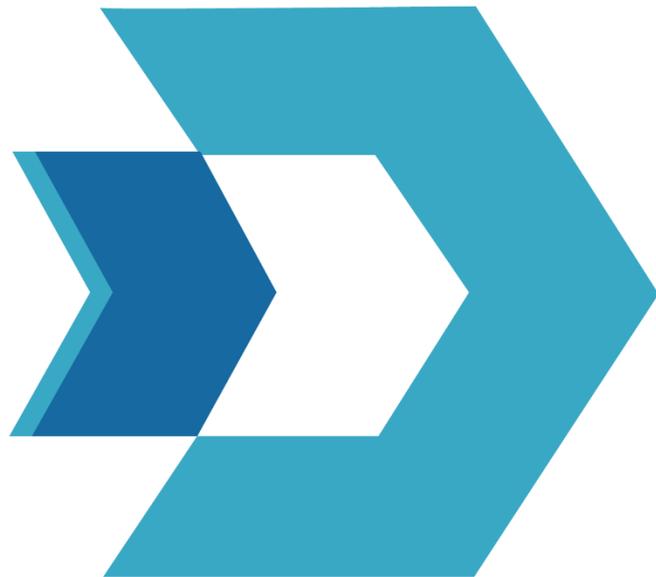


DETTAPAY

A Hybrid Marketplace for the Future



White Paper

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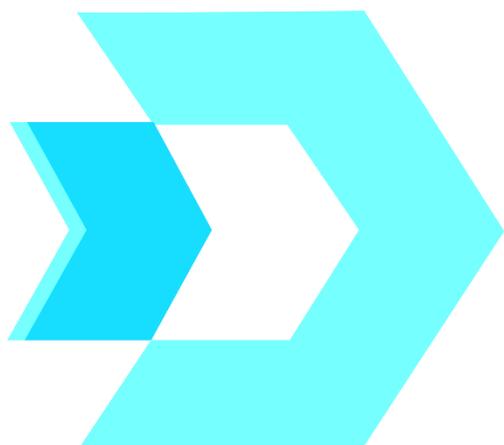
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Executive Summary

Dettapay was founded in 2020 to tackle the most pressing challenges facing the eCommerce and cryptocurrency sectors. Through the integration of proprietary technologies, the Dettapay network intends to spearhead blockchain adoption via its next-generation online marketplace.

Firms such as Amazon dominate the eCommerce sector with full control over your data. These mega-firms continue to centralize their power via this information. Their positioning allows these companies to operate in a predatory manner, making it virtually impossible for competition to develop.

This centralization leaves consumers and merchants at the mercy of big tech. Consumers lose out because there is less competition to drive prices down. Additionally, merchants suffer because they have no leverage from which to negotiate their needs. Worst of all, this trend seems set to continue unless drastic changes are made.



Introduction

Dettapay provides an alternative to the status quo by introducing an inclusive global marketplace that leverages the playing field. This one-stop platform introduces advanced blockchain security features to provide users with more protection and convenience. Dettapay's marketplace will include a thriving ecosystem for merchants that allows the usage of industry-leading integrations for eCommerce core services.

Dettapay's unique hybrid approach allows users to enjoy the familiarity of centralized marketplaces alongside the speed and efficiency of blockchain technology. This international marketplace provides frictionless commerce to purchase goods and services with DETTA tokens and popular FIAT currencies such as USD, EURO, and Pound. DETTA tokens can be used for payments by both the blockchain and traditional sectors.

Dettapay Vision

Dettapay seeks to build the future of e-commerce today. Dettapay developers have created various methods to improve efficiency without negatively impacting performance or user experience. Only Dettapay guarantees transparency, trust, and sustainability in the market. Dettapay developers spent years analyzing the centralized marketplace structure components to pinpoint the areas that needed improvements to accomplish this task.

The Challenge

The global economy is experiencing an unprecedented centralization of power. Fewer companies control more market share than ever. These tech giants go by many names, including the Big Four, Four Horsemen, Big Five, or S&P 5. These goliaths are the largest and most dominant companies in the information technology industry of the United States. This list currently consists of Amazon, Apple, Google, Facebook, and Microsoft.

To put the big four dominance in perspective, one only needs to look at a few statistics. For example, 83% of all product searches start with either Amazon or

Google. These firms are the gatekeepers. Additionally, over four million merchants use the Amazon marketplace and underlying services as sales channels regularly. Insanely, Apple holds more cash than most countries at USD 261 billion reserves. This is an amount that dwarfs the gross domestic product of countries such as Finland in 2017. Worst of all, these firms continue to venture into other aspects of daily life.

These firms expand in a predatory manner. It's not as if they develop a new service and unveil it to their users. In most instances, they duplicate or buy out the competition. Both Facebook and Google continually buy up competitors, such as when Facebook purchased Instagram. These firms have numerous occasions outright duplicated competitors' features, such as when Facebook repeated Snap, LLC's business model. The resulting actions caused Snap LLC to lose 50% of its value in less than a year.

This state of lopsided control allows these firms to dictate their demands to merchants with no regard for the merchant's perspective. For years, these networks have developed different ways to subjugate their users. For example, Amazon is known for duplicating successful products based on concepts introduced by its merchants. This practice is combined with raised fees on warehousing and storage costs and shipping fees. These price hikes typically occur twice a year, decimating the revenues of third-party sellers.

Centralization in the payment processing sector is also a significant issue for merchants. As one of the core elements of the industry, payment processors hold incredible sway. The average fees incurred for processing transactions equals approximately 3% of the total sale price offered to consumers.

Consumers face many challenges in the market, as well. Traditional modes of eCommerce tend to lack adequate access to international markets. The current system is outdated and brings inefficiencies. Dettapay intends to provide opportunities in the market. Through Dettapay, anyone from anywhere around the globe gains access to goods and services.

Consumers also suffer from a lack of privacy. From the moment a user registers for services from the big four, they start losing their data control. These firms have

profiles on every user, including their personal information, preferences, and financial details. This centralization of data makes these organizations target for hackers who score big when they compromise these networks.

There is also the issues of cross-border payment friction. Sending value internationally is expensive. In terms of fiat currency, you could see 8-12% in remittance fees. Additionally, there are higher fees for more massive amounts of value. Sending over USD 1 million internationally involves additional steps and delays.

Consumers from some areas of the world lack access to international financial markets. International financial restrictions make citizens suffer from disagreements between governments. These investor limitations due to rivalries, land disputes, and trade differences hurt the average investor the most.

Additionally, billions of people are left unbanked due to a lack of infrastructure needed to open traditional banks in the region. Providing core services to these individuals would promote further market expansion. Dettapay provides these users with real benefits and features to improve their financial situation and end the vicious circle of centralization before it's too late.

The Solution

The developers behind Dettapay seek to create a new type of centralized market that utilizes blockchain technology to streamline core functionalities. Dettapay provides an alternative to the centralization of data in the sector. This intuitive all-in-one eCommerce solution is the logical evolution of the space. This open-source software is flexible and empowers merchants to focus on providing the best possible product or service.

Through a unique combination of technologies, Dettapay will become a sustainable alternative to Amazon. Dettapay will capture a large share of Amazon's market shares due to its fair and balanced approach to the market. Merchants need alternatives to the status quo. However, these alternatives cannot be so different that they require them to invest a large portion of time learning new skills.

Dettapay is the perfect alternative because of its hybrid structure that combines the security and convenience of blockchain technology with centralized markets' familiarity. The main draw for merchants is that the market will provide a fair and balanced approach regarding features and services.

Dettapay seeks to provide:

- maintenance of the marketplace
- development of new shop software features
- selection and qualification of strategic partnerships

Dettapay enables merchants to manage their online shops locally and sell globally. This hybrid marketplace introduces various marketing strategies to ensure access to traffic and consumer demand. This approach, combined with deep marketplace integrations, will drive merchants to adopt the Dettapay vision.

The platform includes an intuitive interface that provides merchants instant access to all vital data at a glance. This portal permits merchants to list their products on the marketplace with ease. Dettapay developers went to great lengths to remove all technical barriers. In this way, anyone can take advantage of this revolutionary protocol.

How Does Dettapay Work?

Dettapay is unlike any platform that has come before it. This next-generation marketplace encompasses the true nature of commerce. In this way, it will change the market moving forward. These are the core elements of the platform and how they interact to create a unique experience for both merchants and consumers:

➤ Marketplace

The marketplace is the common sales channel for the Dettapay system. Here is where merchants, service providers, developers, and consumers congregate. The market will feature an open-source code. Open-source codes are more secure

because they allow the entire development community to vet the code for errors. Only top quality open source code can power this next-level platform.

The marketplace serves multiple purposes in the market. Primarily, it offers solutions to the most common pain points for merchants. Through a feature-rich interface, Dettapay provides alternatives that were at one time only accessible through major platforms such as Amazon. Merchants and consumers are protected. Consequently, the marketplace protects the merchant's viability.

➔ **Membership for Merchants**

Dettapay seeks to create a robust community of high-quality merchants across the globe. To accomplish this task, Dettapay provides an array of benefits not found in the market currently. Merchant signup is free. The entire consumer signup process takes under a minute and requires only that you provide your blockchain credentials.

➔ **Merchant Services**

Each merchant is allowed to sell products through the Dettapay marketplace. These merchants have full flexibility in terms of how and where else they provide their products and services. Merchants can offer their services both offline and on other online platforms with no penalties. Best of all, Dettapay accepts payments in fiat and DETTA tokens.

➔ **Eliminate Unfair Competition**

One of the biggest goals for the Dettapay project is to eliminate unfair competition in the industry. Currently, the largest firms have no qualms with competing against their merchants. Sadly, there are instances when firms have duplicated a product offered by merchants. When this situation occurs, it usually ends with the merchant out of business shortly after.

➤ Web 2.0

The Dettapay marketplace is being built on Web 2.0. Web 2.0 is characterized by the change from static web pages to content generated from users. For example, your Facebook page is Web 2.0. You built it, and you market it, but Facebook owns. This arrangement is the norm across the major social media platforms. Dettapay allows users to take back control of their data and finances.

➤ Limitless Investing

Using Dettapay as a gateway to international markets, investors can improve their trading activity. Dettapay gives investors access to 24/7 financial markets, services, and products. There are never any restrictions in terms of total investments or country of origin. Dettapay is a truly global marketplace that puts consumers and merchants first.

➤ Privacy

Dettapay integrates advanced blockchain protocols to provide users with unmatched protection. The firm leverages a third-party blockchain system to identify consumers and sellers without storing any personal information. This strategy offers a global audience with a streamlined alternative to the current systems.

Marketing & Traffic Generation

One of the biggest challenges facing eCommerce platforms is traffic generation. Traffic generation is the first step in creating a valuable experience for merchants. The best platforms focus primarily on traffic generation as a basis to generate sales.

To generate sales, a merchant should meet some essential criteria. For one, merchants should have reliable products competitively priced. Unique products are another draw for firms seeking to expand their eCommerce presence. Unfortunately, none of these factors matter when there is no traffic.

In other words, eCommerce is all about visibility. Sellers can have the most excellent products and the best prices ever and still falter in sales due to a lack of visibility. In e-commerce, visibility is tracked in terms of unique visitors. A unique visitor is a new visitor to a web platform.

Recognizing the crucial role visibility plays in eCommerce, firms have gone to great lengths to offer traffic generation systems to merchants. Today, generating traffic is very expensive. These cost only rise when the competition is high. Currently, the main ways to drive traffic include:

1. Search engine optimization (SEO)
2. Search engine advertising (Pay per Click) Google AdWords
3. Advertisements on websites through services such as Google
4. AdSense
5. Social Media Campaigns
6. API generated traffic Traditional offline advertising

A merchant can also increase their traffic draw using various other techniques. Most of these techniques involve increasing a firm's digital footprint.

➤ Large Product Catalogue

The more products, content, photos a merchant uploads, the better. Merchants are encouraged to participate as much as possible with the Dettapay ecosystem. The larger a merchant's content scheme is, the better the chances of catching google and users' attention. Dettapay intends to help educate merchants on how to improve their search engine results.

➤ High Customer Ratings

Customer reviews sell products. You should go above-and-beyond to secure a healthy stack of these reviews across multiple rating platforms. Google Business is the perfect example of how search engines leverage your customer reviews to determine your overall ranking.

➤ Unique Content

Nothing drives content better than original and thought-leading content. Google can tell when someone goes to a merchant's products, reads their content, favorites it, or recommends it to friends. Pages even get points when they scroll down the page. All of these factors help push the merchant's listing rank higher. Best of all, content-based rankings are not susceptible to sudden changes in Google's algorithms, like traditional SEO methods.

➤ Dettapay Traffic Strategies

The Dettapay marketplace will generate relevant traffic fast. Traffic will be focused and convert into sales for merchants. The platform will specialize in developing traffic through the components, as mentioned earlier. Also, Dettapay intends to be the main draw for consumers as all of the merchants' product catalogs will be loaded onto one site. Consequently, the platform will feature the greatest offers and products with the most demand.

➤ Global Strategy

Dettapay will be targeting all continents with an intensive marketing campaign. Besides, Dettapay will pursue a full spectrum of conventional marketing strategies in two strategically chosen continents. PayPal and Binance are making huge revenue in our selected countries within these two continents. Dettapay's objective is to secure a healthy percentage of the population in these territories.

➤ Attracting Sellers

Dettapay leverages its popularity to create a powerful marketing experience for merchants. The more popular the marketplace becomes, the more exposure merchants enjoy. Importantly, merchants can sell unlimited goods worldwide by accepting DETTA tokens.

Dettapay will initially launch with no seller fees. This maneuver will help the network cultivate a thriving community of quality sellers. These sellers will enjoy

more freedom and privacy than the alternatives in the market. Lastly, Dettapay will reach out to professional advisors to further its effectiveness.

➤ **Attracting Buyers**

Buyers will come to Dettapay to take advantage of its rewards and benefits. The marketplace provides a free and private shopping experience. There are international products only available via Dettapay. Best of all, the prices of goods will be discounted when a purchase is made with DETTA Token. When a buyer refers to another user to the network, the referrer receives a bonus.

➤ **Rating System**

Dettapay recognizes the importance of trusted ratings as part of consumers' buying decisions. Consumers rely on ratings to help make their final decisions. The network implements a mutual rating system. This rating system will feature feedback from confirmed purchasers and merchants. Best of all, both buyers and merchants receive token rewards for their efforts. This system incentivizes contributors to promote continued participation.

➤ **Buyer Protection**

Dettapay goes above and beyond in terms of buyer protections. Dettapay protection plans protect consumers against fraudulent activities or damage during shipping. In addition to physical protection, Dettapay introduces data protection. These systems far exceed those of the current market leaders, such as Amazon.

➤ **Fight Big Data**

The trend of centralization extends into access to information. Every day, these major tech firms collect crucial information about the lifestyle, habits, and other personal preferences regarding products and logistics of their clients. This information is then leveraged to increase their competitive edge.

Business Model

Dettapay doesn't leave anything up to chance. The concept is new, but the monetization strategies are widely established in the market. These revenue streams are the most successful and profitable in the market currently. Dettapay's introductions will help spur a new era in global eCommerce.

➤ Primary Source of Revenue Generation

The Dettapay business model relies on tried-and-true eCommerce monetizing strategies. Primarily, two revenue streams are supporting the maintenance and development of the platforms:

- *Recurrence - marketplace sales fees based on a shopping cart value*
- *Transactions - Transaction Fees based on a shopping cart value*

Dettapay charges merchants a small fee for listing their products and services. This competitive sales fee is a percentage of the transaction value. Significantly, this fee will vary depending on the payment method chosen by the consumer. There is an additional fiat payment transaction fee in the percentage of the transaction value. This strategy increases the value of conducting transactions in DETTA tokens.

DETTA tokens will allow both merchants and users to save on fees. Payment of both fees is facilitated by merchants using DETTA tokens. DETTA tokens are frictionless and fully integrated into the Dettapay ecosystem. DETTA fees are deducted from the merchant's wallet via automated systems. The entire system is efficient and requires no trust or an intermediary.

➤ Blockchain Integration

Dettapay utilizes blockchain technology to streamline the onboarding of users. The platform will support a variety of login related tasks using a third-party blockchain firm. Specifically, the following functions will be implemented in blockchain technology:

- *Login profiles (merchant profile, customer profile, investors/token holder profile)*

➤ Advantages of Blockchain

The transparency and immutability nature of blockchain records eliminates the risk of manipulation of individual records. Blockchain technology also removes the need for human intervention. Dettapay will leverage smart contracts to execute predetermined actions based on predefined events to automate the platform's core process in the future.

➤ Profiles

There are two main profiles in the Dettapay ecosystem - merchant and user. Each profile has a set of attributes linked to it, which allows a unique classification of participants in the ecosystem. Merchant profiles feature a unique link to an eCommerce store and the listed products on the marketplace.

➤ Benefits of Dettapay

There are endless benefits to using the Dettapay ecosystem. The main advantage is the ability of users to retake control over their valuable data. Since Dettapay is a Web 2.0 system, any crucial data management lies entirely on the DETTA owner. In this way, Dettapay empowers consumers.

➤ Privacy

Privacy protection defends Dettapay customers from nefarious actors. The platform supports anonymous transactions to provide users with peace-of-mind. Now users can make purchases in confidence that their marketplace is not tracking their every detail and selling their information to third-parties.

➤ Store of Value

DETTA is a store of value and can be used in both blockchain and traditional sectors. Being a store of value, DETTA will make it easy for anyone worldwide to

pay for products and services of the Dettapay marketplace or any of its partners. Enjoy a hassle-free, private shopping experience using DETTA.

➔ Zero Limitations

Dettapay opens the doors for international investment. The platform provides unprecedented freedom of trading with any amount. Users can trade together using the network's partnering companies. Dettapay opens the market for an international community.

➔ Open Access

Another benefit of Dettapay's borderless approach is that it produces unrestricted investment opportunities. Currently, there are citizens of certain countries that cannot access international markets. Dettapay will make it easier for these individuals to access global markets and seamlessly pay for products and services despite their countries' trade limits or restrictions. In this way, Dettapay offers a lifeline to individuals facing restrictions in certain countries.

➔ Convenience

No other online marketplace is as convenient and secure. Dettapay removes the pesky login and replaces it with a blockchain verification interface. There is no need to sign in with an email and password. The way it works is simple. You will need to sign up for a blockchain verification platform. Once you are registered, Dettapay will simply integrate with your verification software to eliminate any delays. Dettapay does not hold your financial or personal information.

Token Economy

The Dettapay token serves multiple purposes in the market. This next-generation token was developed to promote the inception of a new eCommerce ecosystem. The goal of the project is to create a thriving ecosystem with sustainable benefits. As such, the Dettapay token was designed to facilitate the initiation or conclusion of a transaction for a good or service. In the future, users will find new and exciting ways to contribute to the Dettapay marketplace using DETTA.

DETTA tokens provide no claim on the issuer. They are the utility token that powers the Dettapay hybrid marketplace ecosystem. The Dettapay ecosystem will consist of:

- *Merchants*
- *Customers*
- *Token Holders*
- *Developer Community*

➤ Membership

Signing up with Dettapay as a merchant is free and easy. Each merchant is assigned a merchant ID when they register. This ID, combined with the merchant's blockchain token address and its unique user name, constitutes the unique identifier enabling the membership to Dettapay's network. It's secure and easy to use.

➤ Advertisement

There are some additional revenue streams Dettapay intends to develop as the platform takes flight. Specifically, advertising will be available to merchants at reasonable rates. This transaction-based revenue stream enables merchants to pay Dettapay to run promoted deals on the marketplace.

Keenly, these deals last for a short period of time, in most instances only hours. These mini-campaigns will also help drive DETTA value upwards as merchants pay DETTA to advertise related products. This approach also promotes cross-selling opportunities before check-out.

➤ Reward System Framework

Dettapay will build up an active community of merchants and users. Active contributors to the network will benefit greatly. Dettapay will introduce a loyalty program for consumers who purchase goods and services in the marketplace. These rewards are also paid out in DETTA tokens.

➤ Consumer Rewards

Consumers also receive rewards for various actions within the network. For example, the system incentivizes consumers with validated transactions to share their experiences. These ratings include product and merchant reviews. High-quality reviews receive additional tokens. Review quality is based on consumer responses to the post.

➤ DETTA Tokens

DETTA tokens are the native token of the Dettapay network. Users receive discounts on goods and services when they utilize DETTA. DETTA token's unique design promotes cross-selling for recurring customers and strengthens the marketplace.

DETTA tokens can be used by merchants to pay their marketplace transaction fees. Consumers can use these tokens to acquire goods and services with discounts. The token also functions as a reliable and secure remittance system. Users can send unlimited amounts of value internationally in minutes using DETTA.

➤ Dettapay Token Listing

DETTA will see listings on multiple exchanges. The token will be listed on Uniswap within 48-hours after the presale is completed. A total of 10% of the total token distribution is earmarked for Uniswap. Uniswap is the largest decentralized exchange for ERC-20 token globally. We are locking this 10% away to create liquidity. DETTA will see listings on both centralized (CEX) and decentralized (DEX) exchanges.

➤ DETTA Token Use Cases

DETTA is a versatile financial instrument. The token functions as a reliable store of value. Its value is secured via its role as an anchor currency on the Dettapay marketplace. Additionally, the platform will accept popular FIAT currencies such

as Dollars, Euros, and Pounds. However, users are incentivized for using DETTA as their main form of payment.

➤ Token Flow

In the Dettapay network, a customer selects a product or service. During checkout, customers can decide to pay in fiat currency, tokens, or partially in tokens and partially in fiat. When the transaction completes, the Dettapay market transfers fiat and tokens to the merchant account.

The Dettapay token flow includes when sales occur, and it triggers fees. A sale on Dettapay initiates an automatic deduction of a sales fee. Importantly, only the sales price minus the sales fee is transferred into the merchant account.

➤ Dettapay Loyalty System

Dettapay will introduce a loyalty program to further adoption. This system rewards customers in DETTA tokens for their contributions and participation. Customers will be eligible for these rewards, whether they make payments using DETTA or Fiat.

★★★★Rating★★★★

There is another scenario in which new tokens are distributed when merchants and consumers complete reviews and ratings. Upon the completion of these ratings, Dettapay will distribute rating rewards to users.

➤ Pricing Model

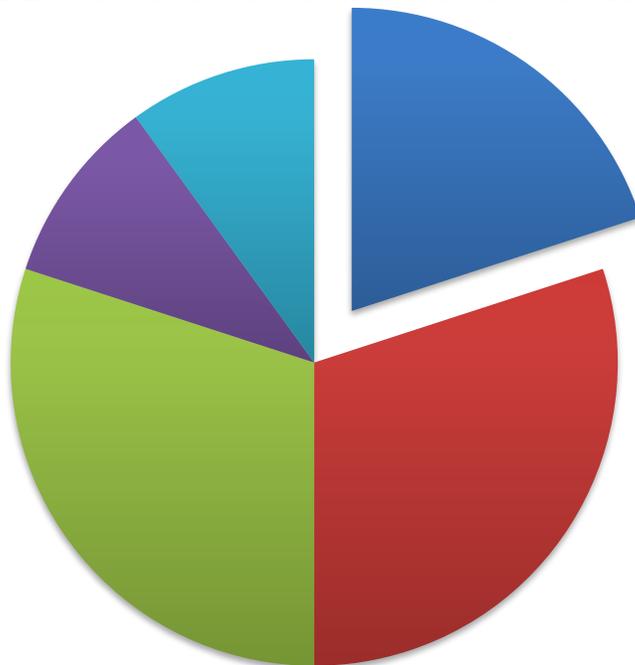
Dettapay focuses on merchants who are interested in stability and sustainable operations in the marketplace. To create a fair and profitable network, Dettapay implements a pricing function, which ensures a stable token economy.

TOKEN INFORMATION

Presale Date	: 26th Nov 2020	1 ETH Private	: 300 DETTA
Token symbol	: DETTA	1 ETH Public 1	: 250 DETTA
Token classification	: Utility Token	1 ETH Public 2	: 210 DETTA
Token Supply	: 1,000,000	1 ETH Uniswap	: 180 DETTA
Token standard	: ERC – 20	Min. investment	: 0.5 ETH
Soft Cap	: 300 ETH	Max. Investment	: 25 ETH
Hard Cap	: 1294.28 ETH	Excluded countries	The USA

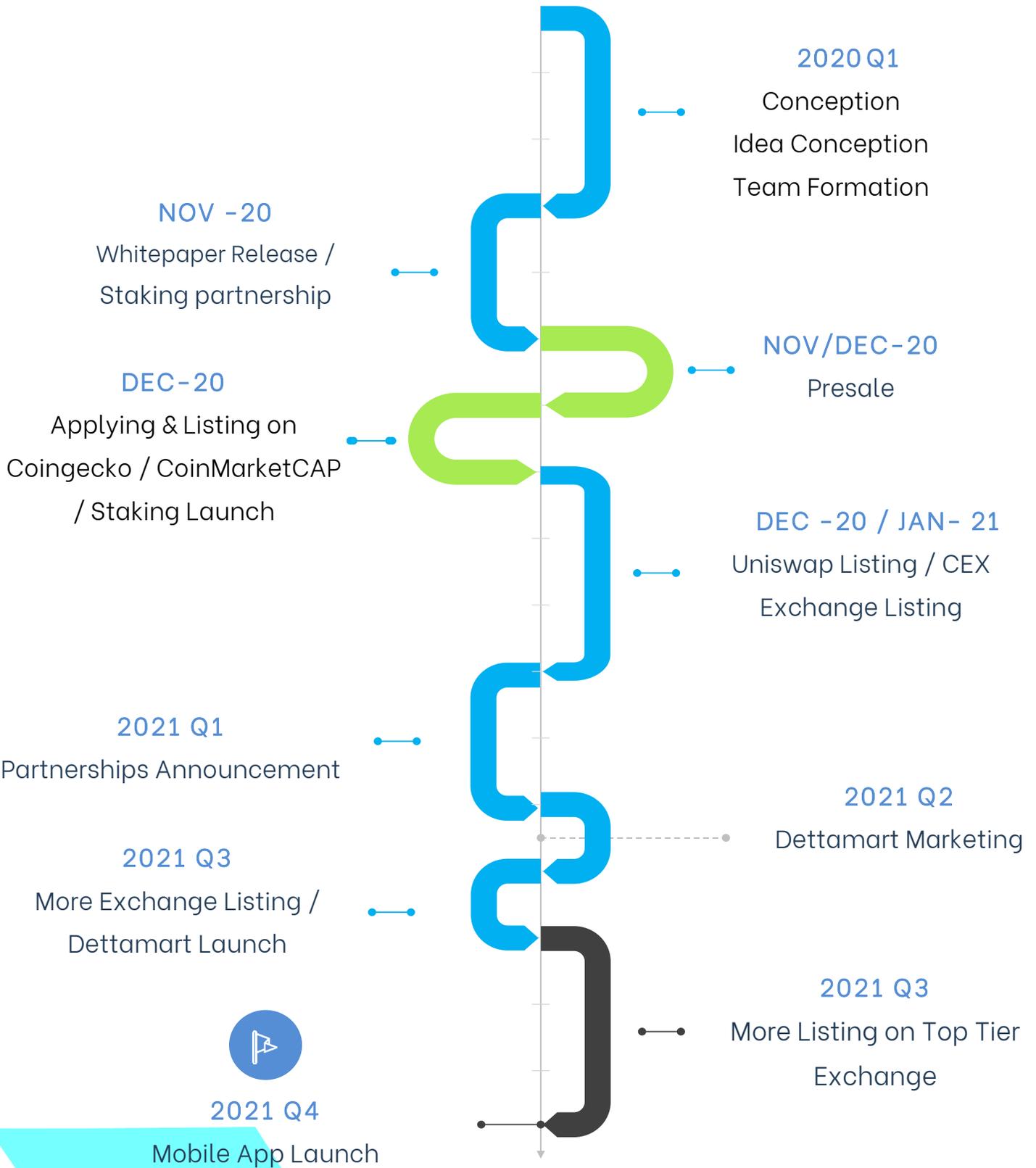
➔ Token Distribution

DETTA token distribution is as follows



- 20 %(200,000) DETTA- Dettapay Team
- 30 %(300,000) DETTA- Token Sales
- 30 %(300,000) DETTA- Marketing, Partnerships etc
- 10 % (100,000) DETTA- Staking Rewards
- 10 %(100,000) DETTA- Uniswap Liquidity

Road Map



Team



Ayodeji Oladimeji

Founder



Marion Amigues

International Relations Manager

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Token Sale Terms, Conditions and Disclaimers

Please read these terms of token sale carefully. If you do not agree to these terms of sale, do not contribute to the token sale. Your purchase of Dettapay Tokens (“ DETTA ”) during the DETTA sale period (“Sale Period ”) from distx.com (“dettapay.com” “ Dettapay,” “ we,” or “ us ”) is subject to these Terms of Sale (“Terms”). You and Dettapay are each a “Party ” and together with the “ Parties.” Restrictions: Participants cannot purchase DETTA if there are applicable legal restrictions in their country of residence. Participants must agree that they can participate in the token sale in their region by their laws and regulations. The DistX Website and DETTA are only intended for sale to Participants who may lawfully offer DETTA for sale. Dettapay will ask all prospective participants to agree that they are not residents of our Restricted Jurisdiction via the DistX platform. By purchasing DETTA during the Sale Period and/or using DETTA in connection with the Platform (as defined below), you are bound by these Terms and all terms incorporated by reference. If you have any questions regarding these Terms, please contact us at info@dettapay.com. You and Dettapay agree as follows:

1. Purpose and Use of DETTA tokens Dettapay is intended to be a decentralized platform allowing DETTA tokens to be exchanged for access to services within the platform or held in various amounts to unlock tools of the Dettapay platform. DETTA tokens may also be sent to other users via the Dettapay app or any compatible ERC20 wallet.

1. General Terms

1.1. The terms of this TTS (the “Terms”) set forth the general rules and procedure of the Token Sale by Dettapay, as well as their purchase by Participants.

1.2. These Terms, including any Annex to this TTS, constitute a binding agreement between Dettapay and Participants accessing the Website and/or providing payments to Dettapay connected with the Token Sale. The contents of the Website and websites accessible from hyperlinks on the Website do not form an integral part of these Terms unless stated explicitly.

1.3. These Terms should be read carefully by each Participant. Each Participant must understand, irrevocably accept, and comply with these Terms at all times.

1.4. The cryptographic tokens referred to in these Terms are DETTA. DETTA are tokens existent on the Ethereum blockchain to enable usage of and interactions with Dettapay and the Project.

1.5. These Terms provide certain information with regards to purchasing and using DETTA.

1.6. These Terms do not purport to contain all information relating to DETTA. In particular, they are not deemed to provide (and must not be held as such) any advice relating to your decision to purchase DETTA and must not be considered as providing complete information about such a decision. Using the distx website and/or purchasing DETTA, you agree to these terms in their entirety. It is understood and presumed that by the facts of use of the website and purchase of DETTA, the respective participant has fully read, understood, and irrevocably accepted these terms. If any participant does not agree with these terms in general or any part of it, such a user should entirely withhold using the website and/or purchasing DETTA. If you do not agree to all of these terms, please do not participate in the token sale. Your transfer of cryptocurrencies to Dettapay or your access to and use of the website constitutes your acceptance of an agreement to abide by each and every rule and provision of these terms, including our privacy policy that is hereby incorporated in these terms by reference. If you are using the website on behalf of your organization, that organization accepts these terms. Note that any regulator, competent authority has not yet approved these terms, or authorized person in general, and specifically not within the meaning of a competent authority according to law. Therefore, relying on this document to purchase DETTA may expose you to a significant risk of losing all assets. Only risk capital that you can afford to risk.

2. Representations and Warranties

2.1 By purchasing DETTA, the contributor represents and warrants that he/she:

- understands that Token Sale shall take place on the DistX Website;
- has read and understood the terms of this TTS (including the risk factors set out in Annex A of this TTS and any accompanying Dettapay documents);
- understands that the Whitepaper’s content, the Website, including blogs, social media, and any press release or article regarding Dettapay or DETTA or public statements, are non-binding and are subject to change by Dettapay at its sole discretion. They are not part of these Terms and must not be held as modifying or amending them in any way;
- understands and accepts that the development and execution of the Project is solely and exclusively of the competence of Dettapay, and Dettapay shall be free to decide on the way of its development and execution at its sole discretion;

- understands and accepts that the scope of the development DETTA will be dependent on, and triggered by, the amount contributed and raised in the Token Sale;
- understands and acknowledges that the Project is in development and may need to go through substantial development works; so the Project may have to undergo conceptual, technical, legal, and commercial changes before release at the sole discretion of Dettapay;
- has the necessary authority and consent to accept this Agreement, to enter into a binding agreement with Dettapay, and to perform the obligations set out herein;
- understands that the purchase of DETTA is not in any way purchase of equity, asset, bond, security, derivative, or debt from Dettapay or any other associated entities;
- acknowledges that DETTA is not a financial or securities instrument and that it is made for mere participatory access and involvement on the Dettapay Platform;
- has an understanding of the functionality, usage, storage, transmission mechanisms, and intricacies of cryptographic tokens, digital token wallets, and blockchain-based software systems;
- has obtained sufficient understanding about the future use and functionality of Dettapay and DETTA to make an informed decision to purchase DETTA according to this TTS;
- is not prevented by legislation and/or regulations from purchasing, and is otherwise legally permitted to purchase, DETTA in the contributor's jurisdiction;
- is of sufficient age to purchase DETTA legally in whichever jurisdiction he/she is domiciled;
- if he/she purchases DETTA for or on behalf of an entity or person, he/she is authorized to accept this TTS and enter into a binding agreement with Dettapay on such entity's or person's behalf;
- if he/she makes a purchase of DETTA for or on behalf of an entity, such entity is duly incorporated, registered, and validly existing under the applicable laws of the jurisdiction in which the entity is established and is legally permitted to purchase DETTA in that jurisdiction;
- will have to take full responsibility for any restrictions and risks associated with the purchase of DETTA as set out more fully in Annex A of this TTS;
- is not purchasing DETTA for speculative investment and will only risk the amount of capital they can afford to lose if Dettapay or DETTA is exposed negatively to any of the risks outlined in Annex A.

2.2 The contributor understands, acknowledges, and agrees that:

1. to the fullest extent permitted by law, Dettapay provides no warranties hereunder, of whatsoever

nature, whether express or implied, and that DETTA are purchased on an "as is" basis;

2. he/she accepts sole risk for the purchase of DETTA, the creation and issue of DETTA and the development and deployment of the Dettapay Platform carries financial, regulatory and reputational risks, including but not limited to those set out in Annex A of this TTS, and that he/she accepts and assumes the sole risk for the purchase of DETTA;
3. the Dettapay online services, solutions, and Websites including, but not limited to, the Project, are currently being developed and may undergo significant changes before the final release or may not have a final release;
4. while Dettapay will make reasonable efforts to continue developing its software features, there may never be an operational and completed Project with the desired features. It is also possible that even if Dettapay releases a desired version of the Project, due to a lack of public interest in decentralized applications, the Dettapay Platform could be suspended/terminated.

5. Disclaimers

3.1. Risk of Hacking and Security Weaknesses

Hackers or other malicious groups or organizations may attempt to interfere with the Platform or DETTA in a variety of ways, including, but not limited to, malware attacks, denial of service attacks, consensus-based attacks, smurfing, and spoofing. Furthermore, because the Platform is based on open-source software, there is a risk that a third party or a member of the Dettapay.com team may intentionally or unintentionally introduce weaknesses into the core infrastructure of the Platform, which could negatively affect the Dettapay and DETTA, including DETTA's utility for obtaining Services.

3.2 Risk of Mining Attacks

As with other decentralized cryptographic tokens based on the Ethereum protocol, DETTA is susceptible to attacks by miners in the course of validating DETTA transactions on the Ethereum blockchain, including, but not limited, to double-spend attacks, majority mining power attacks, and selfish-mining attacks. Any successful attacks present a risk to the Dettapay Platform and DETTA, including, but not limited to, accurate execution and recording of transactions involving DETTA.

3.3 Risks Associated with the Ethereum Protocol

Because DETTA and the Dettapay Platform are based on the Ethereum protocol, any malfunction, breakdown, or

abandonment of the Ethereum protocol may have a material adverse effect on the Platform or DETTA. Moreover, advances in cryptography, or technical advances such as quantum computing, could present risks to DETTA and the Dettapay Platform, including DETTA's utility for obtaining Services, by rendering ineffective the cryptographic consensus mechanism that underpins the Ethereum protocol.

3.4. Risks Arising from Taxation

The tax characterization of DETTA is uncertain. You must seek your own tax advice in connection with purchasing DETTA, which may result in adverse tax consequences to you, including withholding taxes, income taxes, and tax reporting requirements.

3.5. Risks Associated with Uncertain Regulations and Enforcement Actions

The regulatory status of DETTA and distributed ledger technology is unclear or unsettled in many jurisdictions. It is difficult to predict how or whether regulatory agencies may apply existing regulation concerning such technology and its applications. Regulatory actions could negatively impact the Dettapay Platform and DETTA in various ways, including, for purposes of illustration only, through a determination that DETTA is a regulated financial instrument that requires registration or licensing.

3.6. Risk of Losing Access to DETTA Due to Loss of Private Key(s), Custodial Error, or contributor Error

A private key, or a combination of private keys, is necessary to control and dispose of DETTA stored in your digital wallet. Accordingly, loss of requisite private key(s) associated with your digital wallet storing DETTA will result in loss of such DETTA. Moreover, any third party that gains access to such private key(s), including by gaining access to login credentials of a digital wallet you use, may be able to misappropriate your DETTA. Any errors or malfunctions caused by or otherwise related to the digital wallet or vault you choose to receive and store DETTA, including your own failure to maintain or use such a digital wallet properly, may also result in the loss of your DETTA.

3.7. Risks Associated with the Development and Maintenance of the Platform

It is possible that the Platform will not be used by a big number of people, companies, and other entities or that there will be a limited public interest in the creation and development of

distributed platforms (such as the Dettapay Platform) more generally. Such a lack of use or interest could negatively impact the development of the Platform and the potential utility of DETTA, including its utility for obtaining Services.

3.8. Risk of Insufficient Interest in the Platform or Applications

It is possible that the Platform will not be used by a big number of people, companies, and other entities or that there will be a limited public interest in the creation and development of distributed platforms (such as the Dettapay Platform) more generally. Such a lack of use or interest could negatively impact the development of the Platform and the potential utility of DETTA, including its utility for obtaining Services.

3.9. Risks Associated with Markets for DETTA

DETTA are intended to be used solely on the Platform. This restricts the contemplated avenues for using DETTA to obtain Services or access the Platform and could create illiquidity risk concerning DETTA you hold. Even if third-party exchanges facilitate DETTA's secondary trading, such exchanges may be relatively new and subject to little or no regulatory oversight, making them more susceptible to market-related risks.

3.10. Risk of Dissolution

It is possible, due to any number of reasons, including, but not limited to, an unfavorable fluctuation in the value of Ethereum (or other cryptocurrencies), decrease in DETTA's utility (including its utility for obtaining Services), the failure of commercial relationships, or intellectual property ownership challenges, the Platform may no longer be viable to operate.

