swipe™

whitepaper

Swipe Wallet LTD, London, United Kingdom

June 4, 2019

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ABSTRACT:

The original cryptocurrency, Bitcoin, was designed to be a peer-to-peer cash system.[1] Bitcoins purpose originally was to be a digital substitute to a payment instrument as described by the Bitcoin Whitepaper[2] written by Satoshi Nakamato. Since its inception there has been a variety of a cryptocurrencies[3] for a wide array of use cases such as Ethereum and Litecoin that serve their own purposes, but have the same fundamentals as Bitcoin, which is that they are cryptocurrencies. There are processes to convert these hard-spent cryptocurrencies to fiat but, there hasn't been a highly efficient bridge to spend cryptocurrencies, as currencies, in which enables a peer-to-peer cash system. Swipe will bring back the original purpose of cryptocurrencies and enable them to be used as currencies and offer its userbase a wide selection of services to bridge traditional financial systems to cryptocurrencies.

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RISK STATEMENT:

Investor, legal and regulatory, market and operational risks are set out in the Terms and Conditions of the SXT Token Sale. You must review these risks before purchasing SXT and continuing to read this Whitepaper.

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DISCLAIMER:

The Swipe White Paper (“Whitepaper”) has been published and issued by Swipe Wallet Ltd (“Swipe”) on August 9, 2019 and is required to be read alongside the Swipe Terms & Conditions (“Terms”). Any purchase or use of services from Swipe creates a binding arbitration agreement between Swipe and the user/purchaser as hereinto the Terms outlined.

This Whitepaper does not constitute a prospectus for the purposes of [Directive 2003/71/EEC (the “Prospectus Directive”), and the amending directive 2010/73/EU] [Regulation (EU) 2017/1129 (the “Prospectus Regulation”)] or offer document of any sort and is not intended to constitute an offer of securities or a solicitation for investments in securities in any jurisdiction.

The purpose of this Whitepaper is to provide prospective purchasers with the information on Swipe’s project to allow the prospective purchasers to make their own decision as to whether or not it wishes to proceed to purchase Swipe Tokens (“SXT”). This Whitepaper does not constitute an offer or invitation, or any other sale or purchase of shares, securities, or any of the assets.

Any possession of SXT shall not grant any rights in any form to the user, including but not limited to any rights of ownership, interest, profit, redemption, property or intellectual property, decision making, or any other such rights, such as any rights of financial or legal nature, in Swipe or its affiliates.

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Swipe does not represent, warrant, undertake or assure that the SXT are defect/ virus free or will meet any specific requirements of a prospective purchaser. You should only purchase SXT if you can afford a complete loss. Unless you fully understand and accept the nature of the SXT and the potential risks inherent in the purchase of SXT you should not purchase SXT

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The publication of this Whitepaper and the offering of SXT may be restricted in certain jurisdictions. It is the responsibility of any person in possession of this White Paper and any persons wishing to make an application for SXT (pursuant to the Terms) to inform themselves of, and to observe, any and all laws and regulations that may be applicable to them. Accordingly, SXT are not being offered or distributed to, neither can they be resold or otherwise transferred by their holders to the citizens of, whether they are private or legal persons, and people who own a permanent residence or their seat of incorporation in the United States of America and its territories, the People's Republic of China, and in any countries, territories, OFAC restricted/sanctioned countries, or jurisdictions where transactions with digital tokens are prohibited or to some extent restricted by the law.

This Whitepaper does not form any legal relationship between Swipe and participants of the token sale. The purchase of SXT is only possible after accepting the terms subject to purchaser having completed Swipe customer due diligence process in accordance with European Union Law.

SXT are meant for use strictly within the Swipe platform and shall not have any value or use outside of it. Swipe does not and shall not provide any guarantees, projections, estimates, or ensure any profit, income, or gains from Swipe products or services. Participants in the token sale shall carefully assess all available information and possible risks before participating in the token sale or making use of Swipe products or services.

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Swipe reserves the right to make amendments and changes to this Whitepaper at any time and without notification. In such case, only the latest version of this Whitepaper published on Swipe's website shall be considered valid, whilst all older versions of this Whitepaper shall be considered invalid. Swipe is not required to give notice of this.

Swipe shall not be held responsible or liable for any losses, damages, or harm arising from participation in this token sale. SXT shall not be used for any kind of speculative, investment, or financial purposes.

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Swipe makes no warranty whatsoever (express or implied) with respect to any SXT proposed to be issued by the group, including any:

- warranty that the SXT will be issued;
- warranty of merchantability;
- warranty of fitness for a particular purpose;
- warranty of title; or
- warranty against infringement of intellectual property rights of a third party, whether arising by operation of law, course of dealing, course of performance, usage of trade, or otherwise except as expressly set forth in writing between the company and any purchaser of SXT. It is a condition of you receiving and retaining this Whitepaper that you warrant to the group, its managers, and its officers that you have not relied upon any warranty made by the group, or any other person on the group's behalf. By purchasing SXT you do so at your own risk.

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To the maximum extent permitted by the applicable laws, regulations, and rules, Swipe and its affiliates and their respective officers, employees, or agents will, in relation to the website and Swipe tokens, not be liable for any damages of any kind, including but not limited to, direct, consequential, incidental, special or indirect damages (including but not limited to lost profits, loss of revenue or third party loss whether foreseeable or otherwise, trading losses or damages that result from use or loss of use of the website and Swipe Tokens.)

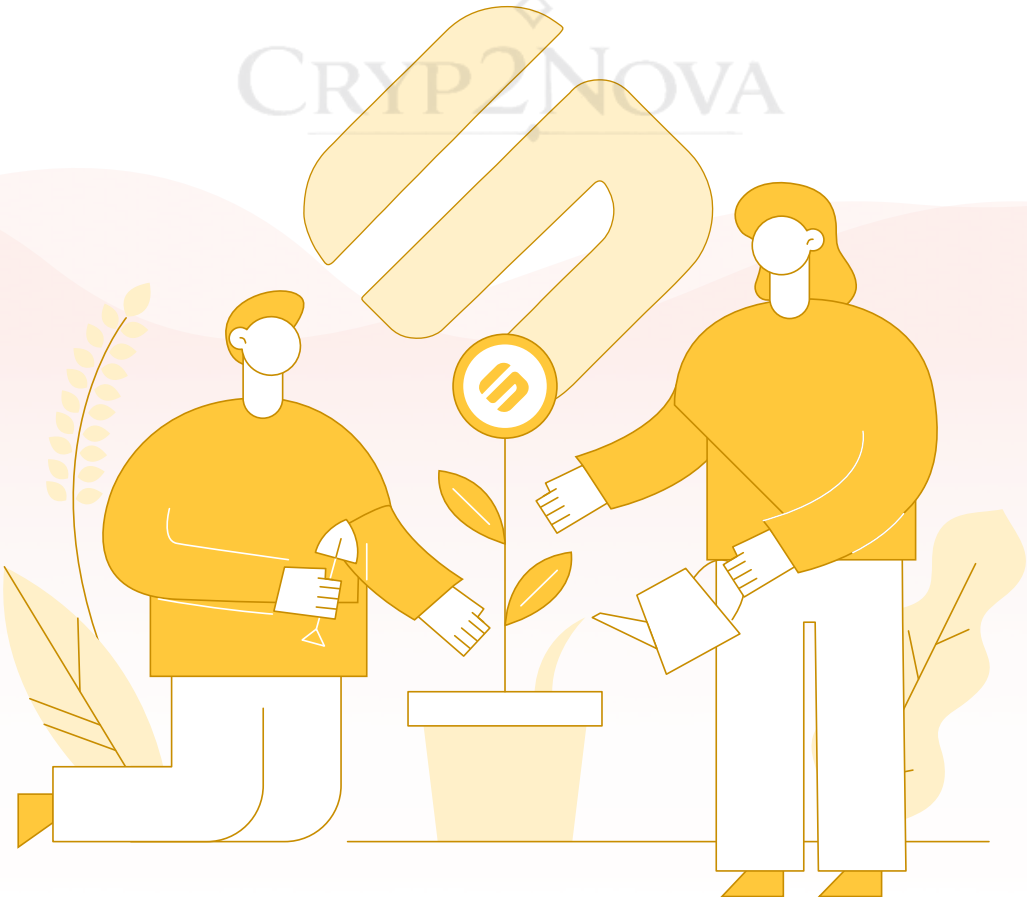
For the avoidance of doubt, Swipe expressly disclaims any and all responsibility for any direct or consequential loss or damage of any kind whatsoever arising directly or indirectly from: (i) reliance on any information contained in this document; (ii) any error, omission, or inaccuracy in any such information; (iii) any action resulting therefrom; or (iv) usage or acquisition of products, available through the website.

Participants of the token sale acknowledge and agree that they are not purchasing SXT for purposes of investment, speculation, or other financial purposes. Some of the statements in the Whitepaper include forward-looking statements which reflect Swipe’s current views with respect to execution roadmap, financial performance, business strategy and future plans, both with respect to Swipe and the sectors and industries in which Swipe operates. Statements which include the words “expects”, “plans”, “believes”, “projects”, “anticipates”, “will”, “aims”, “may”, “would”, “could”, “continue”, and similar statements are of a future or forward-looking nature. All forward-looking statements address matters that involve risks and uncertainties.

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Accordingly, there are or will be important factors that could cause Swipe's actual results to differ materially from those indicated in the statements. These factors include but are not limited to those described in the part of the Terms entitled "Risks", which should be read in conjunction with this Risk Statement and other cautionary statements in the Token Sale Terms and Conditions.

Any forward-looking statements in this Whitepaper reflect Swipe's current views with respect to future events and are subject to these and other risks, uncertainties and assumptions relating to Swipe's operations, results of operations and growth strategy. These forward-looking statements speak only as of the date of this Whitepaper. Prospective participants in the token sale should specifically consider the factors identified in the Terms could cause actual results to differ before making a purchase decision. No statement in this Whitepaper is intended as a profit forecast and no statement in this Whitepaper should be interpreted to mean that Swipe's earnings for the current or future years would be as may be implied in this Whitepaper.



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1 / BACKGROUND:

Cryptocurrencies original purpose was to be a digital cash system. Since then cryptocurrencies have been used as a store of value, fuel in an ecosystem, or used as securities. With these new mix purpose functionalities, Swipe believes that it is important that cryptocurrencies should all inherently have a digital cash capability and have the ability to be spent. The first transaction was actually quite expensive and maybe was a catalyst of fear of not to spend cryptocurrencies in the infamous pizza bitcoin purchase[4]. One of the first major companies to build the bridge in spending Bitcoin was BitPay. BitPay first enabled merchants to accept Bitcoin as a form of payment to shop on their stores. The second product BitPay launched was the BitPay Visa Card that enables their users to load a Visa debit card with fiat funds converted from Bitcoin building the first payment instrument that enables spending cryptocurrencies. BitPay helped realize Satoshi's original intentions with Bitcoin and it enabled a cash system to be used via a traditional Visa card and between merchants who wanted to process bitcoin as a payment method.

Since the launch of these two products from BitPay, many companies are now attempting to launch products aimed to make cryptocurrencies more easily accessible and useable in our real world. Companies like Coinbase have launched trading platforms that include fiat on/off ramps for users worldwide through their website and banking relationships. Crypto dot com launched a Wallet and Visa card aimed to make crypto top-ups accessible to users in Singapore.

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Many others have taken their sights to build bridges of cryptocurrencies in everyday use with a constant growth of the market capitalization[5] as more usage, users, use-cases, and more are released. Popularity has grown through institutional entities now as well with the launch of regulated entities[6] such as Bakkt. With these new products being released there are new doors being opened to both financial institutions and also to third-world markets, such as in Africa, to bring financial inclusion powered by cryptocurrencies. Blockchain based cryptocurrencies are designed by nature to be transparent on the blockchain and to eliminate fraudulent transactions which we typically see done by Credit Cards and Bank Accounts. In the United Kingdom alone, it suffered over £600 million in credit card fraud losses[7]. Cryptocurrencies by nature are designed to be cryptographic and possibly prevent losses like this from occurring in our markets.

Swipe strongly believes that blockchain technology and a society where we operate without cash is important to growing our financial sectors to the next step. The focus will be on facilitating the adoption of cryptocurrencies to millions of users worldwide by creating solutions that meet the standard of what the expectations of the user audience is. Through understanding the need of our user's needs, Swipe has studied the market to understand the current landscape. A majority of the of the volume and services provide to users are from a select handful of platforms such as Coinbase, Bitstamp, and BitPay.

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These platforms are known for their robust security, high liquidity, and technical infrastructure which enables the services users need while maintaining their level of comfort using these services with trust and safety in mind. However, each of these platforms has their specific niche market they target and don't necessarily offer the a' la carte selection to bring a multi-use services offering in one product or platform. The objective is to understand the background of the market and how Swipe can come into it, at this stage, and make presence will require the vision to be executed in a fashion where we can offer a vast need of services to users. Swipe will focus on offering a first-class customer service with a secure platform that focuses on payments and serviced tailored around cryptocurrencies.

2 / ISSUES:

The current landscape of the crypto markets today lacks companies that offer the ability of cryptocurrencies to be actually spent. Currently there are only a handful of companies that are approved to issue cryptocurrency debit cards due to the issues done by bad actors. Prior to the crackdown, there were issuers abusing their licensing agreement and doing cross-border issuance without the necessary approvals. This caused Visa and MasterCard to terminate relationships which left cardholders stranded. Thereafter, it is a requirement from the issuing schemes to get a necessary approval per region you are issuing in.

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The companies that are issuing with compliance in mind are only in Singapore and a few countries in the Asia-Pacific area. The companies issuing in the United States are limited to the assets available and require significant licensing to offer their products.

With these issues and more there have been solutions developed over the course of the last 5 years, bridging the gap of bringing cryptocurrencies to our real-world commerce which has slowly been established. However, custody and control seem to be a common issue with numerous exchanges being hacked for billions of dollars[8]. These exchanges and providers have lacked the necessary infrastructural security to help protect user assets and safeguard them from hackers and malicious attackers. Some of these exchanges and providers have suffered enormous breaches at the expense of their users.

Even with some of the newer providers who are aiming to solve these issues they lack any incentive for the user in comparison to other traditional financial platforms from cash back percentages to actual bonuses offered. Some even have high entry of barriers such as monthly maintenance fees, initial deposit requirements, and limitations in services.

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3 / MARKET:

The overall market condition has allowed companies like Swipe enter the ecosystem and offer products that will be actually used due to a need of these services and selections of providers. Swipe is a niche market with its planned offering of the Swipe Wallet and Swipe Card. There are currently only a few other companies offer similar products and from their overall offering, they lack certain features or regions that Swipe will intercept with its product offerings. Swipe believes that blockchain-based payments and cryptocurrencies will become a tool for the unbanked population – currently at around two billion people worldwide. However, this technology not only benefits this group of people, but at the same time, blockchain technology and cryptocurrencies has changed the entire e-commerce ecosystem by offering highly beneficial systems to both customers and merchants in developed and developing regions. The $3 trillion global retail e-commerce market is ever growing with now more than 20% year over year. This market is currently dominated by Visa and Mastercard but is being disrupted by the potential of this new market of blockchain technology and cryptocurrencies. Companies that can piggy-back off these existing market-leaders while providing their own services will propel their services forward at a much quicker rate than someone entering the marketing with a completely new product offering and no back-bone integrations to spearhead its marketing.

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The opportunity and features that these new emerging systems provide will offer a substantially more efficient method of providing instant and lower cost remittances and services worldwide. Currently the market is in the need for a tool and system in place to lower these transaction fees and offer the same feel of services, which blockchain and cryptocurrency as a whole can solve. The users in this market need to become aware that Swipe will offer its product line in a cheaper, more efficient, and more selective range of services versus its competitors. A few ways that Swipe plans to do this are the following:

- **Social Media Advertisements**
- **Search Engine Advertisements**
- **Press Releases and Media Articles**
- **Influencer Marketing**
- **Aggressive Referral System**
- **Events and Trade-shows**
- **Global Meet-ups**

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4 / INTRODUCTION TO SWIPE:

Swipe was created with one mission in mind:

> Enabling Millions of Users access to Use Crypto

With this vision, Swipe will create a platform that will be accessible to users worldwide via an Apple or Android device which enables them to buy, sell, or pay with cryptocurrencies at millions of locations worldwide. The plan to execute this vision starts with creating a highly-secure bank-grade digital Wallet infrastructure that will host multiple blockchain systems tied to a traditional debit card. With these two products users will be able to buy or sell cryptocurrencies to traditional fiat and they may link it to their traditional bank accounts while having the ability to store these cryptocurrencies on the Wallet to spend it via the debit card at millions of locations worldwide.

The ecosystem powering the product line will be fueled by its native cryptocurrency Swipe Token (SXP), which will be used as gas throughout the whole platform as gas. For every interaction on the network it will require SXP to perform the transaction similar to gas on Ethereum.

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Swipe does not plan to stop there. The vision to “use” cryptocurrencies will further grow the ecosystem and product line to offer more traditional financial services tied to cryptocurrencies such as lending, credit, and interest-bearing accounts. Swipe will offer platforms an open-SDK designed to scale services and bring Swipe features into more Wallets and providers to access a larger userbase. With this vision, Swipe will create a platform that will be accessible to users worldwide via an Apple or Android device which enables them to buy, sell, or pay with cryptocurrencies at millions of locations worldwide. The plan to execute this vision starts with creating a highly-secure bank-grade digital Wallet infrastructure that will host multiple blockchain systems tied to a traditional debit card. With these two products users will be able to buy or sell cryptocurrencies to traditional fiat and they may link it to their traditional bank accounts while having the ability to store these cryptocurrencies on the Wallet to spend it via the debit card at millions of locations worldwide.

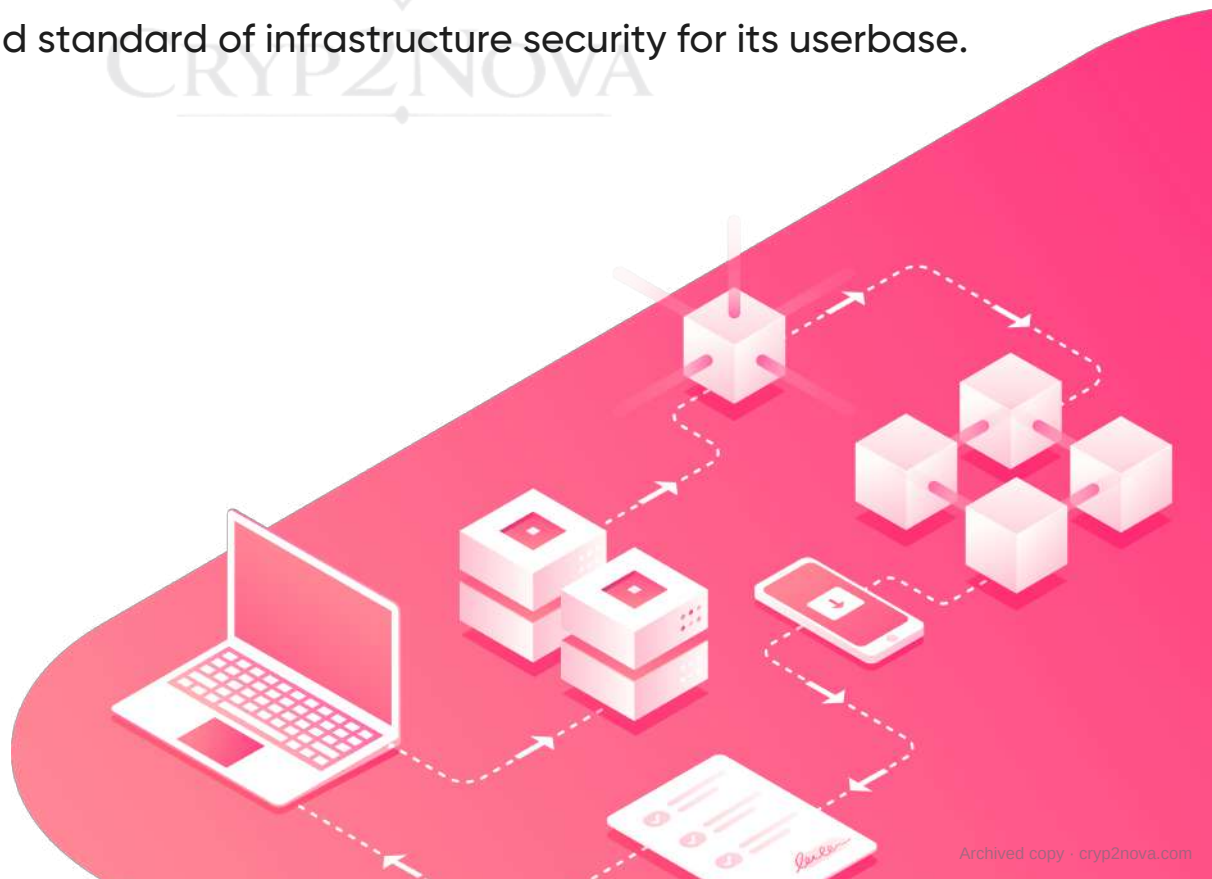
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5 / SWIPE STACK - PRODUCT LINE:

The Swipe Stack is the short-word used to describe the ecosystem and infrastructure designed by Swipe to offer its services to users worldwide through its product line. With a platform built from the ground up in stealth over the course of mid 2018 to present day, Swipe has positioned itself with a highly-scalable system designed with security and performance to offer a unique payments experience for everyone.

When the Swipe Stack was designed, it was architected with a forward-thinking model. The model we employ utilizes a cloud-based microservice and infrastructure. This enables us to run services that have their own specific responsibility and can be easily maintained, updated, and duplicated without lengthy downtime. The platform overall will regularly go through penetration testing and audited while maintaining PCI DSS Level 1 Certification and SOC type II certification that will give Swipe the gold standard of infrastructure security for its userbase.



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6 / SWIPE ORACLE:

The Swipe Oracle is a proprietary system designed by Swipe to provide real time market data, prices, and liquidity for cryptocurrencies and within seconds convert them to local fiat being used on the Swipe Wallet or Swipe Card. The Swipe Oracle is also responsible for the interoperability of the Swipe product line.

Swipe Oracle consists of:

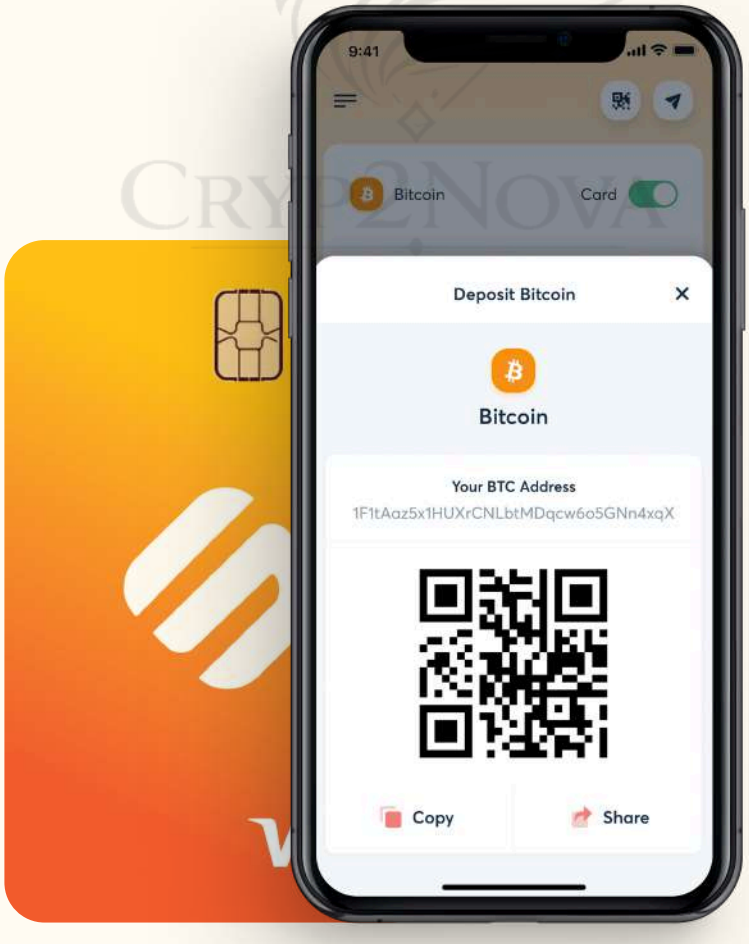
Liquidity Protocol

Pricing Module

Compliance AI

Banking Layer Platform

Debit Card Processing System



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Liquidity protocol: The purpose of the Liquidity Protocol is to connect the Swipe Oracle to its exchange and OTC providers with a real time engine designated to source conversions and orders appropriately to the best platform to ensure the lowest slippage of any size order.

Pricing Module: This system provides Swipe Wallet users with the best pricing available in the market which is sourced from the most liquid exchanges and OTC providers in the industry via our Swipe Oracle. When an order is executed it will source the best price available in real-time.



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Compliance A.I.: The Compliance Artificial Intelligence (CAI) is a system Swipe built from the ground up to ensure it meets all regulatory rules and procedures while ensuring smooth user-experience and user safety. CAI processes a series of fraud and risk rules to ensure frequently transactions and high-risk transactions are being blocked with geo-location features. CAI is also responsible for real-time automatic KYC directly built into the Swipe Wallet and connected via the Swipe Oracle to various global KYC providers.

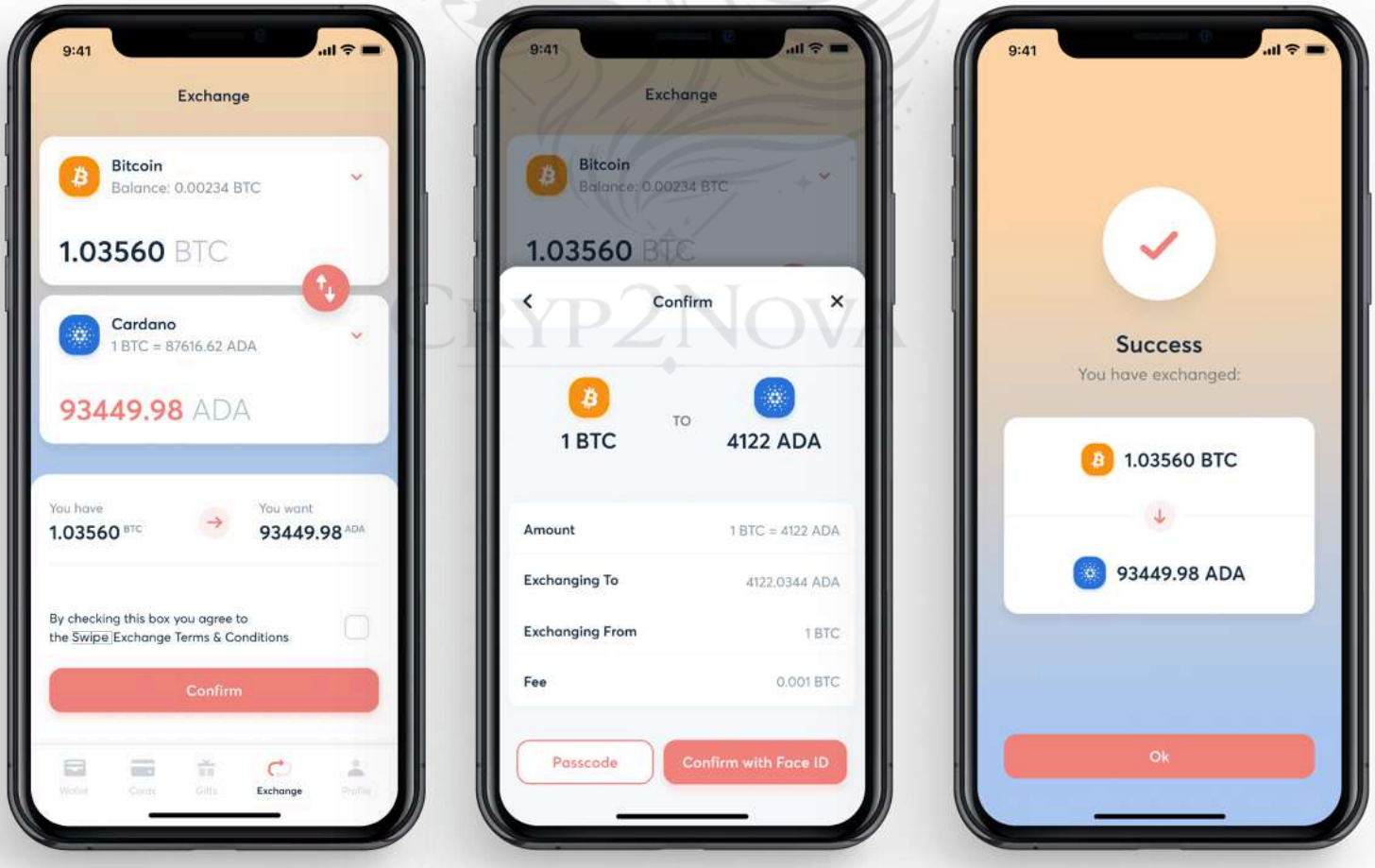
Banking Layer: The Swipe Wallet is powered by a backend banking layer to give users access to multi-currency banking systems. Have this banking layer built into the Swipe Oracle we are able to offer users crypto-to-fiat and fiat-to-crypto services through our banking networks and providers. These services can be used to make Wire/SEPA payments and local payment channels like ACH where available.

Debit Card Processing System: This part of the Swipe Oracle is essential to operating the Debit Card connected to the Swipe Wallet. This system allows users to control their debit card directly from the Swipe Wallet and link it to the cryptocurrency they plan to spend which will be converted at point-of-sale in real time. It will also support the issuance of virtual and physical cards with the adding to Apple and Google Pay digital wallets.

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7 / SWIPE WALLET:

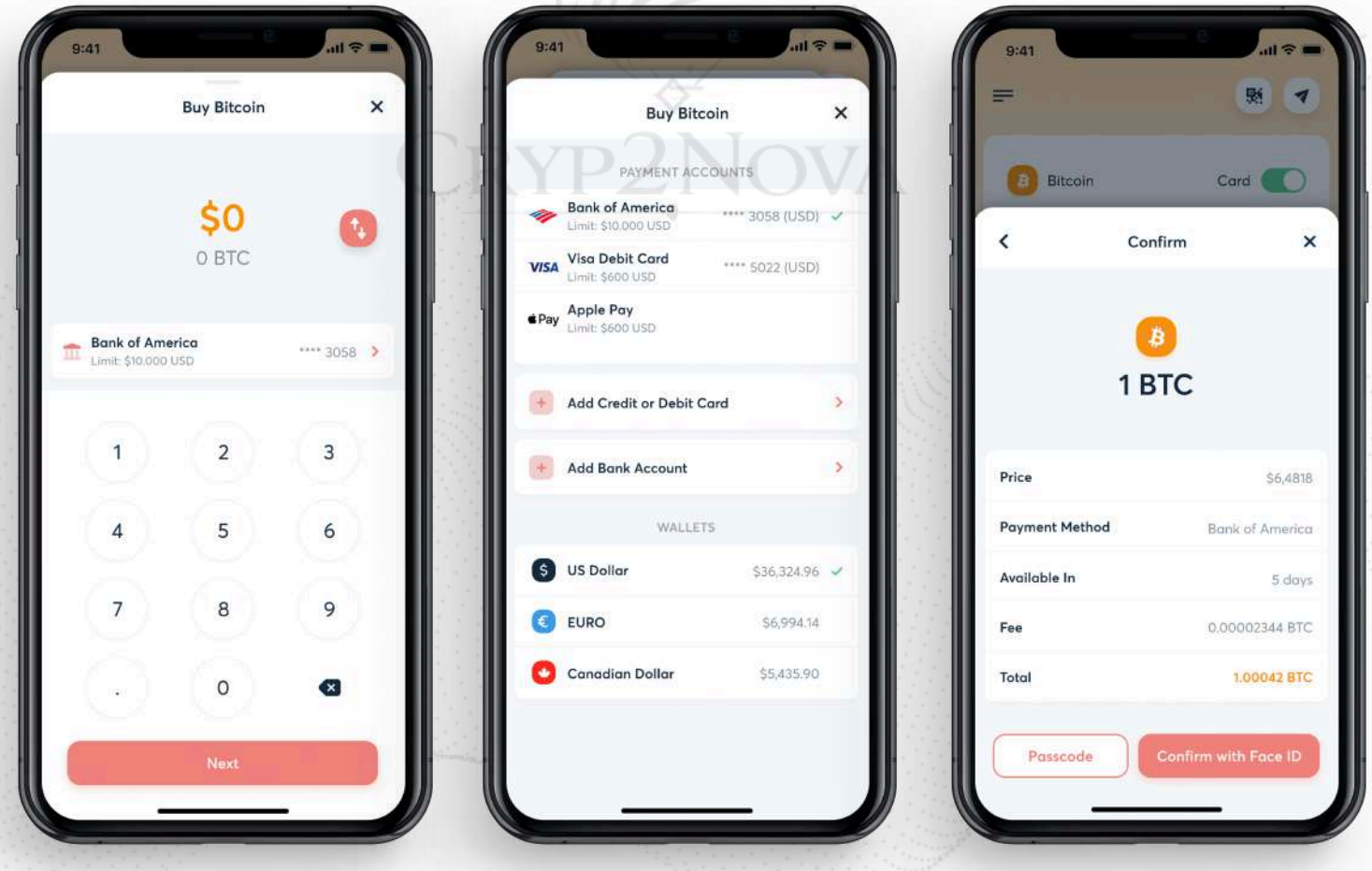
The Swipe Wallet has been architected and designed to offer users an unparalleled user experience and on-boarding process to mitigate any issues of use. The original availability of the Swipe Wallet will be on the Apple iOS App Store and Google Play Store for iPhone and Android based devices. It will give users the options to buy, sell, store, spend, and pay with cryptocurrencies while giving them market data, news, and insight for all supported assets on the platform.



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Initially the Swipe Wallet will support 20+ cryptocurrencies on its platform. User's cryptocurrencies will be 100% stored in cold-wallet solutions with hot wallet maintained by Swipe's reserves. Alongside the custody solution provided to users, the Swipe Wallet itself will be operating with PCI Level 1 DSS certification which is one of the highest degrees of certifications for card processing platforms and maintaining AES-256 encryption of all user data to prevent sensitive data exposure from bad actors. the Swipe Wallet will offer users a services as mentioned below:

Buying Cryptocurrencies: Users will be able to buy Cryptocurrencies directly within the Swipe Wallet after successfully verifying their account. They will be able to purchase all supported cryptocurrencies with their linked bank accounts, stablecoins, or their fiat wallets. Purchases done via stablecoins and fiat wallets will have instant settlement, while purchases made via bank accounts will vary based on the user's bank.



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Selling Cryptocurrencies: Users may sell any supported Cryptocurrencies directly in the Swipe Wallet to their fiat wallet, stablecoins, or bank accounts. Sales of cryptocurrencies to their fiat or stablecoin wallets will be instantly and bank transfers will depend on the method selected and the users bank.

Exchange System: Users will have the ability to exchange any supported cryptocurrency or fiat currency to another with instant settlement. This is provided through a combination of features in the Swipe Oracle directly into the users Swipe Wallet account.

Gift Cards: Users will be able to use any supported cryptocurrency or fiat currency to pay for digital gift cards directly within the Swipe Wallet. These services are regional and will depend on the user's country to be eligible for this service. Swipe will work on bringing more regions online.

Crypto Data: Users have access to all supported cryptocurrency data and charts directly within the Swipe Wallet. These features will allow users to have full insight on the cryptocurrencies that Swipe Wallet supports with charts, circulating supply, total supply, daily volume, and more for each cryptocurrency.



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7 / SWIPE CARD:

The Swipe Card will be a major based debit card that will be able to be accepted at millions of locations worldwide. This Cryptocurrency Debit Card will be linked to the users Swipe Wallet and enable them to spend their cryptocurrencies with real-time conversion powered by the Swipe Oracle, which will be explained later in this white paper. The Swipe Card will have the following features:

- Security Settings to Freeze and Un-Freeze the card
- Real-time spending history with geo-location of merchant
- Change PIN directly within the Swipe Wallet
- Utilize the Swipe Oracle for real time cryptocurrency to local fiat conversions
- Virtual & Physical Debit Cards
- Apple Pay & Google Pay compatible
- Swipe Rewards Program that gives users anywhere from 1% to 5% cash back on all purchases and with future enhanced cash back percentages at select retailers through our Swipe Offers program.

These features toppled with others lets Swipe Cardholders get full control of their debit card that's connected with the Swipe Wallet. Users also get access to our Sats Back Reward program. The Sats Back Reward Program allows users to opt to receive their cash back from Swipe Card purchase in satoshis (Bitcoin) directly to their Swipe BTC Wallet instantly.

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The **Swipe Card** will be a major debit card that will be useable at millions of locations worldwide. This card will be issued through a program manager and issuing bank with an existing debit card platform.

The Swipe Card will come in two levels for our users.

Swipe Saffron, which is our standard card, will be a orange-peach color based debit card that is a dual-interface card that enables chip based EMV payments and Paywave NFC payments. This card offers the following features:

- **Flexible Spending Limit**
- **Access to ATM Cash**
- **1% Cash Back on all purchases**
- **No SXP Stake Required**



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Swipe Slate Metal, which is our premium Metal Debit Card will be a dark gray and black metal card designed with a composite material to support dual-interface functions that enables chip based EMV payments and Paywave NFC payments. This card offers the following features:

- **Flexible Spending Limit**
- **Access to ATM Cash**
- **4% Cash Back on all purchases while stake is remaining. 2% Cash Back if stake is released.**
- **300,000 SXP Stake Required for 3 months.**
- **Access to concierge services**
- **Select 5 Merchants to receive 50% cash back on (up to $100 per month)**
- **$3,000 Referral Rewards**
- **0% Foreign International Fee while SXP stake is active**



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8 / SWIPE TOKEN:



The Swipe Token is the ecosystems native cryptocurrency which fuels the services that are performed on the Swipe product line. The Swipe Token will be minted on the Ethereum Platform as an ERC20 standard token. There will be in existence 300,000,000 SXP tokens as a fixed supply. The SXP token is designed with a deflationary monetary supply as all transaction fees will consist the use of SXP via the Wallet Smart Contract powered by the Swipe Oracle autonomously with the code published publicly and audited.

The way this mechanism works is that when transactions are executed on the product line that involve fees, which will always be fueled by SXP, 80% of those transaction fees will destroyed while 20% of these fees will be retained by Swipe Wallet LTD as operational revenue. These transactions being performed by the Swipe Oracle of these transactions will be on-chain and verifiable on the Ethereum Explorer.

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Each user will be set up with a Smart Contract that will require a 1 SXP tokens deposit to activate the contract and enable the features of the Swipe Wallet. Thereafter when each transaction is performed, the Smart Contract will validate through the Swipe Oracle the percentage of fee is required to execute the transaction. Initially this fee will be 1% and is adjustable by Swipe to become lower, not higher. This fee is dynamic because as the supply of SXP becomes lower over the course of its existence, this fee will be required to be lowered respectively to coincide with the monetary supply of Swipe Tokens. There will be a phase 2 governance smart contract designed to help govern these Swipe Oracle adjustments.

Swipe Token Features:

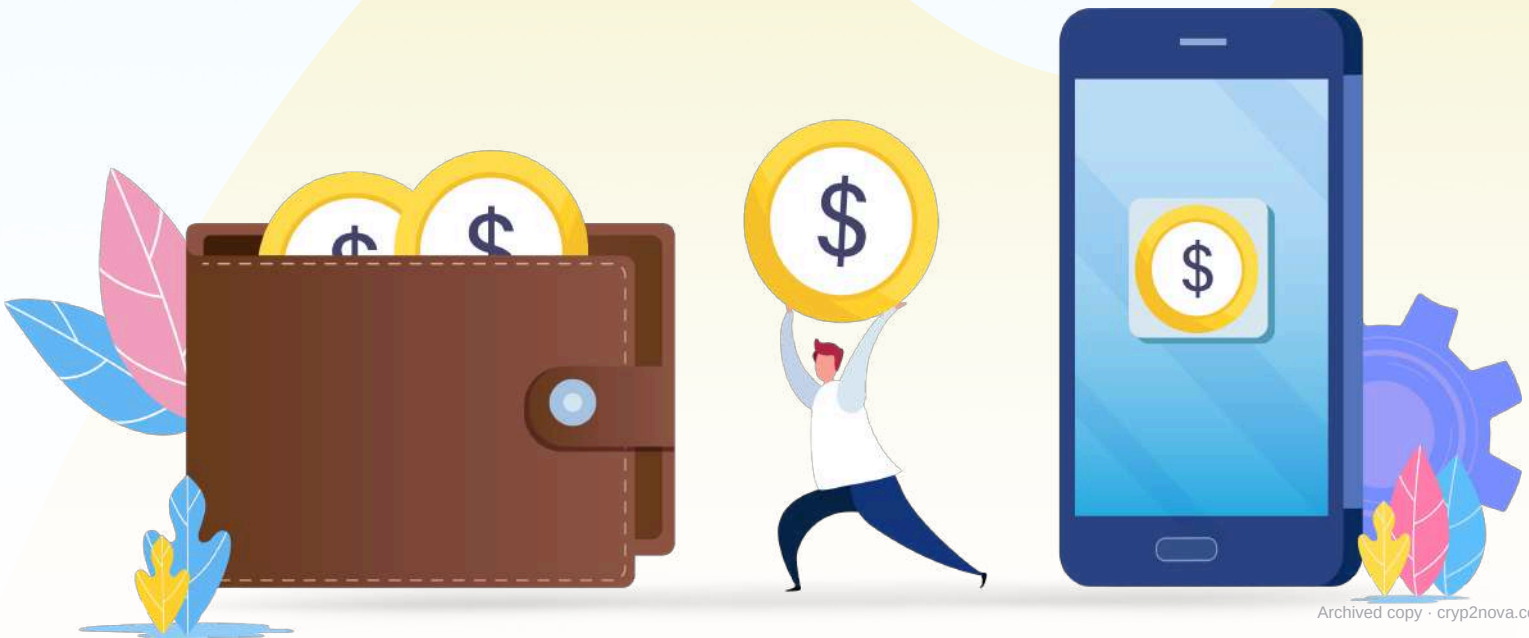
- Up to 75% discount on fees
- Enhanced Rewards of up to 1% on top of existing card rewards percentages
- Used as gas for the network fees on all transactions
- Can be spent via the Swipe Card to fiat at million of merchants worldwide
- Deflationary Monetary Supply as 80% of transaction fees are destroyed by the network automatically via a smart contract on the Ethereum blockchain.
- Required to obtain the Swipe Slate Metal Debit Card
- Redeemed for payment on digital Gift Cards

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Discount & Enhanced Reward Tiers

Balance in Wallet Contract	Fee Discount	Card Cash Back Enhancement
500,000 SXP	75%	1%
250,000 SXP	50%	0.75%
100,000 SXP	25%	0.5%

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9 / SWIPE TOKENS

Swipe Wallet LTD is using the services of its subsidiary, regulated cryptocurrency entity governed by the Estonian Financial Unit, to issue Swipe Tokens.

Swipe Token Allocation	Percentage, Amount,	Description
Public Distribution	20%, 60,000,000	The Swipe Token Private Sale will be available to institutional purchasers with up to a 1-year vesting period.
Team	20%, 60,000,000	The Swipe Team allocation is to provide the company with funds to use to actively promote and build the network for its participants.
Founders &Advisors	20%, 60,000,000	The Founders and Advisors allocation is designed to compensate the founders and advisors of the project for work performed on the protocols. These funds are released over 6 years via time locked smart contracts.
Ecosystem Reserves	30%, 120,000,000	Ecosystem Reserves are established to incentivize the network and its participants with rewards and promotions throughout its inception and onwards. There will be many development bonuses awarded to the community contributing to the Wallet and other decentralized products in the future. Ecosystem reserves are provided to contin-uously grow the platform and its users.

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10/ ROADMAP:

- Acquired an Estonian Corporation with Cryptocurrency to Fiat Licenses and Digital Wallet Licenses
- Developed the Swipe Oracle powering the product line
- Established Banking providers and processors
- Partnered with Visa Program managers to issue Visa Crypto Debit Cards
- Obtain Banking License in EU
- Launch Crypto Interest Bearing Accounts
- Launch Crypto Secure Lending
- Launch Crypto Credit Cards
- Launch in Canada
- Launch in USA
- Launch in Asia-Pacific

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11 / LEADERSHIP :



Joselito Lizarondo

Chief Executive Officer

Joselito has over 6 years experience with start-ups and is the Founder and CEO of Swipe. Joselito is responsible for the execution and vision of Swipe to enable millions of users worldwide to have access to cryptocurrencies tied to financial services. Joselito started his entrepreneurship helping grow a related business and seeing first hand what it takes to provide a world class customer service and product.



Genji Sakamato

Chief Technology Officer

Genji has over 20 years of software development and management experience running technical departments. Genji is responsible for the managing and establishing a development team and executing Swipe's vision for brin-ging applications to production and ensuring quality, assurance for users worldwide. Genji graduated Tokyo University of Science with a Bachelor's degree in Information Technology.

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Sun Zilong

Mobile Director

Sun has over 12 years experience in mobile development in native iOS and native Android application. Sun is responsible for managing the mobile team to develop the Swipe Wallet connected to the Swipe Card on iOS and Android alongside building out future features and functions. Sun graduated Tianjin university of Technology with a Bachelor's degree in Computer Science.



Bing Liu

Development Director

Bing hat over 10 years of full-stack senior development experience bringing a high level of skills on blockchain applications. Bing is responsible for developing the Swipe Oracle and its backend systems to ensure all of Swipe's services and features are aligned with its mission and vision. Bing graduated Northeastern University China with a Bachelors Degree Computer Software Engineering

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12 / CONCLUSION:

The cryptocurrency market is ever changing and growing. Companies, like Swipe, will position themselves to be at the forefront of this fourth industrial revolution by offering a product line tailored and aimed to offer financial inclusion to users worldwide with as little as a smart phone and internet connection. Swipe will build bridges used to buy, sell, and pay with cryptocurrencies. The lack of systems in place today that are secure and efficient will give Swipe popularity in choice selection amongst its competitors.

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