



*Store. Send. Spend. Stake.*

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

Version 1.0

“

**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.**

# Table of Content

<b>Abstract</b>	<b>04</b>
<b>Risk Statement</b>	<b>04</b>
<b>Introduction</b>	<b>05</b>
<b>Current Blockchain Challenges</b>	<b>06</b>
<b>Market Situation</b>	<b>09</b>
<b>Lead Wallet Vision and Mission</b>	<b>10</b>
<b>Lead Wallet Ecosystem</b>	<b>10</b>
a. Lead Wallet	
b. Lead Multi-Sender	
c. Lead Stake	
d. Lead-Sig	
e. Lead C-Marketplace	
f. Lead-Ex	
g. Lead Swap	
<b>Lead Token Model</b>	<b>19</b>
a. Lead Token Features and Use cases	
b. Token Distribution and Lockup	
c. Lead Crowd sale	
<b>Roadmap</b>	<b>23</b>
<b>Team Members and Advisors</b>	<b>24</b>
<b>Partnerships</b>	<b>27</b>
<b>Disclaimer</b>	<b>27</b>
<b>References</b>	<b>32</b>

## 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 5,001 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 same fundamentals as Bitcoin, as an alternative value-laden to bitcoin.

At the moment, it is not easy to pay for items directly with cryptocurrencies, especially utility bills' payment, without going through crypto to fiat exchange first. Beyond solving the problem of utility bill payment using cryptocurrencies, the LEAD application aims to integrate multi-sig, multi-send, crypto staking, and easy-to-use crypto wallet that will enable a fast spend, send and receive features all within one mobile wallet application.

There are very few efficient gateways that make spending cryptocurrencies as easy as spending fiat currencies. The Lead wallet is on a mission to help protect the original nature of cryptocurrency transactions and use-cases, with the aim to further help deepen the adoption levels of cryptocurrencies and enable them 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 token sale and ensure to read the full Lead wallet whitepaper.

## Introduction

The main reason cryptocurrencies are created is to serve as a digital cash or payment system that can either replace or serve as an alternative to fiat currencies. Since the creation of Bitcoin by Satoshi Nakamoto, cryptocurrencies currently serve several purposes ranging from a basic digital transaction, a store of value, a means of utility for a platform or ecosystem, and in some cases as securities.

Hence, with this purpose and functionality driven features, Lead is positioning itself as an important and all-around value provider to the blockchain ecosystem and cryptocurrencies in general. Also, given that almost all the cryptocurrencies inherently have a digital money capability are at the same time spendable, Lead wallet is positioned to ensure convenience and ease of use while spending or transacting with cryptocurrencies.

For example, BitPay and Blockchain.com wallet were the foremost companies that ensured 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 stores.

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, to creating the first payment instrument that made spending cryptocurrencies possible. It was the BitPay company that helped realize Satoshi's original vision with Bitcoin. And it enabled a cash system to be used via a traditional Visa card and between merchants who wanted to process or accept Bitcoin as a payment method. With the overall success of these products from BitPay, many companies have emerged with similar products to make cryptocurrencies more accessible, spendable, and useable globally. Lead wallet's vision is 100% aligned in this direction, however, with better, more spendable, and use-able scenarios.

There are very few ways in which people can spend their crypto assets in their daily living. The majority of the cryptocurrencies mostly sit in exchanges waiting to be pulled back to fiat currency now and then, which in turn 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 startups and businesses.

Blockchain and cryptocurrencies are in their early stages, yet hold 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 this blockchain and cryptocurrencies mainstream and change the world forever. However, with any growing technology or market, there is always a need for improvement. 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.

It is important for there to be a complete platform that allows users not just to store and manage their crypto assets, but to also exchange these assets directly to other assets or value without the need of fiat. Lead will ensure the most secure yet simple options for storing, sending, receiving, exchanging, and converting crypto assets to other life's treasured assets without interfacing with fiat currencies at any point. The Lead wallet will provide a high-security platform for cryptocurrency enthusiasts to save and spend their funds. Lead is built for both personal and business solutions.

The Lead wallet will bring solutions associated with the shortage of real-world applications in the cryptocurrency market. The creation of the Lead services will allow both 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 markets. Unfortunately, as of today, this hasn't happened yet. This is due to the extensive obstacles inherent in the development of blockchain and cryptocurrency markets. The challenges hindering the growth of blockchain technology and cryptocurrencies, in general, are enormous and might not be fully captured in any single text. However, for this whitepaper, the next paragraph will highlight the challenges that come to the surface when one wants to store, send, receive, or spend crypto-assets, especially for new entrants.

## 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 bridges and attacks, a lot of them have gone into extinction due to hacks, non-performance, and failure to meet users' needs. Just as crypto assets emerge almost daily, so is there a strong demand for a perfect solution for the storage and management of cryptocurrencies, and how to safely and easily backup cryptocurrency wallet key or private address key is one of the biggest barriers for cryptocurrency users till date.

The management of different asset allocation and its security environment have been more complicated with the emergence of new cryptocurrencies and crypto-asset categories. Whether it is a centralized or a decentralized wallet protocol, each type has its unique challenges and must be treated accordingly.

For instance, a decentralized wallet is said to be more complex as users are expected to manage their private keys and associated data independently. On the other hand, a centralized wallet is susceptible to a security bridge and mismanagement of users' funds by the central holding authority. Lead will focus on solutions that will ensure that users' funds are safe at all times while controlling their private keys and data 100% of the time.

## Problem of Security

02

As highlighted earlier, a common problem with cryptocurrency wallets is the problem of security attacks such as data hack, DDoS attack, virus attack, etc. which in turn leads to loss of funds. 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 and full-proof against known security threats.

The Lead Wallet team is made up of an extensive development and security team

that will continually test all Lead's products and services to make sure that it is security tight. we will be several steps ahead of security threats at all times.

Lead Wallet will use complete encryption and all other advanced security features that will ensure the safe usage of all our products, services, users' information, and funds. The Lead Wallet application is being built from the ground up in order to ensure full scalability to all forms of DDOS attack. Lead platform also adopts and abides by the ISO 27002 Information Security Standards thereby allowing users to choose what and how they want to use our products and services.

### **Problem of Application Use-cases**

**03**

For cryptocurrencies to scale beyond the current level of just buy, hodl, and sell, there need to be real use-case scenarios where people can just use their crypto to easily exchange for good and service without the need to first convert to fiat.

This is part of the improvement that Lead is bringing to cryptocurrency hodlers, traders, and enthusiasts in general. With Lead Wallet, it will be possible for users to directly use their crypto assets to settle utility bills payment amidst other products and services delivered from a single Lead wallet application. As part of our vision to become de facto the leading multi-crypto asset wallet with several products and service features, Lead wallet has a staking system that will also encourage users to hold their crypto assets for a certain percentage return on asset, depending on the asset type.

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

**04**

The majority of crypto wallets are just too difficult for newbies to use, the UI/UX designs are very poor. The majority of the existing crypto wallets fail to meet the basic function of a wallet, which is just to receive and send in two easy steps. User's convenience is quite important, and Lead aims to solve this problem. However, Lead wallet does not just provide a simple-to-use multi-crypto wallet, Lead will offer a range of products and services that will make users appreciate the essence of a digital wallet.

## Market Situation

The nascent condition of the cryptocurrency market has made it possible for Lead to enter the cryptocurrency ecosystem with products and services that are vital to the actualization of mainstream cryptocurrency adoption. Lead will operate in several niche markets as its products and services fall under different market. Lead will offer a crypto wallet product with the ability to deliver a decentralized multi-crypto wallet feature, instant crypto swap/exchange services, multisend dapp feature, multi-sig feature, node staking service for several crypto projects, and utility bills payment with cryptocurrencies (C-Market).

There is currently no crypto company offering these mentioned products and services in a single app, and at best, only selected services (two to three of those) are currently offered by a single company or app. There are only a few companies offering some of the products and services Lead Wallet seeks to provide. 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 in the blockchain and crypto space.

However, the blockchain technology does benefit not only the unbanked but also the banked and businesses. Blockchain technology and cryptocurrencies are changing the entire e-commerce ecosystem by providing highly improved systems to both customers and merchants across all regions of the world. The opportunity and features that cryptocurrencies and blockchain technology provide are such that they will allow Lead Wallet to provide low-cost mobile payment and e-wallet services at a low-cost rate while allowing it the opportunity to take a percentage share from the US\$5 trillion global market size of the mobile and e-payment services.

The global accessibility of the blockchain and cryptocurrencies will make it possible for Lead to leverage on for efficient and cheap product and service delivery. In order to reach our target market, Lead Wallet will leverage some of these: 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 yet simple crypto wallet application that will enable anyone (newbie or expert) to store, send, receive, spend, exchange/swap crypto assets at users' convenience without the need to provide or store user data. Lead Wallet will enable users across the globe at any time to conveniently spend their cryptocurrency assets in exchange for what they've always wanted to have or buy. 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 designed to be the simplest decentralized multi-crypto wallet for different kinds of crypto-related transactions. With this vision, Lead will be a platform that will be accessible to users worldwide via Apple and Android devices. This will enable users of Lead Wallet to store their cryptocurrencies while they control their private keys, exchange/swap, pay with cryptocurrencies for hundreds of utility bills without the need for fiat conversion. In order to actualize Lead's vision, it starts with creating a secure bank-grade e-Wallet infrastructure that will host and accommodate multiple blockchain systems with the ability to store, send, receive, exchange/swap cryptocurrencies at any time.

As part of Lead's vision, it will host several service features relevant to cryptocurrency users. With Lead, users will be able to stake all stake-able cryptocurrencies on the Lead Wallet. The utility bill payment feature will allow Lead wallet users to pay all kinds of utility bills using a majority of the cryptocurrencies listed on Lead. Lead wallet will also support the multi-send and multi-sig features in order to aid our expert and business users.

The Lead Wallet helps users to hold, spend, send, and receive digital assets securely. Wallet users and clients remain in complete control of their assets, knowing they are protected. The Lead software and integrated APIs provide our users and clients the option to manage private keys safely and set various parameters and procedures to help eradicate all points of failure. Unlike the traditional banks and many other cryptocurrency wallets, Lead does not

hold custody of users' funds. This means that users have full control over their accounts and funds at all times. Lead Wallet takes tested and viable market values and brings them into one application, making Lead an exciting and easy to use platform. Lead wallet offers 24/7 cryptocurrency assets' market data which includes price tracking for supported cryptocurrencies, the global market volume for every coin listed, with live updates on portfolio management tools. With options to send and receive based on account information or public keys, Lead Wallet will ensure realworld use cases for all supported cryptocurrencies.

Lead will help users to easily manage their digital assets and keep track of spending habits. The Lead Wallet team will also integrate into the Lead exchange an online fund storage for instant and secure transfers from our exchange to your secure private wallet.

The Lead application will use all security features implemented throughout the entire ecosystem and provide the safest storage system available until now. 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.

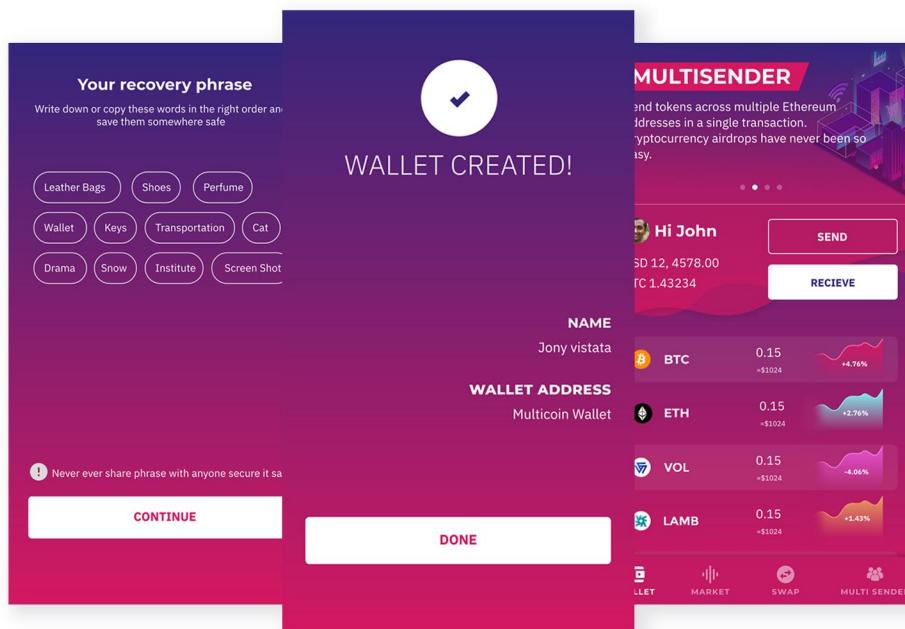
**The Lead Wallet ecosystem is divided into the following service and product areas:**



## Lead Wallet

The Lead Wallet is a decentralized multi-crypto wallet application, and it is the simplest and safest wallet that is user-friendly for users ranging from novices, beginners, intermediates, experienced, and expert crypto enthusiasts.

Lead Wallet is a trusted and secure wallet application for cryptocurrency transactions with the integrations of BTC, ETH, LTC, stablecoins, ERC20 tokens, and 100+ more cryptocurrencies. To make our platform even more convenient for users, the Lead Wallet team uses the best user interface and security practices to simplify the use of our platform's capabilities across all networks. With Lead Wallet, users will be able to easily;



Lead Wallet Screens

- ☒ Send cryptocurrency,
- ☒ Receive cryptocurrency,
- ☒ Check account balances,
- ☒ Coin staking,
- ☒ Make bill payments,
- ☒ Execute multi-send functions,
- ☒ Execute multi-sig functions,

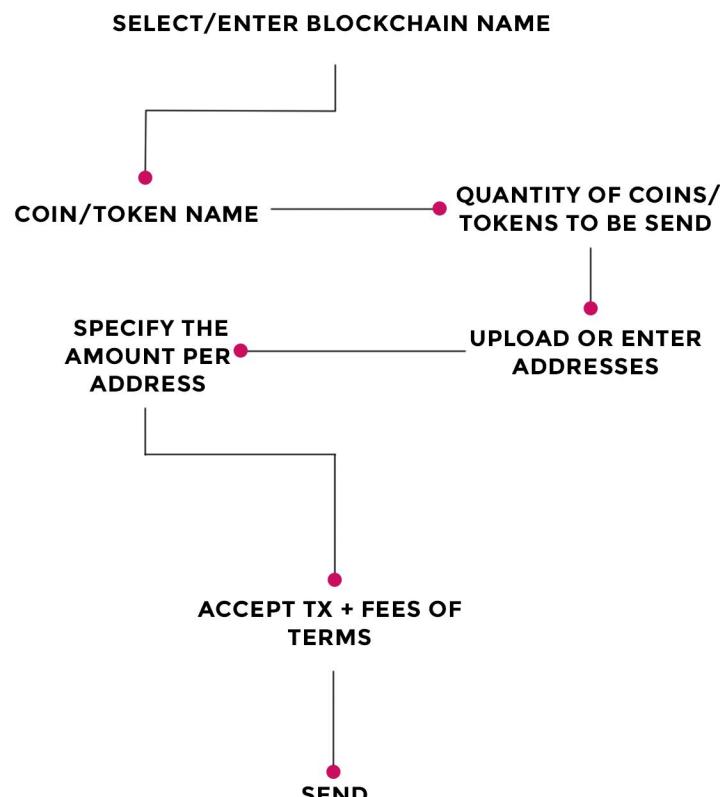
- ☒ Easy access to DeFi,
- ☒ Human readable addresses,
- ☒ And exchange/swap cryptocurrencies.

Lead Wallet will provide all these options to users while giving them market data, news, and information about all the cryptocurrencies supported on the platform. Also, users will be granted full control over their private keys, which will enable a more secure wallet where Lead does not hold custody of users' funds.

## Lead Multi-Sender

This service will allow users to send and receive cryptocurrencies from one wallet to another. The users are able to see their wallet balance, which will help determine how much they will be sending. Users cannot spend above what they have left in their wallet as it will prompt an error message whenever one makes such an attempt.

### How Multi-Sender Works :

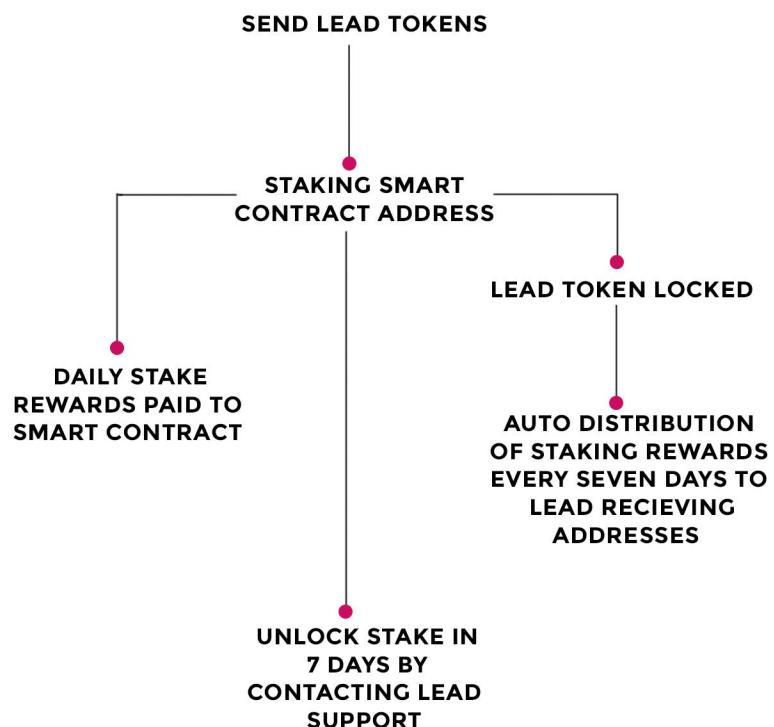


The "Send" page will include a QR code scanning and automatic copy-paste of a wallet address into the clipboard. The "Receive" page will also include showing QR code as well as an automatic copy-paste feature. This will help ensure that the correct wallet address is always inputted when sending and receiving funds to avoid any form of loss by the sender or receiver. There is also a transaction history that will provide users the transaction ID of each transaction they perform.

## Lead Stake

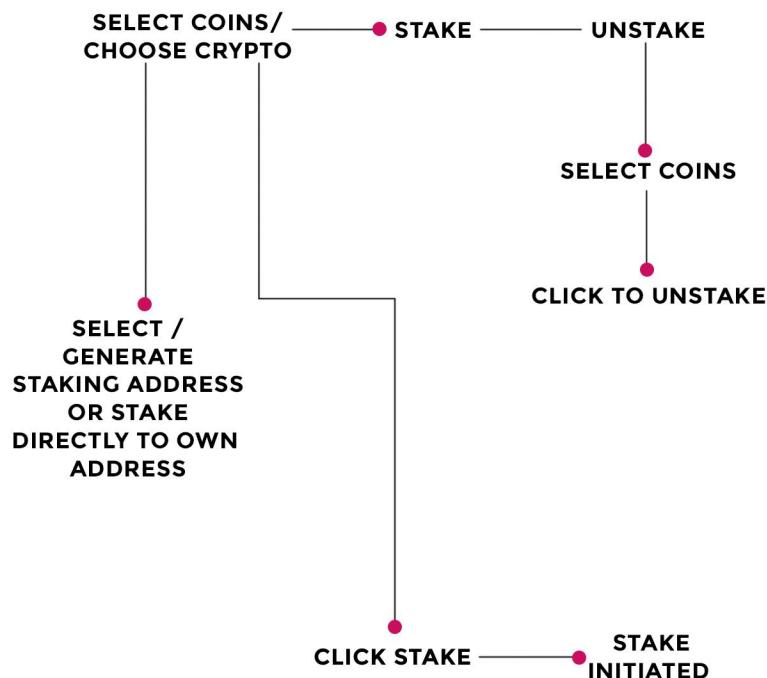
LeadStake is the Lead feature that allows users to hold PoS based coins and other related coins to stake their coins in exchange for staking rewards according to how the blockchain issue rewards for the stake coins. One of the major benefits of crypto staking is that beyond the rewards, it affords the holders of the coins, it also serves as a means of securing the blockchain network, controlling the price fluctuation rate of the coins, and also support the mining of new coins. Staking on PoS based blockchain is rewarding both to the blockchain and the stake miners.

### How Lead Staking Works :



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 that will not just be useful to a single stakeholder but to everyone who loves and supports the blockchain revolution. Because Lead Wallet integrates hundreds of native blockchain protocols, it is possible for our users to stake their coins directly on the Lead wallet to support and secure the associated blockchain, while they earn stake rewards directly to their Lead Wallet account.

## How Crypto Staking Works :



## Lead Sig

LeadSig utilizes the most secure and latest technology to provide multi-signature service, 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 in that network.

LeadSig will give access to all the co-payers to see the funds and transactions on the wallet. 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.

## Lead C-Marketplace

The Lead C-marketplace place is synonymous to an e-marketplace where goods are exchanged digitally. However, unlike the latter, the former allows its users to purchase or pay for any listed item (goods or services) using cryptocurrencies. With the Lead Crypto marketplace, users can pay their utility bills using cryptocurrencies directly from their Lead wallet. The C-Market place will also allow Lead users to buy data card, gift card, recharge cards of all the telecommunication networks, and book for a flight using cryptocurrencies listed on Lead wallet.

In addition, Lead users will be able to make hotel reservations, use cryptocurrencies to shop on several online stores like Jumia, Konga, Amazon, and even transfer fiat currencies to friends and family from the Lead Wallet app.

### Pay utility bills and buy goods :

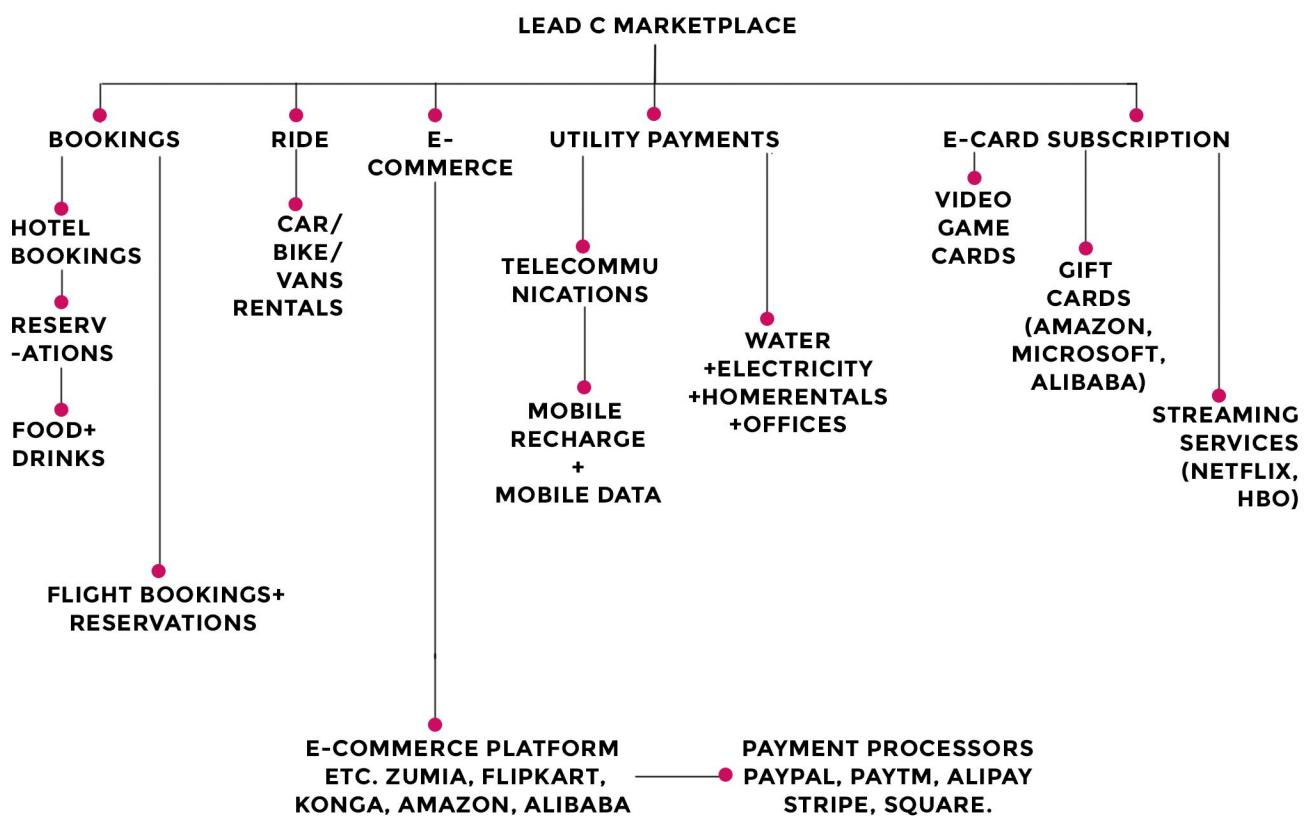


This is one of the key objectives of the Lead ecosystem to create a seamless payment system where cryptocurrency becomes the payment tool for the exchange of goods and services.

When a consumer and a merchant do not have to worry about which payment system or currency that should be used to execute a transaction, then we can say that a seamless payment has taken place. Lead C-Marketplace allow users to decide which cryptocurrency they are willing to pay with, and then complete the transactions within seconds.

However, the C-marketplace merchants receive payments for goods and services sold in their preferred cryptocurrency or fiat currency as the case may be. This is a unique service from Lead that pays merchants in their preferred currency regardless of the crypto that was sent for such transactions. Thanks to our multiple liquidity partners that make it possible for the Lead ecosystem to stay liquid at all times. All transactions will be processed immediately with the highest possible security and at the lowest fees available.

## How Lead C-Marketplace works :



The Lead C-Market feature will allow both old and new crypto enthusiasts to make purchases of gift items like iTunes, buy recharge cards, data cards, book flights and make hotel reservations, or even shop at any online stores, buy game cards using cryptocurrencies at the cheapest rates possible.

All coins and tokens listed on Lead Wallet will, by default, be used to pay for any of the services and goods mentioned. We only seek to make cryptocurrencies an everyday currency globally. Hence we believe that one of the ways we can achieve this is through the Lead C-Marketplace and other Lead features highlighted in this whitepaper.

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 are able to 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 Ex

LeadEx 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 them from their wallets. It has been developed for beginners and experts.

The purpose of LeadEx is to provide a Liquidity system that will connect directly to Lead Wallet through partnered exchanges and OTC providers with a real-time matching engine tasked to accurately source the right conversion rates and orders for our users in order to ensure the lowest slippage of any size order.

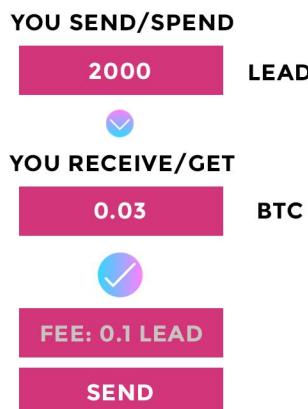
Although LeadEx will originally provide liquidity from other big crypto exchanges, however, in the future Lead will have its standalone exchange with institutional grade matching engine and high exchange liquidity.

## Lead Swap

The LeadSwap 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. This feature is very handy in the event of a very volatile market. It will help our users to always stay on the positive side of the market at all times.

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

### Lead wallet Swap:



## 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.

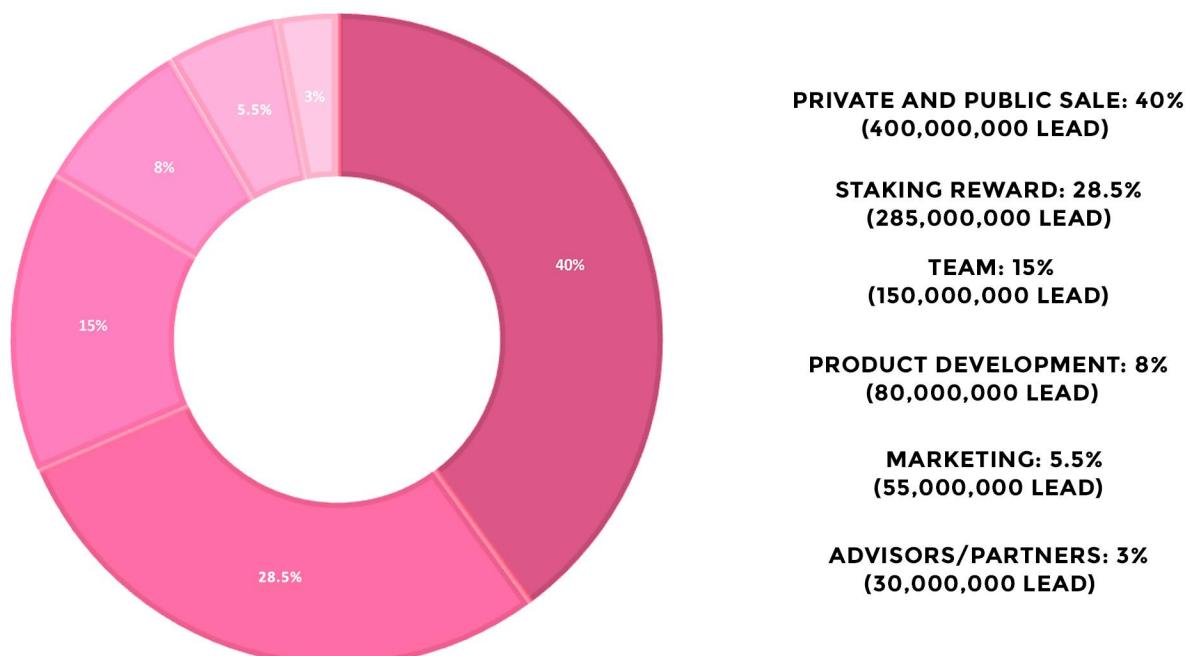
The Lead Token will be minted on the Ethereum Platform as an ERC20 standard token. There will only be a total of one billion Lead Token supply. The LEAD total supply is a fixed supply. It is designed with a deflationary monetary system whereby 30% of Lead Wallet quarterly profits are used to purchase LEAD from the exchanges and are 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 LEAD token, which will be permanently burnt. This process will continue until only 30% of the total LEAD token supply is left.

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

- ☒ Up to 20% discount on purchases when you make payment with LEAD token.
- ☒ Up to 35% annualized stake rewards when you stake LEAD on Lead Wallet.
- ☒ Lead can be used as fees for several wallet transactions.
- ☒ 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 and also to pay for several Lead Wallet services at a discounted rate.
- ☒ Holders of Lead Token will have the opportunity to share up to 15% of Lead Wallet's annual net profit for a minimum of three years. The payment of this reward system will be executed quarterly. The first rewards are projected to be distributed 18 months after the launch of Lead wallet and its associated businesses.

## **Token Distribution**



## Crowd Sale

During crowd sale, funds will be raised in several phases. Private sale, pre-sale and Initial Exchange Offering (IEO). Lead Cyber Services Limited seeks to raise a total of \$15,000,000 from different funding phases. 100% of the funds raised during the crowd sale period will be used for the development of the Lead Wallet ecosystem. With funds distributed around project development, marketing, legal, partnerships, team/staff salaries, & advisory services.

### Funding Requirement

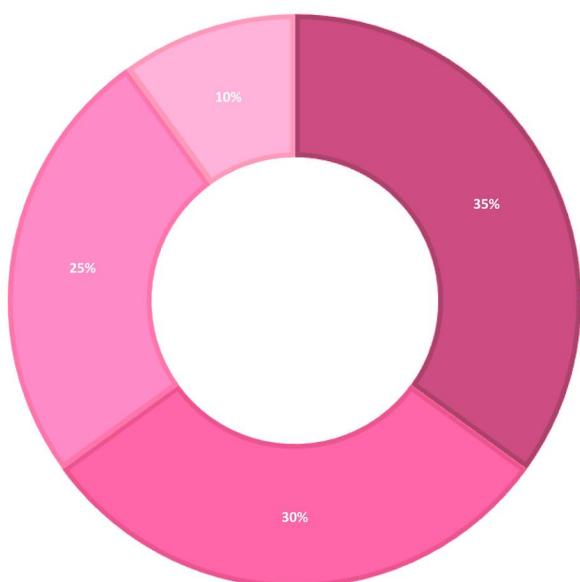
Hardcap - \$15,000,000

Softcap - \$3,000,000

Token Price (Private and Pre-IEO sale): 0.03USDT

Token Price (IEO): 0.04USDT

## Funds Distribution



### FUND DISTRIBUTION

- \*Product Research and Development,
- \*Marketing and Business development,
- \*Operations and Logistics.
- \*Community Building, Branding, and Partnership.

Product Research and Development - 35%

Marketing and Business development - 25%

Operations and Logistics - 30%

Community Building, Branding, and Partnership - 10%

## **Private Sale and Pre-Sale**

As the case may be, we will conduct several rounds of private sale and pre-sale before the IEO sale. The tokens sold during the private sale and pre-sale stage will be locked up for one year and six months accordingly after which, the tokens will be unlocked in equal instalments for a period of 6 months or 15% of token unlock per month (whichever comes first) till the end of the unlocking period.

## **Initial Exchange Offering (IEO)**

Tokens purchased during IEO will be liquid shortly after the sale and will be available on the exchange that conducted the IEO event after the sale ends and will have no vesting or lock-up period.

The staking reward tokens will have a minimum lockup period of 2 years, while all other allocated tokens, which include tokens for the team, product development, marketing, advisors/partners, will come out of lockup on various time schedules from 6 months after the platform launch and will continue for the next two to three years.

The reason for gradual vesting for two years is because we are committed to the long term development, growth and health of the ecosystem. Our belief in Lead Wallet is strong, and the longer vesting creates aligned incentives with 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. Visit our [team page or click on the names](#) for more details

## Core Team Members

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

Obasi has over 7 years of experience in 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** - Project Manager

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 startups and turnaround business situations. He has 4 years of extensive experience in blockchain, cryptocurrency development, ICO projects and sales/marketing for blockchain projects.

### **Ruddy Setiadi Gunawan** - Chief Project 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 Publish0x. 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 analyse and tackle social and psychological problems.

**Jaswant Kumar - Chief Operating Officer**

An entrepreneur with more than 7 years of experience in the start-up 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.

**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.

**Samuel Ndubuisi Igwe - Chief Technology Officer**

Samuel is a Software Engineer and Information Technologist with over 5 years of experience in Web Development and 2 years of experience in Blockchain-as-a-Service (BaaS) Application Development.

He has filled various technical roles in start-ups, working as a Software Engineer and Consultant Web Developer. Recently, he worked as the CTO of a budding Blockchain solution company. He is currently working with Jelurida Africa (an arm of Jelurida Swiss) as a Blockchain Developer.

**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-round prospect is known for his on-time project delivery. Master in tactics to assist in strategic planning and monitoring the business.

#### **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 Wallet Advisors**

#### **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 Upperlink 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.

#### **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 start-up 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 start-ups, during which he worked for ProBlockchain Media, Volume Network, etc. Isak is the founder and lead manager of VS INVEST Telegram channel. He is a contribution to the development of Lead wallet is enormous and encouraging.

## Partnerships



Lead Cyber Services Limited currently maintains a partnership with several industries' leaders that have what it takes to make the Lead Wallet development goals a success. All partners are viewable at <https://leadwallet.io/partners>. Lead Cyber Services Limited has partnered with Volume Network Foundation, ICO Pantera, and FINT Consulting. Other active Lead partners are visible on our website.

## 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.

The management team of Lead Cyber Services Limited has taken the responsibility to ensure that, as at the date of this whitepaper, the information contained herein is accurate to the best of their knowledge, and there are no other facts omitted from this paper. Any attempt to omit or misconstrue this whitepaper in any form may cause a misleading statement or misinterpretation of this whitepaper.

No representation, warranty, assurance, or undertaking is made as to the consistency in the accuracy of information after the above date. The information contained in this whitepaper is subject to modification, supplementation, and amendment at any time and from time to time.

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.

The following information might not be comprehensive and does not represent any element

of a contractual relationship. This document does not constitute the provision of investment or professional advisory services. Lead does not guarantee or accept any legal liability whatsoever arising from or connected to, the accuracy, reliability, or completeness of any material contained in this document.

It is the responsibility of prospective purchasers of LEAD token to undertake their own research and due diligence. Prospective contributors to LEAD token generation event 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.

The publication of this whitepaper and the sale of LEAD may be restricted in certain jurisdictions. It is the duty of anyone in possession of this whitepaper and any persons wishing to purchase LEAD (in pursuant to the Terms) to enlighten themselves and to observe all laws and regulations that are applicable to them.

Accordingly, LEAD cannot be offered or distributed to, nor can they be resold or otherwise transferred by their holders to the citizens of, whether they are private or legal persons, and people who own a permanent residence or their seat of incorporation in the United States of America and its territories, the People's Republic of China, and in many countries, territories, OFAC restricted or sanctioned countries or jurisdictions where transactions with digital tokens are prohibited or to some extent restricted by the law.

The Lead whitepaper does not form any legal relationship or partnership between Lead Cyber Services Limited and contributors of the LEAD token sale. The purchase of LEAD is only possible after accepting the terms subject to contributors or participants having

completed the Lead customer KYC process in accordance with European Union Law.

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.

This whitepaper will not be reproduced, redistributed, or published without including this Disclaimer section. In case of any reproduction, redistribution, or publishing of this whitepaper without this Disclaimer section, this whitepaper and all information presented herein will be considered invalid.

Lead Cyber Services Limited makes no warranty whatsoever (express or implied) with respect to any LEAD token proposed to be issued by the team or group, including any:

- ☒ warranty that LEAD token will be issued;
- ☒ warranty of merchantability or resale;
- ☒ warranty of title;
- ☒ warranty of fitness for a particular purpose; or
- ☒ warranty against infringement of intellectual property rights of a third party, whether arising by operation of law, course of dealing, course of performance, means of trade, or

otherwise except as expressly agreed in writing between the company and any purchaser of LEAD. It is a condition of you receiving and retaining this Whitepaper that you warrant to the group, its managers, and its officers that you have not relied upon any warranty made by the group, or any other person on the group's behalf. By purchasing LEAD, you do so at your own risk.

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).

For the avoidance of doubt, Lead Cyber Services Limited expressly disclaims any and all responsibility for any direct or consequential loss or damage of any kind whatsoever arising directly or indirectly from:

1. Reliance on any information contained in this document;
2. Any error, omission, or inaccuracy in any such information;
3. Any action resulting therefrom; or
4. Usage or acquisition of products, available through the Lead Wallet website, and Lead application.

Participants of the token sale acknowledge and agree that they are not purchasing LEAD for purposes of investment, speculation, or other financial purposes. Some of the statements in the whitepaper include forward-looking statements which reflect Lead Cyber Services Limited current views concerning roadmap execution, financial performance, business model, strategy and future plans, all of which are concerning Lead and the sectors and industries in which Lead operates.

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.

Accordingly, some factors could cause Lead's actual results to differ materially from those indicated in the statements above. These factors include but are not limited to those described in the part of the Terms entitled "Risks," which should be read in conjunction with this Risk Statement and other cautionary statements in the Token Sale event Terms and Conditions.

Any forward-looking statements in this whitepaper reflect Lead's current views concerning future events and are subject to these and other risks, uncertainties, and assumptions relating to Lead's operations, results of operations and growth strategy. These forward-looking statements speak only as of the date of this whitepaper.

Prospective participants or purchasers in the token sale should specifically consider the factors identified in the Terms that could cause actual results to differ before making a purchase decision. No statement in this whitepaper is intended as a profit forecast, and no statement in this whitepaper should be interpreted to mean that Lead's earnings for the current or future years would be as may be implied in this whitepaper.

## References

1. Bitcoin Whitepaper, by Satoshi Nakamoto: <https://bitcoin.org/bitcoin.pdf>
2. Swipe Wallet: <https://swipewallet.onelink.me/To7I/app>
3. Atomic Wallet: <https://atomicwallet.io/download/atomicwallet-whitepaper.pdf>
4. VegaWallet: <https://vegawallet.com/uploads/VegaWalletWhitePaper.pdf>
5. Binance Whitepaper: [www.binance.com](http://www.binance.com) Whitepaper V1.2
6. Bakkt Launches regulated crypto-futures market for Bitcoin: <https://www.newsbtc.com/2019/07/31/first-physical-bitcoin-future-hits-u-s-market-as-institutional-bakkt-hype-swells/>
7. Nearly \$1 billion dollars in crypto hackings: <https://www.coindesk.com/nearly-1-billion-stolen-in-crypto-hacks-so-far-this-year-research>



# LEAD

*Store. Send. Spend. Stake.*

[leadwallet.io](http://leadwallet.io)



@leadwallet



@leadwallet



@company/leadwallet/



@LeadWallet



r/LeadWallet



@Lead\_wallet



@Leadwallet