



**A CRYPTOCURRENCY  
ECO-SYSTEM  
COMPROMISING  
OF A SECURE  
PAYMENT GATEWAY**



# A CRYPTOCURRENCY ECO-SYSTEM COMPROMISING OF A SECURE PAYMENT GATEWAY





# PROBLEM STATEMENT

To date, cryptocurrency has yet to gain mainstream adoption. The last barriers to mass market adoption will be removed when cryptocurrencies become embedded into everyday commerce.

An estimated \$22 trillion<sup>1</sup> of consumer spending takes place annually between shoppers and merchants. Local/national currencies are used to pay for everything from your cup of coffee every morning to your weekly grocery run.

**What if you could pay for your cup of coffee with Bitcoin or Ether?**

Without requiring the merchant to change their point of sale equipment, Retailer And Merchant is enabling ubiquitous merchant acceptance of cryptocurrencies. This will greatly accelerate the adoption of cryptocurrency and tapping into the existing ecosystem of global commerce.



# ABSTRACT

The RAM token will enable real time point of sale (POS) transactions directly from users' private Cryptocurrency wallets. We predict the ability to make purchases in-store and online using cryptocurrencies will speed up mass adoption of the technology. The RAM token is part of a global solution to facilitate borderless transactions. To make instant payments at point of sale from a blockchain wallet requires we do a real-time exchange of cryptocurrency into fiat.

The RAM token provides access to our state channels which a) ensure there is sufficient cryptocurrency (i.e. Bitcoin, Ether) in the digital wallet and b) users spending fiat at point of sale will complete the purchase from their cryptocurrency assets. RAM automatically opens a state channel between each user and RAM's own wallet. RAM tokens fund the transaction, much like gas funds Ethereum transactions. The first implementation will be with Retailer And Merchant digital wallet. RAM tokens will be implemented on the public Ethereum blockchain and adhere to the ERC20 protocol.



# VISION



- ✓ Ramtrex Global Payment's vision is to create a globally accessible alternative to traditional banking, allowing you to store your money safely, access it instantly and transact with it anywhere, in any currency including crypto by using the RAM token, right from your smartphone, using the RETAILER AND MERCHANT app. Creating a digital wallet as a companion to a traditional card solution, the RETAILER AND MERCHANT app enables you to use any of your currencies at point of sale, anywhere in the world.

# CURRENT LIMITATIONS OF BLOCKCHAIN SETTLEMENT



✓ Because very few merchants accept cryptocurrencies at point of sale or online, consumers must exchange cryptocurrencies into their local currency to make everyday purchases. Through any existing exchanges this can be time consuming, and comes with sizeable fees. Though some companies have made products that enable retailers to accept Bitcoin payments, they are currently available at only a tiny number of locations.

✓ Our goal is for this exchange to occur in real time, anywhere credit cards are accepted, and with fees comparable to transaction costs on Ethereum. At present, the confirmation time for Bitcoin transactions averages 10 minutes, far too long for point of sale purchases. Ethereum transactions are faster, at an average time of 24 seconds, but even this is too slow for point of sale.

Furthermore, neither the merchant nor the local currency provider are willing to wait the required amount of time for the transaction to be confirmed on the blockchain, which is critical to protecting both parties against fraud.



# THERE IS A TWO-PRONGED PROBLEM THAT THE RAM SOLUTION WILL SOLVE:

## ✓ 1. A lack of merchant acceptance of cryptocurrency.

RETAILER AND MERCHANT has partnered with an existing payment network that will allow the cryptocurrency wallet to be used at 39 million merchant locations.

## ✓ 2. Payments at point-of-sale must complete in near-instant time.

Rather than writing each payment transaction to the blockchain, RETAILER AND MERCHANT, will create State Channels between the customer and RETAILER AND MERCHANT. These channels are an established way to provide real time transaction guarantees on the blockchain. Once this is done, customers' transactions will be funded through RAM's liquidity pool to make point of sale purchases instantly.

**To use this system, the user is required to hold a RAM token which grant access to the RAM State Channel and will be limited to those who have RAM tokens.**

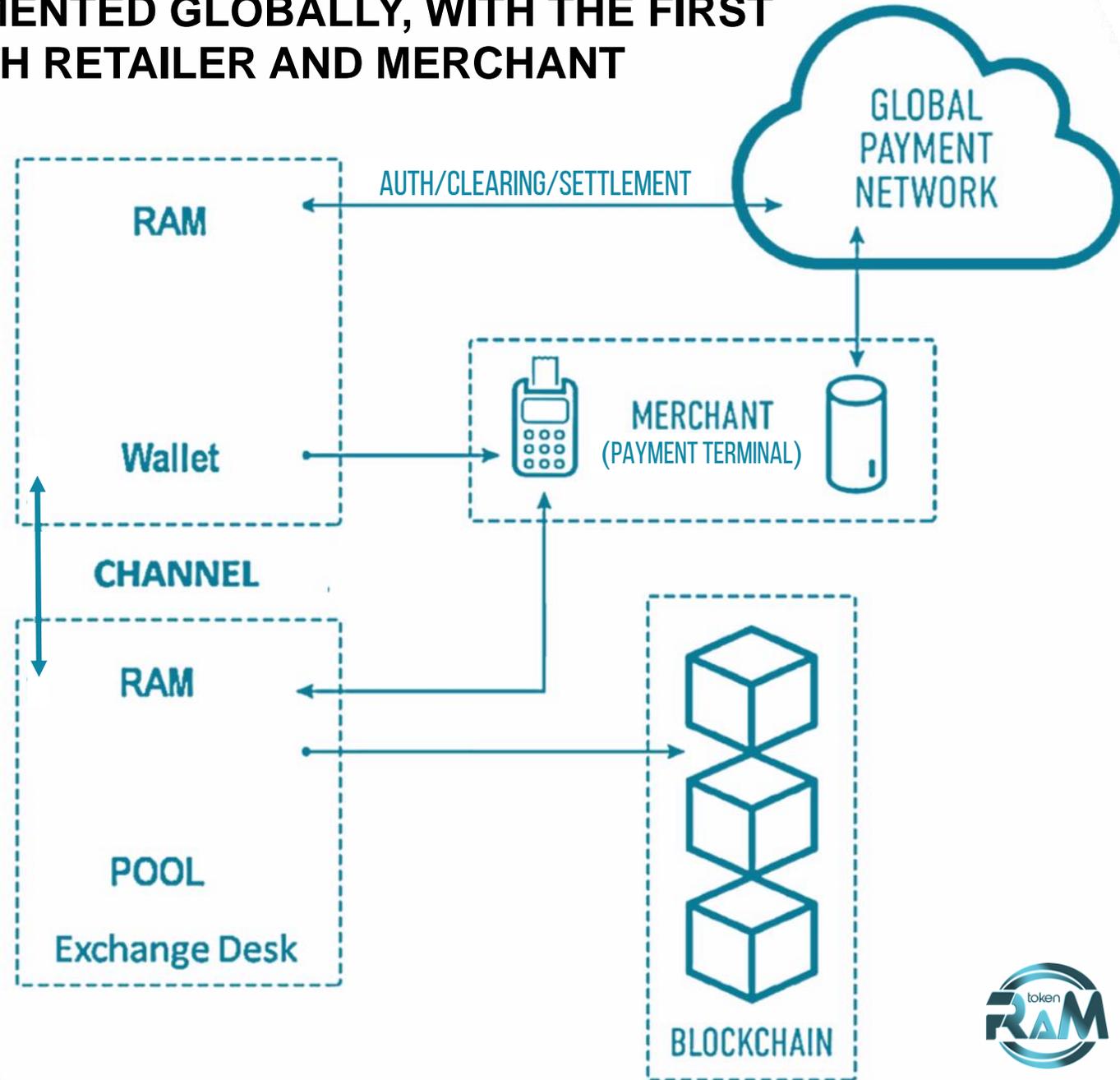
## RAM SOLUTION:

**RAM CHANNEL  
AND  
RAM TOKEN**



# RAM IS A SOLUTION THAT CAN BE IMPLEMENTED GLOBALLY, WITH THE FIRST IMPLEMENTATION OCCURRING WITH RETAILER AND MERCHANT

- In order for users of the RETAILER AND MERCHANT wallet to transact in real-time, the RAM solution will be integrated into the RETAILER AND MERCHANT digital multi-currency wallet.
- This functionality can only be accessed with a RAM token.
- The RAM token will be used to pay for the operating cost of setting up the State Channel.
- Because RAM tokens can change in value, the price per transaction is calculated similarly to how gas prices are on Ethereum.





# CHANNELS

Channels are a technique for making off-chain transactions with the same security guarantees as an on-chain operation. Channels allow us to conduct blockchain interactions as if they were being conducted on-chain, but require only that two or more users exchange information with each other.

Participants in a Channel may exchange a large number of transactions between one another instantaneously, requiring an on-chain operation only when the channel is closed.

Channels provide the speed required for RETAILER AND MERCHANT's point-of-sale purchase mechanism: at the moment of purchase, the user sends RAM tokens to RETAILER AND MERCHANT in exchange for RETAILER AND MERCHANT using their liquidity pool to make a fiat purchase through the global payment network. **This is a cost effective approach to enabling transactions.**



USER



RAM TOKEN



CONVERT to FIAT



MERCHANT

# HOW DOES THIS WORK IN PRACTICE?



## STEP-BY-STEP PROCESS:

### 1. Creating a Channel:

The user loads their RAM token into the RETAILER AND MERCHANT mobile wallet, which authorizes the creation of a Channel with the RAM platform. Both the user's device and RETAILER AND MERCHANT keep a local copy of the current state of the channel. Creation of a Channel requires an on-chain operation.

### 2. Conducting Transactions and Changes:

When the user initiates a point of sale transaction using RETAILER AND MERCHANT, they receive a visual prompt in the RETAILER AND MERCHANT wallet showing the value of the transaction, similar to using traditional tap-to-pay mobile applications. Behind the scenes, the user authorizes a transaction to send the equivalent cryptocurrency to the RAM platform. Almost immediately, the RAM platform receives the signed transaction, counter-signs and stores a copy of that new state off-chain. RAM then authorizes its local currency account to pay the requested purchase through its global payment network rails on behalf of the user. Because the transaction occurs off-chain, there is virtually no delay except for a small amount of computation time and network latency.

### 3. Keeping Funds Ready:

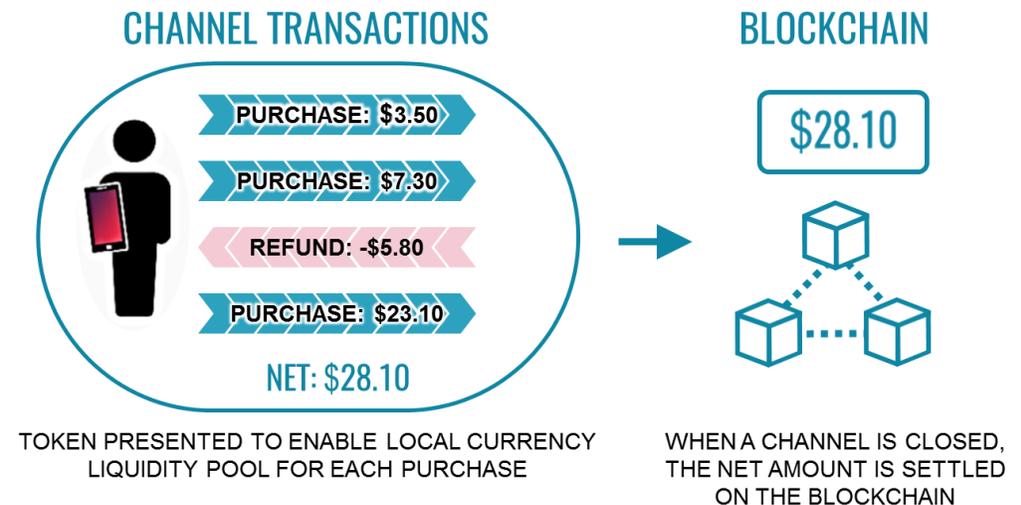
So long as the Channel is open, there are no fees for conducting any number of transactions between the user and RAM. Moreover, there is no fee for keeping the channel open.

### 4. Withdrawing Funds:

If the user wants to retrieve all or part of their RAM token in the channel that has not been sent to RAM, they can do so by withdrawing their funds. The user signs and publishes a withdrawal request, which requires an on-chain operation. It is possible to make partial withdrawals, so the user is always secure in being able retrieve his or her ether while still keeping the channel open for future transactions with the RAM network.

### 5. Closing:

To close a Channel, one of the parties signs and publishes a close request to the Channel. This initiates a period during which either party can submit their most recent transactions, which determines the final state of the Channel.

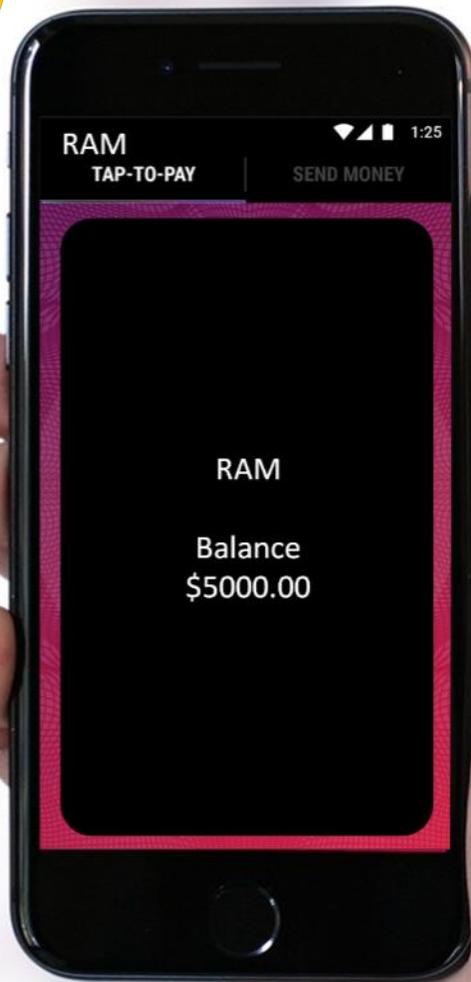


# WHAT IS RETAILER AND MERCHANT?

RETAILER AND MERCHANT is an alternative to traditional banking with a better way to spend, save and share your money, fee-free and straight from your mobile. Our app provides its members with smart solutions to personal finance, with features like real time notifications, effortless savings, financial IQ and mobile tap-to-pay functionality.

RETAILER AND MERCHANT is creating a community of users who celebrate the moments that matter most by sharing stories of transactions on the RETAILER AND MERCHANT World Stream.

RETAILER AND MERCHANT accesses a global payment network that enables worldwide acceptance of the RETAILER AND MERCHANT wallet around the world. The RETAILER AND MERCHANT wallet is a container for 10 sub-accounts that can hold up to 10 distinct currencies – both local currency and crypto.





## TOKEN GENERATION EVENT

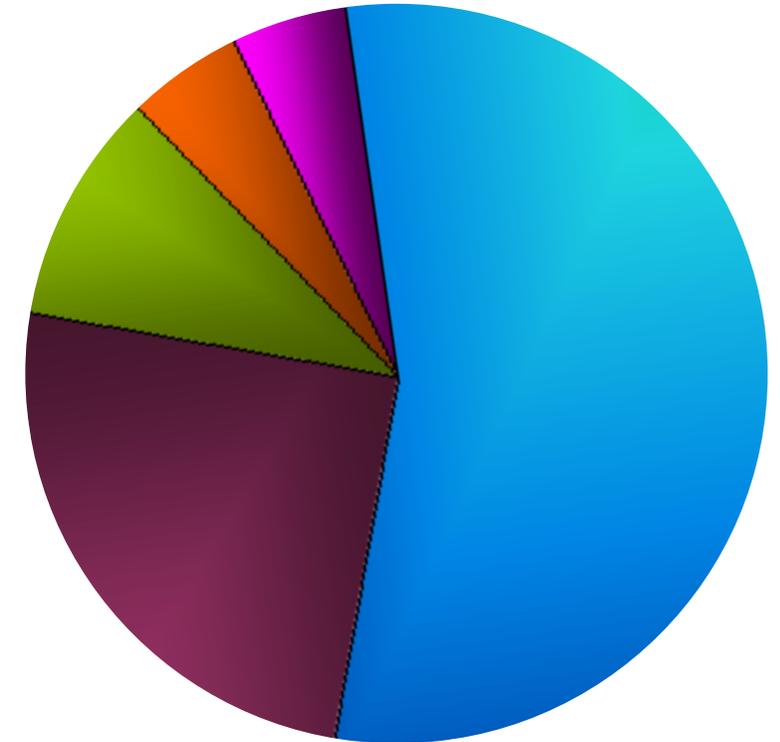
In order to further develop and promote the RAM platform, RAM will conduct a token generation event that will offer for sale 275,000,000 RAM tokens out of a 650 million total supply.

The proceeds of the TGE will be used for marketing, solution development (both IOS and Android), integration of RAM with RETAILER AND MERCHANT and the operation of crypto to local currency exchange.

The remaining will be reserved for the liquidity pool, bounty programs and referrals. Any unsold tokens will be burned.

For token sale pricing and timing, visit us at: <https://livecrypto.exchange>

## TOKEN ALLOCATION



- 55% sold to public as part of token sale
- 25% held in reserve by RAM Global Payments in order to fund future transactional costs and to expand liquidity pool required for future growth and expansion
- 10% founders and team
- 5% advisors
- 5% costs of token sale



# THE ROAD MAP PROJECT

2018

The Road Map  
for Fiat Currency

Q1

2018

Live  
Exchange

Q2

2019

Exchange  
Application (RAM)

Q3

2019

Fully functional  
payment gateway  
(RAM – Fiat Currency)

Q4



✓ NOTE - There are no guarantees of income stated or implied and only potential earnings are indicated. It is illegal for a promoter or participant in a mining/trading/speculative program to persuade anyone to make payment by promising benefits from getting others to join. Do not be misled by claims that high earnings are easily achieved. Potential earnings can vary between participants.

✓ All speculative ventures carry market risks and members participation is optional and do so at their own risk. Participation in the business plan is optional.

✓ Bonus plan can be subject to change by company.

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**IMPORTANT NOTE!** RAM token is a mode of payment on a public exchange, It is completely separate from community building platforms under the MassConnects banner, also MassConnects is an entirely separate and independent advertising platform project.



# DISCLAIMER

