



Cashback crypto platform



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Introduction

The purpose of this White Paper is to provide potential customers with information regarding PARQ coin and allow potential buyers to decide whether they wish to keep buying.

This White Paper is not an offer of sale or purchase of PARQ coins.

As of the date of this White Paper drafting, the information contained herein is as accurate as possible, and there are no other facts the deletion of which would misrepresent any statement in this White Paper.

The information provided in this White Paper can be supplemented and modified at any time.

This White Paper contains the information regarding the business objectives of PARQ coin. It has not been verified or approved by any regulatory or supervisory authority.

The publication of this White Paper and offering of PARQ coin may be restricted in certain jurisdictions. This is the responsibility of any person reading this White Paper and any person wishing to acquire ownership of PARQ coins to comply with any and all laws and regulations that may be apply to them.

Prospective buyers of PARQ coin should be aware of legal requirements and consequences of buying PARQ coins and any applicable foreign exchange controls and tax regulations in the countries of their respective citizenship



Prospective PARQ coin buyers are wholly responsible for ensuring that all aspects of this White Paper are acceptable to them. Buying PARQ coins is naturally considered speculative and it is associated with a high degree of risks that may result in the loss of all or a significant portion of the purchase amount. If you do not wholly comprehend and accept the nature and potential risks associated with the purchase you should refrain from buying PARQ coins.

The purchase of PARQ coins is possible only once the potential buyer has read, understood and assumed all possible risks. Each potential buyer will have to acknowledge that he or she has made an independent decision to buy PARQ coins.

Prospective buyers are strongly advised to consult their own legal, tax or other advisory before purchasing.



Challenge issues



Modern market model is a financial opposition between the business and consumers. Almost every consumer wants to save money, while entrepreneurs are striving to make bigger profits. According to marketing researches, 93% of consumers are looking for the way to decrease purchase expenses in contrast with businesses trying to reduce costs, gain competitive advantage and, as a result, to increase profits. At the moment, both sides use cashback programs or joint purchases services, but none of them suggests a mutually beneficial solution. This would only incur additional costs for businesses with no consumer loyalty, and limited products offers for consumers. Moreover, there are some arguments against such programs and services.

Low-level client orientation

Existing services lack a client-oriented approach towards businesses due to low levels of profitability. In light of this, such services do not take into account the interests of business giving large cashback percentage that increases sales but, as a result, decreases costs.

Inconvenient payment methods

Modern services and programs provide no opportunity to use crypto assets as a form of payment. Moreover, most services do not provide an option to obtain passive income using referral links.

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»

Low-effective marketing tools

In attempts to satisfy demand and increase their profits, companies often fail due to highly complicated and costly advertising services, and big number of intermediaries involved in each sale on cashback and coupon resources.

We believe that the solution is a multi-level referral program that is favorable for both sides of the market: additional income for entrepreneurs and lower prices for consumers. This way of market relations will encourage both consumers and entrepreneurs to make more profitable deals.



Solution

PARQ is a cashback platform that provides the best features of payment systems, cashback services and referral programmes. It is a single solution for issues highlighted above.

PARQ platform is the future of cashback programs and services - cashback platform with its own crypto payment system.

Payment system

- Payments for all types of retail products and services via PARQ digital wallet
- Rewards for participation in our partners' companies
- Rewards for participation in loyalty programs

Unique and profitable affiliate program

- Ability to get passive income on referrals and receive % of their purchases
- Opportunity to involve commercial enterprises and earn interest from their turnover



Working principle

For consumers

1. Consumer registers on the PARQ platform, uses filter to pick discounts, promotions and offers based on personal preferences.
2. After registration, the customer generates a referral link. Friends will also be able to make profitable purchases if they are registered via referral link.
3. The consumer gets a percentage of the cashback from all purchases that are made by referrals.
4. The consumer is able to withdraw the accumulated internal funds in fiat money in any convenient way.
5. The consumer will have the opportunity to purchase different types of goods and services, participate in internal PARQ projects and upgrade his or her loyalty status.



For businesses

1. The registered enterprises will not be charged on the PARQ platform and have access to constantly growing base of loyal members.

2. The business's offer of services and goods is placed in the discount system after registration. A percentage of cashback paid by the business to PARQ is determined on the basis of an agreement.

3. The enterprises should install PARQ software which identifies and keeps the records of the customer's purchases.

4. The enterprise makes a payment in the amount of the cashback of all members of the purchase specified in the contract.

5. An employee of the enterprise can register new members. At the same time, all new members can only be registered in accordance with the level of business in the referral system. The business will receive a part of the percentage cashback via the cashback distribution system when members make purchases.

6. Business is provided with the opportunity to use fee-based services at a great discount:

- * internal advertising and marketing
- * placement on banners and recommendations
- * participation in the PARQ projects



Platform advantages

For consumers

- Capability to purchase a wide range of products and services on favorable terms and also make money using the referral program;
- Upgrade your status in the system to “Partner” or “VIP Partner” level and, in doing so, increase the received amount of funds;
- Having access to programs of partners according to your status;
- Prices of products and services at competitive rates

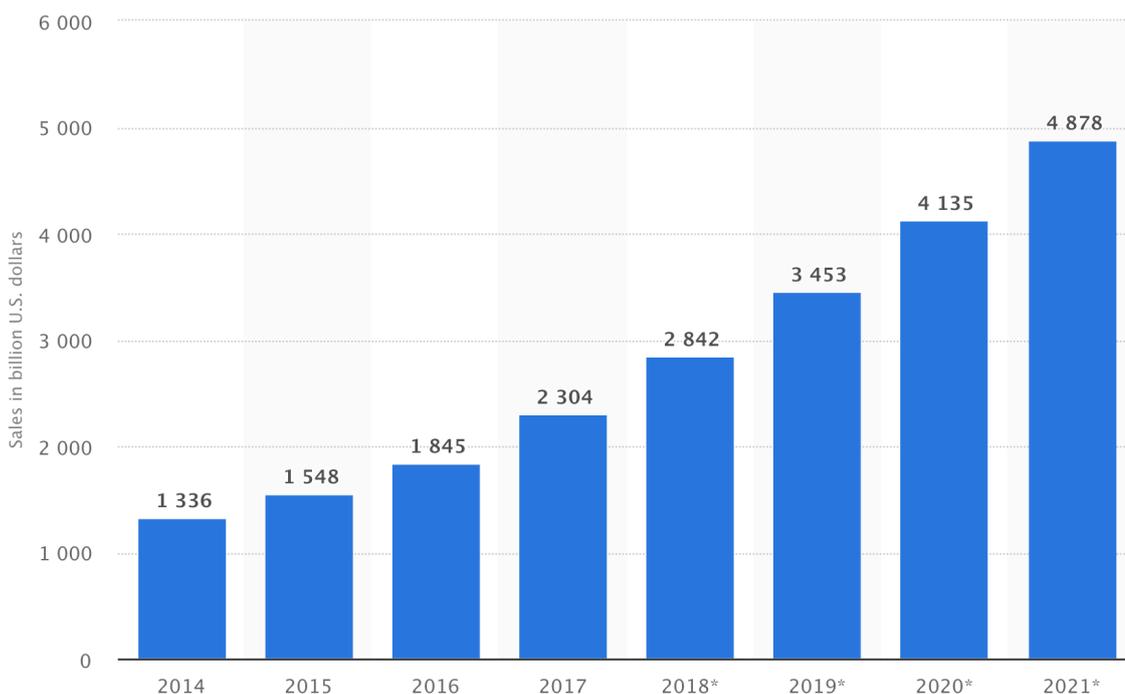
For business

- New active customers from all over the world in return for a great discount;
- Free PARQ software.
- Free placement of products and offers on the website;
- The business that is connected to the system can register users via a referral link and receive a part of cashback from their purchases and their friends purchases;
- System of management and inspiration of its workers;

Thereby, above-mentioned issues of the industry can potentially be solved. PARQ can become the golden mean between consumers and the business. What's more to mutual advantage, the consumer and business get more capabilities. Consumers can take part in the partnership program including offline stores, business can increase the customer flow having access to a huge customer base, as well as receive money from the referral program.

Cashback services statistics

According to Statista surveys, e-commerce and e-retail projects have rocketed their sales since 2014. This statistic describes retail e-commerce sales worldwide from 2014 to 2021. In 2017 retail e-commerce sales worldwide amounted to 2.3 trillion US dollars, and e-retail revenues are projected to grow to 4.88 trillion US dollars in 2021. The top 3 online stores' revenue amounted to almost 100 billion US dollars in 2017. Online shopping is one of the most popular online activities worldwide but the usage varies by region - in 2016, an estimated 19 percent of all retail sales in China occurred via internet but in Japan the share was only 6.7 percent.



Also, Statista provides stats for consumers cashback programs involvement. According to the report, in 2014 only 12% of users were using cashback programs, now, in 2019, this number increased to 45%, so potential market volume of cashback program can be over 1,035 trillion US dollars for e-commerce.

SWOT

The advantages and disadvantages of the platform are shown in the table below with internal and external environments included.

External

Growing of the E-commerce market

High-potential clients using cashback services

The main market leaders have a reliable program

Lack of awareness of the audience about the PARQ service

Not big partner network compared to market leaders

Not big chain store

A lack of awareness in the market

Internal

Multi-Level Partner Program

Partner's base and their stores

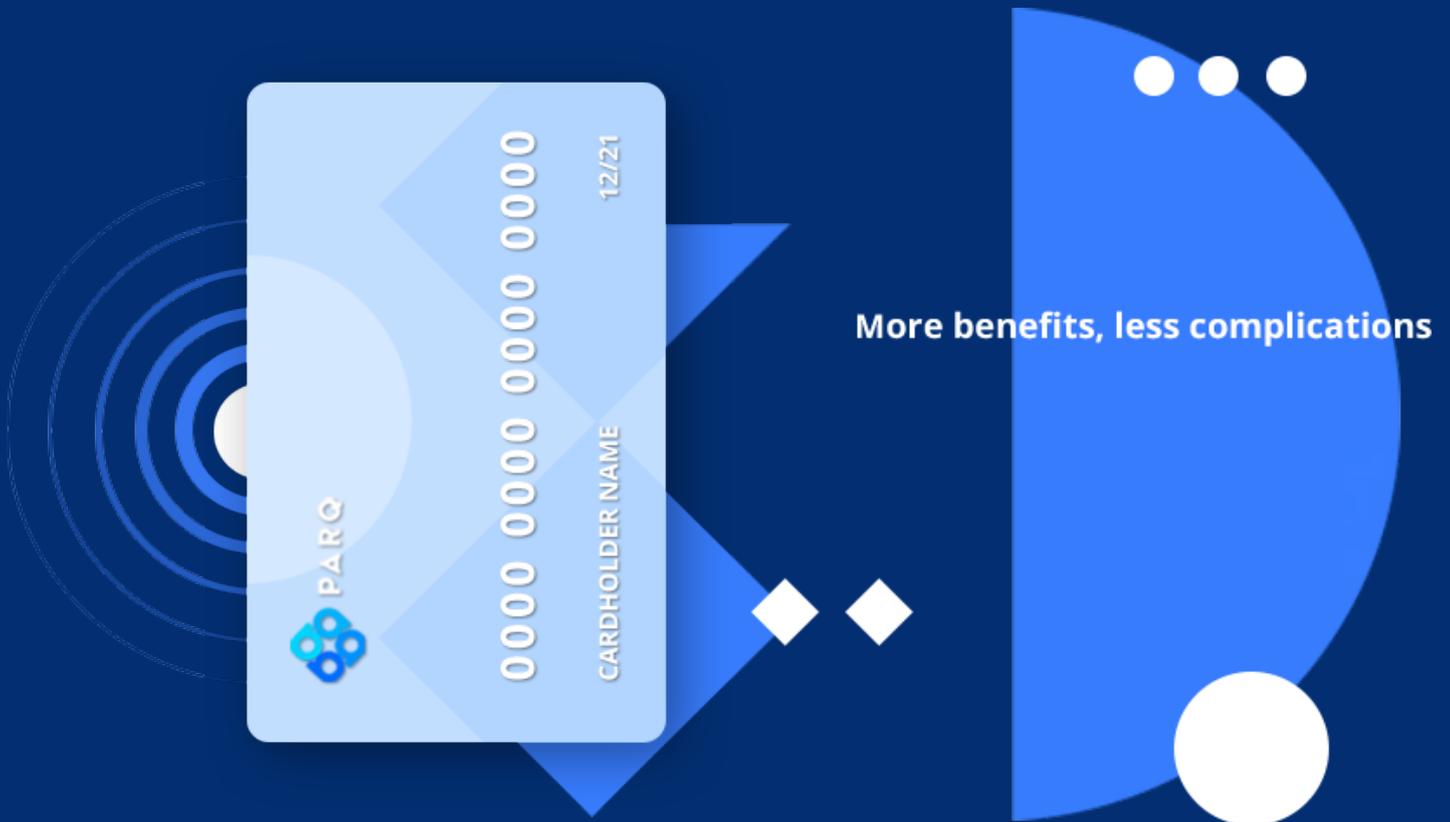
Collaboration with offline stores

No investment for marketing of a company

Website, weekly bulletin and SMM are to be upgraded, updated and become constant

Not high speed of involving new partners and stores

PARQ cashback card



More benefits, less complications

Cashback card for PARQ cashback platform

PARQ project intention is to support people in using cryptocurrencies in their daily lives. This will be advantageous to the whole cryptocurrency ecosystem. Actually, by encouraging the user to use cryptocurrencies in their daily lives, the industry will gain greater recognition among regulatory authorities who have been skeptical thus far. To achieve this goal, the PARQ cashback card will introduce functionality to its platform that will give impetus to the adaptation of users.

With PARQ cashback card, we will create an easier process that allows cryptocurrency holders to make real-time transactions just with a single transaction and a one-time payment on our platform.

Conclusion

Even though the use of cryptocurrency is dramatically rising, it is obvious that there is a serious issue with its wide adoption. It has fallen a victim of its success. In spite of the fact the cryptocurrency, as a matter of fact, was intended to become a catalytic converter for the democratization of money, its production, supply and use are highly disintegrated.

It was decided to strengthen this contemporary, welfare aimed area which ensures enhanced privacy and security. In addition, a great number of perspective projects can be created on the PARQ coin platform which sharply increases our competitiveness. Competition is considered a mechanism of correct growth processes and accordingly to that we appreciate ultimate competition. Our company would advance to work in the world with competitors who induce us to upgrade our innovations than in the world lacking progress. The PARQ coin is hoped to have an advantage constructive influence on welfare of people with the assistance of combining communities' excellent technologies, and, moreover, converting management into a competing service and encouraging everybody to participate in our system of non-confrontational, collective and dispersed innovations. Potential start-ups and operators in this area are additionally considered potential allies and partners.



Roadmap

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- Concept of the PARQ project
- Team building
- Project start off
- Blockchain coding and testing

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- Official website launch
- Bounty and invite programs launch
- Whitepaper release
- Cryptobridge listing
- Masternodes rank services listings
- Coin tracking services listings
- Development of technical infrastructure
- Mobile wallet Design & Review
- Mobile wallet Development
- Mobile wallet Release
- Second exchange listing
- CMC listing
- Partnerships with top companies
- Integration of payment gateways
- Testing and launching of internal cold wallets

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BETA platform release

BETA Testing

Bounty campaign encouraging the most active testers

Agreement with cashback card issuer

Demo Wallet APP integrated with Bitcoin and PARQ coin platform's support team building

Final platform release

Maximum reach and customer presentation

Release of new features of the PARQ platform

Marketing Campaign

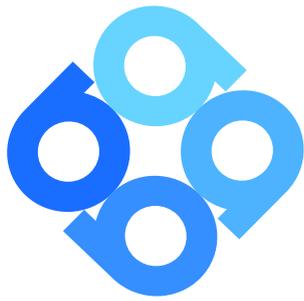
Project Roadshow

Third exchange listing

Platform and Website Integration

Forming a plan for the next 2021th year





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