



# World Pay Coin Platform

Whitepaper 2.0v

## Global Payment Coin Platform Canvas

### VALUE PROVISION

Supports professional marketing plan based on payment data  
Supports global payment method support  
Supports Staking  
Supports analysis information via customers' purchase patterns  
Builds interfaces that are not business-specific

### CORE ACTIVITY

Time marketing  
US ACTIVITY (provides a shared payment method)  
BLOCKCHAIN Payment REWARD  
Users' purchase pattern analysis algorithm  
Shares the know-how on operating patterns in the same industry

### CUSTOMER

Obtains WPC affiliated small business, online service linkage information  
Pays third-party content via the global payment method interface  
Supports one-person marketing  
Obtains rewards via platform activities  
Point management/consumption

### CHANNEL

WEBSITE, MOBILE  
O2O MARKET PLACE

### PROFIT ROUTE

Part of payment sales fee via global payment method operation  
Profit via WPC COIN operation  
Profit via WPC BIG DATA/AI operation  
Profit via WPC SERVICE sales

### CUSTOMER RELATIONSHIP

Advertising rewards via rewards and global payment methods  
Supports proportional interlocking participation of holders to support the ecosystem

# TABLE OF CONTENTS

---

ABSTRACT	-----	4
1.0. INTRO	-----	5
2.0. BUSINESS INFO	-----	6
3.0. PROBLEM&SOLUTION	-----	9
4.0. MARKET	-----	11
5.0. SERVICE	-----	15
6.0. TECH	-----	19
7.0. POLICY	-----	20
8.0. ROAD MAP	-----	22
9.0. LEGAL	-----	25

## Intro

### Market change through simple payment

IT technology innovation has expanded the foundation for customers to do online transactions regardless of their environments. In addition, in the banking and financial businesses of each country, technologies that cause major changes in the existing economic and social systems such as AI, big data, intelligent robots, and blockchain are emerging one after another. Blockchain is taking a step forward from the generation developed with the web and the Internet and bringing important changes to business and society. It is leading new businesses that can realize the new possibilities of the digital economy, and is demonstrating the potential of base technology that can build an independent ecosystem in various institutions and information technology fields. With security created through distributed network structure, transparency of all transaction information, and technology based on reliability through smart contracts, new businesses that were not in the existing market are being activated.

With the introduction of this technology, the simple payment system is also developing in various ways, and recently, banks and financial centers are actively considering introducing each country's payment methods into blockchain-based services. Blockchain on the network has a database structure that connects to existing blocks by forming new blocks. It has a system that can prevent double payment in principle, and the transaction information of a new block includes the HASH value of the previous block. Blockchain's distributed network is kept very safe from hacking and manipulation attempts by performing tasks that can consume the distributed network of the blockchain by independent nodes.

Asset transfer and payment through blockchain and alternative methods for traditional digital currency are no longer unfamiliar. Blockchain-based electronic financial systems have great advantages of securing distributed structure, transparency and stability of transaction, and global financial institutions are pushing for the development of international standards through partnerships. Global companies around the world are developing new payment and settlement systems that reflect blockchain technology, and China and large financial institutions are considering issuing their own currency at the government level.

## Business Info

### PGC payment integrated solution

WPC PROJECT connects restaurants, shopping malls, hypermarkets, etc. that can be affiliated with the foundation through payment partnerships via the membership franchisee system. Based on the WPC settlement system, related third-party affiliates and franchisees are connected, and users can receive rewards and discounts on the payment amount when paying for content (on/offline products) using WPC Token. By upgrading this, it maximizes demand through content-linked rewards and franchisee benefits, and forms an ecosystem with tokens as a medium. In addition, we are additionally building the WPC STAKING BUSINESS MODEL that can perform various activities through the staking deposit service.

WPC PROJECT

WPC NFT MARKET PLACE



Hypermarkets

Gas Stations

Restaurants

WPC Franchisee Layout

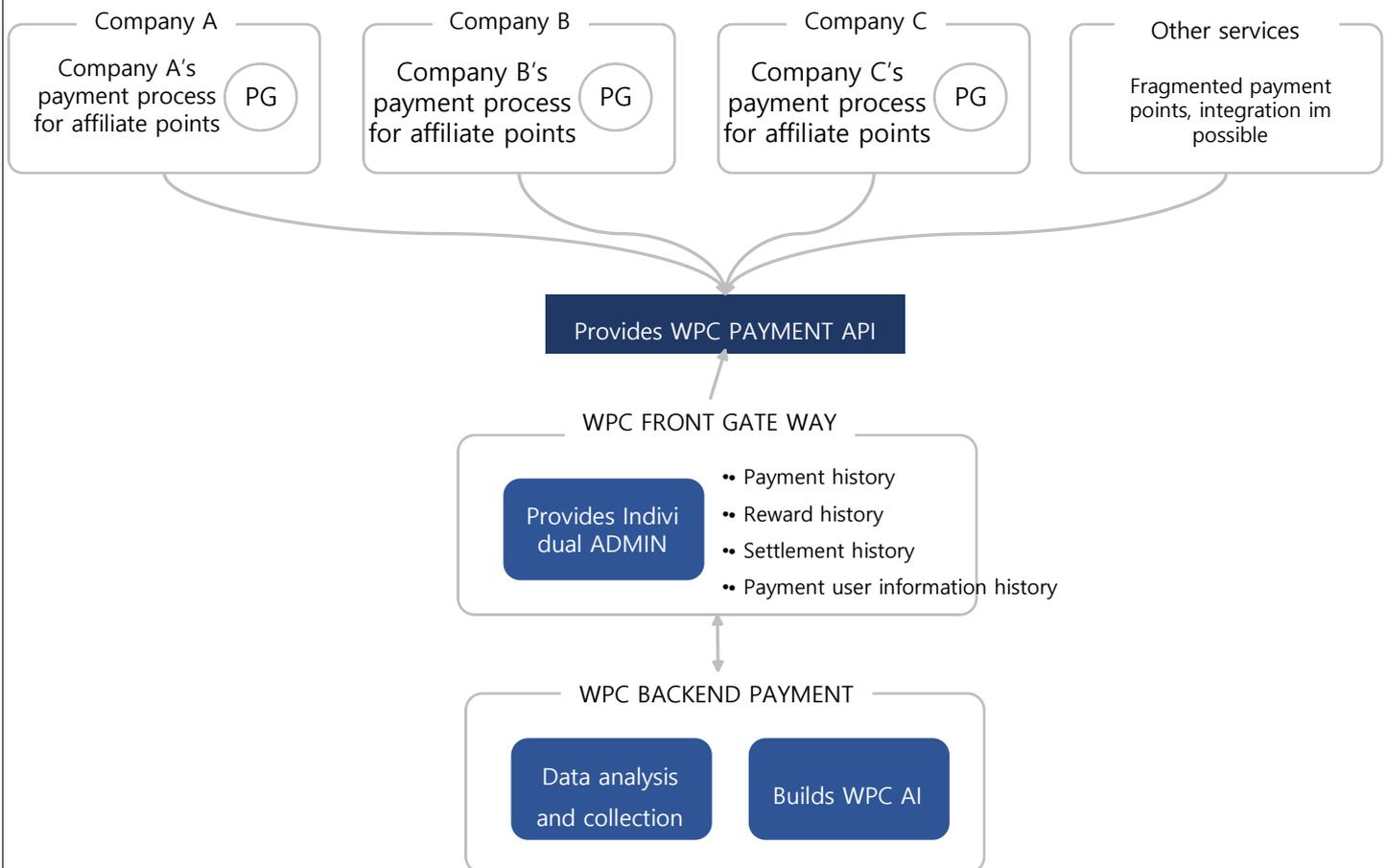
Tokens

BEP-20(BLOCKCHAIN) + WPC BAPP

WPC PAYMENT SYSTEM

## Business Info

### Integrated payment methods



WPC payments are made through the service site of each infrastructure through affiliate's content and product payments, rewards, funding payments, and offline QR Code payments. The payment process of various services is linked through WPC COIN, and product marketing information and purchase data are learned and made into big data through primary collection.

Based on this, we will finally build WPC AI and have a service structure that can unify the platform infrastructure with content payment services not only locally but also around the world.. Connecting the payment API of each third party together with the integration of payment methods gives the advantage of operating an integrated point system occurs and processes data on payment, reward, settlement, and user information allowing usage of them in marketing activities for each product.

## WPC Holder Benefit

### WPC Token holding incentives

#### 1) Payment method incentive

The WPC platform issues WPC Tokens according to payment, reward, and point operation requirements. The token payment can be used as a service and content payment method within the platform, and a system is being built to integrate payment processes and point/membership data for other company services in the future. Through the integration of payment methods, users can use tokens by exchanging them with integrated DB POINTs via simple payment of affiliated companies..

#### 2) Transparent sales information

We can provide safe content by recording the entire process from content registration information to sales history and settlement on the blockchain platform. The payment method can efficiently operate and manage to prevent data forgery and reduce security costs. The WPC blockchain encrypts and shares ledgers on which transaction information is recorded to store data that increases reliability. Content payment information is recorded on the blockchain through a transaction to prevent forgery. In this process, consumers can finally make safe purchases because they can transparently check their payment information.

#### 3) Reward incentive

Existing points and coupon-type mileage are inconvenient to use and difficult to remember even if accumulated. The WPC platform is very convenient to use and utilize because the reward tokens are integrated and operated according to subscription details and consumption. In addition, through continuous consumption activities, customers can maintain close relationships with small business owners and become loyal customers.

#### 4) Incentive for sharing information

If consumers register to become regulars with WPC franchisees in the region where they are mainly active, they can receive special events and price discount information about it. Consumers can purchase at a more discounted price from the franchisees, and franchisees will be able to secure a list of customers who can generate continuous sales through regular establishment.

## Problem & Solution

### 1) Construction environment problem

It is possible to aggregate individual and independent payment methods for each service into the WPC platform. But not all information is included in the blockchain. Hundreds of thousands of user's basic information, data in, output information, API information, etc. are built with very independent development environments and scenarios, and integrating them and opening various services at the same time involves huge human resources and construction costs and probably be configured very inefficiently.

### 2) Settlement system problem

In the omnibus online settlement process, it is very difficult to accurately understand the details of payment processing. Since hardware and software components vary widely for each service, it is difficult to operate logic and information on all data with 100% understanding.

### 3) High fee problem

Online platform operators charge a fee for all costs and sometimes take the form of demanding a deposition of cash. Despite this high fee, customers have no choice but to use the service to expand their assets they have invested in while playing the game or take risks. The reality is that the high fee of service payments is made as a good source of profit for illegal companies, and it is not easy to review illegal activities.

### 4) Security problem

The centralized DBMS system of traditional DBMS companies is externally vulnerable to hacking.

## Problem & Solution

### **WPC solution direction**

The WPC service uploads transaction information from all payments, rewards, and fund flows to the blockchain. Service participation date and time, payment user information, payment balance, fee information, etc. are recorded in the transaction, and this information is recorded in nodes that anyone can check. This provides a payment structure that allows connection to any services that require integrated payment methods such as O2O services, games, shopping, culture, artworks, construction and real estate provided by WPC beyond the centralized service operation method.

- 1) Decentralized operating system in the form of "omnibus"**
- 2) Content payment and creation, result information**
- 3) All transaction information of funds**
- 4) Open implementation of all information in 3) to distributed nodes**

Customers can use only the WPC e-wallet on their smartphones regardless of the region and use it any affiliates if they have WPC Token. Users directly participate in WPC service, and reward leveling for each user can be introduced according to the contribution level of providing various communities and public data, which will solve the problems of existing payment platforms and services. Rather than simply creating an ecosystem for payment and use of cryptocurrency, it is about creating an environment where users can enjoy services on an equal ground with service providers.. We will provide the WPC economy created by users <-> service providers <-> equity contributors together. The law of supply and demand is the logic of the modern market, and it is the direction of WPC to provide it in a decentralized way.

## Market

### Market Status



Big tech such as Naver Pay and Kakao Pay launched a counterattack as financial groups challenged the popular simple payment market one after another. It is a sign of a sense of crisis that if they leave it as it is and they have no choice but to give up the market. Shinhan Financial is already operating a simple payment service called 'Shinhan Pay' at the group level. The basic model is 'Shinhan Pay Version' of Shinhan Card. From providing credit and check card simple payment services to credit card customers, it has expanded the scope to use the simple payment service through account connection for anyone who have a bank account. Shinhan Financial plans to expand the account sharing target to subsidiaries such as security companies, Jeju Bank, and savings banks.

The reason why financial groups work hard to build a simple payment platform is because of the rapid market growth. According to the Bank of Korea, the average number of simple payment services per day last year was 14.55 million and the amount used was 449.2 billion won. This is an increase of 44.4% and 41.6%, respectively, from previous years. During the same period, credit card usage fell 0.3% to 1.961 trillion won in a year. It is the first time in 16 years that the amount of credit card use has decreased. Debit cards grew by 1.5% YoY to 540 billion won, but far below the 6.2% growth rate of the previous year. Big Tech's dominance in the simple payment market also stimulated financial groups. According to the Bank of Korea's recent "2020 Payment Report," Naver Pay, Kakao Pay, and Coupang accounted for 65.3% of usage amount. It increased by nearly 10% points from 55.7% a year ago. It means that they can no longer stand by with the rapid increase in the influence of the portal platform, which prompted their reaction.

## Service

### Service structure

The WPC platform continues to create the platform's Value Chain and Eco System with the user community, and issues BEP-20-based tokens and uses powerful multi-functional electronic wallets and cryptocurrency as an innovative payment solution developed with blockchain technology. It can control various functions of the platform, including user accounts, platform activities, services, products, etc., and supports and manages tokens, which are the methods for value and payment of the WPC ecosystem by improving the function of the multi-e-wallet. WPC PROJECT establishes a global payment system to link affiliates and payment platforms.

#### **1) Global payment system with independent affiliates**

WPC Token serves as an integrated platform for connecting and SWAP cryptocurrency businesses around the world to provide a global mobile payment system that will exceed the limits of virtual assets in Korea and can be used conveniently anywhere in the world.

#### **2) Virtual asset bridge**

By supplementing the shortcomings of virtual assets, which were inconvenient to use due to their distinct usage destinations, virtual assets around the world can be exchanged with WPC Token, making it convenient to pay anytime, anywhere at third-party franchisees built in partnership with the platform.

#### **3) Integrated membership accumulation**

Integrated membership service provided only to WPC Token holders allows WPC Token to be used like cash at affiliates around the world and for remittance to other members, and accumulated in connection with the point system provided by franchisees.

## Service

### Use of WPC Tokens



#### 1) Pay with tokens at WPC franchisees

Possible to pay with WPC coins at large marts, gas stations, restaurants, etc.

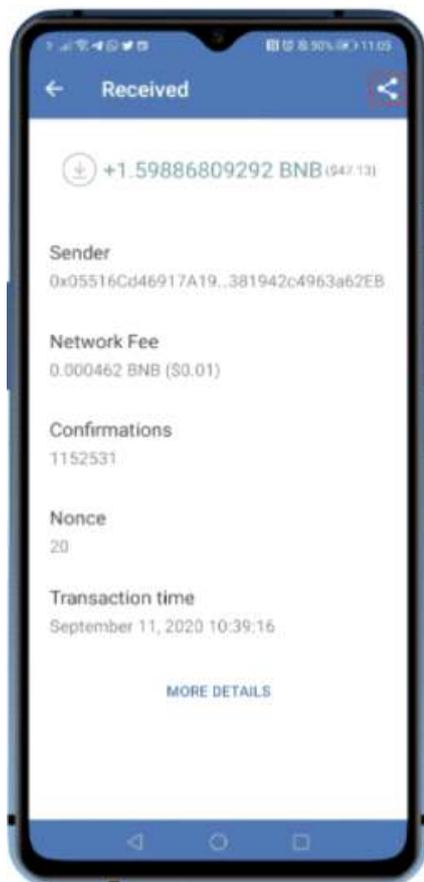
#### 2) Reward policy (planned)

On the 1st of every month, 2~5% reward of the previous month's payment amount (varies by industry)

Supermarkets 2%, gas stations 5%, restaurants 3%, other brand affiliate stores about 1-3%

## Service

### WPC function list



#### 1) simple payment service

Point-based simple payment service Easy offline

Online payment via QR code or image scanning

#### 2) Reward accumulation

A certain reward according to the accumulation rate of the place of use. The accumulated and charged reward can be used immediately and the accumulated reward is available after 3 days. Payment and exchange with the accumulated reward are possible.

#### 3) Point recharge

Points can be recharged by virtual assets, account transfer, card payment, simple payment, etc. Charged points can be used like cash

#### 4) Reward exchange

Exchangeable rewards can be exchanged for cash. Transfer to the fiat currency of the desired country to the passbook account entered in member information.

\* Exchanged currency is transferred en bloc at a set time according to the terms and conditions.

## Service

### WPC Metaverse



The WPC NFT Market Platform can be a great investment destination. It is a service that can concatenate and generate items with value-based rarity such as various advertisements, games, music, movies, etc., including the value of digital artwork. This is a big role of the writer who creates the content. After a certain amount of time has passed, you can evaluate the value more clearly.

- 1) Safely increase open income and activate liquidity for all artists who want to generate and sell works through WPC tokens)
- 2) Build NFTs that improve service accessibility and create a virtuous cycle with WPC utility tokens
- 3) The goal of WPC services is to increase the availability of tokens through the influx of high-quality content. 3) Build the token economic system of WPC (increasing users, increasing creator income, activating liquidity) by inflowing content. To build a good quality platform

## Service

### WPC Store



WPC Store-Actively promoting the social environment building and on-demand NFT family to promote the WPC market, NFTs sold on the social marketplace will be partly exchanged for a platform that includes future value. Give a fee



Buyer-Buyers can use her WPC tokens to search for and purchase items.

In exchange for the WPC Marketplace he supports WPC tokens. Browser browser in side wallet

And it can be used as a means for users to participate through DAPP.



Seller-WPC Purchased existing NFT users can purchase items at the time of opening and at the club, and rare value items can be resold. You can also exercise your authority if you have a specific stake in governance.

The purpose of the WPC NFT Marketplace is to share and distribute that information with community users and to focus on potential marketing. WPC NFTs have different uses and categories for digital event tickets and NFTs for digital artwork, but focus on linking key transaction items such as content, ideas, services and social communities so that you can buy them at the desired price. doing. Anyone with a WPC NFT account can be an NFT creator. In addition, the marketplace has a hierarchical creator program. It can be divided into validated creators and non-creators, and validated content provides incentives such as impression ranking and visibility, list discounts, etc. for high value. Consumers can help guarantee the act of reviewing and purchasing validated ranking information based on these content.

## Service

### WPC TOKEN 결제



Utilization of WPC service coin

## Service

### Payment Effective

The 2nd-generation simple payment Samsung Pay, Kakao Pay, and Payco have achieved the convenience of a rapid payment method from the existing first-generation payment methods such as cash, credit cards, debit cards, and electronic gift certificates. Cryptocurrency payments may play a role as a third-generation payment method in another service evolutionary perspective. This can completely change the way global currency operates, and a form that can respond to everything with one e-wallet can be created through the WPC platform. WPC payment method may be somewhat difficult for users who have little experience in digital currency in the past, but already 20s to 30s are getting used to simple payments and digitalized assets, and the number of users actively approaching cryptocurrency as an investment concept is increasing rapidly. Since this environment is being created as a daily asset management and payment method in the WPC payment platform rather than inconvenient and difficult to use, it is expected that WPC Token utilization will be easily accessible.

### Expectation effects of payment

- ① Efficiency – One-stop system menu, ordering, information, payment
- ② Scalability – Can be used in all fields regardless of industry
- ③ Customized – Customized screen UI/UX for users
- ④ Economical – Cost reduction for applying various tasks
- ⑤ Low cost – Low exchange fee
- ⑥ Quick/Convenience – Payment by QR code without connection to PG company, real-time payment and monitoring
- ⑦ Security/Reliability – Reinforced transparency and security with blockchain technology

## Service

### Economy Effective

#### **WPC Users' perspective**

Possible to easily catch access information of various channels through the WPC platform, and it is possible to obtain information that enables a special experience through personalized content by country and region

Possible to use at all affiliates through WPC TOKEN purchase without cumbersome current exchange (hotels, transportation, leisure, product purchase, etc.)

When purchasing leisure contents, the remaining balance can be received as a reward in local currency when leaving the country in the future

#### **Policy operator's perspective**

Possible to minimize the occurrence of cash processing issues for taxes.

By supporting government-level services, it is possible to activate the profits of tourists and SME owners.

Possible to obtain statistical data from large domestic and foreign markets, markets, and payment destinations and find specialized products.

Possible to discover and characterize specialized products at government level.

#### **Affiliates' perspective**

Purchasing activities for consumers can be concentrated (Where to use WPC TOKEN)

Possible to save huge money on marketing expenses

Possible to accurately report profit by rethinking the correct direction for taxes (user transaction)

Possible to obtain statistical data on purchasing customers via the WPC platform and plan intensive strategies.

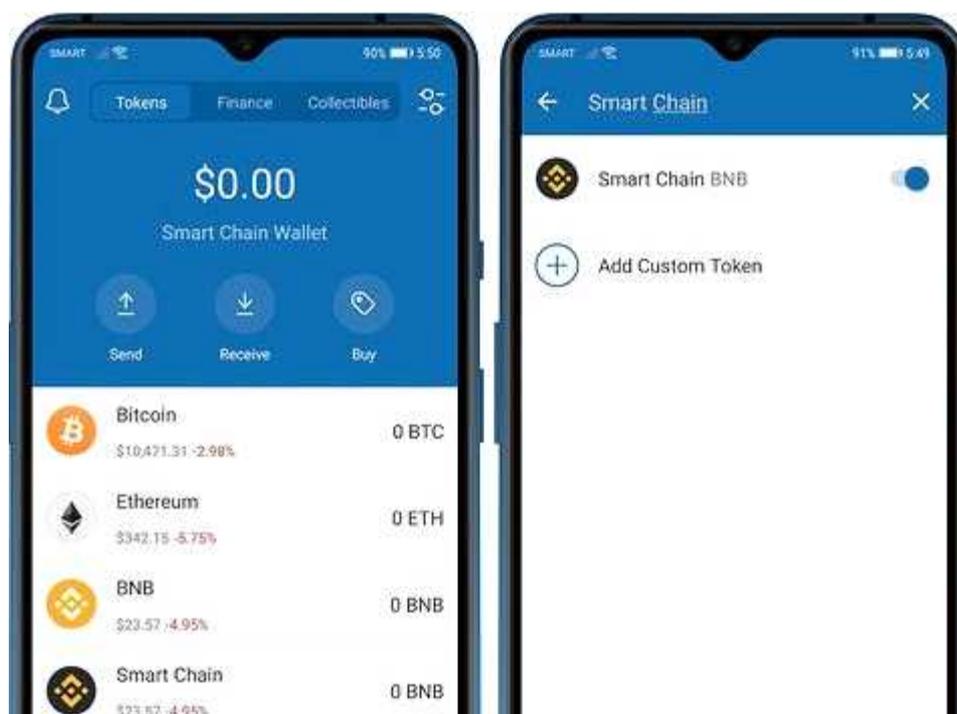
#### **Operator's perspective**

When establishing service linkage between users, policies, and alliances, the same construction model can be applied to various business fields by operating the WPC PLATFORM to provide users with a customized experience and to collect data generated from WPC services and maximize utilization through various marketing methods.

## Tech

### Blockchain Platform

Since the Bitcoin platform, many cryptocurrencies have emerged based on Bitcoin. Starting with Bitcoin, new blockchain projects such as Ethereum, EOS, and smart chain have emerged and have created ecosystems that develop apps through existing complex algorithms in addition to simple remittance functions. The blockchain platform structure has become implementable through distributed storage and smart contracts and has opened the era of decentralized services beyond simply storing transaction records of Party A and Party B. The blockchain platform supports various languages through a virtual machine. The compilation is converted into a specific byte code. Compiled codes are almost impossible to forge, and records are semi-permanent. The WPC service was built based on the Binance chain platform. BEP-20 establishes a basic payment system for the Binance Chain ecosystem and the WPC ecosystem through TOKEN issuance. It provides users with content registration through WPCNFT minting and BAPP, which becomes a WPC marketplace. WPC Token can be used for content payment, reward, subscription, and evaluation items. At this time, the metadata of the content and the information of the purchase transaction are linked to the system of the blockchain and WPC on-premise environment. Main data is created as HASH DATA and registered on the block so that anyone can read it and it is designed to build an efficient operating system.



## Tech

### Why, blockchain

The three elements that make up the WPC blockchain ecosystem are governance, token economy, and technology. Governance represents the policy aspect of WPC, token economy represents the economic direction, and technology represents the direction of blockchain's knowledge element. These three elements of WPC complement and constitute each other. The token economy is a key infrastructure in the blockchain ecosystem, and determines the direction of the knowledge element and whether to continue the governance policy. In addition, governance and token economy can only be established through blockchain technology. The key characteristics of the WPC blockchain are as follows.

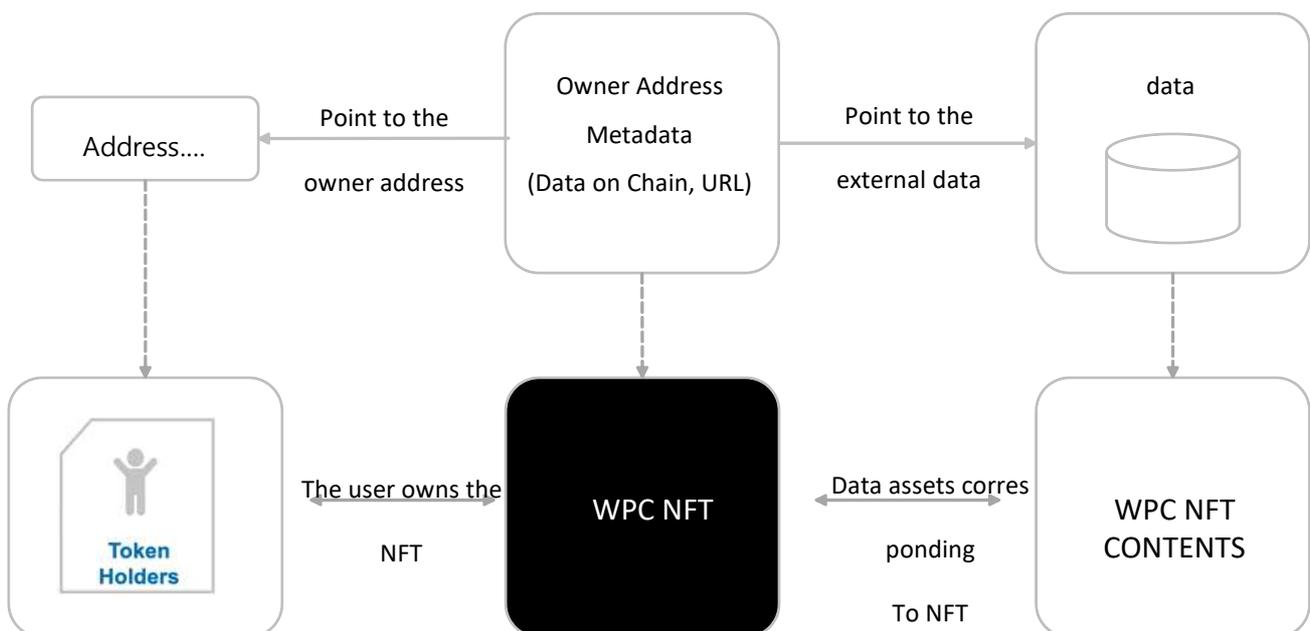
- ① Distribution nature: Transactions, matching, and campaign creation are possible in a distributed network (P2P) environment without a trusted third party. Operates a distributed system and reduces costs such as maintenance
- ② Scalability: The source of WPC smart contract is open and anyone participating in the network can connect and scale it through the WPC AP
- ③ Transparency: All data records of WPC can be accessed publicly. Transaction training and regulatory costs can be reduced.
- ④ Security: Transaction history ledgers are jointly owned by all network participants to prevent manipulation of transaction data and ensure the integrity
- ⑤ Stability: No single point of failure due to the distributed network. Even if some participating systems experience errors or performance degradation, the overall network is not affected.

## Tech

### WPC NFT Structure

In most cases, "non-fungible tokens" known as NFTs are irreplaceable assets. This token is unique and cannot be split. NFTs can be linked to actual offline works and content. NFTs provide proof of ownership to owners of digital assets (assets exist only in Digital World A or occur in the Digital World). It can be outside the centralized server or repository.

Assets that can be replaced in economics are assets such as currencies, stocks, bonds, and precious metals. Alternative assets can be exchanged separately. Assets with the same nominal value and attributes can be considered the same. In that sense, they are close to symbols and the assets themselves are not very valuable. Irreversible assets, such as homes, cars, furniture, works of art, data assets, and most other assets, cannot be split or exchanged. Most assets in the real world cannot be replaced with artwork, video game items, IDs, etc. But now, through the NFT platform, the market is slowly revitalizing to provide a unique identity for these assets and add value at auctions.



## Tech

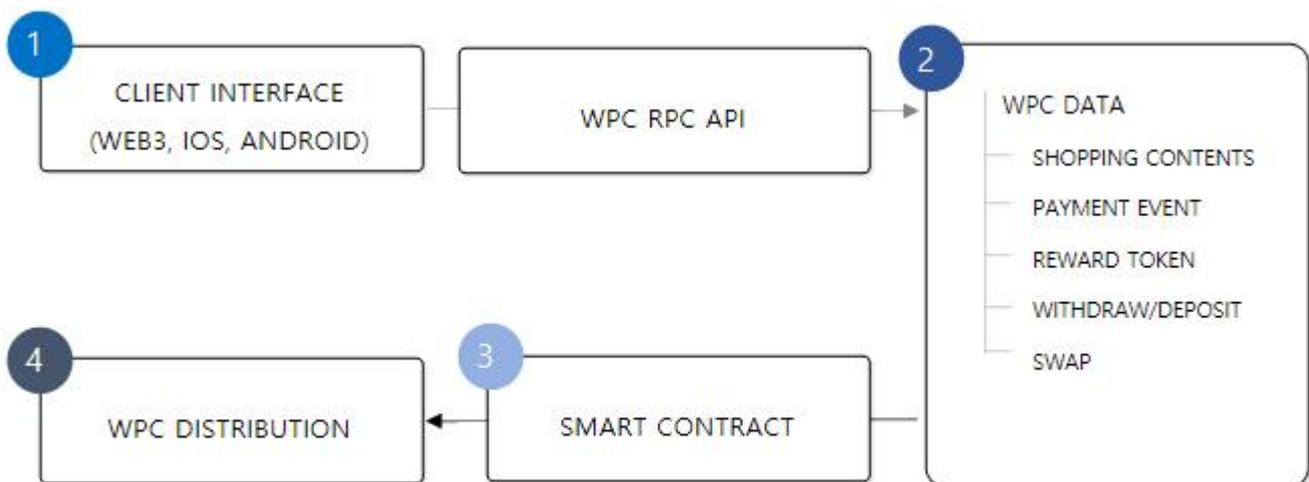
### Architecture

The WPC platform architecture consists of on-chain and off-chain, and is built with the following four features. 1) Evidence of content equity ratio based on transactions participating in decentralized data collection/Evidence presentable,

2) Purchased WPC TOKEN swapped with the users' assets (cash/BTC/ETH..) are provided with the right to prove personal assets because they are managed and owned by individuals' wallets.

3) Security is improved compared to existing DBs because security encrypted data and key values are stored on blocks and transactions are processed.

4) No need to involve unnecessary conversion processes or pay fees when purchasing WPC contents due to the characteristics of the cryptocurrency.



- 1 Sets decentralized front-end interface for blockchain data connection
- 2 Transmit PGC PAYMENT EVENT DATA
- 3 Executes SMART CONTRACT to stack ON CHAIN DATA
- 4 Provides transaction inspection, integrity information of service data to customer data (content share information, reward information)

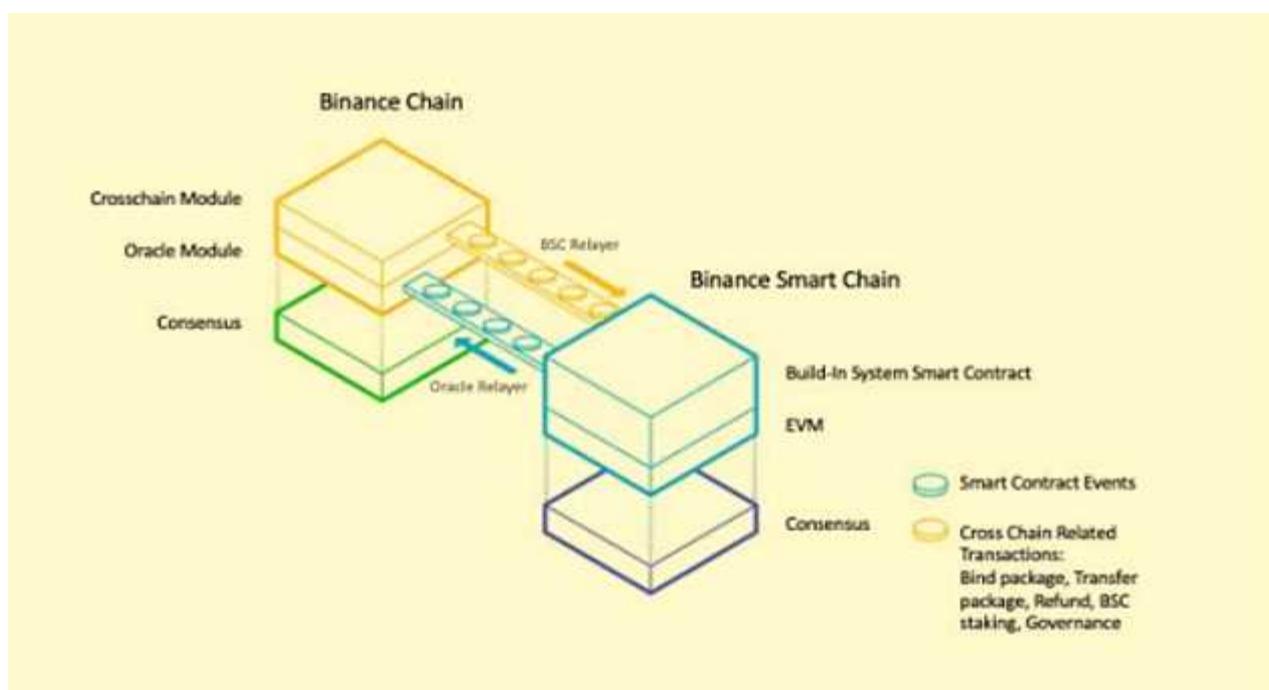
## Tech

### PoSA(Proof of Staked Authority)

#### Consensus algorithm.

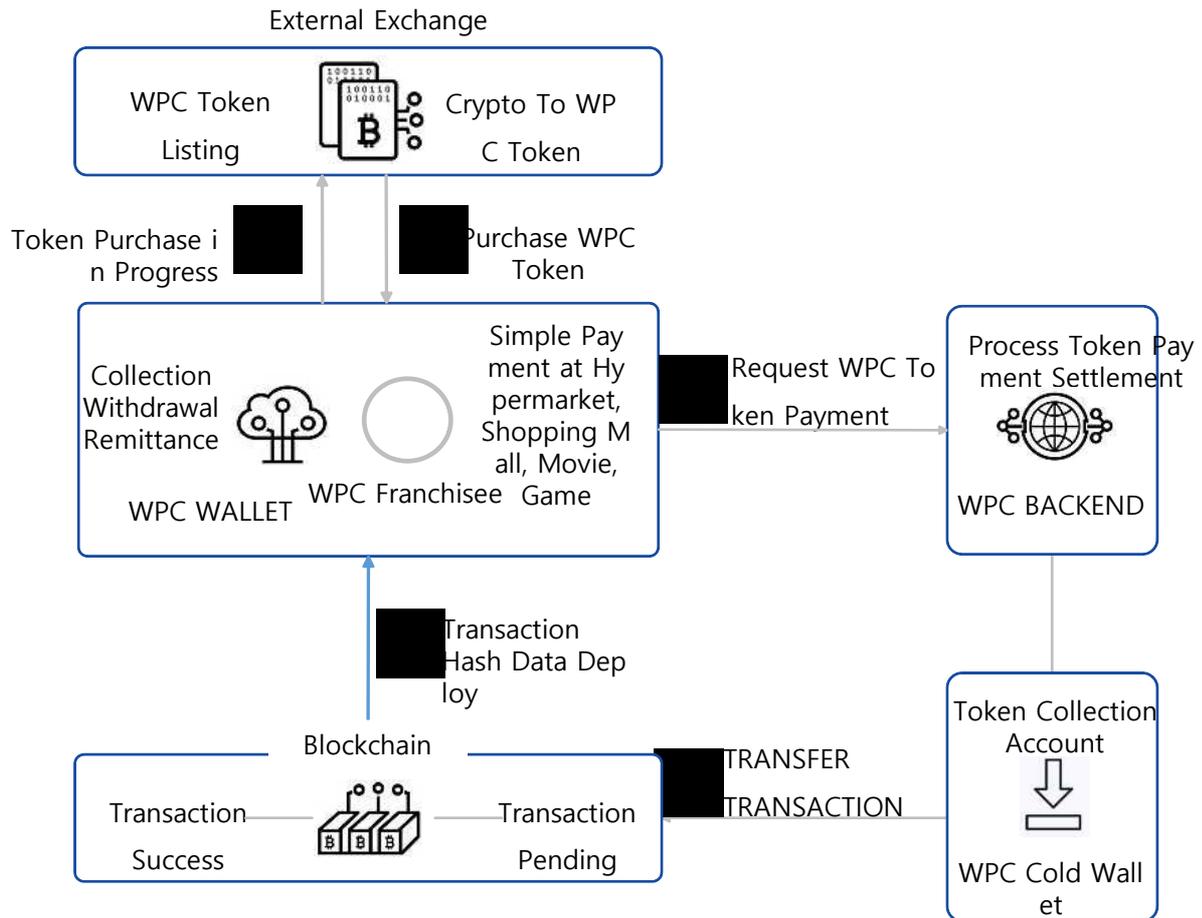
The WPC blockchain proof-of-work method is implemented as PoSA (Proof of Staked Authority). Participants can stake WPC Tokens to become validators. Participants can invest their resources and receive rewards as much as their stake in the reward accordingly. The Binance smart chain is independent, and the Binance blockchain development team has developed a smart contract chain that runs in parallel with the existing blockchain platform using Ethereum's virtual machine to compensate for its independent feature,

This was implemented on a consensus mechanism that, along with WPC on-chain governance, can achieve fast parallel processing and reduced transaction times. WPC rewards are provided only in the form of transaction fees, and the fee policy is determined according to the stake held by each validator.



## Tech

### WPC Token Economy



The WPC token economy is implemented to interact with the settlement logic and blockchain HASH DATA. The token transaction remittance flow involves a synchronization process with a central server (DBMS - database).

It ensures compatibility through data management and payment smart contracts layer. The transaction information of the final TOKEN is blockchain, which deviates HASH information from WPC WALLET to expose the payment details to the user. In the process of settlement of WPC tokens to be deposited, users can understand the token economy payment flow by connecting the internally managed cold wallet collection account link interface.

## Policy

### Distribution

MAX SUPPLY 2,000,000,000 WPC

Distributes 10% of total issuance

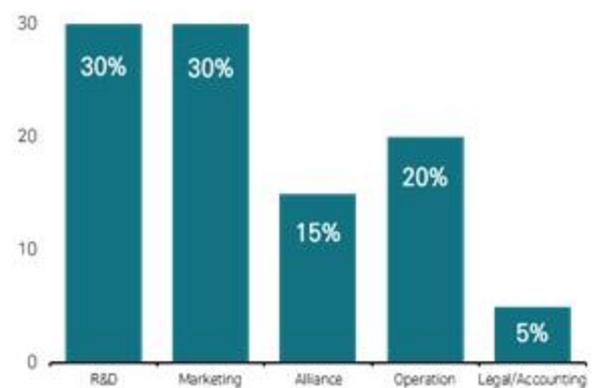
SALE 200,000,000 WPC

#### 1) Token Distribution Budget

Token distribution	10%
Foundation	50%
Buyer	10%
Marketing	15%
Development team	15%

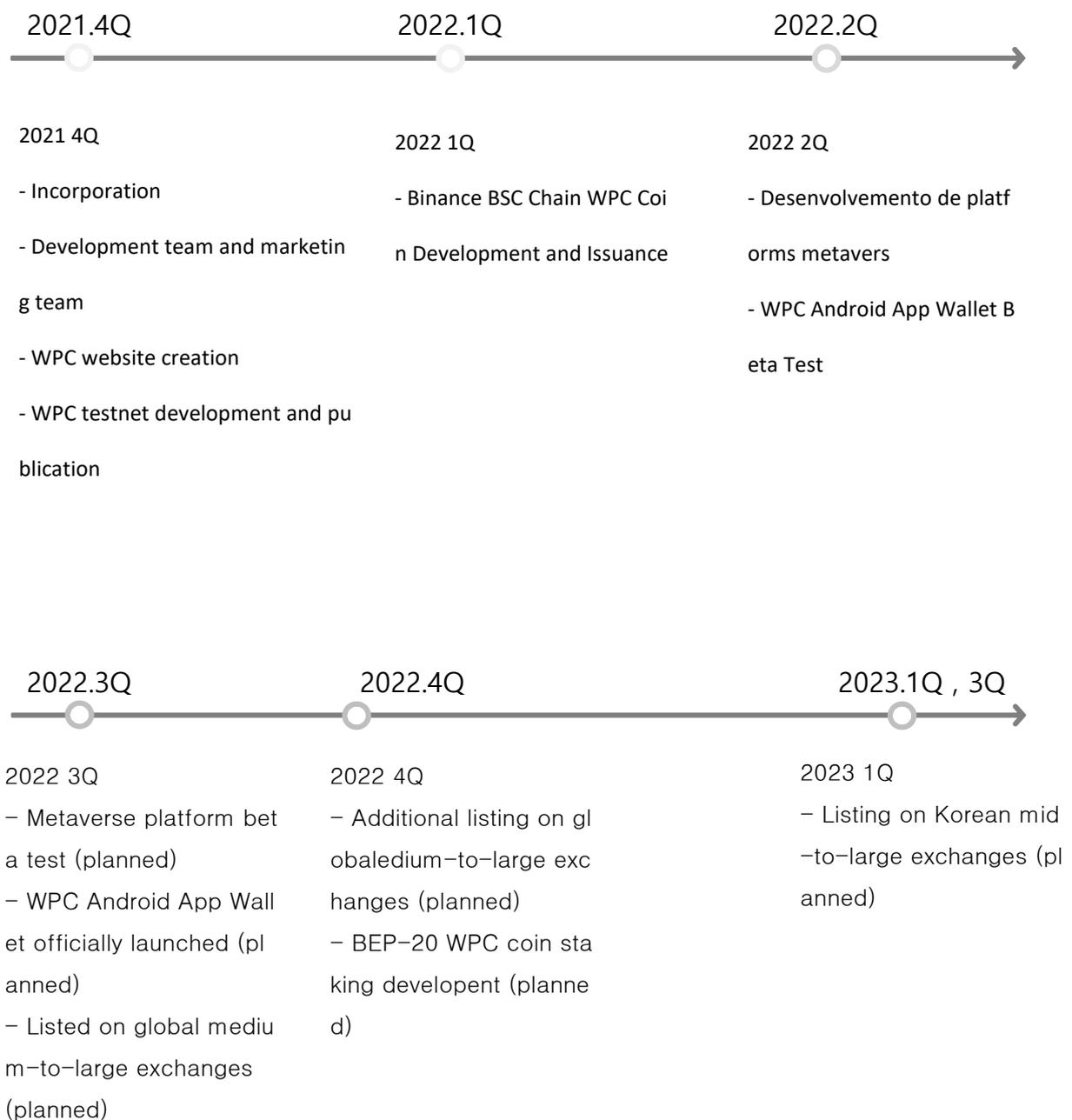
#### 2) Budget Operation Plan

R&D	30%
Marketing	30%
Alliance	15%
Operation	20%
Legal / Accounting	5%



# Policy

## Road Map



## Policy

### Legal

The purpose of this overview (hereinafter referred to as the "white paper") is to provide information on the project models and utility coins planned by WPC (hereinafter referred to as "Foundation") and use cases of the utility coins ("WPC TOKEN"). The information contained herein white paper may be incomplete, non-binding, and does not construct any contracts.

The WPC TOKEN purchases involve specific risks, especially risks associated with purchasing any token. Each reader of the COMPANY's document shall make a personal assessment of the potential value of the content and decide whether to participate in the WPC TOKEN sale. For greater certainty, this white paper reflects information about the project proposed by the COMPANY and clearly not recommends a financial investment.

Any and all information contained herein white paper may be updated, modified or revised by the COMPANY. Therefore, the completeness and accuracy of the white paper are not guaranteed, and this information is subject to change at any time without prior notice. The COMPANY does not promise, undertake, or provide any notice of correction of the information herein. The COMPANY makes efforts to ensure that the information contained herein white paper is accurate at the time of publication, but the COMPANY or COMPANY's person in charge, executives, employees, advisors, partners, or intermediaries (referred to as "COMPANY's representative") There is no plan to represent, endorse, express or imply, accept or undertake any liability or obligation with respect to the accuracy and completeness of any published written or oral information. No representation or warranty as to the achievement or rationality of any future projections, estimations, prospects, or profits is contained herein white paper.

For greater certainty, the COMPANY and its representatives expressly note that, directly or indirectly, they do not assume any and all liability for any form of direct or consequential loss or damage due to: (i) relying on any information contained in this white paper (ii) any errors, omissions or inaccuracies in such information, or (iii) any actions that occur due to such information.



# World Pay Coin Platform

Whitepaper 2.0v

Copyright © 2022 WPC INC. All Rights Reserved