

ZPER

ZPER is a "Decentralized P2P(peer-to-peer) financial ecosystem (Smart Contract Platform)" based on blockchain technology. This is a project aimed at providing innovative capital movements between investors and borrowers from all around the world through active cooperation from leading companies that are successfully running P2P Finance and RoboAdvisor businesses. Investors, borrowers, P2P financiers, RoboAdvisor, NPL buyers, data providers, and other service providers from all over the world can participate in ZPER ecosystem. Each and every participant contributes to making P2P financing reasonable and convenient for everyone by exchanging various values such as linking investment and borrowing activities, composing a diversified investment portfolio, providing and exchanging data, risk analysis and bond management, and smooth, borderless flow of capital.

ZPER Token - ZPR

ZPR is a means of value exchanges that all participants of the ecosystem will be using. It will be used for everything happening in the ecosystem, including investment of P2P loans, reimbursement of mature loans and fees for other transactions. Transactions will be kept transparent and independent from currencies and boundaries with ZPR.

ZPER token(ZPR) will be the instrument used for all kinds of transactions made by participants in the ecosystem. It will become a highly valued currency, controlling flow of funds worth trillions of US dollars on ZPER platform.

ZPR will enable the fundamental development of P2P financial markets by innovating standards for risk analysis and credit scoring, as a reasonable compensation to diverse and creative data providers in addition to maintaining transparent flow of funds among lenders and borrowers worldwide.

Background

Over the past decade, P2P financial companies have been offering financial services more flexible compared to traditional banks, providing money at a more reasonable rate than predatory private loans. That's why global P2P financial markets have reached 200 Billion USD. Especially, the markets in Asia including Korea are growing more than 1,000% annually. However, P2P finance has the following limitations and difficulties.

- Selecting sound and reliable P2P financial companies
- Limited diversity and quantity of investment targets for risk management
- Monetization has to wait until maturity date of invested bonds
- Insufficient quantity and quality of information for credit analysis

Decentralized P2P Finance Ecosystem

ZPER's founders have been experimenting with "union investment pooling" method in order to solve the above problems with multiple domestic P2P financial companies. ZPER is a full-scale, global version of the preliminary experiment.

We plan to revolutionize P2P ecosystem in following ways;

- Creating a transparent and reliable environment for P2P finance transactions based on Smart Contracts
- Composing various investment products through global P2P financial alliance
- Investment flexibility ensured through tokenization of the right to receive principal payments - increasing data utilization through reasonable compensation system




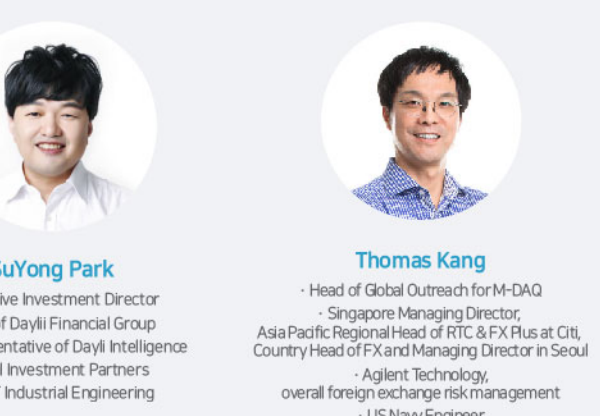


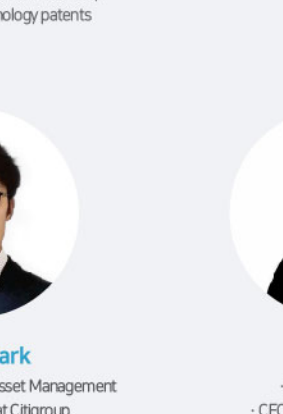
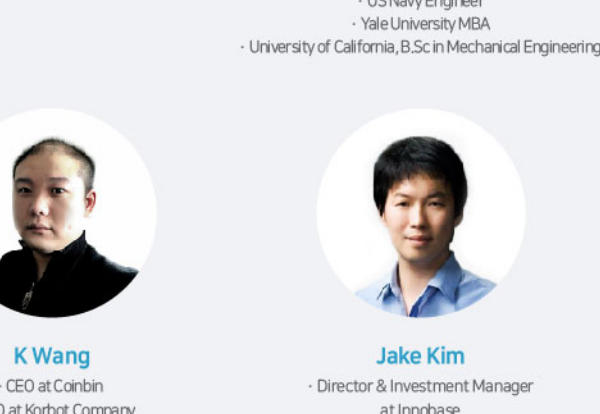
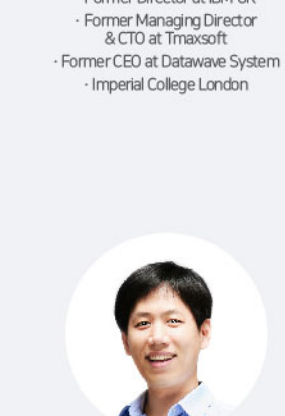
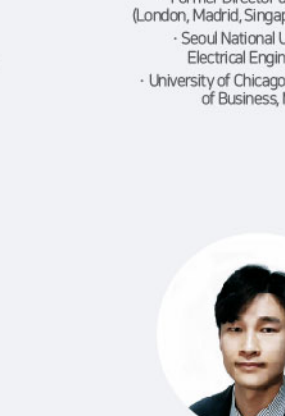

ZPER Team

ZPER Team members are professionals in P2P financing field. Since 2015 they have been making great achievement that contributed to development of Korea's P2P markets now worth 3 billion US dollars. ZPER Team consists of professionals of P2P financial companies, RoboAdvisor, and credit rating who've successfully taken Korea's P2P finance industry worth to 3 billion USD since 2015. The team is also the founder of Korea P2P Financial Association with experience as its principal executive, which qualifies it as the best team with know-how and network necessary to successfully lead global P2P alliance project.

Our team consists of P2P business owners, Robo-advisor developers and leading members of credit scoring businesses. Some are founding members and directors of Korea P2P finance association and will empower our team with their experiences and networks to lead this global P2P alliance project to success.

 <p>JB Kim Co-founder, CEO · CEO at Olley Funding · Dayli Financial Group Strategy Team · Kiwoom Fund Management Headquarters · TmaxSoft BI Dep. · KAIST Applied Mathematics</p>	 <p>Sean Park Co-founder, CSO · CEO at FUNDA · Former Vice Chairman at Korea P2P Finance Association(KP2PFA) · Seoul National Univ. Electrical Engineering</p>	 <p>George Co-Founder, COO · UNION VNC, CEO · Robo-Advisor FABOT, Co-Founder · Seoul National Univ., Mechanical & Aerospace Eng.</p>
 <p>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</p>	 <p>Leo Moon Senior Software Engineer · Samsung Electronics Global Technology Center · TmaxSoft TP Dep. · Korea Univ. Industrial Engineering</p>	

Advisors

 <p>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</p>	 <p>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 IT-Bombay · More than 30+ technology patents</p>	 <p>SuYong Park · Cognitive Investment Director · COO of Dayli Financial Group · Co-representative of Dayli Intelligence · Seoul Investment Partners · KAIST Industrial Engineering</p>	 <p>Thomas Kang · Head of Global Outreach for M-DAQ · Singapore Managing Director, Asia Pacific Regional Head of RTC & FX Plus at Citi, 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</p>
 <p>Joe Kim · Managing Director of XiTree at L39 · Former Director at IBM UK · Former Managing Director & CTO at Tmaxsoft · Former CEO at Datawave System · Imperial College London</p>	 <p>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</p>	 <p>K Wang · CEO at Corbin · CEO at Kirobot Company · Former COO at Bithumb</p>	 <p>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.</p>
 <p>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</p>	 <p>SH Lee · Shinseong Accounting Corp. Director · Samjong KPMS Accounting Corp.</p>	 <p>HyunSick Choi · Doctor of Medicine (MD) · Block Crafters Capital, Partner · SOSOLAB, CEO & Founder · Crypto Influencer · Inje University, Department of Medicine · Seoul Science Highschool</p>	

Token Sale Term

Pre-Sale Starts: 17th March 2018, 05:00 am UTC
Hardcap: 1,100,000,000 ZPR

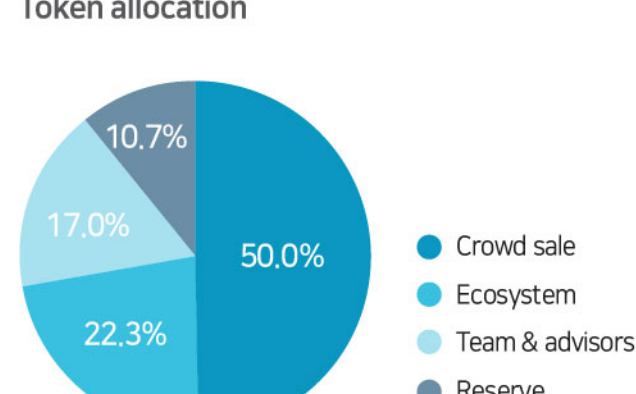
- The ZPR Token sale consists of 3 Stages.
- If the maximum duration for each stage elapses or reaches hardcap, the next stage will be passed to the next day at 05:00 am UTC.

Purchase Methods :



	Event Stage		Stage 2 Crowdsale (early bird)	Stage 3 Crowdsale (main)
Start Time	Mar. 17. 05:00 (UTC)		Apr. 23. 05:00 (UTC)	
	Type 1	Type 2		
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

