



VYNK GROUP
WHITEPAPER 2.0

2022

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Abstract

Cryptocurrency uses are limited to tech people worldwide because of its underlying technology. Ordinary people can only dream of investing and earning in cryptocurrency as their limited knowledge of technology pushes them behind. But not now. **Our mission is to provide Decentralized, highly secured and user-friendly crypto payment solutions through our well-equipped decentralized financial ecosystem**

Through our products, users can use cryptocurrency just like they use their money. We have created a full-fledged ecosystem where ordinary people can easily buy, sell, exchange, purchase and use cryptocurrency to fulfill their household needs like paying bills, booking a hotel room and sharing a ride.

This whitepaper is solely written for the purpose of providing information regarding our products and services. We have pushed our limits to provide you with the never-seen benefits of using crypto. We are proud to say that all our products are convenient, use modern technology and aim to solve issues like transparency and security of the traditional financial system.

Our entire suite of products is specially designed to be used by ordinary people like you and us. We have a single mission - crypto for everyone. We welcome you to be a part of our community and we highly recommend you to go through the complete document to get a better understanding of our portfolio.

This whitepaper tours you to all the technical aspects of our products and services and enlightens you with the never-ending benefits of using our platform.

About VynkPay



VynkPay is a crypto wallet that supports eight blockchains, including Binance Smart Chain, Ethereum, Tron, Solana, Matic, DOT, Huobi Eco Chain, Avalanche c-chain. VynkPay can be downloaded and installed, available for both iOS and Android users.

With VynkPay, sending and receiving crypto is as handy and straightforward as making a UPI or mobile payment. It is the first time in the crypto era where an app provides the functionality to send crypto using a mobile number or by scanning a QR code while maintaining privacy and security within the system. The best part is that only users can access their data. Thanks to decentralization, not any other party nor we can access or store your information.

There are over 130+ cryptocurrencies listed on our platform. Users can send, exchange and purchase any of the listed cryptocurrencies in a matter of minutes using our app.

Vynk Wallet is also available as a browser plugin for Chrome and Mozilla. VynkPay is a single-step solution for all your crypto needs. VynkPay users can also access various DApps without leaving their comfort room. They can buy, invest and earn crypto with just a few taps.

Benefits

- **Easy and Convenient:** Get access to your assets as a whole at your fingertips.
- **On-the-Spot Transfer:** Gone are those days when we need to wait for several minutes to complete a crypto transaction. Now send and Receive crypto instantly using our app and receive quick updates of every transaction on your mobile number.
- **Recharge and Pay your Bills in Crypto:** Amazed? Yes, it's true. Users can pay for their electricity bills, gas bills and other bills in crypto only on the VynkPay app.
- **Create Multiple Accounts:** VynkPay users can create multiple accounts within the app and use them for a specific purpose.



VYNC Token

VYNC token is the native currency of the vnk ecosystem. It is a BEP-20 token empowering the VYNC kingdom. The circulating supply of the VYNC tokens is estimated at 34 million.

VYNC token is a multi-platform token and is also available on ERC-20, TRC-20 and SOLANA blockchains.



Uses:

- Staking - Users can stake their VYNC tokens in the staking pools and can earn rewards in return.
- VYNC holders who are part of the Safe Pools smart contract can earn HODL incentive as an extra benefit for holding VYNC tokens.

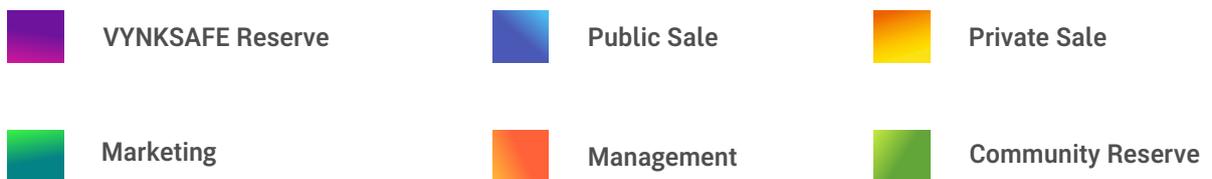
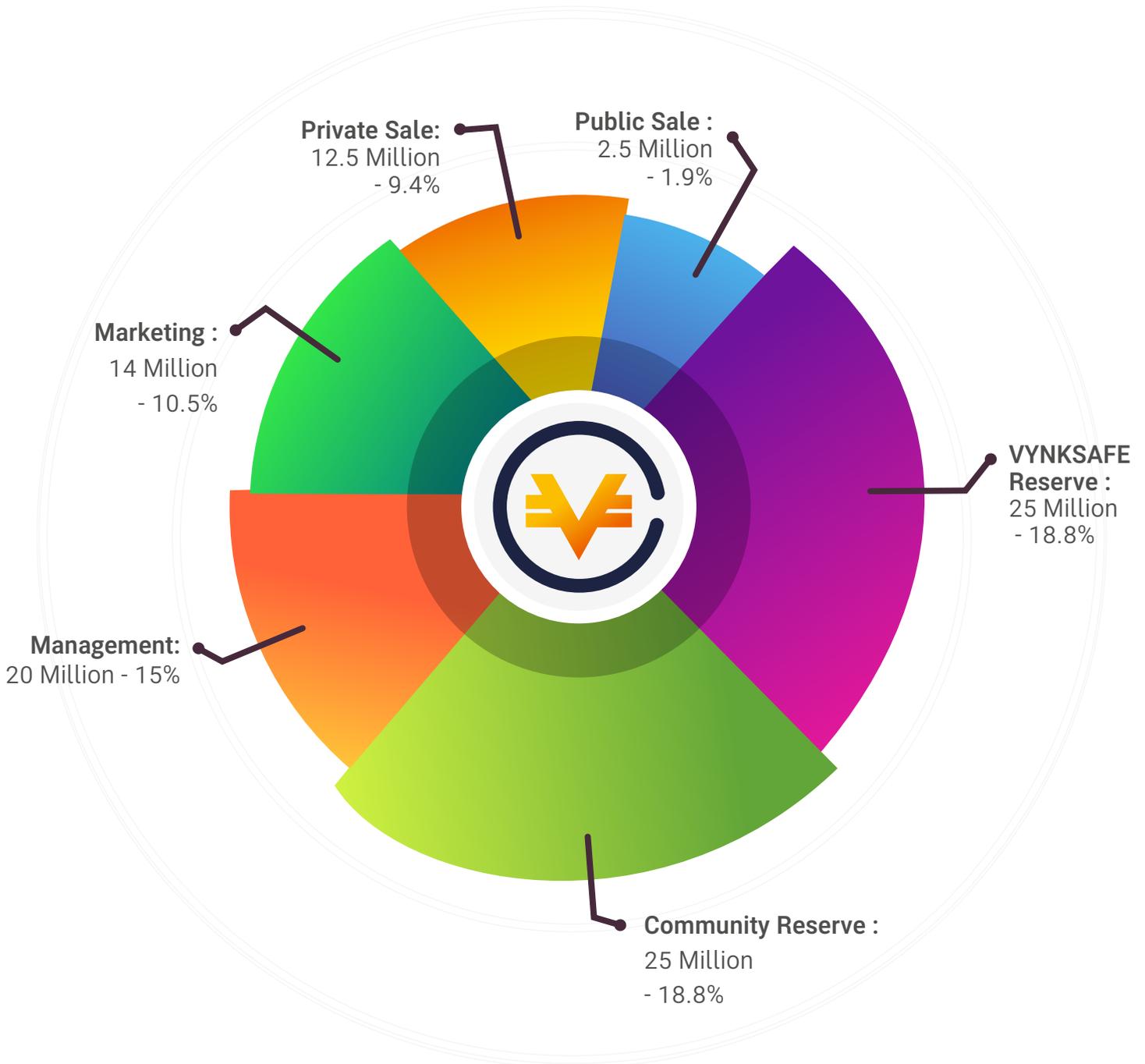
The total supply of the VYNC tokens is capped at 99 million. Out of which 25 million is safe in the VYNKSAFE reserve, 20 million were kept locked for the management to ensure rapid development and innovation in the protocol.

14 million VYNC tokens are decided to be used by the marketing team to promote and raise awareness about the platform. Only 15 million VYNC tokens are available for sale, including private and public sales.

Users can use our SWAP function to receive VYNC tokens for BNB/USDT. They can further SWAP VYNC tokens to get eVYNC tokens.

The following chart shows the VYNC token distribution among the different segments:

VYNC Tokenomics



There are a variety of pools available on VYNKSAFE, including stable LPs, single-asset LPs and LPs with high APR. Investors can choose to invest in any of the pools to earn a handsome amount of money.

VYNKSAFE offers a one-stop solution for all your crypto investment needs. VYNKSAFE is a decentralized crypto bank that includes DEX, Trading Exchange and a lot of other crypto-related features.



With VYNKSAFE, users can easily lend, borrow, invest and earn crypto. VYNKSAFE safe pools use fabulous optimizing techniques to generate a high interest while saving users' time and efforts. Yield generated in these Vaults will be auto compounded at definite time intervals to generate more yield.

VYNKSAFE Features:



Staking

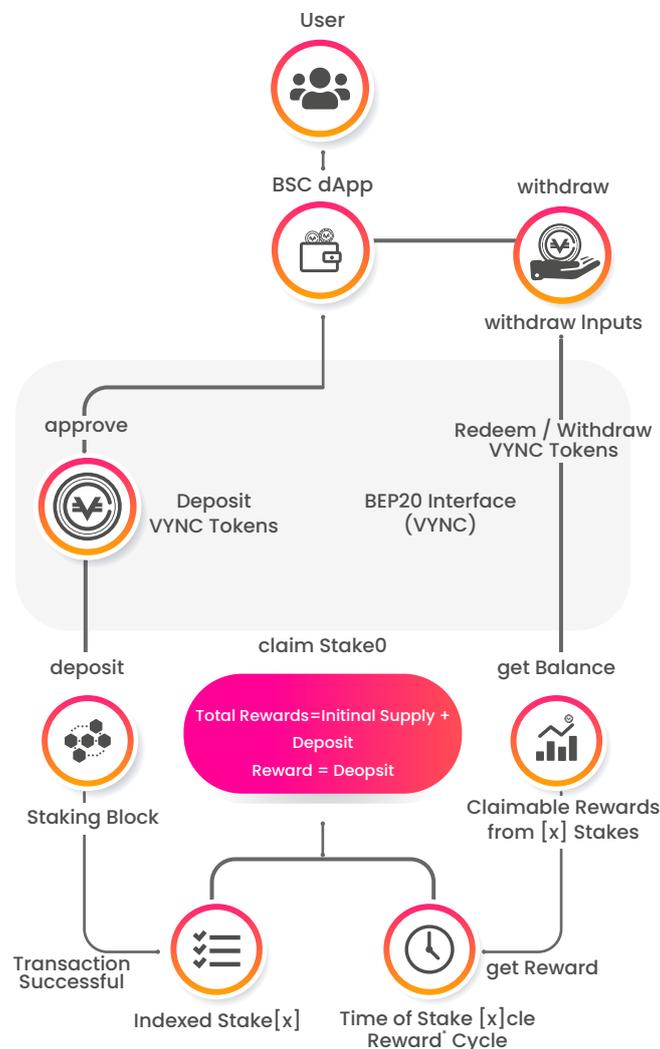
Staking is the process of locking up the platform's native currency to make more money. Users can stake their VYNC tokens into the VYNKSAFE staking pools to earn passive income.

Staking in crypto is the process to put the money somewhere to earn rewards on a centralized or decentralized platform. It's a passive activity for the investors. With VYNKSAFE, users can stake their VYNC tokens and other currencies like BUSD or BNB into the VYNKSAFE staking pools to earn passive income.

On a decentralized platform like VYNKSAFE #safe-pools users are free to stake their funds for any time duration. If the user wishes to unstake the funds he can do this anytime he will not lose its capital and the earned interest as well.

The longer you'll stake, the more profit you'll make. Apart from earning passive income, staking benefits its investors when the price of the staked currency rises.

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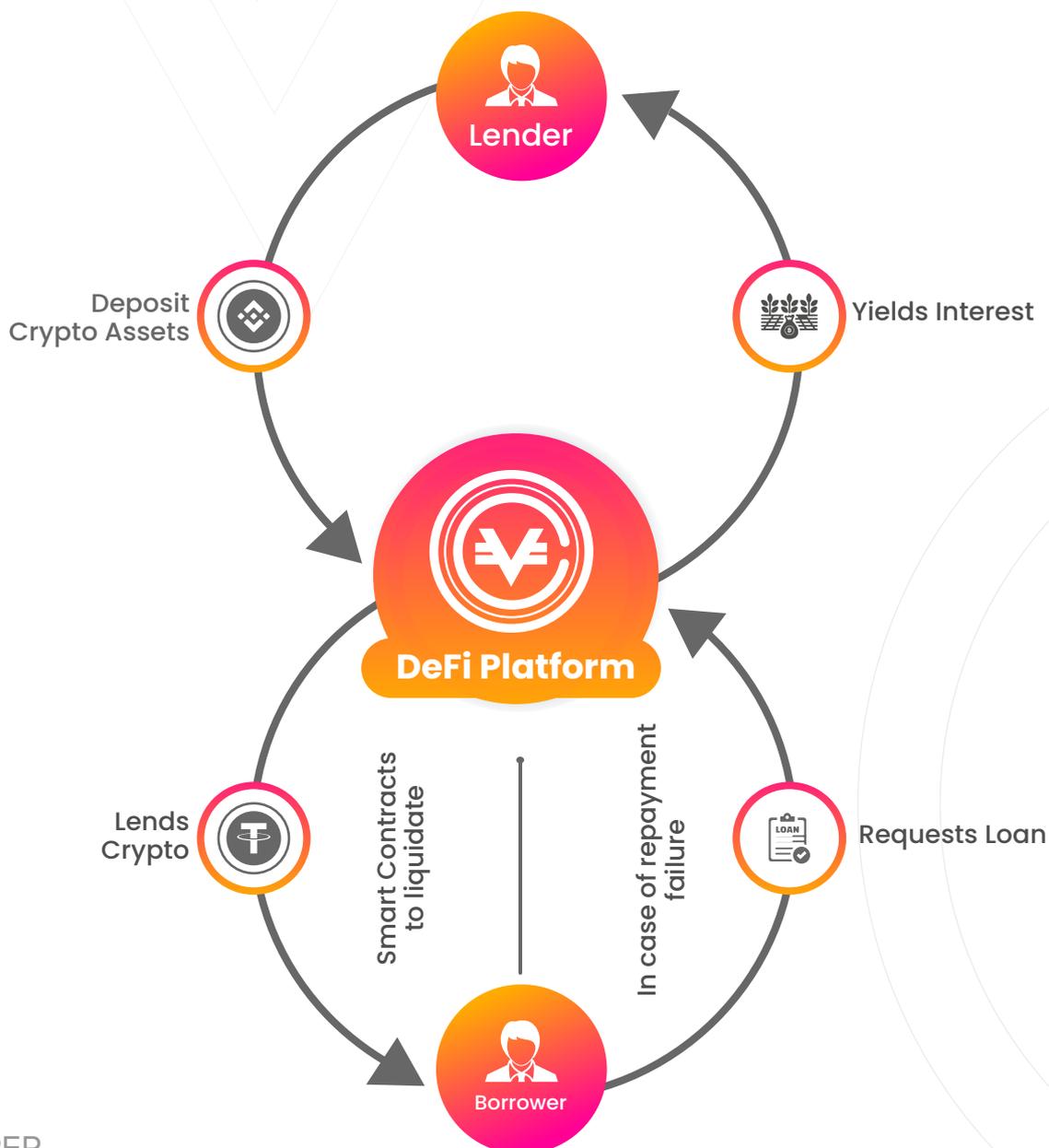


Farming

Farming is the technique of growing your funds automatically through automated pool strategies. VYNKSAFE provides its users an opportunity to earn interest on their crypto assets through its highly-secured automated VYNKSAFE pools.

Users can lock their crypto assets in any pool listed on our platform and can earn interest depending upon the mentioned APR and APY of the pool. APR stands for Annual Pool Reward and denotes the value that an investor may earn by locking up his assets into the pool while APY is the Annual Percentage Yield and denotes the interest that an investor may earn taking the compound interest into account.

Interestingly, the whole process is automated. Just invest, relax and watch your funds grow like never before.

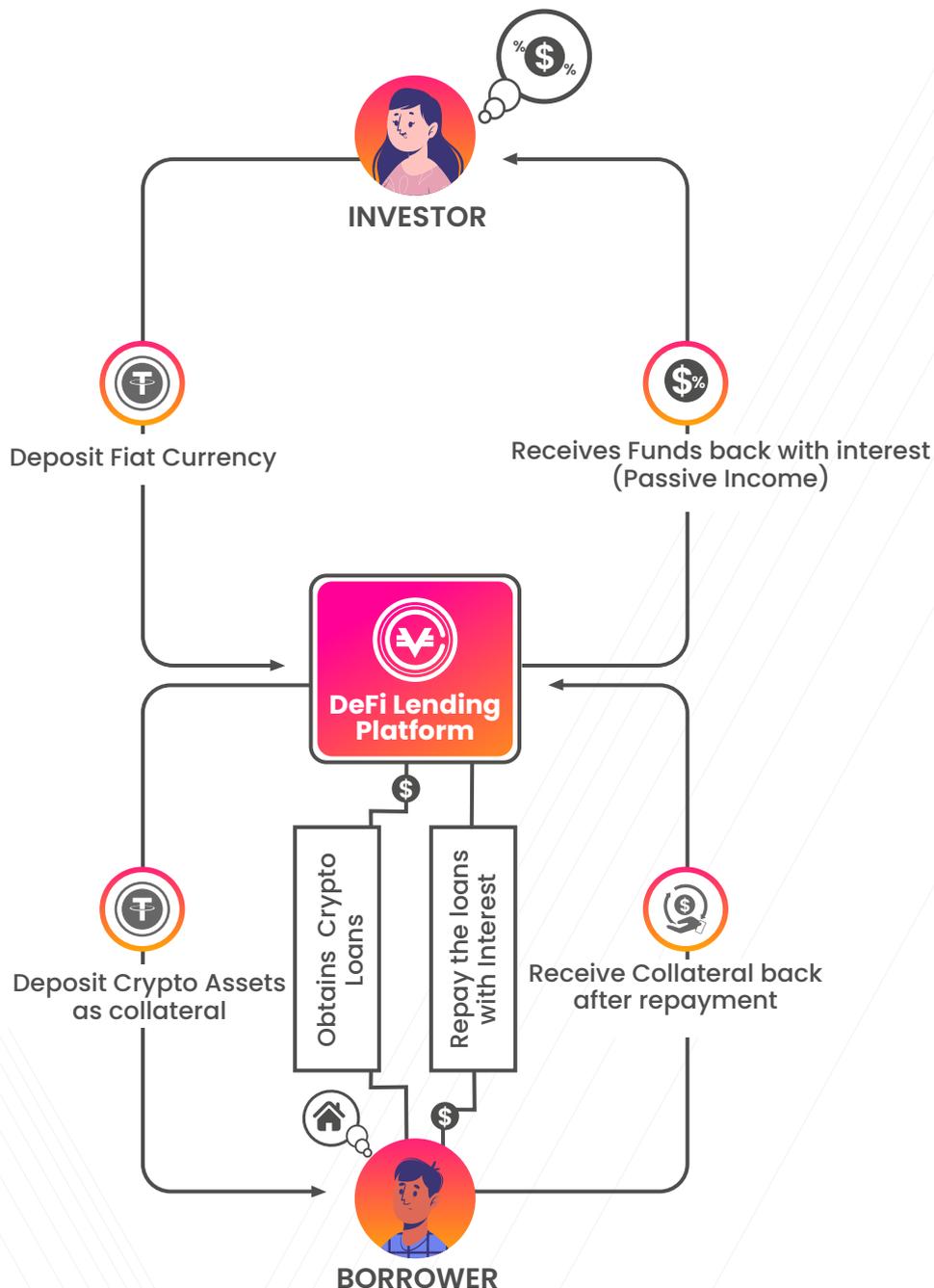




Lending and Borrowing

Users can safely lend their crypto assets to earn interest on them and borrow assets from the market by paying interest, creating a fair and secure environment for lending and borrowing assets.

Through our platform, users can supply their crypto assets to the market and earn interest in them, just like it happens in a traditional financial ecosystem. Borrowers can also borrow a loan by providing something as collateral and paying interest on the loan. Borrowers can only take a loan of 40-60% value of the supplied collateral. It is important to understand that the value of your supplied collateral should not go below a certain value, if it falls below a limit then you should supply more collateral to avoid liquidation. Once you pay back your loan and the interest, your assets will be unlocked.





Airdrops - Participate in airdrops on our platform and be the first one to enjoy the fruit of success with us.



LaunchPad - Raise capital for your newborn blockchain project before launching it into the market and get hitched to numerous fabulous investors through VYNKSAFE LaunchPad.



P2P - VYNKSAFE offers a global Peer-2-Peer trading platform for its users, where they can privately exchange their crypto assets with another without the involvement of any middlemen.



Trading - Users can easily buy, sell and trade crypto at our website with minimum gas charges.

Safety is the bottleneck of every Defi protocol in the crypto space today. Apart from many features that every Defi protocol has, VYNKSAFE offers some attractive features to its users that make it incomparable to any other Defi protocol in the crypto era. VYNKSAFE, the name itself, has “SAFE” in it. Our farming pools are easier to operate when compared with other Defi protocols. We strive hard to bring all fantastic features under one umbrella so that you need not roam around other apps while planning to dive into the crypto kingdom.

VYNKSAFE is designed to deliver the best of all Decentralized Finance apps while solving some of the major problems of the Defi space like high slippage, high transaction fees and accessibility.

The exciting part of using VYNKSAFE is that users can calculate their estimated income at the end of every day or year and plan their vacations accordingly. VYNKSAFE owns a pool calculator where users can select the pool they wish to invest in and see their estimated amount of outcome depending on the current APR/APY of the pool.

VYNKSAFE



1. Yield Aggregator

VYNKSAFE allows its users to make the most out of their crypto holdings by participating in the farming opportunities available on the platform. VYNKSAFE uses Binance Smart Chain Functionality to help you reap maximum benefits with fewer efforts through auto-compounding.

Pools have a withdrawal fee of \$5. Auto-compounding in our Safe pools occurs at least once every 24 hours providing users with the maximum yields. All the fees collected from the transactions will be re-invested into the protocol. We are in the process of adding more pools and bringing in new strategies that our users love.



2. VYNKSAFE Exchange

VYNK exchange is a safe and secure centralized exchange. It executes the trade on a first-come-first-serve order book. All the trades are executed with respect to an order book. VYNKSAFE doesn't use any third-party application to provide liquidity. Users can trade, swap, buy and sell crypto without leaving the VYNKSAFE environment and by paying no or very little gas fees when compared to other centralized exchanges.



3. LaunchPad

VYNKSAFE is a multi-chain centralized fundraising platform that lets start-ups raise capital while protecting their assets. It can help and evaluate multiple-crypto projects at a time built on different blockchains including Ethereum, SOLANA, DOT, Polygon and the Binance Smart Chain Network.

Additionally, it has an inbuilt intelligent assistance provider that can help start-ups and newcomers with pre-sales and marketing launches.

VYNK ULTRACHAIN is an open-chain, high-performance, permissionless blockchain. It is designed to provide lightning-speed transactions at an unbelievable gas fee. ULTRACHAIN is equipped with all tools and techniques required to dive into the whole new world of Decentralized Finance.

With ULTRACHAIN Network, developers get a best-in-class platform to create and deploy dapps with lower transaction costs, faster transaction speed, and better scalability. ULTRACHAIN provides interoperability and interconnectivity between blockchains without involving any third party creating a more secure, trusted and big room for developing decentralized apps.

VYNK ULTRACHAIN is made to be compatible with Ethereum and other networks so as to allow easy integration and development of decentralized apps. Vynk ULTRACHAIN uses a unique scaling solution and powerful consensus algorithm to perform secured and faster online transactions.

ULTRACHAIN supports Metaverse and NFTs too. Developers can create NFTs and games using ULTRACHAIN networks to provide users with a real-life experience in a virtual world.





Safe Pay

Safe Pay is the most secure, decentralized, online payment gateway built on the VYNK ULTRACHAIN network. Safe Pay is the world's first flexible and hassle-free, all-in-one payment solution that can empower your finances and help you to reach your business heights.

Safe Pay offers the easiest way to collect domestic and international payments online. Backed with blockchain technology, Safe Pay ensures complete protection of your finance with zero transaction fees on crypto payments.

FEATURES:



User-Friendly Design: Simple and easy-to-use interface to provide users the best payment experience ever.



Quick Onboarding: Use your email to sign up with Safe Pay and start sending and receiving payments instantly.



Easy Incorporation: Integrate Safe Pay with your business and go live in less than a day.



Highly Secure: Blockchain technology and decentralization make it more secure than any other payment gateway in the market.



Payment Modes and Supports both Crypto and Fiat: Allow your users to make payments in different modes including credit, debit cards, UPI, net banking etc. Users can also choose to make payments using cryptocurrency.



Real-Time Insights: Get real-time data and analyze it to make better business decisions.

Safe Pay ensures ultra-fast transactions while maintaining security with minimum transaction fees on fiat payments and with zero base fee on crypto payments.

VYNK STORES is an e-commerce platform underneath blockchain technology. Customers can shop for various household products, cosmetic products, well-being products and much more from the comfort of their homes. Users from around the world can order from VYNK STORES and can pay in fiat and in VYNC tokens. For users outside India, the mode of payment will be credit card and VYNC token.

Features of VYNK STORES:



Cost Savings: Payments made through VYNC tokens can save users time and cost and there is no need to go through banking systems to process a transaction which in turn saves time and money.



More Access to Global Customers: Having a single payment system globally is not a given, VYNK STORES provides more access to customers from around the world by creating a single crypto payment solution, which is easy, fast and reliable.



Products for All: We sell products of all brands and in all categories. Users can choose their favorite brand-specific product from our store and choose to deliver it to their place or can send it to surprise their loved ones.

VYNK STORES has strived to create a decentralized shopping experience that caters to customers who love crypto. VYNK STORES aims to provide an incredible shopping experience to its users by allowing them to shop anonymously in an easy-to-navigate environment.

Users can make purchases through our VYNK STORES website or can download our app available for android users to get a decentralized shopping experience at their fingertips.

VYNK SAFAR is an online travel services provider app. With VYNK SAFAR, customers can book flights, hotels and buses at the cheapest rate and travel around the globe while earning rewards from each trip. Users can redeem their rewards on their next trip and can earn new rewards points too.

We have partnered with hundreds of hotels across the world to serve our customers better. VYNK SAFAR is among the world's few companies that utilize blockchain technology to eliminate the need for a middleman to book a hotel and so their commissions.

The use of blockchain technology allows our customers to pay 0% commissions by cutting out intermediates and payment processing systems.

VYNK SAFAR doesn't have a membership plan, it's a service open to all. Just create an account by filling up the minimum details and you are ready to go.

Users can choose to pay in fiat or using their VYNC tokens. Also, with VYNK SAFAR, you don't have to worry about lost or hacked account details or any hidden fees. Blockchain technology does it all for you, your account details will be highly secured under highly-encrypted servers. Neither we nor anyone else can access your details except you.



COMMUNIQUE

COMMUNIQUE is a chatting app that keeps you connected with the people you serve. Built using modern technology, it is an advanced app that allows you to socialize while keeping you secure. It allows businesses to chat with their customers in a private environment, making them feel relaxed while discussing or sharing an important document.

COMMUNIQUE is an ad-free, cost-free highly secured chatting app equipped with numerous attractive features. With COMMUNIQUE, you can create groups, send messages, do high-quality audio and video calling and much more.

The app is available for both iOS and Android users. With COMMUNIQUE, businesses can connect to customers irrespective of their locations. It also allows businesses to promote their products and services by sharing them in groups or by saving them as a story.

COMMUNIQUE has a solution for all your business communication needs. Using COMMUNIQUE, you can also set up a meeting or conference with a maximum of 200000 people at a time.

The TAKZEE app is designed to provide its customers the comfort of riding with several riding options and trusted riders. It aims to be your everywhere travel partner by offering you rides at affordable rates. TAKZEE is made to smoothen the riding experience by making it simple to pick a trusted travel partner.

All the partner profiles at TAKZEE are reviewed by our experts to ensure you a safe journey. Users can choose to book a personal cab while planning a ride with the family or they can choose to carpool if loneliness is something they don't like.

Features



Highly-Secured Rides: Every vehicle is equipped with GPS for route navigation. Riders can also share their live location from our app with their loved ones.



Variety of Travel Options Available: cabs, auto and bike.



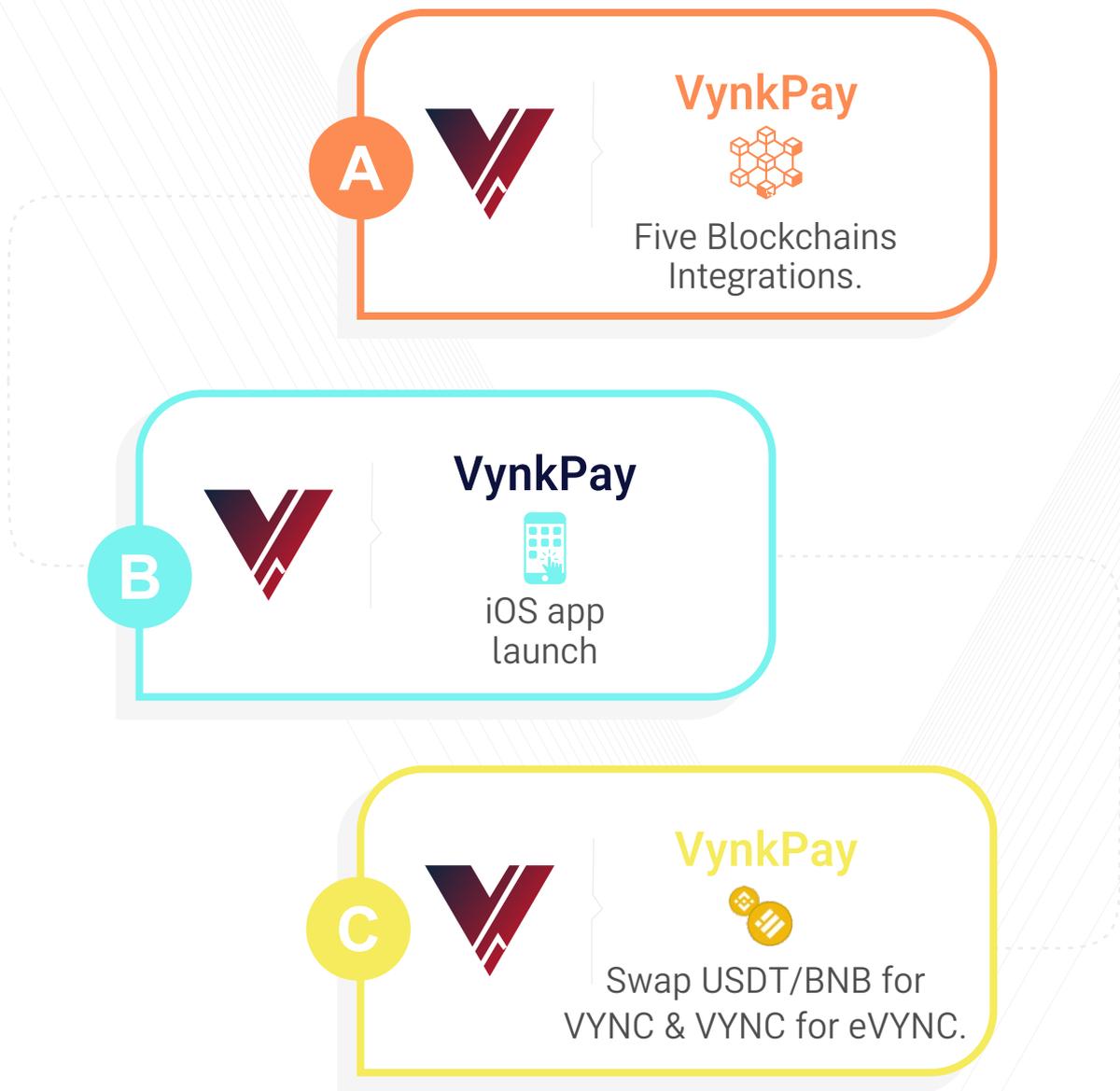
Multiple Payment Options: Users can pay either in fiat or in the form of VYNC tokens after completion of the ride.



Earn for Offering to Carpool: List your car and pick up the rider on your way to the office or home to earn credits.

Road Map

April 2022



Road Map

May 2022

A



VYNKSAFE



Safe Pools
(Decentralized)

B



VYNKSAFE



Savings Account
(Centralized)

C



VYNKSAFE



Safe Mobile App
(iOS and Android)
with Savings account and
crypto wallet.

D



VynkPay



DOT Blockchain
Integrations.

Road Map

June 2022

A



VynkPay



dApp browser

B



VynkPay



Browser Plugin.

C



VYNK STORES



VYNC Payment Gateway Integration.

D



VYNK STORES



Mobile application update with in latest features.

Road Map

July 2022

A



VYNKSAFE



P2P Trading
(Global P2P Platform)
(Centralized)

B



VynkPay



Decentralized
App

C



VYNKSAFE



P2P integration on
Android app
(Centralized)

D



VYNKSAFE



P2P integration on
iOS app
(Centralized)

E



VynkPay



Huobi ECO chain
Integration.

Road Map

Aug. 2022

A



VYNKSAFE



Farming
(Liquidity Pools)
(Decentralized)

B



VYNKSAFE



Lending.
(Decentralized)

C



VYNKSAFE



Borrowing.
(Decentralized)

D



VynkPay



Avalanche
C-Chain Integration

Road Map

Sep. 2022

A  **VYNKSAFE**

AirDrops
(Centralized)

B  **VYNK SAFAR**

New API
integration for
better services.

C  **VYNK SAFAR**

VYNC Payment
Gateway Integration.

D  **VynkPay**

Swap (DEX)

Road Map

Nov. 2022

A  **COMMUNIQUE**


Crypto chat application launch

Jan. 2023

A  **VYNKSAFE**


Exchange
(Centralized Exchange).

Road Map

Year. **2023** - Q1

A



VYNKSAFE



Launchpad (BSC, ERC, SOLANA, DOT, POLYGON). (Centralized)

B



TAKZEE



Carpooling and Booking App launch

Road Map

Year. **2023** - Q2

A



VUC
Own Mainnet
Launch
VYNK ULTRACHAIN

B



USD VYNK
USDV
Stable Coin launch on
VYNK ULTRACHAIN

Year. **2023** - Q3

A



Safe Pay
Payment Gateway
Launch

The Team behind the Project

We are a team of blockchain developers and testers from India with an industry experience of more than 15 years. We possess a strong background in developing smart contracts and working on blockchain technology. We have worked round the clock to provide our customers with an unbeatable experience backed with blockchain technology.

We are led by highly experienced, far-sighted, enthusiastic leaders who hold more than 15 years of experience in software development. We all work towards a single mission to make crypto easy for everyone using our highly secured, user-friendly products.

DISCLAIMER

This document is for informational purposes only. This document is a summary of VYNK products and services and the information given here is selective and subject to update, revision or expansion.

This document does not constitute an offer to sell or a solicitation of an offer to buy, VYNC or nor does it amount to a commitment by Vynk to make such an offer or solicitation at present or an indication of our willingness to make such an offer in the future. This document is not and should not be considered as legal or financial advice. Readers should conduct their own research and analyze the information written herein and are advised to seek professional advice relating to the legal, financial, taxation, technological and other implications of matters herein.



Thank you