pay

Social project to promote and increase global wealth by usage of cryptocurrency network
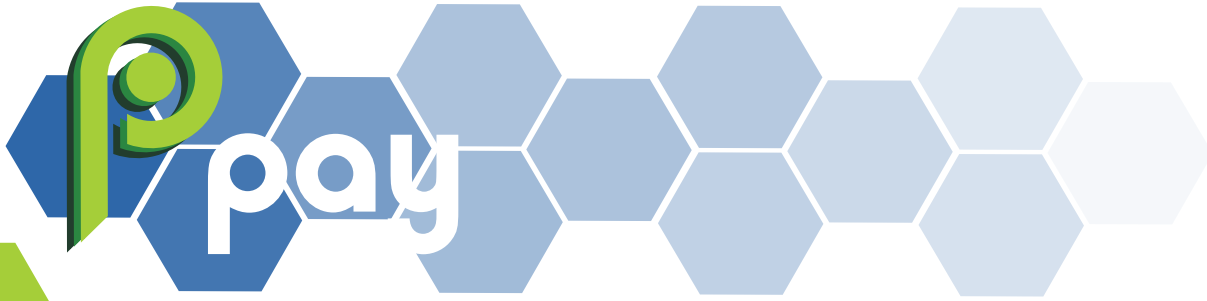
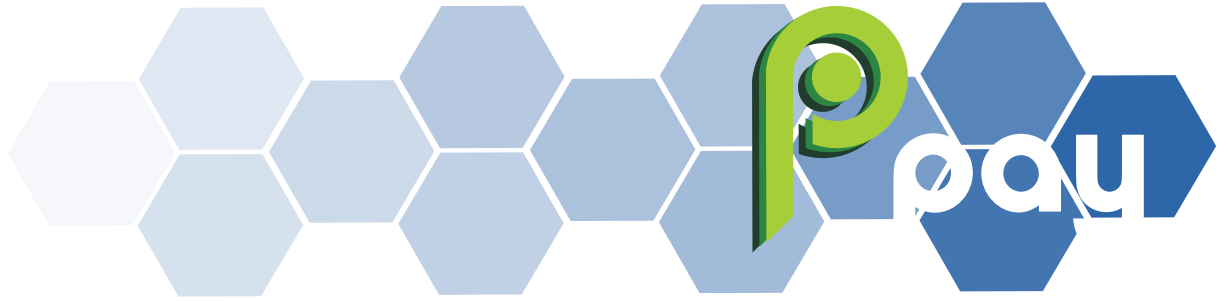https://www.payonline.financial

updated 24/08/2022

Table of Contents

Founder of PAY coin beleive every one in the world should have acces to digital payments, create wealth and improve a better human life by using the latest tecnlogies, while helping people, institutions and economies to move small or big amount of money through the usage of pay coin on every day life, this project will help people with hunger around the world.

Pay is a blockchain solution specialized in cross-border payments, connects banks, people, institutions and money services to enable instant global monetary transactions and payments.

Most of the time it uses the blockchain native tokens as a means of transaction to acquire Pay coin, but also to pay transaction fees.

Pay coin is a decentralized Honest Social project which promotes digital payment solution and pay less fees when moving money through diferent cryptocurrencies, networks and methods.

We're reinventing the global equity blockchain Finances.

Pay coin is a decentralized coin driven and owned by Comunity around the Globe.

It eliminates the expensive costs of international high-volume money transfers and the Swift transaction complexity.

Pay coin was created for the sole purpose of acting like money in everyday life, using different blockchains for its distribution and payments.

First coin to acomplish high value leverage over time.

Remember that Pay coins are not meant to perform any functions beyond acting as money.

Creator of Pay coin does not have control over: wallets, explorers, Public & Private blockchains or network chains, financial institutions, exchanges or who buys pay coin.

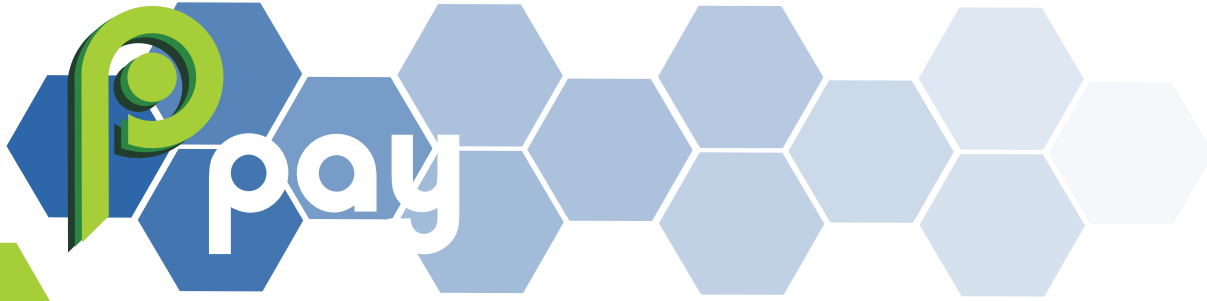Never expect profit from the work of others.

Intro

1- **Create a version of electronic cash** "Fast and Decentralized Coin for Global Payment solutions" through the usage of diferent network chains, in most cases Meet the New Global Standard for modern cross-border payments—ISO 20022.

2- Promote the usage of modern cross-border payments—ISO 20022 and Healthy finances between people and Stores.

3- Help move small or large amounts of money in less than 3 seconds for a small fee. Regardless of whether the payment is in a physical or digital store.

4- Offer a global real time payment solution by runing through and combining the power of Public & Private blockchains with Interoperable Smart Contracts on diferent patented payment networks and allow users to choose from the begining the network that better fits their tecnological and economical needs.

5- Create a pay coin vault of 1.9% each chain pay coin runs, 2.5% wallet for charity so we can help to stop hunger around the globe.

6- Value leverage over time even if you just hold to it.

7- Become the best crypto payment option due to its Primary Function "Payments", Funds Cleared, Transactions per second, Transaction cost, Energy per transaction and Carbon emitted per transaction.

8- On the near future you may pay with it from 3 to 5 seconds.

Goals of pay coin

Institutions using same Networks chains we are using

https://twitter.com/XRP_Canada/status/1070379390654078976/photo/1

https://twitter.com/BankXRP/status/1370041583345733632/photo/1

https://twitter.com/bankxrp/status/965056332796743687?lang=zh-Hant

https://itsblockchain.com/ripple-partners/

https://stellar.org/ecosystem/projects?locale=en
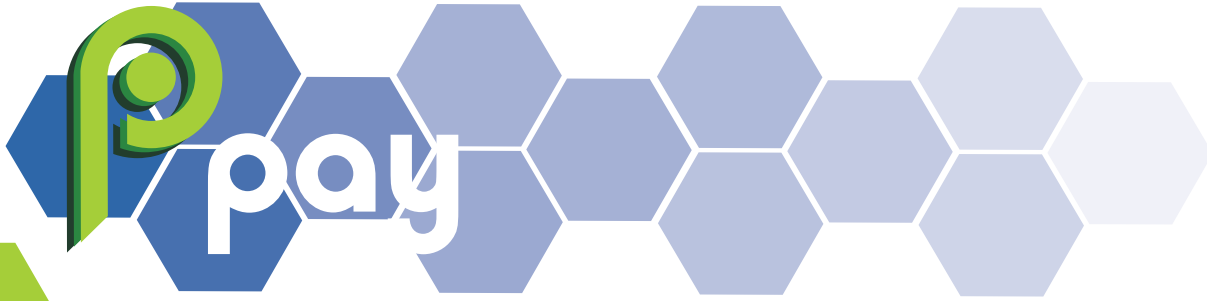
New economic model on cryptocurrency example but not limited.

People or institutions can choose the network that fits better their tecnological needs or budget.

Stellar
Network

XinFin

RippleNet

Institutions

Stores

cell phone number

@ e-mail

computer

QR code

people

1 XRP = 1 PAY
XRP / PAY   Ripple net   PAYMENT OPTIONS

1 XLM = 1 PAY
XLM / PAY   Stellar network
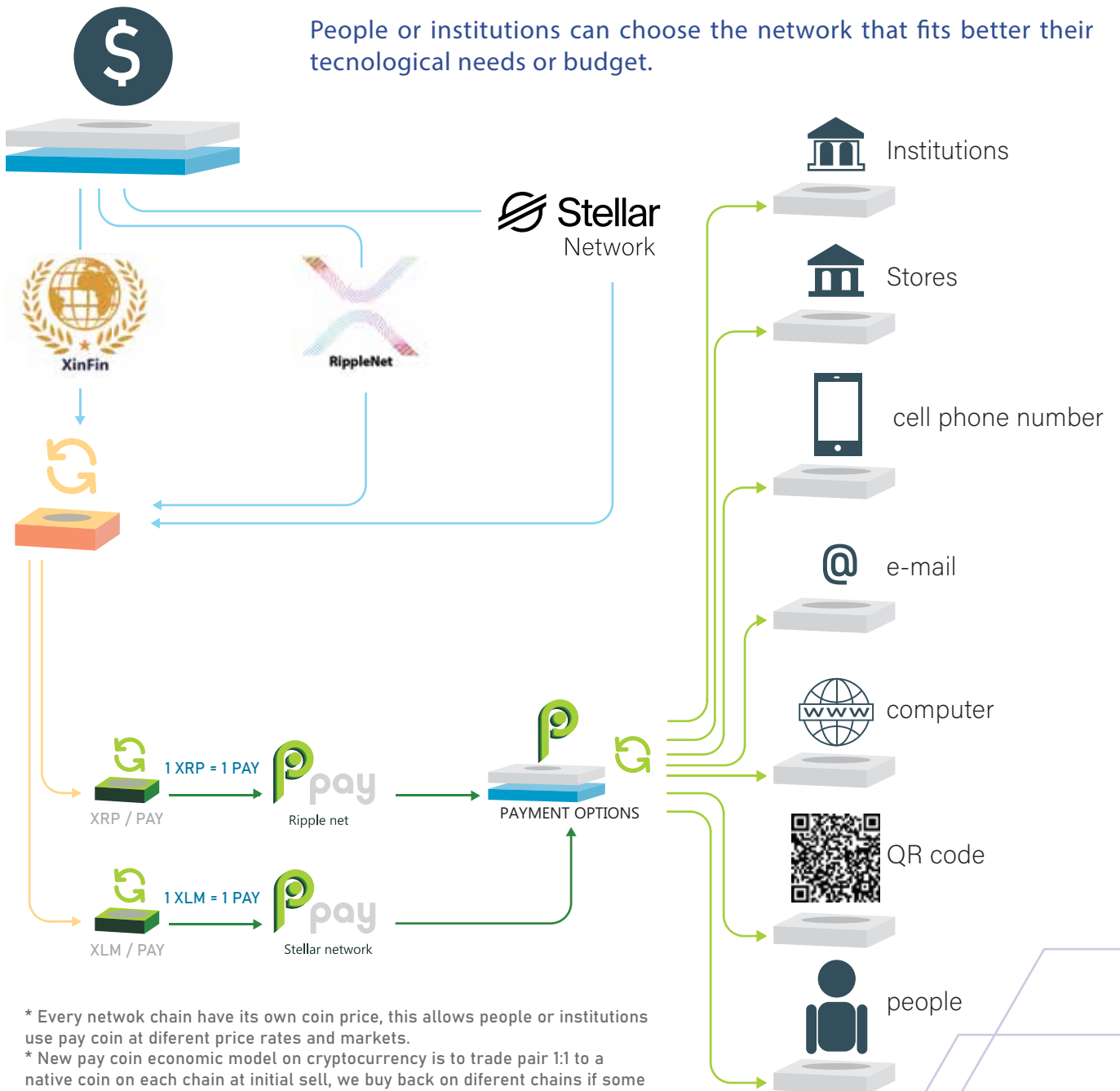
* Every netwok chain have its own coin price, this allows people or institutions use pay coin at diferent price rates and markets.
* New pay coin economic model on cryptocurrency is to trade pair 1:1 to a native coin on each chain at initial sell, we buy back on diferent chains if some one sell lower price and sell at 1:1 again ragardless the price of the native coin.

https://www.payonline.financial
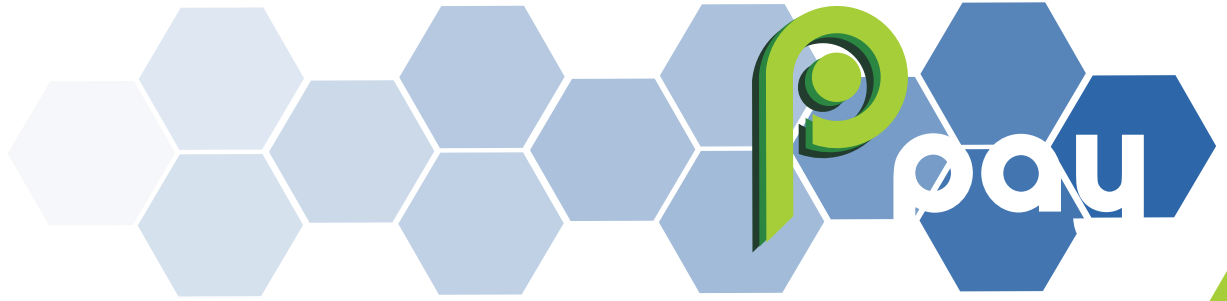
Roadmap

Phase 0
Regardless of the Fiat price, create a new Coin Methodology, name, markets and rules for a digital coin that mix, increase buying ratio and Scarcity when buying in the future term, works as digital electronic cash economic model using diferent crypto-netwoks were people with litle cryptocurrency knoledge can use it for payments all around the world and gain Value leverage over time even if they just hold to it. Like Gold does

Phase 1
Create but not limit first two Pay coin contracts on two diferent Network Chains with their own network rules, markets and prices meaning different market needs; a version of electronic cash "Fast and Decentralized Coin for Global Payment solutions" through the usage of at least two diferent network chains, in most cases Meet the New Global Standard for modern cross-border payments—ISO 20022.

Phase 2
Create Pay coin white paper.

Phase 3
List the first two Pay coins on native exchanges for each network at selling round "A-1" and all future coming selling rounds.

Click here to read white paper and see the diferent buying rounds on diferent networks.

Phase 4
Create website for Pay coin and updated every time if need it over the years.

https://www.payonline.financial

Phase 5
Create Telegram, Twitter comunity channels, so people could be informed of new events or updates.

Phase 6
Create Pay youtube channel and up load promotional videos.

Phase 7
Reach 20 million Pay coins circulating on comunity hands on Ripple Network.

Reach 20 million Pay coins circulating on comunity hands on Stellar Network.

Reach 20 million Pay coins in circulation in the hands of the community for each new network.
Coming soon

Phase 8
Create another contract for new crypto network and when ready publish all the info, rules, chain, contract, wallets, etc. on this web site and the white paper.

Phase 9
After phase 7 achivement for the corresponding network, in our telegram group the comunity choose between 15 online store propousals to buy goods or services using Pay coin.
only 3 stores will be selected on this round.

Phase 10
After phase 9 achivement, we will contact chosen stores in order to work out with them "paying system" so they can accept Pay coin as payment.

Phase 11
Once stores are acepting Pay coins we update our website and publish the online stores that were choosen by comunity to accept Pay coin.
This information will be accessible through the menu placed at the bottom of this website

Phase 12
Reach 50 million Pay coins circulating on comunity hands on Ripple Network.

Reach 50 million Pay coins circulating on comunity hands on Stellar Network.

Reach 50 million Pay coins in circulation in the hands of the community for each new network.

Phase 13
After phase 12 achivement, we will contact new stores "all 12 remaining less voted stores on Phase 9" in order to work out with them "paying system" so they can accept Pay coin as payment.

Phase 14
Once stores are acepting Pay coins we update our website and publish the online stores that accept Pay coin.
This information will be accessible through the menu placed at the bottom of this website

Phase 15
Reach 70 million Pay coins circulating on comunity hands on Ripple Network.

Reach 70 million Pay coins circulating on comunity hands on Stellar Network.

Reach 70 million Pay coins in circulation in the hands of the community for each new network.
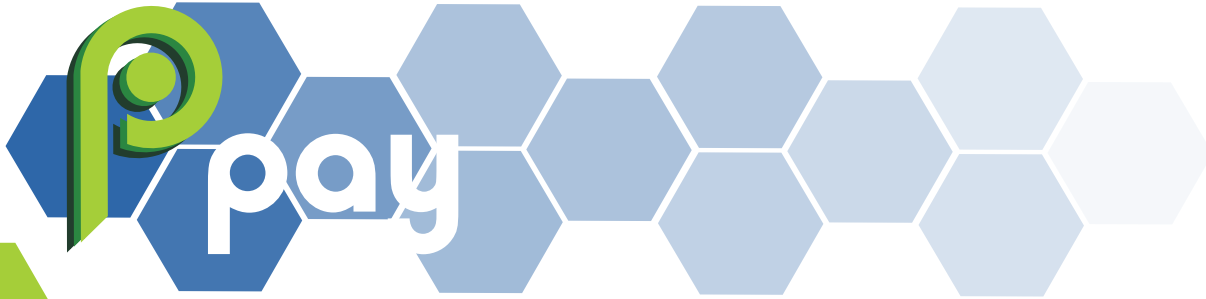
Phase 16
Once phase 15 achivement we publish on our web site, update white paper how charity program will operate around the world and who can access the charity program.

Phase 17
We publish the places getting charity help on our web site.

Phase 18
We publish, update and add more online stores and institutions accepting Pay coin around the Globe.

PAY coin distribution including all network chains we run on.

Token Details

Network: RippleNet
Explorer: https://bithomp.com/explorer/payonline
New updated contract Created On: July 4, 2022 at 6:22:30 PM UTC
Standard: lsfDefaultRipple, Native coin, defaultRipple
· fully backwards compatible to Ripple Net
Organization name / Proyect Name: PAY
Domain / Website: https://www.payonline.financial/
Logo:
Asset code: PAY
Issuer address: rpzxtznmWPA4UJBnCK38MRjpkroPow2M2f
Friendly name: PAY
Description: Pay is a Decentralized coin. PAY can be use any time by any one, around the globe. It was created for the sole purpose of acting like money in everyday life, using different blockchains for its distribution and payments. This helps move small or large amounts of money in less than 3 seconds for a small fee. Regardless of where the payment is made to physical or digital store.
Decimals: 6
Max Supply / Issuing conditions: There will be only 100,000,000 coins
https://livenet.xrpl.org/transac-tions/037D744B704478A593060DDE2C6BCD12FCF8739EEB04F35BB2B6A3D97AAF2078
Total Supply: 100,000,000 PAY
Trust-line: https://xrpl.services/?issuer=rpzxtznmWPA4UJBnCK38MRjpkroPow2M2f&currency=PAY&limit=100000000
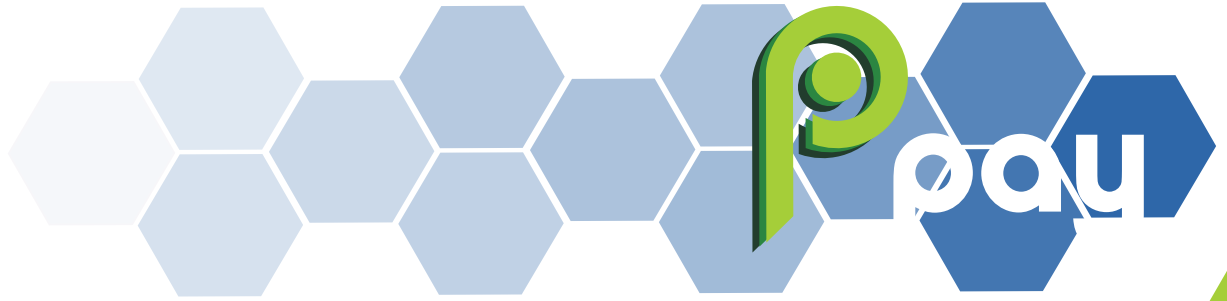**EmailHash:** 7B0FE0B20C5EC3DC49582B2C1D358073
X-Address: X72h6ht9xvePjUUHvauoYUHvWYM8DktZ5mvjGYmzfPeiuUu
Public launch price: 1 XRP = 1 PAY

Token Distribution based on Max Supply

Ripple net

Comunity - 83.1 %

Charity - 2.5 %

Publicity, alliances, operational expenses - 2.5 %

Founder - 10%

Vault - 1.9 %
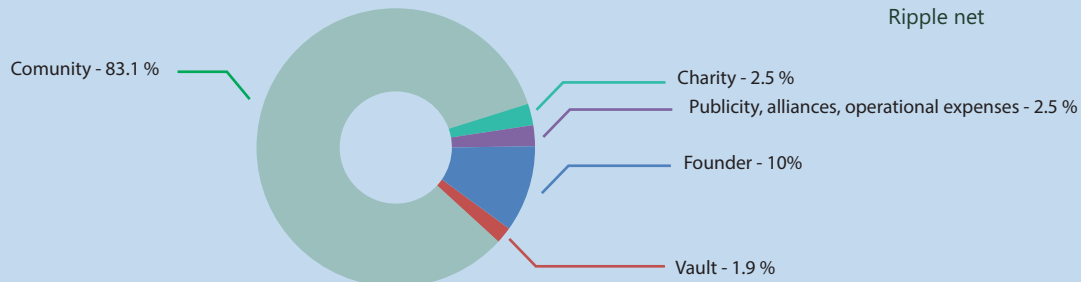
Token Details

Network: Stellar
Explorer: https://stellarchain.io/address/GA5BXI542NQ7IJINIOG7IQUPDU4G4YZBA66VULE6UB5LVBSSBQJOVRJ6
Created On: 2022-01-06 23:30:48 UTC
First transaction: 2022-01-06 23:37:20 UTC
Standard: Native Stellar
· fully backwards compatible to Stellar Network
Organization name / Proyect Name: pay
Domain / Website: https://www.payonline.financial/
Logo:
Asset code: pay
Issuer address: GA5BXI542NQ7IJINIOG7IQUPDU4G4YZBA66VULE6UB5LVBSSBQJOVRJ6
Friendly name: pay
Description: Pay is a Decentralized coin. Pay can be use any time by any one, around the globe. It was created for the sole purpose of acting like money in everyday life, using different blockchains for its distribution and payments. This helps move small or large amounts of money in less than 3 seconds for a small fee. Regardless of where the payment is made to physical or digital store.
Decimals: 7
Max Supply / Issuing conditions: There will be only 100,000,000 coins
https://stellar.expert/explorer/public/asset/pay-GA5BXI542NQ7IJINIOG7IQUPDU4G4YZBA66VULE6UB5LVBSSBQJOVRJ6
Total Supply: 99,998,003 pay
Public launch price: 1xlm = 1 pay
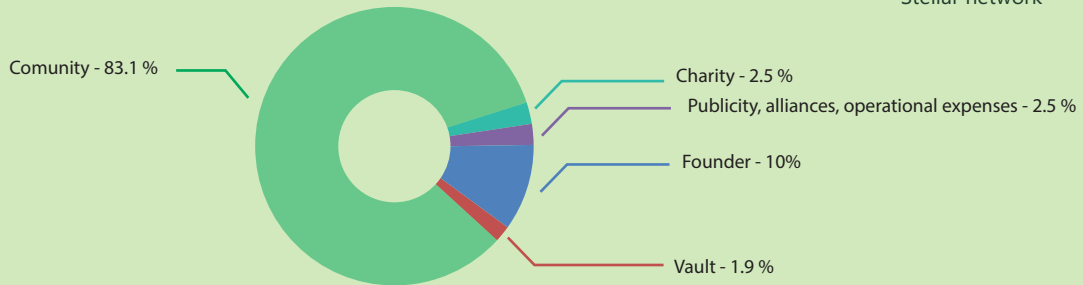**Trust-line:** https://stellarterm.com/account/addTrust/
Discover assets issued by anchor and trade them: www.payonline.financial

Supported interoperability standards:
SEP-0002 FEDERATION_SERVER https://stellarid.io/federation/

Token Distribution based on Max Supply

Stellar network

- Comunity - 83.1 %
- Charity - 2.5 %
- Publicity, alliances, operational expenses - 2.5 %
- Founder - 10%
- Vault - 1.9 %

BRIEF DESCRIPTION OF WHAT PAY COIN WILL TRY TO AVOID AND ACHIEVE:

This is not intended to be an economics class, nor a moral, economic, financial or any kind of advice that can later be questioned as bad advice. It is only a historical guide of facts to think of a way to make what we humans have worked so hard to achieve more productive.

We have had several difficult stages economically speaking. That is why we will make a brief summary of what many human beings have experienced, and what it has cost us in real terms.

1.- INFLATION: *Economic process caused by the existing imbalance between production and demand; it causes a continuous increase in the prices of most products and services, and a loss of the value of money to be able to acquire or use them.*

2.- DEVALUATION: *Devaluation is the disappearance of the nominal value of a current currency against other currencies. This devaluation of a currency can have many causes, including a lack of demand for the local currency or a higher demand for foreign currency, or both at the same time.1 The above can occur due to lack of confidence in the local economy. , in its stability, in the same currency, among others.*

3.- STANFLATION: *Stagflation is an economic concept that implies the acceleration of inflation coexisting with high unemployment rates. The term was coined in 1965 by the then British finance minister, Ian McLeod as a fusion of the words stagnation and inflation in a speech in the House of Commons.*

4.- DEFLATION: *With deflation a vicious circle is created whereby when demand falls, companies see their profits reduced by having to reduce prices to achieve sales. As a consequence, they have to cut costs, which means they have to cut employees.*

5.- BANKS: *As is well known by all, banks work by giving credits, loans, financing, but they do not do so with their own money, but based on the deposits of all other bank users; That means that banks never risk a single dime, only what is not theirs and they hope to keep it as their own. based on interest, charges for withdrawals (even from the account holder's account), surcharges for late payments, annual fees, etc.*
6.- *Economic situation of each country that is characterized by economic stagnation while prices continue to rise and unemployment increases.*

7.- OTHERS: *The factors that cannot be foreseen or established as economically normal are: the nationalization of some type of companies from any country, the price of a barrel of oil, the sale price of the dollar. These last two are intimately related, since the barrel of oil is priced in dollars, and it is priced in dollars due to a very bold action by governments in taking a single currency as a base.*

These are just the main factors that lead to a low purchasing power of any currency, devaluation refers exclusively to the depreciation of the value of one currency with respect to another, which can be tried to drown even with some increase in wages, more hours of work etc. The truth is that we will never be able to cover our needs when there is inflation and the obligation of human beings to live better for each generation.

In short, each continent, each country and each region, each social class and each educational system will have its very particular point of view of what each of the points described above is.

But for us, at PAY, the only thing that can interest us is the future of the "currency" economy, where none of the above factors can affect the purchasing power of each of our holders.

If we put together one or two of the above factors, it will be possible to see how your money vanishes like smoke. And that is what with PAY we will avoid to the maximum.

We consider each PAY coin runing on a native crypto chain will have its own value and trading ratio with other crypto, wich means buying and selling ratio will change over Networks regardless the Fiat price of the coin its being trade for.

For example:
Begining selling price at

Selling Round to Market: "A-1"
total PAY coins selling to market on this round: **10,500,000 coins**
1 xrp : 1 PAY
1 xrp cost $0.3622 cents of a dollar

Selling Round to Market: "B-1"
total PAY coins selling to market on this round: **10,500,000 coins**
1.1 xrp : 1 PAY
1 xrp cost $0.3622 cents of a dollar
Total price for buying 1 PAY $ 0.39820722 cents of a dollar

Selling Round to Market: "C-1"
total PAY coins selling to market on this round: **7,500,000 coins**
1.2 xrp : 1 PAY
1 xrp cost $0.3622 cents of a dollar
Total price for buying 1 PAY $ 0.43440788 cents of a dollar

As you can see the selling price ratio for the next selling round will increase regardless the price of the coin and the number of coins to sell will decrease.

Lets say you buy 1000 PAY coins
at **Selling Round to Market: "A-1"**
Total price for buying 1000 PAY $ 362.2 dollars

When the **Selling Round to Market: "C-1"** comes and you want to buy 1000 PAY coins from the DEX limit price or from the contract creator the buying ratio will be:
1.2 xrp : 1 PAY

Total price for buying 1000 PAY $ 434.40788 dollars
We recomend to spend PAY not to sell at certain ratio once you hold because:

1- PAY is meant to act as money for buying goods and services in the near future.

2- If you dont sell, PAY will get Value leverage over time.

Our methodology is presented below, which focuses on a different digital economic model that includes criteria that help the currency increase its repurchase difficulty as well as its scarcity within the different crypto networks when acquiring PAY COIN.

Instead of using *PROOF OF WORK* (**POW**) used to create BITCOIN, wich is a decentralized consensus mechanism that requires members of a network to expend effort solving an arbitrary mathematical puzzle to prevent anybody from gaming the system used by BITCOIN.

We will use BITCOIN past and future Halving Block Numbers and Rewards to complement and create our metodology regardless if the block number allready happen or not, it will not affect our criteria and operational porpuse on the diferent networks PAY runs at.

Using and mixing our criteria we will acomplish the following:

Less usage of Energy Comsumption around Globe for Payments

Increase difficulty factor when buying pay coin

Scarcity of pay coin when Buying

METHODOLOGY TO DETERMINE THE SELLING AMOUNT AND RATIO OF PAY COINS ON RIPPLE AND STELLAR NETWORKS, WE WILL CONSIDER THE FOLLOWING METHODOLOGY

MULTIPLY - - - - **X** - - - - - - -

BTC - Blocks
BTC - REWARD

SELLING ROUND "A" TO MARKET
Total coins to sell on this round 21,000,000 PAY coins

28 November 2012 (Past)
Blocks: 210,000
BTC Reward: 50 — — — HISTORY OF BITCOIN BLOCKS AND REWARDS

=

Selling Round to Market: "A-1"
PAY coins selling to market: **10,500,000**
PAY per native coin factor: 1
PAY starting price ratio per coin: 1 native coin
Coin PRICE selling to market:
RIPPLE NET NETWORK 1 xrp : 1 pay
STELLAR NETWORK 1 xlm : 1 pay

Selling Round to Market: "A-2"
PAY coins selling to market: **10,500,000**
PAY per native coin factor: 1.1 or 0.9 depending the network
PAY starting price ratio per coin: 1 native coin
Coin PRICE selling to market:
RIPPLE NET NETWORK 1 XRP **:** 0.9 PAY
STELLAR NETWORK 1.1 xlm **:** 1 pay

pay
Ripple net

CHEATING SHEET OF METHODOLOGY TO DETERMINE THE SELLING AMOUNT AND RATIO OF PAY COINS ON RIPPLE NETWORK, WE WILL CONSIDER THE FOLLOWING METHODOLOGY
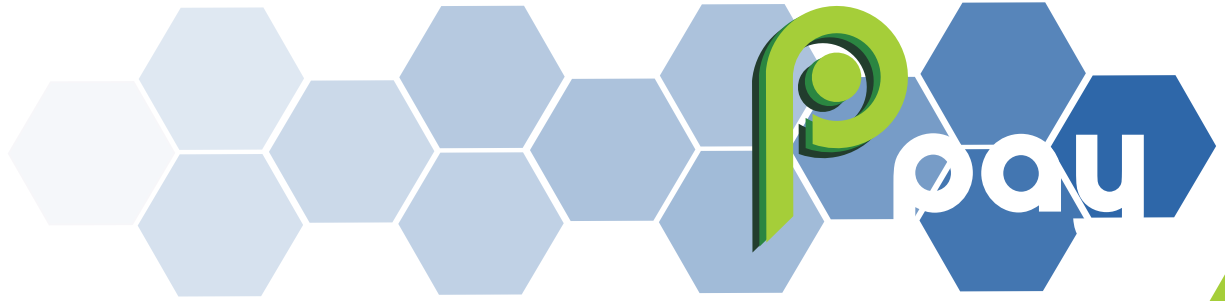

SELLING ROUND "A" TO MARKET
Total coins to sell on this round 21,000,000 PAY coins

28 November 2012 (Past)
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Selling Round to Market: "A-1"
PAY coins selling to market: **10,500,000**
PAY per native coin factor: 1
PAY starting price ratio per coin: 1 native coin
Coin PRICE selling to market:
RIPPLE NET 1 XRP : 1 PAY

Selling Round to Market: "A-2"
PAY coins selling to market: **10,500,000**
PAY per native coin factor: 1.1
Coin PRICE selling to market:
RIPPLE NET 1.1 XRP : 1 PAY

SELLING ROUND "B" TO MARKET
Total coins to sell on this round 21,000,000 PAY coins

9 July 2016 (Past)
Blocks: 420,000
BTC Reward: 25

Selling Round to Market: "B-1"
PAY coins selling to market: **10,500,000**
PAY per native coin factor: 1.2
Coin PRICE selling to market:
RIPPLE NET 1.2 XRP : 1 PAY

Selling Round to Market: "B-2"
PAY coins selling to market: **10,500,000**
PAY per native coin factor: 1.3
Coin PRICE selling to market:
RIPPLE NET 1.3 XRP : 1 PAY

SELLING ROUND "C" TO MARKET
Total coins to sell on this round 15,750,000 PAY coins

11 May 2020 (Past)
Blocks: 630,000
BTC Reward: 12.5

Selling Round to Market: "C-1"
PAY coins selling to market: **7,875,000**
PAY per native coin factor: 1.4
Coin PRICE selling to market:
RIPPLE NET 1.4 XRP : 1 PAY

Selling Round to Market: "C-2"
PAY coins selling to market: **7,875,000**
PAY per native coin factor: 1.5
Coin PRICE selling to market:
RIPPLE NET 1.5 XRP : 1 PAY

SELLING ROUND "D" TO MARKET
Total coins to sell on this round 10,500,000 PAY coins

2024
Blocks: 840,000
BTC Reward: 6.25

Selling Round to Market: "D-1"
PAY coins selling to market: **5,250,000**
PAY per native coin factor: 1.6
Coin PRICE selling to market:
RIPPLE NET 1.6 xrp : 1 PAY

Selling Round to Market: "D-2"
PAY coins selling to market: **5,250,000**
PAY per native coin factor: 1.7
Coin PRICE selling to market:
RIPPLE NET 1.7 XRP : 1 PAY

SELLING ROUND "E" TO MARKET
Total coins to sell on this round 6,562,500 PAY coins

2028
Blocks: 1,050,000
BTC Reward: 3.125

Selling Round to Market: "E-1"
PAY coins selling to market: **3,281,250**
PAY per native coin factor: 1.8
Coin PRICE selling to market:
RIPPLE NET 1.8 XRP : 1 PAY

Selling Round to Market: "E-2"
PAY coins selling to market: **3,281,250**
PAY per native coin factor: 1.9
Coin PRICE selling to market:
RIPPLE NET 1.9 XRP : 1 PAY

SELLING ROUND "F" TO MARKET
Total coins to sell on this round 3,937,500 PAY coins

2032
Blocks: 1,260,000
BTC Reward: 1.5625

Selling Round to Market: "F-1"
PAY coins selling to market: **1,968,750**
PAY per native coin factor: 2
Coin PRICE selling to market:
RIPPLE NET 2 XRP : 1 PAY

Selling Round to Market: "F-2"
PAY coins selling to market: **1,968,750**
PAY per native coin factor: 2.1
Coin PRICE selling to market:
RIPPLE NET 2.1 XRP : 1 PAY

SELLING ROUND "G" TO MARKET
Total coins to sell on this round 2,296,875 PAY coins

2036
Blocks: 1,470,000
BTC Reward: 0.78125

Selling Round to Market: "G-1"
PAY coins selling to market: **1,148,437.5**
PAY per native coin factor: 2.2
Coin PRICE selling to market:
RIPPLE NET 2.2 XRP : 1 PAY

Selling Round to Market: "G-2"
PAY coins selling to market: **1,148,437.5**
PAY per native coin factor: 2.3
Coin PRICE selling to market:
RIPPLE NET 2.3 XRP : 1 PAY

SELLING ROUND "H" TO MARKET
Total coins to sell on this round 1,312,500 PAY coins

2040
Blocks: 1,680,000
BTC Reward: 0.390625

Selling Round to Market: "H-1"
PAY coins selling to market: **656,250**
PAY per native coin factor: 2.4
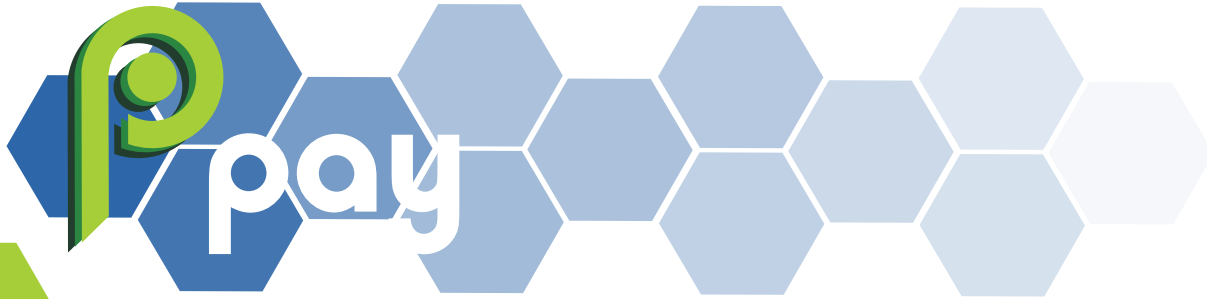**Coin PRICE selling to market:**
RIPPLE NET 2.4 XRP : 1 PAY

Selling Round to Market: "H-2"
PAY coins selling to market: **656,250**
PAY per native coin factor: 2.5
Coin PRICE selling to market:
RIPPLE NET 2.5 XRP : 1 PAY

SELLING ROUND "I" TO MARKET
Total coins to sell on this round 738,281.25 PAY coins

2044
Blocks: 1,890,000
BTC Reward: 0.1953125

Selling Round to Market: "I-1"
PAY coins selling to market: **369,140.625**
PAY per native coin factor: 2.6
Coin PRICE selling to market:
RIPPLE NET 2.6 XRP : 1 PAY

Selling Round to Market: "I-2"
PAY coins selling to market: **369,140.625**
PAY per native coin factor: 2.7
Coin PRICE selling to market:
RIPPLE NET 2.7 XRP : 1 PAY

pay
Stellar network

CHEATING SHEET OF METHODOLOGY TO DETERMINE THE SELLING AMOUNT AND RATIO OF PAY COINS
ON STELLAR NETWORK, WE WILL CONSIDER THE FOLLOWING METHODOLOGY

SELLING ROUND "A" TO MARKET
Total coins to sell on this round 21,000,000 PAY coins

28 November 2012 (Past)
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Selling Round to Market: "A-1"
PAY coins selling to market: **10,500,000**
PAY per native coin factor: 1
PAY starting price ratio per coin: 1 native coin
Coin PRICE selling to market:
STELLAR NETWORK 1 XLM : 1 pay

Selling Round to Market: "A-2"
PAY coins selling to market: **10,500,000**
PAY per native coin factor: 1.1
Coin PRICE selling to market:
STELLAR NETWORK 1.1 XLM : 1 pay

SELLING ROUND "B" TO MARKET
Total coins to sell on this round 21,000,000 PAY coins

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Selling Round to Market: "B-1"
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PAY per native coin factor: 1.2
Coin PRICE selling to market:
STELLAR NETWORK 1.2 XLM : 1 pay

Selling Round to Market: "B-2"
PAY coins selling to market: **10,500,000**
PAY per native coin factor: 1.3
Coin PRICE selling to market:
STELLAR NETWORK 1.3 XLM : 1 pay

SELLING ROUND "C" TO MARKET
Total coins to sell on this round 15,750,000 PAY coins

11 May 2020 (Past)
Blocks: 630,000
BTC Reward: 12.5

Selling Round to Market: "C-1"
PAY coins selling to market: **7,875,000**
PAY per native coin factor: 1.4
Coin PRICE selling to market:
STELLAR NETWORK 1.4 XLM : 1 pay

Selling Round to Market: "C-2"
PAY coins selling to market: **7,875,000**
PAY per native coin factor: 1.5
Coin PRICE selling to market:
STELLAR NETWORK 1.5 XLM : 1 pay

SELLING ROUND "D" TO MARKET
Total coins to sell on this round 10,500,000 PAY coins

2024
Blocks: 840,000
BTC Reward: 6.25

Selling Round to Market: "D-1"
PAY coins selling to market: **5,250,000**
PAY per native coin factor: 1.6
Coin PRICE selling to market:
STELLAR NETWORK 1.6 XLM : 1 pay

Selling Round to Market: "D-2"
PAY coins selling to market: **5,250,000**
PAY per native coin factor: 1.7
Coin PRICE selling to market:
STELLAR NETWORK 1.7 XLM : 1 pay

SELLING ROUND "E" TO MARKET
Total coins to sell on this round 6,562,500 PAY coins

2028
Blocks: 1,050,000
BTC Reward: 3.125

Selling Round to Market: "E-1"
PAY coins selling to market: **3,281,250**
PAY per native coin factor: 1.8
Coin PRICE selling to market:
STELLAR NETWORK 1.8 XLM : 1 pay

Selling Round to Market: "E-2"
PAY coins selling to market: **3,281,250**
PAY per native coin factor: 1.9
Coin PRICE selling to market:
STELLAR NETWORK 1.9 XLM : 1 pay

SELLING ROUND "F" TO MARKET
Total coins to sell on this round 3,937,500 PAY coins

2032
Blocks: 1,260,000
BTC Reward: 1.5625

Selling Round to Market: "F-1"
PAY coins selling to market: **1,968,750**
PAY per native coin factor: 2
Coin PRICE selling to market:
STELLAR NETWORK 2 xlm : 1 pay

Selling Round to Market: "F-2"
PAY coins selling to market: **1,968,750**
PAY per native coin factor: 2.1
Coin PRICE selling to market:
STELLAR NETWORK 2.1 xlm : 1 pay

SELLING ROUND "G" TO MARKET
Total coins to sell on this round 2,296,875 PAY coins

2036
Blocks: 1,470,000
BTC Reward: 0.78125

Selling Round to Market: "G-1"
PAY coins selling to market: **1,148,437.5**
PAY per native coin factor: 2.2
Coin PRICE selling to market:
STELLAR NETWORK 2.2 XLM : 1 pay

Selling Round to Market: "G-2"
PAY coins selling to market: **1,148,437.5**
PAY per native coin factor: 2.3
Coin PRICE selling to market:
STELLAR NETWORK 2.3 XLM : 1 pay

SELLING ROUND "H" TO MARKET
Total coins to sell on this round 1,312,500 PAY coins

2040
Blocks: 1,680,000
BTC Reward: 0.390625

Selling Round to Market: "H-1"
PAY coins selling to market: **656,250**
PAY per native coin factor: 2.4
Coin PRICE selling to market:
STELLAR NETWORK 2.4 XLM : 1 pay

Selling Round to Market: "H-2"
PAY coins selling to market: **656,250**
PAY per native coin factor: 2.5
Coin PRICE selling to market:
STELLAR NETWORK 2.5 XLM : 1 pay

SELLING ROUND "I" TO MARKET
Total coins to sell on this round 738,281.25 PAY coins
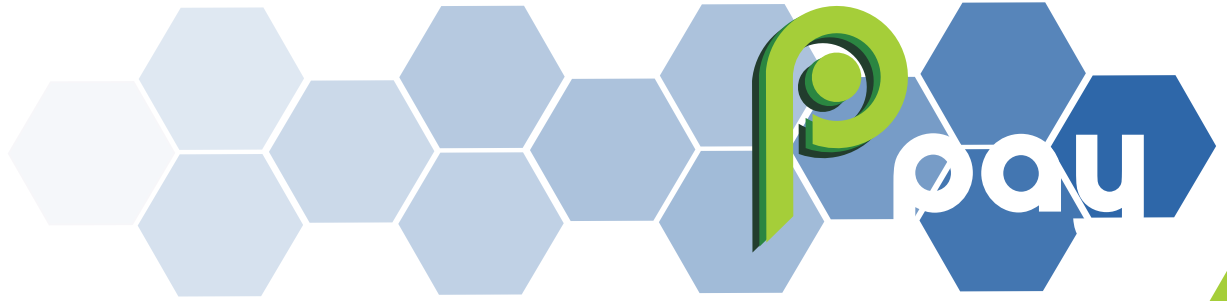
2044
Blocks: 1,890,000
BTC Reward: 0.1953125

Selling Round to Market: "I-1"
PAY coins selling to market: **369,140.625**
PAY per native coin factor: 2.6
Coin PRICE selling to market:
STELLAR NETWORK 2.6 XLM : 1 pay

Selling Round to Market: "I-2"
PAY coins selling to market: **369,140.625**
PAY per native coin factor: 2.7
Coin PRICE selling to market:
STELLAR NETWORK 2.7 XLM : 1 pay

Ripple Charity account
Public Key   rNXGy5TGzzuAUxdcrDSNBT7RDq7kWXjWJW

Ripple Publicity, alliances, operational expenses account
Public Key   rKdAYcePGm6mA43jApVX9Pgz6PvTX6cJi7

Ripple Vault account
Public Key   rJVpyhR3pEwm5GMrceRtzhF1BVxDSoErqu

Stellar Charity account
Public Key   GCSOZU2WOTBYK3QYMD3JCHNL7RQX3VZPJ7TG3QWDMI4G4ZJDA4CZMNUQ

Stellar Publicity, alliances, operational expenses account
Public Key   GBRGC4RUVYC3EX7MWKGMEXDEUYY2Z5IAUHUWWHZBYLXBX5QWVQTFHFFI

Stellar Vault account
Public Key   GD5NIGXL575T3VJTMXPMTL3J7GRF4EIBAFY55UUWY4BLZ4CFJ7JOAVYF
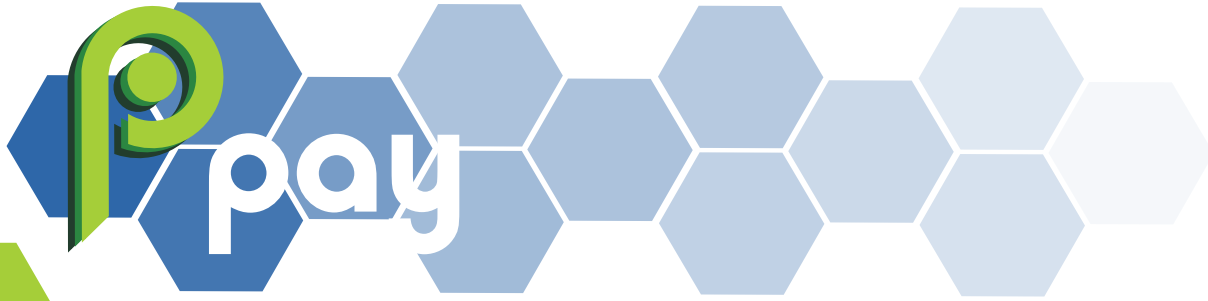
COMPARISON CRITERIA

	VISA	₿	♦	℗ pay Ripple net	℗ pay Stellar network
	Payments	Digital Currency	Programing	Payments	Payments
	3,526	3-6 TPS	12-16 TPS	1500+ - 50000 TPS	1000+ TPS
	1.43% - 2.4%	$2.326 USD/tx	$0.9256 USD/tx	$0.0004 USD	$0.00001 USD
	Over 24 hours	10-60 MINUTES	10-20 SECONDS	4 SECONDS	3-5 SECONDS
	1.69 Wh4	71.12 TWh	20.61 TWh	0.0001 TWh	0.003 Wh4
	Terminal ATM	cell phone wallet adress	cell phone wallet adress	cell phone computer wallet adress browser QR code	cell phone computer wallet adress browser QR code phone number email adress

	Kilowatt Hour	CO2 Emissions	Gallons of Gas
Mastercard	0.0006 kWh/tx	5.1-13 Mt/tx	0.00005 gal/tx
Paper Currency	0.0440 kWh/tx	2.32-11 Mt/tx	0.00350 gal/tx

date: 09/08/2022

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