



Joys Digital
payment service

1. What is does

Joys is a payment service provider for making payments in any cryptocurrency when buying products and services. Joys is a global open blockchain platform based on the Ethereum private network that allows adding virtually any cryptocurrencies and tokens as payment methods without breaching the law even in countries where cryptocurrency is not accepted as a legal tender.

2. Source of our and JOYS buyer income

Our estimates show that around 1% of cryptocurrency market participates in real circulation as a payment method, and even less does so legally. According to Juniper Research forecasts, the volume of digital payments will exceed \$5 trn by 2020. We expect that by the end of 2019, the volume of transactions processed by the Joys payment service will amount to 0.5% of cryptocurrency market monthly volume. Assuming that in the worst case the cryptocurrency capitalization will not decrease compared to the current volume (according to <https://coinmarketcap.com>), this will come to $\$415,500,000,000 * 0.5\% = \$2,077,500,000$ which is our goal. Joys offers three ways of using the payment service:

1. Paying for products and services with JOYS;
2. Paying for products and services using cryptocurrencies and tokens plus 1% fee in JOYS;
3. Paying for products and services using cryptocurrencies and tokens plus 2% fee in payment's currency with subsequent fee conversion to JOYS.

Total monthly demand for JOYS cryptocurrency to pay for products and services will be 2.5 times the volume realized at ICO at the price of offering.

3. Team's professional experience

Joys team is a synergetic combination of co-thinkers, professionals and partners. The team core is made up of several Direct's and Rate&Goods's employees. As of today, key team members have been working together for 8 years. Even before the ICO, we created a functional platform that accepted JOYS payments

for products and services. Our next goal is to implement accepting other cryptocurrencies and build infrastructure in many countries.

4. Our current partners

Cash register with Joys on board are currently used in 30 countries. 25% of POS machines in Russia, 10% in other CIS countries, 50% gas stations in Germany are already equipped with Joys module. We partner with Evotor, Shtrih-M, Scheidt & Bachmann, Micros, and many other vendors.

5. Key project advantages

- Out-of-the-box product;
- Legal use of cryptocurrencies to make payments;
- No additional POS software and hardware required;
- We give an opportunity to use any cryptocurrencies and tokens, except for private ones;
- We are open to other projects and cryptocurrencies;
- Huge scaling potential.

6. Key Joys Digital's markets

CIS, European Union, Asia, USA

7. Financing demand

We plan to make Joys global payment service in three stages:

Stage 1: CIS countries and Europe - \$ 50M

Stage 2: Asia and Africa - \$ 50M

Stage 3: Americas, Australia and Oceania - \$ 60M

CONTACT US

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