



YWT – Your Wallet Token Whitepaper

Your Wallet Contract Address: 42LDhfZxd5CMwpqMo6vsqtFbxJiJ4ZuiySzdDeu1WmAs

<https://explorer.solana.com/address/42LDhfZxd5CMwpqMo6vsqtFbxJiJ4ZuiySzdDeu1WmAs>

Introduction

YWT (Your Wallet Token) is a multi-chain supported, self-custody Web3 wallet and payment ecosystem designed to redefine users' financial freedom.

Users can access financial tools such as crypto cards, QR payments, staking, swap, and perpetual transactions through a single secure application.

YWT is also one of the first user-centric wallets to introduce the “swap-to-earn” model.

Vision

“Own your money.”

The vision of YWT is to establish a financial system in which everyone can use their crypto assets freely, without the need for banks or centralized exchanges.

The aim is to integrate Web3 into everyday life — enabling transactions with YWT everywhere, from paying for coffee to making travel reservations.

Supported Networks

Network	Description
Solana	Swap-to-Earn engine, high-speed transactions, staking infrastructure
Ethereum	Institutional integration, DeFi compatibility, broad ecosystem
BNB Chain	Low-cost transactions, NFT marketplace support
Terra	Regional usage and scalability



Network	Description
Sui	Next-generation performance-focused chain
Avalanche (AVAX)	High speed, low latency, institutional solutions
Stellar	Micro-payments and cross-border transfers
Algorand	Enterprise applications and low-cost transaction infrastructure

Features

Feature	Description
Self-Custody	The user's private key is held solely by themselves; provides full asset control.
Crypto Card	Instant spending from USDC, USDT, and YWT balance (Visa/Mastercard compatible).
QR Code Payment	Enables fast crypto payments to businesses and individuals.
Swap & Bridge	Fast and cross-chain swaps through integrations with Jupiter, 1inch, and other DEX aggregators
Staking & Earn	Staking pools offering 3/6/9/12-month options with rewards between 10–40% APR.
Perpetual Transactions	Low-fee, leveraged perp trading on Solana (integrated with Hyperliquid & Aster).



Feature	Description
Swap-to-Earn	Automatic YWT earnings based on swap transaction volume; a reward mechanism that incentivises early users.

Tokenomics

Total Supply: 100,000,000 YWT

Blockchain: Solana

Symbol: YWT

The economic structure, distribution plan, and use-case scenarios of the YWT token are explained in detail in this section. First, the total supply of the YWT token has been limited to 100,000,000 units, and the distribution is outlined as follows:

Pre-sale:

20,000,000 YWT — corresponding to approximately 20% of the total supply — will be offered to investors and early supporters through a pre-sale.

30% TGE and a 9-month linear vesting schedule will apply.

Swap-to-Earn Distribution:

The remaining 40,000,000 YWT tokens (40% of the total supply) will be distributed to users over time through the swap-to-earn mechanism mentioned above. In this section, the distribution schedule and duration of the swap-to-earn reward pool (for example, distributed over 31 months with decreasing rates) are presented. The amount of YWT rewarded for each swap transaction may be calculated based on the USD value of the transaction and the remaining pool at that moment; this formula is presented mathematically. Measures to prevent potential abuse of the reward mechanism will be outlined within the tokenomics section.

Use Cases and Value:

Within the tokenomic model, it is stated that YWT is not merely a reward token, but also functions as a utility token within the wallet ecosystem. For example:

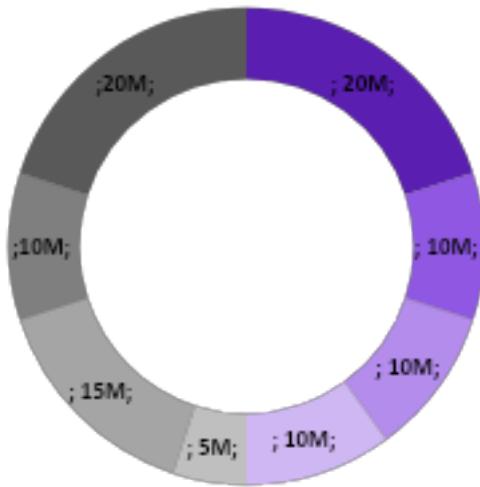
- YWT token holders will be able to vote on governance decisions in the future (via a DAO model),
- Users holding a certain amount of YWT will benefit from transaction fee discounts,
- Additional income will be generated through staking,
- Cashback rewards will be earned for payments made using YWT.

In this way, it is anticipated that demand for YWT will increase as the ecosystem expands, and the token's value will be directly proportional to the project's success.



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YWT Token Distribution



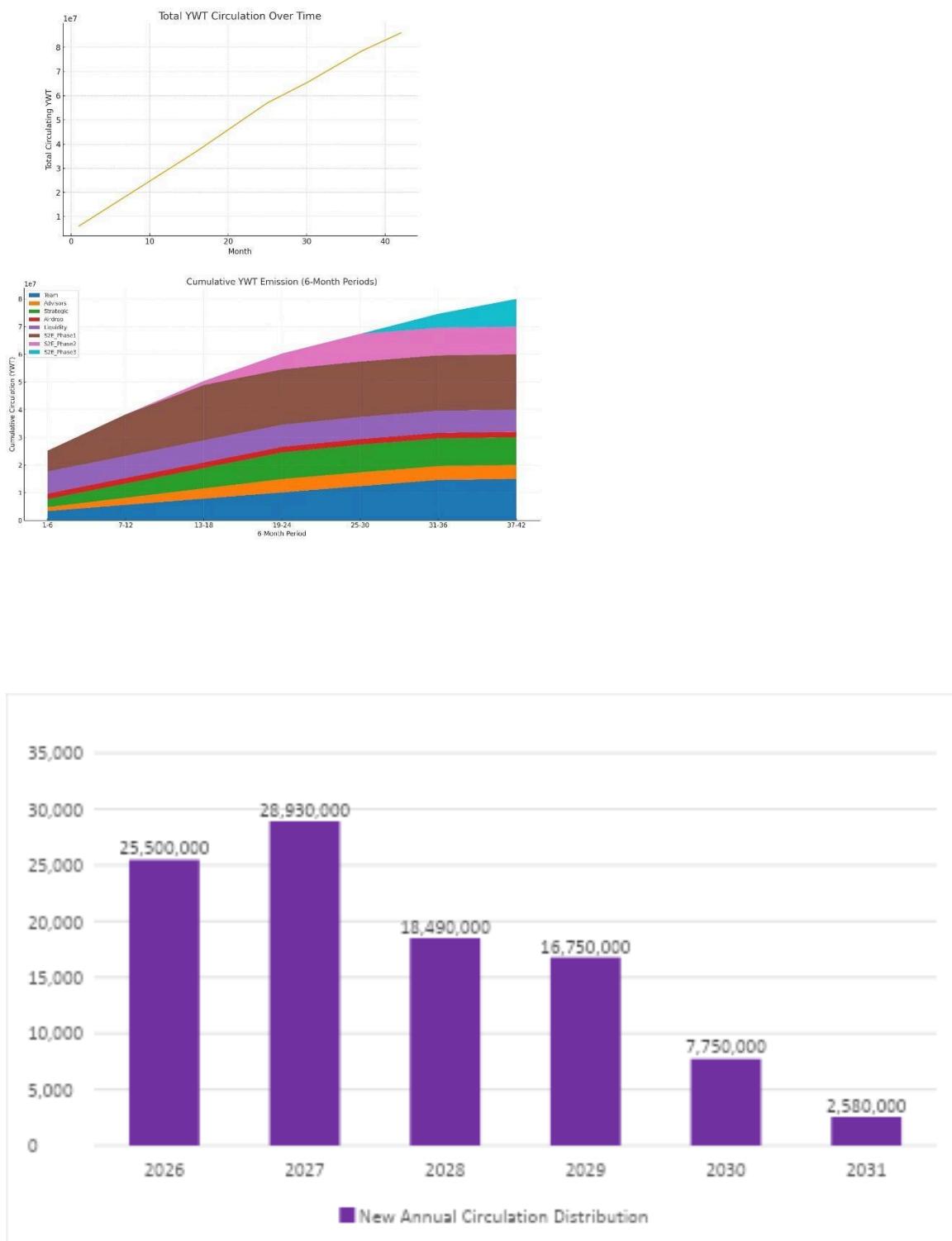
YWT Token Circulation

The YWT token enters circulation through five primary channels: Team, Advisors, Strategic Sale, Airdrop, and the Swap-to-Earn rewards programme

At TGE, a limited portion of Team, Advisor, and Strategic allocations, together with the full 2 million YWT airdrop pool and the initial Swap-to-Earn rewards, are released, ensuring both market efficiency and long-term alignment.

Subsequently, Team tokens vest linearly over 36 months, Advisor and Strategic Sale allocations over 24 months, whilst Swap-to-Earn emissions are distributed across three consecutive phases over a total period of 42 months.

This structure ensures a controlled, transparent, and sustainable expansion of the circulating supply, balancing ecosystem growth with investor protection and long-term commitment.



Swap-to-Earn Model

General Parameters

- Minimum transaction amount / Minimum swap: \$50
- Transaction fee: 0.85%



- Token price (TGE): \$0.10
- Total reward pool: 40,000,000 YWT
- Total distribution period: ≈ 31 months

Phase Structure

Phase	Total YWT	Reward per \$100	TGE	Distribution Duration
Phase 1	20M	3 YWT	10%	16 Months
Phase 2	10M	2 YWT	10%	14 Months
Phase 3	10M	1 YWT	10%	12 Months

Economic Balance Mechanism

A gradually decreasing reward rate (3 → 2 → 1 YWT) will reduce supply pressure as volume increases.

Buyback + LP lock (24 months) ensures price stability.

Vesting disciplines (especially for the team and strategic sale) prevent supply shocks.

Why Are We Implementing Buyback?

The buyback mechanism is designed to ensure the sustainability of the YWT token economy and to preserve the long-term value of the ecosystem. The points below are prepared at a level suitable for direct inclusion in the whitepaper.

Purpose and Benefits of Buyback

1. Reflecting Ecosystem Revenue into Token Value

As YourWallet grows, a portion of its revenue (20–25% in 2027, 10–15% in 2028, 1–5% in 2029) is allocated directly to token buybacks.

This allows the ecosystem's revenue to be reflected indirectly as value to YWT token holders.

2. Increasing Market Stability

Buyback prevents excessive price drops, reduces volatility, and supports the token in trading within a healthier price range.

3. Controlling the Circulating Supply

A strictly limited annual buyback cap (20M → 10M → 5M YWT):

— Prevents the token supply from expanding uncontrollably.



- Maintains market balance.
- Contributes to organic growth.

4. Establishing a Strong Foundation for Long-Term Token Value

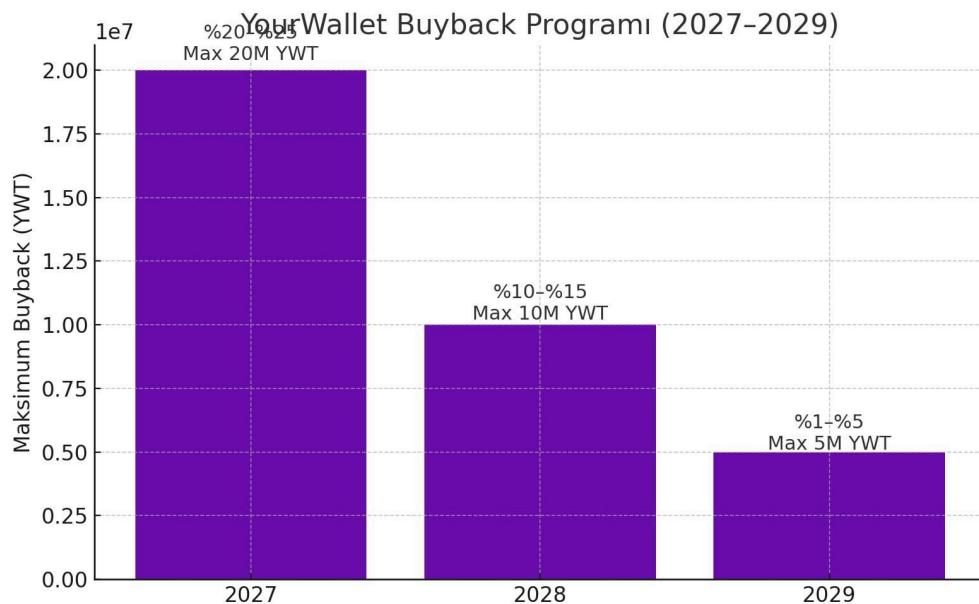
Buyback ensures that the value of YWT strengthens as the ecosystem grows in scenarios where revenue from staking, card spending, swap volume, and QR payments increases. This model creates strong long-term investor confidence.

5. A Limited, Monitored Model Free from Manipulation

Buyback is **not**:

- A price guarantee,
- A pump mechanism,
- Nor any form of manipulation.

It is a fully revenue-based, restricted, compliance-friendly economic model.



Buyback Rates and Limits by Year

2027 Buyback Rate:

- 20% to 25% of total revenue is allocated to buyback.
- Maximum Buyback Limit: 20,000,000 YWT

2028 Buyback Rate:

- 10% to 15% of total revenue is allocated to buyback.
- Maximum Buyback Limit: 10,000,000 YWT

2029 Buyback Rate:

- 1% to 5% of total revenue is allocated to buyback.
- Maximum Buyback Limit: 5,000,000 YWT



Features

All key features that the YWT wallet will offer to its users are explained in this section.

Supported Networks:

YWT will natively support Solana, Terra, Ethereum, BSC (Binance Smart Chain), Terra, Sui, Base, Ripple, Avalanche (AVAX), Stellar, and Algorand at launch.

Users will be able to view and manage their assets across these different ecosystems through a single wallet application. Network switching between each chain will be automatic and user-friendly.

Crypto Card Integration:

YWT will provide users with a YWT Crypto Card that enables real-world spending of their crypto balances.

This card will operate in compatibility with the Visa/Mastercard network and will convert crypto assets in the wallet balance into fiat instantly for use in transactions.

For your Wallet Card, user identity verification (KYC) and compliance requirements will also apply.

QR Code Payments:

The YWT wallet offers a QR code payment feature to simplify daily micro-payments.

Users can quickly make payments by scanning, within the app, the QR code that represents the wallet address of another YWT, USDT, USDC, Bitcoin, Ethereum user or any supported merchant.

This feature will promote the use of crypto for retail payments by providing an experience similar to POS devices.

Swap (Instant Token Exchange):

YWT enables users to swap between different cryptocurrencies without leaving the application through an embedded swap engine.

This feature aims to offer the best pricing by aggregating various decentralized exchanges (such as Jupiter, Raydium, Uniswap, PancakeSwap, Orca) or liquidity pools through an aggregator.

Staking and Earn Services:

The YWT wallet aims to make it easy for users to earn passive income by staking their assets across multiple chains.

Within the application, delegation/staking interfaces will be available for several networks, including popular PoS chains such as Solana (SOL staking).

Staking and DeFi yield services will be provided for many coins and stablecoins.

Perpetual Transactions (Perpetual Futures):

For experienced users, the YWT wallet plans to integrate perpetual futures support into its interface. Through this feature, users will be provided with leveraged trading services integrated with decentralised derivatives platforms (e.g., Aster, Hyperliquid).

Perpetual services will be provided via API from Hyperliquid and Aster; YourWallet will only provide the interface service and will not intervene in liquidity or the execution of any transactions.

Swap-to-Earn Mechanism:

As one of YWT's innovative features, a loyalty programme will be offered in which users earn YWT tokens every time they perform a token swap.

In the Swap-to-Earn model, after each crypto swap carried out within the wallet, the user receives a certain amount of YWT proportionate to the transaction volume.

This is an incentive system that turns routine token conversions into additional earnings. See swap-to-earn for details.



YWT Token Integration:

YWT, the native token of the YWT wallet, will be positioned at the center of the ecosystem. Within the features section, the YWT token will be used for payments, swap fees, and staking services within the wallet.

For example, YWT will be used to pay discounted transaction fees on swaps. Wallets holding YWT will pay lower fees.

Roadmap

The past development of the YWT project and its forward-looking plans are presented chronologically below.

The roadmap covers the project's product development processes, technical expansion, regulatory preparations, and global strategy.

Q3 2025 — Core Development and Preparation Phase

- The project concept and technical feasibility were completed.
 - The first draft of the YWT Whitepaper was published.
 - The core team was formed and the community structure was initiated.
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Q3 2025 — MVP & Beta Launch

- The MVP version was released.
 - The YWT Wallet Beta version was activated with Solana and Terra networks.
 - iOS and Android mobile applications were launched.
 - Tests were carried out with beta users; organic user flow began.
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Q4 2025 — Swap-to-Earn Phase 1 Commencement

- The first phase of the Swap-to-Earn programme was activated (20M YWT reward pool).
 - Early users began to earn Swap-to-Earn rewards.
 - On-platform transaction volume and swap revenues began to form.
 - Independent smart contract and application security audits were completed.
 - YWT Wallet v1.0 Mainnet was released with all features.
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Q1 2026 — Swap-to-Earn Phase 2 & Network Expansion

- Launch of Swap-to-Earn Phase 2 is targeted.
 - Partnerships with projects in the Solana ecosystem.
 - Hyperliquid and Aster DEX integrations.
 - Integrations planned for BNB Chain, Sui, Avalanche, Stellar, and Algorand.
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Q2 2026 — Swap-to-Earn Phase 3 & Card Pilot Launch



- Launch of Swap-to-Earn Phase 3 is planned.
 - Limited distribution of the YWT Crypto Card (pilot programme).
 - Card-based spending tests.
 - Activation of the perpetual trading module on testnet.
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Q3 2026 — Regulatory & Licensing Applications

- Applications for MiCA licensing.
 - Initiation of the FinCEN compliance process.
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Q4 2026 and Beyond — Global Expansion & DAO

- Global rollout of the YWT Crypto Card.
 - New derivative product integrations.
 - Expansion with new blockchain networks (Polkadot, Cardano).
 - Establishment of the community-driven decision-making mechanism YWT DAO.
 - Strategic partnerships aimed at reaching the 1-million-user milestone (CEX, DeFi projects, fintech companies).
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Security

The YWT wallet is built upon modern Web3 security standards to protect user assets and ensure system integrity.

This section details YWT's security approach and the protective layers it implements.

1. Self-Custody and Key Management

- YWT has a fully non-custodial structure; users' private keys are stored solely on their own devices.
 - The 12/24-word seed phrase is generated offline on the user's device.
 - The seed phrase and private key are stored in encrypted format within the device; no one, including the YWT team, can access them.
 - Users may optionally back up their keys to services such as iCloud / Google Drive with additional encryption.
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2. Application Security

- Strong security layers:
 - PIN / password protection
 - Biometric authentication (Face ID, fingerprint)
 - Automatic timeout and application locking



- Additional protection options:
 - Keylogger protection
 - Screenshot blocking (optional)
 - The mobile application undergoes regular security testing.
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3. Hardware Wallet Support

Integration will be provided with hardware wallets such as Ledger Nano and Trezor Model T for users requiring maximum security.

- Using a hardware wallet ensures that the private key never leaves the device.
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4. Smart Contract and Code Audits

- The YWT token smart contract and the contracts governing mechanisms such as swap and staking have been audited by independent security firms.
 - Example: Hashlock Security audit.
 - A “100% clean” report has been obtained.
 - Regular penetration tests will be conducted and significant updates will be reported to the community.
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5. Permissions and Transaction Security

- A pre-execution preview is provided for swap and dApp interactions.
 - Real-time risk analysis is performed during smart contract interactions.
 - Malicious contract warnings are shown to the user.
 - No transaction or transfer can occur without explicit user approval.
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6. Server-Side Security & Infrastructure

While preserving the principle of decentralisation, the infrastructure used for ecosystem services includes security measures:

- Secure providers for blockchain node services
 - Data security for notification and API services
 - DDoS protection
 - API rate limits
 - Strong encryption for databases and all sensitive data
 - PII (personal data) associated with card usage is stored in GDPR-compliant form
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7. Updates and Vulnerability Management

- Regular software updates are provided to ensure user security.
- Users are notified in the case of critical updates.



- Bug Bounty Programme: security vulnerabilities reported by the community are rewarded.
- Rapid reaction protocols exist for emergency situations.

Legal Compliance

YWT is a Web3 financial ecosystem aiming to operate on a global scale.

For this reason, regulatory compliance, data security, and the protection of user rights are among the foundational pillars of the project architecture.

Your Wallet Ltd. conducts compliance processes meticulously together with its legal advisers.

1. Licences and Regulatory Scope

- Certain services offered by YWT (particularly the fiat-integrated crypto card, payment services, and potential custody-like functions) require specific financial licences.
- Your Wallet Ltd. is based in the United Kingdom; additionally, it plans incorporation and licensing processes in the UAE, Europe, and the USA.
- The project is currently in the regulatory application assessment phase; the scope and stages of the applications will be shared transparently with the community.
- Licence types to be obtained include:
 - EMI (Electronic Money Institution)
 - VASP (Virtual Asset Service Provider)
 - FinCEN MSB (Money Service Business)
 - MiCA compliance

2. KYC/AML Policies / KYC & AML Compliance

- Due to the self-custody structure of the YWT wallet, KYC is not required for basic wallet usage.
 - However, user verification will be required for the following:
 - Crypto card usage
 - Fiat on/off-ramp transactions
 - High-volume transaction limits
 - KYC procedures are carried out together with third-party regulated payment institutions.
 - AML/CFT policies are implemented in accordance with international standards:
 - Transaction monitoring
 - Suspicious activity detection
 - User risk profile assessment
 - Anti-money laundering filters
 - User data is processed and protected in a GDPR-compliant manner.
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Legal Disclaimers & Notices

- The YWT token is not a security; it is a utility token.
 - Citizens of certain countries may not participate in the token sale (e.g., Iran, North Korea, etc.).
 - The project aims to operate in compliance with OFAC sanctions and FATF Travel Rule requirements.
 - Token ownership:
 - Does not grant company shares
 - Does not provide dividend distribution
 - Does not guarantee YWT price performance
 - This document does not constitute investment advice; users are encouraged to conduct their own research.
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1. Privacy and Data Protection

- Your Wallet protects user data privacy in accordance with legal requirements.
 - Data types that may be collected only with user consent:
 - Usage analytics
 - Information from voluntary participation programmes
 - Mandatory PII related to card usage (for KYC)
 - All data is stored on encrypted servers and is not shared with unauthorised third parties.
 - Data processing principles:
 - GDPR compliance
 - Minimal data retention
 - Right to erasure upon user request
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2. Investor Rights and Disclaimer

- YWT token holders do not possess direct decision-making rights over project governance (until the DAO phase).
 - Your Wallet accepts no responsibility for the rise or fall of the token's price.
 - Crypto asset markets contain high volatility; users must conduct their own risk analysis.
 - The information in this document is of a technical nature and should not be considered investment advice.
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Swap-to-Earn Mechanism: Use Cases and Recommendations

Swap-to-Earn is one of the most innovative features of the YWT wallet.

By enabling users to earn YWT tokens automatically after each swap, it naturally incentivises platform usage.

This mechanism increases transaction volume while simultaneously strengthening user loyalty.

Below are practical use cases of the system and recommendations for its sustainability.¹¹¹



Use Cases

Scenario 1 — Everyday User

The user performs a 100 USDT → SOL swap on the Solana network within the YWT wallet. Upon completion of the transaction, the system adds, for example, 5 YWT (with vesting) to the user's wallet according to the dynamic reward engine.

Without performing any additional action, the user:

- earns YWT from the swap,
- may stake the token earned,
- or may utilise it in the market.

This scenario ensures that everyday users adapt naturally to the YWT ecosystem.

Scenario 2 — High-Volume Trader

The user performs a total of 50,000 USD in swaps via the YWT wallet due to weekly portfolio management and arbitrage activities.

Thanks to the Swap-to-Earn model, the user obtains approximately 2,000 YWT weekly (with vesting).

Additional advantages:

- Higher volume results in increased reward multipliers
- Users may progress to VIP tiers, gaining lower swap fees or discounts on the crypto card

Had the user performed the same transactions on another wallet, they would have earned nothing. This creates a strong incentive mechanism attracting high-volume users to YWT.

Recommendations for Sustainability of the Model

1. Reward Distribution Strategy

The 40M YWT allocated for Swap-to-Earn is automatically distributed proportionally to transaction volume; this model aims to protect the user.

- Higher rewards during the launch phase → rapid user growth
- Gradually reducing reward rates → control of token inflation
- Daily/monthly fixed reward budgeting via smart contracts

This structure supports growth while maintaining token balance within the ecosystem.

2. Volume-Based and Fair Rewarding

Rewards for new users and professional traders should be proportional to transaction volume.



Transparent formula:

$$\text{Reward} = \text{Transaction Amount (USD)} \times \text{Dynamic Reward Rate}$$

The dynamic rate can be automatically adjusted based on:

- total volume,
- remaining reward pool,
- market conditions.

This transparency increases user trust.

3. Preventing Abuse

Recommended measures to prevent misuse of the programme:

- Decreasing reward multiplier for repetitive transactions from the same wallet within a short period
- Daily/hourly maximum reward limits
- Automated monitoring for suspicious volume behaviours
- A risk engine detecting bot activities
- Manual review when necessary

This protection layer ensures fair rewards for genuine users.

4. Community Engagement and Flexible Reward Mechanism

The Swap-to-Earn system is continuously optimised with community feedback after launch.

Example community events:

- Bonus YWT for the top 100 users with the highest swap volume of the week
- Monthly leaderboard with competitive ranking
- Reward multipliers during special campaigns

These approaches aim to increase community engagement.

5. Encouraging YWT Token Usage

To ensure Swap-to-Earn rewards remain within the ecosystem, utility is increased.

- Fee discounts for wallets holding YWT
- Higher reward multipliers for users staking YWT
- Cashback for payments and card spending
- VIP tier advantages

This encourages users to utilise their earned YWT within the ecosystem rather than selling it—helping protect both price and users.