



SXP

WHITE PAPER

Swipe.io

Disclaimer

The Swipe SXP White Paper ("Whitepaper") has been published and issued by Swipe Wallet ("Swipe") for informational purposes only and is required to be read alongside the **Terms and Conditions** ("Terms"), if any, if the prospective purchaser plans to use any of the Swipe products. This Whitepaper is a working document and is subject to changes and errors. Any purchase or use of services from Swipe creates a binding arbitration agreement between Swipe and the user/purchaser as the Terms are outlined governed by the laws of the United Kingdom. This Whitepaper does not constitute a prospectus for the purposes of ***[Directive 2003/71/EEC (the "Prospectus Directive"), and the amending directive 2010/73/EU] [Regulation (EU) 2017/1129 (the "Prospectus Regulation")]***, and is not intended to constitute an offer of securities or a solicitation for investments in securities in any jurisdiction. The purpose of this Whitepaper is to provide potential purchasers and users with the information on Swipe's ecosystem to allow the purchasers to make their own decision as to whether or not it wishes to proceed to purchase Swipe Tokens ("SXP") and use any of the Swipe ecosystem of products.

About Swipe

Swipe is a Card Issuing API service that is powered by SXP tokens to provide commercial partners the ability to issue crypto-linked debit cards. Swipe connects the world's largest payment networks to the world's largest digital asset exchanges to create seamless payment card experiences for its users. This extensive library of API endpoints gives those clients access to over 70 million locations of spending power with over 130+ fiat currencies access on demand powered by SXP tokens as a payment of service.



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2 "success": true,  
3 "data": [  
4   {  
5     "id": 5,  
6     "entity_id": 314,  
7     "card_id": 3,  
8     "card_upgrade_id": 9,  
9     "platform": Visa,  
10    "type": issue,  
11    "status": verified,  
12    "created_at":
```

Swipe Issuing

Swipe Issuing is an API library available for commercial partners on swipe.io that offers the ability to quickly launch an end-to-end card issuing platform. Swipe Issuing enables partners to skip the complex connectivity to banks, payment networks, and processors that require the settlement of payments through merchant transactions. The Swipe Issuing product bundles all of these into a simple and easy to use API set that can be leveraged to go to market quickly. These services are exclusively paid for in SXP.

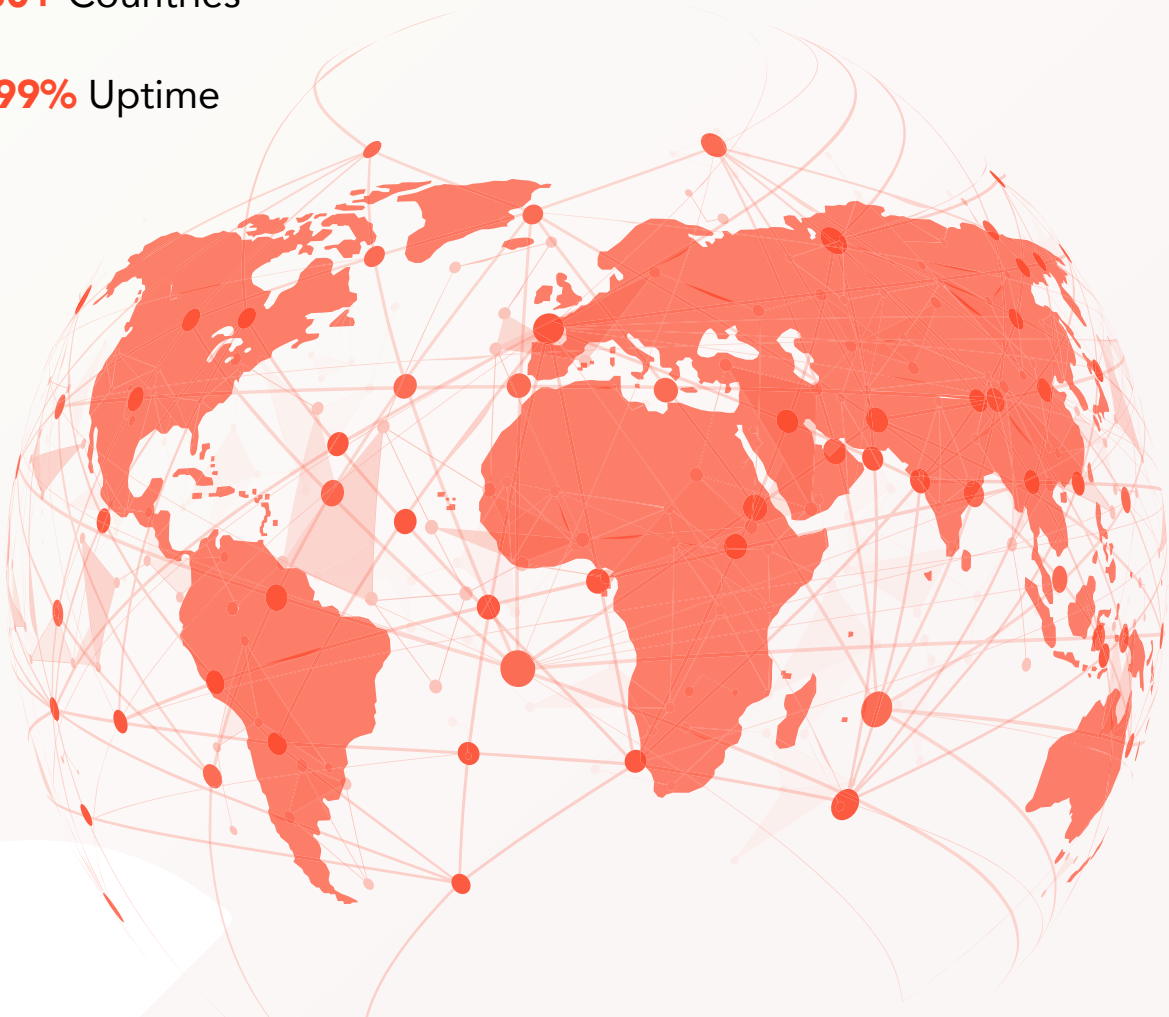
Clients



Card Issuance

Swipe powers the ability to issue debit or prepaid cards on demand through the Swipe Issuing API. Partners will be able to go through compliance requirements and quickly KYC their eligible customers to conform with local AML requirements. Swipe handles all of the regulatory requirements to issue the card in specific jurisdictions while giving partners the ability to issue Virtual, Physical and Tokenized Cards.

- **135** Fiat Currencies
- **30+** Countries
- **99%** Uptime



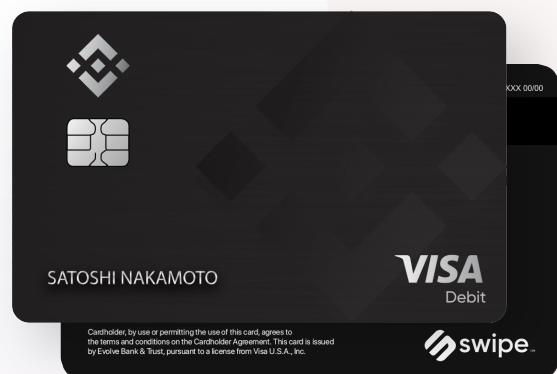
Virtual Cards

Swipe Virtual Cards are branded Virtual Debit or Prepaid Cards that are issued on demand. Once a client successfully completes the KYC API they are able to be issued a Virtual Card to use while they wait for their physical cards to be issued and mailed. Virtual Cards are able to become tokenized and used immediately at retailers and for e-commerce transaction.



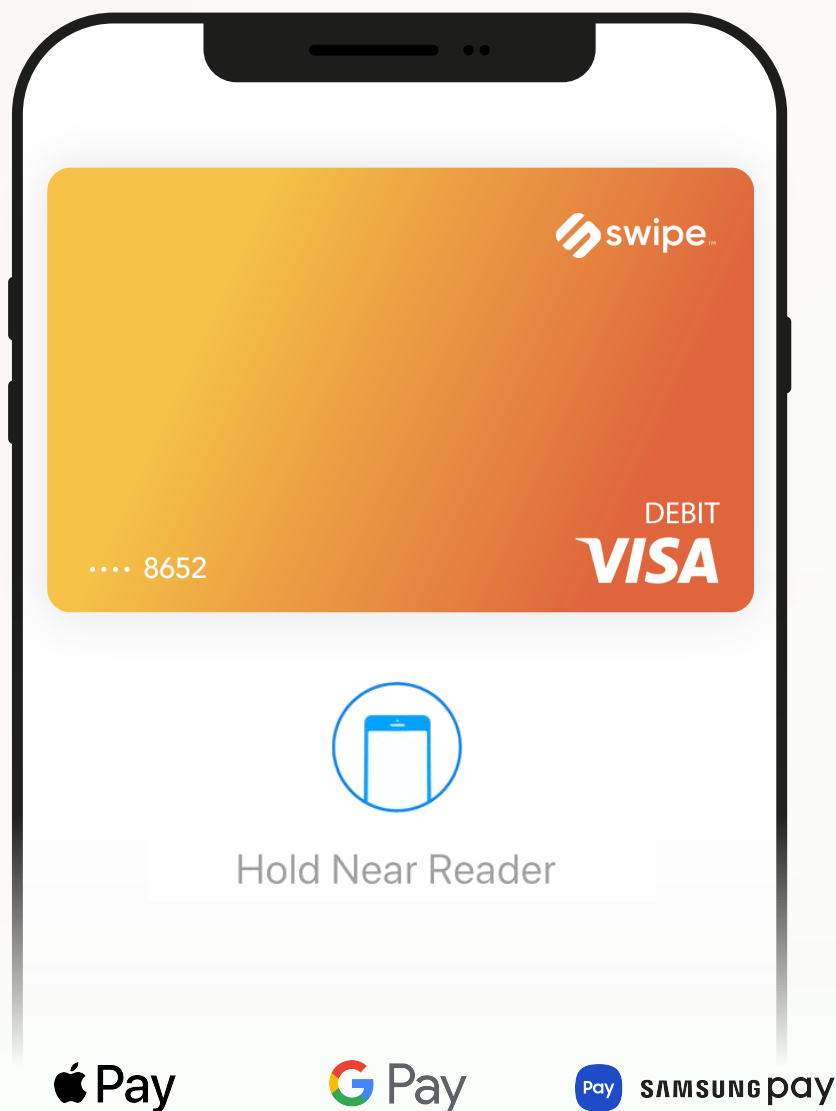
Physical Cards

Swipe Physical Cards are branded plastic or metal debit and prepaid cards that are mailed to our partners end clients. These cards are branded with the type of design that is approved to be used to match the co-brand of our issuing partners. Physical cards are EMV (chip) and NFC (touchless) ready so that users can either, swipe, insert, or tap to pay.



Tokenized Cards

Swipe powered Debit and Prepaid Cards have the ability to become tokenized and used on Apple Pay, Google and Samsung Pay where available. Users are able to take their Virtual or Physical card and add them to their Mobile Wallets to pay on point of sale or e-commerce transactions.



ATM Cash Access

Cardholders who want access to cash are able to create a PIN code with their Card Issuing Partners to access ATMs and cash access services. This functions smartly to point of sale transactions and will still utilize the real-time controls available.



Security Features

Security is important to every cardholder. Swipe powered debit and prepaid cards come with unique security features that protect Cardholders on-demand. For example, Swipe offers the ability for issuing partners to add a lock feature to quickly lock and unlock their cards from use. There is a reporting API to claim when your card has been stolen or lost so that it can be blocked properly and an investigation into the suspicious transactions can occur. Users are able to change their PIN through an API which is available to card issuing partners where available as well.



On-Demand Conversion Protocol

Swipe helps bridge cryptocurrencies, NFTs, and other digital assets into fiat to transact in normal commerce. It does this through its proprietary real time conversion layer that enables API's to give partners the power to control issuing authorizations connected to a specific logic of liquidating these assets where available.



SXP Token

The Swipe (SXP) Token is the native cryptocurrency that powers the Swipe ecosystem of products and governs the on-chain decentralized protocols.



Key Utility

Payments

SXP is used towards transaction fees on the Swipe Issuing product to pay for services such as Card Issuances, Transaction Fees, to convert to fiat and pay at over 70 million merchants and more.

Discounts

SXP can be staked to utilize Swipe Issuing Premium services which gives a discount of transaction fees, set-up fees, and processing fees for Swipe products.

Governance & Staking

SXP is the native cryptocurrency for Swipe on-chain products and used to vote for protocol changes and improvements. SXP may be available on various liquidity mining protocols as well.

Multi-chain

SXP is multi chain and available on Ethereum, Binance Chain, and Binance Smart Chain. SXP on Binance Chain and Binance Smart Chain are pegged through the protocol level. SXP belonging to the team is controlled via a time lock release on the Ethereum blockchain. All other SXP units are available and circulating which are split between Ethereum and Binance Chain.

Pricing

Swipe Issuing for Card-as-a-Service offers upfront and transparent pricing which gives a competitive advantage against competitors

STANDARD					PREMIUM				
Card Issuing					Card Issuing				
Covers all regulatory, legal, and dedicated manager to help set up all implementation in getting your program from beta to live					Covers all regulatory, legal, and dedicated manager to help set up all implementation in getting your program from beta to live				
<ul style="list-style-type: none"> ✓ On-demand Issuing ✓ Push Provisioning for Digital Payments ✓ Temporary Virtual until Physical arrives ✓ KYC included 					<ul style="list-style-type: none"> ✓ On-demand Issuing ✓ Marketing Support ✓ Cardholder Benefits Program ✓ Cashback Rewards Program 				
25,000	2.5%	\$6	\$12		25,000	1%	\$4	\$8	
Set up fee	Processing fee *	Per virtual card	Per Physical Card		Waived with 300,000 SXP Stake	Processing fee *	Per virtual card	Per Physical Card	



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