

FIRST GLOBAL DECENTRALIZED CRYPTO PAYMENT SYSTEM

Pre-Sale starts:
SEPTEMBER 15, 2018

Payou is the platform designed to make life easier for anyone in need of quick and instant transactions.

Our goal is to create a universal payment system for everyone, including merchants, buyers, companies and normal people.

The Revolution Of Blockchain

Every day media write about multi-billion investments in blockchain development in a particular industry. In the nearest future the development of this technology will allow us to witness a dramatic change in many spheres of human life. The most important modification will be in the financial industry. This is due to the fact that the use of blockchain technology will radically alter the approach to accounting, storage and exchange of various types of assets.

Our Goal

PAYOU to create a new generation of a «smart» hardware wallet, the possibilities of which will be much wider than just storing cryptocurrency, a wallet, in which all valuables will be reliably protected and could be conveniently disposed (you could quickly and easily exchange currencies, invest, take loans and pay for goods and services in the real world).

How the Payou System will work

We want to change peoples' perception of management and storage of financial assets with the help of safer and easier methods while offering considerable investment opportunities. PAYOU cryptocurrency wallet will become the integrator that will give the users added benefits due to aggregation of proven technologies and already existing services such as PayPal, Visa, MasterCard and TenX payment systems. PAYOU is the modern key to the economy of the future.

Business party can directly to consumers

The system provides effective and immediate transactions excluding third party "middleman", significantly reducing fees and optimizing the digital environment into the regular everyday tool for any person to use. Payou payment tools for digital sending & receiving the currencies through hand-held devices help to transact by peer-to-peer



Consumers have financial incentives to buy directly

The goal of the PaYou is to be a part of everyone's day-to-day online & in-store shopping. The PaYou platform addresses fundamental problems in the e-commerce and cryptocurrency economies. Firstly, retailers online and offline offer restrictive reward systems bundled with their services - they are often of little value to the consumer given their limited nature

Payou targets one of the largest consumer markets

Today's e-commerce industry is growing at a rapid pace and global retail e-commerce sales are expected to reach \$4.5 trillion by 2021. For most commercial businesses, cryptocurrency is becoming a preferred mode of transaction highlighted by its current cap of hundreds of billions and expected to rise to trillions

Paytoken

The Paytoken serves as a method to power direct business parties to consumer loyalty programs and can be used as a means of payment.

Token Pre-Sale terms

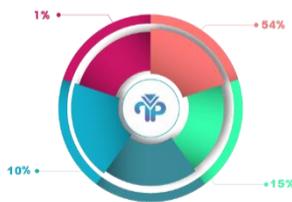
Start: December 15, 2018
Hard cap: 30 million
ERC-20 token

Purchase methods:



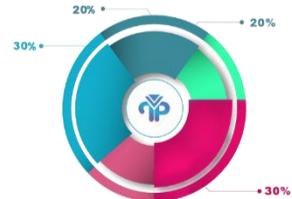
The exact number of tokens generated depends on the amount of funds contributed. No token creation, minting or mining after the end of the Token Sale period. Tokens will be transferable once the Token Sale is completed.

Token allocation



Total token supply (max): 1,000,000,000 PAYTK

Funds allocation



- 54% ICO contributors
- 15% Early Investor
- 10% Reserve
- 1% Bounty
- 20% Advisor & team
- 30% Research & Development
- 20% Operation
- 20% Reserve
- 30% Marketing & Sales

Founders



Peter Lukesch

Brings wealth of retail, tech and entrepreneurship experience.

Doctoral degree in economics from the Economics University in Vienna,



Mike Chain

Venture capital and private equity professional with focus on blockchain commerce platform

University of Toronto

Core Term



Lamar Hoffman
Director



Yan Junyu
Director



Fujita Kazuhisa
Asia Director



Ekaterina Potego
Marketing Director



Gopinath Ram
Chief Engineer



Stefan Dimic
Project Director

Advisors



Rohas Nagpal
India Marketing



Jenny Jia
China Marketing Expert



Victor Chow
Asia ICO Expert



Rtn Alex Kolesnichenko
Russia ICO Expert

Team Experience

We founded Instamart – the largest venture-backed grocery delivery operator in Russia.



Additional Information

Resources for more information about the INS Ecosystem and INS token sale:

[Token Sale Website](#) | [White Paper](#) | [Presentation](#)

www.payou.io

