



MIXSWAP

MIXPAPER – JULY 2021



TABLE OF CONTENT

MIXSWAP

About Us

The Birth Of MixSwap
Our vision

Existing Problems/Opportunities

Our Solution

The Technology Behind

What is DeFi
What is Liquidity Mining

Tokenomics

Roadmap

1

2

3

4

5

6-7





THE BIRTH OF MIXSWAP

Headquartered in Singapore, MixSwap serves to disrupt the DeFi cryptocurrency mining industry.

Singapore, being strategically located and having long and strong economic ties with China and in ASEAN (Indonesia, Philippines, Malaysia, Thailand) is critical for entering the developing markets.

MixSwap is founded by a group of tech entrepreneurs with years of experience in China and SouthEast Asia.



OUR VISION

MixSwap's vision is to create a simple and seamless DeFi experience to both crypto savvy users as well as less digitally proficient individuals in China and SouthEast Asia. MixSwap will be offering a wide range of traditional banking products built on DeFi infrastructure, such as high-return savings account, cryptocurrency vaults, debit cards while keeping users' privacy our top priority.

- Brings DeFi and cryptocurrency to developing markets
- Create a simple and seamless DeFi experience
- Providing alternative banking products to uncertain economies





1. Limited Banking Infrastructure In Developing Economies.

Asia is one of the fastest-growing economies in the world with projected economic growth rates averaging 7.3% with more than 655 million population just in Southeast Asia and a combined 4.6 billion people living in this continent (58% of world's population). However, the banking penetration numbers reveal something striking - a vast majority of Southeast Asians do not have access to basic financial facilities due to limited banking infrastructure and transparency.

According to KPMG, only 2 percent of those living in Southeast Asia have a bank account. This leaves a huge gap in banking penetration with around 438 million unbanked individuals just in Southeast Asia alone.

2. Currency Inflation

With governments worldwide taking on record debt to the highest level since 1945, surpassing the world's annual economic output, developing countries are struggling with inflation of their currencies and Covid-19 has pushed inflation to record high.

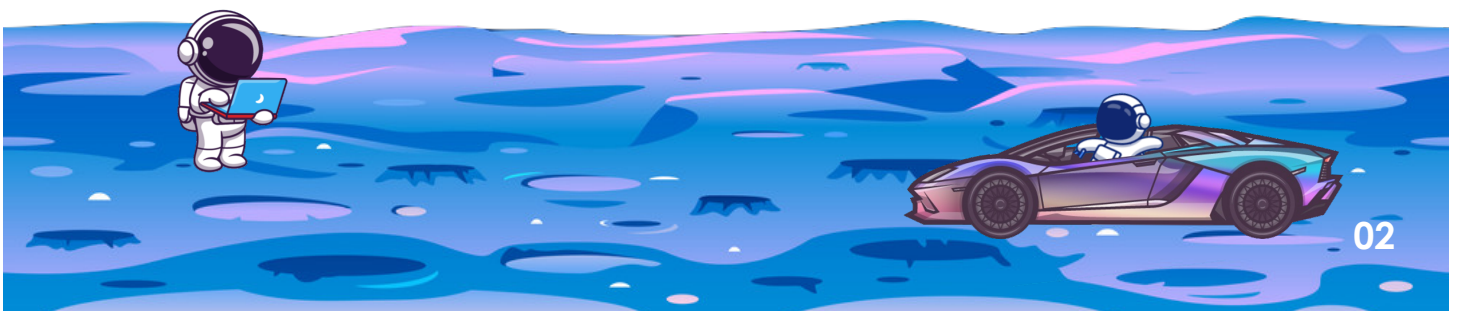
With central bank instability, the young and educated populations in developing countries are in need of digital solutions to hedge inflation, searching for banking access and controlling their own finances.

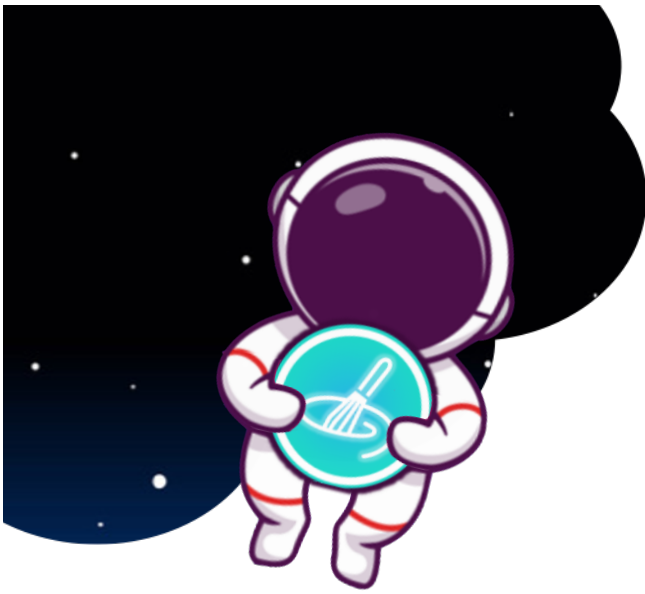
3. High Barriers to Cryptocurrency Adoption

With its total value locked approaching \$20 billion, DeFi represents a fantastic opportunity for exponential growth in the coming years.

However, the extreme complexity of the instruments and the high learning curve creates a massive psychological barrier, while keeping the vast majority of users in developing countries from even trying to enter one of the fastest growing financial ecosystems. Some have tried to invest without knowledge of DeFi and it often resulted in capital risk or loss of initial capital through mismanagement and high transaction fees.

With data showing more than 90 percent of Southeast Asians and 72 percent of the Chinese get online primarily through smartphones, some will go their entire online lives without ever having touched a traditional computer. It's of no surprise why Defi has not reached massive adoption in this part of the world.





THE SOLUTION

MixSwap is a all-in-one DeFi Banking App built on Binance Smart Chain(BSC).

Although decentralized finance has generated significant interest in developed countries, we believe that widespread adoption in China and Southeast Asia can only happen through the ease of use with mobile applications that combine the possibilities offered by DeFi with safety and privacy.

- MixSwap offers mainstream FinTech services with instruments and possibilities of DeFi. Such as high-return savings account, fiat fixed deposit, cryptocurrency vaults, debit cards & transaction mixer.
- Personal banking services to accommodate the needs of risk-averse private investors interested in portfolio diversification and risk assessment.

MixSwap offers a solution where retail investors in developing countries can join DeFi with low-entry barriers and a wide range of products such as high-return savings account, fiat fixed deposit, cryptocurrency vaults, debit cards & transaction mixer.





WHAT IS DEFI?

In recent years, decentralised finance has emerged as the most exciting innovation in Fintech. With its total value locked at \$144 Billion. DeFi represents a fantastic opportunity for exponential growth.

DeFi solutions rely on smart contracts and offer a wide range of financial products. Whilst the potentially high returns offered through the cryptocurrency industry, the entailed risk and the lack of instruments to handle them properly have kept many investors from venturing into this market.

With MixSwap's solution, we will be able to mitigate risk for investors by offering financial expertise and risk assessment based on investors direction in their portfolio.

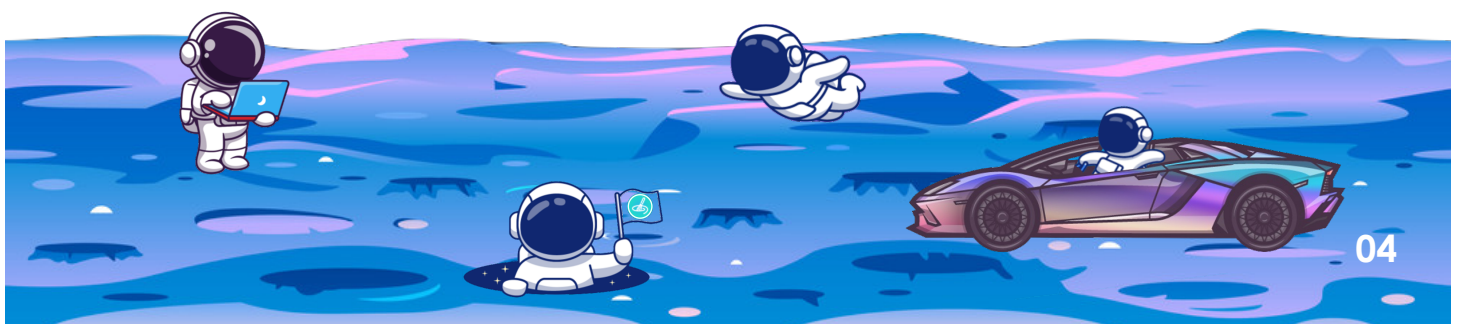


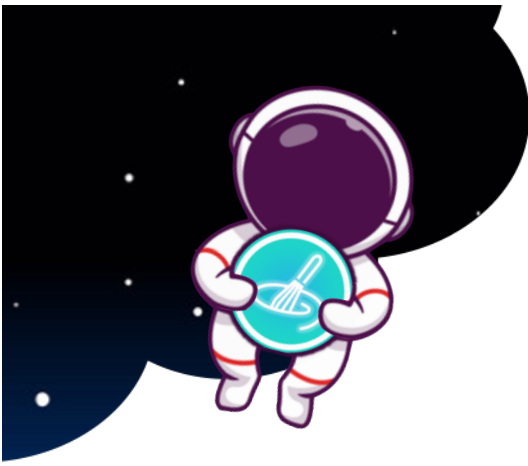
WHAT IS CURRENCIES VAULT/LIQUIDITY MINING

Many skeptics and environmentalists have raised concerns about cryptocurrency mining's energy consumption, and the best brains of the industry came up with Proof Of Stake Protocol (POS).

With this new offering for MixSwap to leverage on, MixSwap aims to bring in an easier, cheaper and more flexible way to get into cryptocurrency mining in a far more lucrative manner than imagined with liquidity mining.

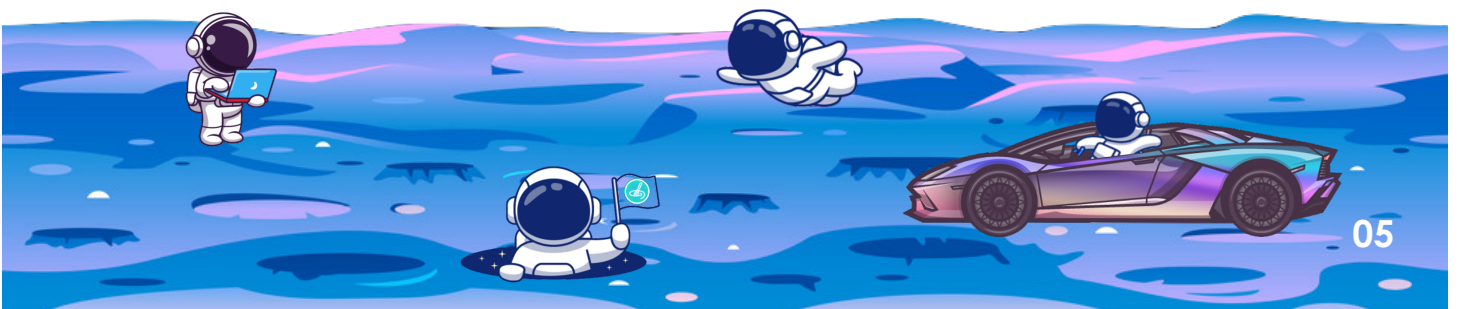
In addition to that, MixSwap aims to bring cryptocurrency mining to your mobile devices where you can mine anytime and in any part of the world.

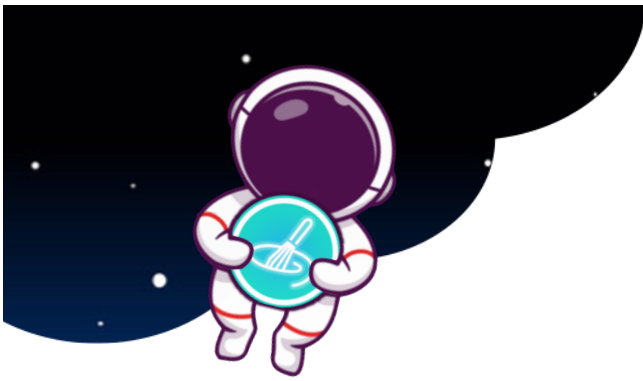




TOKENOMICS

- **Max Supply: 21,000,000**
- **Initial Supply: 100,000**
- **Distribution per Block: 0.1 MXS**
- **Dev Team Allocation per Block: 0.01 MXS**
- **Marketing Allocation per Block: 0.01 MXS**





ROADMAP

July 2021 **MixPools/MixFarms (In Browser)**

MixPools & MixFarms

With MixFarms, investors stake two tokens in the liquidity pool to get LP tokens, which are then staked into the Farms to earn rewards. MXS tokens will be rewarded.

Unlike MixFarms, MixPools investors will only be required to stake one token in the Pool to start earning their rewards(MXS). Staking in Pools is the simplest way to earn free rewards in MixSwap. Just stake MXS, earn free MXS. It's really that easy and anyone can do it.

August 2021 **Multi-Cryptocurrency Mining Vault (In Browser)**

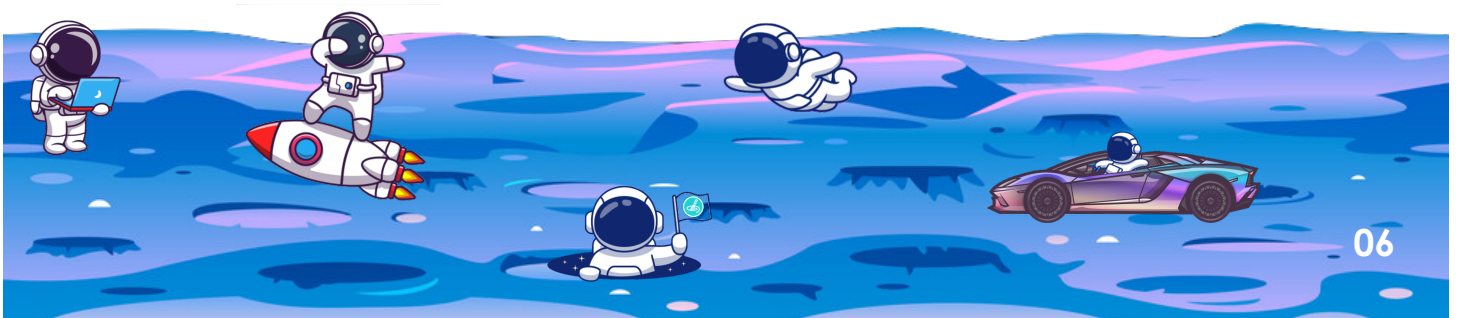
Multi-Cryptocurrencies Mining Vault In Browser

Investors can choose from more than 50+ different tokens including BUSD, BNB & CAKE to stake and start earning free rewards.

Q4 2021 **Mobile Wallet App With DEX integrated Swap Function (Mobile App)**

MixWallet opens the pandora box to China and Southeast Asian investors with its easy and seamless interface on mobile devices.

Our dex integrated swap function scrapes a handful of decentralized exchanges for the cheapest prices and reroutes investors' trades between them to ensure that they're getting the best prices. This eliminates the advantage arbitrage bots have over retail investors and brings the best prices to you. You can see it as a Skyscanner for flights but for cryptocurrencies.





ROADMAP

Q1 2022 Integrated Multi-Cryptocurrency Mining Vault In App (App Integration)

App integration of multi-cryptocurrencies mining vault into MixWallet. The complexity of DeFi investing will be simplified through a high quality interface accessible to anyone.

Q1 2022 Crypto Debit Card (Apply New Card, View Transactions, Disable card)

MixCard lets you earn rewards while you spend any asset in your MixWallet globally.

Q2 2022 Transaction Mixer (Mobile App)

With the transaction mixer function in-built in MixWallet, users can send private and anonymous transactions while keeping their identity hidden.

