COSMO WALLET

WHITEPAPER

Self-custodial crypto wallet
with no seed phrase vulnerability

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1. Introduction

1.1 Cosmo Wallet

Upgrade to the security of Cosmo MPC wallet

Discover the multi-chain crypto wallet with support for Bitcoin, Ethereum, Polygon, and 120+ cryptoassets. Powered by MPC instead of a vulnerable seed phrase.

Secure, Simple, All-in-one.

- A true multi-chain wallet, from Bitcoin, Ethereum, Polygon, Doge and 120+ cryptoassets and NFTs.
- Buy, sell, and trade in a few simple taps.
- Store, view, and use NFTs, DeFi, and thousands of Dapps!

Self-custody more secure than a hardware wallet

Upgrade to the crypto wallet with no seed phrase vulnerability, powered and secured by MPC (Multi-Party Computation): Technology used by institutions to custody billions of dollars of crypto. Cosmo maintains the world's largest open-source MPC library and holds multiple patents in consumer wallet security innovation.

What is an MPC Wallet?

TL;DR: "Not your keys, not your coins" has resulted in over $100 billion lost or stolen since the early 2010s. Cosmo is the leading MPC wallet that secures over 1 million customers. Check it out, or read below to learn more about MPC wallets

1.2 Institutional Services

By implementing this type of MPC technology, consumer-focused wallets (and institutional services) can securely design an on-chain asset management system that removes the single point of failure of a private key.

This offers a more secure self-custodial option by protecting against both private key theft (as there is no single private key to steal) and key loss, as each party can back up their secret input individually in a way that does not expose and compromise the entire system.

1.3 Cosmo Security
Upgrade to the security of Cosmo MPC wallet

Self-custody more secure than a hardware wallet
Upgrade to the crypto wallet with no seed phrase vulnerability, powered and secured by MPC (Multi-Party Computation): Technology used by institutions to custody billions of dollars of crypto. Cosmo maintains the world's largest open-source MPC library and holds multiple patents in consumer wallet security innovation.

MPC: Say goodbye to seed phrase vulnerabilities
Cosmo advanced security features for a consumer-based wallet, offering a self-custodial wallet with no seed phrase vulnerability. This is an order of magnitude more secure than seed phrase-based wallets: Even hardware wallets.

The security benefits of MPC wallets
Traditional wallets rely on a seed phrase to interface with the blockchain. This singular vulnerability has led to seed phrase phishing, theft, and wallet misplacement. Over $100 billion dollars of Bitcoin has been lost or stolen in the last decade due to seed phrase mismanagement.

### Advanced Security of Cosmo
Cosmo NFC Security

The technology behind contactless payments is near-field communication, a two-way encrypted way of transmitting payment information at the point of sale.
- Near-field communication technology allows two devices in close proximity to each other—the card reader/POS and the NFC-enabled card or mobile device—to transmit payment information and process transactions.

- To minimize security risks, you must choose a PCI-compliant payment processing system and keep your NFC payment infrastructure up-to-date.

- All payment devices should be equipped with user authentication and access control to ensure sensitive information doesn't fall into the wrong hands.

2FA Biometric Security

Your fingerprint can be used to create your Perfect Key, unlock your device, and sign transactions in combination with a solid PIN code.
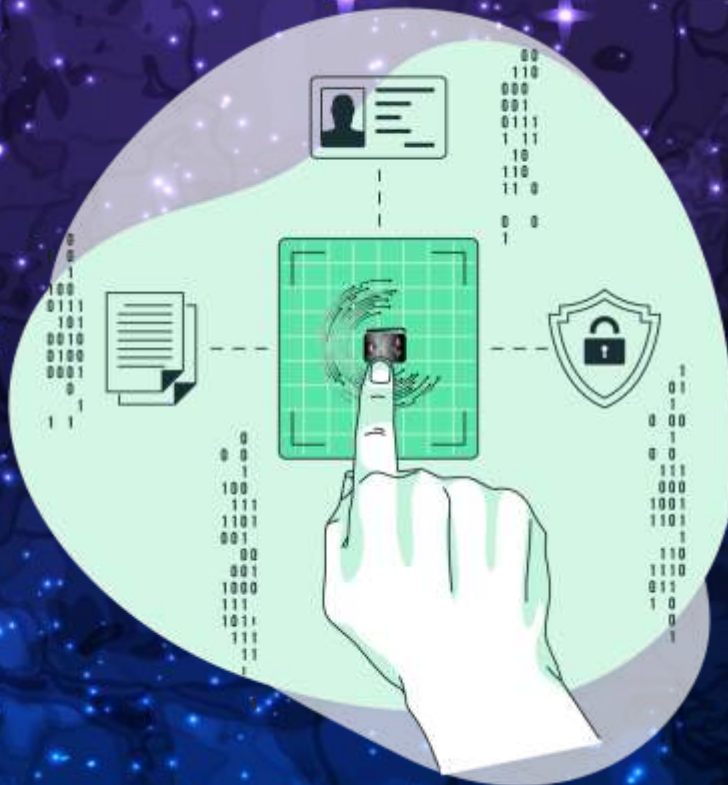
Biometric Face Authentication

Biometric authentication eliminates many of the problems with traditional passwords. When implemented correctly, biometrics make identity theft attacks much harder and identity loss cases much rarer while offering a superior user experience — anyone can use your password/private key but only you can use your Biometric authentication.

2. Vision and Mission

2.1. Cosmo Vision

A Borderless Bank is Needed

To enable this evolution, every person will need a digital trusted interface (often called a wallet) to own, control and manage their digital assets and use them to transact, trade and build their wealth.

Traditional banks can not serve as the interface because they are tied to legal and technological rails that entrench them into a controlled, exclusive, and expensive to operate financial walled-garden. This prevents them from adapting or being adopted by the new audiences, as well as handling new demands and global economic realities of customers in search of more financial freedom.

2.2. Cosmo Mission
Personal Finance for Everyone

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3. Ecosystem

3.1 Centralized Exchanges
Centralized Exchanges V. Non-Custodial Wallets

For years the status-quo perpetuated a dangerous misconception: There are only 2 ways to store crypto. This false dichotomy is why so many potential crypto-enthusiasts haven't started to get involved in the ecosystem.

Option 1 : Exchange
Custody crypto assets in a centralized exchange, giving up your freedom, control, and on-chain access in return for relative security, simplicity, and comfort knowing someone else will worry about secure crypto storage.

Option 2 : Self-Custody With Private Keys
Use an on-chain crypto wallet with private keys, rendering assets vulnerable to scammers, hacks, lost or misplaced keys – but knowing you have ultimate control over your crypto: to store, HODL, or lose.

There's actually a better way: A hybrid solution in the form of a type of cryptography called MPC, or multi-party computation.

3.2 Cosmo Trade

Swap and trade one crypto for another

Trade crypto anytime, anywhere, across multiple blockchains in a few simple taps, directly through your Cosmo wallet. Enjoy some of the best trading rates for Bitcoin, Ether and dozens of other cryptocurrencies, powered by our partnership with Changelly, the world's leading crypto exchange platform.

3.3 Swap Across Chains

While most crypto wallets support a single blockchain like ETH or BTC, as a multichain crypto wallet Cosmo is committed to being the go-to place for everything crypto, whether you're a Bitcoin maximalist, hardcore Ethereum fan, or only SHIB. Trade from Bitcoin to Ethereum, DOGE to USDC – over 40 multichain assets means you have 1,000+ options.

3.4 NFT Wallet App

Cosmo is the most secure non-custodial NFT and cryptocurrency wallet, with no seed phrase vulnerability, utlizing facial recognition software to make sure only you can access your digital asset portfolio. Forget about long and difficult mnemonic keyphrases and rely on the latest and safest technology instead.

Manage Your NFT Collection With Cosmo NFT Wallet
The core features of the Zengo user-friendly NFT wallet include:
- View Your Portfolio
- Multi-Blockchain Support
- Easy NFT Management
- Leading Next-Gen Cryptocurrency Wallet

3.5 NFTs & Defi

Unlock NFTs, DeFi, Gaming and Dapps

Cosmo: Your Secure Bridge to Web3
From NFTs on OpenSea, trading on Uniswap, earning yield through Lido, and gaming in The Sandbox, use WalletConnect with Cosmo to securely connect to the wonderful world of Dapps (decentralized apps). We like to think of WalletConnect as a safe 'magic' bridge to the infinite Web3 cosmos.

gm Web3 Connect and log in to thousands of exciting Dapps (decentralized apps) that use the Ethereum blockchain. But before you start accessing Dapps, you'll need a secure and stable connection – and that's where WalletConnect comes in.

WalletConnect is an open-source protocol that acts as a secure bridge to the vast (but uncharted) universe of Dapps and Web3. Much like Cosmo, WalletConnect works like magic – using a lot of advanced cryptography.

4. Revenue Sources & Sharing

Revenue sharing is gradually becoming the industry standard for projects aiming for success, and rightfully so. Investors should, and indeed must, receive a portion of the revenue pie. In the case of cosmo, this portion is quite substantial.

5. How to Buy Cosmo $CMO

For years the status-quo perpetuated a dangerous misconception:
There are only 2 ways to store crypto. This false dichotomy is why so many potential crypto-enthusiasts haven't started to get involved in the ecosystem.

- Download and Install Trust Wallet
  You can directly buy some $ETH through the application or transfer some $ETH from an exchange like Binance.

- Visit Uniswap Dapp
  Then, visit Uniswap using your browser integrated with the wallet. Now, connect your wallet to it via the right network.

- Buy Cosmo Token
  Select $ETH to $CMO conversion and enter the amount you'd like to buy. Finally, sign and complete the transaction.

6. Tokenomics

6.1. Tax / Fee Breakdown

Platform Fee Distribution
4% operations and marketing
1% distributed as dividends to Cosmo token holders

$CMO
5/5 tax. The tax can only be lowered. Tax is also on transfers.

Operations and marketing taxes to be used on:
- Servers, subscriptions, and infrastructure
- Social Media Presence / Long
- Term Partners
- Team / Resource Expansion
- Contracted Dev Work
- Buybacks/Burns
- LP Injections
- Exchange Listings

6.2. Marketing & Promotion

The vast majority of Crypto Projects tend to launch their token based on the premise that product adoption will eventually come. We believe this approach to be inherently wrong and naive. Thus, our focus since day 1 has been a consistent mass push for product adoption.

Push for Organic Adoption

Utilizing the connections of Cosmo, we will consistently aim to incorporate Cosmo in as many groups as possible.

KOL Onboarding

To further enhance the growth of Cosmo and its adoption, we will partner up with numerous reputable Twitter and Telegram key opinion leaders.

Project Partnerships

To provide additional value to the space, we will partner up with relevant, well-reputable projects in the cryptocurrency sector. This will further boost our reputation and target audience.

CEX Listings

We want to make the process of purchasing **$CMO** token as easy and natural as possible. Thus, we will focus on listing our token on CEXs to ensure that both seasoned crypto investors and newcomers to the space find it equally easy to become a **$CMO** holder.

7. Roadmap

8. Disclaimer

Cosmowallet is not responsible for system security failures and hacking incidents that occur on its platforms during the services and Uniswap Token-launch period, unless they are caused by its own gross negligence. Users shall file material and moral claims against the persons who have harmed them for these damages (disrupting system security, hacking, theft/fraud, etc.). Cosmowallet will provide the necessary support to the judicial authorities in these cases. Users shall use Cosmowallet services in accordance with the account security guidelines and general cyber security standards of Cosmowallet and its collaborating organisations and declare that they will protect themselves, other users and Cosmowallet's rights. Cosmowallet shall not be liable for damages that are not Cosmowallet Foundation's fault. Each user is also responsible for taking general cyber security protective measures, protecting their passwords, keeping their devices free of viruses, etc. Cosmowallet will proceed in maximum compliance with the matters specified in its services and platforms and texts (legal texts, whitepapers, roadmaps, etc.). In addition, these information texts cannot be considered as a contract for Cosmowallet. Cosmowallet does not guarantee the value of the Uniswap Token-launch. Users assume the risksin the Token-launch themselves. Users are deemed to have the necessary knowledge of the blockchain and undertake to participate in the Uniswap Token-launch and to be financially literate. Cosmowallet is liable to users for any damages caused intentionally or through gross negligence. The Platform is not your broker, lawyer, agent or consultant. Cosmowallet shall not be liable for any damages incurred by the users, except for the works and transactions contrary to the European Convention on Human Rights, Turkish Criminal Code No. 5237 and International Law, and the users assume all risks regarding the project assets and values. In addition, users accept that they will take cyber security measures in 3rd party tools / services they use within the scope of Cosmowallet services and platforms and that these services / tools are in accordance with the law and fully compliant in terms of cyber security. Users and / or 3rd parties will be responsible for any damages arising from this.

These provisions will continue after the end of the contract. Users use Presale and Cosmowallet services in accordance with the law and assume all legal and criminal responsibilities.