



klever

Whitepaper

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www.klever.io

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Introduction

Crypto is difficult, but it shouldn't be.

Today's cryptocurrency and digital asset activities are already a growing reality and will increasingly become an integral part of our daily lives. The world as we know it is in a state of constant and accelerated change. The ability to have borderless commerce and communication through the internet has already caused an immeasurable change in the way individuals handle their lives, finance and security. As this digital trend deepens, everyone independent of origin or social status will be given the empowering opportunity to participate in decentralized digital economies powered by blockchain technology and cryptocurrencies.

Decentralized economies powered by cryptocurrencies enable people and businesses to conduct trustless, anonymous and secure transactions across national borders. New opportunities for retail, entertainment, finance and essentially anything else that a person might want to spend fiat currency on, are already available in this digital economy today.

Today we would like to introduce you to Klever. Klever is that trusted gateway for blockchain and the emerging decentralized economy, by providing a safer, faster and smarter cryptocurrency experience for all users to enter and thrive in this new decentralized economy. Guided by an integrated and dynamic thinking, our blockchain platform allows users to have access to countless products and services that are indispensable on a daily basis, including crypto wallet, currency swap, web browser, exchange, staking, and payment channels and more.

Klever was designed to solve two big issues in crypto today. The crypto security problem and the user experience problem.

Klever is composed of 4 elements:



Klever OS



Klever App



Klever Exchange



Klever Labs

01 Klever OS

Today's major mobile crypto wallets on the market are great, but as we learn more about crypto and its associated risks, we feel less secure about it. Wouldn't it be great if there were a wallet you can always trust? Well, we're doing just that and it's called Klever OS.

Klever OS is a groundbreaking wallet operating system that enables developers of all platforms to run a smart and secure wallet inside their apps, cloud, servers, hardware, smartphones, pen drives, mobile devices and wearables.

Klever OS rethinks and rebuilds the core wallet system to replace crypto wallet solutions and bring to the user advanced security on a completely new level. A simple sdk library that automatically extends your app to organize and protect all your secret information on your device of choice.

Features

Klever OS Features:

- Web SDK
- iOS and Android Mobile SDK
- Secure, encrypt and protect your secret information
- Safely store mnemonics, private keys, keypairs, api keys and secrets
- Derive crypto accounts using BIP32, BIP39, BIP44
- Create and restore crypto accounts
- Provides faster transaction list and parse functionality out of the box
- Option to transparently encrypt and decrypt user data
- Sign Transactions
- Trigger Smart Contracts
- Payments
- Send and Receive funds instantly
- Multi Token Staking
- Encrypt and Decrypt Data
- Support of multiple blockchains, dozens of coins and 1000+ tokens



02 Klever App

Klever is the first app built on top of Klever OS. On the Klever app we are building an ecosystem where our users have access to countless useful products and services, which are today limited or unavailable in other wallets. Wouldn't it be great if users could be able to sell and buy crypto, play games and utilize decentralized finance solutions, make travel bookings and do shopping online, all in a seamless and secure manner with full anonymity and protected privacy?

That is Klever.

On the Klever app we constantly explore what new kinds of services and products we should bring to the wallet in order to meet the desires and increasing demands of our growing global user base. This way, the demanded products and services will be offered in several categories, bringing friendly crypto solutions to our users.

Users worldwide

250,000

Daily Active Users (DAU)

30,000

Our experience is taken from the building of TronWallet, our previous app that caters over 250,000 users globally. With over 30k daily active users (DAU), TronWallet has grown to become one of the most used blockchain applications in the entire crypto space. Klever will become TronWallet's new, expanded and more advanced home.



03 Klever Swap and Exchange

The cryptocurrency Swap is a major feature and use case for Klever and its ecosystem of apps. Our Swap enables Klever users to directly swap one coin or token to another, from one blockchain to another (e.g. BTC to TRX or ETH) with high security, full privacy and unrivaled speed.

The aim behind the Swap is to make it simpler, faster and more convenient for our users to exchange crypto currencies. By monitoring live price action on top-tier exchanges, our engine creates a price index that is used by the Swap. When a user goes to the Swap screen on the Klever app, they will see the default Swap pair from BTC (BTC) to USDT (USDT). The user then can make a quote to check the price prediction offer, select a new token pair to quote as well as type the amount he/she wants to swap.

The swap itself is conducted by fully autonomous bots, built in-house, which continuously seek the best exchange rate and prices among the top exchanges, and then execute the Swap with high precision, security and speed. Klever Swap project is part of Klever Exchange.

Klever Spot Exchange was designed for both beginners and advanced traders. Using the latest gRPC technology, we have built one of the most advanced crypto currency exchanges in the world, which is capable of providing superior security and intuitive user experience, and able to support 1M+ transactions per second.

04 Klever Labs

This is one of the most interesting platforms we are working on, which is set to launch in Q3 of 2020.

In order to develop superior solutions and apps we draw expertise from our own experience of many years of blockchain and software architecture development. We will field and introduce major groundbreaking projects that bring simple and accessible solutions to the wallet and other Klever apps; products that are the result of creativity, extensive research and an excellent team that has honed its skills over the past decade. The result will be innovation with usability and purpose.



Klever is the new home for blockchain innovation.

Each project developed by Klever Labs will be crowdfunded with KLV token using the following structure:

1. Projects will accept the KLV token inside the application.
2. Users can participate in projects by purchasing the token during each crowdfunding session.
3. Users can participate in crowdfunding using BTC, ETH, TRX, USDT and KLV tokens.
4. The tokens (BTC, ETH, TRX, USDT) received from crowdfunding will be converted at market price to KLV and distributed to projects at the end crowdfund event.
5. Projects may offer rewards to VIP members.

Klever Labs Upcoming Projects:



Klever Browser

- Support for iOS, Android, Windows, Mac and Linux
- Full privacy
- Support for major coins with Klever OS



Klever Blockchain

- A cryptocurrency for the next century. A new blockchain home for all sets of digital assets and decentralized applications.
- A blockchain for stable fiat digital currencies backed by Bitcoin and USDT.
- Klever Blockchain builds on top of Tendermint Byzantine Fault Tolerant (BFT) consensus and the Cosmos SDK.

05 Klever Coin (KLV)

We believe that having a utility token that powers all of our products and services brings credibility, agility, accountability and independence to our users. It strengthens our relationship with our community and enables dynamic partnership deals. All transactions carried out in the portfolio of apps go through the KLV coin, directly or indirectly. KLV is the link between our users and the products and services in the portfolio. We will do a permanent and continuous job to strengthen this link, since this is what connects us with our users and grows the ecosystem.

You can use KLV coin on our platform to:

- Stake
- Pay transaction fees
- Pay exchange fees
- Pay Swap fees
- Reduce exchange fees
- Reduce Swap fees
- Make p2p payments
- Buy VIP token
- Participate in new projects through crowdfunding



A strict limit of 10B KLV will be created.

Klever Coin is the evolution of TWX token and it will convert TWX to KLV 1:1 without any increase of the max supply of 10B tokens. The token swap will be conducted seamlessly in our wallet's built-in Swap. Since the beginning of the journey of TWX, we have reduced the max supply from 30B tokens to 10B tokens by burning more than 67% of all tokens. To reiterate, KLV will maintain the same max supply of 10B.

- *KLV Allocation*

Percentage %	Amount (KLV)	Participant
20%	≈ 2B	Foundation
20%	≈ 2B	Team Vesting (3 years)
30%	≈ 3B	Initial Supply
30%	≈ 3B	Product Development & Marketing

- *KLV Funds Usage (Foundation Fund + Product Development Fund)*

40%	Will be used to build the Klever platform and perform upgrades to the system, which includes team recruiting, training, and development budget.
40%	Will be used for Klever branding and marketing, including continuous promotion and education of Klever features, technology and usage.
10%	Will be used for Admin, Legal and Business Development.
10%	Will be kept in reserve to cope with any emergency or unexpected situation that might come up.

- *KLV Fees and Discounts*

By using KLV to pay for fees, you will receive a significant discount.

SWAP FEE TABLE

Tier	KLV Hodl	Fee	Pay with KLV discount
VIP 0	< 100,000 KLV	0.5500%	0.4125%
VIP 1	≥ 100,000 KLV	0.5000%	0.3750%
VIP 2	≥ 250,000 KLV	0.4500%	0.3375%
VIP 3	≥ 500,000 KLV	0.4000%	0.3000%
VIP 4	≥ 1M KLV	0.3600%	0.2700%
VIP 5	≥ 2M KLV	0.3200%	0.2400%
VIP 6	≥ 4M KLV	0.3000%	0.2250%
VIP 7	≥ 6M KLV	0.2800%	0.2100%
VIP 8	≥ 8M KLV	0.2600%	0.1950%
VIP 9	≥ 9M KLV	0.2400%	0.1800%
TWLT	~	0.2200%	0.1650%
TWLT+	≥ 10M KLV	0.2000%	0.1500%

Swap fee table will be updated every quarter.

- ***KLV Burn***

Every week we will burn KLV based on the KLV swap fees collected on our crypto-to-crypto swap platform. All transactions will be recorded on the blockchain. A total of 5B KLV tokens will be destroyed using this mechanism and thereby removed from the KLV supply.

- ***KLV Staking***

The KLV Staking feature will increase the current circulating supply by using an inflationary smart contract. The inflation goal is to reward users that are staking KLV to support the project. The inflation will vary using the table below.

Year	Min / Max Inflation*
2020	~ 12 %
2021	~ 10 %
2022	~ 8 %
2023	~ 6 %
2024	~ 4 %
2025	~ 2 %

* Inflation can vary up or down for limited time during marketing events or due to unexpected economic events.

06 Team



The team behind Klever has proven experience of building, deploying and updating industry leading products in the crypto space, with several hundreds of thousands of downloads and tens of thousands of daily active users (DAU). Working along the ideas behind Klever, our team is fully decentralized, functions remote and operates worldwide, with core team members in Brazil, Canada, Israel, Ukraine and the US.

Our products and services always center around strong user feedback for development and new features added. In line with this mindset, our team is constantly seeking groundbreaking innovation through new technologies, while ambitious marketing strategies and open-minded internal team feedback ensures the team's joint performance remains excellent as we grow in user base, products, services, reach and industry impact.

Members

Klever Team Members

Diogenes Ianakiara, CEO	https://www.linkedin.com/in/dbuarque/
Bruno Campos, CTO (Chief Technology Officer)	https://www.linkedin.com/in/brunocampossa/
David Ianakiara, Director of Quantitative Trading	https://www.linkedin.com/in/ianakiara/
Fernando Sobreira, Director of Blockchain Research and Development	https://www.linkedin.com/in/fbsobreira/
Misha Lederman, Director of Communications and Marketing	https://www.linkedin.com/in/misha-lederman/
Marcio Sodré de Lima, Chief Financial Officer	https://www.linkedin.com/in/marciosodrelima/
Anderson Ciszewski, COO (Chief Operating Officer)	
João Pedro Cruz Lima, Director of Strategy and Business Development	https://www.linkedin.com/in/joaocruzlima/
Marlon Gomes, Head of Software Architecture	https://www.linkedin.com/in/marlon-gomes-b49a8766/
Fabio Freire, Head of UI/UX Design	https://www.linkedin.com/in/fabiohfreire/
Dmitry Ugnivenko, Head of Video and Graphics Design	https://www.linkedin.com/in/dmitry-ugnivenko/
Vitor Pereira, Head of Frontend Development	https://www.linkedin.com/in/vitor-martins-pereira/
Pedro Henrique Bertão, Head of Backend Engineering	https://www.linkedin.com/in/pedro-bert%C3%A3o-7a574a87/
Vinícius Niche Correa, Head of DevSecOps/SRE	https://www.linkedin.com/in/vinicius-niche/
Jordan Cassiano, Head of Klever OS Engineering	https://www.linkedin.com/in/jordancassiano/
Yuri Lozorio, Head of Klever Exchange Engineering	https://www.linkedin.com/in/yurilozorio/
Hugo Corteletti, Klever App Team Leader	https://www.linkedin.com/in/hugo-corteletti-torezani-ab448018b/
Gustavo Collistet Britto, Klever App Team Leader	https://www.linkedin.com/in/gustavo-britto-3790b0a1/

In addition to the abovementioned team, Klever also employs globally 30+ of the most qualified blockchain engineers, QA, financial, support and admin analysts in the crypto space. We are proud to have working with us the most innovative and hard working people in the blockchain industry.

07 Risks

There is no innovation without risks. There is no innovation without mistakes. There is no innovation without learning from these mistakes. There are many risks involved in building applications in the cryptocurrency and blockchain industries. We at Klever have the skills, experience, vision, teamwork and leadership to face these challenges and overcome these risks.

08 Competition

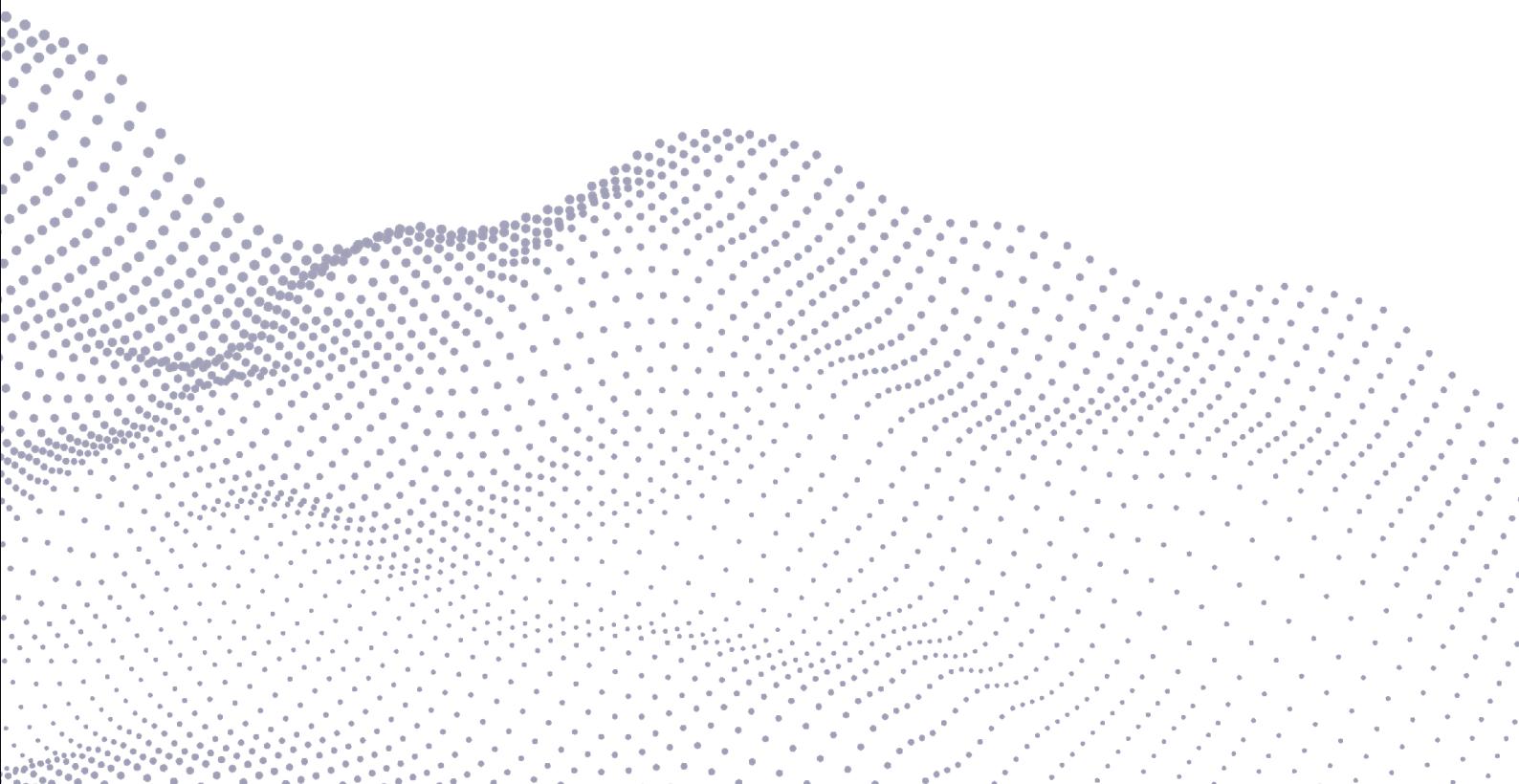
The real competition is met within ourselves. The true competition is to understand what went wrong and transform into something better, learn from our own mistakes. What makes us unique in the space is that we have already launched, developed, grown and updated a crypto wallet that is used by over 80k users each month and is installed on more than 250k devices worldwide.

The competition in this space is fierce, but our emphasis will not lie with other crypto projects - instead we are confident that our ethics, experience, roadmap, partnership network, technical prowess, superior marketing, innovative products and most importantly our team make us uniquely positioned to grab a good chunk of the crypto market share.

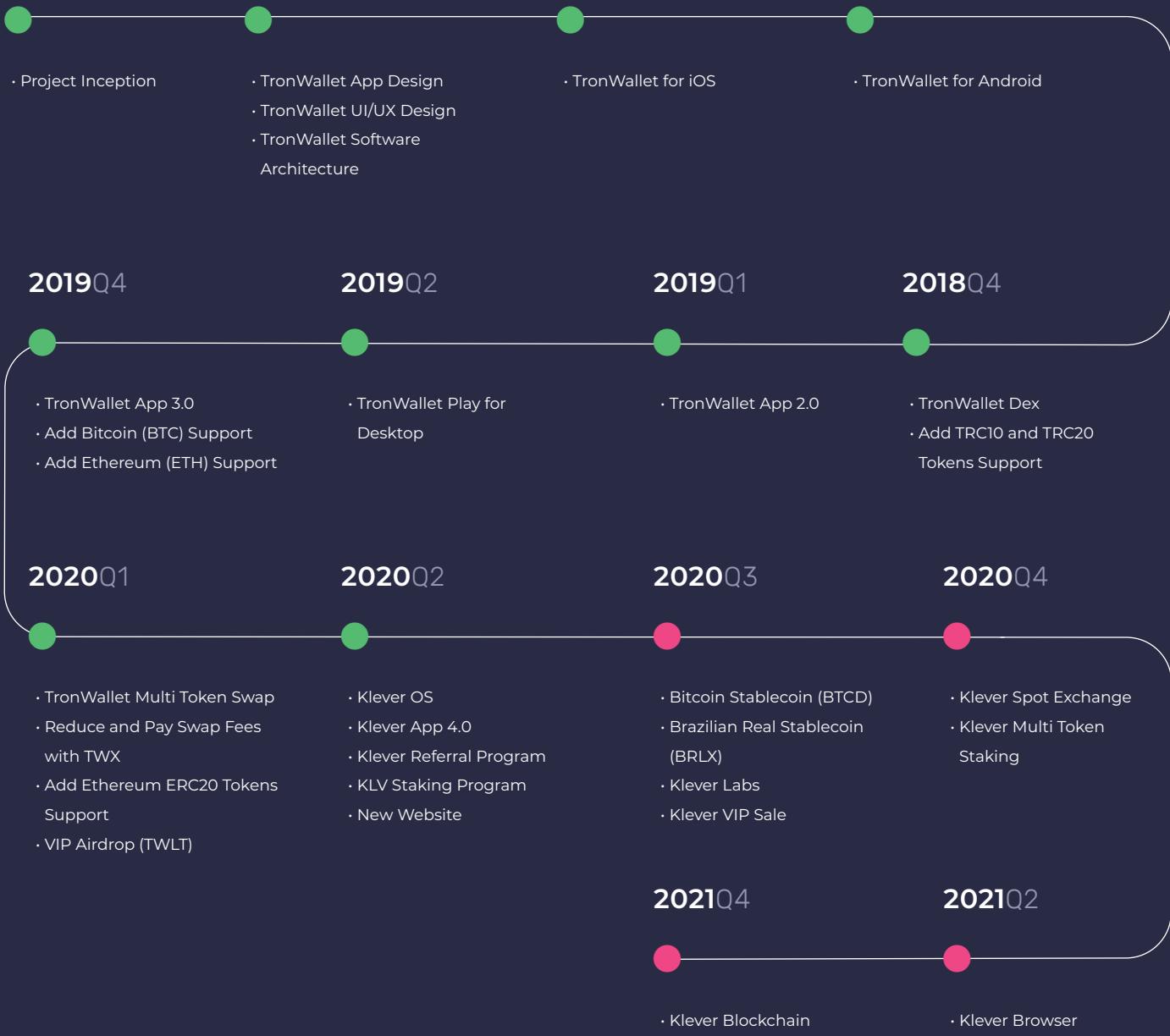
09 Future

Klever will in the future be implementing artificial intelligence (AI) and machine learning tools to assist users to become smarter and more informed investors.

The future is a world of endless opportunities and technology allows us to build fantastic paths, unimaginable in the past. The innovative pace allows us to "break barriers" and build on the new standard of normal. This construction will be relevant if it is connected to the needs and desires of our community of users. Strengthening each link for the common good. We believe that some technologies that are under development will enable major evolutions in our relationships and we will dedicate ourselves to honing these products in the coming years.



10 Roadmap

2017Q4**2018Q1****2018Q2****2018Q3**

IMPORTANT NOTES

Klever Coin (henceforth referred to as "KLV") are not intended to constitute securities, units in a business trust, or units in a collective investment scheme or its equivalent or any other regulated products in any jurisdiction. This Whitepaper is meant to provide more information on the KLV Token Economy, its utility and its functions, and does not constitute a prospectus or offer document of any sort. This Whitepaper does not constitute or form part of any opinion or any advice to sell, or any recommendation or solicitation of any offer to purchase KLV nor shall it or any part of it or the fact of its presentation form the basis of, any contract or investment decision. No regulatory authority has examined or approved any of the information set out in this Whitepaper. No such action has been or will be taken under the laws, regulatory requirements or rules of any jurisdiction. The publication, distribution or dissemination of this Whitepaper does not imply that the applicable laws, regulatory requirements or rules have been complied with. This Whitepaper, any part thereof and any copy thereof must not be taken or transmitted to any country where distribution or dissemination of this Whitepaper is prohibited or restricted.



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