



Decentralized Finance Protocols & Products

PRODUCT MANUAL

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"The redefined White paper" - JL

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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 is a Decentralized Finance (DeFi) platform that enables cryptocurrency financial products powered by SXP.

Swipe is powered by 3 core components



The founding company that develops Swipe key products such as Swipe Wallet, Swipe Card, and more for Swipe users.



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



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*

Completeness

All-in-one Ecosystem

Building tools so that a user does not have to leave a platform is a key mission for both Swipe & Binance. We will be launching products to complement all the needs within the cryptocurrency markets.

SECURITY

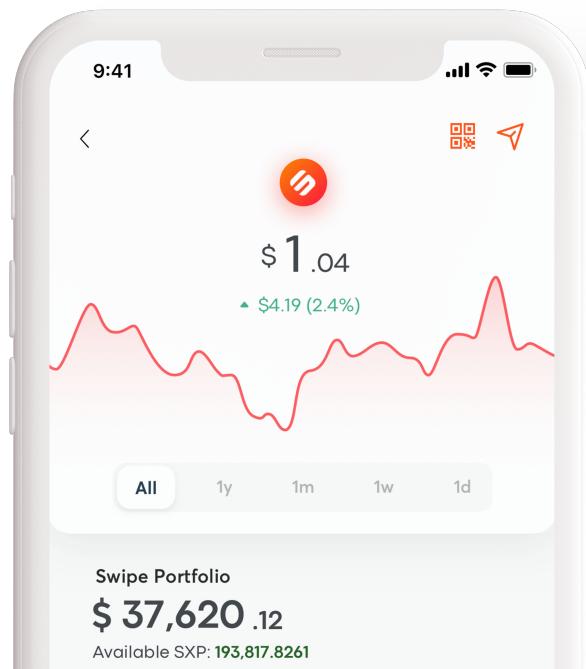
Ensuring a safe, compliant, and secure experience

 \$100M insurance



coinbase | Custody

 BitGo.



User's cryptocurrency deposits are stored with Custodians to ensure that they are safe and secure.

Secured with:

 Binance - SAFU Fund

 - \$100M insurance

 - \$100M Insurance

Platform Security:



PCI Dss Level 1 Certified

Smart Contracts:



CertiK - Audited with formal verification

Swipe Portfolio

\$ 37,620 .12

Available SXP: 193,817.8261

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:



The graphics and logos above belong to their respective trademark holders with no rights being claimed.

The Swipe (SXP) Token is the native cryptocurrency that powers the Swipe ecosystem of products and governs the decentralized protocols. Swipe Token will be upgraded to a new v2 token contract to remove centralized control and enable all of the DeFi apps to be launched on the Swipe Network.

Key Utility



Fees & Discounts

Users may use SXP towards transaction fees on the Swipe ecosystem of products such as the Swipe Wallet and Swipe Card. SXP can also be used for discounts on fees.



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.

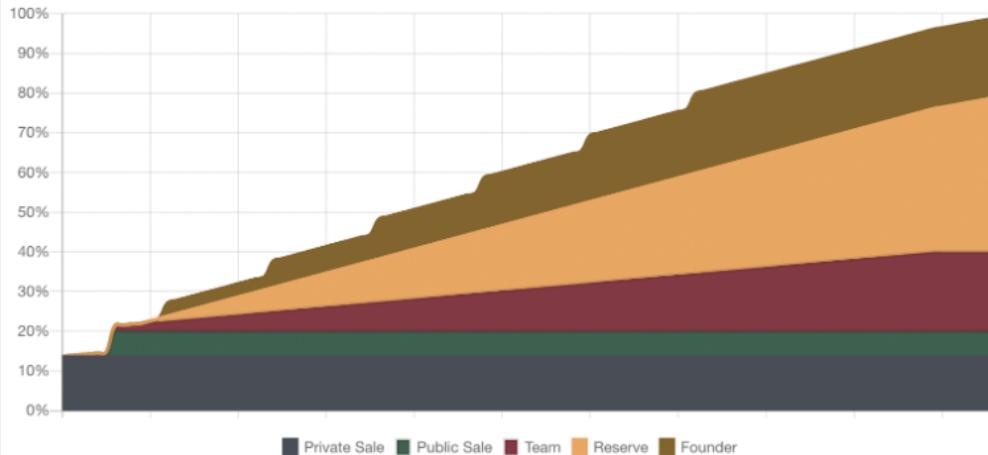


Transactions & Payments

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

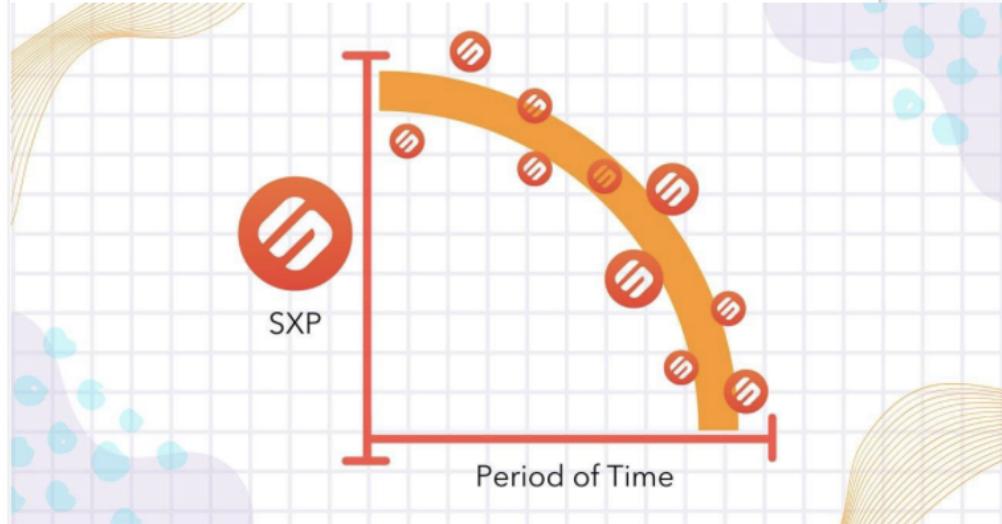
There are currently over 65 million SXP that are distributed to users worldwide out of a 300 million supply. The token economics have been designed where the total supply decreases over time as the network is utilized as part of the fees paid to the protocol are destroyed.

Distribution Schedules



- 1.2 million SXP made available monthly for ecosystem rewards such as staking and other incentives.
- 600,000 SXP is made monthly available for Company operations for the global entities running Swipe
- 10 million SXP is made available annually for the Team and Founders

Deflationary Model



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

PRODUCTS

Swipe's consumer and business products.

SWIPE WALLET

The Swipe Wallet is a multi-asset digital wallet applications that enable users to buy, sell, exchange, pay and more with their cryptocurrencies and fiat currencies which is available in over 180 countries on the Apple iOS App Store and Google Play Store. Desktop & Web Wallets coming soon.

Key Features

Multi Asset

Access over 30 cryptocurrencies, stable coins and fiat currencies.

Buy / Sell

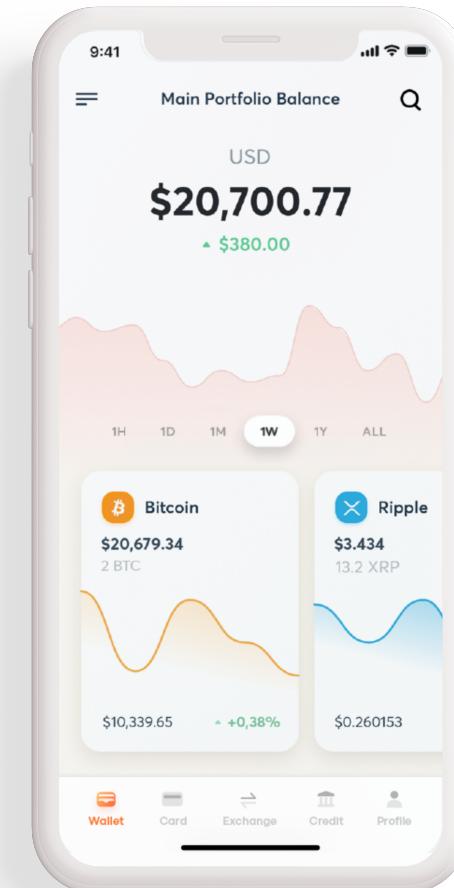
Buy and sell crypto with a linked debit card, credit card or bank account with SEPA and Swift wire transfers.

Instant Exchanges

Convert and swap one cryptocurrency for any other cryptocurrency with instant settlement.

Swipe Card

Manage your Swipe Visa debit card directly within the app for security and other features.



The Swipe Card is a multi-network debit card that enables real-time cryptocurrency to fiat conversions that occur at point-of-sale that comes with high percentage cash back rewards and benefits. The Swipe Card is available in over 30 countries with more regions being added. All Swipe Cards are dual-interface (NFC/EMV) cards with ATM cash access.

Key Features



Spend Instantly

- ✓ Spend Bitcoin and other cryptos by swiping a few buttons
- ✓ Crypto is Converted to cash instantly to use
- ✓ No manual conversion required



Use anywhere

- ✓ The Swipe Visa card is accepted at over 50 million Visa merchants worldwide
- ✓ Withdraw cash at ATM's worldwide
- ✓ Available on Apple Pay, Google Pay and Samsung Pay



Security Features

- ✓ Lock and unlock your card instantly
- ✓ View PIN with security features
- ✓ Online shopping with fraud protection by Visa 3D Secure



Card Tracking

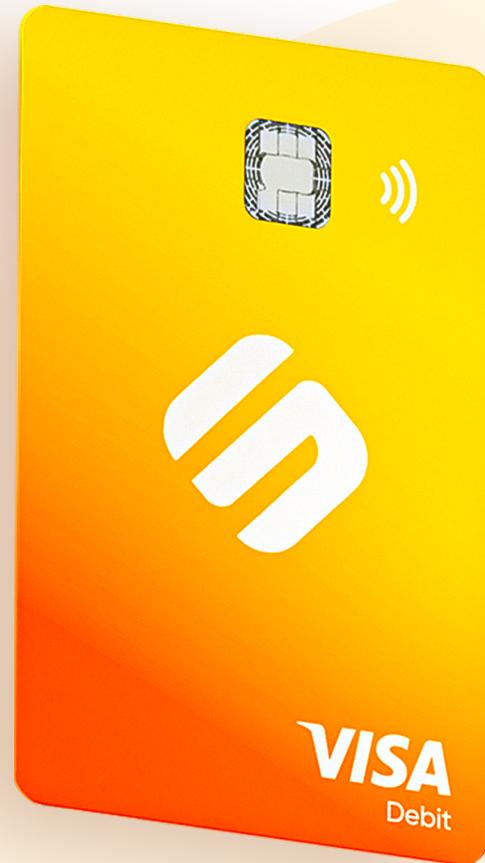
- ✓ Real Time Notifications of card transactions
- ✓ View your entire card history and statements 24/7
- ✓ Report unauthorized or fraudently charges instantly

*Certain rewards and benefits are offered by Swipe directly and there may or may not be partnerships with certain merchants. Swipe retains the right to modify or change these benefits at anytime with 30 days notice to cardholders.

Rebates per month are capped at up to: Apple Music: \$14.99, Amazon Prime \$12.99, Airbnb: \$100.00, Hulu: \$11.99, Netflix: \$12.99, Spotify: \$12.99, Starbucks: \$50.00, Travala: \$100.00, Uber: \$50.00

The Swipe Saffron card is our introductory card that requires no SXP staking and gives cardholders 1% cash back in Bitcoin on all purchases with 100%* rebate on Spotify memberships.

Benefits:

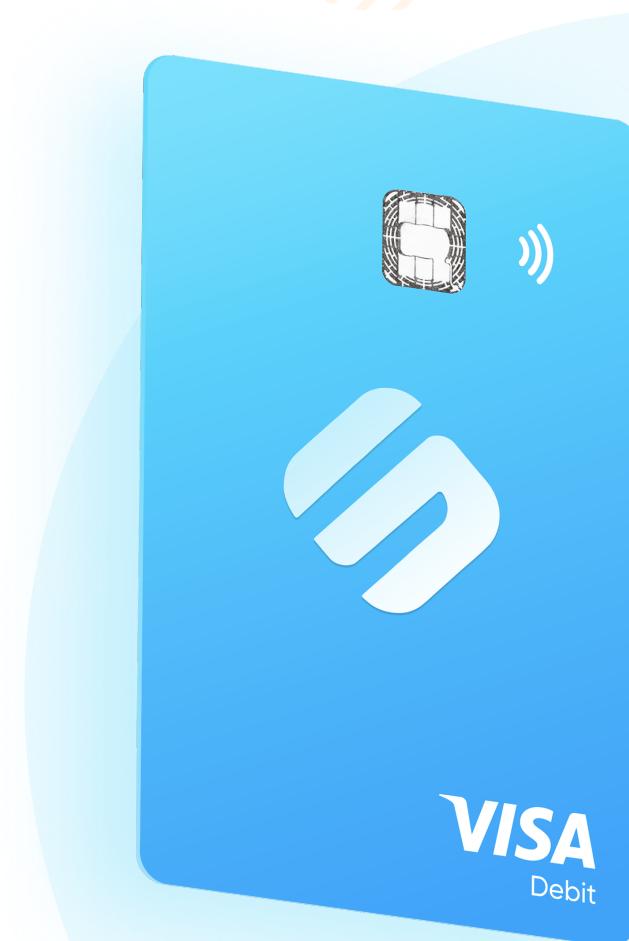


The Swipe Sky Card is our next-level blue card that requires a 300 SXP stake and gives cardholders 2% cash back in Bitcoin on all purchases with 100%* rebate on Spotify, Netflix and Amazon Prime memberships.

Benefits:



NETFLIX



The Swipe Steel Card is our premium chrome-styled card that requires a 3,000 SXP stake and gives cardholders 4% cash back in Bitcoin on all purchases with 100%* rebate on Spotify, Netflix, Apple Music, and Amazon Prime memberships and 10%* rebate on Travala and Uber purchases.

Benefits:



NETFLIX

Apple Music

Travala.com

Uber

prime




The Swipe Slate Card is our exclusive metal-feel card that requires a 30,000 SXP stake and gives cardholders 5% cash back in Bitcoin on all purchases with 100%* rebate on Spotify, Netflix, Apple Music, Hulu, and Amazon Prime memberships and 10%* rebate on Travala, Airbnb, Starbucks and Uber purchases.

Benefits:

**NETFLIX****Music****Travala.com****Uber****prime****hulu****airbnb**

Swipe Pay enables merchants and consumers to pay and/or to be paid in cryptocurrency seamlessly with the option to auto-convert in real-time to over 20 fiat currencies.



Customer Benefits:

- Pay in over 30 cryptocurrencies with no fees
- Send crypto to anyone in the world with iMessage or the Swipe Wallet for free

Merchant Benefits:

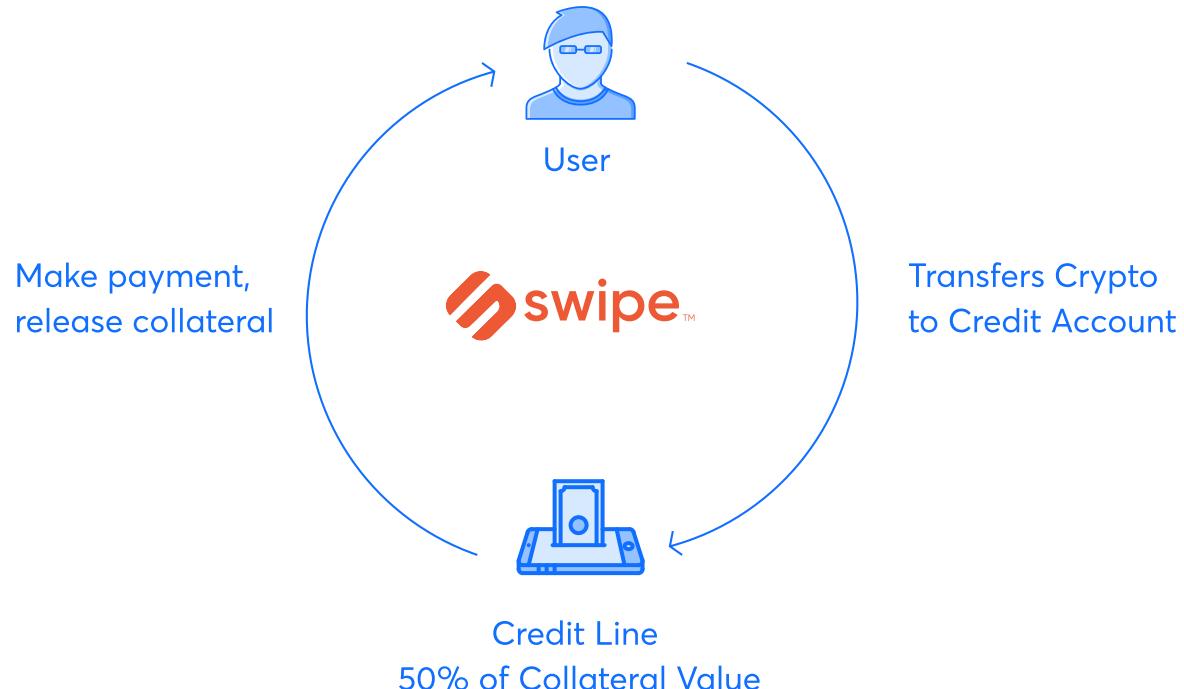
- Save up to 90% in processing fees from traditional card/payment network
- No Credit check required
- All legal businesses eligible for accounts
- Instant Crypto-to-Fiat conversion option available.

SWIPE CREDIT



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Swipe Credit is the platform that powers the future of Swipe's credit card products. Swipe Credit enables users to get access to an instant credit line with crypto collateral with interest rates as low as 5.9%



Supports:



Swipe Savings enables users to earn up to 14% on their idle crypto holdings on the Swipe Wallet application.

Crypto Savings Account

Users who utilize the Swipe Savings have the ability to deposit their cryptocurrencies and stablecoins in interest-bearing accounts on the Swipe Wallet platform. Swipe Savings gives users options to utilize flexible accounts with no lock-up period or utilize higher interest-rate lock-up accounts to gain maximum interest on their cryptocurrencies. Swipe cardholder staking lock-ups will be included in Swipe Savings automatically.

Supports:



Swipe Issuing is a Card-as-a-Service (CaaS) platform that allows you to create, manage, and distribute virtual and physical cards while Swipe manages all the regulatory, compliance, and network responsibilities to quickly launch your program.



Get Real Time Access

Get full control of the transactions presented with our real-time authorization solution. Create a logic to approve/decline scenarios as you see fit.



Virtual and Physical Cards

Issue a Virtual Card instantly for your user while they wait for a physical card to arrive in the mail. All covered with a few lines of code.



Programmable Card Settings

Issue cards with a full suite of controls such as enabling foreign transactions, locking the card, re-issuing lost cards, MCC restrictions and more.

For more information on Swipe Issuing please visit: <https://swipe.io/issuing>

SWIPE NETWORK

A Decentralized Finance (DeFi) ecosystem.

DECENTRALIZED APPLICATIONS (DAPPS)



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Swipe will launch immutable and permissionless applications with no admin keys so that SXP holders have full control of the platform without a central authority that powers an entire decentralized financial ecosystem with SXP.



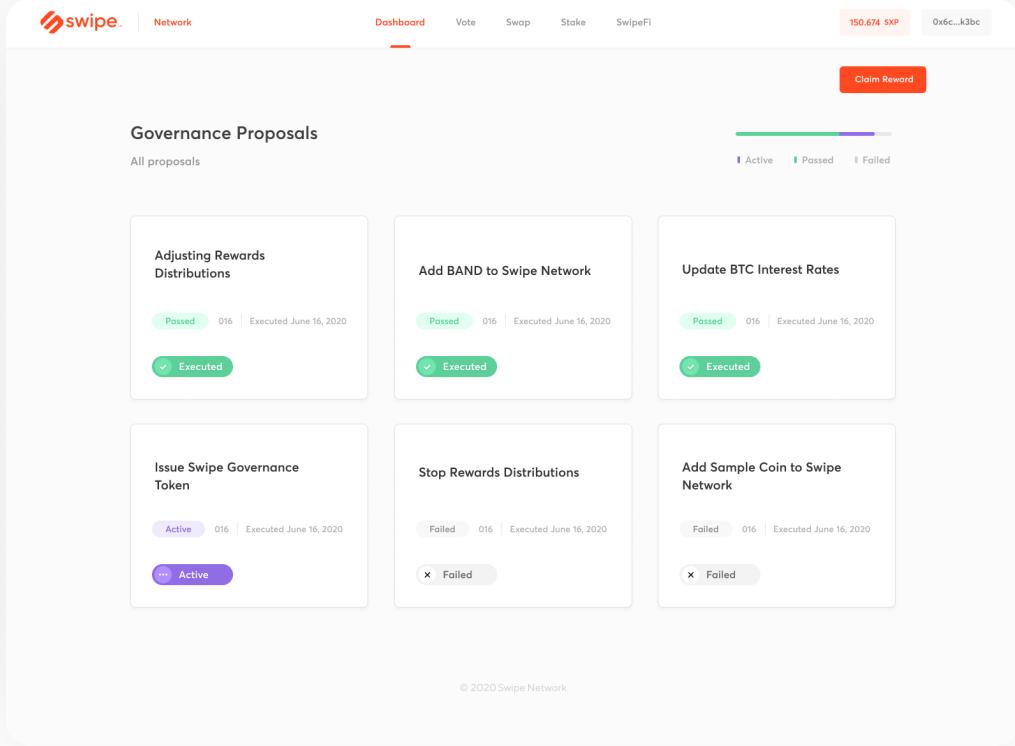
Swipe Governance enables SXP token holders to vote and initiate proposals on the Swipe Network. With this protocol and with the SXP token upgrade, all centralized control and admin keys will be destroyed and the protocol will only be governed by the community.

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
- Ecosystem Rewards Distributions
- Rewards Rates
- SXP Requirement minimums
- Transaction & Trading Fees
- Interest rates
- Adding Tokens on SwipeFi and Swipe Swap



The screenshot shows the Swipe Governance interface with a header bar featuring the Swipe logo, network status (Network), and navigation links (Dashboard, Vote, Swap, Stake, SwipeFi). The top right corner displays the user's SXP balance (150,674 SXP) and address (0x6c...k3bc). A red "Claim Reward" button is visible on the far right.

The main section is titled "Governance Proposals" with a subtitle "All proposals". Below this is a legend indicating proposal status: Active (purple), Passed (green), and Failed (grey).

The proposals are listed in a grid:

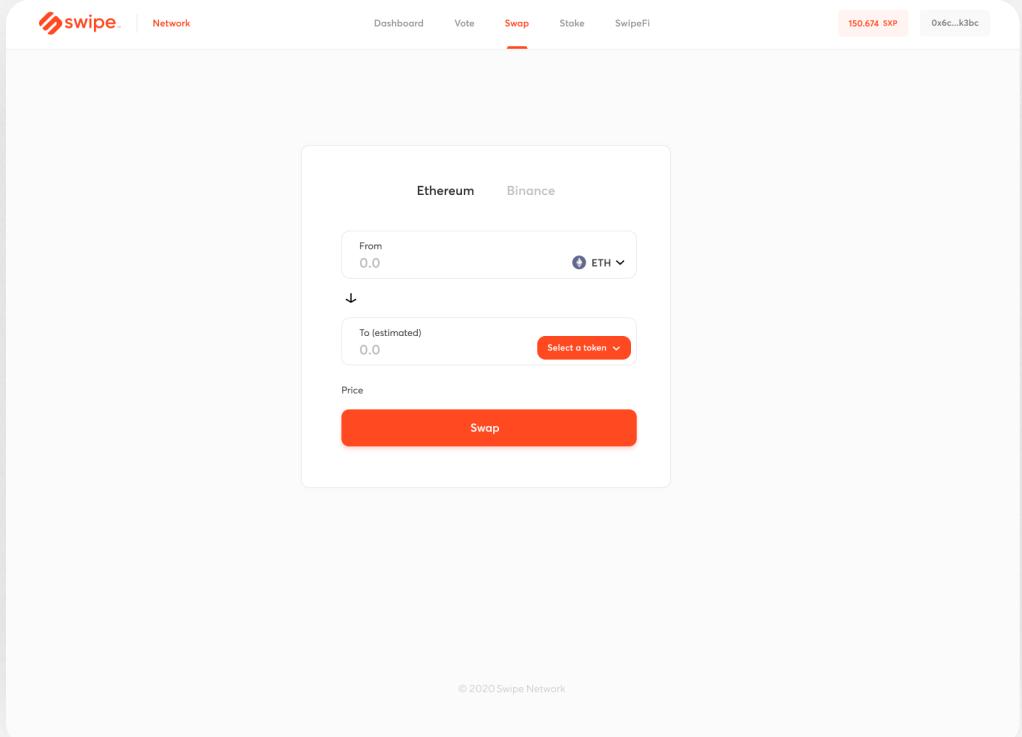
Proposal	Status	Details
Adjusting Rewards Distributions	Passed	016 Executed June 16, 2020 ✓ Executed
Add BAND to Swipe Network	Passed	016 Executed June 16, 2020 ✓ Executed
Update BTC Interest Rates	Passed	016 Executed June 16, 2020 ✓ Executed
Issue Swipe Governance Token	Active	016 Executed June 16, 2020 ... Active
Stop Rewards Distributions	Failed	016 Executed June 16, 2020 ✗ Failed
Add Sample Coin to Swipe Network	Failed	016 Executed June 16, 2020 ✗ Failed

At the bottom right of the interface, there is a copyright notice: "© 2020 Swipe Network".

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 0.3% trading fee on the protocol for supplying on-chain liquidity



SWIPEFI (SWIPE FINANCE)



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SwipeFi is money market protocol that enables users to provide liquidity and earn a dynamic APY for collateralized lending and lets users borrow crypto and stablecoins by providing crypto-collateral all directly on Ethereum and Binance Smart Chain.

Liquidity providers will be in full control of their assets at all times and will receive sTokens so that they are at all times bonded with their cryptocurrency deposits and can only be redeemed with those sTokens.

Borrowers will enjoy the ability to have a crypto-collateralized loan without any monthly payments and repayment at anytime with no additional interest.

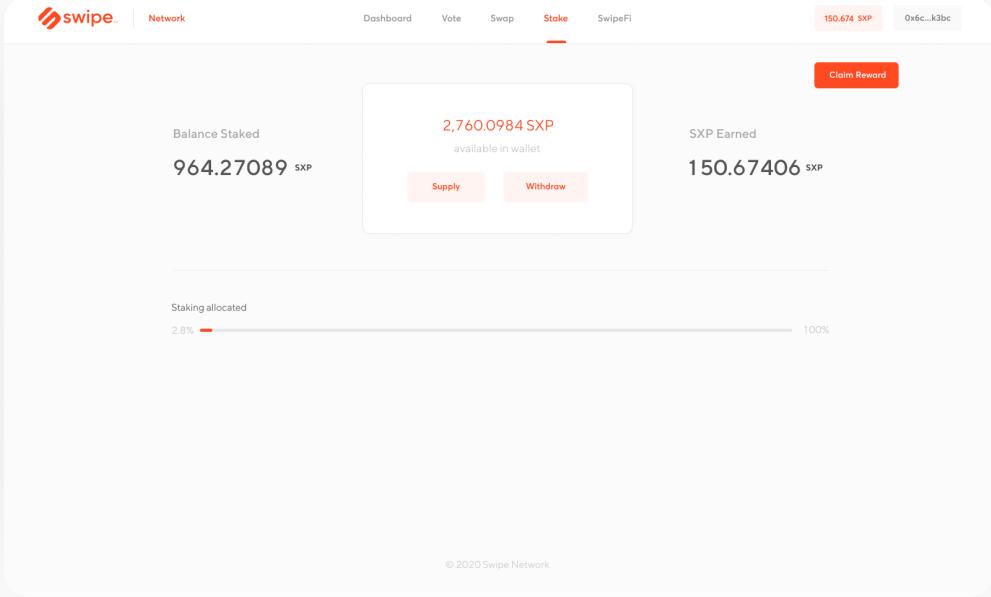
Assets	Market Size	Total Borrowed	Deposit APY	Borrow APY	Deposit	Borrow
Binance USD	\$ 18.96M	\$ 12.24M	5.28%	7.58%	Deposit	Borrow
Ethereum	\$ 32.12M	\$ 28.15M	3.28%	4.58%	Deposit	Borrow
Binance Coin	\$ 64.16M	\$ 30.29M	6.28%	0.58%	Deposit	Borrow
DAI	\$ 22.52M	\$ 16.65M	0.28%	2.54%	Deposit	Borrow
USD Coin	\$ 82.36M	\$ 27.34M	2.24%	4.07%	Deposit	Borrow
USDT Coin	\$ 18.23M	\$ 11.26M	1.24%	2.09%	Deposit	Borrow

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

Users who stake SXP to secure the network receive their share of a daily reward of 20,000 SXP received on-chain over a 4 year period and thereafter receive transaction fees on the network.

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: Ethereum & Binance Chain. Creating this bridge will enable users to participate and utilize our decentralized applications that will be made available on both chains.

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 the Swipe Wallet App, a Decentralized Bridge App, and Binance.com.





 twitter.com/SwipeWallet

 facebook.com/Swipe

 medium.com/Swipe

 instagram.com/Swipe

 community.swipe.org

 reddit.com/r/Swipe_io

 t.me/Swipe

 t.me/SwipeWallet

