

XCOYNZ

THE FEE YOU CONTROL

Whether it's global media or governments, economists or the everyman, cryptocurrencies have been scorched by the searing eyes of onlookers for the last few years. With their dizzying potential extolled in some corners, and whispers of a bubble akin to the dot-com crash coming from others, consumers, companies and coin holders are all constantly buffered by contrary criticism and caught in a wash by waves of doubt.

That said, and even with recent crashes following Bitcoin's dramatic spike at the end of 2017, the money continues to flood into the market. **The numbers can't lie.**

>\$1 Trillion

The annual trade volume shared by today's top ten exchanges.

\$111 Billion

Bitcoin's market capitalisation at the time of writing (17,220,725 BTC).

\$3.5 Billion

Bitcoin's 24 hour trade volume (548,889 BTC).

661,791

Total transactions passed through the ETH blockchain on March 20, 2018.

22,870.9%

The increase in transactions since 2015.

335 Million

Total crypto transactions recorded at the end of Q2 2018.

What does this all mean? The hype around cryptocurrencies is showing no signs of shying, and even with crashes in fiat conversion values occurring, old money is still flooding the new markets at an unprecedented rate. So for all its virtues, why haven't we seen cryptocurrency cross the borders into the City and flood the mainstream markets?

The factors are far reaching - from legislative changes to cautiousness and fears of crisis. However, we believe we have pinpointed 3 main pain points further clogging the arteries of adoption which we seek to clear: **complexity, cost and commerce.**

The Problem of Complexity

Getting ahold of cryptocurrency is difficult. Or, at least, not as easy as it needs to be. In many cases buyers need to set up accounts, verify identities, deposit funds and mess around with unintuitive interfaces before they can get their hands on major cryptocurrencies such as Bitcoin. Alt-currencies require further steps.

Once you have your chosen currency, you need to decide what to do with it. Are you going to transfer it to an exchange, keep it where it is, or store it elsewhere? In any case you are going to need a wallet address specific to the individual currency, and this will be different on each platform that you use.

Our Solution

Through the XCOYNZ Exchange users can purchase selected crypto directly using their debit cards or via international bank transfer (i.e. SEPA) in fiat, or convert crypto back to fiat. We will then make transferring straight to their bank, to a third-party account and even scheduling recurrent payments such as rent or mobile contracts remarkably simple through our proprietary software: X-Swift.

Importantly, our platform makes crypto-to-crypto exchanges as straightforward as possible, allowing those with little to no previous experience in currency exchange engage with the platform and join the cryptosphere.



What's more, with our AI-based Smart Algorithm Wallet individuals can consolidate all of their XCOYNZ approved assets in one easy-to-use wallet with a single address. From here the individual can select a default payment currency, and gain clear insight into the most profitable use of their assets and advanced HODL predictions.

The Problem of Cost

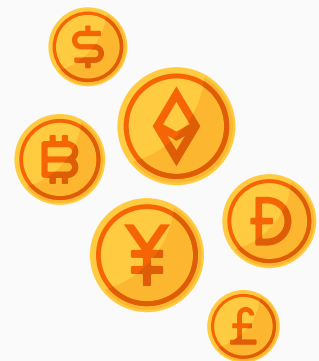
So you have jumped through all the hoops required to buy a cryptocurrency. Are you happy now? Likely not. You're about to encounter the complicated fee structures put in place by most digital currency brokerages. To take Coinbase as an example, a UK buyer will have to pay a fee of 1.49% for a standard buy, or 3.99% for an instant buy using their credit or debit card. And these are on the lower end of the spectrum, some brokerages are charging upwards of 5% on purchases.

On Kraken buyers encounter margin call levels, available buy and sell leverages and rollover fees. Incomprehensible to the average Joe. Then, when it comes to using exchanges to purchase Alt-currencies or make investment decisions, further fees rear their ugly heads. Most exchanges charge between 0.1-0.5% on all transactions.

Our Solution

Disrupting the standard exchange model, we let users set their own fees, whether crypto to crypto or as a payment exchanged into fiat, based on a set volume allowance. And we even award our users periodic bonuses for their activity on our exchange.

Another perk of our Smart Algorithm Wallet is cost-effectiveness suggestions made by our AI, which ensure that the individual only ever pays the lowest network fees by combining crypto assets to make payments. They need only select the option and the wallet will do the rest.



The Problem of Commerce

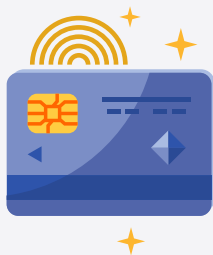
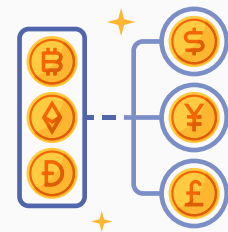
You have your Bitcoin. You've paid all of your fees, found a wallet you're happy to keep it in and are set. Now what do you do? If your objective is long-term investment then you don't have to do anything. Simply make sure the wallet is secured. If we're looking at mass adoption however, coins need to be circulated and not sequestered away. So we need to be able to spend them on goods and services, and do so easily.

Unfortunately current payment systems are unrefined and limited. With most business owners unwilling to accept straight crypto transactions due to fiat value volatility, and poor integration with current ecommerce and accounting systems, most businesses aren't going to accept crypto payments anytime soon.

Our Solution

The XCOYNZ Payment Gateway bridges this gap. A key connector between buyers and sellers, our subscription service allows businesses to seamlessly accept payments for goods and services in cryptocurrencies through a simple API and by setting accepted currencies.

When a buyer goes to make a purchase their Smart Algorithm Wallet login details will be requested and their default settings loaded (i.e. their preferred payment currency). Working in conjunction with our Smart Algorithm Wallet, payments will be directly transferred or converted to the retailer's preferred payment method in the most cost-effective way for the consumer.



Using our XCOYNZ Smart Cards, individuals can make instantaneous contactless payments at any EPOS system, and even withdraw fiat directly from ATMs, exchanged in real time against their default crypto asset. Stimulating the smart economy, we believe this will be the biggest step towards mass adoption.

- ◆ We make it as easy as possible for individuals to buy cryptocurrencies.
- ◆ We make transferring or making payments in crypto as cost-effective as it can be.
- ◆ We make purchasing goods and taking payments in currencies seamless, instantaneous and risk-free.

Our Token

Users must purchase and utilise our tokens to access the exclusive benefits of the XCOYNZ platform:

- ◆ The tokens will allow users to set their own exchange fees.
- ◆ X-Swift withdrawals are only available if the tokens are used.
- ◆ Retailer Payment Gateway fees are reduced if the tokens are used.

In all other cases a standard fee or withdrawal will apply.

These fundamental uses of the XCNZ token will drive the value of the token, incentivise circulation and push demand. Furthermore, there will be a drive to optimise our token demand through a strategic token-burn programme, writing off a fixed share of our business profits.

Token Name: **XCOYNZ Token**

Token Symbol: **XCNZ**

Token Type: **ERC-20 Utility Token**

Total Tokens: **1,250,000,000**

Token Base Price: **\$0.05**

Decimal Places: **18**

ICO Sale

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

Our Future

The crypto economy is passing an inflection point beyond which we are going to see mass adoption, with many experts predicting the market capitalisation (currently ~\$300 billion) to top \$10 trillion within the next ten years. How rapidly we pass this point is down to the creation, promotion and accessibility to platforms that encourage adoption. Platforms just like ours.

Availability of more options for payment, saving, investing, and society's changing attitudes to what money actually is - and more importantly, who is allowed to possess it - mean simple and cost-effective services being completely accessible throughout the world are becoming more and more of a reality.

Our model to capitalise on this updraft is predicated on the following 3 phases of development, underpinned by our ethos.



Team

Introducing the Team



Aasam Alim
CEO and Founder



Tushar Gaikwad
Engineering



John Gurudas
Business Operations



Savio Henriques
Technical Operations



Ritesh Ranjan
Product Development



Azeem Sultan
Infrastructure and
Architecture

Why Us

The imminent swing in the number of participants in the crypto space and hence our potential market exposure is unquestionable. However, as the number of exchanges in the marketplace also continue to increase, the real value factor lies in true accessibility for the masses, not just the number of exchanges.

Although much of the XCOYNZ Platform may seem like yet another exchange, we are pushing an agenda of unrivalled innovation that doesn't seek to simply profit from transactions, but fervently encourages adoption. With sights set firmly on the future of finance, we are positioning ourselves firmly at the crest of technology and seek to redefine how we as people interact with our money.