

WHITEPAPER OF PREX

PREXBANK.COM

E.INTERNATIONAL

2024 VERSION : 1.2

Make your dreams

list

1	The first word	51	Profit management: What is the user's profit?
2	What is a white paper?	52	Market cap:
3	History of white paper	53	executive summary
4	Types of white paper	54	vision
5	Problems to solve	55	Main wallets addresses
6	Our solution	56	Smart contract address
7	Blockchain	57	Cefi and Defi
8	Blockchain bank	58	Purchase and swap methods
9	Brief introduction	59	The issue of authentication and whether it is human or not
10	Prex	60	fair airdrops
11	concept of prex coin	61	kyc
12	Why is prex coin one of the best currencies in the world?	62	Monitoring unauthorized stores
13	become a millionaire	63	How to recover assets
14	What is prexbank?	64	expiration
15	What is prexbank?	65	app
16	Reducing the risk of crypto markets	66	Prx : prc20
17	scanning system	67	What is digital currency?
18	digital currency networks	68	History
19	E	69	Altcoins
20	E blockchain	70	conclusion
21	Crypto2 technology	71	About us
22	safety	72	Non-governmental
23	Why is prex a coin and not a token?	73	The goals of prex non-governmental organization
24	How to become the owner of a prex coin?	74	Special thanks
25	Why don't you use methods like stack and POOL?	75	
26	Being without borders	76	
27	The differences	77	
28	Different distribution	78	
29	Different pricing	79	
30	Golden formula	80	
31	Why did Prex start at \$100?	81	
32	Not liquidating	82	
33	Growth limit of this coin:	83	
34	Are these coins profitable for the bank?	84	
35	1 percent growth	85	
36	Will the coins remain safe in the future?	86	
37	Security in financial return	87	
38	Different listing	88	
39	Being beyond networks	89	
40	Has a financial and software system and independent management	90	
41	Networking technical discussions	91	
42	Anti-crisis	92	
43	Tax	93	
44	Social justice in the distribution of resources	94	
45	bank services	95	
46	Technologies	96	
47	roadmap	97	
48	Future features	98	
49	Advantages of psychology	99	
50	Why we recommend this coin to you	100	



The first word

Many dreams of the people of the world happen with small changes in their lives. Sometimes it seems very difficult to achieve dreams and aspirations, but with changes in the financial and behavioral style of a person, they can be achieved. In its first step to change the world to a more orderly world, an international group has designed an attractive and global financial system with a view to bringing people to a sweeter life and helping them achieve their dreams. The initial idea of this system was presented to its creator many years ago, but due to the lack of blockchain financial infrastructure, it was not possible to build it. After the completion of blockchain networks, time was provided for this big idea, and when this idea was presented to the head of our company in france, its construction started last year.

We built an orderly financial system to grow people's capital globally

R Carter

Internal Manager



What is a white paper?

A white paper is a report or guide that informs readers concisely about a complex issue and presents the issuing body's philosophy on the matter. It is meant to help readers understand an issue, solve a problem, or make a decision. A white paper is the first document researchers should read to better understand a core concept or idea

A white paper is an informational document issued by a company or not-for-profit organization to promote or highlight the features of a solution, product, or service that it offers or plans to offer.

White papers are also used as a method of presenting government policies and legislation and gauging public opinion.





History of white paper

Since the 1990s, this type of document has proliferated in business. Today, a business-to-business (B2B) white paper is closer to a marketing presentation ,a form of content meant to persuade customers and partners and promote a certain product or viewpoint.[1][2][3] That makes B2B white papers a type of grey literature.

The term originated in the 1920s to mean a type of position paper or industry report published by a department of the UK government.





Types of white paper

A startup, large corporation, or government agency will use white papers differently. There are three main types of white papers: backgrounders ,numbered lists, and problem/solution white papers.

We present here a white paper to solve the problem





Problems to solve

Today's world has many problems for which optimal solutions can be provided
But we encountered a small part of those problems and provided solutions for them
There are different systems in the world for financial exchanges. banking systems; Swift, first layer blockchain systems and... can be good ways, but we were looking for a solution that is both simple and includes the world.

The possibility of financial management at no cost and free of charge

Unlimited money transfer without time and place restrictions

The possibility of easy investment with high profits for all people, even the poor

The possibility of investing in small projects with specific proposals

Empowerment of poor people

Helping the children of the world

These are some of the problems that exist now

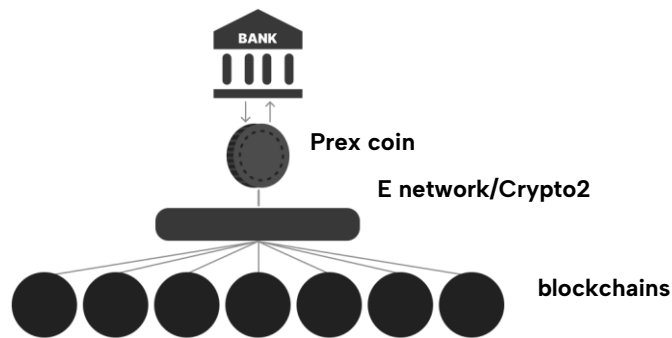
To begin with, our problem was how to create a free financial system for the world, whose security is the responsibility of blockchain coding, but which can be easily understood and used by all the people of the world. And we also thought that there should be a way. To save the people of the world from poverty. We also reach the goal of how to protect all the children of the world from serious problems. By using this digital currency and banking system, we achieve these three goals.





Our solution

We have created a layer on top of global blockchain systems that this software layer can provide people with all the necessary services to solve the above problems. This software layer is located on e-network and e-network connects different networks of the world





Blockchain

"Main article: Blockchain

The validity of each cryptocurrency's coins is provided by a blockchain. A blockchain is a continuously growing list of records, called blocks, which are linked and secured using cryptography.[62][64] Each block typically contains a hash pointer as a link to a previous block,[64] a timestamp and transaction data.[65] By design, blockchains are inherently resistant to modification of the data. It is ""an open, distributed ledger that can record transactions between two parties efficiently and in a verifiable and permanent way"". [66] For use as a distributed ledger, a blockchain is typically managed by a peer-to-peer network collectively adhering to a protocol for validating new blocks. Once recorded, the data in any given block cannot be altered retroactively without the alteration of all subsequent blocks, which requires collusion of the network majority.

Blockchains are secure by design and are an example of a distributed computing system with high Byzantine fault tolerance. Decentralized consensus has therefore been achieved with a blockchain.[67]

"



Blockchain bank

An organization where people and businesses can invest or borrow money, change it to foreign money, etc. A bank is a financial institution that accepts deposits from the public and creates a demand deposit while simultaneously making loans. But in our bank, it is not possible to grant loans, and the bank itself invests in big projects and gives fixed interest. A blockchain is "a distributed database that maintains a continuously growing list of ordered records, called blocks." These blocks "are linked using cryptography. Each block contains a cryptographic hash of the previous block, a timestamp, and transaction data." A blockchain is a decentralized, distributed, and public digital ledger used to record transactions across many computers so that the record cannot be altered retroactively without the alteration of all subsequent blocks and the consensus of the network.





Brief introduction

Perx is a cryptocurrency like Bitcoin that is priced according to its value for trading. This system is very important. In fact, the price of this coin is measured by the value that people attach to this system. As the dollar is a paper for transactions, financial support and US GDP as well as the US Treasury can determine the value of the dollar, but its primary value is related to buyers around the world. This digital currency gains value depending on how much people value it and buy it.





Prex

prex is actually a digital crypto currency that is the unit symbol of our income generating bank shares. This currency can be moved in our banking system and also outside our banking system. Because this currency has an exceptional state and is made very complex, we explain its important details. Perx currency is a cryptocurrency that is designed in a network, but its mirrors can be bought and sold in different networks. The number of supply in this currency is 10 billion and the number of mirrors for each network is 890 million. We will distribute this currency within 10 networks, and among these, Ethereum networks have the most mirrors.

Perx is actually a unit of Perx Bank shares, and major buyers will have real voting rights for the bank's decisions. Perks owners have weekly profit and this will be another advantage of this coin. We are always trying to make this bank more valuable in the world

PrexCoin is a digital currency that offers shares of our virtual bank and global financial software to the public.



concept of prex coin

Perx digital currency is a calculated and smart digital currency that supports the bank project. This native currency is actually the main currency of e network. This digital currency has thousands of hours of scientific support and uses complex but transparent computing technology. The advantages of this currency will make it the best currency in the world and we believe that this currency will take the future of the market. And soon its price will exceed 10 thousand dollars. Our horizon for the final price of this currency is 100 thousand dollars.





Why is prex coin one of the best currencies in the world?

- a. Prex is the only digital currency that can experience high volatility and can protect your assets to a high extent. The fluctuation of this currency between two buying and selling prices is calculated by Dex decentralized method, but this currency and your assets will never be lost because the minimum purchase price automatically by smart contract is fixed at \$100.
- b. This currency has a heavy backing of millions of dollars and a world bank. A major part of the profit of this currency is used for the children of the world





become a millionaire

Creating a referral code will allow you to introduce it to your friends, and the customer will receive a percentage of the profit for each purchase made. This percentage can be between zero and 50% of the total price difference between buying and selling prex currency, which is a source of pride. is that you can convince thousands of people to buy this currency without limits and add it to your portfolio. This profit can actually earn you up to a million dollars, so take advantage of this opportunity.





What is prexbank?

Prex Bank is an excellent and simple financial software for the people of the world. In this system you will exchange with all the people of the world within a few seconds.

This financial software is a kind of virtual bank due to its complete similarity with banks, but in fact there is no fiat currency in it and it only works on the blockchain.

We have investigated various networks to build the Prex financial system and have carefully identified them. The high consumption of energy and the difficulty of working with them, as well as their high mobility, cause great problems for people.

After hours of research, we came to the conclusion that we should build a unique blockchain network for ourselves. This network has a superior and special feature

Network is a blockchain network that will be unveiled in 2027. During this time, we will work on 10 networks in a mirrored manner





software structure

Our bank has very strong servers for storing network blocks. In this way, we send and receive information and digital assets in cooperation with the world's largest networks. Definition. A blockchain is "a distributed database that maintains a continuously growing list of ordered records, called blocks." These blocks are linked using cryptography. Each block contains a cryptographic hash of the previous block, a timestamp, and transaction data.

prex Bank has 6 complex layers.

- i. Blockchain layer
- ii. Network security layer
- iii. Encryption layer
- iv. Database layer
- v. User interface layer
- vi. Calculation layer





Reducing the risk of crypto markets

Using artificial intelligence and 20 years of experience in the field of business, this bank can pay the profits of your capital with high reliability, so your assets will be managed by a group of profitable and efficient business elites of a holding company. The deposit form will be saved and they will be used in global projects. Our desire for this investment is in Swiss companies and banks, but in the field of smart trading, we will be active in all global markets.

In all investment plans, the profit is guaranteed at least two percent. The buying and selling plan using artificial intelligence has a monthly tolerance between two and six percent. The percentage of profits made every three months based on the news and the global market may have fluctuations, for this reason we will publish our quarterly statement on the banking page of our site and this information may be applied to your funds, so it is your responsibility to refer to it every three months and be aware of it.





scanning system

The scanning system is essentially a transparency system similar to Ethereum. This system helps users find information about transactions. All transactions can be searched and their status checked. Users can retrieve and recall their information from the application, allowing them to retrieve all their assets using public and private keys and withdraw them from the system. Emergency withdrawal of assets from the bank without paying interest is also possible.





digital currency networks

Cryptocurrency Network means the peer-to-peer computer network that governs the transfer of the applicable cryptocurrency. "CoinX Purchased Cryptocurrency" or "CPC" shall mean the number and type of cryptocurrency CoinX may purchase from Counterparty pursuant to a Purchase or Sale.



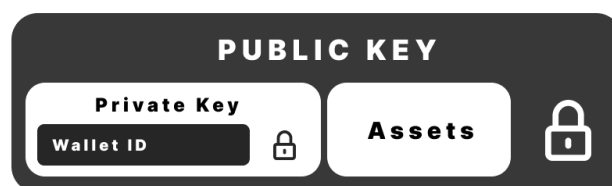
E

Network E is a network of computers in the world that is processed by a center. Although the network works like a blockchain, it is centralized on a supercomputer for management purposes. In this blockchain network, public key and private key are different, it is a global network that can be implemented for all mobile devices and computers. Windows and Linux can install a small widget next to their taskbar and can help us as a node while always knowing the balance of their wallet. Monitoring all transactions and all wallets is their responsibility.

In this network, like other blockchain networks, we do not need to identify and announce it. And we will not consider any legal restrictions for this tool, but every person can use his wallet only by using his private key. This key is actually the key to open the wallet. The public key actually encrypts the contents of the wallet using the private key.

We still have until 2027 to complete this network because we still have technical problems. But this network will be built by 2026 and become one of the largest and most popular blockchain networks in the world by 2027.

Stay with us and let the dreams fly.





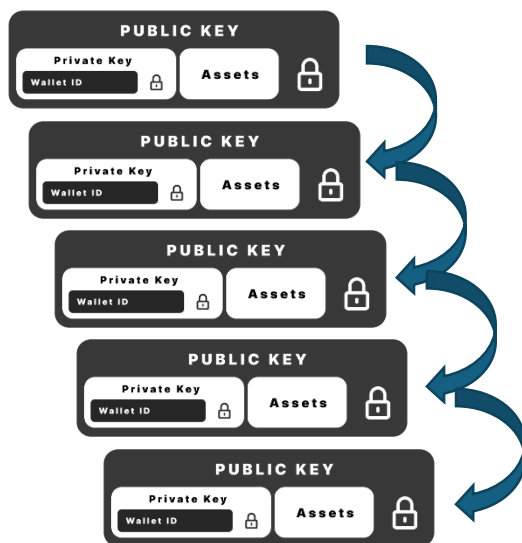
E blockchain

The blockchain network is an uncontrollable global solution that can keep a chain of information transparently and securely for all people, but what information can be displayed to everyone and how to reduce the costs of Shikeh. It is important

In fact, unlike all blockchain networks in the world, the e network has focused its chain using crypto 2 technology to chain wallets together and maintain them.

In other networks, it is the transactions that are processed, but in e, it is the wallets that are tied to each other.

Network e is a proof-of-surveillance

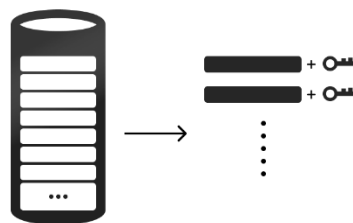


Crypto2 technology

"In this blockchain technology, instead of connecting transactions, wallets and assets are connected. There is always the possibility of one wallet decreasing and another increasing in the network, meaning that these two events are one-to-one and never No amount is moved or lost, so we found a beautiful solution to design our network by creating a new blockchain technology

We put the wallets on a train track and connected them all over the world. These wallets are always connected to each other by software and this system can be used and accessed by all computers in the world. We have given the name Crypto 2 for this technology because it is considered a next version for the cryptocurrency system. We are proud of this system, but we have to examine all its flaws

Crypto is actually a new software blockchain system that can be managed using a supercomputer server around the world. In this case, instead of all transactions being connected to each other, all wallets of people are connected to each other and their account balance is in the previous and next wallet. It is never possible to change this chain. We will launch the e network soon and everyone can use this blockchain network and have all the wallets. Crypto 2 wallets have private key and public key. In this technology, private keys store confidential and identity information of the wallet, and public keys in this structure store the contents of the wallet, including assets
... many advantages that you can read more about
WWW.CRYPTO2.SITE





safety

Crypto 2 technology is safe because assets and wallets can be monitored by everyone, it also requires a smart contract and code and does not require a database, that is, whenever our database is completely destroyed, the system will automatically It activates the recovery and all the people's information that is in their private and public keys will restore our basic database and the software code to decrypt the wallets will be uploaded on any server, all people can access it without the need for a property database. recover themselves.

Also, digital money is safer than cash, which can be easily stolen or counterfeited





Why is prex a coin and not a token?

Because prex actually has its own blockchain structure (E network with crypto2 technology), but this structure is software-based and currently runs on a node. This network will be open to the public until 2026 and can be used. Everyone can have a node and view content information of all wallets and transactions. We are fixing all the problems of this system so that we can implement this network on all devices, including phones and computers.

In fact, PREX COIN is a native currency for the e-network





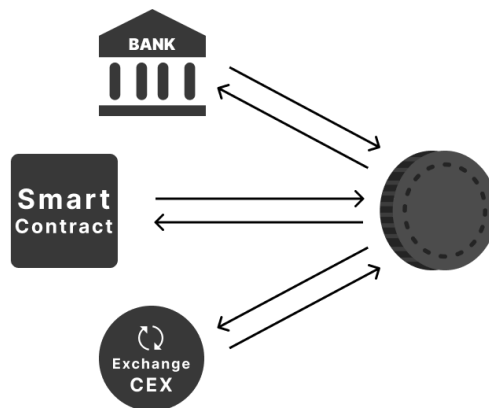
How to become the owner of a prex coin?

You can use three ways to join our bank family:

The first way You can safely buy and store prex by downloading bank app from the prex Market section inside the app. There is the possibility of buying by order book, the possibility of buying by referral, and the possibility of buying in a decentralized way

The second way You can buy and sell from exchanges where this coin will be listed in the future soon.

The third way You can directly transfer this coin to your wallet from our websites by using Smart Contract and by exchange and transfer the main coins of the above networks to our wallet.





Why don't you use methods like stack and POOL?

This coin, having its own software, has provided people with the ability to invest more easily. Study the various investments provided in the app and enjoy monthly profits of 2% to 60% annually.

The methods of stacking and pool are not understandable for all people and many people who do not have the necessary knowledge do not invest in unknown portfolios. So we added a layer to the blockchain to make it accessible to all people





Being without borders

It is a global bank that has no restrictions on its use in different countries. All the people of the world can save their assets in the form of cryptocurrency or receive profit from it using this site. The security of this site is reliable due to the blockchain structure and transparent transactions.





The differences

Perex currency has fundamental differences from other tokens.
make distribution pricing buying and selling Listing and...





Different distribution

We are different from all our previous tokens for distribution because our airdrop has a price and we started from the beginning inside a smart contract. We have considered the value of this coin based on the amount of expansion necessary for the world.

We have done our distribution in three ways

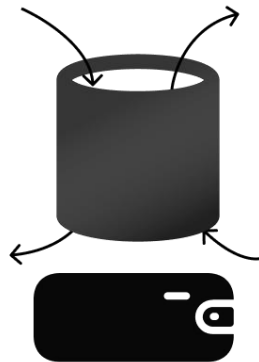
First, through the smart contract round-trip

Second, through exchanges

Third, through the app in a virtual way

The rest of the airdrops or pre-sales do not provide the possibility of refund, but this currency is initially both the price increases with the formula and there is the possibility of return of capital in it.

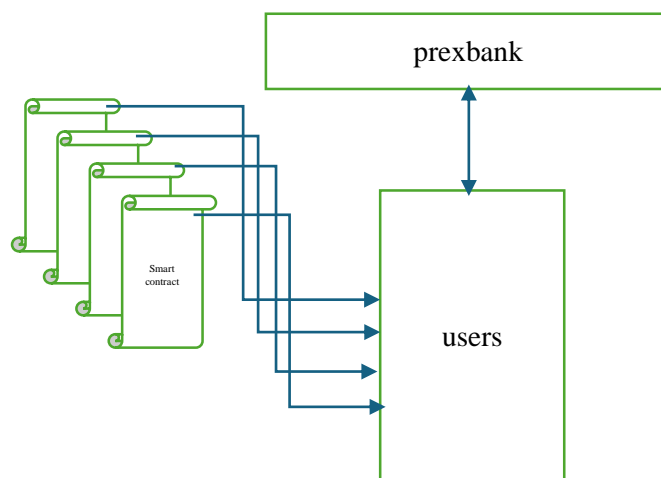
Because the total number of coins is not important to us and we get the price based on the formula, so we can offer our own coin in all blockchain networks and we have no limit on the number.



Different pricing

In many tokens in the world, they do the price after the airdrop is over, or manipulate the price by burning a large number of tokens.

Here, the price is determined based on a specific formula and can be easily calculated, there is no burning involved. Because we are not going to sell a large number of it or become a shtcoin, but it has been produced in sufficient quantity for all the people of the world, and its price does not rise artificially by burning it, but by buying it.





Golden formula

How to calculate the price of perks is obtained from a golden formula

This formula has observed several points

First of all, the price has caused the price to never reach zero

It causes the buying and selling prices to move closer or farther apart based on the bank's policies

Makes pricing transparent

It makes the price to be determined based on the actual purchase and sale and prevents the manipulation of the system in pricing

This formula is as follows:

The number of purchases is equal to X

The number of sales is equal to Y

Buy price = $(10^4 + X - (Y * \text{coef})) / 100$

Sell price = $(10^4 + X - (Y)) / 100$

$$\swarrow \text{BuyPrice} = \frac{10^4 + (x - (y * \text{coef}))}{100}$$

$$\nwarrow \text{SellPrice} = \frac{10^4 + (x - y)}{100}$$





Why did Prex start at \$100?

The difference between Perex currency and other cryptocurrencies is that it has a permanent purchase portal and has a proportional price range based on the number of purchases and sales. This price range forces us to get the price based on a specific formula. If the price If it were less than 100 dollars, we would have failed the formula, and if the price had been more than 100 dollars, we would have had a market failure and our purchase would have been reduced accordingly We made a complex calculation, in fact, 100 dollars is the minimum investment limit in a bank, and if this amount is considered less for each person, it will not result in a proportionate amount of capital growth for Perks.

The number 100 is obtained by dividing the amount of capital provided to the bank divided by the number of bank users, and this number indicates that, on average, \$100 is a reasonable investment for this financial system in the world.

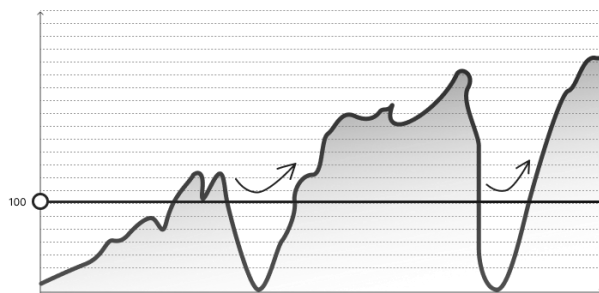
$$\frac{\text{Predicted Market} + \text{Predicted Capitals}}{\text{Predicted Users}} \approx 100$$





Not liquidating

Considering that our financial system is different from the processes of tomorrow's market, and also by creating a permanent purchase portal, we have closed the possibility of reducing the minimum price and we have always considered the possibility of buying 100 dollars of this currency, there is no possibility of losing your capital. . Perx currency will never be converted to shitcoin. This currency is a proud global financial currency, and its price never falls below 100, and at the same time, it always has the possibility of very high growth.

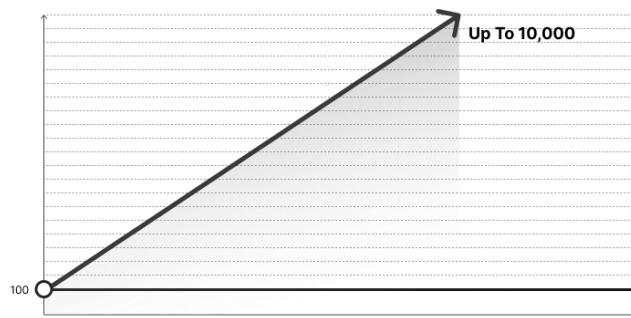




Growth limit of this coin:

This coin can grow to infinity and maybe make its shareholders the richest people in the world. The price of this coin doubles for every million dollar purchase and you can use its profit.

Of course, it is better to withdraw only from the interest and not from the principal. Because in this case, by reducing the price, you will cause a loss in the market price of this currency and you will lose yourself. Keep this in mind, the more you introduce this coin to your friends, the faster the price of this token will jump and we expect the price of this token to reach \$10,000 by 2030, meaning that people who started with they have been. They can increase their capital by 100 times.





Are these coins profitable for the bank?

This is a public financial system and the sale of these shares is not profitable for bank builders because there must always be money available to meet all possible returns in the smart contract system. To improve the quality of the system, the bank takes a part of it into the software and returns it to the system again. These methods will be transparent in the network.





1 percent growth

Perks can be stored on different blockchains or even stored in wallets for price growth. But by entering them into his own bank, one percent can be added to the amount per week.

The survival of a currency means that it never stops growing, and this currency has this ability, if your perx currency is in the bank, 1% will be automatically added to its number every week, and this feature is unique. And it grows.

People who enter their bank account can benefit from the growth of bank profit of 4% per month. This growth is based on the number of perks.

This currency grows and survives due to having its own planet in it.

In addition, you can use the following advantages with your Perks money in the bank:

- Trade in many world markets
- Zero fee
- No authentication
- Unlimited daily transfers
- Banking services
- Safe keeping
- Shopping without a card
- Initial capital preservation

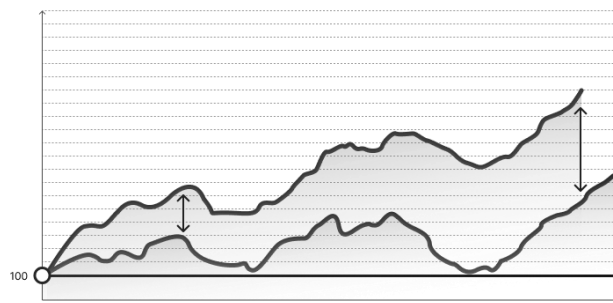
$1\% * \text{Bank prex balance} = 25014589 \$ \text{ (per/week)}$



Will the coins remain safe in the future?

All digital currencies are available as long as their smart contract is available on blockchain networks and cannot be destroyed.

Unfortunately, some time ago, incorrect methods, including burn, were found in various networks, which put the blockchain system at risk, and the use of these methods reduces the level of trust. We have not used these methods and there is a specific number for this coin that neither increases nor decreases. Also, in order not to use Burn and Mint, we have distributed the number of 10 billion in different networks, which people can easily use in their favorite networks.





Security in financial return

It is very important from the point of view of building trust that your money is always safe. Some tokens do not return people's money because of the unknown airdrop and they could not list that token.

But this currency has the possibility of buying and selling from the very beginning, and it also has a very good software for its own market

So this currency is a very complete and valid currency and you can use all the methods in it





Different listing

In this currency, we have our very strong financial system for coin financial transfer and you can always use it and we don't need to be listed.

Just being listed helps us attract new customers and heavy financial markets. The intended date for this is the beginning of 2025

However, we are negotiating with all 30 major exchanges in the world for listing in order to attract a larger community.





Being beyond networks

Perx Bank does not have a main activity in any network other than E, but it is mirrored in all of them, and its price is determined through the amount of buying and selling in the main network of the mother, i.e. E. In fact, Perx is a cross-network currency because crypto technology 2 requires this.

We have connected the main blockchain networks in the world using our own network. World networks will become a single currency and a bank card in the next layer of their currency

We can connect all the networks of the world to this currency and it is not necessary to create a limit on the number because it has happened from the beginning based on our pricing formula.

This software is close to the audience's language

So it is easier to use





Has a financial and software system and independent management

The amount of money transferred in the world exceeds one trillion dollars a day and this amount of transaction can happen in a global and free financial system.

We plan to allocate a small share of this high volume of transactions per day

This volume requires a strong software and hardware system

We will gradually expand our system and reach a high level of financial turnover

Perks Bank software is made with professional technologies, although it still needs debugging time





Networking technical discussions

The e-network has a central supercomputer, which can be hacked and compromised by surveillance methods

Everyone in the world will see all wallet balances

This makes it easy to recover in the event of an accident

The e-network supercomputer is located in one of the European countries

Various software technologies allowed us to encrypt all the login information of people with the highest degree of AES security and create a private key.

After that, calculate the balance of the account and assets of people and using Private Key; How to generate public key

We actually have an exclusive wallet that can only be opened with a private key

This wallet has both your identity information such as bank card number and your balance information





Anti-crisis

This coin is anti-crisis

because

First, your information will be kept with you

Second, it is much less likely to be stolen

Third, there is no way to calculate and reverse the gravity

Fourth, its price is determined by using the buying and selling formula and does not have a direct impact on global events

This means that this coin is always a safe coin in times of war and disasters, and there is no need to worry about the risk of this asset.

It is possible to receive this coin in case of network failure

It can be transferred at any time of the day or night



Tax

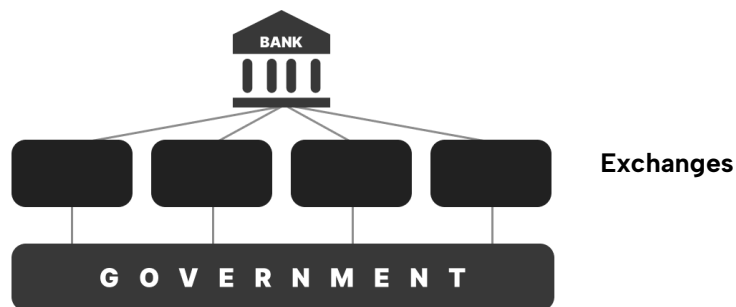
We do not have any direct connection with the outside world to be able to implement the laws of the countries. We do not have any information about the world's users.

Different countries of the world can apply tax laws on exchanges

This app is a layer above the exchanges and its input and output is to the exchanges

Except for people who buy and sell personally

Governments should consider taxing blockchain networks because they allow for better monitoring





Social justice in the distribution of resources

This will generate financial income for all the needy children of the world and help them live a better and more decent life.

The second is to increase the global order for the economy

The third is to increase the income of people who do not benefit from the blessing of easy investment

The fourth is the possibility of helping the people of the world during illness and natural crises

Fifth, removing non-productive money from the world's unhealthy systems.

These will make people in the world live healthier and reduce global financial anxiety

This system provides all the people of the world with the help of a phone or laptop the opportunity to connect to the global investment, and this is a great justice and equality.





bank services

Perks Bank offers many different services

including

insurance

Regular monthly payment

Lottery of bank accounts

Possibility of card to card

The possibility of buying and selling in global markets

Crypto banking portal

and...





Technologies

We have used several technologies in this system. Using supercomputer technology. Management of multiple servers. AES 256 encryption is used to distribute wallets / public and private key . Cold wallets . evm . microtic systems . cisco systems . Blockchain systems . pricing mathematical formulas. Use of crypto 2 . and hsts , mpc , ...

- Blockchain
- Bank card production
- Secure connection to the Internet https
- Ssl
- Ssh
- Https
- Pais
- Aes Encryption
- Mpc
- Microtik
- Cisco
- Telegram bot
- Vpn
- Nginx
- Docker
- ...



roadmap





Future features

- The possibility of person-to-person investments and creation of tokens for startup projects
- The possibility of financial exchange from bank to bank
- The possibility of adding all digital currency networks
- Listing in exchanges
- Creating a proof-of-surveillance software for computers
- Create a new page for the bank house in the app
- Creating a gift card system in the bank
- and...







Advantages of psychology

From the point of view of economic psychology, three main factors contribute to the better experience of people in earning money:

Trust and peace in the workplace

Ensuring minimum profit and no maximum loss

Job simplicity

In this way, we have contributed to these three goals for the peace of the people of the world by using an orderly global system





Why we recommend this coin to you

This is because this token, in addition to having digital currency, brings you to another financial level. It will pay you big to be a shareholder in a bank. In addition, the peace of mind in this system is much higher than the financial markets in the world. Fluctuations in other currencies may bring your assets to zero, but this will never happen in this coin, so our financial market is very calm. The next advantage of this coin is that psychologically you will have a positive feeling towards it because this token has a specific formula for increasing and decreasing the price and your task is specified with a formula. You will not experience the anxiety of different decisions in other markets in this market.





Profit management: What is the user's profit?

"In this coin, you can easily reduce the risk of your transactions to zero, although you may get less profit, but this capability is not available for other coins. They do not have the software for distribution and capital management on the blockchain platform, so that the amount of possible loss can be measured. to zero (as far as we know)

Be careful in this matter that you can also experience other profits: in our banking system, in addition to dividends, investment profits, insurance profits, Bitcoin profits are all very high percentages. In addition to this amount of profit, you can also have an increase in the price of perks

"





Market cap:

The market value of this coin is the amount of the price in the number of this coin, which of course is calculated accurately according to its complete calculation.

But in this coin, because the number of sold coins is calculated accurately and centrally, the following formula calculates the market value of this coin:

$$X * \text{prexprice} = \text{prexmarketcap}$$





executive summary

Perks started working on his personal blockchain system after carefully examining various blockchain structures. Although its specific network has not yet been completed, the mirror of these coins is ready to be used and invested in different networks, and this coin was created to create a global financial system that can be easily used by all the people of the world for humanitarian purposes.

This coin represents the shares of this global financial system called Perx Bank

This coin contributes to global order and fair distribution of wealth in the world

We have built it on the standards of different blockchain networks and this coin can be produced in many global networks





vision

Reaching 100 million users and maintainers for Perks

Completing and improving the bank software as one of the best apps in the world

Perks price increase up to 10 thousand dollars

Completing the e-network and the possibility of expanding it for public monitoring

Fingerprint security connection

Creating a suitable structure for the creation and distribution of tokens and global projects in the bank

Building a new market called SAT Specific Asset Tokens

...





Main wallets addresses



Smart contract address



Cefi and Defi

There are two prevailing approaches to managing the trading and transactions of cryptocurrency: centralized finance (CeFi) and decentralized finance (DeFi). CeFi has similarity to traditional forms of centralized finance, where banks and exchanges manage currency and transaction flows. DeFi enables peer-to-peer transactions without the need for a centralized exchange. CeFi and DeFi have some similarities, as well as advantages and disadvantages.

CeFi is an approach within the cryptocurrency market to handle the purchase, sale and trading of cryptocurrency tokens through a central exchange. With DeFi, cryptocurrency transactions -- including buying, selling, loans and payments -- can be enabled in a peer-to-peer approach.

DeFi takes a different approach to cryptocurrency trading than its CeFi cousin. With DeFi, there is no centralized exchange that holds custody over assets. Rather, the individual traders hold custody over the assets with control of the private keys. Instead of a central authority that users must rely on to execute transactions, there is a smart contract-based approach that generally runs on top of Ethereum-based blockchains.

Perks Bank is a combination of these two approaches because it has written a centralized software on a decentralized system

However, it does not need kyc because it is not related to the common financial system of countries directly and is only a catalyst and financial regulator.





Purchase and swap methods

The term "letterhead" is often used to refer to the whole sheet imprinted with such a heading. Many companies and individuals prefer to create a letterhead template in a word processor or other software application. This generally includes the same information as pre-printed stationery but without the additional costs involved.





The issue of authentication and whether it is human or not

Basically, it is not important for us whether users are humans or robots, because robots do not have financial resources, and this makes us recognize them sooner. But we have used captcha to log in, and we will block them if we detect robot-like behavior.





fair airdrops

In general, the distribution of airdrops makes many people get suitable assets, but these airdrops have not always been profitable. Fair airdrops that have created financial support or value for repeat purchases. Otherwise it won't be a friendly airdrop
Also, in many cases, tokens have become bad coins.





kyc

We were able to eliminate the need for authentication in the bank system because financial management has become very important to us. Because robots don't have assets to move, so assets are important to us

In addition, we actually do financial activities on the platform of blockchain and the virtual world, not on the platform of the real world, so there is no need to discover identity in this platform.

Many people have the necessary motivation for confidential exchanges.

KYC services are simply not ubiquitous on a global scale. More than 50% of the world's population does not have an ID that can be digitally verified. Furthermore, it is difficult to construct KYC verification in a privacy-preserving manner.





Monitoring unauthorized stores

We have given importance to this issue by limiting the titles and categories that can receive our store and we have bound people to register their store in only one of these categories. However, after registering the store, we will check all of them and if there is a violation, it will be prevented.





How to recover assets

There are always people in the world who intend to sabotage, steal or hack. Also, natural disasters occur in all geographical areas, but in the solution that we have provided, people's property remains safe in case of hacking or accidents.

You can always recover all your assets by storing your public and private keys at any time. In addition, all our monitoring nodes check all wallets so that out-of-the-box transactions don't happen.



expiration

There is no expiration date for our bank cards

Our bank cards do not have the restrictions of other banks, for example, these cards do not have cvv2 or it is not possible to have multiple cards.

For example, because we don't know the identity of the people, we won't mark expired cards. Only the law of sustainability applies to the use of less than one year, and if you do not use your card for more than one year, your account will be automatically closed and your assets will be transferred to the heir.





app

This coin has a social system in addition to the software security system
Our coin has one of the strongest financial software. Although its initial versions may not be of very high quality, but remember where sites like Amazon and Instagram started.
So by buying our banking coins; Be with us with one of the best software in the world

This app can be used on web and mobile phones

It is not limited by the operating system





Prx : prc20

We plan to create different tokens under the e-network for Perks Bank in the near future by 2026. Unlike the tokens of other networks, these tokens have specific proposals and can be bought and sold on the bank. This system helps all global startups or small companies to collect the necessary capital for their projects. The native currency of our network is prx bank and other tokens are produced with prc standard





What is digital currency?

1. a digital currency in which transactions are verified and records maintained by a decentralized system using cryptography, rather than by a centralized authority. "decentralized cryptocurrencies such as bitcoin now provide an outlet for personal wealth that is beyond restriction and confiscation"

A cryptocurrency, crypto-currency, or crypto[a] is a digital currency designed to work as a medium of exchange through a computer network that is not reliant on any central authority, such as a government or bank, to uphold or maintain it.[2] It has, in a financial point of view, grown to be its own asset class. However, on the contrary to other asset classes like equities or commodities, sectors have not been officially defined as of yet though abstract version of them exist.[3]

Individual coin ownership records are stored in a digital ledger, which is a computerized database using strong cryptography to secure transaction records, control the creation of additional coins, and verify the transfer of coin ownership.[4][5][6] Despite the term that has come to describe many of the fungible blockchain tokens that have been created, cryptocurrencies are not considered to be currencies in the traditional sense, and varying legal treatments have been applied to them in various jurisdictions, including classification as commodities, securities, and currencies. Cryptocurrencies are generally viewed as a distinct asset class in practice. The first cryptocurrency was Bitcoin, which was first released as open-source software in 2009. As of June 2023, there were more than 25,000 other cryptocurrencies in the marketplace, of which more than 40 had a market capitalization exceeding \$1 billion.[14]





History

In 1983, American cryptographer David Chaum conceived of a type of cryptographic electronic money called ecash.[15][16] Later, in 1995, he implemented it through Digicash,[17] an early form of cryptographic electronic payments. Digicash required user software in order to withdraw notes from a bank and designate specific encrypted keys before they could be sent to a recipient. This allowed the digital currency to be untraceable by a third party. In 1996, the National Security Agency published a paper entitled How to Make a Mint: The Cryptography of Anonymous Electronic Cash, describing a cryptocurrency system. The paper was first published in an MIT mailing list (October 1996) and later (April 1997) in The American Law Review.[18] In 1998, Wei Dai described "b-money," an anonymous, distributed electronic cash system. [19] Shortly thereafter, Nick Szabo described bit gold.[20] Like Bitcoin and other cryptocurrencies that would follow it, BitGold (not to be confused with the later gold-based exchange BitGold) was described as an electronic currency system that required users to complete a proof of work function with solutions being cryptographically put together and published. In January 2009, Bitcoin was created by pseudonymous developer Satoshi Nakamoto. It used SHA-256, a cryptographic hash function, in its proof-of-work scheme.[21][22] In April 2011, Namecoin was created as an attempt at forming a decentralized DNS. In October 2011, Litecoin, was released which used scrypt as its hash function instead of SHA-256. Peercoin, created in August 2012, used a hybrid of proof-of-work and proof-of-stake.[23] See also: Cryptocurrency bubble § History

Cryptocurrency has undergone several periods of growth and retraction, including several bubbles and market crashes, such as in 2011, 2013–2014/15, 2017–2018 and 2021–2023.[24][25] On 6 August 2014, the UK announced its Treasury had commissioned a study of cryptocurrencies, and what role, if any, they could play in the UK economy. The study was also to report on whether regulation should be considered.[26] Its final report was published in 2018,[27] and it issued a consultation on cryptoassets and stablecoins in January 2021.[28] In June 2021, El Salvador became the first country to accept Bitcoin as legal tender, after the Legislative Assembly had voted 62–22 to pass a bill submitted by President Nayib Bukele classifying the cryptocurrency as such.[29] In August 2021, Cuba followed with Resolution 215 to recognize and regulate cryptocurrencies such as Bitcoin.[30] In September 2021, the government of China, the single largest market for cryptocurrency, declared all cryptocurrency transactions illegal. This completed a crackdown on cryptocurrency that had previously banned the operation of intermediaries and miners within China.[31] On 15 September 2022, the world's second largest cryptocurrency at that time, Ethereum transitioned its consensus mechanism from proof-of-work (PoW) to proof-of-stake (PoS) in an upgrade process known as "the Merge". According to the Ethereum Founder, the upgrade can cut both Ethereum's energy use and carbon-dioxide emissions by 99.9%.[32] On 11 November 2022, FTX Trading Ltd., a cryptocurrency exchange, which also operated a crypto hedge fund, and had been valued at \$18 billion,[33] filed for bankruptcy.[34] The financial impact of the collapse extended beyond the immediate FTX customer base, as reported,[35] while, at a Reuters conference, financial industry executives said that "regulators must step in to protect crypto investors." [36] Technology analyst Avivah Litan commented on the cryptocurrency ecosystem that "everything...needs to improve dramatically in terms of user experience, controls, safety, customer service." [37]



Altcoins

After the early innovation of Bitcoin in 2008, and the early network effect gained by Bitcoin, tokens, cryptocurrencies, and other digital assets that were not Bitcoin became collectively known during the 2010s as alternative cryptocurrencies,[40][41][42] or "altcoins." [43] Sometimes the term "alt coins" was used,[44][45] or disparagingly, "shitcoins".[46] Paul Vigna of The Wall Street Journal described altcoins in 2020 as "alternative versions of Bitcoin" [47] given its role as the model protocol for cryptocurrency designers. A Polytechnic University of Catalonia thesis in 2021 used a broader description including not only alternative versions of Bitcoin, but every cryptocurrency other than bitcoin. "As of early 2020, there were more than 5,000 cryptocurrencies. Altcoin is the combination of two words "alt" and "coin" and includes all alternatives to Bitcoin." [43]: 14 The logo of Ethereum, the second largest cryptocurrency Altcoins often have underlying differences when compared to Bitcoin. For example, Litecoin aims to process a block every 2.5 minutes, rather than Bitcoin's 10 minutes, which allows Litecoin to confirm transactions faster than Bitcoin. [23] Another example is Ethereum, which has smart contract functionality that allows decentralized applications to be run on its blockchain. [48] Ethereum was the most used blockchain in 2020, according to Bloomberg News. [49] In 2016, it had the largest "following" of any altcoin, according to the New York Times. [50]

Significant market price rallies across multiple altcoin markets are often referred to as an "altseason". [51][52]





conclusion

Perx is a digital currency or cryptocurrency that is designed in a special way. Perx Bank maintains and manages the property of Perx holders and our network is a strong and new network with Crypto2 technology that will be completed in the coming years.

Perex is the only currency in the world that always brings an increase in number to its holder, and this is due to the distribution of the bank's capital gains.

Perex does not have a limit for price growth, but it has a limit for price reduction up to 100 dollars, and the currency will never become invalid.

We hope that with this global system we can help children and people in need around the world and increase social justice

We will manage the world more regularly and simply

Stay with us and enjoy multiplying your capital





About us

PrexBank is not real bank but it is first crypto bank in the world . prexbank subject to United Nations regulations. PrexBank interacts with the many banks in the world and will keep assets in excess of digital currency. This bank may be against the laws in some countries such as America and Japan. It is the user's responsibility to use it. This app does not have information about government policies and laws and does not follow them

Our Agencies

We have good partners and representatives in several countries such as Finland , England , Canada , Austria , UAE and China, and by 2027 we will unveil our headquarters in Manhattan, New York to be close to UNICEF . But because this app has a global approach. We prevent giving information under countries We are supported by one of the biggest banks in the world and we will keep part of our assets in Switzerland.

prex International Group is one of the world's holdings, which includes several companies. This holding started investing in the computer field in 2009. The plan to build Blockchain bank was created in the past years and was put into operation with hard work. The projects of this holding in the field of digital currency are one of the largest global projects.





Non-governmental

It is in the nature of digital currency to be non-governmental and this feature must be respected in our bank.

To help the children of the world, we have formed a global network of referrals to distribute the profits from the referral with their membership in our ngo around the world.

These people can voluntarily help the needy children around their place of residence and provide them with the basic necessities of life





The goals of prex non-governmental organization

Perx Bank was created to protect children, especially in the face of disease and war. It is a definite desire to create an international structure where we can protect children in all war zones. prex Bank will not have any relationship legally or illegally and secretly with any government around the world and this is our policy so that in times of crisis and war only children can be kept away from the bitterness of war, so our property and your property will never be transferred to any government. It will not reach and it will not be used for political issues, and we assure you in this context that in all world wars, we will only save children from war and disease with this property. To help their facilities and develop their talents. Therefore, prex Bank is a non-governmental organization and operates only for humanitarian aid internationally.

In this NGO, all people around the world can become members through the referral code section. Anyone who helps to sell bank shares is responsible for taking care of the children in their place of residence, so from all those who put our bank shares and receive profits from it Let them do their best to help sick or war-torn children and help them so that we can both fund this and have full coverage for children around the world soon. It will be possible for an organization related to UNICEF to protect children in war and also to protect children from diseases.



Special thanks

We especially thank the managers of our large holding companies, and also the great inventor of the whole e-network system and crypto2 technology, nicknamed mrs, who made this system easy for us.

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Also, to all of you dear readers who took the time to read this text

