very expensive. In many European countries, it is quite common for merchants to pass card payment transaction fee to the customer. Otherwise the card processing fee significantly reduces merchants' profit margins. To avoid the fee from the merchant, customers are either motivated to buy more goods, making the fee manageable by the merchant, or pay in cash.

## KEY PROBLEMS

1. Card terminal infrastructure
2. High costs for merchants
3. No customer database

The idea of a mobile payment was born in a tiny dorm room, in Oxford, UK, where the nearest corner shop charged extra for card payments. The idea of a smart solution that is driven by the actual needs of a merchant, but at the same time, would be as equally simple and useful for the customer, was born.

We believe that technology should be serving the people, not the other way around. Innovation has the power to improve the way people interact with businesses, bring them closer together and create experiences beyond imagination. Paytailor skipped the need for integrations, card payment terminals or any other additional hardware for that matter. And most importantly, high additional costs. Customer app works seemingly without dictating the brand of the device nor taking too much memory space. Moreover, neither the customer or merchant need to have additional bank accounts simply because Paytailor works with existing bank accounts.

## MORE THAN SOLVING PROBLEMS

- Creating value through social cohesion
- Providing better, smarter and cheaper solutions
- Helping businesses to increase sales and to build strong customer communities

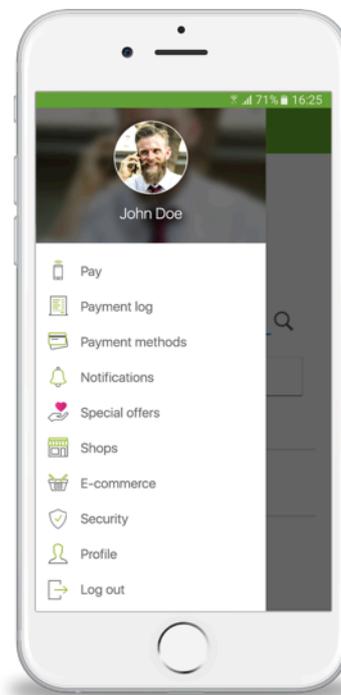
# SOLUTION & PRODUCT

At a first glance, Paytailor may seem as just two mobile apps, one for the customer and the other for the merchant. In fact, charmingly simple solution is actually a remarkably powerful and flexible payment platform. We listen to the market needs and solve real bottlenecks that stand in the way of growth. Paytailor aspires to lead the change towards creating value for the businesses and building exceptional user experience and culture. It is not simply about the way people pay, but helping to build a bridge between the businesses and people in a way that would be pleasant and useful for each.

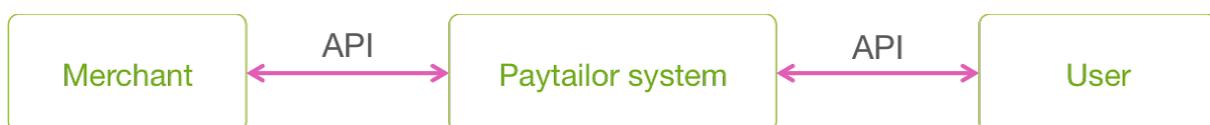
## MERCHANT MOBILE TERMINAL

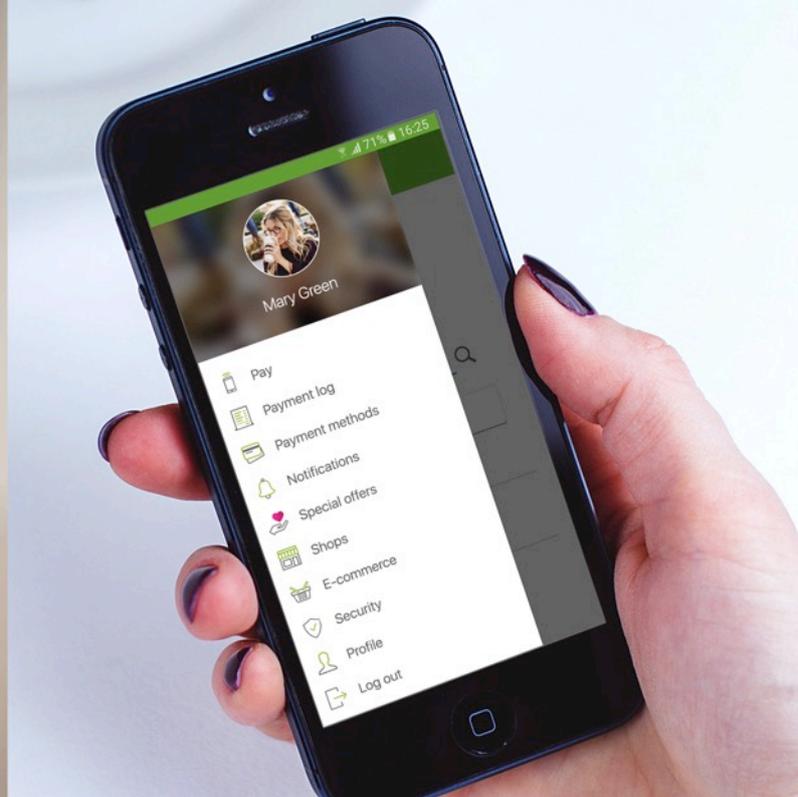


## USER MOBILE WALLET



Core of the solution is <sup>3</sup>API connection with Paytailor system, which means that on a merchant side, different products can be used to initiate payments. On a merchant side different payment solutions can be used, such as payments in vending machines, point of sale systems or e-commerce solutions:





## VALUE FOR MERCHANTS

- Low fees
- Can be used without card terminal
- Identified users
- Loyalty options
- Integration options
- Big data opportunities

## VALUE FOR USERS

- Simple and fast solution to pay
- Easy registration
- Easy to add payment method
- Loyalty program
- Special offers

# PAYTAILOR FOR THE MERCHANTS

## **MOBILE TERMINAL APP**

Merchant has the opportunity to choose the way of accepting the payment. This can be done from the smartphone, tablet or desktop. Once the merchant signs up with Paytailor, they can immediately start accepting payments. Mobile terminal can be taken everywhere, allowing to accept payments wherever needed, either at outdoor events or on the go.

Regardless of the method of accepting the payment, customers only need the Paytailor mobile app to make a payment.

## **PAYTAILOR API**

Integrated payment solution. Merchants are not required to abandon their investment in their current point of sale software or hardware. In addition to the several applications available to merchants, Paytailor developed an API with the ability to integrate into nearly any point of sale software on the market. Thus, merchants integrate mobile payments directly into their current point of sale process, leaving the choice of how to pay to the customer.

## **E-COMMERCE**

Paytailor built an e-Commerce platform on top of our mobile payments solution. However, the intent of our e-commerce platform is not to simply allow merchants to sell items online, rather to incorporate e-commerce experience with the brick-and-mortar experience. This means, the customer has easy access to e-shops, restaurant menus and much more in just one app. Check-out is faster and much more convenient than in regular e-shop, as the customer already has a bank card connected to their Paytailor Mobile Wallet.

For example, think of a restaurant, where customers typically order from a physical menu. With Paytailor, the restaurant can load the menu onto their e-commerce site, allowing the customers to order items from the app, and then paying directly from the app. Using a hybrid process, customers receive faster service, while enabling waiters to get to more customers, more personally. Thus enabling to focus on quality as equally as to quantity.

## **INTERNET OF THINGS**

Once the device is connected to the internet, Paytailor's platform enables it to accept payments. Clearly, the device must provide a service or deliver a product. This technology expands monetization of devices without requiring a person to take the payment. Think of an espresso machine connected to internet: integrated with Paytailor's software, the machine accepts payment from customers via the Paytailor app, then dispenses coffee. Think further - we can add payment to supermarket toilets, gates, doors or even electric bulbs.

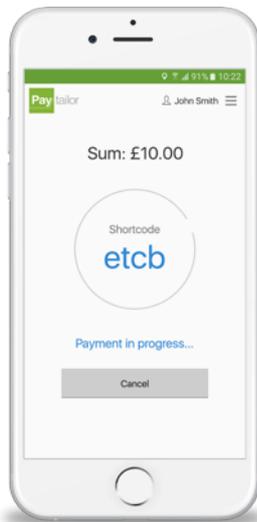
## Key advantages:

1. Easy to adopt
2. Replaces card payment infrastructure
3. Helpful tool to increase loyalty

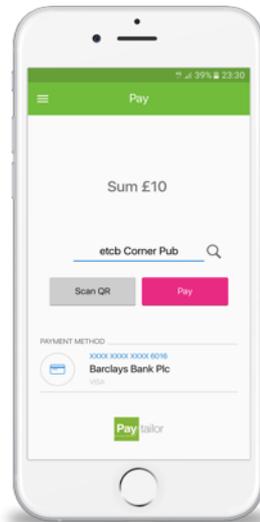
## Marketing opportunity

- Messaging <sup>3</sup>API & gateway
- Send SMS notifications for loyalty rewards, discounts, for users who opt in
- Send SMS notifications as users are near merchants offering deals (users opt in)
- Verify phone numbers, not shared with merchants, and spam filters in place
- Scalable <sup>3</sup>API and service as application becomes more popular

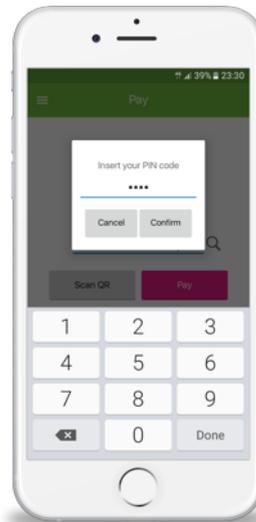
## User experience



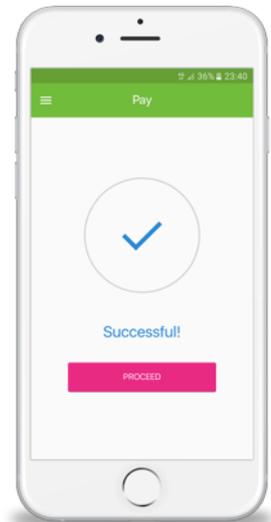
Merchant activates payment



Displayed in the wallet



User confirms the payment with PIN



Merchant and user get confirmation

# PAYTAILOR FOR CUSTOMERS

## Useful mobile wallet - everything the customer needs within one app

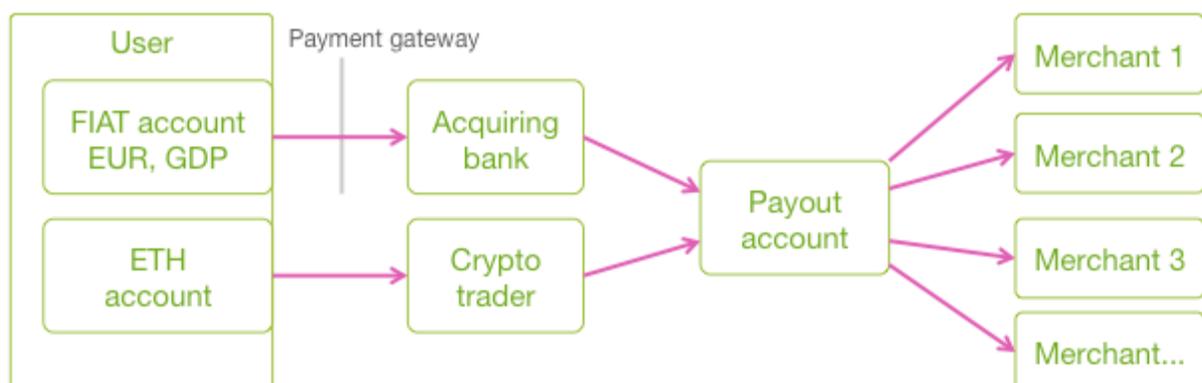
Imagine leaving your wallet at home and having everything you may need safely in your smartphone.

We have made paying very simple, in addition to what, all customer loyalty cards are stored in-app, so the customer doesn't lose any of the discounts or bonuses. Moreover, we keep app-users posted on the best deals and sales. Unlike other mobile wallets, customer doesn't need to go anywhere to use Paytailor app. We brought e-commerce inside our app, which means the customer needs only one app to shop online and can check-out just by confirming the payment with their personal wallet PIN code. This means there is no need to download multiple apps for online shopping nor find shops online. We believe changing user culture is moving towards greater accessibility and simplicity.

We think no app should be confusing or take away too much of the phone memory. Thus we made Paytailor mobile wallet simple and useful, but in such a clever way that shopping with Paytailor would not burden the user's phone.

## Technological process

Paytailor is a software provider, which means the company does not keep or process the bank card data. Paytailor has a partner to carry out financial services on behalf of Paytailor. This means financial institution is processing the card data and carries out transactions in accordance with all legislative requirements.



## **SALE METHODOLOGY / FINANCIALS**

Paytailor makes revenue by licensing software on monthly basis. That means 10€ subscription fee and licence fee 0.02€ per each transaction.

### **Process for merchant onboarding:**

1. Contact and identification of needed solution
2. Contract signing
3. Activating suitable service:
  - Point of sale - merchant can immediately start accepting payments
  - <sup>3</sup>API - after integration, merchant can start accepting payments
  - E-commerce - case by case solution, which Paytailor has flexibility to adopt according to merchant needs and requirements
  - <sup>2</sup>IoT - if the devices is already web capable, Paytailor payment is two stickers away. When the machine needs to be connected to the web, hardware development will be done first.

### **General values**

- Easy to scale thorough functions
- Tailored business experience
- Loyalty tool
- Payment aggregator
- Big data

# MEET THE TEAM

## Core team



**Rode Luhaäär**  
Co-founder | CEO

Rode has tailored and designed the concept of Paytailor. He is managing co-operations, sales and takes care of other business development tasks.

He has hands-on approach as well as has as a in depth experience in digital field as a manager, project manager, designer and e-marketer. Rode has executed projects for companies and brands such as Coca-Cola, L'Oreal, Kühne+Nagel, Telia, McDonald's, KPMG, Hill+Knowlton Strategies, Swedbank, Sandoz etc. Projects have been delivered to USA, UK, United Arab Emirates, Finland, Lithuania, Germany, Netherlands, Portugal, Kenya and Estonia.

His experience and projects have been supported by his studies in Oxford in e-business field as well he is sharing his knowledge in Estonia's biggest private University as a lecturer for 8 years now.



**Mariliis Mia Topp**  
Co-founder / Communication & Marketing

Mariliis is supporting the team with communications, marketing and business development. Mariliis has an extensive experience in corporate communications from a Nasdaq OMX listed, blue chip company. Amongst other functions, as a member of the top management, she was responsible for investor communications, branding and marketing, crisis communications, internal communications and CSR for nearly 9 years. Mariliis has enhanced the role of the communication's function within the company from corporate services function to Executive role, grew an independent brand out of tap water, increasing tap water consumption from 48% in 2011 to 85% in 2015, helped to increase the company value by transparent communications through the company's activities. Mariliis is also

active in competitive sports and heavily engaged with increasing community's awareness on health. She holds BA from Psychology, MBA in Business Administration and Postgraduate degree in Public Affairs (London).



**Rando Visnapuu**  
**Blockchain Specialist**

Passionate cryptocurrency investor since beginning of 2017, have done impressive gains and is now managing small portion of investors portfolio. Moreover, he has keen interest in technology since basic school, self learned several programming languages (php, html, css, c+) and blockchain since 2017. He is currently on the finish line with he's Bachelor degree studies at Estonian Business School. Rando is the CEO of Lucreds LLC, aimed at increasing people's awareness on cryptocurrencies, advising and helping people with investing in cryptocurrencies and integrations of blockchain technology.



**Marvin Helstein**  
**Android & System developer Developer**

Marvin is a talented team member, whos punctuality and creativity makes him a valuable team member. He has been taking care of mobile functionalities and supporting the new concepts on a technical side. He has solved even the most complicated technical issues. In addition, he is taking care of a core system by tuning system performance and security. Marvin has a bacround of developing educational apps.

Marvin is experienced in following programming languages: PHP, JavaScript, C++, Java, C#, Pawn, MySQL



**Lauri Mäe**  
**IOS & frontend developer**

Lauri is a talented and awesome team member who's part of developing Paytailor systems, our web as well as other Paytailor products. Lauri is doing front-end, back-end and swift development. He has also done different user experience improvements and has exceptionally good understanding of the user needs.

Lauri has developed most of the merchant concepts, as well as most of the user facing frontend solutions. He has been contributing to creating development community and has an experience in developing games.

Lauri is experienced in following programming languages: PHP, JavaScript, C++, Swift, Lua, MySQL

### **Expanded team**



**Kaiko Kaur**  
**CTO | Consultant**

Kaiko has an impressive track-record from several successful businesses, including Skype. Kaiko has managed a team of developers, who built the most innovative parcel machine system in the Nordic region.

Kaiko has been closely involved with several successful online business developments and helped to build many startup core systems.

He has been a lecturer in different student programs and he is a mastermind of databases. His startup Zazler has made miracles of database performance.



**Birgit Nisu**  
**Project manager**

Birgit is supporting business development and is responsible for the fraud detection program. She has pragmatic approach to transactions management and she has been helping to set up payout-system.

Birgit has a great experience in culture and hospitality management. She has been involved with international initiatives in Europe and US. She is also an active member of local community as a volunteer. Birgit has a hands on approach leading different initiatives. In addition to her creative approach, she is really good on tactical level to overcome different challenges.



**Lauri Kunz**  
**Paytailor Ltd Business Development Manager**

Lauri is helping with business development in the UK market. Lauri has a diverse experience in international business development. He has successfully solved many of the most complicated business challenges. Lauri is brilliant in balancing the demands of business environment with the interests of customers as well as the company.



**Tarvo Kunz**  
**Paytailor Ltd Business Development Project manager**

Tarvo is responsible for executing technological adaption in the UK market. Tarvo is a skilled and experienced info- and communications technology specialist and has diverse business administration experience. Beside having a technical expertise he has a business administration experience. He is keen on finding the new solutions for clients and he has a good eye in finding new segments.

# NEXT STEPS

As Paytailor has a proven concept, next step will be to add cryptocurrency as a payment method and expand the group of merchants, who receive mobile payments.

## **Fund raising**

Considering ETH price 300 USD

1<sup>st</sup> target – 100 000 USD (Approximately 335 ETH) – Expanding to UK

2<sup>nd</sup> target – 300 000 USD (Approximately 1 000 ETH) – Adding payment in cryptocurrencies

3<sup>rd</sup> target – 1 200 000 USD (Approximately 4 000 ETH) – Adding several ERC20 tokens and going to EU market.

4<sup>th</sup> target – 3 000 000 USD (Approximately 10 000 ETH) – More expansion in EU

5<sup>th</sup> target – 6 000 000 USD (Approximately 20 000 ETH) – Integrating Raiden Network (If we don't reach 5<sup>th</sup> goal, then Raiden Network will be integrated later)

## **Payment aggregator**

Paytailor is becoming one of the first payment methods aggregator, allowing the customer to choose preferred payment method. Moreover, this would enable completely new user culture to be developed and bring cryptocurrency into mainstream, instead of it being a niche product. While adding other payments such as carrier billing, credit or any other payment method, we believe that bringing crypto currencies to mainstream and making payouts for merchants in traditional FIAT currencies, would be a true step towards the future of payments.

## **Europe expansion**

Paytailor can easily be scaled across markets, with either directly entering the market or via revenue sharing model. As the payment platform's flexibility enables interactive integration, point of sale solutions only need merchant identification.

Paytailor is ready to launch its products in the UK market, which is the first planned external market. Paytailor has established a subsidiary in United Kingdom, Paytailor Ltd.

# Why Blockchain?

As we know, cryptocurrencies are more widely used and we are experiencing a trend towards cashless society. Scalable blockchain based payments can help preserve the private and decentralized nature of cash, while updating its user experience to the expectations of a new generation.

Blockchains are a hot candidate to become the payment infrastructure of the upcoming machine-to-machine economy. <sup>2</sup>IoT may increase the number of commercial transactions by an order of magnitude - and the cheaper the cost of transfers become, the more use cases will emerge.

Micropayments can be used to get fine grained access (each data item is given its own access control policy) to <sup>3</sup>APIs, bandwidth, computing power, storage, electricity and basically any other thinkable infrastructure. The same goes for content or entertainment such as webpages, gaming, video or audio streaming.

Even now many proposed DApps rely on micropayments payments between participants in the network to incentivize cooperative behavior.

**Secure** - Blockchain is P2P network database that groups each transaction into its own block. These blocks can contain sensitive information such as identity, patents, credit cards etc... Every bit of data that is stored on blockchain will be encrypted. After transaction is grouped into a block, a hash is assigned to the block, which allows users to easily detect changes in the data. A block may also contain the hash of a previous block, therefore creating a blockchain. So, if an attacker tries to modify a transaction, it will enable security professionals to trace a blockchain back to the first block or the genesis block. If attacker wants to harm system he needs to control more than half of the network participants.

**Trust** - Every transaction that is ever made will be stored on the ledger and can't be changed. Identity information will be stored on blockchain and can't be modified. In blockchain every network participant is responsible for verifying the data that is stored and/or shared on blockchain, to make sure that false data cannot be added, and already added data cannot be removed.

**Decentralized** - Blockchain technology is designed in a way where is no central authority or storage location. Every user who is connected in the network plays a part in storing some or all parts of the blockchain, making everyone responsible for verifying the data.

\*\* <sup>2</sup>IoT – Internet of Things

\*\* <sup>3</sup>API – A set of functions and procedures that allow the creation of applications which access the features or data of an operating system, application, or other service

# Raiden Network

Raiden Network system allows to create payment channels between established, regular payment arrangements. Using encryption and the methodology of lighting network, where two parties can create payment channel to handle their peer to peer transactions off-chain. Such off-chain arrangement reduces fees and reconciliation to the blockchain that can occur afterwards or periodically through their agreed arrangement.

## [Comparison between Ethereum and Ethereum child chains](#)

	Latency	Scalability	Cost	Privacy	Expressibility
Ethereum	LOW	LOW	LOW	LOW	GOOD
Raiden Network	GOOD	GOOD	GOOD	MEDIUM	MEDIUM
Ethereum w/ Sharding	LOW	MEDIUM	LOW	LOW	GOOD
Plasma / Sidechains	LOW	GOOD	MEDIUM	MEDIUM	GOOD

The Raiden Network is an off-chain scaling solution, enabling near-instant, low-fee and scalable payments. It's complementary to the Ethereum blockchain and works with any <sup>1</sup>ERC20 compatible token. The Raiden project is work in progress. Its goal is to research state channel technology, define protocols and develop reference implementations.

The Raiden Network is an infrastructure layer on top of the Ethereum blockchain. While the basic idea is simple, the underlying protocol is quite complex and the implementation non-trivial. Nonetheless the technicalities can be abstracted away, such that developers can interface with a rather simple <sup>3</sup>API to build scalable decentralized applications based on the Raiden.

- **Low-fees** – transaction fees can be orders of magnitude lower than on the blockchain
- **Micropayments** – low transaction fees allow to efficiently transfer tiny values
- **Scalable** – scales linearly with the number of participants
- **Fast** – transactions can be confirmed within a subsecond
- **Private** – individual transactions don't show up in the global shared ledger
- **Interoperable** – works with any token that follows Ethereum's standardized token <sup>3</sup>API (<sup>1</sup>ERC20)

## **How does the Raiden Network provide safety without trust?**

To achieve safety, all value transfers done off-chain must be backed up by value stored in the blockchain. Off-chain payments would be susceptible to double spending if that was not the case. The payment channel is represented in the blockchain by a smart contract which:

- Provides shared rules, agreed up-front by both parties, for the channel's operation.
- Holds the token value in escrow to back the off-chain payments.
- Arbitrates disputes using rules that cannot be abused by one party.

Given the above properties Raiden can safely do off-chain value transfers, knowing that once a dispute happens the smart contract can be used to settle and withdraw the token.

## **Why Raiden network?**

As our service offers instant payment we think integrating Raiden Network with our app will be best solution for instant payments with cryptocurrencies. It will allow us to create channels between the merchants and the customers. We're connected with every merchant and customer, so the customer doesn't have to create new channels between each merchant, which would be more expensive than creating one channel between us. Why? Every new channel that is created in Raiden Network will be more expensive than every next transaction that is made on created channel.

# About Token

Paytailor will create its own open source cryptographic token, named PT. Paytailor token will have a certain purpose as a general cryptocurrency for everyday use, meaning it can be used for trading and earning revenues of the company.

Paytailor transfers 10% of profit of Paytailor Institution to the Ethereum (ETH) wallet containing the smart contract. The ETH will be redistributed proportionately to all holders of Paytailor tokens according to smart contract conditions.

PT token is a pure cryptocurrency with fixed supply. In the near future, most of PT tokens will be liquid, as other portion will be reserved for company and bonus program.

Like any other cryptocurrency PT tokens are transferable and fungible, and they will be tradable on cryptocurrency exchanges.

PT will be implemented on the public Ethereum blockchain as an <sup>1</sup>ERC20 token. Every <sup>1</sup>ERC20 token has same core contract interface, simplifying integration with external contracts. Core functions are:

- Balance of (owner)
- Transfer (to, value)
- Allowance (owner, spender)
- Approve (sender, value)
- Transfer From (from, to, value)

Which creates footprint into ledger and gives trusted view of every transaction made in Paytailor application.

\*\* <sup>1</sup>ERC20 is the Ethereum token standard: <https://github.com/ethereum/EIPs/issues/20>

# Bonus Program

Bonus program works only 11 months which are separated into 4 bonus rounds, with every bonus round to be different with its pool size (see the chart below).

**NB! If we don't reach First target point (100 000 USD) there will be no bonus program. PT pool amount will be 10% of company tokens (480 000) and will be spread as follow:**

Bonus round 1 – 25% of whole PT pool

Bonus round 2 – 35% of whole PT pool

Bonus round 3 – 40% of whole PT pool

Paytailor Token holders can earn PT tokens by holding them at least one quarter. Program rules are written below. Bonuses are paid out in the beginning of every next quarter and are calculated by amount of holding PT tokens. Calculation will be made:  $PT\ Pool / X = Bonus\ per\ Token$ . Where X is amount of regressed Tokens.

**For example:** If bonus round 1 regressed token amount is 6 000 000 then bonus per token would be  $120\ 000 / 6\ 000\ 000 = 0.02$ , So if you were holding 1 500 Tokens then your reward is:  $1500 * 0.02 = 30$  PT Tokens. You can regress your tokens by clicking this [LINK](#).

PT pool will be distributed as follow:

Time	PT Pool	Beginning	Snapshot
Bonus round 1	120 000	01 January – 31 March 2018	01 January 10:00 ET
Bonus round 2	168 000	01 April – 30 June 2018	01 April 10:00 ET
Bonus round 3	192 000	01 July – 30 September 2018	01 July 10:00 ET

## Rules

- To participate in bonus program you have to regress your amount of tokens, holding period and address by clicking this [LINK](#).
- Your tokens must be in wallet before the beginning of the next quarter and stay there until end of the quarter.
- If you're using tokens (sending out, selling) your participation in bonus program will be canceled.
- If you're buying more tokens and want to participate in bonus program, you need to regress them individually.
- The pool will be distributed to all regressed participants according to regressed PT amount in your wallet, the larger the amount, the bigger your stake in the pool will be.

**Example 1:** If you want to participate in Bonus round 1, you need to regress your PT tokens here: "[HERE](#)", and also your PT tokens should be in your regressed wallet before 1st of January and must be held there until March of 31st. It means that you can start using your tokens in 1st of April. Snapshot will be taken at exact time (see table). Later registered users won't be listed in bonus program.

**Example 2:** If you regress 1000 tokens but your wallet has 1500 tokens. It means that you can use 500 tokens, if you use more than 500 tokens your participating in bonus program will be canceled.

## Supply

Paytailor Tokens will have max 24 000 000 tokens with nominal value of USD 6 000 000 (considering ETH price 300\$). Unsold tokens will be burned.

## Sale details

MaxCap – 20 000 ETH

Max tokens – 24 000 000

1<sup>st</sup> target – 100 000 USD (Approximately 335 ETH)

2<sup>nd</sup> target – 300 000 USD (Approximately 1 000 ETH)

3<sup>rd</sup> target – 1 200 000 USD (Approximately 4 000 ETH)

4<sup>th</sup> target – 3 000 000 USD (Approximately 10 000 ETH)

5<sup>th</sup> target – 6 000 000 USD (Approximately 20 000 ETH)

### Pre-Sale ( 5 000 ETH )

Time: 01 November - 07 November 2017

Tokens: 6 000 000 PT Tokens will be sold

Price: 1 ETH = 1 200 PT Tokens Approximately USD 0.25 (ETH price 300\$)

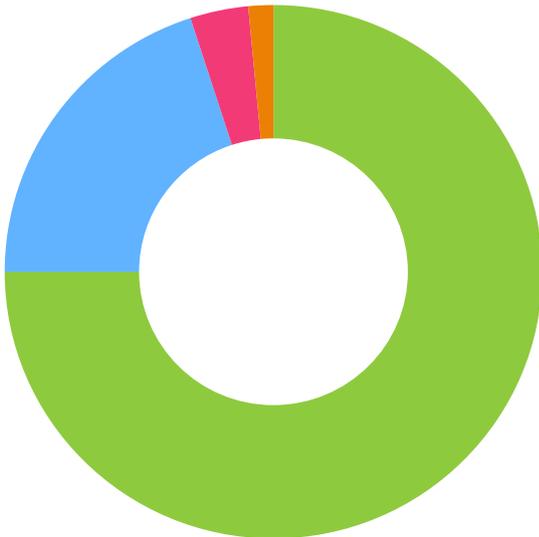
## Crowdsale ( 15 000 ETH )

Time: 20 November - 20 December 2017

Tokens: 12 000 000 PT Tokens will be sold

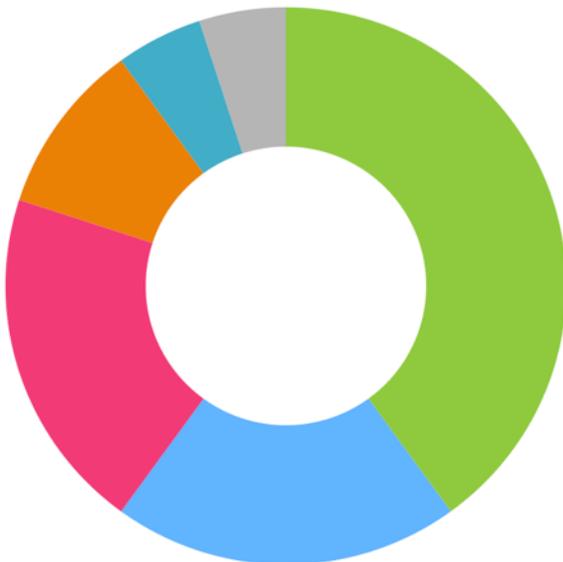
Price: 1 ETH = 800 PT Tokens Approximately USD 0.38 (ETH price 300\$)

## PAYTAILOR TOKENS DISTRIBUTION



- 75%** ICO PARTICIPANTS  
(25% presale, 50% crowdsale)
- 20%** COMPANY
- 3.5%** ADVISORS AND PARTNERS
- 1.5%** BOUNTY

## FUNDING ALLOCATION



- 40%** DEVELOPMENT & OPERATIONS
- 20%** CLIENT BASE GROWTH
- 20%** MARKETING
- 10%** BONUS PROGRAM  
(bonuses to token holders)
- 5%** LEGAL
- 5%** COMPANY EMPLOYEES