Whitepaper

1 Disclaimer of Liability

General Notice
By using our services and participating in our Initial Coin Offering (ICO) you fully understand:

1.1.   Taxpayers are advised to read this document carefully and to make appropriate risk assessments in accordance with their personal definitions.

1.2. The Initial Cryptocurrency Offering, commonly called under the symbol "ICO", is not an offer of securities or collective investment, under the terms of Brazilian law, therefore, it does not register with the Brazilian Securities and Exchange Commission.

1.3. Token Tronipay (TRP) will be offered in the form of a Smart Contract ERC20, Ethereum technology and, given the very essence of this technology, once executed, this contract can not be changed.

1.4. The Tokens will be issued according to the order of the orders, until the expected capitalization is reached, or until the pre-sale period ends. Any amount received after the capitalization is reached will be returned in full to the user who sent it.

1.5. The user declares to be aware that when transferring funds to ICO, this transfer can not be canceled, nor is there the ability to refund, except in the cases foreseen in item 1.4.

1.6. You acknowledge that Tronipay does not act as a tax agent and you understand that you are responsible for following the tax laws in force in your country.

 1.7. This whitepaper consists of a prospectus of the project called Tronipay, with the forecast of objectives, structure, strategic map of implementation, legal elements that involve the type of segment and the context in which it is inserted. The prospectuses here do not give any guarantee to the user that all the forecasts contained in this document will be met, as they depend on external and market factors.

1.8. Any loss, loss or disadvantage that the user may have or identify because of the participation in ICO are assumed and absorbed exclusively by the user.

1.9. In general, users and participants of this type of project understand that by entering into an Initial Cryptocurrency Offering, they will enter into a high risk operation that may result in losses on the amount spent. No information provided in this whitepaper or on our

websites should be considered as investment advice. Tronipay does not offer any of its users the option to buy or sell the tokens as an investment.

1.10. You are aware that you are subject to the laws and regulations in force in the country in which you live.

1.11. By participating in ICO hereby regulated, the user declares that he understands, accepts and agrees with all the rules determined herein, submitting himself without restrictions or restrictions, according to his free belief.

2 Terms Used "Glossary"

Below is a list of terms used in this whitepaper with their respective explanation for a better understanding of this prospectus.

Smart Contract - Intelligent contract obtained through programming in the blockchain Ethereum.

Ethereum - Decentralized platform capable of executing smart contracts and applications using blockchain technology.

ERC20 - Standard of the smart contract in the Ethereum network.

Exchange - Platform that mediates the purchase and sale of crypto-coins.

ICO - Initial Coin Offering consists of the pre-sale period of rights to goods and services that a company intends to offer, through the marketing of tokens issued by it, used to raise funds for the implementation of its project.

Virtual Currency - Finite digital resources, which can be negotiated freely among their own users, through the blockchain network, without the need for intermediaries.

Token - Virtual asset launched through ICOs, used to access goods and services when implementing the project idealized by the issuing company.

Tronipay (TRP) - Name of our Company and acronym of our virtual currency.

Wallet - Online wallets to store virtual coins and tokens.

KYC (know your customer) e AML (anti money laudering) - Institutional policies that identify Exchange users, aimed at combating money laundering and terrorist financing.

3 Introduction

World e-commerce sales in 2014 were $ 1.33 trillion and are expected to rise to $ 4.058 trillion by 2020. E-commerce's share of retail sales is expected to increase from 7.4% in 2015 to 14.6% in 2020. In addition, according to statistics, the number of people buying goods or services online will increase from 1.46 billion in 2015 to more than 2 billion in 2020.

Despite the explosive growth, three major problems still exist:

1. Trust and reputation: Building trust is difficult and is governed centrally by large markets. There is an inability to transfer the trust from one centralized service to another and therefore the need to establish a relationship with each merchant separately. In addition, a trader's history is not registered, so there is no possibility of punishing fraudulent buyers or dealers. Huge efforts and advertising budgets are needed to build trust if a marketer is not part of a centralized market.

2. Expensive and Long Payment Process: There are several different steps to settle the transaction. Different rates for paying the payment gateways. In addition, existing payment gateways rarely offer a simple, global solution for a merchant to accept payments on their sites.

3. Inability to reach the growing ethereum economy: Today, merchants can not accept payments on Ether, which reached a market value of $ 36 billion on June 14, 2018. In addition, a whole new class of digital assets is being created: tokens of products that are built on the platform Ethereum. The emergence of a new type of digital assets enables the creation of a digital asset economy based on tokens. It is expected that 10% of world GDP will be generated in blockchains by 2025. Traders will definitely want to participate in the economy created by blockchain.

Tronipay is creating a universal decentralized reputation and trust solution that works seamlessly with our UnionPay Card, where users can buy or withdraw from anywhere in the world in the Ethereum blockchain, leveraging smart contract technology.

4 Mission

Our mission at Tronipay is, within 3 months, to issue approximately 2 million new Tronipay - UnionPay cards worldwide.

And in 12 months be the largest payment processor in the world.

Today we serve all of Latin America and ASIA, with payment processing, and with our cards, we can also reach every community of users of crypto-coins, ordinary people as not banking, since our Tronipay Card - UnionPay is accepted worldwide for purchases and ATM withdrawals.

The proposal is to solve the problems of liquidity, sending and receiving of values to other countries presented by the other companies that currently operate in the global sphere, offering services of excellence, with more advantages.

The main claim for shipping shipments via Swift is the delay to arrive at your final destination and have become a common situation in that case.
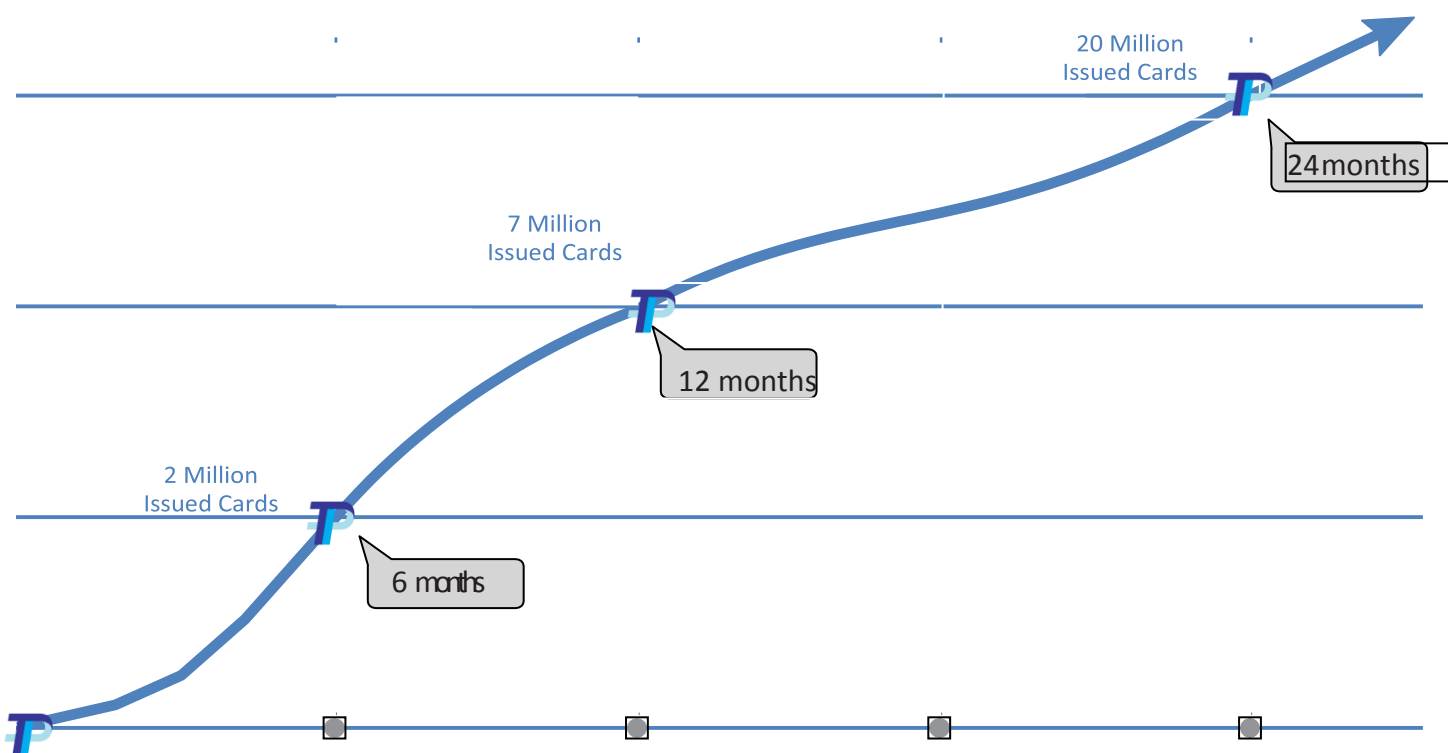
In addition, foreign exchange offices, banks and branch companies charge very high rates, as well as little diversity or options in this business environment, not to mention technology deficits.

Identifying these issues, we believe we can do something better and innovative with a good framework that will address these deadlocks and provide state-of-the-art service, effective service, purchase, card loading and delivery, and investment in technology that will be rolled back into scalability in order to reach ever-increasing numbers of users.

With the world population of more than 7.6 billion people, Tronipay growth potential is very large. With better rates, diversity of means of payment in several Continents of the world.

In summary, Tronipay will make every effort to become the best payment processor in the world, always respecting the users and observing the legislation of the countries in which we operate.

5 Tronipay Growth Goal

20 Million
Issued Cards

24 months

7 Million
Issued Cards

12 months

2 Million
Issued Cards

6 months

6 Our Token

Tronipay (TRP) is already a reality and was created through the technology Ethereum ERC20, which brings us scalability and security, and reaches the market with the proposal to revolutionize the means of liquidity, granting owners exclusive benefits, including the discount on purchase of the card, lower rate for purchases and withdrawals and a global acceptance since its flag is UnionPay, in addition to better service and greater efficiency and speed in the shipments to the users.

7 Usage of Token Recipes
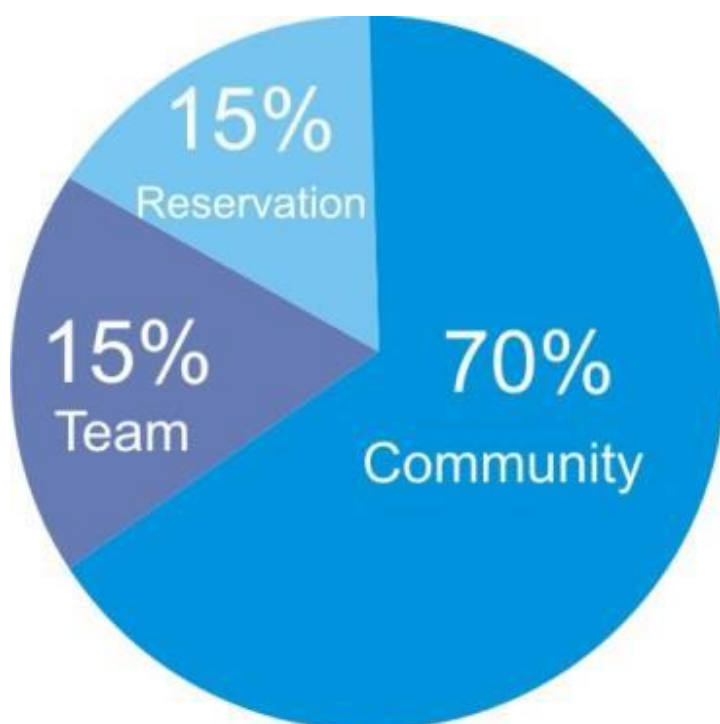
Token Allocation

70% - Distributed to Community

15% - Team and Founders

15% - Reservation
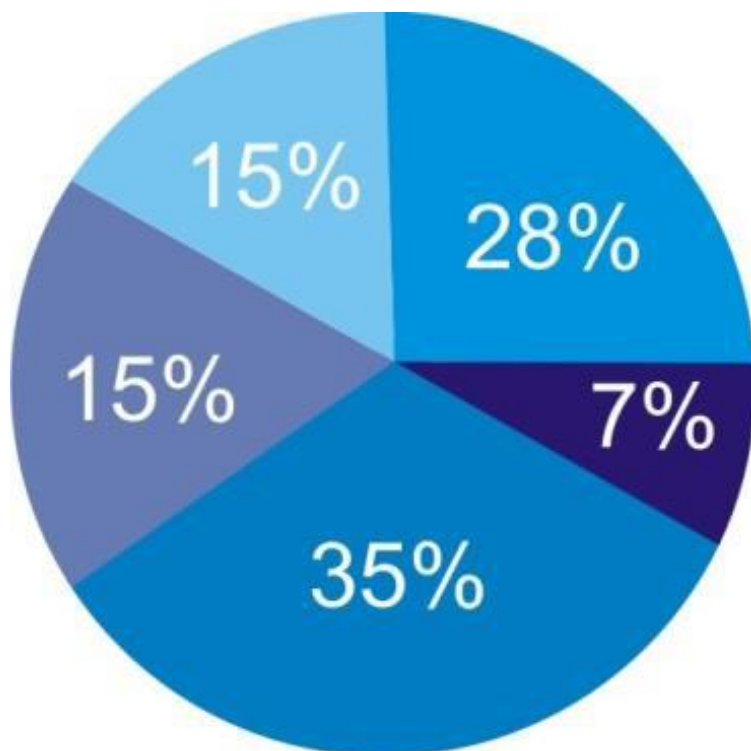
Allocation of Funds

28% - Marketing

7% - Legal

35% - Development and Expansion

15% - Reservation

15% - Operational

8 Token Information

Token Name: Tronipay (TRP)

Cost of 1 TRP Token:

1st Stage: From 01/03/2019 to 03/20/2019 - U $ 0,30

2nd Phase: From 03/21/2019 to 09/04/2019 - U $ 0,40

3rd Phase: From 10/04/2019 to 04/30/2019 - U $ 0,50

Number of Tokens: 100.000.000

Capitalization: U$ 30.000.000

Payment Methods: All supported by Tronipay

Early Sale: March 1, 2019

Adjustable Emission: New tokens will not be issued and unsold ones will be destroyed.

9 Company

Tronipay appeared in Brazil in 2013, starting its activities in 2014 under registration: 21.541.241 / 0001-18, processing local payments.
Today it has offices in Paraguay, London, Costa Rica and Singapore.
Processing payments globally across LATAM and ASIA, and soon in Europe and North America.

10 Team

Krosley Santos – CEO & Founder
Broad experience in expansion and administration

Glaidson Acacio – CFO
International Finance and Professional Trader

Paulo Samuels – COO
International Business Relations

Marilyn Gutiérrez – CMO
Journalist and Marketing Director

Company in Full Operation

Tronipay is already a reality, the company is in full operation since 2014 processing payments and now throughout LATAM and ASIA.

After the ICO period, the TRP will be immediately listed in Exchanges Renamadas, thus bringing greater stability, security to investors.

11 Social Networks

Facebook: https://www.facebook.com/tronipay

Twitter: https://twitter.com/tronipay

Telegram: https://t.me/tronipaycard

Youtube: https://www.youtube.com/channel/UC5l850S-_tVRySqYnD4d56w