

panopedia[®]

Corporate and Token Whitepaper

Clover & Dime Pte Ltd
www.panopedia.com
19 Cecil Street, #04-01
Singapore 049704

Updated
December 2021

Table of Contents

- 3. The Panopedia Story
- 4. The Real Estate Problem
- 5. Our 360 Solution
- 6. The Product
- 8. Value Proposition
- 9. PANO Token Introduction
- 10. Token Distribution
- 11. Mining Rewards
- 12. Roadmap
- 14. The Company

The Future of Real Estate



The Panopedia Story

Originally known as Panoleh, Panopedia came about as a necessity. Back in 2015, we had a property portal that was fully focused on 360 virtual tours. Then, 360 tour builders were virtually non-existent, and building a 360 tour for each individual listing was painstakingly slow.

As time went by, the tolls of taking hours to build a single tour was starting to wear down on us mentally. From this, we decided to see if we can build a simple drag and drop 360 Virtual Tour builder. After months of development, Panoleh was born.

First launched in August 2016, our technology was so new that initially we struggled to convince people of how easy it was. However during that period, there was a sudden surge in marketing of 360 brought about by social media platforms and the large equipment manufacturers, which helped us tremendously.

As we all knew, new technologies always come with a high initial cost, but we were lucky that even in the beginning, 360 cameras was relatively affordable. Coupled with our affordable plans (as low as even 50 cents per Panotour), we started gaining popularity.

Today, we are proud to see how much Panopedia has grown over the years, with more than 11,000 Panotours built by our users from all over the world ever since the day we launched.

The Real Estate Problem

Hassle

Convenience is an important concern for home seekers searching for their own space especially in larger countries.

Hidden Details

Images on property listings are often messy and do not depict the full potential of the space.

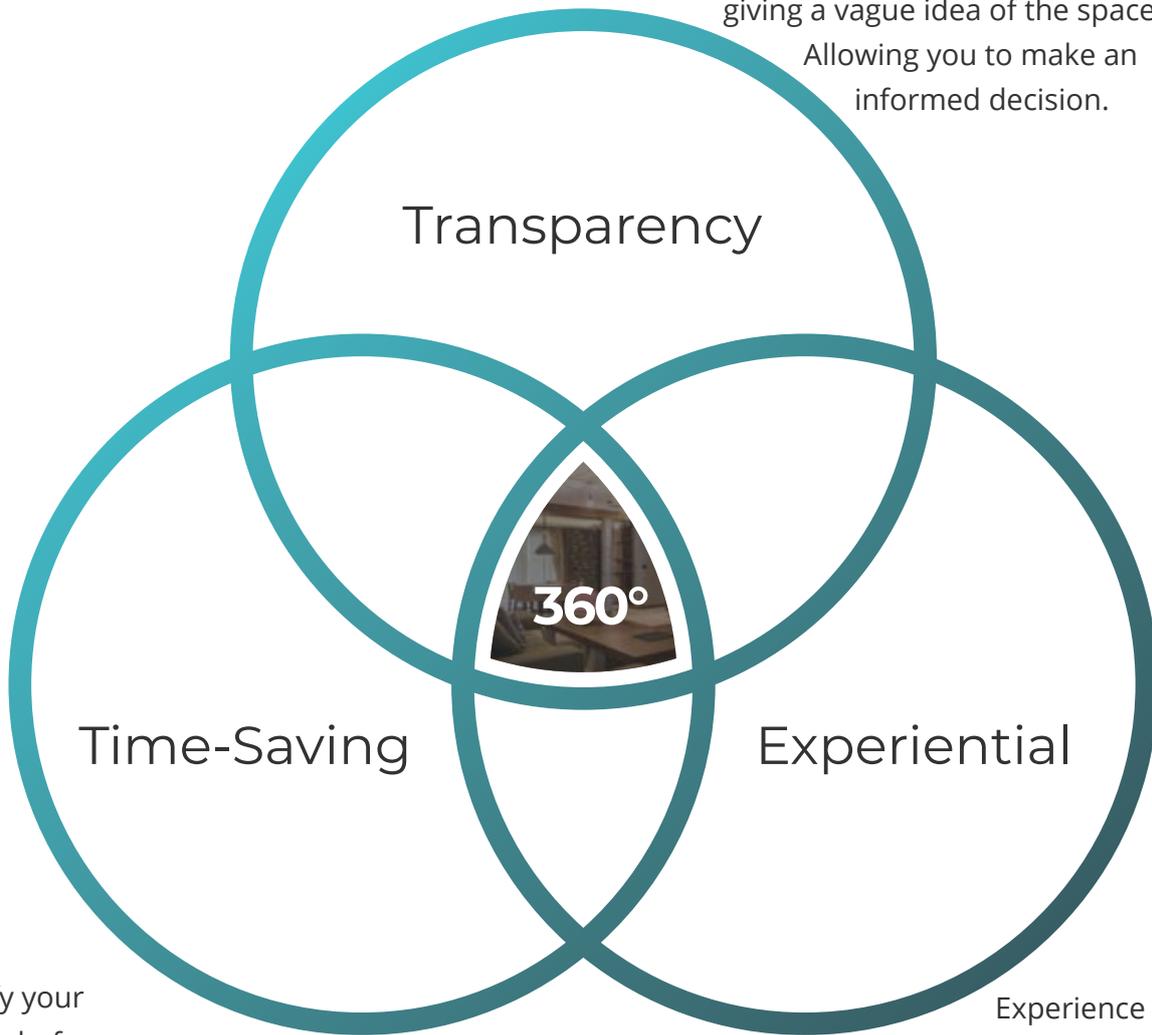
Time Wasted

No way exists for home seekers to have a 'tour' of a listing before deciding to go for a viewing.

Our 360 Solution

360° Virtual Tours where home seekers can experience the space in their selection process.

No more listings with just 3-5 images giving a vague idea of the space. Allowing you to make an informed decision.



Qualify your spaces before committing to a viewing. Cut down the hassle when searching for your ideal space.

Experience the full layout of the spaces in HD from the comfort of your seats. Envision what your space could be.

The Product

360 Panotour Builder

A simple three-step process to create an interactive 360° Virtual Tour.

Our platform will guide you through how to capture the right images of your space.

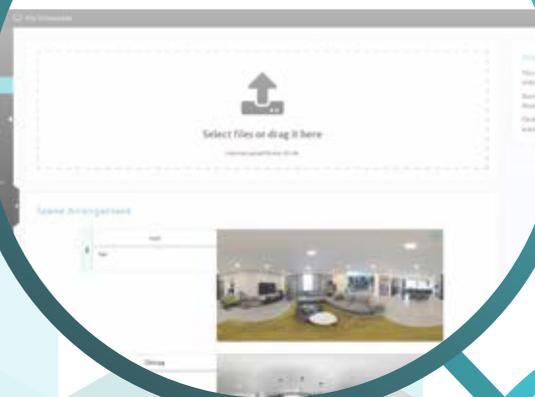
After taking the photos, upload all of your relevant images onto the platform where we will compress your images and weave them into a full virtual tour.

Add dynamic arrows for navigation, description of the spaces (bedroom, kitchen etc) and include your call-to-action (CTA) to provide home seekers with better user experience!

Step 1 Capture the Space



Step 2 Upload your Images



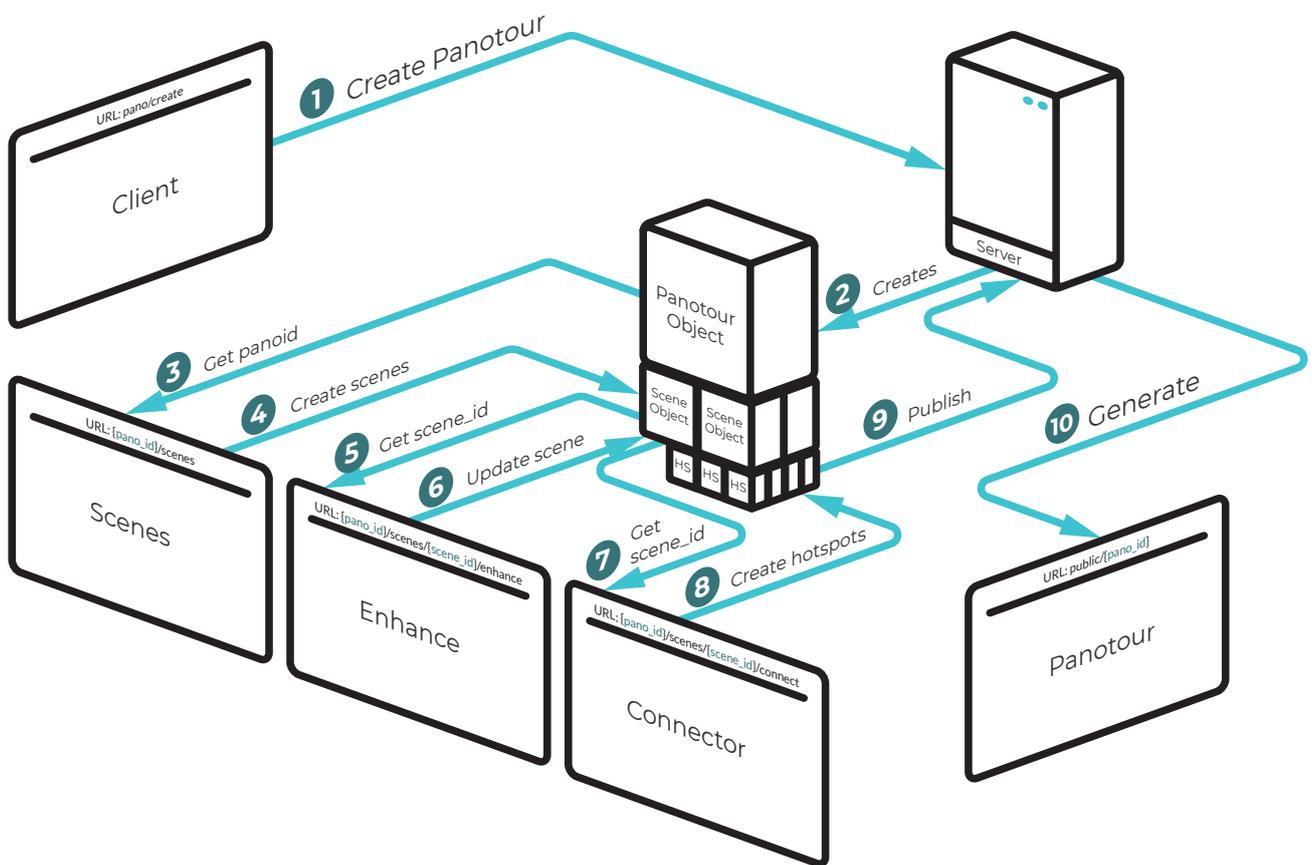
Step 3 Add interactions



Panopedia API

Besides our 360 Panotour Builder, we have a Panopedia API intended for expert developers and companies to make full use of our 360 Builder Technology.

This allows anyone to integrate our features and services onto their platforms natively.



Value Proposition

01

Better User Experience

With the virtual tour feature, our clients will be able to enhance the experience of their users/clients by improving the quality of listings.

04

User Friendly

Our process is simple and customizable. All Panotours can be set up and deployed within 5 minutes.



02

Higher Conversion Rate

By helping home seekers optimise their search, they will be able to streamline their decision making process.

03

Affordable

Compared to 3D rendering or hiring a specialized team with expensive equipment, our services are much more affordable.

PANO Token Introduction

Objective

Spread Panopedia's 360 Panotour Technology by rewarding Authors with High Quality and Popular Panotours.

What is PANO Token?

As a **Rewards Token**, authors will be rewarded in the form of PANO Token for every view their 360 Panotour generates on the world wide web, with data fed directly from Google Analytics for accuracy.

Rewards

With sufficient liquidity and a goal to make PANO Token being available on as many cryptocurrency exchanges as possible, authors will be able to trade and sell them for fiat currency of their choice.

Benefits

Authors will be able to use the PANO Token to upgrade their subscriptions, getting more allowances to create more Panotours, as well as various unlockable features currently available and to be released in the future.

Token Distribution

Token Name:	Panopedia
Ticker/Symbol:	PANO
Total Supply:	50,000,000,000
Blockchain:	Binance Smart Chain (BEP20)
Contract Owner:	Clover & Dime Pte. Ltd.
Wallet Administrator:	Clover & Dime Pte. Ltd.
Mineable:	Yes
Mintable:	No
Burnable:	Yes
Transaction Fees:	0%

Economics

Group	Amount	Lock Up
Private Sale:	500,000,000 (1%)	6 Months
Public Sale:	9,500,000,000 (19%)	-
Mining Rewards:	10,000,000,000 (20%)	-
Product Development:	15,000,000,000 (30%)	-
Marketing:	7,500,000,000 (15%)	-
Advisors:	2,500,000,000 (5%)	12 Months
Legal:	2,500,000,000 (5%)	-
Team:	2,500,000,000 (5%)	12 Months

Mining Rewards

Eligibility

All users and subscribers of Panopedia will be able to mine PANO token, with no limitations on whether they are on a paid subscription or using a free account.

Rewards

For every view generated and verified by Google Analytics, authors will be paid 10 PANO tokens to be credited into their Panopedia Account.

Rewards Calculation

Calculation of PANO tokens will be done at least once a day, depending on server and network congestion.

Rewards Halving

Mining rewards will be halved at every 50% depletion of rewards pool. For example, when the balance of the rewards pool is reduced to 5 Billion from the original amount of 10 Billion, the rewards paid out will be reduced to 500 PANO tokens.

Withdrawals

Tokens are held in escrow by Panopedia until a withdrawal request to a BEP20 Compatible wallet of their choice is made. Withdrawals are submitted to the blockchain immediately, but the time taken for the balance to show up in their wallet is subjected to BEP20 blockchain congestion.

Fees

Due to BEP20 blockchain transaction fees beyond our control, there will be a 1% withdrawal fee for every withdrawal request. Beyond this withdrawal fee and blockchain transaction fees, there will be no additional transaction fees on transfers of PANO tokens.

Roadmap

Launch of Panopedia

24th August, 2016

Version 1.0.0 of Panopedia is launched.

Release of Version 2.x

5th January, 2017

Version 2.0.0 of Panopedia was released, with various upgrades over version 1.x. Promo codes, UI/UX improvements to the Panotour builder was made.

Release of Version 3.x

25th September, 2017

With this major release, integration with Midtrans, a payment gateway based in Indonesia was made along with various improvements in system efficiency.

Release of Version 4.x

18th November 2018

The SHOWCASE web builder was released with this update, in Beta stage. SHOWCASE allows real estate agents to display their listings in a real estate portal format.

Google Ads Trial Run

22nd May, 2019

Integration with Google Ads for free accounts, to test the various economics as well as user acceptance.

Version 5.x, New Panotour Javascript Library

26th July, 2019

The javascript library for our Panotour builder was rewritten and released, allowing for smoother user experiences to view as well as build. The circular hotspot menu is released for the first time.

Version 5.2.x, Software Architecture Upgrade

28th March, 2020

The entire software architecture was upgraded, with code standards implemented across the entire system.

Version 5.5.x, Launch of FloorPlans feature

16th June, 2020

The FloorPlans feature was launched, allowing users to integrate a floorplan with their Panotour.



PANO Token Rewards System

January, 2021

The PANO token cryptocurrency was conceptualised and major upgrades to the software architecture begins.

Deployment of PANO Token

3rd December 2022

The PANO Token is minted and deployed on Binance Smart Chain.

Private Sale

March, 2022

An exclusive private sale period open to all registered users on the Panopedia Platform.

Public Sale

May, 2022

The PANO Token will be released into public circulation on Cryptocurrency exchanges followed by Swaps.

Mining Rewards

August, 2022

Launch of Mining Rewards for Panotour authors.

PanoGallery Launch

December, 2022

A highly interactive version of our Panotours still currently in development.

SlideShow Launch

March, 2023

A new product that presents Panotours in a way that it will seem like an interactive video slideshow, all in 360.

Global Real Estate Listings Portal

Q2, 2024

Development of Real Estate portal with searchable listings worldwide.

The Company

The Product

Panopedia is a product and a registered trademark of Clover & Dime Pte. Ltd.
Trade Mark Number: 40202017216X

Company Information

Clover & Dime Pte. Ltd. is a private limited company registered under the Accounting and Corporate Regulatory Authority (ACRA) of Republic of Singapore.

The ACRA registration number of Clover & Dime Pte. Ltd. is 201525965C. The company's information and registration can be found and verified on the ACRA website at <https://www.acra.gov.sg>.

Contact Information

The registered address of Clover & Dime Pte. Ltd. is at

19 Cecil Street
#04-00, The Quadrant @ Cecil
Singapore 049704

Email: enquiry@panopedia.com

Website

Panopedia may be accessed by all users at <https://www.panopedia.com>. Users are not required to pay to use our services.

Subscriptions

Paid subscriptions are only for upgrading of accounts to increase the amount of Panotours in the account.

Users with free accounts are still allowed to create Panotours, with limitations.

Notes



A series of horizontal lines for writing notes, with a decorative graphic at the bottom left.

A decorative graphic in the bottom-left corner consisting of several overlapping, semi-transparent triangles in light blue and grey tones, creating a layered, geometric effect.



panopedia[®]

snap.create.imagine



panopedia®

Clover & Dime Pte. Ltd.
Company Registration Number: 201525965C