Era Swap

Utility Token

Whitepaper

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DISCLAIMER

This Whitepaper is for Era Swap Token ("**ES**"). Its purpose is solely to provide prospective community members with information about the ES project, and it is not an offer or solicitation to buy or sell securities of any kind, or to invest in any financial instruments.

There will be a Token Generation Event ("TGE") where community members can buy ES, an ERC 20 Token, generated on the Ethereum Blockchain. The ownership of this token gives the community member access to the Era Swap Ecosystem.

The ES tokens are not intended to constitute securities in any jurisdiction. This Whitepaper is NOT a prospectus and should not be relied upon to make any financial decisions. No person is bound to enter into any contract or binding legal commitment in relation to ES's services. Any agreements reached between the ES distributor and prospective purchaser regarding the sale of the ES Token is governed by a separate document that sets out the terms and conditions (the "T&Cs") of the agreement. In the event of any inconsistencies between the T&Cs and this Whitepaper, the T&Cs shall prevail.

ES platform will follow the best practice, policies, and procedures intended to ensure legal and regulatory compliance in all jurisdictions within which it operates. All ES members will be required to comply with the Know Your Customer (KYC), Anti-Money Laundering (AML) and Combating Financing of Terrorism (CFT) norms with respect to the global standards.

KMPARDS reserves the rights to upgrade, iterate, improvise the platform in future and move or add additional blockchain as and when required for the benefit of the community.

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WHY

Traditional P2P platforms aren't cost effective and blockchain platforms have their limitations. This is an opportunity to build an ecosystem that solves these problems.

WHAT

This ecosystem incorporates many interlinked platforms such as time trading, education, token rewards which make it self sustainable.

MISSION

To become the most adopted value exchange for Time of services, Education and Digital Assets.

VISION

To create a self-sustainable marketplace for the betterment of the society by appreciating the value you deliver

GENESIS

Roots of Era Swap lie in KMPARDS, an organization which aims to spread awareness about Blockchain Technology across the globe through an e-learning platform. This platform also will be powered by our tokens.

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INTRODUCTION

Era Swap Token (ES)

Era Swap Token or ES is a decentralized utility token currently based on Ethereum blockchain (ERC20) which will be used on multiple platforms for exchange of services (P2P), avail discounts, get rewards and many more utility.

Era Swap Ecosystem (ESE)

Era Swap Ecosystem includes interlinked multiple platforms where Era Swap Tokens can be utilized for exchange of services, availing discounts, getting rewards and other utilities. Era Swap Team will identify and help build more such platforms in future which are built for the community and willing to incorporate ES reward system.

Fuel

The e-handling charges applicable on different platforms of the Era Swap Ecosystem.

Total Fuel Collected (TFC)

TFC is the total fuel collected from all the platforms of the Era Swap Ecosystem. This will depend on the number of users and the volume of exchange done on multiple platforms.

Total Utility Reward (TUR)

TUR is the total rewards that will be generated in Workpool. This reward will be distributed to the community members based on their contribution as multiple role plays in the ESE. TUR will always be 50% of the TFC.

Hence, TUR = TFC/2

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TOKENOMICS

Era Swap Token (ES) economics is very carefully crafted to benefit all the community members of the ecosystem and takes due care of the demand and supply to deflate the inflation. The Newly Released Token distribution and burning is controlled by smart contracts which cannot be altered.

Era Swap Token

Era Swap Token caters to decentralized reward system for users based on their contribution and performance on multiple platforms. This token will be utilized on multiple applications where users can exchange services in a peer to peer environment like trade of services, freelancing, day to day household services, lending and borrowing, prediction, education, affiliate program, discount etc.

3-P's of Era Swap Token

Purpose: Era Swap Token is a decentralized utility token. This token will be used for exchange of services, digital assets etc. in a peer to peer environment to provide end to end solution to the community members. Era Swap Token users can avail discounts in the range of 50% to 95% on multiple platforms.

Process: Era Swap Tokens are pre-mined and will be released through a smart contract every calendar month. Newly Released Tokens will decrease by 10% every year from its previous year.

Payoff: These newly released tokens will be distributed to the community members as per the NRT distribution chart based on the volume of stake/exchange/work/contribution done within the ecosystem.

Deflation Method

The value of any token is a function of demand and supply. Though there cannot be any guarantees about future value of tokens, we have designed our ecosystem so that each and every stakeholder benefits from it. We plan to control the supply distribution through the TimeAlly Smart Contract and carefully measured token burns. To grow the platform, several ways has been devised to create demand. Utmost care has been taken to keep the volatility in check.

An elementary feature of Era Swap ecosystem is its rewards structure. This reward system is distributed to the community members through the Smart Contract with predefined rules based on their contribution on multiple platforms of the ecosystem.

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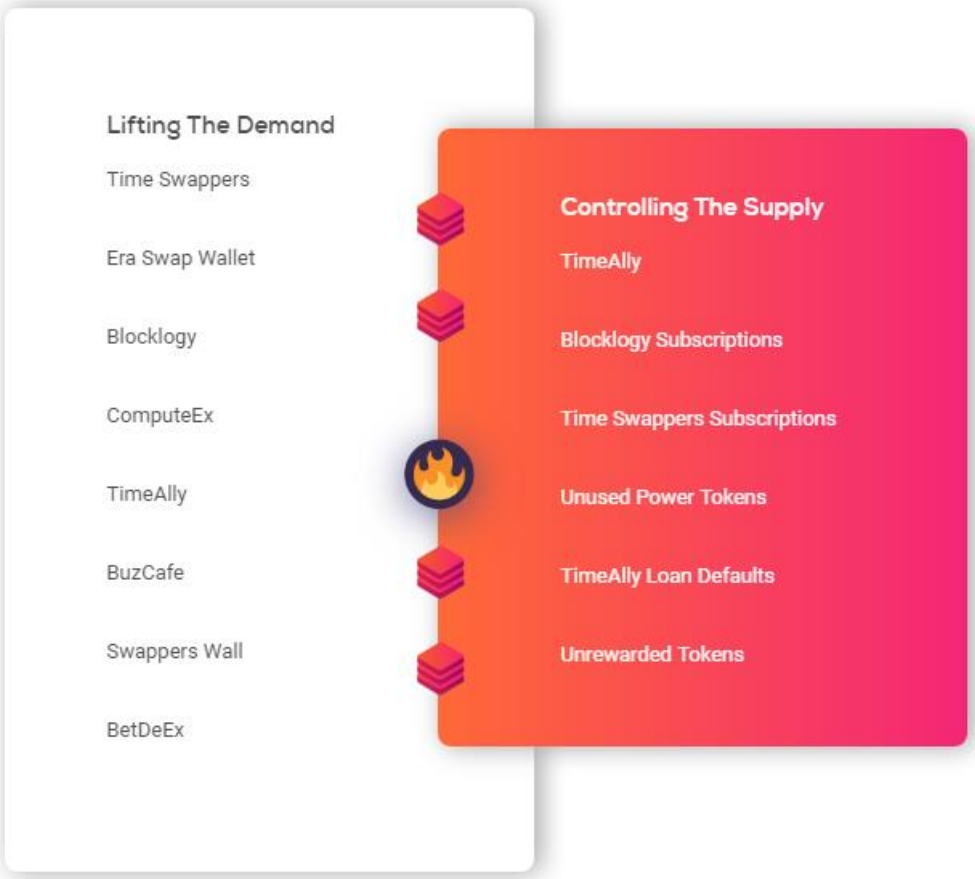
Workpool

Workpool is the pool of tokens which is allocated for the community members. Although 25% of the NRT is allocated for workpool however to control the inflation in the ecosystem the token distribution will be directly proportional to the TUR. Remaining unrewarded tokens will be burned.



Token Burn Rules

Era Swap Tokenomics has a strong burning rule which reduces the total supply and helps in deflating the inflation. Tokens will be burned under these circumstances:

- When a seller subscribes to Time Swappers platform (10% of seller subscription fee)
- When a borrower defaults on a TimeAlly loan (remaining token in TimeAlly)
- Unused Power Tokens (On the 30th Day)
- Unrewarded* Tokens from NRT

To reduce the disruption, burning of the number of tokens in any given month will never exceed 2% of the circulating supply for that month. In case there is a balance of tokens to be burnt, it will be carried forwarded to the next month and so on till the number to accumulated tokens are burnt.

Unrewarded Tokens

The rewards generated from NRT are based on the volume of exchange made on multiple platforms of ESE. The leftover tokens which were allocated to be distributed however couldn't be rewarded due to deficit in volume of exchange are called unrewarded tokens.

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Luck Pool:

Era Swap places the benefits of the community at highest priority. So, Luck Pool was created. It is a pool of tokens which are collected from the below sources:

1. **The revenue generated through the advertisement on the Time Swappers platform**
2. **Additional tokens collected from the TimeAlly Loans**
3. **Balance 2% tokens from one year TimeAlly Contract**
4. **$0.8 worth of ES from Time Swappers subscription fee from every seller**

Luck Pool is merged with the Newly Released Tokens Pool and will be distributed as per the NRT Distribution. Therefore, the additional revenue generated from the ecosystem, is given back to community members.

TOKEN SUPPLY

Total Supply	**9,100,000,000**
Current Supply	**910,000,000**
Private Sale	**60,500,000**
Reserved for IEO	**390,000,000**
Advisor	**136,500,000**
Team	**172,890,000**
Marketing	**104,610,000**
Bounty & Partnership	**45,500,000**

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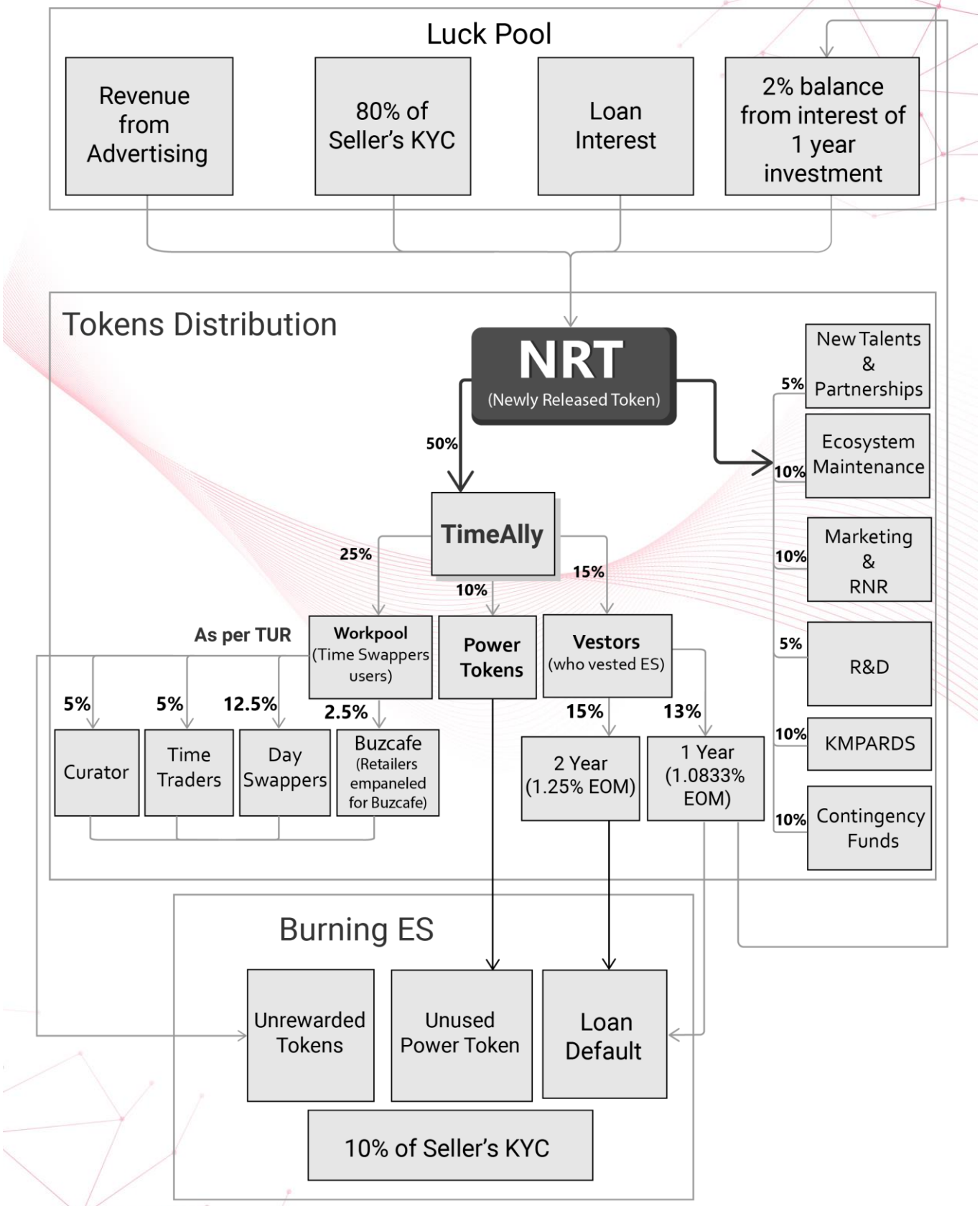
NRT DISTRIBUTION



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NRT CALCULATION

NRT will be released based on the volume of trade done within the ecosystem. The below calculation shows different aspects of the NRT:

Year – Year wise calculation

NRT – Newly Release Token year wise.

Total Circulating Supply – This is the total number of available tokens including the current and the previous year's supply.

Maximum Burning at 2%: Number of tokens getting burned on a monthly basis at 2% of the circulating supply.

Total Supply after burning – Remaining circulating supply after burning.

Minimum Utility Required – This is the minimum volume required to generate the optimum rewards in the workpool.

Observations:

- **19th Year**: If TVR is met every year and considering maximum burning at 2% of the circulating supply every month, the token supply will start to fall below the first year supply which will create a huge demand for tokens.

- **Strong Burning**: The burning is based on strong token economics which will reduce the circulating supply ultimately increasing the token value.

- **Trigger Points:** The tokens will keep on releasing for 50 years at a decreasing rate and hence there will be crux points at which the value of Era Swap Token will trigger up due to increase in user-base and demand with decrease in circulating supply on the other hand.

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SIMULATED SCENARIO

Year	NRT	Total Circulating Supply	Maximum Burning at 2%	Total Supply After Burning	Minimum Utility Required
1	819000000	1729000000	280253601	960050000	163800000000
2	737100000	2466100000	387802109	1481196471	147420000000
3	663390000	3129490000	455408980	1817365904	132678000000
4	597051000	3726541000	493351804	2015659054	119410200000
5	537345900	4263886900	509527696	2112308841	107469180000
6	483611310	4747498210	509982561	2135092799	96722262000
7	435250179	5182748389	499324735	2105218879	87050035800
8	391725161	5574473550	481048072	2038798729	78345032220
9	352552645	5927026195	457784109	1947997899	70510528998
10	317297380	6244323576	431498724	1841933126	63459476098
11	285567642	6529891218	403645354	1727371665	57113528488
12	257010878	6786902096	375284241	1609275777	51402175640
13	231309790	7018211887	347175103	1491226124	46261958076
14	208178811	7226390698	319849064	1375750536	41635762268
15	187360930	7413751628	293664368	1264578866	37472186041
16	168624837	7582376465	268849454	1158840155	33724967437
17	151762353	7734138819	245536164	1059214824	30352470693
18	136586118	7870724937	223785286	966051803	27317223624
19	122927506	7993652443	203606113	879458401	24585501262
20	110634756	8104287199	184971373	799368970	22126951135

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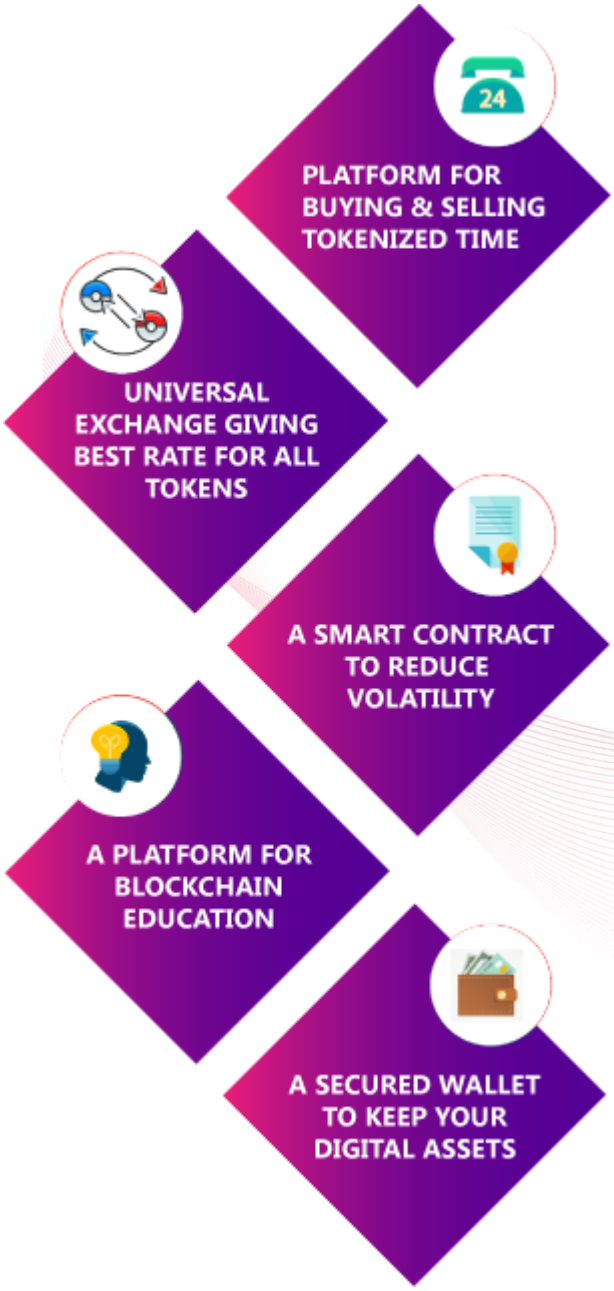
ERA SWAP UTILITY PLATFORMS



Era Swap has several moving parts in its ecosystem that are designed to turn its vision into reality over a period of time. Era Swap Team focuses on intra-ecosystem forces to stabilize the ecosystem by creating the utility and consumption.

Era Swap has carefully planned to address different aspects of the ecosystem such as growing demand, reducing the volatility, providing multiple option to use digital asset, reducing cost to exchange services for all the users of the ecosystem, etc.

Apart from the token itself, Era Swap has developed the following solutions to build a self-sustainable ecosystem.

Major platform at a glance:

Time Swappers:

Time Swappers is a peer to peer marketplace that enables buyers and sellers to exchange services in form of tokenize time (ES/hour). ES will be utilized for the exchange of services and availing discounts. The most important component of this platform are:

- **Time Traders** – members who participate to offer and avail services
- **Curators** – members who participate to resolve dispute on the platform
- **Day Swappers** – active members who help in growing and maintaining the platform

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Era Swap Wallet:

Era Swap understands that to power the distributed community platform, there needs to be a solid and secure payment network. For this purpose, Era Swap has developed a decentralized wallet that supports multiple digital currencies and is highly secured. It supports Hierarchical Deterministic Wallet (HD Wallet) and comes with 2FA and CCSS (Cryptocurrency Security Standard).

ComputeEx

Today there are so many cryptocurrency exchanges that it becomes difficult for a user to track and trade at the same time. Era Swap comes with a solution by providing the best deals to Era Swap users from various crypto exchanges across the world even though users are not registered on these exchanges. Apart from the ComputeEx Exchange, ComputeEx also offers – **ComputeEx Escrow Wallet**, **ComputeEx Peer to Peer Exchange** (for trading digital assets) and **ComputeEx Peer to Peer Lend and Borrow**.

TimeAlly

TimeAlly is a meticulously crafted smart contract to reduce the volatility of Era Swap Token. It rewards users who choose to lock their tokens in the smart contract according to their vesting periods. TimeAlly is a very crucial part of the ecosystem as it controls some of the demand-supply dynamics of the token. TimeAlly acts as an elementary reward distribution method for users of multiple platforms of Era Swap Ecosystem.

Blocklogy

Blocklogy is an educational initiative by KMPARDS, an organization seeding Era Swap. Blocklogy is an E-learning platform for students starting from basic to expert level. The courseware is specially designed to expose students to blockchain and gradually increase their level so that on completion of the modules, they will be able to write codes for blockchain related projects.

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ERA SWAP TOKEN
UTILITY IN ECO-SYSTEM

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TIME SWAPPERS

For thousands of years human have shared various assets. The internet phenomenon made it extremely convenient to match the asset owner and asset seeker however internet itself cannot power the transaction in a decentralized way. For doing the transaction, we need several trusted parties and there is a cost to each trusted party.

There have been multiple platforms for buyers and sellers across the globe however there are few elementary problems with traditional centralized freelancing/service exchange platforms:

- They charge about 10-30% fees per transaction as middlemen.
- Users have no control over their data which can be further misused by these middlemen.
- No profit is shared with the users by these existing traditional platforms.

With blockchain these traditional problems could be resolved:

- As there are no intermediaries, there could be huge savings on middleman fees.
- Transparency by creating direct communication between the buyers and sellers.
- Profits can be redistributed among the blockchain ecosystem stakeholders.
- Blockchain driven Smart Contract for Transparent Transactions.
- Un-manipulated Reviews and Transparent Dispute Settlement.
- Decreasing the cost of buyers and increasing savings of sellers.
- Equal treatment to every subscriber and user in the system.

Keeping these building blocks in mind, Era Swap has developed Time Swappers which is a peer to peer marketplace where anyone across the globe can exchange services. This is a middleman free platform where buyers and sellers will be able to communicate directly and exchange services in peer to peer environment. Time Swappers is more than just a freelancing platform. It is a marketplace which will create new self-employment opportunities.

Time Swappers utilizes Ethereum blockchain and there will be platform fuel fee of 0.5% for each exchange done on the Time Swappers platform.

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THE STATE OF FREELANCING

36% of the U.S	Workers (57.3million) are freelancers
$1.4 Trillion	Contributed to the U.S economy through freelancing
43% of the U.S	Workers will comprise freelancers by 2020
77% Freelancers	Say that they are financially stable
13% Productivity	Boost through freelancing
61% Freelancers	Specialize in 2 to 3 talents
29.6 Billion Hours	Wasted in the commuting to working in 2014
$1000 / Hour	Earned by some freelancers
34% Workforce	Now freelancing for millennials. That figuers rises to 38%
25% Growth	In freelancing over past 10 years
65% Technology	of freelancers said the internet makes it easier to find and deliver work
60% Longterm	Plan to freelance for the long-term

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https://www.flexjobs.com/blog/post/interesting-facts-about-freelancers/

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Role-players on Time Swappers platform:

(i) **Time Traders** - Service providers and service seekers extend and avail services from each other on the basis of per unit time cost quoted by the person offering the service. They are called Time Traders. The services will be sold on per unit time basis in exchange for ES (Era Swap Token). Time traders can participate to generate upto 5% of NRT Pool based on the volume of trade done by them on Time Swappers platform.

(ii) **Curators** – Curators are members who will resolve the dispute arising on the platform and also review the Power Token allocation in Swappers Wall. In order to become a Curator on the platform the user will have to vest 10,000 Era Swap Tokens in smart contract for 6 months and can be renewed for another 6 months based on the probation period of 4 months successful curation. For any dispute 5 random curators will be selected to resolve the dispute. Curators can participate to generate upto 5% of the NRT pool based on the volume of disputed trade done on Time Swappers platform as Curators rewards.

(iii) **Day Swappers -** Day Swappers is a referral and affiliate program where members will refer people on Time Swappers platform along with multiple other utility platforms of Era Swap Ecosystem integrated together. They are elementary role players to increase the usage of platform and user-base. Day Swappers can participate to generate upto 12.5% of NRT pool based on volume of trade done by his/her active community members in their network.

Who can use the Time Swappers platform?

Any service provider and service seeker can use Time Swappers platform. For example, if you are good at Mathematics and you want to teach in your free time, you can join the platform by signing up, creating your profile, quoting a price for your services and getting verified as a service provider with $1.00 USD worth ES. Students who will be searching for a Mathematics teacher will find you on Time Swappers platform, will be able to see your profile and can decide whether they want to learn from you. Time Swappers platform lets two parties communicate with each other freely without any restrictions and rewards Time Traders, Curators, Day Swappers from NRT pool.

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To help the sellers build their profile on the platform and attract attention, users can connect with their social media accounts such as Google, Facebook, LinkedIn, Instagram, Twitter etc. For instance it will be a lot easier to hire a photographer if the service buyers can see his or her Instagram.

Day Swappers

Every one of us have exchanged our services within our network at some point of time and at present we live in the era of community network. What if these both can be integrated together to get the best out of it?
Day Swappers is a unique affiliate program for Era Swap community members to earn reward for exchanging services in day to day life as service providers or service seekers and increasing the user-base on multiple platforms of the ecosystem.

Who can be Day Swappers?

Anybody can be a Day Swappers and can create multiple Day Swappers. Day Swappers are people who contribute in growing and maintaining of multiple platforms by mentoring, referencing, community development, registering social connects as subscribers and disrupting the current service industry. In conclusion, a Day Swappers is a Recruiter, Coach, Mentor, Motivator and Champion in his community.

Roles of a Day Swappers

The major assignment of a Day Swappers is to use multiple platform of Era Swap Ecosystem to exchange their services in day to day life and referring their community to these platforms. A Day Swappers can work and contribute from anywhere depending on his time and availability.

Day Swappers Level, Influence Chart and % of Day Swappers Pool for Newly Released Tokens (NRT)

Day Swappers Level	New Subscribers Added (Directly or Indirectly) in 1 month	% of Day Swappers Pool	Leadership bonus for valuable player on boarding
0	<5	0%	0
1	5	20%	0
2	20	40%	0
3	100	52%	0
4	500	64%	0
5	2000	72%	4%
6	6000	84%	4%
7	10000	90%	2%

- Day Swappers Payout only for monthly Active Members
- Members with Transactions of $7.5 worth of Era Swap Tokens each calender month will be considered active

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How can Day Swappers achieve more?

Day Swappers can participate to generate upto 12.5% from the NRT pool based on the volume of trade done by his active community members.

- By exchanging services on multiple platforms of the Era Swap Ecosystem.
- By introducing more and more members on multiple platforms of Era Swap Ecosystem.
- By keeping Time Traders active on Time Swappers platform with a minimum exchange of $7.5 worth of Era Swap tokens each calendar month
- By motivating Time Traders to introduce and add more community time traders.

Swappers Wall

Swappers Wall is a social networking platform on Time Swappers platform that promotes and facilitates interaction between friends, family, peers and colleagues with smart contract based reward system for everyone to earn Era Swap token as rewards. The goal of Swappers Wall is to connect users and the community through their stories, posts, videos or photos, etc. There will be platform fuel fee of 0.2% for distributing power tokens by users on Swappers wall platform

Charity Pool:

Sellers will pay $1 worth of Era Swap token for a life time subscription on Time Swappers platform. Out of this, $0.1 worth ES will go to charity where the charity beneficiary is decided by community voting on Time Swappers.

How Charity Pool works?

In order to get the charity, the eligible applicants will fill up details and apply to get charity. All the cases for the charity will be displayed on Time Swappers platform. Applicants for charity can post charity cases with time-frame of the charity. The users will donate ES and Power Tokens to the various charity cases listed on the platform. The Charity pool will be distributed to the Charity cases as per the value of donation received by the charity applicants respectively.

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ERA SWAP WALLET

In order to complete the ecosystem Era Swap Wallet becomes an essential part so that the users can store the ES in a safe and secured manner. Era Swap Wallet is a decentralized web wallet which also supports paper wallet and comes with multi-factor authentication along with biometric authentication for security. The private keys are stored only with the users. The wallet will support multiple digital currencies such as BTC, ETH, and all ERC-20 tokens. It supports Hierarchical Deterministic Wallet (HD Wallet) which comes with 2FA and follows CCSS (Cryptocurrency Security Standard).The wallet will have an interactive UI with all features such as value graphs, token spending etc.

WALLET FEATURES

It supports Hierarchical Deterministic Wallet (HD Wallet) which comes with 2FA

Multifactor + Biometric Authentication

Crypto Currency Security Standard (CCSS) Protocol

Private keys stored only with the user to ensure maximum security

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COMPUTEEX

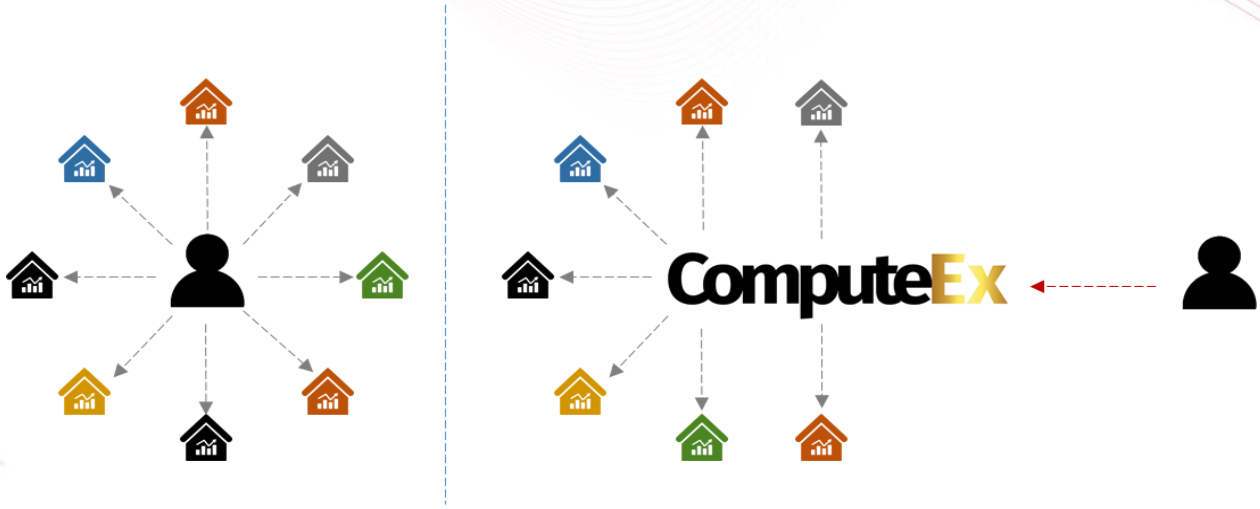
There are numerous digital asset exchanges with different rates and complications which make trading on multiple exchanges complicated. ComputeEx comes with a one stop solution to make the trading hassle free by fetching the best rates from different exchanges at once place.

In order to provide the complete solution ComputeEx has four modules.

(i) **ComputeEx Exchange**
(ii) **Peer to Peer Lending and Borrowing**
(iii) **Peer to Peer Trade**
(iv) **ComputeEx Wallet**

ComputeEx Exchange: As it has become challenging to track and trade on multiple exchanges simultaneously which further requires a lot of bandwidth in terms of monitoring and increases risk of security. Also managing multiple exchanges at the same time maximizes the changes of error.

ComputeEx allows its users to trade top digital assets in major exchanges irrespective of whether the users have an account on that exchange or not.



Users will be able to fetch the best rates from major exchanges and will be able to select the best option available to buy or sell tokens on these exchanges. It has been developed in such a way that continuous addition of digital assets is possible. There is a platform fuel fee of 0.5% (excluding network fee) for each exchange and an exclusive discount of 50% if the fuel fee is paid by ES.

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P2P Lending & Borrowing

Generally digital assets owners have to sell their assets when they need immediate liquidation. Once they sell their asset, they lose them forever. Without selling it they cannot utilize the benefits. What if they get a chance to lend it and get some immediate liquidity on its value?

This is the reason Era Swap introduced ComputeEx p2p Lend & Borrow for users to lend their digital assets in a p2p mode without the worry of losing their worthy assets forever. ComputeEx P2P Lend & Borrow offers lend and borrow in a transparent peer to peer mode. While lending, lenders will fill a form with details such as lending asset type, collateral asset type, interest rate, duration etc. Similarly borrower will fill a form with similar details. All the lending and borrowing order are placed in an order book where orders are matched automatically. Users can also see these orders and manually match them. The collateral ratio is 1:2. All the transactions are secured by escrow account and there is a platform fuel fee of 0.25% per transaction and a discount of 50% if paid with ES.

Peer to Peer

Users will be able to trade digital assets freely without the intervention of any third party. Users can place their buy or sell orders. The transaction will be secured through an escrow account. Once the buyer receives the digital asset or vice versa, the escrow will release the payment to the seller/buyer accordingly.

Buyers and the sellers can communicate with each other to finalize the deal. In case of a dispute – user can raise a dispute to the admin. There will be a platform fuel fee of 0.25% on the transaction volume and a discount of 50% if paid in ES.

ComputeEx Wallet

A secured wallet to keep your tokens safe. This wallet supports BTC, ETH and ES. It provides the feature of in wallet swap where the users can convert between BTC, ETH and ES within the wallet itself. Every time a user wants to trade cryptocurrencies, they have to move their tokens to the exchange. During the process there are securities issues and time consumption. ComputeEx Wallet is designed as a power exchange to allow In-Wallet-Swaps of selected tokens. There will be a platform fuel fee of 0.5% for In-Wallet-Swap and a discount of 50% if paid in ES.

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TIMEALLY

TimeAlly is one of the most important aspect of the Era Swap Token which meticulously controls the demand and supply dynamics. TimeAlly incorporates several smart contracts for the reward distribution system for the community members. TimeAlly rewards token holders for locking their tokens in smart contract for one or two years as per the duration they choose. As these tokens are locked, there are fewer tokens in the circulating supply which will create a scarcity of the ES and will increase the demand.

As the users opting for TimeAlly are contributing towards reducing the volatility of ES, they are rewarded in correlation with the duration for which they opt to lock their tokens in the smart contract. The decrease in volatility will encourage Time Traders to trade services on the Time Swappers platform as the value of their tokens remains intact. Reduced volatility will encourage buyers and sellers to join the platform as they will have to worry less about the 'changing value of their worth'.

TimeAlly is carefully crafted to maximize investors' worth by controlling supply on one side and increasing demand on the other.

TimeAlly incentivizes all the stakeholders to take part in making the ecosystem truly distributed and transparent

Another subtle aspect of TimeAlly is the fact that on one side it sucks the supply out of the market and on the other side, as a by-product of reduced volatility, it boosts the demand. For investors who do not want to get into day trading to maximize their tokens, TimeAlly is a perfect solution. Community members who choose to lock their tokens will be rewarded from the NRT pool every month based on their stake and duration selected. With the reduced circulating supply, the worth of ES is expected to go up as well. So, community members who wish to just hold will be benefitted by an increase in the number of tokens as well as the value.

To give the platform a truly distributed structure, TimeAlly is carefully structured to reward each and every stakeholder, who will extend help in supporting or growing the Era Swap ecosystem. TimeAlly reward allocation of holding tokens will be shared with TimeAlly token holders. There will be platform fuel fee of 0.2% for holding tokens in TimeAlly smart contracts.

Rewards & Distribution: While TimeAlly rewards all the users, the distribution will always be 50% in liquid ES and 50% in TimeAlly.

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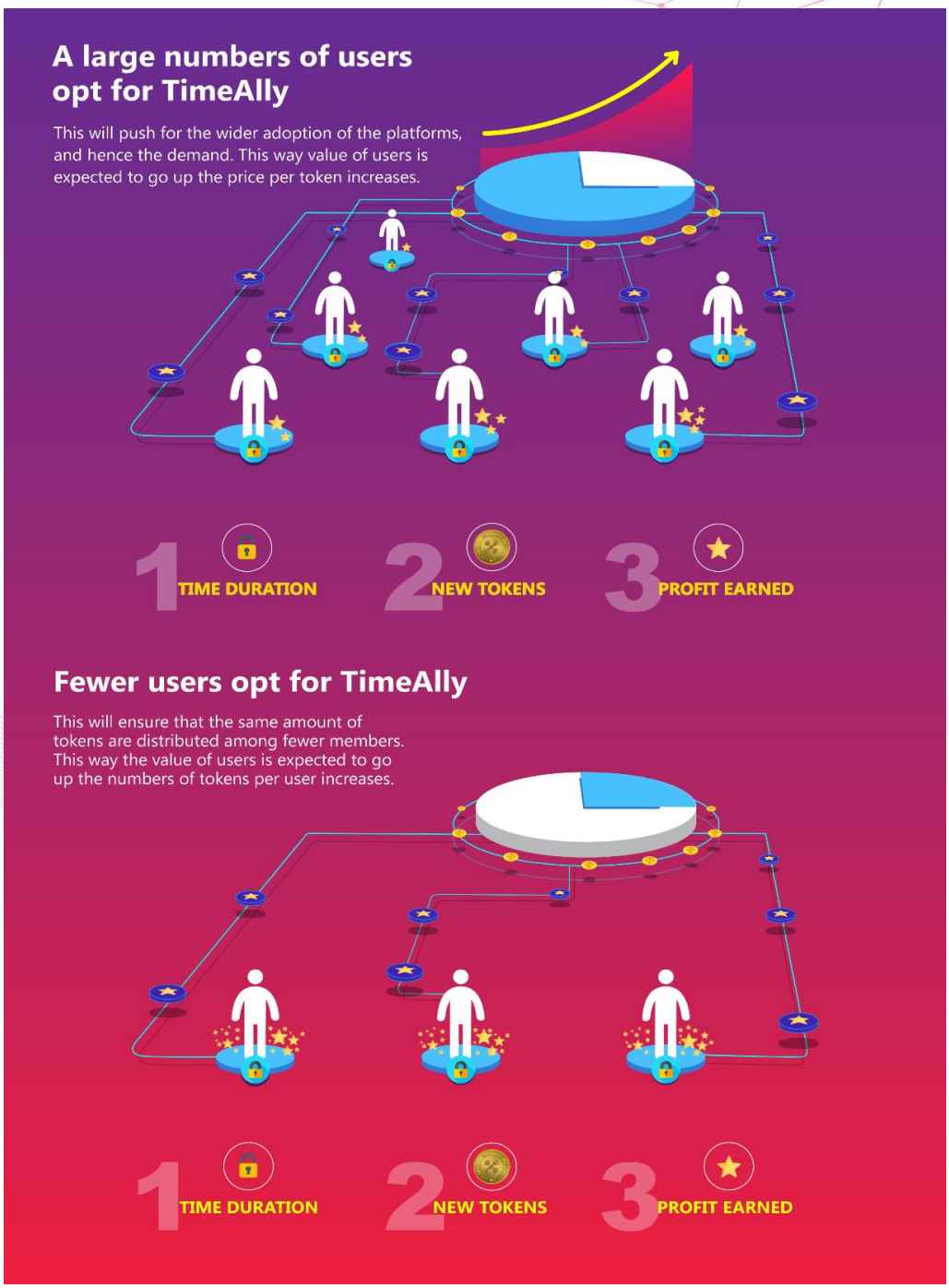
Discontinuation: When a user wants to discontinue the TimeAlly Smart Contract, he can request for the same. After the discontinuation from TimeAlly Smart Contract, the ES owned by the user will be released over a period of 2 years in 24 equal monthly installments.



Power Token

It is a reward system within the Era Swap Ecosystem to appreciate the new talents and skills exclusive on Swappers Wall and for Charity on Time Swappers.

10% of the Newly Released Tokens are allocated as Power Tokens to the TimeAlly members in a ratio 10:1 on yearly basis. The distribution of Power tokens to users will be based on the number of tokens users are holding individually in TimeAlly Smart Contract.

TimeAlly members who will receive the Power Tokens cannot use it for themselves. They have to distribute it to the community members within 30 days. If not distributed within 30 days, these Power Tokens will be burnt. Power Tokens can be awarded to the community members who are adding value to the Era Swap Ecosystem and doing a good job. The allocation of the power tokens should match with the receivers' reputation.

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In order to reduce the biased distribution of the Power tokens, there are certain rules in place.

- A maximum of 15% of the total Power Tokens received by the TimeAlly member can be given to any single member as a reward.
- Power Tokens cannot be given to the same community member again by the TimeAlly member within 60 days.

Community members who will receive the Power Tokens as an award from the TimeAlly members will get 50% in liquid tokens and 50% in TimeAlly contract. There will be platform fuel fee of 0.2% for distributing power tokens by users on Swappers Wall platform.

TimeAlly Club

TimeAlly Club Card is a premium membership card for Era Swap Community which will provide the users with additional benefits of rewards along with exclusive membership benefits like Utility Bill Payments, Travel & Holidays, Dine-out, Education, Health & Fitness etc. It will be available in 5 categories: Silver, Gold, Diamond, Emerald and Ruby.

TimeAlly Insurance

The policy issued will be based on efficient underwriting norms of smart contract removing middleman and physical processes. No dilution on mortality. TimeAlly will create provision for users to get their premium adjustment from TimeAlly payouts, TimeAlly Rewards & TimeAlly Power.

TimeAlly Loan

TimeAlly holders can take a loan of upto 50% of the staked amount for 2 months. TimeAlly reward benefits will stop once TimeAlly Loan is approved on blockchain. The borrower has to pay 1% additional of the loan amount for 60 days, which will be collected in luck pool and distributed back to the community. In case a borrower fails to pay back within 60 days and 12 hours, remaining staked tokens in TimeAlly contract will be burnt. There will be a platform fuel fee of 0.2% for applying the TimeAlly loan.

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BUZCAFE

BuzCafe is a convenience solution offered to Era Swap Ecosystem users. It is a marketplace where users can buy and sell services in a Peer to Peer mode by meeting up. Further, it is also a network of retail outlets which provides exclusive deals for Era Swap community. BuzCafe provides convenience to Era Swap community with its ease of access and local presence. Users will be able to see nearby shops and outlets with available offers and discounts. Shop owners will be able to see number of footfalls, manage coupons and create master & child account.

How it works?

BuzCafe retail outlet owners will be rewarded from the NRT pool. Upto 2.5% rewards from the NRT pool will be distributed among BuzCafe owners community. Out of this, upto 0.5% will be distributed for registration as BuzCafe outlets and upto 2% will be distributed among the BuzCafe outlets in proportion to the volume of trade done by each BuzCafe outlets. There will be a platform fuel fee of 0.5% for each transaction made within the BuzCafe network.

Buzcafe will provide deals to its community members for booking of Flights, Hotel, Cabs, Buses, Holidays, Utility Bill Payment, e-cash transfer and many more.

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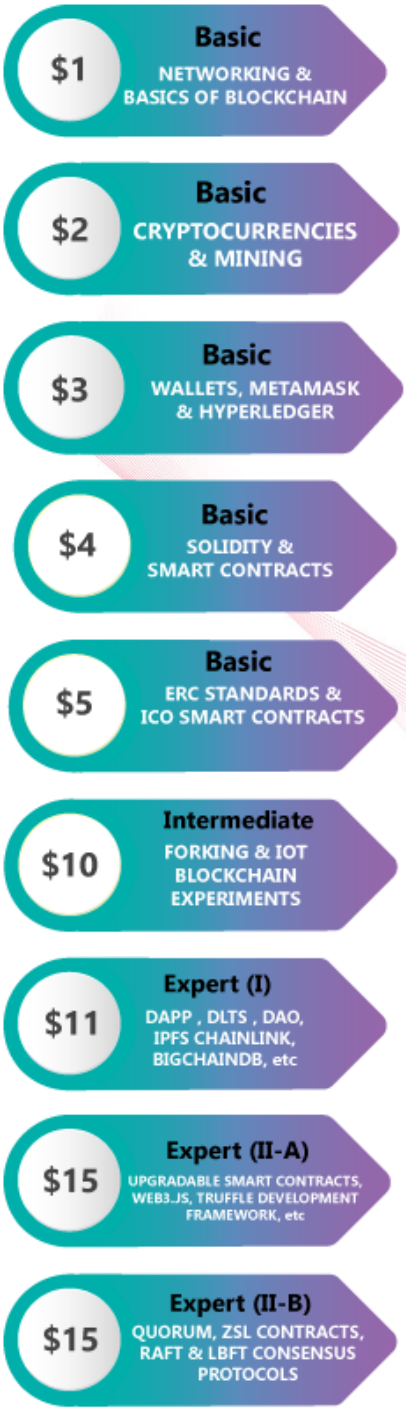
BLOCKLOGY



Blocklogy is an initiative towards making millennials future ready for the next-gen technologies and explore the unlimited possibilities. Blocklogy is an e-learning app for learning Blockchian with the scope to add next-gen frontline technologies like IOT, AI, ML, AR and VR.

To fill the knowledge gap in blockchain field, KMPARDS has created Blocklogy for students and others to learn blockchain technology at an affordable cost.

Students will be able to learn about blockchain from basics to expert level. It starts from $1.00 USD at entry level and has 9 different levels according to the target audience. There will be a fees of $1.00 USD for getting a blockchain based certificate at each level. This fee will be waived off for students who cannot afford it.

Era Swap will have tie-ups with campuses across the globe. There are special incentives for educational institutions that integrate Blocklogy with their curriculum. Also the teachers will be encouraged to come on Blocklogy platform, help students in solving problems and get rewarded. The vision is to make the student coding-ready by the time they complete the full course. This way, students are both learning about blockchain and investing in their future!

Course Structure: Blocklogy course has been designed in such a way so that anyone can start learning about blockchain technology in an affordable cost. The course breakup and their cost is mentioned on the left hand side. This cost is excluding the taxes and shipping costs.

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Blocklogy Tab:

KMPARDS has specially crafted eLearning tablets with students in mind. These tablets are lightweight, easy to use, loaded with Blocklogy and parental lock, a decent battery life and an affordable price tag. But what takes center stage is the e-learning App Blocklogy - the most useful and handy feature for students who want to learn Blockchain and front-line technologies. Students will learn all the aspects of blockchain and next generation technology with this portable device which empowers them to learn anytime anywhere.

Blocklogy Raspberry Pi Kit:

Due to features like distribution, enhanced encryption and tracing, Blockchain allows to apply Internet of Things (IOT) for automated transactions between "things". Currently there are two methods to apply blockchain to IOT. The first is based on the existing platforms (Ethereum and Hyperledger) and the second is self-developed blockchain.

For a self-developed blockchain to apply to IOT comes Raspberry Pi, a single computer board that can be used for many tasks that a computer does. Students using Raspberry Pi can build a private blockchain for testing and can create nodes for testing in Ethereum blockchain. Raspberry Pi in terms of blockchain is mostly used to create private blockchain, writing smart contracts, running nodes and much more.

Raspberry Pi is perfect for running node, since it can be left running all the time as many students use their own computer for running node, but there is dedicated computing and storage cost and also the computer should be running all the time.

Blocklogy provides development environment ready Raspberry Pi kits to students for hands on activity over Blockchain and IOT.

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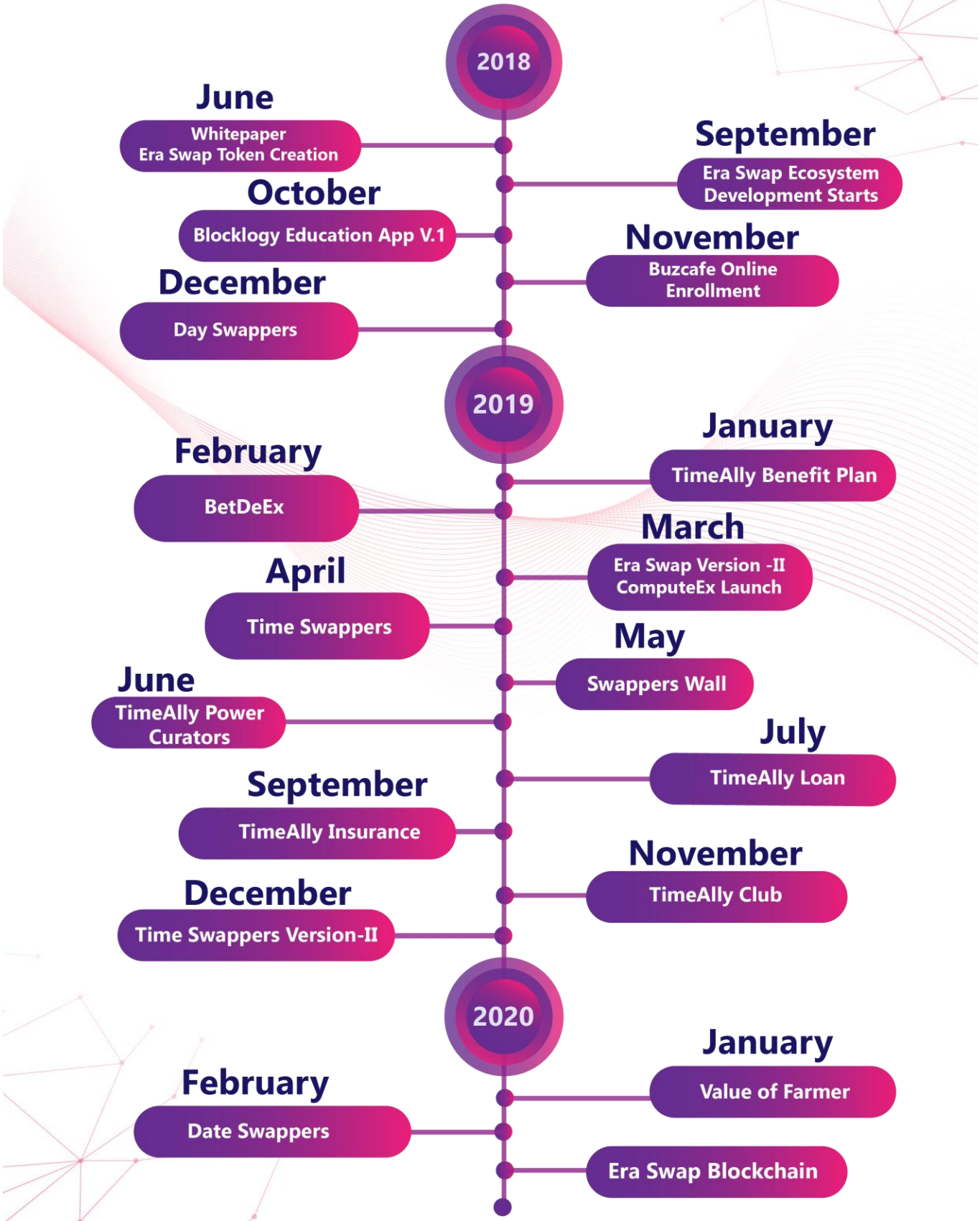
ROADMAP



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Conclusion:

Era Swap Token is a carefully crafted reward plan based on strong Tokenomics where the community will be able to participate and generate maximum benefits by maximizing its contribution.

Era Swap Token will be used on distributed network of multiple platforms for exchange of services, freelancing, day to day household services, lending and borrowing, prediction, education, affiliate program, discounts etc.

Era Swap Team will identify and help build more such platforms in future which are built for the community and willing to incorporate ES reward system.

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PRIVACY POLICY

The profile of all the members on the platform shall be explicitly confidential and not disclosed to any other member of the platform unless an express consent is sought by the member. Data will be held in a distributed fashion. This is important to avoid the user data breaches that befall centralized databases.

The use of KYC (know your customer) is always a balance between the freedom of anonymous use of cryptocurrencies and the ability to interact with other businesses, banking institutions and all countries. We have made the decision to use KYC on all purchase of tokens for the good and long-term success of the ERA SWAP community.

RISKS IN PARTICIPATING IN OUR TOKEN SALE

Era Swap is committed to maintaining compliance with laws, regulations and licensing requirements to achieve sustainable growth. Our platform will enforce any applicable rules regarding money transfer, user protection, and data security. We aim to act with the highest standards of integrity, honesty, and accountability.

Given the current regulatory environment surrounding cryptocurrency, the buyer must acknowledge and disclaim the risk of participating in an ICO Token Sale. The buyer needs to understand that if any change of regulation occurs, Era Swap will always strive to remain in compliance with the laws, and this could adversely affect the Era Swap Tokens at any time.

Era Swap does not guarantee that the Tokens are reliable, error-free, or that any defects in the tokens will be corrected. We will take precautions to ensure the Era Swap Tokens work as intended, but we cannot warranty that the Tokens or delivery mechanism for the tokens are free from viruses or other harmful components. We do not provide you with any software other than the Tokens.

The Era Swap Project shall not be liable for any indirect, incidental, special, exemplary or consequential damages, including loss of profits, goodwill or data, in any way whatsoever arising out of the use of the Smart Contract System, or the Era Swap Tokens.

Dispute Resolution; Arbitration

PLEASE READ THE FOLLOWING SECTION CAREFULLY BECAUSE IT REQUIRES YOU TO ARBITRATE CERTAIN DISPUTES AND CLAIMS WITH US AND LIMIT THE MANNER IN WHICH YOU CAN SEEK RELIEF FROM US.

Binding Arbitration: Except for any disputes, claims, suits, actions, causes of action, demands or proceedings (collectively, "**Disputes**") in which either Party seeks to bring an individual action in small claims court or seeks injunctive or other equitable relief for the alleged unlawful use of intellectual property, including, without limitation, copyrights, trademarks, trade names, logos, trade secrets or patents, both you and us shall (i) waive our respective rights to have Disputes arising from or related to these Terms resolved in a court, and (ii) waive our respective rights to a jury trial. Instead, we will arbitrate Disputes through binding arbitration (which is the referral of a Dispute to one or more persons charged with reviewing the Dispute and making a final and binding determination to resolve it instead of having the Dispute decided by a judge or jury in court).

No Class Arbitrations, Class Actions or Representative Actions: Any Dispute arising out of or related to these Terms is personal between you and us, and will be resolved solely through individual arbitration and will not be brought as a class arbitration, class action or any other type of representative proceeding. There will be no class arbitration or arbitration in which an individual attempt to resolve a Dispute as a representative of another individual or group of individuals. Further, a Dispute cannot be brought as a class or other type of representative action, whether within or outside of arbitration, or on behalf of any other individual or group of individuals.

We hope it would never come to this and will take every effort to be a company worthy of your trust.

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