



ELEPHANT.MONEY

Whitepaper

ELEPHANT.MONEY is simply the first global decentralized community bank of its kind. It is a permissionless system for economic inclusion and helps its community accumulate wealth through active and passive cash flows.

Last Updated – 11/21/22





ELEPHANT.MONEY



Elephant Token

Elephant Token



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The Elephant.Money Network's store of value token (BEP-20) on the Binance Smart Chain (BSC) that captures value by having the most fair distribution, an auto-balancing mechanism, and by providing a lifetime of frictionless, passive rewards. HODLers of ELEPHANT will receive passive rewards from simply holding the token in their wallet, as every transaction (buy, sell, and transfer) has a 10% fee; 5% which is distributed evenly to all existing token holders, and 5% is added towards locked liquidity. In addition, ELEPHANT stored in the treasury is also used to **generate yield** for the **managed redemption** of the TRUNK stablecoin. There will be a starting supply of one quadrillion ELEPHANT tokens and distribution will be as the following: 49% sent to the graveyard (burn address with auto-balancing mechanism), 1% towards marketing/development, 25% towards contract owned locked liquidity, and 25% towards community participants during liquidity drive event. One unique feature about ELEPHANT versus other reflect token platforms is that typically these platforms setup their burn address as another token holder, which passively grows larger and larger over time. While this may sound good in theory, the net effect is that the burn address ends up eating all the rewards from the rest of the token holders. In ELEPHANT however, the graveyard is a smart contract that **rebalances its ownership** of the supply to 50% everyday (if deemed necessary). This prevents holders from getting diluted over time, receiving more rewards and incentivizing long term strategies!



Liquidity Drive Event

The initial token distribution took place as a 1 week liquidity drive event, from 05/04/2021 - 05/11/2021. During this period, participants were able to add BNB as liquidity to get ELEPHANT at the lowest possible cost; as their contribution was not subject to any slippage or exchange fees, which was factored into future orders on the official exchange listing.

The price for each ELEPHANT token was not set in advance. It was determined by the amount of tokens available and the total BNB amount raised after the liquidity event had ended. Once the raising period concluded, 25% of a quadrillion tokens was distributed to those who provided liquidity during the drive (split proportionately by their contribution amount). 49% of a quadrillion tokens was removed from circulation and sent to the graveyard address. 1% was allocated towards marketing and development purposes and the remaining 25% was used to provide locked liquidity onto Pancake Swap for the official listing.



Graveyard Rebalancing Event



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A graveyard rebalancing event will occur once the graveyard address has collected **51% of the total supply** of ELEPHANT (510T tokens). This will typically occur every few months. Once it has reached this amount, any participant can trigger the “rebalance graveyard” function on the website UI by simply paying the required gas fees for the transaction. The graveyard address will sell off 5T ELEPHANT (0.5% of the total supply) for BNB in batches on PancakeSwap. The remaining 5T ELEPHANT will be used to pair with the acquired BNB to provide additional locked liquidity to the ELEPHANT/BNB LP pair. Not only does this provide an excellent buying opportunity for bystanders but it also ensures that liquidity is scaling appropriately with growth for the Elephant.Money ecosystem.

Buy with Bertha (BwB)



Buy with Bertha is a recently added feature that **allows participants' to buy directly from the Elephant Treasury address** (AKA Bertha) using BNB in exchange for ELEPHANT.



Lower transaction fee

By buying with Bertha, participants will be **subject to a lower transaction fee (8.5% instead of the traditional 10%)** then had they decided to buy through the BNB/ELEPHANT LP on PancakeSwap.

Additionally, **100% of the funds will be used to replenish the Elephant Treasury.**

BwB is a great way for participants to accumulate more ELEPHANT with lower fees while also **helping accelerate the growth of the Elephant Treasury!**

Audits



ELEPHANT.MONEY

Elephant Money **has been audited and certified** by several recognized and independent security companies. **Elephant Money is safe for you to use.**



PeckShield



CERTIK



Click on the logos to get to the individual audits.





Trunk

Trunk



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The Elephant.Money Network's over-collateralized stablecoin (BEP-20) on the Binance Smart Chain (BSC) that captures value by having a growing asset treasury that **manages a redemption queue for \$1 USD equivalent** and can be staked to earn high yield.

TRUNK's deep liquidity is backed by a TRUNK/BUSD LP pair on PancakeSwap, which ensures that TRUNK can be used as a liquid medium of exchange regardless of funding budget within the redemption pool. In addition to being able to **lock in** your crypto gains, TRUNK allows participants to **compound** their earnings by staking their TRUNK to earn passive rewards (high variable rate APR) from the bond float.

Reward credits are based on the bond float of Stampede. TRUNK also benefits holders of ELEPHANT, as 100% of the BUSD used to mint TRUNK is sent to the BUSD treasury. The BUSD treasury funds are used to buy back ELEPHANT, meaning that the underlying collateral supporting TRUNK hardens over time as the Elephant.Money ecosystem grows.



Elephant Token



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The Elephant.Money Network's store of value token (BEP-20) on the Binance Smart Chain (BSC) that captures value by having the most fair distribution, an auto-balancing burn mechanism, and by providing a lifetime of frictionless, passive rewards. HODLers of ELEPHANT will receive passive rewards from simply holding the token in their wallet, as every transaction (buy, sell, and transfer) has a 10% fee; 5% which is distributed evenly to all existing token holders, and 5% is added towards locked liquidity.



Rewards

Rewards are dividends paid out as TRUNK by the Elephant.Money Stable dividend pool (by the minute). 1% of the dividend pool from the bond float is paid out daily. Payouts received are **proportionate** to the deposited amount of a participant and their total stake % of the supply. Rewards also can be rolled, claimed (withdrawn), or left to accumulate over time. There is no **additional transaction fee** for claiming your rewards into your wallet.

You can calculate your **estimated** daily drip pool rewards with the following equation:

(Your Stake %) * (Dividend Pool Amount * 0.01).

For **example**, if a participant has a **5% stake**, and a dividend pool amount of **18,000 TRUNK** = $(0.05) * (18,000 * 0.01) = (0.05) * (180) = \sim 9$ TRUNK daily.



Rewards

0.0000

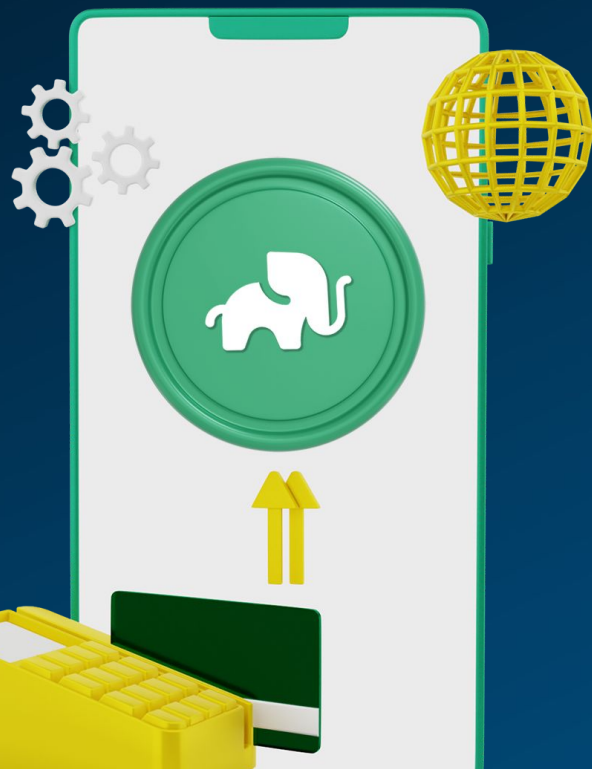



Deposits



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Participant's current deposit of TRUNK into the staking contract.
This can be increased by rolling or making an additional deposit




Deposits
0.0000
TRUNK



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Stake %

Participant's current stake percentage of the total supply of deposited TRUNK, which also determines their share of incoming rewards. This will **fluctuate** over time, **decreasing** as more TRUNK is deposited. You can always **increase** your stake % by rolling or depositing additional TRUNK.



Stake

0.000 %

%



13/47



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Rolls, Withdrawn, Rolled



Rolls

The total number of times that a participant has rolled their TRUNK rewards via Elephant.Money Stable.

Withdrawn

The total amount of TRUNK that a participant has withdrawn via Elephant.Money Stable.

Rolled

The total amount of TRUNK rewards that a participant has rolled via Elephant.Money Stable.



Rolls

0

Count



Withdrawn

0.0000

TRUNK



Rolled

0.0000

TRUNK



Roll & Claim

Roll

Redeposits participant's current rewards back into the TRUNK staking contract. There is no fee for rolling your TRUNK rewards (aside from standard gas fees for transactions). Rolling will give participants the ability to **compound** their earnings by increasing their stake %, meaning that you will get a larger share of incoming rewards, and also helps **prevent share dilution** over time. Depending on a participant's position size, it is **recommended** to roll more or less frequently, whenever it makes the most sense economically.

Claim

Withdraws participant's total TRUNK rewards directly into their wallet. There is **no fee** for claiming your rewards (aside from standard gas fees for transactions).

Elephant Money Stable (TRUNK) is partially collateralized by BUSD with deep 1:1 liquidity. TRUNK passively hardens as the Elephant Money ecosystem grows.

ROLL

CLAIM



Mint



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TRUNK can be minted (two-step approval process) 1:1 using Binance USD (BUSD). There are no fees for minting TRUNK that is used 100% towards backing TRUNK with BUSD in a Pancake Swap liquidity pool. In addition, minting a **minimum of 5 TRUNK** allows you to participate in the **daily raffle** at **no additional cost**. All eligible participants will have an equal chance of winning (no whale games!), and you are allowed **one entry** per address per round. Once the raffle concludes, a random winner is selected and will receive **5% of the TRUNK pot prize amount** as a Stampede airdropped bond. Minting is a **win-win way** to participate in the life-changing **lossless raffle**. Not only is it fun and can be profitable, but it also supports **growing the Elephant treasury**. Having a healthy treasury will allow the Elephant.Money ecosystem flourish into a **steady state**!

MINT REDEEM GOVERNANCE STATS

Amount

BUSD

MINT

BUSD 1.1849

CLAIM

TRUNK 0.00

☐ BUSD disabled

mint is available after 3 blocks

mint 5+ trunk to enter raffle

Redeem

TRUNK can be redeemed 1:1 for BUSD. Redemptions are **queued and processed in chronological order**. Funds used to handle redemptions are accumulated and paid out over time from yield generated by the Elephant treasury. **Up to 10,000 TRUNK** can be queued up for redemption at a time. Participants should max this out since you **cannot have more than one pending redemption at a time**. There are no fees for redeeming TRUNK that is sent to the dividend pool and distributed as daily rewards. As the Elephant treasury grows, the expected inflows to the redemption pool will **exceed** the outflow allowing this process to be **nearly frictionless**.



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MINT REDEEM GOVERNANCE STATS

Amount

TRUNK 0.0000

TRUNK

REDEEM

☐ TRUNK disabled

Pending BUSD 0.00

Queue wait - 2768 - congested
click for redemption pool activity



Governance, Stake & Withdraw



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Governance

The governance tab contains the various governance strategies and community reward pool functions for the protocol. It allows any community member to trigger these functions in a truly decentralized manner by simply paying for the gas fee to execute the transaction.

Stake

Deposit TRUNK into the staking contract to earn passive rewards. There is no fee (excluding gas costs) for staking or unstaking your TRUNK.

Withdraw

Withdraws TRUNK deposited into the staking contract. There is no fee (excluding gas costs) for withdrawing your TRUNK.

MINTREDEEMGOVERNANCESTATS

Community Reward Pools / Governance Strategies

Stampede Bond Float	TRUNK Staking Rewards
27,344 M	357,558
Total (TRUNK)	Available (TRUNK)
Performance Rewards	ELEPHANT Buyback Strategy
94,935	372.11
Available (TRUNK)	Available (BUSD)
TRUNK Peg Strategy	TRUNK Redeem Strategy
302.18	403.58
Available (BUSD)	Available (BUSD)

Distribute Pool Rewards

TRUNK

PERF

BUYBACK

PEG

REDEEM

community powered distribution

Transfer

Transfers your TRUNK deposit from your account to the recipient address of your choice. There is **no transaction fee** for transfers.

OVERVIEW DEPOSIT WITHDRAW TRANSFER AIRDROP

Recipient

Address

Amount

TRUNK 0.0000

TRANSFER



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Airdrop



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Airdrops TRUNK from your account proportionately to all players in the TRUNK native staking pool. This is a great tool to use for giveaways, promotional events, etc.

OVERVIEW

DEPOSIT

WITHDRAW

TRANSFER

AIRDROP

Amount

TRUNK 0.0000

TRUNK

AIRDROP



Pancake LP Price

The current BUSD price of TRUNK on the PancakeSwap BUSD/TRUNK LP. When this is above or below 1.00, participants can utilize this for potential arbitrage opportunities. Remember that TRUNK can always be redeemed at the redemption queue rate of 1:1 BUSD, regardless of the LP price on PancakeSwap.



NOTE: Redemptions in the queue are processed in chronological order. Funds are accumulated and paid out over time from yield generated by the Elephant treasury.



TRUNK / BUSD



1 TRUNK = 0.392 BUSD



1 BUSD = 2.55 TRUNK



Raffle

The raffle is a **voluntary lottery system** that occurs on a **daily basis**. Players can participate in the raffle of freshly minting a **minimum of 5 TRUNK using BUSD**. At the end of the count down, a random participant is selected and will receive **5% of the accumulated Trunk pot prize**. This prize is issued as a **Stampede airdrop**, which is paid out over time at a rate of up to **0.56% per day** or until **2.05x** the total deposited amount is received.

Time left

The remaining time left to participate in the current daily raffle. A random winner will be selected once the timer hits **00:00:00** and **reset** for the next 24-hour drawing.

Winners

Each day there are two raffle winners, one **random participant** winner and one **max depositor** winner. The max depositor is the participant with the largest cumulative deposit volume for that 24-hour period.



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Raffle

601.0 / 2.0 K / 2.9 K

Participants / Prize / Max Deposit



Time Left

08:22:23

Time



22/46

Elephant Treasury (aka Bertha)



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The Elephant treasury (AKA Bertha) is the ELEPHANT reserve of funds that is used to absorb the circulating supply of ELEPHANT and also provides funding towards payouts for the redemption pool. Since the Elephant treasury acts as a large player, it will collect RFI rewards from incoming trading volume from ELEPHANT and **always ensure a managed redemption of 1:1 regardless of peg**. This means that players will **always** be able to redeem TRUNK for \$1 USD worth of assets, as long as they are willing to wait in the redemption queue for the system to receive the funds to process their order. A peg support strategy (5% APR) on the treasury is used to buy TRUNK and also add liquidity to the TRUNK/BUSD LP pair. As the Elephant treasury grows through **minting/bonding**, the **inflows of the redemption pool will exceed the outflows** allowing the system to operate in a **steady state**.



Elephant Treasury

97.5569 T

ELEPHANT \approx 10.916 M USD

BUSD Treasury



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The BUSD treasury is the BUSD reserve of funds that are accumulated through the minting of TRUNK. 10-50% of the BUSD pool is used to buy back ELEPHANT daily, which is subsequently moved to the Elephant treasury. The BUSD treasury ensures that the system is adding constant buy pressure and liquidity to ELEPHANT for the system to reach a steady state.



BUSD Treasury

9.866 K

BUSD



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Trunk Treasury

The TRUNK treasury is the TRUNK reserve of funds that are used to pay out funds received by new bonds and redemptions into Stampede claims. The system is designed to avoid minting new tokens where possible.



TRUNK Treasury

42.527 K

TRUNK



Pancake Liquidity



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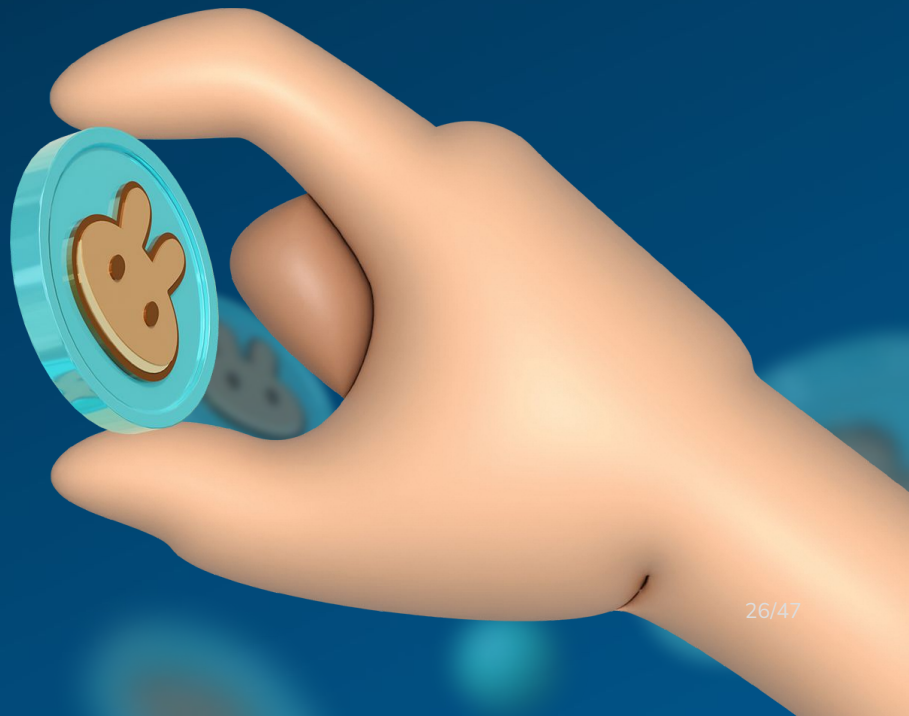
The USD value of the liquidity locked in the TRUNK/BUSD LP pool on PancakeSwap.



Pancake Liquidity

8.086 M

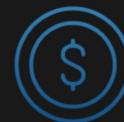
USD





Redemption Queue

The redemption queue is the managed redemption system where participants will **wait if the system isn't at peg**. Participants can redeem their TRUNK for BUSD 1:1. Redemptions are **queued and processed in chronological order**. Funds used to handle redemptions are accumulated and paid out over time from yield generated by the Elephant treasury. **Up to 10,000 TRUNK** can be queued up for redemption at a time. Players should max this out since you **cannot have more than one pending redemption at a time**. There is no fee for redeeming TRUNK that is sent to the dividend pool and distributed as daily rewards. As the Elephant treasury grows, the expected inflows to the redemption pool will **exceed** the outflow allowing the process to be **nearly frictionless**.



Redemption Queue

2767 / 1.44 M

Requests / Outstanding (BUSD)

Participants

The total number of players that are participating in the Elephant.Money Stable ecosystem.



Participants

8.727 K / 7.922 K

User Count (Stampede / Staking)



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Supply



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The total number of TRUNK currently in circulation. This amount will increase as more TRUNK is minted, **decreasing** as TRUNK is redeemed and burned.



Supply

26.302 M

TRUNK



Bond Float

The bond float is the total amount of TRUNK bonds outstanding (unpaid) in Stampede. Participants will receive 2.05x their deposited amount until they reach maturity. In addition, this metric is used as the oracle for computing rewards for both the TRUNK staking and the performance pool. The larger this number is, the better adoption and growth is for the Elephant.Money ecosystem!



Bond Float

27.333 M

TRUNK

Staked Balance



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The total amount of TRUNK that is actively being staked in the Elephant.Money Stable staking contract.



Staked Balance

11.316 M

TRUNK



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Stampede



Stampede

The Elephant.Money Network's native bonding system that allows participants to deposit their TRUNK and earn a **205% APR (672% APY)** from an over-collateralized stablecoin. By participating, players bond (burn) their TRUNK and it is forfeited to the **TRUNK treasury**. Bonding TRUNK ensures that the system as a whole is **taking profit to pay out yield for the long term**, regardless of market condition. Bonds are tied to your wallet and can be added to (or compounded) at anytime. Participants will earn a **fixed 2.05X your total deposited amount** at a rate of **up to 0.56% per day** (of your total amount deposited) over 365 days. The daily rate is **variable** and will **increase up to 0.56% as peg is restored**. Additionally, increased total value locked (TVL) in Stampede **boosts the APR for native TRUNK staking**. Stampede is a great addition to your crypto portfolio since it allows you to earn a **fixed yield at a low risk** in exchange for hardening the Elephant treasury. Alternatively, since rewards are paid out as a stablecoin, you are able to earn a steady yield **regardless of market conditions**. Stampede is also home to the Herd Partner Network, which is its first-of-its-kind onboarding system that rewards both referrers and referrals equally upon participation (see section titled "The Herd (Partner Program Network)" for more information). Bonding is a great hedge that benefits the entire Elephant.Money ecosystem, including ELEPHANT and TRUNK holders alike!

Trunk



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The Elephant.Money Network's over-collateralized stablecoin (BEP-20) on the Binance Smart Chain (BSC) that captures value by having a growing asset treasury that **manages a redemption queue for \$1 USD equivalent** and can be staked to earn high yield. TRUNK's deep liquidity is backed by a TRUNK/BUSD LP pair on PancakeSwap, which ensures that TRUNK can be used as a liquid medium of exchange regardless of funding budget within the redemption pool. In addition to being able to **lock in** your crypto gains, TRUNK allows players to **compound** their earnings by staking their TRUNK to earn passive rewards (high variable rate APR) from the 1% drip dividend pool.



Elephant Token



ELEPHANT.MONEY



The Elephant.Money Network's store of value token (BEP-20) on the Binance Smart Chain (BSC) that captures value by having the most fair distribution, an auto-balancing burn mechanism, and by providing a lifetime of frictionless, passive rewards. HODLers of ELEPHANT will receive passive rewards from simply holding the token in their wallet, as every transaction (buy, sell, and transfer) has a 10% fee; 5% which is distributed evenly to all existing token holders, and 5% is added towards locked liquidity.

Bond

Participants deposits TRUNK into Stampede's perpetual bond system. The Stampede toggle must first be enabled to allow you to bond TRUNK. When you deposit your TRUNK, it is **burned** meaning that you will be **unable to withdraw your principal amount**. Instead, you will be paid back at up to **0.56% per day (205% APR/672% APY)** from your deposited amount in the form of TRUNK rewards over 365 days. As of the Stampede V4 update, TRUNK that is deposited (bonded) into Stampede is now added in batches to make the process more gas efficient for users.



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OVERVIEW PEANUTS BOND AIRDROP STATS ?

Amount

TRUNK 0.0000

TRUNK

BOND

☐ TRUNK disabled





Roll & Claim

Roll

Redeposits your current rewards back into the Stampede bonding system. There is no fee for rolling your TRUNK rewards. Rolling will give you the ability to **compound** your earnings and maximize your gains over time. As of the Stampede V4 update, TRUNK rewards rolled in Stampede is now completed periodically in batches in order to make the process more gas efficient. Depending on your position size, it is **recommended** to roll more or less frequently, whenever it makes the most sense economically.

Claim

Withdraws your total TRUNK rewards directly into your wallet. Because the claim function involves interaction with multiple different smart contracts, **gas fees to claim can be relatively high**. For that reason, it is recommended to **claim less frequently** and only when it **makes sense economically**.

Stampede is a primary engine for yield generation in Elephant Money. It allows you to bond your TRUNK for up to 205% APR

ROLL

CLAIM

Airdrop



ELEPHANT.MONEY


OVERVIEW PEANUTS BOND **AIRDROP** STATS ?


Recipient

Amount

SEND

Airdrops


Pending
0.0000
TRUNK

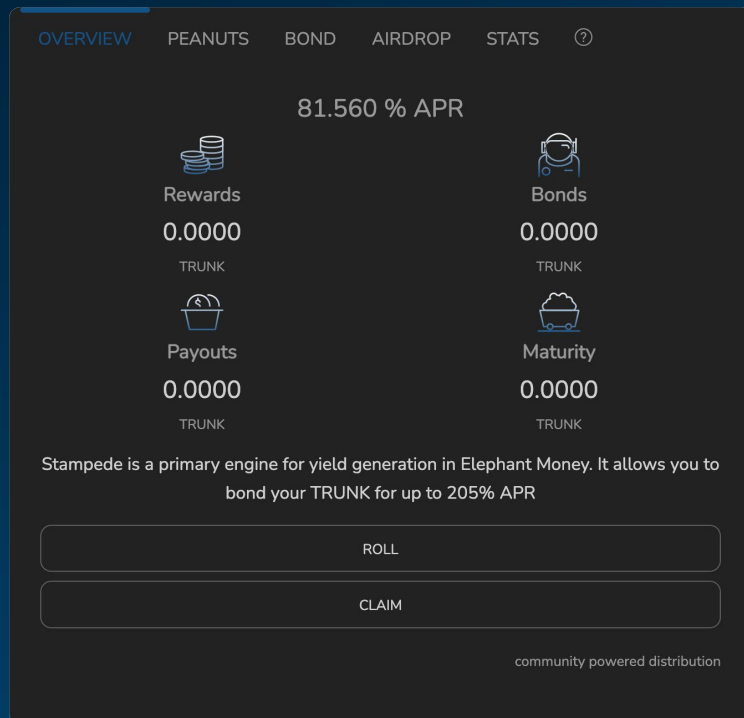

Total
0.0000
TRUNK

Allows you to airdrop TRUNK from your wallet to a recipient address of your choice as a Stampede bond. Think of this tool as an allowance, grant, etc. as a way to give your family and friends **exposure** into the Stampede ecosystem! Alternatively, it can be used by influencers as a **promotional tool** to give back to the community.

Overview



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Rewards

Rewards are dividends paid out in TRUNK by the Elephant.Money treasury. You will receive **2.05X your deposited amount** over the span of 365 days. Rewards can be left unclaimed or claimed and reissued as additional bonds to **hyper compound your earnings** over time.

Payouts

The payouts are the amount of TRUNK that you have received thus far from your bonds deposited. You will continue to receive payouts until your pay out amount matches your maturity amount.

Maturity

The maturity is the maximum amount of TRUNK that you will receive from your bonds deposited over time. To increase your maturity amount, it is recommended to deposit fresh TRUNK and roll frequently.

Stats Tab



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Bonds

The total amount of bonds that have been minted by all players via Stampede.

Payouts

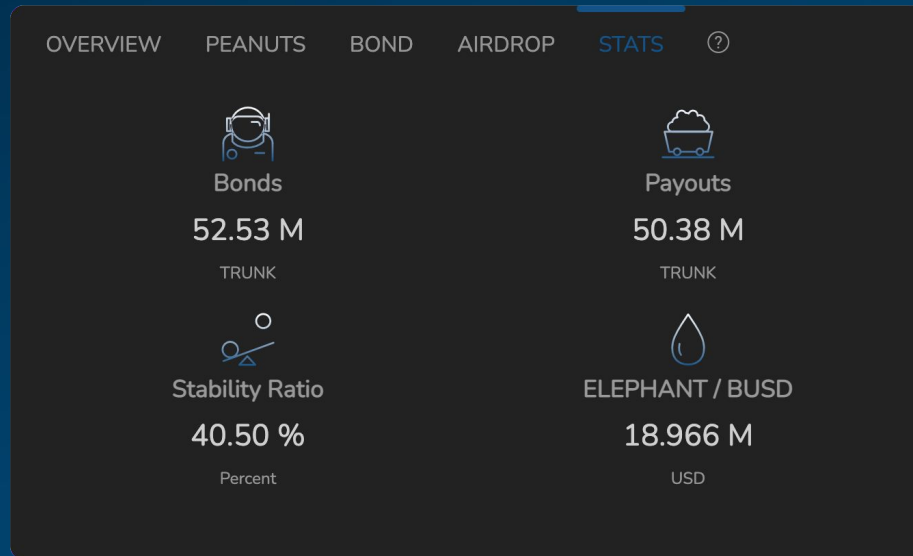
The total amount of TRUNK pay outs received by all players via Stampede.

Stability Ratio

The percentage of total ELEPHANT liquidity that is backed by BUSD.

Elephant / BUSD LP

The total amount in USD value that has been allocated to the ELEPHANT/BUSD liquidity pool through the minting of Stampede bonds.



Elephant Money Farms (EMF)






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Elephant Money Farms are a zero fee / high yield / trustless savings and income portfolio system. Pair TRUNK with your favorite assets to farm TRUNK with zero impermanent loss. Withdraw your principal, risk free, at any time.

Trustless Vaults

Only your private keys can deposit and withdraw directly to an immutable vault. There is zero administrative access to your funds once deposited in the vaults.



<div>WBNB / TRUNK</div> <div>10X</div> <div></div> <div>14.516 WBNB / 12.016 K TRUNK</div> <div>41.978 % APR</div> <div>SELECT</div> <div>0xbb4...c095c - buy</div>	<div>BUSD / TRUNK</div> <div>10X</div> <div></div> <div>4.296 K BUSD / 12.361 K TRUNK</div> <div>41.978 % APR</div> <div>SELECT</div> <div>0xe9e...87d56 - buy</div>	<div>USDT / TRUNK</div> <div>10X</div> <div></div> <div>154.159 USDT / 438.691 TRUNK</div> <div>41.978 % APR</div> <div>SELECT</div> <div>0x55d...97955 - buy</div>
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The Herd (Partner Program Network)

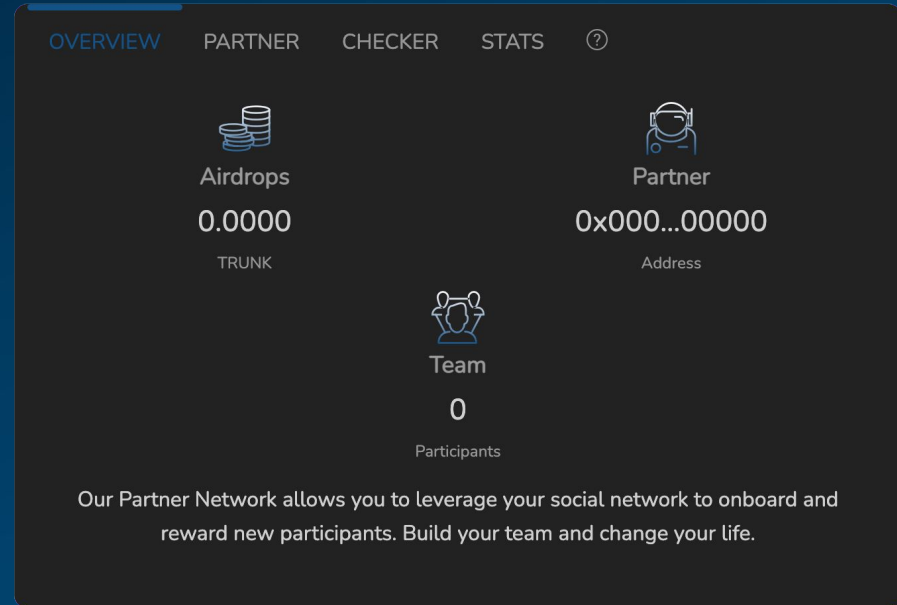
The Herd (Partner Program Network) is the first-of-its-kind onboarding system that benefits both team builders and new participants to the Elephant.Money ecosystem alike. Participation is completely voluntary, however by utilizing the partner network, not only are players rewarded for building out their teams organically, but newcomers are provided equal incentive to participate. Unlike many other multi-level marketing/scammy referral systems, which consist of pyramid structures, tiered referral trees, etc. there is **only 1 level of affiliate rewards**, making it most similar to Amazon or Tesla's affiliate system. The Herd's system was carefully and thoughtfully designed, preventing bad actors, need for self referrals, leeching rewards, etc. Reward credits are issued whenever the **referred individual makes a deposit or rolls in Stampede. 1%** of the deposited/rolled amount **is split 50/50, or 0.5% each**, between the referred and referrer in the form of airdrops. As of the Stampede V4.1 update, **there is no minimum TRUNK balance** needed in order to benefit from the program. Rewards will be generated as long as you have your partner address set.





Overview Tab (The Herd)

The overview tab outlines your individual stats within the Herd (Partner Program Network) including amount of TRUNK airdrops received, your individual partner address, and the total number of participants on your team. You are not required to participate in the program, however it allows you to leverage your social network to onboard and reward new participants.



Partner Tab (The Herd)



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OVERVIEW **PARTNER** CHECKER STATS ?

Current Partner

0x00

Partner

Address

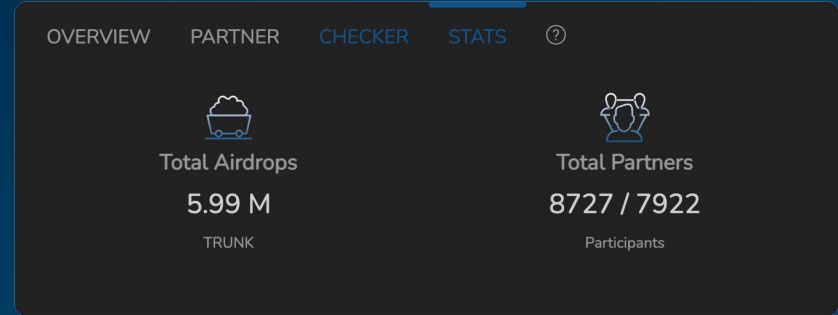
UPDATE

In order to add your own partner to the Herd, you must enter your partners wallet address and click the “Update” button. Once you’ve set a partner, you will begin to benefit by receiving reward credits whenever you complete a deposit or roll in Stampede. **1%** of the deposited/rolled amount is **split 50/50, or 0.5% each**, between the referred and referrer (set partner) in the form of airdrops. You are able to update your active partner address at anytime.



Stats Tab (The Herd)

The stats tab shows total amount of TRUNK airdropped and the total number of participants in the Herd.



Checker Tab (The Herd)

The checker tool allows you to verify if an address is a direct on your Herd team.

OVERVIEW PARTNER **CHECKER** STATS ?

Use this tool to check if an address is on your direct team

Participant

Address

CHECK

Follow Elephant.Money



ElephantStatus



elephant_money



elephant-money



elephant-money



Elephant Money



elephantstatus



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Become part of the Elephant.Money family!

... and simply survive the bear market.

elephant.money

