



CAR NOMALY

The Web3 automotive ecosystem that rewards users
for responsible vehicle ownership.

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Introduction

The automotive industry is a significant player in the global economy and contributes around 3% of the total GDP globally, 2.83 Trillion dollars in 2021. The automotive industry has influence over more than just car sales, and is also embedded within industries such as technology, natural resources, financial institutions, the skilled workforce, research and development, marketing and local economies. Over the years there has been an increase in the challenges faced by the online automotive industry, impacting a significant portion of these markets.

Carnomaly distinguishes itself from other blockchain projects and auto trading platforms by bridging the gap between the Web3 and legacy automotive industries. The platform, powered by blockchain technology, provides a digital solution for both consumers and dealers.

Since the COVID19 pandemic impacted the global economy, the automotive industry has begun to face new challenges in the sectors of supply chain and globalization. Carnomaly recognizes a need to correct the key issues afflicting the online automotive industry that include:

- Undervalued trades
- High interest rates
- Overpaying for vehicles
- A confusing and cumbersome buying process
- Inaccurate vehicle history reporting

To overcome these challenges, Carnomaly has developed a road map that aims to revolutionize the entire online vehicle marketplace experience. By bridging the gap between the automotive industry and blockchain technology, Carnomaly provides innovative solutions that enhance transparency, simplify financing processes, improve inventory access and ensure fair trade-in evaluations, to promote a customer-centric and ethical business approach. The Carnomaly ecosystem delivers a platform where consumers can access accurate vehicle information, engage in transparent transactions, learn about new ways to purchase, sell or trade vehicles and enjoy a seamless digital experience.

The Carnomaly Solution

Definition of Carnomaly -

CARNOMALY [car-näm-ə-lē] noun [car-nom-al-e]

1: A one-of-a-kind company in the automotive platform bridging technology and rewards to all users

2: A one-of-a-kind automotive ecosystem setting new standards to facilitate the convergence of legacy car purchasing methods and blockchain technology

By combining the strengths of the automotive and blockchain sectors, Carnomaly provides a truly transformative way to shop, maintain and sell vehicles by providing an innovative solution, with a rewarding gamified experience for both consumers and dealers.

At the heart of the Carnomaly platform is a comprehensive marketplace that offers a wide range of new and used vehicles. Whether consumers are searching for their dream car, a budget-friendly option or their first vehicle, Carnomaly's platform caters to all diverse needs. The platform goes beyond simple vehicle listings by offering guidance and support to help consumers make informed decisions. This includes tools and resources to determine the value of their vehicles, enabling them to negotiate fair prices in full transparency which in return provides confidence to all parties involved.

Recognizing the busy lifestyles of consumers, Carnomaly emphasizes convenience throughout the car-buying process. The platform allows options per dealer to facilitate test drive deliveries, allowing consumers to experience the vehicles firsthand without having to visit multiple dealerships. Additionally, Carnomaly streamlines various services related to financing, administration, and after-sales support, reducing the time and effort required from both parties.

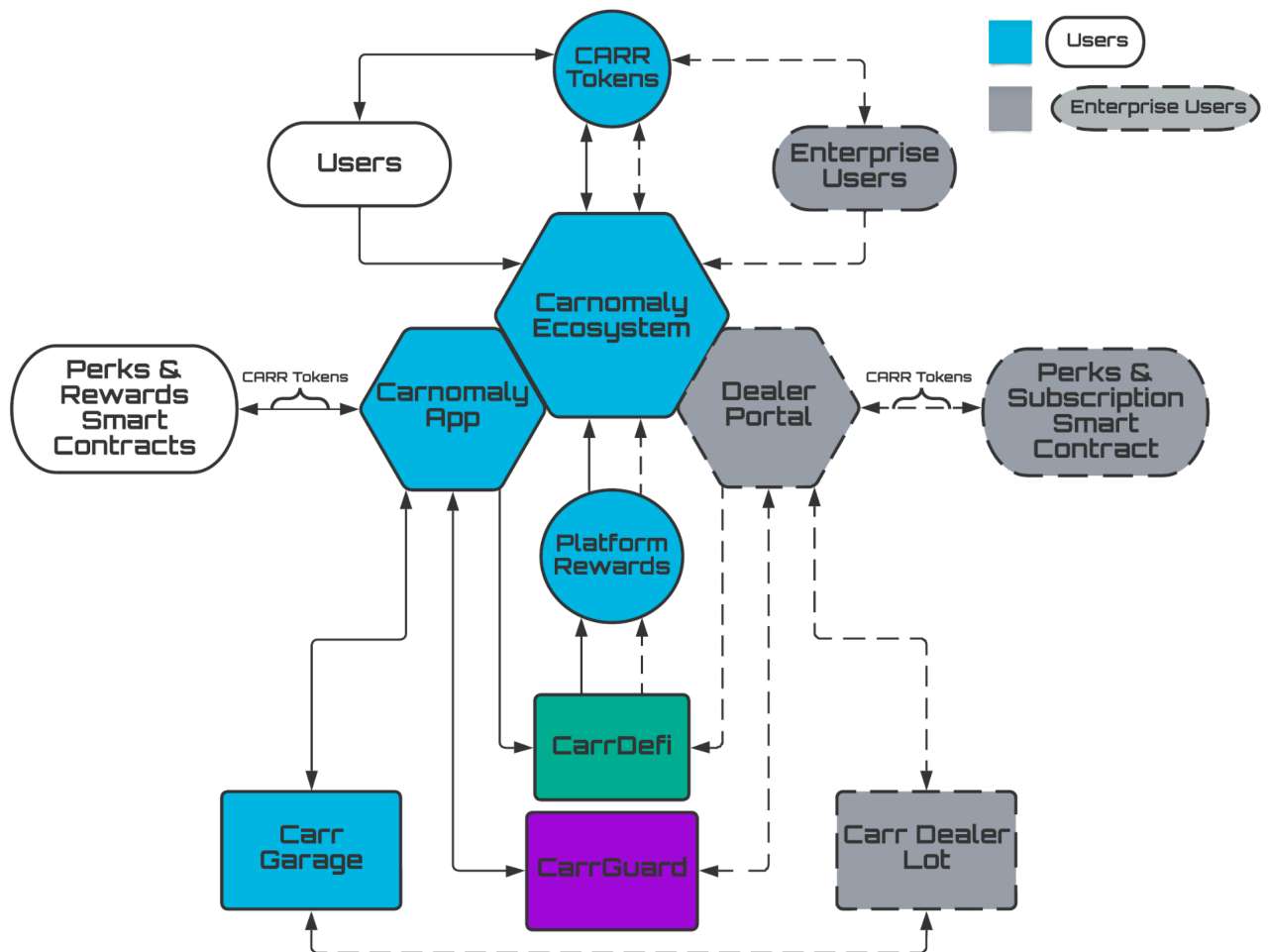
The Carnomaly solution leans on an innovative ecosystem with a focus on providing a cost-effective solution for all users by surpassing the offerings of traditional online marketplaces. Carnomaly aims to generate higher profits for dealers, while ensuring that consumers receive a better purchasing and trading experience.

The Carnomaly Ecosystem

The Carnomaly ecosystem is an evolving and innovative suite of software solutions designed to merge the automotive industry with the trust, security and transparency of the blockchain. These services (developed for Web2 and Web3 functionality) work in conjunction to pioneer and change the way we buy, sell, shop, finance and maintain our vehicles.

The utility and solutions found in the Carnomaly ecosystem are designed to ultimately empower both the consumer and enterprise experience. Carnomaly's Web3 solutions are positioned for interoperability by using EVM compatible protocols such as ERC-20 and ERC-721.

Below is an illustration that demonstrates how both standard and enterprise users will access the Carnomaly Ecosystem, interact with Smart Contracts, send and receive digital rewards and navigate through available solutions:



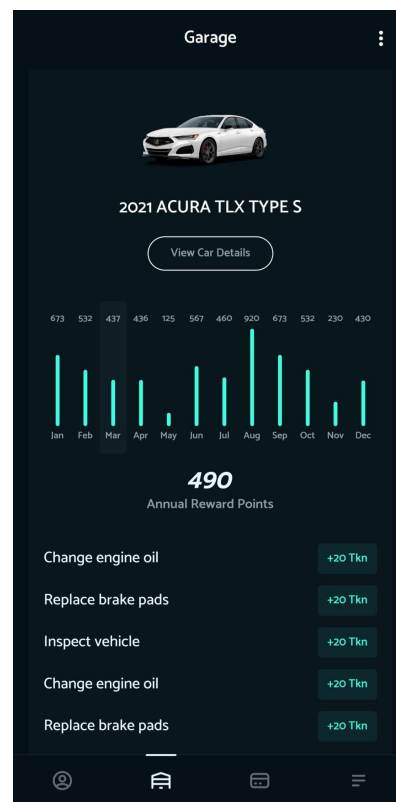
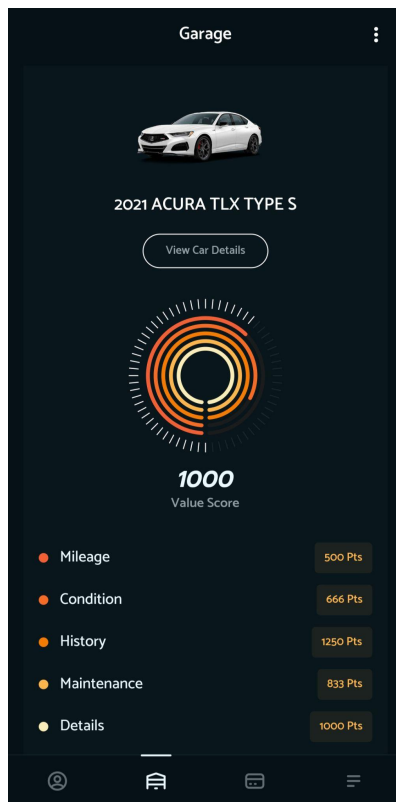
The Carnomaly Ecosystem

Carnomaly App

The Carnomaly app is an all encompassing suite of software full of features that offer options that cater to all users. Individuals easily guide through convenient, concierge-level services, including specific filters and sorting methods for car shoppers.

Carnomaly empowers consumers and dealers with the infrastructure to effectively communicate without manipulation. In addition, token holders will be able to earn CARR Tokens on their automotive purchases, in varying reward amounts based on their membership tier. Carnomaly will also allow a seamless exchange of inventory between dealers.

Carnomaly App UI Example:



The Carnomaly Ecosystem

Carnomaly App

- **Scheduling Maintenance**

Through the app users will be able to schedule oil changes, tire rotation and a myriad of other repair services for their vehicle. Allowing the app access to your location will produce a list of the nearest service centers most convenient for you to either contact directly or schedule an appointment. Users can also set up maintenance reminders for whatever maintenance that their vehicle needs regularly. This process helps mitigate error and ensures that users are reminded to have maintenance performed.

- **Insurance Claims**

The Carnomaly application makes filing an insurance claim seamless and straight-forward. When involved in an accident, users can use their mobile device to record the damage to their vehicle and file a claim all at once. This speeds up the claim process and makes users' experience with insurance companies much more enjoyable.

- **Carr Garage**

Carnomaly's Carr Garage allows vehicle owners to create their own personal car lot. Now your vehicle will be ready to sell or trade whenever you would like. Simply choose one of the listing options and put your vehicle on the market with ease.

- Anonymous Vehicle offers (New & Pre-Owned) - Whether you're shopping for a new car or trying to get rid of an old one, Carnomaly's anonymous bidding solution will eliminate those unwanted phone calls, text messages and emails.
- Peer-to-Peer selling - Listing and selling your vehicle in the open market just became simple.
- Search Dealer Inventory - Search new and used inventory found at any Carnomaly dealer within the network and make an offer right from the app.
- Vehicle Warranties - Track warranty claims and submissions right from the palm of your hand.

The Carnomaly Ecosystem

Carnomaly App

Buying

Thanks to an intuitive, user-friendly app, buying a new car through Carnomaly is simple—and rewarding. Carnomaly is unique in its model to offer a worldwide crypto-based rewards system for automotive purchases and maintenance. Both new and used vehicles will qualify for purchase rewards as long as they are bought from a Carnomaly-verified dealer anywhere in the world.

Not only will shoppers be able to filter what type of vehicle they are looking for, but they can choose an “anonymous browsing” option. Unlike other sites, you can shop for vehicles worry-free without giving away your personal data to dealers. Utilizing smart filters, shoppers will be able to search for new vehicles using multiple criteria and find a variety of dealers worldwide to select from. Pre-owned vehicles can also be bought through Carnomaly by filling out a form on Carnomaly’s website that specifies the make, model, year and mileage of your desired vehicle. These details will enable the Carnomaly team to provide a bespoke, curated service for users who are looking for a traditional method of finding the perfect pre-owned car.

Another perk of buying new or pre-owned vehicles through Carnomaly: After purchasing your vehicle, and depending on the dealer, customers can choose to receive the vehicle at their doorstep through our delivery service.

Conventional car purchasing websites often have limited search criteria, which can make it difficult to find the perfect vehicle. Anonymous browsing through the Carnomaly App allows shoppers to search for their ideal vehicle without revealing personal information to dealers. This helps to avoid receiving unwanted advertisements, texts and calls. In addition to anonymous browsing, Carnomaly offers customers the ability to view the cost of a used car in a range of configurations. This means that customers can compare the cost of a “no-frills” version of their desired car to a fully-loaded model. This allows customers to magnify informed purchasing decisions based on their budget and/or preferences.

The Carnomaly Ecosystem

Carnomaly App

Selling

Carnomaly aims to address the issues and drawbacks of selling vehicles through traditional dealerships, and offer a better solution. The Carnomaly app enables users, through a competitive bidding system, to increase the odds of selling their vehicle at maximum value. It will also enable dealers to silently bid on vehicles so they can gain access to additional inventory. This feature allows sellers to have multiple opportunities to sell their vehicles under one platform, while alleviating high auction costs for dealers.

Carnomaly presents an alternative to traditional auction houses, which can charge high fees to sell a vehicle. Instead of paying these fees, sellers can list their car on our platform and allow dealers to place silent bids on their vehicle, expanding their inventory without incurring high auction fees. This benefits sellers by providing multiple opportunities to sell their car under one roof, and also benefits dealers by allowing them to easily find and purchase vehicles for their inventory.

Financing

Traditional financing involves a cumbersome amount of administration and a longer approval process than what is needed. With a decentralized finance (DeFi) lending solution from Carnomaly, the entire lending process is simplified and no longer has to rely on a conventional banking method. Carnomaly users have access to CarrDefi - a decentralized finance solution in the auto lending space.

The process to obtain a car loan from CarrDefi is simple. Complete an online application form available on CarrDefi's website - these details will enable CarrDefi's digital financing experts to match you with a relevant lender that will compliment your needs the best way possible. Users who complete the form and qualify for the car loan will obtain funding from the CarrDefi platform's loan pool. These loan pools are filled with liquidity from users. This means that you are obtaining loans from other users and not from large institutions - eliminating the legacy mediator. As there are no "middlemen" like banks and brokers involved in the process, you will obtain car loans at a comparatively cheaper rate and in the most transparent manner possible.

The Carnomaly Ecosystem

Dealer Portal

Carnomaly acknowledges that dealers can struggle with providing a quality inventory to buyers. Finding reliable vehicles worth selling can be a tedious task, requiring a lot of time and overhead effort to negotiate the best options. Our platform is a solution to this problem, promising to aid dealers through the process by granting them access to the dealer portal. By doing this, we aim to differentiate your traditional dealerships by granting access to our Dealer Portal which opens the doors to an entire ecosystem of potential inventory and sales.

The screenshot displays the Carnomaly Motors Dealer Portal. At the top, there is a search bar and navigation links for 'View Profile' and 'Log Out'. The main content area features a user profile for 'Carnomaly Motors' with a profile picture, an 'Edit Information' button, and contact details: Address (Piano, TX), Phone (4697340415), and Website (http://www.Carnomalymotors.com). A summary of bidding activity shows 'Available Vehicles To Bid: 0', 'Current Bids: 0', 'Won Bids: 2', and 'Lost Bids: 15'. Below this, there are buttons for 'Current Bids', 'Vehicle Won', 'Vehicle Lost', and 'Watch List'. The 'Vehicles Won' section includes a filter and a list of vehicles. The first vehicle listed is a '2016 KIA Forte' with the following details:

Leading Bid	Bid Leader	Your Bid	Bid Position	Time Left
\$9000	Dealer #5555	\$9000	1st	Time Finished

Additional vehicle details include: Overall Condition: Good, Tire Condition: Fair, Engine Type: 4-Cyl, 1.8 Liter, Transmission: Auto, Exterior Color: test, Doors: 4 Doors Sedan/Saloon, and VIN: KNAFK4A6G5500498.

www.carrdealer.com

With Carnomaly, dealers can enjoy more features at a lower cost compared to other options in the market. We aim to support dealers in their efforts to connect with consumers and to transact with other dealers. Our platform hosts online vehicle auctions and streamline the delivery process to ensure seamless transactions.

In the conventional system, dealers face a variety of fees when submitting vehicles to auctions, even if they don't sell. Moreover, they are required to pay a commission to the auctioneer for each sale, which leads to higher costs for the consumer. With Carnomaly, dealers can avoid these costly traditional auction fees and efficiently dispose of their excess inventory. This way, dealers provide customers with more competitive pricing and better value.

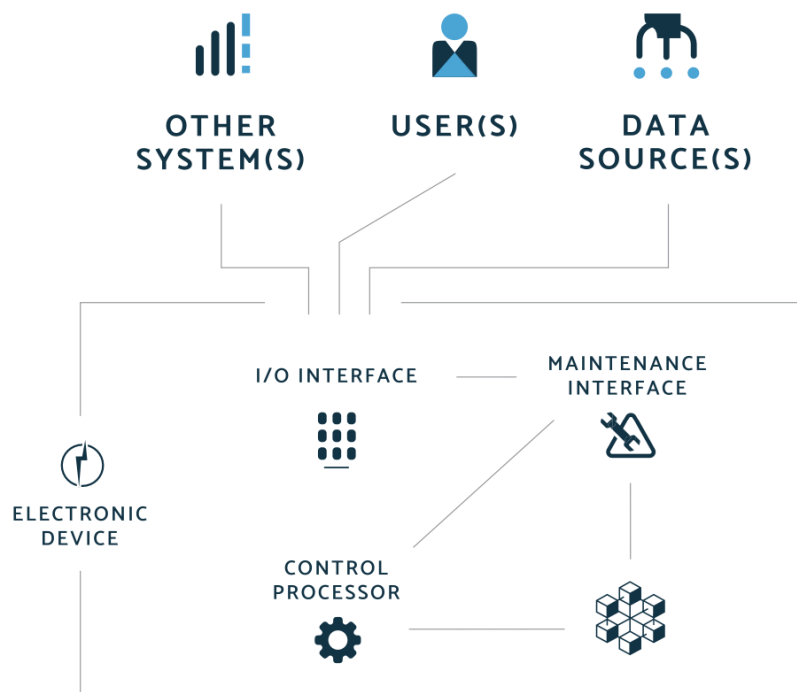
The Carnomaly Ecosystem

CarrChain

The Comprehensive Automotive Records Repository, CarrChain, is a cutting-edge application that harnesses the power of blockchain technology. Vehicle owners will have more control over their vehicle's history report and can earn a reputation score by keeping their vehicle's records up-to-date. The platform aggregates data from dealers, insurance companies, collision centers and DMVs, and allows owners to upload receipts, notes and photos related to their own maintenance and repairs.

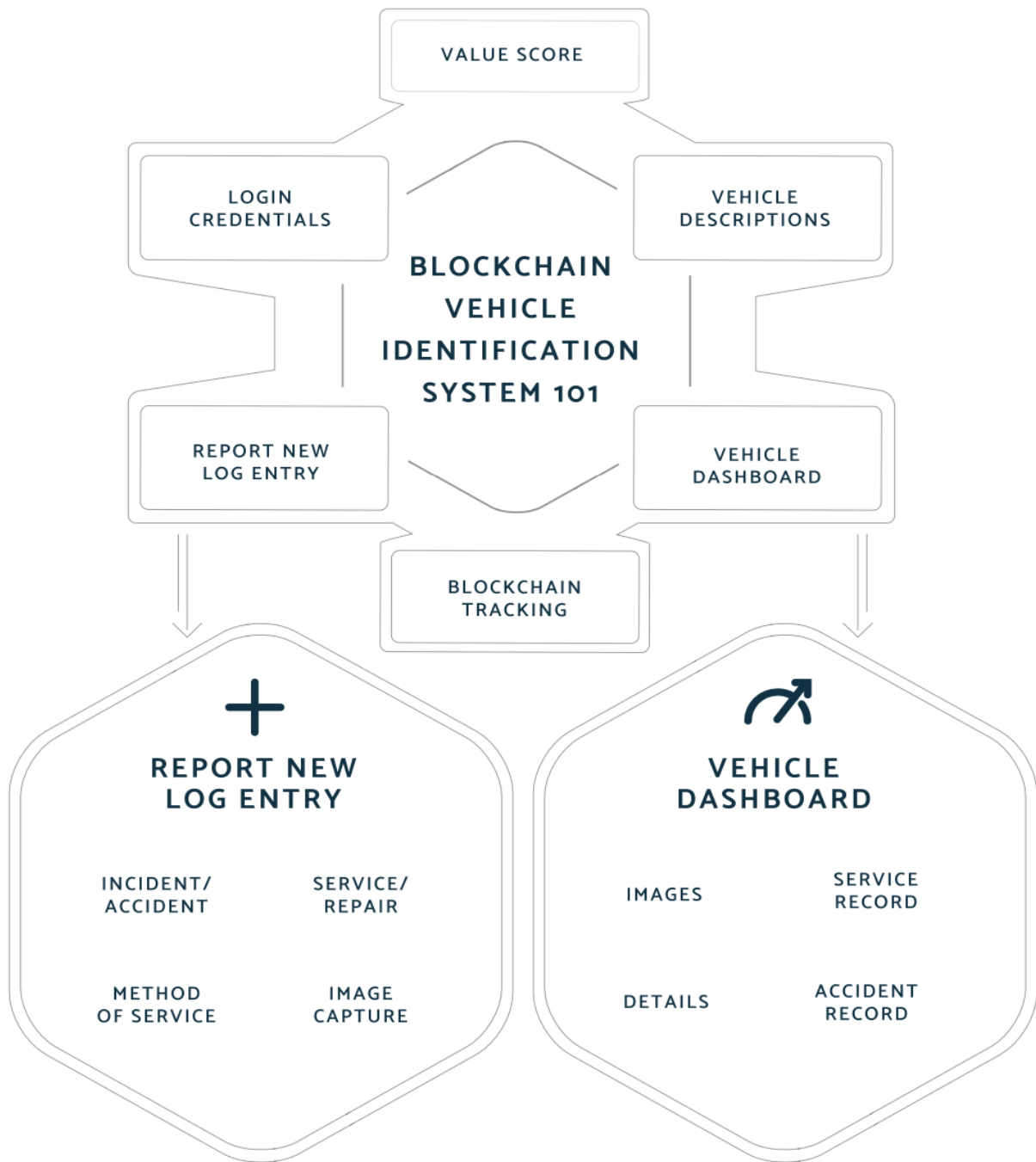
CarrChain assigns a unique Digital Vehicle Identification Number (DVIN) to every vehicle, which is permanently linked to its conventional Vehicle Identification Number (VIN). This information is stored securely within the blockchain, ensuring the safety of each vehicle's records. CarrChain also facilitates real-time ownership transfers, eliminating the risk of unwanted toll and red light camera bills and potential lawsuits. In the future, CarrChain aims to become the go-to platform for vehicle ownership transfers worldwide, serving as the foundation for the innovative Carnomaly platform.

SCHEMATIC OF DISTINCT INPUTS FOR ELECTRONIC SYSTEM



The Carnomaly Ecosystem

BLOCKCHAIN VEHICLE IDENTIFICATION SYSTEM 101



CARR Token & Utility

The Comprehensive Automotive Records Repository (**CARR**) token is an ERC-20 utility token minted on the Polygon network. The Polygon network offers an energy efficient, fast and scalable multi-chain ecosystem that is compatible with Ethereum. The CARR token acts as a cryptographic utility tool designed to interact with smart contracts within the Carnomaly ecosystem.

The CARR utility token represents the peer-to-peer transactional and reward asset throughout the Carnomaly ecosystem. CARR tokens may be used to interact with Smart Contracts issuing ERC-721 or ERC-1155 NFTs. NFTs minted using CARR tokens are intended to be used on the Carnomaly platform or with affiliated partners.

The utility enabled by the CARR token accomplishes the best possible relation between vehicle owners, dealers and other automotive industry businesses, by providing access to an open and easily accessible automotive ecosystem. Carnomaly and CARR tokens work symbiotically to encourage frequent ecosystem utilization by both consumer users and enterprise users for updates, interactions and rewards.

CARR Token Details

Name:	Comprehensive Automotive Records Repository
Symbol:	\$CARR
Token Type:	ERC-20 (Ethereum Request for Comment 20)
Decimals:	18
Total Supply:	1,750,000,000
Contract Address:	0x9b765735C82BB00085e9DBF194F20E3Fa754258E
Token Summary:	A utility token enabling endpoint users in the Carnomaly ecosystem to interact with smart contracts.

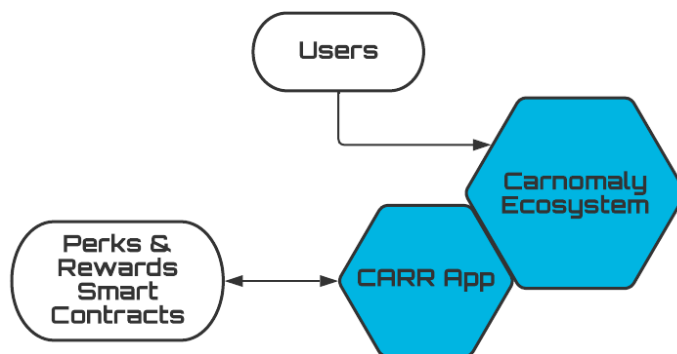
CARR Token & Utility (Standard Users)

Users have the option to pledge their CARR tokens for a duration of time to unlock rewards or perks for users to amplify and augment their experience within the Carnomaly ecosystem. When a user pledges CARR tokens into a smart contract, the user unlocks features such as exclusive promotions from enterprise users, receiving a showcase filter for selling their vehicles to other platform users (including enterprise), earn CARR tokens or even earn NFTs that are used for future platform and community participation.

Sample opportunities for users to earn CARR rewards and utilize platform perks:

- Reporting vehicle maintenance in their Carr Garage
- Updating vehicle miles
- Reporting vehicle condition
- Buying / Selling vehicles
- Participating in a Perks & Rewards Smart Contract
- Learning about new promotions offered from enterprise users

Perks & Rewards Smart Contracts (Users):



Perks are unlocked for the duration of the smart contract and rewards are distributed at the time of smart contract closure. As the ecosystem grows and more partnerships are obtained, the features unlocked from Carnomaly smart contracts are subject to change in order to reflect or accommodate new enterprise promotions and any integrated rewards that are offered.

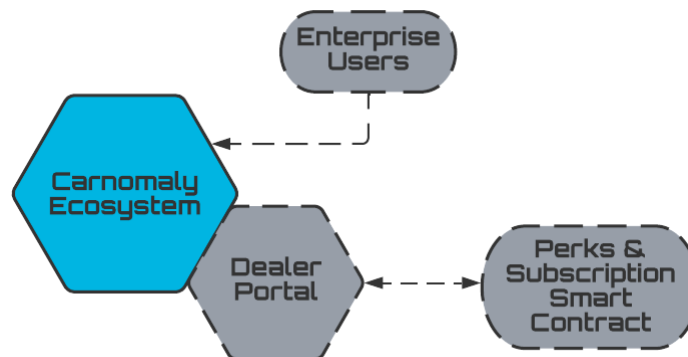
CARR Token & Utility (Enterprise Users)

Enterprise users are presented with the option to pledge their CARR tokens to unlock perks for the duration of their Perks & Subscription smart contract. The Perks & Subscription smart contract is fashioned to not only provide platform usage discounts to enterprise entities, but also bridge enterprise users to consumer users by giving them a premiere filter through the Carr Dealer Lot to view Carnomaly users who are looking to sell or trade in their vehicles on the platform via the Carr Garage.

Sample opportunities for enterprise users to utilize platform perks and benefits:

- Purchasing vehicles through the Dealer Portal
- Updating vehicle data on the CARR Dealer Lot
- Offering enterprise promotion options for User Perks & Rewards duration
- Referring other enterprise entities to the Carnomaly ecosystem
- Participating in a Perks & Subscription Smart Contract
- Launching a learn-to-earn strategy for individual users to earn rewards for learning about a new product or promotion offered

Perks & Subscription Smart Contract (Enterprise Users):



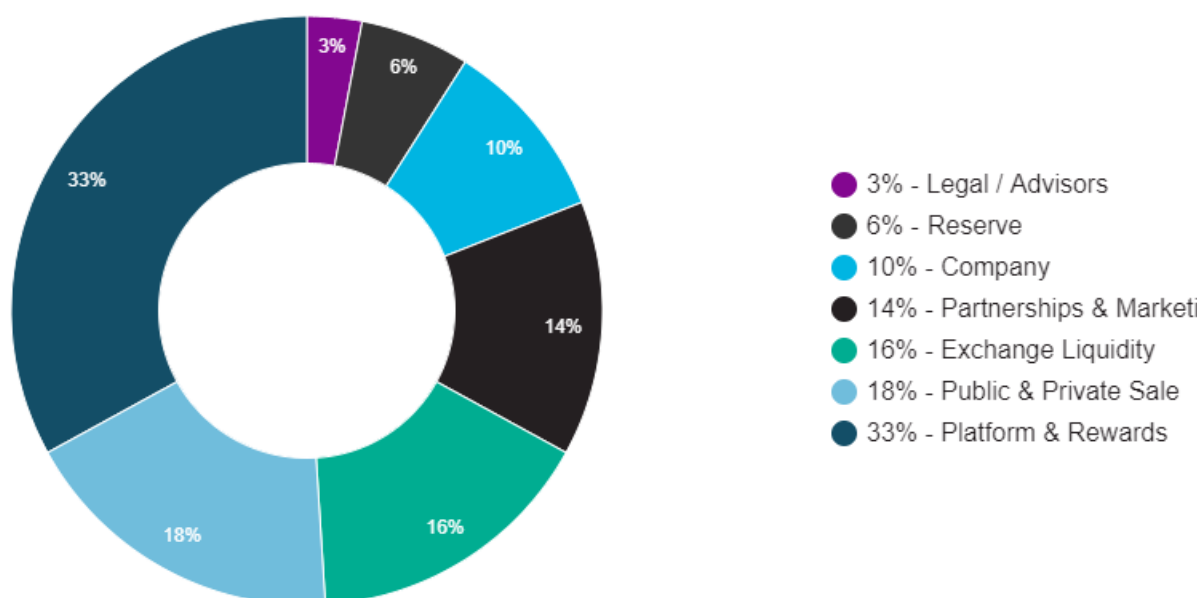
In the same method that basic users unlock perks, dealers who become Carnomaly verified and engage in a smart contract with CARR tokens may utilize all elevated platform features offered for the duration of the smart contract.

Token Distribution & Economics

By providing an open and evolving platform for both consumer users and enterprise / business users, Carnomaly aims to align the interests of the entire automotive industry. The CARR utility token acts as the native token and overall binding agent within the ecosystem. All tokens have been minted on the Polygon Network, and are bridgeable to any EVM compatible blockchain.

The graph and table below convey the high-level details of the CARR utility token distribution details.

CARR Token Allocation



Category	Percentage Allocated
Legal / Advisors	3.00%
Reserve	6.00%
Company	10.00%
Partnerships & Marketing	14.00%
Exchange Liquidity	16.00%
Public & Private Sale	18.00%
Platform & Rewards	33.00%

Token Distribution & Economics

The economics surrounding the CARR token are focused heavily on a regenerative utility workflow and reward method. This portion of the document elaborates on a few key mechanics regarding the CARR token economics. A percentage of platform activity base fees completed using CARR tokens will be moved to the token reserve (sometimes referred to as “vault”).

Platform & Rewards

The Carnomaly platform has been allocated 33% of the supply of CARR tokens to reward both types of users at the time of reward smart contract closure. Users who reach milestones while reporting their vehicle updates and maintenance will also receive rewards from this allocation.

All token reward pools are actively replenished through a variety of methods such as:

- CARR tokens purchased from exchanges (both centralized and decentralized)
- Transactional fees when using CARR tokens for vehicle maintenance at Carnomaly affiliated vehicle centers (Platform activity)
- Enterprise User Carnomaly account fees (Platform activity)
- Purchasing / minting Carnomaly NFTs (Platform activity)

Reserve

The reserve pool has been allocated 6% of CARR tokens. The reserve allocation stands as a long-term held position for the CARR tokens within the company. The reserve allocation is set to steadily increase in supply over time as a percentage of all platform activity fees are sent to the reserve to be vaulted. Reserve tokens are only to be accessed for urgent replenishment related to platform rewards. Should this occur, a focus from market strategies and a larger percentage of platform fees are to be allocated to the reserve until the previous balance is matched or surpassed.

Token Distribution & Economics

NFT Utility & Reward Governance Structure

As reward contracts evolve and progress in overall function, users (both consumer and enterprise) may receive NFTs (Non-Fungible Tokens) at the closure of their smart contract duration. In most cases for future Reward Governance votes, NFTs may be required to be minted by locking tokens in a separate contract for a duration of time in order to receive an NFT that is used (or burned) to process a vote through reward governance.

Reward Governance features allow users to vote on the direction of platform rewards. Subject to restrictions, the options listed will be voted on by the CARR community who are holding NFTs with vote utility functions. Platform Non-Fungible Tokens may be used for platform contests, forms of Governance, discounts on purchases from partnerships, or to qualify the user for future airdrops available to all applicable users

With such variety in platform utility, users may choose to hold any NFTs related to contracts that are specified for upcoming announced utility that will no longer be available to future users. Methods for on-chain random verification functions are to be implemented in the future to ensure true and transparent results for all contests and events as necessary.

Carnomaly Platform NFT Utility Examples / Summary:

- Mint unique vehicle NFTs
- Enter contests to win cars or other vehicles
- Enter to gain access to exclusive events (Meet-ups, NASCAR events, etc)
- Participate in Carnomaly airdrops
- Reward Governance voting

All platform users are incentivized to participate in Carnomaly perks and reward smart contracts as often as possible, maximizing their chance to earn utility NFTs and take part in as many events as possible. These methods are designed to introduce global users into the Carnomaly ecosystem and incorporate a democratized reward environment for all who decide to participate.

Summary

This whitepaper describes the interdisciplinary subjects of utility, technology, and economics behind the Carnomaly project. Carnomaly is a platform that incentivizes users for responsible vehicle ownership while leveraging Web3 technology and features. Likewise, Carnomaly provides the tools for car dealers to sell their vehicles and replenish their inventory through the Carr Dealer Lot. The Carr Dealer Lot is an enterprise exclusive perk that allows dealership owners to browse vehicles listed for sale by consumer platform users.

A cornerstone of the Carnomaly ecosystem under development to help achieve this goal is the creation of CarrChain. Built on the Hyperledger Blockchain, vehicle data written to the CarrChain will mitigate inaccurate vehicle history reporting, adding new layers of transparency and integrity to the automotive economy.

Users have the option to list their vehicles for sale and receive anonymous bids from dealers, resulting in multiple selling opportunities. Through the Carnomaly app, buyers also have access to auto loan financing, and car dealers have direct access to a community of users able to search their inventory for their desired vehicle to purchase.

The Comprehensive Automotive Records Repository (**CARR**) is an ERC20 token minted on the Polygon Network (native token **MATIC**) and is the native token for peer-to-peer transactional tool within the ecosystem. The CARR token is also the cryptographic utility protocol that all users will initiate perks and reward smart contracts, pay for vehicle maintenance, be rewarded for vehicle maintenance, and mint NFTs designed for a variety of both utility, and function.

At its core, the objective of Carnomaly is to align the industrial, sales, maintenance, and ownership aspects of the automotive industry with a cryptographic economic and utility system.

Team



SCOTT HENINGER / Founder

Software Development Team



BRAD BALL / Carnomaly Product Development Director



PAUL MILLER / Carnomaly Marketing Director



DUSTIN NEWLAND / Lead Developer, Blockchain Developer



ANNA LOSSAU / Art Director



COREY JONES / Art Director, UX/UI Lead Designer

Legal

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