SWFT

Smart Worldwide Financial Technology

WhitePaper

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I

What is blockchain?

Blockchain is a decentralized network of accounts, which, operating without a centralized intermediary, composes the underlying technology for all cryptocurrencies. It was first conceptualized by Satoshi Nakamoto in 2008 and implemented the following year as a core structural component of the digital currency Bitcoin, for which it serves as the public ledger for all transactions. Through the use of a peer-to-peer network and a distributed time-stamping server, a blockchain database manages itself autonomously.

Blockchain is a technological program that maintains a reliable database in a decentralized and trustless manner. It allows the nodes in its network to use cryptographic algorithms to record all information exchanged in the system, in a given time, into a block. It also generates the Hash, a fingerprint or ID, of the block, which chains it to the next one. All nodes in the system jointly authenticate the validity of the record, guaranteeing its integrity.

The blockchain has four main features: decentralization, trustlessness, collective maintenance, and reliable database. These four features imply two other features, open source and anonymity.

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Unique advantages of blockchain technology

Distributed Decentralization

In a traditional centralized network, a destructive attack on a central node (for example, a payment mediator) can break the entire system. In a decentralized network, such as a Blockchain, however, an attack on a single node does not impact the entire network.

Trustless System

Using an algorithm of self-restraint, nodes on the Blockchain network reject any malicious behavior. This way, the Blockchain system does not rely on a central authority for support or credit endorsement.

Data Persistency

The Blockchain technology uses a one-way hash algorithm, which establishes a unique ID for the transaction in the block. Each block also contains information about its previous transaction it is connected to, making data modification almost impossible. Financial records on a blockchain are permanent. They cannot be changed or deleted.

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Industy Pain Points

Inefficient Transfer Processes: A customer's first step toward trading in domestic or foreign cryptocurrency platforms is to open an account with a cryptocurrency exchange firm. The process to get the customer on board, however, is often lengthy and over-complicated. The demand for a robust yet user-friendly cryptocurrency platform continues to grow.

Low Inventory Capacity: Digital currency trading platforms are designed to support limited cryptocurrencies only. Customers who intend to effectuate transactions with higher returns than a platform can hold must manage trade at multiple exchange platforms.

Inadequate Market Depth: The use of a single digital currency trading platform, as highlighted in the pain point above, limits the extent of trading possibilities. If a customer, therefore, needs to trade in large amounts, he/she will need to exchange currency at multiple digital exchange platforms. In this case, the customer incurs not only high exchange fees but also the risk of currency fluctuations between exchanges.

High Investment Risk: When trading, the customer is subject to the risk of currency fluctuations, due to the absence of a hedging instrument.

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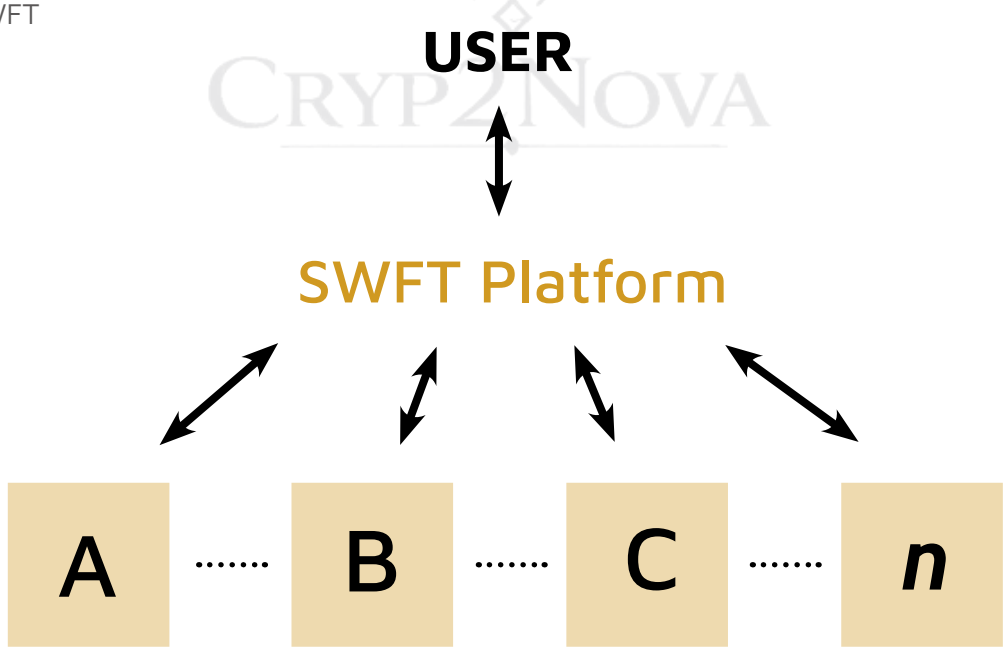
To build, therefore, an integrated trading platform that provides users with a compact, safe and inexpensive range of cryptocurrency transfer services will significantly improve the efficiency of the digital currency market.

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Business Objectives and Advantages of SWFT Systems

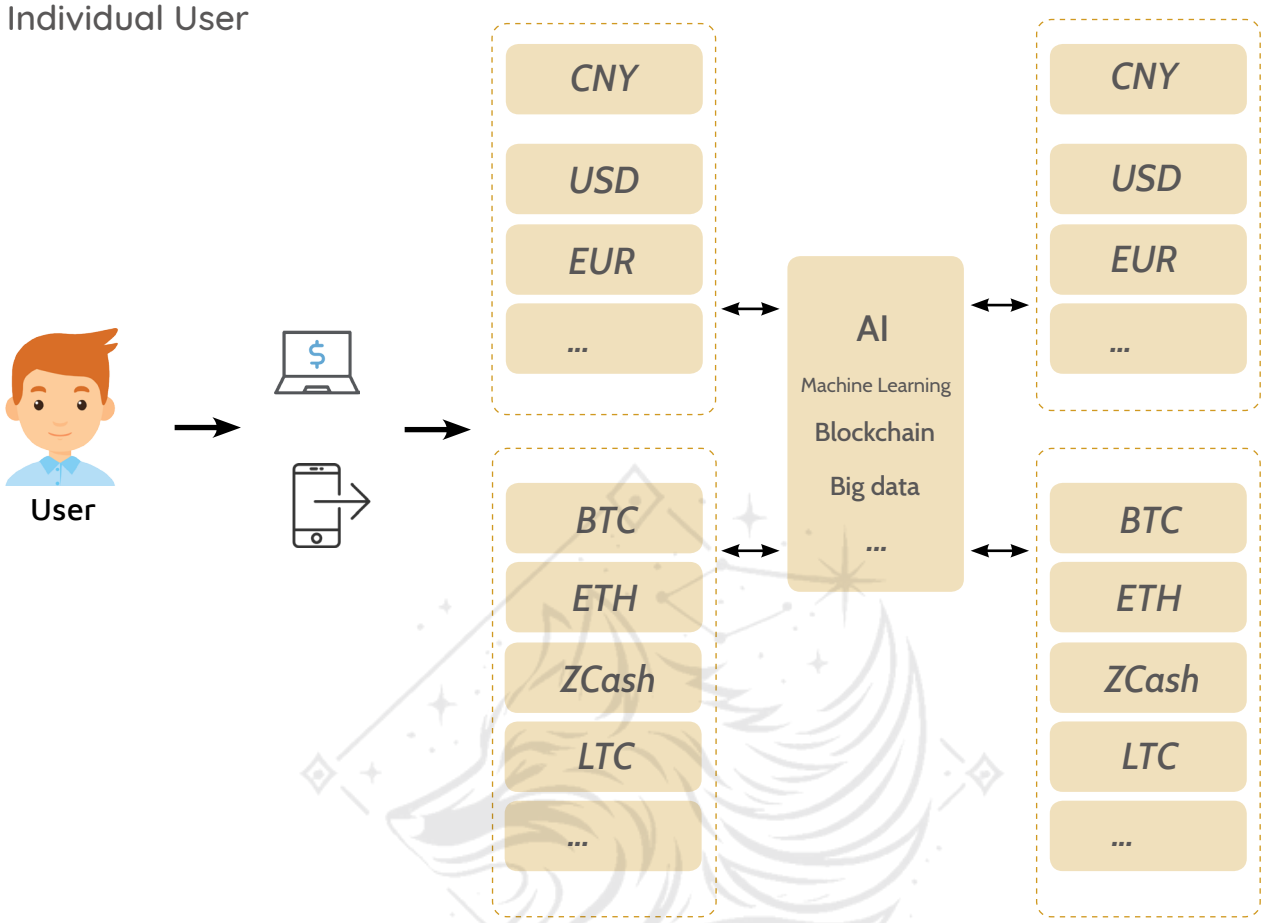
SWFT is a cross-blockchain platform. On the APP, the website, or the API, users can transfer cryptocurrency with one click. Built by world experts in artificial intelligence, big data, and blockchain, SWFT became an outstanding transfer platform. Its success emerges as a result of efficiently hedging risks and providing customers with a user-friendly platform for cryptocurrency transactions. By using SwftCoin, users enjoy a discount on transaction fees on the SWFT platform.

Figure 2.1: SWFT

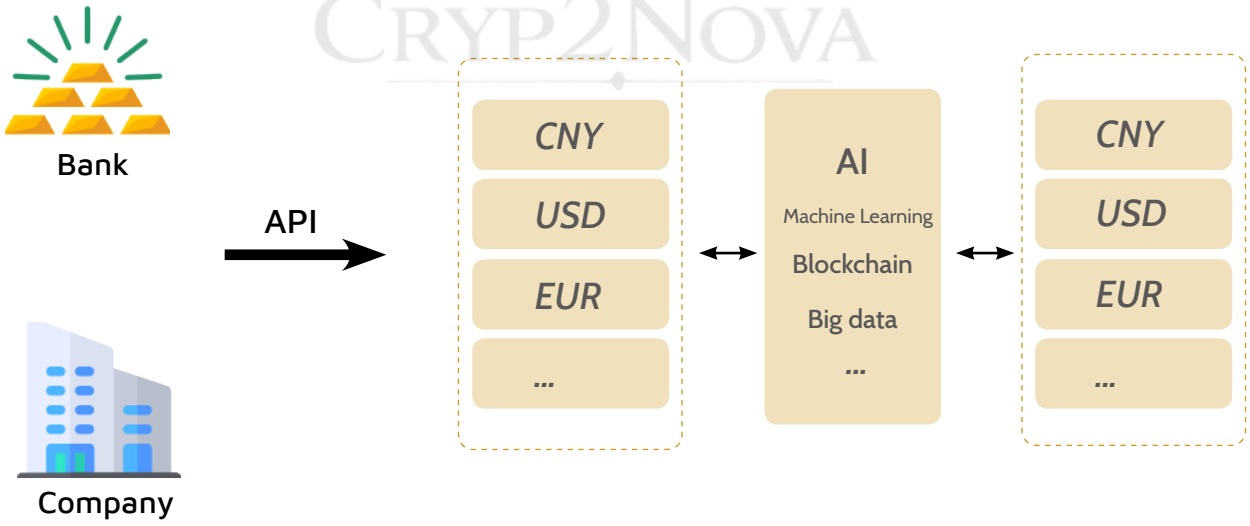


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Individual User



Commericial User



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SWFT, as a two-sided platform, pursues the following operational goals for its stakeholders:

INDIVIDUAL USER:

SWFT is a safe and robust cryptocurrency transfer platform with low transaction fees. Users can access it through SWFT's website and mobile APP. (Figure 2.2a)

COMMERCIAL USER:

SWFT offers a set of tools for machine learning and big data mining. Its unique transfer-pairing algorithm engine provides banks, corporates and transfer companies with a safer, faster and more affordable trading environment. (Figure 2.2b)

CRYPTOCURRENCY TRANSFER PLATFORM:

As a trading floor, SWFT provides standard API usage for Over-The-Counter (OTC) transactions, bringing in steady traffic and high-rated users to the digital currency transfers.

CRYPTOCURRENCY COMPANY:

SWFT is a safe and robust cryptocurrency transfer platform with low transaction fees. Users can access it through SWFT's website and mobile APP. (Figure 2.2a)

The main advantages of using SWFT are as follows:

QUICK & EASY PROCESS

Cryptocurrency transfer through SWFT is fast and convenient. Our platform proactively resolves the problems of insufficient market depth and the limitations of currency transfer.

OPTIMAL ASSET ALLOCATION

Through AI algorithms, SWFT's platform efficiently allocates digital assets. Its applications guarantee digital monetary preservation.

BEST EXECUTION

By leveraging AI algorithms and cross-chain technology, we can ensure the best possible execution prices.

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AFFORDABILITY

The traditional cross-border payment model has higher remittance fees due to high associated costs. It covers expenses related to payment processing, receiving, financial operating and reconciliation. 75% of the mentioned fees account for the transit-bank network maintenance costs. The remaining 25% goes to compliance, error investigation, and foreign transfer costs. By integrating AI, through deep learning, big data, and blockchain technology, the SWFT platform makes each conversion cost significantly lower.

STRONG GLOBAL PARTNERSHIPS

SWFT connects global exchanges and OTC markets to end users through the most updated and the most comprehensive set of information on digital monetary assets.

Revenue Models



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Transaction fees:

Revenue is generated through the transaction fees that customers incur when using the SWFT platform, users enjoy a discount if paid in SwftCoin Tokens (See Chapter 3). The increasing traffic on the platform will promote the rapid growth and demand for SwftCoin. Our ultimate goal is to make SwftCoin the industry standard for cryptocurrency conversion fees.

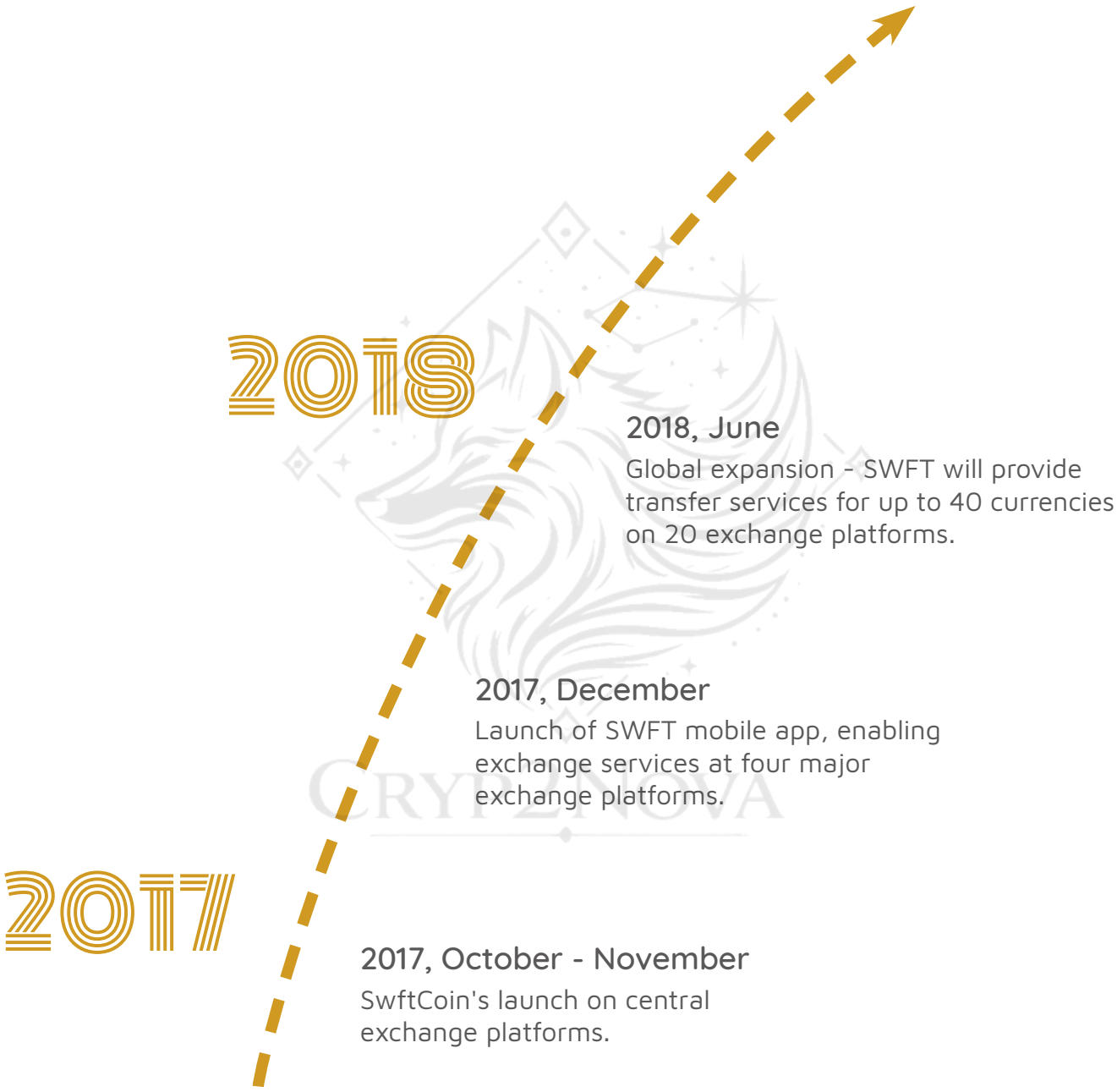
Service Fees:

The SWFT platform offers a range of services with their respective fees, which includes but is limited to the following:

- **Automatic Transfer Under Complex Conditions**: By computing the latest and the most understandable global-trading data insights, customers will receive the best currency transfer execution.
- **Intelligent Quantitative Conversion Strategy**: On SWFT's platform, we apply sophisticated machine learning models - such as recurrent neural networks (RNN) - to predict the price fluctuations of various currencies, and suggest optimal investment strategies for our users.

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Timeline



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II

Introduction to SwftCoin Token

SwftCoin is a decentralized Ethereum-based blockchain asset. Following the ERC-20 token standards, SwftCoin performs similar functions as other cryptocurrencies (e.g., Bitcoin, LitCoin, and Ethereum).

We chose the Ethereum platform for the following reasons:

Cost-Efficient Development

Ethereum provides a blockchain platform with the standard features that a company in the industry needs. It makes the distribution and reservation of transactions safe and efficient. One can use Ethereum's smart contracts to build a transparent and robust system.

Liquidity:

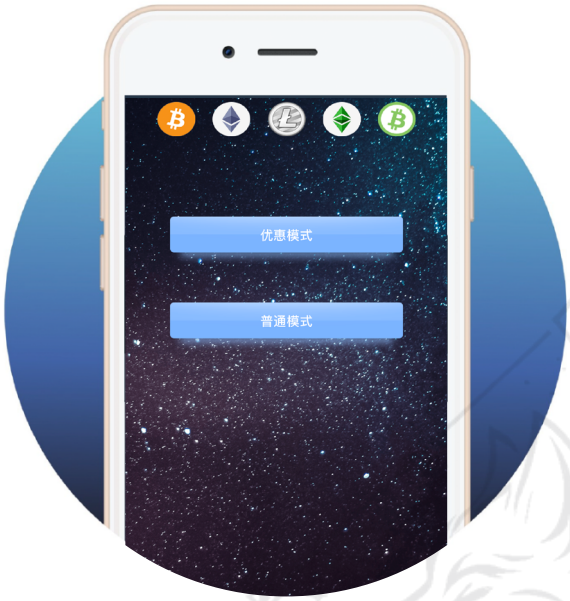
SwftCoin is based on ERC-20. Additionally, SwftCoin itself can be transferred, providing sufficient liquidity for transaction fees.

Security

Ethereum has steady nodes to maintain the Ethereum network, which indicates that it is a secure platform for crowd sales.

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SwftCoin Use Case



SwftCoin use case I



SwftCoin use case II

SwftCoin Use Scenarios

SwftCoin is the recommended payment method for transaction fees across SWFT's platform.

Customers can also use SWFT at main transfer platforms and OTC Markets. When using SwftCoin, the primary payment method on SWFT, users will get more discounts.

SwftCoin is the only payment method for service fees. SWFT collaborates with traditional financial institution and cross-border payments companies. We provide them with blockchain solutions and use SwftCoin for settlement fees.

SwftCoin can be used for:

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Why SwftCoin ?

SwftCoin is based on a decentralized blockchain system (Ethereum), which means that it does not rely on any external financial institution. The token's existence is not dependent on the stability of such an organization.

SwftCoin does not involve transactions with fiat, which increases convenience and speed.

SwftCoin has the potential to establish a common ground for the transfer between different cryptocurrencies.

The OTC Market needs a robust cryptocurrency for settlement and transparency to avoid the fiat regulatory risks.

The financial institutions and cross-border payment companies need a unified currency to guarantee the security of transactions.

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How to get SwftCoin?

Similar to Bitcoin and Ethereum, there are two ways to get SwftCoins:

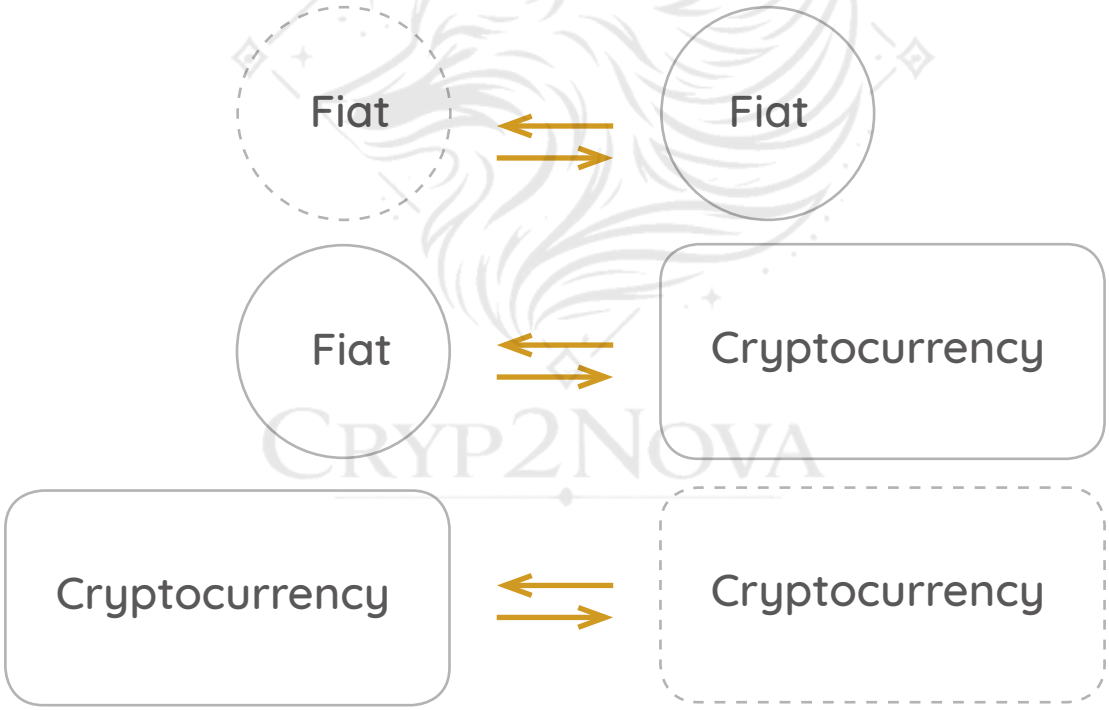
I. On BLOCKCHAIN PLATFORMS

Each user will have an exclusive address for initiating transactions and receiving funds on Ethereum's blockchain. The process is transparent and irreversible.

II. ON EXCHANGES:

People can buy SwftCoin on the mainstream token exchanges. Users can also directly purchase SwftCoin from the SWFT transfer platform.

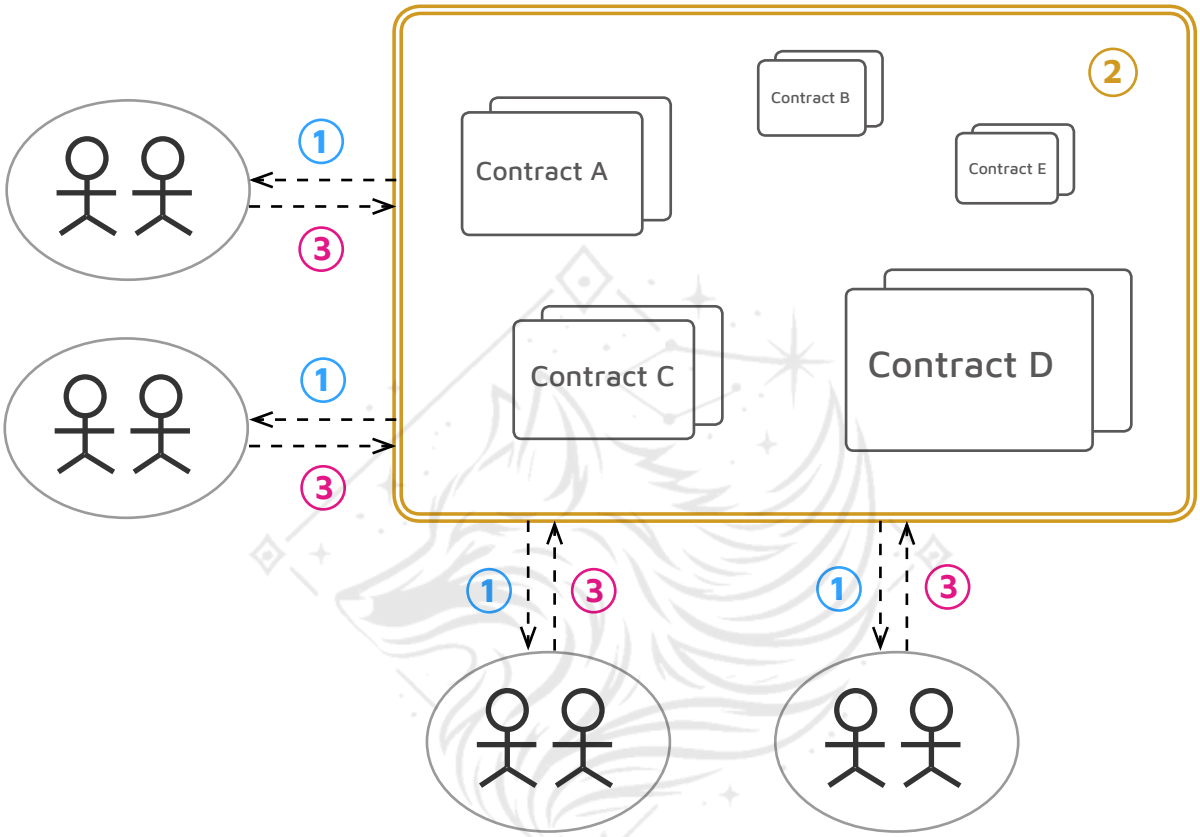
In this chapter, we introduce the transfer dynamics between fiat and cryptocurrency, as well as different cryptocurrencies. The system currently supports four kinds of currency transactions:



We provide smooth, effective service to support the transfer !

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Exchange Processing



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1. User submits the trade request.
2. SWFT searches the best route for specific trading pairs.
3. User gets the result from the contract and receives the agreed-upon amount of coins.

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Overall Architecture

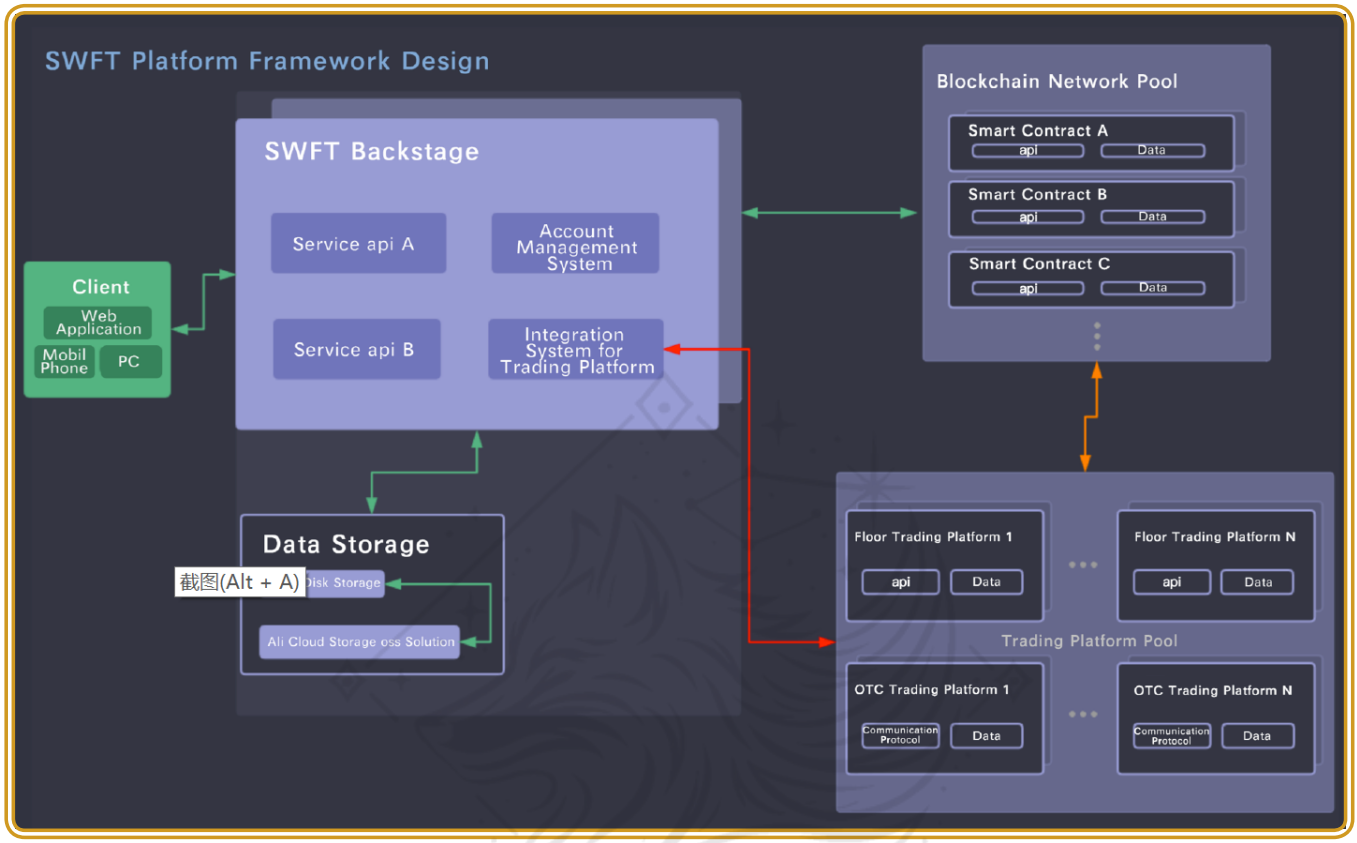


Figure 4.2 Plarform architecture

Client APPs

iOS/Android/Web. The Client APPs make it easy for individual and institutional users to effectuate transactions. Users can access SWFT's transfer services on their computers and smartphones.

Back-end

SWFT's back-end includes three systems: Account Management, Currency Transfer, and Multiple Transfers Bridge. The latter connects mainstream exchanges and combines the information to SWFT's back-end, enabling SWFT's platform to provide more liquidity to users.

Data Storage

SWFT uses both local storage and advanced cloud storage solutions to ensure the safety and duration of data.

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Core Members

Ramble
CEO

President of the North American Blockchain Association in California, U.S.A; CEO of Guiyang Blockchain Incubator in Guizhou Province; Partner of Guiyang Blockchain Fintech Capital Fund in Guizhou Province; Chairman of Fujian Supply Chain Blockchain Association in Fujian Province, China; Founder of Goocoin Inc, the first Cryptocurrency Mobile App in Beijing, China. Ramble has been a pioneer in cryptocurrency and blockchain technology since 2010.

Zhanlei Ma
CTO

Tsinghua University, M.Sc. in computer science. He was previously the technical director at a securities company and a consumer finance company. Zhanlei is an early pioneer in the blockchain space with deep technical expertise.

Alex Witt
CFO

Graduated from the London School of Economics (LSE) and Tsinghua University's School of Economics and Management. Alex started his career in equity research at Goldman Sachs' Global Investment Research (GIR) department and then engaged in venture capital investments. He is an early investor in Bitcoin and Ethereum and active in the blockchain space.

Yong Ren
Senior Engineer

Tsinghua University, Ph.D., with in-depth knowledge of AI technology - including the basis of Ethereum.

Christina Rinker
CMO

Christina has 12 years' experience in Cargill with rich management-level experience in marketing, PR and business development in Silicon Valley across AI, robotics, consumer electronics, blockchain and crypto currencies. Christina was educated across the US, Europe, and Asia, holding a master's degree in futures and securities and an MBA from HULT IBS.

Qian Wan

Tsinghua University, M.Sc., and North Carolina State University, B.S. Wan has been working in Silicon Valley for 12 years as a senior technical manager of ReadenCommerce and the Chief Technology Officer of GooCoin. He specialized in encryption algorithm and blockchain technology.

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Xingtao Niu

Tsinghua University, M.Sc. Niu has been working as a technical senior for 15 years. He has worked as the Chief Technology Officer in multiple industries - such as electronics, games, and stock exchange.

Lianqiang Mao

Johns Hopkins University, M.Sc, and Tsinghua University, B.S. Mao has worked as a full stack engineer at Snapcard, a Silicon Valley company specialized in money transfer via blockchain. He is proficient in the basics of robotics technology.

Xin Huang

Columbia University, M.Sc, and Tsinghua University, B.S. Huang has worked as a full stack engineer at a Blockchain startup in Silicon Valley, where he developed expertise in engine development of currency trading.

Shiyu Wang

Oxford University, M.Sc. Wang is a former enterprise, government and banking consultant of KPMG.

Mo Zhang

Tsinghua University, M.Sc. Zhang was in charge of the overall construction of cross-border payment systems, risk prevention system and personal financial system at China Minsheng Banking Corporation Ltd.

Gang Liu

Tsinghua University, M.Sc. Liu is a former operations manager of 360 products in Tencent.

Yun Xu

University of California, B.S, and is currently studying for a masters degree in Financial Engineering at the University of Southern California, with a focus on applied-Blockchain technology and marketing analysis.

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Competition

Some of the core members of SWFT's team were many early players in the Bitcoin community. Our technicians have years of experience in business development of cryptocurrency exchanges and transfer platforms. The entire team has in-depth knowledge of Blockchain, automated trading, machine learning, big data and Artificial Intelligence.

SWFT has established a stable relationship with governments. Many core members of the team, as well as advisors, have been working as Blockchain consultants in legal stances, at relevant financial institutions and the government. They have also been pioneers, integrating the first batch of the Financial Blockchain Regulatory Sandbox in Guiyang. Moreover, we proactively communicate with China Securities Regulatory Commission, the People's Bank of China, State Administration of Foreign Exchange, and overseas financial institutions.

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Advisors

Lei Tan

Author of Blockchain 2.0 and co-founder of Blockchain Association in North America. Tan graduated from Duke University with a masters degree and worked at Microsoft for 14 years. He is an expert in Big Data and Blockchain.

Dou Wang

Blockchain robot inventor, social media marketing expert, and the founder of Geeks fund. He has more than ten years of experience working as a marketing director at IBM, MOTO, and HP. Wang is the author of " The memoir of IBMPC." Wang has been researching and developing intelligent chat robots in Silicon Valley since 2015. He is also running a large community of geek users and students from 200 countries and regions around the world, and actively developing and managing a high-value entrepreneur community with 1.52 million members. Wang is currently a member of Silicon Valley Venture Capital.and active in the blockchain space.

John Shen

He is the founder and CEO of Sunstone Management in the United States and EB-5 "Regional Centers Holding Group." John obtained his JD degree from Peking University, in Beijing, in 1992 and an M.Sc. degree of Statistics and Sociology from Duke University in 1996. Shen has been serving as the Chairman of the Admissions Committee of the Alumni Association of Duke University since 2013. In 1993, John received Henry Luce Foundation Fellowship and began his graduate study at Duke University. In 2015, he received the "Forever Duke" Outstanding Alumni Award from Duke University. In 2016, he became a member of James B Duke Society and the President Society Council at Duke University.

Xujun Lv

Oregon State University, M.Sc in Economics and Computer Science, and Peking University, B.S. Lv was formerly the co-founder and CTO of Factom. He has 20 years of experience in Internet and software development, as well as management and entrepreneurship, in the US, China, and Europe.

Shuoji Zhou

He is the founder of FBG Blockchain Investment Funds, an expert in digital currency exchange, and an active investor in blockchain technology. Zhou is a blockchain pioneer and the leader of a digital currency community in China. He founded and managed two private funds in digital currencies. He has eight years of experience working as a technical advisor at IBM and Oracle.

Lijian Xiong

He is currently Nei Meng Bao's CEO. Xiong graduated from the MBA program at Tsinghua University School of Economics and Management, and as a Bachelor of Engineering at Beijing University of Aeronautics and Astronautics. He has 16 years of experience on Internet, IT management, e-commerce and digital marketing, three years of experience in blockchain and digital currencies research and business operations. Now, Xiong is committed to the blockchain technology through new economic entrepreneurial and early investment projects. He was involved in the creation of DigInForce, WiiBox, SFARDS and many other mining hardware and software technology companies. Before the venture career, he served as a US Internet company vice president for an e-commerce company in mainland Hong Kong.

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Institutional Advisor: North America Blockchain Association (NABA)

Founded in the Silicon Valley in 2016, North America Blockchain Association (NABA) is the first non-profit organization of blockchain technology in the United States. Its mission is to be the advocate for blockchain technology, provide members and society with profound analysis and studies of the latest technologies and industry pioneers, as well as to aggregate industrial resources. Its members include blockchain technology enthusiasts, high-tech practitioners, and professionals from the US banks, investment banking, insurance and other financial industries, academic institutions and universities. Since its inception, NABA has been committed to promoting the development of global blockchain technology and fostering blockchain collaboration between China and the United States.

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SwftCoin Distribution Plan



1. 50% of all tokens will be distributed at the Initial Token Sale, and for community initiatives.

This measure will ensure long-term growth of the SWFT and the SwftCoin tokens and will support the development of the platform as a whole.

(1) 30% of all tokens will be distributed during the Initial Token Sale.

(2) 20% of all tokens will be reserved as an asset to bring value to early investors and market promotion.

2. 50% of all tokens will be distributed among founders and the development teams.

During the next 4 years, 50% of all tokens will be distributed for community initiatives, business development, academic research, blockchain education and market expansion. The distribution of this token percentage will be 12.5% per year for four years.

(1) 20% will be used to incentivize founders, employees and the development team. Each founder and employees will receive part of their compensation package in SwftCoin tokens, which will vest over four years.

(2) 25% for business development, market expansion, and investment. 25% of the total tokens will be allocated to selected industries and projects, which includes funding for strategic planning, project support, and coin swap initiatives.

(3) 5% for academic research and education. This part of the token supply will be used to sponsor education through research institutions or organizations dedicated to blockchain technology.

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Transfer Ratio and Timetable

SwftCoin will support two transfer options initially:
Bitcoin (BTC) and Ethereum (ETH), according to the right benchmark:

Cryptocurrency	Benchmark
1 BTC	1500000
1 ETH	75000

I. The total amount of SwftCoin, calculated based on the above benchmark, is

5,000,000,000-

II. SwftCoin will be issued to the user's account after one week of investment.
III. To keep up with the project process, please visit: www.SwftCoin.com

Thaw Plan

SWFT's thaw plan is specifically designed to allocate the 50% of tokens assigned to founders and development teams. It will follow the timeline below:

Release after one year: 12.5%

Release after two years: 12.5%

Release after three years: 12.5%

Release after four years: 12.5%

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VII

Terms

Bitcoin:

Bitcoin is a global cryptocurrency and digital payment system called the first decentralized digital currency, once the system works without a central repository or single administrator. It was invented by an unknown programmer, or a group of programmers, under the name Satoshi Nakamoto and released as open-source software in 2009. The system relies on peer-to-peer operations, and transactions take place between users directly, without an intermediary. The network nodes verify and record the transactions in a publicly distributed ledger called a blockchain.

Merkle Tree:

In cryptography and computer science, generally, a hash tree or Merkle tree is a tree in which every non-leaf node is labeled with the cryptographic hash of the labels or values (in case of leaves) of its child, or precedent, nodes. Hash trees allow efficient and secure verification of the contents of large data structures. Hash trees are a generalization of hash lists and hash chains.

Ethereum:

Similar to Bitcoin 2.0, it is a cryptocurrency with advanced features. Developers need to pay ETH, which can be traded on cryptocurrencies trading platforms, to support their DApps.

Know Your Customer (KYC)

By requiring not only the name but also the business or institution the customer is affiliated with, one can prevent money laundering.

P2P:

Peer-to-peer (P2P) computing or networking is a distributed application architecture that partitions tasks or workloads among peers. Peers are equally privileged, equipotent participants in the application. They are said to form a peer-to-peer network of nodes.

Smart Contract:

Smart contracts are computer protocols intended to facilitate, verify, or enforce the negotiation or performance of a contract. Nick Szabo first proposed smart contracts in 1996. Proponents of smart contracts claim that many kinds of contractual clauses may be made partially or fully self-executing, self-enforcing, or both. Smart contracts aim to provide security that is superior to traditional contract law and to reduce other transaction costs associated with contracting.

AML: Anti Money Laundering.

Chinese government attitude toward Bitcoin:

To protect property rights and prevent crimes like money laundering, the Chinese Central Bank and other five government departments announced their position on Bitcoin. They do not recognize Bitcoin as a currency. It is a virtual coin, and as such, it does not have any legal protection. People, however, can trade Bitcoin at their own risk.

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Frequently Asked Questions and Answers

1. What is the total amount of SwftCoin? Will the total amount increase in the future?
The total volume of SwftCoin is 10 billion, and it will not increase in the future.

2. What kind of currency will be accepted to buy SwftCoin? What is the starting amount of the investment?
The public transfer will accept BTC, and ETH. The starting amount will be either one BTC or one ETH.

3. What is the price of SwftCoin?
SwftCoin's price, in regards to BTC and ETH, will be determined by the market price of BTC and ETH before the public fundraising.

4. What is the initial distribution?
SwftCoin will be distributed as follows: 50% of the total amount, which is 5 billion tokens, will be used for private sales. The earning of private sales will be allocated to financing SWFT's operations for the next four years, which includes accounting for system development, marketing, finance and legal advice. The remaining tokens of this portion will be assigned to teams, which will sell them to institutional investors through private placements.

5. How will the value of SwftCoin increase in the future?
The central function of the platform is to provide four types of currency transfer services, charging specific fees during the process. SwftCoin will be the service tokens. With the increasing usage and traffic of SWFT, the demand of SwftCoin will grow. As the supply of SwftCoin is limited, its value will increase due to its growing usage.

6. I followed all the instructions to deposit tokens, why did my order not go to the next step?
Please check whether the token amount that you want to send is the same as the amount in the order.
If not, please correct the amount.
If it's the same, please check whether the sending address is the same as the sending address in the order; if the address is different, tokens cannot be retrieved.
If deposit amount and address are correct, please be patient, exchange delays may be caused by internet traffic.

7. Why did I receive a token amount different from the quoted amount when my order was created?
The quote provided is based on real-time exchange rates, the rate will change during the transfer process, the final amount received will be based on the real-time exchange rate at the time of transfer execution minus gas fees.

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Frequently Asked Questions and Answers

8. How long does the exchange take

Transfers usually take around 3 minutes, but the speed may be affected for many reasons, including whether the information was correctly entered, current blockchain network condition, and whether withdrawal from the exchange is timely.

9. Will there be a refund for failed transfers

If the order isn't completed (including not deposit in valid time, not choose exchange mode, not deposit SwftCoins in transaction fee as SwftCoin mode, deposit amount not same as amount in order), system will make refund in 48 hours, but gas fee will be deducted, please remember to enter your refund address in exchange history in order to get the refund. If you entered the wrong token type address for the return, there will be no refund.
If you followed the instructions and the order still isn't complete due to system error, please contact customer service or send an e-mail immediately.

10. What should I do if I accidently quit the SWFT APP during the transfer

You can locate the transfer on the "Transfer" page under the account tab and continue from where you left off by clicking on the transaction and following the instructions.

11. I have already transfer my tokens but status remains "Sending..."

It may be caused by an unsuccessful transfer or the transfer amount is not the same as the amount in the order, please check the blockchain network. If the transfer is successful but the status still remains the same, please contact us immediately.

12. Order status shows successfully sent tokens but I did not receive them

Please go to order page to check if you have correctly entered the receive address. If not, please enter the correct address. If you have correctly entered the address, please contact us immediately.

13. Why does the range of token amounts that can be transferred change

The range of tokens that can be transferred depends on real-time changes in market transaction depth and liquidity.

14. Why cannot I withdraw my tokens

If you are withdrawing ERC-20 (Ethereum) based tokens, you need Ethereum for the gas fee.
Please deposit certain amount of Ethereum into your account.
If you already have enough Ethereum, please note that you cannot withdraw the same amount of tokens to the same address within 24 hours due to system security settings.

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Frequently Asked Questions and Answers

15. Why doesn't my selected password meet the requirements for registration
Passwords cannot contain special characters, including spaces and punctuation marks.
16. Do I need to deposit my tokens into SWFT before transferring
No, just follow the instructions to make the transfer.

16. Why do I need to pay for withdrawals
SWFT platform only charges a transaction fee, the only other fees for transferring are gas fees.

17. Why can't I deposit all types of tokens on my Apple device
SWFT wallet is currently in beta for Apple (iOS) devices, we will notify users once it is open for all types of token deposits.

18. Why can't I used the iOS app (Apple) after downloading the SWFT app
You must first trust us the app in iOS System Settings: Settings –> General –> Device Management –> BUNSITI.OOO

19 Why are there only a few types of cryptocurrencies on SWFT?
We are continually updating the app with more cryptocurrency types, expect more to come in the near future!

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This document is intended only to convey the purpose of educating the reader on SWFT's dynamics and does not constitute a relevant opinion on the sale of SWFT shares or securities. Any kind of proposal or price will be made under a credible clause and subject to applicable Securities Law. The report above does not account for any investment advice, investment intent or abetting investment in respect of securities. This document does not consist and cannot be understood as an act of offering, sale, or an invitation to buy or sell any form of securities. It is neither a form contract or promise.

SWFT explicitly expresses the intention that the user has a clear understanding of the risks of the SWFT platform. Involvement in investments means that the investor understands and accepts the risk of the project, and is willing to take all the corresponding results or consequences personally.

SWFT disclaims any direct or indirect damages incurred in participating in the SWFT project, including:

(i) The reliability of all information in this document.
(ii) Any resulting errors, omissions or inaccurate information.
(iii) Or any resulting actions.

SwftCoin is the digital encryption currency based on SWFT's platform. As for this text's date, SwftCoin cannot be used to purchase related items or services. SwftCoin is not an investment. We cannot guarantee the values of SwftCoin will increase. Therefore, it is also possible that there may be a decline in its value, and those who have not used SwftCoin in good faith may be subject to lose their SwftCoin tokens.

SwftCoin does not include ownership or control. Owning SwftCoin tokens does not correspond to the ownership or authority over SWFT or SWFT applications.

Risk Warning

1) The risk that loss of the certificate results in the loss of the SwftCoin currency.
An Ethereum address is assigned to the buyer before the purchased SwftCoin is received. The only way to operate the content corresponding to an address is through the buyer-related credentials (i.e., the private key or the wallet password). Loss of these credentials will result in loss of SwftCoin. The best way to securely log into an account is by saving the credentials on one or more places - preferably not in public computers.

2) The risk associated with the Ethereum core agreement.
SwftCoin is based on the development of the Ethereum agreement, so any error related to the Ethereum agreement, including unpredictable functional problems or attacks, are likely to cause SwftCoin or an SWFT application to stop working or misfunction. Also, the values of the account in the Ethereum agreement may decline or increase similarly to SwftCoin and other digital currencies. One may find additional information about the Ethereum Agreement at http://www.ethereum.org.

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3) The risk associated with the buyer's credential.
Any third party that obtains the buyer's login certificate or private key can directly control the buyer's SwftCoin. To minimize the risks, the buyer must protect his or her electronic device against unauthenticated access requests.

4) Risk related to judicial supervision.
Blockchain technology has become the main target of the regulation in the major countries in the world. If the regulatory body intervenes or operate, SWFT application or SwftCoin may be affected by this, for example, the law restricts the use, sale and electronic token such as SwftCoin may be restricted or even direct termination of SWFT application and the development ofSwftCoin.

5) The risk of lack of attention towards SWFT applications.
SWFT application may not be used by a large number of individuals or organizations. The public may, therefore, not have enough interest to open and develop related distributed applications, which would have a negative impact on SwftCoin and SWFT.

6) The risk that SWFT's related applications or products will not meet the expectation of SwftCoin or its purchasers.
SWFT Application is currently in the development stage. Before the release of the official version, SWFT application may have significant changes. SwftCoin may likely fail to meet the buyer's expectations towards SWFT application or SwftCoin.

7) The risk of hacking or theft.
It is unlike yet possible that hackers, organizations or countries attempt to disrupt the SWFT application or SwftCoin's functions through, for example, service or Sybil attacks.

8) Vulnerability risk or risk of rapid development of cryptography science.
The rapid development of cryptography or the development of science and technology, such as the development of quantum computers, will increase the risk of deciphering encrypted tokens and the SWFT platform, which could cause the loss of SwftCoin.

9) The risk of lacking maintenance or usage.
SwftCoin should not be used as an investment. Although SwftCoin may have a high initial value, a decrease may occur due to the lack of maintenance or traffic on SWFT platform.

10) The risk of uninsured loss.
Unlike traditional bank accounts, storage on a SwftCoin account or the Ethereum network is usually not insured. In case of loss, the buyer's tokens will not have any protection from a public individual or organization. However, private insurance companies, such as FDIC, provide protection services.

11) The risk of application malfunction.
SWFT's platform may malfunction due to various reasons, incurring unfortunate consequences to the user, as the loss of SwftCoin.

12) Other unexpected risks.
Cryptography is a new and untested technology. In addition to the risks mentioned above, others are to be discovered yet. Other risks may emerge individually, or appear in the form of a combination of multiple already mentioned risks.

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