



Operations take place within Earnio on the Binance Smart Chain public blockchain network, so anyone can verify their authenticity. We believe that in the 21st century, there is no place for various dubious "black boxes", where no one really knows what's going on with the funds and they just magically appear or disappear.

That is why we have made Earnio as transparent as possible. Operations take place on the blockchain. The parts that don't happen on the blockchain, because they happen on centralized platforms, are verified by one of the best auditing firms in the world: Grant Thornton. We're doing all this so that we can tell the world that we're doing it right and we're doing it honestly.

Below you will find a diagram of the movements and transactions that take place within Earnio. It may look a bit complicated, but it's a simple layout that starts with the deposit of funds into Earnio and ends with the payout of profits. All transactions that are marked as TXID on the drawing can be traced directly on the blockchain. This ensures transparency. Similarly, all wallets can be traced on the blockchain, and links to them can be found under the diagram.

There are two ways to start your journey with Earnio.

Deposit to Earnio:

You can buy USDC cryptocurrency directly from your own bank account via the Transak app, which is integrated into Earnio. These will then be added to your client wallet balance. If you already own USDC cryptocurrency on your own cryptocurrency wallet, you can send it directly to your unique USDC client wallet in Earnio. Transactions about the deposit of USDC to your unique crypto wallet can be tracked on blockchain and you can find a link to them directly in Earnio, in the "Transaction History" section.

Allocation:

When a client chooses to allocate their USDC, an allocation transaction is sent from their unique client wallet (a link to this transaction can be found in the "Transaction History"), and the USDCs are credited to the allocation wallet. At the beginning of the next month, funds from the allocation wallet are sent in bulk to the collection wallets.

The Grant Thornton verification:

The collection wallets are then used to distribute funds to the individual exchanges on which trading takes place. At the end of the month, the audited profits are then sent back to the project wallet via a blockchain transaction. This entire process, from the transaction that deposits funds into the collection wallets to the transactions that send funds from the collection wallets to the project wallet, is verified by Grant Thornton.

Profit payouts:

The system calculates how much USDC is to be paid out from the project wallet to clients and within the affiliate program. It then sends these funds to the payout wallet in a single transaction. The system then calculates 20% of the remaining funds in the company's wallet and uses these funds to purchase PBX tokens to be distributed to participants of the StayKing program.

Each client is individually paid from the payout wallet for transactions with the amount of USDC they are entitled to. This is attributed to their unique client wallet.

Withdrawal from Earnio:

You know this story already. The client has the option to sell USDC within Earnio's internal exchange and have the money sent into their account. It is also possible to send USDC to your crypto wallet.

Earnio Exchange wallet <https://bscscan.com/address/Ox3ed24b2c39424671b36a9d01d4e5208e3cb6400b>

Earnio Allocation (USDC) wallet <https://bscscan.com/address/Ox39ec44751b77ceb48a96af408e0b7b319e7c8313>

Earnio Collection (USDC2) wallet <https://bscscan.com/address/Ox054f4172136150bcd10ccf6967f97ce2b3378e72>

Earnio Project wallet <https://bscscan.com/address/Ox05d32589206f4b498529dc39b107a54bf6b73c94>

Earnio PayOut wallet <https://bscscan.com/address/Oxad916dbd6b163c8b71944dc12a73af9295aefcbe>