



We are bringing cryptocurrency to the masses by introducing the seamless performance and instantaneous transactions of modern banking, with fees defined by individuals themselves.

The Problem

Three key issues stand in the way of mass cryptocurrency adoption:

- ◆ Complexity prevents the less tech-savvy from entering the market.
- ◆ Exchange fees of between 0.5% and 4% are unduly high and off-putting.
- ◆ Time delays caused by verification processes slow transactions.

Introducing XCOYNZ

We remove the barriers faced by those who want to enter the world of cryptocurrency by introducing our own super-fast exchange, smart wallet and payment gateway powered by our proprietary software: X-Swift.

Facilitating high frequency fiat to crypto, crypto to crypto and crypto to fiat transactions, we let users set their own fees.

Easing use of cryptocurrency and promoting inclusion for those who wait on the side lines, we are carrying cryptocurrency from its infancy to its inevitable mass adoption.

\$10 Trillion

The expected crypto market capitalisation in the next 10 years.

\$1 Trillion

Annual trade volume shared by today's top ten Exchanges.

\$32 Million

Our minimum expected revenue at the end of year 5.

Our Platform



Our Exchange

Users can purchase and trade cryptocurrencies directly on our exchange using validated debit accounts and international bank transfers with fees lower than most current platforms.



Our Payment Gateway

Available to all online retailers, the XCOYNZ Payment Gateway allows consumers to make purchases or regular payments in cryptocurrencies, automatically exchanged to fiat on the fly.



Our Smart Algorithm Wallet

Through our own AI, users' crypto assets are consolidated into one wallet, automatically calculating the most profitable transactions for optimum network fees and peerless HODL predictions*.



Our Smart Cards

With both debit and prepaid options, our smart cards let individuals pay for products and services with a simple tap. The equivalent cryptocurrency value is deducted from their wallet in real-time.

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.

Users can choose to pay exchange, withdrawal and retailer fees in other currencies, although a standard exchange fee is applied.

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%
		750,000,000	

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