

The Cryptocurrency **Revolution**



Plancoin

Whitepaper



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NOTES FROM THE PLANCOIN

The financial world is about to change beyond what we all believe. There are new and incredible opportunities opened up by the decentralization of the technology of Blockchain. Individuals can now equally participate in a completely new ecosystem of either socially or financially influential developments. PLANCOIN has developed a competent team of determined Blockchain experts to achieve an important aim- to become a household name in the payment, crypto-exchange, and peer-to-peer industry. Our team is made up of blockchain professionals who have worked many successful ICOs and other Fintech-based projects. Attracting more than forty investors highlight our mission and reveal what our project is capable of.

There has been an upward surge in the online payment and crypto-exchange industry. According to the reports by Statista, the revenue from crypto-exchange and peer-to-peer industry will be six times in the coming 2 to 3 years. This report shows where PLANCOIN is edging to with its economic model. While the traditional payment industry and its share is also reported to increase over the coming years, the processing of crypto-payment and exchange is estimated to reach an ultimate unprecedented level.

As it stands, there is reportedly 1% in the rate of adopting the Blockchain-based payments, particularly in the e-commerce industry; a rate which is higher than the traditional payment method for most consumers and merchants. This is, therefore, one of the reasons why the opportunities and timing for PLANCOIN to begin its expansion couldn't be anytime but NOW! The majority of the Crypto-enthusiasts are of the opinion that the implementation of the different decentralization solutions has only just begun and is presently in its infancy.

The crypto-payment and exchange system adopted by PLANCOIN will instantly enable our users, PLAN token holders, and merchants to make use of cryptocurrencies using our tokens on the different retail and e-commerce stores. An exponential growth is projected to take place in this FinTech industry. Evidently, it is where money resides today and where it will be tomorrow.

We would like to send a very big thank to you for believing us and supporting this project. Collectively, we will reinvent the crypto-payment and peer-to-peer industry.

Sincerely,

The Plancoin Team



ABSTRACT

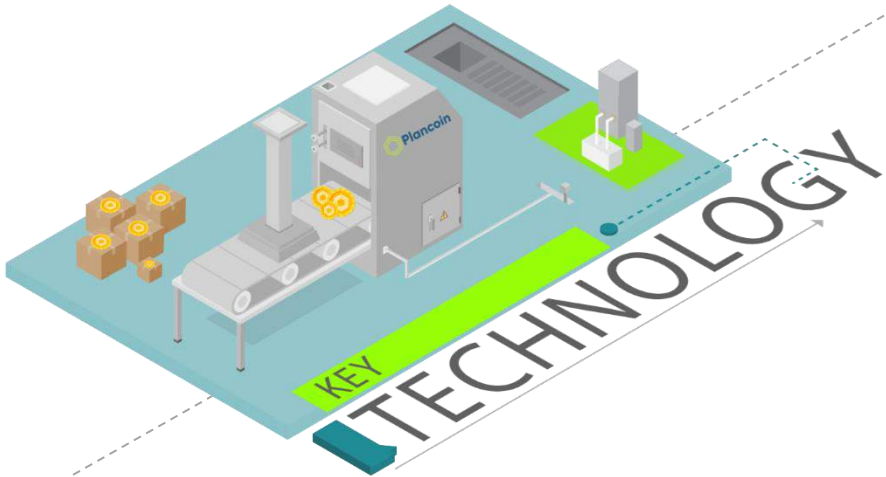
PLANCOIN LIMITED COMPANY with its cryptocurrency, the PLAN token, are explained in this whitepaper. PLANCOIN is a highly secured Peer-to-peer and crypto-payment decentralized platform powered by the Script (POW/POS) algorithm with a unique and self-regulated financial system which enables our users, members or participants to earn PLAN through staking or mining. The latest innovations in technological advancement, a novel model of crowdfunding and new cryptocurrency are brought together to give a powerful and comprehensive model of investor-participant and crypto asset appreciation with its related interest alignment.

Thus, this model is generalizable and cross-cuts a number of sectors. Therefore, **the interests of these investors, participants, and the society's** most vulnerable are aligned by designing this effectively tax-subsidized cryptocurrency.

As it is widely believed, currency supply to a hard cap is strictly limited.

Hence, the currency-institutional system is developed to generate a long-term and rapid growth in currency demand, as well as permanent and repetitive reductions in the supply of token. As a result, financial institutions, Individuals, and large companies can design various crowdfunded projects that smoothen their reputations with less labour – then receive primary tax deductions for doing so. In actual sense, donations to these projects would

directly increase the demand of the token. Additionally, a certain portion of the wages would be sent to a medium-term worker or other pension fund, which in turn would fuel the long-term systemic reductions in the supply of liquid token. This innovation, however, is also generalizable across many cryptocurrencies. If it is widely adopted, it would remarkably accelerate a value creation in the crypto-asset marketplace.



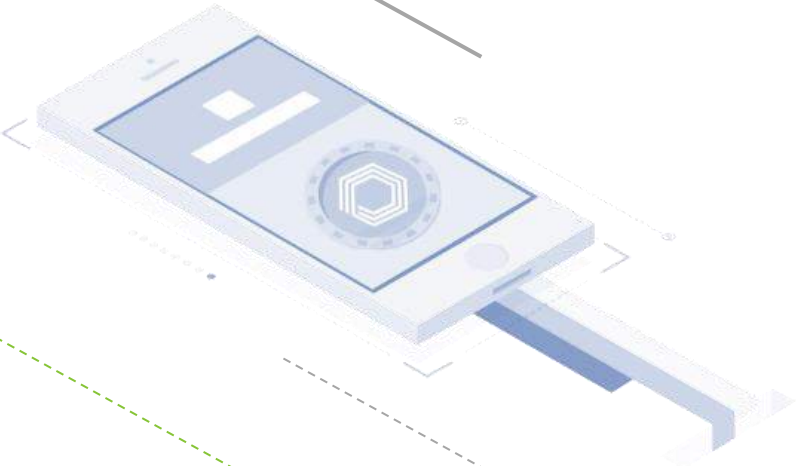
VISION

Not all revolutions have already taken place in this digital era. The Blockchain technology and its breakthrough especially changes how we understand money as the traditional medium of payment. Several blockchain-based cryptocurrencies have disrupted many industries from the several methods of crypto-payment to traditional banking and other financial sectors.

This is where [PLANCOIN](#) comes in. Generally, the vision behind the development of this project emanates from the incredible potentials of the cryptosphere. Furthermore, the ever-increasing adoptions make them an integral part of the financial ecosystem throughout the world. To us, this means that each scale and unit of the retail and e-commerce industries will begin the adoption of a crypto-based payment technologies. However, this will need secure yet innovative encompassing payments service providers.

The E-commerce and payment industries are growing exponentially. Virtually all the online retailers and e-commerce stores are on the threshold of incorporating the different Blockchain-based payment methods. Hence, this is the accurate time for [PLANCOIN](#) to emerge and champion a new industry of crypto-payments. We want to reinvent real and living E-commerce payment processes according to the demands of the global markets. [PLANCOIN](#) has

chosen this direction; the projected direction of crypto-payment and e-commerce industries. We will ensure an instantaneous transfer and exchange of all crypto-holdings for our users, retailers, businesses, and merchants.



INTRODUCTION

Elsewhere, it's been hypothesized that cryptocurrencies will give rise to a more egalitarian society: stabilize the economy and create a more decentralized authority, and individuals at the various societal levels will eventually benefit. Conversely, for those living without a reliable housing, basic education or laptop, the question of whether they can benefit from cryptocurrency is another argument. Right now, however, cryptocurrency is changing and restructuring the fight against poverty. Evidently, it is sufficient to say that the more profitable our cryptocurrency is for donors (investors), the better it is at minimizing or totally eradicating poverty. The correct structuring of the institution (financial or non-profit) that administers it and the appropriate currency design must be in line with the demands of the people stuck in absolute poverty and the interests of the investors. Therefore, the more money the investors make from this structure, the more the institution grows, and the more people get out of extreme poverty. In turn, the growth experienced by this organization would bring a further appreciation of the currency. It is important to step back and consider the historic nature of matching the interests of the societies most vulnerable with the wealthy investors.

The power to do this emanates from the combination of a novel type of crowdfunding and cryptocurrency – a technological innovation that would alter much of the economy and wealth distribution. This is not just an

unrealistic vision that hypothesizes that people's **good intentions will be** vaguely fed into just a token demand. This is a concomitant regime. This is cryptocurrency specifically designed to create a reliably appreciating asset.

PLANCOIN is resolved to building and providing a lasting solution to the different payment problems and usable in the blockchain industry: distinct and unique in relation to all digital currencies. It uses an esteem exchange convention to accomplish the exchange of payment on shared premise and to develop a decentralized application stage, which brings blockchain innovation into the worldwide payment industry, e-commerce, industry, money related administrations, Internet of Things, production network administration, online networking, gaming, Data innovation, HR frameworks, item administration and different businesses. Inventive innovation, thorough administration structure and board applications give PLANCOIN favorable circumstances over Bitcoin and some others as an open blockchain. The PLANCOIN Payment portal and wallets, as the most encouraging blockchain biological system for the payment industry, splendidly consolidates the upsides of driving cryptographic forms of money and addresses the natural issues of existing blockchain frameworks. It will proceed to create and repeat through the establishment of the stage, and in addition through the items and functional business executions. Another sort of economy mode will be shaped by the Blockchain Economy to fundamentally upgrade the productivity of the enterprises, and in addition society in general. The establishment will give straightforwardness to payments administration, money related

administration, code administration and business honours for traders, and will keep up elevated requirements of genuineness, moral business direct and consistence with appropriate laws, guidelines, and controls for the clients. A bookkeeping firm has been locked in to give monetary report review and consistence administration administrations. The birth and the early stages phase of **PLANCOIN** have been emphatically upheld by the establishing individuals, the improvement group, industry specialists, early sponsor, legal counsellors and expert specialists. We might want to thank everybody who have made unprecedented commitments to the advancement of the **PLANCOIN** Blockchain Economy.



THE BACKGROUND/ IMPORTANCE



OF BLOCKCHAIN

Before the Bitcoin network emerged, the TCP/IP protocol was widely adopted to transfer information throughout the world. However, the adoption and development of the interconnection and integrated technology such as the Augmented/Virtual Reality and Internet of Things has led to different ways by which people communicate and interact, the sharing of information, and how objects and related entities are tokenized and digitized. However, as our society develops, the transmission and sharing of information is not enough to meet the basic development needs of the emerging and developed economic society. Over time, the question that occupies the lips of all individuals in the crypto-marketspace is how can we transfer digital value and payments among ourselves? Can we include a peer2peer payment digitally? In the past, to be noted, we failed to provide a solution to the transfer of value and assets from peer-to-peer via the internet without any third party. The Bitcoin network is the first Peer2Peer value transfer protocol ever known. In this whitepaper, we introduce the practical implementation of a VTP through the Internet. Every day, the world keeps getting more connected and an increasing number of institutions: both private and public companies seek to provide their services and solutions online. The majority of the critical sectors of the economy including but not limited to education, healthcare, commerce, leisure and finance are actively edging towards digitization in a way of meeting the demands of the existing customers and find new ones worldwide. As a result, PLANCOIN is geared towards the provision of possible and better facilities, and

to further enhance the crypto-payment industry through the use of the blockchain ecosystem.

Satoshi Nakamoto, on the 31st of October 2008, made an announcement about the Bitcoin whitepaper tagged “**Bitcoin, A Peer to Peer Electronic Cash System**” and highlighted the importance of the Bitcoin Network as a measure to build a decentralized system of asset and value transfer. According to him, every member of the Bitcoin network serves as a reviewer of the value transferred: the transaction between two parties can be completed without creating a trust relationship. The Bitcoin technology has reshaped the way we share and obtain value and has established a new peer-to-peer and decentralized community. Given these premises, the majority of the inter-governmental financial institutions with other related regulatory authorities throughout the world are now actively developing new regulations and principles for e-services. The legal framework eliminates all the regulatory uncertainties, thereby serving as a catalyst for an online business migration. **Therefore, we’ve** undertaken an in-depth analysis of the latest trends in the crypto-space including the other Trustee services of financial transactions as well as the combination of Payment Services within the scope of the cryptocurrency. And this is where PLANCOIN steps in.

Decentralized Financial Services

This means that there is no central authority regulating the transaction. This removes all the centralized overhead such as government or financial institution regulating and centralizing all payments at one place. Thus, PLAN enables the decentralization of everything perfect for the technology. PLANCOIN will offer a transparency for business practices, code management, and financial management, and will continue to maintain and uphold high standards of ethical business, trustworthy, honesty, compliance and conduct with the applicable regulations, rules, and laws. To make this possible, an auditing and accounting firm has been employed to provide the audit, financial report, and compliance management services.

Furthermore, to make our platform a truly open source community, PLANCOIN will eventually distribute 75% of the total PLAN tokens to the community for marketing promotions, business implementations, and connections between the real world and blockchain world. The remaining 25% tokens will be allocated to the developers, consultants, early backers, and co-founder team.

Advantages of Decentralized Platform

Introduction to Decentralized Currency

There are different innovative money payment platforms in the market, many of which are premised on different platforms and applications such as the internet, digital storage card, and mobile phone. As might be expected, these varied methods of payments have witnessed a continued and encouraging growth ranging from Apple Pay, Dash, PayPal, Alipay, Google Wallet, and the likes. Apart from the payment systems that rely on Fiat currency, the increasing use of the digital currency for payment enables more innovative, flexible, and faster payments and ushers in several ways of financing our goods and services. However, Bitcoin: the leading and popular digital currency stands out. It is one of the most popular digital currencies in the world today. Specifically, Bitcoin is a cryptocurrency, which is an important component of what is popularly known as a digital currency. Moreover, it is a distinct cryptocurrency that is widely believed to be the first of its kind. Just like many developed after it, Bitcoin relies on the internet potentials to power its transactions.

Anonymity

One of the main reasons why people prefer Litecoin, Bitcoin, and other decentralized currency is due to its inherent anonymity and privacy. This type of currency enables people to hide their transactions while remaining completely anonymous to foster their privacy. What does this mean? It means that if you buy something online with bitcoin that transaction is less likely to be tracked. Through this advantage, decentralized currencies are done just like the cash exchanges. However, this is quite different from using a bank account where your privacy is revealed through the account number. While, regarding the PLANCOIN payment gateway all of your transactions are kept privately and totally anonymous. It's never being tracked by anyone.



Supply

At the moment, it appears like the supply of decentralized currency is surplus, but evidently, the supply will soon be limited. This is because there is a cap or limit to all the decentralized currencies. Inevitably, all the bitcoins will be mined, eventually! It is inevitable

Once the supply is capped, the market of a decentralized currency will work like any other common commodity.

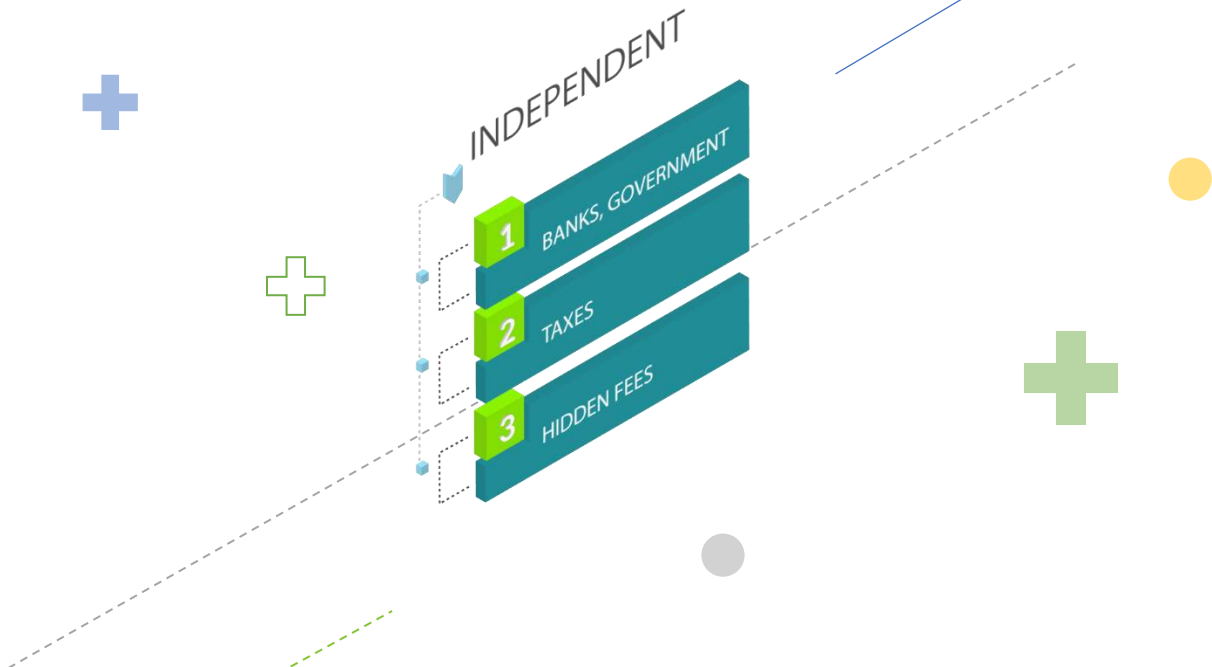


Influence

Any regulatory body or authority does not influence or regulate the decentralized currency. Its price is only derived by its participants. This means no local, regional, national, or even international regulatory body is in charge of the currency. That is the rationale behind the term "decentralized". Since Bitcoin is the first of such, no internet currency other than Bitcoin was decentralized. It is the first ever currency to be able to function like this.

In the traditional banking system, the transfer of value or assets and the related currencies that are not "internet currency" are regulated and controlled by some type of government or institution.

As a result, Bitcoin or any other decentralized internet currency cannot be manipulated for personal gain.



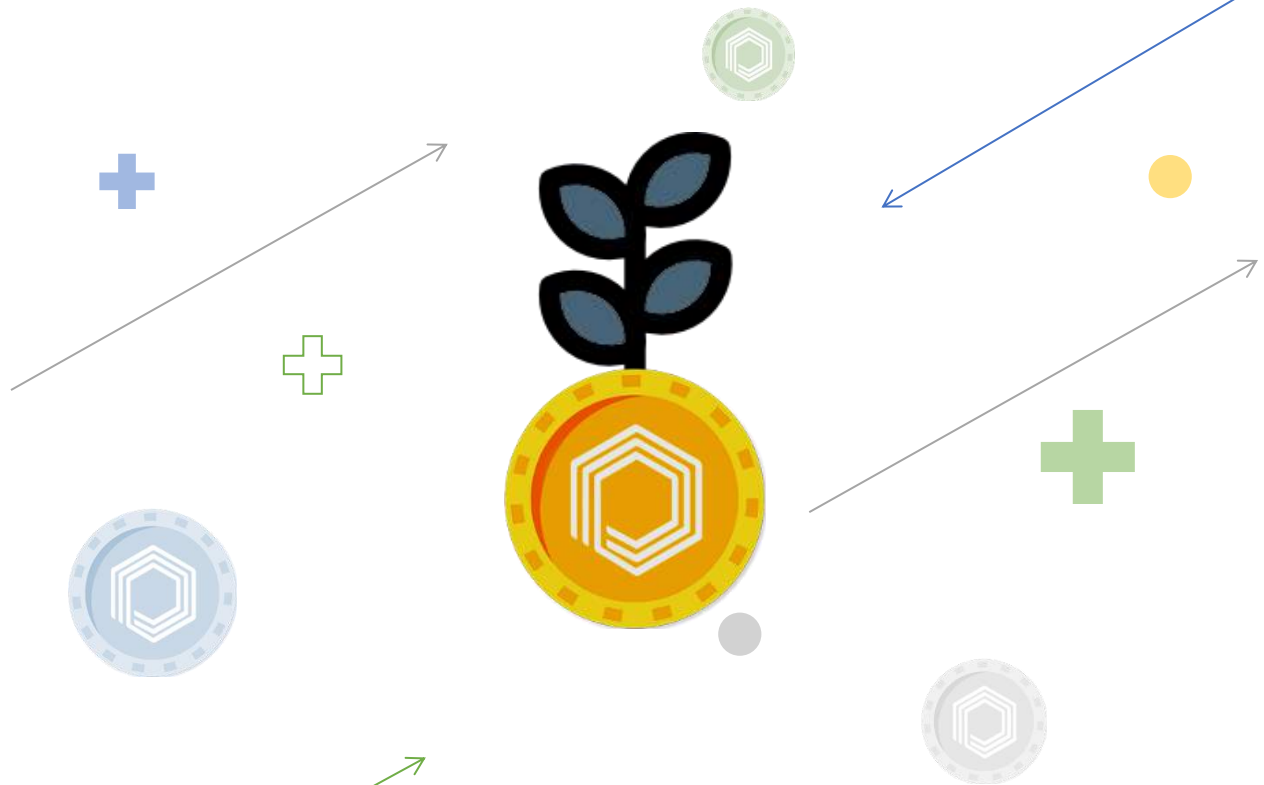
Secure

People employ several encryption approaches to authenticate the money transfer, which is not dependent on any regulatory body like central bank, hence, makes it self-governing and synchronize the development of the currency units in the decentralized currencies. As a digital currency, cryptocurrencies are decentralized as it provides a secure and definite financial environment. Furthermore, it has allowed the gathering of individual wealth without any problem which was uniquely anonymous and unachievable.



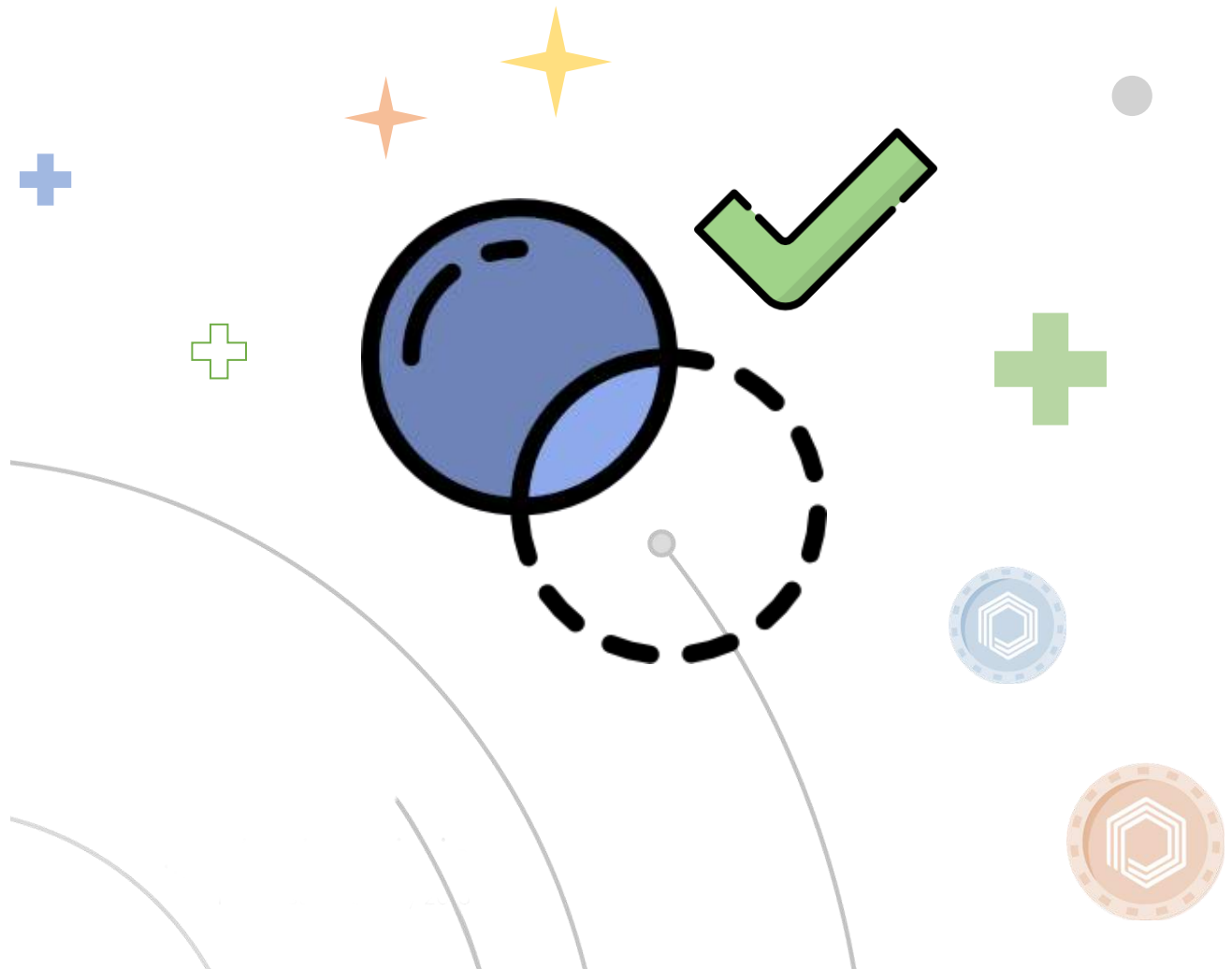
Invest without borders

Obviously, there are a lot of reasons why most people prefer decentralized currencies. The major one is that it offers a much-secured platform which is operated by many users from different computers and which are connected to a decentralized network. Given this, PLANCOIN allows a cross-border transaction with complete transparency. In addition, the cost is still affordable.



Transparency

All the transactions in cryptocurrencies are obvious. The frame and flow of currency transactions and remittance is very simple. Therefore, if any member of the PLANCOIN platform provides a fake or invalid details, it can be easily detected due to the transparency nature of the platform.



Instant remittance

Defined as a certain amount of money sent by a party or individual to another party or individual as a payment remittance is an integral part of the crypto-market. With the help of technology, developers and professionals in the field are working hard to increase the spread of instant remittance while decreasing the cost attached to it. It is now an urgent need to solve the problem of delay remittance; many executives, companies, and institutions want to transfer more between and among themselves.

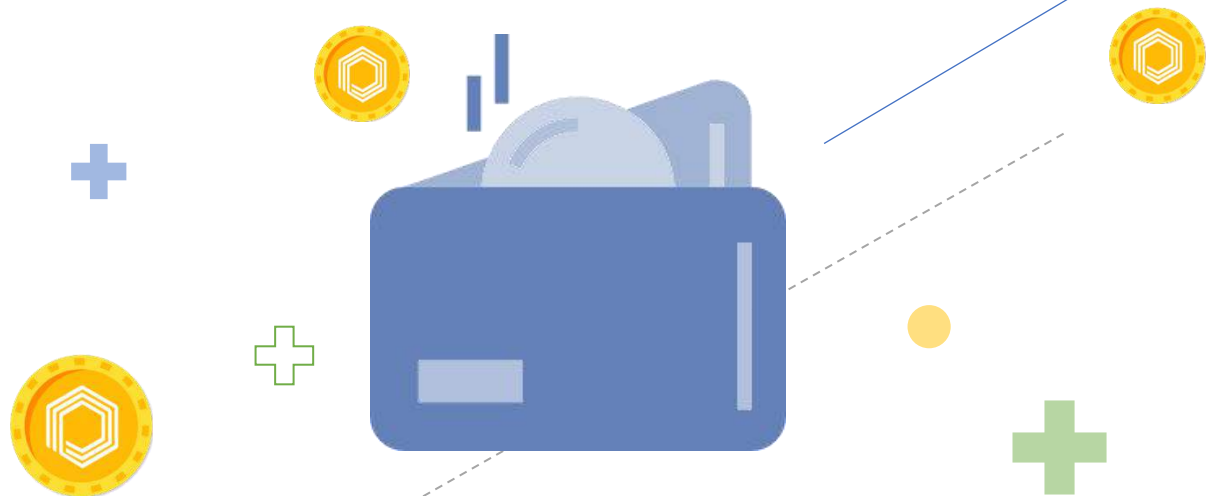


A grayscale photograph of a person's hand holding a smartphone, positioned to make a payment at a terminal. The terminal screen shows a payment interface with a circular logo. The background is blurred, showing what appears to be a retail or public space. The overall image has a modern, technological feel, with decorative green dashed lines and a green dot in the lower-left corner.

FUTURE OF ONLINE PAYMENTS

SINGLE WALLET – HUNDREDS OF OPPORTUNITIES

The PLANCOIN platform is particularly developed to enhance effective crypto-payment processing activities. To ensure that we meet the demands of our participating merchants, users or retailers, the first phase of PLANCOIN platform development will be to provide a multicurrency crypto-wallet. Since different individuals have different needs, the approach introduced by cryptocurrency is unique and aims at meeting these demands. The fact that a particular coin or fiat currency can be pre-programmed to offer extra functions in particular environments (tokens) needs a new universal approach and strategy to make it spendable. This approach will be adopted by PLANCOIN where PLAN will be available to be traded with by our merchants.



BLOCKCHAIN BASED KYC

Your crypto-assets will be protected

There are many risks associated with the present payment industry; even with the bank cards. A countless number of scams and phishing schemes can easily be carried out with most of the centralized payment networks as they are presently. Given our sophisticated KYC standards which will be essential to comply with to become our user, PLANCOIN will eliminate all the uncertainties or fraud associated with the traditional peer-to-peer payment services. We will make our service reachable and affordable to the lowest business while lowering the fees since the e-commerce and retail industry is our target. This, however, will only be possible if our users or merchants are ready to comply with the good practice and strict regulation of the blockchain community.

PLANCOIN will make use of the Blockchain-based KYC procedures to provide the greater reliability to distribute information. Certainly, the individual customers of our participating merchants will be glad with this type of approach. When all securities measures are met, the acceptance and general power of cryptocurrencies will grow at a much higher level. At PLANCOIN, we believe in the synergy of E-commerce and peer-to-peer industry with the greater potentials of Blockchain technology.

GLOBAL PAYMENT SOLUTION FOR E-COMMERCE

We have a one-click payment for all transactions

PLANCOIN boasts of a platform that allow exceptionally instant crypto-transactions. The present situation where we experience slow speed of transaction and high transaction cost can't be adopted in most e-commerce and retail stores. PLANCOIN will change the way we transact within the PLANCOIN ecosystem using our SCRYPT algorithm which allows specific operations to be carried out before being uploaded to the blockchain. However, the transaction will be reliable and secured as it should.

PLANCOIN enables our participating merchants to receive their payments within 10-15 seconds. It is very essential, at least in the global business environment, to receive any payment as soon as possible. Our platform will lower the receiving time of your funds from days or week to within reach of seconds. Particularly when the transactions need to be done by faraway bank locations, some gateways used by most of the payment processing systems might delay the time of receiving your funds by 1 to 2 weeks.

A perfect instance would be a simple e-commerce store where our participating merchant sells trending electronics and phone gadgets. Once a customer buys and pays for any product from our participating merchant, the funds will be transferred immediately to our merchant. No uncertainty regarding the payment gateways, no delay, fraud or problems inherent in international transactions. Through the script algorithm, the transaction will be uploaded to the blockchain and the PLANCOIN ecosystem will be notified of the transaction. It only takes about 2-3 seconds for the transaction to be confirmed by the merchant, buyer, and PLANCOIN; thus making it fast and transparent. Cash flow typifies this entire chain of business processes. Presently, there are obvious challenges when it comes to businesses selling as much production as they can. Therefore, all the funds needed to fuel the business growth are trapped in the complicated and fraudulent layers of the financial middlemen. This means that the small businesses are plagued and they only have to borrow to stay in the competitive water of the global marketplace.

This is what PLANCOIN aims to eliminate by providing a safe, secure, and instantaneous confirmation of all transactions.



The above illustrates how complex the algorithm of the present payment and exchange system is. As a result of the number of layers involved in the processes, there are many risks passing through each of the layers. The complexity and unnecessary payment chains in the current system also makes it expensive as there are about 15 phases in every end-to-end payment details. As such, there is no way any of the present system could provide such a minimal transaction fee as the one offers by PLANCOIN. The reason for this is

clear and straightforward: less phases=less layers-low fee. By comparison, more and more efficient and cost-effective payment system will only be possible through the adoption of the technology of blockchain as the mainstream of the global payment solution.



REVOLUTIONARY TRANSACTION FEE

We have an almost free transaction fee for all the transactions that take place on PLANCOIN platform. The advantages of PLANCOIN over other crypto-coin is its cost. PLANCOIN will only charge you as low as **0.0001 commission** for all the transactions that take place on our platform. With this transaction fee, PLANCOIN will be the most cost-effective cryptocurrency among its peers. This low commission fee plays two important roles:

- It provides the best cost-effective alternative to most crypto-payment platforms and traditional payment services
- Encourages the retailer and merchants to adopt and integrate cryptocurrency payment effectively and efficiently. PLANCOIN will introduce the blockchain benefits to every retail and e-commerce stores throughout the world.

In reality, we are more concerned on spreading the technology of blockchain globally but not getting the maximum commission fee for any transaction on our platform. The effective and quick penetration of a massive dynamic industry of blockchain is more important than concentrating on a single line of transaction this day. Our strategies and approaches are particularly designed to reach the lowest of the low e-commerce and retail stores and enhance their potentials in the present evolving decentralized global payments industry.

Algorithm	Scrypt
Type	PoW/PoS
Coin name	PLANCOIN
Ticker Symbol	PLAN
Coin supply	35,000,000 coins
Block reward	11 coins
PoS percentage	72% per year
Last PoW block	block 10000
Min. stake age	8 hours
Max. stake age	Unlimited
Coinbase maturity	20 blocks
Target spacing	60 seconds
Target timespan	1 block
Transaction confirmations	3 blocks
Secp256k1 ver	New
Dev language	C++

THE PLANCOIN ECOSYSTEM

To ensure that all our participating merchants have access to our payment portal on their respective E-commerce stores, we have installed an AI that automatically handles all the transactions carried out on the platform. This is in an attempt to reward the customers for every purchases or referral and to incentivize the most productive action of our merchants. The PLANCOIN is a Blockchain-based peer-to-peer and crypto-payment ecosystem, integrated into the E-commerce industry and which is beneficial to all the participants. Every merchant on the network increases not just the overall value of the network but also their own value. Through our loyalty management system, each participant significantly benefits from the platform by rewarding them for every product purchased using the PLAN token.

Also, they have unlimited access to some exceptional loyalty and rewards system free of charge. As a result, we promote members of our community in every possible way through exchanging tokens on the platform, developing new applications, reduced payment and transaction fees, and experience the benefits of paying through PLAN in the E-commerce industry. The PLANCOIN ecosystem will not only promote the rapid growth of participating merchants, but also update its members on the future of the platform.

PLANCOIN ECOSYTEM, PLATFORM and COMMUNITY

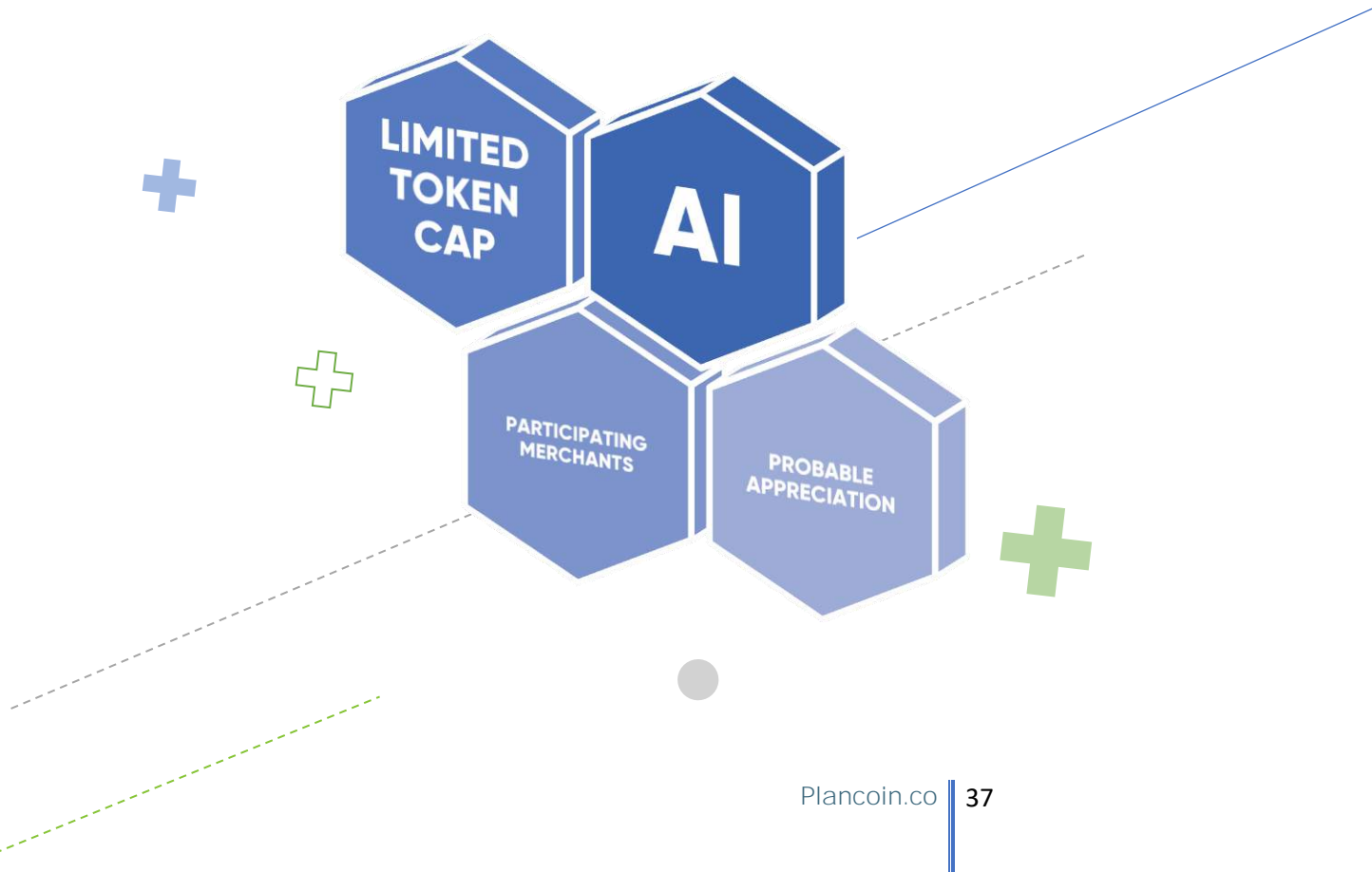


HOW DOES IT WORK?

In order to make our platform easy and convenient for all our members, we have simplified the processes to reduce the long and unnecessary payments processes inherent in the traditional payment industry.

These processes are:

- The participating merchants with their different e-commerce stores connect to the PLANCOIN system by installing the PLAN extension or by integrating it with their e-commerce store.
- The AI automatically rewards customers with PLAN for their and their **friends' purchases as well as other beneficial actions or contributions** on the platform. The module carries out all the needed token processing through the PLANCOIN platform.
- Because of the limited token cap and continuous issuance of PLAN token, the value of PLAN may increase as more and more retailers join the platform.
- The probable appreciation of PLAN motivates customers to save their tokens instead of redeeming them for purchases, also reducing the number of tokens in circulation.



PLANCOIN MERCHANTS

Regardless of the history of their traditional payment or crypto-payment partners, E-commerce stores or products, individual merchant can join PLANCOIN and enjoy the full benefits of the platform. We also aim to on-board our participating partners who might be new to making payment with cryptocoin on the different e-commerce stores. Also, we will manage both their E-commerce stores and traditional in-store operations. All other related crypto-payment and transactions will be addressed by PLANCOIN. The platform is typified by greater exchangeability and flexibility as we are able to address these issues with greater choice of design and approach.

OPERATING THROUGH

THE PLANCOIN PLATFORM

Since a lot of merchants and retailers on the different e-commerce platforms dislike operating directly with cryptocurrency exchanges, PLANCOIN will manage and control all the transactions and exchanges taking place on the PLANCOIN ecosystem. As a way of promoting the usage of PLAN tokens and increase the value of individual products on our platform, transacting on a safe and secure PLANCOIN platform offers great opportunity for our participating merchants to use the distributed ledger technologies and enjoy the full benefits of PLANCOIN ecosystem. Extended support and developmental tools to achieve a crypto-based payment platform in order to reshape the peer-to-peer payment industry will also be provided by PLANCOIN.

Similarly, the platform offers legal and tax advice and provide unending technical supports to all PLANCOIN token holders.

PLANCOIN PAYMENT MECHANISMS

1. The plug-in installed by PLAN merchants would trigger a notification once a customer makes payments with PLAN tokens. An identification such as the wallet ID of the buyer or the associating e-mail address may be included in this inquiry.
2. When the ID of this customer (such as the wallet address) is received by PLANCOIN, the corresponding PLAN tokens will be transferred from the stock to the wallet by the system. A new account may, therefore, be created by PLANCOIN if the wallet address is not known and the customer will be alerted of the new account and its details once the equivalent PLAN tokens have been transferred. The customer will then need to install the web wallet or PLANCOIN app using the link sent by PLANCOIN. Upon installation, the merchant may choose to transfer the PLAN tokens to their other wallet or transact on PLANCOIN platform.
3. A bill, in fiat currency and for the participating merchant will be created by PLANCOIN once the operation is completed.

PAYMENTS FOR PURCHASES

THROUGH THE PLANCOIN PLATFORM

1. An API alerts the retailer of the E-commerce store when a merchant purchases using PLAN tokens
2. PLANCOIN, to reply this request, then sends the account details back to the number with the same value to be made as the payment for the specified number of PLAN tokens.
3. The fiat currency is then transferred by PLANCOIN to the retailer once the token has been received.

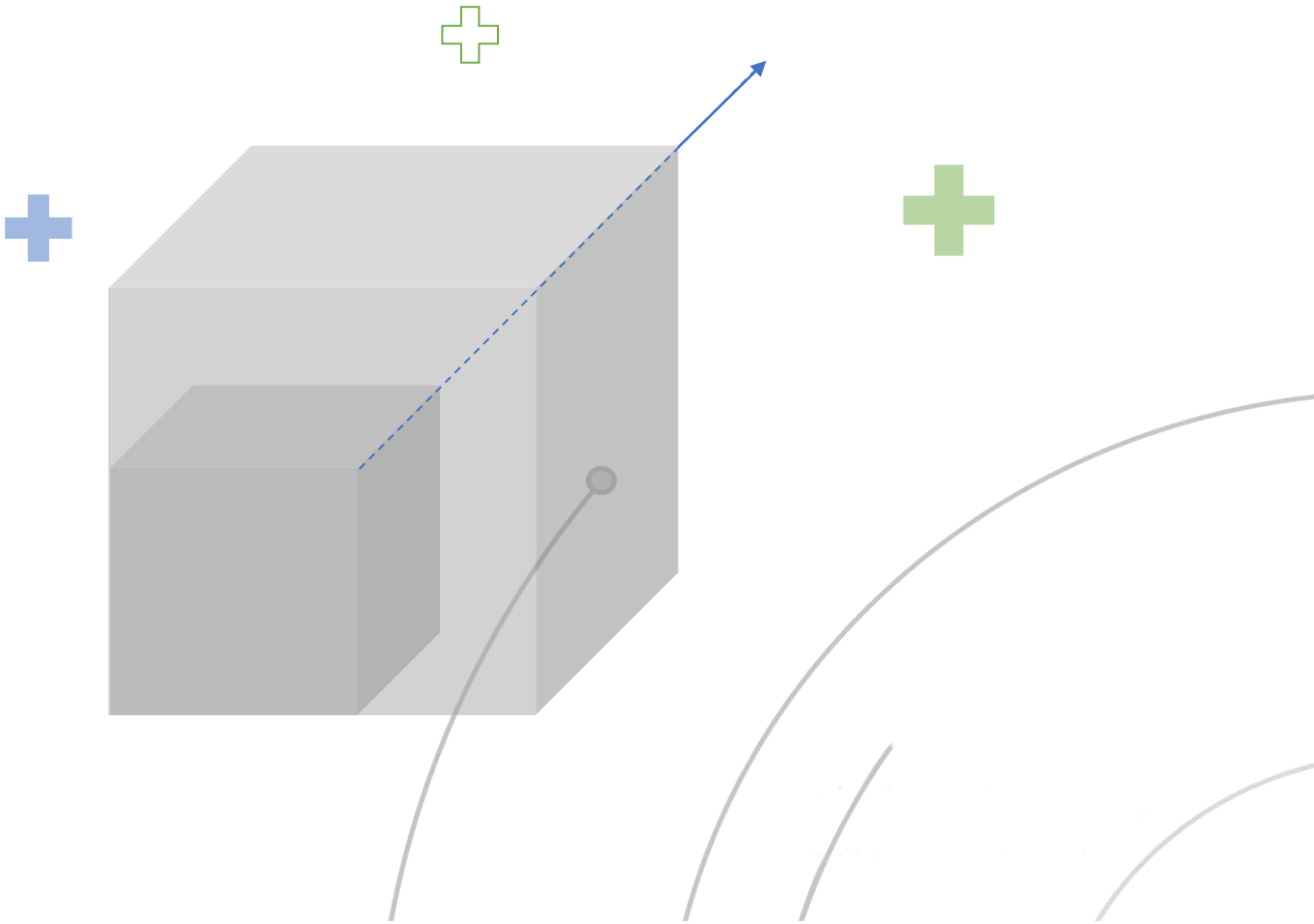


SCALABILITY

PLAN provides our participating merchants an outstanding cryptocurrency-based payment platform designed specifically for the global peer-to-peer and retail/E-commerce industry with a view to acquiring new customers, meet the demands, and reward the existing ones. We have a tailored-payment branding platform with a direct access to communicate with our merchants and adopt the protocols for a complete client data analytics to guarantee a unique payment industry ecosystem reshaped by PLANCOIN. As a result, our ecosystem is open to the existing business, e-commerce stores, and new entrants in the industry. This means that the interested individuals can join PLANCOIN without adjusting their existing ecosystem or architecture. Similarly, this integration with PLANCOIN will be seamless and non-disruptive since we have an open operating mechanism. The interested merchants with no crypto-based payment feature can also depend on PLANCOIN to develop a new program for their ecosystem. We are at the nexus of an out-of-the-box solution for the E-commerce stores and tailored-made crypto payment program. The motive to on-board the traditional payment industry and centralized E-commerce industry is behind the creation of PLANCOIN.

PLANCOIN LIMITED, the giant company who owns PLAN aimed at disrupting the global cryptosphere, support the PLANCOIN ecosystem, and continuously

bringing innovation to ensure its continuous existence. While having an access to the existing PLANCOIN participants, PLAN will increase in popularity and customer base as new user will add its customer base to the PLANCOIN platform. As more and more merchants join our platform, the PLANCOIN ecosystem and PLAN tokens will increase in value since the merchants will probably make payments for the goods purchased across many categories of our participating merchants. This would enable more merchants to join PLANCOIN as they see the benefits of being a PLAN token holder.



PLANCOIN

REPUTATION RATING SYSTEM

In many instances, there might be cases when an item or transaction from one member fails to meet the demand of the other party. If these parties can solve this without a third party, isn't it good? But what happens if they can't?

To resolve this on our platform, we will introduce a rating system for all our members. This will be applicable to all our participants or users. For example, if the buyer fails to get his product as a result of some uncontrollable circumstances, it is always a nice idea to have a backup irrespective of what happens. As a result, if both parties fail to resolve this within a stipulated period, a procedure will be initiated through our AI merchant rating system. If a common agreement is reached, no negative feedback will be to any of the parties.



DISRUPTING THE INDUSTRY

The desire to develop a synergy of increased cryptocurrency value and efficient crypto-payment platform is one of the primary visions that birthed PLANCOIN. The general acceptance of cryptocurrency in the retail and e-commerce industry also compliments the idea of developing a platform that offers a safe, secure, and instant crypto-payment service; PLanCoin. Ideally, these desires make it easy to be part of this growing community. Following the present dynamic rules of the financial sector and that of PLANCOIN philosophy, the development of different decentralized platforms will continue to grow at a more rapid rate.

Using the PLANCOIN cryptocard, you will be able to make payment at your favorite e-commerce stores and enjoy the benefit of discounts using the PLAN tokens. All the transactions will be stored in a secure wallet. Furthermore, we will also provide the most efficient and cost-effective crypto-payment solution for our participating merchants and PLAN token holders.

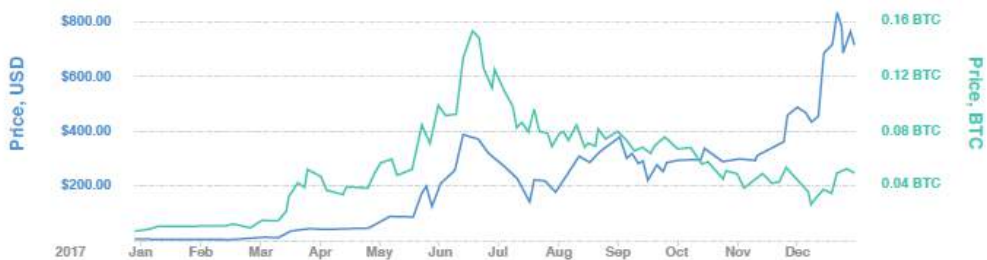
This encompassing solution which begins from every PLAN token holder or merchant and ends at any of the biggest E-commerce stores is amazing and unique. PLANCOIN aims at reaching all the members and participants of our ecosystem in order to provide fast and smooth payment services. This could only be feasible by minimizing as many layers as possible in the payment phases; one of the problems PLANCOIN seeks to solve.

SUPPORTING

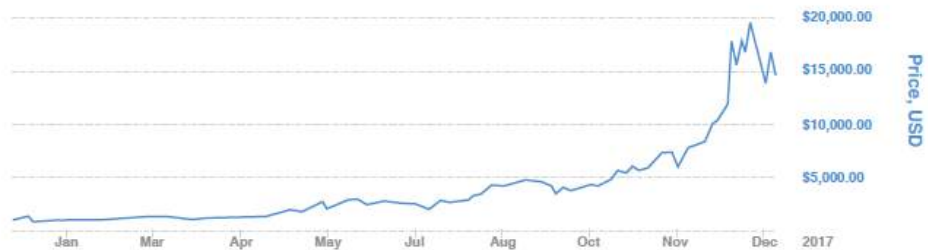
THE CRYPTO-MARKET CAP

The capitalization on the crypto-market rapidly increases every day. Since this only highlights the beginning of a new era of decentralizing; PLANCOIN earns believe from the unprecedented growth of Blockchain technologies, Crypto-payment, and e-commerce. Ideally, we are of the opinion that the developmental growth of the crypto-payment industry will increase with the value of digital assets. To further assert the future growth of these markets, check the trend of the industry below:

ETHEREUM CHARTS



BITCOIN CHARTS



MINIMIZING FINANCIAL FRAUD

Instant, secure, and traceable crypto-payments throughout the world

The risk of fraud is one of the challenges of any decentralized currency. With PLANCOIN, we will make sure that you are in charge of all the details of your digital assets. PLANCOIN will be created to avoid centralizing the information and make sure that no individual can manipulate, impact or see any data of our participating merchant, business or individual. All the wallets and their related private keys will only be opened to the holder of the particular wallet. The relationship between the merchants and buyers is the other side of the business. According to MarketsAndMarkets.com, about 2% of the total business revenues are lost annually as a result of the fraudulent activities, centralizing the different phases of the payment processes isn't enough to curb these acts.

PLANCOIN will make use of the strategies employed by the technology of Blockchain to design a merchant rating system that will minimize or prevent the potential loss of funds. One of the advantages of decentralization is that some of the transactions will be publicly and easily seen on the Blockchain networks. Through this, there will be a safe environment to avoid the continuous fraud emanating from similar sources.

OPEN ENTERPRISE PLATFORM

It is not necessary to be a participating member of PLANCOIN before you can use PLAN token or offer PLANCOIN as a reward. Our open API ensures that merchants that are not PLANCOIN customers will have access to and participate in different transactions on our platform. You can make payments, exchange and purchase PLAN tokens using our web wallets or PLANCOIN mobile app. These retailers can integrate their E-commerce stores into our system and maintain their apps using our API to offer redemption and receive payments. Similarly, their customers can use our wallet to purchase their goods and services using PLAN token. Also, they can create their unique custom solutions to transact on PLANCOIN using PLAN tokens.

PLANCOIN PLUGINS

FOR E-COMMERCE

The plug-ins adopted by PLANCOIN are widgets and which are particularly developed for PLANCOIN platform to reward our participating merchants and to pay with PLAN tokens in a bid to rewarding their purchases and referrals.

These widgets make it easy to integrate your E-commerce stores to PLANCOIN platform. Customers do not need to leave PLANCOIN searching for **any products: the seamless integration of the merchants' e-commerce stores.**

In essence, the PLANCOIN plugin includes:

1. A cart protection tool to incentivize all the completed purchases is installed which will also increase the customer's purchases and minimize the number of abandoned purchases.
2. Creating a referral network integrated with the different social media platforms.
3. Monitoring individual purchases and calculating their reward points.

THE RETAILER'S CRYPTO-WALLET

Since all transactions will pass through PLANCOIN using the fiat currencies, our participating merchants do not need to create another crypto-wallet again. As a result, they can store their cryptocurrencies and the likes which they use for transactions and make purchases with PLAN using this wallet.

The retailer's crypto-wallet which will be installed on their servers will be an open-source software. To ensure maximum security, the private key for the **merchant's crypto wallet will be** saved on the servers. Moreover, we will also create a docker image with all the vital settings to ensure convenience. To make it simple and still secured, we will use the PLANCOIN API to save the keys. We will also use the two common types of secured storage platforms: the hot storage for the current transactions and cold storage for the large amounts. We will also connect the hot wallet to the retailer's extensions such as auditing and CMS using our private API.

ADDITIONAL FEATURES will include:

- Our corporate payment system on the respective e-commerce stores
- Mobile SDK to integrate PLANCOIN into the merchant's store
- An instantaneous notification system

PLAN Token Explained

Because of the security and speed it provides, PLAN token solely depends on Ethereum network. It is programmed to adopt the security guidelines and ease of access of the SCRIPT ALGORITHM. PLAN Tokens are required for all the transactions on PLANCOIN platform and represents the accepted tokens for all participating customers or PLAN token holders.

For every transaction made on PLANCOIN platform; be it issuance, transfer or exchange, the initiator of the transaction will pay a small fee for using the PLANCOIN Blockchain. These small transaction fees may also be used to reward and incentivize the active users on PLANCOIN platform. It is, however, important to note that this transaction fee, irrespective of the transaction value, is fixed. It is set to a single USD digit in cent value.

Allocations & Supply

People get involved with cryptocurrency in two ways: they can either buy it or sell it. In either of the ways, however, the merchants or customers increase the circulation and promote the value of the currency involved; this case, PLANCOIN. The PLAN token, therefore, is a custom-based token for the peer-to-peer and crypto-payment industries, specifically designed for the global E-commerce industry in particular. PLAN token will be released into a public ICO and any fund generated through this ICO will be used mainly for infrastructural development, product research and development, office setup, and other PLANCOIN pre-launching activities. The second phase would see the release of PLANCOIN for all merchants, users or retailers who wish to purchase, trade, sell or hold PLAN token. The sale and purchase processes will be majorly hosted on the leading exchanges. More information about this will be released by our team in the subsequent articles and newsletters.

PLANCOIN

Decentralized Applications (DApps)

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**PLANCOIN
Decentralized
Applications**

**PLANCOIN
Web Wallet**

**PLANCOIN
Mobile
Wallet**



PLANCOIN Web Wallet

Online wallet is one of the most intriguing developments for all cryptocurrency enthusiasts as it is readily available for everyday use. It is ultrafast, very secure, and easy to use. All the PLANCOIN users are required to register for a web wallet account to use the PLANCOIN web wallet and enjoy its features.

The features of PLANCOIN Web wallet are:

- It is particularly designed to make payments and or exchange on all E-commerce stores
- creates & owns multiple addresses in one account
- Send & receive PLAN token within a second
- a web wallet with 2FA security enabled features
- safe, transparent, and secure wallet data
- an interface that is easy to use
- developed to notify the users of all the transactions on PLANCOIN platform

SENDING AND RECEIVING OF COINS

MADE EASY

The web wallet of PLANCOIN is ultrafast, convenient, and secured with exceptional algorithms for wallet security. The PLAN token, either by organization or individual, can be sent or received by providing the custom fees for every transaction made on PLANCOIN.

Suitable for every computer

The web wallet of PLANCOIN is ultrafast, convenient, and secured with exceptional algorithms for wallet security. The PLAN token, either by organization or individual, can be sent or received by providing the custom fees for every transaction made on PLANCOIN.

Single step feature

The PLANCOIN web wallet has a single step login access to all its users. This also involves our authentication security system to prevent any theft or fraud during the transaction.

Secure and stable connection

Following the available security protocols, PLANCOIN web wallet built on the ethereum network is always up and running.

Easy transactions

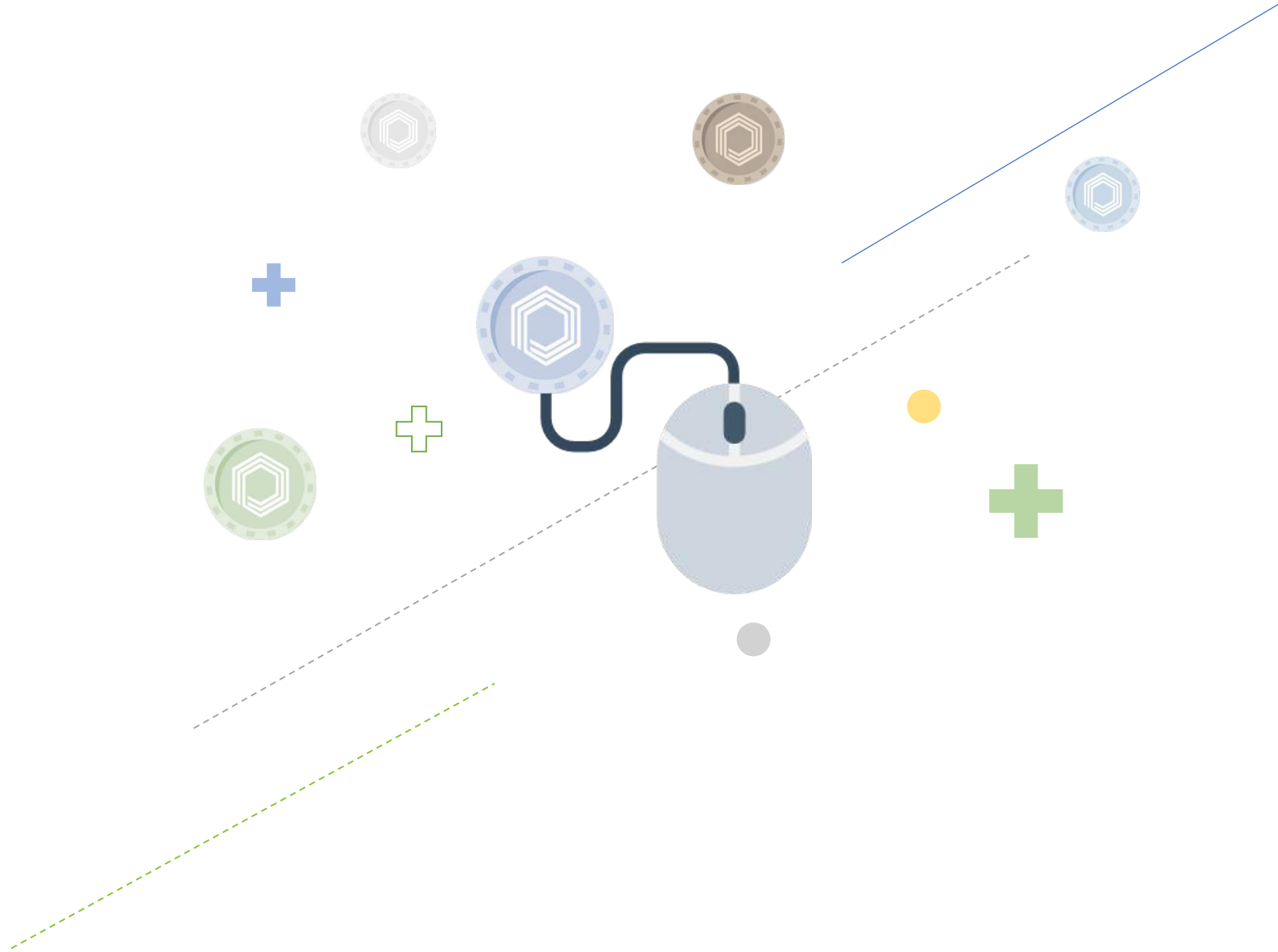
Safe and instantaneous confirmation within seconds. Send, exchange, and receive funds with a single click of the mouse.

PLAN token storage facility

Particularly created to hold coins in the web wallet for future use, one of the things that makes

PLANCOIN outstanding is its online coin storage. Being a normal user or **participating merchant doesn't stop you from storing PLAN tokens using the** online coin storage. However, a normal web wallet, as might be expected

provides a range of supports for its users. As it is widely believed, cryptocurrency is built on a multilingual system and a lot of crypto-enthusiasts prefer using it in their conventional languages. PLANCOIN is championing the course of having a multilingual platform in this regard as we plan to support tons of languages in future. This will further assert our commitment to a borderless transaction within seconds.



PLANCOIN Mobile Wallet

PLANCOIN mobile wallet makes sending/receiving PLAN tokens very easy and convenient. We will unveil the mobile app for iOS and android. The technical and developer team will make plans for the other mobile platform in our upcoming releases. This wallet built on a mobile app is developed on a completely secure code on the blockchain to carry out a faster and more secured transaction within seconds. More so, the PLANCOIN mobile based wallet is well maintained just to provide better user interface.

Features of PLANCOIN Mobile Wallet

- ⦿ EASY TO USE INTERFACE:

PLANCOIN mobile wallet allows you to send and receive PLAN token payments on the go. All what you need is to login into your wallet on your smartphone, scan the QR code of the recipient and click the Send button. It is that simple!

- ⦿ Backup Phrase Protection:

There are infinite backup opportunities secured by backup phrase protection protocols using the PLANCOIN mobile app.

- ⦿ Ability to access the wallet remotely:

There are no internet protocol restrictions as you can access your PLAN mobile wallet remotely using the mobile app.

- Secure mobile wallet:

Developed on the real concepts all mobile application development, PLANCOIN mobile wallet follows the guidelines of the mobile application companies which makes it safe and secure for all transactions.

- In-chat system of payment:

The In-chat mode system of payment can also be used to send and receive PLAN tokens from the other users on our platform. As the sender, what you need is just to enter the total amount of tokens to be sent on the recipient's chat and that's all. PLAN would be deposited immediately the receiver approves the transaction.

- Request for payment:

The ability to request a payment is a very important feature of PLANCOIN mobile app. This can be used to make payments and request for tokens that are due from merchants, other PLAN token holders or friends. This payment can be requested using the single touch button and the receiving party will immediately get an invoice for the payment once it is confirmed.

BUSINESS MODEL

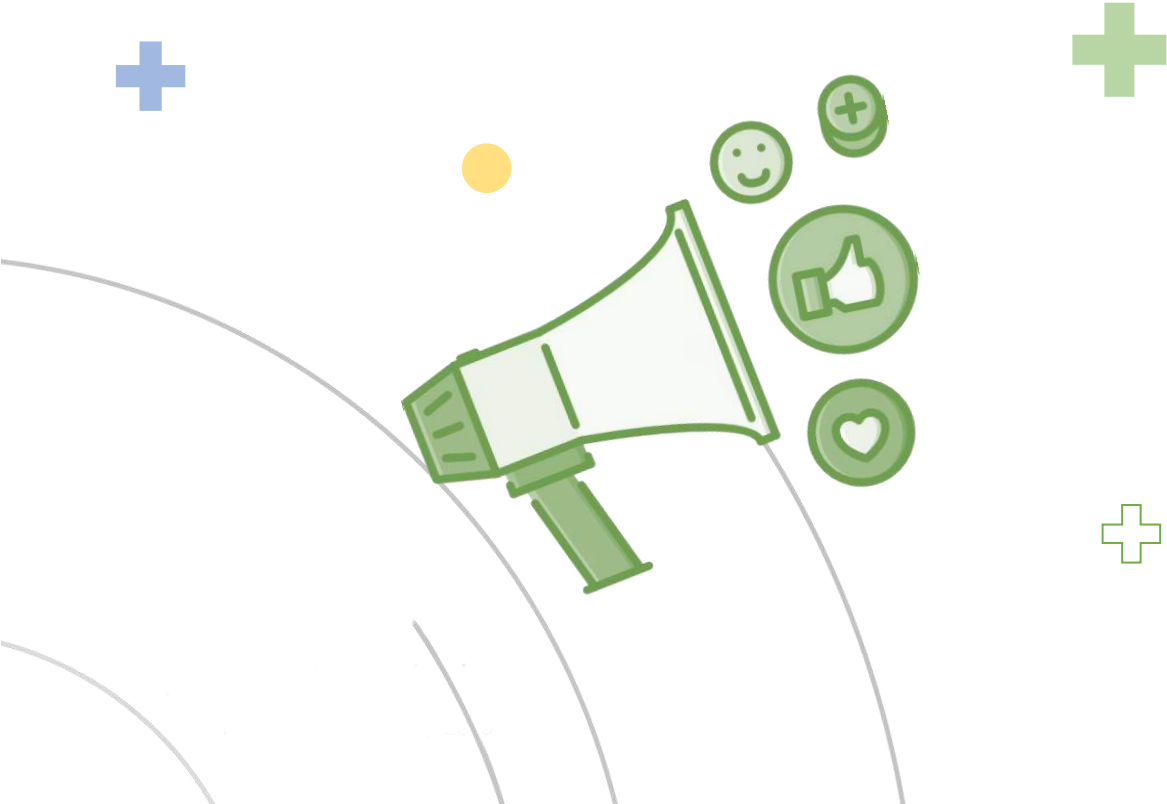
We are more focused on spreading the technology of crypto-payment worldwide but not gaining a maximum amount of transaction fee from any transaction on PLANCOIN. The efficient and instant penetration of the remarkable changing Blockchain industry is even more essential than concentrating on the commission fee. Hence, we will embark on global sales and intensive marketing campaign as a way of gaining more users and lead the market. Most of the E-commerce stores will integrate the PLANCOIN platform on their stores.

Our business model is designed to spread to different e-commerce stores and foster their potentials in the newly evolving decentralized global payment industry. Our little transaction fee is already an essential point to emphasize when we are talking about the competition and even the business itself. Most of this revolves around the fee that most payment gateways can't afford but which is enough, as a catalyst needed for the development of the platform; where efficiency and low transaction fee are always the factors.

Over all, we will only charge this minimal commission fee but will guarantee the quality of all the transactions in relation to its availability, effectiveness, and speed on the PLANCOIN platform. Our experience and competent team will enable PLANCOIN to claim its leading position in the industry.

MARKETING STRATEGY

Particularly in the E-commerce world, marketing is one of the most vital considerations. With the increasingly and huge costs attached to marketing and advertisements, corporations are being forced to look for new and attractive methods of marketing their brands and adopt new cost-effective innovations. As the technology of Blockchain continues to grow, brands are afforded greater ways to engage with their end-users to build lasting impressions. From personalization to loyalty programs and partnerships, the possibilities are many and varied, making the future of crypto-payment and e-commerce industries extremely impactful and promising.



NETWORK EFFECT

The business development strategy employed by PLANCOIN isn't only to spread technically but also aimed at creating a platform typified by great trust and reputation which will further enhance our expansion by continuous improvements and great feedbacks. As earlier emphasized, our primary aim is to be available for all e-commerce stores globally. We understand that there are great ways to achieve this and that's why we have a formidable team of experts and professionals in the industry. Again, it is essential to orientate the newly developing clientele since not all individuals are fully aware of the great potentials achievable from blockchain technology. We will ensure that these benefits and potentials are evenly distributed among our users.

