

# Whitepaper

Cross-chain platform for developers,  
powered by **Binance Smart Chain**

Version 1.4

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# 01 Introduction

zrpolink is the process of developing and maintaining a novel cross-chain platform for developers powered by Binance Smart Chain and Polygon's layer 2 scaling technology ("zrpolink Platform"). The zrpolink Platform empowers blockchain firms to source seamlessly industry-leading talents with internal AI-powered algorithms.

zrpolink's interoperable blockchain ecosystem enables scalable decentralized payments powered with the ISP token. zrpolink Platform's end-to-end solution provides firms with a full set of tools to easily and efficiently navigate the entire selection process.

The entire process is managed in the company dashboard panel, ensuring a smooth transition between the recruitment stages, improved visibility for the internal stakeholders,

streamlining of the processes and automation. The project is connecting promising tech companies with an exceptional pool of professionals around the globe.

The zrpolink Platform has been designed to resolve the main issues that businesses encounter in a specific niche - the IT and blockchain sectors, where the demand exceeds the supply for highly skilled and tech-savvy professionals. Moreover, with the advancements and breakthroughs in technology, there is a constantly growing demand for seasoned Blockchain Developers, Cloud Engineers, Software Developers, Data Scientists, Product Owners, Information Security Specialists, System Analysts as well as people management and creative jobs such as UI/UX Designers.

**„The project is connecting promising tech companies with an exceptional pool of professionals around the globe.“**

# 02 Market Overview

zrpolink strives to bridge the huge gap that exists between the demand and supply for tech talents. The global ICT sector employs over 55 million people and is growing at a rapid pace, with 63 million employees expected by 2023. In Europe alone there are over 6 million engineers with about 20% of them changing jobs on an annual basis.

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According to a Global Human Capital Trends survey from 2019, carried out by Deloitte, respondents were asked to rate their recruitment functions:

- The key findings show that only 6% believed they had best-in-class processes and technology.
- 81% of our survey respondents believed their organizations' recruitment processes were standard or below standard.
- 12% of respondents reported having strong sourcing technology, and only 9% said they had strong screening technology.

## Total Addressable Market

The ICT sector employs 55 Mil. people globally, projected to reach 63 Mil. by 2023



Worldwide by 2023

## Service Addressable Market

Currently there are 6 Mil. Software Developers In Europe



6 Mil. in Europe

## Target Market

More than 20% of Developers change Jobs Annually



Potential Users

## No Technology, No Accepted Offer

The absence of adequate tech solutions could have a negative impact on the overall hiring experience and repel talented job seekers. For instance, if Generation Z candidates find the company's recruiting methods to be old-fashioned and unappealing, 54% of potential candidates will not proceed with the application. Thus, even those who are willing to apply, there is a high probability that they might refuse to accept the job offer due to the obsolete approaches that had left them unimpressed at the end of the hiring process.

Talent sourcing is not only time-consuming and difficult for organizations but it's also utterly stressful and challenging for job seekers. Firstly, the job seekers

are overwhelmed with a vast variety of sites offering career opportunities and to find roles that are a good fit for the particular individual.

According to the data collected by Talent Board on the candidate experience, about 30% of the job seekers spend several hours on researching jobs and it often takes them an hour to complete a job application. The figures are

**„If Generation Z candidates find the company's recruiting methods to be old-fashioned and unappealing, 54% of potential candidates will not proceed with the application.**

### Generation Z Demands Technology

54%

won't complete an application if your recruiting methods are outdated

26%

agree that a lack of technology throughout the hiring process would deter them from accepting a job

not surprising, as candidates have to register to different job boards or company websites which require an extensive amount of time to fill the mandatory fields before submitting the application.

Another major pain point that candidate experience is the cumbersome and lengthy hiring processes. Depending on the company, the interview process can be rather long and energy consuming. After the initial application, candidates could be approached for phone screening, which could be followed by aptitude and online assessment tests and then

one or several stages of interviewing. The entire recruitment process could last a few months, coupled with complexity and lots of efforts which at the end of the day might be quite disheartening, as a great deal of employers do not provide feedback at all.

To sum up, there many gaps and inefficiencies exist in the job market: on average a corporate position receives a 250 resume, nearly 50% of the candidates never hear anything back from the employer while 83% of candidates rate their job search experience poor.

## Time to Hire: Mid-Level



## Time to Hire: Upper/Executive



**„Only 41% of recruiters are able to hire management-level staff in three weeks or less.“**

As the graphs above depict, the average time to hire increases proportionally with the level of seniority.

The stats show that 41% of recruiters are able to hire management - level staff in three weeks or less. For over 55% of recruiters, the process takes even longer, whereas for 1 of 5 companies the period to fill a role is more than 2 months. It generally takes the most time to recruit for upper management and C level

positions with nearly 20% of companies taking more than three months to put a new employee on board. Therefore, it can be deduced that there is a direct correlation between time-per-hire and cost-per-hire; the longer it takes for a business to acquire a talent on the team, the greater is the amount of expenditure accrued.

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# Associated Costs

# 03

## 3.1 Advertising Costs

Businesses are spending billions of dollars on an annual basis for job advertising on platforms such as LinkedIn, Indeed, Glassdoor, CareerBuilder, Monster and many others. Organizations might often get overwhelmed by the wide choice of platforms to promote their vacancies – publishing

on domestic job boards, the utilization of professional networking platforms such as LinkedIn, advertising on dedicated facebook groups or their own page, Instagram advertisement or proceeding with specialized remote or startup job platforms.

## 3.2 Agencies Fees

There are myriads of agencies out there, offering, having a wide variety of fee and warranty structures. Below we are going to examine the three main types:

### Retained

The organizations pay upfront and it usually gives them the exclusive rights to fill the position. These are rare and are generally for high-level or very difficult to fill spots.

Cost: On average 10% are paid in advance in order to commence the recruiting and another 10- 15% or more after hire.

### Contingency

Rather than simply paying a fee upon a successful placement, a retainer fee is staggered throughout the process and essentially rewards an agency for their time. An agency is usually paid in three parts: up-front, upon producing a shortlist and when the placement is made.

Cost: Between 15%-25%, reaching 30% for harder to fill roles of the annual salary

### Temporary or Temp to Perm

The temporary workers fall under the responsibility of the recruitment agency. This means that it is the agency that pays the candidate. Their contract can be bought out for a fee, or after a length of time you can have them for free. There's typically a sliding scale on the buyout: The sooner you take them off the agency payroll and onto yours, the higher the cost.

Cost: 20% to 50% of the hourly wage

# Product Viability 04

In 2019, the global online recruitment market size was \$ 28.68 billions and the projections estimate a CAGR of 7.1% in the next eight years, reaching \$ 43.39 billions by 2027. One of zrpmlink's key differentiators is the incorporation of AI, more specifically, implementing Machine Learning to match suitable candidates with unparalleled efficiency so that bus-

inesses can source talents on their own eliminating the need of using intermediaries. Essentially, the Machine Learning algorithm will analyze the job requirements of a published vacancy and it would match it against the existing pool of job seekers. On the other hand, when a person searches for jobs on the platform, the jobs would be arranged in relevance

to the individual's competencies – a percentage of match rate would be displayed in order to aid the jobs seeker to identify suitable roles. This feature will further enhance the quality of applicants as users are unlikely to apply to positions ranked with a low percentage of match rate. Here's how our match-rate feature looks like in the UI.

The screenshot displays the 'Hiring Process Board' interface. At the top, there is a search bar and navigation links for Dashboard, Job Postings, Find Candidates, Hiring Process (active), Messages, Notifications, and Wallet. The user profile for Codehow Inc. (Peter Starchev) is visible in the top right.

The main section is titled 'Hiring Process Board' and shows a job posting for 'IOS Developer / App Developer iOS (m/w/d)' sorted by 'Best Match'. The board is divided into five columns representing different stages of the hiring process:

- Applied 9:** Contains 9 candidate cards. Each card shows a profile picture, a circular match rate gauge, the candidate's name, location, and 'REJECT'/'CONTACT' buttons. Candidates include Ella-Sofia JØRGENSEN (93%, Copenhagen, Denmark), Jeanne-Marie THIBAUT (92%, Paris, France), and James WILLIAMS (88%, Los Angeles, USA).
- Screened 3:** Contains 3 candidate cards. Candidates include Anton DIMITROVA (95%, Sofia, Bulgaria), Ivan KRASTIO (88%, Sofia, Bulgaria), and Arlana MEYER-SCHWERTE (75%, Coblenz, Germany).
- Interview 4:** Contains 4 candidate cards. Candidates include Krittano YODSUWAN (93%, Chang Mai, Thailand), Jeanne-Marie THIBAUT (92%, Lyon, France), and Osman HARUN (90%, Ankara, Turkey).
- Offered 2:** Contains 2 candidate cards. Candidates include Nyla SHALHOUB (92%, Ansan, Egypt) and Marvin SONNWEG (87%, Berlin, Germany).
- Hired 0:** A dashed box containing a star icon and the text 'No candidate hired'.



## 4.1 Revenue Streams

## 4.2 Distinctive features

In the core of zrpmlink's technology, we are leveraging 3 main AI implications:

### AI to parse CVs

The AI derives and analyzes and the information from the CV of the candidate, and then it autofills it in our matchmaking algorithm in a suitable form.

### AI to predict potential candidates for a position

The 3rd AI use case will suggest candidates for a position based on similar jobs. For example Google posts a job for Java developer and hires a candidate through zrpmlink. Based on the characteristics of the hired Java developer, we're going to suggest candidates with similar characteristics for other Java positions by other companies. Now when Amazon publishes a Java developer position, we're going to extract the characteristics of the hired candidate by Google and suggest candidates with similar experience for Amazon.

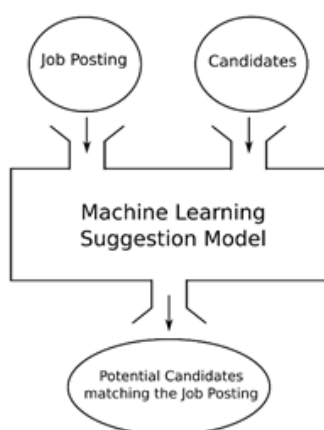
### Video resume

In particular, this feature will provide job seekers a unique opportunity to stand out and impress their potential employers. Instead of proceeding with a standard resume, each user could record a short video and share one's qualifications, passions and professional goals. In addition, the video resume enables the job seekers to demonstrate their strengths, communication skills and personality that would provide a better overview and assessment criteria to the employers.

### ML Matchmaking algorithm which will match candidates based on the job description

We will develop and train a Machine learning model which will help Companies to select the right Candidates based on the requirements listed in the job descriptions. More specifically we're going to match candidates based on the following criteria:

- Work experience
- Tech stack
- Job-related skills
- Soft skills



We are going to utilize the information from the ML model to more accurately suggest potential hires for a job posting. When the ML model receives a job posting and a set of candidates, it's going to calculate the potential match rate for each Candidate in the set, based on the given job description. This information is going to be displayed in the search results along with the overall match rate.



## Company pages

The company page is designed with the intention of enabling businesses to communicate their core values and provide a glimpse of internal culture as well as further details about the success stories and key accomplishments of the company. The company page is fully customizable and it's an excellent means for employer branding. The potential candidates will be offered sufficient information in order to get acquainted with the organization.

## Instant Feedback

Instant feedback to applicants – no more endless waiting, uncertainty and poor user experience! Perhaps one of the biggest frustrations for the job seekers is the lack of communication and feedback about their performance and where they stand on the interviewing process. There are multiple reasons for that – this could obstruct the person to choose among several job offers as timely feedback is not provided. Not having any feedback at all leaves the job seeker unappreciated in terms of time and effort spent to research the company, attend interviews and conduct tests. In order to resolve this major issue, zrpmlink is introducing an instant feedback feature that automates the feedback loops. The talent acquisition expert could send a predefined email response with a single click regardless when he stands on the dashboard. Even if this is not the case, once the position has been filled, the platform will send automatic emails to all candidates that took part in the interviewing process, ensuring 100% feedback and superior candidate experience.

## Built-in Blockchain ecosystem

The zrpmlink Project integrates a built-in blockchain payment system into its core platform to provide a robust, immutable and trustworthy way for users to exchange value and purchase services. zrpmlink firmly believes that delivering a blockchain based and user friendly product is a crucial competitive advantage that is going to make the difference among the existing solutions on the market. The blockchain system will be based on the ethereum distributed computing platform and protocol, powered by a native ERC20 digital cryptographically-secured utility token - zrpmlink (ISP)

### .Verifying Education on the Blockchain

Nowadays, another vital problem is the increasing number of individuals that are falsifying their resumes in order to impress the potential employer and get the job. HireRight's 2017 Employment Screening Benchmark Report found that 85% of employers caught job candidates lying on their resumes. The zrpmlink project is resolving this issue by verifying the authenticity of degrees on the blockchain. Essentially, zrpmlink is going to collaborate with educational institutions to confirm the issuance of degrees by putting them on the public blockchain ledger, which is going to serve as an ultimate proof of truth. By doing so, our platform is going to display the candidates with verified education which will guarantee and ensure higher trust among the employers and applicants through the hiring process.



# Utilized Technologies

## Ethereum Chain



The project uses the Ethereum blockchain as the core blockchain network. The Ethereum blockchain has the highest number of users.

## Polygon L2 & Binance Smart Chain



Both are used for the scalability of the platform and the facilitation of premium features. In-platform staking and On-chain analysis of applicants qualifications.

## NLP



NLP is used for CV parsing, automated CV screening, internal AI matchmaking algorithms that connect companies and suitable candidates with just a few clicks.

## 5.1 Matic Network Scaling Solution

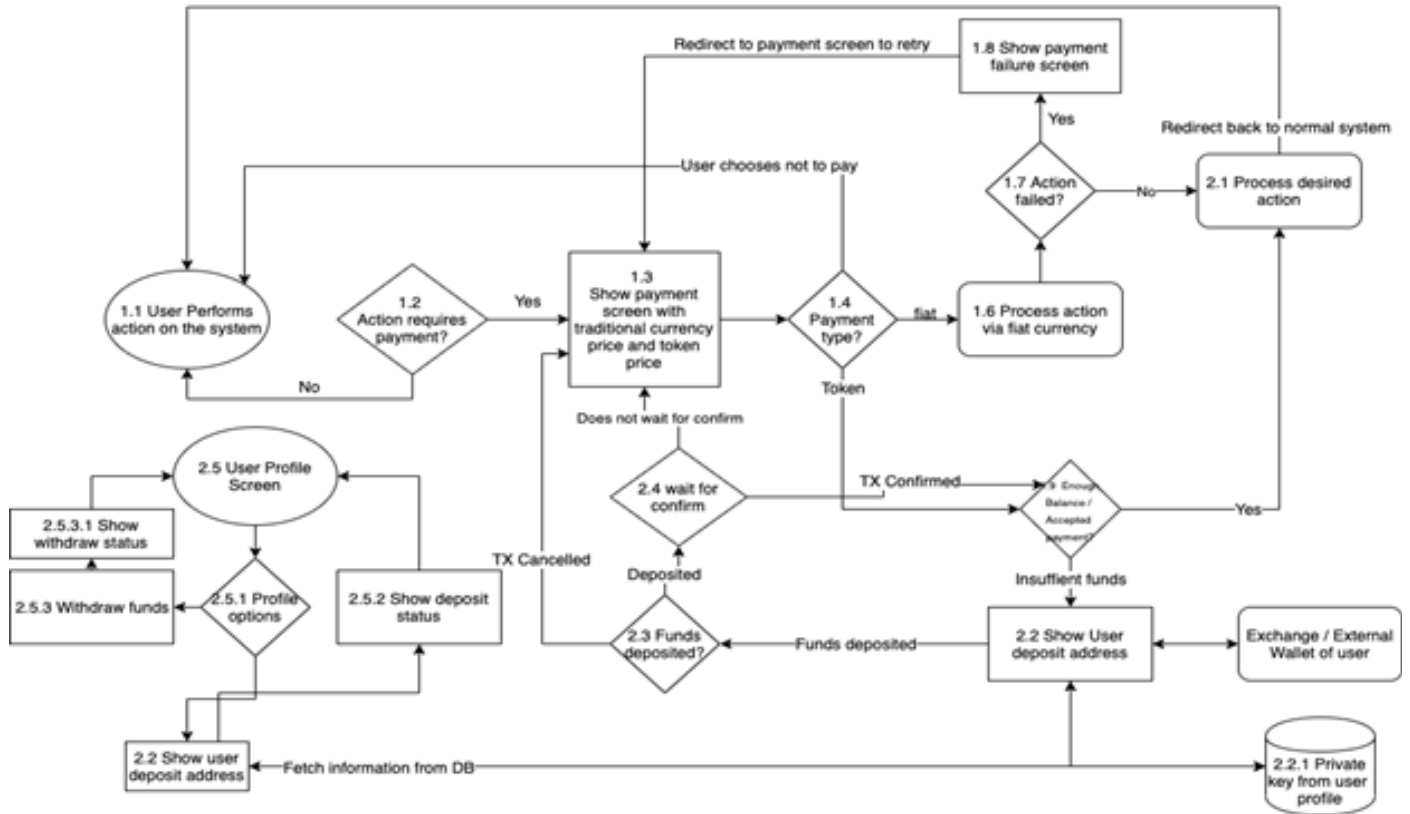
In order to tackle the major constraints and scalability issues, zrpolink is implementing Matic Network scaling technology on top of Ethereum. According to Matic whitepaper, Matic can be described as a “Layer 2 scaling solution that achieves scale by utilizing side chains for off-chain computation while ensuring asset security using the Plasma framework and a decentralized network of Proof-of-Stake (PoS) validators. address the scalability and usability issues while not compromising on decentralization.” Matic’s major objective is to resolve the issues associated with scalability while at the same time not compromising on the level of decentralization. Matic Network is a side chain scaling solution for existing platforms which provides scalability and superior user experience to decentralized applications and user functionalities.

### Key Features

- **Scalability:** Fast, low-cost and secure transactions on Matic sidechains with finality achieved on mainchain and Ethereum as the first compatible Layer 1 basechain
- **High Throughput:** Achieved up to 10,000 TPS on a single side-chain on internal testnet; Multiple chains to be added for horizontal scaling
- **User Experience:** Smooth UX and developer abstraction from mainchain to Matic chain; native mobile apps and SDK with Wallet-Connect support
- **Security:** Matic chain operators are themselves stakers in the PoS system
- **Public Sidechains:** Matic side chains are public in nature (vs. individual DApp chains), permissionless and capable of supporting multiple protocols”.

The main use cases for zrpolink’s payment system would be the frictionless and instant payments, ensuring that users will be able transact with 1/100 of the current gas fee on ethereum blockchain. More importantly, we have chosen to implement Matic’s technology as we expect our product to become more mature and the demand for the platform to grow. That’s why we want to ensure to our users a high degree of security, transaction throughput and scalability.

## 5.2 Blockchain Payment System Flow



### 1.1 User performs action on system

In the current state, the user decides upon what action to undertake.

### 1.2 Action requires payment

If the action requires payment, the user is prompted with a screen with an option to either pay with a token or not. If no payment is made, then resume with 1.1 otherwise go onto 1.3.

### 1.3 / 1.4 Show screen with price in fiat and token

Show screen with price in fiat and token. The system should do the necessary calculations and discounts based on the price of the token. Screen also has an option to abort the payment and return to normal flow. Also show the current token balance.

### 1.5 Payment in tokens

The user deposits tokens into their personal wallet address and the system will credit the balance. If the user does not have this, return error and redirect them back to the price screen (1.3).

### 1.8 Payment Failure

Inform users that fiat payment has failed. Redirect them back to the payment selection screen (1.3)

### 1.9 Enough Balance / Payment accepted

Check if the user has enough balance on their account. If sufficient money is at disposal, then send a request to take the money out of the wallet, then go to 2.1. If not enough money is available, the deposit address is shown (unique code), then go to 2.2

### 2.1 Process desired action

If payment has been received successfully redirect users back to the normal system flow. 2.1 is the success condition of 1.9 or 1.7 when everything has been paid. This step is just to reconcile with the accounting and then do whatever the user wants to be done.

### 2.2 Show deposit Address

Show deposit address (unique to the user) and amount inside address. Process for private key creation in 2.2.1. Proceed to 2.3 after showing deposit address

### 2.2.1 Private key creation

Private/public key generated using RPC command from full node or API. Associate private key and public key with the user profile, and show in 2.2.

## 2.3 Funds deposited

There are two outcomes. If funds were deposited, proceed to 2.4 which is how we will detect for confirmation. This is achieved by doing a long poll or periodic polling to the backend.

Otherwise go back to 1.3.

## 2.4 Wait for confirmations

Wait for transaction confirmation before crediting the user account. A progress bar would be available. If a user chooses not to wait, go back to 1.3 / 1.4 (payment selection) where they can choose to pay at a later date or with another method.

## 2.5 User profile screen

User profile has the ability to deposit or withdraw tokens also. Deposit tokens follow a similar flow.

## 2.5.1 User Profile options

The user has the option to edit the profile but we will focus on tokens. This follows the similar flow to 1.9

### 2.5.2 Show deposit status

When funds are deposited or not show deposit status. This should just do a simple RPC or API query for any TX inputs to the address.

### 2.5.3 Withdraw funds

Funds are withdrawn from the wallet. A withdrawal fee should be deducted and sent to the owner wallet, also in this state the owner wallet should send some gas to the user's unique address behind the scenes.

### 2.5.3.1 Withdraw status

This action operates in a similar manner as deposit statuses work, except the fact that UTXOs (TX outputs) are visible from the address.

Type of states for a status:

- PENDING - Transaction not broadcasted. At this point the user wallet receives gas from the main account in order to perform the transaction.
- PROCESSING - Transaction is created and then broadcasted from the user's wallet, and transaction ID is noted and shown to the user when queried.
- COMPLETED - Transaction is completed with at least one confirmation

# Token Economy

# 06

The zrpmlink token is a ERC20 utility token issued on the Ethereum blockchain. ISP is a transferable representation of attributed functions specified in the protocol/code of the zrpmlink Platform, and which is designed to be used solely as an interoperable utility token on the platform. ISP is a non-refundable functional utility token which will be used as the medium of exchange between participants on the zrpmlink Platform in a decentralised manner. The goal of introducing ISP is to provide a convenient and secure mode of payment and settlement between participants who interact within the ecosystem on the zrpmlink Platform, and it is not, and not intended to be, a medium of exchange accepted by the public (or a section of the public) as payment for goods or services or for the discharge of a debt; nor is it designed or intended to be used by any person as payment for any goods or services whatsoever that are not exclusively provided by the issuer. ISP does not in any way represent any shareholding, participation, right, title, or interest in the Company, its affiliates, or any other company, enterprise or undertaking, nor will ISP entitle token holders to any promise of fees, dividends, revenue, profits or investment returns, and are not intended to constitute securities in Singapore or any relevant jurisdiction. ISP may

only be utilised on the zrpmlink Platform, and ownership of ISP carries no rights, express or implied, other than the right to use ISP as a means to enable usage of and interaction within the zrpmlink Platform.

zrpmlink's interoperable platform offers a decentralized ecosystem in which users can purchase services - for example employers will be able to pay ISP for access to job seekers, and job seekers will be able to spend ISP to access employer profiles.

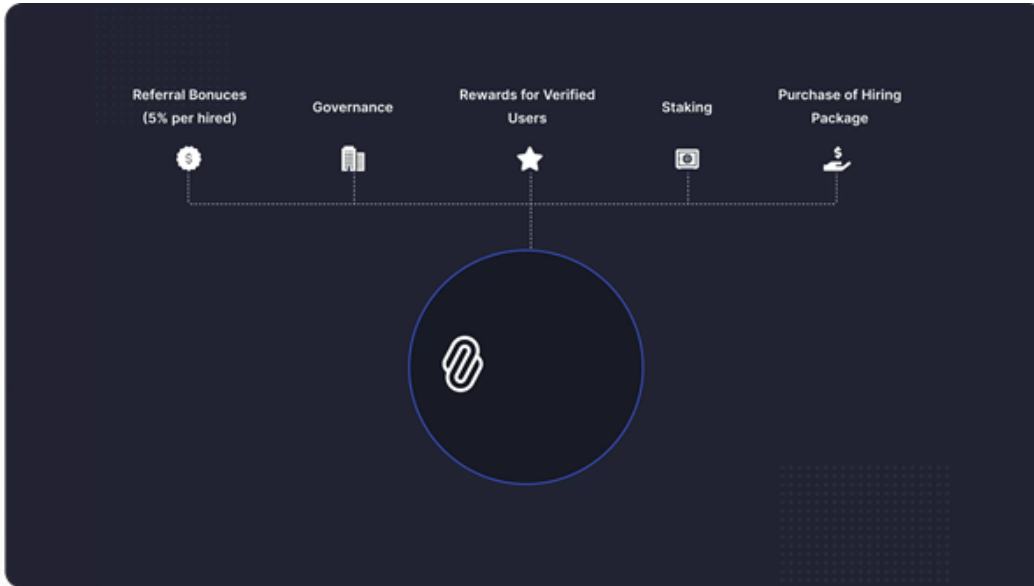
ISP also provides the economic incentives which will be distributed to encourage users to contribute and maintain the ecosystem on the zrpmlink Platform, thereby creating a win-win system where every participant is fairly compensated for its efforts. ISP is an integral and indispensable part of the zrpmlink Platform, because without ISP, there would be no incentive for users to expend resources to participate in activities or provide services for the benefit of the entire ecosystem on the zrpmlink Platform. Given that additional ISP will be awarded to a user based only on its actual usage, activity and contribution on the zrpmlink Platform, users of the zrpmlink Platform and/or holders of ISP which did not actively participate will not receive any ISP incentives.



Users will be able to earn tokens for a variety of beneficial activities which promote platform adoption, such as by signing up, referring friends to join the platform, providing details and getting verified (i.e. „social mining“).

Further, the zrpmlink native blockchain protocol is simply a computerised consensus protocol which does not own or run any computing/storage servers, so third-party computing resources are required for processing on-chain transactions and applications. Providers of these services / resources would require payment for the consumption of these resources (i.e. „mining“ on the zrpmlink Platform) to maintain network integrity, and ISP will be used as the native platform currency to quantify and pay the costs of the consumed computing resources.

## 6.1 Token Sales



We are having only 4 sales - Private sale, Seed sale, Strategic Sale and Public sale. Whatever ISP Tokens are not sold through these four events would be voided. All of the zrpmlink Tokens sold through these two events will effectively be the circulation supply.

In particular, it is highlighted that ISP: (a) does not have any tangible or physical manifestation, and does not have any intrinsic value (nor does any person make any representation or give any commitment as to its value); (b) is non-refundable and cannot be exchanged for cash (or its equivalent value in any other digital asset) or any payment obligation by the Company or its affiliates; (c) does not represent or confer on the token holder any right of any form with respect to the Company or its affiliates, or its revenues or assets, including without limitation any right to receive future

dividends, revenue, shares, ownership right or stake, share or security, any voting, distribution, redemption, liquidation, proprietary (including all forms of intellectual property or license rights), right to receive accounts, financial statements or other financial data, the right to requisition or participate in shareholder meetings, the right to nominate a director, or other financial or legal rights or equivalent rights, or intellectual property rights or any other form of participation in or relating to the zrpmlink Platform, the Company, or its service providers; (d) is not intended to represent any rights under a contract for differences or under any other contract the purpose or pretended purpose of which is to secure a profit or avoid a loss; (e) is not intended to be a representation of money (including electronic money), security, commodity, bond, debt instrument, unit in a collective investment scheme or any other kind

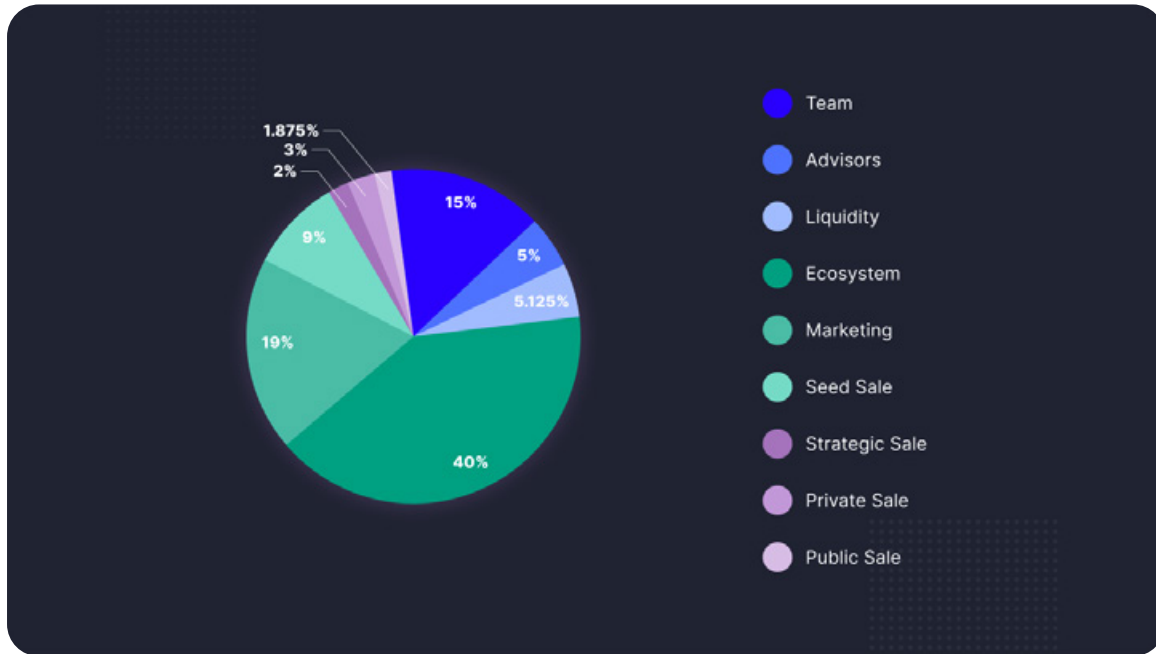
of financial instrument or investment; (f) is not a loan to the Company or its affiliates, is not intended to represent a debt owed by the Company or its affiliates, and there is no expectation of profit; and (g) does not provide the token holder with any ownership or other interest in the Company or its affiliates.

Notwithstanding the ISP distribution, users have no economic or legal right over or beneficial interest in the assets of the Company or its affiliates after the token distribution.

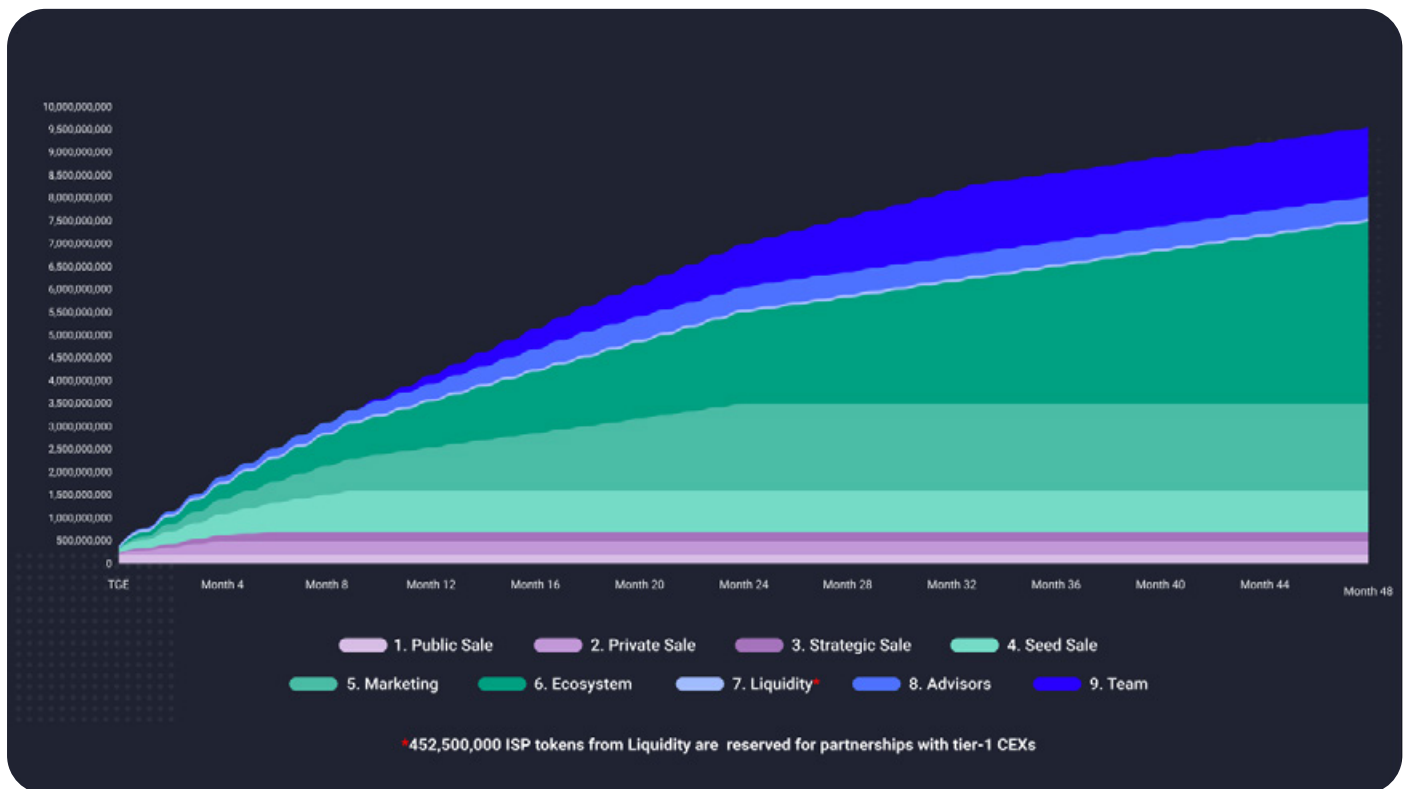
To the extent a secondary market or exchange for trading ISP does develop, it would be run and operated wholly independently of the Company, the distribution of ISP and the zrpmlink Platform. The Company will not create such secondary markets nor will it act as an exchange for ISP.



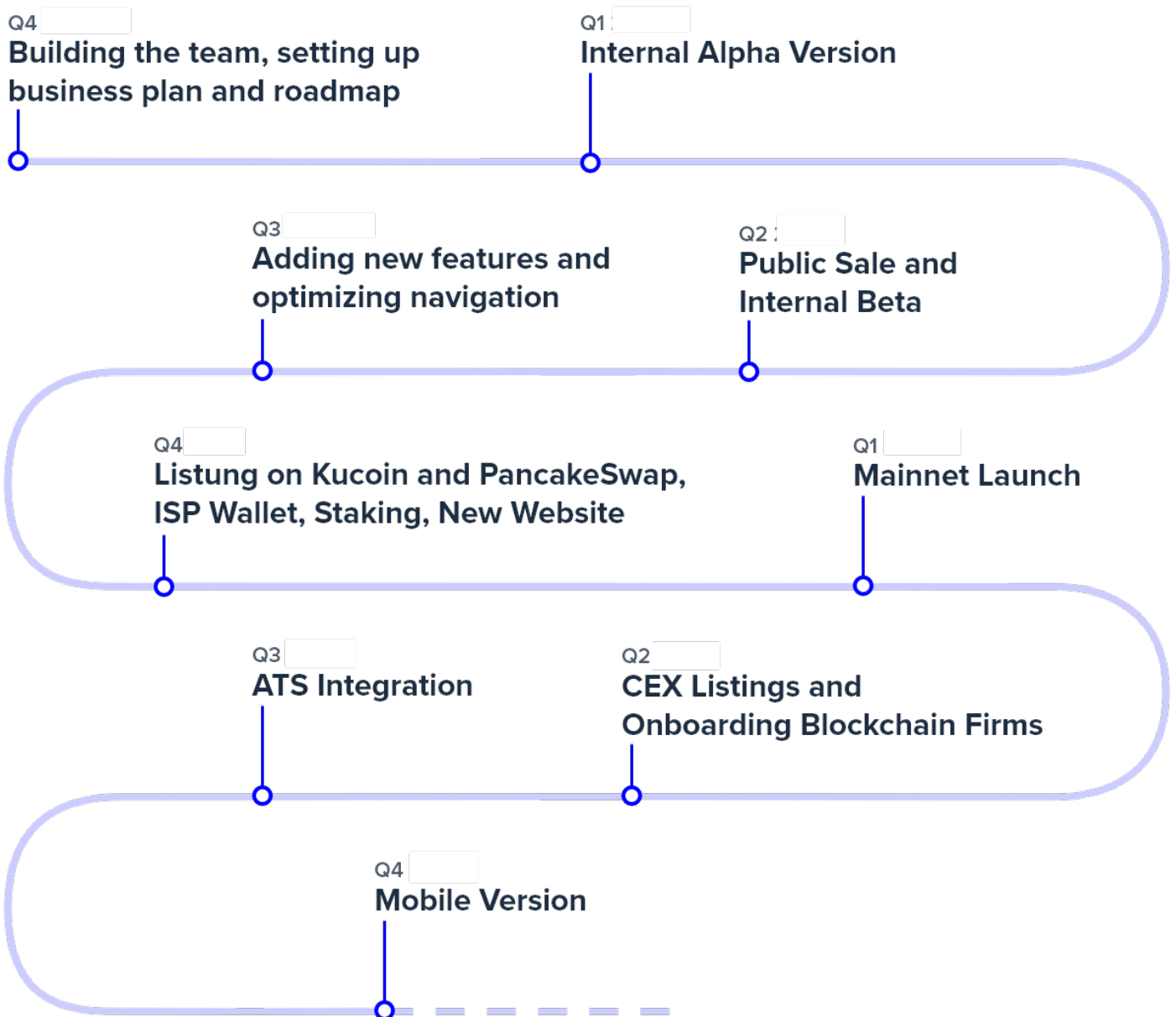
## 6.2 Token Distribution



## 6.3 Release Schedule



# Roadmap 07



# Legal Information

# 08

The details regarding the legal status herein describe of the undertaking, the zrpmlink Token, zrpmlink, zrpmlink's Whitepaper, regulatory aspects of the Token sale, as well as information on the prohibited jurisdiction which residents will not be allowed to participate in the sale of zrpmlink Token. Please, note that any analysis which is made hereby is based on zrpmlink internal preliminary assessment and cannot be perceived as a legal, regulatory, investment or tax advice to you. To ensure certainty regarding any matters concerning the purchase of zrpmlink Token, please, use the services of professionals such as lawyers, tax or/and investment advisors. This English-language version of the zrpmlink Whitepaper is the primary

official source of information about the zrpmlink Token. The information contained herein may be translated into other languages from time to time or may be used in the course of written or verbal communications with existing and prospective community members, partners, etc. In the course of a translation or communication like this, some of the information contained in this paper may be lost, corrupted or misrepresented. The accuracy of such alternative communications cannot be guaranteed. In the event of any conflicts or inconsistencies between such translations and communications and this official English-language Whitepaper, the provisions of the original English-language document shall prevail.

## 8.1 Legal Status of the ISP Token

Pursuant to zrpmlink's preliminary analysis on which no reliance is established hereby, zrpmlink Tokens are utility access cryptographic tokens which will be accepted as means of payment for purchase services, enable users to earn tokens by signing up, referring friends, getting verified, social mining and token staking via Metamask, and other services by zrpmlink and by the employers and the candidates. The herein stated activities would allow the users to use the zrpmlink cryptocurrency as a method of transferring remuneration for all hiring services. Along with the latter, the blockchain ecosystem gives the opportunity for candidates' degrees to be verified by collaboration with educational institutions to confirm the authenticity of the academic documents by putting them on the public blockchain ledger. It does not grant any additional rights such as dividend distribution, profit sharing, investment returns or any other rights which are typical for financial instruments and therefore it may not be qualified as such. Moreover, any fluctuation of the intrinsic value of the zrpmlink Token may be triggered by future unpredictable events which would be only subject to accidental and uncertain circumstances which are not controlled by zrpmlink. Therefore, any speculative incentive to purchase zrpmlink Tokens would be of secondary nature and such purchase is not recommended or advised for. Accordingly, the zrpmlink Token hol-

ders intending to purchase zrpmlink Token with speculative purposes are exposed to numerous risks and no laws and acts that ensure disclosure and represent regulatory scrutiny for investors' protection are applicable in case that unfavourable circumstances cause the reduction of the price of zrpmlink Token despite zrpmlink's efforts to prevent such effect. Generally speaking, zrpmlink does not have any control over the ISP Token price and no promise for a price increase is hereby granted.

The zrpmlink Tokens are also not a depository receipt in respect of shares; nor do they represent bonds or other forms of securitized debt; nor a contract that can be physically settled with the delivery of an underlying asset (derivatives). As their acceptance as means of payment will be limited to the zrpmlink Platforms, the zrpmlink Tokens shall not be qualified as assets with any financial nature but rather as contractually stipulated means of value exchange. Thus they are not intended to comprise any "security" under MiFID II, the corresponding national law of the United States of America, or Singapore. Further, the zrpmlink Tokens do not fall in the category of money market instruments as they do not represent securitised debt that their holder might receive on a maturity date

The zrpmlink Tokens are not shares in collective investment undertakings

(UCITS or AIF), since the sale of tokens does not possess two of the three criteria that should be present cumulatively ("general commercial or industrial purpose" and "view to generating a pooled return") in order to define a collective investment undertaking.

Accordingly, zrpmlink does not qualify as an investment firm under MiFID II, asset management company or collective investment undertaking under the UCITS Directive, nor is the company a manager of alternative investment funds under the AIFM Directive. The cryptographic token sale itself does not constitute any form of regulated investment activity such as placing, dealing in or advising on financial instruments or managing or marketing collective investment schemes under MiFID II, UCITS Directive, AIFM Directive, or the Prospectus Directive.

Furthermore, zrpmlink Tokens do not represent funds as defined in the Payment Services Directive 2, thus the sale of zrpmlink Tokens cannot be considered as provision of payment services that would fall within the scope of PSD2. The zrpmlink Tokens are not electronic money under the Electronic Money Directive as they can be used as a medium of exchange only within the zrpmlink Platforms and do not represent prepaid stored value issued in exchange for funds that is accepted as a widespread mean

of payment by any legal or natural person. Since the cryptocurrencies are not recognized on national or European level as fiat currencies (i.e. money issued by a national bank of a state), the requirements for legal entities operating as currency exchange do not apply for the zrpmlink Platforms.

The zrpmlink Tokens do not represent insurance contracts, as they are used only as means of payment in the contractual relations entered directly between the Platform user and the provider of the corresponding service/goods (MSP, MES). Therefore the zrpmlink Platforms is not considered

any form of investment or insurance funds, as there is no joint venture for the realization of profit or for sharing risk among users.

The zrpmlink Tokens do not represent security or investment contracts under the Federal security laws of the United States of America, as any purchasers of the ISP agree and acknowledge that could not expect a profit from acquiring the crypto-asset. The sale of ISP Tokens does not constitute a sale of securities under the Federal Law of USA, nor is considered money transmission under the State Law. The ISP Tokens do not constitute an investment contract by

and between zrpmlink and the purchaser in terms of contract that includes (i) an investment of money, (ii) in a common enterprise, (iii) with an expectation of profit, (iv) solely from the effort of others. Any purchasers agree and acknowledge that it could not be expected for value of the ISP Token to increase as a result of market forces of supply and would not rely on the efforts of any other persons for potential increase in value (such as a promoter or third party, which in the context of digital assets may include the issuer and project team behind the ISP Token.)

## 8.2 Eligibility

The information provided in this Whitepaper is not addressed to any legal entity or natural person residing in any jurisdiction where the offering and purchase or sale of cryptographic tokens with the legal nature of zrpmlink Token are prohibited or where zrpmlink Tokens are treated as financial instrument or their offering, purchase or sale are qualified as regulated activity (“Prohibited Jurisdictions”) including but not limited to: United States of America; Canada; North Korea; Afghanistan; Mainland China; Congo; Eritrea; Iran; Iraq; Libya; Ivory Coast; Lebanon; South Sudan; Australia; Saudi Arabia; Algeria. Legal or natural persons which are on any trade or economic sanctions lists, such as the UN Security Council

Sanctions list, designated as a “Specially Designated National“ by OFAC (Office of Foreign Assets Control of the U.S. Treasury Department) or placed on the U.S. Commerce Department’s “Denied Persons List“ or any other list with restricted persons for the purposes of the prevention of money laundering shall also not be eligible to purchase zrpmlink Token. You maintain full responsibility to check if you are resident in a Prohibited Jurisdiction. If you, however, participate in the ETS in any stage in breach of this obligation, you will bear unlimited liability for any damage that this might cause to zrpmlink.

## 8.3 Legal Disclaimer

To the maximum extent permitted by the applicable laws, regulations and rules, zrpmlink shall not be liable for any indirect, special, incidental, consequential or other losses of any kind, in tort, contract or otherwise (including but not limited to loss of revenue, income or profits, and loss of use or data), arising out of or in connection with any acceptance of or reliance on this Whitepaper or any part thereof by you or any third-party which is related to you.

zrpmlink does not make or purport to make, and hereby disclaims, any representation, warranty or undertaking in any form whatsoever to any entity or person, including any representation, warranty or undertaking in relation to the truth, accuracy and completeness of any of the information set out in the zrpmlink Whitepaper. Such representations may be made on a case by case basis only and would be specifically addressed to the person whom zrpmlink enters into contractual relations with. Regulatory authorities are carefully scrutinizing businesses and operations associated with cryptocurrencies and initial coin offering in the European Union. In that respect, regulatory measures, investigations or actions may impact zrpmlink's business and even limit or prevent it from developing its operations in the future. Any person or legal entity undertaking to acquire ISP Tokens must be aware of the existence of regulatory risks which are due to the lack of clear regulations in certain jurisdictions. Additionally, this Whitepaper may change significantly

or need to be modified because of new regulatory and compliance requirements from any applicable laws in many jurisdictions. In such a case, purchasers and anyone undertaking to acquire ISP Tokens acknowledge and understand that neither zrpmlink nor any of its affiliates shall be held liable for any direct or indirect loss or damage caused by such changes.

In this regard the purchasers acknowledge the following risks:

- (a) the ISP Tokens may lose their value in part or in full;
- (b) the ISP Tokens may not always be transferable;
- (c) the ISP Tokens may not be liquid;
- (d) the offer to the public concerns utility tokens, that such utility tokens may not be exchangeable against the good or service promised in the Whitepaper, especially in case of failure or discontinuation of the Project.
- (e) you agree and acknowledge that the zrpmlink Whitepaper does not constitute a prospectus or offer document of any sort and is not intended to constitute an offer of securities in any jurisdiction or a solicitation for investment in securities and you are not bound to enter into any contract or binding legal commitment and no cryptocurrency or another form of payment is to be accepted on the basis of this Whitepaper except for the cases where a binding agreement is entered into by you and zrpmlink;
- ((f) you agree and acknowledge that zrpmlink is not liable for any indirect, special, incidental, consequential or other losses of any kind, in tort,

contract or otherwise (including but not limited to loss of revenue, income or profits, and loss of use or data), arising out of or in connection with any acceptance of or reliance on this Whitepaper or any part thereof by you or any third-party related to you;

(g) you agree and acknowledge that no promise is provided for future earnings or increase of the market price of the ISP Tokens although any precursors to this aim may be provided in this Whitepaper and such increase in the price is not main incentive to purchase ISP Tokens but rather your willingness to support the Project as you share its vision, mission and values, as well as your intention to use the ISP Tokens as means of access and payment within the zrpmlink platform;

In the case where you wish to purchase any ISP Tokens, you have undertaken all necessary actions to discover whether or not the ISP Tokens are construed, interpreted, classified or treated as:

- (a) any kind of currency other than cryptocurrency which is regulated in your jurisdiction;
- (b) debentures, stocks or shares issued by any person or entity:
  - rights, options or derivatives in respect of such debentures, stocks or shares;
  - rights under a contract for differences or under any other contract the purpose or pretended purpose of which is to secure a profit or avoid a loss;
  - units in a collective investment scheme;

- units in a business trust;  
 - derivatives of units in a business trust;  
 - any other security or class of securities.

(c) you have undertaken all necessary actions to discover whether or not you are currently residing in a Prohibited Jurisdiction;

(d) you have a basic but sufficient degree of understanding of the operation, functionality, usage, storage, transmission mechanisms and other material characteristics of cryptocurrencies, blockchain-based software systems, cryptocurrency wallets or other related token storage mechanisms, blockchain technology and smart contract technology to the extent that you can make your own judgement on purchasing cryptocurrencies and can execute the process of purchase and storage independently and safely;

(e) you are fully aware and understand that in the case where you wish to purchase any ISP Tokens, there are risks associated with the business undertaking and the operations of zrpmlink which may affect you and the consequent distribution of the zrpmlink Tokens (each as referred to in the

zrpmlink Whitepaper);

(f) you agree and acknowledge that zrpmlink is not liable for any indirect, special, incidental, consequential or other losses of any kind, in tort, contract or otherwise (including but not limited to loss of revenue, income or profits, and loss of use or data), arising out of or in connection with any acceptance of or reliance on this Whitepaper or any part thereof by you or any third-party related to you;

(g) if you have found that your access to the information contained in the zrpmlink Whitepaper and/or purchase of ISP Tokens may violate any regulatory in your jurisdictions or in any other way would trigger any liability for zrpmlink, you must immediately cease to access this Whitepaper and shall abstain from purchasing ISP Tokens.

(h) all of the above representations and warranties are true, complete, accurate and non-misleading from the time of your access to and/or acceptance of possession the zrpmlink Whitepaper or such part thereof (as the case may be).

## 8.4 Caution Note on Forward-Looking Statements

All statements contained herein, statements made in press releases, articles or in any place accessible by the public and oral statements that may be made by zrpmlink or their rightful respective directors, executive officers or employees acting on behalf of zrpmlink, that are not statements of historical fact, constitute “forward-looking statements”. Some of these statements can be identified by forward-looking terms such as “aim”, “target”, “anticipate”, “believe”, “could”, “estimate”, “expect”, “if”, “intend”, “may”, “plan”, “possible”, “probable”, “Project”, “should”, “would”, “will” or other similar terms. However, these terms are not the exclusive means of identifying forward-looking statements. All statements addressing zrpmlink’s financial position, business strategies, future token price anticipations, plans and prospects and the future prospects of the industry which zrpmlink is in are forward-looking statements. These forward-looking statements, including but not limited to, statements as to zrpmlink’s revenue and profitability, prospects, future plans, other expected industry trends and other matters discussed in the zrpmlink Whitepaper regarding zrpmlink are matters that are not historical facts, but only predictions. These forward-looking statements involve known and unknown risks, uncertainties and other factors that may cause the actual future results, performance or achievements of zrpmlink to be

materially different from any future results, performance or achievements expected, expressed or implied by such forward-looking statements.

These factors include, amongst others:

- (a) changes in political, social, economic and stock or cryptocurrency market conditions, and the regulatory environment in the countries in which zrpmlink conduct its respective businesses and operations;
- (b) the risk that zrpmlink may be unable to execute or implement their respective business strategies and future plans;
- (c) changes in interest rates and exchange rates of fiat currencies and cryptocurrencies;
- (d) changes in the anticipated growth strategies and expected internal growth of zrpmlink;
- (e) changes in the availability and fees payable to zrpmlink in connection with their respective businesses and operations;
- (f) changes in the availability and salaries of employees who are required by zrpmlink to operate their respective businesses and platform;
- (g) changes in preferences of customers;
- (h) changes in competitive conditions under which zrpmlink operates, and the ability of the latter to compete under such conditions;
- (i) changes in the future capital needs

of zrpmlink and the availability of financing and capital to fund such needs;

- (j) war or acts of international or domestic terrorism, occurrences of catastrophic events, natural disasters and force majeure circumstances that affect the businesses and/or operations of zrpmlink; and
- (k) other factors beyond the control of zrpmlink.

Given that risks and uncertainties that may cause the actual future results, performance or achievements of occurrences of catastrophic events, natural disasters and force majeure circumstances that affect the businesses and/or operations to be materially different from that expected, expressed or implied by the forward-looking statements in the zrpmlink Whitepaper, undue reliance must not be placed on these statements. These forward-looking statements are applicable only as of the date of this Whitepaper. Neither zrpmlink nor any other person represents, warrants and/or undertakes that the actual future results, performance or achievements of occurrences of catastrophic events, natural disasters and force majeure circumstances that affect the businesses and/or operations will be as mentioned in those forward-looking statements.



## Market and Industry Information.

### No Consent of Third Parties

This Whitepaper includes market and industry information and forecasts that have been obtained from internal surveys, reports and studies, where appropriate, as well as market research, publicly available information and industry publications. Such surveys, reports, studies, market research, publicly available information and publications generally state that the information that they contain has been obtained from sources believed to be reliable, but there can be no assurance as to the accuracy or completeness of such included information.

Third parties have not provided their consent to the inclusion of his or her name and/ or other information attri-

buted or perceived to be attributed to such person in connection therewith in the zrpmlink Whitepaper and no representation, warranty or undertaking is or purported to be provided as to the accuracy or completeness of such information by such person and such persons shall not be obliged to provide any updates on the same.

While zrpmlink has taken reasonable actions to ensure that the information is extracted accurately and in its proper context, the zrpmlink has not conducted any independent review or due diligence of the information extracted from third party sources, verified the accuracy or completeness of such information or ascertained the

underlying economic assumptions relied upon therein. Consequently, neither zrpmlink, nor their respective directors, executive officers and employees acting on their behalf makes any representation or warranty as to the accuracy or completeness of such information and shall not be obliged to provide any updates on the same.

## Terms Used

To facilitate a better understanding of the ISP Tokens being offered for purchase, and the businesses and operations of zrpmlink, certain technical terms and abbreviations, as well as, in certain instances, their descriptions, have been used in this Whitepaper. These descriptions and assigned meanings should not be treated as being definitive of their meanings and may not correspond to standard industry meanings or usage. Words importing the singular shall, where applicable, include the plural and vice versa and words importing the masculine gender shall, where applicable, include the feminine and neuter genders and vice versa. References to persons shall include corporations.

This Whitepaper (“zrpmlink Whitepaper” or “this Whitepaper”) is drafted by zrpmlink, a limited liability company, incorporated and registered under the laws of Republic of Bulgaria, with registry code 206070477, represented by Mr Emanuil Pavlov acting in his capacity as a Chief Executive Officer (“zrpmlink” or “We” or “Our”). zrpmlink is solely responsible for the content of this crypto-asset Whitepaper. The zrpmlink Whitepaper has not been reviewed or approved by any competent authority in any Member State of the European Union or any other competent authority.

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