

WΞXO



WEXO

WHITE PAPER



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Executive summary

We have built a platform that can address the constraints of conventional financial institutions through the use of technological innovation. We see cryptocurrency as a means of the future and a catalyst for the creation of an open financial system. An open financial system should not be controlled by any country or company. It is the best way to bring more economic freedom, innovation, efficiency and equal opportunities to the world.

An open financial system can be a great equalizer while accelerating the pace of innovation around the world. Unlike in past years, in 2020 the cryptocurrency market began to show signs of a growing trend, not only in terms of price, but also in terms of technological use. As a result of the pandemic, people are realizing the power of the digital world. The current situation has shifted towards faster digitization of our Processes.

Number of transactions

The number of transactions thus increased rapidly and the usability of the main blockchain bitcoin network increased. This is just the beginning and the overall effects of digitization are yet to come when cash is completely gone. In some countries, cryptocurrencies are already widely accepted digital currency. And situations similar to the current pandemic only help cryptocurrencies to gain their payment character.

The door is opening to new countries and, in countries where they already have a place, they are strengthening their position there and improving their use.

Since 2019

Therefore, since 2019, we have been developing our own WEXO platform. The platform aims to enable ordinary people to own cryptocurrencies and use them as fully as fiat currencies today. With proven results and an advanced approach, we want to provide reliable cryptocurrency trading. Already today, thousands of clients, mostly from Slovakia, have a WEXO account.

They are offered the purchase, sale, transfer or safely store cryptocurrency. We opened our first foreign offices in Prague. The next step is to pay with cryptocurrencies as conveniently as with regular banking services. Over time, a WEXO payment card with its own IBAN will be used for this purpose. To use the platform, simply register and verify your account. All these steps are maximally automated for the user's convenience.



Our vision and mission

We all know fiat money (coins and bills) have served us well throughout history. Yet the latest tech brings modern payment methods, and the whole sector is gradually being digitized.

As a team of crypto enthusiasts, we understand that cryptocurrency adoption will only be possible through a simple and user-friendly app for the general public. We want to do everything to enable even our grandparents to explore this amazing world, and contribute to the ongoing revolution. The biggest hurdle to adoption from the user's perspective is the complexity of individual blockchains.

Most systems require a native wallet, web browser extension, or otherwise complicated app. An average person without proper due diligence has no chance to navigate the complex crypto world, and so risks missing out on its multiple opportunities. And even if they can navigate all this, there are traps in the form of scams, hacks, and bugs.

What if there was a solution? An all-in-one, easy-to-use app in your smartphone, connecting you to the whole crypto world. Log in without complicated 24-word seed phrases and external devices, buy the cryptocurrencies you want instantly by debit card, and enter the world of NFTs or DeFi. The crypto world in the palm of your hand.

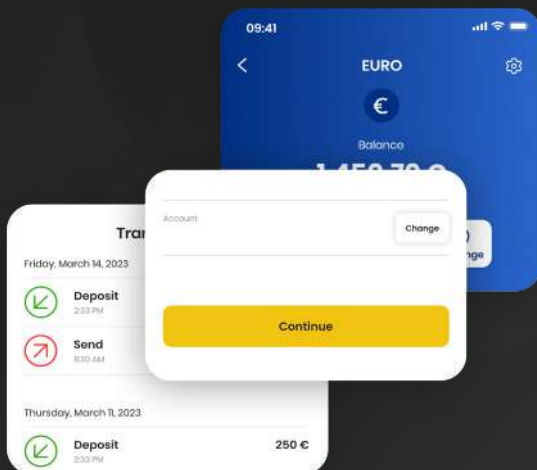
Let's take a look...

WEXO Solution

“We aim to create an interface for two worlds within a single platform. The world of traditional finance and the modern world of cryptocurrencies powered by blockchain”

WEXO App

With WEXO you can receive, send and trade cryptocurrencies such as Bitcoin, Ethereum, Litecoin and many more. Make a transaction with an e-mail address or crypto address and start using your wallet worldwide.

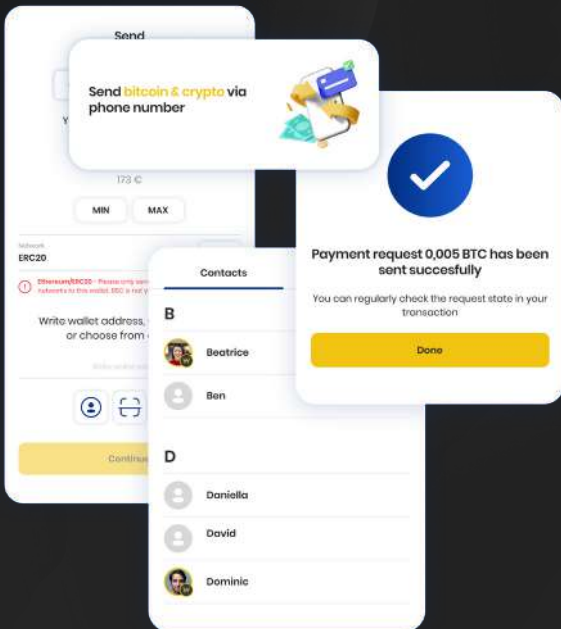
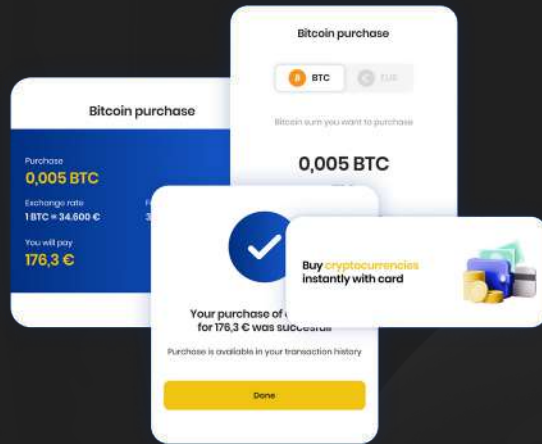


EURO Wallet

Euro wallet allows you to hold and manage EURO on the WEXO ecosystem. Deposit, withdraw, or exchange EURO for crypto.

Pay by Card

Fast, secure, and easy crypto purchases via debit or credit card.

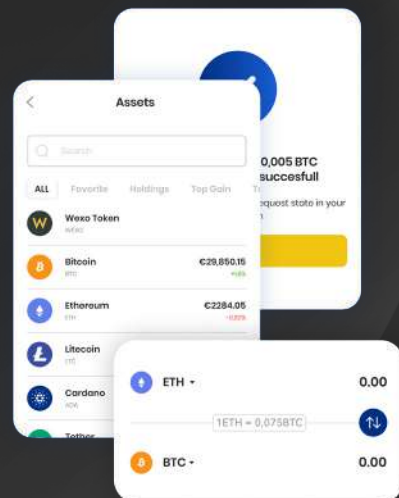


Easy transactions

Send crypto using just a phone number or email without having to know the recipient's wallet address.

Exchange

A practical, built-in crypto exchange allows you to swap between crypto and fiat in few clicks.



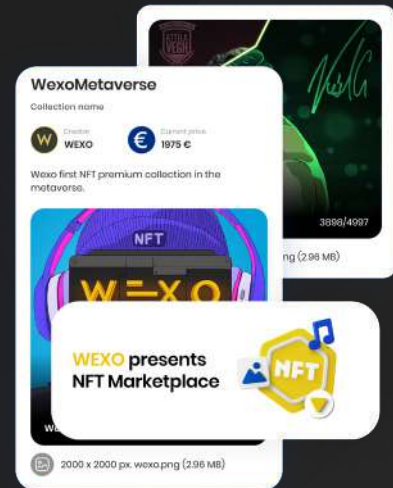


Bitcoin Lightning Wallet

Say goodbye to long confirmation times. With the Bitcoin Lightning Wallet, you can send and receive Bitcoin in seconds, making it perfect for quick purchases or settling debts with friends.

NFTs

All system users can create their own NFTs, and list them for sale on our native marketplace and on globally renowned platforms. We offer various blockchains, and the creators can pick the one that suits them best.



Best cryptocurrencies

The supported cryptocurrencies are carefully selected and reviewed by an expert team. The user community also has a say in which cryptocurrencies will be added.

Crypto Points

Use cryptocurrencies for marketing with a Crypto Partner profile. Attract new customers and increase your sales with marketing tools for the future of finance.



WEXO Ecosystem

WEXO platform opens your gateway to the new crypto world era and WEXO app is your ticket into our ecosystem. A user-friendly and easy-to-use wallet with many features for sending, holding and paying with cryptocurrencies, easy crypto purchases via debit card or practical exchange.

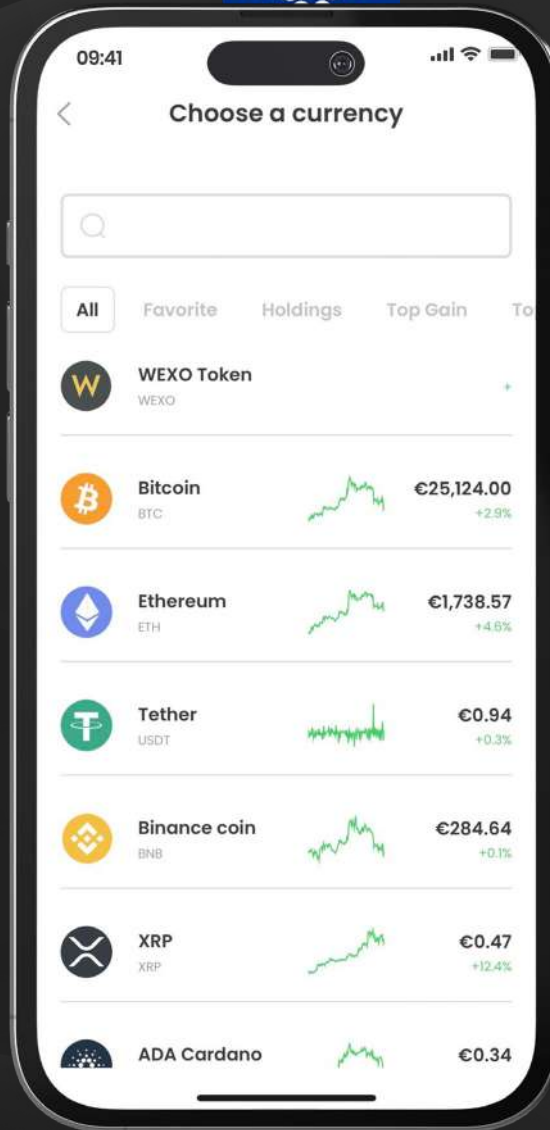
The WEXO platform aims to act as a transition between the outdated financial world of fiat money and a new digital era.

The WEXO platform and its whole utility and features are powered by the WEXO TOKEN. WEXO TOKEN holders get multiple benefits and fee discounts based on the level achieved in the **WEXO LOYALTY PROGRAM**.



WEXO Exchange

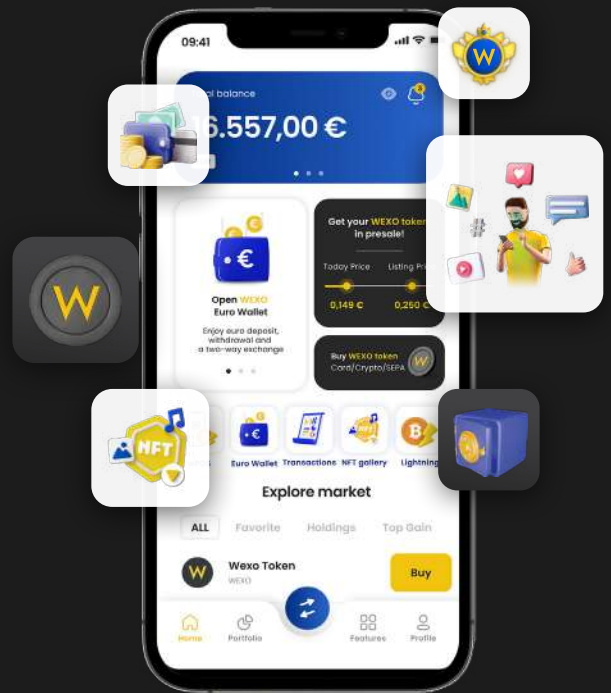
A useful feature of the WEXO app is the built-in crypto exchange - this enables fast, secure, and easy crypto swaps. Combined with live charts and current crypto prices, the WEXO app offers a simple way to manage your portfolio.



WEXO Wallet

The WEXO app aims to combine standard banking with the cryptocurrency world. It is available for iOS and Android. The WEXO wallet supports the best cryptocurrencies on the market, while the large WEXO user community also votes on new ones to be added

With our WEXO crypto app you can now easily receive, hold, and send crypto. Simply swap between digital assets thanks to the built-in crypto Exchange, pay with new Bitcoin Lightning wallet or browse and create your own NFTs.



WEXO



Crypto Wallet + Euro Wallet + Card

VS

BANK



IBAN + Card



WEXO App

With our WEXO crypto app you can now easily receive, hold, and send crypto.

Simply swap between digital assets thanks to the built-in crypto exchange. Take advantage of attractive staking rewards or browse and create your own NFTs.

Comparing WEXO with other basic finance services

Services	Wexo	Bank	Internet Bank	Crypto wallet	Crypto Exchange
Crypto wallet	✓	✗	✗	✓	✓
Crypto exchange	✓	✗	✗	✗	✓
Purchase crypto by card	✓	✗	✗	✗	✓
Loyalty program	✓	✗	✓	✗	✓
NFT Marketplace	✓	✗	✗	✗	✗
Standing orders in cryptocurrencies	✓	✗	✗	✗	✗
Stablecoin TopUp	✓	✗	✗	✗	✓
Business account	✓	✓	✓	✗	✓
Euro Wallet	✓	✓	✓	✗	✓
Autoinvest	✓	✗	✓	✗	✓
Lightning Network	✓	✗	✗	✓	✗
Crypto Points	✓	✗	✗	✗	✗
Payment card	✓	✓	✓	✗	✗
Staking	✓	✗	✗	✓	✓
Crypto by phone number	✓	✗	✗	✗	✗
Bitcoin cashback	✓	✗	✗	✗	✗

WEXO NFT

Thanks to our platform, the NFT Marketplace, and the NFT Studio, each user can easily purchase or create their own NFT and list it on our NFT Marketplace. You choose whether to become an NFT collector or creator.

Are you a content creator (graphics, music, sports, arts) or do you want to create your own NFT collection?

Then the WEXO NFT Studio is the right choice for you.

We support multiple blockchains such as Ethereum, Polygon, Solana, Cardano, and Binance Smart Chain.

The choice is yours. The only limit is your own imagination.



NFT Marketplace

NFT Marketplace introduces our users to the world of NFTs and offers the following features:



Buy: Using cryptocurrency from the WEXO wallet or comfortably via debit card (conversion to the correct cryptocurrency depending on the blockchain of a given NFT will take place in the background through the WEXO exchange)



Sell: The user can choose between two ways to sell:

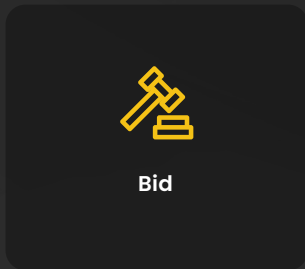
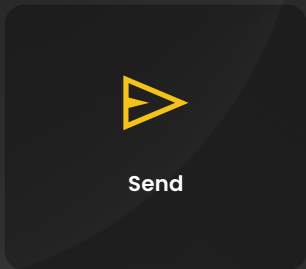
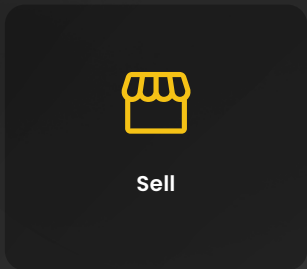
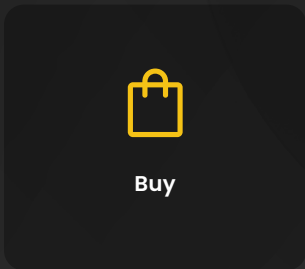
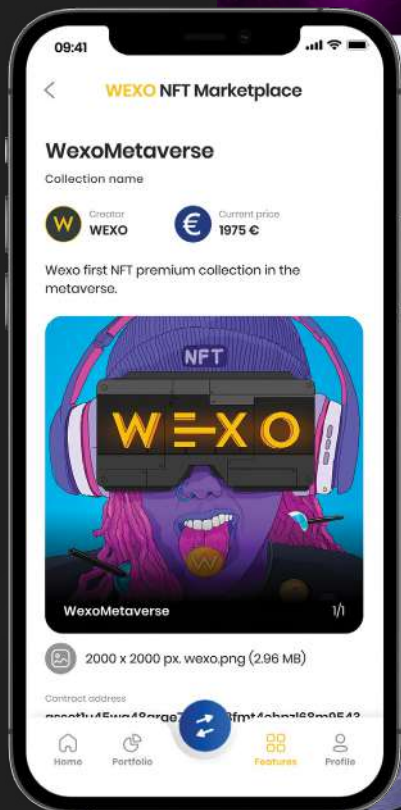
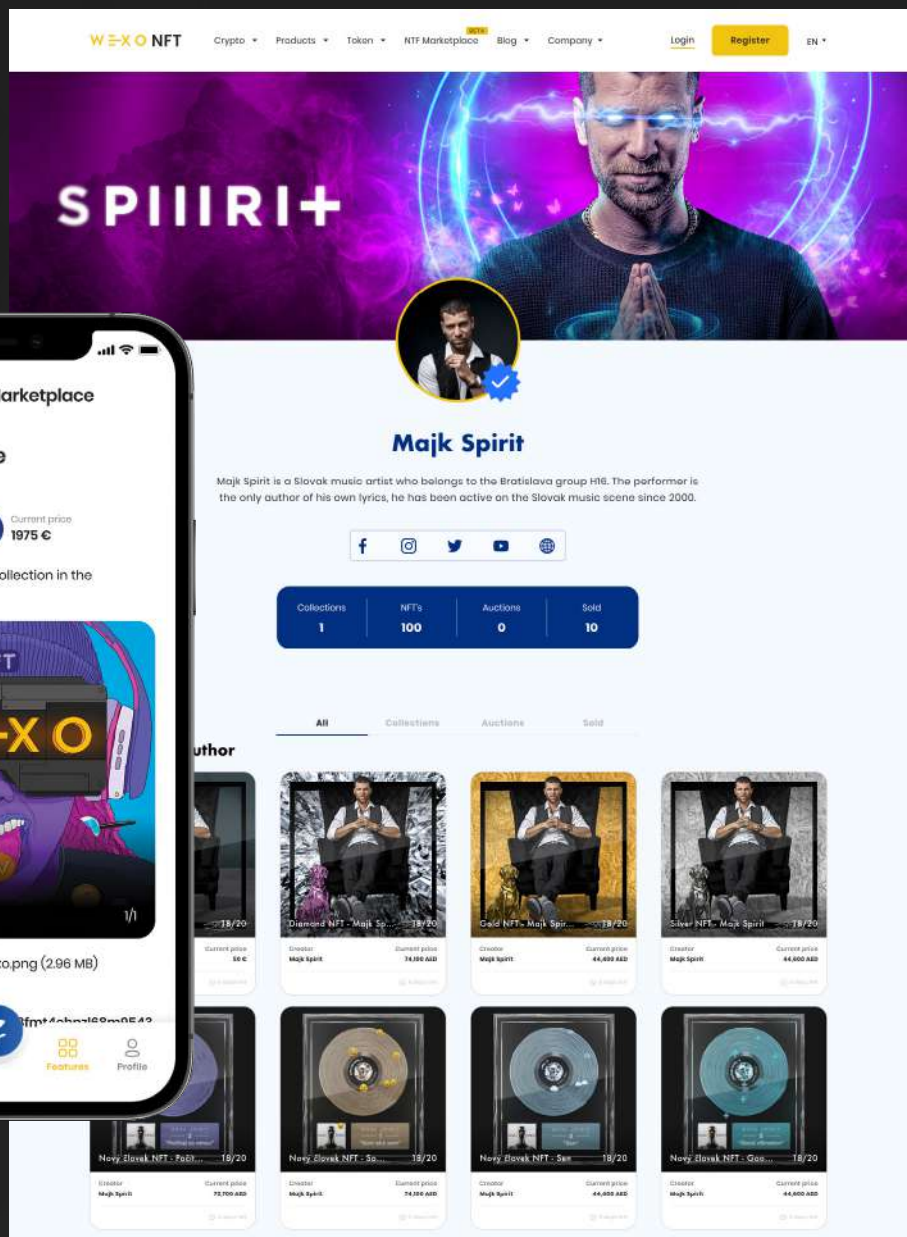
01. For a fixed price under which the NFT will be listed on the WEXO NFT Marketplace
02. **Through auction:**
 - Limited auction – the highest bid in the specified time limit wins
 - Auction without time limit



Send: The user can send their NFTs within the WEXO platform to their contacts or to their external wallet.



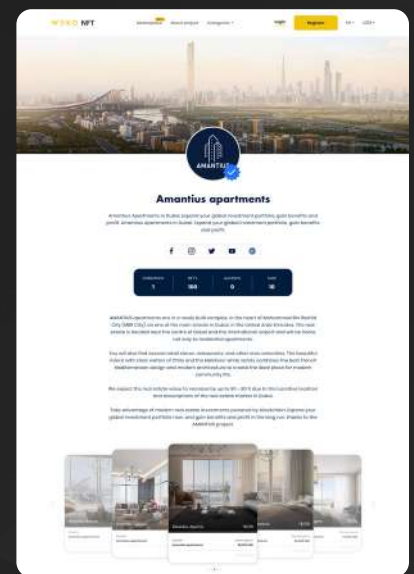
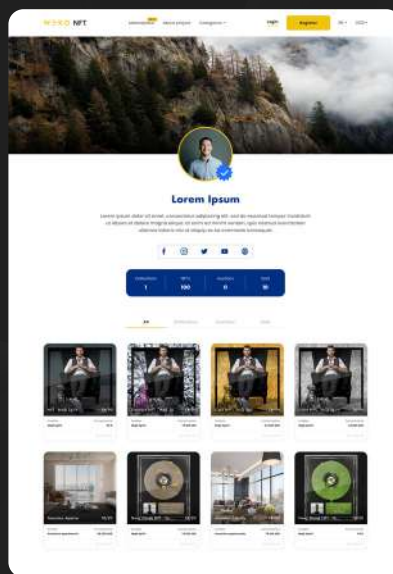
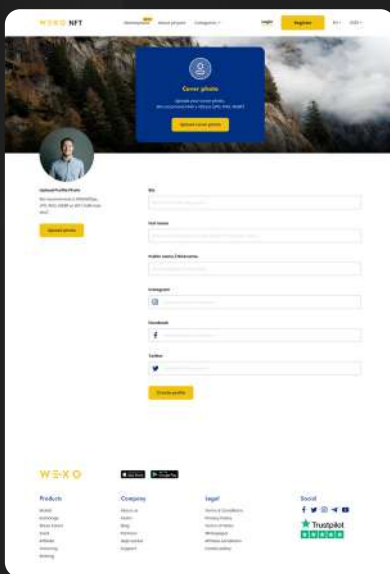
Bid: Users can bid on NFTs in auctions, and get NFTs for the best prices.



NFT Studio

NFT Studio is a space for every active user who wants to share their production, music, art, sport results, or just enjoy the creativity of our crypto community.

After complying with the basic KYC requirements, NFT artists can create one or more profiles in our easy-to-use „creator“ interface and interact with the community.



A great advantage is that the creator profile can be verified by WEXO. Verified artists have a WEXO credibility checkmark next to their avatar.

NFT Studio offers multiple creator profile plans. These are universally available. Whether you're an ordinary "street" artist, influencer, athlete, musician, institution or transnational company. We have mastered tokenization of products and services down to a science, and we offer individual and professional solutions.

01. Creator BASIC
For any „street“ artist.

02. Creator CUSTOM
Custom solutions and advisory directly from WEXO professionals.

Modern entrepreneurs accept cryptocurrency



Become WEXO Crypto Partner

Join the ranks of modern businesses and entrepreneurs today and use cryptocurrencies to your advantage. Get unique marketing tools, a crypto terminal to accept cryptocurrency payments and prepare your business for the new era of future money.



Wexo Business account

Wexo Business account in the name of the company ID. Start using cryptocurrencies in your business.



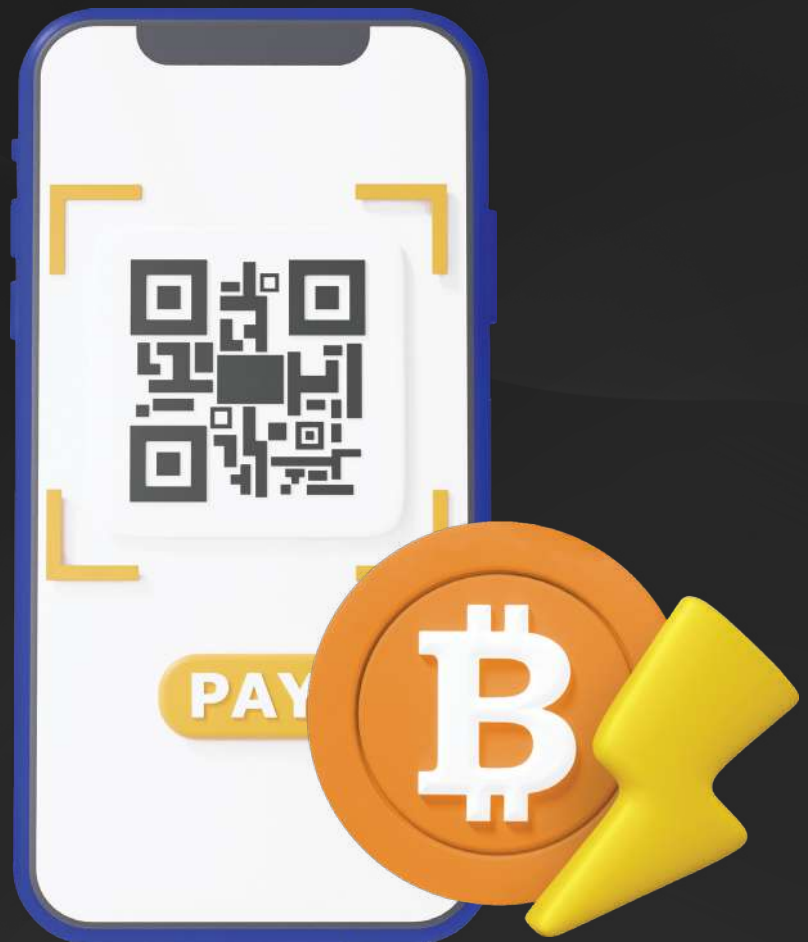
Cryptoterminal wPOS

A simple tool for you and your employees to accept cryptocurrency payments for goods or services.



Crypto Points Partner Profile

Marketing tools, cashback or loyalty program, coupon discounts and a website about your business in 7 world languages.



WEXO BUSINESS



Become a Wexo Crypto Partner and enjoy the full potential of cryptocurrencies.



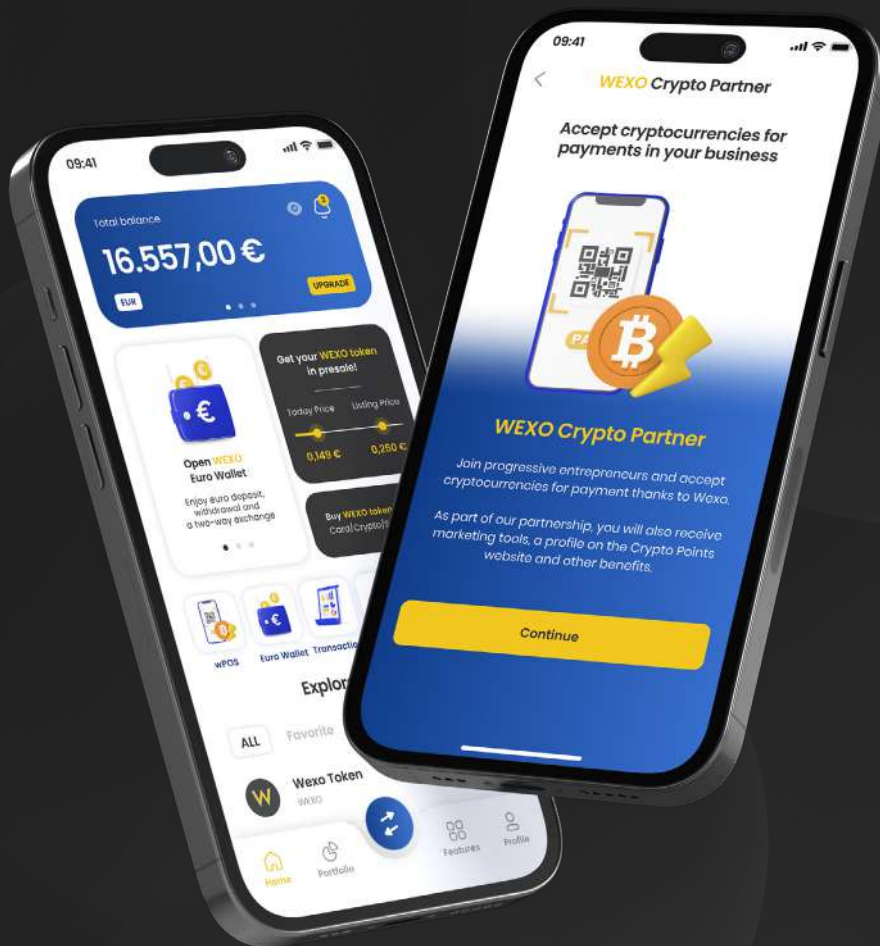
Partner profile
App & website



Buying and investing
in the cryptocurrency
market



Sending and receiving
cryptocurrencies



Loyalty Program
Promotions, discounts
and cashback



Creating NFT
Tokenization, crowdfunding



WPOS
Virtual payment terminal
for cryptocurrencies

Bitcoin Lightning Wallet

Introducing Bitcoin Lightning Wallet in the WEXO Crypto App

At WEXO, we are committed to providing our users with a seamless and secure crypto experience, and we're thrilled to announce the integration of the Bitcoin Lightning Wallet into our app. This exciting addition allows you to harness the power of the Lightning Network to make lightning-fast Bitcoin transactions with ease.

What is the Bitcoin Lightning Wallet?

The Bitcoin Lightning Wallet is a technology that leverages the Lightning Network, a second-layer solution built on top of the Bitcoin blockchain. It enables instant and low-cost transactions, making it an ideal choice for microtransactions, everyday purchases, and more.

With this wallet integrated into the WEXO app, you can experience the benefits of fast and affordable Bitcoin transactions like never before.



Key Features and Benefits:



Instant Transactions: Say goodbye to long confirmation times. With the Bitcoin Lightning Wallet, you can send and receive Bitcoin in seconds, making it perfect for quick purchases or settling debts with friends.



Low Transaction Fees: Lightning Network transactions typically come with minimal fees, making it cost-effective for both small and large transfers.



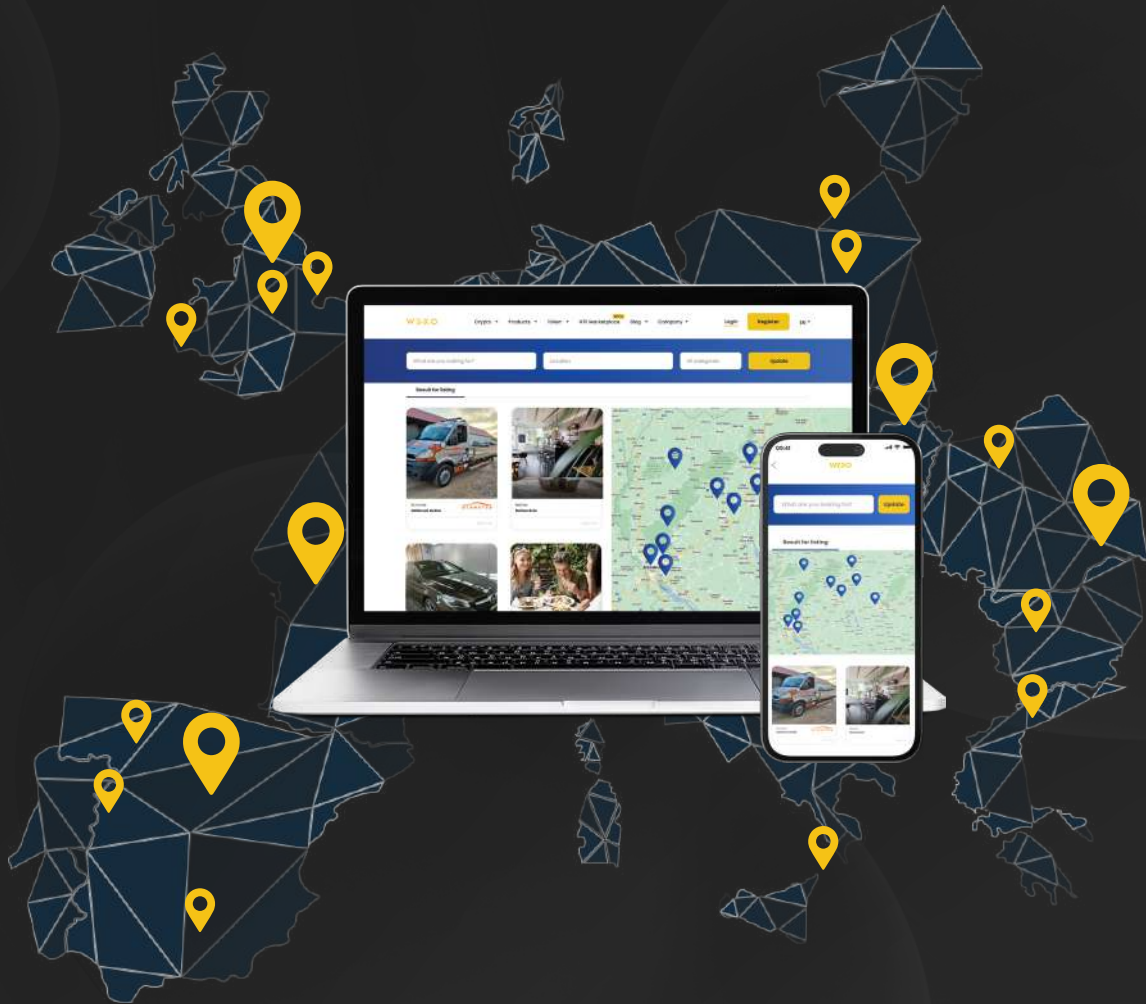
Enhanced Privacy: Lightning Network transactions are private by design, adding an extra layer of anonymity to your Bitcoin transactions.



User-Friendly Interface: Our WEXO app ensures that you can easily navigate and utilize the Lightning Wallet, even if you're new to the world of cryptocurrencies.

Wexo Crypto Points

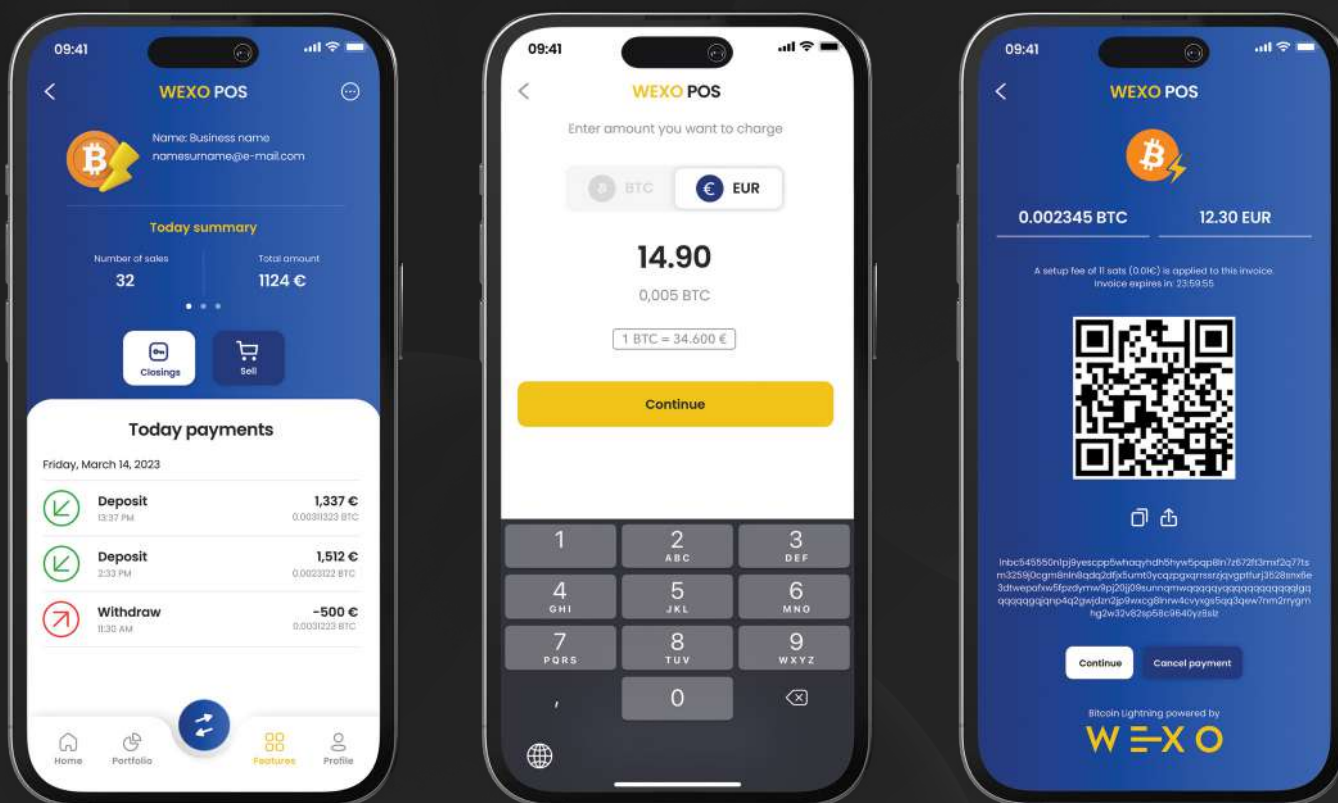
Use cryptocurrencies for marketing with a Crypto Partner profile. Attract new customers and increase your sales with marketing tools for the future of finance.



- Profile in 7 world languages
- Ability to add special offers, discounts, promotions and cashback
- Photos & Videos
- Get your crypto marketer
- Contact and opening hours
- Connect with entrepreneurs thanks to Wexo
- Map & Address

Cryptoterminal wPOS

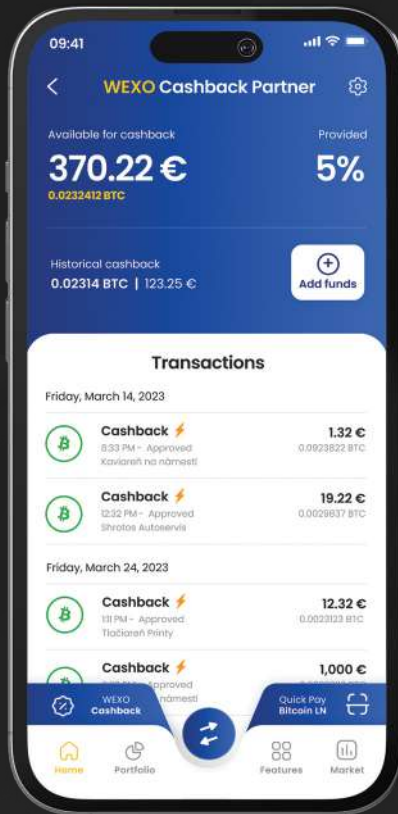
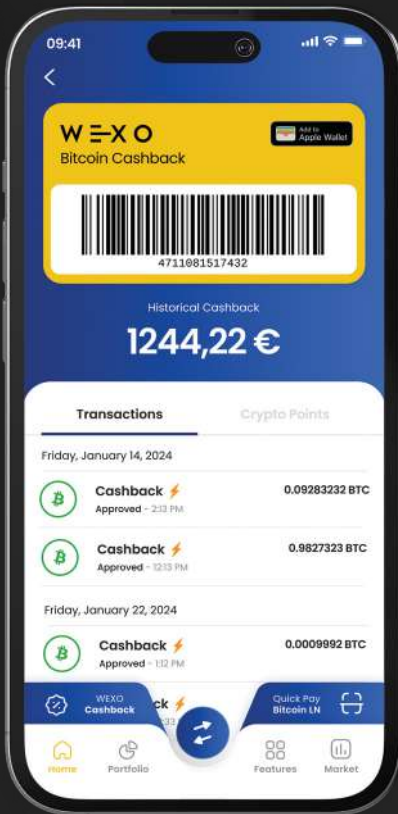
Use cryptocurrencies for marketing with a Crypto Partner profile. Attract new customers and increase your sales with marketing tools for the future of finance.



- Virtual terminal = smartphone app
- Easy account and terminal management
- Overview and list of transactions (EXCEL/PDF)
- Deadline
- Automatic conversion of received payments to EUR
- Multiple terminals for one business account (for multiple locations or employees)

WEXO Bitcoin Cashback

A reward program for paying customers that increases their loyalty and your profit.



More customers, more profit

A modern way to gain loyal customers, higher sales and an additional source of income.



More customers and higher turnover

Attract WEXO Cashback Program customers who pay with cash, credit card or Bitcoin. If they buy from you, you only pay an agreed percentage, which you can put towards your costs.



Earn commissions for registered customers

Earn commissions on all their purchases with WEXO Cashback partners.



Get Bitcoin with every purchase

Accelerate your business by building customer loyalty with WEXO Cashback, which rewards you and your customers.

For all types of payments!



Cash



Card



Invoice



Bitcoin



WEXO Token Overview

Token details:

Token name:	WEXO
Ticker:	WEXO
Network:	Ethereum ERC-20
Contract:	0xf31698ddad0d11160fe85c500397a470cd3d492e
Max Supply:	928.000.000

Issuer details:

Name:	W X INTERNATIONAL SOFTWARE TRADING LLC
Registered address:	23 Boulevard Plaza Tower 2, Dubai
Date of establishment:	14.09.2021



Loyalty program

Loyalty Program was launched as an interactive tool for users who would be able to move between different levels in a dynamic, interactive, and most of all competitive way – collecting interesting rewards in the process.

Users can achieve higher levels in two ways:

01. INVITER: By inviting new users to the WEXO platform, and by purchasing a symbolic amount of WEXO tokens.

02. TOKENER: By purchasing or obtaining a certain amount of WEXO tokens



Active users can enjoy these benefits:

Lower fees on the WEXO platform

Earn bonus = direct commission in the form of WEXO tokens from each WEXO token purchase the invited user makes.



LEVEL		1	2	3	4	5	6
INVITER	Invites	0 - 5	6 - 14	15 - 29	30 - 49	50 - 74	75 +
	Amount of WEXO Token	-	\$50	\$100	\$150	\$200	\$250
TOKENER		<999	1 000 - 3 999	4 000 - 24 999	25 000 - 99 999	100 000 - 249 999	250 000 +
Fees		-	-2.5 %	-3.5 %	-5 %	-10 %	-17.5 %

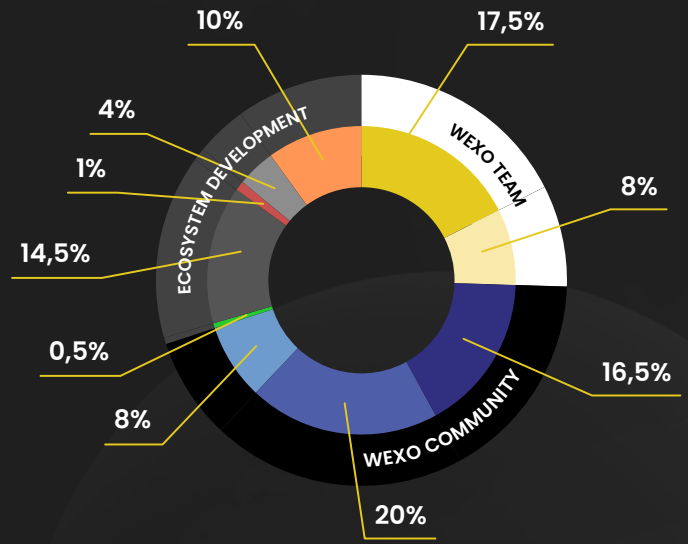
Only an active user is considered to be relevant, i.e. complies with all predefined conditions:

01. Download the iOS or Android app
02. KYC
03. 200 USD volume on platform (deposit, withdrawal, exchange fiat and crypto)

Tokenomics

We have divided the minted WEXO tokens into the following categories that will power our ecosystem for years to come.

- Team & Advisors
- Bounty Program + Airdrop
- Reserve
- Liquidity Pool Rewards
- Presale
- Marketing
- Staking rewards
- Operations
- Liquidity
- Reserve



25,5%	WEXO Team	Team & Advisors	17,5%	162 400 000 Tokens
		Reserve	8%	74 240 000 Tokens
44,5%	WEXO Community	Presale	16,5%	153 120 000 Tokens
		Staking Rewards	20%	185 600 000 Tokens
		Liquidity	8%	74 240 000 Tokens
30%	Ecosystem Development	Bounty Program + Airdrop	0,5 %	4 640 000 Tokens
		Liquidity Pool Rewards	14,5%	134 560 000 Tokens
		Marketing	1%	9 280 000 Tokens
		Operations	4%	37 120 000 Tokens
		Reserve	10%	92 800 000 Tokens
Together			100%	928 000 000 Tokens

Revenue model

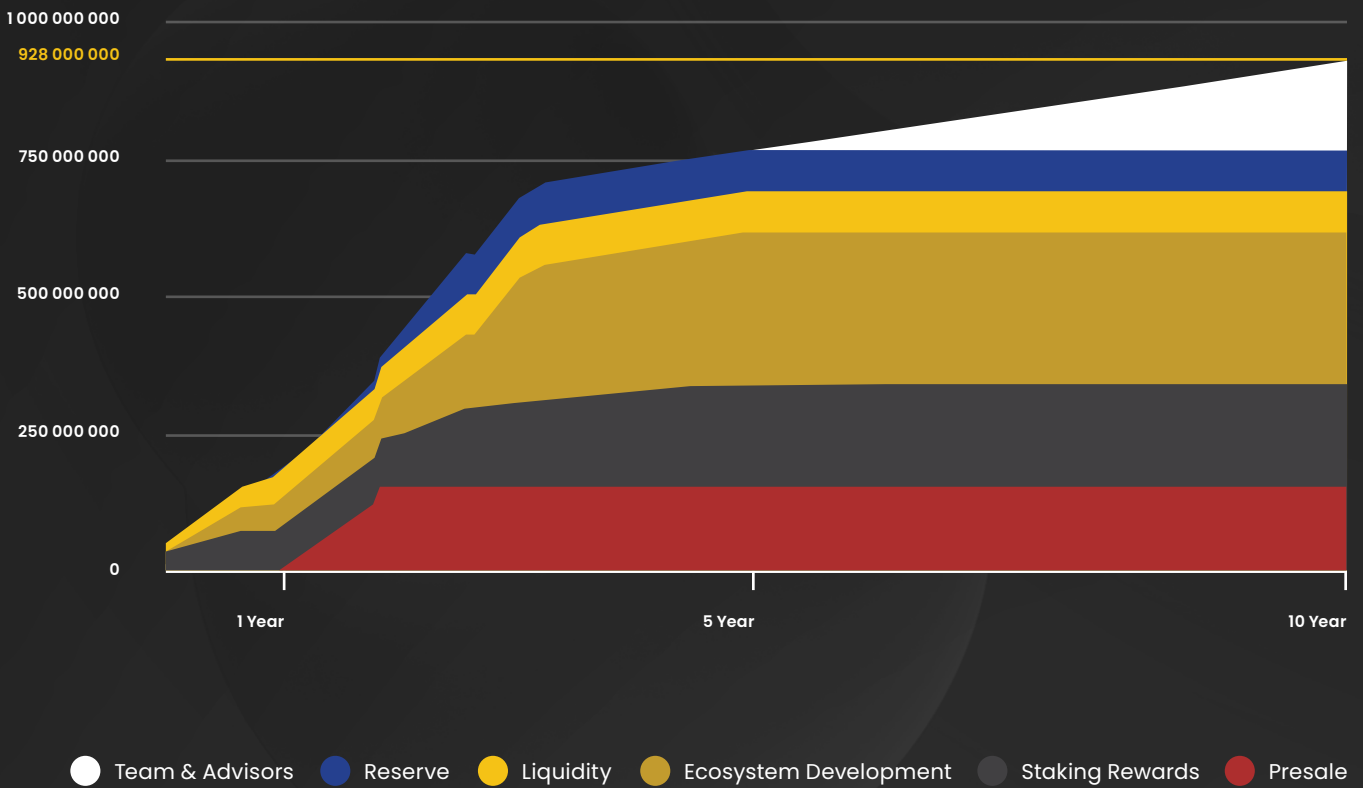
The WEXO Platform offers many benefits to users. Our success is reflected in fee collection which is generously distributed back to our community.

Fees are generated by the following WEXO platform features:

- Swap fees
- Withdrawal fees
- Bitcoin Lightning Network fees
- Subscribe fees
- NFT marketplace (buying, selling, royalty fee)
- NFT Studio (minting, custom creator fee, etc.)
- wPOS fees

Vesting

		Unlocked (TGE)	Locked (months)	Vesting (months)
WEXO Team	Team & Advisors	0	60	60
	Reserve	0	12	24
WEXO Community	Presale	0	12	5
	Staking Rewards	37 120 000	0	48
	Liquidity	14 848 000	0	24
Ecosystem Development	Bounty Program + Airdrop	0	12	5
	Liquidity Pool Rewards	0	6	48
	Marketing	0	0	24
	Operations	0	0	12
	Reserve	0	36	5



Roadmap

50 000 000+

Active users

Wexo
card

Liquidity
pools

Wexo Token
CEX Listing

Bitcoin
cashback

Wexo Profit
Share

Wexo Token
Staking

← 2025

Euro
Wallet

Bitcoin
Lightning

NFT Marketplace
& Studio

Wexo
Crypto Points

Wexo
wPOS

Wexo Token
DEX Listing

2024 →

Stablecoin
TopUp

Business
Accounts

Standing
orders in
cryptocurrencies

Crypto by phone
number

Loyalty
Program

Whitepaper
& Tokenomics 2.0

← 2023

Wexo
idea

Crypto Wallet
& Exchange

Wexo
App 1.0

Wexo
App 2.0

Purchase crypto
by card

Apple Pay
& Google Pay

2019 →

2020 →

2021 →

2022 →

Legal

The aim of this White paper is to provide more information about the WEXO token to potential buyers.

The White paper does not constitute a proposition to conclude an agreement, nor does it establish any rights or obligations between you and the company W X INTERNATIONAL SOFTWARE TRADING LLC (hereinafter referred to as the „Company“). Specific terms and conditions of sale of WEXO tokens and warnings about related risks will be included in the business T&C, the acceptance of which is a prerequisite for token purchases.

A WEXO token is not a transferable security or any other investment instrument. The White paper is not a security prospectus. The sale of WEXO tokens is currently not monitored by any capital markets regulator. The White paper has not been revised or approved by any public organization, nor has it been notified with any such organization, Company does not guarantee the veracity or completeness of the information herein. The information in this White paper contains future development projections. These projections reflect the current state, as known to the company. However, considering the speed and unpredictable nature of crypto assets development, these projections may quickly become inaccurate and outdated. The information in this White paper therefore cannot be perceived as forecasts or guarantees of information herein, nor can it be deemed a professional recommendation.

This White paper lays out token development plans, effective on the date the White paper is published. The token issuer may change, postpone, or cancel the presented plans at any time at its own discretion. Successful completion of the token development plan may depend on various factors, many of which cannot be influenced by the token issuer. Token holders have no claim to rights in the company issuing the token, nor in other affiliated companies. Neither does a WEXO token establish property rights in relation to the issuer's products or products of affiliated companies with the "WEXO" label and others.

The graphics (e.g. pictures, charts, etc.) contained in the White paper is for illustration purposes only. The graphics or other parts of the White paper that may refer to the price or value of the token, or to a token functionality development, need not be reflected in the actual token price.

The token issuer hereby represents that crypto assets may lose all or part of their value; that crypto assets may not always be transferable; and that crypto assets may not always be liquid. WEXO token purchase, same as purchases of other tokens, is associated with significant risk.

The White paper and related documents are published in English. Any other translation serves for reference purposes only. The correctness, accuracy, or completeness of any translation of this document is not guaranteed by the token issuer. In the case of discrepancies between language versions, the English version of the White paper shall prevail.

Within the scope of measures to prevent the financial system being used for money laundering or terrorist financing, prior to purchasing the token, the token issuer, or any third party selling the token, may require information and documents to verify the identity of the person purchasing the WEXO token pursuant to the applicable legal regulations.

This White paper was published on 8.8.2022

WEXO

