Erth™ Points

Erth™ Points Blue Paper
The World's Only ClyktoCurrency
Finally a Crypto that Businesses Purchase because it **Adds Value**

Erth™ Points

Erth™ Points Blue Paper
The World's Only ClyktoCurrency
Finally a Crypto that Businesses Purchase because it **Adds Value**

*Introducing
the world' first evolved,
value-creating
cryptocurrency:
a financial service
token with a
real-world
use - and purpose.*

For every business,
and every customer,
to create truly
unprecedented global
demand potential

Such a world-first does not deserve a traditional whitepaper prospectus. It doesn't need to promote a crypto idea that MIGHT work, or what you MIGHT do with the proceeds from sales of such a token.

Something of this potential demands something truly distinctive, so welcome to the ErthTM Point crypto Bluepaper, which explains how the **Erth™** Point is the world's first ClyktoCurrency: a crypto with a truly global purpose and astronomical potential.

With over two years of testing and development completed, **Erth™** Points are right now powering a suite of fully functioning apps, websites, ecosystems, driving real demand from businesses, not speculators, and creating real-world value.

How?

Erth™ Points enable a part of every dollar, from every sale, from every business in the world, to go towards repairing environmental damage mankind is causing by helping businesses make sales and build customer lifetime value (CLV).

Read on to find out how this evolved, purpose-driven cryptocurrency works and what it's incredible potential is.

*Apps currently available from the Apple App & Google Play Stores in Australia and **going global soon.***

Disclaimer

Planet Earth is also known as the Blue Planet. So, since Erth™ Points can help support the planet in an economically-viable way, this Bluepaper is accordingly designed to explain how the Erth™ Points system works.

Erth™ Points add value to businesses, customers, charities, churches, clubs, not-for-profits while funding environmental damage reparation. By that we mean businesses will fund the reparation of environmental damage caused by global economic development. Businesses will not do this out of the kindness of their hearts, but because they receive an economic benefit while doing it. Businesses receive a customer sale via the Erth™ Point Marketing System. In return, for that benefit they gladly pay a fee: the purchase of Erth™ Points, some of which go to repairing environmental damage.

An Erth™ Point is a unique, evolved cryptocurrency that combines a digital 'click', loyalty point, marketing service, blockchain database system and international digital currency, all trading as a crypto tha we refer to as a Clyktocurrency.

As the Erth™ Point system develops and grows so this Blue paper evolves to explain the system's benefits, features and functions currently available, as well as any planned technical features and benefits that do not reveal any proprietary or third-party IP.

The Erth™ Point qualifies as a utility token, one that may be used in every transaction between any business in the world to any customer in the world. No other crypto-based product has ever had such real world value-driven demand potential. This Bluepaper's content is intended to be used for information purposes only. It therefore does not provide tax, legal, investment or personal advice.

This Bluepaper is not a contract, nor does it legally bind Rewards4Earth™ Pty Ltd., nor any of its affiliates. Nothing in this Blue Paper should be treated or read as a guarantee or promise of how Rewards4Earth™ Pty Ltd or the Erth™ Marketing Pty Ltd or Erth™ Point System or the Erth™ Point tokens will develop, or what their future value may be.

This Bluepaper outlines the the Erth™ Point system's current status and capability. Any future capability or direction may change entirely at the discretion of the Erth™ Point team. The success of the Erth™ Point System and Erth™ Points may depend on factors outside the Erth™ Point team's control within the marketing, charity, security or cryptocurrency industries in countries in which it may operate or be traded.

Any statements about future events are based solely on the Erth™ Point team's analysis of the use cases described in this Blue Paper. That analysis may prove to be incorrect, and we make no guarantees or warrantees as to any future benefits or uses of the Erth™ Point System or Erth™ Points.

The company has received a legal opinion (See Chapter 14) that the Erth™ Point is not a Security in the United States of America or in the EU. All purchasers of Erth™ Points should check with their respective tax authorities to confirm there are no Erth™ Point purchase restrictions and that they comply with all local and/or international tax legislation requirements. Erth™ Points and their associated marketing services, when used for their intended purpose, may be tax deductible, and purchasers should check with their respective taxation authorities as to their particular situation.

The company does not suggest that Erth™ Points are an investment; they are market-traded loyalty points powering a unique marketing system, a ClyktoCurrency. If people choose to speculate on the future value of Erth™ Points, it is their decision, and the company makes no comment as to the future value of Erth™ Points. The Erth™ Point team are committed to the Erth™ Point project as they believe it can positively change the world.

Blockchain technology and cryptocurrencies are a huge technological leap, much like the internet. After the dotcom crash, only companies that added value or produced something of value, such as Google & Amazon, survived. Rewards4Earth™ strongly believes that the Erth™ Point System will safely navigate any crypto market corrections, because of its functional use and potential to add value at a global scale.

The Company reserves the right to amend this disclaimer and any and all terms and conditions or any other part of this Bluepaper or anything to do with Erth™Points or the Erth™ Point System.

Erth™ Points Blue Paper

Disclaimer
Benefits of Erth™ Points
Clyktocurrency overview

Summary -
Erth™ Points
ClyktoCurrency Benefits

The **Erth™** Point System is fully operational as a loyalty marketing system for businesses, and a passive revenue-generating system for not-for-profits

Comparison chart available comparing **Erth™** Points to Clicks, Reward Points and other Cryptos

Erth™ Points may be tax deductible, if used for their intended purpose*

Erth™ Points create value for businesses by incentivising customers to buy, effectively combining PPC and loyalty marketing - the world's first 'Clyktocurrency'

Creates value for customers by rewarding them with **Erth™** Points

Creates value for Charities, Churches, Clubs and Not-for-Profits through residual income when supporters nominate them in the app

Creates value for Planet Earth by enabling any transaction to generate an **Erth™** Points gift go toward repairing environmental damage

The **Erth™** Point System creates a viable solution to environmental problems caused by global commerce and capitalization

Erth™ Points REACT system operates on the payment network used by Visa & Mastercard

Erth™ Point System creates $30,400 demand for Crypto compared to $0.20 for XRP ($1,000,000 Transactions)

Erth™ Points create 152,000 times the demand for Crypto than XRP if used in $1,000,000 worth of Transactions

Can be used in any business, using any local currency and with any loyalty point system (Not breaching Patent)

Legal Opinions received that **Erth™** Points are not a security in the USA or EU

Erth™ Points can be collected, saved, sold or spent (subject to organisations accepting it) by any person using the app or debit/credit card

Unlike Bitcoin, **Erth™** Points can take Carbon out of the atmosphere rather than putting it in

Value is determined in a similar way to what Clicks are, by Supply and Demand rather than Proof of Work

Rewards4Earth™ apps for both consumers and businesses are fully operational on IOS and Android

According to a KPMG study on loyalty†, 60% of customers are happy to pay a little more if they receive points

The Company believes that the **Erth™** Point ClyktoCurrency and System has the potential to add more value than any other cryptocurrency in circulation at time of writing as **Erth™** Points can be used potentially in every business or consumer transaction in the world.

There has never been a product with that sort of potential in history, especially one that also acts as an environmental repair-funding mechanism.

*Tax advice from the relevant jurisdictions is advised.

† Link to kpmg study here

Please read the remainder of the Document or go to the Index for easy navigation to each chapter & references.

Overview

The world's first evolved cryptocurrency, with a genuinely productive global use, has successfully completed several test projects and is poised to take its native Australia by storm.

The Erth™ Point uniquely combines crypto and loyalty marketing with fundraising for both consumer-nominated clubs, charities or churches (CCCs) and the planet. By becoming the incentive behind almost any consumer or business transaction in the world, the Erth™ Point can be the next evolution of crypto technology, all held on blockchain and traded as a Cryptocurrency on international exchanges.

The system is funded by businesses, in the same way Google, FaceBook and other marketing companies are funded[1]. The only (and fundamental) difference is that the Erth™ Point System is Pay-Per-Sale, not Pay-per-Click (PPC).

These days, almost everything seems to start with a click. From search to social media, for every $1 of digital advertising budget spent 35c is allocated to PPC channels. And as more and more digital businesses launch, while established businesses reach digital maturity, so competition - and cost - for these clicks will rise.

Australian Businesses spent $4.8Billion[2] with Google in the 2019 calendar year. Globally, businesses spent over US$285 Billion in 2021 with Google and Facebook[3], mainly on PPC. Additionally, this does not account for any budget spent on other platforms or channels, both digital and traditional. This shows that businesses spend a lot of money on advertising and marketing every year, particularly in the digital space. This is where Erth™ Points can help, and why the Erth™ Point System was created.

Businesses, when participating in the system, automatically purchase Erth™ Points when they make a sale to a customer that is registered to collect them. That customer has registered their debit/credit card in the Erth™ Point App. The Erth™ Point gifting is all done automatically via REACTS (Rewards4Earth™ Automated Card Transaction System). The system is integrated with the payment card payment network, as well as for cash or direct deposit sales in the Erth™ Points Business App.

Customer users are acquired from the large supporter base of Charities, Churches, Clubs and other Not-for-Profits (CCC's), as these have an established and engaged audience. Supporters can currently earn $2 worth of Erth™ Points from just $220 of spending at any of 180 major Australian retailers including Coles, Woolworths, Bunnings, Harvey Norman, Ampol, and even Apple;

and new businesses are joining every day. The nominated CCC would also earn $2 worth of Erth™ Points per week, per active supporting user. A CCC with 10,000 Supporters could therefore earn $20,000 per week from their supporters everyday shopping. That's a significant source of revenue, just by getting their supporters to use the app and nominate the CCC.

The biggest problems currently facing our planet relate to our environment and the damage that mankind continues to inflict upon it. While climate change causes can be debated, plastic pollution in the oceans, deforestation and species extinction cannot. Global deforestation was 25.3 million hectares in 2014. This adds to the destruction of habitat causing extinction of our flora and fauna.

The Erth™ Point system could enable part of every transaction, in any currency, from every sale in the world to go toward repairing this kind of environmental damage. Like a carbon offset program, the Erth™ Point system is an environmental damage offset program.

When the Erth™ Point System gets to 100,000 CCC organisations, each with 10,000 supporters worldwide (very realistic when you take into consideration some of the major national and international sporting organisations, charities, churches, and educational NFPs) we could see 1 billion CCC Supporters each earning $2 per week worth of Erth™Points, which would mean $2Billion per week going to CCC's and $2 Billion per week going towards funding environmental repair projects through the RewardsEarth™ Foundation.

Almost 3 billion people currently use FaceBook[5], and if the same number of global CCC supporters collected Erth™ Points that could mean more than $30 Billion in demand created for Erth™ Points every week.

Of that, over $9 Billion would go back to customers, $9 Billion to CCC's and $9 Billion would go towards repairing environmental damage - every single week. That is almost half a trillion dollars every year used to fund an army or environmental repair workers, and that is before including eventual B2B transactions where Erth™ Points are used, which will likely be a slower uptake.

To our knowledge there has never been a product that can be used in every transaction, from every business in the world. The potential demand for Erth™ Points is unprecedented.

1 https://www.statista.com/statistics/266206/googles-annual-global-revenue and https://www.statista.com/statistics/422035/facebooks-quarterly-gl
2 https://www.smh.com.au/business/companies/google-s-australian-r
3 https://www.statista.com/statistics/266206/googles-annual-global-r and   https://www.statista.com/statistics/422035/facebooks-quarterly-global-
4 Global Forest Watch
5 https://datareportal.com/essential-facebook-stats#:~:text=Facebook%20had%

Erth™ Points
bluepaper

Erth™ Point Comparison Chart

This comparison chart compares the uses and benefits that **Erth™** Points, Clicks and other well-known and highly traded CryptoCurrencies. You be the judge of the potential and the benefits that **Erth™** Points bring to the world, and the Business world in particular. Put together by **Erth™** Marketing July 2022 as a comparative analysis.

	Erth™	BTC	ETH	XRP	CLICKS	Reward Point	DOGE
Store of Value (Arguably)	✓	✓	✓	✓	X	✓	✓
Works with Credit Card Payment Network	✓	X	X	X	X	X	X
Not categorised as a Security in USA - SEC	✓	✓	✓	??	X	✓	X
Patented System	✓	X	X	✓	X	X	X
Customer Attraction Marketing System	✓	X	X	X	✓	✓	X
Customer Loyalty System	✓	X	X	X	X	✓	X
Fast Transaction Time	✓	X	X	✓	✓	X	X
Earned as Loyalty Point	✓	X	X	X	X	✓	X
Dedicated App for Customers	✓	X	X	X	X	X	X
Dedicated App for Businesses (Merchants)	✓	X	X	X	✓	✓	X
Supports Charities, Churches & Clubs	✓	X	X	X	X	X	X
Supports Reparation of the Environment	✓	X	X	X	X	X	X
Works with any Business	✓	X	X	X	✓	X	X
Tax Deductible if used for intended Purpose	✓	X	X	✓	✓	✓	X
Can be expected as Payment using App's	✓	X	X	X	X	X	X
Operates as Reward and Payment System	✓	X	X	X	X	✓	X
Has Resale Market	✓	✓	✓	✓	X	X	✓
Adds Value for Businesses	✓	X	X	✓	✓	✓	X
Adds Value for Customers	✓	X	X	X	✓	✓	X
Produces Something of Value (SALES)	✓	X	X	X	X	✓	X
Doesn't use a lot of electricity to Produce	✓	X	--	✓	✓	✓	✓
Good for the environment	✓	X	X	X	X	X	X
Provides Search facility for Customers	✓	X	X	X	✓	X	X
Provides directions for Customers	✓	X	X	X	✓	X	X
Businesses can send PUSH message to VIP's	✓	X	X	X	X	X	X
PAY-per-SALE Marketing/Loyalty System	✓	X	X	X	X	✓	X
Can operate as Payment System in Business	✓	✓	✓	X	X	✓	✓
Can function as Global Payment System	✓	✓	✓	X	X	X	X
Not PAY-per-CLICK & HOPE-for-SALE	✓	X	X	X	✓	✓	X
Reasons other than speculative to purchase	✓	X	X	✓	X	-	X
Utility +Speculative Reasons to Purchase	✓	X	X	✓	X	-	X
Proof of Stake rather than Proof of Work	✓	X	--	✓	-	✓	✓

Erth™ Points may become the most widely used, command the most demand that not only any Crypto has commanded, but from any product in history has ever created, why? Because **Erth™** Points can add more value than any other product in history and can be part of every transaction from businesses.

Erth™ Points could be used by every business in the world to attract more customers to make more sales and more profits regardless of the country or currency used. As such **Erth™** Points can also be collected and then spent by every customer in the world in any country in any business that accepts them.

Erth™ Points are perhaps the only product that could be used in every financial transaction from every business in the world, that would enable **Erth™** Points to fund the repair of an unprecedented amount of environmental damage and fund an army of eco-warriors do so and that alone could be the driving force which causes **Erth™** Points to overtake Bitcoin (BTC) as the most important Crypto in the world.

How **Erth™** Points Add Value

As Warren Buffet famously said, he would not give you $25 for all the Bitcoin in the world, why? Because it does not produce anything or add any value, his views were also echoed by Bill Gates.

The questions we all should be asking are:

• Is Warren Buffett correct?
• Does Bitcoin produce anything or add any value?
• Is Bitcoin acting as a "store of value" adding value?
• Will it maintain its value long-term?
• Using the "proof of work" concept for Bitcoin, using a lot of energy, is that something that will help it maintain value, or is it its greatest weakness that will cause its downfall?
• Which of the 20,000+ CryptoCurrencies in the world produce anything or add any value?

Everyone can have a different opinion on the answers, but Rewards4Earth™ contend that **Erth™** Points and the **Erth™** Point System adds more Value to all 5 Stakeholders than not only any CryptoCurrency in the world, but more than any other Business or any Product in the world, past or present.

How **Erth™** Points Add Value

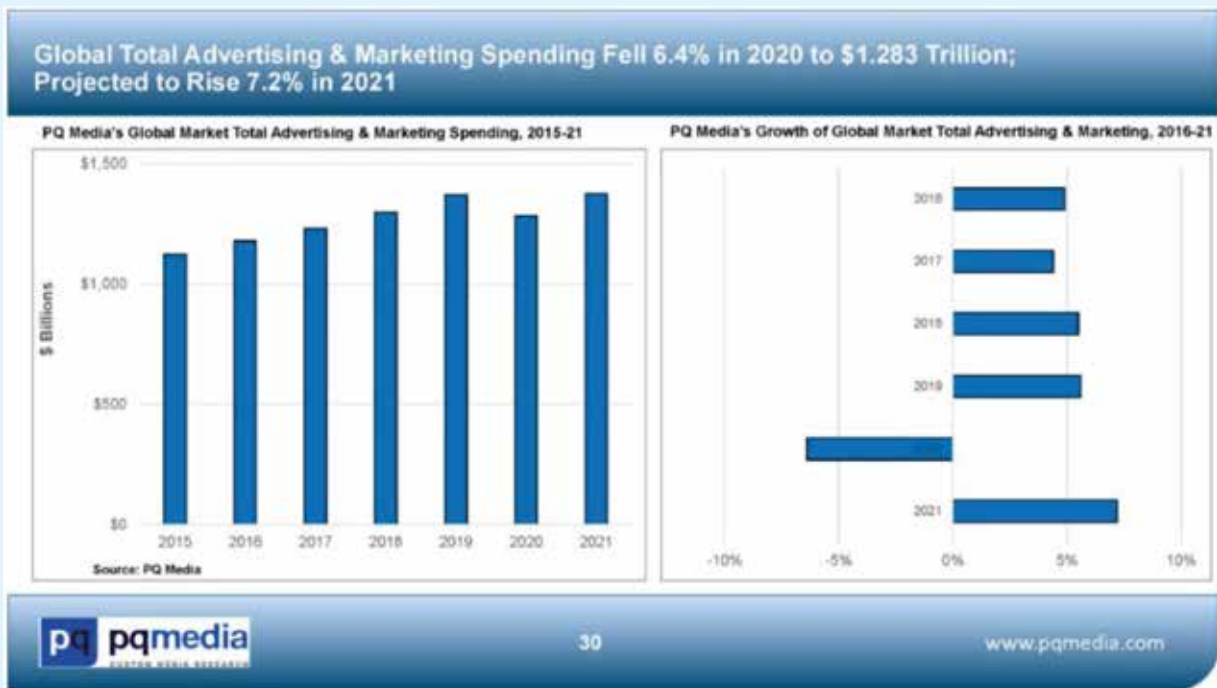Here is how **Erth™** Points add value to all six stakeholders: -

● **Value Add 1 -** The **Erth™** Point System delivers value to businesses in a similar, but much more efficient way than Clicks do. Globally businesses spend $350 Billion[6] annually with Google and FaceBook, mainly on Clicks, in the hope that the clicks will produce revenue via a sale. Whereas **Erth™** Points deliver sales and the businesses only PAY-per-SALE, and the clicks are free as the Dire Straits song goes.

● **Value Add 2 -** The second form of value is given to the customer, unlike clicks, **Erth™** Points are reused and the customer earns **Erth™** Points with every purchase, customers don't earn Clicks or any value from Clicking. The customer can accumulate **Erth™** Points and use them to purchase from any business that accepts them, from a cup of coffee to a new home, that is part of the system or send them to the poorest people in the world, more on that in value five.

● **Value Add 3 -** The third form of value is delivered to Charities, Churches, Clubs, and other not-for-profits (CCC's), enabling them to earn the same value of points as the customer, their Supporter. If for example the customer was to spend a total of $220 with any/all of the 180 national retailers where **Erth™** Points can be earned, the customer would earn $2 worth of **Erth™** Points for the week. The Supporter's nominated CCC would also earn $2 worth of **Erth™** Points, if the CCC had 1,000 Supporters the CCC would earn 1,000 x $2 equalling $2,000 per week, with 10,000 Supporters it would be $20,000 per week. The CCC then sells those gifted **Erth™** Points back to businesses so the businesses can gift them again.

● **Value Add 4 -** The fourth form of value is given to our planet via the Rewards4Earth™ Foundation, if 10,000 CCC organisations each with 10,000 Supporters collecting **Erth™** Points the planet would receive 10,000 x 10,000 x $2 equal to $200Million per week or $10.4 Billion per year going towards repairing environmental damage. If we had two billion people using the system worldwide, the environment would receive more than $4 Billion per week or $208 Billion per year to fund environmental reparation, adding more value to the planet than any business in history.

● **Value Add 5 -** The fifth way the system adds value is by enabling the poorest people in the world to become part of the global digital financial system. The **Erth™** Point System enables the transfer of **Erth™** Points as a reward (B2C), a payment (C2B or B2B), or a gift (C2C or B2C) internationally or locally. Received by either smart phones or by debit card and/or facial recognition, which can greatly accelerate access to electronic financial services to the poorest people in the world. The system enables a person in New York to sponsor a child in Somalia by purchasing **Erth™** Points via credit card on their smart phone App, the child or family would receive them within seconds and could spend those **Erth™** Points in a store to buy food within a minute, without any expensive administration or currency exchange costs.

● **Value Add 6 -** The sixth way it adds value is in the same way Google adds value to itself and its shareholders, something **Erth™** Marketing will do if (When) it lists on the NASDAQ or NYSE.

6 https://www.statista.com/statistics/266206/googles-annual-global-revenue/ and https://www.statista.com/statistics/422035/facebooks-quarterly-global-revenue/

How **Erth™** Points Add Value

Businesses spend a fortune on advertising and marketing, why? Because it adds value and brings them more sales, more revenue and more profit, and that is what will make **Erth™** Points the most widely used product in history. It is this goal to earn more revenue, to make more sales, or the greed factor that will enable **Erth™** Points to fund the repair of environmental damage.

Capitalism, Commerce and everyday living causes environmental damage, and it is those same things that can repair that damage. **Erth™** Points harness Capitalism and Commerce for the Good of the Planet!

Global Total Advertising & Marketing Spending Fell 6.4% in 2020 to $1.283 Trillion; Projected to Rise 7.2% in 2021

PQ Media's Global Market Total Advertising & Marketing Spending, 2015-21

PQ Media's Growth of Global Market Total Advertising & Marketing, 2016-21

Source: PQ Media

pq pqmedia   30   www.pqmedia.com

In fact, we challenge anyone to not only try to find a CryptoCurrency that adds more value than the **Erth™** Point System, but we challenge anyone to find any business or any product that can add more value than **Erth™** Points and the **Erth™** Point System can, especially in repairing environmental damage.

We are also happy to challenge anyone to find a product or service that could potentially be used in more transactions and add more value than **Erth™** Points can.
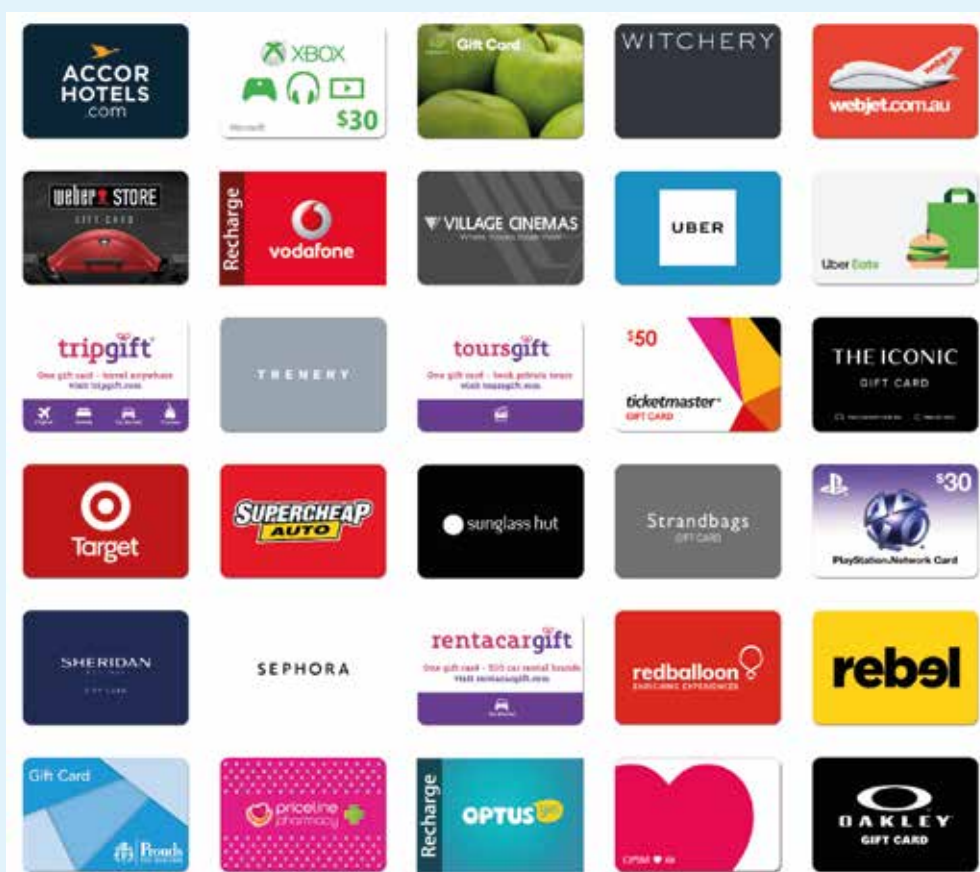
Where Erth™ Points can be NOW earned!

These are just some of the major retailers (Apple, Amazon, Webjet) where Erth™ Points are currently earned using the ErthPay gift card system. This enables Supporters to earn Erth™ Points whenever they purchase using the Erth™ Point Supporter App, they can use those Erth™ Points to purchase from any of those businesses by purchasing ErthPay gift cards. The Company is in discussions to add over 100,000 retailers throughout the world to the thousands of businesses where Erth™ Point can now be earned. Small businesses are also joining and that is where the Erth™ Point REACTS technology really comes to the fore.

Erth™ Points can also be earned at retailers where the REACTS (Rewards4Earth™ Automated Card Transaction System) operates when a credit or debit card REACTS with a registered payment terminal. Using either the ErthPay gift card or REACTS System, Erth™ Points are automatically gifted to the customer, the customer's nominated CCC, the Rewards4Earth™ Foundation and the Erth™ Ambassador network instantaneously.

If a Supporter spent money at a Business in New York that is part of the Erth™ Point REACTS system, they could be sending Erth™ Points back to support their child's netball club in Sydney or anywhere in the world and then send their earned Erth™ Points to a child in Somalia.

Erth™ Points can be earned where the average person spends most of their money every week using ErthPay gift cards, food and groceries from Coles or Woolworths, fuel for their car from Caltex or Ampol, hardware from Bunnings, phones from Optus or Vodafone, Hotels, car parts, restaurants and many more businesses now help save the planet through Erth™ Points with every purchase.

That means the Erth™ Point System now creates demand for Clyk to Erth™ Points (Crypto) from everyday transactions from potentially every business to every customer, in the world.

See NEXT PAGE for MORE BUSINESSES
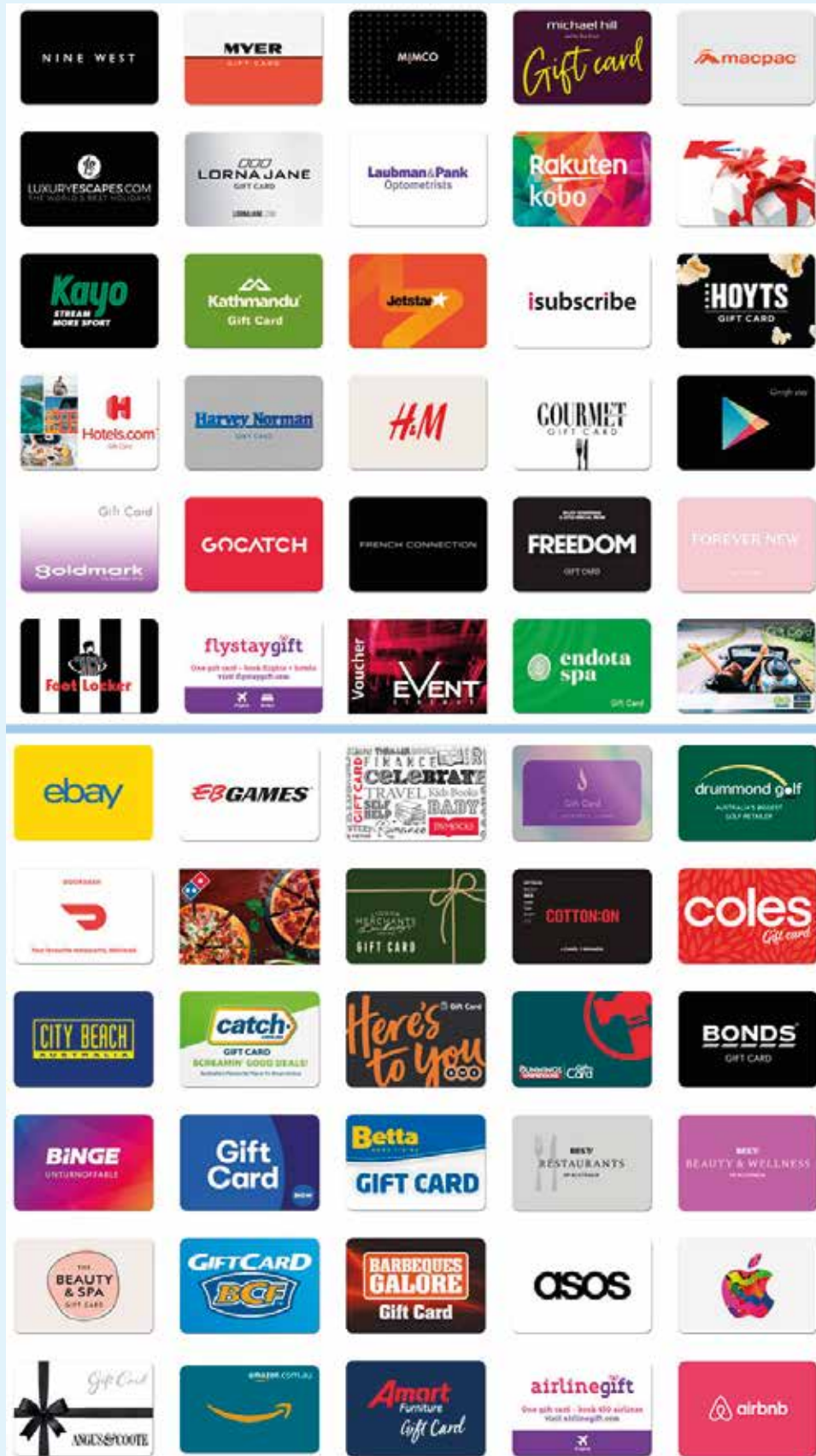
How it Works Simple Diagram

Erth™ Points enable CCC's to monetize their loyalty and compliment an organisations other donation or revenue models. If a Supporter was to spend at total of $220 at any of the businesses where **Erth™** Points can be earned, or purchase $220 worth of ErthPay Gift cards, the Supporter would earn $2 worth of **Erth™** Points as would their nominated CCC.

This would mean the CCC would also earn $2 worth of **Erth™** Points, with 10,000 Supporters each earning $2 per week for themselves and $2 per week for their CCC, that would be $20,000 per week to the CCC. Plus, a further $20,000 per week going towards repairing environmental damage. That's real demand for Clykto.

REWARDS4EARTH™
EMPOWERS CLUBS, CHURCHES AND CHARITIES (CCC's)
TO MONETIZE TEHIR LOYALTY
THE **ERTH™** POINT ECOSYSTEM

1 Supporters register and support their Cause as they shop

2 Supporters buy from participating businesses using their phones as payment device. Payment cards are encrypted

3 CCC's receive **Erth™** points

4 Supporters spend their **Erth™** points at the businesses

5 CCC's sell* their **Erth™** points back to businesses

6 Foundation sells* the **Erth™** points to repair the planet

*Erth™points are bought and sold on an exchange providing liquidity, convenience and a market price for all businesses, clubs, charities, supporters and the Rewards4Earth™ Foundation.

Source **Erth™** Marketing Pty Ltd

Markets & Why Most Crypto's Could Fail

The Diamond Market is a different Market to the Diamond Ring Market!

Selling Diamond rings, creates demand for more Diamonds to be produced!

Markets survive long-term because people purchase a product to use it, think of diamonds, businesses purchase diamonds to make jewellery. By using a diamond in a ring, it takes the diamond out of the "diamond market" and puts it into the "diamond ring market", thereby reducing "diamond market" supply, the business now needs more diamonds to make more rings, which is new demand for the "diamond market". This constant taking out of supply, to produce something of value, and constant new demand is what enables a market to keep functioning long-term.

If there is real world (Non-Speculative) demand for a product, as in someone using it and taking supply out of the market, there is a reason for someone to produce new supply and that leads to a healthy market. Burning Crypto may be taking coins out of the market, but the only reason you would do that is because it is worth nothing, you wouldn't destroy diamonds, burning coins merely prolongs the inevitable crash for the crypto.

If you look at why every long surviving market has survived, it is usually because people want to use the product for something useful, not for speculation. If you think of Gold, jewellery manufacturers buy Gold and change it into rings, necklaces, or earrings. The manufacturer takes a raw product, changes it, and sells it at a profit, but they are not selling the same thing, they are selling something which is more valuable. The other important part is that both the Gold and Diamond that are used, are not in the Gold and Diamond markets anymore, they are in the ring and necklace markets and the manufacturers are now buying new diamonds and gold to produce new jewellery. That means producing new supply to fulfil that new demand, and that is why markets survive long term, because supply is used, creating new demand, which needs new supply to fulfill that demand. New demand would not be needed if the current supply is not used.

Markets & Why Most Crypto's Could Fail

Gold Jewellery Creates Demand for Gold which Creates Gold Mines!

Most Cryptos have no actual use and do not change, cannot be taken out of their original market, speculators buy Crypto, and then sell the same Crypto back into the same market. So, supply has not changed, nothing was used, as the owners of the Crypto cannot use it or change it from its original state, and therefore there is no new demand. That scenario can lead to either a crash or a long-term decline in the price as there is nothing being used or taken out of the market. That means supply will remain constant and demand will fall, causing the price to fall.

Obviously, you may make a profit through speculation, but if the product does not have any use, then it is a game where the last person left holding it will get stuck with it and cannot sell it at any price because there is no use for it. A Crypto may only work as a store of value if there is another real-world use, without that use, it may not survive long-term. Think of markets which have survived millennia, like Gold and precious stones, why did they survive? Because people used them for jewellery or industrial purposes, thereby reducing supply and increasing demand. Rising demand and supply creates a reason for someone to produce more of them, that is the only way a market will survive long-term and that is perhaps the reason why traditional investors don't invest in Bitcoin.

Erth™ Points like diamonds and gold change markets, they change from being used as a market traded CryptoCurrency, sold by CCC's, and purchased by businesses in CryptoCurrency Exchanges to attract and retain customers, into **Erth™** Loyalty Reward Points that customers earn and then save to use as a redeemable currency at those businesses, or in another business, or even as a deposit on a home. There are in fact two markets in action here (See section 14 Legal Opinion), the CryptoCurrency Exchange Markets used by Businesses and CCC's as well as speculators. The second market is the Loyalty Reward Point Market used by customers to purchase from businesses. These two markets are kept separate, and customers cannot purchase **Erth™** Points via their **Erth™** Point App or the **Erth™** Point websites to ensure that customers or consumers are not involved in the Crypto Exchange marketplace. This enables **Erth™** Points to have legal opinion (See section 14 Legal Opinion) that they are not a security under USA or EU security laws and remain compliant with those laws, something only BTC and ETH have been able to do from our knowledge of exchange traded CryptoCurrencies.

Markets & Why Most Crypto's Could Fail

BTC exchanged for **Erth™** Points which is used to purchase from Businesses!

Consumers or Customers could possibly move their earned **Erth™** Points out of the App and trade them on exchanges, but by doing so they are registering themselves as professional speculators. Speculators could also shift their **Erth™** Points, from their Crypto exchange accounts and use them to purchase goods and services from everyday businesses via the **Erth™** Point App, they are very versatile little things aren't they. That means they could be used in any business in the world that accepts **Erth™** Points without any expensive currency transfer costs. A Crypto Trader could also trade BTC for **Erth™** Points and spend them at any business in the world that accepts **Erth™** Points, and help repair environmental damage at the same time, that's utility.

In order to understand **Erth™** Points we need to look at CLICKS and REWARD POINTS which is how **Erth™** Points add value. Google and Facebook earn revenue of US$350 Billion[7] predominately for Clicks every year, purchased by businesses because Clicks add value by sending customers to business's websites, and the businesses hope those people purchase something when they are looking at the websites. Reward Points act as a Loyalty system where part of the sale will go towards a new purchase, as in buy 20 and get one free which is equal to 5% of the sale price, they also produce sales and therefore add value.

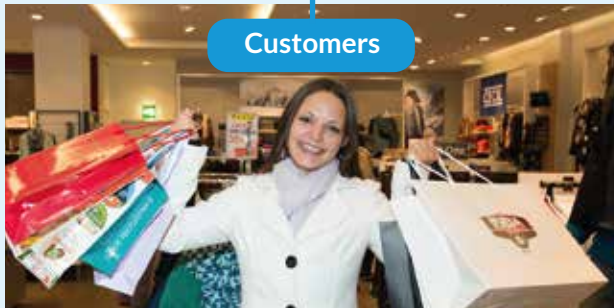Google sells Clicks which Add Value, hard to argue US$1,5T is not valuable![8]

Markets & Why Most Crypto's Could Fail

Businesses

Erth™ Points

Customers

Erth™ Points are purchased by businesses or automatically when the Erth™ Point REACTS marketing system to ensure Erth™ Points are gifted to customers as they purchase from those businesses. The customer then holds the Erth™ Points to perhaps save up for a large purchase like a deposit on their home which is now possible with Erth™ Points, those Erth™ Points are out of the market. The same number of Erth™ Points are also given to the purchasers nominated not-for-profit (CCC) and the same number also go towards repairing environmental damage via the Rewards4Earth™ Foundation. Those points are also out of the market for some time before they are sold back to businesses who need them to gift with their next sale. This means supply is being taken out of the market, new demand is similarly created the same as new demand is created for Google and Facebook [8] Clicks every year.

Clicks are used for marketing purposes, and they obviously add value otherwise businesses would not spend billions of dollars paying for them every week. Clicks are a single use product, that normally cannot be reused, recycled or resold, but they still have market value, and an auction process that results in the highest price being paid by the business. Erth™ Points or ClyktoCurrency. On the other hand can be recycled, reused, resold and also have an auction type process via the Crypto exchanges so CCC's can sell them, and businesses can buy them.

It is very easy to see how CLICKS and REWARD POINTS add value and extremely easy to see how the new Erth™ Point system acts as both and can add massive value. Plus, they can be reused, resold, creating a marketplace for them, a long-term financial ecosystem that continually adds value.

[8] https://companiesmarketcap.com/alphabet-google/marketcap/

Markets & Why Most Crypto's Could Fail

CryptoCurrency exchanges did not evolve like other exchanges, traditional markets were used to buy and sell products like grain, meat, oil, diamonds or gold where people or businesses bought the product and used the product, "user demand". The producers then had to produce more product as the old product had been used and disappeared from the market. Speculators came later when they spotted an opportunity to make money within these markets, and the speculators kept coming, today speculation can account for many times the value of the underlying commodity being traded. Crypto markets did the opposite and started out with speculators as their products could not be used for anything, therefore there was only demand from speculators and in most cases that leads to a crash or continuing devaluation of the Crypto. **Erth™** Points ClyktoCurrency, are now bringing that "user demand" into the Crypto markets, and that has never happened in any significant volume in the Crypto markets.

It will be interesting to see how renowned investors view **Erth™** Points and the **Erth™** Point marketing system and how it acts as a ClyktoCurrency. It will be even more interesting to see how the Crypto world view a Crypto that adds value and produces something; as they have never seen anything like it. From our investigations XRP is the only Crypto that had similar real-world use, but with XRP only producing $0.20 worth of demand for Crypto (XRP) from $ 1Million worth of transactions while **Erth™** Points produce $30,400 worth of demand for Crypto (**Erth™** Points) or 152,000 times more demand, that's a game changer.

Erth™ Points are not like any other Crypto, but they are like every commodity or product that has survived in markets that operate long term, from Gold to Clicks.

ESG Policies, Obligations & Erth™ Points

As evidenced by the rapid growth of mainstream Environmental, Social, and Governance (ESG) Investment Funds over recent years, these three letters are now firmly entrenched into the Business world and set a new standard for the way companies behave. ESG criteria are a set of standards for a company's behaviour, which also can be used by socially conscious investors to screen potential investments. Environmental obligations enable a measure as to how a company safeguards or repairs environmental damage the business inflicts upon the environment either directly or indirectly. While Social standards examine how that company manages relationships with employees, suppliers, customers and the communities where it operates. The G for Governance is not something Erth™ Points handles, but the company believes Erth™ Points cover the Environment and Social elements and obligations of an ESG policy quite well.

In order to cover a business or organisations Environmental commitment and obligations, the Erth™ Point system enables part of every dollar spent where Erth™ Points are allocated by the Supporter to go towards environmental projects to repair environmental damage that the business contributes to either directly or indirectly. The Erth™ Point system's Rewards4Earth™ Foundation was established to fund registered projects around the world to clean up, repair environmental damage and restore our planet to as close to pristine as can be reasonably achieved.

The Erth™ Point system may also cover a business or organisation's social obligation as the Erth™ Point system enables part of every dollar spent, where Erth™ Points are allocated, to go to social organisations, assisting local communities via not-for-profits such as clubs, charities, and churches. The Erth™ Point System and its Foundation have or may provide funding to both environmental and social programs such as the Currumbin Wildlife Hospital, C3 Church, Seabin, The Orangutan Project, The International Tiger Project, and many others. Local community clubs such as the Coolum Surf club have been early adopters and are already benefiting from the additional funding flowing into the club. The Erth™ Point System can assist with funding of any not-for-profit or worthy local, social, environmental, community or benevolent cause.

ESG Policies, Obligations & Erth™ Points

Central to the Erth™ Point ecosystem is the patented Erth™ Point which is purchased by businesses as a loyalty reward token and issued to customers who can then spend the points at any business accepts them as a payment methodology, in a similar manner to any loyalty point system.

The same amount of Erth™ Points are also gifted to the customers nominated CCC which they can sell via Crypto exchanges or the Erth™ Exchange for local

currency back to businesses who need them for their next sale. CCC's then use the proceeds to fund their projects, therefore fulfilling the businesses social obligations. It is important that a business get as many of its customers as possible into the Erth™ Point system ensuring that part of every sale will support their Social and Environment obligations of the business.
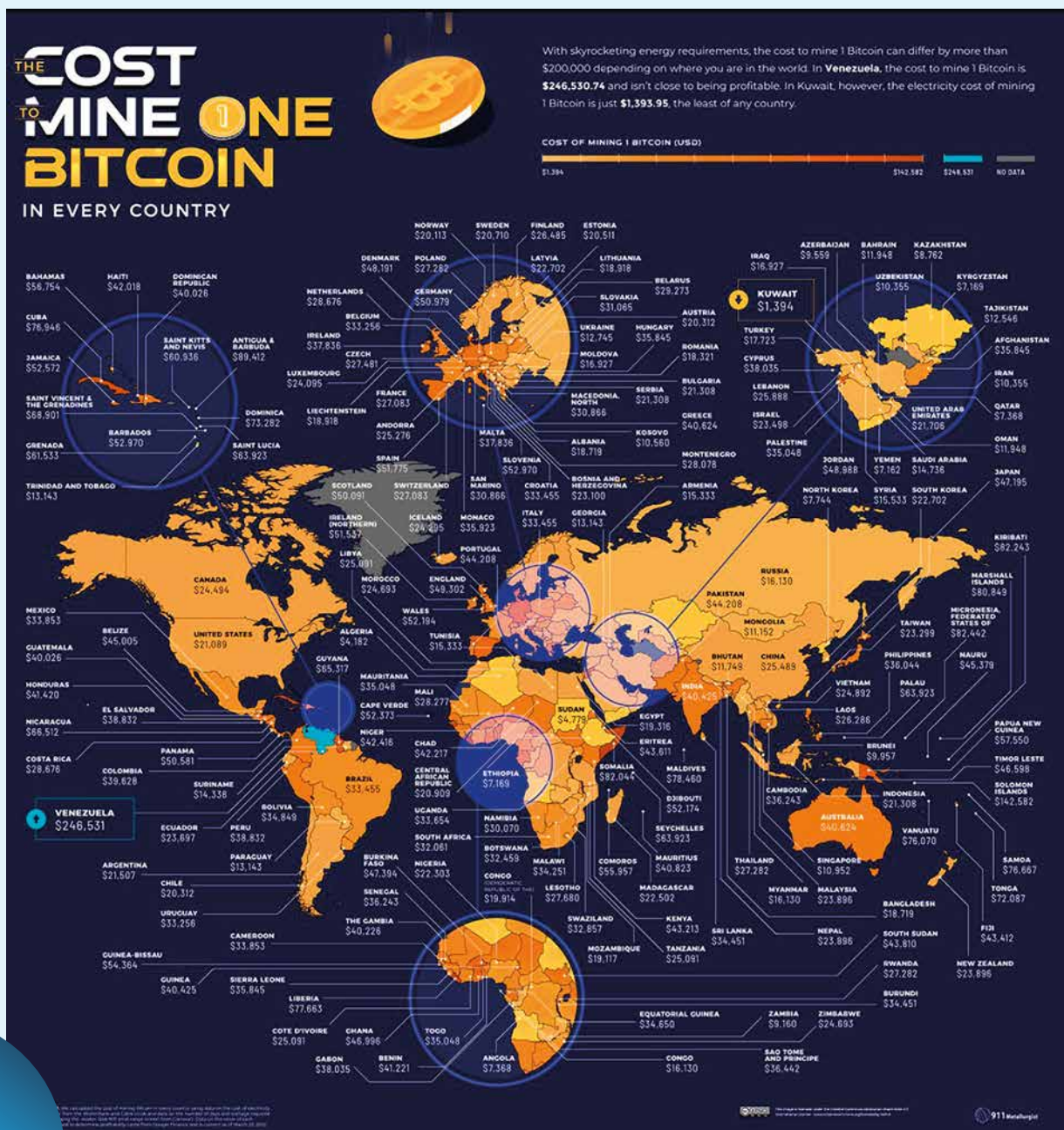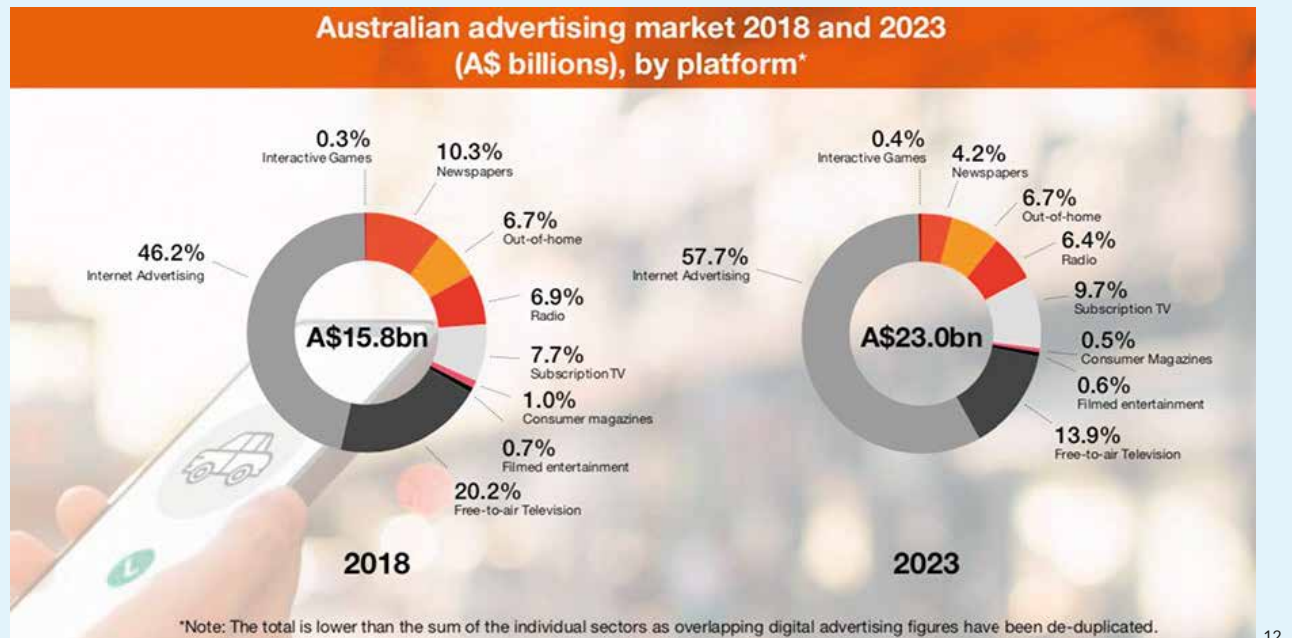
ESG Policies, Obligations & **Erth™** Points

It is also important to realise that there is no expensive mining[10] like there is with Bitcoin and other "proof of work" tokens. The **Erth™** Point is a mosaic on the NEM Blockchain which utilizes a proof-of-importance consensus mechanism. This is a more environmentally sustainable Blockchain solution because it doesn't require any additional energy-hungry hardware for mining. **Erth™** Points may also fund the planting of trees taking carbon out of the atmosphere rather than putting into the atmosphere like Bitcoin.

The same amount of **Erth™** Points are then gifted to the Rewards4Earth™ Foundation who then uses that funding to bankroll environmental projects through the POLECER (Refer Section 7) mandate. It is important that a business gets as many of its customers into the **Erth™** Point system as possible so that part of almost every sale is supporting the Social and Environment obligations of the business. It would be termed greenwashing if a business only had a low percentage of its customers collecting **Erth™** Points and the business was claiming that it was meeting its Social and Environmental obligations, ASIC has recently announced it will be cracking down on companies that are greenwashing. [11]

10   https://www.visualcapitalist.com/cp/the-cost-of-mining-bitcoin-in-198-different-countries/
11   https://www.theaustralian.com.au/subscribe/news/1/?sourceCode=TA

ESG Policies, Obligations & Erth™ Points

Australian advertising market 2018 and 2023 (A$ billions), by platform*

2018 — A$15.8bn: Internet Advertising 46.2%, Interactive Games 0.3%, Newspapers 10.3%, Out-of-home 6.7%, Radio 6.9%, Subscription TV 7.7%, Consumer magazines 1.0%, Filmed entertainment 0.7%, Free-to-air Television 20.2%

2023 — A$23.0bn: Internet Advertising 57.7%, Interactive Games 0.4%, Newspapers 4.2%, Out-of-home 6.7%, Radio 6.4%, Subscription TV 9.7%, Consumer Magazines 0.5%, Filmed entertainment 0.6%, Free-to-air Television 13.9%

*Note: The total is lower than the sum of the individual sectors as overlapping digital advertising figures have been de-duplicated.

Erth™ Points are one of the very few digital assets in the crypto space where a real-world transaction directly correlates with an on-market trade". "In other words, when a business buys the Erth™ Points to gift to their customers or uses the Erth™ Points REACTS marketing system, **every real-world transaction creates demand on Crypto exchanges**. Proceeds from that transaction creates immediate real-world value which flows through to the local community and also to those projects to clean up our planet". Governments and big business have been unable or unwilling to take on this task, and it's clear that a small portion from every sale to every customer can make a real difference to the environmental and social outcomes.

"From the above diagram, Businesses in Australia spent 46.2% of $15.8 Billion in 2018 and expect to spend 57.7% of $23 Billion in 2023 on digital marketing, the proceeds of which mostly go to benefit a relatively small number of shareholders in a couple of the world's largest businesses. If we can redirect some of that funding into these valuable environmental and community projects, we will demonstrate that ESG criteria can in fact be met and exceeded by a crypto (ClyktoCurrency) project".

12 https://mumbrella.com.au/wp-content/uploads/2019/06/PWC-advertising-m

Environmental Issues, POLECER, Erth™ Points

If just 1% of all sales from every business on the planet went towards repairing the damage which modern life causes, the amount of money received daily could produce massive results. Finally, there could be an army of commercially paid people out there repairing the environment, all funded by marketing dollars, by adding value to businesses through ClyktoCurrency, a Hybrid of a "CLICK, REWARD POINT and an international CryptoCurrency", the **Erth™** Point and the surrounding marketing system (Patented).

The Rewards4Earth™ Foundation funds other organisations for POLECER, which is –

- ✓ **P**lastic collection from the Environment and Recycling
- ✓ **O**cean Clean-up and Rejuvenation
- ✓ **L**ocal Causes such as Drought, Bushfire and Flood relief in Australia
- ✓ **E**ndangered Species Protection and re-establishment
- ✓ **C**lean Energy Technology
- ✓ **E**ducation on Sustainable Living and Technology
- ✓ **R**eforestation and Tree Planting

Imagine a world where part of every sale from every business to every customer went towards an environmental damage repair program, that businesses want to pay, welcome to the world of **Erth™** Points and the Rewards4Earth™ Foundation, as that world now exists.

The **Erth™** Point System has been designed to be the solution rather than a pointless protest or something to argue about. **Erth™** Points are designed to incite action and results. Humankind causes a lot of environmental problems, **Erth™** Points are about fixing those problems.

Environmental Issues, POLECER, Erth™ Points

Rewards4earth does not argue about Climate Change, as the Climate has always changed since before life begun on earth. Rewards4Earth™ will not argue about who causes, or how much mankind contributes to climate change. Will the problems be solved by arguing or protesting? The answer is NO. Protests are not a solution to anything, all a protest can hope to do is bring attention to a problem, and hope that someone else provides the solution to a problem that the protest brings attention to. Well guess what, Erth™ Points are the Solution, just get everyone in the world to start collecting Erth™ Points.

What cannot be argued is that mankind cuts down rainforests, destroying habitats and killing many of our loved varieties of flora and fauna, and mankind needs to repair the damage.

It cannot be argued that mankind has not polluted the oceans and ecosystems with plastics doing massive damage, and mankind needs to repair that damage. Erth™ Points is a user pays system, if Erth™ Points are used in every transaction, then the more transactions a business or person does, the more Erth™ Points are purchased and the more resources go towards repairing environmental damage.

Environmental Issues, POLECER, **Erth™** Points

It cannot be argued that mankind has used and continues to use a lot of energy, and we need a better way to produce energy 24 hours a day, 365 days per year, and all aspects of that needs to be considered. What do we mean? Every aspect of producing an energy production device needs to be taken into consideration. Every tree that is chopped down for every mine, and every bit of energy that is used to produce the item must be taken into consideration.

What if everyone started to look at Clean Energy Production Devices, in a much more detailed manner, of not just the good bits, but every part of these devices from cradle to grave?
These questions may upset some people, but maybe they need to be upset and stop doing things that only look as if they are good for the environment, perhaps they need to look at it from a realistic point of view?

The people in this world all use energy, and nobody is going to stop that, unless everyone is dead. The Company believes the planet needs a system that assists in repairing the damage done as above and look at the entire issue rather than greenwashing the issues with what looks to be green, but really is not very good to the environment.

Environmental Issues, POLECER, Erth™ Points

Here just a few questions to make everyone think -

- How many trees are knocked down for every mine needed to produce clean energy devices?

- How many different types of mines, and how many of those many different types of mines are needed to produce perceived clean energy production and storage devices?

- How much energy goes into mining just to make the machines, trucks, bulldozers, ships, draglines, excavators, diesel, coal, iron ore, that are used in mines for Clean Energy Production Devices?

- How much energy goes into running a mine and how much pollution that causes?

- How many mines and new mines and all the damage they do, are acceptable so that people can be seen to producing what looks like clean energy production devices?

- How much pollution or what volume of greenhouse gases are produced, not only when the electricity is being produced, but how much pollution is caused in mining, producing, fabricating, constructing, and recycling what we think is a clean energy production device?

- If a clean energy production device is only able to produce electricity for 6-hours or less per day and we need electricity 24 hours per day and 365 days per year, then shouldn't all the issues and pollution from those other electricity production devices be added to the supposed clean energy production devices total pollution contributions? After all we need electricity 24/7 not just 6-hours per day some days.

- How much energy is used and how much pollution is produced from pulling down, transporting, and recycling clean energy devices at the end of their life?

- The world's biggest battery in South Australia can only run Tomago Aluminium Smelter for 8-minutes[13], that means we need 7 for an hour, and 168 of the world's biggest batteries for a day, and over 1,000 of them for a week, taking into consideration all the new mines needed, and we have not even produced energy for one household, how is this a clean energy solution?

- How many birds, bats and insects are acceptable to be killed by wind turbines to have clean energy?

- In Australia the Green movement wants to close coal fired power stations[14] to help save the planet and stop global warming, great ambition, but can anyone please explain how this is a solution when the rest of the world want to open many more new coal fired power stations over the same time frame? Doesn't Australia's air mix with the rest of the world's air?

13 https://www.newcastleherald.com.au/story/7013272/massive-pu   14 https://greens.org.au/vic/news/media-release/coal-power-plant-closure-debate-needed-greens

Environmental Issues, POLECER, **Erth™** Points

The Company does not claim to have all the answers, but does know that mankind needs and uses energy, and needs a strategy, and a solution to offset all of the issues caused from energy production. **Erth™** Points provides a solution by enabling part of every dollar spent go to towards fixing environmental problems including clean energy technology, and the Company believes it to be a much better solution than any other current organisation has.

The Company encourages enthusiastic environmentalists start getting businesses to gift **Erth™** Points with every sale so that something positive can be achieved?

If enough people start moving away from businesses that don't care about the environment and start purchasing from businesses that care enough about the environment to gift **Erth™** Points, then a positive outcome will be that the only businesses that survive will be the **Erth™** Points businesses.

Proof of Stake vs Proof of Work

Bitcoin has been very controversial in a lot of different ways, Warren Buffett famously said he would not pay you $25 if you owned all the Bitcoin in the world[15], and Bill Gates said similar things,[16] why? Because they do not believe Bitcoin produces anything or adds any value while using massive amounts of energy and producing environmental damage in the process[17]. Bitcoin obviously does not produce a product and that leaves the question as to whether it adds any value? The only argument people have is that Bitcoin acts as a store of value and a medium of exchange, but the Company believes that isn't adding value.

You could use any Crypto or even Koala droppings as a store and transfer of value if enough people agreed to it.

The Company reviewed the store of value argument, it will be interesting in the long term to see how Bitcoin compares against other traditional stores of value such as gold, as gold has other uses where Bitcoin does not. The argument on store of value comes back to the "Proof of Work" issue which some may argue, that's what makes Bitcoin valuable, the opposing argument is that it may cause the downfall of Bitcoin?

https://www.energyforgrowth.org/wp-content/uploads/2019/07/Bitcoin-Graph-3.png
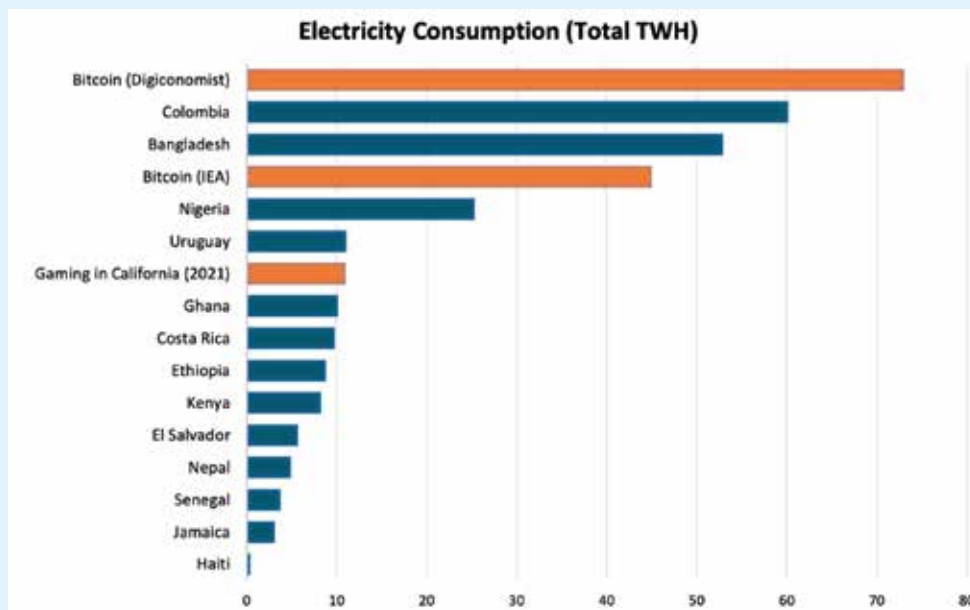
If the above chart is anywhere near correct, Bitcoin used a lot of electricity, or energy to produce, some say that it is all clean energy, the Company believes that is impossible to prove and also highly unlikely as people would happily use $20,000 worth of dirty electricity to make a Bitcoin, they can sell for $25,000. Either way the argument may come back to – wouldn't it be better off using that electricity to help the poorest people in the world, or produce hydrogen that can be used to reduce global emissions and counter global warming?

That seems an unwinnable argument for the pro-Bitcoin proponents, when it was created by using massive amounts of electricity as the "Proof of Work" argument.

The question has to be asked, why did Elon Musk stop accepting Bitcoin for payment of Tesla's?[18] Could it have been that the greenies put pressure on him and Tesla, because Tesla is seen as the green car company and saving the planet? Here is what the Elon Musk said, "We are concerned about rapidly increasing use of fossil fuels for Bitcoin mining and transactions, especially coal, which has the worst emissions of any fuel," Mr Musk wrote.[19]

15 https://www.cnbc.com/2022/05/02/warren-buffett-wouldnt-spend-25
16 https://www.republicworld.com/technology-news/other-tech-news/bill-gates-b
17 https://digiconomist.net/bitcoin-energy-consumption
18 https://www.bbc.com/news/business-57096305
19 https://www.bbc.com/news/business-57096305

Proof of Stake vs Proof of Work

It seems it was because Bitcoin is a massive user of energy and therefore possibly causing massive pollution and taking the electricity away from people that can use it most? It could also be that Tesla has a massive PE ratio[20], way above any other car company, and if it does not have the support from the environmentalists, the question may be asked would it maintain value if it did not have that green stamp of approval? Hopefully Elon Musk may get Tesla to start accepting and rewarding **Erth™** Points on Tesla Purchases.

The big question is, might the greenies start a campaign against Bitcoin, especially if the Carbon Footprint for Bitcoin compared to Gold are anywhere near accurate as per the below article. As **Erth™** Points will be funding the planting of trees, the comparison showing **Erth™** Points taking Carbon out of the atmosphere rather than putting Carbon into the atmosphere against Bitcoin putting it in, might be interesting.

Another perspective

Because of the aforementioned scalability issues, it's often argued that Bitcoin is more like "digital gold" than a payment system. Hence we can also compare Bitcoin mining to gold mining instead. Every year, around 3,531 tonnes of gold are mined, with a total related emissions amounting to 81 million metric tonnes of CO2. When comparing this to the carbon intensity of mining Bitcoins, we can observe that the latter exceeds that of mining real gold (see below). Note that this includes mined fees, which has no comparison in mining for real gold (as we'd have to put previously mined gold back into the ground). Likewise, the comparison is also flawed because we can stop mining for real gold, whereas Bitcoin would simply stop existing without active mining.

Gold Mining Footprint	Bitcoin Mining Footprint
9 tonnes CO2	237 tonnes CO2
The carbon footprint of one Bitcoin's worth of gold mined.	The carbon footprint of a single mined Bitcoin (inc. fees).

One could argue that this is simply the price of a transaction that doesn't require a trusted third party, but this price doesn't have to be so high as will be discussed hereafter.

The **Erth™** Point System and **Erth™** Points themselves are a "Proof of Stake"[21] system and have all been produced for a small fraction of the electricity used to produce just one Bitcoin. The reason for this is very simple, **Erth™** Points rely on Supply and Demand to determine their value the same as Clicks and every other commodity in the world.

If you think of Clicks, the cost to the business is based on the market value and what supply and demand dictate the price will be. The price of a Click is not based on "proof of work"[22] and what it costs Google to produce a Click, it is based on what a Business will pay for that Click, what the business thinks the Click is worth to them so that they can sell their products, pay for the Clicks and still make a good profit. The Company believes the more a business is willing to pay for clicks, the higher the price Google will sell the Click for, it has nothing to do with what it costs Google to produce a Click, and it never will be.

20 https://www.tradestation.com/insights/2021/04/08/tesla-overvalu   21 https://www.coinbase.com/learn/crypto-basics/what-is-proof-of-wo
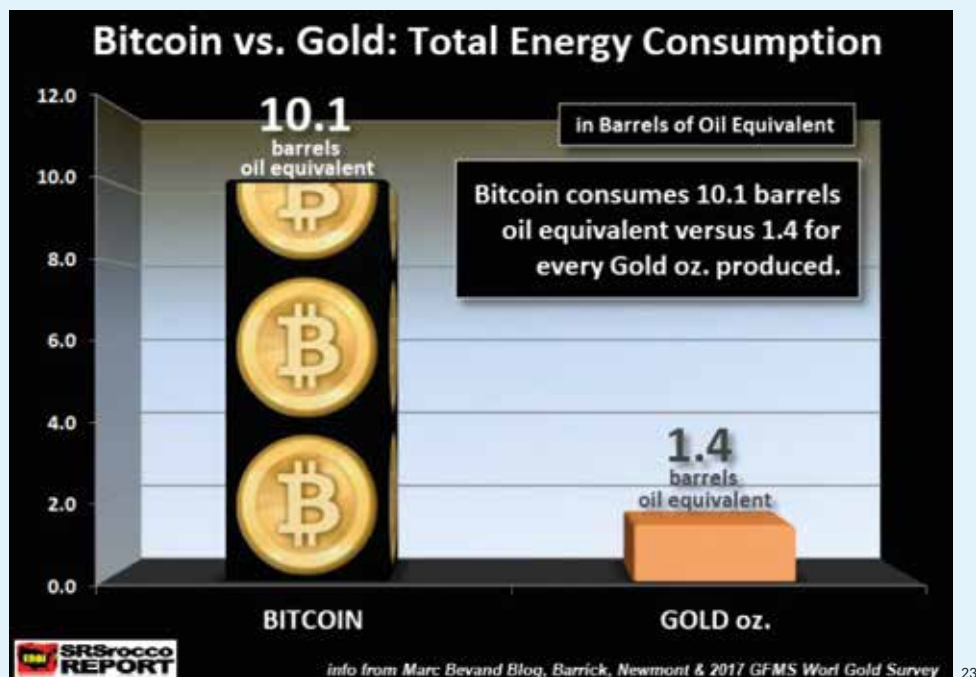22 https://www.coinbase.com/learn/crypto-basics/what-is-proof-of-wo

Proof of Stake vs Proof of Work

If we look at Gold as another comparison, the price of Gold is not based on how much energy is used to produce it, or barrels of oil as an energy metric. The Gold price is based on Supply and Demand, the more people want to pay for it, the higher the price will be. That will also bring more Gold miners into the market as they believe that they can mine the Gold and make a profit. If people are only willing to pay less for Gold, the Price will go down, high cost to produce mines will close. People buying the Gold do not care that it may cost a mine $3,000 an ounce to produce if they are only willing to pay $2,000 an ounce. Those Gold mines may come into the market when it hits $3,500 per ounce though, that will produce more supply which can also bring the price down and then make their mines uneconomical to produce and they will again close.

The Company believes that buyers do not care about the cost to produce, they care about what they can buy it for to enable them to produce something of higher value that they can sell for a profit, Gold rings or chains as an example.

It may become harder to convince businesses to accept Bitcoin, but it may not assist them in convincing investors like Blackrock and others that they have a good ESG policy as compared in the diagram below. Bitcoin has an uphill battle against the greenies if this comparison is anywhere near accurate. Whereas it can be shown that **Erth™** Points have a negative carbon footprint, where it can enable the planting of trees, which may take carbon out of the air, another positive for **Erth™** Points.

Bitcoin vs. Gold: Total Energy Consumption

in Barrels of Oil Equivalent

10.1 barrels oil equivalent

Bitcoin consumes 10.1 barrels oil equivalent versus 1.4 for every Gold oz. produced.

1.4 barrels oil equivalent

BITCOIN   GOLD oz.

SRSrocco REPORT

info from Marc Bevand Blog, Barrick, Newmont & 2017 GFMS Worl Gold Survey

23

Proof of Stake vs Proof of Work

Erth™ Points value is determined in the same manner as Clicks or Gold, determined by Supply and Demand. A click cannot be owned, but Gold, Diamonds or Erth™ Points those are owned by who possesses or has title to them. They own them because they needed them and they bought them, that is "Proof of Stake", whoever has them, owns them. Unlike Bitcoin Erth™ Points Add Value in the same way Clicks do as there is also a search function available through the App to find businesses that gift Erth™ Points with purchases. The Company believes that Erth™ Points may do more than Clicks do; Businesses pay Google for a person Clicking on a website. Erth™ Points businesses using the REACTS System are only charged when a customer has made a purchase and Erth™ Points are gifted rather than paying for a Click, as the Clicks are free.

That's definitely adding more value than a Click by producing a sale for the business rather than a just visitor to a website, that may or may not purchase something.

Rewards4Earth™ believes the "Proof of Work" concept has never really worked in the real world, as purchasers will only pay what they feel is fair or what is profitable for them. The Company believes that Proof of Stake has worked in markets for millennia is "Proof of Stake" and the laws of Supply and Demand to establish value and that is how Erth™ Points also work.

9.

Our Partners - Oracle Corp

The Company takes security very seriously and use Oracle Corp databases, servers and their security. Chances are if you have a bank account or are registered somewhere with the government, you are already on an Oracle database, server and relying on their security to keep your personal information safe and secure.

Through working with Oracle Corp, their expertise enables the **Erth™** Point System to scale up instantly and spin-up servers to ensure we can grow extremely quickly in any country in the world.

The Company has become part of the Oracle Partnership network as their team identified very quickly that the **Erth™** Point System may solve ESG issues for businesses. By enabling part of a sale to go towards the Environment and Social organisations, going a long way towards a fulfilling a business's obligations on not only a moral standing but also a business standing. BlackRock, the world's largest investment house and asset manager with over $US10 Trillion in assets,[24] and other major investors are forcing companies to have strong ESG policies, or they may not invest in those businesses, that is a forceful influence.

Oracle Corp Headquarters.

The **Erth™** Point Supporter (Customer) App and BIZ (Business) App are currently available from the Apple App Store and also the Google Play store in Australia. Once the system is perfected in Australia, the **Erth™** Point System will be opening on a country-by-country basis. The **Erth™** Point System is an opportunity for those that are environmentally conscious, believe in the *Erth™* Point system and would like to earn a residual income, please see **Erth™** Ambassadors, refer to section 10.

24   https://www.thestreet.com/investing/blackrock-10-trillion-dollars-a
25   https://www.blackrock.com/institutions/en-gb/solutions/sustainable-

Erth™ Ambassador Sales Network

The **Erth™** Ambassador Network is the Company's global sales force based on similar premises to affiliate marketing or Multi-Level Marketing (MLM) organisations. **Erth™** Ambassadors are not restricted by location or by any other method, there are no binary restrictions or any other impediment to enable an **Erth™** Ambassador to earn income from their Network and the **Erth™** Point System.

The **Erth™** Point System's main goal is to repair environmental damage and act as a conduit for businesses to offset the damage they have done directly or indirectly, by delivering benefits to businesses. The Company expects **Erth™** Ambassadors to have the same objectives to the Company, the only restriction that **Erth™** Ambassadors have is a ceiling on their income payable in **Erth™** Points and any income above the maximum amount that will go to the benefit of the planet repairing environmental damage and the Ambassador involved may have influence as to what elements of POLECER those funds go to.

Erth™ Ambassadors sign up Businesses and earn from every sale that business makes where **Erth™** Points are earned. Or **Erth™** Ambassadors can sign up an organisation (CCC) and earn whenever those supporters earn at any **Erth™** Points business in the world. Or they can sign up Supporters and Businesses and earn from both sides of the transactions, it is important to realise that it is always the business paying in return for them being paid by a customer where **Erth™** Points are earned.

An Ambassador may also earn over six-levels, so an Ambassador could sign up a Business and earn when each of their customers earned **Erth™** Points. If one of those customers signed up all their friends, the original Ambassador would keep earning from all those customers or businesses, for 6-levels deep. The difference between this system and traditional MLM businesses, the salespeople only earn when a customer purchases from that MLM business, perhaps once per month. With **Erth™** Ambassadors, the Ambassador could earn from a business that served 20,000 customers per day, or from 20,000 customers visiting 20,000 businesses in a day, that's a game changer for the MLM industry.

Tokenomics, Supply & Demand

The Company believes the Crypto-Currency industry disregards demand but puts a lot of emphasis on the supply side of Tokenomics[26] - The study of how CryptoCurrencies will work within a given ecosystem. The term is a combination of two words: "Token" and "Economics." Tokenomics cover several aspects of a coin or token, including its creation, management, distribution, and even removal from the network. In other words, anything that has the potential to affect a Cryptocurrency's value is part of Tokenomics.
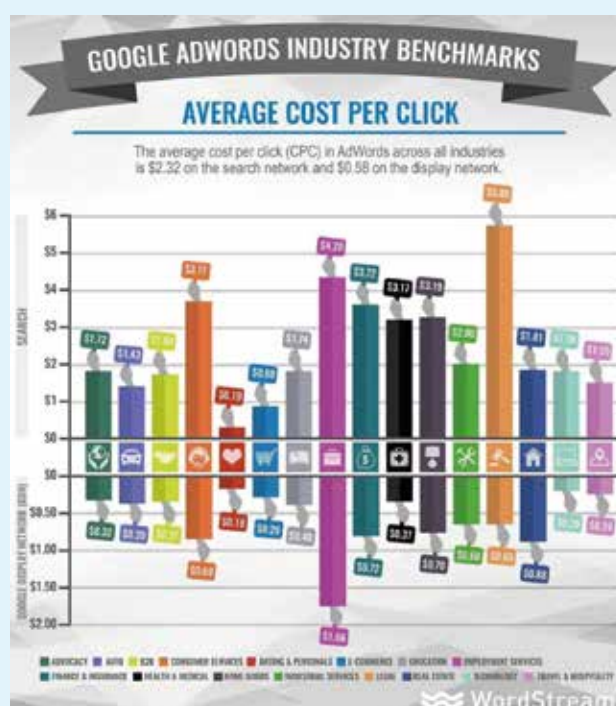
The Company believes traditional markets such as Gold, have placed more emphasis on demand for a product, supply has always responded to that demand. The exact opposite has occurred with the Crypto world, which has disregarded demand, as there has been little or none if speculative demand is removed.

The Company believes demand is disregarded and the main focus of the Crypto world has been supply, the total number of tokens that can be created and the current number of tokens in the marketplace, as well as how many tokens will be burned to reduce supply. The Company believes that the only reason tokens are burned is because they have no value, after all people do not burn Gold, Diamonds or even Bitcoin.

The Company believes that this preoccupation with the number of tokens in the market, or the total number of tokens that can be produced, a scarcity mentality, has produced products where their value is determined by the number of followers on social media rather than what can be produced with the token, like Gold or Diamonds, or what value they can add like Clicks.

If a token doesn't add any value, or produce anything, eventually nobody may want them, and if nobody wants them, they may not be able to sell them.

If we look at Clicks, they are limitless, there is no limited supply, there is no scarcity mentality, but the average price of a Click according to WordStream is US$2.32. If Clicks were valued based on limited supply as the Crypto world seems to prioritise, they should be worth nothing and perhaps so should Google.

27

26 https://cryptodefinitions.com/dictionary/tokenomics/

27 https://qph.fs.quoracdn.net/main-qimg-55ff0a32175db9265066b8052b

Tokenomics, Supply & Demand

Hopefully from this BluePaper there is an understanding of why Erth™ Points are called a ClyktoCurrency that just happen to be trading on CryptoCurrency exchanges. If scarcity alone or a limited supply was a sensible way of valuing something, then Clicks should be worth nothing and may never be worth anything as there are an infinite number of Clicks available, rather than Google and FaceBook selling billions of dollars' worth every week, and that number is continually increasing every year.

Google and FaceBook do not even create Clicks, consumers make the clicks, they just charge businesses an average of US$2.32 for each Click.[28] Clicks create value by sending a potential customers to the businesses website in the hope they purchase. If it was only a case of Proof of Work rather than what value they add, Clicks would be almost free, but perhaps the world does not work that way.

Erth™ Points haven't had an Initial Coin Offering (ICO or Initial Exchange Offering (IEO), nor will there be as this is promoting tokens as an investment and would change the classification from a non-security to a security as far as the SEC is concerned.

With just $220 per week spent at any of the businesses, a customer would earn $2 in Erth™ Points, as would their nominated CCC ($2) and the planet via the Rewards4Earth™ Foundation ($2), while the Erth™ Ambassador network would earn $0.67 bringing the total to $6.67 demand for Erth™ Point Crypto every week. There has never been a Crypto, product, or business in the world that can be part of every transaction and create demand from every transaction in the manner Erth™ Points can.

The Company believes Erth™ Points are the Unicorn Crypto that everyone has been looking for, the Clykto that adds value and produces something that businesses want, and businesses always want sales and that is what the Erth™ Point System does, that's how it adds value to businesses.

Imagine how much environmental damage can be repaired and funded when billions of people are earning Erth™ Points every day, that's not counting Business to Business transactions either!

To keep the world of Crypto informed, the Erth™ Point is a Mosaic on the NEM blockchain and can be transferred around the world in seconds. There are 100,000,000 coins in the system, there are less than 13,000,000 of those held by businesses at the moment and most of those are not available to be sold. Erth™ Points will only be released into the market on an as needed basis, as demand requires them, and the price increases. If the price becomes too high, the Company may put more Erth™ Points into the system so that it can keep functioning, to maintain liquidity in the market and enable Erth™ Points to still function as a reward for low value purchases such as a cup of coffee.

Giant Leaps in Technology

Giant leaps in Technology have always brought benefits to mankind, fire brought cooked foods and less disease, the wheel brought the ability to move heavy loads over land more easily, establishing local trade routes more easily. Sailing ships brought the ability to carry heavy loads over the sea, bringing with it travel and trade internationally. The advance in Sailing technology brought with it the first of the great corporations, along with the invent of publicly traded companies, which enabled many investors to own small fractions of the company and benefit from their scale. The East India Trading Company[29] established in 1602 is sometimes considered to be the first Multi-National Corporation and is thought to be the first publicly traded company, taking advantage of both the advances in sail technology and publicly traded share exchanges.

Since the East India Trading Company took advantage of giant leaps in technology, every subsequent leap in Technology has always been accompanied by businesses, companies or systems that have changed the way we do business and how people conduct their lives. Mainly because of the benefits they brought with them, or the value they added.

The motor car changed land-based travel, another giant technology leap brought us Ford, Mercedes and many other household names. Many people will not realise in the early 1900's there were over 100 different brands of horseless carriages[30] that ended up rationalising down to the big 3, Ford, GM and Chrysler.

Moving forward to the Computer, which started with the ability to build a computer out of parts from electronic stores, this brought many different types of computers and custom software. From this Technology leap we ended up with Apple, Microsoft, as well as Oracle and even Dell after it was rationalised and the markets crashed and cleaned out the companies that did not add enough value.

The Internet Technology leap brought us the Dotcom bubble[31] where a lot of internet companies got massive amounts of money from Venture Capitalists and listings on the NASDAQ and other stock exchanges. This boom led to the subsequent bust where most Dotcoms went bankrupt, but it also left us with some big names, Google, Amazon and others[32].

The Company believes the common thread with leaps in technology is a lot of companies jump on the bandwagon, but it was only the companies that added value that survived the crash that inevitably happened.

BlockChain and CryptoCurrency was a giant leap in Technology, but so far, the Company believes most of the companies jumping on the bandwagon sold Crypto to raise funds, but none exist that add substantial value. The Company believes that **Erth™** Points will be one of the only Cryptos left standing after the big crash, because the **Erth™** Point System adds value to all the stakeholders and the planet.

29 https://en.wikipedia.org/wiki/Dutch_East_India_Company

30   https://www.supercars.net/blog/early-1900s-cars/

31   https://en.wikipedia.org/wiki/Dot-com_bubble

32   https://en.wikipedia.org/wiki/Dot-com_bubble

Supercharged Loyalty

Businesses realise that the cost to acquire a "NEW" or first sale to a customer is all about marketing and the Company believes it is a lot more expensive than getting a customer to keep coming back. Getting a NEW customer maybe 5 or 25 times[33] more expensive to get that first sale than subsequent sales for most businesses. According to KPMG[34] 85% of a Business' growth comes from loyal customers, the Company believes that is because businesses don't have to spend a fortune acquiring them as new Customers.

Erth™ Points bring Supercharged Loyalty to Businesses. As can be seen from the excerpt from the Loyalty document from KPMG below, loyalty is the best way to grow a business as loyal customers are also the most profitable customers.

The Company believes that being loyal to a business has nowhere near the loyalty power of a customer's Club, Church, Charity or their "cause". Most people have seen the fanatical football supporters cheering on their favourite team, standing in the rain as they lose for the 23rd time in a row. That pales into comparison to the parent prepared to put their time, effort and resources into running a cake stall, where they have spent money baking cakes so they can raise money for the child's team for some special purpose. Even that is small time in comparison to the passion of environmentalists standing in front of bulldozers or harpoons trying to save the planet or the animals. Do you think those people will go out of their way to go to a store to earn **Erth™** Points for their favourite cause, and themselves and the planet, you better believe it, according to KPMG (below) they will do that for ordinary loyalty points.

Paving a new path to growth with loyalty

Millennials, showrooming, and ever-changing technology platforms all lead to a landscape where U.S. retailers find themselves in a low-growth world. Annual growth rates in retail sales appear stuck under 3 percent—well below the 5 percent+ levels that used to be common.[1] Cost-cutting can be part of the response, but retailers cannot prosper unless they keep winning and satisfying customers.

Customer loyalty is a proven way to not just sustain market share, but to grow it. In most mature brands, over 85 percent of *growth* comes from their most loyal customers.[1] People who are already enthusiastic about buying a particular brand are a prime market for that brand's new products. After all, who is more likely to buy a new breakfast cereal or moisturizing cream than consumers who already prefer other food and skincare products from the same brands?

Most retail executives know they have to focus on customer loyalty as they transform their companies to face new technologies, customer behavior, and competitors. But few companies are actually taking action. In KPMG's 2016 Global Consumer Executive Top of Mind survey, 90 percent of respondents said they are worried about customer loyalty, but only 24 percent said building and sustaining customer loyalty was in fact a top ten priority.

That disconnect leaves room for opportunity—and for many companies, optimizing loyalty programs can provide a way forward. KPMG recently conducted a survey of 700 consumers to understand how they currently view loyalty programs and where the opportunities exist for improvement. The results show that loyalty programs are still a major influencer on consumer purchase decisions and can be a useful tool for growth, but they must be kept current.

85% of **growth** comes from **loyal customers**

90% of retail **CEOs** are **concerned** about **customer loyalty**

24% of retail CEOs have **customer loyalty** as a **top ten priority**

35

33 https://lootly.io/resources/why-repeat-customers-are-cheaper
34 https://assets.kpmg/content/dam/kpmg/be/pdf/Markets/is-it-ti
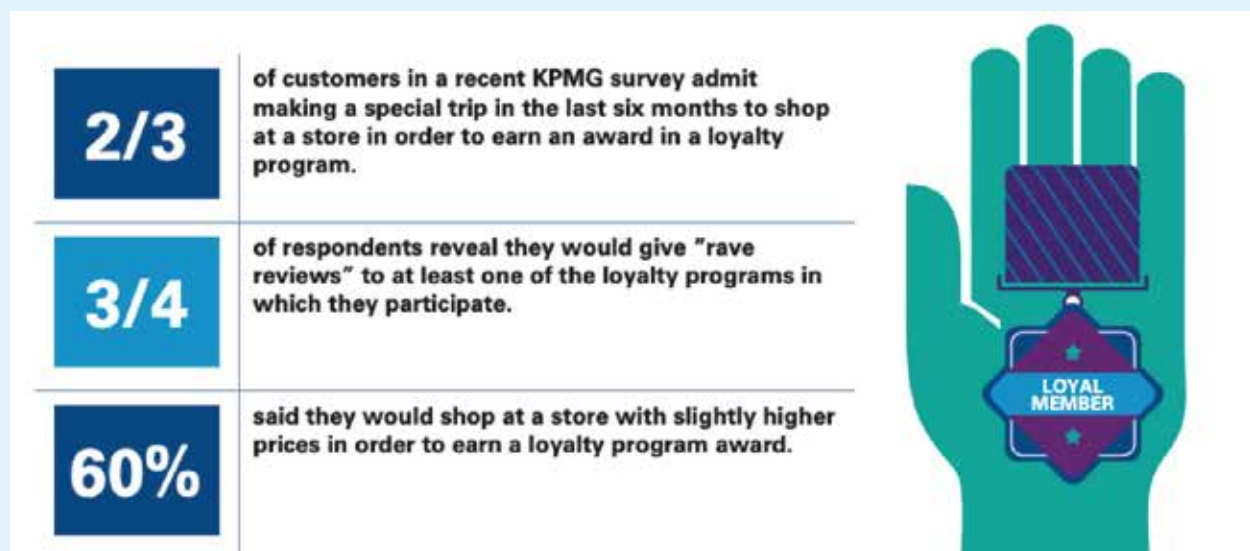35 https://assets.kpmg/content/dam/kpmg/be/pdf/Markets/is-it-ti

Supercharged Loyalty

If the under 12 soccer or netball team have 15 players, that is at least 30 parents as divorcees and new families are very common, you then have the extended families of grandparents, aunts and uncles and friends that are also happy to help. If you have 100 Supporters all earning $2 per week in **Erth™** Points, that is $200 per week going to the team, that's $10,400 for the year, that is a lot more than the average cake stall earns and the Supporters all profit as they also earned **Erth™** Points, rather than paying to bake cakes.

Think of a large environmental organisation with 1-Million Supporters all earning $2 per week for their favourite cause, that is $2 Million per week going to that environmental cause, there is a lot that can be done with that sort of money.

Erth™ Marketing analysed the cost to acquire a new customer for a home services franchise business and found that a NEW customer was costing them $280 in marketing, and the average first sale was only $80, so they were losing $200 per sale if it was a one-off sale. The only way it was profitable was if the customer wanted them to come every week for a long time, such as cleaning every week, then it was profitable after a few months, but those one-off sales may only best be described as brand building (Total Loss) otherwise.

2/3 of customers in a recent KPMG survey admit making a special trip in the last six months to shop at a store in order to earn an award in a loyalty program.

3/4 of respondents reveal they would give "rave reviews" to at least one of the loyalty programs in which they participate.

60% said they would shop at a store with slightly higher prices in order to earn a loyalty program award.

https://assets.kpmg/content/dam/kpmg/be/pdf/Markets/is-it-time-to

Supercharged Loyalty

74%
of consumers will
go out of their
way to shop at a
store where they
earn loyalty points

More than half
of consumers would "do almost
anything" to earn more loyalty points

80%
of consumers get
excited to find a
new way to earn
loyalty points

https://assets.kpmg/content/dam/kpmg/be/pdf/Markets/is-it-time-to-rethink-your-loyalty-program.pdf

It should also be realised that if it costs a lot for a business to acquire a NEW customer, then other businesses could be prepared to pay a lot to acquire their customers, so what they need is an insurance system and that is basically what loyalty reward points are. **Erth™** Points are both a customer attraction system (Clicks) and a customer loyalty system, so they not only attract new customers, but they help keep those customers returning, rather than becoming another businesses NEW customer.

Almost every business may admit that their customers are their most important asset and like any asset they need to be looked after and insured if possible and that is what loyalty reward points are designed to do, keep customers from being poached to become another businesses NEW customers.

Most businesses have insurance in case assets get damaged or stolen, it should be noted that **Erth™** Points are not guaranteeing a business that they will not lose their customers, however they should help businesses attract NEW customers and keep all their customers coming back again and again.

Considering 74% of consumers will go out of their way to earn loyalty points, and 80% get excited about a new way to earn loyalty points and 60% say they are happy to pay a little more for loyalty points, it begs the argument as to what consumers will do for **Erth™** Points. Secondly when you consider most marketing expenses are tax deductible to businesses in most countries, and according to KPMG 60% of customers are happy to a slightly higher price[36] it could be extremely profitable for a business to gift **Erth™** Points. After all **Erth™** Points not only help the customer, but they help their nominated CCC and planet earth, plus they can not only decrease in value like old style loyalty points, but **Erth™** Points may also increase in value, which never happens with loyalty points from our research.

36 https://assets.kpmg/content/dam/kpmg/be/pdf/Markets/is-it-time-to

Legal Opinion - Not a Security

The Company believes there are only two exchange traded CryptoCurrencies in the world that have the classification that they are not Securities as far as the SEC is concerned. They are Bitcoin (BTC) and Ethereum (ETH) and now **Erth™** Points has received legal opinion for both the USA[37] and EU[38], and have now joined that very select group of CryptoCurrencies, to make it a group of 3 rather than 2.

Both ETH and BTC have no company attached to them and are not securities because of their decentralized platforms. **Erth™** Points on the other hand are not securities for other reasons and that comes down to complying with SEC regulations and maintaining relevance with legal security law precedents.
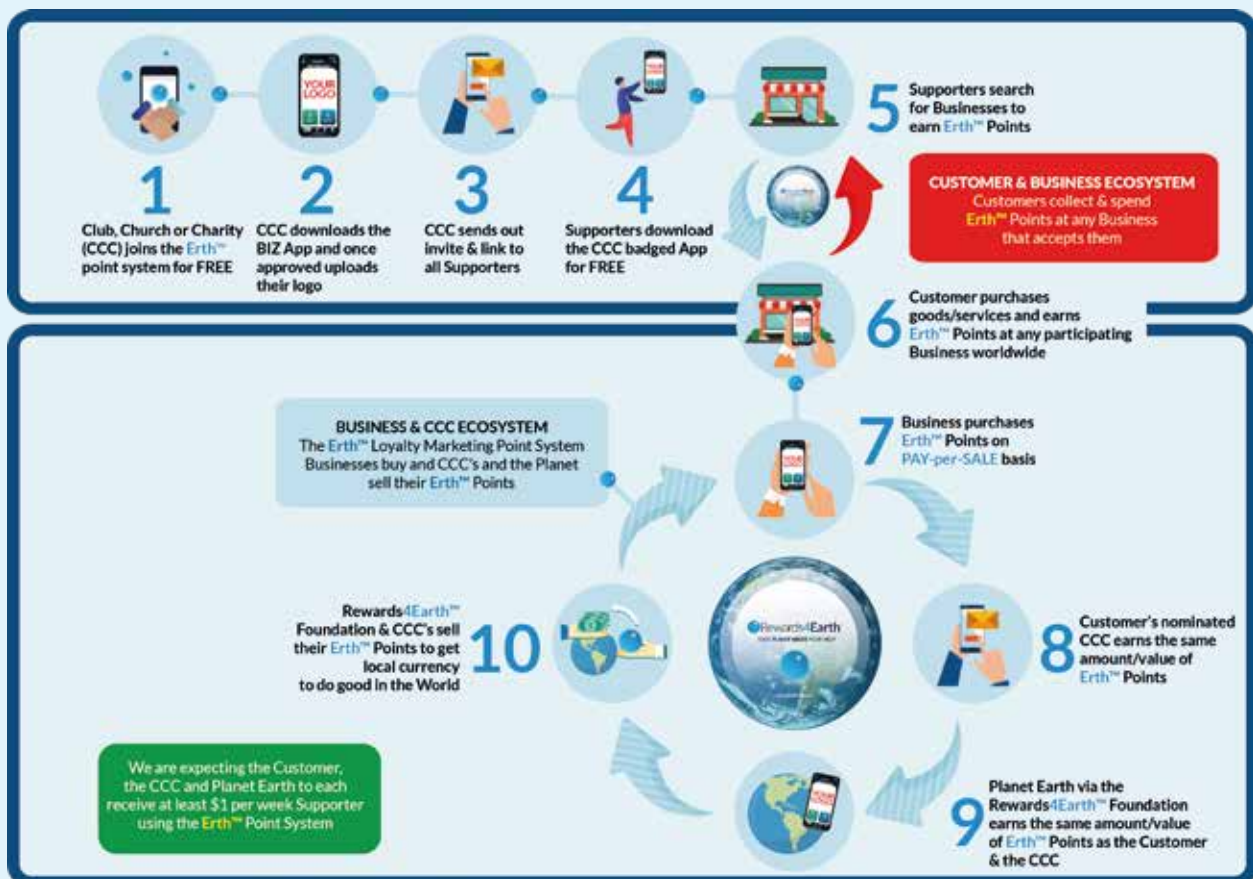
37 Legal Opinion 1st March 2022 from Rahul Dev
38 Legal Opinion from KSI Legal Malta 17™ Dec 2020

Erth™ Points
bluepaper

Legal Opinion - Not a Security

The main reason is that **Erth™** Points operate in two distinct ecosystems and markets in the same way that Gold operates in the Gold market, where miners sell their Gold and jewellery producers buy Gold. Once Gold is made into jewellery it is out of the Gold Market or exchange market and into the jewellery market, if you melt down jewellery you can put it back into the exchange Gold market.

Erth™ Points operate in much the same way, in that Businesses and CCC's operate in the Crypto exchange market, CCC's sell their gifted **Erth™** Points and Businesses buy **Erth™** Points to gift out with sales they make. Once the **Erth™** Points are gifted to the customer they are now in the "Loyalty Reward Point" marketplace and customers can only spend them back at Businesses via the **Erth™** Point Supporter App. If the customer chooses to take them out of the App, they could sell them on a Crypto exchange the same as melting down jewellery to send the gold back into the exchange marketplace.

The Company has never promoted **Erth™** Points as an investment and never will promote **Erth™** Points as an investment of any type, by doing so it would make **Erth™** Points an investment under Securities law in the USA. Other organisations or people may suggest they are an investment or a good investment, that is their prerogative and the Company makes no recommendation on this matter.

Secondly, **Erth™** Points cannot be purchased by consumers via our Supporter or Customer App, website or software as doing so may be seen to be encouraging or promoting investment. **Erth™** Points can be purchased via the **Erth™** Point BIZ App by businesses, where they are required to have an Australian Business Number (ABN) or equivalent in other countries. Businesses are not covered under consumer protection law as all Businesses are speculators and cannot be protected from speculation. Also loyalty reward points are exempt from being securities in every jurisdiction we are aware of.

If a consumer earned **Erth™** Points as a customer shopping as a loyalty reward point and decides to sell them on a Crypto Exchange rather than using them to buy goods and/or services from businesses where **Erth™** Points can be earned, that is the individuals choice. They may however be nominating themselves as a professional speculator, as such consumer protection laws do not apply.

One of the main precedents in USA security law is known as the Howey Test[39]. Consumers cannot purchase **Erth™** Points from the **Erth™** Point Supporter App or website but are gifted **Erth™** Points as they purchase other items, the same as any loyalty reward point, therefore there is no Investment Contract and as such **Erth™** Points cannot be a security. There are other elements of law that the Company may also rely upon to ensure that **Erth™** Points are not a security including the two separate eco-systems that are similar to the diamond and gold markets being distinct and separate to the jewellery markets.

The Company also draws attention to the legal argument about Ripple's XRP and the SEC[40], most of which is based on whether or not Ripple promoted XRP as an investment, which the Company has never done with **Erth™** Points.

39   https://www.sec.gov/news/speech/peirce-how-we-howey-050919
40   https://www.nasdaq.com/articles/with-ripple-vs.-sec-still-far-from-a-

Global Expansion to Save the World

The Company has rolled out the **Erth™** Point System in a well-considered manner showing the mums and dads of sports teams how they can fund their representative teams or buy equipment and/or jerseys so that they don't have to run cake stalls. All they have to do is download **Erth™** Point App, register their credit/debit card and nominate their club as their favourite CCC as their beneficiary, and then start shopping like they normally do, it's that simple. If 100 people use the system and earn $2 per week in **Erth™** Points, it can operate with 5 Billion people.

The system operates on smart phones or even with debit cards for poorer nations. All the participating business needs is an internet connection for the business, which SpaceX StarLink[41] can do from satellites and the Point System will work anywhere in the world where a sale or transaction takes place, someone please tell Elon Musk.

The system is currently operating in Australia, perfecting the system to be able to operate effectively not only in Australia but anywhere in the world. From Australia the roll out will move to New Zealand, England and then throughout the world.

The Company is also currently in discussions with organisations in Singapore, Dubai, USA, the Ukraine to expand the **Erth™** Point System worldwide. The company is also currently in discussions to do its first loyalty point transactions in the USA. The Company believes that **Erth™** Points are one of the only Cryptos that is not deemed to be a security in the USA and can operate in the world's largest economy. **Erth™** Points may be used in any transaction from a cup of coffee to a home purchase or even a ship load of Iron Ore to offset the environmental damage it may cause.

Our Mission as the **Erth™** Point team is to have *Erth™* Points used it every transaction from every business to every customer in the world, including every business-to-business transaction in the world. Imagine if 5 Billion people all earned $2 per week worth of **Erth™** Points? That would be $10 Billion per week that would go back to the customers so that they can spend them back in the economy. A further $10_Billion per week would go to fund their nominated CCC's. A further $10 Billion would also go to fund the repair of environmental damage via the Rewards4Earth™ Foundation every single week. Imagine how much damage could be repaired, it would fund a worldwide army of people to be out planting trees, recycling plastic out of the oceans and environment, saving precious animals from extinction, building clean energy powerhouses, and generally saving the world, at least that's the **Erth™** Point Team's Dream.

Summary

Every person and every business in the world, by merely being part of the world, damages our environment either directly or indirectly every single day. The more a person spends, or a business earns, the more damage is being done, from electricity, transport, buildings and in many other ways, the Erth™ Point System is a way we can all start to repay the generosity our home, our mother, Planet Earth, bestows upon us by funding the repair of environmental damage we all cause to survive.

It is unrealistic to expect businesses to fund the repair of the environment just because it is the right thing to do, and it may save planet earth. That appears logical but may never work commercially or psychologically, as proven by the demise of communism, even China needed a capitalist system to become the country it is today. Human greed has been one of the driving force behind capitalism and every major technical advance the world has seen, from the wheel to the success of the Internet. That force is what should drive businesses to fund the repair of our environmental damage, not altruism and doing what is the right thing, the answer is to **add value** to their businesses.

Businesses already spend Trillions of dollars every year on marketing and advertising to make more money by getting more customers to purchase from them. What the Erth™ Point System does is deliver not just eyeballs to a website, but it delivers sales and revenue from potentially every Supporter of every CCC in the world. That's correct it delivers sales and revenue to businesses and that is what will make the Erth™ Point System a success. By giving Businesses exactly what they want, customers that purchase, and the Business only pays when the Customer pays them, PAY-per-SALE marketing. The Company believes that Businesses will happily pay to repair environmental damage when you give them sales and revenue in return for doing so.

If history and the predictable psychology of the average person and the average businessperson is any indicator of future success, then the Erth™ Point System predictably should be a runaway success.

A review of all of the stakeholders that are part of the Erth™ Point System and how Erth™ Points **add value** and how they benefit: -

✓ Customers, where the funding starts, get Erth™ Points as a bonus that they can spend at any business in the world that accepts them as payment, and they can increase in value unlike any other loyalty point, as most of them only decrease in value. They don't get that value with Clicks!

✓ Businesses, who only PAY-per-SALE, when the customer pays them, gets more sales, more revenue and more profit and loyal customers that keep purchasing from them!

✓ CCC's earn whenever their Supporters spend money at participating businesses which they will obviously refer their Supporters to, because they receive value for doing so!

✓ Planet Earth and the Environment earn money for repair work from potentially every transaction from every business to every customer in the world!

✓ Every person, business and CCC in the world can also know that they are meeting their obligations to their community and to the environment, our home planet earth, that's also adding value!

The Erth™ Point System can act as a Reward Point, from Business to Customer, and a payment system from Customer to Business. It can be used as a Payment and Reward system for Business-to-Business transactions, and it can be used as a Payment or transfer of value from Customer to Customer or Peer to Peer transactions. The system can transfer Erth™ Points when a Customer is standing at the cash register or send them across the world in seconds via the currently working Apps. The system can also act as gifting system where Erth™ Points could be sent from a businessperson in New York to a homeless person in Somalia via a smartphone or a debit card where the Somalian may use it to purchase food within seconds and receive 99%+ of the funds without any currency transfer or administration costs, something we plan to be discussing with benevolent societies.

It is unrealistic to force environmental reparation work onto governments and expect them to fund it, or even organisations that say they represent the world, if they were capable of taking part of every transaction from every business in the world they would have done so by now, but they have not done it. The Erth™ Point System enables part of every sale from every business to every customer in the world go towards repairing environmental damage, because it is the economically viable solution to our environmental problem through delivering value to all parties.

Viva le Erth™ Points, the world's only ClyktoCurrency that's adds real value to all parties.