XCOYNZ
THE FEE YOU CONTROL

CRYPTOCURRENCY EXCHANGE DISRUPTION

Accelerating fiat withdrawals, allowing Individual-definable fees and a Smart Algorithm Wallet.

A Payment Gateway to support Retailer acceptance of payments in cryptocurrencies and connecting Individuals' Smart Algorithm Wallets to optimise purchasing power.

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Abstract

At this point in time, cryptocurrency daily volume, usership and business adoption continues to rise, even though the market and related legislations and processes are in their infancy.

Our mission is to firstly assist the innovators and early adopters who have helped bring it thus far and secondly enable the waiting majority to easily enter this exciting space for that inevitable critical mass shift with a simple to use, fast and cost-efficient blockchain-based payment and trading ecosystem. Those who have an intimate understanding of the cryptocurrency and Blockchain concepts can relate to examples in history of uncertain infancies that, despite early resistance went on to change our world. We have the vision and conviction to not only be involved with the biggest changers of history, but also to become an active catalyst for this change.

Our business model is well positioned to easily pass into the arena of high frequency fiat to crypto, crypto to crypto, and more importantly crypto to fiat transactions, unchallenged and with minimal barriers, as the services and technology currently available are both cumbersome and costly. Although exchanges are plentiful, an obvious oversight is the failure to address this for the mass market and hence seize the capitalisation opportunities. The trillions in fiat money waiting to contribute to the cryptocurrency world means, for effortless movement, this sector needs attention sooner rather than later.

Introductions

Introducing XCOYNZ

Where the everyday person struggles to make use of the trustless and secure technologies that are at the heart of the cryptocurrency environment, XCOYNZ provides a platform with innovative differences designed to remove complexity, high costs and undue time delays all of which are ultimately barriers to entry for the waiting masses.

As its flagship feature, XCOYNZ enables the facility for the Individual to set their own fee and exchange crypto back to fiat directly into their bank accounts in a much quicker way. At XCOYNZ we believe in empowering the Individual and consequently we have decided that the transfer fee of every transaction on our exchange can be chosen by the Individual, with the beauty of it being that it can actually be set to zero (detailed in the Product Description). Currently exchanges are infamous for imposing significant transfer fees as well as taking a long time to pass your money from your crypto wallets back to your bank accounts. XCOYNZ aims to make a fundamental change in the way this is done in the future.

XCOYNZ Platform Overview

A further exciting innovation is the concept of a "Smart Algorithm Wallet (SAW)". Most people have multiple cryptocurrencies in various wallets, and based on your wallet holdings, XCOYNZ will incorporate machine learning algorithms, such as suggesting the best possible combination of cryptocurrency for the transaction to ensure that the lowest network and exchange fees are applied. Together with a Payment Gateway for retailer subscriptions that allows payments using the currency of choice for the consumer, the XCOYNZ platform spearheads the incorporation of these unique elements to facilitate the mass market shift that is in the making and is so inevitable.

In a nutshell, what XCOYNZ offers is the ability for non-participants to quickly and easily enter the cryptocurrency world, familiarise themselves with the regular movements between crypto assets and connect their personal crypto wealth to a world where payments and transfer executions are no longer difficult or long-winded processes. In essence, making the handling of crypto wealth just as seamless as everyday banking has now become.

Introductions

Introducing the Team

Aasam Alim
Founder

Experienced manager with a track record of success over 27 years. A combination of experience, patience and tenacity with an analytic mind brought to bear on all challenges faced to provide the sustainable and cost-effective solutions required by all modern businesses and institutions.

https://www.linkedin.com/in/aasam/

Tushar Gaikwad
Engineering

A Big Data Consultant and Architect with a large multinational consultancy working for a global financial institution. 12 years of combined experience in the field of Telecommunication & Finance using various tools and technologies brings invaluable ability in finding solutions to real world business problems.

https://www.linkedin.com/in/tushar-gaikwad/

John Gurudas
Business Operations

29 years' experience in both corporate and small/medium business operations with a focus on managing the development of business visions from inception to strategic realisation, with a keen eye on staying aligned with the ever-changing landscape of today's innovative technologies.

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Savio Henriques
Technical Operations

Over 13 years of experience in Business Intelligence primarily in the Telecom industry. Providing versatility in operational and technical leadership to reporting and analytics teams across the UK and Ireland.

https://www.linkedin.com/in/saviohenriques/

Ritesh Ranjan
Product Development

Lead Business Intelligence Analyst and Developer with 15 years of experience in leading consultancy and end-user organisations. Exposure to multi-national technology-based environments enables current role in managing development teams simultaneously in the UK and off-shore.

https://www.linkedin.com/in/riteshranjan13/

Azeem Sultan
Infrastructure and Architecture

Highly experienced infrastructure and security manager with over 8 years' experience in the financial sector working with Barclays UK, Barclays International, Barclays Group and Lloyd's Banking Group.

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Introductions

Introducing the Advisors

Richard Stebbings
Blockchain Development

Andrijano Vujasin
Blockchain Expert and Experienced Cryptotrader

Wyatt Meldrum
Senior Marketing Advisor

Joshua Clow
Marketing

Maya Johnny
Social Media Strategist

Maria St. Berova
Communications

Edem Vormamah
Web Development

Stephen Ihme
User Interface, Founder - Paciillum Limited

Harendra Patel
Key Investor Influencer

David Bigglestone
Community Ambassador

Mohammud Jaufarally
Accounting

Market Gap

Cryptocurrency Exchanges

Most cryptocurrency exchanges have been developed with a bias in favour of exchanging crypto to crypto, with a limited number focusing on fiat to crypto and an even smaller number allowing crypto back to fiat.

These are the problems people face when investing in cryptocurrency and trying to bring their crypto assets back to their bank accounts as fiat:

A limited number of Exchanges do provide for the 3 scenarios, i.e. fiat to crypto, crypto to crypto and crypto to fiat all within one exchange. These do however, have 2 main issues: high fees and limited crypto/fiat pairs.

Exchanges charge between 0.5% and 4% for each transaction.

Transfer of crypto assets back to Individual's bank accounts as fiat is cumbersome in that it requires movement across several different services, incurring high exchange fees and taking up to 6 days.

Individuals have no incentive to use one exchange over another – other than the fact that the crypto asset of interest to them is on that exchange. There is no loyalty scheme that an exchange offers to retain the Individual's business.

No exchanges allow an easy way for Individuals to transfer from their cryptocurrency wallets to another Individual's bank account as fiat.

By allowing all three directions of transactions users of the XCOYNZ Platform get a much better liquidity of assets. The above factors missing from the services available today, constitutes a significant barrier to entry for many people wishing to move into the cryptocurrency world. XCOYNZ aims to bridge this gap with a bold and innovative platform.

Market Gap

Cryptocurrency Wallets

In the cryptocurrency world, wallets exist and usually allow one crypto asset per Individual wallet.

The following problems are associated with the above scenario:

Making a payment that requires combining some of your crypto assets, can be tedious as you may be required to use several wallets incurring several charges before your payment can be completed.

Currently, there is no way for those with a diverse crypto portfolio to work out the best use of combined assets in making a payment for a product or service. It is almost a non-option, except for those with the time, patience and tools to go through this process manually.

The Commercial World - Restrictions

Business owners were relatively slow in their uptake of alternative payment methods such as cheques, debit and credit cards, alongside the traditional notes and coins, and it took decades for the transformation. These are now the established payment methods, but for how long?

In today's commercial world that is largely internet-based, the extraordinarily high fees faced by businesses from centralised payment providers and gateways is usually passed straight on to the consumer, and where it cannot be, the business removes itself from providing their service. Furthermore, physical payments will soon become extinct and newer payment methods will naturally replace traditional ones, with cryptocurrencies being the forerunner. The market gap in this area and the potential gains in becoming an enabler is all too clear - and we aim to bridge this gap with the XCOYNZ Payment Gateway

Our Solution - The XCOYNZ Platform

XCOYNZ Exchange

Our solution will address the problem of exchanging fiat to Crypto, Crypto to Crypto and Crypto to fiat, all under one roof, namely the XCOYNZ Exchange. The XCOYNZ Exchange will also address high fees by allowing the Individual to define the fee that they would like to pay for their transaction. It will also accelerate the transfer of Crypto assets back to the Individual's fiat bank account faster than existing methods, using our custom-built technology known as X-Swift based on a private XCOYNZ Blockchain, with the ultimate goal of being near-instantaneous.
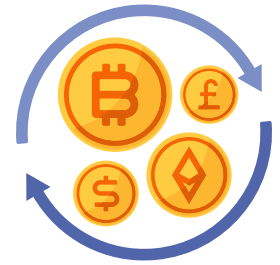
The XCOYNZ Exchange enables Individuals to set their own fee when exchanging their Crypto assets. This will be based on a recurring annual allowance from the time of first registration, with further loyalty bonuses being awarded based on periodic exchange activity volume. This is a ground-breaking incentive in the Crypto world and will disrupt the way business is done for Cryptocurrency exchanges in the future. Users of the XCOYNZ Exchange will also have the ability to transfer from one's Individual wallet, or even the XCOYNZ SAW - to another Individual's bank account as fiat.

XCOYNZ Smart Algorithm Wallet (SAW)

The XCOYNZ SAW will consolidate all your Crypto assets into a single wallet so you can use this to process your payments faster, and incur only a single fee that again is set and controlled by you. It will also use smart algorithms to determine the best combination of assets to use to process your payment, minimising costs or maximising profits. You can opt for the Crypto assets suggested by the SAW or make your own choice as to which Crypto assets you would like to use. It will also predict which Crypto to HODL or sell.

Our Solution - The XCOYNZ Platform

XCOYNZ Payment Gateway

The XCOYNZ Payment Gateway is the key connector using crypto assets to bring together seller and buyer in the massive market place that is the internet. With subscriptions it enables retailers to open their businesses up to accepting payments for goods and services via cryptocurrencies. This immeasurable benefit to the retailer in exposing their goods and services to a wider audience goes hand in hand with that of the consumer, who now gets to make use of a portion of their wealth that previously was unable to directly link with the retail world.

With the XCOYNZ Payment Gateway, both brick and mortar businesses and e-commerce retailers can accept cryptocurrencies as payment for goods and services - and receive timely fiat payments with competitive or better rates than traditional payment methods.
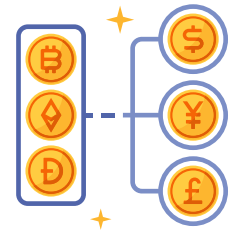
XCOYNZ Smart Cards

The XCOYNZ Smart Cards will allow the Individual a way of purchasing products and services from a retailer using their Smart Cards. The Individual will also have the ability to withdraw fiat from the Smart Cards as well as have instant access to their crypto funds.
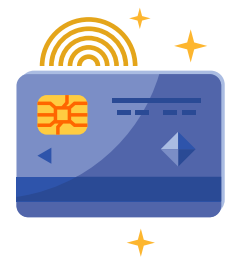
Product Description - The XCOYNZ Platform

XCOYNZ Exchange

In addition to the normal features of any cryptocurrency exchange, the XCOYNZ Exchange allows the Individual to set their own fee. The Individual can also earn loyalty bonuses, based on their transaction amounts.

The XCOYNZ Exchange will allow for the following:

Fiat to Crypto

Individuals will have the ability to purchase crypto from the XCOYNZ Exchange using their Fiat currency. This will be available for validated debit accounts and international bank transfers (i.e. SEPA).

Crypto to Crypto

Individuals can trade listed crypto from the XCOYNZ Exchange, using their crypto assets that reside in their Individual wallets on the XCOYNZ Exchange.

Crypto to Fiat

The XCOYNZ Exchange will allow for the following types of withdrawals:

An Individual can withdraw crypto from their Individual wallets to their bank account.

Using the SAW algorithms, an Individual can withdraw crypto from their SAW to their bank account, with the option of choosing the crypto, and the proportion they would like to withdraw.

An Individual can withdraw fiat to any other third-party account from their Individual wallets, along with scheduling the payment frequency.

An Individual can withdraw fiat to any other third-party account from their SAW, along with scheduling the payment frequency (for example, monthly rent to a landlord).

Any transaction where bank deposits are involved, the Individual has the option to benefit from X-Swift for faster payments.

Future Orders

Future orders can be placed in the XCOYNZ Exchange, where price limits can be set, together with the duration of the future order.

Product Description - The XCOYNZ Platform

Additional Currencies

The initial fiat currency that will be implemented in the XCOYNZ Exchange will be the British Pound Sterling (GBP). The US Dollar (USD) and the Euro (EUR) will follow in later phases of development.

Further fiat currencies will be added to the XCOYNZ Exchange. This will be available for both purchasing crypto and withdrawing crypto to the Individual's bank account.
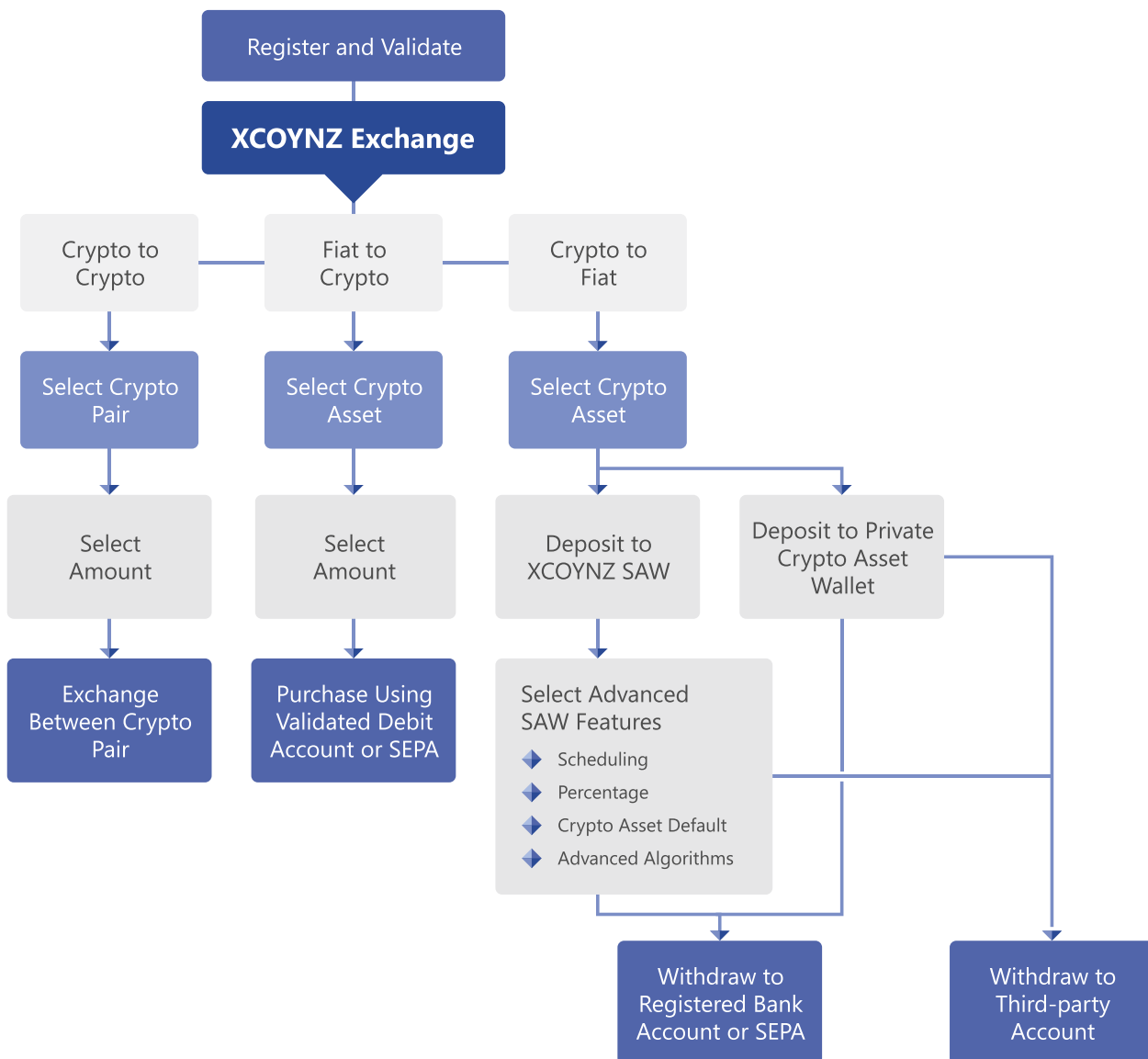
XCOYNZ Smart Algorithm Wallet (SAW)

Individuals will be provided with a free XCOYNZ SAW. This is a unique wallet that integrates all of the Individual's crypto asset addresses into a single XCOYNZ address. Only crypto that is listed and supported on the XCOYNZ Exchange can be selected to be included in the SAW.

The following options will be available for SAW holders:

User Defined Crypto

Every Individual can set their own default crypto, and the maximum number of cryptos. This will then be used against any transaction that is used for payments.

Smart Selection

The SAW will include a set of machine learning algorithms that will provide the Individual with the following options:

Reduced Network fees
Based on the crypto assets in the SAW, the Smart Algorithm will deliver suggestions on the most cost-effective combination of crypto to use to ensure the lowest network fees are attained.

Most profitable use of crypto
Based on the crypto assets in your SAW, the Smart Algorithm will calculate the most profitable crypto assets to use to ensure you do not spend your crypto assets that have a loss against them.

HODL Predictions
Based on current and historical crypto trends coupled with algorithms that will indicate performance, the Smart Algorithm will provide suggestions as to which crypto should be kept for long-term, mid-term and those that should be considered for selling immediately.

XCOYNZ Payment Gateway

The XCOYNZ Payment Gateway will be available to all online retailers. The XCOYNZ API link will reside within the retailers' website (like PayPal) and once the consumer selects it, will link to the XCOYNZ Payment Gateway. This will request the Individual's SAW login details and use the Individual's customised defaults that have been set (but allowing changes to the default to be made on-the-fly) and then a payment sent to the retailer as fiat or selected crypto to the retailers account or wallet address.

In order for start-up companies and Subject Matter Experts of all sizes to draw benefit from the increased audienceship that cryptocurrency payment options will provide, XCOYNZ have opted to create plugins for industry standard e-commerce platforms like Shopify and WooCommerce. Being readily available and free to use, this will lower the barrier to entry even further and help support the growth and widespread adoption of crypto payments among businesses globally.

A retailer or an Individual can schedule a regular payment on the XCOYNZ Payment Gateway. An Individual can set the default crypto to use for regular payments from the SAW.

Individual pays in
cryptocurrency

Retailer receives
money in fiat

Retailer

Individual gets refund
in cryptocurrency

Payment
Gateway

SAW

Refund from
retailer
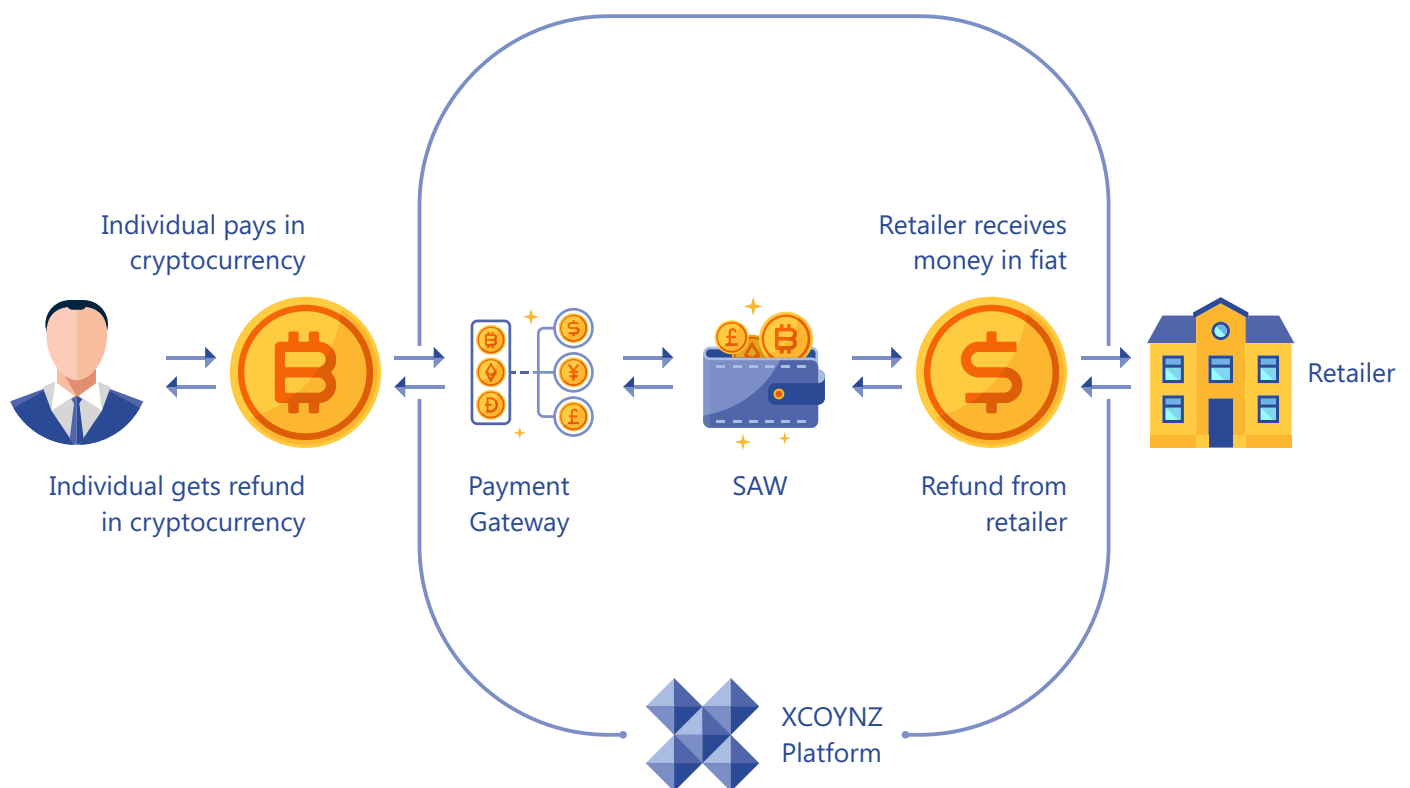
XCOYNZ
Platform

XCOYNZ Smart Cards

Smart Card

The characteristics of the Smart Card is the same as a Debit Card, in that it can be used to pay for products and services, as well as withdrawing cash. The equivalent cryptocurrency will be deducted from the Individual's SAW in real-time.

Smart Prepay Card

An Individual can purchase the Smart Prepay Card that will have a preloaded amount of fiat. The crypto equivalent will be deducted from the Individual's SAW at the point of loading the Smart Prepay Card. This card can be used as a normal Mastercard/Debit Card, however can also be gifted to nominated persons.

How Our Platform Works

General

Individuals who wish to use the XCOYNZ Platform need only register once, and will have access to all platform components. Account registration will involve provision of standard identity and personal details along with Two Factor Authentication (2FA). Bank payment verification is required for transactions involving fiat. A tiered degree of verification will be in force to unlock various stages of the platform benefits.

The XCOYNZ Exchange and the XCOYNZ Payment Gateway are underpinned by the SAW. The SAW is an intelligent consolidated wallet designed to help the Individual make informed decisions with regards to, for example, lower network fees, selection of most profitable crypto and HODL predictions, all using XCOYNZ smart algorithms including Machine Learning and Artificial Intelligence. The SAW allows an Individual to integrate multiple unique crypto wallets into one in order to enable the above features.

Transaction Descriptions

Standard Transaction
- Blended Market rate exchange fee
- No access to Set Your Own Fee (SYOF) or SAW

XCOYNZ Transaction
- Minimum XCNZ Token holding requirement*
- Ability to SYOF using the XCNZ Token
- SYOF expired exchange fee
  - a. Lower than Market rate exchange fee using the XCNZ Token
- Access to SAW features
  - a. Helps reduce network fees (Algorithm)
  - b. Helps predict crypto assets HODL (Algorithm)
  - c. Helps predict profitable Crypto (Algorithm)
- X-Swift transfers are unlocked using the XCNZ Token

* Minimum Holding Requirement criteria
  For an Individual to have access to SAW and SYOF features, a minimum number of XCNZ tokens equivalent to the market value of $MIN must be held in their XCOYNZ account. $MIN is reviewed periodically and can change.
  The number of XCNZ tokens fluctuates with the daily price of both USD and XCNZ.

How Our Platform Works

Exchange

The following scenarios utilises the XCNZ token in various ways as described earlier under XCOYNZ Transaction.

Fiat to Crypto

Individual logs in to the XCOYNZ platform with 2FA and selects the necessary fiat to crypto pair. The Individual then progresses the transaction choosing either a Debit Card or SEPA. The crypto is then deposited in the Individual's XCOYNZ Crypto asset wallet with the ability to set your own exchange fee ready to integrate into the XCOYNZ SAW.

Crypto to Crypto

Individual logs in to the XCOYNZ platform with 2FA and selects the necessary crypto to crypto pair. The Individual can select their XCOYNZ Crypto asset wallet to complete the trade or the crypto asset to be purchased using the XCOYNZ SAW, leveraging the benefits of the SAW features, as well as the ability to set your own exchange fee.

Crypto to Fiat

Individual logs in to the XCOYNZ platform with 2FA and selects the necessary crypto to fiat pair. The Individual can select either their XCOYNZ Crypto asset wallet or their XCOYNZ SAW.

If their XCOYNZ Crypto asset wallet is chosen, then select a transfer to their relevant fiat XCOYNZ wallet, which is then transferrable to debit/SEPA, faster and with the ability to set your own exchange fee.

If the SAW is chosen, the benefits of the various algorithms enables the Individual to further maximise profits, which is then transferrable to debit/SEPA, faster and with the ability to set your own exchange fee. Optional faster bank deposits can be unlocked when X-Swift is selected.

How Our Platform Works

Payment Gateway

Participating Retailers can register on the XCOYNZ Platform to enable the Payment Gateway as a payment option on their website. This enables both Retailers and Individuals to bring crypto assets into the global online retail space.

Retailer

A Retailer wishing to subscribe to the XCOYNZ Payment Gateway will first register on the XCOYNZ Platform for an account. The account is approved following business KYC/AML verifications for the Retailer to then configure it with their business details and payment preferences. Once this is complete, embedding the XCOYNZ Payment Gateway on their website increases their customer base to those wishing to pay using crypto.

In addition to the Retailers existing payment options, the XCOYNZ Payment Gateway provides the Retailer with:

◆ Receiving payments in a choice of fiat currencies into their business bank account
◆ Receiving payments in a choice of crypto into their XCOYNZ Business Wallet
◆ Receiving payments in a choice of crypto into their XCOYNZ Business SAW leveraging the benefits of the SAW features

The Retailer offsets their costs using the XCNZ tokens for both transaction fees and ongoing subscription costs.

Individual

A consumer wishing to pay a participating Retailer in crypto can now do so through an XCOYNZ account. Registration follows normal KYC/AML processes and is the same as described earlier in this section.

At the point of checkout on a participating Retailer's website, the Individual now has the option to pay using XCOYNZ. On selecting this, the Individual is redirected to logging into their XCOYNZ account where a choice of payments is available.

◆ Making payments with a choice of crypto from their XCOYNZ Wallet, with no exchange fee
◆ Making payments with a choice of crypto from their XCOYNZ SAW leveraging the benefits of the SAW features, with no exchange fee

At the point of being redirected to XCOYNZ, the Retailer generates a unique transaction ID which is associated with the Individual's payment on the XCOYNZ Platform. This ID will be visible in both the Individual's and Retailer's XCOYNZ account transaction history.

Tokenomics

XCOYNZ Tokens

Token Purpose & Appeal

The purpose of the XCNZ token is to promote features that elevate functionality of the day-to-day XCOYNZ business, in turn driving the business forward and hence increasing the value of the token by ensuring that it has a fundamental use. XCOYNZ is developing and delivering an ecosystem that will appeal to the waiting masses to enter the crypto world. We will encourage this by keeping the XCOYNZ platform components simple to understand and simple to use. Individuals will reap the benefits of having XCNZ tokens ready to be used for exchange fee discounts and a faster, streamlined withdrawal mechanism. Over the next 18 months, there will be a drive to future-proof the market share that XCOYNZ captures, ensuring optimum level of token recycling safeguards business expansion and ultimately enhances mass appeal for the token. To this effect, XCOYNZ will implement a programme to burn a set proportion of collected tokens, writing off a fixed share of our business profits with limits and frequency to be decided once all components of the platform have been launched and the business if fully functional.

Token Use

The XCNZ token will be used on the XCOYNZ Exchange that will be used by the Individual to avail the following benefits:

Set your transaction fee - is only made available to Individuals that use their XCNZ tokens during an exchange, otherwise a standard fee is applied.

X-Swift Withdrawal - is only made available for Individuals who use their XCNZ tokens during a withdrawal from crypto to fiat, otherwise a standard withdrawal is applied.

Retailer Payment Gateway reduced fee - is only made available for Retailers that use their XCNZ tokens during a payment being made by a customer, otherwise a standard fee is applied.

Token Properties

Token Name: XCOYNZ Token
Token Symbol: XCNZ
Total Tokens: 1,250,000,000
Decimal Places: 18

Smart Contract Address: (TBC)
Token Type: Utility Token using a Smart Contract with embedded ERC-20 on the Ethereum platform.

Token Commercialisation

Token Distribution

15% Team

8% Advisors

12% Foundation Reserve

5% Bounty & Community

60% Crowdsale
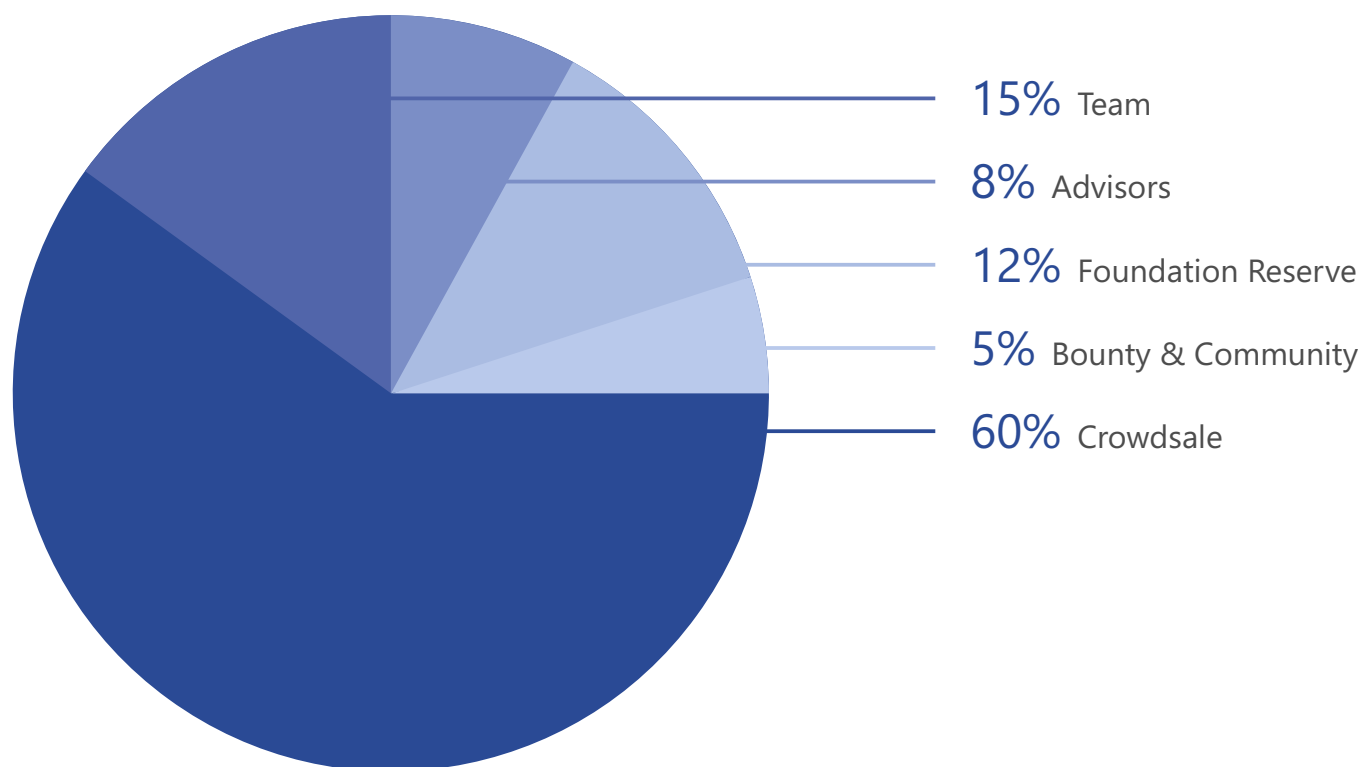
Sale Overview

Total number of Sale Tokens: 750M Tokens.
Base Token Price: $0.05
Pre-ICO Seed period of 2 Weeks.
Main Token Sale – 3 Phases over 6 weeks.
Seed Sale: $500K; Soft Cap: $6M; Hard Cap: $26.5M

Pre-ICO Seed Investment

18M Tokens reserved for pre-seed investment
Sold with a token bonus of 80%, raising $500K
Minimum Investment 7 ETH
Proven Accredited Investors only in the Pre-ICO seed investment.

Token Commercialisation

Main Token Sale

Phase 1: 580M Tokens, to be sold with a token bonus of 50%
Phase 2: 76M Tokens, to be sold with a token bonus of 25%
Phase 3: 76M Tokens, to be sold with a token bonus of 5%
All investors to go through a KYC/AML process prior to purchasing tokens.
Minimum investment 0.3 ETH. Maximum investment 200 ETH per investor.

Token Sale Phases

Phase	Dates	Tokens	Bonus
Pre-ICO (Seed Investment)	Now in Progress	18,000,000	80%
Crowdsale Phase 1	5th Feb to 25th Feb 2019	580,000,000	50%
Crowdsale Phase 2	26th Feb to 11th Mar 2019	76,000,000	25%
Crowdsale Phase 3	12th Mar to 18th Mar 2019	76,000,000	5%
		Total: **750,000,000**	

Post-Sale Allocation

10% (Subject to change) of any unsold tokens after the token sale, will be distributed amongst the seed and phase 1 investors, in line with their original investment. The remainder of the tokens will be burnt after the end of the ICO. Tokens will begin to be distributed to investors from a week after the Token Sale Phase 3 is expected to be completed by the fourth week from the end of the crowdsale.

Token Commercialisation

Distribution of Funds

Crowdsale Proceeds

5% Legal

3% Admin & Operations

12% Marketing

5% Reserve

75% Development

Business Operations
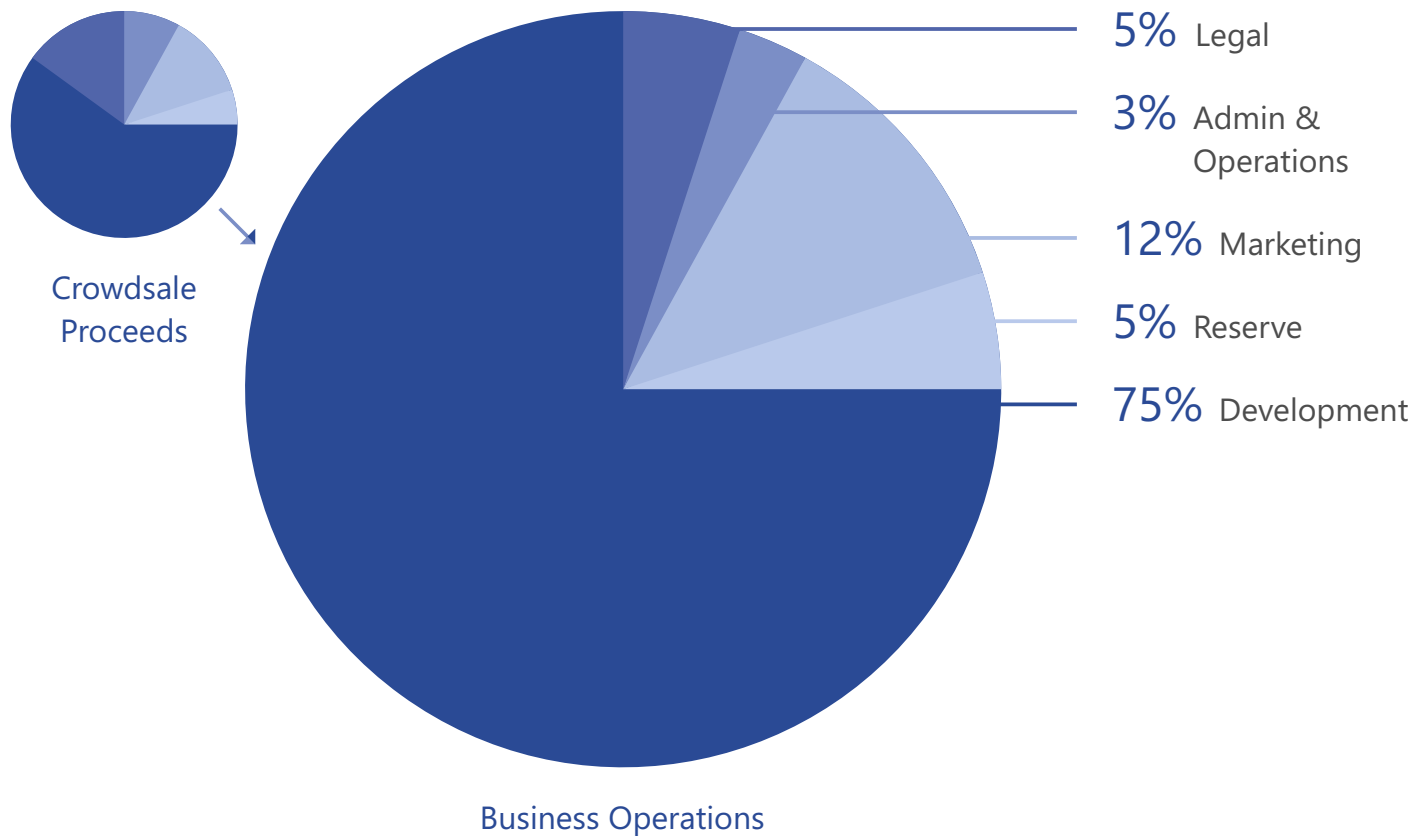
Vesting Periods

Team Token Vesting Period

The Team Tokens can be capitalised following the vesting periods below:
After Year 1: 20% of total tokens
After Year 2: 45% of total tokens
After Year 3: 35% of total tokens

Advisors Token Vesting Period

The Advisors Tokens can be capitalised following the vesting periods below:
6 months - 40%
12 months - 60%

Roadmaps

XCOYNZ Token Sale Roadmap

Date	Milestone
August 2017	**XCOYNZ Project Idea Conceived**
December 2017	**Market Research**
March 2018	**ICO and Whitepaper Research**
August 2018	**Whitepaper Development Complete**
January 2019	**ICO Website Development Complete**
In Progress	**Pre-ICO (Seed Investment)** — 80% discount on token base price.
5th Feb to 25th Feb 2019	**Crowdsale Phase 1** — Running for 3 weeks. 50% discount on token base price.
26th Feb to 11th Mar 2019	**Crowdsale Phase 2** — Running for 2 weeks. 25% discount on token base price.
12th Mar to 18th Mar 2019	**Crowdsale Phase 3** — Running for 1 week. 5% discount on token base price.
April 2019	**Token Distribution** — From this date the investors will start receiving their tokens in their respective nominated wallet.
October 2019	**XCNZ Tokens on Exchanges** — From this date the XCNZ tokens will be listed on at least 1 exchange. Further exchanges will also be sought for listing.

Roadmaps

XCOYNZ Platform Roadmap

XCOYNZ Exchange Roadmap

Apr 2019 to Sep 2019	November 2019	January 2020	Jan 2020 to Apr 2020	May 2020	July 2020
Phase 1 Development	Phase 1 Deployment	XCOYNZ Exchange Main Development Complete	Phase 2 Development	Phase 2 Deployment	XCOYNZ Exchange Complete
Multi directional exchange features. User defined fees. Future orders.			Additional currencies.		
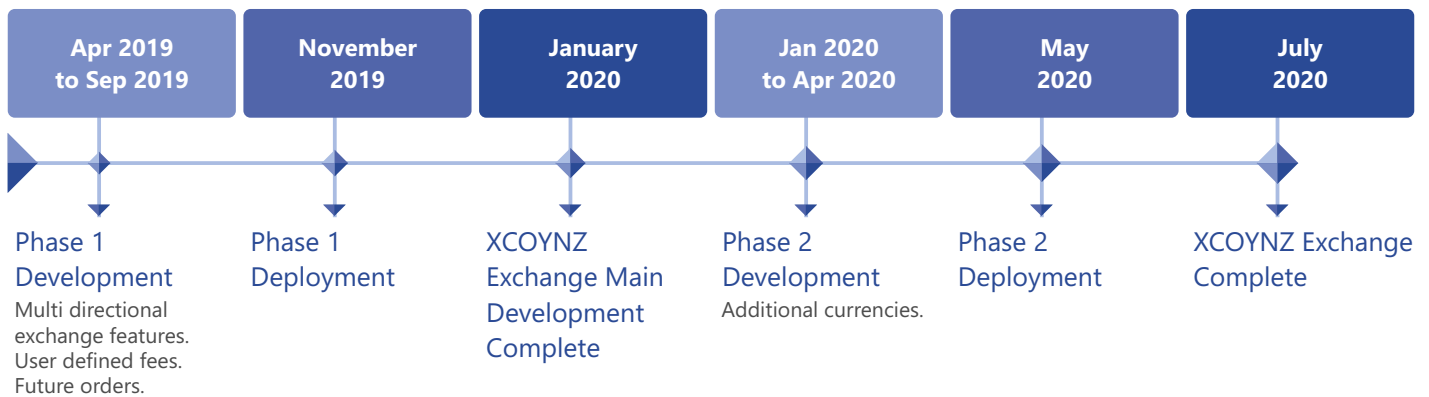
XCOYNZ Smart Algorithm Wallet Roadmap

Apr 2019 to Sep 2019	November 2019	Nov 2019 to May 2020	July 2020	August 2020
Phase 1 Development	Phase 1 Deployment	Phase 2 Development	Phase 2 Deployment	XCOYNZ Smart Algorithm Wallet Complete
Offset network fee. Most profitable use of assets.		HODL predictions.		
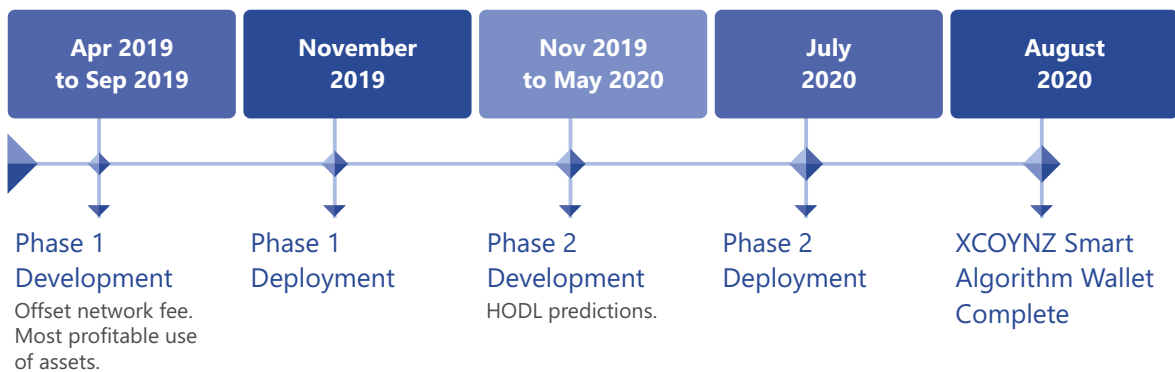
XCOYNZ Payment Gateway Roadmap

Nov 2019 to May 2020	July 2020	September 2020
Phase 1 Development	Phase 1 Deployment	XCOYNZ Payment Gateway Complete
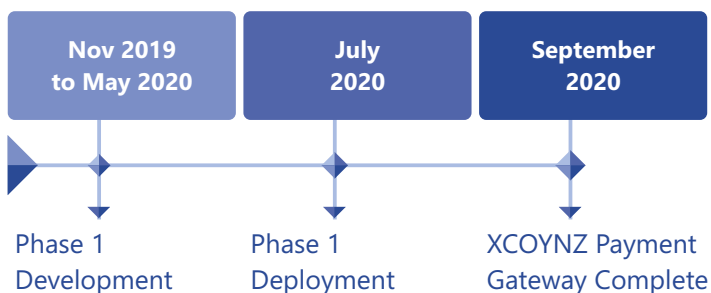
The Future

In our Abstract we explained that at XCOYNZ we understand, as it is with all emerging technologies, those that are here-to-stay follow a certain mode of behaviour when it comes to early adoption. That 'here-to-stay' behaviour has clearly been evident in the adoption of cryptocurrencies over the past 4 to 5 years.

At XCOYNZ, we strongly believe that the crypto economy is in the midst of passing through a certain inflection point, one beyond which we are to see mass adoption with many experts predicting the market capitalisation (currently at around $300 billion) to top $10 trillion within the next ten years. This will be the critical mass shift that we intend to play two key roles in. Firstly, as a leading catalyst helping to move more people and their money into the crypto world and secondly as a technology business that enjoys rapid growth, being at the right place at the right time that will enjoy organic growth.

Our prediction* for the financial future of XCOYNZ relies less on the facts outlined above than the controlled and planned development phases aimed at releasing to the market the key components of the XCOYNZ Platform.

The revenue generation of our key components are consolidated** below.

Financial Outlook

$0.8 m	$1.8 m	$5.7 m	$14 m	$32 m
Year 1	Year 2	Year 3	Year 4	Year 5

It is a fact that in one way or another, financial exclusion is faced by around two billion people in the world today, where access to everyday finances, particularly banking, leaves them unable to participate in everyday financial activities. As unfortunate as that is, innovators and visionaries of the Blockchain world are addressing this exclusion right now and it is only a matter of time before a vast number of these people also become participants through the increasing availability of cryptocurrencies as the internet itself advances to newer layers of technology.

* Uses 5% year on year growth of global Crypto Market Capitalisation
** Does not include advertising revenue or any partnership revenues

The Future

Availability of more 'options' for payment, saving, investing, and of course society's changing attitudes to what money actually is (and who is allowed to possess it!), means simple and cost-effective services being completely accessible throughout the world is becoming more and more pertinent. The inevitable shift from the world's existing fiat market space to the crypto space clearly indicates a monumental shift waiting to happen.

At XCOYNZ, we have fully accepted that the imminent swing in the number of participants, and hence our market exposure, is a certainty and is never in question. However, as the number of exchanges in the marketplace also continue to increase, the real value factor here is true accessibility for the masses, not just the number of exchanges. Although much of the XCOYNZ Platform may seem like yet another exchange, they bear traits of unrivalled innovation that we put forward with confidence and with a 'can-do' attitude that will encourage mass market participation – innovations that other exchanges have chosen not to tackle simply because it's easier not to do so. Our confidence in Blockchain technology and being in touch with the market in today's climate gives us the edge to stand out and lead this sector.

Our Ethos

Influence & Innovate

- Impact crypto space positively to stimulate adoption
- Educate and excite would-be investors
- Enhance blockchain technologies for individuals & retailers

Charity

- Innovate charitable practices through our systems
- Work with charities close to us

1st Phase of Development

Shaping of the Platform

- Bounty programs
- Community forums
  - ▼
- User-driven design
- Integration with requested technologies

3rd Phase of Development

Partners

- Encourage adoption of cryptocurrencies
- Payment Gateway retailers
  - ▼
  - Revenue

Private Blockchain Partnership

- Near instantaneous payment platform
  - ▼
  - Revenue

Trading Enhancements

- Enhancement of trading platform
- Increased usership
- Referral and trade incentives
  - ▼
  - Revenue

2nd Phase of Development

Seamless Integration

- Everyday use
- Simplicity
  - ▼
  - Brand loyalty

Advertising

- Bolster online presence
- Develop global conversations
- Establish strategic partners
  - ▼
  - Revenue

FAQ's

General

What is Blockchain and Ethereum?

Blockchain is a distributed system that can maintain a ledger of records or transactions. It uses cryptography to secure and protect information from being tampered with.

Ethereum is an open-source, public, blockchain-based distributed computing platform featuring smart contracts and it has a higher level of security.

What is a Smart contract?

A smart contract is a computer protocol intended to digitally facilitate, verify, or enforce the negotiation or performance of a contract.

What should the GAS attributes be set to when purchasing tokens?

When purchasing our tokens, the recommended mode for the Ethereum network is Gas=50 GW, and Gas Limit=100000.

Why do I need to use an Exchange for cryptocurrencies?

You can purchase crypto using fiat through an exchange. If you want to 'exchange' your crypto with other crypto, then you need to use an exchange. If you want your money back in your bank account, you need an exchange.

What is the Pre-Sale for?

The Pre-Sale is in place to ensure we have a great start and meet the highest of standards for things such as preliminary marketing and full compliance for all legal matters. In short, for a successful ICO.

Business

Where are you based?

XCOYNZ Limited is a UK registered company, based in London.

What is XCOYNZ, and what is the project about?

XCOYNZ is a platform that consists of 4 major components,
1. XCOYNZ Exchange
2. XCOYNZ Smart Algorithm Wallet
3. XCOYNZ Payment Gateway
4. XCOYNZ Smart Card

Does XCOYNZ have the skills and the capacity to realise the idea of the platform?

We have the diversity in the Team as well as the business experience and drive to develop our vision from conception to launch.

How secure is your Platform?

Our Platform will be secured through multiple security features and systems specially tailored to prevent the risk of both internal and cyber-attacks. For security reasons, it is not detailed further at this stage.

FAQ's

Business

Why is XCNZ a token and not a coin?

A coin is a standalone cryptocurrency based on its own Blockchain and is only used as a means of payment. A token is developed and hosted on existing Blockchains and also has additional functionality. As XCNZ has multiple uses on our Platform and has been developed on the Ethereum platform, it is therefore a token.

Will 'Know Your Customer' and 'Anti-Money Laundering' requirements apply, or will it be anonymous?

Know Your Customer and Anti-Money Laundering (KYC/AML) requirements will be fully applicable for every investor.

What is XCOYNZ's long term goal?

To be the platform of choice for everyone. Whether experienced in the cryptocurrency world or a newcomer, to enter this space and reap the benefits of repeat transactions with confidence, ease and with time and cost efficiencies.

Which countries are restricted to invest in XCOYNZ?

We are serving the global market and have not set any restrictions. However, we have no control over regional regulations and restrictions.

ICO

How can I trust my investment with you?

XCOYNZ have a business plan, and a roadmap (see Whitepaper) that ensures the longevity of the business and platform, together with ensuring the sustainability of the token and platform.

How and when can I use the XCNZ tokens after the ICO?

Once we have developed the components in our Platform, the XCNZ token can be used for numerous services on the Platform, offsetting costs and time delays. Our tokens will be available on our exchange as per our Roadmap.

Will you be using one central wallet to accept all contributions?

Yes, our address can be found on our website.

Are there minimum and maximum investment amounts?

For the main crowdsale, the minimum is 0.1 ETH and the maximum is 2,500 ETH.

I bought XCNZ tokens using ETH (Smart Contract) and I can't see them in my wallet. Where are they?

They are held in our private wallet until the end of the crowdsale and will be deposited to your wallet within four weeks.

Can I buy tokens in fractions? (i.e. 150.25 XCNZ)

Yes! Each XCNZ Token can be split down to 18 decimal places.

FAQ's

ICO

Can I send XCNZ to someone else's address or to an exchange?

Anyone with a wallet address can receive XCNZ tokens.

Will I be able to get a refund?

No, you will be able to exchange them once they become available on exchanges.

Product

Why is XCOYNZ being developed using blockchain technology?

The XCOYNZ Platform is being developed using blockchain in order to avail and unlock discounts and bonuses when using the XCNZ token on the XCOYNZ platform.

Why is the XCOYNZ Exchange better than other exchanges?

It is more than an exchange, it is a Platform with the benefit of innovative and unique features such as the XCOYNZ SAW, Payment Gateway and Smart Card. The XCOYNZ Exchange allows an Individual to exchange crypto to fiat, fiat to crypto and crypto to crypto with simplicity and almost no fees.

Can someone in any country send money to any other country via your exchange?

In the initial phase fiat currency transactions will be enabled in UK and other EU countries. XCOYNZ mission is to be a global exchange allowing transfers across all countries subject to local regulations. There are no geographical restrictions in exchanging crypto-currencies.

How safe is the XCOYNZ Smart Algorithm Wallet?

Our Platform will have multiple layers of security, one of which will be two-factor authentication for Individual Smart Algorithm Wallets.

Why is the XCOYNZ Smart Algorithm Wallet better than other wallets?

The concept of our SAW does not exist elsewhere; the uniqueness of it being that it merges all your crypto assets into a single wallet enabling use of multiple assets to complete single transactions with just one address and one fee. Advanced algorithms allow you to dynamically switch between assets in a more efficient way minimising costs and maximising profit.

Can I connect my PayPal and/or other banks to the XCOYNZ Exchange?

Yes, as well as all major Debit cards.

Glossary of Terms

Bank Account

This is an Individual's validated and nominated bank account. There will be an initial small deposit between XCOYNZ and the Individual's bank account to ensure it is the correct account from where withdrawals and deposits can be made.

Crypto

Short for cryptocurrency. See cryptocurrency.

Cryptocurrency

Collectively used for coins, altcoins and tokens.

Fiat

This refers to paper or coin money that governments have declared as legal tender e.g. Pound Sterling is fiat.

GDPR

General Data Protection Regulations. This is a regulation in EU Law on data protection and privacy for all Individuals within the European Union.

HODL

A term used in the cryptocurrency world borne out of mis-spelling HOLD and now firmly associated with 'Hold On for Dear Life'. This is the term used to describe what to do with a cryptocurrency - to Hold On and don't sell this crypto.

Individual

This is a registered person on the XCOYNZ Exchange. This person will have proven their identity by submitting a valid proof of identity, together with a proof of residence document. This person will be verified by using a Know Your Customer (KYC) company, that will also be carrying out Anti-Money Laundering (AML) checks.

KYC/AML

Know Your Customer and Anti-Money Laundering.

Retailer

Any retail establishment that is not classed as an Individual.

SAW

The XCOYNZ Smart Algorithm Wallet that integrates XCOYNZ personal crypto wallets, and unlocks Smart features when XCNZ tokens are used.

SYOF

This is an XCOYNZ Exchange feature, that allows an Individual to Set Your Own Fee, pertaining to exchange fees.

Third-party Account

A third-party account will require 2 factor authentication (2FA), and will be a pre-registered and validated bank account, for transferring fiat.

Tokenomics

The illustration and understanding of tokens by their function, economic activity and commercialisation.

Utility Token

A token that has use of a company's product or services.

Vesting Period

This refers to the period before tokens can be received.

Legal Info and Disclaimer

This document and any other documents published in association with this whitepaper relate to a token offering to persons in respect of the intended development and use of the XCOYNZ platform, products and services.

This document does not constitute an offer of securities or a promotion, invitation or solicitation for investment purposes.

XCOYNZ tokens do not represent equity, shares, units, royalties or rights to capital, profit or income in the platform or software or in the entity that issues tokens or any other company or intellectual property associated with the platform or any other public or private enterprise, corporation, foundation or other entity in any jurisdiction. The tokens are not therefore intended to represent a security or similar legal interest.
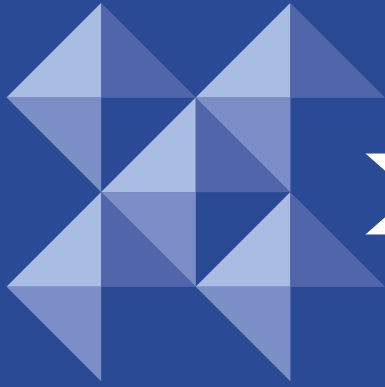
XCOYNZ tokens are non-refundable. Token purchasers shall accept sole and exclusive risk for the purchase of the XCOYNZ tokens.

This whitepaper is for information purposes only. While attempts have been made to ensure that statements of facts made in this whitepaper are accurate, all estimates, projections, forecasts, prospects, expressions of opinion and other subjective judgements contained in this whitepaper are based on assumptions considered to be reasonable as at the date of this whitepaper in which they are contained and must not be construed as a representation that the matters referred to in this whitepaper will occur. XCOYNZ reserves the right to introduce changes to the whitepaper.

The promoters of this whitepaper and all persons associated with its publication specifically make no warranties or representations as to the successful development, implementation or deployment of any technologies and innovations, or achievements of any other activities noted in this whitepaper.

The sale and purchase of XCOYNZ tokens may require the provision of personal data. Personal data is information used to identify an individual. Examples of personal data collected may include names, addresses, email addresses, phone numbers, and fax numbers. Personal data may be obtained in a number of ways, including application via the project website, correspondence, telephone and fax and email. Blockchain does not allow deleting data about any transactions concluded. As such, any Individual conducting transactions via blockchain connected with the purchase and/or disposal of XCOYNZ tokens shall represent and warrant that they realize the above facts and shall provide a waiver renouncing their right to require removal of any such data from the blockchain. We place significant emphasis on managing possible legal and regulatory risks to protect our users.

Investors will be directed to a process where their identity will be confirmed and validated, using KYC and AML, and upon successful validation, will be added to an Investor Whitelist.