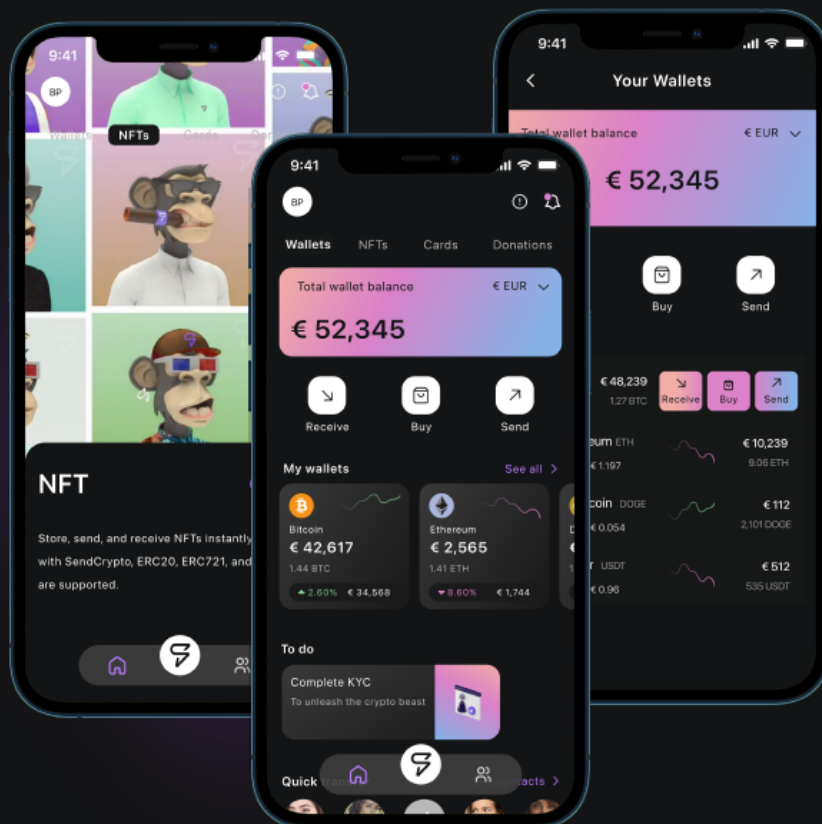




## White Paper

Version 1.3



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# Disclaimers

## Licenses and approvals are not assured in all jurisdictions

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SendCrypto LTD (“SendCrypto.com”) intends to operate in full compliance with applicable laws and regulations and use its best endeavors to obtain the necessary licenses and approvals. Regulatory licenses and/or approvals are likely to be required in a number of relevant jurisdictions in which relevant activities may take place. This means that the development and roll-out of all the initiatives described in this whitepaper are not guaranteed. It is not possible to guarantee, and no person makes any representations, warranties, or assurances, that any such licenses or approvals will be obtained within a particular timeframe or at all. As such, the initiatives described in this whitepaper may not be available in certain jurisdictions, or at all. This could require restructuring of these initiatives and/or their unavailability in all or certain respects. In addition, the development of any initiatives is intended to be implemented in stages. During certain stages of development, the project may rely on relationships with certain licensed third-party entities. If these entities are no longer properly licensed in the relevant jurisdiction, this will impact the ability of SendCrypto.com to rely on the services of that party.

### No advice

This whitepaper does not constitute any investment advice, financial advice, trading advice, or recommendation by SendCrypto.com, its affiliates, or its respective officers, directors, managers, employees, agents, advisors, or consultants on the merits of purchasing SENDC tokens nor should it be relied upon in connection with any other contract or purchasing decision.

## Not a sale of a security

This whitepaper does not constitute a prospectus or financial service offering document and is not an offer to sell or solicitation of an offer to buy any security, investment products, regulated products, or financial instruments in any jurisdiction. SENDC tokens are not being structured or sold as securities in SendCrypto.com.

Owners of SENDC tokens are not entitled to any rights in SendCrypto.com or any of its affiliates, including any equity, shares, units, royalties to capital, profit, returns, or income in SendCrypto.com or any other company or intellectual property associated with SendCrypto.com.

## No representations

No representations or warranties have been made to the recipient of this whitepaper or its advisers as to the accuracy or completeness of the information, statements, opinions or matters (express or implied) arising out of, contained in or derived from this whitepaper or any omission from this document or of any other written or oral information or opinions provided now or in the future to any interested party or their advisers. The SENDC tokens, as envisaged in this whitepaper, are under development and are being constantly updated, including but not limited to key governance and technical features. If and when the SENDC tokens are completed, they may differ significantly from the description set out in this whitepaper. No representation or warranty is given as to the achievement or reasonableness of any plans, future projections or prospects and nothing in this document is or should be relied upon as a promise or representation as to the future. To the fullest extent possible, all liability for any loss or damage of whatsoever kind (whether foreseeable or not and whether or not SendCrypto.com has been advised of the possibility of such loss or damage) which may arise from any person acting on any information and opinions contained in this whitepaper or any information which is made available in connection with any further inquiries, notwithstanding any negligence, default or lack of care, is disclaimed.



## Third-party data

This whitepaper contains data and references obtained from third-party sources. Whilst the management believes that these data are accurate and reliable, they have not been subject to independent audit, verification, or analysis by any professional legal, accounting, engineering, or financial advisors. There is no assurance as to the accuracy, reliability or completeness of the data.

## Translations

This whitepaper and related materials are issued in English. Any translation is for reference purposes only and is not certified by any person. No assurance can be made as to the accuracy and completeness of any translations. If there is any inconsistency between a translation and the English version of this whitepaper, the English version shall prevail.

## Restricted Transmission

This whitepaper must not be taken or transmitted to any jurisdiction where distribution or dissemination of this whitepaper is prohibited or restricted.

## Views of SendCrypto.com

The views and opinions expressed in this whitepaper are those of SendCrypto.com and do not reflect the official policy or position of any government, quasi-government, authority or public body (including but not limited to any regulatory body) in any jurisdiction. This whitepaper has not been reviewed by any regulatory authority.

## Third-party references

References in this whitepaper to specific companies, networks, and/or potential use cases are for illustrative purposes only. The use of any company and/or platform names and trademarks does not imply any affiliation with, or a recommendation or endorsement of/by, any of those parties. All references to 'dollars', USD or '\$' are references to the United States Dollars unless otherwise stated.

## Graphics

All graphics included in this whitepaper are for illustrative purposes only. In particular, graphics with price references do not translate into actual pricing information.

## Risk Statements

Purchasing SENDC tokens involves substantial risk and may lead to a loss of a substantial or entire amount of the money involved. Prior to purchasing SENDC tokens, you should carefully assess and take into account the risks, including those listed in any other documentation.

A purchaser should not purchase SENDC tokens for speculative or investment purposes. Purchasers should only purchase SENDC tokens if they fully understand the nature of the SENDC tokens and accept the risks inherent to the SENDC tokens.

Cryptographic tokens may be subject to expropriation and/or theft; hackers or other malicious groups or organizations may attempt to interfere with our system/ network in various ways, including malware attacks, denial of service attacks, consensus-based attacks, Sybil attacks, smurfing, and spoofing which may result in the loss of your cryptographic tokens or the loss of your ability to access or control your cryptographic tokens. In such an event, there may be no remedy, and holders of cryptographic tokens are not guaranteed any remedy, refund, or compensation.

The regulatory status of cryptographic tokens and digital assets is currently unsettled, varies among jurisdictions, and is subject to significant uncertainty. It is possible that in the future, certain laws, regulations, policies, or rules relating to cryptographic tokens, digital assets, blockchain technology, or blockchain applications may be implemented which may directly or indirectly affect or restrict cryptographic token holders' right to acquire, own, hold, sell, convert, trade, or use cryptographic tokens.

The uncertainty in tax legislation relating to cryptographic tokens and digital assets may expose cryptographic token holders to tax consequences associated with the use or trading of cryptographic tokens.

Digital assets and related products and services carry significant risks. Potential purchasers should take into account all of the above and assess the nature of, and their own appetite for, relevant risks independently and consult their advisers before making any decisions.

### Professional advice

You should consult a lawyer, accountant, tax professional, and/or any other professional advisors as necessary prior to determining whether to purchase SENDC tokens.

### Caution Regarding Forward-Looking Statements

This whitepaper contains certain forward-looking statements regarding the business we operate that are based on the belief of SendCrypto.com as well as certain assumptions made by and information available to SendCrypto.com. Forward-looking statements, by their nature, are subject to significant risks and uncertainties.

Forward-looking statements may involve estimates and assumptions and are subject to risks, uncertainties, and other factors beyond our control and prediction. Accordingly, these factors could cause actual results or outcomes that differ materially from those expressed in the forward-looking statements.

Any forward-looking statement speaks only as of the date on which such statement is made, we undertake no obligation to update any forward-looking statements to reflect events or circumstances after the date on which such statement is made or to reflect the occurrence of unanticipated events.

# Executive Summary

## Mission & Vision

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SendCrypto.com is bringing value to the decentralized space by making P2P and P2B payments straightforward and easy. As the world migrates to a crypto-based economy, we deliver the market convenience needed for global cross-border payments. Our platform will promote worldwide crypto adoption while enhancing financial services.

### Mission

We aim to promote the mainstream use of cryptocurrencies by providing effortless, fee-free access to money transfers, payments, swaps, staking, and storing with a help of a unique mobile application that encourages daily use and social sharing as part of our effort to promote the global adoption of crypto.

We believe that by accelerating the transition to cryptocurrency, we can help the global population:

- **Control their finances** - Our app enables people to access their funds as well as an array of financial services anytime and from anywhere in the world.
- **Safeguard their data** - Cryptography-secured blockchain-based records and our in-house public audit mechanism make data tempering highly unlikely and transparent.
- **Protect their identity** - We prevent the tempering of user identity and data by military-grade cyber security tools and blockchain data storing that give control to data owners.
- **Secure their crypto assets** - SendCrypto.com offers a regulated environment and insured custodian vault.

## Vision

Cryptocurrency wallet in every phone.

In our journey to achieve this vision, we are defining how crypto is being moved, spent, and stored, and democratizing blockchain technology by designing beautiful, simple and useful financial services that have a lasting, positive impact on people's lives.

## Problem Statement and our Strategy

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### Key Challenges in Driving Crypto Adoption

#### User Experience

Poorly designed user experience does not satisfy mainstream users or mass adoption

#### Value propositions

Weak value propositions do not incentivize people to use crypto for purposes other than speculative trading

#### Complexity

Difficult to understand and use for new-to-crypto users

#### Security

Damaged user confidence from stories of lost wallets and crypto related fraud and theft

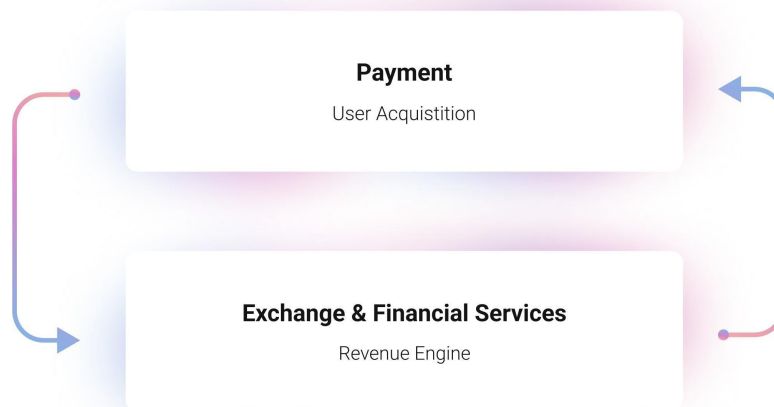
## Our Strategy

To tackle the above challenges, we are offering products along 3 verticals:

1. P2P & P2B Payment
2. Businesses adoption
3. Social experience
4. Exchange
5. Financial Services
6. Wallet Security

Our strategy is to leverage solutions as a primary tool for driving adoption and user acquisition while building on/off Ramp, Exchange, Lending, and Financial Services solutions as a major source of revenue.

The strategy creates and self-sustains a virtuous cycle: payment channels bring users onto the platform, while the exchange and financial services generate revenue that can be reinvested into payments.



Our product solutions across three verticals are building up a sustainable ecosystem that serves our mission to accelerate the world's adoption of cryptocurrency.

## Commitment to Security & Compliance

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Building trust is the cornerstone of our commitment to our customers - we believe that security and compliance are the foundations of achieving mainstream cryptocurrency adoption.

SendCrypto.com will attain crypto and financial licenses in every jurisdiction of operations and act according to service offering requirements. We plan to uphold the highest regulation standards: ISO/IEC 27001:2013, ISO/IEC 27701:2019, PCI: DSS 3.2.1 Level 1 Compliance.

### ISO/IEC 27701:

2019 Certification is the “Gold Standard” for privacy risk management (the audit was conducted by SGS, a leading inspection verification and certification company recognized globally).

### ISO/IEC 27001:2013

Certification is the “Gold Standard” for information security management (the audit was led by SGS, a global leader in Testing, Inspection, and Certification).

### PCI: DSS

(Payment Card Industry: Data Security Standard) outlines a set of strict requirements set by the payment card industry and is designed to ensure that organizations that process, store or transmit credit card data maintain a highly secure environment, and uphold the highest data security and privacy standards. Level 1 is the highest level of certification.

We will complete a detailed security assessment, including external penetration testing, threat modeling, and risk control reviews. In addition to our own extensive analysis, we

will also have the top cyber security firms conduct a thorough external security test and full threat modeling exercise to ensure the completeness of our security controls.

We also plan to be rated “Adaptive (Tier 4)” – the highest level possible for the National Institute of Standards and Technology (NIST) Cybersecurity Framework and the latest NIST Privacy Framework, developed by the US Department of Commerce. The NIST Cybersecurity Framework provides a framework of security guidance for how private sector organizations can develop, assess and improve their ability to identify, protect, detect, respond, and recover from cyberattacks.

*\* Over 85% of Custodial user cryptocurrencies will be held offline in cold storage. SendCrypto.com will have a third-party cold storage insurance solution to protect against physical damage or destruction, and third-party theft. For more information on our security & compliance standards, please visit our [website](#).*

## Support of Fiat Institutions

In our journey to achieve our vision to create a reality where there is a crypto wallet in every phone, we will also actively enlist the support of fiat institutions and help them include or involve cryptocurrency in their offerings in a compliant, secure & cost-effective manner.

For example, one of the first products we plan to launch is the Visa Card as an approved VISA program manager. Cardholders can conveniently spend & withdraw the fiat equivalent of their cryptocurrency online or offline at any of the 50million+ VISA-approved merchants worldwide.

As another case in point, SendCrypto.com not only caters to retail users who want to spend any crypto anywhere for free but also speaks to fiat institutions who face cryptocurrency-related challenges. For instance, we will help fiat institutions in areas such as:



- Safe custody of cryptocurrencies.
- Control mechanism for price volatilities of cryptocurrencies.
- Timely and cost-efficient on-chain / off-chain settlement.
- Management & support of multiple cryptocurrencies

SendCrypto.com, our native hybrid blockchain solution is the key tech that powers the payment pillar and will later support our exchange and financial service products. In particular, SendCrypto.com blockchain DB & layer 2 blockchain solution is the backbone behind SendCrypto.com, our mobile payment solution.

SendCrypto.com coin (SENDC) will power all of our products and offer rich token utility across different use cases (seeToken Utility below).

## SendCrypto.com Solutions Overview

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Below is an overview of the products we offer along four verticals:

1. **Payment** - Send Pay, Sendcrypto USSD solution, SEND Debit Card, SEND Help crypto donations, buy now pay later.
2. **Exchange** - SendCrypto.com on/off Ramp, SendCrypto.com Exchange.
3. **Financial Services** - DeFi Products, Crypto Earn, Crypto Lending & Borrowing.
4. **Global Transactions** - Remittance payments, ATMs, POSs, Agents network.



### Payments

SendCrypto Pay  
VISA Card  
Buy Now Pay Later  
POS's



### Exchange

On/off Ramp  
Seamless Swap  
Dex



### Financial Services

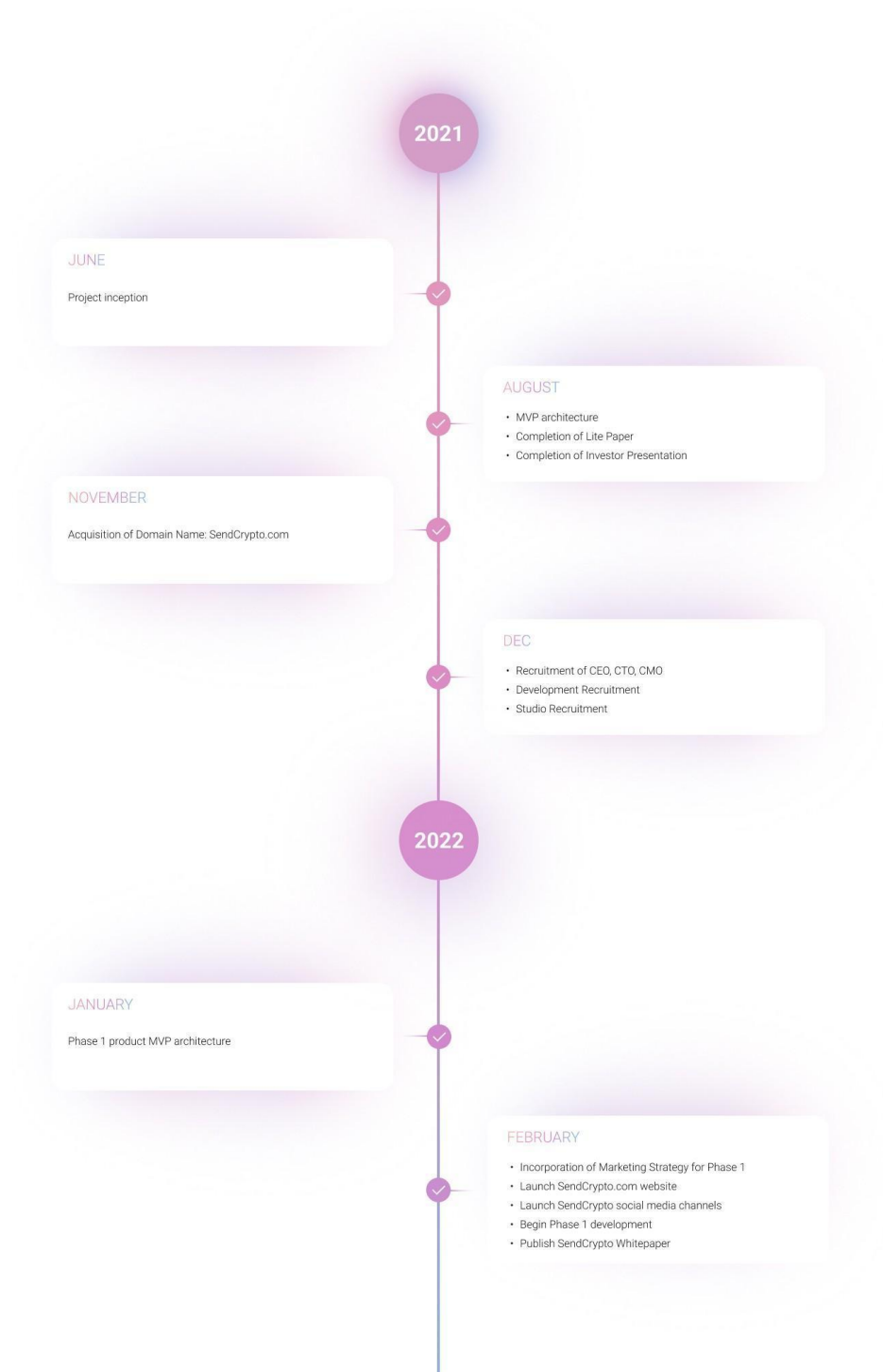
DeFi Offering  
Crypto Earn  
Crypto Lending & Borrowing  
SEND Help



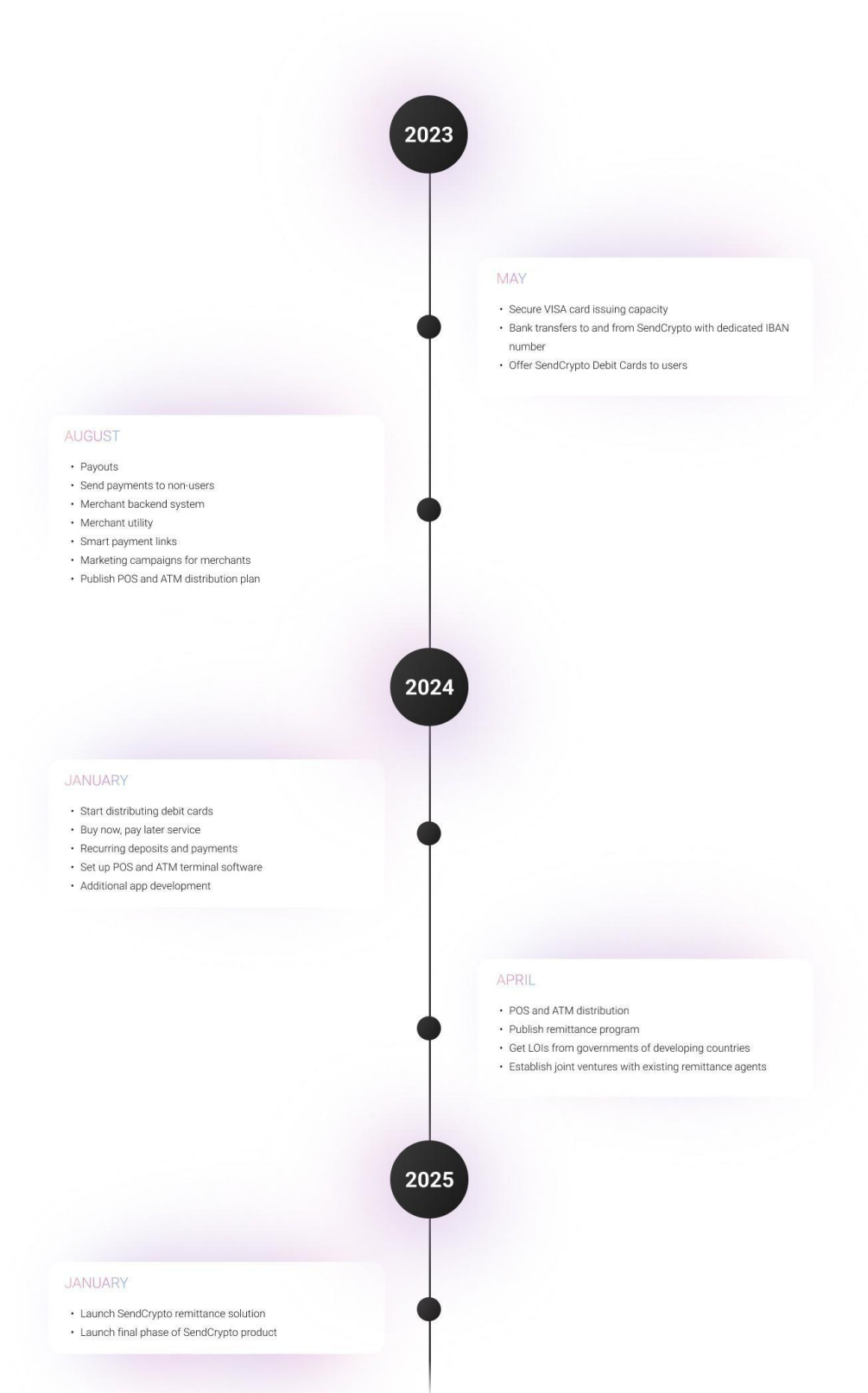
### Global Transactions

Remittance Payments  
Global-spread ATM's  
Agent Network

# Roadmap







# SendCrypto.com Solutions - *Payment*

## Value Proposition

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SendCrypto.com is a super APP that lets you pay, send and receive cryptocurrency anywhere, anytime for free, while connecting with the rest of the community.

SendCrypto.com delivers the following value propositions:

1. **Low fees** - Merchants and individuals pay a flat fee of 0.75% for processing or monthly subscription depending on their monthly volume of transactions, saving up to 100% on fees
2. **Touch-free transactions** - Users can pay directly on the app via NFC or QR code.
3. **Low volatility & low risk** - Users receive the crypto they want, control your preferred crypto and/or fiat currencies you would like to accept.
4. **Quick & easy setup** - Merchants and individuals can start accepting cryptocurrencies just by downloading the SendCrypto.com app OR integrating our API/SDK with one line of code.
5. **Seamless reporting** - Transaction reporting tools for accounting and reconciliation.
6. **Business management** - Payment management tools on the mobile app.
7. **Business profile** - Reach customers' friends (and their friends, too) with a business profile. It is word-of-mouth marketing, supercharged with SendCrypto.

SendCrypto.com comes with a suite of offerings, which are introduced in detail on the following pages:

1. [SEND Checkout](#) 2. [SEND Debit Card](#) 3. [SEND Your Friends](#) 4. [SEND Help](#)

## User Experience

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### SEND Checkout

SEND Checkout lets customers pay in crypto and gives merchants a simple way to accept crypto as an additional payment option. SEND Checkout delivers the following benefits to merchants and customers:

Send Checkout is easy and intuitive for both merchants and customers. Customers can check out with SEND Pay for online and offline purchases alike.

1. Online Customers pay in crypto by selecting “SEND Pay” on the merchant’s checkout page
2. In-person customers can pay via the SendCrypto.com App, by NFC, QR code, or with a supported decentralized wallet.
3. In both cases, the customer’s wallet is debited and the funds are deposited instantly into the merchant’s wallet with the cryptocurrency or fiat of their choice.

The customer experience is designed to be effortless and each payment can be completed with a few taps on a mobile phone. Merchants can implement SEND Pay just by having a SendCrypto.com wallet, Point of Sale (POS) or integrating with one line of our API/SDK code to their existing terminal.

Our Team is working to expand the list of merchants that integrate with SEND Pay on a daily basis.

## MERCHANT

## CUSTOMER

### COST

Reduced transaction costs  
Up to 0,5% payout fee and 0 transaction fee.  
(Other payments methods charge 1-3% fees).

Ability to use crypto for online and offline transactions with 0 fees.

### TRAFFIC

Additional revenue, adopting crypto as a way of receiving payments attracts new, high value customers.

*\*SendCrypto provide customers incentives to drive transactions.*

Strong Incentives, Up to 8% cashback on transactions.

### EXPERIENCE

Easy integration with our "one line of code" API/SDK.  
Merchant dashboard for mobile or desktop with reporting, accounting, and easy reconciliation tools.

Easy to use and well designed intuitive user interface.  
One APP do all infrastructure.  
Multiple payment options, QR, NFC, Virtual Card, Physical Card.

### SETTLEMENT / COMPLIANCE

Instant transaction settlement, with highly compliant way to accept crypto payments.

Instant exchange from crypto to fiat for on spot settling of payments without the need to hold fiat.

Secure and compliant platform.



## Send Debit Card

A SEND Debit Card allows holders to transact without annual fees(\*) at a 60million+ VISA merchant locations worldwide and earn cashback up to 6%. SEND Debit Card users enjoy instant top-up and payment completion, interbank exchange rates without markups overseas, and other amazing perks associated with the card.

\*SENDC Token staking is required

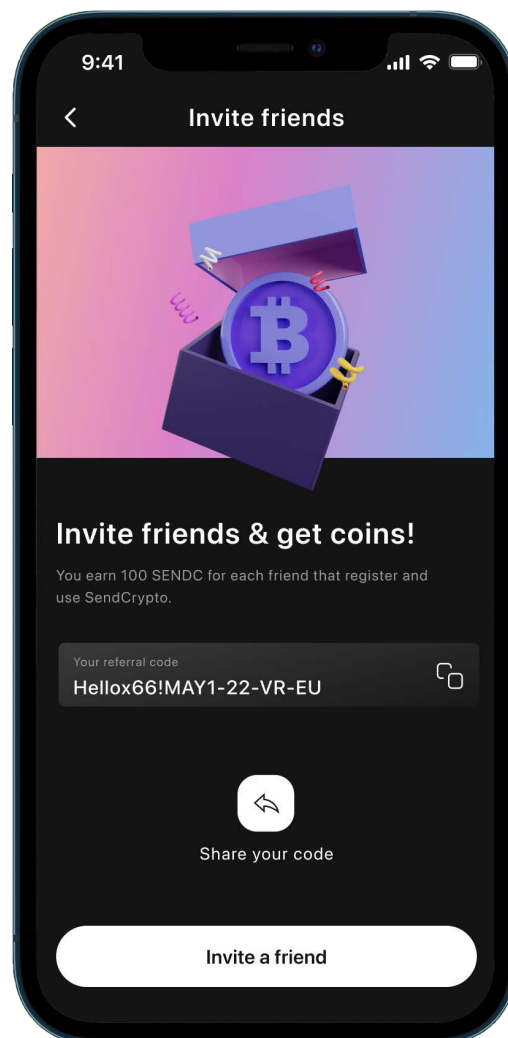


*(\*) The availability of brands varies by jurisdiction. SendCrypto.com does not have any direct partnership with the brands/merchants offered.*

## SEND Your Friends

SEND Your Friends allows users to send crypto to their friends, family, or anyone they choose, and earn rewards. All SEND Your Friends transfers are instant and free, and users receive up to 1.25% usage rewards by sending SENDC tokens.

SEND Your Friends gives us the opportunity to give our users a reason to bring all of their friends into the cryptocurrency space and make our APP viral. Our user experience is simple, instantaneous, and free - the more users get a chance to experience it, the closer we get to global cryptocurrency adoption.



# SendCrypto Social Features

## Value Proposition

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SendCrypto is providing an experience which is much more than just about sending money, Any time humans interact with one another we're constantly interested in what other humans are doing. Paying with SendCrypto provides exactly that with our social feed features.

SendCrypto.com social has the following key-value propositions:

1. **Experience:** digital payments within a social network of known friends and people.
2. **Instant & Low-Cost:** instant transaction confirmation coupled with no fees.
3. **True meaning of P2P:** users can share bills, transfer crypto, request crypto, or even become friends with others through our social component.
4. **Wallet security:** wallet is secured by private facial biometrics and industry-leading encryption (MPC) to keep you safe from account takeover attacks and phishing.

## SEND Help

SEND Help is a crypto donation platform that connects crypto donors with charitable organizations, people in need and non-profits. SEND Help gives organizations and individuals the ability to accept secure donations from anywhere and anyone across the globe instantly. Organizations can choose which currencies to accept and whether to keep them in their SendCrypto wallet or swap them to fiat and withdraw them to their bank account.

SEND Help makes sending donations easy, secure, and instant, and donors receive proof of the donations they make on the SendCrypto.com app to be viewed and used anytime for tax purposes, etc.

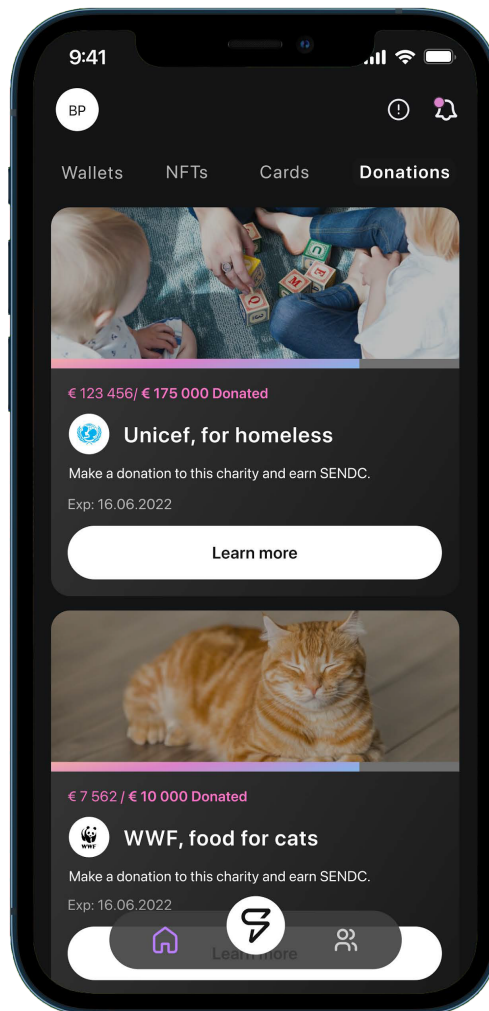
All SEND Help donations are instant, free, global, secure, transparent, and tax-deductible.

## Receiving Donations: How it Works

1. Open a SendCrypto.com Account.
2. Complete the seamless KYC process.
3. Set up your organization profile page in a few steps.
4. Choose which cryptocurrencies to accept.
5. Decide whether to keep your donations in crypto, or auto-convert to fiat.
6. Receive all donations instantly.

## Sending Donations: How it Works

1. Open a SendCrypto.com Account.
2. Complete the seamless KYC process.
3. Enter SEND Help on the mobile app.
4. Browse nonprofits and charitable organizations all over the world.
5. Select an organization.
6. Send a contribution to any coin you chose.
7. Get instant proof of donation for tax deduction purposes.
8. Access your proof of donation on the app whenever you want.



# SendCrypto.com Hybrid

## Value Proposition

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SendCrypto.com Hybrid is the next-generation hybrid solution between BlockchainDB, Layer 1, and Layer 2, which allows us to enable instant and free crypto transactions worldwide between people and businesses without the need to compromise security via our decentralised validators mechanism with a POS model. It is also the technology that powers SEND Pay, our mobile payment solution (see section above), and will be used to revolutionize the world of payments, DeFi, and NFTs.

SendCrypto.com Hybrid has the following key-value propositions:

5. **Secure:** fault-tolerant design making transactions fraud-resistant and safe.
6. **Instant & Low-Cost:** instant transaction confirmation coupled with minimal to no fees.
7. **Un-tempered transparency:** publicly available live auditing Explorer on transactions, company treasury, and capital adequacy, all updated in microseconds via smart contracts.
8. **Wallet security:** wallet is secured by private facial biometrics and industry-leading encryption (MPC) to keep you safe from account takeover attacks and phishing.

## Roles & Incentives

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Different parties will join & use SendCrypto.com with different incentive:

### CUSTOMERS

**Make payments in crypto**



#### **Rewards and discounts**

Pay to earn, Generous Cashback.

#### **Instant % no fees**

Make payments via SendPay with 0 fees and instant execution.

#### **Spend anywhere**

Pay with crypto with SEND debit card and only exchange the crypto you need, no need to hold fiat you can keep your crypto.

### MERCHANTS

**Receive payments in crypto**



#### **Reduced cost**

Zero processing fee when accepting crypto, and payout fees low as 0.5%.

#### **Business growth**

Acquire high quality customers with substantial spending power.

#### **Marketing**

Show that your business is responsive to TECH developments and trends.

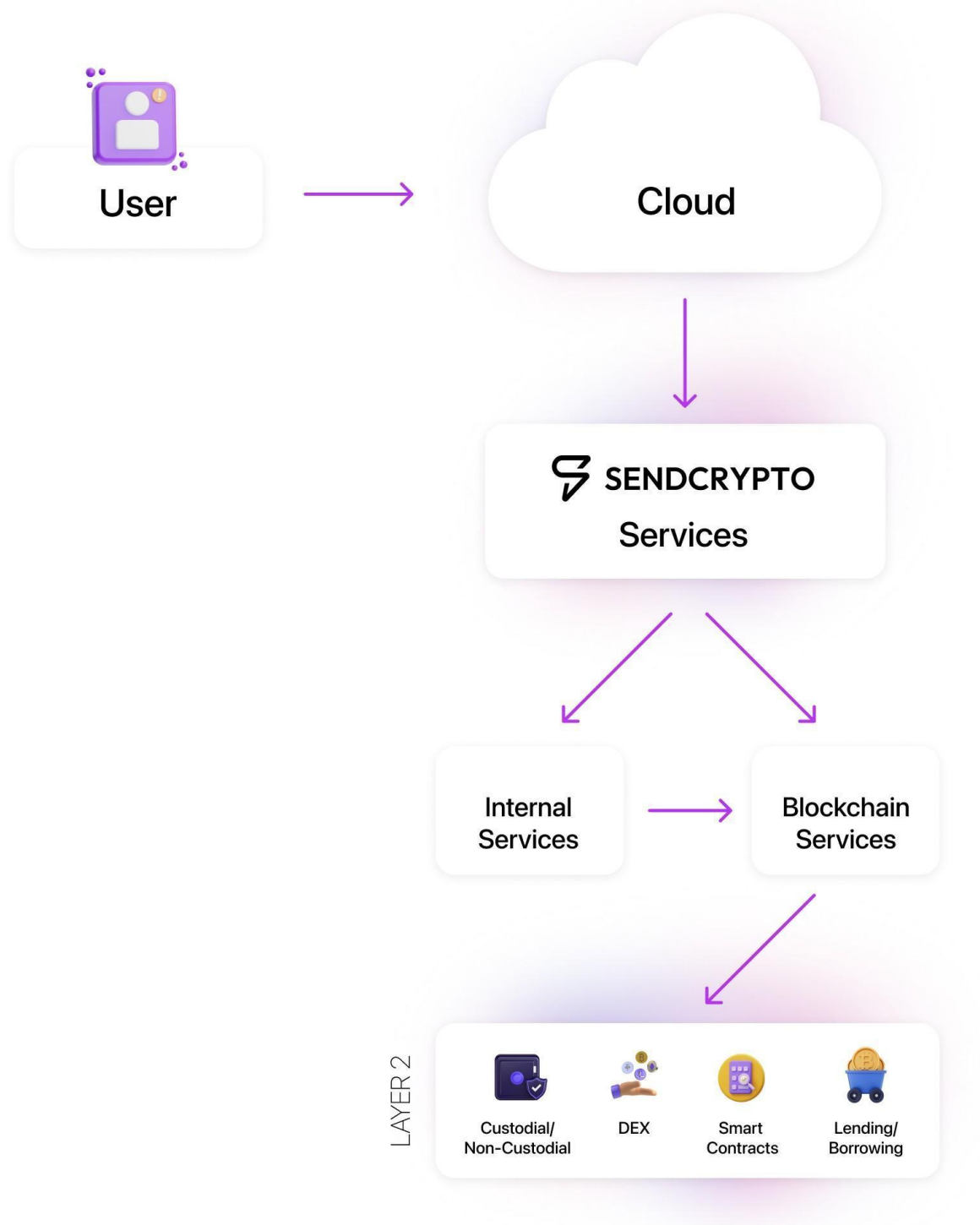
### SETTLEMENTS AGENTS

**Settle between different currencies**



#### **Revenue**

Profit from fees on activities performed





## SendCrypto services

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SendCrypto has a service layer that will help handle the multiple offered functionalities. The services are built with an extensible architecture that enables additional transaction logic, such as middleware which handles communication with external exchanges or liquidity providers.

No data is stored in any service (stateless) and this functionality effectively supports auto-scaling capabilities helping support a flawless user experience no matter the volume and reducing operational costs.

The services are built to adapt to new business requirements with an effective configuration option.

A key feature of all services is visibility- which allows for building robust monitoring and a clear view of the system state.

Some of the services will be offering the following functionalities:

1. Allow supporting high synchronization level between all users' devices and future platforms (e.g, updating wallet in both mobile device and web browser).
2. An update service will be helping the users to get their updates; system notifications, wallet updates, etc.
3. Users will be able to manage their wallets easily.
4. Easy integration with 3rd party service providers.
5. Keyless security keeps you safe by eliminating a significant point of failure in crypto storage – the private key.

## Accounting Service

The accounting service will help users manage their wallets by storing information about their wallets and managing the funds in their wallets. The service will be used as a consolidator of data from other services (e.g. services that handle multiple cryptocurrency types). It will present the data in a user-friendly way.

No data is stored at the service level and this effectively supports a changing number of users while using auto-scaling capabilities which helps support a seamless user experience regardless of transaction volume, and reduces operational costs.

The accounting service is built with an extensible architecture that enables additional transaction logic to effectively manage transactions, acting like middleware by handling communication with external exchanges or liquidity providers.

The accounting service is user-facing and contains an extensibility option to support current and future planned user functions. The service is built to adapt to new business requirements with an effective configuration option.

## Audit

The SendCrypto.com audit service is in charge of making the internal ledger data transparent and publicly available for our users to view. In order to promote full transparency, we developed an unprecedented function that will allow each of our users to conduct a full audit on the SendCrypto.com ecosystem through the link:

[www.sendcrypto.com/contact](http://www.sendcrypto.com/contact).

The report will be updated on a daily basis via smart contract and users will be able to see our capital adequacy, the integrity of transactions, and the proper conduct of the overall ecosystem.

The audit process is combined from a SendCrypto.com audit service and a corresponding Ethereum SendCrypto.com audit smart contract.

The audit will send a periodic report about SendCrypto.com's internal ledger to a SendCrypto.com smart contract located in the Ethereum network using its persistent ability to store the sampled data.

The service will also send sampled block data hashes from SendCrypto.com's internal ledger. This will allow users and external auditors to access the validated data stored on SendCrypto.com:

1. A block hash id is established based on previous block data. This creates a dependency between the data blocks.
2. If a historic internal ledger data is changed, it will cause the following data block hashes not to be consistent with the following already added hashes.
3. Sending the data block hash to the Ethereum network will prevent historic data manipulation.
4. Data manipulation can be easily identified by simply comparing the historic SendCrypto.com block hash stored in the Ethereum service to the block's hash data located in SendCrypto.com's servers.

## Update Service

The SendCrypto.com update service will be developed and managed by SendCrypto.com but will function as a separate entity, allowing for the proper separation between different functionalities of SendCrypto.com. Our update service will help users keep their systems and wallets up to date (e.g. system notifications, wallet updates, etc.), without jeopardizing the other SendCrypto.com services or hindering the platform in any way. The update service will be stateless, meaning that no data are to be stored on it. This will help the service use auto scalability to support a changing amount of data and users.

Benefits of our updated service model include:

- **Observability** - an isolated update service allows for robust monitoring and a clear view of system health.
- **Better User Experience** - a smart update service will support high synchronization across user devices and future platforms (e.g, updating wallet in both mobile device and web browser).
- **Growth Opportunity** - a dedicated SendCrypto.com update service will assist the quick adaptation to dynamic business demands.

### Cryptocurrency Service (internal): A fast addition of new currencies

As different cryptocurrencies are added to the market, SendCrypto.com will have a series of dynamic, extensible services dedicated to handling them.

SendCrypto.com's cryptocurrency service is designed to support an abstract interface allowing it to have a broad base of functionality to support the different needs of different currencies.

The dynamic architecture of the service will allow SendCrypto.com to respond quickly to adopt newly added cryptocurrencies with different properties not similar to existing cryptocurrencies on the market. This is made possible because each cryptocurrency type will have its own unique instance or instances, depending on the volume of transactions on the cryptocurrency service, which will create a high customization level of the service and enable SendCrypto.com to implement new cryptocurrencies on the platform quickly and effectively.

### Internal Blockchain

SendCrypto will use an internal blockchain-based (Ledger) to store the transactions of users in the ecosystem, the internal ledger data contains mostly user-specific transaction information and consolidates all data from all cryptocurrency types into one data store. It will be a natural extension of the blockchain infrastructures outside of our

ecosystem, which is being used by the different cryptocurrencies (i.e., Ethereum blockchain, Bitcoin blockchain, etc.). The benefits of using an internal Ledger service on top of a blockchain DB:

### The benefits of using an internal Ledger service on top of a blockchain DB:

- ✓ Integrate external blockchain changes into SendCrypto faster, safer, and more seamlessly.
- ✓ Each SendCrypto's Blockchain DB data block is built by a collection of blockchain nodes. This method will enable us to use external validators as part of the validation process of managing the user transaction, giving us a better audit service and more transparency.
- ✓ Each created record is encrypted and can't be changed easily, preventing data manipulation, fraud, and unauthorized activity. transactions do not contain customer identifying information. The data is located across multiple locations, making it hard for hackers to collect all stored data.

## SendCrypto Zero-Knowledge & Rollups Solution

SendCrypto Zero-Knowledge Rollups is aimed to provide our ecosystem with the ability to transact instantly and free with ERC20, ERC721 and ERC1155 tokens. It uses Zero-knowledge proof Rollups for dramatically lowering the costs, and the privacy is attained by leveraging zero knowledge proofs. The rollups contracts are deployed on Ethereum (layer 1). Proposers will roll up transactions into blocks and submit them to the Optimistic contracts. Challengers will submit fraud proofs for any invalid block to the same contracts. All the information required to perform a private transfer exists with clients and does not rely on any off-chain third party.

## Transactional Benefits

- ✓ Enables private token transfers of ERC20, ERC721 and ERC1155.
- ✓ Rooted in the security of Ethereum.
- ✓ Lower transaction costs due to an optimistic approach.
- ✓ Provides higher throughput.

## Decentralized

- ✓ Full ownership and control of assets.
- ✓ Non-custodial architecture.

## Network Potential

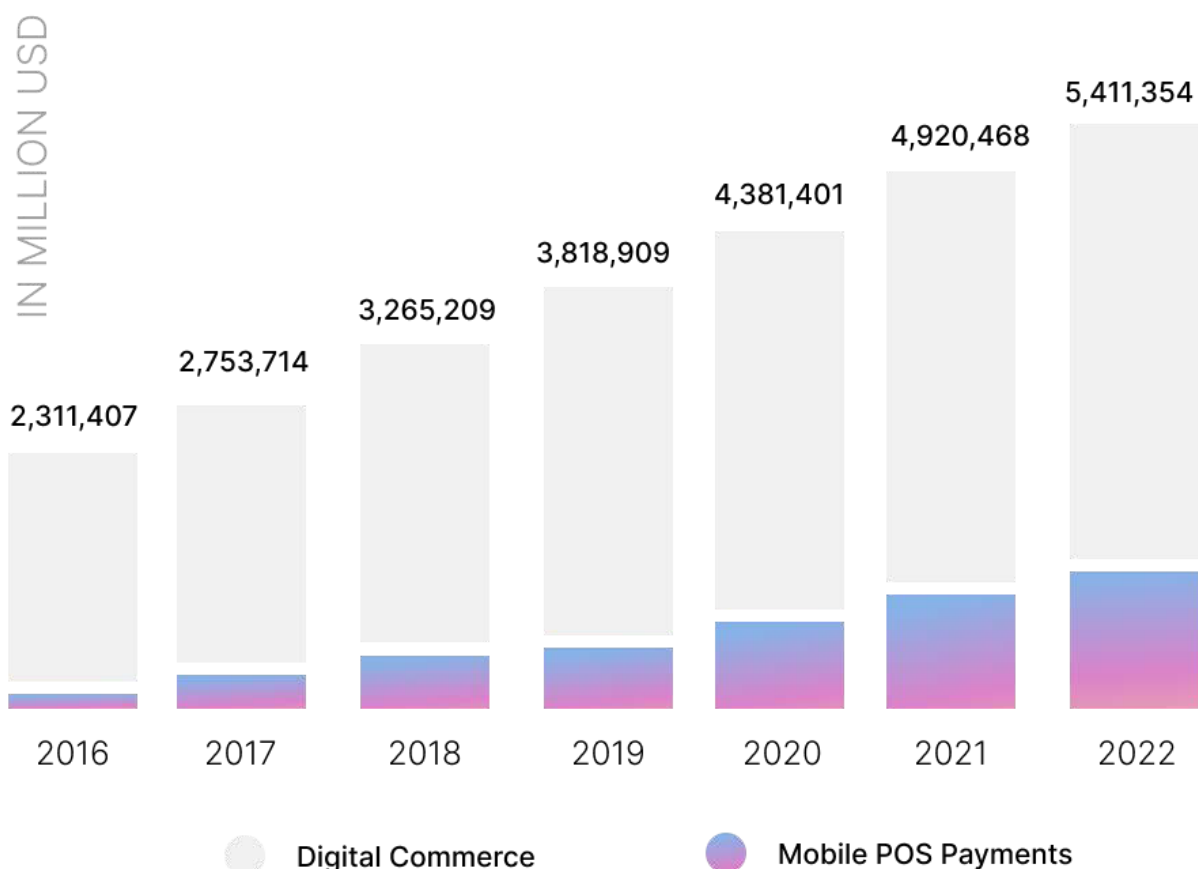
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Blockchain technology and cryptocurrencies are relatively new concepts. Since Bitcoin's initial release in 2009, the awareness and acceptance of blockchain technology & cryptocurrencies have been steadily on the rise. Crypto has received the interest and support of established institutions, with recent developments such as Paypal's move to adopt cryptocurrency capabilities and the accelerated experimentation of Central Bank Digital Currencies (CBDCs) by governments around the world. We believe that these progressions will continue to increase the recognition of cryptocurrencies and fuel the growth of the industry. Consumer acceptance of digital currencies is reportedly already on an upward trend. [Digimentality-Fear and Favoring of Digital Currency](#) quotes a survey in which 85% of respondents reported having owned, used, or heard of decentralized digital currency (such as cryptocurrency), indicating increased public awareness.

Another indicator of the potential of cryptocurrencies is the exponential growth in the number of cryptocurrency wallets worldwide. Bitcoin and Ethereum wallet creation have experienced explosive growth (>10x) respectively, from 2016 to 2018, and 2019 to 2021. We expect wallet creation growth to continue in the future but with a significantly more moderate CAGR down to 30-40% in the later years. Our research & insights team have used on-chain data to reach the estimate that the Bitcoin & Ethereum wallet addresses map to around 165 million crypto owners worldwide in 2021 which is a sizable user base considering both networks are around or less than a decade old at the time of the estimate.

The total Digital Payments segment is expected to be worth \$5trillion+ by 2022, amongst which crypto payments could represent 2-3% of total payment volume (100-150 billion USD).

## Total Transaction Value in the “Digital Payments” Segment\*



Based on historical growth of Bitcoin and Ethereum wallets (2:1 ratio in contribution) and decreasing expected future growth down to 35% in the last year. The Digital Payments market segment is led by consumer transactions and includes payments for products and services which are made over the internet as well as mobile payments at point-of-sale (POS) via smartphone applications. Similar to the payment market penetration of the first mobile payment player entrant in a large market.



# Products For Individuals

## Store Crypto

Users can store any one of their cryptos in a safe and regulated environment and have the choice of whether they would like to have their coins secured in our custodial wallet or in the non-custodial wallet option.

## Send Crypto

Users can send crypto to other SendCrypto.com App users instantly and without fees, or withdraw crypto to external wallet addresses with a fraction of the current fees and processing time.

## Pay Crypto

Pay crypto as easily as paying with fiat via any digital wallet currently used, just without high fees, and restrictions.

## NFT Vault

Like any Web3 digital asset, NFTs need to be protected and secured. SendCrypto is a secure gateway to store, send & receive, visualize, manage, and enjoy full ownership of your NFTs and all instantly and fee-free. Transfers of ERC20, ERC721 and ERC1155 are supported.

## Buy & Sell Crypto

One-stop-shop to buy, sell, store, and pay&track cryptocurrency in a secure and convenient way with a few taps on any mobile device.

## Personal IBAN A/C & Existing bank account connection

faster and easier to set up bank payments through a flow designed with the user experience and security in mind, for easy bank to bank payments or Fiat payments.

## Exchange Crypto

Swap and exchange between over 100 different coins instantly via our bridges with the leading liquidity platforms.

\*SendCrypto will have the best execution algorithm in place to ensure our users get the best available rates.

## Crypto Lending

Users that look to earn income on their crypto investments will be able to lend to borrowers and receive attractive APY's on a variety of tokens.

## Crypto Borrowing

Users can deposit cryptocurrencies as collateral to borrow a crypto loan. After depositing the required collateral, the user will receive the loan instantly in their crypto wallet in the SendCrypto.com App. Supported loan currencies include USDT, TUSD, and USDC.

## Track Crypto

Users can monitor 200+ coins at their fingertips in the coin tracking tab containing a wide array of useful metrics which are frequently updated to reflect the latest reports, including prices, volume, market cap, % change, and more.

## SEND Debit Card

The SendCrypto.com App will enable users to apply for a SEND Visa/Mastercard, manage their debit card activity, and spend their cryptocurrency both online and offline at more than 60 million VISA/MasterCard merchants worldwide.

Supported app functions will include:

1. Cryptocurrency conversions into fiat ready for spending (supported fiat currencies include USD, EUR, GBP, SGD, HKD, JPY, AUD)
2. Cash withdrawal
3. Freeze/unfreeze the card
4. Virtual card
5. Upgrade card tier

### Cardholder Benefits

- Access to top industry events (with priority access for top cardholders)
- Priority customer service

### Staking Benefits

SendCrypto.com users can enjoy benefits provided by two types of staking services:

- **SEND stake-and-earn:** Users can stake SENDC and earn interest annually
- **Soft-staking for idle balance:** SendCrypto.com Soft Staking offers users a new way to earn interest on their SENDC held in their wallet. Rewards are offered on a flexible term - no “lock-u” is required.

### Other Features & Promotions

SendCrypto.com will continuously expand its product offerings for retail & institutional users.

# Products for Business

Easily accept and request crypto payments from your customers

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## Grow your business

A business profile can help you reach customers' friends and their friends. SendCrypto makes it easy to spread word-of-mouth advertising. This is an affordable and easy way to grow your business, from dog walkers to main street cafés and everything in between.

## Bank account integration

Accept crypto payments and seamlessly cash out directly to your bank account.

## Shopping Cart Plugins

With SendCrypto and our pre-built plugins for all the major e-commerce platforms, you will get your store up and running in minutes.

## Payment Buttons

Our variety of payment buttons can be implemented quickly and seamlessly to provide crypto payment functionality on any website.

## API / SDK

Integrate SendCrypto payment or wallet API / SDK into your business for a custom crypto experience for your clients.

## Payment Request

Send your customers a link to complete a payment in crypto.

## Mobile App

Manage your account and track the performance of your business on the go wherever you are.

## Point of Sale

Accept crypto payments anywhere in person using our simple PoS interface.

## Business Reporting

Transaction reporting tools for accounting and reconciliation.

## SendCrypto.com CeFi Wallet-Custodial

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### Value Proposition

Understanding all the ins and outs of crypto is hard enough, so for those who are new to the crypto world, we offer our custodial wallet. Our custodial wallet ensures users don't lose access to their funds, and we give them the peace of mind that their funds are protected.

All custodian funds are stored in cold storage wallets and insured by a third-party insurance firm.

Users don't need to worry about transparency, because we are developing an ongoing auditing system via smart contracts which systematically, without any control on our side, audits our entire ecosystem and publishes it multiple times a day on a public domain accessible to all.

## Crypto.com Custodial Wallet

### ADVANTAGES

- Zero fees on crypto transfers made within the SendCrypto.com ecosystem
- It's easy to regain access to your wallet via our 24/7 support team
- Third party insurance on clients crypto up to 100 million USD

### DISADVANTAGES

- You'll need to complete our KYC identify verification process
- Your Wallet is not fully decentralized, SendCrypto.com is your wallet custodian

## SendCrypto.com DeFi Wallet - Non-Custodial

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### Value Proposition

To take one more step towards letting users better safeguard their money, data, and identity, we have launched the SendCrypto.com DeFi Wallet

SendCrypto.com DeFi Wallet offers the following value proposition:

- Secure wallet protected by the encryption of private keys on the user device, combined with a passcode, biometrics, and 2-factor authentication.
- Flexible transactions with instant confirmation at a fraction of the fee.
- Easy access to the diverse crypto financial services offered by SendCrypto.com.

*\* Please note: Non-custodial wallets are not covered by our third-party insurance up to 100 million USD, in case your funds are stolen.*

## User Experience

The SendCrypto.com DeFi Wallet is designed for all levels of crypto users -beginners will feel at ease as they are gently guided towards making their first transaction, while experienced users will notice significant improvements to common features found on other crypto wallets (in particular: backup recovery phrase and sending/receiving crypto). The wallet supports BTC, ETH, and many more, with more tokens to be progressively added.

*\*Users can have more than one wallet.*

To get started, users can download the SendCrypto.com DeFi Wallet mobile app and follow the simple registration steps.

The 3 security factors used by SendCrypto.com wallet:

**Your Email**

|

**Recovery File**

|

**Your Face Scan**

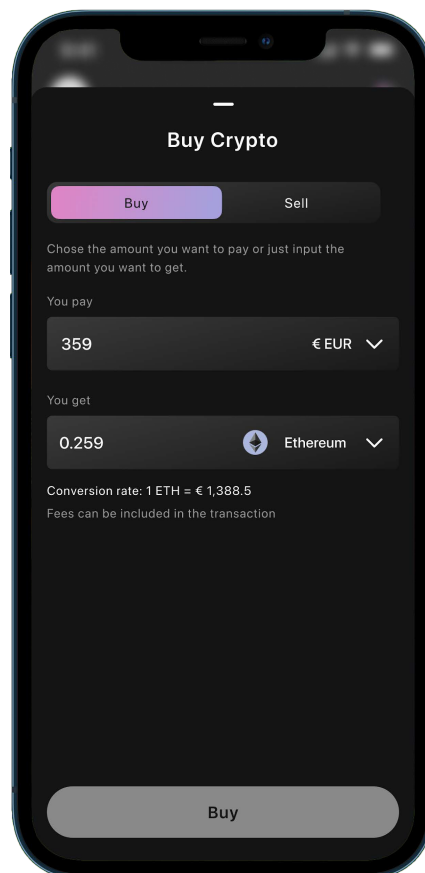
## SendCrypto.com On/Off Ramp

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### Value Proposition

SendCrypto.com App delivers the following value propositions:

1. Easy process to exchange your crypto to your chosen Fiat and withdrawl to your bank.
2. The only place to buy crypto at true cost - SendCrypto.com's proprietary exchange engine pools liquidity from major exchanges globally and routes orders to them to ensure the Best Execution Price. Coupled with our increasing coverage of fiat top-up channels and convenient app interface, this makes the SendCrypto.com App the best place to buy crypto.





## SendCrypto.com Off Internet Capabilities

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### Value Proposition

EVERYONE, EVERYWHERE AND WITH ANY DEVICE can use SendCrypto.

### User Experience

We created a one of a kind user experience that seamlessly gives the user the ability to have a flawless transmission between having the internet and not having an internet connection without it affecting his wallet capabilities.

## SendCrypto.com Rewards

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### Value Proposition

SendCrypto Rewards is a product that lets users capitalize on their holdings while retaining full ownership. Crypto Earn gives users the freedom to grow their crypto assets and earn up to double-digit interest rates annually on different cryptocurrencies.

### User Experience

SendCrypto Earn is offered within the SendCrypto.com App. Users can deposit cryptocurrencies and earn interest. Supported deposit tokens are shown in the picture below and more assets will be added regularly.

## SendCrypto.com Borrowing

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### Value Proposition

SendCrypto borrowing gives users spending power by enabling them to monetize their crypto assets without selling them:

1. Get the borrowings you want, not the ones you're given.
2. Instant credit is deposited in your crypto wallet, ready to spend.
3. Pay whenever you want with no statement deadlines.
4. No credit check is required.

Crypto borrowing is offered within the SendCrypto.com App. Users can deposit cryptocurrencies as collateral to borrow a crypto loan.

Supported collateral currencies will include BTC, ETH, SENDC, LTC, XLM, EOS, ADA, ALGO, ATOM, VET, LINK, and WBTC, with more currencies to be added progressively.

After depositing the required collateral, the user will receive the loan instantly in their crypto wallet in the SendCrypto.com App. Supported loan currencies include USDT, TUSD, USDC.

## Referral Program

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### SendCrypto.com Referral Program

The SendCrypto.com referral program offers rewards to both eligible newly referred users and their referrers. New users that pass verification and transfer a certain amount of crypto are eligible to receive up to \$25 equivalent in SENDC. Eligible referrers can receive even greater rewards in SENDC. Bonuses of the referral program are credited instantly.

# SENDC Token

Total Supply  
**\$1.5 Billion**

Initial Circulating Supply  
**\$36.45 Million**

Initial Market Cap  
**\$729,000**

Price  
**\$0.020**

Hard Cap  
**\$2.25 Million**

Initial market cap (ex. liq)  
**\$465,000**

## Token distribution

SALE	PRICE	% FROM SALE	TOKENS FOR SALE	SUMM	DISCOUNT	FROM TOTAL SUPPLY	CLIFF	VESTING PERIOD (MONTH)
Private sale	0.01	75%	135 000 000	\$1 350 000	50%	9%	6	20
Community / Public sale	0.02	25%	45 000 000	\$900 000	0%	3%	0	6
		100%	180 000 000	\$2 250 000		12%		

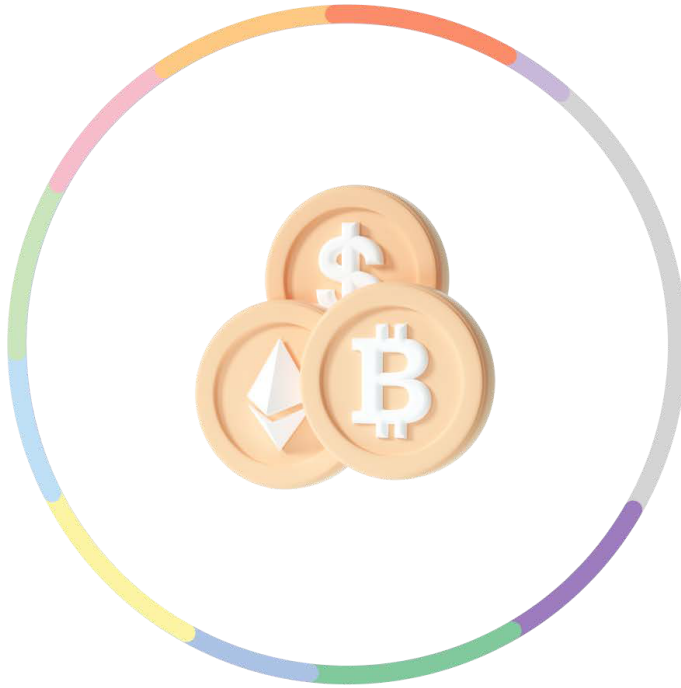
TOTAL	PRICE	% FROM ISSUE	TOKENS	SUMM	TGE	CLIFF	VESTING PERIOD (MONTH)
Private sale	0.02	9%	135 000 000	\$2 700 000	10%	6	20
Community / Public sale	0.02	3%	45 000 000	\$900 000	15%	0	6
Treasury	0.02	11,5%	172 500 000	\$3 450 000	0%	7	28
Team	0.02	9,25%	138 750 000	\$2 775 000	0%	11	36
Advisors	0.02	1%	15 000 000	\$300 000	0%	11	36
Reward pool	0.02	24,25%	363 750 000	\$7 275 000	0%	0	47
Operations	0.02	10%	150 000 000	\$3 000 000	0%	3	20
Development	0.02	11%	165 000 000	\$3 000 000	0%	6	20
Exchanges and liquidity	0.02	11%	165 000 000	\$3 000 000	8%	0	6
Marketing	0.02	10%	150 000 000	\$3 000 000	2%	0	12
		100%	1 500 000 000	\$30 000 000	35%		

## Use of Sale Proceeds



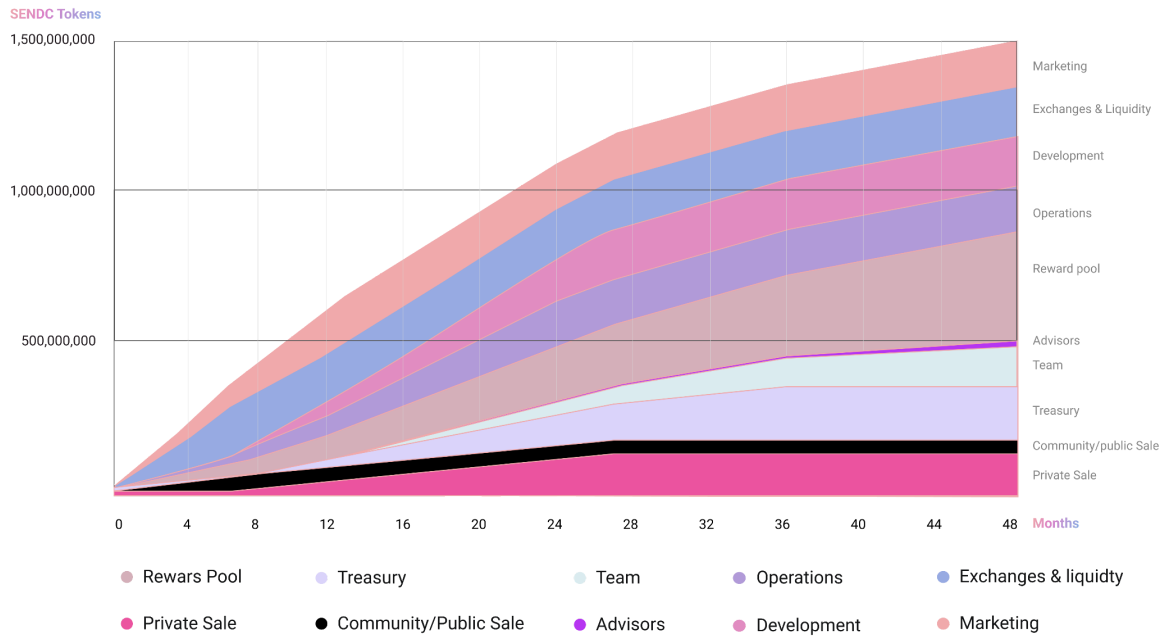
- Operations - 12%
- Legal - 10%
- Exchange listing - 10%
- Product - 9%
- Development - 27%
- Marketing - 32%

## Token allocation

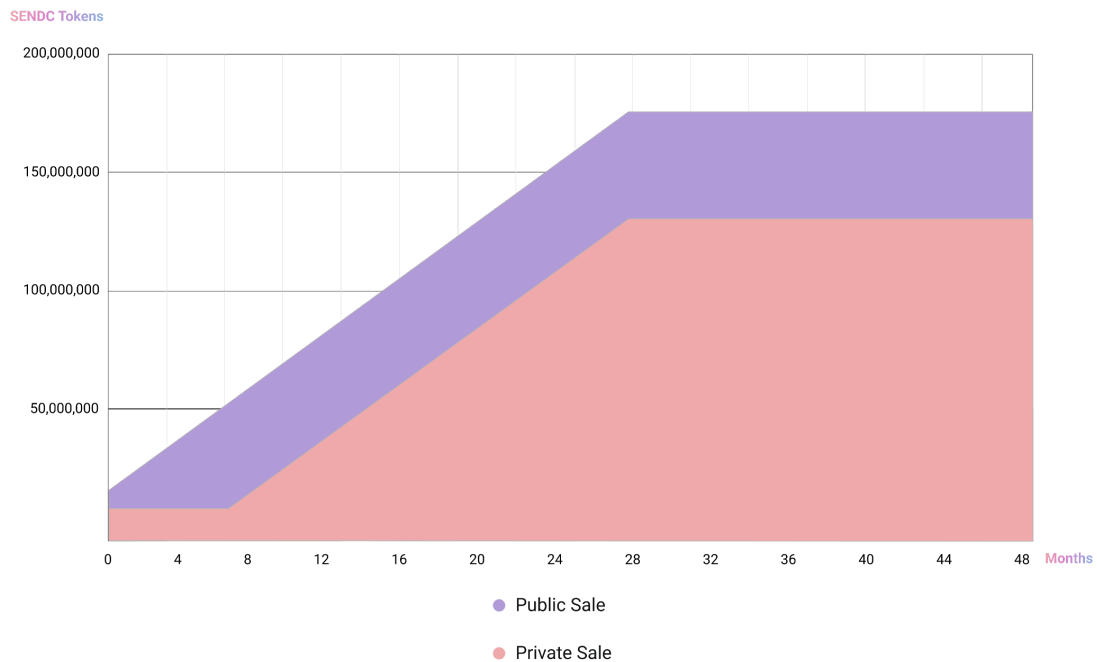


- Reward pool - 23%
- Marketing - 15%
- Treasury - 11.5%
- Advisors - 1%
- Operations - 10%
- Community sale - 1.25%
- Private Sale - 5%
- Development - 11%
- Exchanges & Liquidity - 8%
- Team - 9.25%
- TGE - 5%

## Cumulative vesting diagram (all tokens categories)



## Cumulative vesting diagram (fundraising rounds only)



# SendCrypto.com Team & Organization

## Leading Team

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Our exceptional team is led by talented, forward-thinking individuals and top industry professionals.

### Elad Lieberman

Co-Founder

Elad Lieberman is an entrepreneur with a rich background in traditional finance. Over the past decade, Lieberman has engaged with the crypto community, and in the past eight years, has established his name and reputation as an investor, trader, and blockchain consultant for various groups in the private and commercial sectors, particularly in the private banking sector.



Elad Lieberman has provided consulting for major financial institutions worldwide to implement new technologies in support of the evolving financial and regulatory requirements.



## Roy Ben Yami

Lead Investor & Co-Founder

Mr. Roy Ben Yami is an experienced Executive and Investor with a proven track record of success, including founding the longstanding LR Group. Mr. Ben Yami's expertise includes financing, investing, restructuring, and developing businesses. Over the years, Mr. Ben Yami has developed widespread connections and relations in business communities worldwide.



## Shlomi Shaar

CTO & Co-Founder

Shlomi Shaar has a proven track record of solving enterprise data challenges to drive the success of global organizations. Since 2011, Shaar has led global R&D data engineering teams as an executive member working closely with the founders of global companies.



Shaar has built his reputation as an executive data engineer and R&D specialist reaching the top through hard work at 888, Amdocs, WilliamHill, SBTech, and Draftkings. In his most recent endeavor, Shaar has founded and led DataDots to success as a fast-growing company worldwide, delivering R&D and data platform solutions to clients with regulated markets in the USA and the EU.

## Steeve Boutboul

Chief Architect

Steeve Boutboul is a tech expert with over 15 years of experience leading complex technology and architecture projects spanning a wide range of fields, including blockchain, gambling, gaming, instant messaging, and cybersecurity. Boutboul has filled high-ranking positions:

CTO, Chief Architect, and Lead Developer, at global companies, such as William Hill, Playtech, Slatch, and MS.



## Yaniv Ziv

CFO

Yaniv Ziv is an expert in global finance, accounting, and valuation. Throughout his career, Ziv has advised on some of the biggest transactions in the Israeli market, as well as led global business operations spanning the fields of agriculture, energy, construction, health, and communications.

Ziv has lectured on Finance and Accounting at Tel Aviv University and Reichman University.



## Lourdes Miranda

Chief Compliance Officer

Former CIA Officer and a former FBI Analyst with over 20 years of government and corporate experience specializing in financial crime investigations and intelligence collection and analysis globally. She has extensive field experience targeting money launderers and terrorist financiers.



Since 2017, she has been working for Fintechs as a senior crypto investigator, senior compliance officer, and as risk manager building compliance, investigations, crypto, and intelligence teams and training programs. Lourdes is also an author and has contributed to Manchester CF's Cryptoassets and Open-Source Intelligence online courses as a subject matter expert. Lourdes is also a Certified Anti-Money Laundering Specialist; Certified Crypto Forensic Investigator; Certified Fraud Examiner; Certified Chainalysis KYT; CipherTrace Certified Examiner; and ManchesterCF Financial Intelligence Specialist.

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## Tomer Daniel

Legal Advisor

Tomer Daniel brings diverse legal and economic experience as well as professional expertise from complex projects worldwide. Daniel is an expert on global matters spanning the gamut of commerce, construction, tax, M&A, banking and finance, intellectual property, and human resources.

Daniel has played key legal advisory and business development roles at Teva Pharmaceuticals and LR Group, handling joint ventures in cooperation with companies on four continents. He also served as CEO of ClearPath Ltd. and as an attorney and economist in the Israeli Chamber of Commerce.



## Clara T. Snaty







Corporate Structuring Expert

Ms. Snaty has been a member of the International Tax Planning Association since 2016. She is a member of the International Bar Association, active in the association's Capital Markets Forum, Banking Law, Corporate and M&A Law, and Taxes Committees.

Ms. Snaty lectures students and organizations worldwide about taxation and structuring solutions for individuals and companies.



## Key Team Members

-  **Igor Rudych** - Product Owner
-  **Laura Sibille** - UX Expert
-  **Magdalena Peneva** - QA
-  **Victoria Gospodinova** - HR
-  **Rostislav Kishenkov** - Tokenomics Expert
-  **Tantely Andriamalala** - Solidity Expert