

HOW ZPER TOKEN ECONOMY WORKS?

Decentralized
Ecosystem
for P2P Finance

 **ZPER**

VERSION 1.0

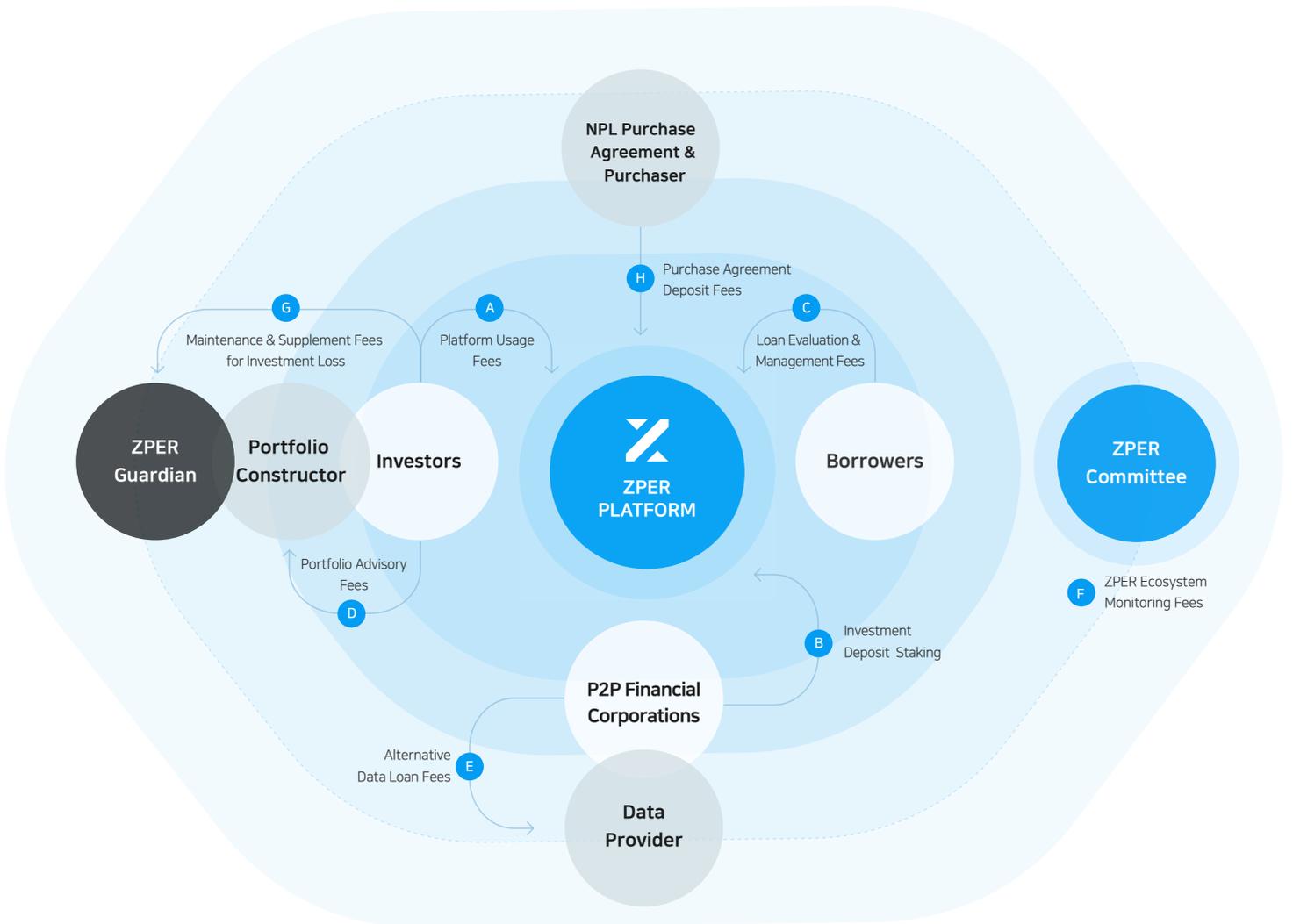
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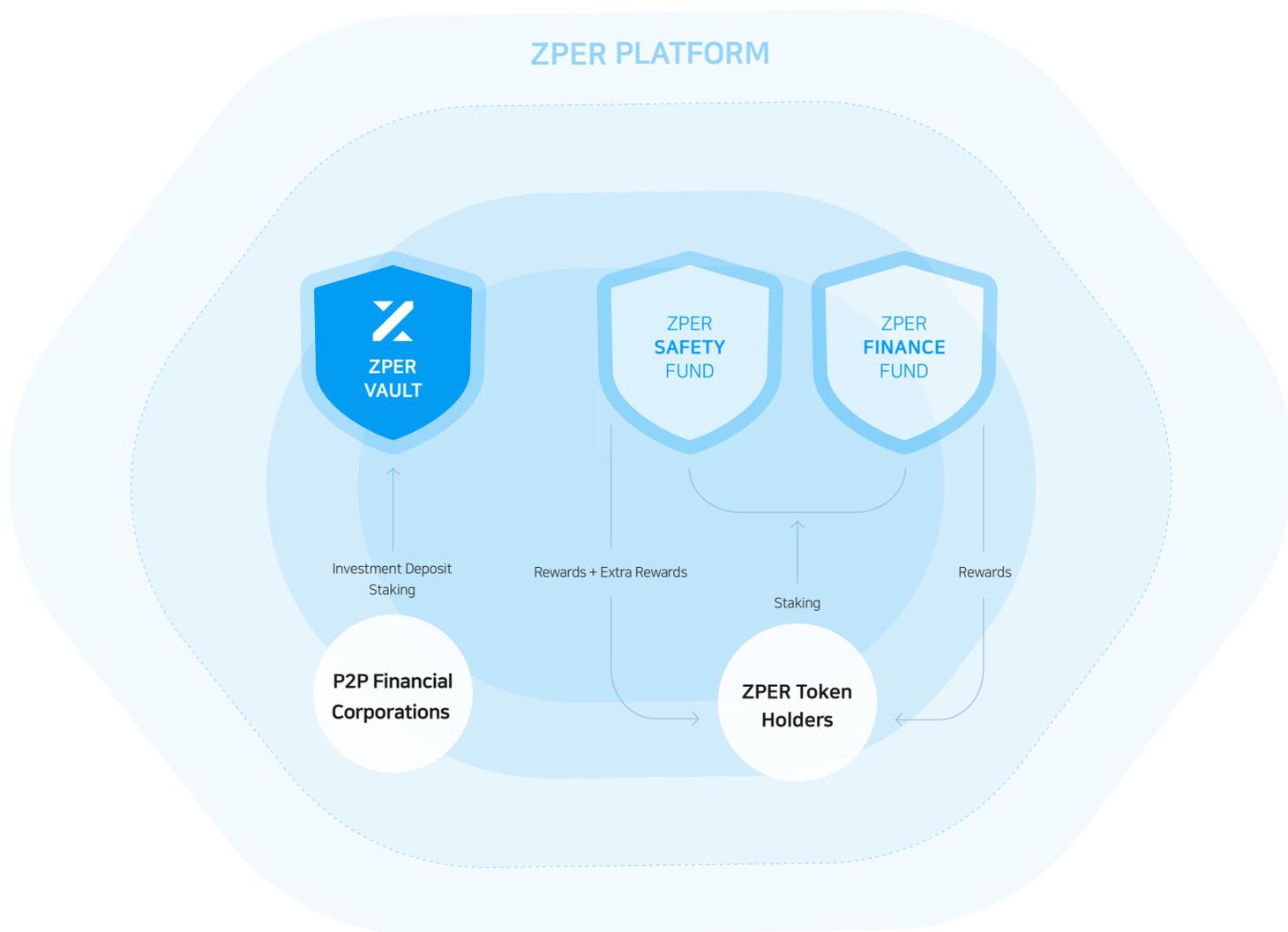
1. FEE PAYMENT



There are various value exchanges in the ZPER ecosystem, and the fees for all value exchanges are basically paid in ZPR. However, for individual ZPER platform investors who may find it difficult to purchase and pay via ZPR in the market, we will set up and operate separate devices within the ZPER platform that can also be paid for in KRW (Korean Won). (4 ZPER Finance Fund) If you pay the fee in KRW, the fee is converted inside the ZPER platform from KRW to ZPR, which results in additional fees.

The various participants in the ZPER ecosystem use fees to perform their roles. In this process, participants will have to buy ZPR through the market. In addition, those who receive a fee can either own ZPR or cash it through the market, which in turn increases the transaction volume of ZPR as the ZPER ecosystem becomes active.

2. ZPER VAULT



ZPER Vault is a separate fund storage device within the ZPER ecosystem, and P2P financial institutions that want to recruit investment through the ZPER platform must 'Stock' ZPR as an investment evidence form for the purpose of protecting against losses. The investment vouchers deposited in ZPER Vault will be used to cover the investor losses in the event of a company failure or a bond failure.

If a P2P financial institution wishes to raise an investment larger than the investment amount it has taken, it shall stake additional ZPR equivalent to the percentage of the increased investment. Conversely, you can also withdraw ZPR from the ZPER Vault if your investment falls short.

In this process, each P2P financial company must buy ZPR in the market, and if investment revenue increases, then more ZPR will be purchased. Similarly, as the number of P2P financial institutions that participate in the ZPER platform increases, the number of ZPR tokens purchased in the market will increase.

ZPR, which is staked on ZPER Vault, will lock-up for a certain period of time, and the total number of ZPR tokens will decrease.

3. ZPER SAFETY FUND

ZPER Safety Fund is a fund that can be deposited by anyone who is a ZPR holder and serves to compensate for ZPER user losses in case of emergencies. In the event of unforeseen circumstances, if the funds needed to cover ZPER user losses are not sufficiently funded within Vault, the ZPER Safety Fund is used to protect ZPER users against losses. This reduces the likelihood of loss of principal and ensures a stable expected return for investors.

ZPR Holders can contribute to and be rewarded by the ZPER ecosystem by depositing their own ZPR tokens in the ZPER Safety Fund. Since there is a risk of loss, users will receive larger rewards if ZPR is deposited in the ZPER Safety Fund than if ZPR is deposited in the ZPER Finance Fund.

4. ZPER FINANCE FUND

Although the fees within the ZPER platform are charged in terms ZPR, it is likely that many of the actual ZPER service users will not be familiar with the use of encryption money. As a solution to this problem, we offer token exchange agency services using ZPER Finance Fund. This increases ZPER service accessibility and distributes rewards to ZPR holders.

The ZPER Finance Fund provides liquidity by tokenizing fees in the form of KRW as a fund that can be deposited by anyone.

Users who do not want to pay using ZPR tokens for a variety of reasons while using the service can pay fees in the form of KRW, which is exchanged for ZPR and is deposited in the ZPER Finance Fund within the ZPER platform. The user will then pay an additional fee for the exchange agent, which will be distributed to the holder who is depositing ZPR in the ZPER Finance Fund.

ZPR Holders can contribute to and be reward by the ZPER ecosystem by depositing their ZPR in the ZPER Finance Fund.

ZPER service users pay fees in ZPR or KRW. In the former case, the market must purchase ZPR tokens, directly. In the latter case, the ZPER platform will receive the KRW and it will be paid to the ZPR holder through the ZPER Finance Fund. In other words, as ZPER service users increase, the benefits to ZPR Holders increase.

This fund is separate from the Safety Fund. The ZPR holder can join both funds.

DISCLAIMER

This document (How ZPER Token Economy Works) is intended to help you understand the ZPER token economy, and the ZPER Team's (and its shareholders, executives and affiliates) function is to provide information about the platform that ZPER is planning to provide to those who are interested in the project. This is not intended to encourage investment.

Nothing contained in this document is definitive, as the information provided is 'at the time of writing.' The ZPER team will discuss the need to revise, supplement, and enforce this document in order to ensure that it does not cause a misunderstanding amongst ZPR holders as to how the token economy is designed. We will also have sufficient legal and institutional review, and we will build a token economy based on communication with financial authorities.

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