



BONPAY WHITEPAPER

Your simple start with digital payments

English is the original language of this whitepaper. The translation of this whitepaper into any other language has not been thoroughly reviewed hence no assurance regarding accuracy, reliability and completeness of such translation can be made. In any case of discrepancy or conflict between any such translations and the English version of this whitepaper, the English version will always prevail.

Version for 31.12.2017

CONTENTS

IMPORTANT NOTICE	3
BONPAY SUMMARY	9
• Bonpay: History Of Creation	9
• Bonpay Team	10
• Bonpay In A Nutshell	10
• Product Advantages	11
PROBLEMATIC ZONE	12
• High Expenses On The Transboundary Transactions	12
• Low Availability Of Financial Services For Unbanked	12
• Low Level Of Crypto Liquidity On The Market	12
BONPAY: RESOLVING THE ISSUES	13
• Bonpay Wallet	13
• Bonpay Cards	14
• DLN Implementation	14
ANALYTICS OF THE POTENTIAL GROWTH	15
• World Analytics And Financial Reports	15
• Analytics Of Existing And Potential Customers	15
• Liquidity On Crypto Currency Market	15
BONPAY TOKEN/COIN	16
• BON Token/Coins in details	16
• Benefits of BON Token/Coins	16
• Total supply and price growth expectations	16
BONPAY ROAD MAP (TECH AND LEGAL PARTS)	17
CONCLUSION	18

IMPORTANT NOTICE

If you are not sure about joining the following ITS (Initial Token Sale), please consult professional advisers in legal, tax and financial spheres.

The BON Token/Coins are not meant to be the constitute of securities in any jurisdiction. Our token is utility in its nature. This Whitepaper doesn't intend to constitute an offer of buying securities or a solicitation for investment in securities in any jurisdiction.

The following Whitepaper does not contain any recommendations or advice to sell or purchase BON Token/Coins neither from vendor, nor from the Distributor. It does not constitute any investment decision or contract which means that this document can not be the basis for the investment or concluding an investment agreement.

The Distributor will automatically become an affiliate of Bonpay, agreeing to use all income of selling BON Token/Coins for funding Bonpay's cryptocurrency project, business and operations.

No person is required to conclude any agreement or legally binding obligations with respect to the sale and purchase of the BON Token/Coins. Any cryptocurrency or other payment form will not be accepted based on this Whitepaper.

All possible agreements in relation to any sale and purchase between Bonpay/or the Distributor and you as a Purchaser are governed by a separate document where the Terms and Conditions are presented. In any case of discrepancy or conflict between Terms and Conditions and this Whitepaper, Terms and Conditions will always prevail.

Being a citizen, resident (tax or otherwise) or Green card holder of the United States of America or a citizen or resident of the Republic of Singapore (or acting on behalf of a citizen, resident or Green card holder of the United States of America or a citizen or resident of the Republic of Singapore) you are not able to purchase any BON Token/Coins in the Bonpay ITS.

Any information provided in this Whitepaper has not been approved or checked by regulatory bodies and authorities. Publishing and distributing this Whitepaper does not mean that it has been complied with the laws, regulatory requirements, rules or regulations.

There are some ambiguities and risks related to Bonpay and/or Distributor and their respective businesses and operations, the BON Token/Coins, the Bonpay Initial Token Sale and product.

This Whitepaper, and any part or section of it must not be transmitted to countries, where distribution of this Whitepaper is restricted or banned.

Any part of this Whitepaper can not be disseminated, copied or reproduced without this section or the following parts: "Disclaimer of Liability", "No Representations and Warranties", "Representations and Warranties By You", "Cautionary Note On Forward-Looking Statements", "Market and Industry Information and No Consent of Other Persons", "Terms Used", "No Advice", "No Further Information or Update", "Restrictions On Distribution and Dissemination", "No Offer of Securities Or Registration" and "Risks and Uncertainties". Summarizing the foregoing, this document is provided for informational purposes and can not be used as a legal document or investment agreement, and therefore we strongly recommend to read the following sections before making any investment decision.

DISCLAIMER OF LIABILITY

To the maximum extent possible by the applicable laws, rules and regulations, Bonpay or the Distributor are not responsible for any special, vicarious or any kind of consequential damages as well as any other losses, like loss of income, profits, or loss of use or data, caused by reliance on Bonpay Whitepaper or any part of it by you.

NO REPRESENTATIONS AND WARRANTIES

Bonpay does not make and does not claim to make, and hereby disclaims, any representation, warranties and obligations in any form whatsoever to any entity or person, as well as any representation, warranty or undertaking in relation to the accuracy, truth or completeness of any information, provided in the Bonpay Whitepaper.

REPRESENTATIONS AND WARRANTIES PROVIDED BY YOU

By receiving and / or accessing any information provided in this Whitepaper or any part thereof (depending on the circumstances), you represent and guarantee to Bonpay and/or the Distributor the following:

- 1) you agree and fully understand that the BON Token/Coins are not meant to be the constitute of securities in any jurisdiction;
- 2) you agree and acknowledge that the Bonpay Whitepaper does not contain any recommendations or advice to purchase BON Token/Coins neither from vendor, nor Distributor. It does not constitute any investment decision or contract which means that this document can not be considered an investment or any other contract, and the fact of its provision can not be the basis for investing or concluding an investment agreement;
- 3) you agree and acknowledge that any information provided in this Whitepaper has not been checked or approved by regulatory bodies and authorities. Publishing and distributing this Whitepaper to you does not mean that the applicable laws, regulatory requirements and rules or regulations have been complied with;
- 4) you agree and acknowledge that this Whitepaper, the launching and/or the conclusion of the Bonpay ITS, as well as future trading of the BON Token/Coins on any cryptocurrency exchange, shall not be considered, interpreted or perceived by you as an indicator of the Bonpay and/or the Distributor, the BON Token/Coins, the Bonpay ITS and Bonpay Wallet merit;
- 5) the circulation and distribution of this Whitepaper, any part or any copy thereof and acceptance of it is not restricted or prohibited by the appropriate laws, rules and regulations in your jurisdiction, and in case where it is restricted by the applicable laws, you take sole responsibility that you have acknowledged all the restrictions, removing liability from Bonpay and/or the Distributor;
- 6) you agree and acknowledge that in case you wish to purchase any BON Token/Coins, they should not be perceived or classified as:
 - a) any kind of currency other than cryptocurrency;
 - b) debt securities, stocks or shares issued by any person or organization (whether Bonpay and / or Distributor);

- c) rights, options or derivatives in relation to such debt obligations, shares or stocks;
 - d) rights under a contract for differences or for any other contract the purpose or feigned purpose of which is to gain profit or avoid loss;
 - e) units in the scheme of collective investment;
 - f) units in business trust;
 - g) derivative units in business; or
 - h) any other security or class of securities;
- 7) you are fully aware, that being a citizen, resident (tax or otherwise) or green card holder of the United States of America or a citizen or resident of the Republic of Singapore (or acting on behalf of a citizen, resident or green card holder of the United States of America or a citizen or resident of the Republic of Singapore) you are not able to purchase any BON Token/Coins in the Bonpay ITS;
- 8) you have a basic understanding of the operation, functionality, use, storage, transfer mechanisms and other material features of cryptocurrencies, software systems based on blockchain, wallets for cryptocurrencies or other related tokens storage mechanisms, technology of blockchain and technology of smart contracts;
- 9) you agree and acknowledge that Bonpay and Distributor and their respective businesses and operations, may contain several risks and uncertainties;
- 10) you are fully aware and understand that to the maximum extent possible by the applicable laws, rules and regulations, Bonpay and / or the Distributor are not responsible for vicarious or any kind of consequential damages as well as any other losses like loss of income, profits, or loss of use or data, caused by reliance on any part of this Whitepaper by you;
- 11) all of the abovementioned representations and warranties are true, complete, accurate and non-misleading from the time of your access and / or possession of this Whitepaper and part thereof (as the case may be).

CAUTIONARY NOTE ON FORWARD-LOOKING STATEMENTS

All claims and statements made in this Bonpay Whitepaper, statements made in press releases or in any place available to the public and any oral statements made by Bonpay and/or the Distributor, or its team members, and that are not an accomplished fact, may represent so called forward-looking statements. Some of these “forward-looking statements” could be considered as such by containing the following terms: “believe”, “if”, “will”, “anticipate”, “plan”, “would”, “possible”, “aim”, “target”, “could”, “estimate”, “expect”, “intend”, “may”, “should”, or any other such terms.

However, the above mentioned terms are not necessarily the only ones to identify forward-looking statements. All statements which consist information about Bonpay’s and/or the Distributor’s financial position, plans or prospects, business strategy, as well as the future prospects of cryptocurrencies and banking industry, should be considered as forward-looking statements. These forward-looking statements. These forward-looking statements are not already accomplished facts, but only projections that include but not limited to statements about Bonpay’s and/or the Distributor’s profitability, prospects and revenue, future plans or possible industry trends.

The forward-looking statements may include known and unknown risks, uncertainties and possibly other factors that may lead to the future results, achievements of Bonpay and/or the

Distributor, which may differ materially from any future results, performance or achievements which were initially expected or intended by such forward-looking statements. These factors include, among the others:

- 1) any changes in stock or cryptocurrency market conditions, as well as in political or social conditions, or the regulatory environment in the countries where Bonpay and/or the Distributor leads its operations and businesses;
- 2) risks and uncertainties that Bonpay and/or the Distributor may be unable to implement its future plans and business strategy, described in this Whitepaper;
- 3) changes in interest/exchange rates of crypto and fiat currencies;
- 4) shifts in the expected growth strategies and anticipated internal growth of Bonpay;
- 5) changes in the availability and fees paid to Bonpay and/or the Distributor in connection with its respective businesses and operations;
- 6) alterations in remuneration of Bonpay employees, who were primarily required by Bonpay and/or the Distributor to operate and manage related business operations and activities;
- 7) changes in preference of Bonpay and/or the Distributor customers;
- 8) alterations in the market competitive environment which may affect the realization of Bonpay's and/or the Distributor's plans, as well as the ability of Bonpay team to compete under such conditions;
- 9) changes in the future capital requirements for Bonpay and/or the Distributor and availability of
- 10) sufficient funding and availability of resources to finance such needs;
- 11) unsafe conditions carrying a threat for public and social safety such as war, revolution or terrorism;
- 12) emergency and natural disasters which may affect the abilities of Bonpay and/or the Distributor
- 13) team to implement the working plan, mentioned in the Whitepaper;
- 14) other factors, outside the control of Bonpay and / or the Distributor.

All forward-looking statements made or expressed by Bonpay or representatives acting on behalf of Bonpay, are entirely qualified in full by above mentioned factors. Taking into consideration that risks and uncertainties that could influence the actual future results, could differ materially from the reality, or the expected attainments of Bonpay and/or the Distributor and could be materially different from initially expressed or implied by the forward-looking statements in this Whitepaper, unjustified trust must not be put in these statements. These forward-looking statements are relevant only on the date of this Whitepaper.

Neither Bonpay, nor the Distributor or any other person takes responsibility and guarantees that the future results will correspond with the aforesaid forward-looking statements. The practical results, progress and achievements of Bonpay and/or the Distributor may be materially different from those stated in these forward-looking statements.

No information, contained in this Whitepaper should be perceived as a promise, commitment representation or undertaking as to the future performance of policies of Bonpay and/or the Distributor.

In addition, Bonpay and / or the Distributor waive any responsibility for updating any of those aforesaid forward-looking statements, or publicly announced revisions to these forward-looking statements reflecting future progress, events or circumstances, even if new information becomes publicly available or other unexpected events take place in the future.

MARKET AND INDUSTRY INFORMATION AND NO CONSENT OF OTHER PERSONS

Bonpay Whitepaper consists of such information, which may be characterized as market and industry information, and forecasts received from market research, publicly available information, as well as internal surveys, reports and studies. Such sources of information, as researches, publicly available data, surveys, publications, reports and studies basically affirm that information, contained in them, has been obtained from sources deemed to be reliable, but there can not be any confidence in the reliability or completeness of such included information.

Except for Bonpay, the Distributor, their directors, executives, team members and employees, no person has agreed or consented to include his/her name, personal data or any information perceived as related to this person in connection with this Whitepaper, and no one has the right to require such persons to confirm or update the provided information. There is no warranty or assurance that such information may be reliable, accurate or updated.

Although Bonpay and / or the Distributor have taken reasonable steps to ensure that information is released accurately and in the proper context, Bonpay and / or the Distributor did not conduct any independent review of information extracted from external sources of the third-parties and did not confirm the accuracy or completeness of such information or the assumptions based on them.

Therefore, neither Bonpay, nor the Distributor, or their relevant directors, officers and employees which are acting on their behalf, shall not be obligated to provide any updates on the representations or guarantees regarding the accuracy or completeness of such information.

NO ADVICE

Any information, provided in the Bonpay Whitepaper should not be perceived as business, legal, tax or financial advice regarding Bonpay, the Distributor, the BON Token/Coins or the Bonpay ITS. The mentioned Whitepaper does not constitute any investment decision or contract, which means that this document can not be considered as an investment or any other contract, and the fact of its provision can not be the basis for investing or concluding an investment agreement. If you are uncertain about making investment decision, you should consult professional advisers, such as finances and legal advisers regarding Bonpay and/or the Distributor and their respective operations and businesses such as BON Token/Coins, the Bonpay ITS or Bonpay Wallet. You need to acknowledge that you might be required to carry the financial risk of any purchase of BON Token/Coins for an indefinite period of time or incur losses in case of unforeseen circumstances or interference of extraneous factors, outlined in the Bonpay Whitepaper.

NO FURTHER INFORMATION OR UPDATE

No person has been authorised to provide any information, which is not contained in the Bonpay Whitepaper in relation to Bonpay and/or the Distributor and their respective businesses and operations, the Bonpay ITS and the BON Token/Coins as well as, if provided, such information, must not be interpreted as information, which has been authorised by or on behalf of Bonpay and/or the Distributor.

RESTRICTIONS ON DISTRIBUTION AND DISSEMINATION

The distribution of the Bonpay Whitepaper or any part thereof might be prohibited by laws and regulations of any jurisdiction. When any restriction is applied, Bonpay and/or the Distributor relieve themselves from responsibility for the distribution or dissemination of the Bonpay Whitepaper, as you are to inform yourself about any restrictions which are applicable to your dissemination and possession of the Bonpay Whitepaper or any part thereof, at your own expense.

Persons, to whom this Whitepaper or any part thereof (as the case may be) has been distributed, given access to, or who otherwise possesses the Whitepaper, shall not disseminate it to any other persons or circle of persons, replicate or otherwise distribute it or any part of thereof in no shape or form with any purpose.

NO OFFER OF SECURITIES OR REGISTRATION

This Whitepaper doesn't contain any offer of any sort and kind and is not intended to constitute such offer, as well as offer of securities, and is not prompting for making investments in securities in any jurisdiction. Any person isn't bound to enter into any contract or binding obligatory legal commitment on the basis of the Bonpay Whitepaper. No cryptocurrencies or other forms of payment is to be accepted on the basis of this Whitepaper. Any agreement in relation to any purchase and sale of BON Token/Coins is to be governed by Terms and Conditions of such agreement and no other document. In case of any discrepancy between the Terms and Conditions and the Bonpay Whitepaper, Terms and Conditions will always prevail.

Being a citizen, resident (tax or otherwise) or green card holder of the United States of America or a citizen or resident of the Republic of Singapore (or acting on behalf of a citizen, resident or green card holder of the United States of America or a citizen or resident of the Republic of Singapore) you are not eligible to purchase any BON Token/Coins in Bonpay ITS.

No information set out in Bonpay Whitepaper has not been approved or checked by regulatory bodies and authorities. Publishing and distributing Bonpay Whitepaper does not mean that the laws, regulatory requirements and rules or regulations have been complied with. Any such action won't be taken under any laws and jurisdictions.

RISKS AND UNCERTAINTIES

Potential Purchasers of BON Token/Coins (as mentioned in Bonpay Whitepaper) should thoroughly consider and estimate all possible risks and uncertainties which may be associated with Bonpay, the Distributor and their respective businesses and operations, the BON Token/Coins, the Bonpay ITS and Bonpay Wallet, all information provided in this Whitepaper and the Terms and Conditions before any purchase of BON Token/Coins.

If any of those risks and uncertainties about Bonpay and the Distributor and their respective businesses and operations escalate into actual events, which could affect Bonpay and/or the Distributor materially and adversely, you could lose either all, or the part of the value of the BON Token/Coins.

BONPAY SUMMARY

Ideal combination of technological reliability, infrastructural inclusiveness, relevant experience and deep financial knowledge makes Bonpay's operating manner unique. By balancing these key strengths, our team is able to undertake flexible and informed decisions in order to provide the highest-quality services for clients.

Bonpay: History Of Creation

Whichever bright future is predicted to Bitcoin and Ethereum, the availability of universal payment with these and many other cryptocurrencies is still out of the question.

Two payment options are the most common – cash and credit cards. It is not likely that soon any payment method will become more widespread than a bank card. Just consider this: bank cards are accepted for payment by almost all large stores and online-services. In case where payment by credit card is impossible, there always remains a cash payment option.

Bonpay team is a group of experienced professionals and crypto enthusiasts whose ultimate goal is to promote the use of cryptocurrency, make it simple, fast and secure. Analyzing the situation on the market we made a conclusion that long transaction and confirmation time, as well as high exchange costs and overall complexity of the processes on the market make it harder to use blockchain assets for businesses and individuals.

We are committed to change the situation and remove these obstacles to allow crypto community to benefit from the stable and fast work of the system. Bonpay is able to do this by providing a sufficient liquidity based on safe interaction between several equal participants and connection of different blockchains within one decentralized network. With regard to people's funds, transparency, fair rates and the best value per money are the first principles to comply with. Bonpay builds its work just on that concern.

In the nearest future Bonpay will also allow users to safely store, exchange and withdraw numerous cryptocurrencies and ERC20 tokens with low fees and reduced processing time.

Bonpay Wallet will be available in both iOS and Android versions as well as in already live web-version. Adding all these options will allow us, as a global blockchain solution, to provide all our users financial freedom.

Furthermore, we offer our clients a convenient solution that will seamlessly connect the world of digital currency with the world of traditional finance - Bonpay Card. Our users can instantly load their card from Bonpay Wallet, make online and offline payments with virtual and plastic cards. Withdrawal from Bonpay Card will be available at 30+ million ATMs across the world.

Bonpay Team



Alex Blazhevych

CEO



Oleg Boykov

CTO



Valentin Kaduchenko

CPO



Julya Bashtannik

CFO

Each member of our team is a cryptocurrency enthusiast and early believer in blockchain bright future. Throughout our way of using crypto assets we knew all the issues, that users can probably confront during replenishment and withdrawal.

And we are not just simply aware of these problems, we know how to solve them. We believe that the ability to convert ideas into things is the secret to outward success.

There is one famous phrase – **if you don't have the thing you need, create it yourself**. We are not the pioneers of cryptocurrencies card withdrawal, though we have something to offer to our customers.

The product, which will make you settle down forgetting about all you had before.

We won't make empty claims that we'll make a revolution in payment processing industry. However, we can promise that we will be on the crest of the technology wave, creating a better product while making it easier for the users.

Bonpay In A Nutshell

Bonpay Wallet is a state-of-the art, easy and convenient service, available from any device with fully-functioning web-version. Each user will be able to download and use Bonpay App for free in both Android and iOS versions in 2018.

By registering an account a user automatically creates a Bonpay multi-currency wallet and a private key which will be securely stored in a hot and cold storage to safeguard your funds.

After creation the wallet can be instantly loaded with cryptocurrency. Account's usability enables users to replenish their wallets simply by intuitively undertaking certain steps.

Bonpay Crypto Card is the latest technology implementation which makes the crypto currencies withdrawal available for anyone. Such features, as enhanced security and simplicity of usage make it irreproachable.

Verified users can order Bonpay prepaid debit (in the future credit) cards for each currency within their account on the website or (later) within Bonpay App. After that the user can load his/her Bonpay Cards from the wallet and choose between various blockchain assets (BTC, ETH, ERC20, etc.) to make payments.

Product Advantages



- Self-controlled data protection. With Bonpay security system you become a direct owner of your funds;
- Risk diversification;
- Multi-currency accounts. Bonpay Wallet will support wide range of cryptocurrencies and will be compatible with various blockchains;
- Decentralized storage;
- Ability to transfer and exchange funds in 125+ currencies with transparent and fair rates;
- Cut-throat blockchain assets protection
- Sustainability provided by Decentralised Liquidity Network (DLN).
- User-friendly interface. You will be able to control the funds movement with the help of a user-oriented Bonpay account interface: dashboard with charts and up-to-date information concerning rates, history of spendings, blockchain transactions, income flow etc.
- Account customization. You will also be empowered to set spending limits, daily limits, withdrawal conditions yourself. You are welcome to read more about our account customization feature in the “Key Product Features” unit;

PROBLEMATIC ZONE

So far, cryptocurrency market is rather popular as much as it is narrow. It just lacks liquidity (the case, when assets on the market are allowed to be bought and sold at stable prices). If liquidity gets lower, it affects the market permanence. At the same time, if liquidity is high, it results in more stable market and prices as well.

Due to Blockchain and traditional finances combination crypto and fiat currencies are becoming much closer and convenient to use daily, bypassing banks operations. High daily transaction turnover makes it easy to fulfill conversion between crypto and fiat currencies on demand.

Often there is a problem of liquidity in the market due to the volatile exchange rates. Nevertheless, this issue is overcome by Bonpay liquidity network. Unlike the exchanges which would keep the currency, if its turnover volumes are not high, Bonpay will prevent its clients from sharp price movements risk.

Bonpay intends to improve the transparency of the cryptocurrency industry and opens this market to masses.

High Expenses On The Transboundary Transactions

Banks could charge you up to 5% in hidden costs when sending money to any bank account abroad. Western will charge you up to 10% commission for international transfer abroad. All these systems are centralized and take from 1 up to 5 days for your funds to be transferred to the receiver. Banks set their own exchange rate to make money off you, but there are 0% fees for transferring funds inside Bonpay system. Simply 0% for transfers.

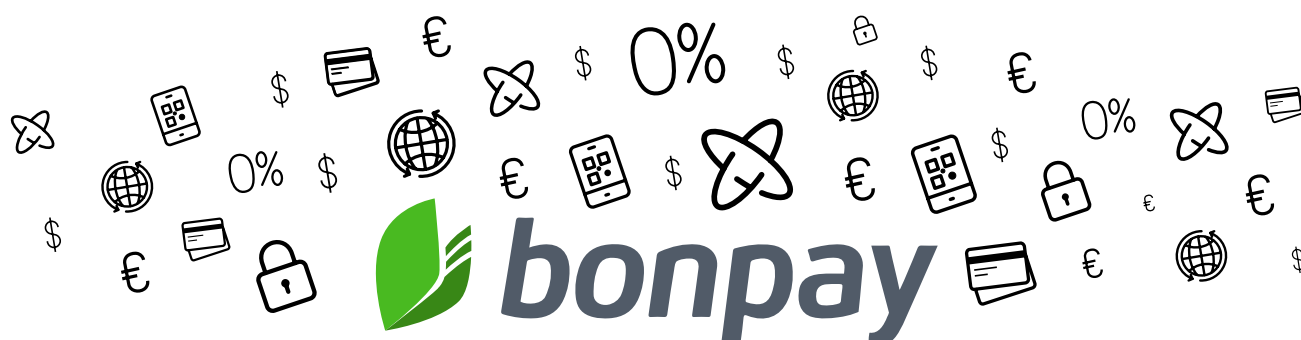
Low Availability Of Financial Services For Unbanked

Another large problem on the market is that numbers of unbanked users are those considered 'underserved' by the traditional banking system. These are people in areas of lower economic development who may not have access to bank accounts. Rather than using large amounts of local cash to make certain transactions such as for purchasing cars or equipment, they are doing instant peer-to-peer crypto transfers using Bonpay service.

Low Level Of Crypto Liquidity On The Market

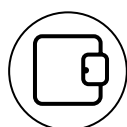
Currently there are no services presenting on the market which provide crypto wallet + card solutions. There are a lot of claims but in fact the liquidity of blockchain assets is on the low level. So here comes Bonpay service crypto wallet + card solution provider with many other options of buying crypto and withdrawing it to fiat. Our service will show the market how all issues with crypto withdrawals should be resolved.

BONPAY: RESOLVING THE ISSUES



In building business policy Bonpay company operates according to Blockchain's philosophy of making financing swift, flexible and smooth. Our service promotes an individual approach to everyone and adapts to each client's needs, providing personal solution.

Bonpay is a full-fledged Blockchain service. It includes a wide range of solutions, from Bitcoin storage to plastic or virtual card, helping to make payments anywhere. Enjoy endless possibilities of controlling your payments world.



Bonpay Wallet

Bonpay wallet allows its clients to keep a diverse currency portfolio ideally connected with the wallet and card. It also acts as a tool to convert funds and is available on any device. The exchange fee depends on the contribution amount to the network aiming to increase and enhance the liquidity base.

Several additional ways were developed by Bonpay to ensure liquidity network:

- holding our own lockup reserve
- liquidity network reserves

These reserves provide the on-demand availability of currency pairs at reasonable rates. When the request arises, Bonpay liquidity network automatically picks the best rate to satisfy the inquiry. Participating in Bonpay liquidity network allows users to complete cross-network transactions at lower rates simply and swiftly. Public engagement in cryptocurrency ecosystem is one of the core approaches of Bonpay to implement the instant crypto convertibility access.

ANALYTICS OF THE POTENTIAL GROWTH

In just several years, the crypto-economy will exceed 10 trillion dollars. Crypto banks will become a cornerstone in the relations between decentralized economy and future daily life by expanding payment infrastructure and possibilities, creating new cryptocurrency payments scenarios and lowering interest rates.

World Analytics And Financial Reports

Financial market growth takes place systematically. According to the data provided by the

Consulting Technology and Outsourcing group Capgemini (<https://www.capgemini.com/>), the

Global non-cash transaction volumes reached over 700 billions and it almost doubled 2016 year results. So imagine that only 5% of these transactions will move from traditional finance to crypto world during next year. And we will see the rise of crypto industry.

World internet Penetration Rate (% Pop.) is only 51% so the market could be doubled just because of penetrations of the internet technology and its wide-spreading.

Analytics Of Existing And Potential Customers

We at Bonpay clearly see who are our customers as well as we understand their needs and challenges they face. Through the last year the number of crypto enthusiasts has grown up incredibly. And we see that the main users of our service are investors in crypto and tokens, those who live overseas and are seeking for the cheap methods of transferring funds, migrant workers, business owners, miners, unbanked people and freelancers who work with companies and individuals worldwide. Each type of the customers can find suitable services from Bonpay.

Liquidity On Crypto Currency Market

There are several trusted crypto exchange platforms with the options of withdrawing funds to bank account as well as buying cryptocurrency, but they mainly focus on the trade and liquidity questions more. Also there are lots of local exchanges and services providing different methods of funding and withdrawing crypto but their rates usually go higher than 15%, which is not normal. Basically Bonpay service with our card solution and lots of methods of funding crypto wallet is the best option for those who are only starting their crypto way or already are crypto professionals.



BONPAY TOKEN/COIN

BON Token/Coins are not securities, shares, investments, or ownership of Bon Solutions. BON is a utility-based ERC20 Token/Coin currently on the Ethereum Blockchain and is designed to work in Bonpay ecosystem and product line. BON Token/Coins will be implemented in the service ecosystem in Q2 2018 and will have the ability to be swapped (at 1:1 ratio) for BON coins based on the open blockchain platform in the future.

BON Token/Coins in details

Bonpay (BON) Tokens/Coins are the main component and utility option of the Bonpay ecosystem and product itself.

Benefits of BON Token/Coins

- ✓ Spendable asset within the Bonpay Wallet & Bonpay Card
- ✓ Ordering Bonpay card (free for participants with 20+ ETH)
- ✓ Ordering special Black card (free for participants with 20+ ETH)
- ✓ Opportunity to participate in BETA tests of the new services and products (free for participants with 20+ ETH)
- ✓ Taking part in the decision-making on implementation of new crypto or ERC20 to Bonpay platform (free for participants with 20+ ETH)
- ✓ Lightning speed of crypto transactions with “freeze”-technology
- ✓ Marketing tokens/coins holding: double/triple reward for advertising services + special bonuses for attracted customers who ordered the card
- ✓ Card holder tokens/coins holding: double/triple cashback to the card.
- ✓ Access and participating in the DLN system

Total supply and price growth expectations

Total supply of BON Token/Coins is 21,745,688 BON only.

Circulating supply - 11,290,301 BON

With the implementation of all options for the tokens/coins usage inside Bonpay ecosystem, holders of BON Token/Coins will obtain the advantages and benefits of the system.

Owing to the service promotion worldwide, advertising of its features and benefits through BON holding, the circulation of BON Token/Coins will increase, as they will be in use of our service current customers. And to get all functions of the service as well as DLN system the customers should hold the appropriate balance inside Bonpay system.

BONPAY ROAD MAP (TECH AND LEGAL PARTS)

Q1 2018	<ul style="list-style-type: none"> • Major upgrade of system architecture for future service scalability, seamless operating and better user experience • New levels of security testing • API Implementation of card issuer for EU region • Implementation of new payment methods
Q2 2018	<ul style="list-style-type: none"> • API Implementation of card issuer for non-EU region • Implementation of Ethereum and Bitcoin Cash • Implementation and BETA-testing of BON Token/Coin use in ecosystem • BETA Android + IOS (testing) • Implementation of credit card processing • Comprehensive testing and audits on security
Q3 2018	<ul style="list-style-type: none"> • Decision making on the license obtaining jurisdiction • Android + IOS improvements • Web version improvements • Implementation of Dash, Litecoin
Q4 2018	<ul style="list-style-type: none"> • DLN developing • Implementation of TOP-10 ERC20 tokens • Comprehensive testing and audits on security
Q1 2019	<ul style="list-style-type: none"> • DLN BETA-testing • Implementation of new deposit and withdrawal methods • Expanding BON Token/Coin ecosystem use functionality
Q2 2019	<ul style="list-style-type: none"> • Comprehensive testing and audits on security • Bonpay card API development • DLN implementation
Q3 2019	<ul style="list-style-type: none"> • Bonpay DLN API development • Obtaining a banking license
Q4 2019	<ul style="list-style-type: none"> • More functions on Bonpay wallet and Bonpay cards • Further market coverage
Year 2020	<ul style="list-style-type: none"> • Bonpay card issuance license • Bonpay multicurrency card issuance launch

CONCLUSION

Basically we want to make a withdrawal of cryptocurrencies widespread and available for masses. But by that time our products would engage everyone, who is interested in a service, which is the assembly of the best withdrawal options and new possibilities.

World digitalization is inevitable. Thus, Bonpay is always there to link traditional finance and the world of digital currency. We make it simple and discreet for people to perform their local currency conversions into and out of digital currency and to pay with crypto assets successfully around the world.

By reaching our goal we aim to solve the main problem on the market - lack of liquidity. With our Solution we strive to bring our users stability and security through decentralization and maximize the benefits of digital currency to everyone.

For more information, visit <https://bonpay.com>

or contact our helpful Support team via support@bonpay.com