

SilverCoin: Universal Web Monetization And Information Decentralized Platform Powered By The Proof-Of-Change Crypto-Affiliate Protocol

www.silvercoin.io

Abstract

The purpose of this whitepaper is to solve the main problem facing independent website owners while solving the main problem facing the planet at the same time and those problems are Lack Of Website Monetization and Centralized Information. The solution is SilverCoin, a Universal Web Monetization Platform designed to exponentially accelerate the creation of a global Peer-to-Peer Decentralized Web Information Network. The Proof-of-Change Crypto-Affiliate Protocol is incentivized by a blockchain secured deflationary rewards structure, which offers a truly equal opportunity and fair coin distribution for all. The key to SilverCoin is that this Viral, Barrier-less, Incentivized, People Powered Platform is a Plug And Play Technology that is as easy to use as posting a link.

1 Introduction

1.1 Lack Of Web Monetization

When online, we prefer to give and receive information freely (zero price and with no restrictions) and that's great, but how is one fairly compensated in this transaction?

Perhaps the most common and urgent problem facing independent website owners today is a lack of project funding or more precisely, the lack of a continuous income stream that doesn't necessarily require a product or service to be sold or any extra work to be done.

To address this issue many websites ask for donations, sell ad space, sell their own products/services, or use affiliate programs to sell someone else's products, but these methods often times do not even cover operational costs.

Donations are far from reliable, ppc ads generate minimal payouts, products or services are often priced out of many peoples reach. Even using conventional affiliate programs requires a product or service to be purchased before a payout is made thus limiting its long-term success.

Another common problem for website owners is getting merchant account approval so they can process credit cards. This is often beyond the reach of most small independent web projects.

What's needed is a secure universal permission-less web monetization platform that can perpetually monetize any website freely, easily and seamlessly.

1.2 Centralized Information

What is the bigger problem, the centralization of money or the centralization of information?

When it is understood that the problem of centralized money is effectively the control it exerts over the world, we understand that this "control" is the core obstacle we are trying to overcome. In that context, it's not about money at all... it's about information. If you control what people think, you can control how they act. At that point decentralized money is just another tool, and on it's own does not lead to ultimate freedom for the world.

Today it's known that just a few corporate entities control the vast majority of information distribution - the ideal situation to be in if you wanted to control public perception. We essentially have to trust these media conglomerates to be honest and forthright when it is clearly in their power to curate information, limit discourse, silence opposing views and limit free speech if they choose.

Social media platforms have the same inherent flaw, in that they are centralized information hubs where increasingly it is someone else who are making the decision as to what is valid information and what is fake thus limiting discussion to topics someone else deems acceptable.

In addition, any social media platform can suspend or delete an account and remove content and followers that took someone years to build anytime without notice. The truth is if you don't own the platform, you don't own your work.

What's needed is a viral explosion of independent websites all sharing information freely, on websites they own, using social media as an extension and all with a built-in educational component that freely teaches others how to do the same.

2 Proof-Of-Change

Proof-of-Change (POC) is a cryptocurrency rewards-based web monetization protocol designed to pay you for sharing information and enabling others to do the same.

It's a free, barrier-less, peer-to-peer, affiliate-tracking platform built upon a secure, global, real-time, permission-less blockchain that pays you for simply posting a link.

Proof-of-Change is analogous to a Human-Proof-of-Work protocol, where value provided and effort given matters more and earns you more than how much money you own.

And while most projects typically focus almost exclusively on the digital tech component with people as end users, proof-of-change is a human centric protocol, meaning people and not computers are the primary drivers of the system.

Ultimately, POC powers a universal web monetization, marketing and community engagement platform, which rewards you in proportion to your contribution to the world. Where the more people you reach and the more information you share... the more you earn, and the more you change the world.

POC is the powerful union of a viral marketing platform with a time-independent deflationary payout protocol that is designed to reward those who focus on

2.2 Equal Opportunity And Fair Distribution

As it stands, only a select few people can really take full advantage of the cryptocurrency opportunity while the vast majority has essentially no option other than being buyers, and most can't even do that.

Existing Proof-of-Work (POW) protocols highly favor the few individuals who possess the necessary technical knowledge and equipment to earn coins from mining.

Proof-of-Stake (POS) favors those with preexisting wealth. That is, someone with one million dollars to invest is going to earn much more than someone who has one hundred dollars. As with POW, wealth becomes more concentrated and the disadvantaged get essentially locked out.

The ideal situation would be one where everyone, from the rich to the poor had the exact same opportunity, where lack of money and technical knowledge are no longer barriers.

Proof-of-Change (POC) is that system as it's free to join, free to learn, free to do and free to earn. Because there are no barriers of entry like money or advanced technical knowledge now anyone can participate if they wish.

Combine that with a crypto-affiliate marketing platform and the result is deep mainstream market penetration that takes the crypto opportunity to multitudes of people who would otherwise not have the chance.

POC also provides an equal playing field where strength of character is worth more than money. With POC, a determined individual living in poverty can outperform a millionaire living in luxury.

In addition, if someone already has an existing audience then they've already done most of the work. With SilverCoin they can now get paid for that work.

2.3 Valued Transactions

A typical transaction is two-way with both parties exchanging an item to obtain an item. For example, in crypto someone exchanges Bitcoin to buy an altcoin, and while both parties get what they want, they both have to give up something of equal value to get it.

But because of the synergistic relationship between the blockchain and the affiliate program, SilverCoin is able to offer three-way, no-cost, no-risk transactions where all participants receive maximum value for their involvement.

The referral receives free complete access to 32 TrueFreedom videos and they can also now freely earn coins if they wish.

The affiliate earns silvercoin for advertising with the option of receiving long-term residual income from level II memberships. An added bonus is they can now exponentially increase their sphere of influence as their audience members begin to duplicate their efforts.

SilverCoin gets perpetual marketing and for every payout there is a newly joined verified member.

All three participants get what they want and none have to pay or risk anything to get it. It's also a win for everyone else because the entire thing is about sharing information, giving value, enabling others and making the world a better place.

Figure 4 Valued Transactions

Stakeholder	Value received	Cost to Acquire	Bonus			
New User	TrueFreedom	No cost	Can now earn coins			
Affiliate	Coins	No cost	SilverPlan 2-tier residual rewards			
SilverCoin	Advertising	No cost	Every payout equals new SilverCoin member			

This is almost the exact opposite of a 'pyramid scheme' where people have to keep buying in for the people above them to win and where no product of real value is exchanged. Because SilverCoin is free to participate in, everyone has the same opportunity and everyone receives highest value for their involvement.

The game-changer for SilverCoin is that all coins paid out in the POC protocol contribute directly toward perpetually marketing the project.

2.4 TrueFreedom

TrueFreedom is a free, 32 video, training series designed with the intention of helping you create "You Inc." - the full realization and monetization of your ideas and aspirations leading to complete personal sovereignty. You completely own what you build and no one can ever censor, suspend or delete your work.

The TrueFreedom course is open and freely available so that anyone can use it without ever needing to promote SilverCoin, crypto or any affiliate program, etc.

The program is designed to work for everyone irregardless of experience and it accommodates everyone even if you have little time or little money. The goal of TrueFreedom is to be the most valuable independent-business training program on the Internet.

TrueFreedom is integral to SilverCoin because it systematically and perpetually teaches everyone who joins SilverCoin how to successfully do the same thing - effectively share valuable information with the widest audience possible to produce the greatest change. The resulting decentralized peer-to-peer information network cannot be easily censored or deleted.

TrueFreedom comprises 8 Courses consisting of 4 ten-minute videos each.

- Getting Started
- Branding
- Website
- Social Media
- Perpetual Traffic
- Paid Advertising
- Integration
- Monetization

To standardize content, videos follow a top 10 format and they are in a series where one video leads into the next and where overall they tell a bigger story.

2.5 Verified Integration

All three major technologies integrated into SilverCoin (NXT, PAP, SMS) are real world tested, secure and fraud resistant.

PAP is the highest-level affiliate software available but it does have vulnerabilities that can be exploited resulting in someone being able to create multiple signups from a single computer.

Integrating PAP with the NXT blockchain solves this problem because now only 1 wallet address can be installed per device per IP address, so as to restrict the maximum number of signups on any device to 1.

However it will still be possible to create as many new accounts as devices to be had. With most people having easy access to a smart phone, home computer and work computer this still allows for significant user signup fraud.

The critical component to system viability is offline user verification because no matter the level of online fraud prevention, there is nothing to stop someone from

signing up multiple times using different computers on different IP addresses, and from different email addresses with different wallet installs.

By adding a mobile device-only SMS verification step to the signup process we remove the possibility of fraudulent signups because now every new affiliate is connected to a verified mobile phone number and therefore to a real person.

Since cell phones typically have a verification step included in setting up the phone plan, this is the best offline verification procedure where the number is not kept and thus privacy retained.

2.5.1 NXT

NXT is a proven, secure blockchain technology with extremely fast transaction times and arguably the #1 wallet UI in crypto.

NXT was selected as the core blockchain tech for SilverCoin because in addition to the secure blockchain it provides many others features required by SilverCoin, including a decentralized asset exchange, marketplace, voting and cloud storage.

The time, money and effort it saves means SilverCoin can come to market years sooner than would otherwise be possible. By using NXT/Ardor our blockchain is maintained, secured and upgraded by some of the most-qualified people on the planet.

2.5.2 PAP

Post Affiliate Pro (PAP) is the top affiliate tracking software available today. It contains multiple level tracking such as Browser cookies, HTML5 cookies, Flash cookies and IP address tracking.

It provides lifetime and multi-level commissions, as well as multilingual support, banner ads, a secure dashboard, encrypted commissions and detailed reporting.

Plus it's a one-time cost for a lifetime license with continual updates. It also comes with full dev. support, pay as you go and is built for integration.

2.5.3 SMS

SMS verification provides an effective and low cost method to authenticate users at signup by having them verify that they are a real person, which is an essential internet-independent component in negating sign-up fraud.

Twilio SMS accepts device-only delivery, works with both mobile devices and landlines and blocks premium and toll-free numbers. It's global with 205 countries, multilingual, and scalable.

We only pay for verifications and it's private in that numbers are not kept after verification as well as it's carrier proof to ensure verification messages are not filtered out.

2.5.4 Verification and Activation Sequence

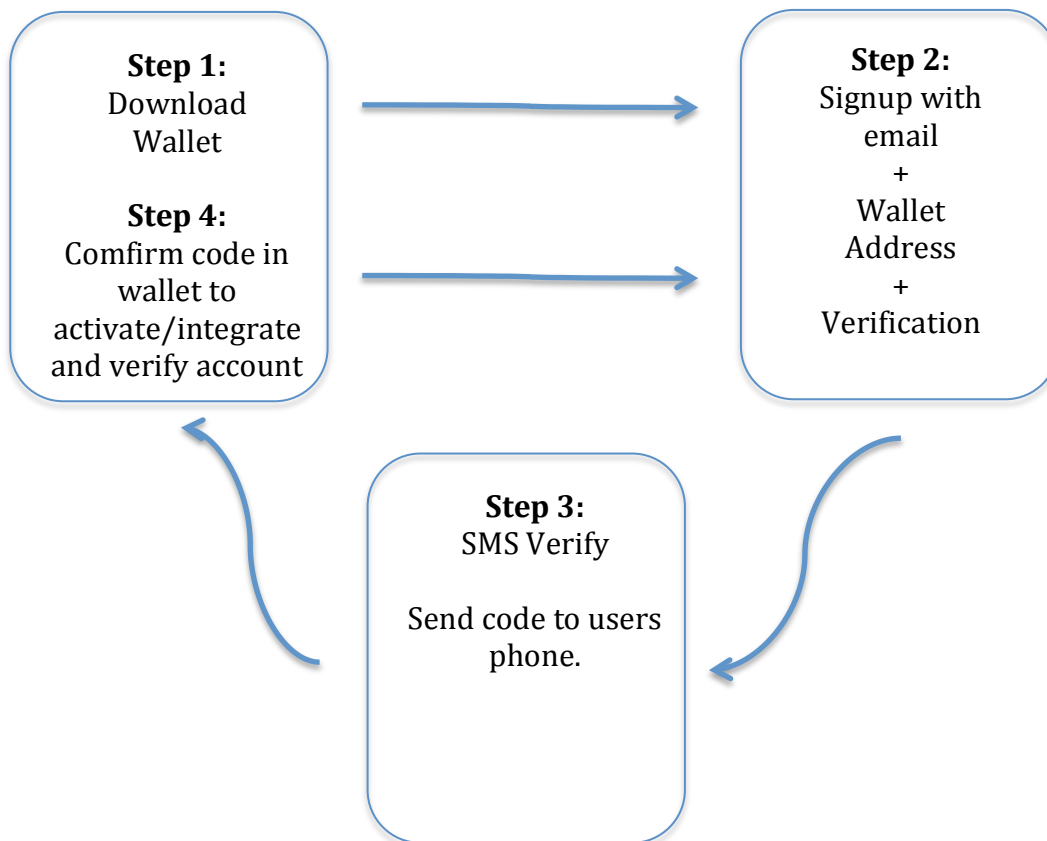
Step 1: Visit SilverCoin.io and download wallet (Restricted to one wallet address per device per IP address)

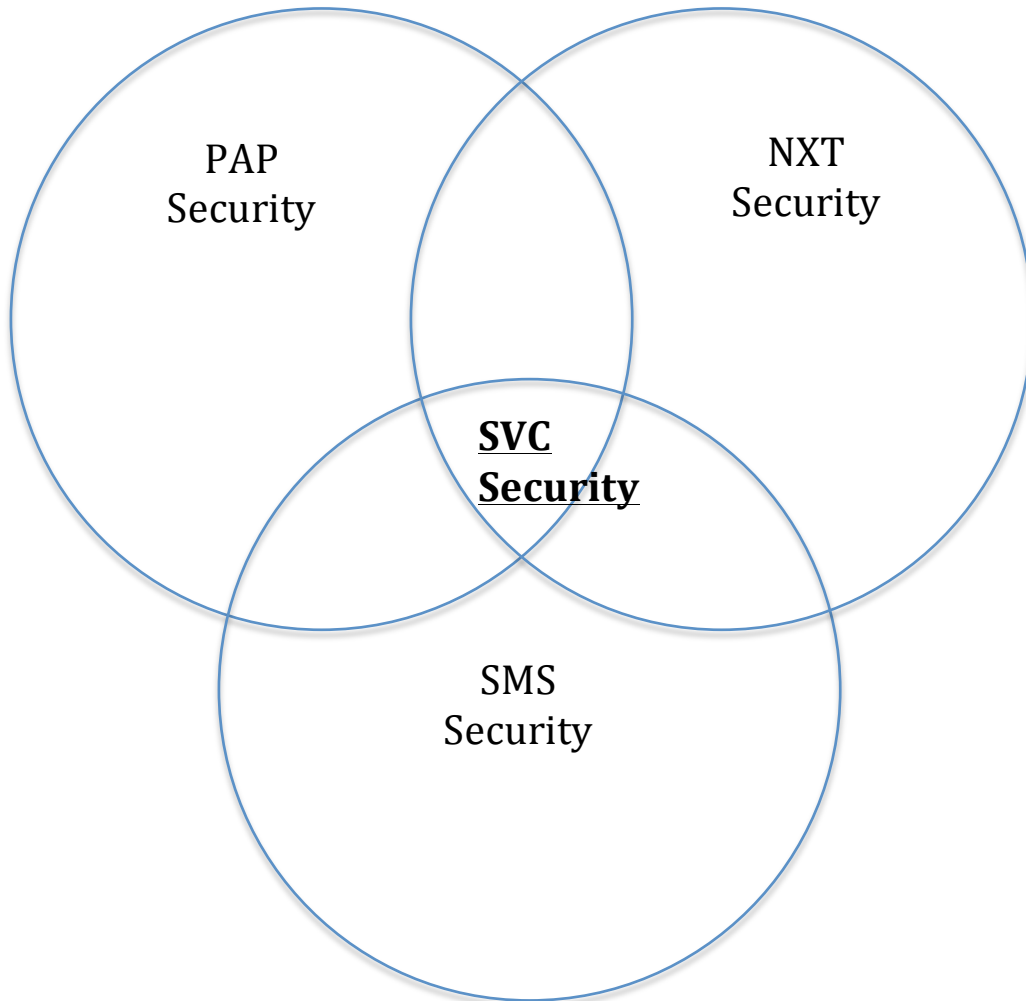
Step 2: Enter wallet address + email address on the SilverCoin PAP signup page.

Step 3: During registration, the system will send a SMS code to the users phone as part of account verification.

Step 4: User must enter the SMS code into their wallet.

Step 5: System sends SMS code from wallet to PAP interface verifying affiliate while integrating the system in the process.





3 SilverPlan

SilverPlan is a **Crowd-sourced Contest Generator**, the optional monthly membership level built around 'Community Contests' and 'Residual Rewards'.

The contest generator pays out contribution prizes similar to a real world Scavenger Hunt Game where the mission is to find and assemble the best facts on a particular community selected topic.

Prizes are awarded based on content value, contribution and for the best overall presentation of facts as voted by community members. All members can then take the award winning content, copy it to their websites and use it to help build their own websites.

The cost to join SilverPlan is 1/10 the POC rewards for that month. So if you earn 16 SVC for a referral then the cost to join SilverPlan is 1.6 SVC each month you stay active.

If you are not active (i.e you did not pay the 1.6 SVC for that month) then you are not entered into the following reward pool, which is built on an auto payment and auto payout process.

All monthly fees are pooled together and at the end of every month the total amount collected gets divided into 4 categories.

- 25% for the contest prizes.
- 25% to members in proportion to coin totals.
- 25% for next-level project development.
- 25% for the SilverPlan 2-tier affiliate plan.
 - 15% pays out proportionally to all first level affiliate relations.
 - 10% pays out proportionally to all second level affiliate relations.

The 2-tier affiliate plan is one of the most significant features of the project because now all affiliates can earn coins based on their affiliates referrals since it goes 2 levels deep. This is critical because it creates a situation where everyone has the highest incentive to see his or her referrals succeed, as they will now earn a small residual income from their efforts. (Equivalent to 1.0% of POC)

In addition, it adds an incentivized residual income stream, which could ultimately be worth far more than the original POC payout thus multiplying the potential value of a referral.

Another major aspect of SilverPlan is the Marketplace where you will be able to exchange your silvercoin for products and services. The 2 products planned to roll out first will be silver bullion coins and affordable website design packages.

SilverPlan will require whitepaper part 2 before the second phase of development.

4 Conclusion

10 Problems. 10 Solutions. 1 Platform.

Lack Of Website Funding or **Universal Web Monetization**
Centralized Information or **Peer-to-Peer Decentralized Web Network**
Unfair Coin Distribution or **Proof-of-Change Protocol**
Lack Of Market Penetration or **Perpetual Crypto-Affiliate Marketing**
Low Product Usability or **Plug And Pay Any Website With Ease**
Slow Mass Adoption or **Viral, Barrier-less, Incentivized Adoption**
Minimal Human Participation or **People Powered Platform**
Lack Of Life-Changing Education or **TrueFreedom Course**
Lack of Truth Discernment or **SilverPlan Contests**
Lack Of Higher Purpose or **How You Change The World**

3 projected stages of project development.

1. Proof-of-Change + TrueFreedom to take project to market ASAP.
2. Ardor Migration + SilverPlan to complete full-featured project.
3. Autonomous Independent Platform is the long-term goal.