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Many digital currencies are too unreliable as a common currency, including Bitcoin and Etheruem. Value in Bitcoin continues to pose challenges such as massive fluctuations. In only one day it goes up and down by up to 25%. In a month, it also raises sometimes to more than 300 percent. PAYINR is a stable coin of a comparatively stable value, sponsored by international reserves. We believe deeply in the ability to unleash the maximum value of blockchain technology for secure digital assets like PAYINR.

The PAYINR (PINR) token is strictly bound to the actual commodity of the U.S. dollar, the fiat currency. It is also built on the blockchain of Etheruem. The PAYINR uses the liquidity of the currency to overhaul the banking system.

Executive Summary

The fintech world was taken by surprise by cryptocurrencies. Its transactions, through a decentralized trustless network known as the blockchain, allow users to trade in crypto-assets that do not have a central controlling authority or framework. This feature makes cryptocurrencies a profitable system of digital money that is not constrained by public laws, exchange rates, and interest rates. These digital properties can now be exchanged across many countries and used for exchanges of cross-border payments.

Its benefits became apparent in the cryptocurrency market, which contains all coins and tokens. After the introduction of the first digital currency, Bitcoin, the crypto market has been increasing. In just four years from 2013 to 2017, it recorded growth of over 3,000 percent. With the rise in the volume and value of the digital currency, interest, and protected channels for purchasing and selling have expanded. More than 200 trading sites, including Binance, Bitfinex, Coinbase, Kraken, and many more, run worldwide.

There are several difficulties faced by Fiat transactions including routine downtimes, high management costs, and frequent restrictions. Both are PAYINR challenges addressing a worldwide decentralization. By releasing PAYINR, we give brokers, traders, and traders a discreet buffer against crypto fluctuations.

Cryptocurrency

The first blockchain known as Bitcoin contributed to a technical discovery by Satoshi Nakamoto. This digital cash operates in a decentralized peer-to-peer environment without centralized control and avoids copying by its users. During the introduction of other cryptocurrencies, its dynamic benefits, such as ease of purchase, different features as tokens, and resilience to extreme financial constraints, such as the unpredictable market and in certain money laws, became apparent.

This groundbreaking trait has rendered cryptocurrencies a significant force inside the domain of finance. The number of cryptocurrencies available rose by 3,083% over the four years from 2013 to 2017. It hit roughly 1993 in 2018 and can be further split into 896 coins and 1097 tokens.

Crypto tokens reported a higher spike in comparison to crypto coins such as Bitcoin and Ethereum. More firms take their offerings into account. They make it easy to encrypt transfers, authenticate users, handle regulations, and many other business criteria. Good and utility tokenization like other real-world properties has gained more momentum because it can reduce the future daily expense of consumers while enhancing the value for money and promoting a culture of saving.

The size of the tokenization market is projected in five years from 2017 to 2022, rising from USD 823.0 to USD 2,258.6. The whole size of the blockchain market is predicted to amount to USD 1 trillion by the end of 2018 along with the coins and

tokens. The overall valuation of crypto assets by 2025, with trading volumes exceeding USD 47 trillion, is forecast at 4 trillion USD.

Blockchain

The key explanation for the spectacular growth in crypto currencies is the 'Technology of block chain' used in transactions, both as coins and tokens. Blockchain is a distributed technology that allows peer-to-peer transactions without the participation of a governing authority.

One of the good specifications about blockchain is it's not just about the crypto-monetary market. Blockchain is becoming sufficiently feasible for different applications with the increase of computer processing capabilities. The rate of growth of blockchain technology is anticipated to accelerate, with a market valuation of USD 2 trillion estimated to be reached by 2030.

Amongst its numerous implementations, ICOs were a primary sector that saw the unparalleled use of blockchain. ICOs are an online funding platform that allows a technology startup to build blockchain technology applications to collect funds by releasing new cryptocurrencies or tokens that investors can buy. Millions of dollars were spent in raising money for the ICOs between 2013 and 2018.

It can be observed that blockchain-based ICOs tend to exploit the absence of policy, wide stream of investors, global footprint, enhanced versatility for investors, and more fund-raising systems in contrast with traditional fund-raising systems. In June 2017, ICO-collected funds were higher than those collected from VC contributions. With the acceptance of ICOs, the number of ICOs has grown, leading to more advancement in the blockchain.

Exchange Platforms

There is also increased interest in the growth in the amount and valuation of cryptocurrencies. This rise leads to expanded commerce and trade utilizing the markets of exchange. This showed a global snowballing of more than 2004 relative to the 703 exchanges in 2015, with a cumulative value of 24 hours above USD 2,5 billion.

Many crypto-based exchanges are mostly clustered, or fully centralized. Their networks are regional servers that centralize computational resources and network. In the exchange wallets, crypto-assets are also put for trade, which is reconciled and deleted by the customer. In most instances, consumers must include their KYC information to transact on these exchange platforms.

About 2000 exchanges are currently in operation. Nonetheless, only a handful of them has a reputable reputation and a global client list. Binance, Bitfinex, Coinbase, Kraken, Cex.io, and several more are among these.

Even if they have advantageous characteristics, each has a range of drawbacks, which generate obstacles in cryptocurrencies' smooth transactions. With the use of a trustless and decentralized sharing network, PAYINR aims to eradicate these drawbacks.

Higher Fluctuation in Rates

The stock market can be managed by a handful holding dominant stakes. Any exchanges could be more prone to fluctuate cryptocurrency prices when a particular agency dictates on the laws and regulations than market dynamics expect. And if consumers may not think the prices appropriate, their money will be unchecked and the chance of refunds or insufficient returns increased.

Higher Trading Fees

A large transaction fee can be paid by certain sites, in the region of 0.25%-3%. These high transaction volumes result in the price swings of electronic currencies.

Lesser Liquidity

When Satoshi Nakamoto invented Bitcoin, he imagined a transparent and autonomous framework. The dilemma here is that these exchanges all have their issues, whether that is of confidence or security. The biggest challenge with using centralized exchanges is you don't know who you're trusting to manage your money. Due to BTCE's money laundering and fraud-related offenses, the platform became a target of Russian law enforcement authority and about 50% of the investors lost their money.

Loss of Money

Owing to poor market liquidity, many bourses can have liquidity issues. Supply and demand make it impossible to control the market. Consequently, the consumer is required to pay the actual processing payments with petrol rates, which are typically 1-10% more than the initial transaction costs.

Security Issues

There is only one basic point of entry in an exchange which can be quickly abused and manipulated. If a digital wallet is corrupted, the users may lose a great deal or the entire of their money. In cryptocurrencies, money and other financial decisions are conducted without defending government or rule.

The Solution: Introducing Stablecoins

The global markets for trading these commodities have expanded since the introduction of Bitcoin in 2008, and the succeeding emergence of numerous other crypto assets. Stablecoins are cryptocurrencies that ensure that crypto-active assets have a stable value. Since the market instability of cryptocurrencies such as Bitcoin and Stablecoin is built to maintain a stable and predictable buying power standard.

The Block Analysis results indicate that since the beginning of February 2020, the whole supply of released Stablecoins has risen by up to 94 percent. The overall supply has risen from 5.68 to 11.0 billion dollars in USD. In May, the amount went from 9.6 billion dollars to 11 billion dollars. The bulk of Stablecoin development is around Tether, as seen in the map below.

Stablecoins helps consumers to leave their crypto-asset positions seamlessly as rates turn downward, with their internal market fluctuations. They will quickly adjust their fiat assets for cross-exchange arbitration strategies from one trade to another.

Stablecoins are currently playing a vital role. In re-designing the financial sector, Stablecoins will continue to play a significant role via blockchain. As a Stablecoin PAYINR is a trustworthy global, boundless, stable-value money.

Payinr Stablecoin: A New Kind Of Money

The world needs a global, numerically authentic currency that guarantees total global adoption, fungibility, low inflation, and stability. PAYINR aims to manage these social issues and desires around the world. We are committed to fostering financial fair play in the whole money.

PAYINR is a revolutionary payment system and a new form of money. PAYINR is an ERC20 token that empowers the internet transaction ecosystem. As the coin of Thecoinyard.com, PINR can be used for various purposes and events.

Payinr Core Features

Mobile Apps

Many dApps (Digitilized Applications) would depend on price-stable cryptocurrencies to redistribute value. PAYINR would accelerate the change from speculating in ICOs to truly using the token by allowing for saving on and buying with the token (or depreciation). In this way, it would ultimately increase the token velocity and fulfill the capacity of decentralized networks. The DAPPs will be the money out of our monetary troubles.

Safe and Secure

By performing Bitcoin trading on a shared network, PAYINR minimizes the risks of a centralized authority. The complexity and the robustness of the PAYINR architecture will prohibit unauthorized access to users' funds. The only role PINR would have is to link buyers and sellers on a safe and stable forum.

Wallet

We will launch a smartphone and online mobile and web wallet for PINR trading. The PINR wallets can direct users to the choice of building a web wallet or a protected wallet. Users would be able to store PINR, display their value, and provide all the functionality.

Blockchain

Blockchain technology will improve the speed of online transactions. The network will process multiple transactions per second.

Our software is modular and strongly efficient. Because of blockchain, PAYINR provides a modern and safer money structure for the group of investors.

Instant Exchange

Currently, any company in Singapore will take a significant risk of embracing cryptocurrency as a means of trade due to the lack of stability of this market. According to the principle of PAYINR, cryptocurrencies may act as a popular medium of trade for daily users. This initiative guarantees price stability. It would make adoptions of cryptocurrencies more common among merchants and retailers. With money exchange on-line, it is reasonably feasible.

Recurring Buys

With the cryptocurrency market on the PAYINR website, it is easier to create a long-term crypto portfolio without thinking about having to think about stocks. We will deliver to you on pre-paid or pay as you go.

The Payinr Token (Pinr)

PINR is a stable coin, being one USD worth one PINR. PINR is supported by assets that are denominated in US Dollars. Assets Pool focuses on an assortment of assets such as Real Estate, Euro, and international stocks. The term “Institutions” represents Global Financial Corporations.

You can freely send and receive PINR with an Ethereum wallet. All transactions are conducted under the Smart contracts on the Ethereum under the ERC-20 protocol. They ensure that transactions are irreversible, and the system functions accordingly as it is programmed.

PINR serves as a settlement channel for asset tokens and crypto payments. With PINR, trades can be settled anytime, anywhere.

Also, with the Ethereum blockchain also as the foundation, PINR is a smart token designed to represent tokenized assets and participate in the broader global community of tokens. PAYINR intends to create a worldwide platform with stability regarding their peer-to-peer electronic money.

Beneficiaries Of Payinr

Customers and merchants will be the primary beneficiaries of PAYINR. By aiding token holders in the virtual cryptosystem, the beneficiaries have accomplished a stable and enterprise crypto economy.

Exchanges

The legacy financial systems pose a challenge to cryptocurrency as they are slow and cumbersome. This is due to its expensive, complicated, and time-consuming process.

PAYINR will simplify interactions between exchanges and merchants.

- PINR Exchanges will be a safe store allowed to provide fiat money online.
- Adopting the token allows for consistent purchasing and user experience, along with interchangeable exchange.
- Allowing all the trading pairs of the PINR pair allows traders to access various crypto options, especially in the market of cryptocurrencies.

Individuals

The crypto community is incredibly diverse. Traders and investors are in search of daily income. Investors may as well be of different kinds including those concerned about downside risks, those interested in longer remittance, those receiving transfer of payments whose transferring fees are cheaper, and developers creating crypto infrastructure. PAYINR is suitable for these people because of these factors.

- Allowing Stablecoin to be exchanged to and from cryptocurrency exchanges seamlessly.
- Reducing the dependence of cryptocurrency from the systems of previous financial traditions.
- Securing PINR by itself without relying on the services of a third-party custodian.

Merchants

Traders have encountered problems with payments, with payments often not made. More than 70% of all digital payments have failed. It is much worse because mistrust exists between merchants and customers in the business environment.

Among benefits are:

- Pricing goods in an account of recognition which backs USD.
- Eliminating the fees involved in the currency conversion process.
- Lessening fees, checking of questionable chargebacks, and removing financial risk
- Providing new services to users.

Conclusion

PAYINR is a shift from a traditional system to a decentralized functional system. As the adoption of PAYINR Definition grows, further opportunities are being created, facilitating more participants to enter an open and decentralized financial system. PAYINR is set up to control the volatility of the price. In which there is a real-world currency allocated to each token (the dollar)

PAYINR aims to maintain a stable currency that is backed up by actual foreign assets (reserves) mostly on the Ethereum blockchain. It is our responsibility to provide better, affordable, and allowable access financial services to everyone.

This whitepaper doesn't add up to a contract. This does not act as a solicitation for the sale of securities.

The white paper will give prospective buyers all the information they need to make their own opinion regarding PAYINR. This whitepaper does not grant any ownership of PINR nor does it grant any monetary or other interest to its users.

PAYINR has made reasonable efforts to present the material provided in the whitepaper as accurately as possible. This document will be subject to change at any time.

This white paper has not been reviewed, authorized, or approved by any governing body. Here is the content of our use of blockchain technology. This information may not capture all aspects of a contractual agreement.

This research does not constitute the provision of investment or professional advice. PAYINR does not provide any form of legal responsibility concerning the information presented. They must do their due diligence before making their purchase.

Prospective buyers of PINR must be sure that the document's contents are acceptable to them.

Buying PINR may involve certain risks that could lead to the loss of all or any purchased amount. The PAYINR cryptocurrency does not assure the tokens are free from problems or defects. Buying tokens can only be completed by those who have disposable money. You should know that coins and tokens are illiquid, fundamentally risky investments.

This document is not going to create any kind of legal relationship between it and participants of the token sale. The tokens will only be used within the PAYINR platform and will not have any value or use outside of it. PAYINR does not provide any guarantees, projections, estimates, or profits from PINR. Before buying tokens, investors should carefully study the available information and possible risks.

PAYINR reserves the right to edit the whitepaper at any time and without notification. If only the latest version of this document is to be understood, all other versions shall be invalid. There is no need for PAYINR to inform this anybody.

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Statements that start with words such as "expects", "anticipates", "believes", "continues", "plans", "aims", "projects", "may", "would", "could", and similar words are of a forward-looking nature. All forward-looking statements involve risks and uncertainties. Therefore, there will be some foreseeable circumstances that will bring about.

PAYINR's actual results are likely to differ materially from what has been stated in the reports. The forward-looking statements do not constitute guarantees of future performance.

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Thanks