



Whitepaper

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Preface

When Satoshi Nakamoto created the first successful and practical cryptocurrency i.e. Bitcoin, the world had not realized that this anonymous person/group had invented a revolutionary technology. At that time, Bitcoin was just a digital coin that people could use to buy items of daily use. All people knew was that they had created a currency that was not issued by a bank under the order of a government. Using this same forward thinking, P2P Global Network has become the first blockchain based platform to use crowdsourcing to validate and award funding to address the financial strain when workers become unemployed. Unemployment is a problem that can spell disaster for many people who are just trying to provide for their family.

Unemployment not only affect the financial area, but also affect ones emotional and mental stability. P2P Global Network membership plans will help you achieve financial stability by meeting your basic needs of life in the event you become unemployed. It can be difficult to meet basic living expenses and financial obligations, such as food, shelter and etc... on governing body unemployment benefits plan alone. Though your governing body unemployment systems are designed to assist in these areas, they still fall short to the amount needed to meet your basic needs. P2P Global Network membership plan closes the gap between governing body unemployment benefits and your prior salary. In the event you become unemployed, you are still able to meet your basic needs, without exhausting your personal and retirement savings.

"Peer To Peer(P2P) Global Network is always here when you need us most "

Let us explore how the problem of unemployment and how it viciously affects people around the globe.

1. Effects of Unemployment:

There are many ways unemployment can affect an individual, all of which can further complicate and expand upon the problem. Here are few examples, though there are many more we haven't listed here.

A. Problems in social spheres:

Obviously when a person is earning an income for his or her family and suddenly loses their job, their social life can be in disarray. Not only will unemployment harm his or her social status but it will put their family in a state of unforeseen, financial emergency. It can be embarrassing to attend any social gatherings because he or she might be afraid of what people would say if they heard that they had lost their job, regardless of the circumstances that led to their unemployment. Often, even their closest friends will leave them high and dry in their time of need.

B. Failure to Sustain Investments Accounts:

Whenever a person's income is suddenly halted due to unforeseen events, their investments, savings, and retirement are bound to be in jeopardy. Due to these unforeseen events, Investment plans can be disrupted. This can interfere with the individual's financial goals and plans for their future.

C. Low Self-Esteem:

If a person loses their job suddenly, their confidence can take a huge blow. They may feel their skill set is not up to the market standard. Perhaps they forgot to adapt their skills to today's changing job market, and are afraid they will fail if they attempt to re-enter it. This fear of failure makes them doubt the success of their future goals and can lead to the person not being as motivated to search for work. Ultimately, this will also affect the emotional and mental stability of such persons, creating a snow ball affect that as time passes become hard to revert from without the help of a counsellor.

D. Unable to Secure Credit:

There isn't a single financial institution who will offer an unemployed person a loan of any kind. This is bound to happen due to the obvious uncertainties of an unemployed person making a loan payment on time. Being that an unemployment situation is most ideal for taking out loans to help get by between jobs it would be a risk for a lender to offer such loans to unemployed persons.

Types of Unemployment:

The various types of unemployment are classified as follows:

1. Voluntary Unemployment:

In every society, there are some people who are unwilling to work at the prevailing wage rate, and there are some who are lucky enough to get a continuous flow of income from their unemployed status. Jobs are available for them, but they do not want to accept them due to the lack of pay or prestigious status. This is known as voluntary unemployment. Voluntary unemployment is a waste national resource, but it is not a serious economic problem with any social repercussions. Voluntary unemployment is consistent with the state of full employment so the overall ramifications are minimal to the economic workforce.

2. Frictional Unemployment:

Frictional unemployment is a temporary phenomenon. It may take place in various ways. When some workers are temporarily out of work while changing jobs, it is called "frictional unemployment." Similarly, strikes and lockouts may result in the suspension of production. To some extent, frictional unemployment is also caused by the imperfect mobility of labor. Factors inhibiting the geographical or occupational movement of unemployed workers into vacant jobs causes frictional unemployment.

According to economists like Keynes and Lerner, frictional unemployment is a kind of unemployment which is quite consistent with the condition of full employment in an economy.

Hence the problem of frictional unemployment should be dealt with by some special means of overcoming the challenges of job displacement. For example, the spread of information about job opportunities, arrangement for jobs through employment exchanges, the improvement in transport facilities and etc. These methods can help reduce the magnitude of frictional unemployment, and although frictional unemployment does show a growing trend that matches the overall economic status it remains the driving force for legislators of a country to initiate and release jobs into the marketplace.

3. Casual Unemployment:

In industries such as construction, catering, freelance work, or agriculture where workers are employed on a day-to-day basis, there are chances of casual unemployment occurring due to short-term contracts which can be terminated at any time. Thus, when a worker's contract ends after the completion of work, they must find a job elsewhere or wait until the company he is contracting with offers more work. Similarly, there may be casual employment of extra workers in some places like dockyards, factors, and many types of freelance work during rush seasons, once the work is over, these extra workers become unemployed. Casual unemployment is also found in the film and music industry where junior artistes work on a casual basis. A specific solution to the problem of casual unemployment is very difficult to provide because the overall need does not meet the availability of workers. This type of work is hard to scale as there is no true stability on any given time or day, resulting in a rush of unemployment.

4. Seasonal Unemployment:

There are some industries and occupations such as agriculture, the hospitality industry, sugar mills, rice mills, construction, education and etc. in which production activities are seasonal in nature, so, employers offer employment for only a certain period within a year. For instance, work in sugar mills lasts for about six months while rice mills will operate for only a few weeks resulting in layoffs on the other times of the year. Agriculture offers employment at the time of ploughing and the employment of people engaged in such work will vary based on seasonal demands. During the off season these people will be unemployed. We call this "seasonal unemployment." Even self-employed people may be seasonally unemployed if their main source of income comes from seasonal industries.

Seasonal unemployment is found in all countries, whether the country is developed or underdeveloped is not a factor. Seasonal unemployment implies not only an underutilization of manpower, but also of the capital stocks associated with seasonal industries. This poses a serious problem to conservation of productive resources for an underdeveloped country which is already deficient of capital resources.

By making agriculture a full-time job through irrigation, fertilizers and mechanization, the problem of seasonal unemployment of farmers can be solved. Intensive cultivation, double cropping, mixed farming like dry farming and etc... can be of great help in this regard. This would not only solve the problem of unemployment but also increase national income and the welfare of the community. Promotion of small-scale industries and social overhead projects (like road-building, irrigation projects, etc.) can help minimize seasonal unemployment.

5. Structural Unemployment:

Due to structural changes in the economy, structural unemployment may take place. Structural unemployment is caused by a decline in demand for production in an industry, and a consequential disinvestment and reduction in its manpower requirements (also known as "laying off").

In fact, structural unemployment is a natural consequence of economic progress and innovation in the complex industrial economy of modern times. For instance, with the economic expansion of a town, taxi drivers may tend to go out of business with the introduction of companies like Uber or a public transit system. Consequently, taxi drivers may become unemployed, and because of newer companies like Uber, they then must seek jobs in other fields. This sort of unemployment is known as structural unemployment, because the infrastructure of the transport system has changed altogether.

In a depressed industry, structural unemployment takes place because of change in the demand of services or products. On the other hand, in its counterpart, where demand has increased, structural employment is generated. Thus, the problem of structural unemployment resulting in a depressed industry can be solved by absorbing the displaced workers in the expanding industries, such as taxi drivers becoming drivers for Uber.

Many times, because of the locational patterns of industries, structural unemployment may have a geographical impact in these regions, where specific depressed industries have an increased agglomeration, and unemployment will tend to be high. Such a regional problem of structural unemployment can be solved through effective geographical mobility of labor or by establishing other industries in the depressed areas to move workers of other industries or else they will be forced to move to a location that has a higher demand for their field of work.

6. Technological Unemployment:

Technological unemployment is a kind of structural unemployment that may take place in an economy because of technological improvement. Due to the introduction of new machinery, improvement in methods of production, labor saving devices and etc..., some workers tend to be replaced by machines. Their unemployment is termed "technological unemployment." Technological unemployment is basically created by the introduction of machinery to complete tasks previously done by humans. However, it is a temporary phenomenon. In the long run, the development effectuated using more capital leads to diversification of activities and promotion of many allied industries which would create additional job opportunities so that unemployed workers will be absorbed.

In developed countries, technological unemployment poses no serious problem. This is because there is a gradual technological advancement and no sudden shift in their normal technology which is already at an advanced stage. In underdeveloped countries, however, the technological problem is serious in nature, where primitive techniques have been recently discarded and new capital-intensive techniques of the advanced countries have been adopted. In the transition periods that follow, artisans suffer the most. To ease the problem, new job opportunities must be created on a large scale in other fields simultaneously to help absorb the replacement of jobs by technology.

Technological advancement in developing country creates not only the problem of technological unemployment, but also renders previously existing capital useless. For example, primitive equipment and cattle tend to be useless when there is a mechanization of agriculture. Technological unemployment can be solved only by the creation of new job opportunities, as fast as possible. Thus, U.N.O. experts advise that "Rapid economic development is paradoxically the greatest cause of, and the greatest cure of, technological unemployment."

7. Cyclical Unemployment:

Capitalist-biased, advanced countries are subject to trade cycles. Trade cycles, especially recessionary and depressional cycles, cause cyclical unemployment in these countries. During the contraction phase of a trade cycle in an economy, aggregate demand falls, and this leads to disinvestment, decline in production, and unemployment. This type of unemployment is known as cyclical unemployment. Lerner calls it "deflationary unemployment." Keynes emphasized that depressional unemployment is caused by the insufficiency of effective demand.

The solution for such cyclical unemployment lies in the utilization of methods for increasing the total expenditure in the economy. Thereby raising the level of effective demand. Easy money policies and fiscal measures like deficit financing have been advocated by Keynes in this regard. Since a cyclical phase cannot be permanent, cyclical unemployment or deflationary unemployment remains a temporary phenomenon.

8. Chronic Unemployment:

When unemployment tends to be a long-term feature of a country it is known to have "chronic unemployment." Underdeveloped countries suffer from chronic unemployment because of the vicious circle of poverty. Lack of developed resources, underutilization, high population growth, primitive states of technology, and low capital formation are the major causes of chronic unemployment in underdeveloped economies.

9. Disguised Unemployment:

Unemployment may be classified into two categories; open and disguised. So far, the kinds of unemployment we have listed are all related to open employment. The term "disguised unemployment" owes its origin to Mrs. Robinson but received a meaningful interpretation and came to be phrase used to describe the theory of underdevelopment at the hands of Rosenstein, Rodden, and Nurske. The term "disguised unemployment" commonly refers to a workforce in which there is a surplus of manpower. Within this workforce, some workers have zero marginal productivity and their removal would not affect the total production volume. This phenomenon is known as "disguised unemployment" because it is not visible in a paper trail. This can result in a company using absurd policies that drain the employees' quality of life to get them to leave the company.

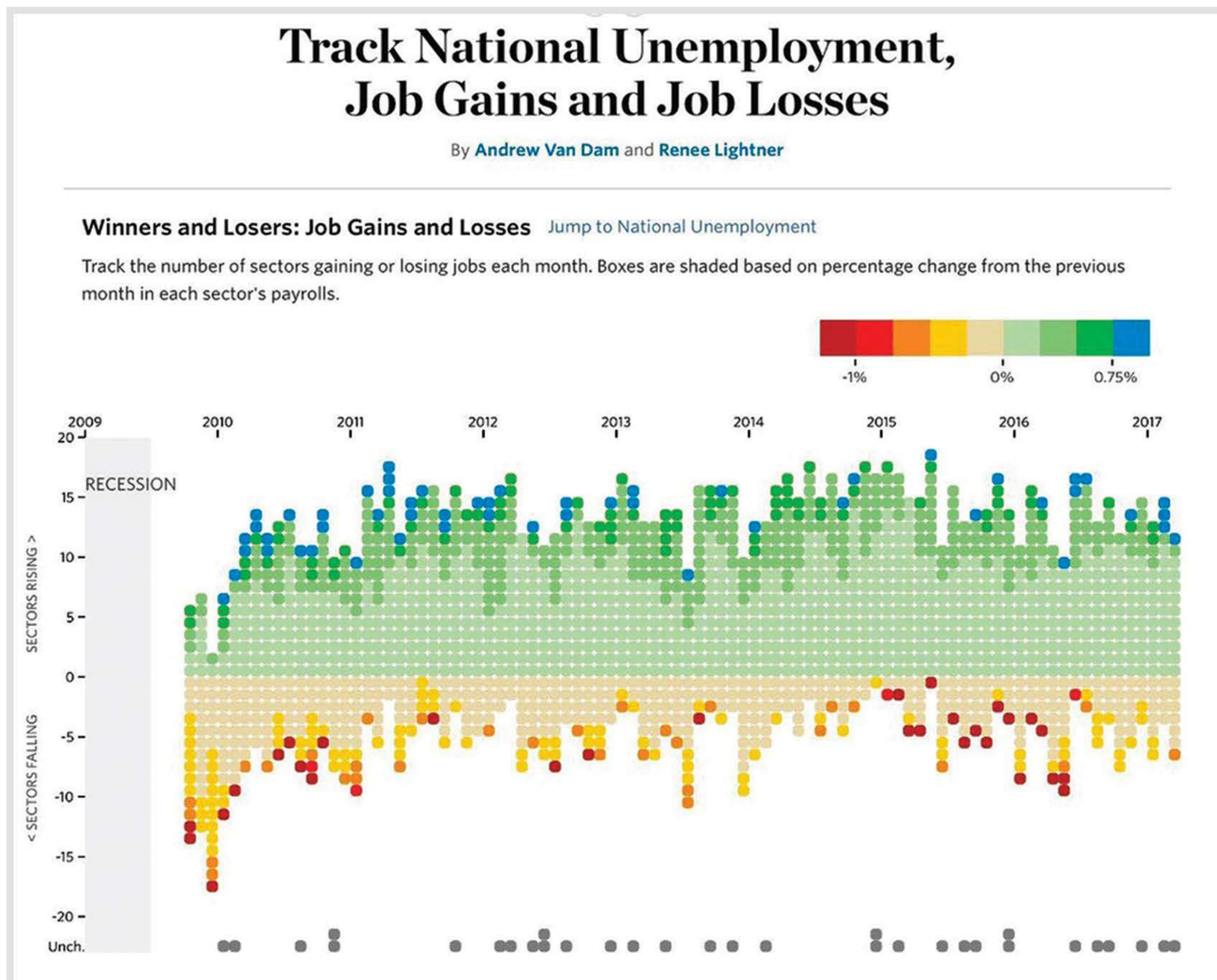
Some examples of policies that would do this are as follows:

1. Unreasonable working hours and schedules.
2. Lack of vacation, holiday, sick and personal time.
3. disregard for confidentiality and customer data.
4. Lack of ethics and conflict of interest policies.

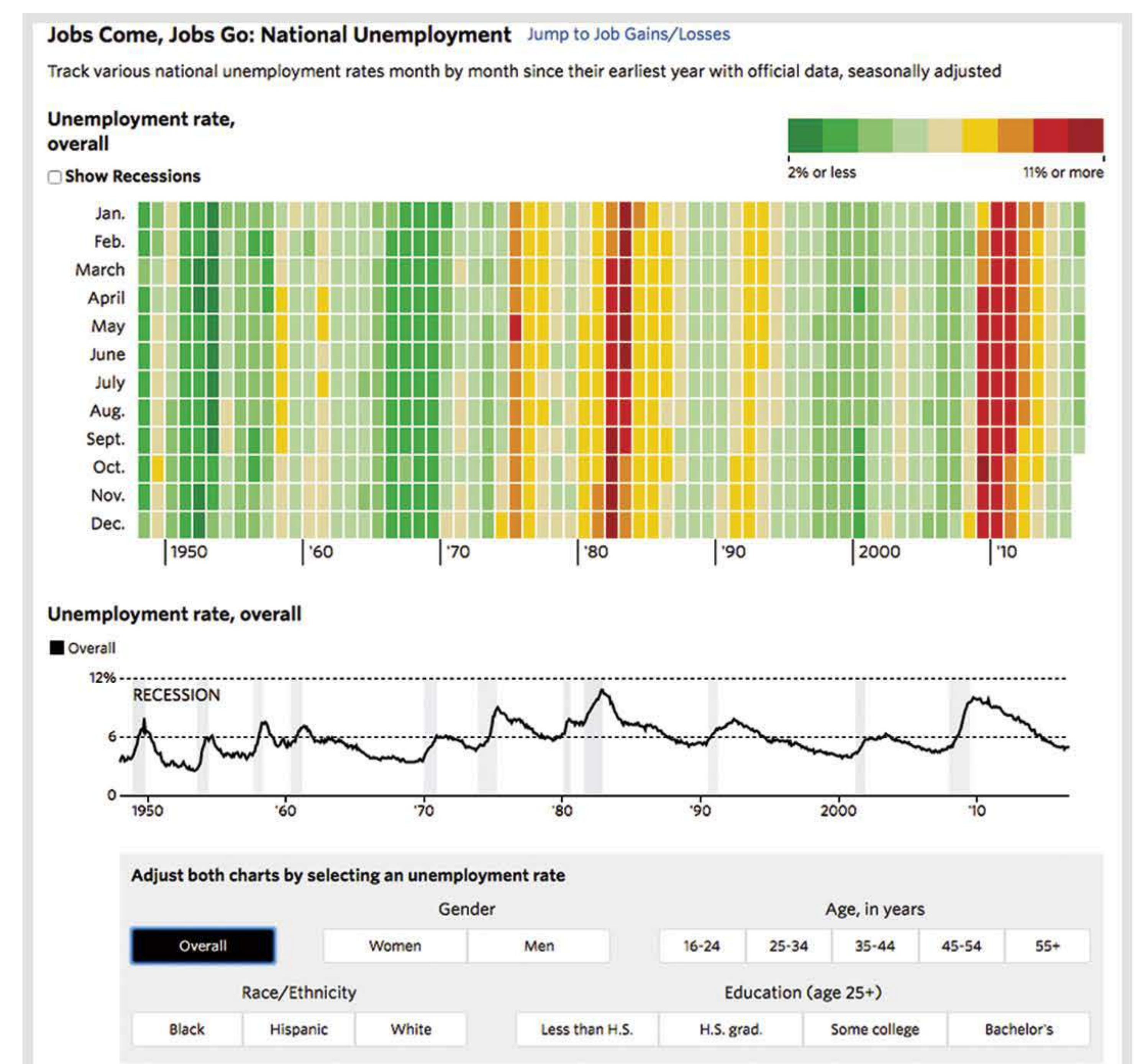
Unemployment Summary:

If we would follow the employment trends all over the globe, we can see a notable difference between the actual unemployment and reported unemployment in all the developed and under developed countries in the world. To support this statement, we offer the following statistics for your review. US unemployment rate is down to a near 49-Year low of 3.7%. The unemployment rate in the US declined to 3.7 percent in September of 2018 from 3.9 percent in each of the previous two months and below market expectations of 3.8 percent. It is the lowest unemployment rate since December of 1969, but although the numbers have fallen to a all time low, the fact still remains that the overall unemployment rate is far from an expectable overall rate.

The unemployment rate across the globe vary in numbers, but yet have illustrated the true count of those unemployed in comparison to the percentage of individuals out of work for the total population. Over the years the global population has grown drastically and has increase the number count of unemployed persons. P2P Global Network mission is to help ease the financial burden on those unemployed persons through an application built by the people for the people.



Sector name	Sector size	Monthly change (total jobs)	Monthly change (pct)	Months rising	Months falling
Federal government	2,795,000	9,000	+0.32%	56	57
Health care and social assistance	16,341,800	28,400	+0.17%	118	2
Utilities	563,600	600	+0.11%	58	56
Local government	14,591,000	4,000	+0.03%	60	58
Education	3,088,200	-3,500	-0.11%	84	36
Arts, entertainment and rec.	1,947,500	-2,900	-0.15%	77	43
Restaurants and bars	9,448,100	-14,200	-0.15%	92	28
State government	5,190,000	-16,000	-0.31%	60	57
Other services	5,411,000	-17,000	-0.31%	76	42
Information	2,878,000	-13,000	-0.45%	43	72
Retail trade	14,714,500	-68,500	-0.46%	71	48
Transportation and warehousing	4,346,800	-24,300	-0.56%	80	40
Financial activities	7,970,000	-48,000	-0.60%	69	49
Accommodation	1,797,800	-11,300	-0.63%	69	50
Wholesale trade	5,717,900	-44,800	-0.78%	86	34
Professional and business services	16,898,000	-167,000	-0.98%	96	24
Nondurable goods manufacturing	4,681,000	-48,000	-1.01%	37	81
Mining and logging	749,000	-12,000	-1.58%	92	24
Durable goods manufacturing	7,699,000	-133,000	-1.70%	64	55
Construction	6,446,000	-121,000	-1.84%	65	54



P2P Vision

"The blockchain is an incorruptible digital ledger of economic transactions that can be programmed to record not just financial transactions, but virtually everything of value."

-Don & Alex Tapscott, authors Blockchain Revolution (2016)



Blockchain technology is rapidly revolutionizing the way applications are built and function on the web. Its key advantages are decentralization, trust, and security. It offers tremendous potential for drastically reordering the Internet landscape so that it functions more securely and efficiently. P2P Global Network is a revolutionary application of blockchain technology where its focus is on customers in a financial stress is due to job loss, and used by people in need to get their required income during such events through our blockchain system.

We believe financial disruption can be both a competitive advantage and comprehensive asset in our industry. Our goal is to provide a system which will enable seamless interconnectivity between the wages our customers were making prior to job loss and the amount received through governing body unemployment benefit plan, by providing a one-time income payment to those in need. We are a team of tech enthusiasts with strong backgrounds in building and scaling successful business processes while being powered by blockchain technology. We are challenging ourselves to capitalize on the next breakthrough in our field which is the reduction of the effects of unemployment from society.

In today's mundane world, unemployment is a rampant problem in society. The P2P ecosystem will transform this problem into a recourse by supporting decentralized applications which will empower people with better privacy and transparency using blockchain architecture.

P2P system would be the new global ecosystem committed to utilizing forward-thinking technology in the form of a global decentralized autonomous organization (DAO) governed by token-holders and developed by the P2P Token team.

Since the P2P fairly new our goal is to create a necessary need for the P2P token across all payment methods so that the P2P tokens will become the main currency of the system. Within years all kinds of payments, initiatives and fees on the decentralized system will be through this token only.

Core Objectives:

To build the world's most prominent economy to serve the needy:

- *The economy as a whole will be able to compensate those in need with predetermined wages set by the pre-defined complex smart contract which will help the unemployed users.*
- *Prioritize the need of the users to build a sophisticated reputation system.*
- *Create a decentralized economy which will support the users based upon their need and their input through the smart contract.*
- *Create a disaster relief whereas those in disaster areas can receive help with lodging, food etc... to help them get back on track.*
- *Create a job marketplace for our members where P2P Tokens will be used to compensate workers for work performed*

To become the industry standard in unemployment benefits and reduction:

We seek to become the global industry standard in reducing unemployment and the financial strain that accompanies it within a decentralized economy on a single liquidity pool. This economy design, which would be operated by the DAO governance, will provide the required flexibility to upgrade all specific contracts.

To develop a transparent accountable economy:

We seek to build an economy which is transparent and accountable. This will be achieved and governed by the members of our network. In our system when a user submits their application the system will send auto-generated emails to the users of the system in a random manner. When the user accepts the request using this email function, then the user will be able to validate the application and give his verdict regarding the application through the use of a questionnaire.

With the use of cutting-edge technology in a decentralized and trust-less environment, P2P Global network provides opportunity to the unemployed. It does so in a simple, trusting and secure way.

All it takes to receive P2P benefits is to apply here on our site and purchase a membership that holds value until you need it most. Applicants simply need to submit proof of unemployment and explain the circumstances leading to their loss of income. Through a short questionnaire, you will provide detailed information about yourself. Next a secure Smart Contract will evaluate the authenticity of the application.

This will help us determine the number of P2P Tokens or fiat you qualify for. After that, a Five-Member Peer Consensus Team will help you receive your Tokens by answering a questionnaire. That's all, you now can rest assure that you will receive the help you need it when you need it most!

Lack of data privacy

The main challenge is the privacy of user data which we will receive in our economy. The data would be of a personal nature to many users since it is about their unemployment and other personal information. We see a dangerous propensity towards the heterogeneous collection and use of user data in different circumstances. Legal dictums in the sphere of privacy tend to lag far behind technological progress and thus user privacy is expected to be a continually increasing problem.

How we will handle it

First, our platform is a totally decentralized one. There is no centralized authority who can access the data. The files which the users will upload in the system will be stored on the IPFS.

Cost-effectiveness of User Verification

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Challenges in the field & How we plan to overcome it

Long Inefficient chains of middleman

In almost every system this problem is created by the involvement of some inefficient middleman. Almost every social initiative is being hampered due to these kind of parasite people who don't want to do their duty effectively and in a collaborative manner.

How we will handle it

We eliminate the middleman. There is no middleman in our economy. This is achieved through DAO. Every individual entity is tracked by the system to assure that those in need will get maximum benefits within a stipulated time frame

Equal Opportunity Policies

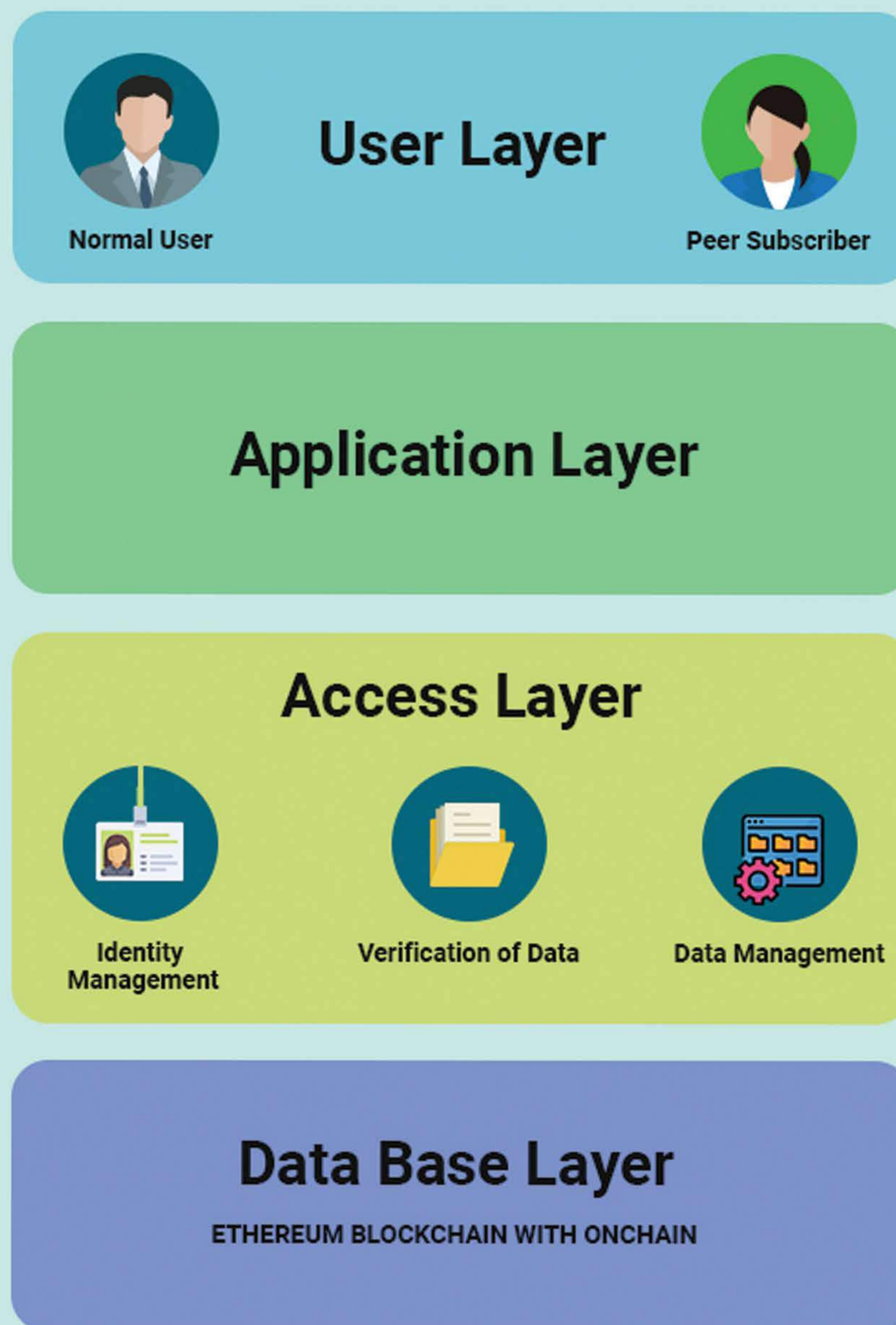
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High Level Architecture

———— : Layered Architecture Diagram : ————



User Layer:

In this layer, the system will categorize all users who exist within it.

a. Normal users:

The Normal users are users who will submit their application to verify their proof of unemployment. The users must submit the following details in the system:

1. *Previous company website URL:*
2. *Job role:*
3. *Duration of work:*
4. *Employment history: <company URL, duration>*
5. *Reason for unemployment:*
6. *Plans for the future or any jobs in the works:*
7. *Special Note:*
8. *Document Upload links:*

b. Validators/Peer Subscribers:

There will be 2 categories of validators who will verify user applications.

General category

50 people will be chosen in a random manner and sent an email to notify them of the awaiting questionnaire. The first 5 users to act as evaluators will be the final validators.

Stake Category

This will consist of 2 people who are top 50 token holders with the exception of the admin wallet and applicant wallet.

Application Layer

1. DAPP (Our Platform)

DAPP is a decentralized application consisting of two parts: User Interface (front end application which is written in HTML, CSS, Java Scripts) and the decentralized backend.

In this case, our platform is using the DAPP method

The functions which need to be stored in the blockchain are written in smart contracts.

DAPP is a similar application to other web applications. It deploys across several nodes rather than a central node.

2. API

API is a set of defined methods of communication between various components. Here, the API layer consists of different scalable APIs which will be used for internal and external communication between components. The API request and response will be in the JSON format.

- *Blockchain API: This shall be used for data fetching/transactions within the blockchain.*
- *Database API: Records / transactions stored in the database can be accessed through the API.*
- *Server API: Records / transactions stored in the server can be retrieved by these APIs.*
- *APIs for frontend*
- *APIs for smart contract*

3. Access Layer

The access layers consist of all the rules, business logic, and conditions. In a blockchain environment, the access layer is known as the "Smart contracts". A smart contract is the piece of software which enables a blockchain utility to record transactions and automatically implement terms of multi-party agreements.

Smart contracts are executed by a computer network which uses consensus protocols.

Here, smart contracts will be generated to validate the conditions of the application regarding unemployment and the stipulations of the system.

In the Access layer, the IPFS will come in to play. All the files will be uploaded on the IPFs and be stored as a hash. Validators will verify the details using those hash values.

4. Database Layer

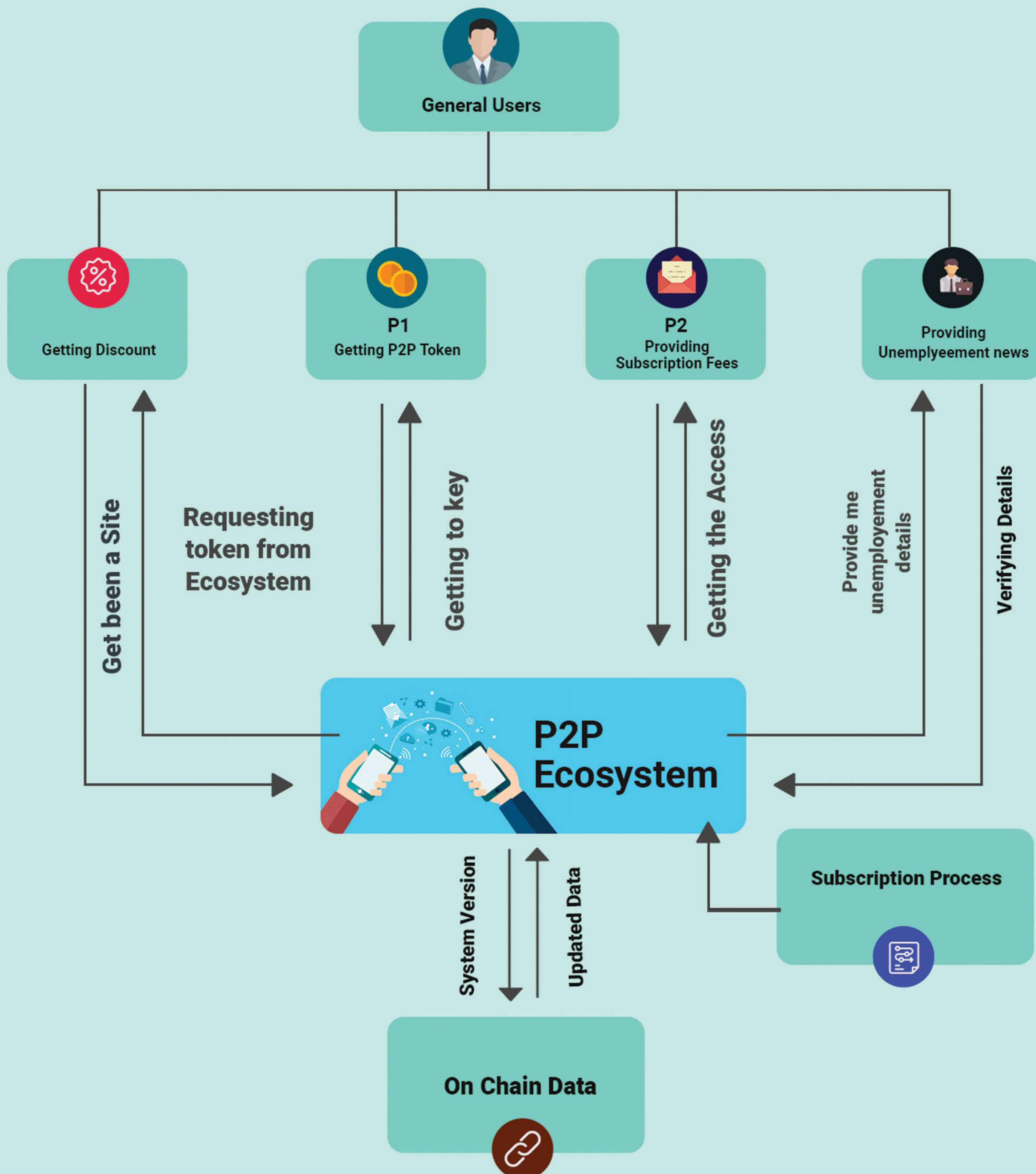
The database layer is divided into two parts; the Cloud / On Premise Server and the Blockchain database.

1. Cloud / On Premise Server: All the details of the files will be stored on the on-premise server.

2. Blockchain Database:

All the details which are stored on blocks will be distributed to nodes which are in the blockchain network.

The blockchain database will be responsible for storing all the blocks and the execution of all smart contracts. Data written on the blocks will remain unchanged.



There are primarily 5 components in the system.

The first of these components is the subscription process. The user must pay a subscription fee to get access to the system. There are 3 month, 6 months and 1-year subscription plans.

The subscription structure is given below:

Basic 3 Month Plans (Based on USD or 5¢ per P2P):

- Member Fee \$3 (60-P2P) = \$200 (400-P2P)
- Member Fee \$6 (120-P2P) = \$500 (1,000-P2P)
- Member Fee \$13 (260-P2P) = \$1,500 (3,000-P2P)

Premium 3 Month Plan (Based on USD or 5¢ per P2P):

- Member Fee \$24 (480-P2P) = \$3,000 (6,000-P2P)
- Member Fee \$45 (900-P2P) = \$5,000 (10,000-P2P)
- Member Fee \$75 (1,500-P2P) = \$9,000 (18,000-P2P)

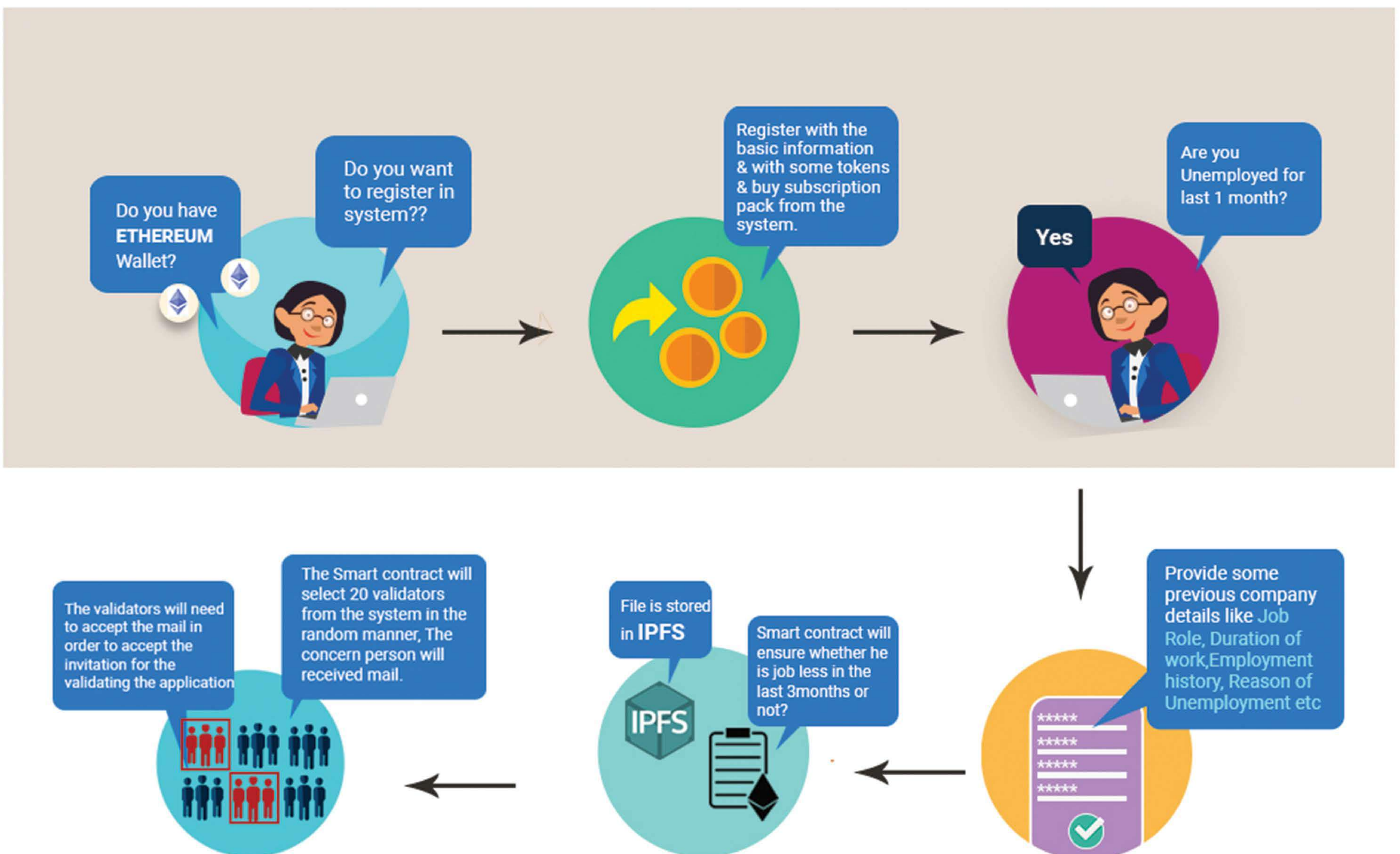
The **second component** is the purchasing of tokens from the P2P economy. Users will be able to utilize a special discount from the admin authority of the system on the number of tokens which they are buying.

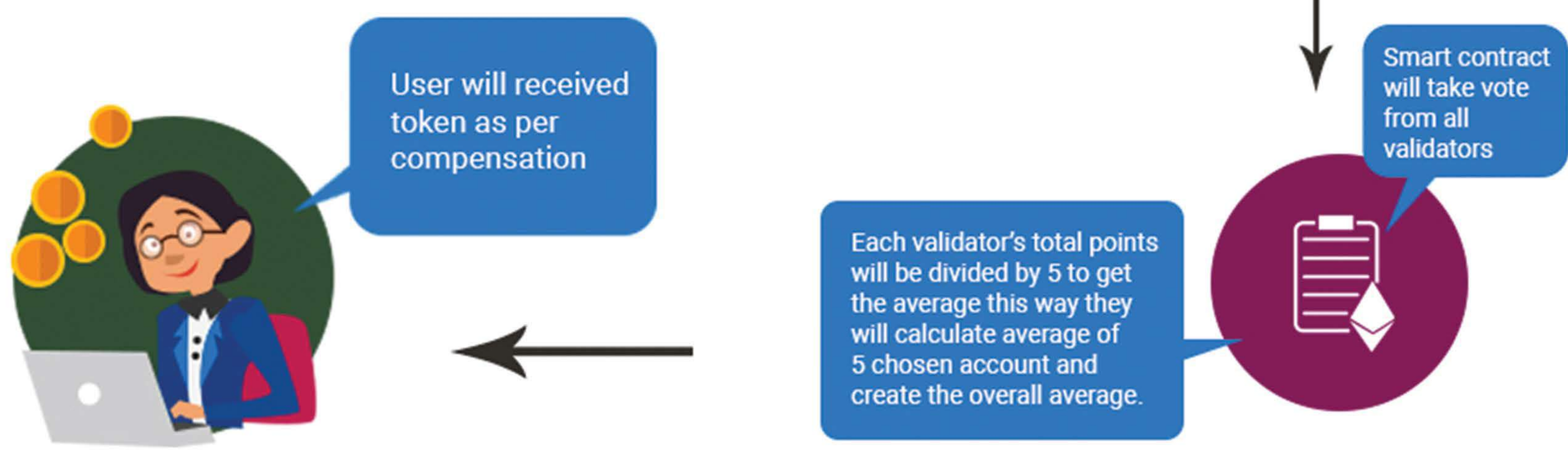
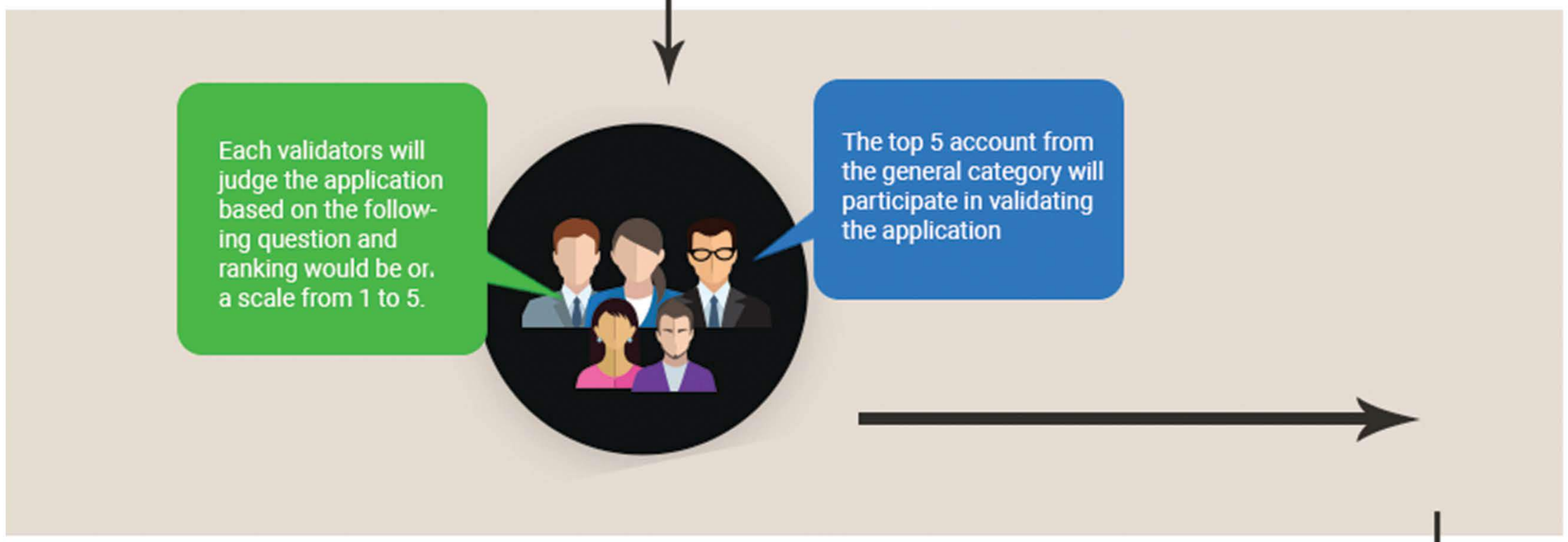
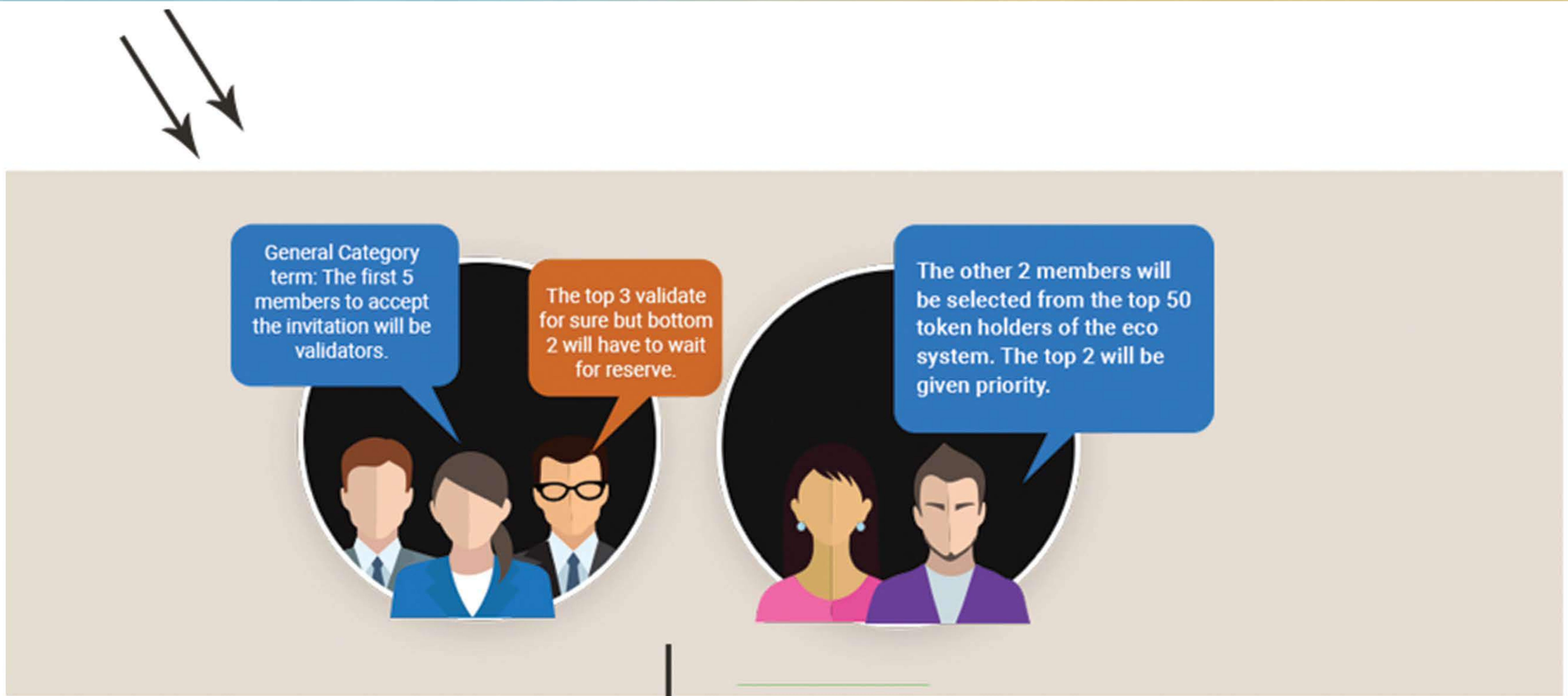
The **third component** consists of the users who will act as validators of the user applications.

In the **fourth component**, the users purchasing tokens from the P2P economy as compensation will have to share the details of their application which would then be validated through the smart contract.

Finally, the blockchain power will ensure that all the data will be stored and recorded on Ethereum Blockchain. The blockchain will thereby ensure that the system will have the version-controlled data as proof of validators, payment, and minimum request criteria's are met.

Process oriented technology overview





Process oriented technology overview

Step 1:

The user must have the Ethereum address to participate in the P2P eco system. Users must buy the subscription package to gain access to this opportunity. Users must be unemployed for at least one month (30 Days) prior to applying and user must have had an active membership for a minimum of six month (180 Days) before the system will allow them to request benefits

Step 2:

The Smart contract will automatically execute to verify whether the person is jobless for the one month (30 Days).

Step 3:

After the verification of unemployment process is complete, the validators will verify the application. The smart contract will randomly select the 50 validators. The validators will belong to the General Category and the Stake category.

Step 4:

For the selection of the General category validators, 50 people of the eco system will be chosen and an email will be sent to them. The first five validators to accept the email will be the ones to validate the form for the user.

The system will also choose two of the top 50 token holders with exception of the admin and the applicant wallet.

Final choice criteria:

General choice 1, 2, and 3 will take part in a survey. If the stake category account matches with general category in any way, then choice 4 and choice 5 will take the survey.

Step 5:

Requestor will answer a few questions and give as much details as possible.

Requestors Instruction

For your peers to properly evaluate your request you will need to provide as much information about your previous job, work history and future plans. You can achieve this by uploading termination letters, doctors Work Release forms, police reports and etc. You may like to have prior employer provide a letter of dismissal and/or letter of recommendation. The more information you can provide the better the evaluator can assess the information and make favourable decisions. The following questions will be asked of your peers to answer in order to determine benefit. So, try to provide as much information as possible to support your request to your peers.

1. *Do you find the documentation provided enough to support a true assessment of Benefits?*
2. *Do you find enough support to authenticate the request for benefits?*
3. *Do you find the reason for joblessness strong enough to justify benefits?*
4. *Do you find the duration of work suitable to justify benefits?*

Validators will validate the application based on the following questions:

Evaluator Instructions:The ranking will be on a scale from 1 to 5

Instruction: Read each question very carefully and answer to the best of your abilities based on the information provided by the requestor. On a scale of 1 – 5, with 1 being approved and 5 is denying benefits.

- 1. Do you the documentation provided enough to support a true assessment of Benefits?*
- 2. Do you find enough support to authenticate the request for benefits?*
- 3. Do you find the reason for joblessness strong enough to justify benefits?*
- 4. Do you find the duration of work suitable to justify benefits?*

Step 6:

Each account system will be averaged.

This will be done by adding the up the ranking given to each question and dividing the total by five. in this way they will calculate average of five chosen accounts and create the overall average. Mathematical formula:

(ACC1 avg Marks + ACC2 avg Marks + ACC3 avg Marks + ACC4 avg Marks + ACC5 avg Marks)/ 5

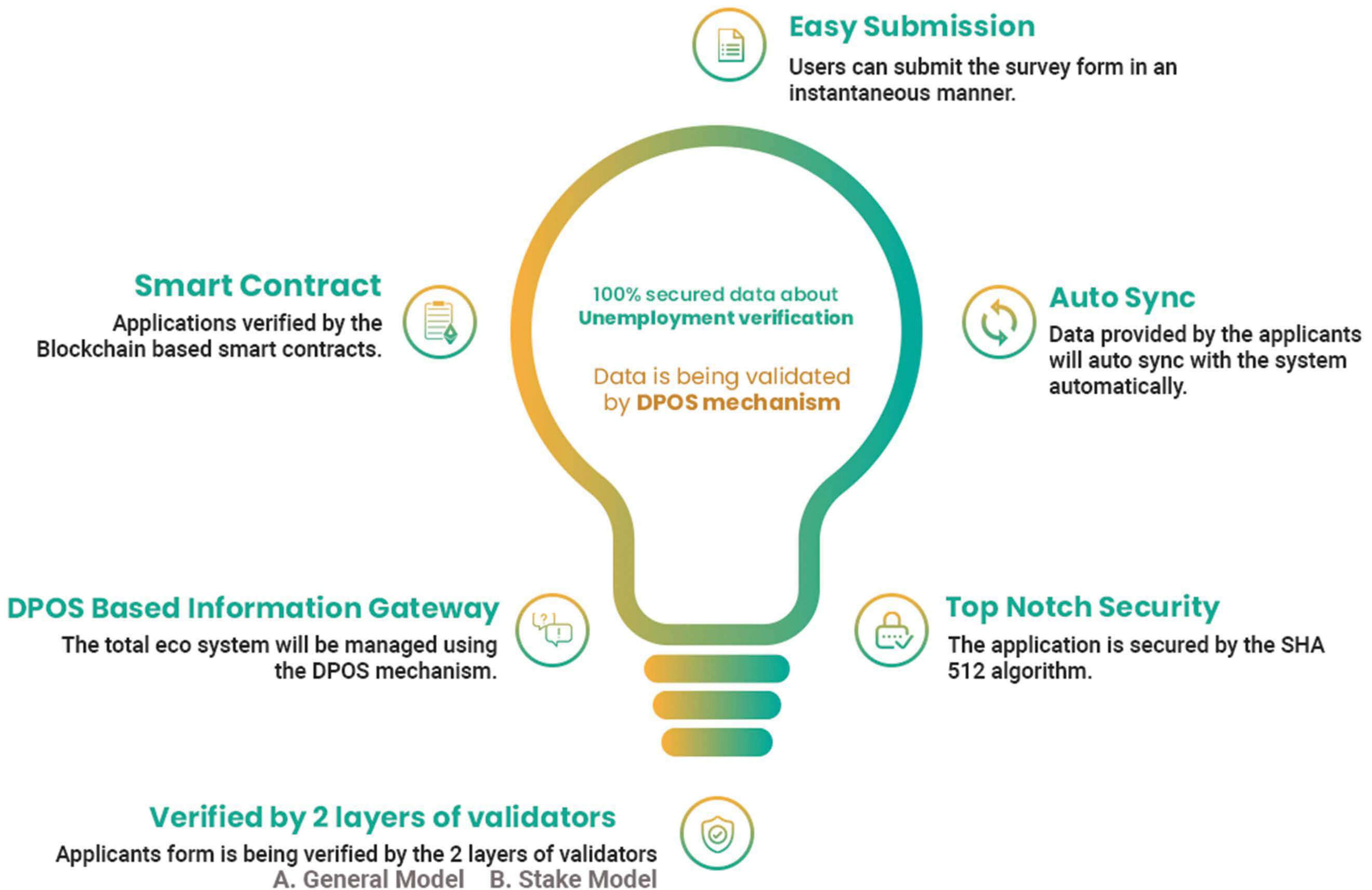
Depending on the outcome, a token reward will be given to the participants.Survey Participants will get a number of tokens valuing 10 USD each. Applicants will also get a number of tokens depending on the following rule:

- 1. Very Unlikely Pay = %100**
- 2. Unlikely = 75%**
- 3. Likely = 50%**
- 4. Very Likely =25%**
- 5. Deny = 0%**

P2P Proposed Solution

The P2P Platform will be a cloud hosted SOA (Service Oriented Architecture) based system. It is a permission-based system where the services will act according to the user permission and system defaults.

Top Features



Blockchain Solution

- P2P is taking a hybrid approach towards it's blockchain solution.
- The combination of IPFS and Ethereum will be used to complete separate objectives while completing the overall objectives.
- A rest API wrapper would be built on top of the Blockchain.
- The system will be hosted on the Amazon AWS with the API end points.
- Blockchain Technology will provide a shared, replicable ledger with some extremely useful attributes like consensus, immutability, finality and provenance.

Why Ethereum?

- Ethereum is the most secure public Blockchain and is overtaking Bitcoin.
- Ethereum's core innovation which is Ethereum Virtual Machine is a complete software which runs on the Ethereum Network 2.
- The EVM enables any program to run on it in very efficient manner not seen previously in the industry.
- Ethereum enables one to easily build several applications on a single platform.

Token Type:

When we were choosing our tokens, we searched for benefits like interoperability of decentralized applications. We have concluded that by choosing ERC 20 token as a token type, we achieve these benefits. Total Supply is fixed at 100 million P2P tokens. No more tokens can be minted in future to balance the supply and demand.

Contract Address: [0x2B4395084E1068877502EAD1Ae004094F5A0B88F](#)

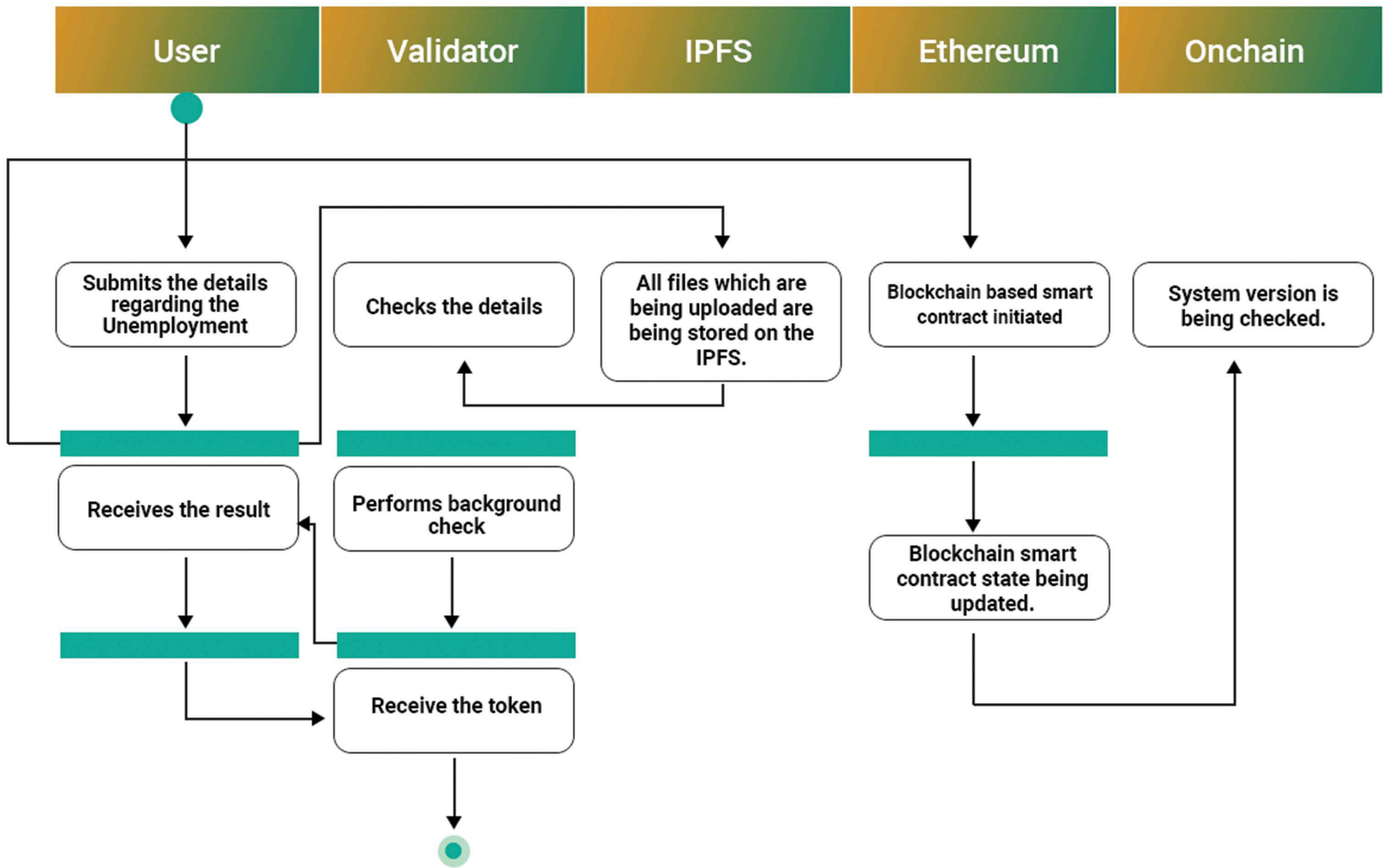
P2P Token will be used to use in peer to peer global network.

Competitive Analysis:

Mainly we are one of the DAO's who don't have any direct competitor in this crypto arena. We are pretty much undisputed authority in the field of compensating the users who are facing the burden of unemployment. We have some indirect competitors in the field of Insurance.

	P2P	Aflac	Safetynet
Supporting all type of Unemployment	✓	✗	✗
Multiple layer of Authencity	✓	✗	✗
Token based Eco-System	✓	✗	✗
Possibility of influencing outcome	✗	✓	✓
DAO	✓	✗	✗
SHA 512 encryption enabled	✓	✗	✗
Oppourtunity in getting discount in Auxilary services	✗	✓	✗
Job Recomendation	✓	✓	✗

Entire Business Case



- Users will have to register with the P2P Global Network to get the opportunity to apply. Suitable validators will validate the application.
- Upon the applications varication, validators will receive a number of P2P tokens worth 10 USD.

Security:

For the security aspect of the application we need to figure out the most prominent attack of which our eco system might face i.e. the Sybil attack.

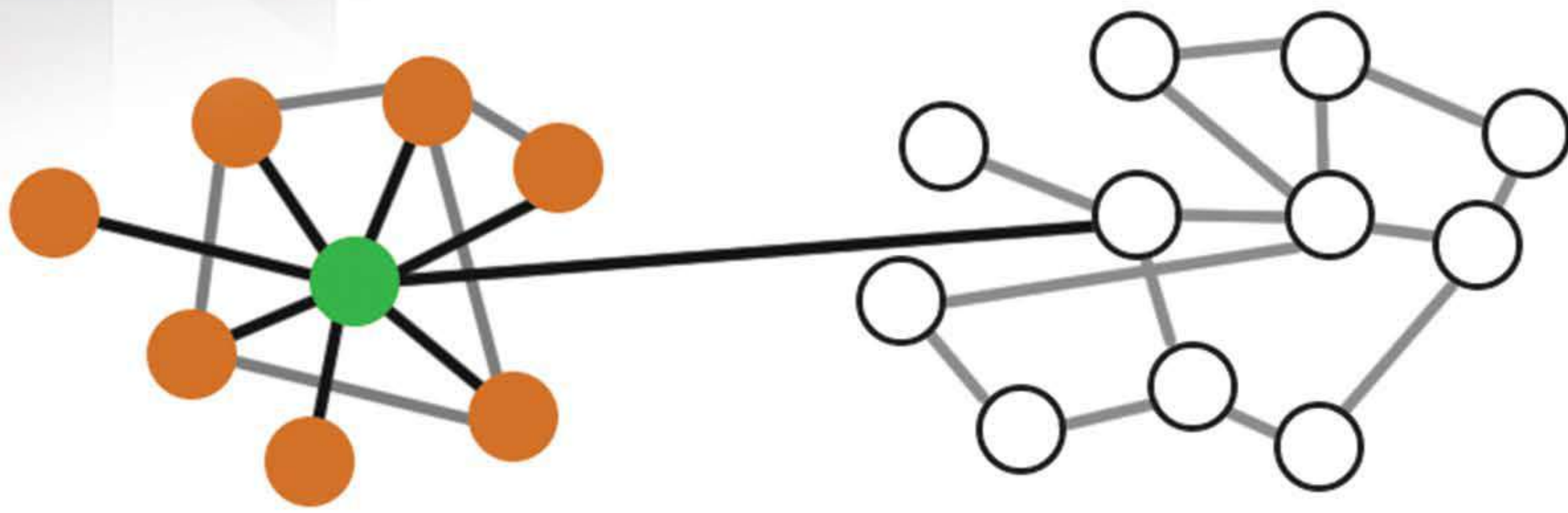
What is Sybil attack and how we can prevent it?

A Sybil attack is a vicious attempt to control a peer network by creating multiple pseudonymous activities. The outside observers the fake pseudonymous identities will appear to be unique users.

In actual scenario behind the scenes the single entity controls the entire activity of many identities. As a result of this fraudulent activities that particular entity can influence the network through additional voting power.

The US governments recently face the heat with Russian election influence via fake accounts on the social media. The fake accounts didn't hack the face book and the Twitter but they used multiple identities to setup an impact for the entire network. Facebook also didn't realize the extent of fake accounts in their platform and when they realize about the extent of fake accounts in their eco system it is too late.

Sybil Attack



● Sybil Node ○ Honest Node ● Your Node

How we are dealing with this type of attack?

First of all, our eco system is DAO (Decentralized Autonomous Organization) and it runs with the DPOS mechanism.

Due to these features the hackers can't target a single entity since it's not a centralized system and the DPOS mechanism assures that there would be no pseudo nodes which can control the system from outside as there would be already delegated members who are running the system.



Let us assume the above-mentioned picture the persons having the user having green ticks belongs to the delegated members of the DPOS mechanism now if the other members which are denoted by the users having the red cross wants to add in the system they will not get the voting power and will be kicked out of the system.

Other Security Features of the system

AES Encryption standard

The Advanced Encryption Standard (AES) is a systematic Block cipher chose by the U.S. government to protect the classified information and is implemented in software and Hardware throughout the world to encrypt the sensitive data. In our ecosystem we will use the AES encryption standard to protect all the sensitive details.

What AES algorithm we are using?

We are using the RC6 algorithm which is submitted by the RSA Security.

Anti CSRF Token:

Among the CSRF prevention methods, the Synchronizer Token Pattern is both the recommended method and the most widely used prevention technique to protect the system from Cross site forgery request. Top Internet powerhouses Google, Facebook and Twitter to popular open source web applications such as WordPress and Joomla also use this token mechanism.

The synchronizer token pattern requires the generation of random “challenge” tokens (anti-CSRF tokens) that are associated with the user’s current session.

These challenge tokens are then inserted within the HTML forms and links associated with sensitive server-side operations (In our application all the backend functionalities like the wallet services and the trade engine functionalities are referred to as server-side operations.)

When users submit the form or make a request to the links, the anti-CSRF token should be included in the request. Then, the server application will verify the existence and correctness of this token before processing the request. If the token is missing or incorrect, the request will be rejected.

FutureIn corporation of Technological Binding

Integration of AI:

We will integrate with the IBM Watson 500 AI engine. One of the main motto of using the IBM Watson 500 engine to get the exclusive touch of the IBM Watson personality insights by which we can track the in depth personality of the members who are trying to get the tokens from the system. This will help us to track the behavioral aspects of the users who will come in to the eco system to get the tokens from the authority. This will help us to detect the frauds in the eco system.

Providing part time job opportunity for the users:

Our P2P tokens will ensure that every person gets the part time job opportunity from the eco system so that he/she can bring the aura of self respect back in their daily life.

Technological Binding with Salesforce Einstein

We will incorporate the salesforce Einstein with the system so that we can import various data using the CRM and can have lot of records of the users using the system.

Frequently Asked Questions

1. What is supplemental unemployment membership plan?

P2P Global Network membership plans provides financial stability by replacing a portion of your salary in the event you lose your job.

2. Can I receive P2P Global Network benefits if I am also receiving my government unemployment benefits?

Yes, you may still receive P2P Global Network benefits if you are receiving your government benefits.

3. How long will I receive P2P Global Network payments after I lose my job?

P2P Global Network membership plans pays a one-time lump sum payment. P2P Global Network membership plans do not pay past the one-time lump sum payment.

4. Can I request an extension after I am paid my lump sum payment?

No, you will not receive a second lump-sum payment once you have been paid for this incident of unemployment.

5. Can I file an appeal if I am denied benefits?

With P2P Global Network plans, there is no need for you to file an appeal. P2P Global Network pays on every request as long as you have met the simple requirements to be eligible for benefits.

6. Do I continue to renew my monthly benefits plan while I am?

Yes, you may still receive P2P Global Network benefits if you are receiving your government benefits.

7. Can I make a payment request right away?

No, there is a six-month initial waiting period from the effective date of your first 3-month plan purchase. If you become unemployed during this period and are not in an area declared a disaster area by your local authorities, you may not receive any payments. However, you may request a refund in writing.

8. How long will it take to receive my payment after I lose my job?

You can expect your payment in as little as 24 hours from your request date.

9. What if I have two jobs, can I claim payments for multiple employers?

No. If you have multiple employers, you may only receive payment from one employer separation.

10. If I switch jobs, is my membership transferable to my new employer?

Yes, your membership plan is transferable to your new employer. However, you will need to update your new employer in your profile. Note: It is your responsibility to update your current employer information to avoid non-payment.

11. How does purchasing a P2P Global Network membership plan help me?

P2P Global Network membership plans will help you achieve financial stability by meeting your basic needs of life in the event you become unemployed. It can be difficult to meet basic living expenses and financial obligations, food, shelter etc... on governing body unemployment benefits plan alone. Though your governing body unemployment systems are designed to assist in these areas, they still fall short to the amount needed to meet your basic needs. P2P Global Network membership plan closes the gap between governing body unemployment benefits and your prior salary, So in the event you become unemployed, you are still able to meet your basic needs, without exhausting your personal and retirement savings.

12. I am currently unemployed. Can I purchase a membership plan?

No, you must be currently employed to purchase an P2P Global Network membership plan and participate in our community benefits.

13. Can I cancel my policy at any time?

Yes, you are under no obligation to P2P Global Network services and may cancel at any time.

14. Can I receive P2P Global Network membership plan payments if I don't qualify for my local governing body unemployment benefits?

Yes. P2P Global Network membership plan are designed to works in conjunction with your governing body unemployment benefits. As P2P Global Network recognize that there are many different factors that could apply to why you may not receive your governing body unemployment benefits.

15. Can I request to be paid fiat currency?

Currently you may request to be paid in USD currency. We are working to integrate payment in other fiat currencies.

16. How much can I receive?

You can receive from \$200 - \$9,000 in a lump-sum payment depending on your membership level.

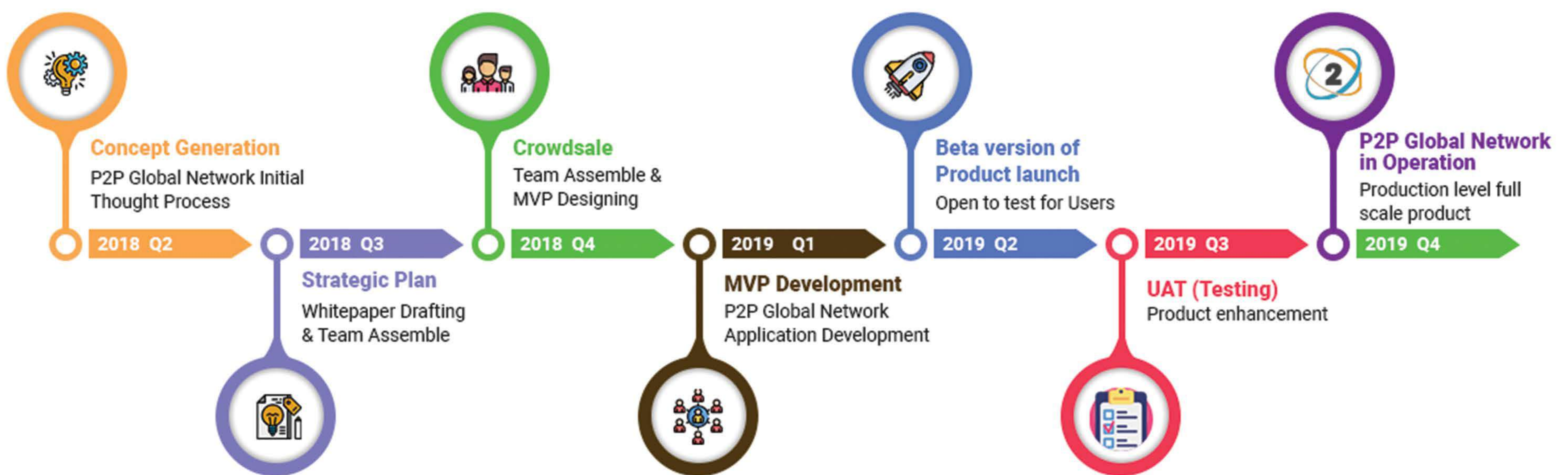
17. What all does P2P memberships pay on?

P2P Global Network pays on any unknown situation causing you to become unemployed. Examples: Layoff, unknown medical conditions, emergency relocation, and more!

Conclusion:

We have tried our best to help the people to grasp the opportunity to help themselves from the ultimate melancholy of unemployment. Hopefully our DAO's objective will open a new door towards the eradication of the financial burden of the unemployed. Currently, we have a functional product at www.joinp2p.com and we encourage all persons to take advantage of our free \$200.00-member plan. In the meantime, don't forget to stock up on your P2P Tokens as the system will function on a zero-balance method. This means for every membership there will always be enough P2P Tokens to pay out, only a limited number of tokens can be for our users.

ROADMAP of P2P



References Links:

1. <http://www.yourarticlelibrary.com/employment/9-types-of-unemployment-found-in-modern-societies/24850>
2. http://labourbureaunew.gov.in/UserContent/EUS_5th_1.pdf
3. <http://graphics.wsj.com/job-market-tracker/>
4. <https://www.ethereum.org/>

Team



Keeley C. Wilkinson Founder and CTO

Keeley, is founder of P2P Global Network system. He has a long history of success in online and offline business. An expert in bringing offline business online. Keeley hold 2 degrees from the private university of Dallas Baptist University, and is skilled in management, start-ups like Wilkinson Global Consulting, LLC, leadership, business development, and business strategy.



Kimmey Gholar Co-Founder and Operations Manger

I attended Southern University Baton Rouge, Louisiana Major Secondary education, my strength is product delivery and meeting deadlines, quality assurance, and marketing management. I have worked for the last decade for fortune 500 company Paychex, in the payment processing industry. I hold a strong passion for cryptocurrency and blockchain where as I believe we will excel into an all-digital payment form within 10yrs.



Tapendra Shee Blockchain Architect

Tapendra is Blockchain Expert. He has been associated with Cryptocurrency world for more than 3 years and developed several decentralized application. He is motivated towards to bring next generation crypto ecosystem.



Alexander Samardzija Smartcontract and Databases Developer

My background is in the world of Microsoft ERP integration and custom ERP development, mobile and cloud app development on Microsoft tech stack. I've been managing projects, leading medium-sized teams and managing products in the life science, professional services and manufacturing industries for US based clients. Over the last few years have integrated into Blockchain technology world and have lead development teams through a clear cut executable plan to success.



Elza Hovhannisyan Social Media Manager

Elza hold a Masters of Arts degree from Yerevan State University in International Relations. I am a big fan and Crypto Enthusiast, Social Media Manager with 3+ years of working experience and successful ICO Marketer.



Micah J. Matthews PR Manager & Content Engineer

Sciences Degree from UT Austin. Specialist in professional content writing, technition- Key-Word Analyst. Micah is our partner from Collaborative Content. His drive and determination is unparalleled. He's foresees Blockchain Technology as the very future of wealth generation.

Team



Syed Hashim Jamal CTO

Hashim has experience in IT sales and business development, strategic management, brand creation, specifically in verticals of People Management & Outsourcing. He has highly developed skills in managing relationship management, negotiating technical/commercial deals, sourcing new products/customers/ opportunities on a global scale all while handling a diverse range of people, products and technologies.



Imran Rahman Solution Architect - Blockchain

Technology Lead, Software Architect, Full Stack Engineer, Blockchain Evangelist, and Ethereum Smart Contract Developer with over 12 years of experience in software development and front-end technologies. Main Architect, and engineer of many complex enterprise-grade web applications. Uses new innovative ways for product development and obsessed with writing extensible code, building blockchain-based applications and D-Apps.



Prat Sen Full Stack Developer

Over the last 9 years, I have developed a wide range of websites using PHP, Laravel, MySQL, .NET, Angular, React +Redux, SQL Server, HTML and C# including sites for startup companies and small businesses. My core competency lies in complete end-end management of a new website development project. The main directions of development: Web Development: - PHP, Laravel, Codeginitior - MySQL - React +Redux - Angular 2,4,5 & 6 - ASP.NET (MVC, Web Forms, Telerik Controls, Metro UI); - AJAX, JavaScript, JQuery, ExJS.

Advisors



Jatin Kapadia Project Advisor

Jatin is ICO Bench Adviser and worked as a Community Manager with various successful ICO good knowledge about Bounty Management and crypto trading, having a professional knowledge about Listing of ICOs as well as Coins for Exchanges.



Mykola Vdovychenko Legal Advisor

Mykola holds a Master of Law from Comenius University. He is specialized in international commercial and contract law, intellectual property, information technology, cyber and digital privacy (blockchain and cryptocurrencies) and personal data protection law (GDPR and local data protection acts in some of the most important jurisdictions). I also have experience in providing legal advice for blockchain-based startups during their token generation events and company day yo day affairs.



Asif Huddani Project Advisor

Having 8 Year of IT exposure starting from July 2008 Worked as a Sr. Software Engineer in development, customization, testing, implementing and maintaining applications spanning various industry verticals. Professional strengths Technology Proficiency: Good knowledge of Dynamics CRM for develop & implement of Plugins, custom workflow activities, Java script and solution architecture. Basic knowledge of Dynamics AX 2012 technical for X++, layes, model form customization. C# .net 2.0 /3.5 /4.0, Web Services, WCF Services, HTML, JavaScript, JQuery SQL Server 2005 , 2008 & 2008 R2, 2012 Zoho CRM API and Infusion Soft API Integration (CURD Technique)



Rajdeep Dhar Advisor & Business Development

Rajdeeps spent 11 years consulting large scale enterprises with digital adoption. He's equally involved in helping startups emulate industry leading processes. Rajdeep has worked in various leadership positions from Mentoring to sales coaching and blockchain advisory. He was an early adopter of Bitcoin and a cryptocurrency advocate on social media.



Shoeb A. Zahoori Advisor

Having 8 Year of IT exposure starting from July 2008 Worked as a Sr. Software Engineer in development, customization, testing, implementing and maintaining applications spanning various industry verticals. Professional strengths Technology Proficiency: Good knowledge of Dynamics CRM for develop & implement of Plugins, custom workflow activities, Java script and solution architecture. Basic knowledge of Dynamics AX 2012 technical for X++, layes, model form customization. C# .net 2.0 /3.5 /4.0, Web Services, WCF Services, HTML, JavaScript, JQuery SQL Server 2005 , 2008 & 2008 R2, 2012 Zoho CRM API and Infusion Soft API Integration (CURD Technique)

TOKEN SALE TERMS

Please read these terms of token sale carefully. By purchasing P2P Tokens from P2P Global you will be bound by these terms of token sale and all terms incorporated here by reference.

About P2P global

If you do not agree to these terms of token sale, do not make any contribution to P2P Global and do not purchase P2P Tokens.

This Token Sale Agreement (hereinafter the "Agreement") is entered into by and among you or the entity that you rightfully and legally represent ("Buyer" or "You") and P2P Global Network ("Seller", "Company", "P2P" or "P2P Global"), a company established and existing under the laws of United States, with its registered office at ;ihdfkjdsnjfhsdjfhskj dhf sdkjfhjsjdk registered with the Registrar of Companies for United States under No. 11251601, and regulates purchase of P2P Tokens. Buyer and Seller are herein individually referred to as a "Party" and collectively, as the "Parties".

WHEREAS:

(A) The Company is issuing and selling up P2P Tokens for the purposes indicated in the White Paper, during an ICD event that is planned to commence on the 1st, December 2018;

(B) The Buyer is interested in purchasing P2P Tokens and supporting and funding the development of the P2P Global Network Platform;

NOW, THEREFORE, it is mutually agreed as hereafter set forth:

1. DEFINITIONS

1.1. The following words and phrases used in this Agreement shall have the following meanings, except where the context clearly requires otherwise:

"Company Parties" means Company and its respective past, present and future employees, officers, directors, contractors, consultants, attorneys, accountants, financial advisors, equity holders, suppliers, vendors, service providers, parent companies, subsidiaries, affiliates, agents, representatives, predecessors, successors and assigns.

"Company Party" means one of the foregoing, as the case may be.

"Cryptocurrency" means Bitcoin (BTC), Ethereum (ETH) and other cryptocurrency which Company will accept as the payment for P2P Tokens.

"Damages" means damages, losses, liabilities, costs or expenses of any kind, whether direct or indirect, consequential, compensatory, incidental, actual, exemplary, punitive or special and including, without limitation, any loss of business, revenues, profits, data, use, goodwill or other intangible losses.

"Disputes" has the meaning set out in Article 10.2.

"Fiat Currencies" means the legal tender currency circulated in specific country or region, such as US dollars, Euro, etc.

“**GDPR**” means the new EU General Data Protection Regulations, which came into force on 25 May 2018.

“**Intellectual Property**” has the meaning set out in the Website Terms of Use.

“**P2P Platform**” means the solution described in the White Paper and to be developed by the Company.

“**P2P Tokens**” has the meaning ascribed to it in the foregoing Preamble.

“**Notices**” has the meaning set out in Article 13.8.

“**Privacy Policy**” means the document available on the Website (as may be amended from time to time) describing the methods how Company Parties collect, use and release the information collected.

“**Restricted Persons**” has the meaning, set out in Article 3.3.

“**Services**” means the services and other use cases which Company provides to the holders of the P2P Tokens via the P2P Platform and which are more specifically described in the White Paper.

“**Initial Coin Distribution**” means the event organized by the Company to sale P2P Tokens as set out in the White Paper (as may be amended from time to time).

“**User Account**” has the meaning, set out in Website Terms of Use.

“**Website**” means www.p2pglobal.io and all subdomains and all their respective pages.

“**Website Terms of Use**” means the document available on the Website (as may be amended from time to time) describing the terms of use of the Website.

“**White Paper**” means the document describing the P2P Platform, the P2P Tokens, the Services, and other matters related to the P2P Platform, and available on the Website (as may be amended from time to time).

2. SALE-PURCHASE OF P2P TOKENS AND LEGAL STATUS OF P2P TOKENS

2.1. Company will conduct a sale of the P2P Tokens, which will begin on 1st December 2018.

2.2. On the terms and subject to the conditions provided under this Agreement, the Company sells to the Buyer and, respectively, the Buyer purchases from the Company P2P Tokens in exchange of a purchase price of 0.05 USD per P2P Token.

2.3. Payment for P2P Tokens shall be made, at Buyer’s discretion:

a) in Fiat Currency by PayPal, Credit Card or Debit Card to the details of which will be available on the Website;

b) in Cryptocurrency by transfer to the Cryptocurrency wallet address the details of which will be available on the Website.

2.4. There is a minimal amount of payment for the P2P Tokens that Buyer will be able to make. At any specific time, such minimal amount may vary for different Fiat Currencies/Cryptocurrencies, depending on the applicable exchange rate between the payment currency and Cryptocurrency. The information on such minimal amount will be available on the Website at any specific time.

2.5. P2P Token is divisible, therefore fractional share of P2P Token may be purchased.

2.6. P2P Tokens are intended to be used only:

- a) to enable usage of and interaction with the P2P Platform and to support its development and operation as it is strictly described in the White Paper;
- b) as a means to obtain the Services as it is strictly described in the White Paper;
- c) as a means to obtain the potential benefits provided in the White Paper.

2.7. Buyer hereby accepts explicitly and agrees that:

- a) it is the responsibility of solely Buyer to determine if Buyer can legally purchase the P2P Tokens in his jurisdiction and whether Buyer can then resell the P2P Tokens to another purchaser in any given jurisdiction; and
- b) it is not acquiring the P2P Tokens for any other uses or purposes, except for as specified in Article 2.6.; and
- c) none of the Company Parties has other obligations, except as expressly stated in this Agreement.

2.8. Additional details with respect to the P2P Tokens, the Services and P2P Platform are provided in the White Paper.

2.9. Ownership of the P2P Tokens carries no rights, express or implied, other than the right to use the P2P Tokens and obtain the Services and the potential benefits as specified in Article

2.6. In particular, P2P Tokens:

- a) do not provide Buyer with rights of any form with respect to any of the Company Parties or its revenues or assets, including any voting, distribution, redemption, liquidation, proprietary (including all forms of Intellectual Property), or other financial or legal rights;
- b) do not represent any form of loan to any of the Company Parties.

3. GENERAL PROVISIONS ON P2P TOKEN SALE PROCEDURE

3.1. The substantial information about the procedures and material specifications of the P2P Token Sale are provided in the White Paper, including details regarding the timing, pricing of the P2P Initial Coin Distribution , and the number of P2P Tokens to be sold and distributed.

3.2. Buyer acknowledges that it understands and has no objection to these procedures and material specifications. Failure to follow such procedures may result in Buyer not receiving any P2P Tokens.

3.3. P2P Tokens are not being offered or distributed to the following restricted persons (the "Restricted Persons"):

- a) citizens of, natural and legal persons, having their habitual residence, location or their seat of incorporation in the United States of America (including its states and the district of Columbia), Puerto Rico, the Virgin Islands of the United States, or any other possessions of the United States of America; and
- b) citizens of, natural and legal persons, having their habitual residence, location or their seat of incorporation in the country or territory where transactions with digital tokens are prohibited or in any manner restricted by applicable laws or regulations, or will become so prohibited or restricted at any time after this Agreement becomes effective.

3.4. The Restricted Persons are strictly prohibited and restricted from purchasing and using the P2P Tokens and Company Parties are not soliciting purchases and usage by Restricted Persons in any way.

4. SECURITY OF BUYER'S P2P TOKENS

4.1. Buyer shall implement reasonable measures for securing the wallet, vault or other storage mechanism utilized to receive and hold the purchased P2P Tokens, including any requisite private keys or other credentials necessary to access such storage mechanisms.

4.2. In the case that Buyer is no longer in possession of Buyer's private keys or any device associated with Buyer's account or is not able to provide Buyer's login or identifying credentials, Buyer may lose all of Buyer's P2P Tokens and/or access to Buyer's account. Company Parties are under no obligation to recover any P2P Tokens and are not liable for such loss of Buyer's P2P Tokens.

5. KNOW YOUR CUSTOMER AND ANTI-MONEY LAUNDERING

5.1. Company reserves the right to conduct "Know Your Customer" and "Anti-Money Laundering" checks on Buyers if deem necessary or it becomes required by the applicable laws.

5.2. Upon any Company Party's request, Buyer shall immediately provide to respective Company Party information and documents that such Company Party, in its sole discretion, deems necessary or appropriate to conduct "Know Your Customer" and "Anti-Money Laundering" checks. Such documents may include, but are not limited to, passports, driver's licenses, utility bills, photographs of associated individuals, government identification cards or sworn statements. Company may, in its sole discretion, refuse to distribute P2P Tokens to Buyer until such requested information is provided.

5.3. Company reserves the right to refuse or reject the offer on acquisition of the P2P Tokens from Buyer that, according to the information available to Company Parties, is suspected in receiving the funds used for the P2P Token purchase or in using the P2P Tokens or the P2P Platform, with the aim of money laundering, terrorism financing, or any other illegal activity. In addition, Company has the right to use any possible efforts for preventing the money laundering and terrorism financing.

6. BUYER'S RESPONSIBILITY FOR THE TAXES

6.1. The purchase price that Buyer pays for the P2P Tokens is exclusive of all applicable taxes. Buyer is solely responsible for determining what, if any, taxes apply to the purchase of the P2P Tokens, including sales, use, value added, and similar taxes.

6.2. Buyer is responsible for withholding, collecting, reporting and remitting the correct taxes arising from the purchase of the P2P Tokens to the appropriate tax authorities.

6.3. None of Company Parties bear liability or responsibility with respect to any tax consequences to Buyer arising from the purchase of the P2P Tokens.

7. BUYER'S REPRESENTATION AND WARRANTIES

7.1. By concluding the Agreement, Buyer represents and warrants to each of the Company Parties that each of the following representations and warranties is true, accurate and not misleading on the date when such sending has occurred and on the date of conclusion of the Agreement:

(A) Buyer's Awareness of Transaction, Technology, and Risks

7.1.1. Buyer has read and understand this Agreement, the White Paper, the Website Terms of Use and the Privacy Policy.

7.1.2. Buyer has read and understand the risks related to the P2P Tokens and usage of the P2P Platform specified in the White Paper.

7.1.3. Buyer has sufficient understanding of the functionality, usage, storage, transmission mechanisms and other material characteristics of cryptographic tokens, token storage mechanisms (such as token wallets), blockchain technology and blockchain-based software systems to understand this Agreement and to appreciate the risks and implications of purchasing the P2P Tokens.

7.1.4. Buyer appreciate the risks and implications of using the P2P Tokens, Website, the Services, and method of payment for the Services specified on the Website, as well as know how to manage them, and Buyer is solely responsible for any evaluations based on such knowledge.

7.1.5. Buyer has obtained sufficient information about the P2P Tokens to make an informed decision to purchase the P2P Tokens.

7.1.6. Buyer understands that the value of the P2P Tokens over time may experience extreme volatility or depreciate in full.

(B) Authority to Enter into Agreement

7.1.7. Buyer has all requisite power and authority to enter into this Agreement, to purchase the P2P Tokens, to use the Website and the Services and to carry out and perform his obligations under this Agreement.

7.1.8. Buyer is of sufficient age and capacity to purchase the P2P Tokens in accordance with the laws and regulations of the Buyer's country of residence or any other applicable requirement.

(C) Buyer is not a Restricted Person

7.1.9. Buyer is not a Restricted Person and does not represent a Restricted Person.

(D) Compliance with Applicable Laws and Regulations

7.1.10. The entering into and performance of this Agreement will not result in any violation of, be in conflict with, or constitute a material default under, with or without the passage of time or the giving of notice:

- a) any provision of Buyer's constituent documents, if applicable;
- b) any provision of any judgment, decree or order to which Buyer is a party, by which it is bound, or to which any of its material assets are subject;
- c) any material agreement, obligation, duty or commitment to which Buyer is a party or by which it is bound;
- d) any foreign exchange, anti-money laundering or regulatory restrictions applicable to purchase of the P2P Tokens;
- e) any laws, regulations or rules applicable to Buyer.

(E) Legal Source of the Assets Used for Payment of Services.

7.1.11. The assets, including any digital assets, fiat currency, virtual currency or Cryptocurrency, Buyer uses to purchase the P2P Tokens are not derived from or related to any unlawful activities, including but not limited to money laundering or terrorist financing, and Buyer will not use the P2P Tokens to finance, engage in, or otherwise support any unlawful activities.

8. NO COMPANY PARTIES' REPRESENTATION AND WARRANTIES

8.1. Buyer hereby acknowledges and agrees that the P2P Tokens are sold on an "as is", "as available" and "with all faults" basis and Buyer purchases the P2P Tokens exclusively at his own risk without any express or implied representations and/or warranties of any kind by Company Parties.

8.2. Company and other Company Parties (if applicable) expressly disclaim all express and implied warranties and representations as to the P2P Tokens and the P2P Platform. None of the Company Parties makes any representations or warranties, express or implied, including:

- a) any warranties and representations with respect to the content, information, data, availability, uninterrupted access, Services, or products provided through or in connection with the P2P Tokens, the P2P Platform and the Website;
- b) any warranties and representations that the Website or the server that makes it available are free of viruses, worms, trojan horses or other harmful components;
- c) any warranties and representations that the Website, its content and any Services or products provided through it are error-free or that defects in the Website, its content or the Services or products will be corrected;
- d) any warranties and representations of title or merchantability or fitness for a particular purpose with respect to the P2P Platform, the P2P Tokens or their utility, or the ability of anyone to purchase or use the P2P Tokens;
- e) any warranties and representations of non-infringement.

9. LIMITATION OF LIABILITY AND INDEMNIFICATION

§1. Limitation of Company Parties' Liability

9.1. In no event will any of Company Parties be liable for any claims, Damages, liabilities, losses, costs or expenses of any kind, whether direct or indirect, consequential, compensatory, incidental, actual, exemplary, punitive or special (including Damages for loss of business, revenues, profits, data, use, goodwill or other intangible losses) regardless of whether the Company Parties have been advised of the possibility of such Damages, liabilities, losses, costs or expenses, arising out or in connection with:

- a) the sale of P2P Tokens;
- b) the use or performance of the P2P Tokens, the Website or the Services;
- c) any material or information available from the Website;
- d) any conduct or content of any third party;
- e) unauthorized access, use or alteration of the transmission of data or content to or from the Company Parties; or
- f) the failure to receive in any way the transmission of any data, content, funds or property from Buyer;
- g) any unlawful access to or use of the P2P Tokens, of the Website, any of its content, or the Services;
- h) any reliance on, or decision made on the basis of, information or material shown on or omitted from the Website;

9.2. To the fullest extent permitted by applicable law, in no event will the aggregate liability of the Company Parties (jointly), whether in contract, warranty, tort (including negligence, whether active, passive or imputed), or other theory, arising out of or relating to this Agreement or the use of or inability to use the P2P Tokens, the P2P Platform, the Website or the Services, exceed the amount paid to Company for P2P Tokens, content, access to the Website or use of the Services.

9.3. To the fullest extent permitted by applicable law, Buyer disclaims any right or cause of action against any of the Company Parties of any kind in any jurisdiction that would give rise to any Damages whatsoever, on the part of any Company Party.

9.4. Buyer understands and agrees that it is Buyer's obligation to ensure compliance with any legislation relevant to his country of domicile concerning purchase and use of the P2P Tokens and that Company Parties should not accept any liability for any illegal or unauthorized purchase or use of the P2P Tokens.

§2. Indemnification for Losses Incurred by a Company Party

9.5. To the fullest extent permitted by applicable law, Buyer will indemnify, defend and hold harmless and reimburse Company Parties from and against any and all claims, demands, actions, Damages, losses, costs and expenses (including attorneys' fees) incurred by a Company Party arising from or relating to:

- a) Buyer's purchase or use of the P2P Tokens or the P2P Platform;
- b) Buyer's access to or use of the Website or the Services;
- c) Buyer's responsibilities or obligations under this Agreement, the Website Terms of Use or the Privacy Policy;
- d) Buyer's violation of this Agreement, the Website Terms of Use or the Privacy Policy;
- e) Buyer's violation of any rights of any other person or entity; and/or
- f) any act or omission of Buyer that is negligent, unlawful or constitutes wilful misconduct.

9.6. Company reserves the right to exercise sole control over the defence, at Buyer's expense, of any claim subject to indemnification under Article 9.5. This indemnity is in addition to, and not in lieu of, any other indemnities set forth in a written agreement between Buyer and Company.

§3. Force Majeure

9.7. Company Parties shall not be liable and disclaims all liability to Buyer in connection with any force majeure event, including acts of God, labour disputes or other industrial disturbances, electrical, telecommunications, hardware, software or other utility failures, software or smart contract bugs or weaknesses, earthquakes, storms, or other nature-related events, blockages, embargoes, riots, acts or orders of government, acts of terrorism or war, technological change, changes in interest rates or other monetary conditions, and, for the avoidance of doubt, changes to any blockchain-related protocol.

9.8. If an event of force majeure occurs, the party injured hereto by the other's inability to perform may elect to suspend this Agreement, in whole or part, for the duration of the force majeure circumstances. The party hereto experiencing the force majeure circumstances shall cooperate with and assist the injured party in all reasonable ways to minimize the impact of force majeure on the injured party.

§4. Release

9.9. To the fullest extent permitted by applicable law, Buyer releases the Company Parties from responsibility, liability, claims, demands, and/or Damages (actual and consequential) of every kind and nature, known and unknown (including, but not limited to, claims of negligence), arising out of or related to disputes between Buyer and Company Parties and the acts or omissions of third parties.

9.10. Buyer expressly waives any statute or common law principles that would otherwise limit the coverage of this release to include only those claims which Buyer may know or suspect to exist in favour of Buyer at the time of agreeing to this release.

10. GOVERNING LAW AND DISPUTE RESOLUTION

§1. Applicable Law

10.1. This Agreement will be governed by and construed and enforced in accordance with the laws of the United States, without regard to conflict of law rules or principles that would cause the application of the laws of any other jurisdiction.

§2. Informal Dispute Resolution

10.2. Buyer and Company shall cooperate in good faith to resolve any dispute arising out of or in connection with this Agreement, including any question regarding its existence, validity, interpretation, breach or termination, and any non-contractual obligation or other matter arising out of or in connection with them ("Disputes"). If the parties hereto are unable to resolve a Dispute within 90 days of notice of such Dispute, such Dispute shall be finally settled in arbitration proceeding as stipulated in Articles 10.4-10.8.

§3. No Class Arbitrations, Class Actions or Representative Actions

10.3. Any Dispute is personal to Buyer and Company and will be resolved solely through individual arbitration and will not be brought as a class arbitration, class action or any other type of representative proceeding. There will be no class arbitration or arbitration in which individual attempts to resolve a Dispute as a representative of another individual or group of individuals. Further, a Dispute cannot be brought as a class or other type of representative action, whether within or outside of arbitration, or on behalf of any other individual or group of individuals.

§4. Arbitration Proceedings

10.4. Any Dispute shall be referred to and finally resolved by arbitration under the Rules of the London Court of International Arbitration in force on the date on which the arbitration is commenced, which Rules are deemed to be incorporated by reference into this Article.

10.5. The tribunal shall consist of three arbitrators. Each party hereto shall nominate one arbitrator. In the event that either of the two parties hereto fails to nominate an arbitrator within 30 days after the commencement of the arbitration proceedings, then the London Court of International Arbitration shall nominate an arbitrator on behalf of the party or parties hereto which have failed to nominate an arbitrator. The third arbitrator, who shall be the presiding arbitrator, shall be nominated by the two party-nominated arbitrators within 30 days of the last of their appointments.

10.6. The seat of the arbitration shall be Texas, the United States. The language of the arbitration shall be English.

10.7. Any award of the tribunal shall be final and binding from the day it is made.

10.8. The parties hereto agree to keep confidential all matters relating to the arbitration, including related court proceedings, to the greatest extent practicable.

11. TERMINATION OF AGREEMENT

11.1. This Agreement shall terminate upon the performance of all obligations of the parties hereof. In addition to the cases stated herein, Company reserves the right to terminate this

Agreement at any time in its sole discretion, including in the event that Buyer breaches this Agreement.

11.2. Upon termination of this Agreement:

a) all of Buyer's rights under this Agreement immediately terminate;

b) Buyer is not entitled to a refund of any amount paid, unless otherwise strictly provided herein or in the White Paper; and

c) Article 6 (Buyer's Responsibility for the Taxes), Article 7 (Buyer's Representations and Warranties), Article 9 (Limitation of Liability and Indemnification), Article 10 (Governing Law and Dispute Resolution) Article 11 (Termination of Agreement), Article 12 (Data Privacy) and Article 13 (Miscellaneous) shall continue to apply in accordance with their terms.

12. DATA PRIVACY

12.1.1. Your privacy is important to us. At P2P, we are committed to protecting your personal information with the highest level of integrity. This policy is intended to inform you of our privacy practices in association with the collection and use of your information obtained through our website (www.p2pglobal.io and all subdomains), services, and applications.

12.1.2. We do not collect any personal information from visitors of our website. However, if you use and/or purchase our services or applications, there may be some information we collect. When we need information that personally identifies you or allows us to contact you, we will explicitly ask you for it. For example, to use the P2P Global solution service, we may collect, store, and access one or more of the following: (1) an email address; (2) photos or video that you upload through the application or otherwise provide to us; and (3) a biometric template, comprised of a list of numbers created by us from the photos or videos you uploaded. In addition we will store any information you provide to our sales department within one of our contact forms.

12.1.3. The personal information we collect from you will be used to provide the service(s) or carry out the transaction(s) you have requested or authorized. In support of these uses, we may also use personal information to provide you with more effective customer service, and to improve our products or services. We may also use your email address to contact you regarding administrative notices from time to time. Information that is collected by or sent to us may be stored and processed in the United States, or any other country in which we or our affiliates, subsidiaries or agents maintain facilities. By using any of our products or services, you consent to any such transfer of information outside of your country.

12.1.4. We may use demographic information collected from you during the registration or purchase process (including age, location and gender data) or aggregate information from all of our users and provide that information in the aggregate to other parties, including advertisers, for marketing and promotional purposes. However, if we do so, that information will not be in the form that will allow any third party to identify you personally.

12.1.5. When you visit our website, we automatically collect certain other information about you. This includes the URL that you just came from, the URL you next go to, the browser you are using, your IP address, the pages you visit, and the types of services you purchase.

12.2. Disclosure of Information:

12.2.1. Except as described in this statement, personal information you provide will not be transferred to third parties without your consent.

12.2.2. We do not sell or rent any personally identifiable information about you to any third party. In addition, we must (and you authorize us to) disclose any information about you to private entities, law enforcement or other government officials as we, in our sole discretion, believe necessary or appropriate to address or resolve inquiries or problems, or comply with court orders, information requests from government agencies, or other legal or regulatory actions.

12.2.3. This Privacy Policy applies if you are a visitor to the P2P Global website or if you purchase the Services. If you use a third party application or service that is integrated with P2P Global, then such third party's privacy policy will govern the use, storage and disclosure of your data in connection with such application or service. P2P Global may receive orders, subpoenas or other legal demands for Personally Identifiable Data that has been collected on behalf of such third party providers through the use of their applications or services. In such cases, P2P Global refers the party requesting the Personally Identifiable Data to the applicable third party provider. That provider will respond in accordance with its own policies and may disclose your Personally Identifiable Data in response to such subpoena or other demand for information. Please remember that P2P Global is not responsible for the policies and practices of such third party providers. If you have questions about any such disclosures, you should contact the applicable provider directly. P2P Global will have no liability in connection with any act or omission of any such provider with respect to your data or information or otherwise.

12.3. Security of your Information:

12.3.1. We are committed to protecting the security of your information. We use a variety of security technologies and procedures to help protect your information from unauthorized access, use, or disclosure. However, please know that due to the existing legal and technical environment, we cannot guarantee that any personal information we obtain will not be disclosed to third parties in ways not described in this policy.

12.3.2. P2P Global takes reasonable precautions such as policy-based access control to protect Data in our possession from loss, misuse, and unauthorized access. P2P Global follows generally accepted industry standards to protect the Data, both during transmission and once received by P2P Global. However, no method of transmission over the Internet or method of electronic storage is 100% secure. While P2P Global strives to protect your Data, P2P Global does not guarantee its security.

12.4. Personally Identifiable Information to Third Parties:

12.4.1. P2P Global does not share or disclose any of your Personally Identifiable Information, except as described in this section.

a) Agents, consultants and related third parties: P2P uses third party vendors to perform certain business-related functions. Examples of such functions include data storage services, database maintenance services and payment processing.

P2P Global will only provide them with the Personally Identifiable Information that they need to perform their specific function. Each third party vendor is required to keep such Personally Identifiable Information confidential and not to use such Personally Identifiable Information for any purpose other than providing services to P2P Global.

b) Affiliates: P2P Global may share Personally Identifiable Information with entities that control, are controlled by or under common control with P2P Global (each, an "Affiliate") for the purpose of assisting P2P Global in providing its Services to you. In that event, any such Affiliate will use Personally Identifiable Information solely as permitted under this Privacy Policy.

c) Business transfers: P2P Global reserves the right to sell or buy businesses or assets. In the event of a corporate sale, merger, reorganization, dissolution or similar event, Personally Identifiable Information may be part of the transferred assets. You acknowledge that such transfers may occur, and that any acquirer or successor of P2P Global may continue to use your Personally Identifiable Information as set forth in this policy.

d) Legal requirements and other circumstances: P2P Global may disclose Personally Identifiable Information if required by law or if it believes in the good faith belief that such action is necessary to: (a) comply with a legal obligation, (b) protect and defend the rights or property of P2P Global, or (c) to protect the property or safety of users of the P2P Site or Services or any third party. If P2P Global is required by law to disclose any of your Personally Identifiable Information, then we will use reasonable efforts to provide you with notice of that disclosure requirement, unless we are prohibited from doing so by statute, subpoena or court or administrative order. In addition, if P2P Global does not believe the disclosure request has been properly issued, then P2P will object to such request.

12.5. Children's Privacy:

12.5.1. Although the website is a general audience site, children under 13 are not eligible to use our services and we ask that minors do not submit any personal information to us. If you are a minor, you can only use this service in conjunction with your parent or guardian.

12.6. Changes to this Privacy Policy:

12.6.1. We reserve the right to modify this Privacy Policy at any time, should we deem it advisable to do so. If we do change the Privacy Policy, we will post the revised version with a new "updated" date. We encourage you to periodically review this statement to be informed of how we are protecting your information.

12.7. If you have questions about this privacy statement, please write to sales@p2pglobal.io.

13. MISCELLANEOUS

13.1. Entire Agreement

13.1.1. This Agreement, the White Paper, Website Terms of Use, Privacy Policy and other documents that might be published from time to time on the Website constitutes the entire agreement between Buyer and Company relating to purchase of the P2P Tokens from Company.

13.1.2. To the extent this Agreement conflicts with the Website or any other document published from time to time on the Website (including but not limited to the White Paper), this Agreement prevails.

13.1.3. This Agreement supersedes all prior or contemporaneous representations, understandings, agreements, or communications between Buyer and any of the Company Parties, whether written or verbal, regarding the subject matter of this Agreement.

13.2. Severability

13.2.1. Should any provision of this Agreement, or any provision incorporated into this Agreement in the future, be or become illegal, invalid or unenforceable under the laws of any jurisdiction, the legality, validity or enforceability in that jurisdiction of the other provisions of this Agreement shall not be affected thereby.

13.3. Assignment of Rights and Obligations

Company may assign Company's rights and obligations under this Agreement without Buyer's consent.

13.4. No Company's Waiver of Rights

13.4.1. Company's failure to exercise or enforce any right or provision of this Agreement will not operate as a waiver of such right or provision and will not limit Company's right to enforce such right or provision at a later time. All waivers by Company must be unequivocal and in writing to be effective.

13.5. Third Party Rights

13.5.1. Except as otherwise provided herein, this Agreement is intended solely for the benefit of Buyer and Company and is not intended to confer third-party beneficiary rights upon any other person or entity.

13.6. Notices

13.6.1. All notices, requests, claims, demands and other communications concerning this Agreement ("Notices") that a Company Party provides to Buyer, including this Agreement, will be provided in electronic form by:

- a) posting a Notice on the Website;
- b) sending a Notice through User Account;
- c) sending an email to the email address which is associated with the Buyer's User Account.

13.6.2. Notices provided by posting on the Website will be effective upon posting and Notices provided by email will be effective when a Company Party sends the Notice. It is Buyer's responsibility to keep his email address current. Buyer will be deemed to have received any email sent to the email address then associated with his account when a Company Party sends the email, whether or not Buyer actually receives or reads the email.

13.6.3. Notices that Buyer provides to a Company Party must be in the English language and delivered to the Company Party by email (sales@p2pglobal.io). Such Notices will be effective one business day after they are sent.

13.7. Possibility to Negotiate Agreement

13.7.1. Each party hereto has had an unlimited and real opportunity to influence the terms of this Agreement as well as to propose, exclude and add any provisions of this Agreement. All the terms of this Agreement are agreed by parties hereto jointly. The circumstances of the preparation of this Agreement should not affect the interpretation of its terms and the sharing of the burden of proof between the parties hereto. If Buyer has any proposals to amend, correct or add this Agreement, he can contact Company by email (sales@p2pglobal.io).

13.8. Forward-looking statements

13.8.1. This Agreement, the White Paper, the Website Terms of Use and any other information provided by the Company or its' representatives in writing or orally may include forward looking statements. In general, forward looking statements can be identified by the use of words such as "believes", "expects", "does not expect", "is expected", "targets", "outlook", "plans", "scheduled", "estimates", "forecasts", "intends", "anticipates" or "does not anticipate" or variations of such words and phrases or statements in different languages that certain actions, events or results "may", "could", "would", "might" or "will" be taken, occur or be achieved. Forward looking statements involve known and unknown risks, uncertainties and other factors which may cause the actual results, performance or achievements of the Company to be materially different from any future results, performance or achievements expressed or implied by the forward-looking statements. Although the Company believes it has a reasonable basis for making these forward-looking statements, Buyer must not place undue reliance on such forward-looking information. By its nature, forward looking information involves numerous assumptions, inherent risks and uncertainties, both general and specific, which contribute to the possibility that the predictions, forecasts and other forward-looking statements will not occur.

13.9. Interpretation

13.9.1. In this Agreement, references to "Articles" are references to Articles of this Agreement.

13.9.2. In this Agreement, unless the context indicates otherwise or the contrary is expressly stated:

- a) references to the singular include references to the plural and vice versa;
- b) references to the male include references to the female and vice versa;
- c) a reference to a person includes a reference to any individual, body corporate (wherever or however incorporated or established), association, partnership, government, state agency, public authority, joint venture, works council or other employee representative body in any jurisdiction and whether or not having a separate legal personality;
- d) a reference to a person includes a reference to that person's legal personal representatives, successors, permitted assigns and permitted nominees in any jurisdiction and whether or not having separate legal personality;
- e) a reference to a company shall be construed so as to include any company, corporation or other body corporate or other legal entity, wherever and however incorporated or established.

13.9.3. The headings in this Agreement are inserted for convenience and reference purposes only and do not affect its interpretation.

13.9.4. The words "hereof", "herein", "hereunder" and "hereby" and words of similar import, when used in this Agreement, shall refer to this Agreement as a whole and not to any particular provision of this Agreement.

13.9.5. Wherever the word "include," "includes," or "including" is used in this Agreement, it shall be deemed to be followed by the words "without limitation".

Thank You