



PEARL WALLET
WHITEPAPER V.1.0



DISCLAIMER

This whitepaper is issued by PEARL WALLET Global Ltd (“PEARL WALLET”) It sets out general information about the Company’s objectives to commercialize its Ecosystem in a way to provide tools systems to help rebuild the Travel, Tourism, and Hospitality sector, devastated by the effects of the COVID 19 Pandemic The document is intended to assist in assessing whether to conduct an independent review investigation, and analysis of a possible investment with PEARL WALLET in its mission This whitepaper is only available to investors who would not require a prospectus or other legal disclosure document that would be applicable under any Corporations Act This whitepaper contains general information only and does not constitute financial product advice, investment, tax, or legal advice This presentation has been prepared without taking into account any person’s objectives, financial situation or needs This document does not purport to contain all the information that a prospective investor may require in evaluating a possible investment in the Company or its products and services, nor does it contain all the information required in a prospectus prepared under any Corporations or Securities Act This whitepaper is updated as of 01 Nov 2023 Statements in this presentation are made only as of the date herein unless otherwise stated The Company is not responsible for providing updated information to any prospective investors, except as released by the Company by electronic or traditional media None of the Company or its officers, employees or advisers guarantee or make any representation or warranty as to, or take responsibility for, the accuracy, reliability, or completeness of the information contained in this white paper An investment in tokens, digital shares, reward points, and/or other digital assets mentioned, discussed or offered by this whitepaper is to be considered highly speculative Liquidity in or a market for any of these cannot be guaranteed by the Company and any offer for sale of the tokens, digital shares, reward points and/or other digital assets must be made in accordance with any applicable Corporations or Securities Act and any other applicable laws within any jurisdiction.



OVERVIEW

Problems We Solve

We have identified several major problems within the Travel, Tourism & Hospitality industry that our integrated blockchain solution addresses:

Problem

Tourism Hospitality Industry has been decimated how do we resolve this?

The COVID 19 pandemic has wreaked havoc on the Tourism Hospitality industry globally. Indeed, more than 121 million global Travel Tourism jobs and an estimated 34 trillion in global GDP could be lost as a result of COVID 19 according to WTTC's baseline scenario a figure which could reach 197 million jobs before the end of the year according to our downside scenario due to lack of international coordination and international leadership”

Solutions

PEARL WALLET Integrated Cryptocurrency Ecosystem

PEARL WALLET has developed a solution to combat the severe downturn within the global Travel, Tourism and Hospitality industry by adopting blockchain technology within it's PEARL WALLET Ecosystem portfolio of products services Underpinning our offering is the launch of our PEARL WALLET Utility on the Smart Chain BEP 20 protocol This PEARL WALLET will act as the native cryptocurrency for the PEARL WALLET Group of businesses, business partnerships and affiliates Later in the year PEARL WALLET will launch its PEARL WALLET Series of Secured Tokens representing asset and/or business ownership.

These both fixed and flexible income participating tokens, will be fully secured over digital assets and will be similar in functionality to a traditional or not so traditional “Bearer Share” They will be part of the innovative and decentralized “ products & vservices Furthermore, PEARL WALLET will launch its fixed currency asset backed product that links into the PEARL WALLET POINTS rewards program



All tokens will have a positive direct impact on the Travel, Tourism Hospitality sector and will represent an attractive alternative investment in the Tourism industry to those investors who seek profit through investing in their lifestyle. The key elements of the PEARL WALLET Ecosystem are compelling tools for the Hospitality, Food Beverage, and Lifestyle Market sectors. The PEARL WALLET Ecosystem elements and the complete platform is tailored to specific business applications within the hospitality industry, including training internship programs, marketing, cross boundary financial transactions, e-commerce systems, as well as the normal everyday business operations of this Industry as it climbs its way through the most devastating time in history for travel, tourism, and lifestyle activities.

Now is the perfect time to launch our PEARL WALLET Token and PEARL WALLET ONE Initiative program. As the what PEARL WALLET' s to emerge from the post COVID apocalypse we are perfectly positioned to capitalise on the return of the Travel, Tourism & Hospitality markets.

Problem

Cross border currency fee transfer limit

The traditional banking system involves high transaction fees, limited transfer amounts, and lengthy delays (days) in processing.

Solutions

PEARL WALLET Integrated Cryptocurrency Ecosystem

With our cryptocurrency, we can minimize the cross border transfer fee and offer unlimited money transfers. Moreover, releasing our own token will help us control the cost and create the opportunity to grow the business and expand our service offering.



Problem

Expiring Rewards Points System

The traditional reward point systems within Tourism Hospitality have expiry dates. In many cases, the points go unused by customers, cannot be used across borders for commercial or financial nor converted to cash (fiat currency).

Solutions

Non expiring blockchain based reward points system

Within our blockchain technology, our loyalty rewards program PEARL WALLET POINTS offers a lifetime points system that can be redeemed into any products and services under the PEARL WALLET Group and participating businesses and merchant partners around the world. A major advantage is not only the ability to exchange goods and services, but customers can also trade and exchange it for fiat money.

“Our integrated solution will stimulate the Travel, Tourism & Hospitality industry offering better services and products with the help of blockchain technology. It can create new opportunities for people who work, invest and play in the Tourism and Hospitality industry.”

Problem

Limited use of Blockchain Technology within Travel, Tourism Hospitality Industry

There appears to be limited use of Blockchain and other leading edge technologies to enhance, streamline and improve the industry as a whole.

Solutions

PEARL WALLET Integrated Blockchain Solution PEARL

WALLET will be one of the few first businesses that have integrated a traditional Travel, Tourism, and Hospitality business with advanced technology such as Blockchain, Cryptocurrency, Artificial Intelligence, and other integrated technologies that will be advantageous to this industry.



Problem

Limited Funding Guidance to Travel, Tourism Hospitality Industry

Limited Funding Guidance to Travel, Tourism Hospitality Industry

Solutions

Fund Travel, Tourism Hospitality Businesses Offer Guidance

After the pandemic, we want to stimulate and help the recovery of the Tourism industry Our goal is to fund businesses within the Tourism and Hospitality industry that have been badly hit by the coronavirus We will help them to develop and maintain the business to keep going after the pandemic or in the next 5 years By that, we can help save millions of workers who would be losing their job.

Problem

Lack of Infrastructure for Travelling Business People Businesses

Many business travellers and small businesses lack the knowledge, expertise, and connections to access a wide range of business services under one roof.

Solutions

PEARL WALLET HUB Shared Workspace

We will create an entire ecosystem of shared workspaces (company owned franchisees) that include Hospitality, Entertainment and several other services/ facilities such as Crypto ATM terminals, etc



Business Model

PEARL WALLET business model is as an incubator, accelerator, and investor Invest in technology, invest in the Travel, Tourism Hospitality Industry, invest in people We endeavor to be a mentor driven business enabler and accelerator We identify, invest and integrate both products and systems of the PEARL WALLET Ecosystem into businesses that can take advantage of these benefits The PEARL WALLET Ecosystem is primarily targeting the Travel, Tourism, Hospitality, and Food Beverage sectors.

At the core of the PEARL WALLET Ecosystem is blockchain technology using smart contracts, a list of digital records, or public ledgers where transactions are recorded and stored. All the information is stored anonymously and is secured using cryptographic ciphers. Every record is saved in an individual block and linked to the previous block in the form of a chain. Each new blockchain transaction in the network must be authorized or validated by the users in the network.

“We believe the PEARL WALLET Ecosystem will have a revolutionary and evolutionary impact on our business and more importantly the global Travel, Tourism Hospitality Industry.”

In the Hospitality Industry, this technology operating on a decentralized network makes it very efficient to handle financial transactions, labor hire arrangements across borders, reservations, marketing, and promotions, even procuring development and expansion investment capital.

The use of blockchain technology and integration into the business generally is in its infancy Globally hotels and restaurants, pubs, and clubs, along with travel agencies, airline companies, and other tourism agencies are working towards adoption.

PEARL WALLET believes with its 20 years of experience in the sector, it is well positioned to become an industry leader and profit from being an early market adopter.



Our Mission

Through the application of technology, our mission is to develop products and services primarily for the Travel, Tourism Hospitality sectors, taking advantage of blockchain, big data, and artificial intelligence technologies.

PEARL WALLET seeks to build a sustainable environment for the Travel, Tourism Hospitality industry. The industry needs to reinvent itself if it's to survive this Covid 19 pandemic.

We believe blockchain technology will save and even grow this industry, offering guests and workers alike, a path to a more sustainable future. The past 16 months have exposed us to a preventable crisis. We have seen the industry devastated unnecessarily, seen employees struggling to just feed themselves and their families. This should not happen again.

We at PEARL WALLET will endeavor to do our best implementation of the PEARL WALLET Ecosystem, its products & services will help rebuild & prepare the industry for any such future crisis in a better way.





MARKET ANALYSIS

Travel Tourism Industry Analysis

Until the pandemic hit the world, there was evidence of a maturing global Travel industry emanating from all corners of the world In Latin America, online bookings continued to rise, driving an increasingly competitive distribution landscape that helping connect travelers products and improve online digital has been to more travel planning experiences. In China, before the pandemic hit, higher income, favorable exchange rates, and easier visa processes were fueling record breaking out bound tourism.

China had been the biggest source of tourists for 10 nations Thailand, Japan, and South Africa were among them In Africa, progress around liberalized opensky initiatives stimulated the untapped tourism potential In the Middle East, hotel pipelines and airport infrastructure upgrades had been soaring before the pandemic Despite their maturity, the US and Europe continued to attract investments as well as tourists.

While local dynamics may be different, travel markets across the globe are contributing to a global travel industry that has reached unprecedented size and momentum.

As per the data shown by Statista, the global travel industry market size had reached 17 trillion in 2019 making it one of the largest and fastest growing sectors in the world In 2021 the industry is estimated to come back to 17 trillion once the impact of COVID declines.

Factoring in indirect contributions, the travel industry contributes to 10.3% of the global GDP The industry also attracted 948 billion of capital investment That is 4.3% of the total investment The industry also accounts for 330 million jobs.



MARKET ANALYSIS

Travel Tourism Industry Analysis



International travel departures have more than doubled over the last 2 decades from 600 million to 14 billion.

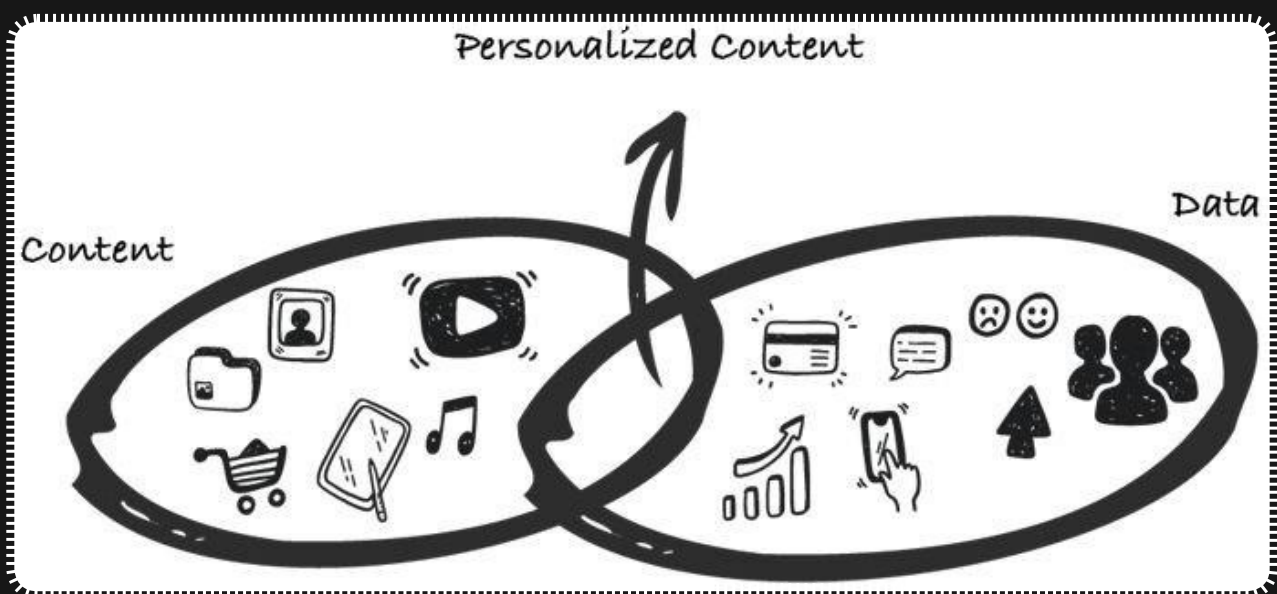
While the stage of growth for the tourism industry is set to continue, the COVID 19 pandemic in 2020 is a reminder showing us the industry is vulnerable.



Data Centric Personalization

The travel industry is on the verge of an evolutionary leap where the relationship between the customer and the brand becomes truly real time and relevant. Technologies such as AI and machine learning, the Internet of Things (IoT) and near field communication (NFC) are coming of age and together share the potential to create personalized moments that matter and bring joy to a travel experience still riddled with pinpoint interruptions and a lingering one size fits all mentality. While travel brands have been tiptoeing around personalization for quite some time, 2021 could be a year for meaningful progress.

What are personalized moments that matter? It's brand interaction in the digital or physical realm that demonstrates the willingness of a business to go above and beyond to provide their customers with experiences and services tailored to individual needs and preferences.





Data Centric Personalization

It's a frequent business flyer who finds their favorite drink waiting at their seat after they are greeted by name when they board. It's a hotel guest that finds the temperature in their room already set to their liking before they enter. It's a push notification about a jazz show downtown sent to a hotel guest with a passion for live music, with a link for discounted tickets. In the coming years, technology can enable large brands that serve millions of travelers each year to interact with their customers more like a small business.

Along with experiential upgrades, personalized revenue streams and facilitate a more surgical merchandising. Consider the potential solutions interactions can unlock new approach to marketing and for airlines that continue to unbundle their products. Digital promotion for a free checked bag may not be relevant for a business flyer packing light to attend a one day meeting but may be extremely attractive to a family of four gearing up for a two week vacation abroad. Increasing sophistication around personalization can help link the right promotions and messaging to the right travelers. PEARL WALLET is embracing these technology platforms and integrating them to offer our customers a truly unique guest experience.



Technology Shaping the Future of Travel



Artificial Intelligence

AI is the power behind many emerging technology platforms from building smarter virtual assistants to techniques around big data. Travel websites are “learning” to deliver more personalized results for travel planners. Chat platforms are helping suppliers provide better service. Machine learning is helping travel players make sense of volumes of unstructured data connected to their businesses including photos, video, social network data, and natural language.



Automation Robotics

A mix of software and hardware platforms that digitize tasks and workflows based on pre-programmed rules, automation essentially takes humans out of the equation. Automation is PEARL WALLET to have a significant impact on the future direction of transportation. The widespread push to develop connected, driverless vehicle technology is causing many players across the automotive value chain to re-evaluate their business strategies to remain competitive as this paradigm shift in mobility evolves over the next 10 - 15 years.



Video/Voice Technology

A close cousin of AI, voice interactions, are already replacing screen time as the adoption of digital home assistants rises. Traveler search shop buy behaviors may shift as consumers rely more on conversational exchanges to plan travel and interact with travel providers during their trips. 2018 was the first year a major hotel chain installed AI assistants in every room. Voice still has a lot of growing up to do. Travel is complicated and natural language processing isn't easy but heavy investment may power huge leaps in the coming years.



Blockchain

The tech behind cryptocurrency is becoming more than a buzzword in travel. Big players and PEARL WALLET ups alike are looking to blockchain for solutions to industry pain points, including streamlining online distribution and reimagined loyalty programs. The technology also has implications around travel payments, settlement, and fraud. While heavily impacting some industries such as banking, there is still some lingering speculation about the degree of disruption blockchain will spur in travel.



Cryptocurrency Industry

Today, there are hundreds of cryptocurrencies (each with its own market value) that are being traded a small percentage of the thousands of cryptocurrencies that have existed over the past few years.

As of January 2021 the combined market value of all cryptocurrencies was about US 1 trillion, which represents a level of value creation similar to Silicon Valley success stories like Airbnb. The advent of cryptocurrency has also sparked many new business platforms with sizable valuations of their own, along with new forms of peer to peer economic activity.

A relatively low, but not insignificant, share of value is allocated to duplication (ie 'while a growing share has been apportioned to innovative cryptocurrencies ('cryptocurrency and blockchain innovations') Although bitcoin remains the dominant cryptocurrency in terms of market capitalization, other cryptocurrencies are beginning to cut into bitcoin's historically dominant market cap share.

We have seen the proposition of Facebook's Libra and the People's Bank of China's announcement that they would soon launch a sovereign digital yuan. These bold reveals, which bring the potential of a global digital currency ever closer, caused ripples across the global financial services sector.

Across the board, we saw greater participation from government and central banks in discussions regarding the regulatory environment that this disruptive technology should exist in. And in the growing blockchain community, we observed a move away from 'get rich' schemes grabbing the headlines in the blockchain space and more viable solutions and consortia taking their place. 2019 brought a broader range of industry players into conversation on blockchain, moving away from the FSI focus that we had years ago predicted.



Cryptocurrency Industry

A study published by market and consumer data provider Statista compiles quarterly figures for a three year period The number of blockchain wallet users worldwide has jumped from less than 67 million in Q1 2016 to over 34 6 million in Q1 2019 This has involved a constant increase, with every quarter seeing more crypto currency wallets than the previous one.

Cryptocurrencies have gone from an obscure part of finance to center stage over the last year In the space of 12 months, bitcoin has exploded from trading at 8166 on 8 March 2020 to hitting all time highs of over 58 000 in February 2021 Their meteoric rise has been accompanied by increased institutional interest, including big names like HSBC, Goldman Sachs, BNY Mellon and JPMorgan There are hundreds of cryptocurrencies around the world but the core group of 20 coins constitutes around 99 of the market by volume, according to crypto website CoinDesk As of 2021 the following are the largest cryptocurrencies.

Bitcoin

Launched in 2009 BTC, as it is known by its market ticker, is the largest cryptocurrency by market capitalization at 1 01 tn It was created as a store of value and a means to facilitate decentralized transactions.

Ethereum

Ethereum (ETH) is a decentralized computing platform which features its own Turing complete programming language The blockchain records scripts or contracts that are run and executed by every participating node, activated through payments with the native cryptocurrency Officially launched in 2015 Ethereum has attracted significant interest from many developers and institutional actors Ethereum is the second largest cryptocurrency by total market capitalization at 211 2 bn Ethereum was first proposed in 2013 by developer Vitalik Buterin, went live in July 2015 and relies on blockchain technology The coin has recently climbed to a high of 2 325 6 July 2021.



Cryptocurrency Industry

XRP

XRP, a cryptocurrency that is popular with banks and other institutions, was trading at 0.48 on 9 March and has a market cap of 48 bn. The digital currency was created in 2012 by blockchain company Ripple Labs and runs on its own blockchain protocol called Ripple.

Stellar

The co-founder of Ripple Labs, Jed McCaleb, created the open source blockchain payment system Stellar in 2014. Lumens is the native cryptocurrency for the system. Stellar is trading at \$0.42 on 9 March and has a market capitalization of \$44.7bn.

Tether

Tether, originally dubbed Realcoin, was launched in 2014 and is pegged to the US dollar, making it one of the first cryptocurrencies to do so. It was trading at 1 as on 9 March. The digital currency is the largest stablecoin, more stable because it's tied to a fiat currency, by market capitalization at 37.6 bn, according to CoinDesk.



Our Ecosystem

The PEARL WALLET business is an active participant in encouraging the growth and development of the blockchain world. We also seek to expand into community based businesses where by education, training, technology and opportunities converge.

We see the day when the adoption of smart contracts and the implementation of blockchain will be an everyday event in our personal and business lives PEARL WALLET “Ecosystem” platform elements are and will be more than a vision they are a strategy to accelerate both personal and business wealth, health, growth and excitement.



Technology

PEARL WALLET Chain

Our own proprietary blockchain

Status IN PROCESS

PEARL WALLET CHAIN is PEARL WALLET work's proprietary blockchain technology that is being developed for our PEARL WALLET Series Tokens. Major benefits include that it will require fewer gas fees and energy consumption. PEARL WALLET CHAIN will negate the requirement of PEARL WALLET to invest and carry an inventory of Ether which is enjoying a rapid increase in value which in turn requires a higher gas fee per transaction. On the release of PEARL WALLET CHAIN we will offer migration of PEARL WALLET from the incumbent Ethereum blockchain.

PEARL WALLET CHAIN is specifically developed for the Travel, Tourism and Hospitality Industry which forms the basis of our Ecosystem.

Products and services will become optimized to provide greater levels of customer satisfaction with secure, safe, and transparent transactions. In real life examples, when a customer books a hotel they will be able to see current room availability, inquiries, orders, cancellations, refunds and claims will process via smart contracts using our PEARL WALLET blockchain. Online booking agents can also take advantage of this technology for accommodation and flights to minimize human error, wrong/double bookings, scams and so much more.

Businesses can also take advantage of our platform, whether it be a multinational or small business that requires further growth and expansion. For example, running a loyalty program can be costly and heavily resource dependant. However, by using PEARL WALLET CHAIN all data will be managed and secured by smart contracts. Every transaction recorded on the blockchain will help businesses become far more efficient and less susceptible to error. The loyalty program can allow for points to be rewarded in token/coins and securely stored for redemption, trading, or cash conversion.

PEARL WALLET CHAIN offers a plethora of advantages and benefits to the Travel, Tourism & Hospitality industry and creates more opportunities for businesses, employees, and customers.



Technology

PEARL WALLET Chain Cryptocurrency Wallet

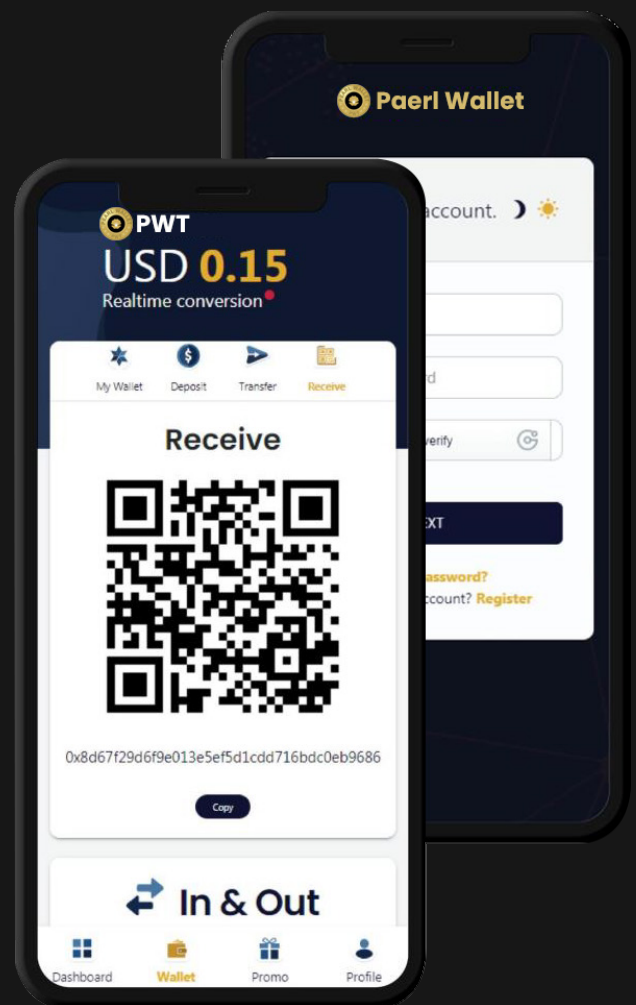
Status OPERATIONAL

PEARL WALLET, initially developed to manage PEARL WALLET tokens is an BEP 20 compatible wallet where users can store their crypto assets. PEARL WALLET has various functions allowing for purchasing of PEARL WALLET tokens, management of integrated PEARL WALLET POINTS reward program (from participating PEARL WALLET business partners merchants), payment transfers, promotional offers and monitoring of PEARL WALLET price.

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Future development offering “tap and go” enables the users to use PEARL WALLET (PEARL WALLET POINTS program) as a currency to Pay expenses in everyday situations. The payment system is available to those merchants that registered on the PEARL WALLET Ecosystem platform. In addition, every transaction is rewarded via the PEARL WALLET POINTS program, a marketing and promotional tool available to Towards India Coin Ecosystem adopters.

Under the Ethereum network, PEARL WALLET is known as a Multi chain compatible wallet allowing it to store other tokens apart from PEARL WALLET tokens.



Security

We have incorporated 2 FA 2 factor authentication) security into the architecture of the wallet which the user can initiate In addition, Captcha is intergrated for protection against robot/computer theft or fraud The development of PEARL WALLET uses a layered security program with all core transactions such as receiving and transferring tokens using block-chain Future developments will also incorporate fingerprint recognition/sign in on the mobile app.

Products Services

PEARL WALLET TRAVELLER

Lifestyle Travel Membership Club

Status IN PROCESS

PEARL WALLET TRAVELLER is an exclusive membership only online travel club developed for the PEARL WALLET ONE Initiative. Access via a secure website allows members to make a variety of global bookings from travel, hotel resort accommodation, flights, car rental, cruises, theme parks, sports packages and so much more all at heavily discounted rates that are further backed by a 'best price guarantee'.

Exclusive member access:

- Hotel reservation
- Flights Booking
- Tour Package
- Cruises
- Travelling Activities
- Holly Trip
- Sport Tour
- Group Tour
- And many more



Members pay an initial lifetime joining fee. This fee is represented by PEARL WALLETT Secured Income earning tokens (initially Towards tokens which will be converted to India PEARL WALLETT upon its release). Upon signing as a member, they also automatically become a holder of PEARL WALLETT crypto tokens with an annual interest more than covering the PEARL WALLET TRAVELLER Club annual dues. In fact, the PEARL WALLETT token may provide additional income for members to spend whilst on holiday.



PEARL WALLET TRAVELLER members can at any stage sell/dispose, transfer or upgrade their membership status. The PEARL WALLET TRAVELLER membership also provides a reward points program which can be redeemed for various products and/or services.

Rewards points may also be converted to PEARL WALLET POINTS (our PEARL WALLET loyalty program) and securely held in our PEARL WALLET.

Products Services

PEARL WALLET TRAVELLER

Lifestyle Travel Membership Club

PEARL WALLET TRAVELLER

Integrating into the PEARL WALLET TRAVELLER program will be the PEARL WALLET token which will derive its value from cost efficient universal loyalty points. PEARL WALLET P will be a decentralized and cryptographically secure token. PEARL WALLET Pisa crypto asset that is robust and redeemable at the holder's discretion, unlike any other reward point. For customers, PEARL WALLET P has immediate utility as it can be used to pay for hotel bookings and services on the PEARL WALLET TRAVELLER platform and beyond.

Members booking history reputation, built over time on the platform can be analysed by hotels allowing them to serve guests with bespoke offers This also allows for direct relationship building between hotels and membership guests PEARL WALLET P utilises crypto economic alignment for the different players within the travel economy. PEARL WALLET TRAVELLER aims at building and maintaining a network effect that can dramatically reduce the commissions from up to 30% within the existing OTA model down to 2.5%.

PEARL WALLET TRAVELLER Value Proposition

01

Range of services in the hospitality segment

PEARL WALLET will provide a range of products and services including package deals of accommodation and entertainment, nightlife entertainment, merchandising, personal/couple tours, spa services, online travel bookings and family kid friendly holidays.

02

Packages to suit various budgets

PEARL WALLET will also offer deals and all in packages every year on special occasions and holidays to provide packages on a limited budget. This will ensure savings for all customers.

03

Lifetime loyalty points

PEARL WALLET enables the offer of lifetime loyalty points for customers by adopting blockchain technology in its business.

Products Services

PEARL WALLET POINTS

Loyalty Rewards Program

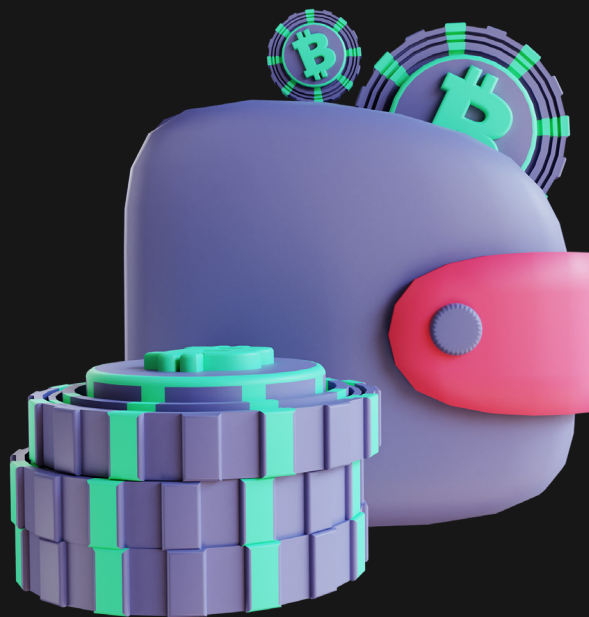
Status IN DEVELOPMENT

PEARL WALLET POINTS is a loyalty program offered by PEARL WALLET This is a marketing program that allows merchants to record their loyalty programs on blockchain.

PEARL WALLET POINTS is built into the PEARL WALLET (e wallet), which is convenient for both merchants and users to manage and use.

In today's world, people usually hold more than one card as they join various loyalty programs These consist of frequent flyers, travel agents, supermarkets, cosmetics, coffee rewards and many more types of cards Users may have to carry more than 10 cards at once when they leave home or the office With the PEARL WALLET Ecosystem, the user can store many cards electronically and can simply select the applicable merchant card from their PEARL WALLET.

Blockchain technology will help solve problems associated with managing and tracking reward programs. PEARL WALLET PEARL WALLET POINTS program will also benefit the merchant in expanding the reach and efficiency of their programs using PEARL WALLET POINTS as a currency.



PEARL WALLET POINTS are issued to users as a reward for spending their PEARL WALLET P tokens with merchants registered within the PEARL WALLET Ecosystem The merchant benefits from spending less time managing the loyalty program and more time operating their business The customer on the other hand, has various programs under one simple management application In larger business operations, companies can remove the liability created by the issuance of reward points from their published financial accounts and replace it with an asset.

PEARL WALLET FIN

Block chain Financial Systems Services

PEARL WALLET FIN aims to incorporate Blockchain into traditional financial systems and services such as Insurance, Finance, and Commerce which in turn are integrated into the PEARL WALLET PEARL WALLET TRAVELLER program. PEARL WALLET FIN is a “Defi” product, a decentralized financial system without a central Bank, Insurance Company or Stock Market Exchange exercising its total control over transactions.

Token holders can lend, borrow or trade within the crypto economy, as a traditional bank does with fiat currency, and earn interest as a lender Borrowing and lending are among the most common use cases for DeFi applications But, there are many more options, such as becoming a PEARL WALLET OTC Affiliate, a liquidity provider and income earner to a decentralized market exchange Interest rates are typically more attractive than traditional banks and barriers to participation are low compared with banks lenders and borrowers The only requirement to take out a DeFi loan is the ability to provide the collateral of your PEARL WALLET S Series Token (the token series attached to PEARL WALLET products and services)

PEARL WALLET FIN will also provide comprehensive travel insurance that allows PEARL WALLET to offer the hospitality industry a complete package to both businesses and customers. PEARL WALLET FIN insurance offers a wide range of protection such as travel delay, lost or damaged luggage, medical expenses and hospital expenses with a blockchain transaction that instantly processes a claim using smart contracts. Smart contracts are code that carries out a set of instructions on the blockchain and allows DeFi applications to run. They are a point to point contract without the involvement of a third party such as a bank or an Insurance Company and cannot be broken or modified without the agreement of parties to the contract.

Cryptocurrencies are volatile, the value frequently fluctuates which makes their securitization difficult to manage hence PEARL WALLET PEARL WALLET S Series of Secured “Stablecoin type” Tokens is the Cryptocurrency at the core of the PEARL WALLET FIN products.



Business Operations

PEARL WALLET LABS

Technology Blockchain Development

Status IN PROCESS

PEARL WALLET LABS operates as a separate business within the PEARL WALLET family of businesses in Bali, Indonesia, and Los Angeles, California and includes financial and digital marketing, data mining, social media, blockchain technologies, hosting services, point to point transaction processing, web and mobile phone apps, and much more. Integration is a key component of PEARL WALLET Technologies which in turn supports the PEARL WALLET Corporate business of incubating and accelerating client and related businesses.

Future expansion is expected to come from the establishment of the PEARL WALLET Academy and PEARL WALLET LABS Campuses at Bali. We seek to predominantly target the ASEAN countries, the world's fastest developing region in tourism, internet, and mobile phone markets, where demand for sophisticated mobile integration services is escalating and where specialist skills and systems are in development.

The key element of PEARL WALLET Technology's strategy is the development of compelling tools for the hospitality, food beverage, and lifestyle market sectors. We have identified many opportunities through via our fast growing technology development and web/net integration business.



Our Ecosystem platform developed by PEARL WALLET LABS is tailored for specific business applications within the Travel, Tourism and Hospitality sector including marketing, content, operations, communications, and e commerce systems.

Business Operations

PEARL WALLET HUB

Cafe, Crypto Lounges & Kiosks

Status IN PROCESS

PEARL WALLET HUB is a business concept developed by PEARL WALLET wherein the company is developing an entire ecosystem comprising hospitality, food and beverage, co working spaces, entertainment, spa, and wellness centers, and several other services like Immigration Services/Money Changer facilities/Access to Crypto ATM terminals, etc.

The concept of PEARL WALLET HUB will be initiated in 3 locations to PEARL WALLET with Bali, Jakarta, and Batam. The Bali location is already in development and will have the entire ecosystem in place from the accommodation offering, food and beverage to entertainment, wellness center, and co working spaces.

The PEARL WALLET HUB ecosystem is a compelling tool for hospitality services such as food & beverage, and lifestyle market sectors. The Ecosystem elements and the complete platform is tailored to specific business applications within the hospitality industry, including training internship programs, marketing, cross boundary financial transactions, e commerce systems, as well as everyday business operations for an industry that has climbed its way through the most devastating time in history for travel, tourism, and lifestyle activities.

Indonesia is seeing an increasing influx of digital nomads remote workers and freelancers who travel the globe and earn a living anywhere as long as there is a fast and reliable internet connection. The Government is extending special visas for the sole purpose of attracting Digital Nomads to Bali and Indonesia which PEARL WALLET HUB will take advantage of. After the initial 3 locations, the PEARL WALLET HUB concept will be expanded via a franchising model.





Token Benefits Details

PEARL WALLET (PWT) tokens are not only digital currency but an opportunity for business participation and ownership.

- With PEARL WALLET currency you can share in the rewards of ownership and be involved in all matters relating to the development and growth of the PEARL WALLET Ecosystem platform, its components, its partners, affiliates and operated businesses, simply by using your PEARL WALLET tokens to acquire services.
- With PEARL WALLET S tokens you are potentially a stockholder/shareholder of the PEARL WALLET family of business PEARL WALLET t ups and/or nvestments.
- The current token being issued is for the PEARL WALLET TRAVELLER business. The investors will have direct ownership in the PEARL WALLET TRAVELLER business via this coin offering.

Key Benefits:

Transparency and full traceabilityand full traceability

- Block chain records every transaction in the network
- It brings transparency to the markets and stake holders involved
- 24x7 Liquidity
- Offers investors liquidity on exchange.
- Easily traded or transferred

Token Details

Official Name: PEARL WALLET TOKEN

Symbol: PWT

Type of Coin: PEARL WALLET is a utility token based on the Smart Chain

BEP20 Token Decimals: 18 decimals

Contract Address: 0xD883AfCec7141F2CbA151b750B6927da103556eC

Date of Investment Token: Q3. 202 3

Number of Tokens: 2.25B

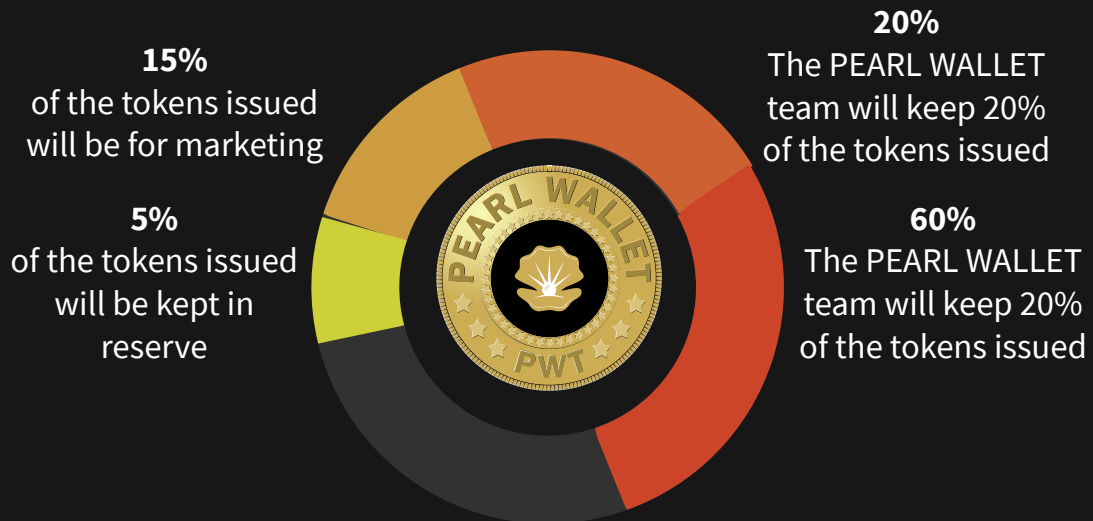
Price: 1 Token 0.01 USD



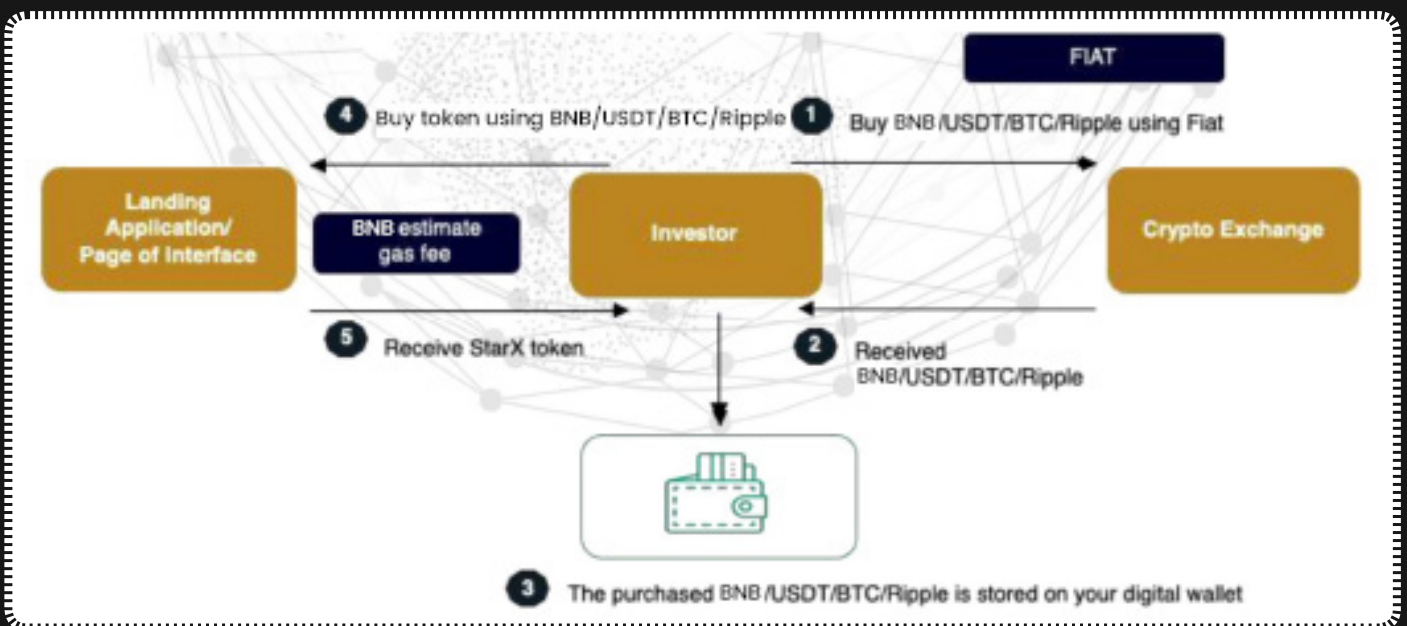
Token Distribution Journey



Tokens will be allocated to participants as follows:



Token Journey





Marketing Strategy Overview

PEARL WALLET is developing an integrated marketing strategy to support all the initiatives discussed in this whitepaper. Developing a coherent and effective marketing strategy and taking advantage of relevant communication platforms is a crucial element to ensure the success of our program. Each marketing strategy can communicate the benefits and features of our offering, including cross promotional activities with other business units within our groups umbrella.

The marketing strategies we will adopt will also communicate an overall value to our customers. In many cases, this will be the core of building equity or goodwill in our target markets. We will take advantage of different communication platforms relevant to the specific product service to be marketed.

Internet Marketing



WEBSITE

Our website(s) will act as a foundation for all our marketing channels. Our audience will be driven here to learn more about our brand and various offerings.



SEO

Search Engine Optimisation will be adopted to help improve our ranking and for customers to ultimately find our various websites for different products services.



RETARGETING

We will reconnect with website visitors when they leave our site by using retargeted digital ads.



Internet Marketing



NEWSLETTERS

We will regularly develop content across all our products and services and send it to our subscriber database that will continually be grown.



LIVE CHAT / CHAT BOTS

We will incorporate live chat functionality into our websites to maximise customer engagement in allowing us to respond with information in realtime.



PODCASTS

We will develop a series of podcasts to provide current relevant information to our customer base.



WEBINARS

For maximal engagement, we will develop regular webinars providing live content and have direct interactions with customers.



BLOGGING

By publishing helpful and entertaining content we will draw visitors to our site, enhance SEO whilst establishing ourselves as industry leaders.



PAID ADVERTISING

We will incorporate a pay per click advertising program to assist with strategic key word searches enabling our websites to be found easier.



Social Media Channels



Facebook

With over 1 billion users we will take advantage of Facebook to engage with customers, create Groups and Facebook ads.



LinkedIn

LinkedIn is the perfect platform to connect professionally by developing a company page and posting relevant business related information.



YouTube

YouTube presents the perfect platform to develop our channel present regular video content to engage, inform and educate customers.



Twitter

With over 330 million monthly active users and 145 million daily users we will take advantage of this platform to maximise customer engagement.



Instagram

With over 1 Billion monthly users this platform offers a perfect vehicle to drive content in a timely and scheduled manner.



Others

We will continually take advantage of all relevant social media channels including new platforms as they emerge.



Paid Advertising



AFFILIATE MARKETING

A significant aspect of our marketing endeavors will involve our network of affiliate partnerships across our various product service offerings.



POD CASTS

44% of the US population have listened to one of the 550k available podcasts we will take advantage of these with ad placements on relevant channels.



PRINT ADVERTISING

Wherever relevant we will take advantage of paid advertisements in print publications, on billboards in any other print media where a quantifiable ROI can be delivered..

Public Relations



PRESS RELEASES

We will engage a PR company that will assist in the release of content to promote our brand in relevant industries.



INTERVIEWS

We will give interviews via various platforms including social media, television, journalists and any others relative to the specific market we are targeting.



SPONSORSHIP & EVENTS

Sponsorship and hosting events will further enhance engagement with our target audience.



Affiliate Marketing

Affiliate Marketing has outgrown its traditional role as just another marketing channel and has become a valuable marketing tool in its own right. It uses many of the same tools as more basic digital marketers: email, search, social, SEO, and retargeting and is now an integral part of many integrated marketing campaigns.

So what is Affiliate Marketing?

It is the practice whereby a digital publisher or website promotes an online retailer and earns a commission based on the sales or leads that the advertising generates for that online retailer. This payment metric is termed CPA (Cost Per Action). Typically an 'Action' is a sale of an online good or service but it can also be a lead or registration, a call, a download, or any other trackable action desired of the end customer.

There are many ways in which customers can be targeted using email marketing, mobile apps, paid search, remarketing widgets or campaigns, offline promotions, and social campaigns.



PEARL WALLET is developing a program that will allow our Affiliates to not only pursue traditional marketing avenues but also have products from the PEARL WALLET ONE initiative to actively promote and market. This will allow for greater ownership in developing their own digital marketing or traditional business under the PEARL WALLET umbrella.



Strategic Objectives

01

Developing all the PEARL WALLET Ecosystem

Develop and complete all the PEARL WALLET Ecosystem elements and development products These elements will then be fully integrated with blockchain technology as our native token plays a major part to fund, launch, and upgrade the products.

02

Integration between traditional tourism and blockchain

PEARL WALLET will be one of the few first businesses that have integrated a traditional tourism and hospitality business with advanced technology such as blockchain, cryptocurrency, artificial intelligence and other technology that can be advantageous to this industry.

03

Support businesses in the tourism industry by providing them with funds as well as strategic guidance

After the pandemic, we want to stimulate and help the tourism industry to recover Our goal is to fund businesses in the tourism and hospitality industry that have been badly hit by the coronavirus We will help them to develop and maintain the business to keep going after the pandemic or within the next 5 years By doing this we can help save millions of jobs.online travel bookings and family kid friendly holidays.

PROFIT RELATED

- ✓ Profit maximization
- ✓ Margin maximization
- ✓ Target return on investment

SALES RELATED

- ✓ Increased sales
- ✓ Maximized market share

COMPETITION RELATED

- ✓ Face competition
- ✓ Survival and growth

Investor Related

- ✓ Good returns
- ✓ Transparency

Roadmap

Q1-2023

Release 100,000,000 PEARL WALLET tokens under the BSC SMARTCHAIN BEP20



Q2-2023

Further research and development of products, services, and technology within the PEARL WALLET Ecosystem.

Q2-2023

Developed online offline marketing program including affiliate program establishment of PEARL WALLET COMMUNITY network.

Q2-2024

Launch of PEARL WALLET's Series of secured tokens and PEARL WALLET CHAIN & PEARL WALLET FIN products.

Q3-2023

Release Whit epaper & prepare for IEO on LATOKEN exchange
PEARL WALLET TRAVELLER Program launched.

Q3-2023

PEARL WALLET ONE initiative launched

Q4-2023

Prepare PEARL WALLET token listing with aim to list before end 2023.

Q1-2025

Final development commercialization of the PEARL WALLET Ecosystem.

Q1-2024

Launch of PEARL WALLET HUB Crypto Lounges in Bali, Jakarta, several places within Indonesia
Launch of PEARL WALLET POINTS reward program.

Q2-2025

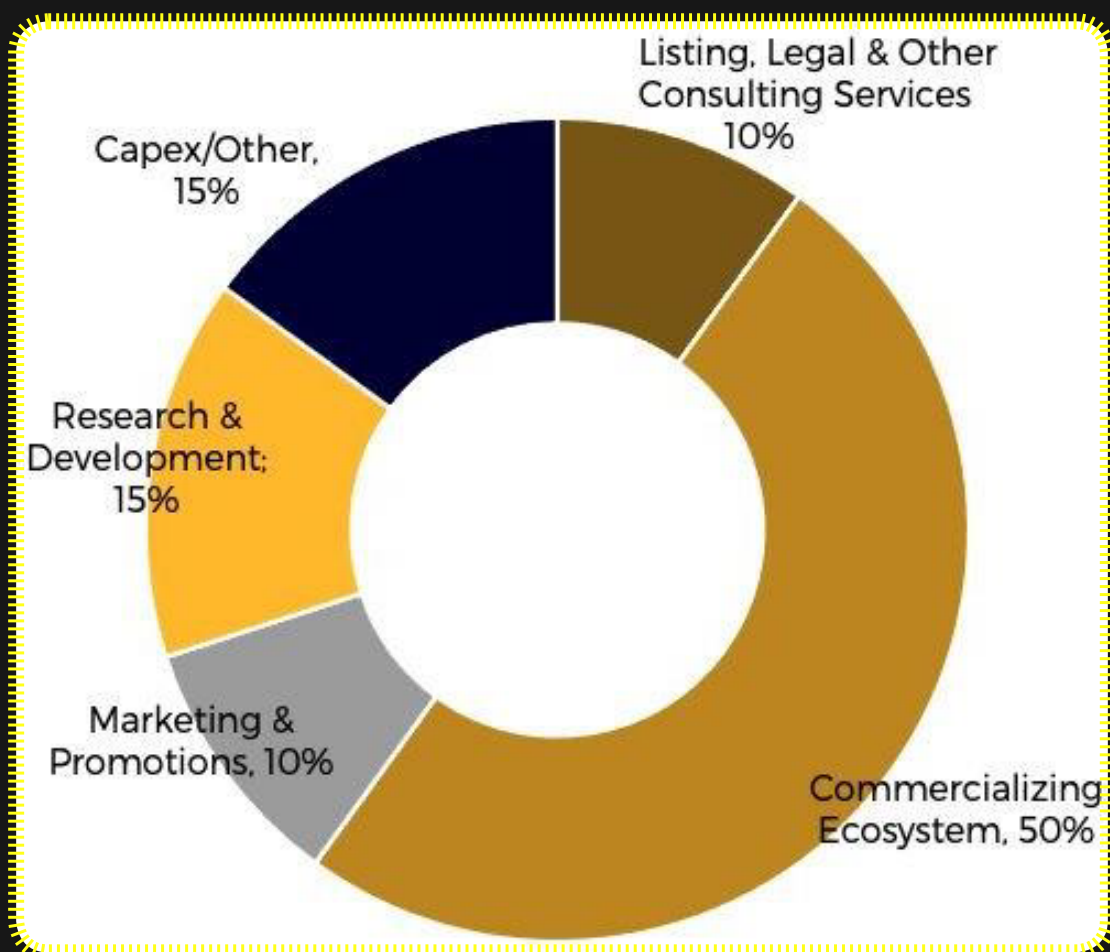
Global expansion of business



Application of Funds

Application of Funds

Funds raised via this offering will be invested in the commercialization of elements within the PEARL WALLET Ecosystem under the PEARL WALLET Initiative which comprises of various products and services as outlined in the document 15 of the funds will be used for further research product enhancement purposes 10 will be used for marketing and promotional activities pre and post listing. A further 10 towards the actual listing on the Digital Exchange and further support services. The balance will be applied to Capex requirements and expansion of the Company's Data Centre.





Thank You!

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