

ZPER

ZPER为基于区块链技术的“去中心化P2P金融生态系统(智能合同平台)”，是通过现正成功运营P2P金融及智能投顾项目的领军企业间积极合作欲向全球投资者及借款人提供“创新”资本流动的项目。

全球投资者、借款人、P2P金融企业、智能投顾、NPL购买立约人、数据提供者及其他服务企业等都可参与 ZPER生态系统。各参与者交换连接投资及借款、组成分布式投资组合、数据的提供及交换、风险分析及债券管理、不受国界限制的资本流动等多种价值，打造对所有人都合理且便利的P2P金融。

ZPER 代币 - ZPR

ZPR是经ZPER 生态系统所有参与者协议的价值转移支付手段。P2P债券投资资金、本息收款权的交易款项、各种手续费等全部交易均使用 ZPR。通过ZPR，全世界参与者可超越国界进行快速透明的资金流动。同时，作为对生态系统内多种创意数据提供者的补偿手段，谋求通过创新债券分析及信用评估方法实现根本性 P2P金融发展。

Background(推进背景)

过去10多年时间里全球 P2P金融得益于提供相比传统银行更富弹性且相比掠夺性高利贷更为合理的资金，快速发展成为 200兆韩元规模平台。尤其，包括稍晚起步的韩国等东南亚市场在内，P2P 市场创每年1000%以上增长率。然而，站在投资者立场看，截至目前P2P金融还具有如下限制与弱点。

- 不易筛选P2P金融企业
- 缺乏降低风险所需分布式投资的多样性及数量
- 截至投资债券的到期日不易流动
- P2P金融企业分析风险所需数据利用有限

Decentralized P2P Finance Ecosystem (去中心化 P2P 金融生态系统)

ZPER的 Founder从2017年开始与多数韩国国内 P2P金融企业一道试点进行了为了解决这一问题的“联盟投资池”方式，并正式拓展实施全球项目。ZPER将通过如下方式创新全球P2P生态系统。



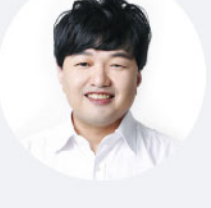
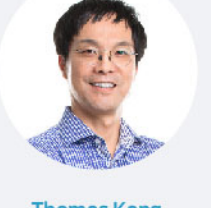





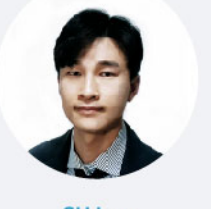
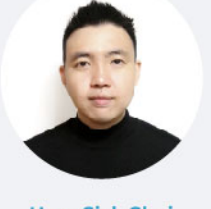
- 打造基于智能合同的透明健全P2P金融交易环境
- 通过全球P2P金融联盟组成多种投资商品
- 通过本息收款权的代币化确保富有弹性的投资
- 通过体现合理补偿系统来扩大数据的利用。

ZPER Team

ZPER Team由从2015年开始将韩国P2P金融产业发展成3兆韩元规模的主要P2P金融企业、智能投顾、信用评估领域专家组成。同时，还拥有韩国 P2P金融协议会 Founder及主要高管公司经验。本最强团队通过丰富经验，拥有可成功执行全球 P2P联盟项目的经验及网络。

 JB Kim Co-founder, CEO · CEO at Olley Funding · Dayli Financial Group Strategy Team · Kiwoom Fund Management Headquarters · TmaxSoft BI Dep. · KAIST Applied Mathematics	 Sean Park Co-founder, CSO · CEO at FUNDA · Former Vice Chairman at Korea P2P Finance Association(KP2PFA) · Seoul National Univ. Electrical Engineering	 George Co-Founder, COO · UNION VNC, CEO · Robo-Advisor FABOT, Co-Founder · Seoul National Univ., Mechanical & Aerospace Eng.
 SJ Min CBDO · BC Card Digital Library · SBI Savings Bank, Fintech TFT · Dayli Financial Group, Credit Analysis Team · Nice Information Service TCB (Tech Credit Bureau) · Yonsei Univ. Applied Statistics	 Leo Moon Senior Software Engineer · Samsung Electronics Global Technology Center · TmaxSoft TP Dep. · Korea Univ. Industrial Engineering	

Advisors

 Sean Shin · CEO at Dayli Financial Group · Mirae Asset Securities Research Center Analyst · Towers Watson Insurance Financial Business · Samil Accounting Corp. Financial Headquarters · Syracuse MBA · Korea Univ. Business Administration	 Sudhi Herle · Sr. Strategy Consultant to the CTO of Samsung Mobile · Co-founder of Samsung KNOX platform while at Samsung · Ex-Chief Product Officer at RhythmOne (LON:RHTM) · Temple University, PA and IIT-Bombay · More than 30+ technology patents	 SuYong Park · Cognitive Investment Director · COO of Dayli Financial Group · Co-representative of Dayli Intelligence · Seoul Investment Partners · KAIST Industrial Engineering	 Thomas Kang · Head of Global Outreach for M-DAQ · Singapore Managing Director, Asia Pacific Regional Head of RTC & FX Plus at Citl · Country Head of FX and Managing Director in Seoul · Agilent Technology, overall foreign exchange risk management · US Navy Engineer · Yale University MBA · University of California, B.Sc in Mechanical Engineering
 Joe Kim · Managing Director of XnTree at L39 · Former Director at IBM UK · Former Managing Director & CTO at Tmaxsoft · Former CEO at Datawave System · Imperial College London	 James Park · Director at GoldenTree Asset Management · Former Director at Citigroup (London, Madrid, Singapore and Seoul) · Seoul National University Electrical Engineering · University of Chicago Booth School of Business, MBA	 K Wang · CEO at Coinbin · CEO at Korbot Company · Former CIO at Bithumb	 Jake Kim · Director & Investment Manager at Innobase · Co-founder of DirectBahn · Head of Strategy and Planning at Kolon Life Science · Sr. Strategy & Business Development Manager at Mirae Asset · LG CNS · IE Business School · Hanyang Univ.
 David Yang · CEO at Quarterback Group · CEO at Quarterback Investment · KTB Asset Management, Fund Manager · Seoul National Univ, M.A., in Business Administration · Yonsei Univ, B.A., in Business Administration	 SH Lee · Shinseung Accounting Corp. Director · Samjong KPMG Accounting Corp.	 HyunSick Choi · Doctor of Medicine (MD) · Block Crafters Capital, Partner · SOSOLAB, CEO & Founder · Crypto Influencer · Inje University, Department of Medicine · Seoul Science Highschool	

Token Sale Term

Pre-Sale Starts : 2018年 3月 17日, 05:00 am UTC
Hardcap : 1,100,000,000 ZPR

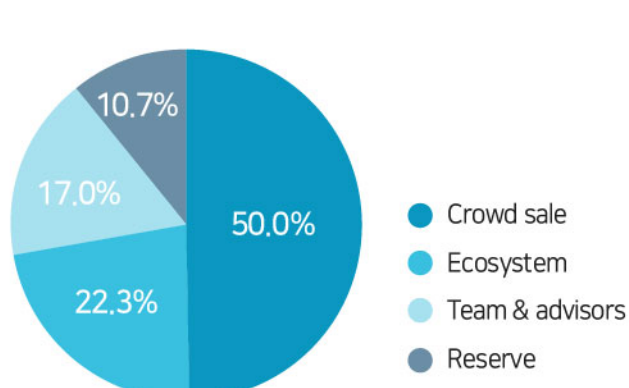
- ZPR 代币销售以 3个Stage组成。
- 各 Stage 规定的最长期限若过或超出硬上限 (Hardcap) 则在翌日 05:00 UTC 跳转到下一 Stage。

Purchase Methods : [Ethereum商标]



	Event Stage		Stage 2 Crowdsale (early bird)	Stage 3 Crowdsale (main)
	Type 1	Type 2		
Start Time	Mar. 17. 05:00 (UTC)		Apr. 23. 05:00 (UTC)	
Max. Duration	3 hours		3 days	3 weeks
CURRENCY	ETH		ETH	ETH
HARD CAP	No Limit		10,000 ETH	10,000 ETH
BONUS	30%	20%	10%	0%
EXCHANGE RATE	1 ETH = 20,800 ZPR	1 ETH = 19,200 ZPR	1 ETH = 17,600 ZPR	1 ETH = 16,000 ZPR
LOCKUP	3 month	-	-	-
Min. Amount	No Limit		0.1 ETH	0.1 ETH

Token allocation



Funds allocation

