V2 WHITE PAPER

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The Swipe Product Manual or White Paper ("Whitepaper") has been published and issued by Swipe Wallet ("Swipe") for informational purposes only and is required to be read alongside the **Swipe Terms & Conditions** ("Terms") if the prospective purchaser plans to use any of the Swipe products. This Whitepaper is a working document and is subject to changes and errors. Any purchase or use of services from Swipe creates a binding arbitration agreement between Swipe and the user/purchaser as the Terms are outlined. This Whitepaper does not constitute a prospectus 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")]***, and is not intended to constitute an offer of securities or a solicitation for investments in securities in any jurisdiction. The purpose of this Whitepaper is to provide potential purchasers with the information on Swipe's ecosystem to allow the purchasers to make their own decision as to whether or not it wishes to proceed to purchase Swipe Tokens ("SXP") and use any of the Swipe ecosystem of products.

This Whitepaper does not constitute an offer or invitation, or any other sale or purchase of shares, securities, or any of the assets. Any possession of SXP shall not grant any rights in any form to the user, including but not limited to any rights of ownership, interest, profit, redemption, property or intellectual property, decision making, or any other such rights, such as any rights of financial or legal nature, in Swipe the corporation or its affiliates. SXP may be used for protocol and ecosystem governance which has no bearing to the corporation or its affiliates.

PLATFORM

Swipe powers the world's largest cryptocurrency exchanges card products and enables decentralized finance products powered by SXP.

Swipe is powered by 3 core components

swipe

The founding company that develops Swipe key products such as Swipe API, White Label Debit Cards, Swipe Swap & more.

BINANCE

The parent company that owns a majority stake in Swipe and is also partnered to bring further growth and development to the platform.

ECOSYSTEM

This includes our partners, decentralized applications, and community whom together form our ecosystem.

Swipe is bringing our core beliefs into our products by focusing on:

Adoption

Expand audiences

In order for cryptocurrency financial systems to go “mainstream” we need to capture a larger audience. Swipe & Binance will target the reach of a user base of 20M and beyond to continue to drive adoption.

User Experience

Be frictionless

The tools being developed by Swipe and the open source development community will strive to become frictionless to make the entire user experience of the ecosystem as simple as possible. - *Grandma Friendly*

Execution

Go-to-market Strategy

Swipe aims to deliver its product line in an optimal fashion to bring our users into our ecosystem with a direct go-to-market strategy. We have tailored our products to give a laser focused execution plan.

Swipe was founded in 2018 by Joselito Lizarondo with the mission to bring cryptocurrency interoperability with traditional finance and was later acquired by Binance in June 2020

The Swipe Team network of professionals have experience from

BINANCE

pwc

AMERICAN EXPRESS

ING

SAMSUNG

VISA

Google

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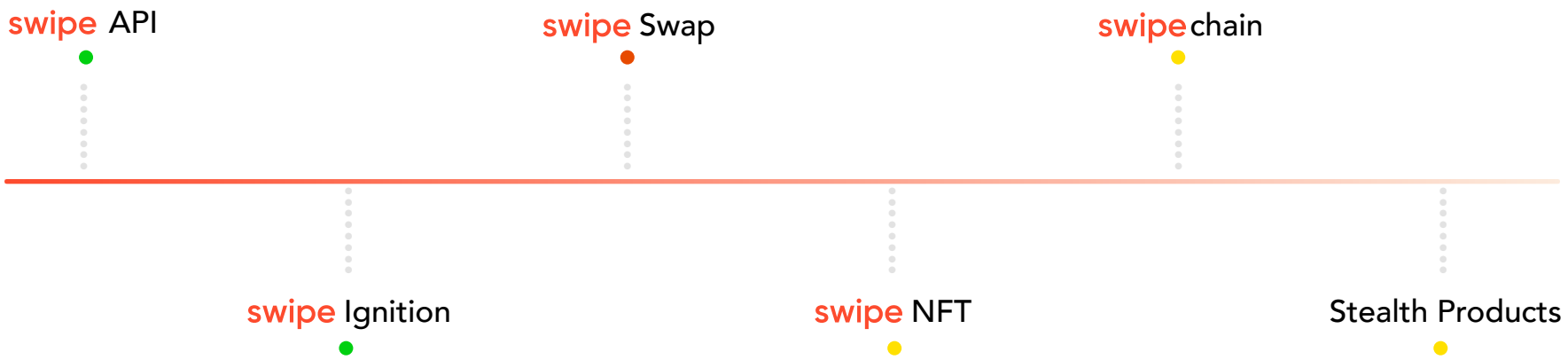
The Swipe roadmap below gives a current outlook on our products today and what is coming



- In Production
- In Beta
- In Development

V2 TOKENOMICS

The Swipe (SXP) Token is the native cryptocurrency that powers the Swipe ecosystem of products and governs the decentralized protocols. SXP has had full utility since deployment and continues to add more utility.

Key Utility

Fees & Discounts

Our business partners must use SXP to pay for our services provided to them and it will give them eligibility for discounts by staking.

Governance & Staking

SXP token holders have the ability to create proposals and vote for protocol changes on the Swipe Network.
SXP can be bonded within the network to secure the protocol and receive staking rewards.

Transactions & Payments

Swipe users can utilize SXP to pay at over 60 million merchants worldwide and transfer within the Ethereum & Binance blockchains.

Liquidity Mining

SXP is available on the Venus Platform where users can earn a yield curve rate based APY and participate in the liquidity mining programs available. SXP is also available for liquidity mining on other protocols not affiliated with Swipe.

The Swipe Token (SXP) is the fuel and native cryptocurrency of the Swipe ecosystem of products and services. The token economics have been designed where the total supply decreases over time as the network is utilized.

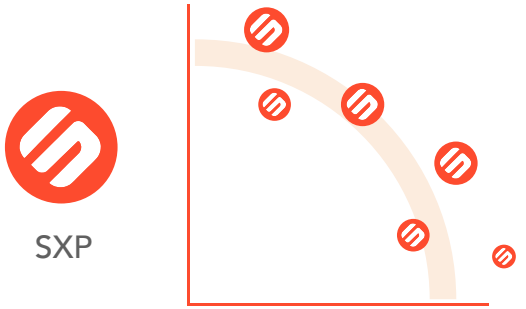
SXP Allocation

Team	20%, 60,000,000	The Swipe Team allocation is to provide the company with funds to use to actively operate its product line. These funds are released over 100 months via time locked smart contracts.

Exchanges

BINANCE BITTREX bithumb KuCoin UPbit FTX

Deflationary Model



SXP will be destroyed and burned on-chain as protocol usage occurs until there are 100m units left.

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The Swipe Reward Token (SRT) is a fair lunch, no pre-mine, no founders or team allocation, digital asset that will be able to be mined exclusively with SXP in various SXP based staking products, such as Swipe Swap, Swipe Staking, and more. SRT has no max supply.

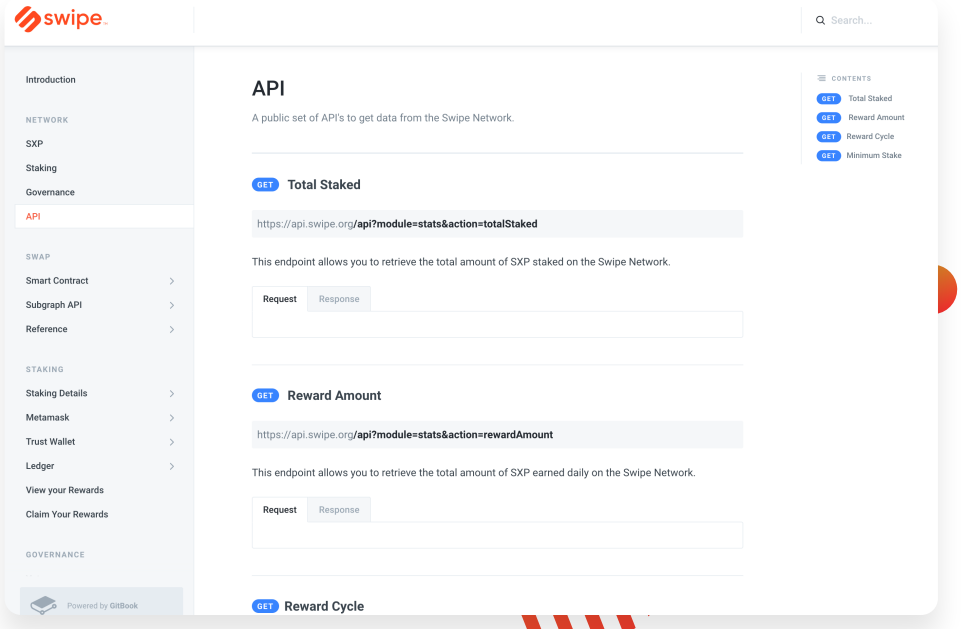
SRT Utility

Use it on Swipe NFT, stake it for compounding rewards, and other stealth products coming.

SWIPE'S BUSINESS PRODUCTS & ON-CHAIN PROTOCOLS

SWIPE API

Swipe API, or known as Swipe Ramps, powers the world's largest digital asset exchanges card payment infrastructure and fiat ramps with its robust 500+ endpoint library. Developers can leverage Swipe's licenses, bank network, and partnerships to use its white label SDK's to quickly go to market.



Powered by swipe Ramps

Networks: VISA, mastercard, fincofex, Apple Pay, G Pay, SAMSUNG pay

Clients: BINANCE, FTX

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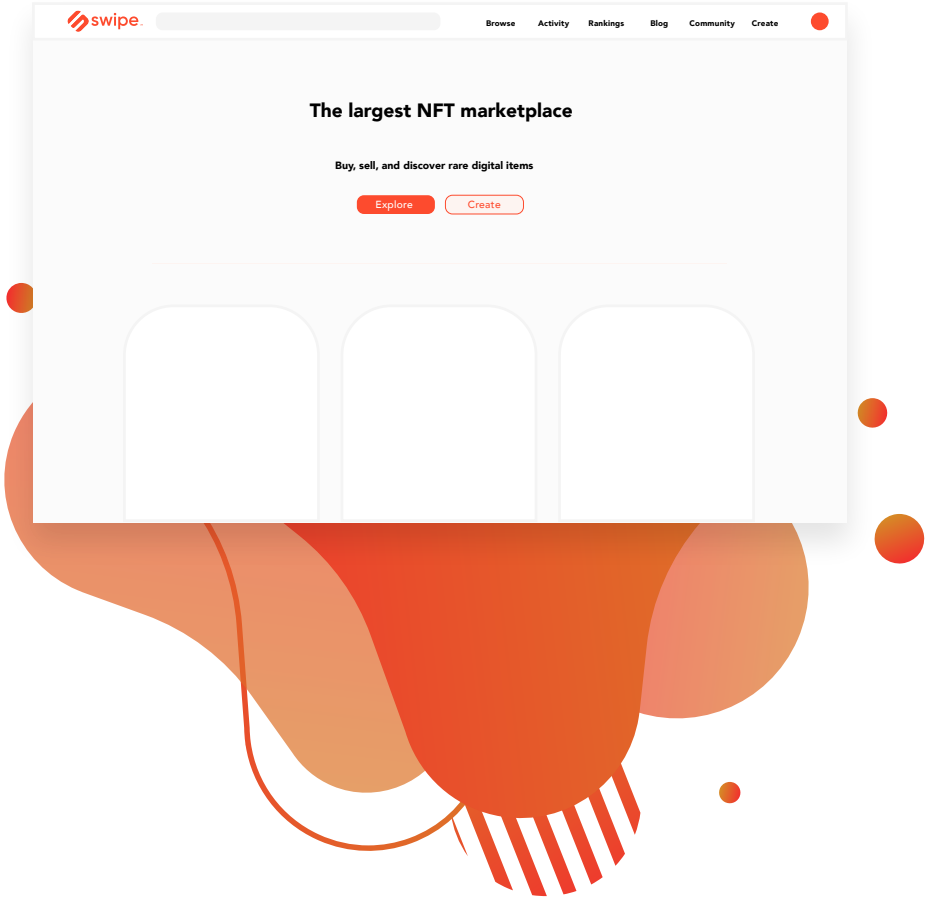
A fully decentralized NFT Marketplace that anyone can deploy NFTs on and list them for sale exclusively to purchase with SXP & SRT only. 5% of this SXP is burned automatically by the smart contracts and 10% goes to content creator royalties.



SWIPE GOVERNANCE

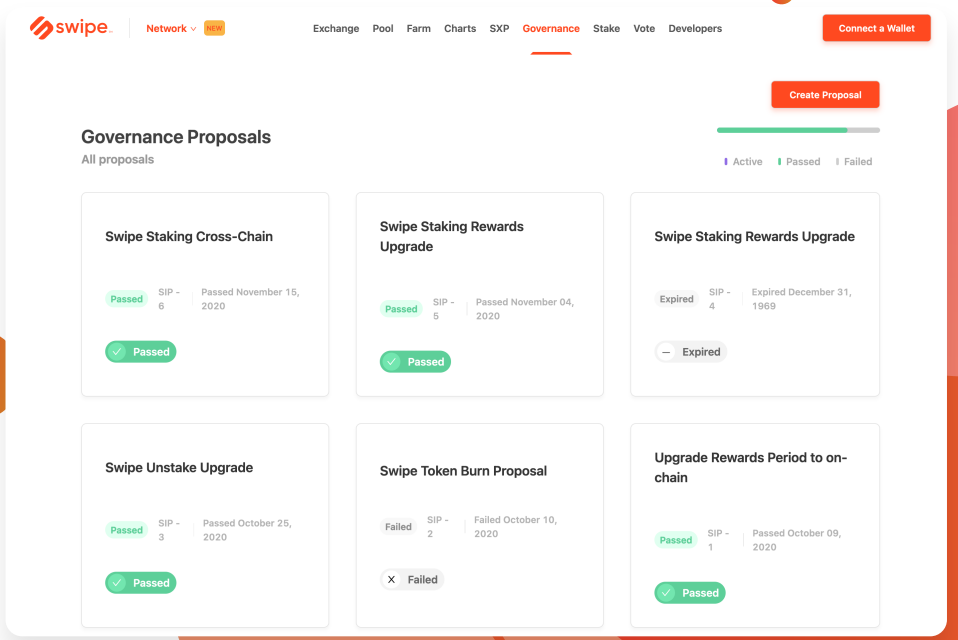
Swipe Governance enables SXP token holders to vote and initiate proposals on the Swipe Network. With this protocol and with the SXP token upgrade, all centralized control and admin keys will be destroyed and the protocol will only be governed by the community.

SXP Required to vote: 1

SXP Required to submit proposals: 300,000

Swipe Governance will also be able to adjust all smart contract dynamic parameters such as but not limited to:

- Burn Rates
- Rewards Rates
- SXP Requirement minimums
- Transaction & Trading Fees
- Interest rates
- Adding Tokens



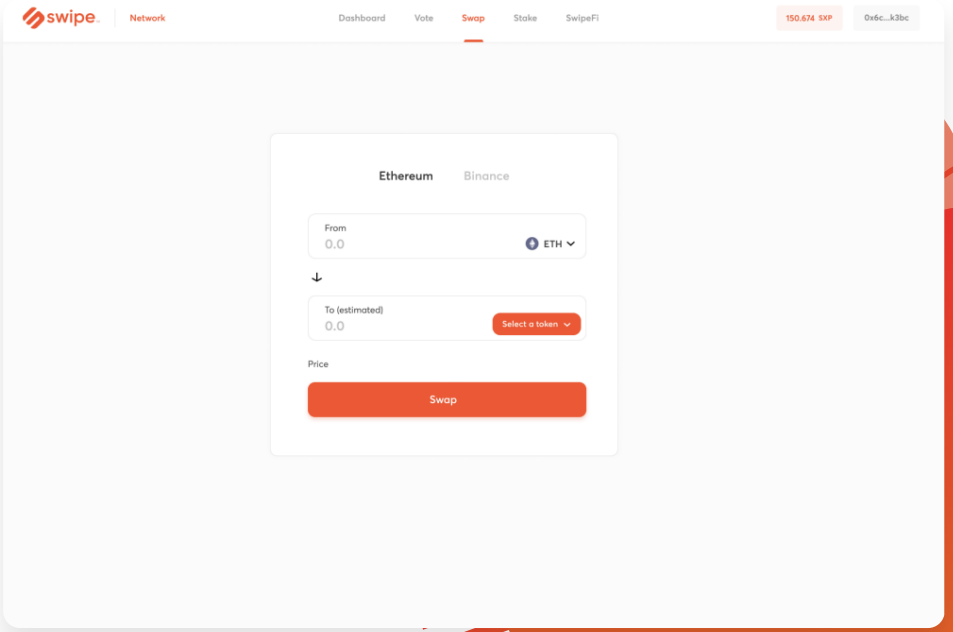
SWIPE SWAP

Swipe Swap is an automated marketing making protocol that lets users swap tokens/coins from both Ethereum and Binance on-chain and enables participants to earn trading fees for providing liquidity.

Pricing will be set by the originating providers and will fluctuate based on the open markets.

Liquidity providers will earn a 0.25% trading fee on the protocol for supplying on-chain liquidity, 0.05% is allocated to burn SXP on-chain.

Swipe Swap will eventually enable a cross-chain bridge for digital asset trading powered by Swipechain so that users can trade over multiple blockchains without a central party.

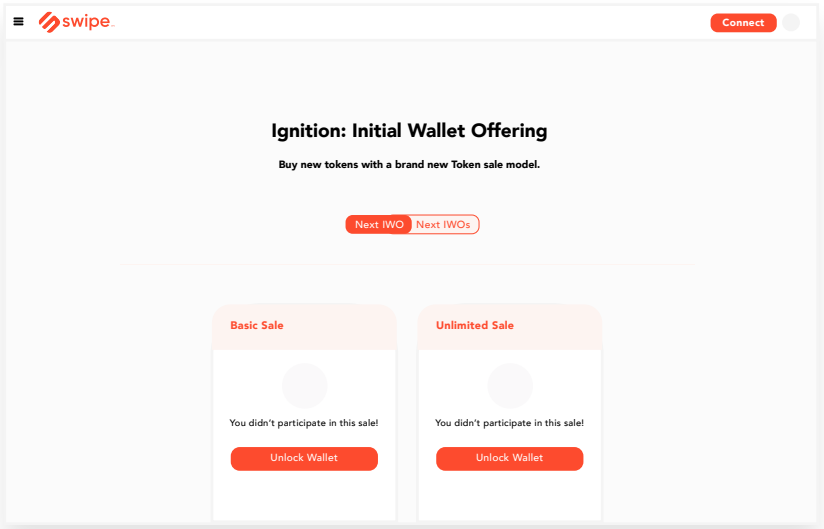


Forked From:

THORCHAIN UNISWAP SushiSwap

Fundraising

Swipe Ignition enables users who have Swipe SXP-WETH or SXP-WBNB Liquidity Provider tokens to purchase new launchpad-type projects with discounts all on-chain in a fully decentralized method.

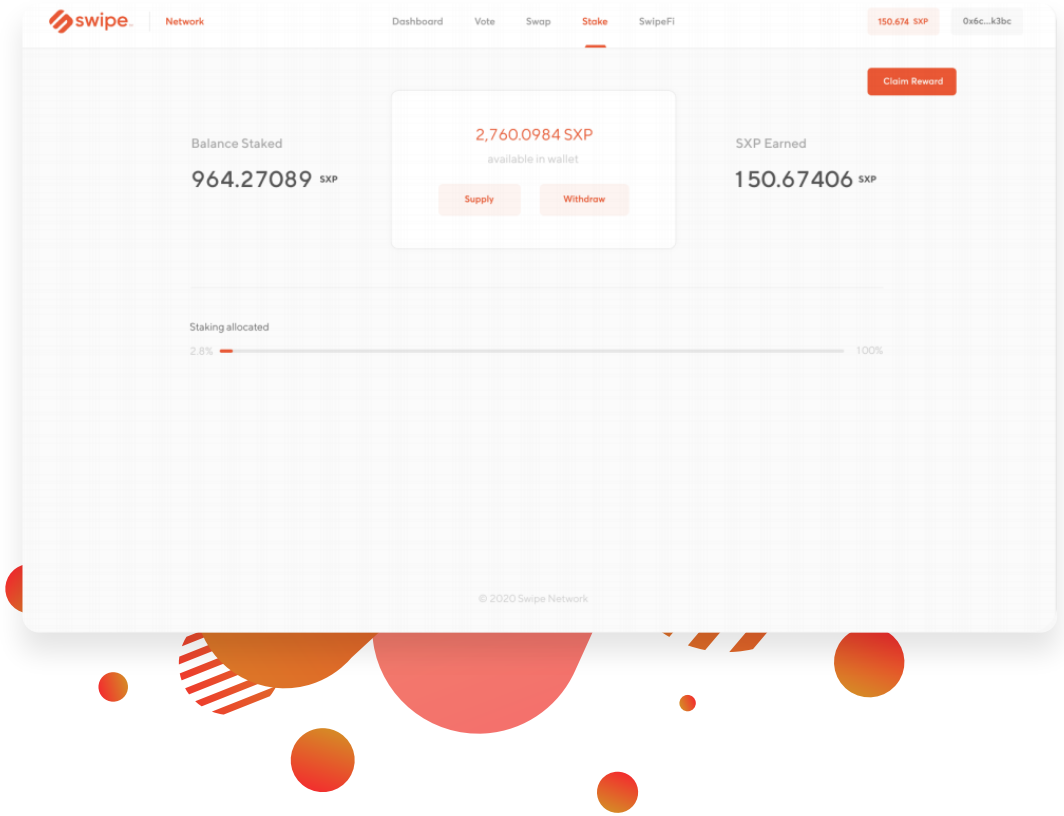


SWIPE STAKING

Swipe Staking is an on-chain protocol and single asset vault that enables users to participate in the collateralization of the Swipe Network that powers real-time cryptocurrency to fiat conversions.

Users will be able to wrap their Ethereum based SXP token with a Binance Smart Chain based SXP token for a 1:1 (one to one) ratio or vice versa.

SXP that is staked within the staking contracts can be used to vote through a voting proxy contract to be implemented at a later date.



Swipe will include cross-chain support for two of the most used blockchains in the world to start: Ethereum & Binance Chain. Swipe may become available on other blockchains in the future.

Creating this bridge will enable users to participate and utilize our decentralized applications that will be made available on those participating chains. For example, users will be able to swap their Ethereum based SXP token with a Binance Chain based SXP token for free at a 1:1 (one to one) ratio or vice versa without any fees. Support of this will be done via a Decentralized Bridge App and Binance.com.

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