



## Problem

It is still hard to make everyday purchases using crypto.

## Solution

Instant exchange of crypto assets to Apple Pay Cash in the LevelApp and easy payment with NFC

## Use Case

Meet Mike. Mike needs to pay in a store or cafe. He would like to do it using his crypto savings but without hassle. He is doing 1-2-3:

1. Open LevelApp
2. Choose crypto asset to spend (or use default)
3. Confirm Apple Pay transaction with Touch ID or Face ID



Later on, Mike decided to buy some crypto, but he doesn't have time to go through long bank transfers to the exchanges. He is doing 1-2-3 again.

## Features

1. **Invoices.** Receive payments in crypto
2. **Exchange.** Instant exchange between different crypto and fiat currencies
3. **Investing.** Token holders will be able to invest in our liquidity fund with a decent return rate
4. **Multi-currency wallet.** Store your assets without fear of losing the private key

## Advantages

1. Exchange and transfer without commissions up to \$ 4,000 per week
2. N various crypto-currencies in the wallet, including real dollar and euro
3. Apple pay is supported by 100+ banks
4. Available on iOS & MAC devices + web-service

## Economics of Level Token (LVL)

### Demand motivators:

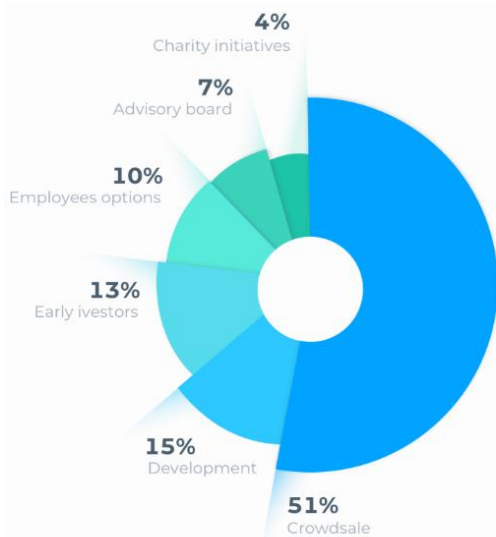
- All those who participated in the token sale will be able to use "Invest" feature. For all others, it will be obligatory to hold a certain amount of LVL tokens to use it. They will need to buy out LVL tokens from the market and withdraw them from circulation for the period of investment
- Paying commissions with LVL tokens cost 50% less.
- LVL trading pairs have no fees

## Business Model

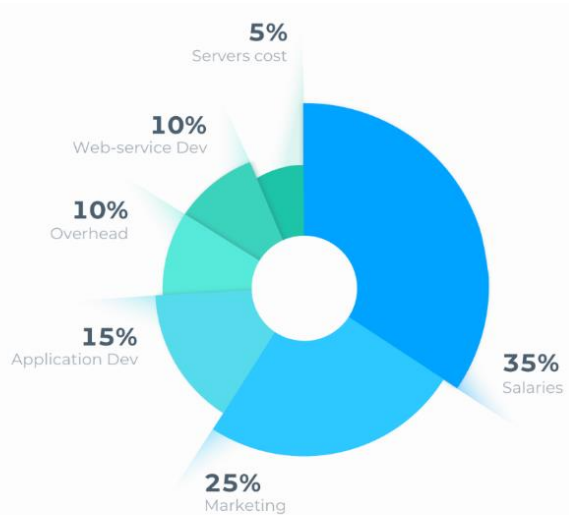
All those **who participated in the token sale will be able to use "Invest" feature**. For all others, it will be obligatory to hold a certain amount of LVL tokens to use it. For example, you store BTC, ETH or other cryptocurrencies on our wallets and would like to invest it. You can add your funds to the corresponding liquidity fund. Each day we will notify you of your profit. You will be able to withdraw your funds biweekly.

We are planning to reach **\$20M exchange volumes daily by 2020**. Average exchange spread is about 1%. We will distribute 40% of the net profit among those who make an investment. So you will gain ~ 0.4% daily.

## Tokens Distribution



## Use of Funds



## Tokens sale

Totally will be issued 10B of tokens.

- Total amount of tokens for sale - 5.1 B
- Price \$0,001
- Softcap - \$700 000
- Hardcap - \$4 080 000

All the unsold tokens will be burned. All tokens different from the crowdsale will be issued after the token sale ends in order not to exceed committed percentage.

There will be bonuses for those who contribute:

- first day 40%
- first week 20%
- second week 10%
- third week 5%

## Restricted Areas

- Cuba
- Iran
- North Korea
- Syria
- Crimea

## How it works



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Get whitelisted now in order to invest with the **40% discount** on the first day!

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