



WLXT

WALLEX UTILITY TOKEN

WHITE PAPER

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01 | DISCLAIMERS

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Wallex (“wlxb.com”) aims to operate in strict accordance with all existing laws and regulations and will make every effort to secure all necessary registrations, licenses and approvals for relevant jurisdictions. In a number of pertinent jurisdictions where relevant actions may occur, regulatory licenses and/or approvals are likely to be necessary. In this regard, all of the initiatives detailed in this whitepaper’s development and implementation are not assured. It is impossible to ensure that such licenses or permissions will be received in a specific timeframe or at all, and no one offers any claims, guarantees, or assurances in this regard. As a result, some or all of the initiatives discussed in this whitepaper may not be available in all jurisdictions. This may necessitate the reorganization of these initiatives and/or their unavailability in full or part. Furthermore, the development of any initiatives is planned to be carried out in stages.

Wallex may rely on relationships with licensed third-party businesses throughout specific stages of development. If these entities are no longer lawfully licensed in the relevant jurisdiction, Wallex will no longer be able to rely on their services.

NO ADVICE

This whitepaper is not intended to be used as investment, financial, trading advice nor as a recommendation on the merits of using Wallex services, its affiliates, or their respective officers, directors, managers, employees, agents, advisors, or consultants, nor should it be used in connection with any other contract or purchasing decision.

The information set out herein is only conceptual and describes the future development goals for Wallex to be developed. In particular, the project roadmap in this Whitepaper is being shared in order to outline some of the plans of the Wallex team, and is provided solely for informational purposes and does not constitute any binding commitment.

Please do not rely on this information to make purchasing decisions because ultimately, the development, release, and timing of any products, features or functionality remains at the sole discretion of the Company or its respective affiliates, and is subject to change. Further, the Whitepaper or the Website may be amended or replaced from time to time. There are no obligations to update the Whitepaper or the Website or to provide recipients with access to any information beyond what is provided herein.

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The information included in this whitepaper has been obtained and referenced from a third-party source. Even though it is believed that the data is well-grounded and accurate, please, bear in mind that it has not been subject to an independent audit and verification, or analysis by a professional accounting, engineering, legal or financial advisory.

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, recommendation or endorsement of/by, any of those parties.

ENGLISH LANGUAGE

The original language of the issue of this whitepaper is English. If there is a translation in any other language, it has not been certified by a person of power and can be used for reference purposes only. If there are differences and inconsistencies between the English version and the translation of this whitepaper, the English version will be considered superior as there can be no assurance in the accuracy of the translation.

RESTRICTED TRANSMISSION

This Whitepaper is not to be distributed or transmitted to any jurisdiction where the distribution is restricted or prohibited.

VIEWS OF WALLEX

The views and opinions contained in this whitepaper are solely those of Wallex and do not represent the official policy or position of any government, quasi-government, authority, or public entity in any country. No regulatory authority has reviewed this whitepaper.

GRAPHICS

The illustrations present in this whitepaper are for explanatory purposes only and do not refer to actual pricing information.

RISK STATEMENTS

Using some of the Wallex services involves a high degree of risk and can fluctuate greatly on any given day. Accordingly, your digital asset holdings may be subject to large swings in value and may even become worthless. Before using the Wallex service we suggest you bear in mind all the risks including those listed in any other documentation.

Hackers or other malicious groups or organizations may attempt to interfere with the Wallex 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 digital assets or the loss of your ability to access or control your digital assets through the Wallex services. In such an event, there may be no remedy, and holders of digital assets are not guaranteed any remedy, refund, or compensation.

The regulatory position of digital assets is still unsettled, varies among countries, and is fraught with uncertainty. Certain laws, regulations, policies, or rules related to digital assets, blockchain technology, or blockchain applications may be implemented in the future, which may directly or indirectly affect or restrict cryptographic token holders' right to acquire, own, hold, sell, convert, trade, or use cryptographic tokens.

Digital assets, as well as associated products and services, are fraught with danger. Before making any decisions, potential purchasers should consider all of the above and independently assess the nature of, and their own appetite for, relevant risks and consult the legal/tax/investment professional.

PROFESSIONAL ADVICE

Before deciding whether to use Wallex's services, we recommend you to consult with a lawyer/ accountant/ tax specialist and/or any other professional advisers as needed.

CAUTIONARY NOTE ON FORWARD-LOOKING STATEMENTS

All statements contained herein, statements made in press releases or in any place accessible by the public and oral statements that may be made by the Company and/or the Wallex team, may constitute forward-looking statements. These may include statements regarding the intent, belief or current expectations with respect to market conditions, business strategy and plans, financial condition, specific provisions and risk management practices. You should not place undue reliance on these forward-looking statements because they involve known and unknown risks, uncertainties, and other factors that may cause actual future results to differ materially from those described in such forward-looking statements, and no independent third party has reviewed the reasonableness of any such statements or assumptions. These forward-looking statements are applicable only as of the date indicated in the Whitepaper, and the Company, as well as the Wallex team, expressly disclaim any responsibility, whether express or implied, to release any revisions to these forward-looking statements to reflect events after such date.

02 | EXECUTIVE SUMMARY



Wallex is a group of financial institutions that provides assets and digital assets, advanced all-in-one technological ecosystem, providing AML, Compliance, neobanking, custody, trustee, payments, trading, alternative and decentralized investment, tokenization, wealth management, White label solutions and customer experience support services.

We serve, educate and support individuals, businesses, Financial Institutions, Exchanges, OTC desks, Broker-dealers, Real Estate Platforms, Crowdfunding Portals and Fintech Projects, providing secure, compliant and transparent experiences.

Our services are available in more than 200 jurisdictions in Europe, North America, South America, Africa and Asia.



MISSION

Our mission is to encourage and support the digital transformation that merges Fiat and Digital Asset to support a new monetary policy which increases transaction volumes and wealth and links easily to the world economy.

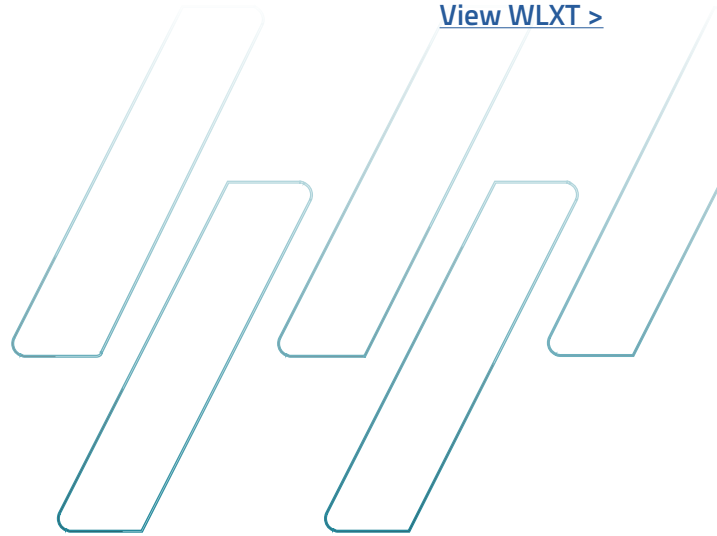
We bring reliable and easy solutions that help businesses to grow financially, and for individuals to take advantage of all the benefits of traditional finance and digital assets space by providing an articulate borderless ecosystem and new financial habits for payments and wealth management, in a transparent, secure and compliant environment.



VISION

The vision and capacity of Wallex are focused on the future technological expression of the assets in international financial markets, being crypto-active, and realizing the existing potential in bringing positive changes to the world economy through the mass adoption of digital assets.

Wallex believes in the education and the healthy globalization that makes leverage for a win-to-win economy, that gives the chance for new opportunities and financial freedom.



03 | WALLEX FOUNDER AND CEO



"With our Infrastructure we Empower the Future of the Assets and Digital Assets Delivering a Unique Experience"

*Simone Mazzuca
Founder & CEO*

The expertise of Simone Mazzuca is a strong combination of traditional finance background, with a keen passion for upgrading the financial system with the tools and possibilities of the blockchain and new financial instruments.

Simone Mazzuca possesses years of experience in financial consulting, production of financial instruments and services (investment and credit advice) and as a direct manager of private and institutional clients, in Italy, the USA and United Kingdom.

In 2016, he recognized the potential and value of cryptocurrencies and blockchain and has since worked in creating and providing innovative platforms and services in this sector. He founded Wallex in 2020, with the aim to fill the gap between traditional finance and the crypto space. After he saw the rapid success of the custody services offered, he started working on expanding its products and offerings with the aim to build the full financial ecosystem of the future, which enables its clients to reap his experience simultaneously in traditional financial space and the crypto space.

Simone Mazzuca is bridging to the new fintech era by building innovative projects with robust and compliant foundations, with focus on full AML compliance. He aims to enlighten the new fintech crypto space and works to give access to institutions to enter this sector in a reliable and compliant way.

TRADITIONAL BANKING EXPERIENCE

In his career, Simone Mazzuca has many years of experience as a financial consultant in different traditional financial institutions in Europe including banks and has worked as a Risk management advisor. His expert level and many years of experience in financial consulting, in the production of financial instruments and services (investment and credit advice), and as a direct manager of private and institutional clients in Europe and the USA, brought him a headstrong set of unique design and problem - solving skills for the best possible solutions and operational capabilities. Owing to many valuable years spent in financial consulting, Mazzuca's wealth of experience in the production of financial instruments and services, such as investment and credit advice, helped him become the direct manager of private and institutional clients across Italy, the USA, and United Kingdom.

NEOBANKING EXPERIENCE

For the past years, Simone Mazzuca has developed a keen interest in the digital assets sector and has been actively working as a Founder and Director of several companies, which are providing asset and digital asset services. He has built strong partnerships with leaders in the industry and has already built a strong reputation for his reliable, secure, and innovative management style and solutions. He is an advocate for the compliant use of digital assets. Moreover, he is the founder of the first compliant euro stablecoin, 100% asset-backed with US dollars – EURST, which is live audited and thus provides the maximum level of transparency to the market – already recognized as the most compliant stablecoin on the market.



We are the link between two realities that today are disconnected. We represent an only-one-solution in an ecosystem - that of banking, custody, trust & pay - where it is difficult to combine traditional accounts with crypto accounts. We consider ourselves a "Charon" because we are the bank of the future. The one that offers customers not only euro accounts, but also digital asset accounts, that the latter then travel on the blockchain. Because we are still adopting all the required criteria in terms of transparency, anti-money laundering and management, for us, switching from digital to fiat currencies is as easy as switching from euro to dollar.

We want to facilitate real-to-digital transactions because today this is a three-trillion-dollar a year market in Europe alone. A market that generates so much economy to be integrated into the framework of traditional finance. Coming to the second point for which we define ourselves as a "Charon": we are bankers who use technology to innovate the services we already know. We want to maintain the values and roots of the modern economy by regenerating and restructuring them thanks to technological innovation.

The transformations that FinTech is causing in the financial and monetary service risks weakening the euro, its stability and its strength in international trade. EURST wants to defend it. The turning point, compared to the classic stablecoins, is that EURST is guaranteed with an account in US dollars at the US Federal Reserve. With EURST we respect to the old adage according to which every currency, in order to be effective, needs collateral that guarantees it. In our case, it is live dollar collateral. It is as if we were telling the customer that "this digital currency has an insured collateral and I am showing it to you every second". Extreme security and extreme transparency. Because today, some stablecoins similar to ours have the problem that they cannot prove the collateral. And therefore you risk finding yourself in a big bubble. We prefer transparency to risk. This is the first ethical-financial responsibility that we carry.

Bitcoin is an example of how teamwork can generate profit. Being peer-to-peer crypto, it relies on the trust of the blockchain participants. A currency that is very volatile, but can also enjoy a stability base of around 40-50 thousand euros. I do not recommend the other cryptos to anyone.



04 | OUR COMMITMENT TO COMPLIANCE

Wallex has been born with the strong respect towards all obligations for AML and Compliance, is working by this value to build a strong compliant workflow in the absence of a well defined regulation, and has committed at every level to work upon ethical conduct.

By acting upon its self-regulatory AML and Compliance standards, Wallex aims to pioneer in the industry and to moreover, contribute by example, and partnerships towards the definition and correct regulation of the digital assets industry.

Wallex abides by all applicable to its entities' local regulations and obligations, and has also developed enhanced internal programs for AML, by following the roots of the traditional financial system, and adapting them to the nature of the digital assets economy.

AML /CTF Programs

As an essential part of legal foundation that we build in Wallex are our AML and CTF compliance criteria, which do meet the USA, Swiss and European standards on combating money laundering and terrorism financing. It also includes the need to have adequate systems and controls in place to mitigate the risk of the firm being used to facilitate financial crime.

Our AML compliance program combines everything: built-in internal operations, user-processing policies, accounts monitoring and detection, and reporting of money laundering incidents. The main goal of our AML program is to timely detect, respond, and eliminate inherent and residual money laundering, terrorist financing and fraud-related risk.

The key points of our AML compliance program

1. Focus on due diligence. We believe that every financial institution has to have due diligence procedures that follow both their own and their customer's compliance demands.
2. Roles and responsibilities. Having an experienced AML compliance officer / Money Laundering Reporting Officer (MLRO) to take over all things compliance.
3. Suspicious Activities Reporting

4. Suspicious transactions must be reported to the management first. Then, based on the evidence at hand, the MLRO is supposed to decide whether it is necessary to report it to the appropriate Supervisory Authority or not.
5. Employees education on ML and TF activity recognition and reaction
6. The employee training program has to be designed to meet the requirements of the company and should be scheduled in accordance with the changes in legislation or after a criminal case takes place.

KYC Procedures

KYC is used to assess risky indicators of perceived money laundering risk at the Client level.

Any risk can arise from stakeholders, such as customers, merchants, investors, employees, shareholders, partners, etc. of any company and proactive risk prevention is inevitable. This is accomplished by establishing various risk indicators and identifying Clients who behave in the outlier ranges of these indicators. This KYC process enables Wallex to adequately identify higher risk Clients and to take appropriate action to mitigate the risks.

The 5th European AML Directive (AMLD 5), The Money Laundering, Terrorist Financing and Transfer of Funds Regulations 2017 (United Kingdom) and Anti-Money Laundering and Combating the Financing of Terrorism 2004 (AML/CFT) for Union of Comoros are the primary pieces of legislation that drives the Wallex KYC framework.

The KYC program that customers go through during their onboarding includes:

- Risk-based requirements for Clients dependent on Client's risk category
- Measures to identify Sanctioned individuals and take appropriate action
- Measures to identify and manage Politically Exposed Persons ("PEPs")
- Keeping Client Due Diligence information up to date

Furthermore, Wallex follows all national laws and regulations of the countries in which any business operations are conducted as well as completing KYC processes for all clients and transactions due to the nature of the assets' nature.

05 | TECHNICAL INFRASTRUCTURE

Wallex's key advantage for the fintech industry is its large technological infrastructure - Wallex has over 10 different platforms and solutions in operation.

Wallex has powerful engines for the fintech businesses, ready and available to give the rails to the fintech businesses to access swiftly and securely the digital asset management space.

For any business nowadays, time to market is of essence. Especially in the financial field where to build the proper structure takes large amount of time, resources and efforts, Wallex provides the technological means, combined when necessary with consultation and advise on how to obtain the best financial result, or which SPV is most appropriate to use, in order to reach the maximum result, in a cost-effective and timely manner.

Providers

With already established connections with over 50 different providers for its range of services and products, Wallex has built a strong incubator of financial tools.

By working with the industry leaders and developing in house technology and services, Wallex provides for both, users and business clients the best of the fintech industry platforms to transact, trade, exchange currencies, tokenize and many more.

The range of tech solutions for fintech projects includes platforms set up, and a full suite of fintech services to "plug" in - compliance and KYC solutions, transaction monitoring, payment processing, card issuing, accounts and IBANs issuing and related customer experience services.

Digital Assets

Wallex holds all of its digital assets in insured wallets with one of the most secure custodians, and in cold storage for maximum security.

All transactions have to pass minimum of a double admin approval policy and are subject to technical security measures and checks in place, ensuring maximum level of security.

Security

In Wallex one of the most important thing is security standard. For this reason Wallex is currently in process of getting a SOC 2 certificate (System and Organization Controls 2) which is a type of audit report that attests to the trustworthiness of services provided by a service organization. Wallex team is also in process of obtaining ISO certification. In addition to this, we have strict protocols and monitoring process. We select our security providers according to their high security standards. Wallex also screens all of its external providers in order to maintain the same or higher level of security standards. Through 2FA, SMS authentication and Face ID we take additional security measures on our platforms, in order to protect our users.

06 | STATUS QUO AND OUR STRATEGY

STATUS QUO

01

The fintech and digital currencies saw rapid growth in 2021. What used to be thought of as a short term “Tulipmania” has now reached to be a recognized and still growing industry, attracting more and more people who recognize its significance and potential.

With that said, there is still a long way to go. The fintech space and more over the digital currencies’ space is still not entirely regulated and is a relatively new industry.

02

The blockchain is a huge empty space still with its needs and the more users are embracing it and understanding it, the more they will face the need of secure and reliable services and partners. In the long run, those who will stay will be the ones who deliver compliant, secure and well managed solutions.

03

The best partners will be the ones who can adapt and accommodate to the needs and requirements of the market and work for win to win businesses.

04

Wallex is here for both – for the users, who want a reliable gateway to the blockchain space, and for the businesses who want to scale and thrive together in the digital fintech era.

05

Wallex works on different levels to help people and businesses grow financially, and in the same time securely and take full advantage of the opportunities that the digital assets space can offer.

OUR STRATEGY

WALLEX CONTRIBUTES TO THE NEW ECONOMY

The Wallex infrastructure is built to give the rails to the new financial digital economy and to provide to millions of users the bridge to the blockchain. Wallex is operating on 5 main pillars:



Bridging to the new financial world.



Building a transparent financial ecosystem.



Maintaining human contact with the clients.



Innovate our organizational structure to maintain and develop talents.



Educate the people on how to use the blockchain.

07 | SOLUTION OVERVIEW

WHO IS WALLEX FOR

With our Infrastructure we help **Individuals, Businesses, Institutions, Fintech Projects and Brokers** to navigate the asset and digital asset economy with a full suite of compliant and secure services.



INDIVIDUALS

- Dedicated IBAN
- Exchange Crypto & Fiat
- Debit Card Crypto Spending
- Crypto Payments and Rewards
- Multicurrency Custody Account
- Vaults
- Crypto Trading (Basic and Advanced Trading)
- Wealth Management
- IRA Plans
- Traditional and DeFi Investments



BUSINESS

- Treasury Management and Gateway
- Fiat & Digital asset custodial
- Escrow Services
- Instant Settlement
- Compliance Services
- OTC Dedicated Desk
- Digital Asset Accounting
- Crypto Massive Payments
- IBANs (QII of 2022)
- Vaults Program
- OTC Services



INSTITUTIONS

- Fiat and Digital Asset Custodian
- Liquidity Provider
- Stablecoin as a Service
- Compliance Services for Crypto and Fiat
- OTC Desk
- API Integration



FINTECH PROJECTS

- Fiat & Digital Asset Custodian
- Escrow Services
- Treasury Management and Gateway
- Instant Settlement
- Compliance Services
- OTC Dedicated Desk
- Liquidity
- API/ White Label
- Customer Experience Services



BROKERS

- Fiat & Digital Asset Custodian
- Escrow Services
- Treasury Management and Gateway
- Instant Settlement
- Crypto Massive Payments
- Compliance Services
- OTC Dedicated Desk

5 PILLARS OF WALLEX ECOSYSTEM

Wallex infrastructure is a complex financial incubator of services and products for individuals, businesses, fintech projects, and institutions. We divide the solutions into five groups of services:



Neobanking

- Wallet
- Neobanking
- Business Banking
- Institutional



Exchange

- Exchange
- ProTrade
- Earn
- Borrow



Custody

- Custody
- Custody Pro
- Vault
- Escrow



- CryptoGateway
- EURST
- Tokash
- TrustChain



Pay



Trust

- Wealth Management
- Wealth Container
- Tokenization
- Insurance

01 NEOBANKING PLATFORM

With our easy-to-use dashboard you can access and manage your payments, refunds, transfers, subscriptions, invoices, virtual accounts, API keys, and many more.

See Key Statistics

- Get access to real-time data and insights to take informed business decisions. View important stats and generate customizable settlement and reconciliation reports.

Easy to Use

- We understand that when it comes to managing payments, speed and ease of use is what matters at the end of the day. We've spent endless hours to make it a great experience for you.

WEB DASHBOARD



NEOBANKING

Wallex as Neobanking is a new generation banking platform, for everyday banking, that provides multi-fiat currency and multi-cryptocurrency accounts and allows you to spend crypto with your card. Wallex is the way to get easy and fast access to your payments, cryptocurrencies, interest in your crypto or fiat in a secure and compliant infrastructure. Everything you need to build your financial freedom.

In addition to this, we provide rewards programs and staking programs to increase your wealth.

With our Neobanking platform it is easy to store, exchange and send fiat and crypto transfers. It aims to deliver to the innovators and open-minded individuals an easy-to-use and reliable solution to manage seamlessly their day-to-day fiat and digital assets.

In Wallex Neobanking you can:

- Open a multicurrency account from anywhere in the world², and get verified in seconds
- Open accounts in fiat and in crypto, with dedicated IBANs
- Receive payments
- Exchange instantly
- Staking option. Earn up to 8.5% p.a. on your crypto, and up to 18% p.a. in stablecoins.
- Buy and Sell Cryptocurrencies at best price. Low fee when you purchase with fiat and rewards when you purchase with EURST.
- Order virtual or plastic card and use it for all of your day-to-day expenses. Spend you crypto or fiat currencies, with real time conversion and instant rewards up to 10% back on your spending, paid in WLXT or up to 3% in fiat.
- Instant fiat and crypto transfers between users, with no fees
- Mass payments of crypto available

Benefits

- Fully digital onboarding in less than 5 min.
- Instant transfers between users for 0 fees, crypto included
- Fast exchanges between fiat-fiat and fiat-crypto with no fees
- Virtual and physical cards for EU residents, with some of the highest limits comparing to similar crypto related platforms – up to 5,000 EUR ATM withdrawal, 80,000 EUR yearly limit
- Receive payments in crypto with a QR code
- No limits for the exchange
- Cards with some of the highest limits on the market
- IBANs for Individuals EUR and GBP
- IBANs for businesses which will be available from QII of 2022
- Vaults for your Savings

² [Apart from sanctioned countries and prohibited businesses](#)

OUR MOBILE APPS

Wallex is your partner for payment solutions, Treasury management, accountancy and tax for your Fiat & Digital Assets.



OUR CARDS

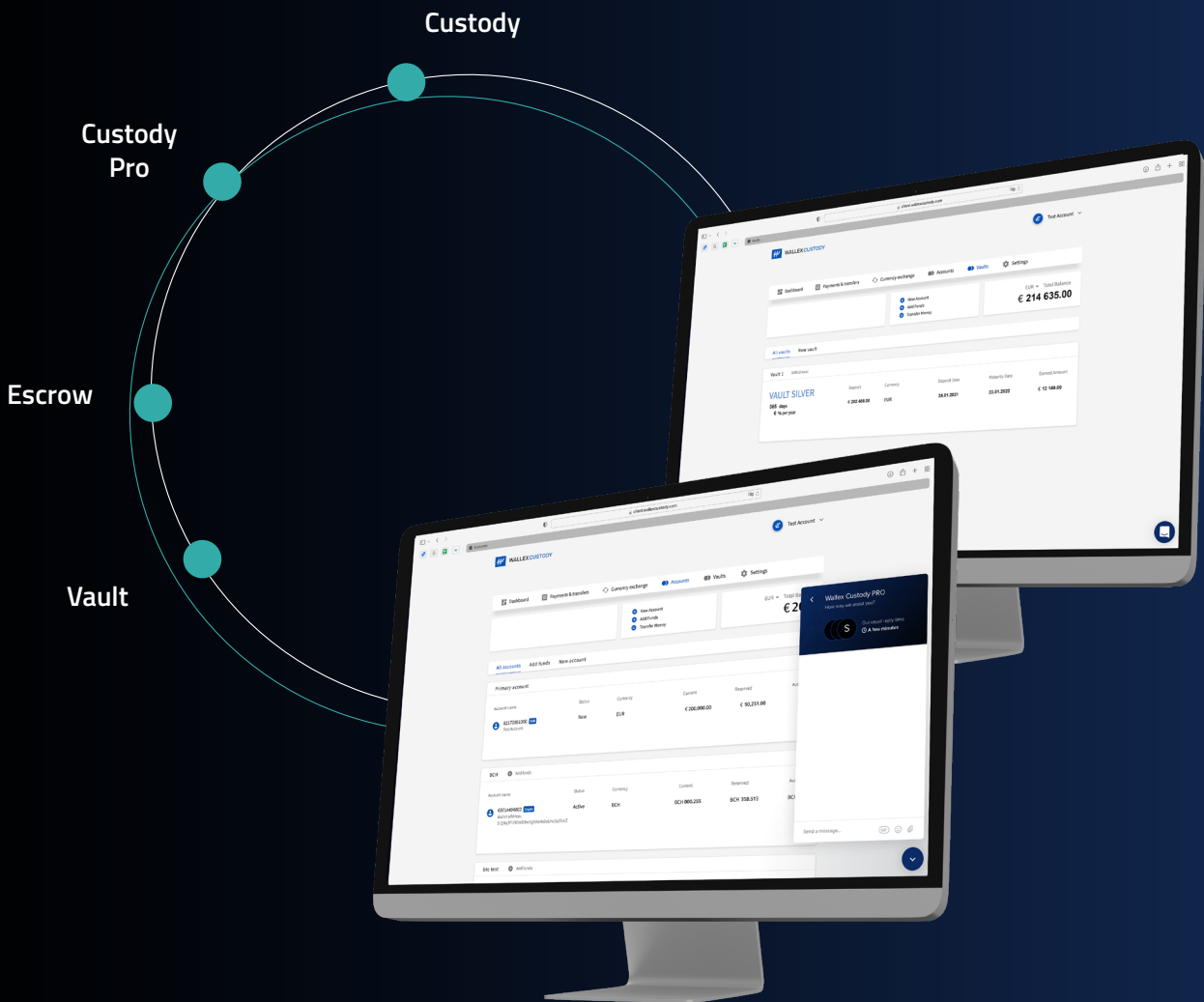


02 CUSTODY PLATFORM

Your Wallex Custody account will allow you to move your digital currencies from your own cryptocurrency account, perform custom transfers and any other digital currency exchange to the fiat currencies of your choice, all automatically.

User-friendly

- Wallex Custody platform experience is fast, user-friendly and includes various enhanced features, providing you with Multicurrency Fiat & Crypto Custody Accounts.



CUSTODY

We offer a custody solution designed from the ground up for the unique challenges of storing and management of Fiat & Crypto assets. We operate very similarly to traditional fiduciary and custodial services, only in a safer environment.

We are overseen by regulators, held to the same capital requirements, and audited in the same way as a traditional financial custody.

In Wallex Custody you can use the following services:

- **Custody Pro**

Wallex Custody Pro is the platform for safe custody of assets – users can deposit and store their fiat and crypto with a reliable platform, whereas benefiting from a modern and easy to use platform.

- **Vault**

The platform where individuals and businesses can reliably keep their savings for long term. The vault solution offers fully insured crypto storage and custodial services.

- **Escrow**

Platform for both parties in a deal where the parties wish to engage a third party - escrow, for an increased security and transparency in the deal. Real estate buyers can easily deposit their funds in escrow, until the deal has been finalized, with the peace of mind that if anything were to go wrong, the funds will be returned to them in a fast, and easy way. Both sides of seller and purchaser can use the services of the escrow platform, for the buyer - to deposit in escrow funds, as a proof of intent, while relying that the funds are in safe hands of a third party.

Benefits

- 24/7 automatized transactions and exchanges
- Licensed and Regulated
- Flexible pricing, with free setup and no minimums
- Same day withdrawals and instant liquidity for trading on Wallex Exchange
- Faster and smooth onboarding
- Until \$200 Million in insurance coverage under request
- Additional digital currencies available – EURST, USDT, USDC, ADA, XRP, XRP, UNI, LINK, EOS, XLM, XTZ, SOL, DOT, LTC, ALGO, VET, TRX, DAI, ETC, XMR, DASH, WAVES, CELO
- Insured EURST deposits available
- API Custody – Connect your apps and services. Plug-in seamlessly via our industry-standard RESTful CUSTODY API, designed with the client input to allow you to offer apps and services with greater financial transparency.
- Dedicated account representatives and expert customer support

03

TRUST

Wallex Trust is the technology-driven trust service provider for financial infrastructure solutions for exchanges, payment-gateways, platforms, OTC desks, broker-dealers, crowdfunding portals, real estate platforms, stablecoins, anti-money laundry procedures, compliant client onboarding and a wide range of white label solutions for any aspect of your business. Safekeep your assets with secure, accessible and integrated financial services, built from the ground up for digital assets.

Wallex Trust offers range of dedicated solutions, from compliance, liquidity, digital asset insurance, to digital asset retention plan and digital asset saving plan, as well as a dedicated desk for Wealth Management. It is created to for the digital era invest, raise capital and manage your wealth with us.

Wallex Trust services include:

- **WEALTH MANAGEMENT**

We are committed to providing quality comprehensive financial planning and active portfolio management to individual investors, business owners, foundations and other institutions.

We use a sophisticated range of strategies that we custom design specific to your needs. Wherever your journey may take you, we are here to help you navigate the challenging decisions you face along the way.

- **WEALTH CONTAINER**

We set-up and deploy complex legal entities such as Funds and SPVs in hours with a few clicks. From initial structuring to NAV calculation, it is a fully integrated, one-stop shop platform catering for all your needs through traditional finance tools or tokenization.

- **DIGITAL IRA & INSURANCE:**

WLX IRA is one of the first interest-earning program for cryptocurrency retirement accounts, created to help investors maximize their retirement gains. The program allows investors to earn up to 6% APY just for holding their Bitcoin, Ethereum, and/or cash. It accrues interest daily and pays out monthly, has low investment minimums, no lockup periods, and has APY up to 100% higher than the average savings account.

- **TOKENIZATION**

Available Tokenized Cash Payments for Digital Companies. Accept payments, send, spend with card, redeem & stake.

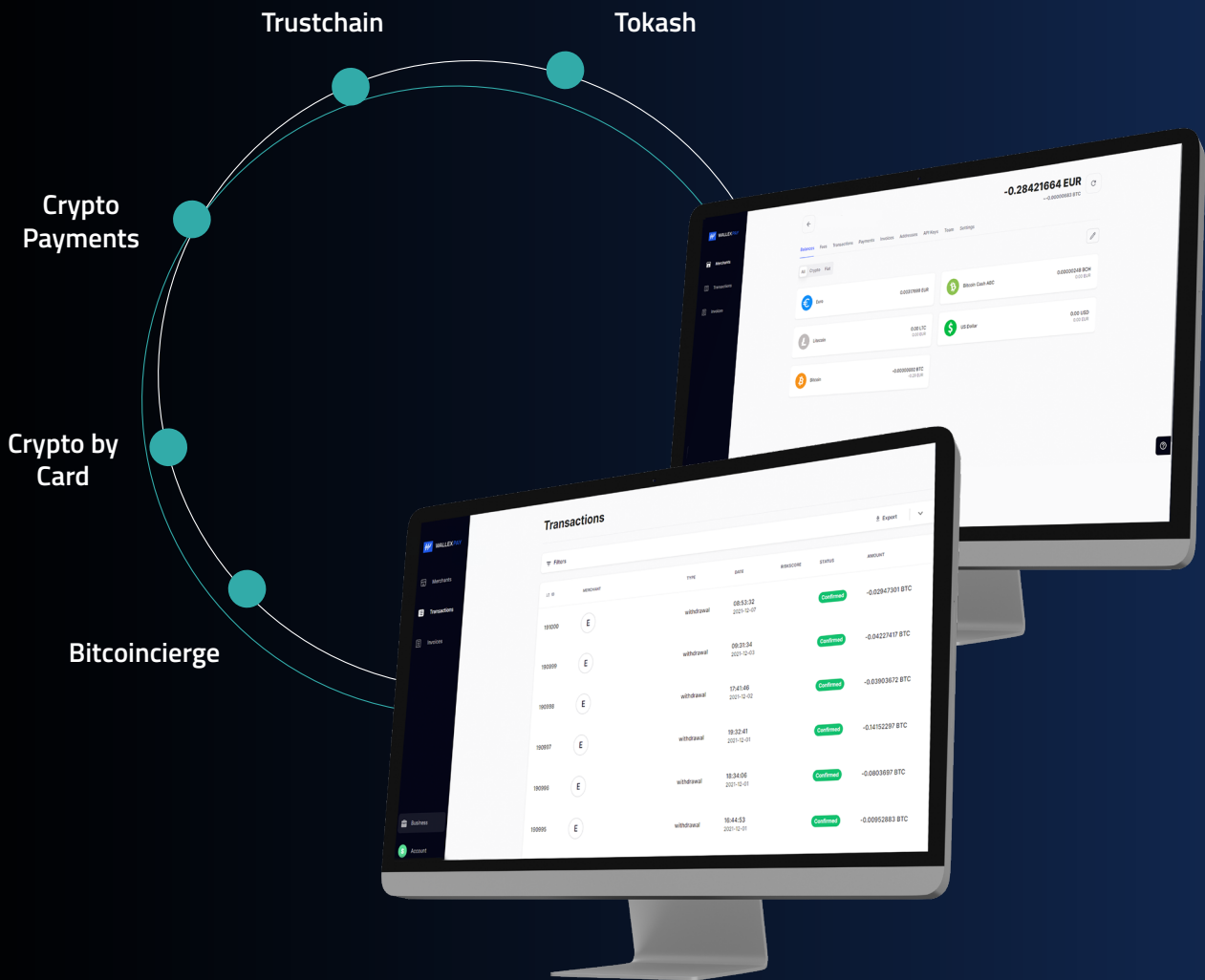
Benefits

- Dedicated Advisory & Deep Expertise
- Dynamic Framework
- Consolidated Strategies
- Administration & Reporting
- Innovate & Secure Solutions
- Designed to Scale the Innovation
- Multi & Alternative Assets Monetization Security and protection
- Asset Protection Trusts

04 PAY PLATFORM

The Wallex Pay platform allows to accept payments in 30+ crypto-currencies from end users around the world, including Ethereum, Altcoin, Litecoin and more cryptocurrencies.

Get paid in USD, EUR, GBP and other fiat currencies directly to your bank account.



PAY

Wallex Pay is a crypto payment gateway, which represents dynamic payment processing platform that allows merchants and vendors to accept payments in multiple cryptocurrencies without risking security. For users, it facilitates direct payment from their cryptocurrency wallet to another. In addition to its core functioning, these payment gateways also bear the responsibility to safely transfer the payer's sensitive wallet-related data to the merchant's software.

Wallex Pay includes:

▪ **PAYMENT GATEWAY**

Our Service technology connects business and customers, allowing online and mobile payments to be processed securely and quickly. A global network facilitates affordable and secure payouts. Accept payments, hold and transfer funds in multiple currencies – Fiat and Crypto.

▪ **EURST**

EURST is the first representative Euro stablecoin, 100% asset backed with fiat funds and live audited. EURST is using proven centralized model to fully back every token issued with an equivalent unit of real currency (US dollars) in a real-time audited and transparent reserve.

▪ **TOKASH**

TOKASH - Tokenized Cash Payments for Digital Company. Using asset-backed stablecoins, gives you all the benefits of a bank, money transfer and a cryptocurrency exchange, for faster, cheaper and borderless transactions without any risk. Tokash is the meeting point between real assets and digital assets.

▪ **TRUSTCHAIN**

TRUSTCHAIN - Real-time Payment and Asset Organization with proof of reserve that will give you clean, clear, and secure environment for your transactions and investments. {Coming Soon}

Benefits

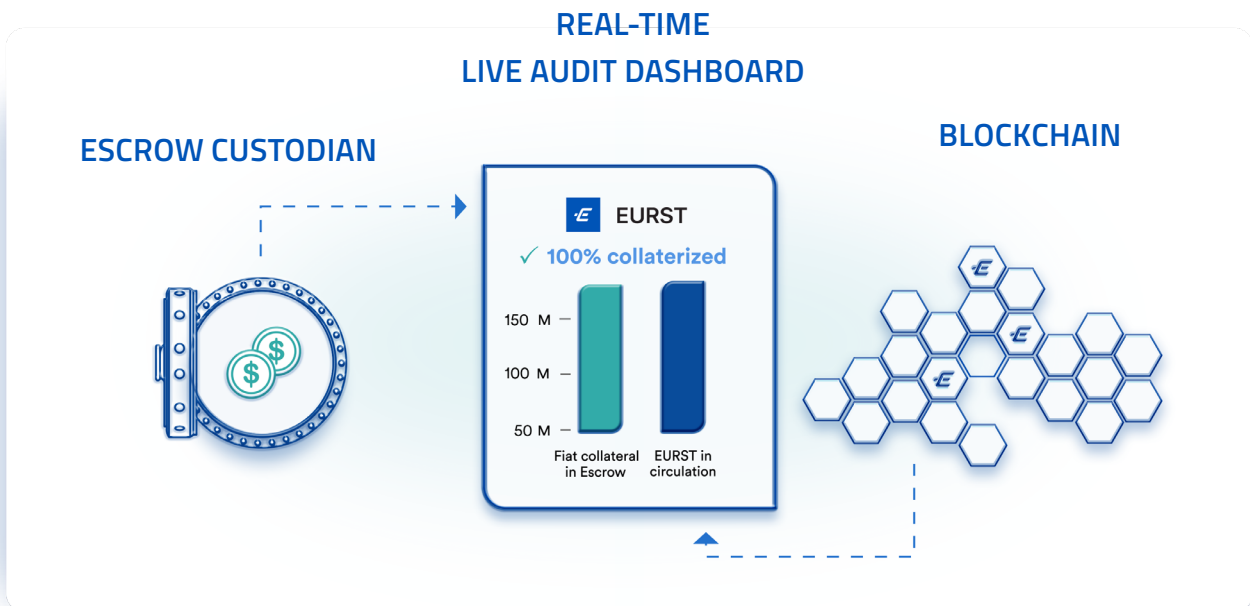
- Built in compliance
- Low fees. Merchants pay minimal fees for settlements in crypto or fiat
- Saving up to 80% on fees unlike typical payment processors
- Low volatility & low risk offered by letting merchants accept cryptocurrency and get paid in their preferred crypto or fiat currency
- Easy to set up, view and manage payments in a matter of minutes
- For developers. By developers. We've made it easy to start accepting cryptocurrencies with just a few lines of code
- We help merchants to increase their cashflow
- We prepare solution for innovative business and traditional business

EURST

EURST is the first representative euro stablecoin, 100% asset backed with fiat funds and live audited. With stablecoins steadily increasing use-cases for cryptocurrencies around the world, the arrival of a European stablecoin will influence things in a few ways.

EURstablecoin is using proven centralized model to fully back every token issued with an equivalent unit of real currency (US dollars) in a real-time audited and transparent reserve managed by Wallex Trust, the central issuer of EURST tokens, as well as our fiduciary custodial partners. In addition to regular third-party audits, token issuance/redemption transactions are recorded on-chain. The existence of a physical, real-time audited and redeemable USD reserve will effectively peg the market value of EURST tokens to the real currency value of the 1EUR in USD.

REAL-TIME ATTESTATIONS



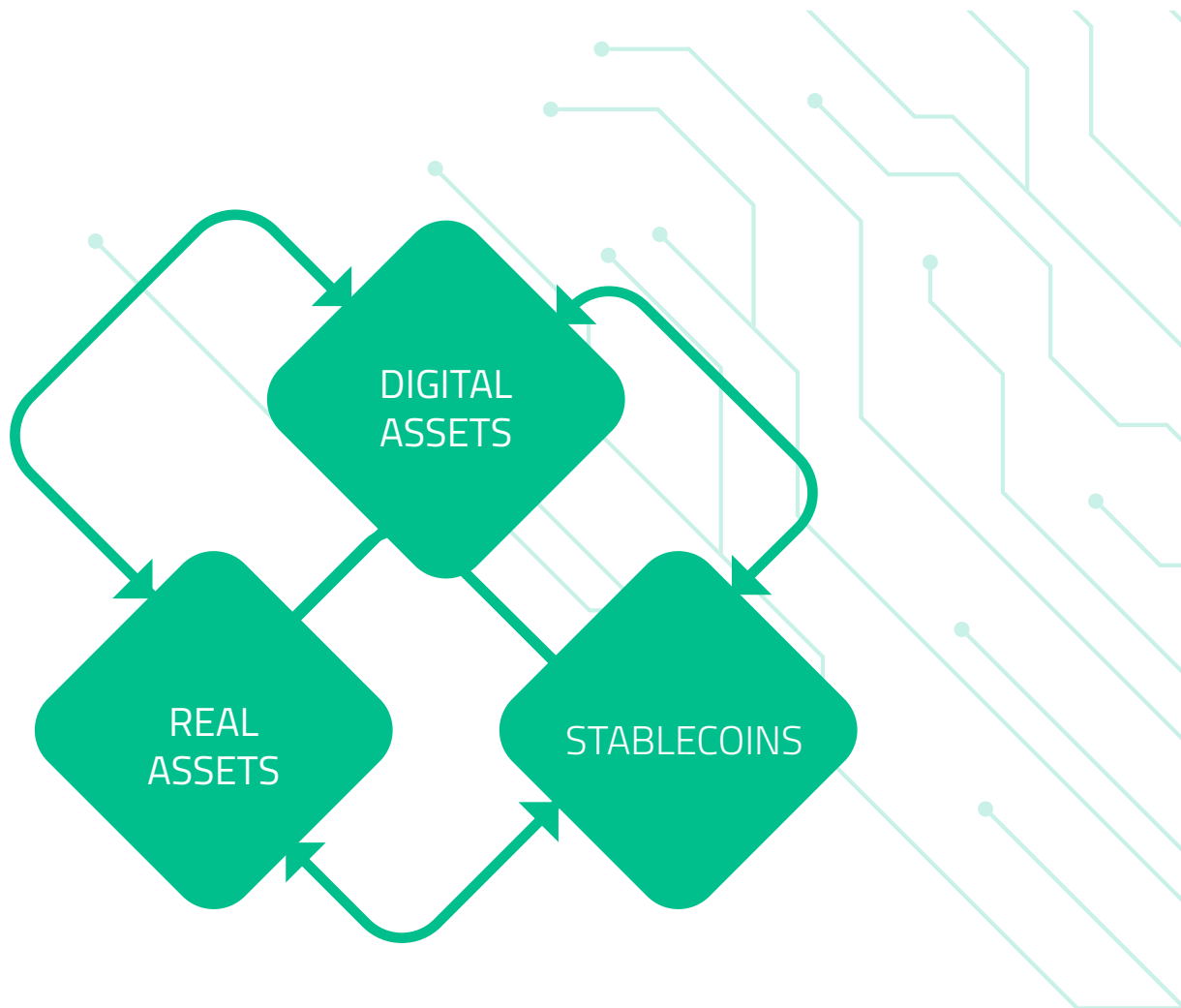
<https://real-time-attest.trustexplorer.io/Wallex>

TOKASH

Tokenized Cash Payments for Digital Company

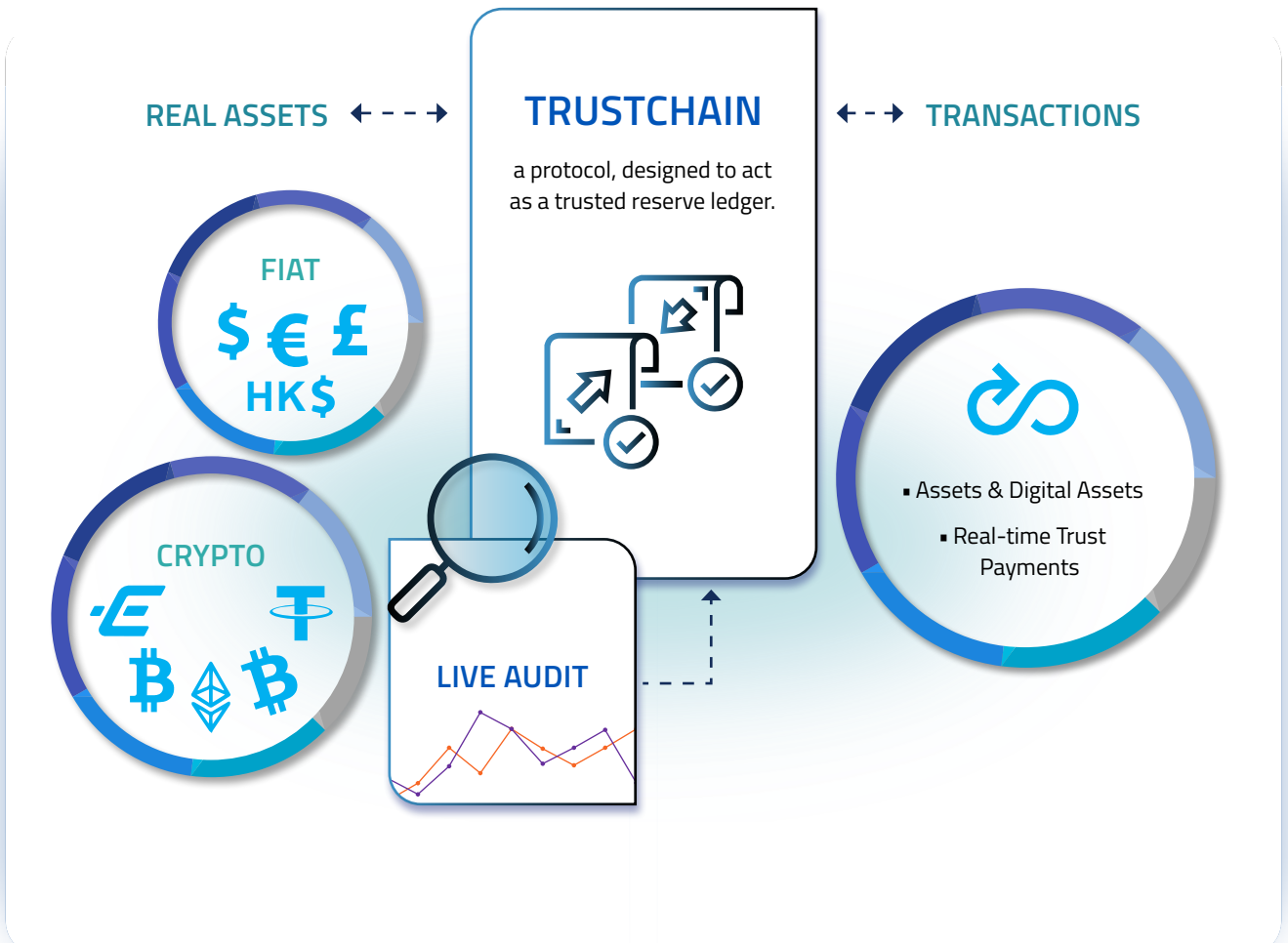
Using asset-backed stablecoins, gives you all the benefits of a bank, money transfer and a cryptocurrency exchange, for faster, cheaper and borderless transactions without any risk. Unlike other digital money instruments you have full control of your money in the blockchain as if you were holding a physical money bill.

Tokash is the meeting point between real assets and digital assets.



TRUSTCHAIN

Real-time Payment and Asset Organization with proof of reserve that will give you clean, clear, and secure environment for your transactions and investments.



05 EXCHANGE PLATFORM

Wallex Exchange provides instant exchange and related earn options, with no limits. Wallex Exchange is a platform which can manage all your cryptocurrencies, build your portfolio in one easy-to-use platform.



EXCHANGE

Wallex Exchange is a platform which can manage all your foreign exchanges, cross-border payments and collection needs in one easy-to-use platform.

Wallex Exchange gives various opportunities to clients, which include buying, selling, trading, exchanging, staking, lending, borrowing and hold fiat and digital asset in a safe and regulated environment.

Wallex Exchange services include:

- **TRADING**

Join one of the most comprehensive and secure trading platform. Buy and Sell Bitcoin, Ethereum, LTC and many other cryptocurrencies with fiat or crypto, trade and build your future. Trade our spot and margin markets with advanced funding options, lightning fast execution and deep liquidity.

- **DEEP LIQUIDITY & FAST WITHDRAWALS**

Using multi-party computing we are able to offer fast withdrawals while maintaining our security standards. Deposit of major fiat currencies including USD, JPY, EUR, SGD, HKD, and AUD

- **SECURITY & SAFE STORE**

We manage digital assets using a combination of cold wallets & Multi-party computation technology. We use the latest technologies and rigorous protocol to keep your funds safe.

- **SEND/RECEIVE CRYPTO**

- **CRYPTOCURRENCIES**

Find the most popular cryptocurrencies. Buy, sell, trade, exchange, lend, borrow and hold fiat and digital asset in a safe and regulated environment.

- **CRYPTO PROCESSING**

- **CRYPTO BROKERAGE**

- **CRYPTO WALLET SOLUTIONS**

- **OTC DESK & SUPPORT**

Have a problem or Need Help ? A highly experienced trading and advisory dedicated team are on hand to execute trades, bespoke products, and strategies in all market conditions and to help you 24/7.

Benefits

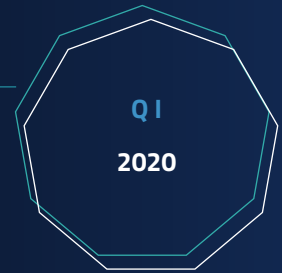
- Deep liquidity with access to the best execution prices
- Competitive fees offered with high volume accounts trading for free
- Engaging events provided such as discounted token distributions and trading activity-driven competitions (Trading Arena)
- Institutional-grade infrastructure that powers high-availability, fully-resilient and horizontally-scalable components

Wallex Exchange includes the spot trading functionality, more features & promotions being added to the platform to deliver a suite of trading-related services for retail & corporate users alike.

08 | MILESTONES



- Wllx Custody KB, DBA Wallex Custody, was registered as a professional trustee in Sweden.
- Launch of Wallex Custody, a qualified custodian for Assets and Digital Assets.



- First White Label Solution was launched.



- Start of EURST project.
- Stablecoin as a Service.



- Start of Project Wallex Pay (Cryptoprocessing).
- Start of Project Wallex Exchange (Cryptoexchange).



- Start of Tokash Project – Cash Payment Tokenization.
- Launch of Wallex Trust Card Program.



- Obtained a financial license for offshore and private banking by Comoros International Banking Authority, authorized by the Central Bank of Comoros.
- Incorporation of Wallex Bank and Statutory Trust.
- Simone Mazzuca took part of consultations as part of The Emerging Payments Association (EPA)'s response to the HM Treasury's UK regulatory approach to crypto assets and stablecoins.
- Wallex reaches 213K clients.

**Q II
2021**

- Building Assets & Digital Assets Ecosystem.
- New services in Wallex Custody.
- Launch of Wallex Bank.
- Wallex Neobanking app launched operations.
- Wallex Bank participation in the First AIBC global summit for blockchain, AI, crypto, and other emerging technologies.

**Q III
2021**

- Application for MSB License at FINTRAC Canada.
- Registration for Depository Virtual Currency Wallet Operator and Virtual Currency Exchange Operator with FCIS Lithuania.
- Registration of Wallex Custody and Statutory Trust Wyoming as a main custodian and Wallex Custody and Statutory Trust Delaware as a tokenization system.
- EURST stablecoin deployed on mainnet.
- Pre Seed Round of Wallex opens.
- Launch of Wallex 2.
- Wallex Bank participation in CC Forum, Monaco.

**Q IV
2021**

- Set up of Wallex Custody AG as an Institutional Custodian in Switzerland.
- Established Wallex Foundation in the Netherlands.
- Pre Seed Round of Wallex closes with 15.9 M USD capitalization.
- Wallex Trust as Incubator for Crowdfunding.
- Launch of new Neobanking Products, new currencies.
- Build WLLXB V.3 Infrastructure.
- Launch of ProTrade.
- Wallex Bank participation in the event on blockchain and emerging tech, operating on both a European and world stage.
- Wallex participated on AIBC Summit Europe.
- Fintech Talks, "Il futuro è adesso" a debate about the future of Fintech in Italy
- Wallex reaches 700K clients.

11 | ROADMAP





10 | THE TOKEN ECONOMY

Tokenization could make the financial industry more accessible, cheaper, faster, and easier, thereby possibly unlocking trillions of euros in currently illiquid assets, and vastly increasing market liquidity and depth.

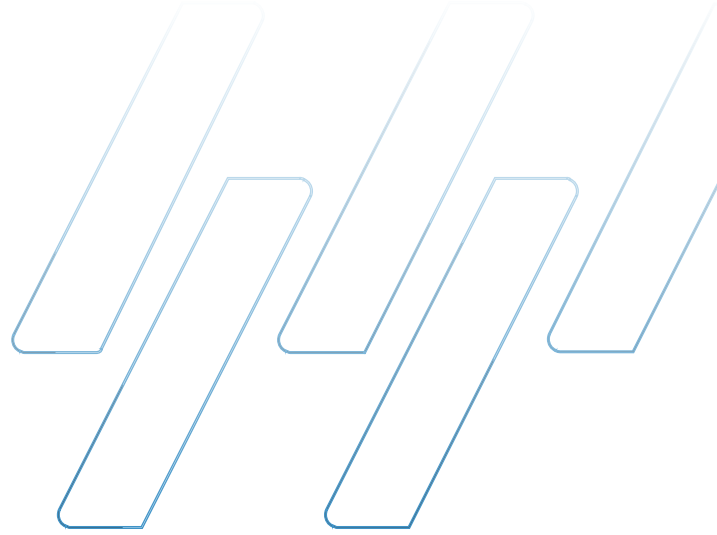
These assets are only available to specialized investors; a situation that leaves extraordinarily little room for retail investors to access these markets.

In other words, investors are only left with the possibility of investing in equity and/or debt markets or cryptocurrency (which carries higher volatility and risks).

Through Wallex we are going to generate profit, and its direct participation in business through the token not through the shares.

Security Token Offerings and general asset tokenization is a disruptive technology since it provides a bilateral solution for retail investors and asset owners. Its adoption is well underway as a new form of financing, creating new alternative, untapped sources of return.

Increasingly, in the digital age, tokens are being created through digital means, cryptographically housing those units of meaning and data.



11 | **WALLEX UTILITY TOKEN (WLXT) OVERVIEW**

Wallex, with the launch of W3 is becoming asset and digital asset ecosystem where individuals, businesses, institution and fintech can use a large suite of services around asset and digital asset.

Through this we keep the opportunity to our client through utility token to participate on the benefit that the Wallex ecosystem through its platform provides.

Utility Tokens are one of the four main types of cryptographic tokens that represent digital units of value on the blockchain.

It's helpful to think of them as coupons or vouchers which give some specific reward to their holders. The asset that a utility token represents holds a certain level of access to products and services, which then the holder can gain by redeeming it. Because utility tokens give the holder access to a product or service, their value is tied to that product or service's popularity. This is known as 'token utility'.

Some utility tokens can also work like reward points, just like Wallex Token does.

ERC-20, which lives on the Ethereum network, is by far the most popular standard for creating utility tokens. As of December 2020, there were 829 projects based on it.

If more people want to use the product or service, demand for the utility tokens that grant access to that product or service increases. In turn, this makes the utility token more valuable. However, if users lose interest in the product or service, the value of the utility tokens decreases.

At the conceptual level, a token is simply an object – a coin, which represents something else: a value, a bit of information, a good, a service, a contract, which is exchanged between parties. Utility tokens are tied to a specific purpose, such as transacting.

Wallex Token (WLXT) is a utility token based on the Ethereum blockchain ERC-20 standard which is issued by Wallex Custody & Statutory Trust (DE). Apart from Ethereum, we use alternative chains to facilitate the exchanges between the users, like a Binance Chain. Wallex Utility Token (WLXT) is fully collateralized with Wallex Commodities (Ruby Stone).

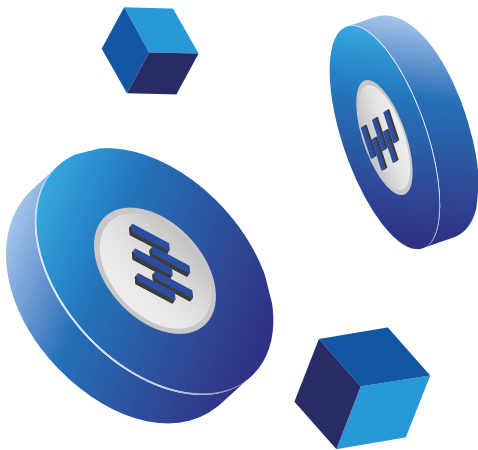
We chose the Ethereum as a main blockchain because we believe it is the most secure blockchain for payments, due to it being the most tested and reliable blockchain up to now.

Our native token is designed to benefit our growing B2C and B2B user communities and to help our customers save on fees if they maintain the required balance of WLXT tokens.



BENEFITS

WLXT gives customers even more out of the Wallex Ecosystem.



Rewards & Crypto CashBack

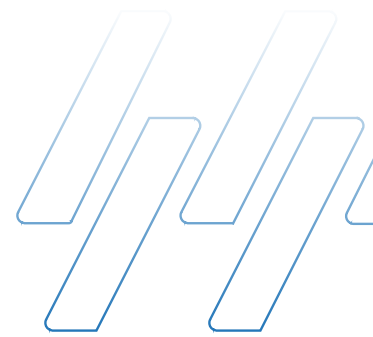
2%
on card top-up
with crypto

Buy Back Program

after
18 months
starting from 30.03.2022

Staking Bonuses

7% APY



TOKEN DETAILS

URL:	wlxt.wlxb.com
Token sale URL:	https://tokensale.wlxb.com/users/sign_in
Token Name:	Wallex Token
Token Symbol:	WLXT
Token Life Time:	10 Year
Token Initial Supply:	1.000.000.000,00 (1 BLN)
Token Maximum Supply in 10 Years:	10.000.000.000,00 (10 BLN)
Token Maximum Supply Increase per Year:	1.000.000.000,00 (1 BLN)
Token Standard:	ERC -20
Blockchain:	Ethereum
Secondary Chain of Distribution:	Binance Chain
Token Sales Currencies:	USD, EUR, GBP, BTC, BCH, ETH, USDT, USDC, EURST, LTC, DASH, +50 more
Token Initial Price:	0.3 USD
Token Initial Supply Equivalent in USD:	300.000.000,00 USD
Token Total Supply Equivalent in USD:	3.000.000.000,00 USD
Minimum Purchase Amount:	100,00 USD
Maximum Purchase Amount:	Limited to the tokens Market availability
Sales Start Date:	30.03.2022

Token Listed Platforms:





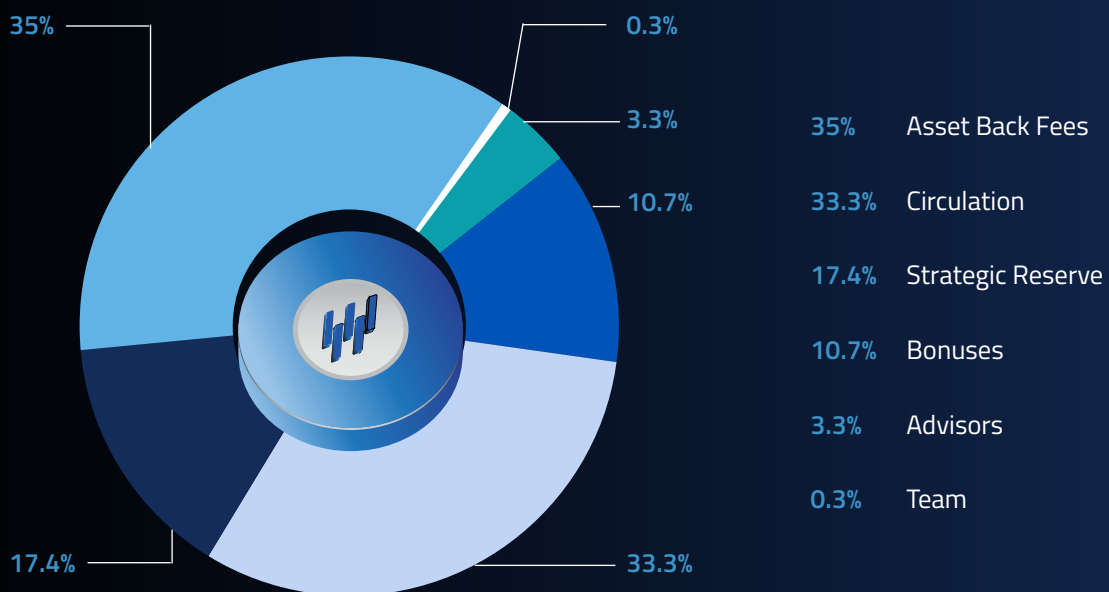
TOKEN DISTRIBUTION

Total token supply of the 10 years starting from 2022 will be 10 BLN USD.

In the first year of token distribution the token supply will be 1 BLN USD.

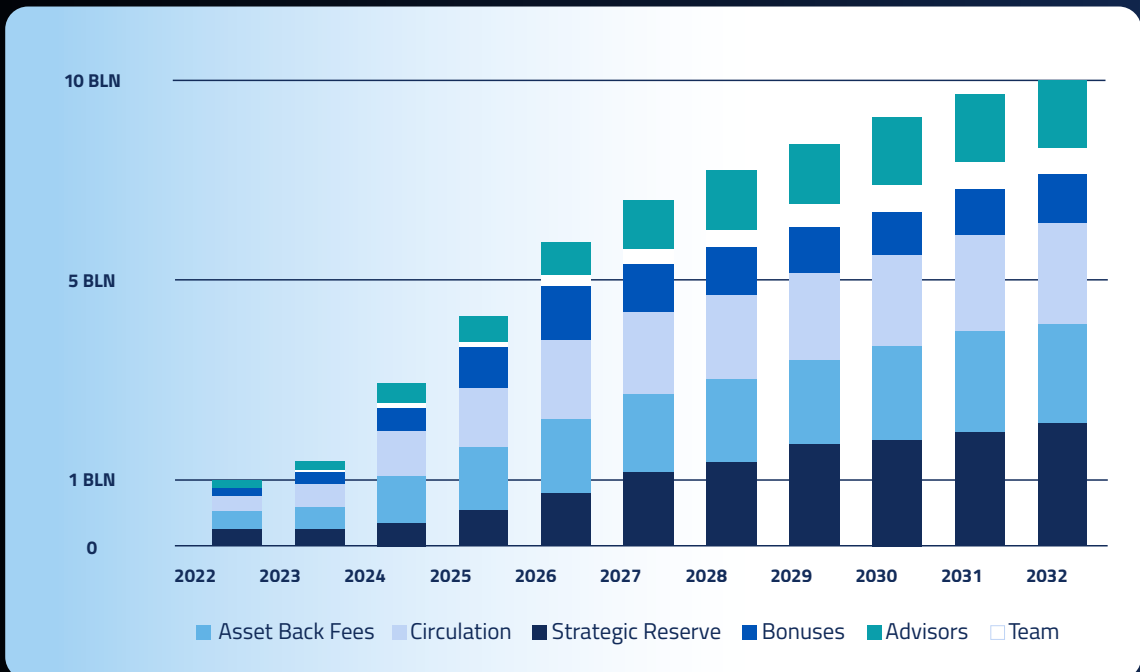
The biggest part of the total token supply for the first year - 35% will be dedicated for asset back. Another 33,3% will be placed in circulation.

The remaining tokens will go for strategic reserve, advisors, team and bonuses & awards.



TOKEN TIMELINE

On the release day, 10% of the WLXT token's total issuance of 10 BLN Tokens was issued. The remaining tokens will be gradually unlocked over a ten-year period through December 30, 2032.



THE FUTURE LISTINGS

The WLXT will be listed on the following platforms



12 | FURTHER LINKS

Websites:

Wallex: <https://www.wlxb.com/>

Eurst: <https://eurst.io/>

Tokash: <https://tokash.io/>

Bitgenera: <https://bitgenera.io/>

Crunchbase:

Wallex Bank & Statutory Trust: <https://www.crunchbase.com/organization/wallex-bank-statutory-trust>

LinkedIn:

Wallex: <https://www.linkedin.com/company/Wallextrustcustody/>

Wallex Bank: <https://www.linkedin.com/company/Wallexbank/>

Wallex Custody: <https://www.linkedin.com/company/Wallex-custodypro/about/>

Wallex Trust: <https://www.linkedin.com/company/Wallex-trustee/about/>

Wallex Pay: <https://www.linkedin.com/company/Wallexpay/about/>

Wallex Bulgaria: <https://www.linkedin.com/company/Wallex-bulgaria/about/>

Wallex Italy: <https://www.linkedin.com/company/Wallex-italia/about/>

Eurst: <https://www.linkedin.com/company/eurst/>

Tokash: <https://www.linkedin.com/company/tokash/about/>

Bitgenera: <https://www.linkedin.com/company/bitgenera/about/>

SM Digital Holding: <https://www.linkedin.com/company/sm-digital-holding/>

Medium:

Wallex: <https://medium.com/@Wallexcustody>

Wallex Custody: <https://Wallextrustandcustody.medium.com>

Wallex Trust: <https://Wallextrustandcustody.medium.com>

Wallex Bulgaria: <https://medium.com/@Wallex.bg>

Wallex Italy: <https://medium.com/@Wallex.it>

Eurst: https://medium.com/@eurst_stablecoin

Tokash: <https://medium.com/@tokash.io>

Bitgenera: <https://medium.com/@bitgenera.io>

Some Press Releases:

<http://gofile.me/58TRU/P2ew7FEqt>



WLXT White Paper, March 2022 | Updated Version 1.0

www.wlxb.com

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