



# Dinarspay Whitepaper

One Stop Payment Solution





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## SUMMARY

DinarsPay is a crypto payment ecosystem where users can transact more easily anywhere. Our ecosystem speaks a lot with its distinctive and flawless features and functionalities. We have adaptable business concepts where we can explore new advanced technologies and trends.

We will be very discriminating in who we let participate in this economy and only let businesses who share our values and goals. With our ICO, we hope to redefine the relationship between people and finance, and this is just the start of an extended journey.

At DinarsPay, our goal is to help people from every aspect of life, whether they are looking to invest with minimal minimums or have high net worth, or they are trying to have access to a potential store of wealth and want to make large gains. Our goals are to increase people's use of our platform, their economic empowerment, and their capacity to foster resilience and social cohesion.

In upcoming days, we have many ideas to implement more than the ecosystem we have now. With DINARStoken, you can be comfortable with all kinds of transactions offering crypto ATM cards and further it can be used for online purchasing or NFT games, etc.

This white paper provides a thorough overview of our planning and research. Additionally, it seeks to illustrate DinarsPay's present state and future goals, as well as those of its related goods and services and the DINARStoken, which serves as a digital share of the DinarsPay ecosystem and its supporting firms.





## Who are we?

We commit to serving the customers by making cryptocurrency payments easier to use in everyday situations, transferring money between cryptocurrency, and providing the required tools to facilitate such transactions, such as the usage of cryptocurrency ATM cards through banks.

Our goal is to establish a global community of the future of the money that will promptly engage with this kind of ecosystem. Our plan is to establish close relationships and inclusion with our community by introducing and showcasing the business that will issue the new stocks and their value at an early stage. In our ideal future, everyone will have the chance to become aware, educate themselves, and contribute to the value-creation of the new stocks—the firms of the future.



Our vision is to make DINARS as the main payment solution for the user. This payment solution could make useful trading and transactions for the user's every day scenario.



Our mission is to remove any barriers to cryptocurrency payments and transactions in our users' daily lives, making them easier and more convenient.







## A GLANCE TO ICO MARKET

“Corporates from various sectors may be able to obtain finances through Initial Coin Offering(ICO), in addition to the apparent advantages for business owners and crypto start-ups seeking to acquire capital for their projects.

Many major industry businesses have successfully set up internal incubators and accelerators in recent years to foster the development of fresh, inventive, and adaptable business concepts. However, a lot of these concepts never get developed or implemented since they don't make sense for the business's future plans or primary business. Even if they have commercial and market potential, these ideas and concepts are frequently shelved due to the associated capital needs for developing and expanding the ideas.

ICOs present themselves as a viable substitute for businesses looking to finance accelerator spin-off development and expansion without having to shoulder the financial strain of funding an endeavor that is not a top priority. It may still be possible for the issuing business to own a majority ownership in the derivative without requiring additional internal investment because only a portion of the coins will be exchanged publicly.

Furthermore, this might occur early in the development of the business idea because of the nature of ICO. With the initial validation stage being the ICO, businesses might thus expand and try out new ideas as they go past the early/infancy stage to evaluate the business and market potential.

## Problem identification and solution

Platforms known as fiat to crypto exchanges let users swap fiat money such as USD, or GBP, EUR for cryptocurrencies like ethereum, or bitcoin. These exchanges serve as middlemen, making it easier to convert fiat money into cryptocurrencies and vice versa. Depending on the crypto market conditions and exchange rates, you can trade, purchase, or sell crypto when you use a fiat to crypto exchange. But, in this method users can't use any cash flow for transactions, withdrawal, etc . So, we introduce a one stop solution called DinarsPay to overcome the issues behind the crypto market. Here, we have many options for trading and beyond that. DinarsPay is basically a payment solution for all businesses and it hits the user's attention where they can trade, buy, and sell anywhere with exchanges using different methods in various locations and exchange offices in different places.

## Why Dinars Pay for Crypto Market?

Cryptocurrencies offer transparency, independence from existing financial infrastructures, and the opportunity to generate incredible returns on investment. Only cryptocurrency to fiat and vice versa can be transacted. However, we can use payment (cryptocurrency to cash) solutions on our DinarsPay platform. Scratch cards can be used for deposits, and credit cards and fiat money can be used to purchase cryptocurrency. To address the problems in the crypto market, we can also deposit money via bank wire using the airports in Doha and Dubai or ATMs.



## DINARSPAY ECOSYSTEM

### What is a DINARS token and its purpose?

DINARS is the native token of DinarsPay that allows users to send money between each other. It is built on Binance smart chain blockchain network. Our Dinars token's purpose is to make the deposit transaction easily with different methods like Scratch cards as well as withdrawal has multiple options such as crypto ATM and desk exchange etc. Our total Supply token creation is 100 million Dinars.

### How DinarsPay Token Works?

Anyone can purchase Dinars tokens during the token sale or through an exchange where Dinarstoken is listed to gain access to the DinarsPay ecosystem, regardless of whether they are an individual or an institution. The acquired token can be used as a utility or financial instrument, entitling the bearer to a digital portion of the global market's underpinning business. Transparency and auditability are guaranteed since every Dinarstoken transaction that occurs inside the ecosystem is documented on blockchain, a distributed ledger that is unchangeable and trustless. Dinarspay aims to facilitate access to potential enterprises for people with medium and low incomes. And to grow and enable involvement in its underpinning business operations.





## Features of Dinars token

Our incredible features of Dinars token are mentioned below



### Reliability

Without the risk of the network going down or exhibiting any signs of slowness, Dinarstoken can handle any volume of transactions continuously.



### Centralized wallet

With centralized or custodial cryptocurrency wallets, the crypto assets are sent, stored, or received by third parties. It is the only one with access to and control over the money in Dinars custodial wallet



### Security

In order to prevent hackers and other fraudulent users from manipulating any transactions involving digital assets or the network, Dinarstoken employs the Binance Smart Chain network for transaction confirmation.



### Minimal charges

Unlike any other major online payment system, Dinarstoken will have a fee that is far lower, allowing users to transfer, receive, or use any Dinarstoken for a small sum of money.





### Adverse revenue

Obtain and hold Dinarstoken to be eligible for passive income. Token holders get a proportionate share of the money made by the business's operations after a set amount of time.



### Usability

Dinarstoken has a clear use within the DinarsPay ecosystem, in contrast to typical crypto whose value is based on conjecture and market hype surrounding demand and supply.



### Objectivity

The transparent and immutable nature of the blockchain ensures accurate data records, fully transparent processes, and equitable terms for all stakeholders, hence facilitating open access to information at all times.



### Audit report

Our successful audit report has been completed and generated extraordinary outcome on the BscScan network indicates that the smart contract code has met certain standards. However, the low-severity warnings raise considerations, emphasizing potential vulnerabilities that may impact new holders. Our audit report likely included valuable insights and recommendations for best practices, aligning with the industry's security standards. by delving into our report, you will gain a profound understanding of the intricate world of crypto and the measures we have taken to ensure security and compliance.



Checklist	
Compiler errors.	Passed
Possible delays in data delivery.	Passed
Integer Overflow and Underflow.	Passed
Race Conditions and Reentrancy.	Passed
DoS with Revert.	Passed
DoS with Arbitech gas limit.	Passed
Economy model of the contract.	Passed
Private user data leaks.	Passed
Malicious Events Log.	Passed
Scoping and Declarations	Passed
Uninitialized Storage Pointers.	Passed
Arithmetic Accuracy.	Passed
Design Login.	Passed
Impact of the exchange rate.	Passed
Oracle Calls.	Passed
Cross-Function race conditions.	Passed
Fallback function security.	Passed
Front Running.	Passed
Safe Open Zeppelin Contracts and implementation usage	Passed
Whitepaper-Website-Contract correlation.	Passed





Main Category	Sub-Category	Result
Contract Programming	Solidity version not specified	Passed
	Solidity version too old	Passed
	Integer overflow / underflow	Passed
	Function input parameters lack of check	Passed
	Function input parameters check bypass	Passed
	Function access control lacks management	Passed
	Critical operation lacks event log	Passed
	Human/contract check bypass	Passed
	Random number generation/use vulnerability	Passed
	Fallback function misuse	Passed
	Race Condition	Passed
	Logical vulnerability	Passed
	Other programming issues	Passed
Code Generation	Visibility not explicitly declared	Passed
	Var. storage location not explicitly declared	Passed
	Use keywords/functions to be deprecated	Passed
	Other code specification issues	Passed
Business Ris	The maximum limit for mintage not set	Passed
	“Short Address” Attack	Passed
	“Double Spend” Attack	



## Overall Audit Result: Passed



### Executive Summary

According to the standard audit assessment, Customer's solidity smart contract is secure. Again, it is recommended to perform an Extensive audit assessment to bring a more assured conclusion.



### Code Quality

The DINARS PAY BEP20 Token protocol is built on a single smart contract, which inherits other contracts such as BEP20, BEP20 Burnable. These contracts are well-written and compact, and the libraries used in the protocol are part of its logical algorithm. Once deployed on the blockchain, the smart contract is assigned a specific address and its properties and methods can be reused by other contracts in the protocol. However, the arbi-tech solutions team has not provided scenario and unit test scripts to determine the code's integrity in an automated way. Additionally, the code lacks comments, which can provide valuable documentation for functions and return variables.



### Documentation

As mentioned above, it's recommended to write comments in the smart contract code, so anyone can quickly understand the programming flow as well as complex code logic. We were given a DINARS PAY TOKEN BEP20 Token smart contract code in the form of file.



# DINARS PAY PLATFORM'S REMARKABLE FEATURES

We provide users with profitable features on our platform as part of our commercial development strategy.

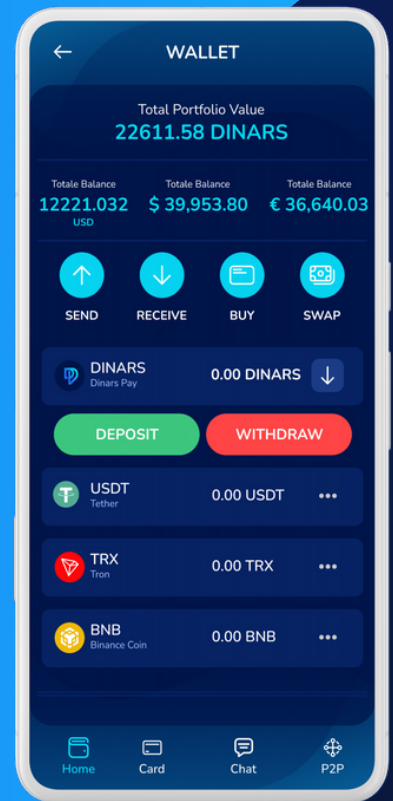


## Custodial Wallet Integration

- Our custodial wallet is available from crypto exchanges or a custodial wallet provider in terms of a mobile app.
- Users can create a custodial wallet in which private keys are held by a Dinarspay and other cryptocurrencies.
- Once a user logs into their wallet account, they use the wallet provider's interface after logging on to their wallet account.
- Users therefore need to have faith in the service provider to safely keep their tokens and to put robust security measures in place to thwart unauthorized access.
- These precautions can include email verification, biometric authentication and two factor authentication.

## Custodial Wallet Functionality

- Buying, trading and transferring money are all possible with our custodial wallet. New users can utilize our custodial wallet with ease.
- It offers services like customer care and alternate methods for recovering accounts. Also offers consumers a higher level of comfort.
- Wallet interfaces are usually simple to use and configure.
- Less difficult to use because managing a wallet account does not require sophisticated technological understanding and the interface feels familiar.
- If a user misplaces or forgets their password, they might be able to retrieve their entire account.



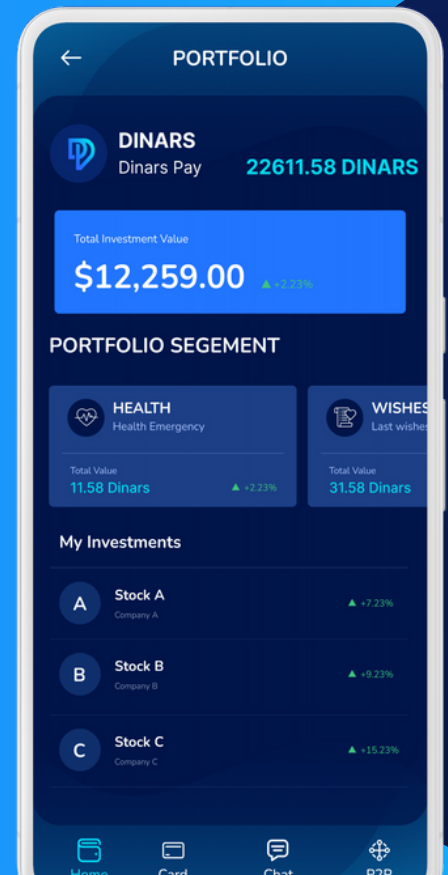
## Mobile App Availability

- With our Dinars pay mobile app, users can send DinarsPay tokens to one another for free.
- Our cutting edge mobile application blends the modern instruments of currencies and alternative investment methods with the effectiveness and useful aspects of digital payments.
- Users have access to newest developments in decentralized finance as well as financial assets.



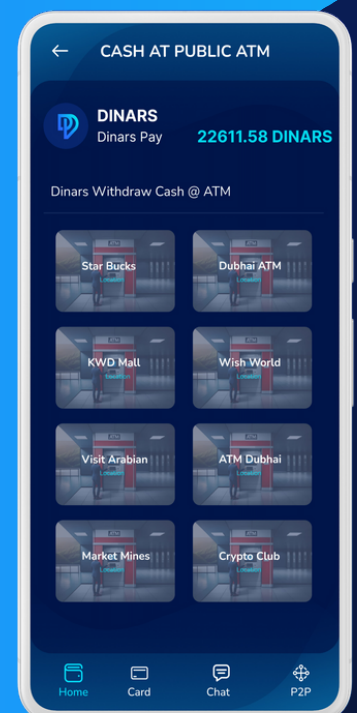
## Ecommerce

- Our Dinarstoken also acts as a payment method for ecommerce and reservations are available for the best price.
- Payment tokenization is a security method that substitutes a distinct and randomized string of characters for sensitive payment data, including credit card numbers.
- Online ecommerce Shopping can be done using our Dinars card in terminal partner stores.
- And finally the credit card data is kept safe throughout transactions as it is neither utilized nor retained.



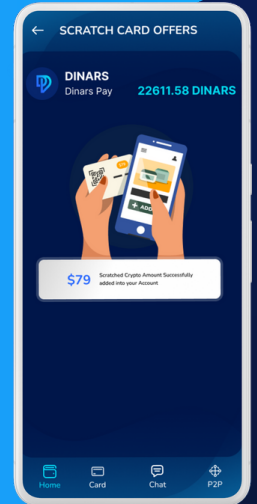
## ATM Withdrawal and deposit

- Withdrawal desk and ATM location are available by country and inside google map API.
- Users can withdraw by crypto, banking system, and cash on dubai airport and doha airport in different locations using these withdrawal options.
- Users can deposit using scratch cards and they can buy crypto with fiat and credit cards.
- We can also deposit through banking and cash using doha and dubai airport or atm machines.



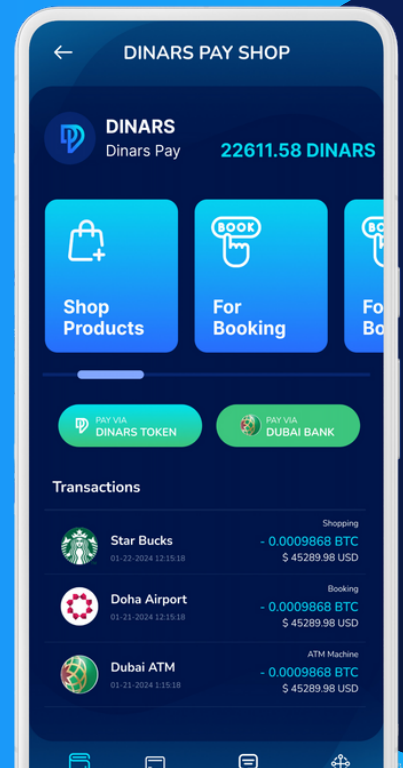
## Token Scratch Card

- Users have the possibility to order using their crypto card under a visa that is connected to their main balance and can be used by the user worldwide.
- Using Token scratch card, you can deposit fiat or you can send crypto to your dinars custodial wallet.



## Crypto to cash solution

- Our Crypto to cash solution addresses the problem using crypto to fiat and fiat to crypto system.
- Crypto cash solution provides an easy solution where users can get cash withdrawal using Dinarstoken.
- Availability of cash office in the exchange desk airport to get the cash there through ATM cards
- We have applications to access easily during transaction buy commodities in ecommerce with this payment solution.



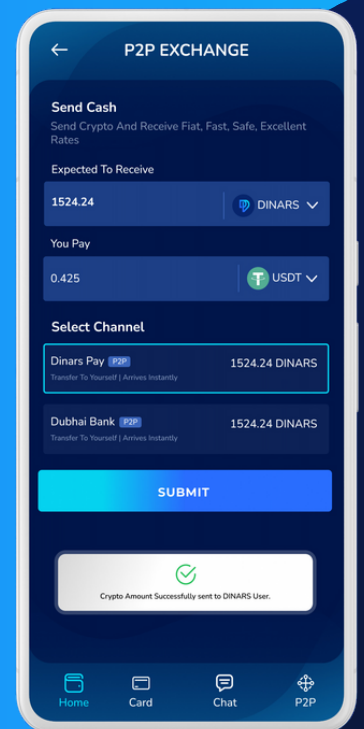


## Synchronization

- Users can merge their contacts to know the number of accounts created on DinarsPay.
- It is mainly leveraged to monitor the user accounts without any interruption.
- Synchronous tokens are used to generate One-Time Passwords by timing their synchronization with an authentication server.

## P2P Exchange Platform

- There is no commission required when utilizing our P2P Exchange since we want to make our service as profitable as possible for our clients.
- Purchase bitcoins easily from any location in the world by using whichever payment option works best for you.
- Buy and sell user-fulfilled orders, make trade advertisements, and feel free to set your own prices as long as you make money.
- You can trade anywhere in the world with our P2P trading platform.

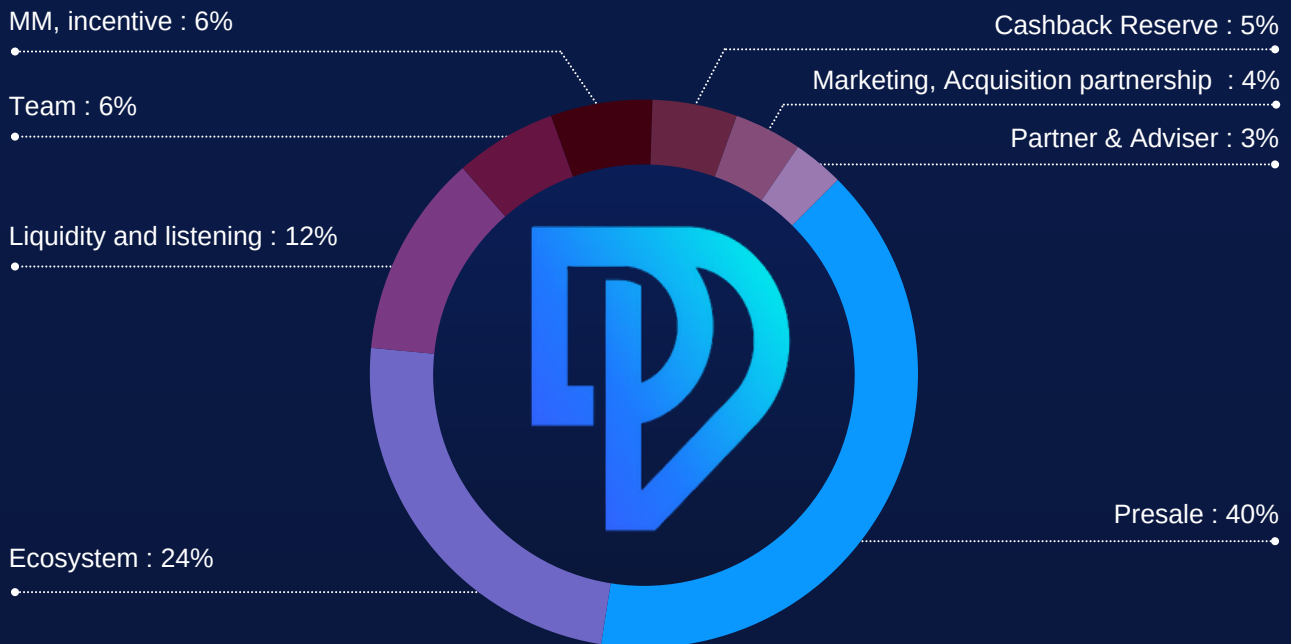


# TOKENOMIC

Token Name:	Dinary Pay
Token Symbol:	DINARS
Token Supply:	100 million
Blockchain Network:	BNB

## Token Allocation

- Presale : 40%
- Ecosystem : 24%
- Cashback Reserve : 5%
- Marketing, Acquisition partnership : 4%
- MM, incentive : 6%
- Team : 6%
- Liquidity and listening : 12%
- Partner & Adviser : 3%



## Token Minting and Burning Process of Our DinarsPay

The main benefit of our burn and mint strategy for ICOs is that it increases validation time by creating a delay between when a token is used to buy an item and when it is reintroduced to the market. This delay does not, however, necessitate a rise in miner compensation because the network retains our DinarsPay token from the market after the miner is compensated. Because of this decoupling, the miner fee may continue to be cheap to maintain the volume of trade while the velocity can remain low to support the token price

### Token Minting

In essence, the token minting describes the process of producing new tokens by means of data verification, block generation, and Proof of Stake consensus-based blockchain network documentation of the validated data. The versatility of crypto token minting makes token minting extremely important.

It is significant to remember that recently created cryptocurrency tokens are traded on the market. One of our standout features of the cryptocurrency minting process is the Proof of Stake consensus mechanism, which outlines how blocks are created through staking. The Proof of Work consensus mechanism, on the other hand, benefits the crypto-mining process. Our minting value is 50%, where DinarPay tokens have been minted but not yet distributed.

**For example:** There are 100 million DinarsPay tokens in our maximum token supply, of which 100 million have been minted but not yet distributed. The entire supply in this scenario would be 200 million. These tokens' issuance may have an effect on the pricing and supply dynamics

### Token Burning

When the burn occurs, the token's price does not always rise immediately. At times, the impact of other token-related news may be overshadowed. On the other hand, investors might "price it in" sooner if they anticipate a token burn. Nevertheless, burning tokens is generally regarded as a good idea because it raises the value of an asset over time. In a proof-of-stake protocol, burning tokens can also be advantageous to those staking tokens for transaction validation. There's a good likelihood that their staking rewards will increase in value in US dollars if a sizable portion of tokens are taken out of circulation.

DinarsPay tokens can be burned with the help of a few tokens. Assuming 50% of DinarsPay tokens are burned, which occurs when a set number of tokens are sent to an immutable public address by our team, hence decreasing the total quantity of tokens available. Burned tokens could become more expensive and uncommon.

**For example:** When burning unused 100 million DinarsPay tokens will increase the token price and demand rises.

## DINARSPAY'S ROADMAP

### Q1 Jan - April 2024

- Launching Website
- The ICO Listing.
- 40% of total supply will be for sale
- 5% of total supply will be as airdrops and subscription and referrals.
- Launch social networks
- Pre-Sale ICO
- Initial Token price 0.06\$ with Vesting (Withdrawal will be after 6 months)
- Assign a team with blockchain experts.
- Open Dinars Token Pair for Trading in Different Cex And Dex.



### Q2 June - August 2024

- Launching mobile application and official site
- Open P2P exchange platform
- Start opening multiple desk office in different international airports like Doha, Dubai, CDG, etc.



# MARKETING STRATEGY

The management of DinarsPay is of the opinion that marketing and community development are crucial to the success of a platform, particularly when it comes to crowdsourcing initiatives in which regular people are involved. It is crucial that we plan our marketing strategy in advance, and we are adopting a multifaceted approach that makes the most of our limited resources and makes use of a variety of traditional and unconventional marketing outlets. The following are a few tactics we would employ:



## Performance marketing

Mouth marketing is the process of a product or project being continuously promoted from one person to another. As a means of rewarding donors with Dinars tokens who are dedicated to the cause by expanding our community base, DinarsPay will be providing bonus and referral campaigns to those who take part in our token sale.



## Providing Utility

Marketing a cryptocurrency so that its holders all have somewhere to spend their holdings is one of its most crucial components. Additionally, our marketing team has conducted extensive research and developed the best techniques for individuals from all walks of life and across all demographics in our mission to establish Dinars as a widespread mode of payment and store of value.



## Crypto Expos

We launch awareness campaigns around the world and consistently take part in DinarsPay White Paper blockchain conferences and crypto expos in order to get our word out to potential traders, investors, and the general public. We support large-scale events, and our extremely skilled marketing team regularly attends these Expos to guarantee that the most Dinarstokens are converted.



### Media announcements

Additionally, we occasionally publish press releases on leading IT and financial news websites. Additionally, we hope to garner press for the initiative by sharing it with renowned authors and publishers.



### Advanced Endorsements

We host events and run ads featuring well-known figures from the music and entertainment industries endorsing our Dinarstoken in order to guarantee the greatest possible public out reach.



### Intelligent Coalitions

Additionally, we continue to collaborate with important global merchandisers, which benefits both sides and raises awareness of the DinarsToken.



### Listing on ICO websites

Additionally, we want to list our crowd-sale on all of the major IEO/ICO websites. This will assist us in connecting with our direct target audience—that is, cryptocurrency enthusiasts.



## TEAM DETAILS

**B.Mohammed.I**

Executive chairman and CEO of DinarsPay LLC



Is an accomplished Executive Chairman and CEO of DinarsPay LLC based in Dubai, United Arab Emirates., Also a seasoned businessman and entrepreneur with a degree in economic science, backed by 18 years of invaluable experience. His visionary leadership has led to the successful establishment of various companies and factories across diverse sectors, positioning him as a prominent player in the global market.



## FUTURE SCOPE



### Exchange Community

Provide a section of the exchange where users can discuss plans and market developments.



### Automated Trading Tool

Provide customers with a tool to set up trading strategies so they can effortlessly automate their transactions



### Link to Other Applications

Allow consumers to use the exchange in addition to their preferred apps and services to make things easier for them.



### Acquire Trading Skills

Create a location where classes, videos, and instructions may be used to help traders of all skill levels learn



### AI-Powered Predictive Analytic

Make use of intelligent computer systems to assist users in understanding potential market trends and pricing changes.

## DISCLAIMER

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