



**WORLD'S SIMPLEST & SAFEST  
DECENTRALISED CRYPTO  
WALLET & DEFI ACCESS  
WHITEPAPER**

Version 1.0.2

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**Decentralised crypto wallets are an essential factor of owning and investing in cryptocurrencies of any sort. Wallets for digital currencies are very similar to wallets for your hard, in-hand currencies, like dollars or euros; just a digitized version of your bank account. They are used to buy and store your crypto, and send your crypto to others.**

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## Abstract

The original cryptocurrency, Bitcoin was designed to be peer-to-peer digital cash for transaction purposes. Bitcoin's original purpose is to ease the usability drawbacks characterized by fiat currencies and centralized systems.

Since the emergence of the Bitcoin blockchain, over 5,800 varieties of cryptocurrencies for a wide range of use cases have emerged, and thousands more will emerge in this new decade. Some of the most popular cryptocurrencies after Bitcoin include ETH, XRP, and Litecoin, and they serve their own useful purposes, with the similar fundamentals to Bitcoin, as alternative payment systems to bitcoin.

Currently, it is not easy to pay directly with cryptocurrencies without going through a crypto to fiat exchange first. Beyond solving the problems of spendable cryptocurrencies that can be exchanged for, for example, receiving utility services without exchanging for fiat, the LEAD application aims to implement additional functionality such as a multi-signature feature (e-screw), the option to send cryptocurrencies to multiple parties at the same time (multi-send), simplified crypto staking, and most importantly an easy-to-use crypto wallet that will enable fast spending, sending and receiving of cryptocurrencies by giving users access to centralized as well as decentralized services all within one mobile wallet application. In a nutshell, Lead wallet will serve as the simplest gateway to interact with cryptocurrencies via DeFi access and all the other features mentioned above.

There are few efficient gateways that make spending cryptocurrencies as easy as spending fiat currencies and the LEAD wallet is on a mission to change that. We want to help protect the original idea behind cryptocurrencies and use-cases, with the aim to further help deepen the adoption levels of cryptocurrencies by broadening the gateways that are available to people to spend and receive cryptocurrencies. We want to enable cryptocurrencies to be used as a near-replacement or huge alternative to fiat currencies via a convenient system.

## Risk Statement

The legal, regulatory, market and operational risks are set out in the Terms and Conditions of the LEAD Token Sale. You are advised to read and review these risks before contributing to LEAD in any way and ensure that you read the full LEAD wallet white-paper.

## Introduction

The main reason cryptocurrencies were created is to serve as a digital cash or payment system that can serve as an alternative to fiat currencies or eventually even as a replacement to fiat payment gateways. Since the creation of Bitcoin by Satoshi Nakamoto several use-cases emerged around cryptocurrencies so that they currently serve several purposes ranging from a basic digital transaction, a store of value, a means for accessing the utility of a platform or ecosystem, and in some cases as securities. Hence, with these purpose and functionality driven features of cryptocurrencies, LEAD wallet is positioning itself as an important and all-around value provider to the blockchain ecosystem and cryptocurrencies in general by providing storage services for cryptocurrency holders. Given that almost all cryptocurrencies naturally have a digital money capability making them "spendable", LEAD wallet primary goal is to ensure convenience and ease of use while storing or transacting with cryptocurrencies.

For example, BitPay and Blockchain.com wallet were the foremost companies that advanced the ease of spending Bitcoins as we know it today. In addition, BitPay and Blockchain.com were also among the first blockchain companies to incorporate tools that enabled merchants to accept Bitcoin as an alternative form of payment while shopping at any e-stores or physical stores that accept Bitcoins.

As expected, BitPay has gone further to develop other useful products such as the BitPay Visa Card that allow users to load a Visa debit card with fiat currencies and funds converted to Bitcoin, thereby creating the first payment instrument that made spending cryptocurrencies against fiat possible. It was the BitPay company that brought Bitcoin closer to Satoshi's original vision of Bitcoin as a real-world transaction system. Thus Bitcoin-Visa debit cards integrated Bitcoin into the fiat cash system to be used as a mean of

transaction between merchants who wanted to process or accept Bitcoin as a payment method and customers who wanted to spend their Bitcoin. With the overall success of these products from BitPay, many companies have emerged with similar products to make cryptocurrencies more accessible, spendable, and usable globally. Lead wallet's vision is 100% aligned in this direction, however, with a better use-case scenarios and increased utility for cryptocurrencies.

Currently there are very few ways in which people can spend their crypto assets in their daily living. Instead, most cryptocurrencies sit in exchanges or in cold storage waiting to be pulled back to fiat currency now and then, which generates additional fees for the currency holder. Before now, only the major strides achieved by BitPay and Blockchain.com are being constantly replicated by emerging crypto start-ups and businesses.

Thus, blockchain and cryptocurrencies are still in their early stages, yet retain the power to reshape the way financial transactions are being executed globally. The creation of new and better processes, products, and services via these ideas will take the blockchain and cryptocurrencies mainstream and eventually change the world forever and empower billions of people to transact independently from centralized institutions. However, with any growing technology or market, there is a need for improvement and innovation. The need for a simple and secure platform to aid users to transact with cryptocurrencies via the blockchain technology from start to finish has never been higher.

The development of such a platform is important because only a complete platform that allows users to go beyond just storing and managing their crypto assets will eventually lead to broader mainstream adoption of cryptocurrencies. Therefore, such a platform would also need to provide means for users to transact these crypto assets seamlessly with each other, either against other crypto assets or against real-world goods and services without the need for fiat. LEAD wallet will ensure that all these features are implemented so that users will be able to transact cryptocurrencies at their convenience via user-friendly options for storage, sending, receiving and converting crypto assets to real-world goods and services without the need to interface with fiat currencies at any point. Additionally, the LEAD wallet will provide a high-security platform for cryptocurrency enthusiasts save their funds and earn returns on their capital by implementing a simple staking mechanism.

The LEAD wallet is built for both personal and business solutions and our team has a strong focus on bringing solutions associated with the shortage of real-world applications to the cryptocurrency market. The creation of the LEAD wallet and its accompanying infrastructure and services will allow individuals and businesses to accept most cryptocurrencies just as they would accept cash or credit.

## Current Blockchain Challenges

Blockchain technology is expected to lead the future of the financial system, predominantly through innovative new products and services that enable users to transact relatively freely without the need for highly centralized institutions. Unfortunately, as of today, this hasn't happened yet, though there are many promising avenues that may lead to Rome. The predominant obstacles in the way of cryptocurrencies capturing a larger market share are manifold and complex. However, LEAD wallet is able to address many of the current shortcomings seeking to address the problem of complexity by simplifying cryptocurrency use-cases so that beginners can easily start using crypto for payment. In the following paragraphs of this whitepaper we will highlight some of challenges that come to mind when one wants to store, send, receive, swap, exchange or spend crypto assets, especially when one is new to the cryptocurrency market.

### Poor Cryptocurrency Management

01

There is no denying the fact that several crypto start-ups have made great steps towards creating cryptocurrency management systems such as decentralized/centralized multi-crypto and single-crypto wallets. However, while some of these wallets have survived several security breaches and attacks, a lot of them have gone into extinction due to hacks, non-performance, and failure to meet user needs. As new crypto assets emerge almost daily, there is a strong demand for a perfect storage and management solution for cryptocurrencies that can safely and easily backup cryptocurrency wallet keys and private addresses which is one of the biggest barriers of entry for new cryptocurrency users who can be overwhelmed by the technical aspects of using cryptocurrencies. For example, new users will find it challenging to safely and easily back-up their wallets and private key addresses. In addition, crypto asset management or allocation become more

difficult as the market matures and grows more complex. It is hard for beginners to stay up to date in the rapidly developing ecosystem and thus beginners are exposed to risks that can be overwhelming to many as they are unsure about how to handle them. LEAD will solve these challenges by providing a user-friendly bank-grade crypto-asset infrastructure along with management tools to support users reaching their financial goals.

## **Emerging Complexity in Markets and its Challenges**

**02**

The management of different assets and the associated security risks have become more complicated with the emergence of new cryptocurrencies and crypto-asset categories. Whether it is another ERC-20 token or an entirely new blockchain or protocol, integration of these emerging assets comes with unique challenges. How can users be certain that they integrate all the services properly without exposing themselves to security risks? How can users be confident that they have access to all crypto-assets they need from a single app for convenient use? While it is generally accepted that a decentralized wallet protocol is more complex as users are expected to manage their private keys and associated data independently, it may not be the best option to drive broad cryptocurrency adoption because it is not easy to pick up by inexperienced crypto users. Similarly, a centralized wallet is susceptible to security breaches and can open users up to mismanagement of their funds by the central authority which may also stand in the way of broad adoption. LEAD will take an approach that will ensure that user funds are safe from fund mismanagement at all times by handing over the control of private keys to users 100% of the time, while handling the more technical security aspects on the back end in a more centralized fashion, creating a functional hybrid. Our hybrid solution will focus on simplification so that the user-experience is pleasant and allows for a seamless transfer of crypto assets.

## **Problem of Security**

**03**

A common problem with cryptocurrency wallets is the problem of security attacks such as data hacks, DDoS attacks, virus attacks, etc. which can lead to non-performance, impairments and loss of funds. The LEAD wallet ecosystem is built to withstand all forms of security threats. All forms of security challenges plaguing

similar platforms such as exchanges shall not affect LEAD in any way as all products and services rolled out shall be duly tested by independent third party code auditors (such as Immune Bytes - Smart Contract Audit) so that we can be fully protected against known security threats. The LEAD Wallet team is made up of an experienced development and security team that will continually test all the products and services of the LEAD Wallet to make sure that they are secure. Additionally, it is standard procedure to audit all code by independent third-party code auditors before pushing them onto the live environment so that we will have identifying weaknesses in our system before we go live or apply changes to the current version of LEAD Wallet. With the help of third-party security advisors and our skillful team we are confident that we will always be able to stay ahead of known security threats so that we can guarantee the highest possible levels of security to our users.

**1. Privacy through Encryption:** LEAD Wallet will use full encryption and all other advanced security features that will ensure the safe usage of all our products and services without unlawfully compromising user information. The LEAD Wallet application is built from the ground up to ensure that we can implement all desired security and encryption features at any scale. LEAD wallet also adopted and abides by the ISO 27001 and 27002 Information Security Standards, thereby conforming to internationally recognized online security standards that prevent loss of user data and prevent downtime because of database breaches.

**2. Problem of Application: the use-cases:** For cryptocurrencies to scale beyond the current level of buy, hold, and sell, there need to be real use-case scenarios where people can use their crypto to easily exchange them for goods and services without the need to first convert them to fiat. This is the part of the problem that LEAD Wallet wants to solve and improve the most. Our core mission is to bring the option to seamlessly spend cryptocurrencies for real world goods and services to cryptocurrency users. Through LEAD it will be possible to make recurrent donations to crypto wallets or to buy subscription based services for cryptocurrencies. As part of our vision to become the de facto leading multi-cryptocurrency wallet LEAD will implement a staking system that will encourage users to hold their crypto assets

so that they can generate an attractive return on asset for holding it with us. However, the most important addition to LEAD wallet is that we will offer users to directly use their cryptocurrencies to settle utility bill payments making it possible to pay for real world goods and services using the LEAD wallet. In addition, we plan to create the C-marketplace so that merchants can offer good and services to our users in exchange for their preferred crypto-currency.

#### **Over Complex and Poor UI/UX Wallet Designs**

**04**

Most crypto wallets are just too difficult for beginners to use, because the UI/UX designs are very poor. Most of the existing crypto wallets fail to meet the basic functions of a wallet, which is just to receive and send in two easy steps. User's convenience is one of the most important drivers of adoption, and LEAD aims to make one-click transactions and human readable addresses available to users to remove as many barriers of entry as possible. LEAD wallet wants to provide a simple-to-use multi-crypto wallet, where all user tokens can be securely stored for easy use. LEAD will offer a range of simple to use and convenient products and services that will make users appreciate our digital wallet.

## **Market Situation**

The nascent and visible opportunities of the cryptocurrency market have made it possible for LEAD to enter an ecosystem in dire need of products and services that are vital for the actualization of cryptocurrency mainstream adoption. LEAD will start out operations in several niche markets and start to offer a highly functional decentralized multi-crypto wallet product with the ability to instantly exchange/swap crypto assets thru a DeFi exchange, in addition to a multisend d-App feature, a multisig feature, and a node staking service for several cryptocurrency projects. We will also enable utility bill payments with cryptocurrencies (the LEAD C-Market Suit) and make it possible for merchants to offer goods and services in exchange for cryptocurrencies.

There is currently no crypto company offering all of these products and services in a single app, and at best, only a subset of the services we provide are currently offered in a single app

by a potential competitor. Therefore, LEAD Wallet has the potential to become the market leader by providing all the mentioned products and services in a single app because the integration of all these high-quality services into a single app create an edge for LEAD over the rest of the market.

Just like any blockchain company, we believe that cryptocurrencies are the best financial tool that can help to bank the unbanked population, and also open them up to the already existing financial opportunities already provided by traditional banking services they previously had no access too.

In addition to benefiting the unbanked, LEAD can support the banked and businesses by providing them the opportunity to tap into the blockchain and DeFi markets to help them transition into the digital economy. Blockchain technology and cryptocurrencies are changing the entire e-commerce ecosystem by providing highly efficient transactional systems that provide low-cost, near-instantaneous, 24/7 global settlement options to customers and merchants across all regions of the world. This is a huge opportunity for customers and merchants alike, because DeFi products can improve global trade relations by making cross-border settlements easier and more transparent thru blockchain technology. The use-cases that cryptocurrencies provide allow LEAD Wallet to tap into the US\$5 trillion dollar global mobile payment and e-wallet services market by claiming a percentage share. In the future, many businesses will be able to benefit from getting access to LEAD Wallet payment solutions bringing their products to a global base of e-commerce customers.

The global accessibility of the blockchain and cryptocurrencies make it possible for LEAD to deliver cost-efficient products and services that are competitive on the global marketplace. In order to reach our target market, LEAD Wallet will leverage the following avenues: Search Engine Advertisements; Influencer Marketing; Social Media Advertisements; Global Meet-ups; Press Releases and Media Articles; Aggressive Referral System, and Events and Trade-shows.

## Vision And Mission

Lead Wallet is committed to providing a sophisticated easy-to-use crypto wallet application that will enable anyone to store, send, receive, spend, exchange and swap crypto assets at users' convenience. Users will have the option to use a decentralized financial exchange (such as UniSwap) without the need to provide or store user data centrally. Lead Wallet will enable users across the globe to conveniently spend their cryptocurrency assets at any time. In addition, Lead Wallet will constantly research and provide excellent blockchain technology and cryptocurrency application scenarios that will further the adoption and use cases of cryptocurrencies.

## Lead Wallet Ecosystem

LEAD Wallet is the world's simplest, most secure decentralized multi-crypto wallet application that is designed to provide DeFi access and other crypto-related use cases. LEAD allows users to securely store their crypto assets so that they can be used for transactions on a P2P level without any third-party intermediaries, in addition to being used for settlements in real-world scenarios such as paying utility bills. LEAD Wallet supports multiple cryptocurrencies such as BTC, ETH, DOT, as well as ERC-20 tokens (including LINK, YFI, and major stablecoins), in addition to over 100 other cryptocurrencies. To make our platform even more convenient for users, LEAD Wallet uses a modern User Interface and internationally recognized online-security practices to simplify the use of all cryptocurrencies on our platform.

With this business model, LEAD seeks to become a platform that is accessible to users worldwide via Apple and Android devices. Therefore, LEAD will become the go-to for global users to store their cryptocurrencies while they retain control over their private keys, so they can safely store their cryptocurrencies before they pay with their cryptocurrencies at hundreds of merchants without the need for fiat conversion. In order to actualize LEAD's vision, we will start creating a secure bank-grade crypto wallet infrastructure that will host and accommodate multiple blockchain systems with the ability to store, spend, stake, send, receive, exchange/swap cryptocurrencies at any time. The LEAD software and integrated API afford our users and clients to spend their cryptocurrency safely because our team will

eradicate all points of failure at the back-end so that we can provide our user-base with an easily accessible and highly-secure DeFi app. Unlike traditional banks and many cryptocurrency wallets, LEAD does not hold custody of users' funds. This means that users retain legal custody of their funds while they use the LEAD Wallet, greatly improving security compared to centralized storage - which is prone to hacks and other forms of criminality.

The LEAD Wallet team applies tested and viable market strategies and value-drivers and integrates them into one application, making LEAD an exciting and easy to use wallet application. LEAD wallet also offers 24/7 cryptocurrency asset market data which includes price tracking for supported cryptocurrencies, the global market volume for every coin listed, with live updates and portfolio management tools that will help LEAD wallet users to diversify their assets if they wish. We plan to implement many additional features in the future so that users will have options to send and receive cryptocurrency based on public account information (a public key) to enable LEAD Wallet users to spend in real-world transactions or to provide recurring donations to a cryptocurrency wallet as well as being able to buy monthly subscriptions from d-App applications.

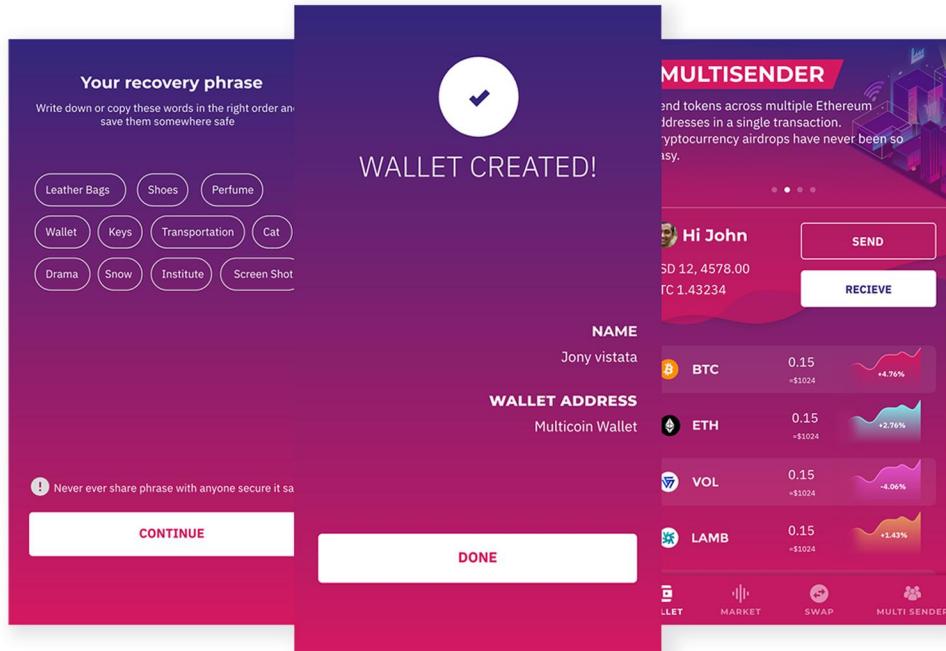
**The Lead Wallet ecosystem is divided into the following service and product areas:**



LEAD will also help users to easily manage their digital assets and we will provide tools so that users can keep track of their spending habits. In addition, the team will also integrate the LEAD Exchange into the LEAD Wallet ecosystem to facilitate near-instant, highly-secure transfers by providing liquidity when users exchange funds to their secure private wallets. The application will use all security features implemented throughout the entire ecosystem and provide the safest storage system available in the industry. LEAD Wallet hopes to partner with several companies and platforms offering the best wallet service security and other related security measures for increased Multi-Signature security and to achieve the efficiency of the multi-sig and other related features.

## Lead Wallet

LEAD Wallet is a decentralized multi-crypto wallet application. It seeks to be the world's simplest and safest multi-cryptocurrency wallet and aims to be as user-friendly as possible.



Lead Wallet Screens

**With LEAD Wallet users will be able to:**

- ☒ Check account balances,
- ☒ Send cryptocurrency,
- ☒ Receive cryptocurrency,

- ☒ Provide human readable addresses,
- ☒ Make recurrent crypto donations or recurrent subscription-based payments,
- ☒ Stake our native or third-party coins,
- ☒ Make fiat-bill payments,
- ☒ Execute multi-send functions,
- ☒ Execute multi-sig functions,
- ☒ Easy access to DeFi,
- ☒ Exchange and Swap cryptocurrencies.

LEAD Wallet will provide all these features to users while giving them access to daily market data, news, and information about all the cryptocurrencies supported on the wallet.

Additionally, users will retain full control over their private keys and passphrases at all times (where applicable), which will enable a more secure wallet where the LEAD team does not hold custody of users' funds to ensure that there is no single point of failure that will cause a loss of funds of the LEAD community.

## Lead Wallet : Send, Receive and Store



This feature will allow users to send and receive cryptocurrencies from one wallet to another. Users can check their wallet balances in real-time, and the near-instant settlements will help them to determine the true costs of transactions they are making. Users spending will be capped by their balances with no option to go into debt and the wallet will show an error message whenever one attempts to spend more currency than is available for spending. The "Send"-feature will be QR code enabled and automatic copy-paste features of wallet addresses is also included.

Likewise, it will be possible to "Receive" currency via a QR code or by providing a public wallet address to receive currency. These features will help users ensure that they provide

the correct wallet addresses for “Sending” and “Receiving” cryptocurrencies to protect them from any form of loss of funds by incorrect use of either sender or receiver. There is also a transaction history that will provide users with an transaction ID for each transaction they perform via the wallet so that they can control transactions after “sending” or “receiving” to ensure that payments occurred.

Another big problem of the cryptocurrency market that LEAD solves is the problem of human readable addresses. Instead of having complicated wallet addresses that are difficult to read let along remember for humans our users will be able to assign names to the addresses they receive or sent cryptocurrency to. This allows users to personalize their cryptocurrency experience and will greatly ease the use of cryptocurrencies in day to day transactions.

However, the most important feature we want to add to LEAD Wallet are re-current payment and subscription-based services options. This is an essential banking feature that to date isn't offered by cryptocurrency wallets. However, recurrent transactions are essential for many businesses and make up a huge market share of transactions.

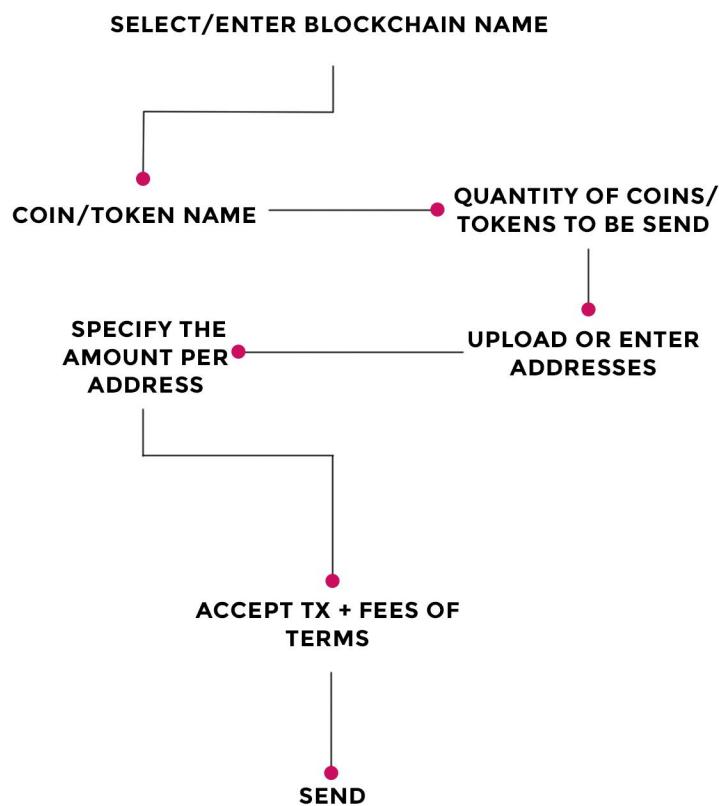
The convenience that LEAD wallet app can offer to users is tremendous because many day to day payments such as rent, water and electricity can be scheduled at the beginning of each month to allow LEAD Wallet users to easily handle these types of transactions. At the same time LEAD Wallet will be able to offer a value proposition to crypto-influencers to accept monthly recurring donations from their fan-base or allow subscription-based services to market their products to crypto-currency users. In our opinion, the need for such a feature in cryptocurrency wallets is blatantly obvious and a must have for the cryptocurrency market if it is to mature and to become the preferred means of payment for people globally.

## Lead Multisender

As an added service, the multisender (payroll) feature will allow LEAD Wallet users to send cryptocurrency to hundreds of cryptocurrency addresses in a single batch transaction at a much lower rate. With this feature, companies that pay their employees in cryptocurrencies

can easily pay salaries to all staff-member while saving on transaction costs. Our multisender in-app feature will execute thousands of transactions in batches of 200 transactions after entering the receivers' details, specifying the amount to be sent, accepting the transaction fees, and hitting the send button. This is also a perfect solution for crypto communities as it allows crypto projects to send airdrop and bounty rewards to thousands of users in a single transaction.

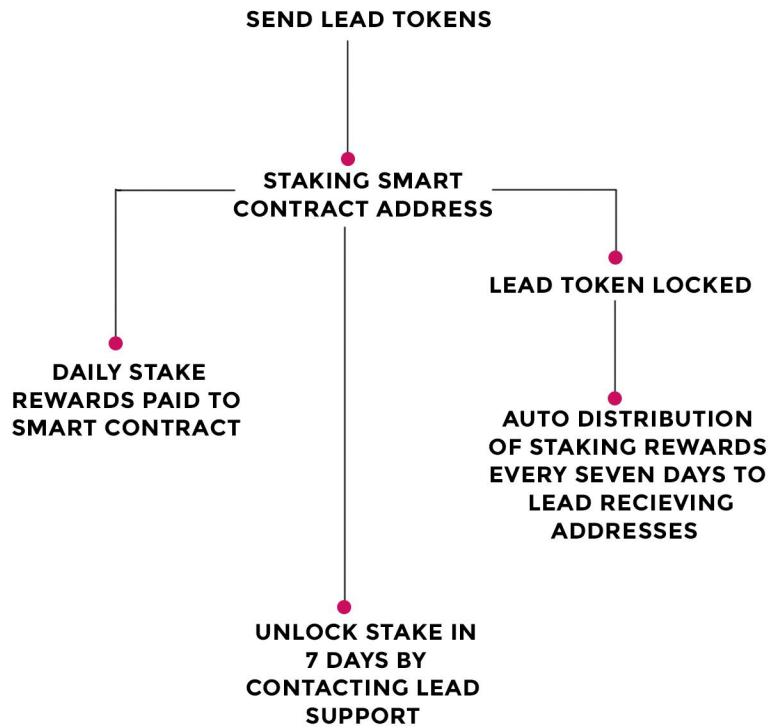
## How Multi-Sender Works :



## Lead Stake

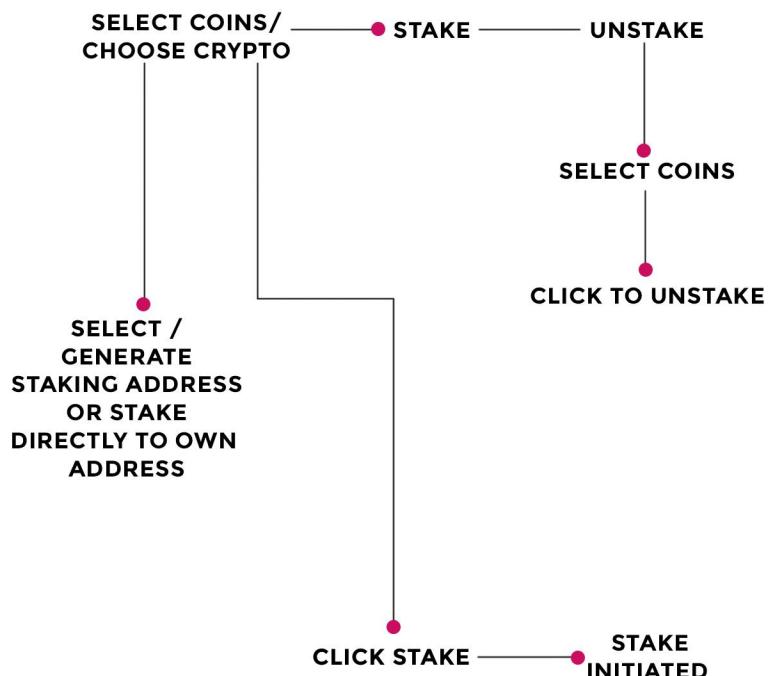
LEAD Stake is the wallet feature that allows users who own PoS, DPoS based coins, or similar tokens to stake their tokens within our LEAD wallet so that they can earn staking rewards without going through the hassle of setting it up themselves. This will allow users to earn interest in accordance with the blockchains' APY for staking their PoS or DPoS tokens seamlessly and at the convenience of users. One of the major benefits of crypto staking is that it allows holders of the tokens or coins to earn interest on their capital, while they use their funds to secure the blockchain networks of their tokens/coins, reducing the price

## How Lead Staking Works :



fluctuation of the coins while supporting the mining process. Staking on PoS and DPoS based blockchains is rewarding to the blockchain and stakers and enabling easy staking will help LEAD Wallet secure a dominant market position because it helps users get interest on

## How Crypto Staking Works :



on capital while it helps blockchain providers to facilitate transactions. Henceforth, LEAD Wallets wants to help our users to benefit from staking by simplifying the staking process creating a huge opportunity or users.

We at LEAD Cyber Services LTD believe that the best way to grow the blockchain and cryptocurrency industry is to continue to provide products and services' features that will not just be useful to a single stakeholders but to everyone who loves and supports the blockchain revolution. Because LEAD Wallet integrates hundreds of native blockchain protocols, our users will benefit from access to many different staking rewards and allow them to support their favourite blockchain projects directly on the LEAD wallet only to receive staking rewards directly to their LEAD Wallet account. Therefore, the LEAD Wallet ecosystem will also serve as a validator node to several blockchain projects that require this kind of network management system

## **Lead-Sig**

LEAD-Sig utilizes the most secure and latest technology to provide multi-signature services, which will give a significant landscape for businesses to leverage on. On a single-signature wallet, when a user wants to send funds, a transaction will be created for the user to sign, which confirms the user's action to proceed with that transaction. On a multi-signature wallet, two or more signatures are required to verify transactions depending on the number of confirmations specified by the co-payers/co-signers of the wallet. Thus, LEAD-Sig will also be able to tap into the escrow market. With this feature, the Lead wallet positions itself to be the one-stop wallet for business organizations, particularly crypto exchanges and other similar businesses, to maintain a credible payment system that will ensure the security of funds managed between pairs or groups.

## **Lead C-Marketplace**

The LEAD C-marketplace place is synonymous to an e-marketplace where goods, services, and values are exchanged digitally. The unique value proposition of the C-Marketplace is that users are allowed to purchase or pay for any listed item (goods or services) using a crypto-currency of their choosing. Thus, the LEAD Crypto marketplace circumvents the

the problem of fiat exchange by allowing merchants to list their products for sale choosing a multitude of different crypto-currencies. In addition, unbanked users can pay their utility bills using cryptocurrencies directly from their LEAD wallet application. The C-Marketplace will also allow LEAD users to buy gift cards, data and recharge cards from telecommunication networks, or to book flights using any cryptocurrency listed on LEAD wallet. In addition, LEAD users will be able to make hotel reservations with crypto, use cryptocurrencies to shop on several online stores like Jumia, Konga, Amazon, or subscribe for paid TV, online streaming services and even transfer fiat currencies to friends and family from the LEAD Wallet app. This is one of the key objectives of the LEAD ecosystem to create a seamless payment system where cryptocurrency becomes the primary payment tool for the exchange of goods and services instead of traditional fiat.

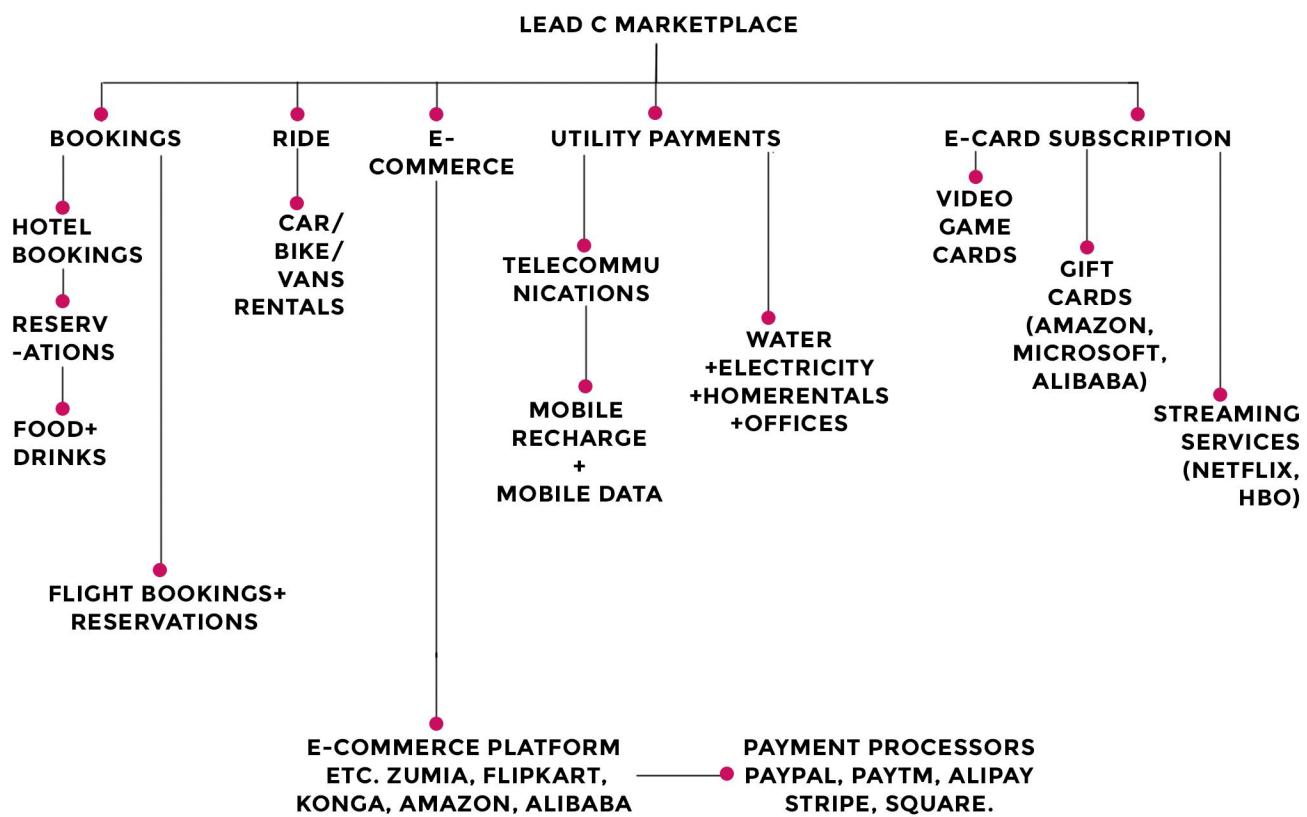
### **Pay utility bills and buy goods :**



When a consumer or a merchant can determine which payment system or currency should be used to execute a transaction, then we can say that a seamless payment has taken place. The LEAD C-Marketplace allows users to decide which cryptocurrency they are willing to pay with, and then complete the transactions within seconds. Crucially, the C-marketplace merchants, will be able to receive payments for goods and services sold in their preferred

crypto or fiat currency. The unique value proposition to merchants is that LEAD will allow merchants to gain their preferred currency regardless of the crypto- or fiat currency that was sent for such transactions, because our multiple liquidity partners will make it possible for the LEAD exchange and ecosystem to provide this type of liquidity to merchants at all times. All transactions will be processed immediately with the highest possible security and at the lowest fees available. Our primary motive as a team is to make cryptocurrencies an everyday currency globally and we believe that one of the ways we can achieve this is through the LEAD C-Marketplace and the other LEAD features highlighted in this whitepaper.

## How Lead C-Marketplace works :



The LEAD C-Market will be powered by a backend banking layer to give users access to multi-currency features. The built-in banking layer ensures that users can access crypto-to-fiat and fiat-to-crypto services through our multiple banking partners and service providers. These services can be used to make cryptocurrency purchases, and in the future, users will be able to convert their cryptocurrencies directly into fiat currencies.

## Lead DeFi

The Lead DeFi Access will allow us to create and support the rise of Decentralized Finance as currently being experienced in the crypto space. We hope to offer users access to all unrestricted, customized and user-friendly DeFi apps and other related d-Apps as currently observed on all the Blockchains hosting them. Lead wallet will not only promote individual wealth, it will also ensure individual freedom at various levels such as economic, social, political and otherwise through the rapid adoption of blockchain technology and its associated products and services. With the Lead DeFi Access, users will have easy access to navigate Uniswap, Mooniswap, Pancake Swap; or Balance; and other emerging and promising d-Apps across different Blockchain platforms such as Ethereum, Tron Network or Polkadot and all the other programmable Blockchains that supports the development and hosting of d-Apps that promotes human freedom and ensures convenience through blockchain and cryptocurrencies.

## Lead Ex

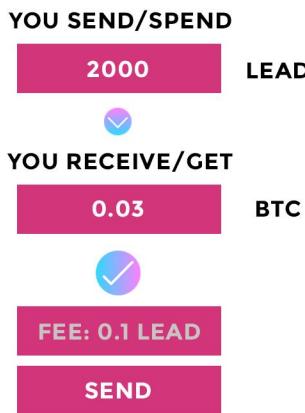
LEAD-Ex is the liquidity hub of the LEAD Wallet, and it is designed to integrate with multiple exchange APIs so that users can trade cryptocurrencies without having to move their coins away from the LEAD wallet. As always, the goal of the wallet application is simplification of the process so that end-users can use the app without problems. LEAD-Ex is designed to be the liquidity backbone of LEAD Wallet. LEAD-Ex interacts with partnered exchanges and other OTC service-providers so that we can match prices in real-time and ideal conversion rates. The matching engine will optimize executions of orders so that our users do not suffer from high slippage.

Although LEAD-Ex will depend on liquidity from other big crypto exchanges at the start, we aim to turn LEAD-Ex into a state-of-the-art standalone exchange with unmatched liquidity from the C-Marketplace.

## Lead Swap

The LEAD Swap feature allows users to instantly swap or exchange their cryptocurrencies for other cryptocurrencies at an instant and very reduced transaction fee at nearly 0% slippage.

## Lead wallet Swap:



From time to time, the LEAD Cyber Services team will continue to expand the LEAD Wallet ecosystem by onboarding new features that will help add more value to users of LEAD wallet.

## Lead Token Model

The LEAD Token is the native currency that fuels the products and services that are delivered on LEAD Wallet. Thereby making LEAD token a utility token as it will be needed to access some major service areas of LEAD Wallet application.

One billion LEAD Tokens were minted on the Ethereum VM as an ERC20 standard token. The one billion LEAD token total supply is a fixed supply. It is designed with a deflationary



Lead Token Features and Use Cases

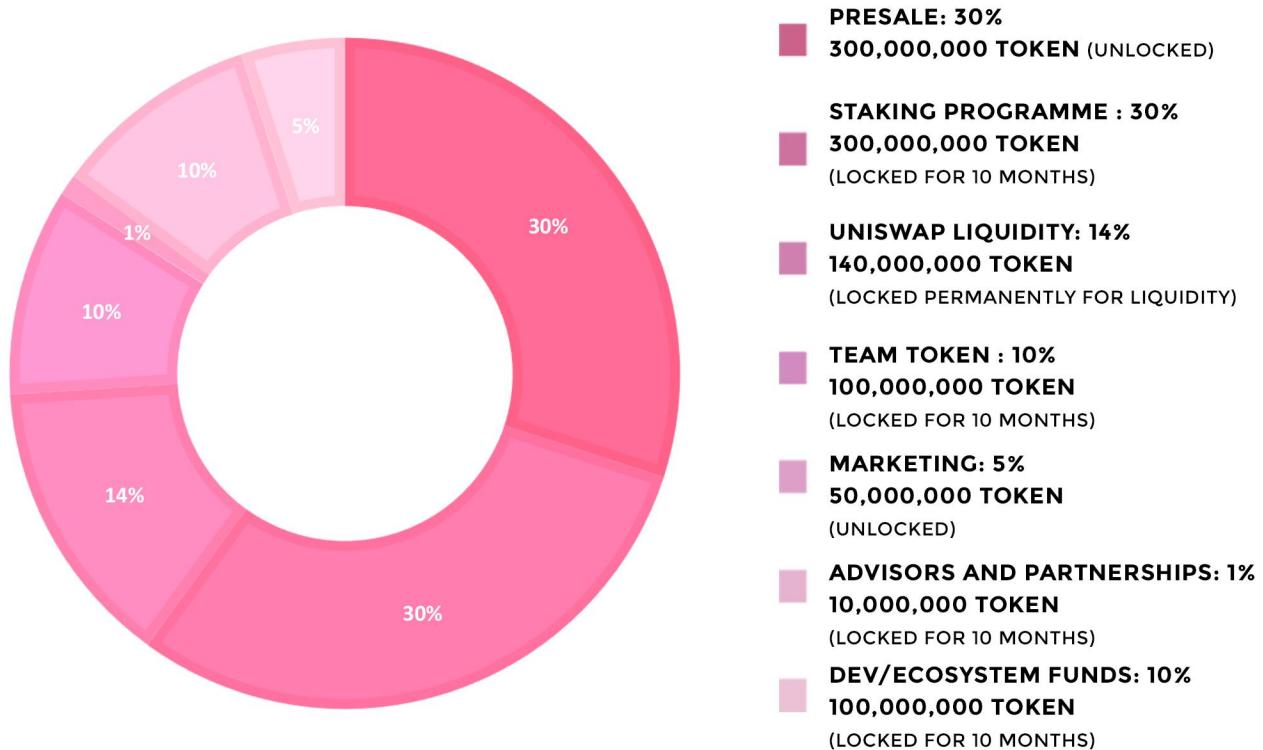
monetary system whereby 30% of LEAD Wallet quarterly profits are used to repurchase LEAD from the exchanges to be permanently burnt. LEAD Wallet revenue will be generated from all the services offered via the lead wallet with a quarterly audit report.

Every Quarter, LEAD team will conduct an audit of all the earnings from LEAD Wallet, after which 30% of the total net profit will be used to buy back a portion of the LEAD token, which will be permanently burnt. This process will continue until only 30% of the total LEAD supply is left.

#### **Lead Token Features and Use Cases:**

- ☒ Up to 20% discount on purchases of LEAD services if using LEAD.
- ☒ For example, LEAD can be used to pay reduced transaction fees.
- ☒ Up to 180% early access APY stake rewards when you stake LEAD on Lead Wallet.
- ☒ Deflationary Monetary Supply. 30% of Lead Wallet's quarterly profit will be used to buyback and burn LEAD token until only 30% of the total supply is left.
- ☒ It can be used to trade digital gift cards.

## **Token Distribution**



## Crowd Sale

Our initial fundraising attempt was through the IEO route and it wasn't successful. Hence we had to refund all participants who contributed in the sale. Now we seek to raise our initial funding through an Initial Liquidity Offering where at least 75% of funds raised will be permanently locked into Uniswap DeFi. The rest 25% of the funds raised during the crowdsale period will be used for the development of the LEAD Wallet ecosystem. With funds distributed around project development, marketing, legal, partnerships, team/staff salaries, and advisory services.

### Funding Requirement

Funding Goal: 993.86 ETH

The Token Price is pegged around: 0.0011 USD per token. More details will be made available closer to the date.

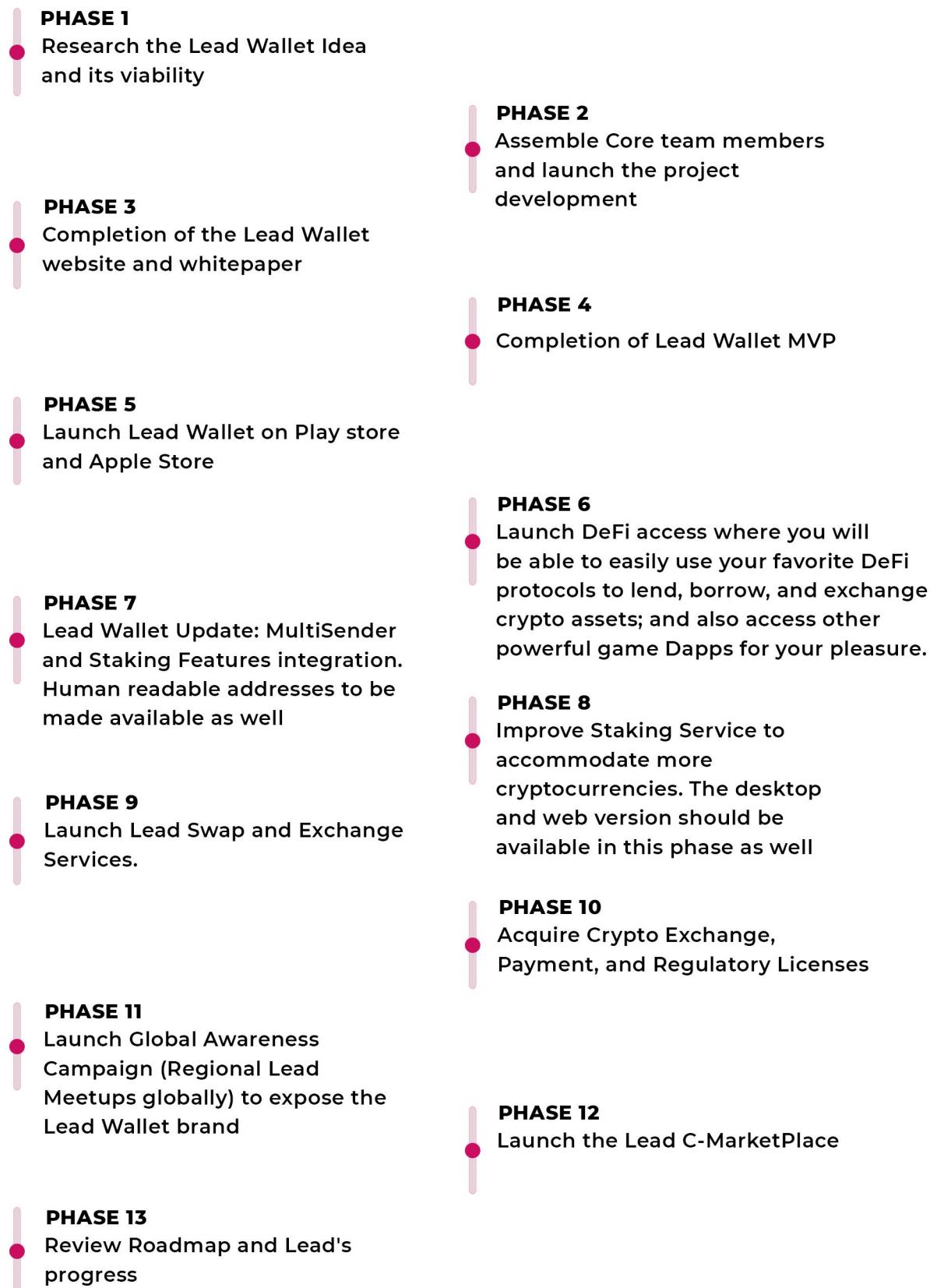
If we are unable to reach the hard-cap after the presale, then, 50% of all unsold tokens during the presale will be automatically redistributed to presale participants upon reaching the soft-cap target. While the rest 50% of unsold tokens will be instantly burnt.

## Staking and Team Allocation

The stake reward tokens will stay locked until LEAD Wallet and its staking feature goes live. The other token allocations which include tokens for the team, product development, marketing, advisors/partners, will come out of lockup at various time schedules from 6 months after the platform launch and will be gradually unlocked for the next one year.

The reason for the gradual unlock for up to a year after the LEAD ecosystem launch is because we are committed to the long term development, growth and health of the LEAD ecosystem. Our belief in LEAD Wallet is strong, and the longer vesting period creates aligned incentives for both the team and community.

# Roadmap



## Team and Advisors

The LEAD team members and advisors are globally distributed with members based in India, Singapore, Colombia, Russia, China, Nigeria, etc. The team and advisors' panel is continually growing.

## Core Team Members

### **Obasi Francis Ifegwu** - Chief Executive Officer

Obasi has over 7 years of experience in the start-up environment and is a Co-founder of LEAD Cyber Services Limited. Obasi is charged with the responsibility of daily operations of Lead in order to achieve the vision of LEAD Wallet so that millions of users worldwide will have access to cryptocurrencies and financial services use-cases specifically for cryptocurrency. Obasi entrepreneur skill was acquired from different sectors from production companies to financial businesses. His latest startup story was with ICE Firm. He Co-founded ICE Firm in 2018 alongside his former colleagues from the crypto industry, and he has remained a vital figure in the growth and success of ICE Firm. He holds a Master's Degree in Comparative Politics and Development Studies from the University of Benin, Benin City, Nigeria.

### **Henry Onyebuchi** - Chief Project Officer

Henry is a co-founder of ICE Firm and LEAD Cyber Services Limited. He is an innovative and team-oriented strategist with a track record on start-ups and turnaround business situations. He has 4 years of extensive experience in blockchain, ICO projects and sales/marketing for blockchain projects. He is also a certified Ethereum developer with experience in Smart Contract and DeFi development.

### **Ruddy Setiadi Gunawan** - Chief Marketing Officer

Ruddy has been working with various cryptocurrency companies from 2017 until today. Ruddy was a community manager for many different cryptocurrency startups in 2018, and he was also the content editor for Switchain and PublishOx. In the past two years, Ruddy co-founded two cryptocurrency companies, IceFirm and LEAD Cyber Services Limited. In addition to his experience with cryptocurrency and blockchain-related companies, Ruddy is also the co-founder of SISAS Global, a South American company that uses Big Data to

analyze and tackle social and psychological problems.

#### **Jaswant Kumar - Chief Operating Officer**

An entrepreneur with more than 7 years of experience in the startup environment working on different innovative solutions across designing, advertising and management industries that helped shape and drive businesses with his creative ideas. His goal is to become a contributor to the fast-growing world of social entrepreneurship and emerging technologies. His passion for the blockchain scene stems from his personal experience working in the conventional marketing and design sector. Quickly he grew to realize that in this world, power is concentrated at the top. While the crypto scene offers a chance to rewrite the rulebook. He holds a design degree and has won international awards representing his country at many world stages.

#### **Kingsley Victor - Lead Developer**

Kingsley is a full-stack software engineer based in Nigeria. He has over 3 years of experience and a passion for building stuff particularly with Java, JavaScript or Typescript and is a great fan of frameworks/libraries such as Spring Boot, Express, Angular and React. Kingsley is also a budding DevOps engineer who's familiar with Docker, Travis and Jenkins and is open to learning new technologies. He's strongly passionate about RESTful APIs, GraphQL, Microservices, Blockchain, Cloud Computing, Serverless technology, and Big Data. Kingsley is also in love with philosophy and is a fan of Plato, Anselm of Canterbury, Thomas Aquinas, Socrates and Rene Descartes. He has joined the Lead Wallet to help deliver the core product of Lead wallet.

#### **Chianakwalam Eliezer - Chief Communication Officer**

Eliezer is a business solutions provider with experience in data analysis. He is the Chief Communications Officer of Lead Wallet. He has about three years of experience helping to plan and execute business ideas for start-ups as well as established organizations. He is a Cofounder of ICE and Lead Cyber Services Limited (the creators of Lead Wallet). Eliezer has been actively involved with projects in the blockchain industry for more than 3 years, filling various roles. Through his position as the CCO, he is committed to making Lead wallet a household name within and beyond the blockchain space.

**Vinay Yadav - Chief Business Development Officer**

Business Development Professional associated with tech industries for more than 11 years, he has extensive work experience across multiple business functions such as sales, marketing, management and financial positions throughout his decade-long career in the hardware, software and internet industries. A true all-around prospect is known for his on-time project delivery. Master in tactics to assist in strategic planning and monitoring the business.

**Samuel Ayorinde - Frontend Developer**

Sam is a Blockchain/Software Developer with experience developing web apps with high standards and interacting with multiple stakeholders from technical and non-technical backgrounds, ensuring clarity, quality, and continuous delivery. I have worked with technologies such as React, Sass, Bootstrap, CSS, Node, MongoDB, Javascript and currently building full-stack DApps on the Ethereum blockchain with Solidity and Web3. He is a self-starter with a proven ability to leverage multiple technologies to build interactive and innovative applications.

**Neil Mani - Chief Design Officer**

Work experience spans 4 years and possesses excellent design leadership skills, Strategic Design Thinking & User Experience Design. Extremely focused on innovation, with a special focus on user experience strategy, setting design goals and metrics, Omni-channel solution design, design for enterprise software products, advanced ecosystem research & validation techniques, setting up a mature UX practice. Being well versed with Lean UX, Agile, User-centered methodologies, User Research and updating with Emerging Technologies helped to create compelling user experiences in a few business houses.

## Lead Team Advisor

**Esebile P. Mosimabale**

Esebile Paul is an experienced professional in digital financial services, telecommunications value-added services, business solutions, and project management who now heads Upper link Digital and Yese. He's fascinated with solving problems with technology and is currently involved in building global solutions for different tech companies in Nigeria and overseas.

Upperlink Digital is a FinTech arm of Upperlink Group with a focus on digital finance, open banking and payment systems. Year, on the other hand, is a fintech and IoT company started some years ago to solve retail financial, leisure and business problems.

### **Zied Chaabane**

Zied is an Executive MBA Holder, a bachelor's degree in finance and the Co-Founder of YalaCoins, Zied spent all his time advocating for Bitcoin. He created awareness and trained people in the MENA Region to know more about cryptocurrencies. Zied is a professional consultant of more than 15 CryptoProjects all over the world. He worked with huge groups like Accenture, Louvre Abu Dhabi, Cisco, P&G, Schlumberger, Honeywell, Halliburton and Emerson.

### **Jegede Osato**

Osato is a Crypto Enthusiast with several years of experience in the crypto space. He holds a Master's degree in Economics and Politics from the University of Benin. He is the founder and CEO of Glare Synergy. Glare Synergy uses technology and the internet to help its clients solve the problems of housing and also provide cutting edge solutions for associated housing problems in Africa. Jegede's expertise in a startup environment will help the Lead Wallet team to become more productive and efficient towards delivering the set goals and objectives.

### **Isak Saryieu**

Isak is an early investor in the Lead Wallet project. He holds a degree in Personnel Management from the Belarusian State University. He has over eight years of experience in management positions and over three years of experience in blockchain startups, during which he worked for ProBlockchain Media, Volume Network, etc. Isak is the founder and lead manager of VS INVEST Telegram channel. His contribution to the development of the Lead wallet is enormous and encouraging.

## Disclaimer

The Lead wallet ("Lead" or "Wallet") whitepaper was written and published by the Lead Cyber Services Limited team on the 25th of October 2019 and is to be read alongside the Wallet's Terms & Conditions ("Terms"). Any purchase or use of services from Lead creates a binding arbitration agreement between Lead and the user/purchaser/contributor as herein to the Terms outlined.

This whitepaper does not constitute a prospectus or an invite to invest for the purposes of [Directive 2003/71/EEC (the "Prospectus Directive"), and the amending directive 2010/73/EU] [Regulation (EU) 2017/1129 (the "Prospectus Regulation")] or any other document of any sort from Lead Cyber Services Limited or its associated products and services, and it is not intended to constitute an offer of securities or a solicitation for investments in securities in any jurisdiction.

The aim of this whitepaper is to provide prospective contributors with the information on the Lead Wallet project to allow the prospective purchasers or contributors to make their own decision as to whether or not it desires to go ahead to purchase LEAD Tokens ("LEAD").

This whitepaper does not constitute an offer or invitation, or any other sale or purchase of shares, securities, or any of the asset class. Any possession of LEAD shall not grant any rights in any form to the holder, including but not limited to any rights of ownership (unless where it is expressly stated), interest, profit, redemption, property or intellectual property, decision making, or any other such rights, such as any rights of financial or legal nature, in any of Lead Cyber Services Limited ventures, products or services or its affiliates.

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This White Paper describes Lead's business model and objectives and the issuance of the LEAD token. Lead has not been reviewed, verified, approved, or authorized by any regulatory or supervisory authority. Therefore, the following content provided is only valid for informational purposes related to the approach of providing a solution based on blockchain technology and cryptocurrencies.

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It is the responsibility of prospective purchasers of LEAD token to undertake their own research and due diligence. Prospective contributors to LEAD token generation events are responsible for ensuring that all aspects of this whitepaper and its terms are acceptable to them.

The purchase of LEAD token may involve special risks that could lead to a loss of all or a substantial portion of the purchase value amount. Lead Cyber Services Limited does not represent, warrant, undertake, or assure that the LEAD token is defect/virus free or will meet any specific requirements of a potential purchaser or contributor. You should only purchase LEAD if you can accommodate or accept the possibility of a complete loss. Unless you fully understand and accept the nature of the LEAD token and the business model associated with it, and the potential risks inherent in the purchase of LEAD.

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The LEAD token is meant for use strictly within the Lead wallet ecosystem and shall not command any value or use outside of it. Lead will not provide any guarantees, projections, estimates, or ensure any profit, income, or gains from LEAD products or services. Participants in the token sale shall carefully assess all the available information and possible risks before participating in the token sale or making use of Lead wallet products or services.

Lead Cyber Services Limited reserves the right to make amendments and changes to this whitepaper at any time and without notification. In such a case, only the new version of this whitepaper published on Lead wallet website shall be considered valid, whilst all older versions of this whitepaper shall be considered invalid. Lead Cyber Services Limited is not required to give notice of this.

Lead Cyber Services Limited will not be held responsible or liable for any losses, damages, or harm arising from participation in this token sale. LEAD token will not be used for any kind of speculative, investment, or financial purposes other than the utility function it creates within the Lead wallet ecosystem.

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- ☒ warranty of title;
- ☒ warranty of fitness for a particular purpose; or
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To the maximum extent allowed by laws, regulations, and rules, LEAD and its affiliated associates and respective managers, employees, or agents will, in relation to the Lead wallet application and LEAD tokens, not be liable for any damages of any kind, including but not limited to, direct, consequential, incidental, special or indirect damages (including but not limited to lost profits, loss of revenue or third party loss whether foreseeable or otherwise, trading losses or damages that result from use or loss of use of the Lead application and LEAD Tokens).

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- \*Any error, omission, or inaccuracy in any such information;
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Statements which contain words like "continue", "anticipates", "believes", "expects", "plans", "will", "projects", "aims", "may", "would", "could", and similar words or statements are of a future or forward-looking nature. All forward-looking statements address matters that involve risks and uncertainties.

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