CARD Protocol Sequences Staker Customer Merchant SPEND tokens are not tradable by themselves It just records time and amount of the purchase on chain Merchant Account is SPEND (§) DAI CPXD so block explorers can see the value traded a Multi-sig Wallet Redemption process uses the history to determine an aggregate amount of tokens in revenue pool to give to merchant ERC677 on xDai ERC677 on xDai Inside Gnosis Safe Inside Gnosis Safe with Multiple Owners Transfer to another wallet Redeem earned tokens from revenue pool Sweep SPEND history for this merchant Pay merchant in SPEND (§) 500 Assume 1 DAI is 100 SPEND at the time of the payment Customer has this SPEND (§) Spendable Balance To Use Right Now ERC677 on xDai Generate at current exchange rate Revenue Pool DAI CPXD DAI CPXD **Smart Contract For** All L2 Merchants ERC677 on xDai Inside Gnosis Safe Redeem Pay Sequence 2500 100 100 Prepaid Card is Prepaid cards can be transferrable or non-transferable depending on custom access control rules by extending the Gnosis Safe through modules DAI CPXD DAI CPXD DAI CPXD a Multi-sig Wallet ERC677 on xDai ERC677 on xDai ERC677 on xDai with Restrictions Inside Gnosis Safe Inside Gnosis Safe Inside Gnosis Safe Card Purchase 75 ~\$75 2500 Tokens of the same contract can now be merged Freely Held & Tradable into one aggregated token balance for L1 bridging DAI CPXD DAI CPXD Suffix "CPXD" stands for "CARD Protocol on xDai" via Layer 2 DEX Would be ideal with the AMB message can contain a ERC677 on xDai set of tokens, e.g, if you earned DAI, USDC, and USDT and want to withdraw from L1 reserve pool with one bridging tx Via Arbitrary Inside Gnosis Safe Message Bridge L2 token L2 token xDai Bridge 2500 ~\$2500 Mint & Burn DAI DAI Between Mainnet and xDai Chain ERC20 via Arbitrary ERC20 via Arbitrary Message Bridge Message Bridge Bridge L1 token Bridge L1 token 2500 75 Locked in DAI DAI **CARD Protocol Smart Contract** ERC20 ERC20 in Reserve Pool in Reserve Pool Deposit Withdraw Deposit from reserve into reserve 2500 75 Freely Tradable DAI DAI via Layer 1 Uniswap ERC20 ERC20 on Mainnet on Mainnet