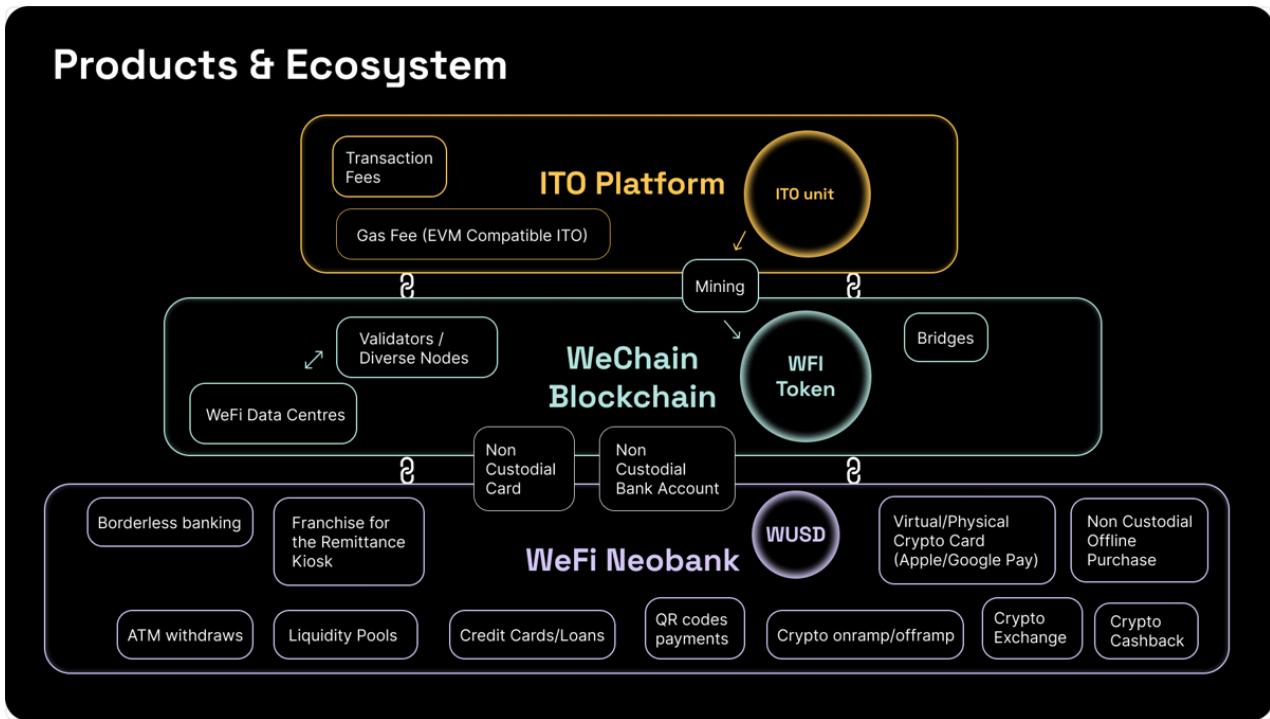


WeFi Docs

WeFi Ecosystem

Quickstart

What is WeFi Ecosystem?



WeFi Vision and Mission

At WeFi, we envision a future where financial systems are universally accessible, secure, and intelligent, built on the foundation of decentralized regulatory innovation. Our mission is to redefine financial compliance by moving away from outdated ID and transaction-based rules to advanced, behavior-based identification that adapts to both global standards and local requirements.

Harnessing Decentralized Networks and AI

By leveraging decentralized networks and AI, WeFi will aggregate and analyze millions of on-chain transactions to create a robust data ecosystem that continuously learns, adapts, and predicts potential risks. Using ITO nodes, our AI-driven platform will detect patterns and behaviors that deviate from the norm, providing real-time insights and proactive measures against financial crime. These insights will be tailored to address global trends and specific local regulatory needs, ensuring both relevance and compliance.

Transforming the Regulatory Landscape

WeFi aims to transform the regulatory landscape by equipping governments and financial institutions with actionable, data-driven insights. This empowers them to develop more effective and adaptive regulations. Our permissioned blockchain, WeChain, built on the Cosmos architecture, uses L1/L2 solutions to provide seamless integration for banks, fintechs, and regulators globally. This setup enables local nodes to process country-specific data while maintaining global awareness, enhancing the resilience and adaptability of financial systems to emerging threats.

A Borderless Financial System

As WeFi evolves, every bank and fintech will have the capability to run ITO validators, contributing to a global network that detects and prevents financial crime, fostering a truly borderless financial system. Users will be incentivized to run nodes, benefiting from reduced operational costs and enhanced security. Financial organizations, including fintechs, will allocate budgets to incentivize ITO nodes to deliver highly accurate predictions, ensuring the decentralized network remains robust and effective. This dual-incentive structure aligns the interests of both users and companies, providing tangible benefits for all participants.

Powering Decentralized Applications with WeChain

WeFi's WeChain will be a powerful platform for running permissioned decentralized applications (DApps), enabling a wide range of services, including:

- Neobanks
- Remittance kiosks
- Stablecoins
- Node services
- Data platforms
- KYC platforms
- Counterfeit detection services for corporations

With WeFi's blueprints, such as those for Neobanks and Nodes, anyone can easily establish and operate their own business by deploying a validator on WeChain, tapping into a vast ecosystem of financial innovation.

Universal Basic Income and Data Control

For everyday users, WeChain offers a unique opportunity for Universal Basic Income, where participating in the ecosystem—by making transactions and using our apps—helps train AI models. The most valuable asset everyone has is their data, and through WeChain, users have full control over it. They can choose to keep their data private, resell anonymized portions, or grant full access to the network for maximum rewards, turning their everyday activities into a source of income. This ensures that Universal Basic Income is both accessible and flexible, catering to different levels of user engagement.

Focusing on Real-World Use Cases

At WeFi, we put product use cases front and center, demonstrating the real utility of blockchain technology to inspire the rest of the industry to follow suit. Our focus is on solving real-world problems that affect everyday lives and global financial systems, rather than promoting unnecessary DeFi, L1, and L2 solutions as standalone technologies.

Addressing Common Industry Challenges

We've identified a major issue: banks, corporations, neobanks, and financial services keep reinventing the wheel—building their own systems for KYC, data management, payments, and ledgers—when they should be focusing on serving their customers. At the same time, users aren't finding enough value to stay engaged. Traditional methods like discounts and promotions fall short when there's limited real-world use.

That's where WeFi steps in. We provide a complete, ready-made infrastructure, allowing businesses to focus on their customers while offering users genuine reasons to stay engaged through meaningful utility and financial rewards. Unlike airdrops and marketing gimmicks, WeFi has created an ecosystem where users can

earn by actively participating. Whether it's through using QR codes for businesses or running AI nodes to contribute computational power to the network, users are rewarded for contributing to the ecosystem. While short-term buzz fades, WeFi is built to offer real, lasting value through active involvement and engagement.

Completing Our Mission

WeFi's mission will be fulfilled when financial services, whether dealing in fiat or crypto, choose to use WeFi's infrastructure instead of building their own. Our goal is to create an ecosystem where users remain engaged by fully utilizing the data they generate, ensuring long-term retention and continuous engagement.

WeFi Products

1. ITO platform (ito.wechain.ai)
2. WeChain (wecchain.ai)
3. Neobank (wefi.co)
4. On-chain kiosk franchise
5. Mass adoption games

WeFi Solutions

ITO Sale
Community platform

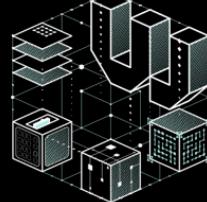


[Buy ITO](#)

[Earn Exclusive Affiliate Rewards and Perks](#)

[Run an ITO Node and Earn WFI Tokens](#)

WeChain
Blockchain Layer 1

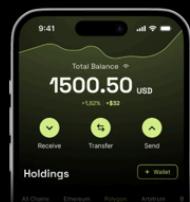


[Activate ITO Nodes to Earn WFI Tokens](#)

[Stake to Earn More WFI Tokens](#)

[Access Neobank Features Using The WFI Token](#)

WeFi Neobank
Web App, Telegram App (iOS and Android coming)



[Use Non-Custodial Bank Account](#)

[Spend Crypto with Visa Worldwide](#)

[Exchange Fiat to Crypto, Crypto to Fiat](#)

Mass Adoption Game
Telegram bot



[Play game and earn ITO](#)

[Tap Your Way to Earn More WFI Tokens](#)

[Receive Exclusive WeFi Partner Rewards and Perks](#)

ITO platform

What is ITO platform?

ITO - Initial Technology Offering

Why ITO?

ITO stands for **Initial Technology Offering**, a concept our WeFi company is developing. The primary goal of ITO is not just to provide a means for fundraising but to cultivate a community of loyal users and early adopters who are committed to the future of the products and services we are building.

Through ITO, investors don't just gain potential financial returns; they also become active evangelists and ambassadors for the technology. This creates a synergistic relationship where users have incentives to support and promote the platform, and investors benefit from an engaged and loyal community that helps drive long-term growth and success.

ITO Platform: The Launchpad for the WeFi Ecosystem

The ITO platform serves as the comprehensive launchpad for all projects within the WeFi ecosystem, starting with key initiatives like ITO nodes and WFI tokens. Designed to support projects from inception to launch, the ITO platform facilitates a seamless and successful introduction to the market, ensuring fair distribution of the technology and tokens and building an active, engaged community.

Key Features of the ITO Platform:

1. End-to-End Project Support:

- Once users connect their wallets to our platform, they will have the option to pay for ITO units using either crypto or fiat. After purchasing, they can activate their ITO units and start mining WFI immediately. In the future, the community will also have the ability to connect their wallets to buy tokens from other projects, and once those tokens are released, they will be able to claim and participate in those projects directly through their wallets.

2. Community Engagement and Rewards:

- The platform is designed to foster a vibrant and active community. Through activities such as Quests, Mining, and Staking, users can engage with the

project, earn rewards, and contribute to the project's growth. These activities not only incentivize participation but also ensure that community members are invested in the project's success.

3. Smooth Launch and Fair Distribution:

- A key goal of the ITO platform is to ensure a smooth launch of new projects. By managing user actions and community engagement, the platform can orchestrate a fair and transparent distribution of the technology and tokens. This helps avoid common pitfalls like over-concentration of tokens and ensures that early adopters and loyal supporters are adequately rewarded.

4. Incentivized Growth:

- The ITO platform tracks and rewards user activities, including referrals, participation in platform events, and ongoing loyalty. This structured incentive system encourages users to actively support new projects, add new community members, and contribute to the overall success of the ecosystem.

5. Validator and Developer Opportunities:

- Validators on the WeChain network have the unique opportunity to be among the first to launch their dApps on our platform. However, because the network is permissioned, the dApps they deploy will need to be approved by other validators before going live. This process ensures that all applications meet the necessary standards while allowing validators to contribute to the ecosystem's growth actively.

6. Long-Term Vision and Flexibility:

- By integrating these features, the ITO platform aims to create a sustainable environment where projects can thrive long-term. This includes building tools that facilitate cross-chain compatibility and supporting projects that may extend beyond the initial WeFi ecosystem.

ITO nodes

what is it? how to buy?

ITO Nodes: The Cornerstone of the WeFi Ecosystem

ITO nodes are the first and central project to be launched within the WeFi ecosystem, serving as the backbone for its growth and functionality.

An ITO node is a unit that allows you to start mining WFI tokens, once you activate it. In the future, it will grant you the ability to perform computations and support the network by running a light or full node. Additionally, the node will become part of a data center network, participating in various computational tasks, including running AI KYC processes, and contributing to the overall computational power of the chain.

As a pivotal component of the ecosystem, ITO nodes provide users with several key benefits:

- **Access to New Token Listings:**

ITO nodes grant users early access to new token listings, including WFI and future projects within the ecosystem. This early access allows users to be among the first to participate in new opportunities, maximizing their potential returns.

- **Computing Power on WeChain:**

Each ITO node represents a unit of computing power on WeChain. This power is essential for running decentralized applications (dApps) and processing various tasks within the ecosystem, making ITO nodes fundamental to the infrastructure.

- **Unlocking New DApps, Perks, and Rewards:**

Holding ITO nodes unlocks access to new dApps, exclusive perks, and additional rewards. This feature incentivizes participation and engagement, providing users with valuable benefits and enhancing their overall experience within the ecosystem.

- **Referral Rewards:**

ITO nodes enable users to earn referral rewards by bringing new participants into the ecosystem. This encourages community growth and strengthens the network, making ITO nodes a key driver of expansion and user engagement.

Ultimate Vision for ITO Nodes:

The ultimate goal for ITO nodes is to become fully on-chain entities that ensure decentralization and support the processing of critical ecosystem utility tasks. These tasks include validating financial data, tokenizing identities, and handling on-chain remittance processing. Over time, ITO nodes will evolve into a sophisticated AI platform capable of streamlining all operations for fintech, turning complex processes into automated, efficient workflows.

Imagine ITO nodes as your digital employees, capable of taking on complex tasks that would traditionally require human intervention. These nodes can be deployed to work for major fintech companies, banks, and regulatory bodies, earning real income. Instead of individuals performing these tasks directly, ITO nodes allow users to leverage their digital workforce, transforming their role from task executors to managers of a powerful, income-generating digital asset.

ITO Initial Technology Offering

Join the WeChain network by purchasing an ITO node



Block size is 8 WFI tokens per second during the 8 years with halving every 2 years

Each node enables you to earn exclusive rewards and perks while supporting the optimization and security of WeChain

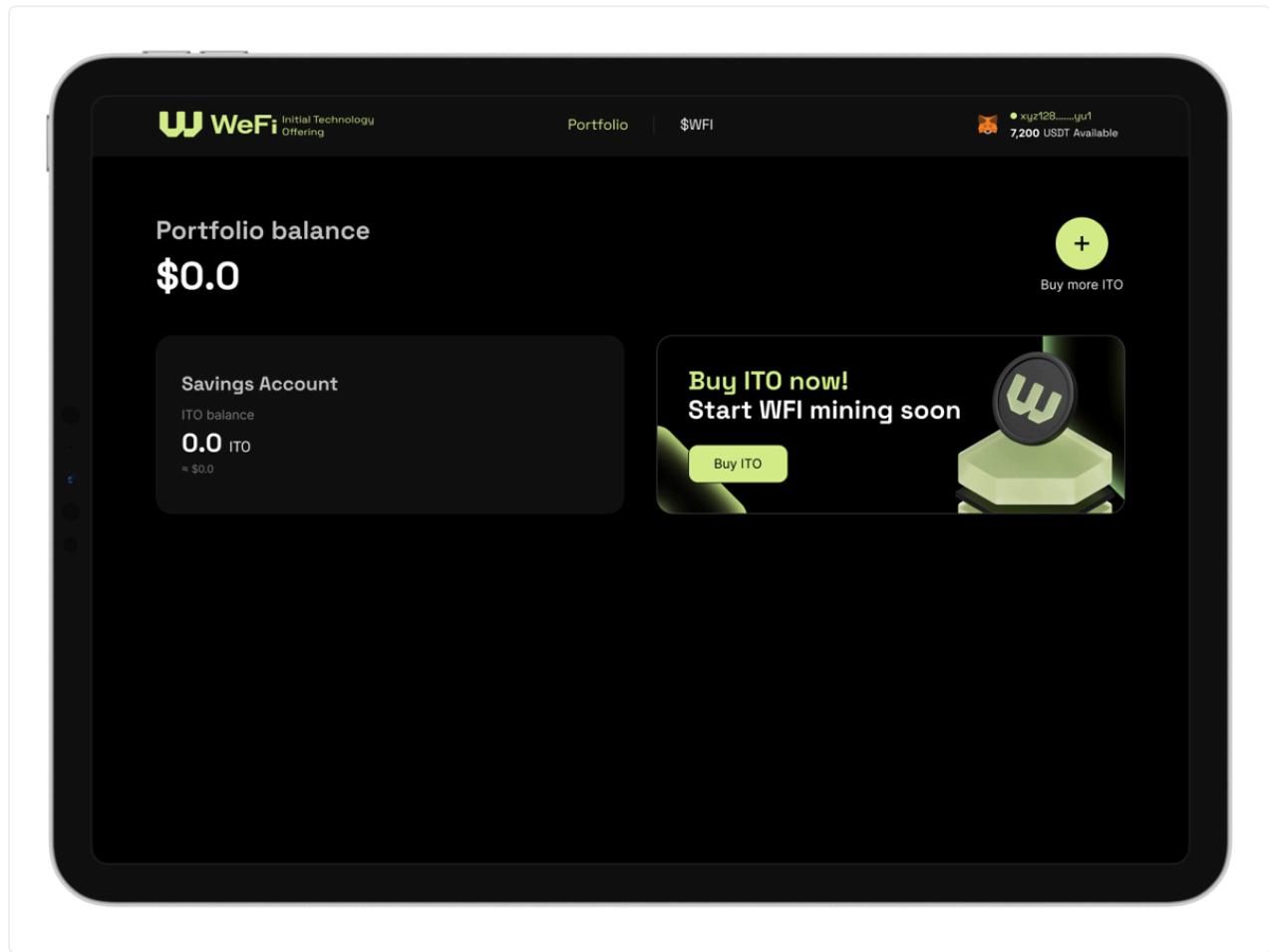
ITO Unit represents your share in the computing power to generate WFI tokens

We aim to be a community-driven blockchain. Earn up to 16% rewards for spreading the word about WeChain

How to buy ITO?

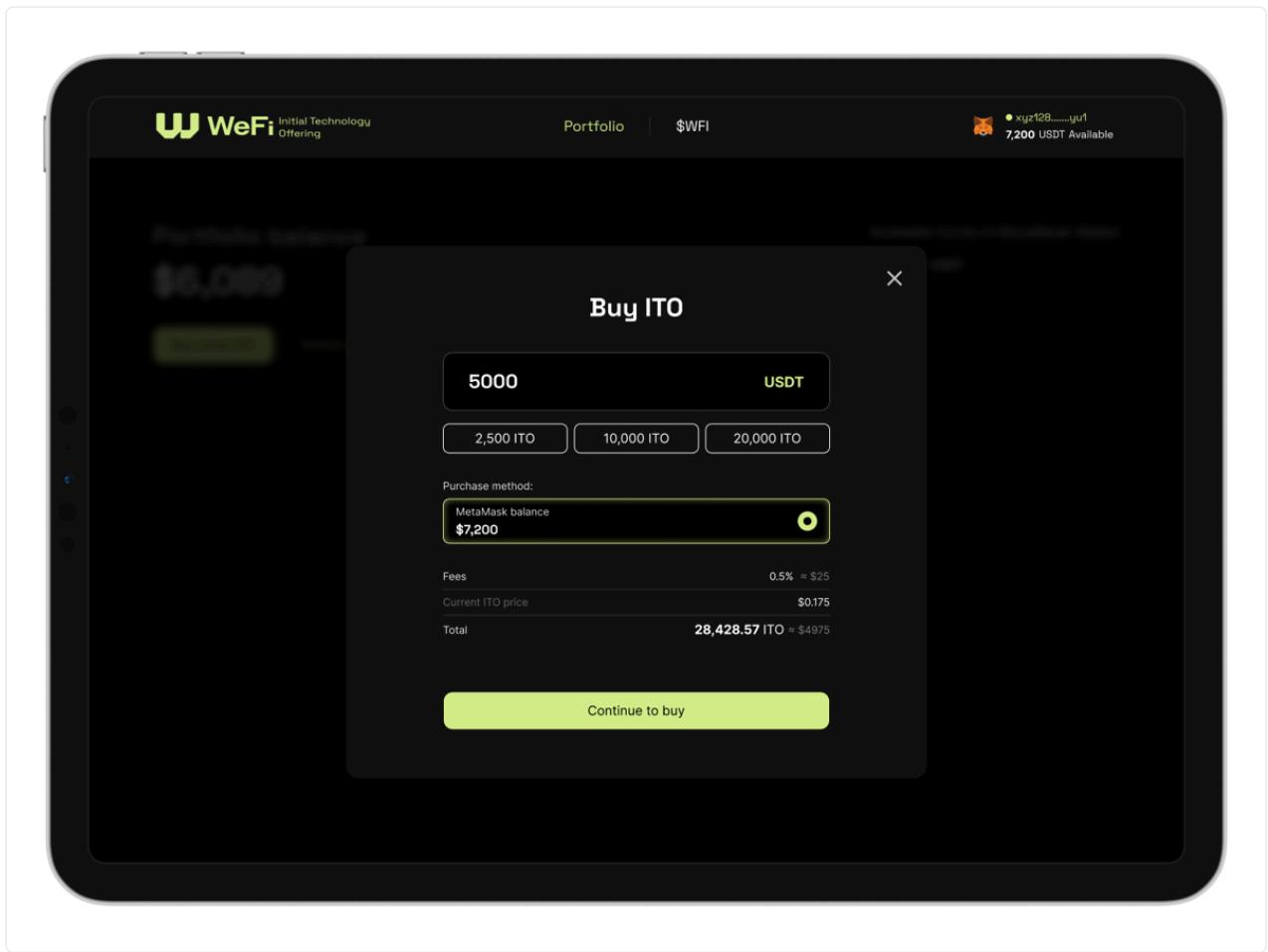
How to Buy ITO

- Log in or Register:** First, sign in or register on the ITO platform.
- Go to Your Portfolio:** In your portfolio, you'll see the **Buy ITO** button. Click on it.



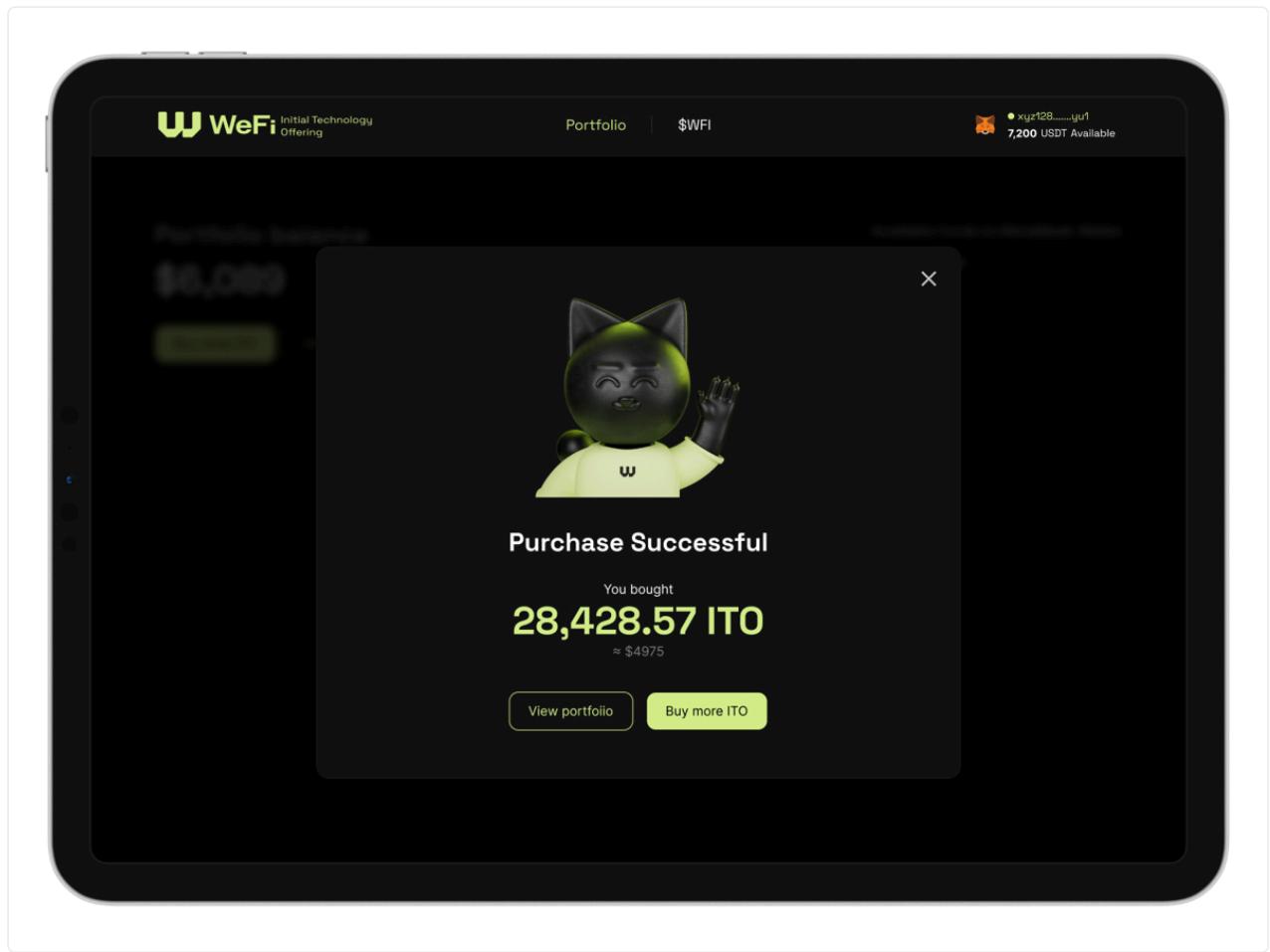
- Choose Your Amount:** You'll have two options:

- Enter the amount of **USDT** you want to spend to buy ITO.
- Or, specify the amount of **ITO** you want to purchase.



4. **Review and Confirm:** After selecting the amount, review the details and sign the transaction via MetaMask.

Once the transaction is completed, you've successfully purchased your ITO! Now, you can head to the **Activate WFI** page to activate your ITO and start mining WFI.



wechain

What is WeChain?

Addressing Repetitive Challenges with WeChain

While building multiple fintech solutions, including remittances, neobanks, and card services, we've encountered the same repetitive challenges:

- Constructing financial ledgers from scratch
- Ensuring data consistency across platforms
- Integrating with various payment providers in a unified, seamless manner
- Navigating bureaucratic hurdles for businesses interacting with our solutions
- Limited access for community members to contribute or influence development, or to assist with everyday tasks without formal employment
- The need for transparency with regulators, often requiring extensive, duplicative reporting

WeChain as a Purpose-Built Infrastructure Solution:

To overcome these challenges, we created WeChain not as just another L1 blockchain with a standard feature set, but as a specialized infrastructure tailored to support our vision of decentralized, community-driven fintech innovation. WeChain is designed to address these recurring pain points efficiently and effectively:

- **Built on Cosmos SDK:**

Utilizing the Cosmos SDK allows us to leverage a robust, flexible L1 SDK that provides the freedom to build and customize without being dependent on the uptime or technology constraints of proprietary chains. This flexibility is essential for developing solutions that meet our unique requirements.

- **Cosmos Architecture for Mission Alignment:**

The architecture of Cosmos, with its validators, nodes, and reward mechanisms, aligns perfectly with our mission. It supports a decentralized, scalable model where:

- **Validators** are responsible for maintaining the network and ensuring the integrity and accuracy of the data they handle. This decentralized validation model enhances transparency and trust across the network.
-

- Nodes act as on-chain employees, extending human capacity to handle repetitive and complex tasks. These nodes are rewarded based on their performance, driving efficiency and reliability in task execution.

- **Early Token Distribution and Rewards:**

WeChain incentivizes early adopters and loyal users through token distribution, ensuring that those who contribute to the ecosystem's growth are fairly rewarded. This approach not only builds a dedicated user base but also aligns incentives across all participants, from developers to end-users.

It's not just another hyped L1, it's a solution that will carry all of our products into the Beyond banking future. Crypto is simply lacking good Tier 1 products which are not another Swap, Defi or perps trading platform.

WeChain

WeChain is the rails where the WeFi Neobank and WeChain apps live. We are aiming to ensure the regulatory compliance through our decentralized AI compliance engine

ZK Payment engine

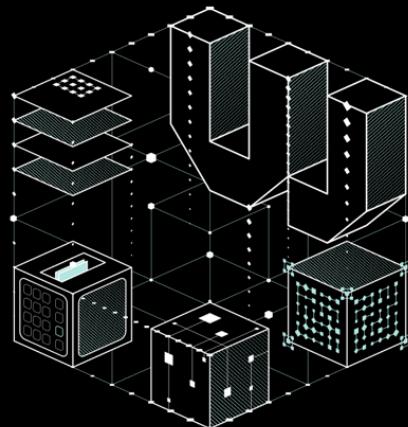
Keep the KYC at bay with our built-in compliance engine, without compromising your identity

Cosmos SDK

WeChain experiences enhanced scalability, interoperability and network speed, made to support tomorrow's financial infrastructure

WFI Token

The WFI token flows through the system, as a means of transacting, paying for fees and rewards



\$WFI token and mining process

\$WFI token

Overview of WFI Tokenomics

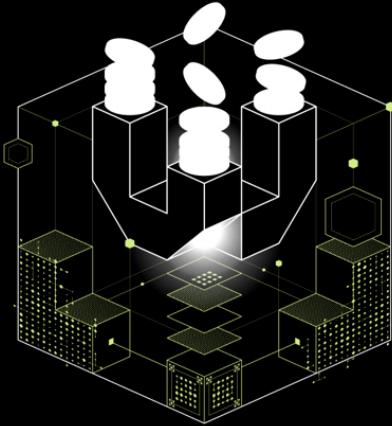
WFI token

Limited supply
1,000,000,000 WFI token

Mining duration is set for 8 years,
with a halving event every 2 years. Mining rate is 8 WFI per block per second

Starts with a supply of zero
Tokens can only be obtained through mining using ITO nodes

Utility of the token:
The benefits in fees and cashbacks, liquidity pendulum, network gas fees



Description

The WFI token is the native utility token of the WeChain blockchain, featuring a limited supply and a scarce distribution mechanism. Initially, only ITO users will have the opportunity to obtain WFI through mining. The WFI token will first launch on the Binance Smart Chain (BSC), serving as a coin. Once we transition to our own blockchain, it will officially become the WFI token on the new platform.

WFI is designed to be a glue/fuel/utility coin to join TradFi and DeFi. Whatever transaction happens inside the Neobank, WeChain, remittance, and AI nodes we use WFI.

Total Supply

The total supply of WFI tokens is limited to 1 billion. This finite supply is designed to foster scarcity, enhancing potential value as network participation increases.

Utility of the Token

- **Trading:** Use WFI for trading on decentralized exchanges (DEX) and centralized exchanges (CEX).
- **Collateral:** Utilize WFI as collateral in Neobank to access various financial services.
- **Liquidity Pools:** Contribute WFI to liquidity pools to receive passive income through transaction fee distributions.
- **Transaction and Gas Fees:** Employ WFI to cover transaction fees and network gas fees, enhancing transaction efficiency.
- **Staking:** Stake WFI tokens to earn additional WFI as rewards, encouraging long-term holding and network participation.
- **Computing power:** Energy for AI nodes to get the work done
- **Rewards:** WFI is a reward token for mining and ecosystem building like setting up a validator
- **Carrier token** for remittance
- **Deposit token** for financial institution to get access to our Dapps (*you need to use WFI to access services, paying with the token for various dApp services, such as tasks carried out by AI nodes*)

Token Distribution

WFI tokens are exclusively available through the mining process, requiring the setup and operation of ITO nodes. These nodes are essential for the network's infrastructure, contributing significantly to its security and operational efficiency. The system is similar to a tug of war happening with Bitcoin, early birds get the spoils and later stages can build sustainable businesses while adapting to growing complexity of mining. The periods are much shorter to Bitcoin, as Finance is a fast-paced environment.

There are two sources of WFI user can get:

- **Mined WFI (for ITO Activation):** 862,068,966 WFI tokens are allocated for mining through ITO activation. These tokens are gradually released as users activate their ITO and participate in mining.
-

- **Referral WFI (for Referral Rewards):** 137,931,034 WFI tokens are designated for rewarding users through our referral program. These tokens are distributed as referral bonuses for users who invite others to the ITO platform will receive regular rewards when the people they invited purchase and activate their ITO.

How mining works?

Why mining?

We use the term "mining" because it is more comprehensible for users. However, WFI doesn't use a traditional proof-of-work system; it operates on a proof-of-stake mechanism. Even so, WFI is generated through a complex mathematical algorithm, ensuring only a limited number can be mined.

Mining Duration and Halving Events

The mining process for WFI tokens is projected to span almost 8 years, with a halving event occurring every 2 years. These halving events are crucial as they reduce the mining reward by half, effectively managing the rate at which new tokens are introduced and supporting the token's long-term value.

Total WFI supply: 1,000,000,000 WFI tokens

WFI for ITO activation: 862,068,966 ("mined" WFI)

WFI for referrals and staking rewards: 137,931,034 ("referral&staking" WFI)

WFI mining details:

Blocks:	WFI Reward per block / sec	#of blocks	WFI tokens before halving
from 1 to 57 471 264	8	57 471 264	459 770 112
from 57 471 265 to 114 942 528	4	57 471 264	229 885 056
from 114 942 529 to 172 413 792	2	57 471 264	114 942 528
from 172 413 793 to 229 885 062	1	57 471 270	57 471 270

Mining Rate

WFI tokens are mined at a consistent rate of 8 tokens per second per block. This controlled rate of distribution ensures a steady supply while maintaining network security and efficient processing of transactions.

Why ITO is important for mining?

Each ITO unit represents a measure of computing power within the WeChain network. It is comparable to the units used in traditional data centers to quantify the computational power allocated for various tasks. When users activate ITO units, they will essentially contribute this computing power to the WeChain network, helping secure and sustain the blockchain.

By contributing ITO, users become part of the decentralized infrastructure, and in return, they are rewarded with WFI tokens. This process reflects how the broader concept of mining operates within the blockchain ecosystem, where users contribute resources and, in exchange, receive rewards.

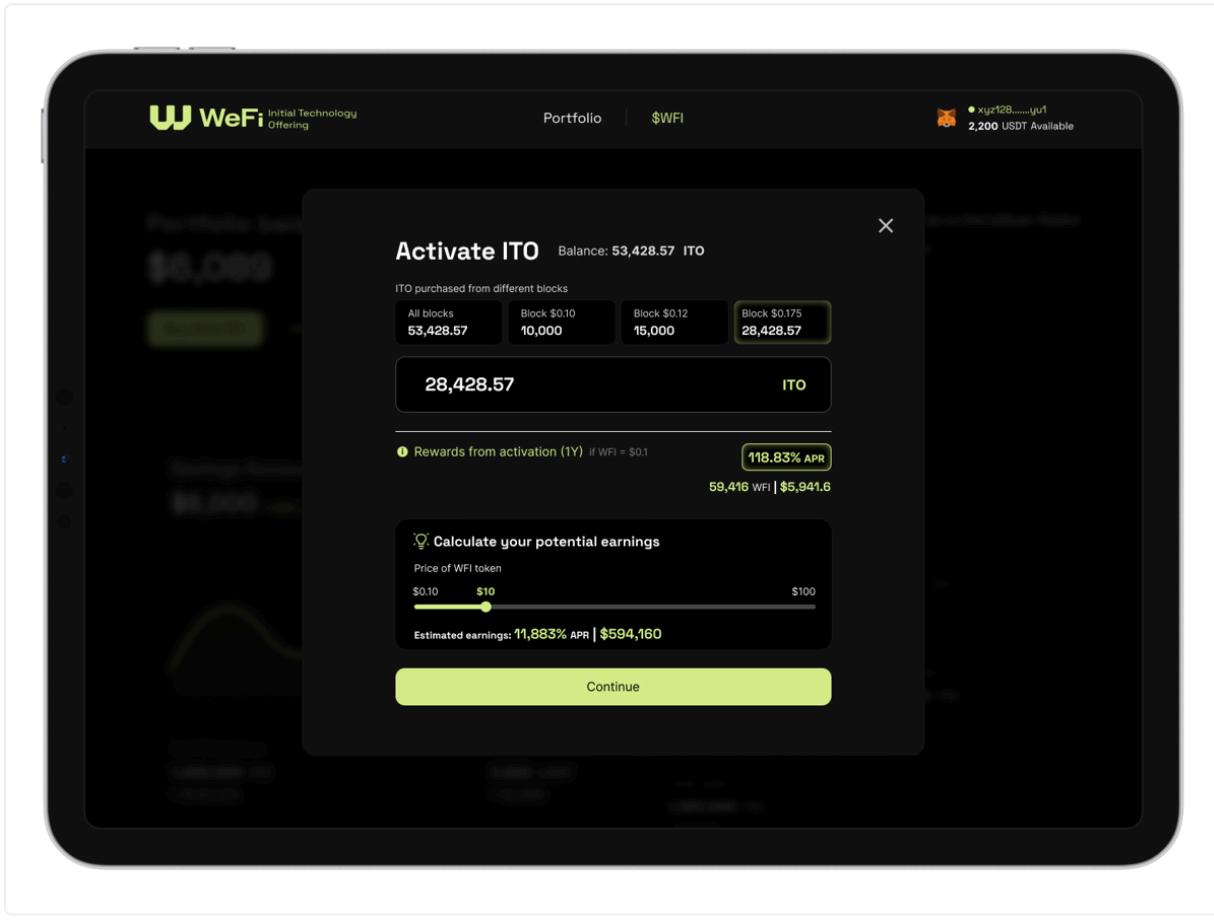
How to mine WFI tokens?

The only way to obtain WFI currently is by mining them through the activation of ITO nodes. Please be aware that activating ITO nodes is an irreversible action! Once your nodes are activated, you cannot retrieve your ITO because the nodes will be operational. Additionally, like any nodes, our ITO nodes will undergo algorithmic amortization, meaning their mining power will decrease over time. To maintain or boost your mining power, you should activate more ITO.

Steps to Activate ITO and Mine WFI Tokens:

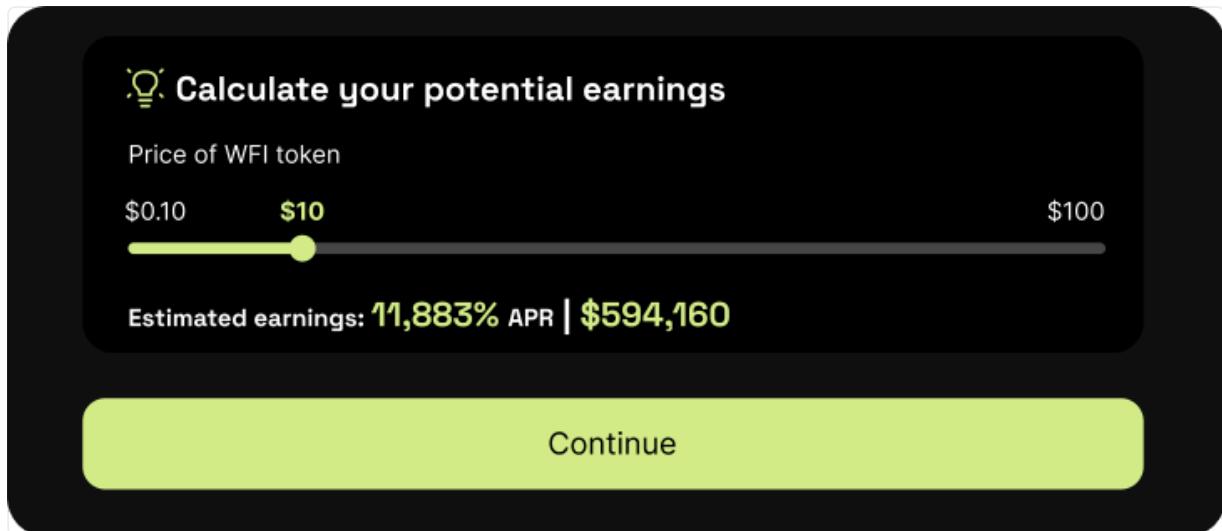
- Purchase ITO:** Buy ITO nodes on our ITO platform.
- Choose the amount of ITO to activate:** Navigate to the "Activate ITO" page, select the block and the amount of ITO you wish to activate.

- ⓘ Be aware that the block price affects the annual percentage rate (APR) you will receive; earlier blocks typically offer higher APRs.

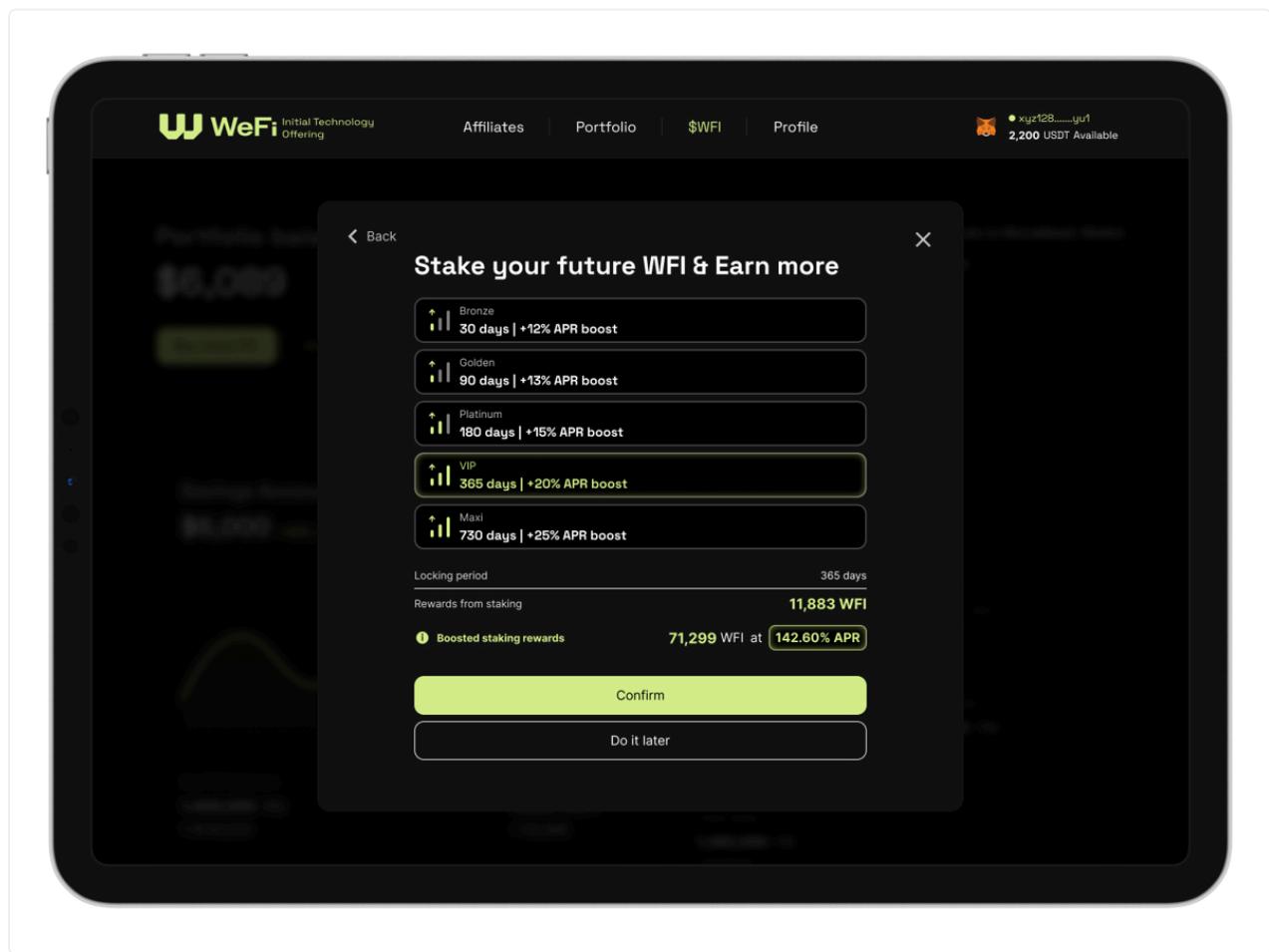


- ⓘ Note that this amount may vary based on the rate of ITO amortization and the total number of ITO activated in this block by others.

3. **Estimate Potential Earnings:** Adjust the WFI price projection to estimate potential earnings in USDT if WFI reaches your target price.



4. **Complete Activation:** Click 'continue' to proceed with your activation process.
5. **Subscribe to Staking and Confirm Activation:** Consider staking your mined WFI to potentially increase your overall WFI earnings. Refer to the 'Staking Details' chapter for more information.



Algorithmic Amortization

We follow the principles of **fair distribution** in our platform, ensuring that rewards are allocated based on real market dynamics. Our approach utilizes **algorithmic amortization**, a method commonly practiced in Web3 environments to balance the distribution of rewards over time.

Why Algorithmic Amortization?

Algorithmic amortization adjusts the mining power of ITO over time, gradually reducing the rewards as time passes. Resources experience amortization as a natural effect of usage over time, where their efficiency gradually decreases due to wear or consumption. This is a normal process for many assets as they are actively used. However, while the resources may amortize, their overall value could still increase, reflecting their importance and scarcity in the system. By implementing this, we ensure that early participants receive higher rewards, while later participants still benefit, but in a way that balances the overall supply and demand in the market.

- ⓘ Please note, that your ITO will operate for 8 years, with a halving event occurring every 2 years. During this period, an amortization algorithm will be in place, which means the APR will gradually decrease over time.

Fair Distribution and Market-Based Principles

One of the core principles behind this model is **fair distribution**. In a decentralized ecosystem like ours, it's crucial to have mechanisms that prevent any one participant from having an unfair advantage. Algorithmic amortization ensures that rewards are fairly distributed based on when users entered the pool and the current state of the market, providing a balanced opportunity for everyone.

Why is Algorithmic Amortization Common in Web3?

In Web3, ensuring sustainable and predictable tokenomics is key. Algorithmic amortization provides stability, ensuring that the token supply isn't exhausted too quickly or unfairly distributed to early adopters. This practice is widely used in

Web3 projects because it aligns with decentralized market dynamics, allowing for long-term value creation and avoiding extreme inflation or deflation scenarios.

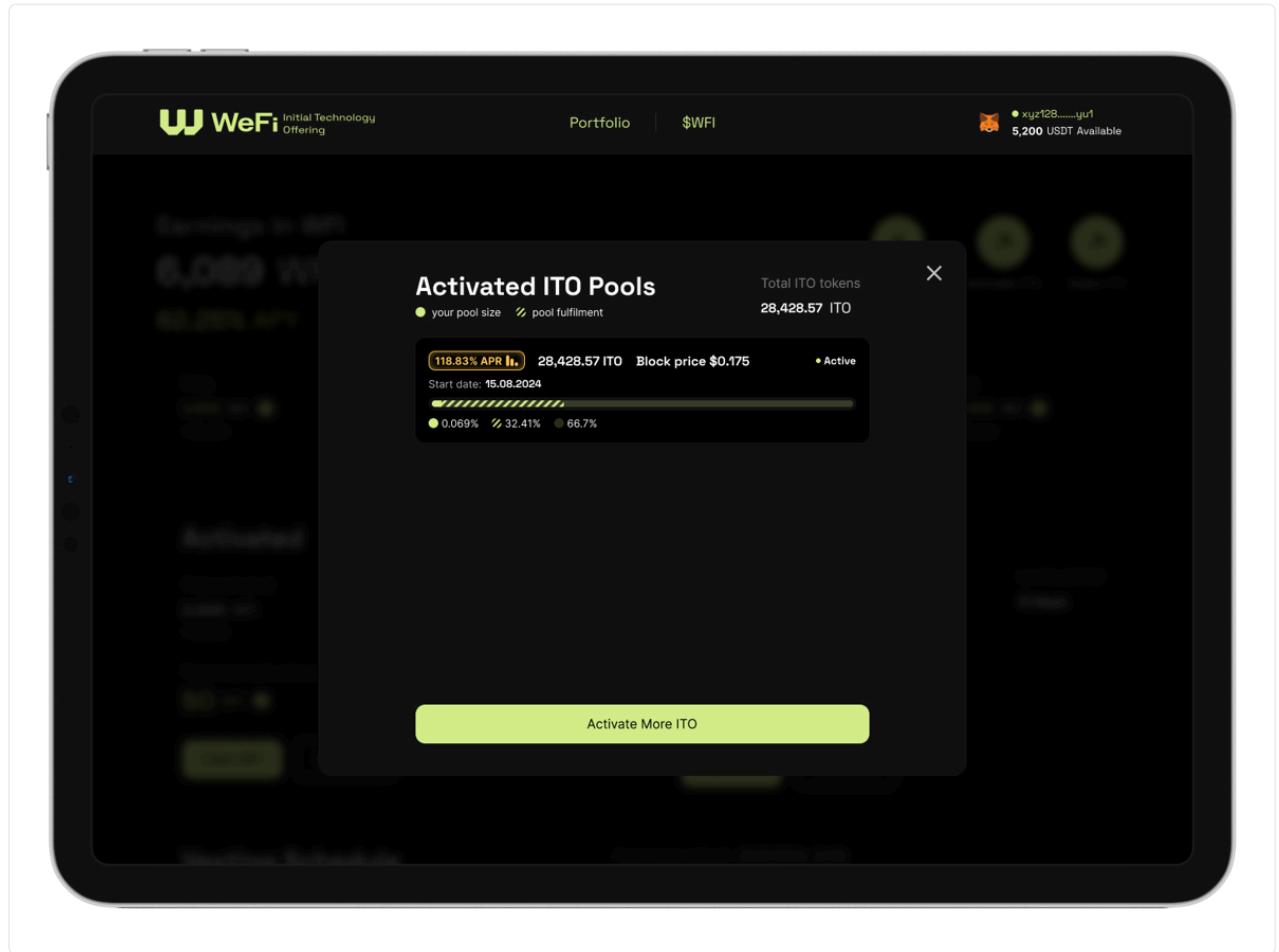
Benefits for Users

- **Fairness:** The system ensures a smooth, gradual adjustment in rewards over time, offering a balanced experience without sudden changes. Although the number of WFI tokens you earn may decrease as a result of amortization, the value of those tokens is expected to rise, creating a natural compensation. This approach keeps things fair and maintains the long-term value of your rewards.
- **Market-Driven:** Your rewards are based on the real-time market and participation level, making the system more dynamic and responsive.
- **Predictability:** Users can make informed decisions based on the predictable amortization, allowing for better planning in their investment strategies.

By leveraging algorithmic amortization, we ensure a **balanced, transparent, and sustainable ecosystem** for all participants.

Activated ITO pools

In the "Activated ITO Pools" section, you'll find all the ITO units you've activated throughout your history. Here, you can view the total balance of your ITO, the block price, the APR for each pool, and the start date of each activation. This provides a clear overview of your ITO activities and their performance over time.



APR

How APR is Calculated for WFI

APR (Annual Percentage Rate) represents the yearly earnings in WFI. Here's a simple explanation of how it's calculated and how it works, along with some examples.

Important Notes:

- The APR is calculated individually for each participant.
- Your rewards are based on the amount of ITOunits you've sent to mining within the current block.

APR Formula

The formula for calculating APR for WFI based on your ITOunit looks like this:

(i) Please note that the block reward for WFI shown here already accounts for amortization. This means the impact of amortization has been factored into your block reward, and it may reduce the total rewards over time.

$$\text{APRWFI} = (\text{Block_Reward_WFI} \times 60 \times 60 \times 24 \times 365 \times \text{WFI_Price}) / (\text{Total_ITOunit} \times \text{ITOunit_Price}) \times 100$$

Where:

- **Block_Reward_WFI:** The current reward for the block in WFI tokens (WFI you're mining from the block)
- **60 × 60 × 24 × 365** - time over the year (sec, mins, hr, days)
- **WFI_Price:** The current price of one WFI token.
- **Total_ITOunit:** The total amount of ITOunit you've activated.
- **ITOunit_Price:** The price of one ITOunit.

Example Calculation

Let's go through an example to make it clearer.

Example Values:

- Block_Reward_WFI: 0.00009804 WFI per block
- WFI_Price: \$0.17
- Total_ITOunit: 1000 ITOunit
- ITOunit_Price: \$0.25

Using the formula:

$$\text{APRWFI} = (0.00009804 \times 60 \times 60 \times 24 \times 365 \times 0.17) / (1000 \times 0.25) \times 100$$

Step-by-Step Calculation:

1. Calculate the total yearly reward in WFI:

$$\text{Yearly_Reward_WFI} = 0.00009804 \times 60 \times 60 \times 24 \times 365 = 3,091.79 \text{ WFI}$$

2. Convert this reward to USD based on the WFI price:

$$\text{Yearly_Reward_USD} = 3,091.79 \times 0.17 = \$525.60$$

3. Calculate your initial investment in USD:

$$\text{Initial_Investment} = 1000 \times 0.25 = \$250$$

4. Now calculate the APR:

$$\text{APRWFI} = (525.60 / 250) \times 100 = 210.24\%$$

Conclusion

In this example, the APR for your WFI mining is **210.24%**, meaning over a year, you can expect to earn 110.24% of your initial investment based on these parameters.

With the **WFI token price at \$1.70, the yearly reward would be \$5,256.04, and the**

new APR would be 2,102.42%. This means if you wait for the price of WFI to rise to \$1.70, you could sell your mined WFI for a significantly higher return.

Pool Coefficient

What is a Pool Coefficient (PC)?

The **Pool Coefficient (PC)** is an APR “booster” that enhances your ability to mine WFI based on the amount you’ve invested. The PC influences your mining power, and depending on how much you invest, it can either increase or decrease the amount of WFI you’ll mine.

Unlike amortization, which decreases your mining power over time, the Pool Coefficient can work to your advantage by boosting your mining power if you make a larger investment at once. This means that the bigger the pool you activate in one go, the higher your Pool Coefficient will be, allowing you to maximize your mining potential with a single, significant activation.

How Does It Work?

The Pool Coefficient boosts your mining power based on your level of investment. The more you invest, the higher your potential mining rewards through a better PC, allowing you to mine more WFI.

Tiers and Pool Coefficient

The amount you invest places you into different **tiers**, with each tier having a minimum and maximum Pool Coefficient. As your investment increases, your Pool Coefficient also improves, offering more favorable mining rates. Below is the tier structure:

Tier	Investment (USD)	PC Min	PC Max
1	\$250 - \$999	0.940	0.965
2	\$1,000 - \$2,499	0.965	1.000
3	\$2,500 - \$9,999	1.020	1.025
4	\$10,000 - \$49,999	1.050	1.070

Tier	Investment (USD)	PC Min	PC Max
5	\$50,000 - \$100,000	1.090	1.110

Why Do We Use It?

The Pool Coefficient is designed to provide you with more rewards as your contribution to the ITO grows. By placing you in higher tiers based on your investment, you receive enhanced mining power, allowing you to maximize your WFI rewards in a way that is aligned with your level of participation. This approach ensures that your commitment is recognized with a fair and flexible boost to your mining potential.

\$WFI Staking

Staking Programs Overview

Staking Program Overview

You can increase WFI earnings by participating in our staking program. There are two primary ways to engage with our staking programs:

1. Subscribe During ITO Activation:

- As you activate your ITO, you have the opportunity to subscribe to a staking program.
- We offer different staking programs to choose from based on your investment strategy and goals.
 1. Lock for 30 days - APR 12%
 2. Lock for 90 days - APR 13%
 3. Lock for 180 days - APR 15%
 4. Lock for 365 days - APR 20%
 5. Lock for 2 years (730 days) - APR - 25%
- At this stage, you won't have any WFI tokens mined yet, so you'll be subscribing to stake all the WFI you will mine in the future. This preemptive subscription ensures that as soon as you start mining WEFI, they will automatically be allocated to the staking program of your choice.

2. Stake Mined WFI:

- After activating your ITO and beginning the mining process, you can subscribe to the staking plan at any time.
- On your WFI page, navigate to the "Activated ITO" section where you'll see the WFI you've mined.
- Click on "Stake" to transfer all currently mined WFI, as well as future WFI as it's mined, directly into the staking pool.

Both options are designed to seamlessly integrate with your mining activities, enabling you to maximize your investment through compounded growth in the staking pool. This approach not only simplifies the participation process but also enhances the potential returns from your mined WFI.

Additional Staking Program Details

As you consider joining one of our staking programs, there are a couple of important points to keep in mind:

- **Future Feature for Staking Amounts:** Currently, you cannot choose the specific amount of WFI to stake; however, we are planning to introduce this feature in the future.

ⓘ **Unlocking and Vesting Periods:** Once you subscribe to a staking program, it's important to note the unlocking period for accessing your staked tokens and the rewards. The duration of the unlocking period is equal to the length of the staking program you initially chose. For instance, if you select a 30-day staking program, the unlocking period for retrieving your tokens and earned rewards to send them in vesting will also be 30 days. During this time, you will receive portions of your tokens each day, allowing you to gradually access and start vesting your holdings.

You can subscribe to any staking program anytime, allowing you to maximize your rewards when it suits you best.

How to stake WFI?

There are two options how you can stake your tokens:

Option 1: Staking During ITO Activation

- Review Staking Programs:** Start by carefully reviewing all staking programs available. Each program has different terms and potential rewards, so it's important to choose one that aligns with your investment goals.
- Select a Staking Program:** Once you've decided which program suits you best, click on the preferred staking program to select it. You'll then be able to see the estimated rewards for subscribing to this program.
- Confirm Staking:** Click 'Proceed' and confirm your choice to finalize your subscription to the staking program.
- Review Staked Details:** After confirmation, you can visit the WFI page and check the 'Staked' section to review all details of your staked tokens.

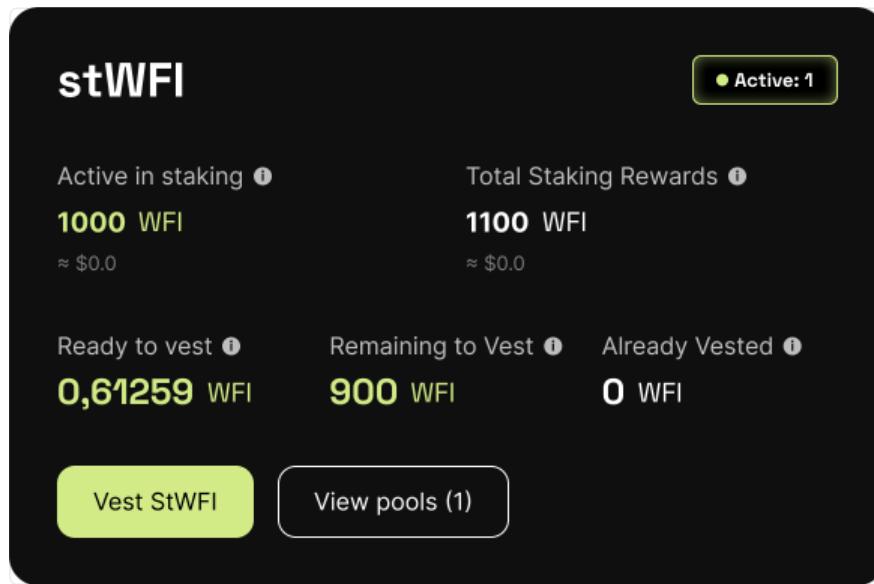
Option 2: Staking After ITO Activation

1. **Access the WFI Page:** If you initially skipped staking during the ITO activation, you can begin anytime by going directly to the WFI page.
2. **Initiate Staking:** Navigate to the 'Activated ITO' section, click on the 'Stake' button, and then follow the same process as described above to choose and confirm your staking program.

Staking Dashboard

Staking Dashboard

The staking dashboard on our platform is designed to help you manage and monitor your WFI staking activities efficiently. Here's what you can expect to see on your staking dashboard:



Overall Active WFI in Staking

- This section shows the total amount of WFI that you are currently mining and which is being sent into staking pools. By staking your mined WFI you're actively earning additional staking rewards on top of your mined WFI.

Total Staking Rewards

- Here, you will see the cumulative total of your mined WFI plus any rewards you have received from participating in staking programs. This total reflects both your initial mined WFI and the additional rewards accrued from staking.

Active Staking Programs

- This part of the dashboard provides information about the number of staking programs you are currently participating in, whether it be one, two, or more. This helps you keep track of all your active staking engagements.

Ready to Vest

- The 'Ready to Vest' field displays the amount of WFI you are eligible to send to the vesting pool. This represents the WFI that can be moved from staking to vesting, securing your earnings under the vesting terms you've agreed to.

Remaining to Vest

- In this section, you'll see the amount of WFI that will be unlocking during the vesting period once your staking program has concluded. This amount will transition to the 'Ready to Vest' field as it becomes eligible for vesting.

Already Vested

- Displays how much WFI you have already successfully vested.

View Pools

- By clicking on 'View Pools', you can access detailed analytics about the various staking pools. This feature provides deeper insights into the performance and status of the pools you are involved in, helping you make informed decisions about where to allocate or reallocate your WFI.

A staking dashboard is a powerful tool that not only allows you to track and manage your ongoing staking activities but also helps you plan for future investments by providing detailed insights into the rewards and vesting processes associated with your staked WFI.

Re-stake

Restaking (Coming Soon)

Restaking is an upcoming feature that will allow you to re-stake the rewards you earn from staking. Once your staking program ends, you'll have two options:

- 1. Vest Your Mined WFI and Rewards:** You can wait for your mined WFI and rewards to become ready to vest, then click the "Vest" button to send them to the vesting pool.
- 2. Restake Your Earned Rewards:** Instead of vesting, you can choose to re-stake your earned rewards. While your mined WFI will still go to vesting, the rewards you earn during the staking program can be restaked. This restaking will offer the same programs you've seen before, allowing you to keep earning additional rewards.

Cancel staking program

Cancelling Staking Program (Coming Soon)

The option to cancel a staking program is a feature that will be available soon. Once you've subscribed to a staking program, you'll have the ability to cancel it, but this will come with fines. Your rewards will be slashed as a penalty for early cancellation. The exact details of the slashing and fines will be provided soon, as this feature is still in development. Stay tuned for more information!

\$WFI Vesting

Understanding Vesting for WFI Tokens

Vesting is an important process that involves the gradual release of your mined WFI tokens over a set period, allowing you to claim WFI incrementally.

Vesting Period

(i) The vesting period for WFI tokens lasts 180 days.

- During this time, your tokens will be unlocked gradually, with an equal portion of 1/180 of your total vested tokens becoming available each day.
- You have the option to claim these daily released tokens and transfer them to your wallet.

How to Manage Vesting

1. Activated ITO Section:

- Go to the 'Activated ITO' section on the WFI platform.
- Once you've mined WFI, you can see 'Vest' button active, and by clicking on it you can send your mined tokens to the vesting pool.

2. Staking Section:

- Navigate to the 'Staking' section once your staking program has concluded.
- Here, you will also find a 'Vest' button. When available, you can click this button to initiate the vesting of mined tokens and your staking rewards.
- You can vest tokens from this pool (or pools) once a day once the staking is finished.

3. Referral WFI:

- For WFI earned through referrals, the process is similar.
- Here, you can click on Vest button at any time and send all your tokens to the vesting pool.
- Also, there will be soon an option to Stake your referral rewards.

Earnings in WFI
73,299 WFI ≈ \$7,329

● If WFI price: **\$0.1**

Activated ITO

Total activated **28,428.57** ITO
APR from all activated pools **118.83 APR%** Increase APR

Available mined WFI **0.01259** WFI ≈ \$5,941
Total rewards (in 1 year) **0.01259** WFI ≈ \$5,941

[Stake WFI](#) [Vest WFI](#) [View pools](#)

stWFI

Active in staking **0.0** WFI ≈ \$0.0
Total Staking Rewards **0.0** WFI ≈ \$0.0

Ready to vest **0** WFI ≈ \$0.0 Remaining to Vest **0** WFI ≈ \$0.0 Already Vested **1100** WFI ≈ \$5,500

[Vest StWFI](#) [View pools \(12\)](#)

Referral rewards

WFI earned **2,000** WFI ≈ \$200 (If WFI price: \$0.1)
Referral line rewards **3% | Line 1**, **5% | Line 2**, **8% | Line 3**

Ready to vest **0.0** WFI ≈ \$0.0 Vested **2000** WFI ≈ \$200

[Vest WFI](#)

Build your network, get rewarded



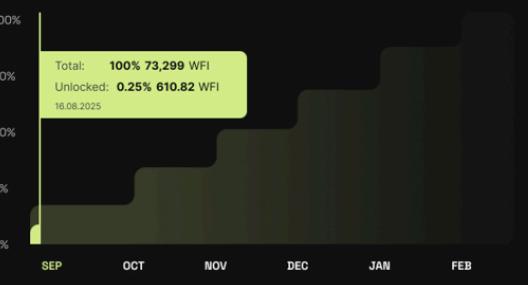
Your promo link
<https://www.wfi.co/referral?code=JOHNSON198>
[Copy Promo Link](#)

Vesting Schedule

Total Vested 73,299 WFI <small>≈ \$7,329 (If WFI price: \$0.1)</small>	Currently vesting 72,678.17 WFI <small>≈ \$7,267 (If WFI price: \$0.1)</small>
Ready to Claim (Daily) 610.82 WFI <small>≈ \$61 (If WFI price: \$0.1)</small>	Total Claimed 0 WFI <small>≈ \$0</small>

[Claim 610.82 WFI](#)

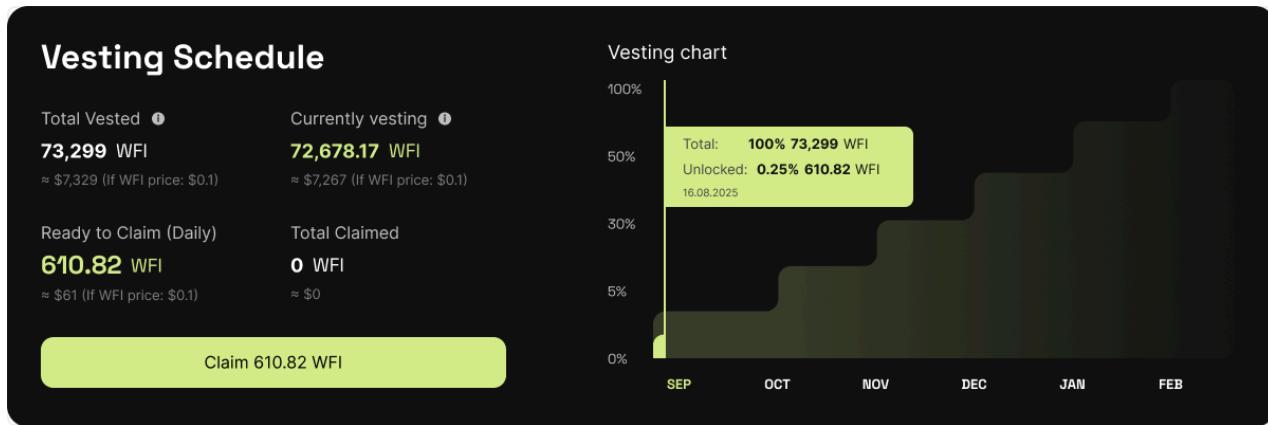
Vesting chart



Total: **100% 73,299 WFI**
Unlocked: **0.25% 610.82 WFI** 16.08.2025

Vesting Dashboard

The vesting dashboard on our platform provides a detailed and interactive view of your WFI token vesting activities. On this dashboard you can see:



Your Vesting Pool

Total Vested WFI

- This section displays the cumulative historical data of all the WFI tokens you have sent to the vesting pool. It tracks the total amount of tokens that have entered the vesting process over time.

Currently Vesting

- Here, you'll find the total amount of WFI that is currently in the process of being unlocked according to the vesting schedule. This reflects the ongoing status of your tokens that are yet to be fully released.

Ready to Claim

- Displays the current amount of WFI you are eligible to claim. These are tokens that have been unlocked as per the vesting schedule and are now available for transfer to your wallet. You can claim them on a daily basis.
- If you haven't checked the dashboard in a while, this section will show an accumulated total of all unclaimed WFI available since your last visit.

Total Claimed WFI

- This new section shows the total amount of WFI tokens you have successfully claimed and transferred to your wallet so far.

Claiming Your Tokens



To claim your available tokens, click the 'Claim' button. You will need to sign a transaction to confirm this action. Once confirmed, the claimed WFI will be transferred to your wallet.

Vesting Chart

- On the right side of the dashboard, you'll find a vesting chart that visualizes the schedule of your token unlocks. You can interact with this chart to see specific future dates when a certain percentage of your tokens will be unlocked. This feature is particularly useful for planning your investment or holding strategy, allowing you to anticipate when you'll have access to different portions of your vested tokens.

AI ZK Node

WeFi AI Nodes Vision

In the financial world, 70-80% of processes involve repetitive tasks currently managed by human labor. When these tasks are broken down, they often require simple, repetitive actions with only an occasional need for human intervention. Our vision at WeFi is to automate these processes using AI nodes, ultimately minimizing human involvement and maximizing efficiency, offering a new path to Universal Basic Income for users.

What are AI Nodes?

AI nodes act as your digital counterparts on the blockchain, operating continuously without the need for rest. They leverage WeFi's data center computing power to perform various tasks, requiring a certain amount of ITO to operate. This ensures that the AI node has the necessary resources to handle its assigned workload efficiently, creating an opportunity for users to generate passive income by participating in the digital economy.

How WeFi Data Centers Power AI Nodes:

A **decentralized data center** is a network of multiple interconnected servers or data hubs spread across different locations, working together to provide computational power. Unlike traditional data centers, which are centralized and controlled by a single entity, a decentralized data center leverages distributed resources, often contributed by individuals or organizations, to perform tasks more efficiently and securely.

In the case of WeFi's ecosystem, these decentralized data centers form the backbone of the **AI node network**. They provide the necessary computing power to run advanced algorithms, process large datasets, and ensure the continuous operation of AI nodes. This decentralized approach allows the AI nodes to scale efficiently, meeting the demands of various financial tasks while ensuring stability, flexibility, and improved performance across the network..

Without an AI node, individuals in the financial sector often find themselves as low-wage workers with limited opportunities for growth. By adopting AI nodes, these

individuals gain extra qualifications, a set of powerful tools, and guidance. It's like being transformed from a manual laborer to a highly skilled professional equipped with advanced machinery. All users need to do is acquire a share of processing power through ITO, which enables them to scale their capabilities and unlock new earning potential.

Each data center is optimized to handle the specific needs of AI nodes, including:

1. High-Performance Computing:

Our data centers are equipped with the latest technology to ensure high-speed processing and low latency, enabling AI nodes to perform tasks efficiently and in real time. This infrastructure is crucial for tasks such as transaction validation, data analysis, and complex machine-learning computations.

2. Scalable Resource Allocation:

AI nodes require different levels of computing power depending on their tasks. WeFi data centers dynamically allocate resources based on the node's workload, ensuring optimal performance and energy efficiency. This scalability allows for handling both routine tasks and intensive data processing without interruptions.

3. Secure Data Handling:

Security is a top priority. WeFi's data centers incorporate advanced encryption and security protocols to protect data during processing and storage. AI nodes can securely handle sensitive tasks such as KYC verification and identity management, leveraging fractional polymorphic encryption to ensure the confidentiality and integrity of user information.

4. Decentralized Data Management:

By distributing data processing across multiple centers, WeFi ensures redundancy and resilience, reducing the risk of data breaches and downtime. AI nodes utilize this decentralized approach to maintain consistency and reliability in executing their tasks.

What Problems Do AI Nodes Solve?

1. Automating Repetitive Financial Tasks:

AI nodes can handle a wide range of routine tasks, from processing payments and managing financial ledgers to conducting KYC checks. By automating these tasks, businesses can achieve higher efficiency, reduce labor costs, and free up human resources for more strategic roles.

2. Machine Learning and Continuous Improvement:

Leveraging the computational power of WeFi data centers, AI nodes can run complex machine learning algorithms. Over time, these nodes learn from their interactions, improving their accuracy and reducing the need for human intervention, which makes them more autonomous and effective.

3. Participating in DeFi and Generating Income:

AI nodes can be deployed in decentralized finance activities, such as farming protocols for airdrops, creating new revenue streams. This engagement not only helps users earn passive income but also contributes to the broader ecosystem's stability and liquidity.

4. Market and Job Opportunities:

Initially, WeFi will purchase services from AI nodes to automate and optimize its operations. As the ecosystem expands, a broader marketplace will develop, allowing financial businesses to hire AI nodes to automate or outsource their tasks. This marketplace will operate like a hired army of cyborgs, blending human strategic thinking with the nonstop automation of machines. Validators will need to choose specific tasks and operating hours for their AI nodes to effectively balance the WFI they are earning with the WFI they are spending on these tasks. This allows them to monitor and optimize their workflow.

Participants can browse available tasks, assign specific jobs to their AI nodes, and set work hours, transforming their AI nodes into productive, income-generating assets. Each job listing will provide clear criteria, rewards, and timeframes to ensure transparency and fairness.

Future of Work with AI Nodes:

AI nodes represent a paradigm shift in how work is performed within the financial sector. By automating low-paid, repetitive tasks and enabling individuals to manage a network of AI nodes, WeFi creates a system where efficiency is increased by 100x. This system transforms AI nodes into a significant source of passive income, offering a new form of Universal Basic Income for users. By engaging with the WeFi ecosystem, individuals can leverage their AI nodes to generate income continuously, turning their digital presence into a reliable financial asset.

Users can KYC their nodes to handle more complex operations or process large amounts of anonymous data, enhancing their nodes' capabilities and earning potential. This approach empowers individuals to transition from traditional, low-paid work to managing and optimizing their network of AI nodes, paving the way for a future where financial stability and growth are accessible to everyone.

Become a Validator

Validator Program Overview

Validators on WeChain have 2 functions

- Committing new blocks to a blockchain ensuring decentralization
- Being the cornerstone for the apps

Decentralization

- **Verify Transactions:** Validators check that transactions are legitimate before adding them to the blockchain, ensuring no double-spending occurs.
- **Propose New Blocks:** They take turns proposing new blocks to add to the chain, helping to grow the blockchain.
- **Vote on Blocks:** Validators participate in a voting process to agree on which blocks should be added to the chain, maintaining network consensus.
- **Secure the Network:** By staking WeFI tokens, validators commit their own resources to secure the network. If they misbehave or fail to do their job, they can lose some of their staked tokens (this is called slashing).
- **Manage Delegators:** Validators often represent other WeFI holders who have delegated their tokens to them. They share the rewards earned from validating and keep their delegators informed.
- **Distribute Rewards:** Validators earn rewards for their work and distribute these to their delegators as well.
- **Run Nodes:** Validators run full nodes, which means they keep a complete and up-to-date copy of the blockchain. While ITO node holders can affiliate with different validators to boost their value

Being a DApp home

- In order to run an app you need to have a substantial stack in validator or run a validator yourself
- Validator can run several apps depending on how much WeFi they locked
- This enables controlled behavior over dApps making use of slashing for Apps that produce malignant transactions or abuse users enabling damage controls and eliminating the risk of rugpulls.

Technical documentation (TBD)

Code examples (TBD)

Support center (TBD)

Tech requirements

Coming soon

Permissioned dApps

Web3 AppStore on crypto railes

Our slogan, "ethics in each block," reflects our commitment to making the blockchain pure and secure. While blockchain is inherently public and open, allowing anyone to do anything, we believe there should be some regulation to ensure safety and reliability in the market.

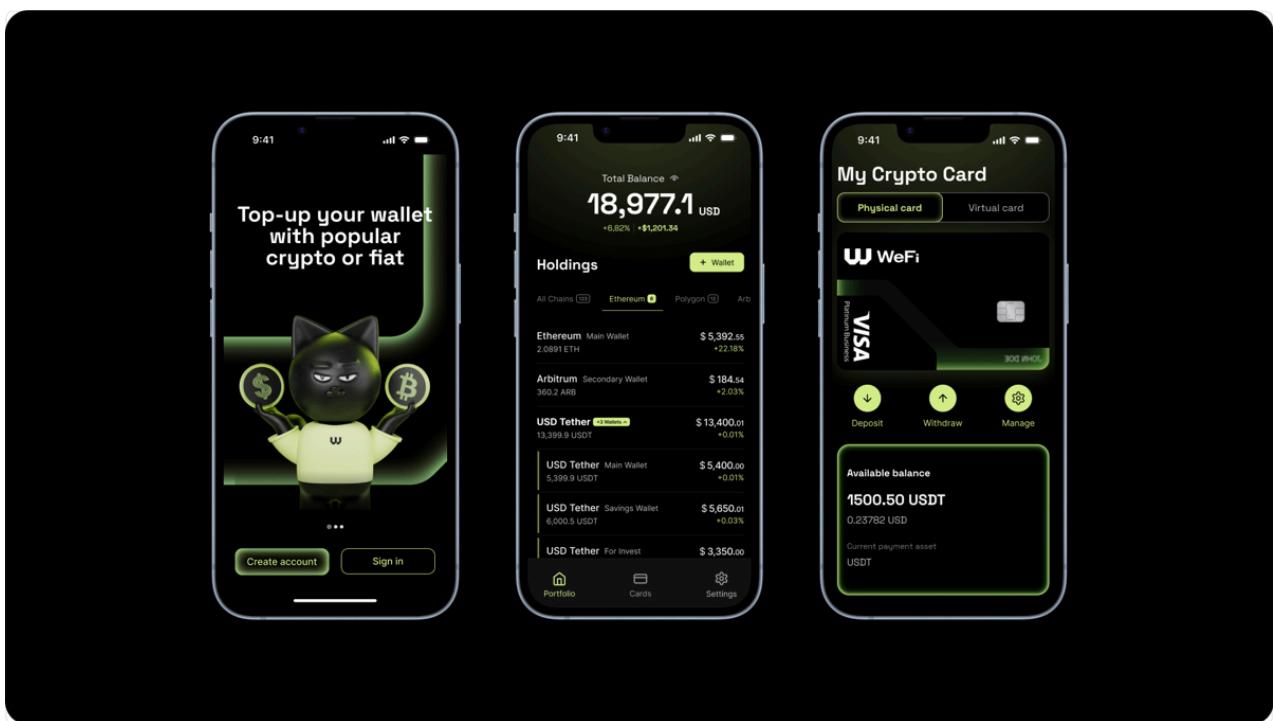
By introducing a permissioned network, where validators vote on which dApps can be published, we maintain the integrity of the platform and ensure that only ethical, safe, and high-quality solutions are brought to users. In doing so, we aim to keep the blockchain pure and clear for all.

Neobank

What is Neobank?

WeFi Neobank: Bridging Web2 and Web3 with WeChain

The WeFi Neobank is a crucial bridge between traditional finance (Web2) and decentralized finance (Web3), powered by the WeChain blockchain. It provides users with a versatile financial platform that integrates crypto and traditional financial services, offering a seamless experience whether at home or abroad.



Key Features of WeFi Neobank:

1. Comprehensive Crypto Integration:

The WeFi Neobank enables users to easily move crypto in and out, use it as a local financial tool, and take it with them globally. It serves as an all-in-one solution for personal finance, remittances, and participation in the WeChain ecosystem.

2. A crypto-collateralised card:

We offer two flavours of a card - a standard Visa card allowing users to spend after depositing their USD; and a non-custodial option where users can just deposit their crypto in a non-custodial smart contract, without transferring custody to us.

3. Global, bank-grade accounts and IBANs:

Our Neobank reaches out to the unbanked and provides them real bank-grade services, including a USD-denominated, globally connected bank account, which allows them to transact anywhere the SWIFT system allows them.

4. Non-Custodial Bank Account:

For crypto-native users, WeFi Neobank provides on-chain vaults where they can store their crypto securely. This allows users to make and receive traditional payments without relinquishing custody of their assets, maintaining control over their funds at all times. This makes WeFi not only a point of payment acceptance but also a platform for global money transfers, leveraging the efficiency and security of blockchain technology.

5. Blockchain wallets:

Staying true to our principles, we offer easy-to-use blockchain wallets, where you won't need to worry for your private keys or passphrases. We take care of everything and keep custody of your funds, while you enjoy the benefits of sending and receiving crypto; we also offer a non-custodial wallet, where you are in control and keep custody of your funds, while we provide ways to recover your private key if you ever lose it.

6. Localized Financial Services:

Instead of a one-size-fits-all approach, WeFi focuses on creating superior, market-specific apps. These apps will offer a range of essential services, from card payments and loans to utility bill payments and investment options, tailored to meet the needs of local markets.

7. Built-in WeChain and DeFi Access:

WeChain serves as the backbone of the Neobank, with all transactions being recorded on-chain, ensuring transparency and security (while preserving user anonymity). Users can access cross-chain bridges, making their crypto holdings truly borderless.

8. QR Payments and Cashback Incentives:

- Users can send and receive payments via [QR codes](#), simplifying transactions and broadening accessibility. To encourage adoption, QR payments are incentivized with W points, which can later be converted into WUSD stablecoin. QR payments have proven to be powerful adoption tools, especially in Asia and Latin America, where they simplify business setup and eliminate the need for traditional payment terminals

Received amount:
3 834 AED

Staking Earnings
24 560 USD

Withdrawal
1 300 000 AED

Expected Returns:
+ 40 000 USD
12 months

Web2 and Web3 Access

Use your fiat and crypto accounts seamlessly

Deposited amount:
3834 AED

Withdrawn
40 000 000 KZT

ATM withdrawals

Withdraw local cash from ATMs worldwide

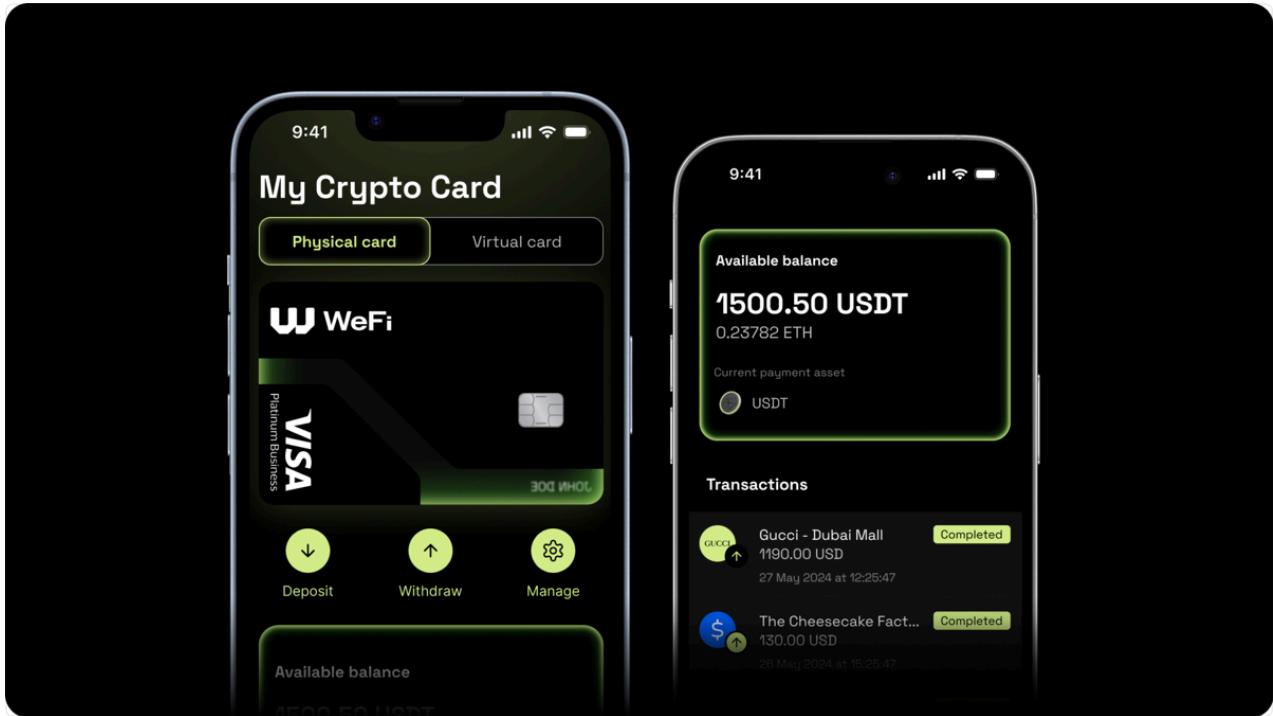
Spent at Dubai Mall
3834 AED

Spent at Gucci
\$1000

QR codes payments

Use WEFI token in daily payments to get special promotions and discounts

Crypto Card



The WeFi card provides a wide array of additional services, combining the flexibility of both custodial and non-custodial features with advanced financial capabilities. It is designed to cater to the needs of modern users, whether they are crypto enthusiasts, frequent travelers, or everyday spenders.

Key Features:

1. Custodial and non-custodial

1. Users will have a choice between having a typical Visa card, where they need to deposit their funds with the card issuer before they can spend; or they can go for a non-custodial card where all they need to do is park their crypto in a non-custodial smart contract, serving as the balance to collateralise their card

2. Seamless Mobile Payments:

- The WeFi card integrates with GPAY and Apple Pay, allowing users to make contactless payments with their phone at any shop that accepts these platforms. This makes everyday transactions simple and secure, leveraging the convenience of mobile payment technology.

3. ATM Withdrawals:

-

- Understanding that cash remains a necessity in many developing countries, the WeFi card supports ATM withdrawals. This feature ensures users can access cash whenever needed, making the card versatile and practical for global use.

4. Support for W-Assets:

- Users can manage W-assets, which are virtual currency accounts allowing them to store digitized fiat securely. This feature provides an easy way to hold and manage various fiat currencies in digital form, facilitating seamless global transactions and currency conversions.

5. Variety of Card Tiers:

- WeFi offers different card tiers to suit varying needs, from flexible and expandable virtual cards for everyday use to premium metal cards that provide a luxury experience. Users can choose the tier that best fits their lifestyle and financial habits.

6. High spending limits

1. Cardholders will be able to enjoy comfortably high spending limits for in-store purchases and for ATM withdrawals, beating many rivals in the world of crypto-collateralised cards.

Future Plans:

- **Savings Account Integration:**

The WeFi card will also function as a savings account, allowing users to earn interest on their deposits. This integration makes the WeFi card a comprehensive financial tool that supports both spending and saving.

- **Utility Bill Payments and Cashback Rewards:**

Users will be able to pay utility bills directly through the WeFi card, simplifying bill payments and offering a one-stop solution for managing expenses.

Additionally, cashback rewards on purchases will incentivize regular use, adding value to everyday transactions.

- **Premium Travel and Lifestyle Services:**

The WeFi card will offer access to a range of additional services highly valued by travelers, such as airport lounge access, subscriptions, and comprehensive travel insurance. These benefits enhance the user experience, providing comfort and peace of mind while traveling.

- **Customizable Card Designs:**

Users will have the option to select the design of their card, allowing for personalization that reflects their style and preferences. This feature adds a unique, personal touch to the WeFi card.



Compare and Choose

Use ITO nodes and WeFi to save on... Everything!

	Virtual	Personalized	Metal
Buy card with WEFI	✓	✓	✓
GPay/Apple Pay	—	✓	✓
Crypto Topup	0%	0%	0%
Service and Transfer Fee	0%	0%	0%
Account in Local Currency	FREE	FREE	FREE
ATM Withdrawals	—	\$ 400 Free	\$ 2,000 Free
Lounge Access	—	—	✓
Extra insurance	—	—	✓
Basic insurance	—	✓	✓
Cashback on Spotify prime NETFLIX	—	✓	✓

Virtual

Personalized

Metal

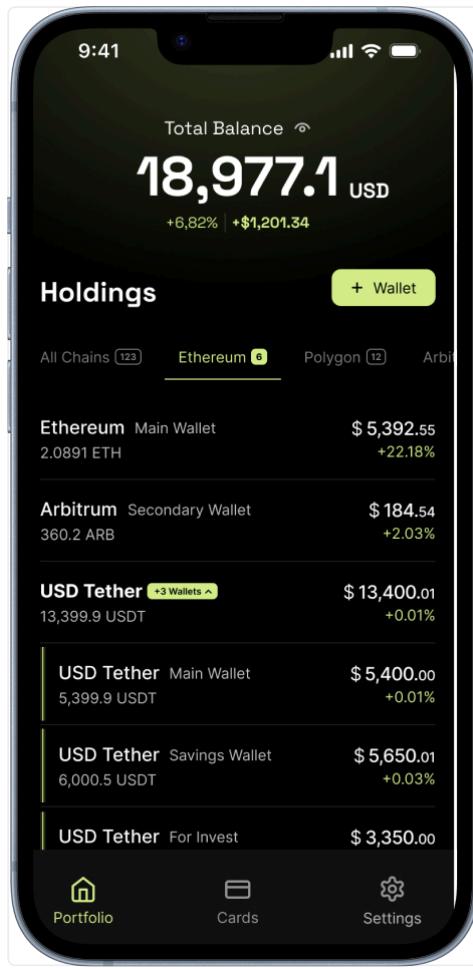
Non-custodial account

WeFi Non-Custodial Account

WeFi's non-custodial account is built using a combination of our WeFi liquidity pendulum and ZK payment engine, providing a secure and flexible way to manage and spend crypto.

How to Access:

1. **Connect your EVM-compatible wallet.**
2. **Stake your crypto in a staking vault:**
 - **Single-Sided Staking:** Stake just USDT or other EVM-compatible coins, offering less volatility but higher costs when converting to WeFi for transactions.
 - **Paired Staking:** Stake pairs like WeFi-USDT, which have medium volatility and lower fees, plus the option to earn yield from pooling.
 - **WeFi Staking:** Directly stake WeFi for the lowest on-chain transaction costs and highest yield from commissions.



Features:

- **Payment Flexibility:** Your staking balance is charged in WeFi when a card triggers an authorization, offering a seamless way to spend crypto.
- **DeFi Integration:** Combines DeFi staking options with practical payment solutions, allowing you to use your crypto for everyday transactions.
- **Cross-Chain Compatibility:** Plans to expand to non-EVM chains, enabling transactions with assets like Bitcoin across different networks.
- **Flexibility:** Easily move funds between staking and custodial accounts for added Neobank functionality and control over your crypto. You don't need to unstake your coins—simply send a transaction, and the funds will be available in your Neobank wallet, like a custodial account, ready to use with your Visa card.

WeFi offers a versatile solution for both crypto staking and spending, making it easy to integrate DeFi benefits into everyday financial activities.

Wave 1 Debit cards linked to crypto wallets. Direct connection and real-time conversion of cryptos.

- Wave 2 Staking vaults. Stake your crypto and WeFi to earn rewards
- Wave 3 Connection between staking vaults and your crypto card
- Wave 4 Adding IBAN/SWIFT capabilities for offramp/onramp. Get your crypto directly to your staking vault after receiving Fiat payment. On the fly crypto to fiat conversion when doing a payout via IBAN

WeFi's non-custodial cards. Unmatched flexibility, security, and ownership like you've never experienced before.

Blockchain wallets

True to its mission of combining and bridging the web2 and web3 worlds, WeFi Neobank shall be offering flexible options to end users, in case they want to purely store their crypto with us!

1. **Simple web2 wallets:** if you are just waiting to receive a blockchain transfer from someone, but you feel daunted by storing your recovery phrase and private keys and want institutional guarantees for your crypto, then our web2 wallets are just for you. Go to your profile, create an address in the available chains and tokens and you are ready to go. We will protect your funds via an institutional qualified custodian and you will never lose sleep over forgetting your password or getting hacked without any chance of recovering your funds
2. **Non-custodial web3 wallets:** if you go by the phrase "not-your-keys-not-your crypto", then we have our MPC wallets for you. At its core, Multi-Party Computation (**MPC**) technology is a **cryptographic technique** that enables a collaborative computation process involving multiple parties without exposing individual inputs - which means lowered risk of someone stealing your private keys and draining your wallet. Keep custody of your funds, while feeling safe that you are protected via the latest technologies.

Liquidity pendulum

We're the first who providing DeFi pools for a digital bank.

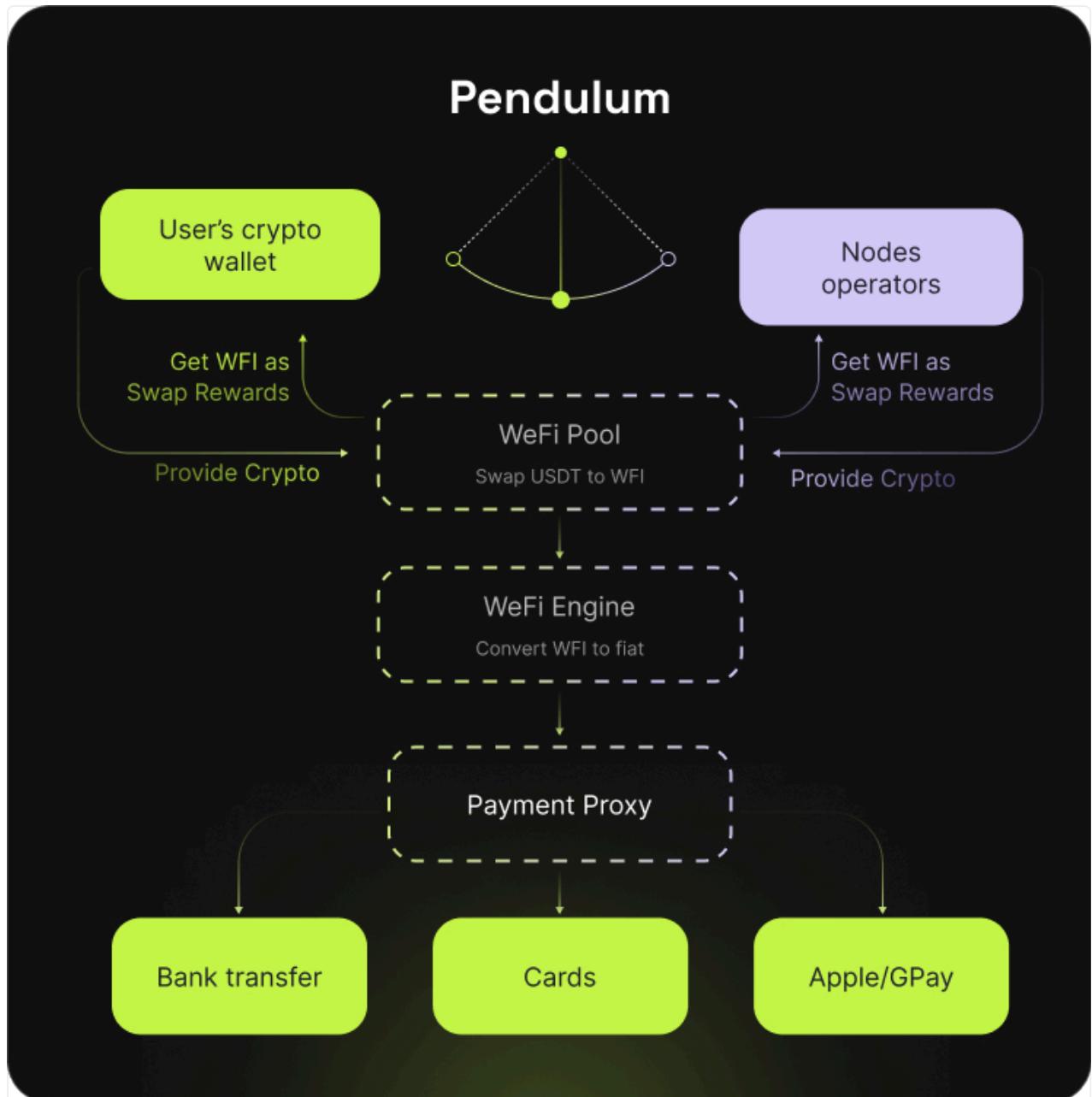
WFI Liquidity Pendulum

To use the non-custodial card solution, users are required to provide WFI as collateral to guarantee the transaction authorization for the card.

If a user does not have or prefers not to use WFI, they can use any other coin in their wallet and borrow WFI from Nodes that provide liquidity through pairs like USDT-WFI, BNB-WFI, etc. These Nodes earn rewards from the immediate borrowing interest generated with each transaction.

More Swaps = More Incentives: As more swaps occur, liquidity providers (LPs) are incentivized to add liquidity. With more LPs, the borrowing rate decreases, making the service more affordable for end users. This dynamic creates a liquidity "black hole" that attracts both users with cheaper fees and Nodes with increased rewards.

The result is a "liquidity pendulum" where non-custodial card users are encouraged to provide more assets for exchange, while node operators are motivated to supply more WFI. Both sides benefit from the expanding liquidity available in the system.



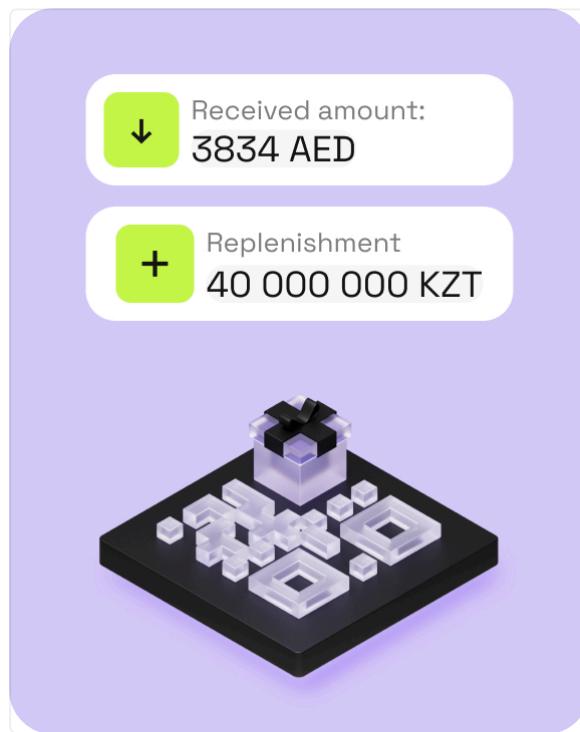
Crypto Exchange

WeFi's built-in crypto exchange focuses on providing access to cryptocurrencies that are widely used for payments and everyday transactions rather than speculative investments. We select top cryptocurrencies like Bitcoin (BTC), Ethereum (ETH), USDC, USDT, Litecoin (LTC), and other stablecoins. These options are chosen for their stability, transaction speed, low fees, and widespread acceptance, ensuring users can easily use crypto for payments, remittances, and other real-world applications.

QR-code and Crypto Cashback

QR Payments and Cashback

With WeFi, anyone can effortlessly accept and send payments using QR codes, making transactions simple, fast, and secure. QR code payments are incentivized through the distribution of W points, which can be accumulated and later converted into WUSD, our stablecoin. This not only provides real value to users but also encourages frequent use of the QR payment system, driving user engagement and adoption.



The Importance of QR Code Payments:

QR code payments have emerged as a pivotal instrument in the digital payment landscape, especially in regions like Asia and Latin America. In these areas, QR codes have significantly contributed to the rapid adoption of digital payments due to their simplicity, low cost, and ease of use. By scanning a QR code with a smartphone, consumers can complete transactions instantly, without the need for traditional card terminals or expensive POS infrastructure.

Key Examples of QR Code Success:

- **China:** In China, QR codes have revolutionized the payment industry, transforming everyday transactions. Platforms like Alipay and WeChat Pay have integrated QR payments, leading to widespread adoption across all types of businesses, from street vendors to large retailers. This has not only enhanced consumer convenience but also brought millions of small businesses into the digital economy.
- **India:** The introduction of the Unified Payments Interface (UPI) in India, which supports QR code payments, has been a game-changer for financial inclusion. It has allowed small merchants and even informal vendors to accept digital payments, significantly reducing reliance on cash and fostering a more inclusive digital economy.
- **Brazil and Mexico:** In Latin America, QR codes have become increasingly popular, driven by the need for accessible payment solutions. In Brazil and Mexico, for example, fintech companies and banks have adopted QR code payments to facilitate transactions for both online and offline purchases, providing a convenient alternative to cash and traditional card payments.

Why QR Code Payments Matter for WeFi:

QR code payments are crucial for driving mass adoption of WeFi's payment solutions, particularly in emerging markets where traditional financial infrastructure may be lacking. By making it easy to set up a business and start accepting payments without the need for costly terminals, WeFi lowers the barriers to entry for merchants and encourages the use of digital payments. This not only accelerates the transition to a cashless society but also supports financial inclusion by enabling more people to participate in the digital economy.

Onramp/Offramp methods

WeFi is building a global network of interconnected on/offramp providers to facilitate seamless conversion between fiat and cryptocurrencies. Starting with standard card payments, we will expand to include more sophisticated options such as bank transfers, open banking, mobile wallets, and regional payment methods. This approach ensures broad accessibility, allowing users worldwide to easily convert crypto to fiat and vice versa, making digital currencies practical for everyday use.

WUSD and W-assets

Key to on-chain remittance is WUSD stablecoin circulating through Wechain

Our unique strategy is to offer tokenisation of company equity and transforming it into free float stablecoin which can be used as a means of payment, international settlement, and access to DeFi ecosystem

Yield is generated by WUSD utilisation in remittances, DeFi, cashback system and payments. Turning equity into a liquid asset.

WUSD & W-Assets



WUSD is a stablecoin pegged to the US Dollar.



The main idea is to make all fiat currencies within the W-family easily interchangeable.



Convert currencies like USD, AED, VND etc. into W-assets.



On-chain Remittance kiosk

Kiosk

WeFi leverages the power of blockchain technology to streamline and transform the remittance process. By removing the need for traditional banking intermediaries, WeFi enables direct, peer-to-peer transfers from A to B, significantly reducing costs and transaction times. Our solution bypasses the complex legal and infrastructural hurdles faced by traditional remittance companies, using blockchain to create a seamless and efficient transfer system.

With WFi, users can achieve the same global reach and ease of connection as traditional remittance networks, but at a fraction of the cost. Holding our tokens is a key component of our ecosystem, granting users access to our legal framework and specialized dApp. This dApp facilitates the direct delivery of WUSD, our stable digital currency, to recipients' apps, ensuring that funds are transferred quickly, securely, and at a minimal cost.

Problem

Fintechs focused on remittances are often constrained by the need to integrate with traditional banking and correspondent banking networks. These integrations are bureaucratic and slow, creating friction in the process and limiting scalability. While some of these solutions may offer reasonable pricing, their infrastructure is too heavy to deploy quickly or on a global scale. This limits their ability to innovate and expand into new markets efficiently.

On the other hand, traditional remittance companies, such as Western Union, have established vast international networks and coverage. They can easily connect with agents, small businesses, and even smaller banks to facilitate money transfers. However, these services come at a high cost, with fees that can be prohibitive for many users. Moreover, these traditional models still rely on a series of intermediaries and complex legal setups, leading to delays and increased transaction costs.

Solution

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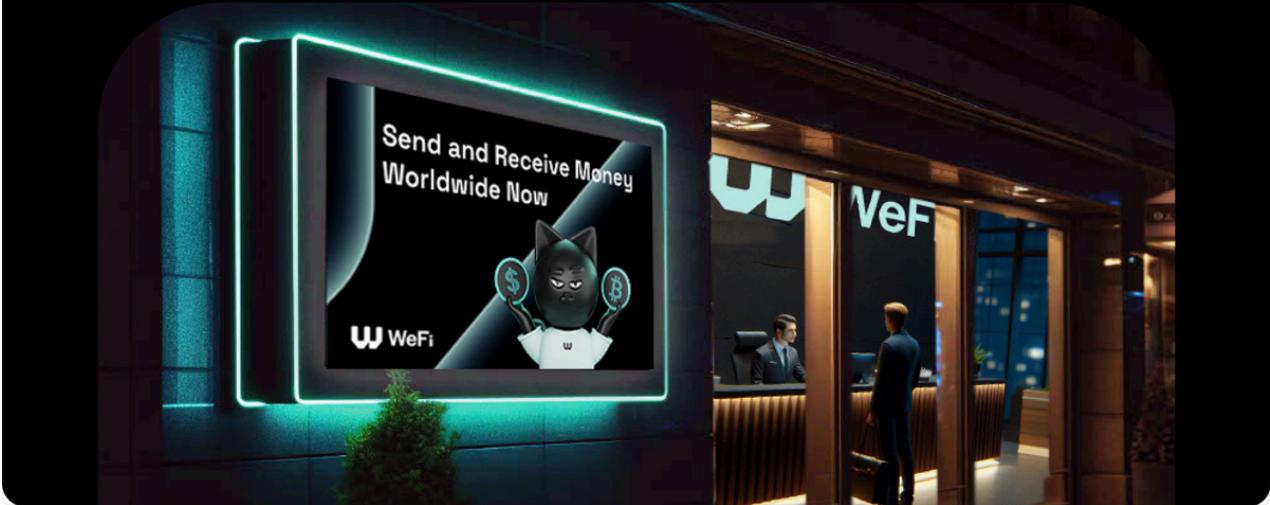
This dApp facilitates the direct delivery of WUSD, our stable digital currency, to recipients' apps, ensuring fast, secure, and low-cost transfers. A critical aspect of our remittance service is that it operates through our global network of offices, where cash can be deposited and converted into WUSD.

You can bring assets like USDT or even physical cash, and we will transfer it to another of our offices worldwide via WUSD. At the receiving office, the recipient can convert WUSD back into cash. This seamless integration of cash and digital assets is the essence of our remittance services.

WeFi's model combines the best aspects of blockchain and traditional remittance systems, creating a scalable solution that can spread rapidly across the globe. By cutting out middlemen and simplifying legal setups, WeFi provides a practical, cost-effective, and scalable alternative for remittances, ready to disrupt the market and deliver real value to users and businesses alike.

Worldwide franchise network of the walk-in offices for the remittance services

Leverage blockchain and WUSD to offer the Next-Gen cross-border transactions



Mass Adoption

Tap Game

The **TAP Game** is a top-tier, super cyber-themed game available on Telegram, designed to be both incredibly fun and rewarding. Players will have the chance to earn ITO units as they engage in the game, seamlessly combining entertainment with the opportunity to dive into the crypto world.

This game, along with future projects we plan to support, is aimed at driving mass adoption of crypto in a fun and engaging way. By bringing more people into this exciting experience, we are increasing awareness of our WeFi products and educating users on how blockchain works.

Through this fun and engaging approach, we are not only growing our own community but also expanding the broader blockchain ecosystem. The TAP Game is key to helping more people get involved in crypto and decentralized finance, making it accessible and enjoyable for everyone.

Mass Adoption via Telegram Game

“I value people's desire to have fun...I want to see higher quality fun projects that contribute positively to the ecosystem and the world around them - Vitalik Buterin

We're making a game that's not just fun—it also brings more people into the crypto world. Our tap game goes beyond entertainment; it's a real effort to get more people using cryptocurrency.

