

Whitepaper payb v2.1

1/

Introduction.

What is payb.io?

payb.io is the first address of its kind on the Internet that allows you to purchase - literally - any legitimate product available on the web using cryptocurrencies.

payb.io is a natural evolution and synthesis of the concept we once created back when we were still working on the paybtc.io project. Along with its development, we simplify the mechanisms, shorten the path to cryptocurrency adoption in everyday life.

payb.io is a bridge between the world of the latest blockchain technologies and the traditional world of commerce and services. As a payment intermediary for online purchases, we route the cryptocurrency stream to the appropriate payment gateway, allowing a payb user to purchase any product for any cryptocurrency. payb serves cryptocurrency communities from around the world. Allows transfers in 60 cryptocurrencies, and soon in basically every cryptocurrency available.

List of supported cryptocurrencies -> [here](#).

How does payb.io work?

In a very simple way:

- a user goes to payb.io and pastes a link to a product [URL, commonly called „paste”];
- fills in the basic order data and sends the form;
- the paste’s attendant analyses the availability and legality of the product;
- after successful verification, we generate an individual payment offer for the user;
- the user pays the offer in the chosen cryptocurrency;
- the goods are sent to the indicated address.

What problems does payb.io solve?

- there is no need to exchange cryptocurrency for traditional currency;
- there are no exchange transfer fees, transaction fees, exchange fees, or bit machine fees;
- there is no purchase limit;
- no risk related to exchange rate fluctuations;
- time saving and convenience - the purchase is simple, fast and comfortable;
- the possibility of missing a buying opportunity;
- not only makes it easier to buy with cryptocurrencies, but also gives sellers the opportunity to reach out to customers who own cryptocurrencies.

Check out at [payb.io](#)

2/

The new payb.

The goals and objectives we set for ourselves, back in the early stages of paybtc.io’s start-up, were spread out over 2 years [see paybtc.io whitepaper]. After successful tokenization [payb token on Kanga Exchange], we were able to reduce this time to just 4 months. Tokenholders invested a total of PLN 455,611.67. The value of the payb token over this time has risen to its ATH of PLN 15.60 as of 28/11/2021.

We are the leader of the Polish market. We are aiming much higher. This has resulted in a re-branding conducted at the beginning of August 2021, combined with the creation of a special purpose vehicle based in London [according to WP paybtc.io]. We wanted to make it simpler, clearer and safer.

The new logo gives us new opportunities and allows us to reach customers all over the world.

We are starting to operate internationally and are switching to communicating in English.

See for yourself at payb.io

3/

Passive income token and the new opportunities it offers.

Possibilities created by payb are directed to a wide group of users and are to be their everyday support in decisions who and for what to pay. An additional advantage is the proposal related to passive income, which was very well received in the earlier phase of the project. The first passive income rewards on the payb token were paid out on 15.07.2021. At the moment, rewards are paid out daily to all stakeholders on Kanga Exchange's PoS. The amount of the award is 0.25% of the monthly commission income for acting as an intermediary in the purchase.

Detailed information about payb token and passive income is available here.

In the third quarter of 2021, the payb token lists on the „parent” exchange where the ICO was launched, namely Kanga Exchange. The plan in the short term is to get the token out to larger and more international exchanges, so to speak, giving more interested parties the opportunity to purchase the token. Cooperation with the best stock exchanges in the world is a natural direction.

You will be able to follow the progress soon on our social media channels -> [FB](#), [TT](#), [Telegram](#)

4/

Work is going on.

The market has positively verified the work done so far. It is a kind of guarantee of the rightness of the direction taken by payb. A number of works are currently underway related to purchase process optimization and automation. This is essential for the further development of payb.

It is clear to us that as the number of pastes increases, there must be a significant increase in performance.

To meet this challenge, we are rapidly improving the efficiency of operations, automating customer service. We create a tool that is simple and friendly to use. We are assisted by a team of programming specialists who create a dedicated platform to handle pasting.

In addition, we create software to support the processing of payments with the help of cryptocurrencies. We also simplify the purchasing process itself.

#TEAMpayb has expanded with several new, young and ambitious people whose commitment and a fresh perspective drives you to action. We have improved the availability of payb. We operate 24 hours a day, 7 days a week. Check it out yourself on payb.io

5/

Goals.

The plan implemented in payb is to position our solution in opposition to classic transfer forms. All under the name of **#shopping4crypto**, **#zakryptotaniej**, **#cheaper4crypto**, **#PAYlessBsmart**.

The main objective is to create the most reliable and the most effective cryptocurrency tool in the world.

Course of actions:

- investment in service development and optimisation
- a steady increase in the number of pastes
- ensuring passive income for investors
- listing on international exchanges
- automation of purchasing processes
- dynamic entry into international markets

6/

Capital division.

80% of the invested funds are private funds of Tomasz Palka, CEO of payb.io.

20% comes from initial offerings through public issue of tokens via Kanga Exchange.

7/

Summary.

The world of cryptocurrencies is dynamic. So are we. The goals set at the beginning of the road have already been met. We re-branded and created a special purpose vehicle. Work on the software that will open the doors to absolutely all the freight depots in the world is already well advanced and moving towards completion at a rapid pace. In early autumn 2021 you will also be able to pay with cryptocurrency for services.

We optimize purchasing processes. We automate the handling of paste. We plan to enter more major exchanges. We note new ATH and very positive market signals. The number of pastes continues to increase. We are the leader. We are the first.

We do not want to make promises or pledges. We just work and do our jobs. We are meeting goals. Effectively.

Check it out yourself, payb.io

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#TEAMpayb



----- Tomasz Palka, CEO payb.io

Risk factors

An investment related to the purchase of payb tokens, similarly to other investments of this type, involves the possibility of risk factors.

Analyse them carefully before you make an investment decision. Below is a description of the risks associated with the Issuer's business and the environment in which the Issuer operates.

The presented risks are related to the Issuer's core business, consisting in intermediation in sales and purchases using cryptocurrencies. Most risk factors are largely independent of the Issuer and come from outside the organisation. The existence of risk may have negative effects directly affecting ITDS GROUP LTD.

Each Investor should be aware that the aforementioned risks and their direct impact on the Company's financial position may result in the loss of some or all of the invested capital; however, for the time being, the prospects and financial position of Didiloo UK Ltd are stable.

The risk of changing European economic law.

Very often the law changes rapidly. Some provisions are ambiguous or mutually exclusive with others, which causes problems in their interpretation and may affect some areas of the economy.

As we operate within the European Union, we are to a large extent subject to legislation created by EU bodies.

Cryptocurrency trading laws are evolving all the time and vary slightly from country to country.

The risk of variable external factors.

The market related to cryptocurrencies is undergoing changes all the time in the sphere of cryptocurrency trading regulation. Different countries have different approaches to the operation of cryptocurrency exchanges and there are different taxation models. Many aspects of cryptocurrency trading are not yet regulated. There is a risk of such a legal change that will make cryptocurrency brokering activities unprofitable.

Risk of interpretation of tax regulations.

All business entities, including ITDS GROUP LTD, are subject to the risk of errors or lack of precise legal and tax records. This may have the effect of creating discrepancies in the interpretation of income tax or VAT rules.

There is also a possibility of divergence in the interpretation carried out by the tax authority competent for the seat of ITDS GROUP LTD, whose position in tax matters will be different or opposite to that adopted by ITDS GROUP LTD.

It should be noted that a similar situation may arise and carry a penalty and have an adverse effect on the financial performance of ITDS GROUP LTD. At the same time, such risk does not seem to be high considering the projects implemented.

Information about the issuer

The issuer of payb tokens (PAYB) is ITDS Group LTD registered at: Craven House, 40-44 Uxbridge Road, London, W5 2BS, UNITED KINGDOM

The issuer declares that the information contained in this Whitepaper is true, accurate and reflects the best of its knowledge and due diligence.

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