

P2PS: Gateway to all your transactions on the decentralized, secure and interference free, Peerto-Peer Communication System platforms used in Government & Defense, Digital Education & Delivery, Medical & Pharma, Banking & Finance, and other corporate sectors.

# **P2PS WHITE PAPER**

"Economic Value Integrated into Secure Communication Systems"

Presented by

P2P Solutions
Foundation
November 2017



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## 1. Legal Disclaimer

## This is the <u>first draft</u> of the P2PS White Paper you are reading.

We provide description of the technologies, based on our level of knowledge and development. We certainly hope you will find the information contained here valuable to you. Nevertheless, there are certain commitments we are unable to make with regards to the technologies, the protocol or the profitability of your participation in the P2PS crypto-token. Neither P2P Solutions Foundation, nor any of its stakeholders, including but not limited to the council members, trustees, suppliers and distributors, provide any guarantees regarding the P2PS token, the Push System protocol or the education system, besides those provided in the respective Terms of Use. We take no responsibility in regards to the contents of the protocol, system, its unique functional capabilities, availability and compliance with your requirements. All services are provided by the respective corporations and foundation on an "as is" basis. We exclude any and all implied warranties besides situations outlined in the legal system of certain countries that ensure guarantees such as serviceability in certain fields, salability, participation protection and intellectual property rights protection.

After reading this **P2PS** White Paper you may choose to take part in the development of new decentralized technologies, using your knowledge, time and financial resources. Therefore, by reading the text contained in this **P2PS** White Paper, you assume the unconditional obligation that, in the event of being a citizen of Russia, USA, Singapore, China, or any other country, any lawsuit with any claimant, where your name is featured as an involved party, **P2P Solutions Foundation**, Innovative Solutions International Inc., Electronic Learning Inc., all its stakeholders, subsidiaries and affiliates receive a guaranteed right to charge you as a private party for the full amount of losses, comprising any fines or legal costs, including your usage of any software (VPN, Class Action, etc.) to conceal your true country of residence.

The **P2PS** token is neither a share nor a security and should not be comprehended as any of the different forms, instruments or vehicles of investment. Therefore, the **P2P Solutions Foundation** is not excluding any country from the **P2PS** Token Sale. Anyone interested in procuring the **P2PS** token must however determine its acquisition and usability according their respective domicile. The purpose of this White Paper is neither to provide any legal nor investment advice.

## 2. Abstract

**P2PS** is an Ethereum crypto-token that complies with and encompasses ERC20 which is the de facto standard and popular token platform for digital asset tokens on the secure Blockchain. It is a gateway to various transactions on the decentralized, secure and interference free, Peer-to-Peer Communication System platforms used in Government & Defense, Digital Education & Delivery, Medical & Pharma, Banking & Finance, and other corporate sectors. It replaces the traditional license and transaction fees paid by both service providers as well as end users on various peer-to-peer networks e-commerce platforms. The **P2PS** crypto-token was developed by the **P2P Solutions Foundation** team.

The **P2P Solutions Foundation** is an independent body governed by the Foundation Council. The **P2P Solutions Foundation** has been authorized to create a worldwide network of digital services that encompasses an alternative working model to the traditional models of peer-to-peer networks. The alternative working models of peer-to-peer networks must be on Blockchain and compliant with Crypto technologies that are conclusively acknowledged as technologies of the future.

P2PS token will be used on secure platforms. One such platform that has committed to embrace the P2PS token is the secure, interference free, peer to peer, digital delivery system (Push System protocol), promoted by Innovative Solutions International Inc. (ISI). The P2PS crypto-token is needed by anyone desiring to use the Push System protocol. The Push System protocol was developed in 2010 by ISI, a research and development corporation incorporated in USA, in response to the huge gap in the closed or locked down computer systems market segment. The Push System protocol, in short, is a High Speed Large Digital Data Package Transfer System on the secure peer-to-peer proprietary networks. The P2PS token will assist you in all your transactions on the decentralized, secure and interference free Peer-to-Peer Digital Delivery System that is used in Government & Defense, Digital Education & Delivery, Medical & Pharma, Banking & Finance, and other corporate sectors.

Currently and in the immediate term, the usage for **P2PS** tokens would extend beyond the North American continent to the Middle East, providing a Serviceable Obtainable Market (**SOM**) of about 110 million users from the 220 million potential users which constitute the Total Available Market (**TAM**) size. The current clients of **P2P Solutions Foundation**, among others, are Electronic Leaning Inc. (ELI), a pioneer in eLearning solutions (<u>www.eli.education</u>) and the ISI group consortium (<u>www.isigroup.org</u>). Since both ELI and ISI Group caters to education, the Government & Defense, Banking & Finance market segments, the **P2PS token** has immediate acceptability with a ready client base in North America, Europe and Australia as

well as the Middle Eastern countries. Moreover, both ELI and ISI group are headed for diversification into other global markets such as Europe, South America, China, etc. providing **P2PS tokens** a wider market penetration.

Therefore, it is anticipated that the **P2PS token** would proliferate and quickly command a predominantly large market share in the years to come. Through ELI and ISI group clients alone, **P2PS** tokens have a high potential growth trajectory. Moreover, **P2P Solutions Foundation** anticipates that over the next 5 years, the SOM for users in the top 49 high potential countries globally that are known to quickly adapt and embrace secure, interference free, digital transaction systems, is about 725 million users off the Serviceable Available Market (**SAM**) of 1.1 Billion and TAM of 1.5 Billion users.

Both ELI and ISI Group commands a decent annual license fee per user for their respective digital platforms. Since the **P2PS tokens** will replace their licenses, there would be several advantages accruing to both the corporations through migration of their licensing models to the Blockchain technology. On one hand, the migration to Blockchain and Cryptographic technologies would enhance their security features. On the other hand, the positively disruptive move would provide more freedom from restrictions, and further democratize capital in a meaningful way along with providing peace of mind for all stakeholders. Copyright infringements that are quite common in the Middle Eastern countries would not only be reduced but also eventually be eliminated.

Nowadays, you find that the closed or locked down computer systems have become a norm in all the Banking & Financial institutions along with most of the government establishments and ministries embracing the latest in technological development. However, some of their needs are far from being fulfilled. P2P Solutions Foundation endeavors to promote the P2PS tokens to these all important entities and service providers. In other words, the proliferation of the P2PS tokens would be quick as they are not anticipated to encounter hurdles due to the huge gap prevalent in the global market place. Moreover, since secure digital products and services are established concepts and enjoy a high demand, P2P Solutions Foundation anticipates acceptability in many more market segments on a global level, including but not limited to, non-banking financial institutions.

The **P2PS tokens** can be procured during pre-sale and ICO directly from **P2P Solutions Foundation**. The **P2PS tokens** will soon list on Bittrex, Poloniex, Coinone, Yobit, Liqui, Waves Dex exchange, EtherDelta and Cryptopia among other prominent global cryptoexchanges.

After acquiring the **P2PS** tokens, you can deposit them into an ERC20 standard token wallet such as MyEtherWallet, Meta Mask, Mist, Parity, Imtoken, etc. One of the many reasons you may want to acquire and hold the **P2PS tokens** is for use on the various secure peer-to-peer proprietary network platforms other than to trade on crypto-exchanges.

## 3. Motivating Factors

Looking back over the last century, you cannot miss noticing the consistency with which communication technologies have evolved and rapidly advanced. The invention and advent of each one of the new communication technologies, starting from telegraph, telephone and to the present day wireless internet, witnessed every innovation bringing commercially viable opportunities to the world; thereby making life easier than before for anyone willing to move forward in embracing the innovative solutions.

It was not merely through an accident in history that today's leading digital services are structured mostly around an attention-based economy and monetized through public relations. This truth can be relatively described by the attributes that defined the first days of the internet that inspired content owners and communication platforms to supply their product and services while not craving for compensation. Predictably, some firms would sell the collected data of their interested clients to advertisers and marketers. The methodology that relies on ad-based revenue models has proved to be a trustworthy business model off-late due to the absence of universally accepted, quick and smooth online payments solutions that have become accessible, as well as sensible only in recent times. According to Stewart Brand "Information wants to be free". It means that the general population should be able to access information freely, transparently and the general access to information should be secure.

The dependence on advertising for digital media revenue has provided immense benefits for firms whose products are targeted at mass audiences. Network effects and economies of scale are leveraged and used by such firms to put intense pressure on minor contenders, thereby suffocating any competition by providing their services for free. Consequently, big firms enjoy the advantage of position, thereby concentrating capital and authority within the hands of the few. Typically, this can result in a disadvantageous position for the clients' privacy and an adverse consumer experience. Moreover, it is users that embrace such technologies at a later time who land up paying a high price. Similarly, the concerns related to some of the data communication suppliers establishing important businesses supported by transactions are equally disturbing. In this scenario too, such

businesses have been found to use network effects and economies of scale to their own advantages rather than passing on some of the accrued benefits to the users.

A few conglomerates creating monopolized businesses which increases consolidation endangers selection of clients, thereby concentrating wealth with a few large corporations. Inevitably, they will start wielding greater economic and political influence in society. Such organizations often plan to produce products that, instead of empowering customers, control their attention. Failure to restrain a handful of such large, predominantly private corporations could unavoidably result in them taking undue advantage and exercising complete control over the digital services used by the public at large; thus successfully removing client selection criteria on a global scale.

On the one hand, internet users seem to desire a completely different method of exchanging large sized information and peer to peer transactions are favored while conducting their day to day business activities in order to safeguard the basic principles of secure information exchange; leading to an economy that would eventually prolong **innovation** within the technology sector. Having researched extensively and developed a globally tried, tested and accepted secure, peer-to-peer, digital delivery system, ISI believes the time now is appropriate to create a roadmap for the global rollout of the unique Push System protocol for digital communications and commerce that delivers substantial power to both developers as well as end users.

On a global level stakeholders would shift to adapting a better, more secure, effective and efficient digital system that nurtures direct economic relationships between all fellow stakeholders' such as developers, creators, and end users, with both value and control being shared between the participants. Such a digital system would provide end users with a secure, rich, diverse, multilingual and open digital services platform that prioritizes the user experience.

On the other hand, ISI has been closely observing the growing trends and momentum of decentralized technologies like Bitcoin, Ethereum, Litecoin, etc. Such Blockchain-based networks provide open source models thereby encouraging new digital ecosystems. Resultantly, development of customized digital economies are encouraged due to large number of people from different parts of the globe coming together to form communities around such networks. Therefore, such systems encourage end users to securely exchange their value (money, etc.) against services or merchandise offered directly by inventors, designers or developers producing goods or creating Innovative Solutions Internationally that eventually offer economic incentives without having to depend on revenues via the advertising channels.

Moreover, instead of economic value and governance controlled by large conglomerates or monopolistic centralized organizations, the decentralized networks offer distribution of both economic value and governance between the network's stakeholders. The stakeholders of such decentralized networks are its founders, directors, organizers, shareholders, supporters, custodians, participants, suppliers, operators and, most significantly, its end users. In such decentralized ecosystems and organizations, commercial value thus created gets disseminated between all the stakeholders, ensuring that all the participants involved in its value creation efforts are promptly and impartially rewarded or remunerated for their individual or collective labor.

Currently, we have an opportunity to witness the next evolutionary leap: **the integration of economic value into secure communication systems**. Digital services like chat, social media, and online payments have come to play an elementary role in our daily lives, influencing not just our consumption behaviors, but also our policies, dialogue, collaboration between policy-makers and industry, and methods of value exchange. Our digital communications network shall become the primary essential platforms within the constantly developing worldwide economy.

Furthermore, although the internet has grown at an exponential pace, there are no known peer-to-peer push system platforms that are secure, user friendly as well as private and interference free from any third parties except the Push System protocol developed by ISI. End users, whether individuals, government entities, banking institutions or corporates, are currently forced to choose either security or privacy, thereby sacrificing one for the other without being convenient or cost effective.

To sum it up, **P2P Solutions Foundation** endeavors to take advantage of the benefits offered by the robust Blockchain technologies. Decentralization offers a favorable way forward to further leverage **P2P Solutions Foundation**'s mission, vision and the motivating factors that drive the team members to achieve a sustainable future in secure peer-to-peer exchange of communication, and create value. Through this white paper, **P2P Solutions Foundation** presents mission and vision for the **P2P Solutions Foundation** as well as **ELI** and **ISI**. To reiterate, the **Push System** protocol essentially is a decentralized, secure and interference free protocol for locked down digital devices and services that are extensively used by stakeholders, including but not limited to, Government & Defense, Medical & Pharma, Digital Education & Delivery, Banking & Finance, and other corporate sectors.

## 4. Vision

ELI and ISI have been pioneers within the digital education and the peer-to-peer platforms since the early users embraced the digital education system in 2004 and the Push System protocol in 2010 respectively.

ISI is the only peer-to-peer network to become a Push System Platform in 2011, and also the only Push System protocol to integrate with a completely closed digital educational system in 2014. Between 2014 and 2017, ISI additionally researched and experimented with a variety of digital initiatives on its Push System platform that involved the government as well as Banking & Financial market segments.

As a corporation, ISI has been exploring a secure and cost effective transaction model that offers its end users with the best safety and security features. Since safety and security are evidently the two most important factors involved in exchange of information, the end users enjoy peace of mind by adopting Push System protocol. ISI also has strong reason to believe that when the end user appreciates the advantages of the Push System, and experiences the multilingual, user friendly interface, the end user would continue to use the Push System and remain a loyal client of ISI.

Moreover, ISI charges a nominal annual license fee to each sender and receiver on the Push System network for the secure, interference free exchange of information with every transaction conducted on the network. Such licensing models that encompass every user of the network generate ample revenues for the company. Therefore, ISI would not have to resort to any advertising based models to generate revenues that support the Push System network, or monetize its B2B, B2C or C2C consumer base through advertisements outside the licensing model.

Next, ISI endeavors to migrate the licensing of the Push System and recreate the entire licensing system using Blockchain technologies. This migration offers advantages not found in any other alternative platforms. However, the transfer is neither easy nor simple, but must currently be undertaken in a timely manner in order to leverage the advantages of the unique security features found on the Blockchain, secured by cryptography. Migrating to the advanced cryptographic technologies would enhance ISI capabilities and result in ISI becoming a major player in global and regional target market segments.

**P2P Solutions Foundation,** in collaboration with ELI and ISI, endeavors to attain the individual and collective goals by:

§ Cultivating partnership relationships with all stakeholders and clients, instead of being mere supplier or service provider;

- § Motivating team members through incentives and reward programs, in addition to treating them as partners thereby bringing out the best in them, resulting in maintaining service excellence;
- § Advancement of goals to enrich community and preserve the client confidentiality ecosystem.

#### 5. Mission

**P2P Solutions Foundation** enjoys a shared mission with ELI and ISI of being committed to effectively and consistently deliver world class, high quality, outstanding products, applications and services to its client's at the most cost effective and reasonable price. Together, we anticipate meeting customer expectations by understanding client requirements, keeping pace with latest innovations through research and by engaging in sustainable best practices.

#### 6. Core Values

Some of our Core Values commonly include, but are not limited to, integrity, competency, responsibility, confidentiality, honesty, dedication, innovation, cost-consciousness, excellence, transparency, simplicity, empathy, teamwork, win-win mindset, etc.

## 7. The P2P Solutions Foundation Structure

Foundation. Hence, ELI and ISI shall naturally be the campaigners for the P2P Solutions ecosystem thereby promoting P2P Solutions network to its respective stakeholders and client bases. As and when the P2P Solutions Foundation introduces other viable digital technologies or services, ELI and ISI will promote them within their consortium and to their clients. Instead of competing, when the stakeholders come together to cooperate it is imperative that the advantage of their collective efforts should result in success. Success must also accrue due to the assurance of a decentralization strategy which provides a favorable path to shift from a competing to a cooperative model.

Nevertheless, the **P2P Solutions Foundation** is an independent body governed by the Foundation Council. The **P2P Solutions Foundation** has been authorized to create a worldwide network of digital services that encompasses an alternative working model to the traditional models of peer-to-peer networks and oversee its productive growth. The alternative working models of peer-to-peer networks must be on Blockchain and compliant with Crypto technologies that are conclusively acknowledged as technologies of the future. The **P2P Solutions Foundation** will govern the **P2PS token** supply and also the **P2PS** Rewards. It shall provide support services and the requisite tools for the smooth operation of all digital services within the ecosystem. Eventually, the ecosystem's comprehensive transition to an entirely autonomous and decentralized network shall be expedited by the **P2P Solutions Foundation**.

Moreover, the **P2P Solutions Foundation** will govern the development of common, dynamic, fundamental components like the crypto-token wallets, among other feasible solutions within the ecosystem. **P2P Solutions Foundation** will also extend its support to all stakeholders interested in developing, enhancing or embracing the solutions offered periodically by the foundation that would be aimed at integrating transaction economies for the benefit of all stakeholders globally.

ELI, ISI and **P2P Solutions Foundation** shall work together to create a decentralized but sustainable digital services ecosystem via a series of technical transitions that are economical not only to all stakeholders but also to end users. The **P2PS** crypto-token, shall assist them in offering incentives and compensations to all stakeholders.

One of the scenarios considered, and researched through market sampling, interviews and a feedback mechanism, was using a third party crypto-token with possibly some customizations. However, this proposition, although seemingly beneficial in the immediate

short term, was decisively discarded due to concerns related to security, safety, pricing, third party interference as well as lack of cost effectiveness in the medium to long term, among many other factors. Adopting any third party crypto-token would definitely defeat the whole purpose of this exercise aimed at moving away from all types of third party intervention in order to provide a secure, interference free platform to all clientele seeking confidentiality and secure exchange of their digital assets. The all-important question that was asked in this context was if anyone desired to experience a breach of their confidential digital records or assets such as their or their dear ones, medical records or examination question sets. The feedback was a resounding negative from all market sectors sampled. This conclusively demonstrates the need for ISI, ELI and **P2P Solutions Foundation** to offer the proprietary solution to the global audience desiring to safeguard their digital assets and information.

To sum it up, ELI and ISI have embraced **P2PS** tokens and decided to become its first large promoters who shall implement and integrate **P2PS** into their respective platforms. This would immensely benefit all stakeholders involved and would result in a positive effect for the **P2PS** ecosystem. The **P2PS** ecosystem would consequently establish a worldwide network of its digital offerings that creates an alternative operating model based on cooperation rather than competition. It is clear that there exists a big gap and a substantial demand as the global economy seeks decentralization and heads into the future with the help of Blockchain and crypto technological advances.

Eventually, the **P2PS** ecosystem would transition into a completely decentralized, independently sustainable ecosystem. This would enable the current peer-to-peer platform to efficiently function without any assistance from ELI, ISI or any other entity.

## 7.1 The Settlement Layer

The decentralized settlement layer for **P2PS** tokens is the general public Ethereum network on which the users interact in order to transact. However, end users will be able to simply use the respective applications to send or receive **P2PS** tokens from within the ELI or ISI systems. In due course of time, as Blockchain technologies continue their growth trajectory, **P2PS** ecosystem shall also continue to develop.

#### 7.2 Governance

Adequate resources shall eventually be allocated by the **P2P Solutions Foundation** that would help establish a governing council, using appropriate human capital, to establish

transparent governance system that would govern the foundation in a fair manner taking into consideration feedback provided by all participants and stakeholders of the **P2PS** ecosystem. The governing council would be responsible to administer compliance and legal guidelines, the rules of membership and participation and the **P2PS** Rewards Engine.

## 7.3 The Rewards System

The P2PS Rewards would be administered initially by the P2P Solutions Foundation. Nevertheless, it will soon have to become decentralized and would be built on technology used by Ethereum's smart contract. With a focus on integrating various applications and digital services into the decentralized P2PS ecosystem, the P2PS Rewards shall use economic incentives. P2PS does not endeavor to reinvent the wheel, but to leverage the already tried and tested systems successfully used by the likes of Bitcoin, etc. The P2PS Rewards will encourage digital service providers to adopt P2PS and transition into being partners of the P2PS ecosystem. The P2PS ecosystem shall adhere to common ethics and industry best practices. Transactions shall not impose non-essential constraints on monetization. Therefore, the network impact of the P2PS ecosystem is anticipated to grow steadily thereby increasing the value of the P2PS token due to further proliferation. A positively disruptive growth creates an ecosystem that would bring in additional participants and service providers who would be consistently encouraged to join the P2PS initiative.

## 7.4 Research and Development

Research and Development shall continue with a portion of resources being allocated towards the continued development of innovative solutions. Initiatives that help create environments of partnership with various developers would foster an equitable ecosystem that paves the way for trying out fresh methods that foster participation in the crypto ecosystem; thereby generating better value for the benefit of all stakeholders.

## 7.5 Development Goals

From time to time, numerous resources would be needed to enhance the abilities of partners desiring value creation for each other through development and growth. Such developmental initiatives would be funded by the **P2P Solutions Foundation**. The **P2P Solutions Foundation** shall advance these initiatives through direct engagement of technical teams that would to develop and continue to improve the technologies that directly and

indirectly support the **P2PS eco**system. Nevertheless, decentralization shall continue to be the norm since it is advantageous to all participants and stakeholders within and outside of the **P2PS eco**system.

## 7.6 Summary of Fundamental Technology

The basic technology initiatives of the **P2P Solutions Foundation** will focus on providing:

- A) Transactions that facilitate centralized digital services utilizing P2PS at peer-to-peer platform level,
- B) Decentralized service for **P2PS** users. A set of tools aimed at lowering the barriers to embracing and integrating with the **P2PS** system for all stakeholders, and
- C) Implementing an efficient **P2PS** Rewards System.

The reward based system offered by **P2P Solutions Foundation** would be increase in the intrinsic value of **P2PS** token over a period of time. For instance, when the ELI and ISI products are distributed, the end users and clients would need to first procure **P2PS** token(s) to acquire an annual license without which they would not be able to use the respective products. Moreover, the only form of payment accepted to acquire the license would be **P2PS** token. Therefore, if a license is priced at a nominal \$75 value, the participant buying the token at this early adoption stage would have a potential possibility of increasing its market value over a period of time.

## 8. Birth of the P2PS Crypto-Token

The first step is to create a new crypto-token branded **P2PS**, associated with the words Peer-to-Peer Solutions, and conveying a feeling of being connected to an advanced community of peer-to-peer network developers and users. The **P2PS** identity and token are meant specifically to bring individuals together in an innovative, secure, shared economy. However, merely making a digital token is not enough. For a crypto-token to be viable, it should even be helpful and valuable. To establish an economy around the new token, **P2P Solutions Foundation** and **ISI** must work together to facilitate and establish **P2PS**'s fundamental value.

The next step would be to understand that presently the interactions between end users and the Blockchain technologies is, until the writing of this White Paper, neither simple nor intuitive to end users habits. Consequently, **P2PS** is a solution to simplify user experience and make it intuitive to the habits of end users. **P2PS** shall become the most reliable, convenient, secure, fast, private, agile, exchange token for users to acquire and use on the interference free, secure platforms. It can also be used as a token that can be conveniently transferred or bartered to other users in exchange for various goods or services of registered participants, thereby becoming a purely decentralized crypto token.

Therefore, the **P2PS** token would eventually be needed by anyone desiring to use any offerings of all providers, registered on the **P2PS** ecosystem, of their respective products and services. The **P2PS** token would naturally become the only means of acquiring products and services from all such merchants within the **P2PS** ecosystem. However, it is too early to anticipate the **P2PS** ecosystem functioning as an exchange of stored value between the more established cryptocurrencies, be it Bitcoin, Ethereum or any others although the **P2P Solutions Foundation** sees this as a transformation eventually taking place in due course of time.

#### 8.1 Features of P2PS Token

One of the exciting features of the **P2PS** token is that it is being made mandatory for both ELI and ISI users to procure the **P2PS** tokens in order to access their respective system features. Progressively, this association will leverage and encourage other merchants and service providers to embrace the **P2PS** ecosystem as their exchange of choice. Consequently, the commercial opportunities for participants are greatly boosted simply by possessing a tablet, a smartphone or even a personal computer. On the one hand, it is largely due to the

decision made by ELI and ISI to integrate their ecosystems with **P2PS** crypto-tokens that makes it realistically achievable to convert into real value the data from different sources that is created, collected, organized and integrated. On the other hand, this move also enhances value of respective applications promoted by ELI and ISI. Hence, the **P2PS** tokens have the potential to be embraced by other similar platforms and become one of the widely used cryptotokens thereby enhancing their real value further.

Unfortunately, many clients from different cross sections of the society find it difficult to adapt new technologies primarily due to the difficulty encountered during usage. End users sometimes may find it difficult to comprehend raw cryptography due to challenges associated with procurement, storage of alphanumeric addresses and their respective private keys; or the way transaction fees are structured. Another barrier to smooth adoption of crypto-tokens could be the various tokens that need to be acquired for use on different platforms. One of the goals of **P2P Solutions Foundation** is to significantly reduce the complexity issues and make **P2PS** tokens as user friendly as possible and intuitive to the habits of the mainstream users even if they do not have previous exposure to crypto-tokens.

## 9. Business Case

## 9.1 Creating Fundamental Value

P2P Solutions Foundation will be assisted by ELI and ISI to build fundamental value for the new P2PS token by integrating P2PS token into their respective digital educational and peer-to-peer Push System platforms. P2PS will then become the primary transaction token for ELI and ISI. Hence, the first companies to start using the P2PS tokens are ELI and ISI; and the Push System platform will be the primary service. Moreover, users can conveniently initiate transactions using the common P2PS tokens instead of having to buy various licenses from their local distributors of their respective countries. Thus, P2PS token shall provide great value to different members of the growing ELI and ISI digital community. ELI and ISI users can also, in due course of time, transact with their P2PS tokens outside of the education and Push System network to eventually procure various goods and services offered by vendors accepting P2PS tokens in the global arena. End users, rather than depending on their localized online and retail distribution channels, would be able to conveniently source goods and services not available to them normally; possibly at a much better price point.

Therefore, the **P2PS** token would start with replacing the currently used traditional license models in the digital education and the Push System platforms within the USA and the Middle East (current markets). The **P2PS** token would eventually and in the foreseeable future, integrate into other market segments as ELI and ISI grow and proliferate their respective systems into various countries in Europe, Australia, Asia, South America, etc., thereby creating consistent demand for the **P2PS** token. The other merchants, service providers and markets in countries worldwide would consequently embrace the **P2PS** token due to its multilingual & user friendly interface, convenience, ease of use, security, confidentiality and various other useful features.

#### 9.2 The Case of Gold

Similar to any commodity such as a vehicle, a television or gold, crypto currencies too have a fundamental value. Due to the ever growing technological advances that are briskly changing our world into a global village, crypto tokens are fast becoming valuable products that are needed by end users in order to conveniently exchange their store of value to a product or service they require.

Moreover, the traceable amount of gold that exists globally is about 183,000 tons of gold which is currently valued at about \$7 Trillion. It is predominantly used as value to back the

reserve currencies. Since mined cryptocurrencies are being equated to gold due to their inherent characteristic of being mined in order to be made available, the intrinsic value of a Bitcoin today would compute to about \$350,000 per Bitcoin. Based on usage statistics, a Bitcoin would possibly become more valuable than gold in the next decade or two.

Therefore, by extension, since **P2P Solutions Foundation** is launching the **P2PS** token at 0.0002 BTC, the fundamental value of a **P2PS** token would compute to about \$70 which is what is envisaged as the foreseeable value at which the **P2PS** token would be traded in due course of time. This scenario is not a projection of its value in the next few years or even in the next couple of decades. It is no more than a comparison that may or may not have real world comparisons which depend on many other factors.

However, the **P2P Solutions Foundation** shall do everything it can, without leaving any stone unturned, to leverage the underlying value of the **P2PS** token and shall strive to create a strong **P2PS** ecosystem in which the fundamental value shall grow from strength to strength with all stakeholders benefiting from such great value creation. One of most important inherent factors related to value creation of **P2PS** ecosystem within which it can proliferate and thrive, is the current market size with a potential to leverage it further projected with a three to five years perspective.

#### 9.3 Market Size

It is important to note that in order to project base case scenarios rather than the best case or even the realistic scenarios to the readers of this **P2PS** White Paper, we have obtained data only from one market segment namely Education, without considering other viable and more profitable market segments such as Government & Defense, Medical & Pharma, Banking & Finance, etc. Hence, the demographics submitted below compute partial market size that is highly discounted from the actual market size, and depicts the Total Available Market (TAM), the Serviceable Available Market (SAM) as well as the Serviceable Obtainable Market (SOM) of the Education market segment only. However, when you consider all the other market segments of the various countries holding potential, you will realize that the projected potential is only a fraction of the total market potential.

Additionally, the current markets for ELI and ISI, and by extension for the **P2PS** token, are the North American countries of USA and Canada along with the twenty three (23) countries in MENA including Israel, UAE, Saudi, Egypt, Bahrain, etc. Some of these countries are well known as early adopters of Innovative Solutions and Technologies.

Moreover, similar to many countries on the global scale, most of these countries located in the North American and the MENA region are recognized for possessing monetary liquidity to afford high quality digital systems that offer convenience combined with safety, security and confidentiality.

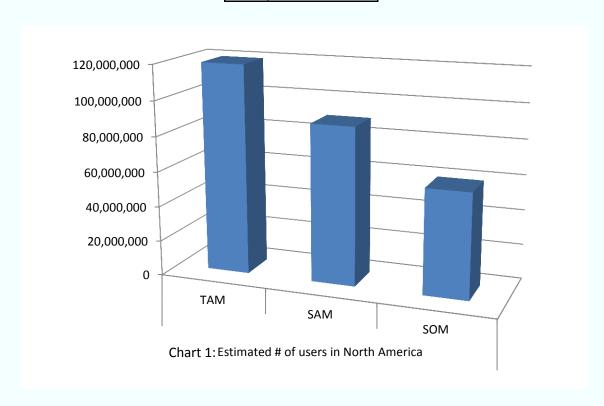
Table 1: Estimated # of Users, North America:

	USA:		
	Male	Female	
7-14 years:	15,627,998	14,959,969	
15-24 yrs:	22,213,952	21,137,826	
	37,841,950	36,097,795	
	Total	73,939,745	

CANADA:			
Male	Female		
1,409,640	1,340,012		
2,171,703	2,048,546		
3,581,343	3,388,558		
Total	6,969,901		

MEXICO:			
Male	Female		
8,577,845	8,195,457		
11,065,927	10,778,382		
19,643,772	18,973,839		
Total	38,617,610		

North America Total			
TAM	119,527,255		
SAM	89,645,441		
SOM	59,763,628		



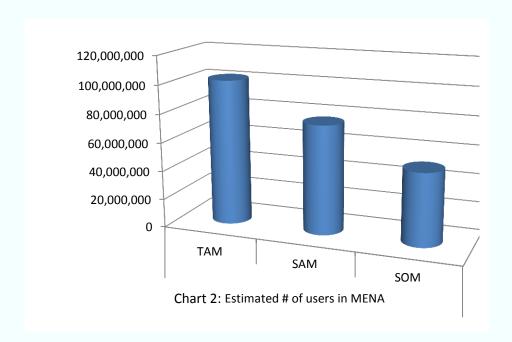
Some of the countries in the MENA region that have embraced the Push System and others who have expressed their desire and serious interest to adopt the Push System as their preferred peer-to-peer large packet digital exchange platform have been clubbed together for our readers convenience.

The premise followed in the demographics computation of MENA region countries is that although some countries such as Eritrea, Somalia, South Sudan, Djibouti and Ethiopia may have some potential for the Push System implementation in their respective countries, they have not been considered in the table below or calculations related to TAM, SAM and SOM. The same reason, as cited earlier, of projecting a base case scenario to our readers, is the most preferred option exercised by our team. Some of countries of MENA included are as follows:

Table 2: Countries of MENA

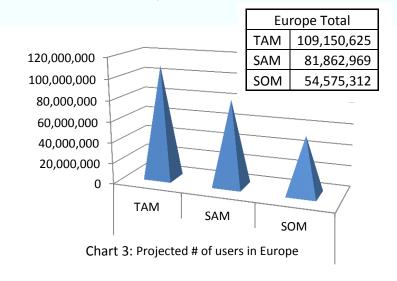
Israel	UAE	Saudi	Kuwait	Bahrain
Qatar	Oman	Jordan	Syria	Lebanon
Iraq	Egypt	Yemen	Libya	Tunisia
Algeria	Morocco	Sudan		

MENA Total			
TAM	101,853,035		
SAM	76,389,776		
SOM	50,926,517		



Subsequently, clients from other European countries would follow suit and inevitably embrace **P2PS** token, for use on the education system offered by ELI and the Push System promoted by ISI, from time to time over the next few years. Some such countries with

populations of about ten million inhabitants more or are grouped together based on their geographical presence according to their respective continents as per globally accepted norms. Any country that has a total population of less than about ten million people has not been potential considered as а

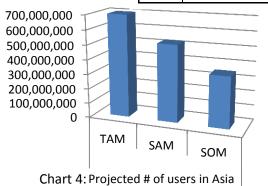


candidate for inclusion for the same reason as formerly cited.

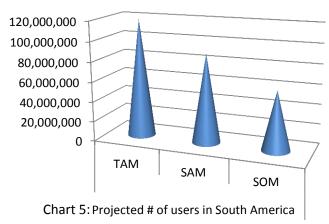
Furthermore, although Asia is a big continent with several countries backed by a high potential for the Push System, only two countries namely China and India have been included in the

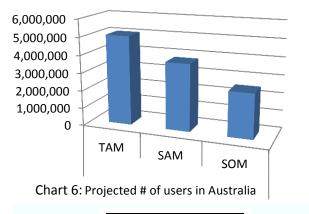
computations. This is due to their large populations and some of the parameters that are clearly noticeable. Also, a cross section of their respective populations may not be able to afford a basic education which becomes necessary to discount the numbers by not considering their neighboring countries demographics. Hence, such a

'	Asia Total			
)	TAM	699,271,097		
)	SAM	524,453,322		
	SOM	349,635,548		



premise consistently followed in the demographics computation offsets any possibilities of projecting anything other than a base case pessimistic scenario.





5,038,435

3,778,826

2,519,217

South America Total			Aus	stralia Total
Joacii	7 tilleried Total			
TAM	119,339,680		TAM	5,038,43
17 (141	113,333,000			
SAM	89,504,760		SAM	3,778,82
0,	00,00.,700			
SOM	59,669,840		SOM	2,519,23
00	33,003,010	_		

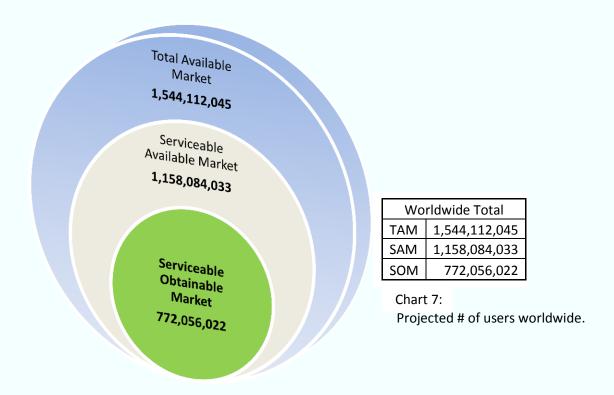
South America is another continent that holds a high potential for the **P2PS** ecosystem. Although Australia is a large continent it has a fairly small SOM but has been considered in the demographics computations due to its high potential.

P2P Solutions Foundation anticipates that over the next 5 years, the SOM for users in the top 49 high potential countries globally that are known to quickly adapt and embrace secure, interference free, digital transaction systems, is about 725 million users off the Serviceable Available Market (SAM) of 1.1 Billion and TAM of 1.5 Billion users.

## 9.4 Summary of Market Size

A total of forty nine countries data was collected and computed to get the TAM, SAM and SOM numbers to indicate the market size as close to the realistic size of the market as possible. We reiterate that data pertaining to only one segment has been considered in market size calculations, whereas the Government, Medical & Pharma, Banking & Finance as well as the Defense sectors add on a considerable amount of consumers for the Push System.

However, in the best interest of the participants who would possibly be interested in acquiring the **P2PS** tokens at the pre-sale or ICO stages, the other market segments data has not been considered or computed. Since every end user of ELI and ISI would require a **P2PS** token in order to successfully transact on their respective platforms, we anticipate, but do not guarantee, that the value of the **P2PS** token would increase with the adoption cycle and with passage of time.



#### 10. Token Sale

During pre-sale and ICO stages, the participants will be able to acquire P2PS tokens with a bonus. As a reward to the early participants, the various types of bonuses are structured according to the day when the tokens are procured by them.

## 10.1 Open to Global Audience

The **P2PS** token is neither a share nor a security and should not be comprehended as any of the different forms, instruments or vehicles of investment. Therefore, the **P2P Solutions Foundation** is not excluding any country from the **P2PS** Token Sale. Anyone interested in procuring the **P2PS** token must however determine its acquisition and usability according their respective domicile.

#### 10.2 Token Launch and Sale Details

Subsequent to the launch of the **P2PS** pre-sale and ICO, which shall take place on the Ethereum Network, anyone desiring to acquire the p2ps tokens can do so using the major cryptocurrencies they own via **P2P Solutions Foundation** website. The **P2PS** Tokens will thereafter list on Bittrex, Poloniex, Coinone, Yobit, Liqui, Waves DEX, EtherDelta and Cryptopia among other prominent global crypto-exchanges. After acquiring the P2PS tokens, you can deposit them into an ERC20 standard token wallet such as MyEtherWallet, Meta Mask, Mist, Parity, Imtoken, etc. One of the many reasons you may want to acquire and hold the **P2PS** tokens is for use on the various secure peer-to-peer proprietary network platforms other than to trade on crypto-exchanges.

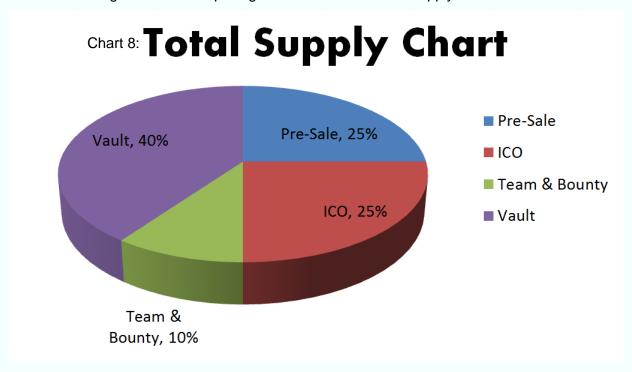
#### 10.3 ICO Timeline

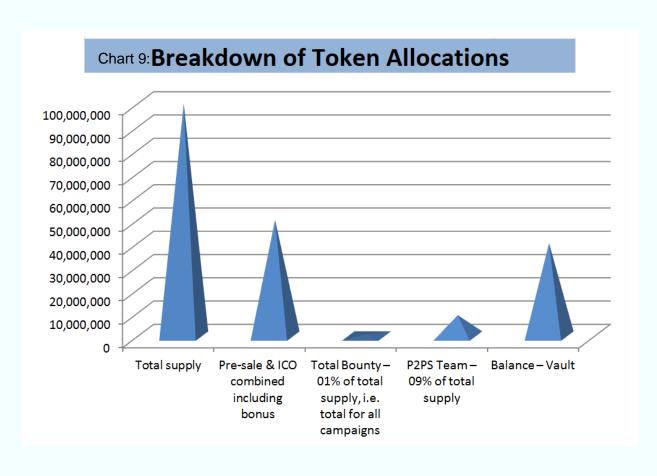
**P2PS** tokens will be available for purchase on pre-sale starting on November 16, 2017 and during the ICO starting December 15, 2017. **P2PS** tokens can be acquired with BTC, ETH or LTE. Transfers can be made from any wallet with BTC, ETH or LTE.

#### 10.4 Use of Funds

The ICO proceeds will be allocated towards costs, including but not limited to, hardware, software, marketing, fees and salaries, operations, legal, and advisory fees. To create intrinsic liquidity for the **P2PS** tokens, **P2P Solutions Foundation** plans to retain about half of the funds in the vault in the major crypto currencies.

Following is the chart depicting the allocation and total supply of P2PS tokens.





## 11. Team Members

Following is a brief list of some of our team members involved.

#### BEN M. SEGER, Chief Technology Officer

Entrepreneur and Inventor of several Technology Solutions on various platforms.

#### AMOS HENRY JR., Business Development

Has been involved in promoting multimillion dollar business opportunities globally. His endeavors have taken him to several continents and countries. Some of them include North America, Europe, South America, Africa, Australia, Japan, Philippines, UAE, Saudi Arabia, Kuwait and several other countries that Mr. Henry has been conducting business in, during his last few decades of business activities. Currently in the Middle East for business promotion, involved in negotiations with government, banking and other sectors.

#### FARIS AZAM, Sr. Project Manager

Strong finance professional with a Bachelor of Business Management (BBM), major in financial markets.

#### SHINO THOMAS, Project Engineer

Hands on experience in both Telecommunications and IT projects.

## 12. Conclusion

ISI has strived tirelessly in building the communications platform of the future since 2010. The corporation's legacy has been built on peer-to-peer Push System platform. Similarly, since 2004 when ELI was first incorporated, it envisioned and developed a closed educational system that is secure, user friendly and intuitive to the habits of both the teachers and students. At this stage both the ELI and ISI teams, through the **P2P Solutions Foundation**, hope that their respective legacies would be best served in cooperating with the **P2P Solutions Foundation** in pioneering a new, decentralized ecosystem of digital services for day to day usage of a secure, interference free platform on the Blockchain that is directly beneficial to both corporations as well as all its stakeholders.

The P2PS token is built as an ERC20 token on the Ethereum Blockchain. P2PS token will be used to compensate participants and partners of the P2PS ecosystem. The P2P Solutions Foundation will allow the P2PS token to run on any operating system and any platform. However, with ELI and ISI aggressively promoting the P2PS token to their end-users P2P Solutions Foundation anticipates mass adoption and an exciting era of interference free, secure communications platform for the greater good of humanity at large.

Therefore, **P2P Solutions Foundation** will pioneer a commercially viable model for secure, user friendly digital services that empowers its consumers to send large data peer-to-peer without any third party interference. **P2P Solutions Foundation** is certain that there will be a challenge to status quo globally especially in the centrally controlled technology sector. Large corporations have garnered power and sometimes take undue advantage of their influence on a global level. A decentralized World Order driven by brisk technological advances is fast becoming the norm of the day; and on a global level initiatives are being seriously implemented that would be disruptive to the current centralization of the power wielded by large technological corporations.

**P2P Solutions Foundation** would certainly like to be an integral part of challenging the status quo and do its best to play a role in ushering in the decentralized World Order, as well as contribute to the ongoing decentralization process that would transfer power, through the process of continuous delegation of authority, away from a few key players.

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