



PRO
WHITEPAPER

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"PRO is social. PRO is disruptive. PRO is the
Future of Commerce.

We all understand speculation is not enough
and participation is what gives a currency
long-term sustainability. PRO is the gateway to
cryptocurrency."

- Carlos Contreras, Founder of PRO

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Abstract

PRO is a decentralized cryptocurrency not only focused on disrupting an industry but focused on disrupting commerce, the way we exchange goods and services. We are taking what may seem overly complicated to the masses by making cryptocurrency simple to use and understand. In commerce, consumers and businesses can be introduced to cryptocurrency through rewards reserved to incentivize them to start using cryptocurrency in their everyday life.

The fact is, in traditional retail commerce, there is heavy emphasis on offering rebates, cash back, and incentives for shopping at a specific store. We believe this principle should also be true for cryptocurrency. Our plan is a simple and unique strategy that will shift the way people in general use cryptocurrency in commerce.

We have a vision that extends beyond what the normal cryptocurrency user is accustomed to. Our vision is to take the essence of cryptocurrency and expose it to the world, presenting it in a way they have never seen before. We feel that cryptocurrency has become a cycle of projects trying to push the boundaries by having different ideas and technologies however not thinking outside of the box.

We have a different perspective and approach compared to other developers, we need to be aggressive, we need to be proactive and we need to make a real difference. We have a strategic plan that has never been implemented in crypto before and we are confident that our vision will become a reality.

We believe PRO is an innovative project that is extremely viable and needed in the marketplace.

1. Introduction

Through PRO's platforms, people will learn and see the value of cryptocurrency, along with blockchain technology without it seeming overly complicated to a new user.

In the past, cryptocurrencies have mainly appealed to people possessing a strong technology background as well as those that are experienced analysts. Up until now, there has not been a cryptocurrency that has been able to overcome the challenge of influencing the masses to accept and use cryptocurrency in their everyday life. Bitcoin has done a phenomenal job by laying the foundation and paving the way however mainstream consumers still have not fully caught on.

PRO's vision will catapult this particular coin to become a mainstream currency by incentivizing consumers to use the coin and merchants to accept the coin.

Over the last 7 years, it's been very difficult for people to accept the change that cryptocurrency has brought to our society. Cryptocurrency seems confusing to most people because they are uneducated on the subject so they end up only using fiat currency. Most of the developers of cryptocurrencies do not create a coin with the mindset of educating the population or utilizing marketing strategies like marketing and advertising agencies to attract the average person.

How does a new company market and bring brand awareness? They offer incentives to those that try their products. The company is looking to build trust and create greater brand awareness by using proven incentive models.

Examples: try before you buy, 50% off first order, and buy 1 get 1 free.

Up until now there is not a cryptocurrency that has been created to incentivize the masses to want to learn or use cryptocurrency.

1. (cont.)

Creating something for free is a great way to generate momentum and engagement. Companies like Google, Facebook, and Amazon, help make people feel comfortable to accept the global shift that the internet has created. Online shopping has become more convenient and acceptable to the public compared to a decade ago. ^[1]

When the internet launched, many people focused on how they could make money with their website and how they could leverage the internet to sell products. Companies like Yahoo and MySpace did not focus on what to sell, instead they offered useful platforms to the world for free and brought great awareness to the internet.

They both failed to listen to the demands of the consumer. Yahoo throttled search results, they were on a hunt for “stickiness” which is an early term for keeping people on the search page so you could serve ads. Myspace had a corporate business plan and did not listen to suggestions from their audience.

Then Google arrived, providing lightning fast search results, a tactic which other search engines feared would cause users to leave the site too quickly. ^[2] Facebook transformed social media and built a platform off of listening to the requests of the users and allowing white space management. This is something MySpace failed at due to their pre-written business plans. ^[3] Both companies kept free platforms focused specifically for users not for businesses. As a result, both users and businesses benefited and Google and Facebook became staples in the everyday life of millions.

Our desire here at PRO is to take on the challenge of helping people understand and learn how to use cryptocurrency in their everyday lives. The best way to do that is to apply proven incentivized strategies and offer something of tremendous value for free.

2. Applications Designed for Mass Adoption

An application being free and simple is not enough, there needs to be innovation that solves problems and challenges. PRO has a two-phase approach to overcoming obstacles in the minds of consumers and businesses by offering incentives so that cryptocurrency may become a part of everyday life.

The sole purpose of this phase is to attract the masses, capture their attention and raise the awareness of cryptocurrency beyond the “underground” status. This will be accomplished through two applications, one for consumers and the other for businesses.

2.1 Phase 1 - Incentives and Rewards

Phase 1 is a gateway for the masses to adopt cryptocurrency into their everyday life through rewards. Consumers and businesses both need to be incentivized in order to be open to incorporating cryptocurrency into their life. Our idea of rewards is not just a simple loyalty program, we have a strategic plan in place to create mass adoption.

2.2 Consumer Rebate Rewards Application

PRO offers an exciting retail incentive to the rapidly growing number of online shoppers.^[4] When consumers shop at some of their favorite online retailers like Walmart, Best Buy, JC Penny and even Petco just to name a few, they will receive PRO Rewards through the Rebate Rewards Platform.

Once people understand the benefits of receiving PRO Rewards for shopping, and how to redeem them into ProCurrency, they will discover why cryptocurrency rewards are a lot more exciting than traditional cash back. PRO's platform is a simple way for the masses to experience cryptocurrency for free without it seeming overly complicated. In other words, PRO makes cryptocurrency simple and fun to use.

2. (cont.)

Cryptocurrencies will no longer be limited to advanced technology experts. Everyone who shops through the PRO Rewards application will automatically start collecting PRO Rewards that can be redeemed for ProCurrency. There are companies that will offer PRO Rewards for free for purchasing the products they sell. This is how it will be possible for the general population to easily become a part of the cryptocurrency community.

PRO will launch the PRO Rewards Platform at the same time that distribution starts.

2.3 Business/Merchant Solutions Reward Application

How do you get a business or merchant to want your product? Usually, you must offer something that will enhance the company and help increase loyal customers so that the business can be more profitable.

How has cryptocurrency technology helped businesses adopt cryptocurrency?

The PRO Business Solutions application will be offered for free. This will help guide businesses into understanding how they can benefit from accepting cryptocurrency. Businesses will discover the importance and advantages of cryptocurrency through our application. The Business Solutions app has 4 components within the app that will add tremendous value to any business.^(a)

The application is designed to help businesses further learn about business development, branding, advertising and the advantages of cryptocurrency.

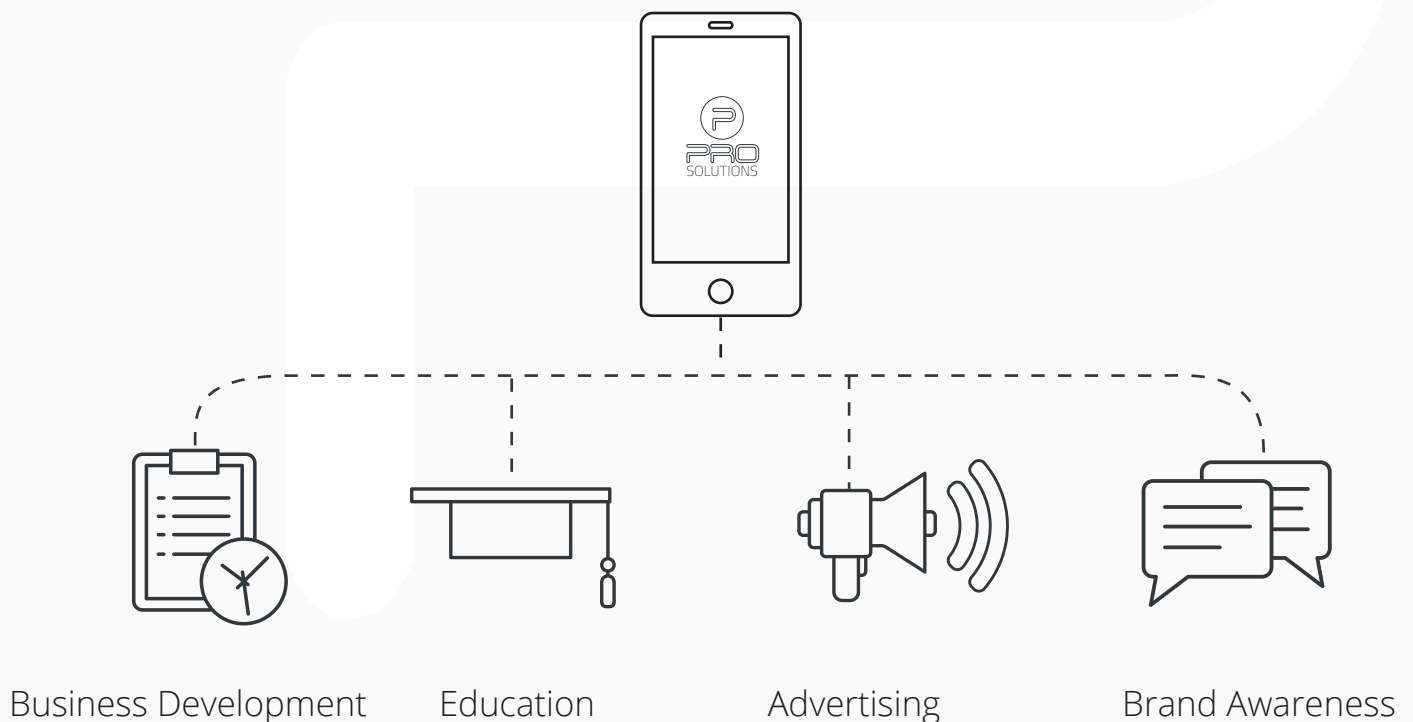
2. (cont.)

As businesses start learning the advantages of cryptocurrency, they will have the opportunity to offer PRO Rewards to their customers or start accepting ProCurrency as a form of payment.

One of the components of this application is an intuitive learning platform with educational modules that are simple for businesses to learn about cryptocurrency. PRO will reward businesses as they complete the courses on the app with special advertising credits and in some cases, even PRO Rewards. This is a great way by which they can experience how consumers earn rebate rewards. This will incentivize businesses to start accepting and using cryptocurrency. This benefits businesses and their customers mutually.

Once customers and business owners have PRO Rewards, they will naturally want to know how they can redeem them for ProCurrency.

(a)



3. Applications Designed for Mass Use

Bitcoin is one of the only coins that some merchants are willing to accept as a form of payment. PRO's purpose is commerce, allowing consumers and businesses to do transactions in a simple, efficient and secure way.

At PRO, we believe in the power of relationships and having the right connections inside of the e-commerce industry. PRO is creating solid relationships with businesses by offering tremendous value through educating them on the power of utilizing and accepting PRO as a form of payment. As a result, businesses will also receive advertising credits and PRO Rewards as they educate themselves about ProCurrency.

3.1 Phase 2 - Create Loyal Businesses and Consumers who use PRO

Many cryptocurrency users are extremely loyal and passionate about cryptocurrency and the community as a whole. Businesses that accept cryptocurrency as payment and become passionate about cryptocurrency will attract those in the cryptocurrency community. Consumers need to have a simple way to convert fiat currency into cryptocurrency and vice versa.

3.2 Merchant Payment Application

PRO is aiming to become one of the first retail-friendly and easy to use cryptocurrency applications where merchants can receive payments from their consumers who own cryptocurrency, within a simple, efficient, and secure platform. There will be a dashboard including analytics and CRM tools. This will track business transactions in PRO and BTC. This application can be the start of daily usage of cryptocurrencies.

3. (cont.)

Businesses will discover how to further expand their business and customer reach as they implement cryptocurrency into their business. Most businesses desire more exposure for their brand. When a company becomes open to accepting cryptocurrency as a form of payment, they open themselves up to a loyal community of crypto enthusiasts excited to see a business supporting the cause. This application will also give crypto users a way to spend their coins.

Businesses that use the free Merchant app will receive PRO Rewards based on how many PRO they've accepted for the month. PRO Rewards are limited to the first 30 days of opening up a business account. In the future, the more PRO they accept, the more free advertising credits they will receive to be able to market to consumers using PRO's platform.

3.3 Social Exchange Application

Consumers will easily be able to convert their fiat currency into PRO and Bitcoin and vice versa. This will make it convenient for the masses to use cryptocurrency in their everyday life.

This app will also be used as a cryptocurrency shopping platform displaying which businesses are accepting PRO. Consumers will also learn all of the benefits of PRO. They will also have the ability to see the percentages of the PRO Rewards that each store will offer as well as how much savings they will be able to receive from each specific store. This social sharing platform will be integrated into all of the social sharing sites such as Facebook, Twitter, Pinterest, etc.

4. Details on PRO's Four Applications

PRO will launch 4 applications that have a distinct purpose for both consumers and business owners. The first launch will be the Rebate Rewards Application at the end of the ICO during the same time distribution starts. The Business Solutions Application will be the second app that will start development in the 2nd Quarter of 2017. The Merchant Payment Application is scheduled to start development in the 4th Quarter of 2017. The Social Exchange Application is scheduled to start development in the 1st Quarter of 2018. Cryptocurrencies need direct exposure to the masses, especially in a retail environment. PRO's applications will bring mass awareness, engagement, and distribution for cryptocurrencies.

4.1 Details on the Rebate Rewards App

The Pro Rewards app has over 4000 major online retailers for customers to shop at and receive PRO Rewards on all of their purchases made through the application. In order for a customer to receive rewards they will need to create an account. When they shop online it will be linked to their account where everything can be tracked. Accounts can be accessed through almost any device. The consumer can shop through their mobile device or tablet by downloading the iOS app or Android app. They can download the extension to Google Chrome if they prefer to shop through a computer as well.

When PRO launches this application, it will first launch in the USA only because most of the major retailers listed on the app are located inside of the USA. As expansion continues, other retailers outside the USA will be allowed to register as a trusted retail partner & also offer rebates for their products.

We are looking for companies that will offer great products to the public. This will create strategic alliances that will enhance awareness and usability for PRO owners and users.

4. (cont.)

4.1.1 Setting up your Rebate Rewards Application and Account

A customer can simply register and create an account online or through the app for free. Once their account is created, they can open the browser they use most on their computer and download the extension into their browser to track all of their purchases and calculate all of their PRO Rewards. After they complete the simple setup process, their account can be connected to any device they choose to shop on. This will allow customers to access their PRO Rewards and continue to use the shopping app on many devices.

The consumer can search for products based on brand name or based on categories.

If the consumer is browsing on their computer and the extension is active, an automatic notification will appear if they land on one of the 4000 plus major retailer sites that offer PRO Rewards. As an example some sites offer up to 2.1% rebate, while others may offer up to 35% or more in rebate rewards. This is a great feature because you will automatically know if a retailer is one of the 4000 plus stores that offer PRO Rewards without having to manually look it up on the list.

4.1.2 How and When the Customers Receive their Rebate Reward

The PRO Rebate Rewards will be sent to their PRO address provided when transactions are complete and the retailer confirms verification.

The rebate is released after the return policy period for that specific retailer has passed. Most major retailers will release the rebate after 60 to 90 days to make sure products that were bought were not returned. This 60-90 day period is based solely on the specific retailer's return policy.

4. (cont.)

All purchases that a customer completes through the app are timestamped. This is when the PRO Rewards earned by the customer will be posted to the customer's dashboard as a pending reward. Within 24 hours the pending status will appear in consumer's account showing how many rewards based on USD value is pending in their account. When the rewards move from pending status to the consumer's account, they will receive the amount of rewards based on when they purchased the product, even if it's months later. Price of PRO Rewards will be fixed at the time of product purchase.

This application is a first of its kind. We have a strategy to help a consumer who might not know anything about cryptocurrency start the journey on wanting to learn more about cryptocurrency. Now that the consumer received PRO Rewards for doing what they already do, which is shopping at their favorite major retailer, they will want to know what they can do with these rewards. The consumer has options to shop at retailers who accept the rewards or redeem the rewards for ProCurrency and use it. That is one of the strategies to get cryptocurrency to the masses in a simple way with just one of our apps.

4.2 Details on the Solutions App

The PRO Business Solutions Application will help guide businesses into the new emerging world of commerce. The application has four components within the app that will add tremendous value to any business.

The application is free to all businesses. The learning center within the application will be fun and informative for business owners and authorized staff.

4. (cont.)

This intuitive application will be more of a "gamification" experience where the user going through it can level up during the learning process. Businesses will watch videos and read content on different subjects regarding cryptocurrency, blockchain, payments, business development, brand awareness techniques, advertising strategies and more.

4.2.1 Business Development, Brand Awareness, and Advertising Strategies

Advertising and marketing is the lifeblood of most businesses. ^[5] PRO will implement proven strategies to help companies increase exposure, get more leads, and achieve more sales. The more value and help these businesses receive while using PRO's business solutions app, the more likely they are to become loyal to the cryptocurrency community.

Business development systems will be put in place to prepare companies to accept cryptocurrency and further expand their company by taking advantage of the economic shift happening in commerce through cryptocurrency.

4.2.2 The Intuitive Learning Gamification Center

Businesses will have access to this application for free. The application will have simple training modules that are intuitive and fun for users to complete. Here are examples of some of the lessons that business owners along with their staff can learn:

4. (cont.)

Subject 1 - Cryptocurrency 101

- a. Bitcoin and Altcoins
- b. Blockchain Technology
- c. Why is cryptocurrency disrupting fiat currency
- d. What the experts say about the future of cryptocurrency

Subject 2 - Learn the advantage of cryptocurrency for your business

- a. Which companies are already accepting cryptocurrency
- b. Huge advantages for those companies who accept cryptocurrency
- c. Disadvantages of traditional merchant services
- d. Advantages of cryptocurrency from a consumer's perspective

Subject 3 - Further develop your business for cryptocurrency

- a. Branding your business as an authority for the future of commerce
- b. Positioning your company to attract cryptocurrency users to buy your products
- c. Create a long lasting recognizable brand
- d. How to accept cryptocurrency as form of payment

Subject 4 - Learn how to effectively advertise your business

- a. Discover the importance of creating traffic
- b. Learn where the best traffic sources can be found online
- c. How to turn your traffic into valuable leads
- d. Guiding your leads to purchasing your products
- e. Learn how to offer a solution to those who have a problem in the market
- f. Steps to turn a "like" into a friend. A fan into a raving fan & loyal customer
- g. Paid Advertising 101

Disclaimer: these titles and lessons are examples and subject to change, this is for illustration purposes, showing the kinds of lessons and subjects that will be inside of the free Business Solutions App.

4. (cont.)

4.2.3 The Business Gets Rewarded for Learning

PRO will reward businesses when completing the courses on the app. This is a great way to incentivize businesses to start accepting and using cryptocurrency. As business owners educate themselves through the different levels inside of the intuitive learning application, they will build up PRO Rewards for the first course they complete. Since the reward will be redeemable for ProCurrency, this will empower the business to embrace the power of cryptocurrency and make use of the value they have obtained.

As they continue to complete multiple courses they will receive PRO Rewards or advertising credits that will go towards gaining more exposure and advertising. The more exposure they have on the platform, the more they will be exposed to consumers that will want to buy their products and services. Only verified businesses or approved admins will be able to take advantage of these features of earning rewards for the company. PRO Rewards will only be paid out to registered businesses for completing each course. Submissions will be verified as they need to be cross-checked for legitimacy. This will be checked with international business registrations as well as national businesses registrations. This is to prevent false registrations or fake businesses from taking advantage of this incentive.

There will be a ranking system based on how accurate and how fast the business owner levels up through the different courses. The higher they score the more recognition and rewards they get, and the more free advertising credits they will build up.

As businesses complete the education course and understand how to use, trade, and accept cryptocurrency, they will also have the opportunity to download the Merchant Payment Application once available. Businesses that have already shown experience in using and/or understanding cryptocurrency can move through this process very quickly.

4. (cont.)

4.3 Pitfalls of Traditional Merchant Services

Businesses face many challenges with traditional merchant services that cryptocurrency has been able to overcome. When a business switches over to cryptocurrency they will experience the many benefits of blockchain technology. Some of the challenges experienced by businesses are:

- Online credit card fraud and customers causing chargebacks
- If a business has a high ratio of chargebacks and exceeds their allotment based on the standards, that account gets shut down
- If that business has a large amount of unforeseen volume depicting an abnormal growth rate, that account is at risk of getting terminated
- Businesses often experience hold backs
 - Sometimes based on the type of activity that account shows, the bank will require the business to maintain large cash reserves
- The application and approval process is very tedious, especially if you are a new company
- Some companies must wait months for reconciling and receiving deposits
- Higher interchange fees for new startup businesses

These are just some of the disadvantages of using traditional merchant services, this is where PRO Merchant plays an important role. Once businesses learn the advantages of cryptocurrency, they will see why this option is the most viable solution for them to process payments. PRO's goal is to help give control and power of finances back to business owners.

We will offer a subtle approach to bring awareness of the their need for the merchant application by attracting them with incentives.

4. (cont.)

4.3.1 Accepting Payment in PRO

Companies that accept PRO as a form of payment will create greater brand awareness inside of the cryptocurrency community by default. They will discover how to further expand their company by implementing the knowledge and experience they've learned through the acceptance of cryptocurrency.

The Merchant Application will give businesses the ability to receive cryptocurrency like PRO and Bitcoin as a form of payment. Consumers will have the ability to rate a business based on how much incentive they give, how much of a discount they award for using this app, and purchasing products/services with cryptocurrency.

The more incentives and discounts businesses give, the higher their rating will be in the application and in the cryptocurrency community. The more often businesses accept PRO as a form of payment, the greater their rank and rating will be as well. This will earn them advertising credits through the application, and give them the ability to gain more advertising exposure.

4.4 Details on the Social Exchange App

The Exchange application is where users will be able to convert PRO and Bitcoin into fiat currency and vice versa. It will be one of the most diversified and inclusive exchange application on the market. This application makes currency exchange quick, seamless, and effortless. It will enhance the ability to interchange PRO, BTC, and USD. We will continue to add more markets and fiat currencies with further development and expansion.

4. (cont.)

Any consumer or business that is using PRO can share their experience through social media. As they share on social media, they will get rewarded with PRO Points/Ad Credits that will go towards prizes. We will also hold competitions and contests that they can enter into to be able to win PRO Points. One example is who will be the “promoter of the month.” We will have many different ways for consumers and businesses to earn PRO Points/Ad Credits in a fun way by sharing.

Businesses that use and accept PRO the most, will be advertised to the consumers according to rating. We will have data collection on the consumers’ likes and needs based on their interests, so that businesses can utilize targeted ads to be able to reach their desired audiences. The more a business participates the higher their rating will be, this rating will determine which companies will be exposed the most to the consumers.

The rating system will show consumers which businesses accept PRO and who is the most trusted in the community. This will be based on transparent and honest reviews from actual customers who have made verified purchases at these places of business. This application will be mutually beneficial to the merchant and consumer.

Availability: iOS/Android.

Web based integration for added security.

All the social actions will be recorded and tracked by the application. Upon approval of social actions, accounts will be credited once submissions are reviewed and verified.

Rewards will be given out based on participant’s interactions and social shares. Guidelines and requirements for acceptance will be published when app is in development.

4. (cont.)

4.5 PRO is Social

How can a currency be social? PRO has devised a method for creating and more importantly, maintaining, social engagement. PRO will be encouraging and rewarding the daily use of the applications. PRO's network will not be a traditional social network that centers around posting or sharing on the application. We have opted to rely on other social applications and networks for that aspect. PRO will give users the ability to make connections with other users and increase their network and reputation, as well as be rewarded for milestones reached along the way in a fun and profitable way.

This social interaction and reward system will have implications for both consumers ● and businesses ●

CONSUMERS

Since mass adoption is our primary focus, the integration of social rewards for users is very important to implement. The following points outline a basic framework for our rewards system but in no way detail every aspect as we will continue to develop these concepts and structures throughout project with help from the community of users.

4.5.1 PRO-Points ●

We are proud to announce our use of an alternative reward system connected to the PRO application network. Starting with the second phase of applications, users will begin to accumulate PRO Points. These are not points that inherently hold a physical value or even operate under the rules of the blockchain, but instead act the same as reward points do in mobile gaming. The accumulation of these PRO Points for different actions or interactions will create positive reinforcement and stimulate the mind of the user, giving them more reason to come back to the application. This creates goals for the user to reach and adds to their total personal point accumulation.

4. (cont.)

Studies show the rewards in mobile gaming trigger addictive reward pathways. We plan to mirror these effects to keep daily engagement high.^[6]

These PRO Points will accumulate up until the release of the Exchange application where they will then become useable and attribute to individual user rankings.

4.5.2 Network Ranking System ●

As users collect points they will add to the user's "level" or "notoriety" on the PRO platform, this rating can never go down even as users redeem their PRO Points for rewards. This ranking system is a popular tactic used on multiple current social and gaming platforms such as Imgur and Steam. A user's rank and badges collected will be the only thing visible to their friends or network connections on the application. User's will never see another user's balance, or purchase history unless they choose to explicitly share those details with the public or friends.

4.5.3 Badges ●

Along with network rankings users will also gain badges of varying levels for individual actions they perform on the network, for gifting rewards a user may attain a badge title of "Giver". As they share more, this badge will increase with their actions until they reach the badge level of "Philanthropist." Multiple divisions of badges will be devised and distributed to users based on predetermined criteria.

4.5.4 Social Integration ●

Users will have the ability to connect their PRO account to other social networks via our application interface. Using API and SDK methods, users will be given the opportunity to post to Twitter, Facebook, Pinterest, Google+ and more through the PRO apps.

4. (cont.)

We understand that these are steps that users normally do not enjoy taking. This is why we are dedicating resources to rewarding these steps of social sharing of activities taken on the application. A user may be given the opportunity to share their experience with a business that has verified a purchase using PRO, or share the app itself and get an actual reward for doing so. Much in the way that applications and mobile games reward users for these same actions. The major difference is the PRO Points gained through these actions can actually be used towards future discounts, entries into lotteries, or more as developments with the PRO Points system grows and takes on more developers and digital content providers.

4.5.5 PRO-Point Redemption ●

As mentioned, users will have the ability to redeem their PRO Points for different rewards, promotions, contest entries, and more as the project scope increases. The redemption of points will not subtract from a user's notoriety which the points have added to, they will only subtract from the current balance of points they hold within the system. Redemption of points will always require two-step verification to prevent the accidental use of PRO Points when it is unintended.

4.6 Credits for Businesses ●

We understand that businesses cannot be left out of the reward structures. In our concept development sessions, we decided to provide an alternate system to reward businesses and business owners. This is the only way to ensure that both the consumer and business will feel a mutual drive to continue using, accepting, and engaging with PRO.

4. (cont.)

4.6.1 Ad Credits ●

Businesses and merchants on the app platform will receive ad credits similar to how an individual user receives PRO Points. The accumulation will happen based on different triggers and the redemption will be completely different. A business' ad credits will accumulate in a single account for each business regardless of how many outlets on the PRO system this business may offer.

This will likewise be a determining factor in a business' notoriety on the network. Ad credits will be distributed for selling products and services, offering discounts, running raffles, doing giveaways and performing other actions on the network.

4.6.2 Business Rating System ●

Similar to the Seller Rating system used on Ebay, PRO will have a system that rates businesses and their interactions with consumers on the app which will be displayed on their business profile. A part of the rating scale will be influenced by the amount of ad credits the business has accumulated through the network. The rest will be determined by user reviews.

Businesses will also be given the opportunity to exchange Ad Credits for Pro Points to be used as rewards for their customers who take certain actions. Businesses can leverage these rewards to acquire new customers and create better retention. (4.6.6)

4. (cont.)

4.6.3 Ad Credit Redemption ●

As businesses accumulate their Ad Credits, they will have the opportunity to use those credits to be able to run non-invasive advertisements on the PRO applications. Ad Credits contribute towards their network rating. These ads will be powered by encrypted and hashed metadata on PRO consumer buyer history with the intent to ensure that users do not get advertisements for products which do not match their real-life interests.

The ads will be available in multiple formats and delivery methods, from interstitial to banner ads. However, all ads will have a strict no-spam policy and an even more strict no direct targeting policy to maintain our commitment to user confidentiality of race, color and creed. Only user purchase data will be accessible targeting options for marketers, making the platform advertisements entirely product and service driven.

4.6.4 Ad Credit Redemption ●

PRO has plans to integrate a full product search engine on the Exchange Application. This will enable users to find products and services which they can purchase using PRO. Once this integration has been made, businesses will also have the ability to redeem ad credits to bid for higher spots in these search results. This will bring their product to the top of the list during active users searches, which display the user's direct purchase intent.

4. (cont.)

4.6.5 Ads Disclaimer ●

We understand advertisements are not looked upon favorably by most users on applications. That is why our intent and commitment is to maintain a strict and regulated ad market where businesses must adhere to a series of user-friendly rules. Our aim is to show the user that the advertisements can become a great aid to them without being a burden or taking up too much screen space.

4.6.6 Ad Credits Convert into PRO Points through Exchange App ● ●

Businesses can convert Ad Credits to PRO Points for the purpose of rewarding their customers who take certain actions e.g. leave a review positive or negative, buy during a sale, purchase a certain item, share their experience with the business on social media. Businesses can use these rewards to acquire more customers and create better retention. Consumers will also have the opportunity to convert PRO Points into Ad Credits if they own a business and would like to advertise on the platform. The conversion rate is 1 PRO Point to 1 Ad Credit.

4. (cont.)

Locked Point Exchange Rate
1 PRO POINT = 1 AD CREDIT

Normal users can acquire Ad Credits to promote their small to medium business on the platform

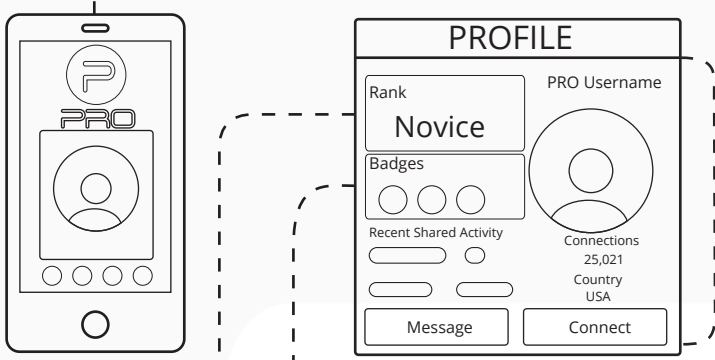
Companies can exchange Ad Credits for PRO Points and use the points as rewards for customer actions such as reviews, and incentives for customer purchases, creating new business and building trust with the users.

Choose what to share on your public profile, control your amount of social engagement on the platform

Earn PRO Points for connecting and sharing on external social media sites.



Example Public Profile View



Rankings Based on Dual-Purpose PRO Points, collected during purchase, bounty, or social activities

Badges earned through specific actions taken on and off the platform. Each section of badges built in levels

Purpose 1
Build PRO Points to increase rank, points towards rank never decrease

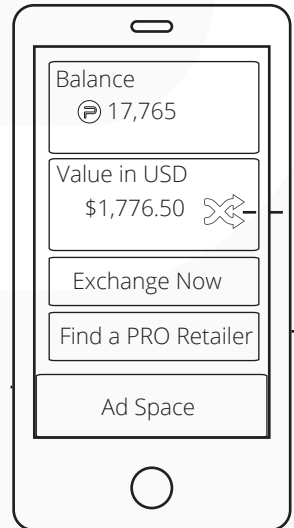
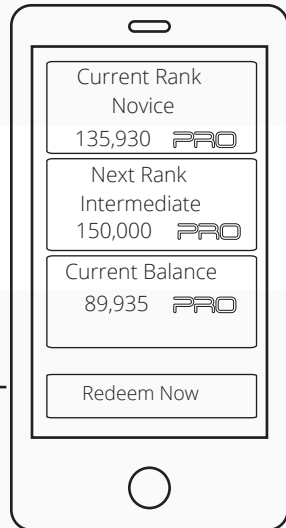
Purpose 2
Collect and redeem for discounts, prizes, contest entries, etc.

Quickly check your rank and available PRO Points balance. Redeem your points for various rewards and special offers from a single dashboard



Cycle through different currencies PRO is compatible with and exchange instantly

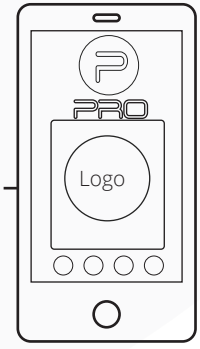
Swipe to see ProCurrency Dashboard, visit the exchange, or find a retailer who accepts PRO online or local



Sort by product, category, price and discount

Order of search results will be determined by a multitude of factors; the retailer's PRO rating, generosity of discounts, user reviews and amount of ad credits put towards the product being searched for

Example Business Profile View



App screens shown are for the purpose of illustration only and do not represent the final product

5. Unsold Coins and their Purpose

Unsold coins will be kept in a 3-4 multi-sig. Two of our team members will have one key each and two separate reputable escrows will have the other 2 keys for a total of 4 keys. This will prevent anyone from having access to these coins unless all terms are met.

Each app will have their own reserved amount of coins, and these coins will have a specific purpose within each app.

25% will be reserved for PRO Rewards

30% will be escrowed for PRO Solutions

25% will be escrowed for PRO Merchant

20% will be escrowed for PRO Exchange

All coins will be in cold storage and will be incapable of staking.

These coins will be kept locked until the development of such application is finalized and launched. This will help prevent the market from being flooded. This will also prevent people from dumping a large amounts of coins. The coins will be released slowly over the course of the next 7-15 years and will be used to incentivize consumers and businesses to get involved in the use of cryptocurrency. By giving out small amounts of coins for each app, this will keep a small amount of coins being released as incentive from the apps and maintain a fair distribution process.

The Address of these coins will be made public in the escrow agreement. When the allocated coins run out, the promotional period will end. By that time, objectives and goals of reaching mainstream commerce will be accomplished. It is systematically combined to release coins based on the amount of users.

5. (cont.)

5.1 PRO Solutions will have incentives for businesses to learn and utilize the power of cryptocurrency in their favor. After completion of all courses, a one time incentive of PRO Rewards will be given out to businesses to go out and use for the growth of their business.

5.2 PRO Merchant will be used as a tool for businesses to accept and record payments in PROC & BTC. With powerful analytics and CRM tools, this app will be a business' best method of receiving payments. It will also have the ability to give you a deep insight into how your business is progressing by day, week, month, and yearly timeframes. First time users of this app will receive a one-time bonus of PRO Rewards as an incentive. This will give businesses a reason to accept, utilize, and store PRO. Only registered businesses will be able to have full access to this app. The more a business uses this app and offers incentives, the more Ad Credits they will receive.

5.3 PRO Exchange will be another very powerful tool, it will have the capability of exchanging PROC/BTC into fiat and vice versa. This process will happen within the app. For first time users, there will also be an incentive paid in PRO Rewards. This is used to promote the usability of PRO and create a volume within the PRO ecosystem. Consumers and businesses will get rewarded for sharing their experience on social media. Consumers will receive PRO Points, businesses will receive Ad Credits.

Both consumers and businesses will be able to use this application.

6. Ease of Use

ProCurrency will be pre-mined into existence, and there will be a total of 15 billion coins pre-mined. We find that for the masses, having a larger amount of coins makes it easier to calculate instead of dividing coins into minor parts like mbtc or even satoshis. This method is more convenient to use as an alternative to fiat currency. We like this approach because it makes more sense to buy goods and services for 20 ^{PROC} instead of 0.0015413 ^{BTC} for example. Considering the global market cap for commerce and not just cryptocurrency markets, we established that the amount of coins pre-mined was a perfect fit for this platform to reach its goals. Another very important factor is that we are not aiming to disrupt one industry, we are aiming to disrupt commerce itself. The commerce industry alone produces Trillions of dollars in volume annually, so it is imperative and required to have 15+ billion coins to supplement this. ^[7]

Even a 1% dent in this industry will add billions of dollars to the cryptocurrency market cap.

The applications are designed to incentivize the users. Some of the coins will be issued once the PRO Rewards are redeemed by individuals and businesses across the globe. This is another reason why it is required for us to have a larger amount of coins. This will bring people in from around the world that have never participated in cryptocurrency or even heard about it. Since there will be a vast amount of users, these coins will be given out in small quantities to each individual as an incentive when they redeem PRO Rewards. The user has to actually make purchases from the retailers to earn this reward. This will prevent monopolization by distributing the coins evenly, based on purchased amount.

We believe this is how we can accomplish mass adoption, replicating what is already known to work and applying it to cryptocurrency in a innovative way.

7. Coin Specifications

Algorithm: SHA256 + POS

Coin Name: ProCurrency

Coin Ticker: PROC

Max Supply: 75 Billion

Pre-mine: 15 Billion

POS Reward:

15 Coins/ Block 1st Year

10 Coins/ Block 2nd Year

5 Coins/ Block until max supply is reached

Block Time: 60 Seconds

Min Age: 6 Hours

The higher block rewards of the first two years are specifically targeted for PRO's aggressive mass adoption phases, to encourage individuals/businesses to compete for this reward. Thus creating volume and price stability. After two years, it will remain a solid 5 coins per block indefinitely.

We also chose a POS coin to further incentivize the holders of this coin as a reward to maintain the stability of the network. This will be directly coordinated with the participants of our ICO, since the only coins that will be in circulation in the beginning stages will be the ones distributed during the ICO, along with those given out as PRO Rewards. This will give ICO participants the upperhand in the staking process.

7. (cont.)

We also want to promote an environmentally friendly POS coin to the masses. Businesses and individuals will have PRO Rewards in their hands from one or more of our four apps. They will be intrigued when they find out that they can redeem the rewards into ProCurrency to work and potentially earn a block reward. This might encourage them to want to purchase more coins to compete in the staking process, which could add even more volume to the market. A POS block reward system will appeal to businesses and individuals more than a complicated process of traditional mining. This will in turn help the infrastructure of PRO and solidify a strong and robust network. We feel this is the best option to reach the masses along with a simple and easy to use coin.

7.1 Wallets

In order to appeal more to the masses, PRO has to be accessible to everyone in a smooth and easy to use method. We will lay out an array of clients and wallets where it will make the access of coins intuitive and effective. This is geared more towards the average consumer and business because the crypto community is knowledgeable and already understands how to use these clients. PRO will create the following clients;

Paper Wallets

Enhanced Wallet - Windows, Mac, Linux

iOS/Android Lite Clients

Chrome extension

Web Wallets

7. (cont.)

This will attract the average person to access PRO from any mobile device, tablet or computer. They will have a seamless option on how they can spend their PRO. By giving them these options, it will make the process of buying and paying one another easy and efficient.

8. Legal

PRO is an open sourced project and has ongoing development, maintenance, and research that is primarily directed by a core team of individuals passionate about innovation. PRO is available to anyone making contributions, improving the transactions within network, and security through virtual mining.

9. Conclusion

This project is designed to enhance the way people view, understand, and use cryptocurrency in their daily lives. PRO is the gateway to cryptocurrency because of the innovative and simple to understand platform. Consumers and businesses globally, have an opportunity to discover how they can benefit from cryptocurrency. Our intent is to build a solid robust network and platform that can be easily adopted by everyone. Our goal is to create a new era of cryptocurrency and we are grateful to all those that partner with us on this journey.

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PRO

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