This is CryptoWallet

CryptoWallet.com is a revolutionary crypto neobank that aims to bring literally any cryptocurrency under the sun to the same level of mass adoption as the dollar or euro. Join us on our mission to make crypto adopted anywhere and everywhere!

We aim to create a platform where people will get to manage their crypto assets in the same way they would their fiat holdings. Imagine opening your favorite online store and buying whatever you’d like with your DOGE bag, or going to get groceries and paying for your can of Coke with your Cardano staking rewards. All of it will possible with a single banking app – but with crypto instead of fiat. With CryptoWallet.com, living fully on crypto is finally going to be a reality.
Product Highlights

- Crypto card launching in 2023 with 10 times more supported cryptos than any competitor and direct spending: simply tap the card to spend cryptocurrency with no conversion required and the lowest fees out there.
- Crypto-powered IBAN accounts – pay any SEPA invoice such as rent and utilities with any crypto you’d like!
- Top up your spending crypto account from your non-custodial wallet with WalletConnect in just one tap
- Earn our deflationary native SPEND tokens with every card purchase as well as through staking and rewards programs
- Buy and sell crypto for crypto or fiat at real slippage-free market rates, low fees, and high limits
- NFT Finance — instantly take out loans with your NFTs as collateral
- Range of B2B tools such as white-label, custom checkout and widgets you can place on your website and earn with us right now! Despite the name, CryptoWallet is not just a wallet – it’s a platform for operational use of your crypto assets. You can use it with any non-custodial wallet app you like through WalletConnect to get the full savings + card balance experience. All funds stored on
CryptoWallet.com are fully insured against any potential compromise with a 100% refund guarantee.

Our SPEND token serves as the fuel that powers the entire ecosystem – its utility is built around ordering your card and upgrading your card tiers to make your limits even higher, receiving cashback for all purchases, service fee discounts, staking rewards, and much more.

We’re constantly working on expanding its utility even further so that our community members can take even further advantage of it. Join the revolution of money and let’s make crypto fully adopted and spendable worldwide!
The Market for Crypto Cards

Over 300 million people worldwide now hold crypto (10% of global internet users)

275% increase in crypto holders between 2021 and 2022

5% of adults in the US already own a crypto card, but the selection of cryptocurrencies is small and the fees are high

Visa crypto cards saw $2.5 billion in turnover in Q1 2022

Source: TripleA, Crypto.com, Finder
Why Do People Want Crypto Cards?

- Spend crypto anywhere you go
- Access more than 800 crypto assets from a single card
- Cashback rewards on card purchases
- Fewer steps in converting and spending their money
- Lower fees than wire transfers
Why Do People Want CryptoWallet?

- **Spend Crypto Directly**
  - with no conversion required

- **Low Fees**
  - at just 0.8% per card transaction

- **More Cryptos**
  - than any competitor

- **No Annual Fees**
  - for using card

- **Brand Potential**
  - with memorable name and high-value domain

- **Simple to use**
  - with clean UI and fast onboarding to order a card

- **Thought Leader**
  - building a brand with educational content
This is the CryptoWallet Community

A project is only as strong as its community.

CryptoWallet was built to serve crypto users and crypto companies alike. Our robust suite of financial tools make it easy to buy, swap, store, and even spend crypto. Together, we build a unique ecosystem that unlocks your crypto freedom and endless opportunities to grow together.
Who’s With Us

Our community is diverse and growing. It includes:

- Crypto businesses looking to make large transactions
- Crypto projects
- Crypto traders
- Miners
- DeFi participants and Web3 users
- Crypto and blockchain developers
- Anyone passionate in storing and spending crypto

Our community is highly active on Discord, and we also have a presence on Twitter, Instagram, Facebook, and LinkedIn.

We’re also managing an email list of 10,000 prospective users who have joined our whitelist, and the list is growing daily. People in crypto stick together, and they want to stay informed.

Because we’re the first ever company to offer a card with hundreds of cryptos, the CryptoWallet community is engaged and excited about our project.
Benefits for Individuals

CryptoWallet is here for anyone making an income in the industry, whether it be through mining, staking, trading, or earning a salary.

But why have they chosen CryptoWallet?

- Lowest conversion fees on the market
- Direct spending – unlike most competitors, you can simply tap your card and your crypto balance will update automatically
- The most supported coins: Over 800 supported cryptos compared to an average of around 10 in the wider market
- Earn SPEND tokens as cashback with every purchase
- Staking rewards are also paid out in SPEND tokens!
- Refer friends to CryptoWallet and earn a portion of all fees charged to their account
- Avoid excessive fees and taxes when cashing out crypto by simply spending it directly
- Transfer money instantly and cheaply – overseas remittance payments just got a lot easier
- Cash crypto out of an ATM instantly and directly
- Sense of community. Crypto users are at the forefront of a new technological movement, and they’re enthusiastic – our community is active on Discord and other social media platforms, sharing ideas and thoughts as the project grows

The CryptoWallet Crypto Card and SPEND to Earn program, as well as our Buy/Sell and wallet platform, offer everything you need to earn, hold, swap, and spend crypto.
Benefits for Business

CryptoWallet is an excellent business partner for crypto companies of all sizes. Here's why businesses are joining our community.

- Get listed: Token listing on our Buy/Sell platform for new and existing cryptocurrencies
- High limits: Starting from 10k EUR up to 250k EUR per one transaction
- Save costs: Extremely favorable rates
- It’s simple: Far more convenient than dealing with an exchange
- Lightning fast: Same day delivery on entire crypto transaction
- Plenty of options: Hundreds of crypto assets available for exchange
- Special attention: 24/7 support with a dedicated personal account manager
- Fully compliant: We’re fully compliant with cryptocurrency regulations, leaving us on hand to see to all your crypto needs
- No slippage: We provide liquidity without moving the market thanks to our smart trading algorithms
- Professional service: Whether you’re a crypto native or a company looking to add some digital assets to your books, we’re here for you
We are CryptoWallet — a latest-generation bridge between traditional finance and WEB3. Our goal is to build an ecosystem that works with other projects on the market to connect them between each other and help them grow, increase their utility, and absolutely conquer the market!

Here’s what we do

- Provide a fast and comfortable fiat on- and off-ramp for more than 800 crypto assets with hundreds more coming up in the future — including you!

- Allow anyone from the EU to spend all of our asset selection anywhere plastic cards are accepted with our MasterCard Crypto Card — coming in 2023

and much, much more!

We’d like to get into a long-term partnership with you, and we’re absolutely prepared to go the distance for you.
Activity pack on our side

- Free listing if the asset is not already available on CW — otherwise, banners in the app to join your community, active for a limited time (1-2 weeks)
- Dedicated SEO landing page with CTA buttons to buy your asset and join your community on social media
- Dedicated promo post on Discord (with pinning potential)
- Special bonuses for members of your community joining in (for example, topping up new accounts with dust as a welcome prize)
- Articles on Medium, our blog, and our news outlet https://crypto.news
- Interview and instructional video production for our YouTube channel with questions prepped and approved by your team for maximum promo efficiency
- API/Widget for integration into your website or wallet for seamless ramping experience and 24/7 support available
Cross-Promo Activities
(we hope all of these are possible!)

- CTA tweet on your social media — your asset is available in CryptoWallet! Pay with/spend it directly from your card at any card PoS! Join their Discord over here:

- Retweet of our Tweets/other social media posts with similar CTAs

- AMA with the your team in CryptoWallet’s Discord — with prizes for best questions in our token, SPEND, available

- AMA with our team in your Telegram or Discord with prizes for best questions in our token, SPEND, available

- CW presence on your website, if possible — we have a great Buy/Sell widget so that your community members can buy or sell your asset right on your website without having to go anywhere else

- Medium/blog posts with partnership announcements on your side, if possible

- Interview with the someone from your team done by us and posted on our YouTube channel and shared by your social media; alternatively, a Twitter space would work great too

- How-to videos on how to buy/spend your asset crafted by us, approved by you, and posted to our YouTube channel; we’d like you to share them, too, if possible

- Full API/widget integration with your wallet
We’re leveraging the Zealy platform to incentivize our users to engage with CryptoWallet.com’s website and social media accounts.

Users are given gamified tasks to complete ranging from following our social media accounts, inviting friends, interacting online, and answering questions about the project.
What is Zealy?

Zealy is active in hundreds of Web3 communities, including major players like zkSync, ImmutableX, and dYdX.

Users can create their own content, interact with each other, answer questions, and more to earn crypto tokens and, crucially, to gain the experience of interacting with each other and the project.

Framing the process like a video game rewards system makes it fun and easy to take part.
Why Zealy?
Benefits for Partner Communities

Zealy has proven to be an invaluable tool when it comes to driving up user engagement and raising brand awareness for our partner projects as well as our own project.

They have made online friends in their new communities
They know more about the project and want to use it
They have earned some tokens and started to engage

Zealy essentially sows a seed of engagement that continues to grow in users after the campaign is over.
Rewards: How it Works

Users can receive tokens, merchandise, early access to products, special status on a Discord server, and more by taking part in a campaign.

Taking part is very simple – users simply sign up and begin completing tasks on the Zealy questboard for that project in exchange for XP, and XP points are then distributed to winners later on.

Some projects have hundreds of tasks on their questboard and thousands of users taking part!

As you can see from our own example, this can be used to help with onboarding, product discovery, social media engagement, education, and more.

Zealy can be leveraged to encourage interaction between CryptoWallet.com and partner projects as well as being used for the growth of partner projects directly.
Zealy in Web3: Examples

Zealy is active in hundreds of Web3 communities, including major players like zkSync, ImmutableX, and dYdX.

zkSync
Discord members: 499,000
Twitter followers: 1 million

ZetaChain
Discord members: 674,000
Twitter followers: 661,000

ImmutableX
Discord members: 79,000
Twitter followers: 313,000

Zealy has helped each of these communities grow their user base and spread awareness of their products. As the biggest gamified engagement platform in Web3, Zealy can be a valuable marketing tool for any cryptocurrency or Web3 project.
Market Overview
Our Target Market

**EEA Countries**
- Europe is the largest crypto transaction power in the world
- $1 trillion in crypto transacted from 2020-2021
- 25% of all global crypto activity comes from Europe

**Global**
- CryptoWallet is targeting all international markets
- SEA market launch scheduled for Q3 2023
- US market launch scheduled for Q1 2024

**CryptoWallet is licensed in the Czech Republic and we are fully legally compliant in handling cryptocurrency operations in all EEA countries.**

Source: Chainalysis
Since Covid-19, Fintech is the New Normal

- 59% of people have increased their use of Fintech apps since the Covid-19 pandemic
- 73% say that Fintech is the “new normal”

Capital fundraising for crypto companies in 2021 increased by approximately 800%

- 80% say that they can now manage their money entirely without a bank branch
- $25 billion raised in 2021

The number of people working in blockchain grew by 76% in 2022

Source: CB Insights, joint survey by LinkedIn and OKX, Plaid
## What We Solve

<table>
<thead>
<tr>
<th>Options for Spending Crypto</th>
<th>User Experience</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exchange crypto and send to bank account</td>
<td>• Working with multiple accounts</td>
</tr>
<tr>
<td></td>
<td>• More complicated than crypto</td>
</tr>
<tr>
<td></td>
<td>• More tax liabilities</td>
</tr>
<tr>
<td></td>
<td>• Dealing in multiple currencies</td>
</tr>
<tr>
<td>Use competing card</td>
<td>• Very limited selection of cryptocurrencies</td>
</tr>
<tr>
<td></td>
<td>• Expensive</td>
</tr>
<tr>
<td></td>
<td>• Competing apps are not purpose-built for ordering a card, confusing interface</td>
</tr>
<tr>
<td>Order a card from CryptoWallet</td>
<td>• Lowest market fees</td>
</tr>
<tr>
<td></td>
<td>• Over 10x more coins than any competitor</td>
</tr>
<tr>
<td></td>
<td>• App is designed with card users at the forefront</td>
</tr>
<tr>
<td></td>
<td>• Fast, affordable, easy to understand, very few steps involved</td>
</tr>
</tbody>
</table>
## CryptoWallet vs. Other Cards

<table>
<thead>
<tr>
<th>Card</th>
<th>Number of Supported Cryptos</th>
<th>Conversion Fees</th>
<th>Cashback</th>
</tr>
</thead>
<tbody>
<tr>
<td>CryptoWallet</td>
<td>800+ supported cryptos (Thousands more coming in 2023)</td>
<td>0.8%</td>
<td>Up to 3%</td>
</tr>
<tr>
<td>Crypto.com</td>
<td>22 cryptos</td>
<td>2.5%</td>
<td>Up to 5%</td>
</tr>
<tr>
<td>Coinbase</td>
<td>8 cryptos</td>
<td>2.49%</td>
<td>Up to 4%</td>
</tr>
<tr>
<td>Nexo</td>
<td>55 cryptos</td>
<td>1.49% – 3.49%</td>
<td>0.5%</td>
</tr>
<tr>
<td>Wirex</td>
<td>36 cryptos</td>
<td>N/A</td>
<td>Up to 8% with WXT token</td>
</tr>
<tr>
<td>Binance</td>
<td>15 supported cryptos</td>
<td>0.9%</td>
<td>Up to 8% (requires staking 600 BNB tokens monthly)</td>
</tr>
</tbody>
</table>
The market for crypto debit cards is forecasted to grow at a Compound Annual Growth Rate of \textbf{58.6\%} by 2029.

Source: Market Intelligence Data
Businesses are Adopting Cryptocurrencies

85% of businesses with an annual revenue above $1 billion are adopting crypto payments.

Half of all retailers have already invested $1 million or more in crypto adoption.

Deloitte estimates that 75% of all retailers will accept crypto payments by 2024.

Source: PYMNTS, Deloitte
Regional Analysis and Demographics

CryptoWallet is operating in the EEA

Expanding into Latin America & Asia

US over the next year
Growth in Decentralized Finance

DeFi was valued at $11.78 billion in 2021

The market grew to $13.6 billion in 2022

Expected CAGR is 42.5% from 2022 – 2030

Growth forecasts put the market at $231.19 billion by 2030

As more custodial exchanges are hacked, reliance on decentralized wallets and exchanges is growing

Source: Grand View Research
Growth in Digital Lending

Digital lending was valued at $5.84 billion in 2021.

The market grew to $7.04 billion in 2022.

Growth forecasts put the market at $44.5 billion by 2030.

Expected CAGR is 25.9% from 2022 – 2030.

Source: Grand View Research
Business Model
Business Model: How Our Ecosystem is Monetized

- Card transactions, buy, sell, and spend flow
- Crowdfunding through IEO
- B2B exchanges
- Listing tokens
- API for business partners
Our Business Segments

**Spending**
- Crypto users can spend crypto anywhere that cards are accepted
- 800+ cryptos with 10k in the pipeline
- Lower fees than competitors
- No service fees for card
- Free order and delivery with high limits

**Earning**
- Staking, referring new users, and receiving cashback rewards
- Staking rewards are shared among users
We’re Targeting a 3:1 LTV to CAC Ratio

How?

• Attractive referral program
• Long-term content marketing campaigns since 2019
• Charging projects for token listings
• Influencers and PR
• Brand ambassador program
• B2B Partnerships with crypto projects

30,000 whitelist users are planned to receive card

Goal by 2023: 100,000 users
CryptoWallet Promotion

Here's how we're growing our platform
Referral Program

Refer new users and receive a fixed reward for each referee

Who is it for?

Professional affiliate marketers

Rewards are issued in SPEND Token

Casual users

Brand ambassadors
Pre-launch Site Figures & Current Site Traffic

120,000 unique monthly visitors
67% engagement rate
2.7 page views per session

Total clicks: 159K
Total impressions: 4.67M
Average CTR: 3.4%
Average position: 23.7
Keyword Market Share

SEMRush shows CryptoWallet outperforming every identified competitor when it comes to keyword ranking. We focus on organic traffic and white hat SEO.
Growth in Keyword Ranking

**Organic Keywords** 13,235

- Top 3
- 4-10
- 11-20
- 21-50
- 51-100

---|---|---|---|---|---|---|---
0 | 3.3K | 6.6K | 9.9K | 13.2K | 0 | 3.3K | 6.6K | 9.9K | 13.2K
Growth in Traffic

Organic Traffic 27,141/month

- Organic Traffic
- Paid Traffic

Timeframe: All time

January 2021 to October 2022
Tokenomics

SPEND Token is the key that unlocks the CryptoWallet ecosystem
SPEND Token Utilities

Our native SPEND token is a vital utility token aimed to benefit customers and the platform alike.

CryptoWallet Cards
- Order free card
- Unlock higher card tiers
- Up to 3% cashback (6% per whitelist)

CryptoWallet App
- Referral Rewards
- Vote for new token listings

CryptoWallet Earn
- Up to 6% APR when staking SPEND
## Token Distribution

<table>
<thead>
<tr>
<th>Allocated to</th>
<th>Percentage</th>
<th>Tokens</th>
<th>Vesting</th>
</tr>
</thead>
<tbody>
<tr>
<td>Team</td>
<td>20.0%</td>
<td>200,000,000</td>
<td>36 months cliff, then monthly unlock over 12 months</td>
</tr>
<tr>
<td>Advisors</td>
<td>3.0%</td>
<td>30,000,000</td>
<td>12 months cliff, then monthly unlock over 24 months</td>
</tr>
<tr>
<td>Seed Sale</td>
<td>4.0%</td>
<td>40,000,000</td>
<td>6 months cliff, then monthly unlock over 24 months</td>
</tr>
<tr>
<td>Private Sale</td>
<td>6.0%</td>
<td>60,000,000</td>
<td>3 months cliff, then monthly unlock over 21 months</td>
</tr>
<tr>
<td>Public Sale</td>
<td>7.0%</td>
<td>70,000,000</td>
<td>No Lock Up, 100% on TGE</td>
</tr>
<tr>
<td>Marketing and Liquidity Fund</td>
<td>15.0%</td>
<td>150,000,000</td>
<td>3.33% unlocked on TGE for Initial Exchange Liquidity, then monthly unlock over 36 months</td>
</tr>
<tr>
<td>Operational Reserve</td>
<td>15.0%</td>
<td>150,000,000</td>
<td>5% unlocked on TGE for Initial Exchange Liquidity, then monthly unlock over 60 months</td>
</tr>
<tr>
<td>Cashback Rewards</td>
<td>10.0%</td>
<td>100,000,000</td>
<td>No Lock Up, 100% on TGE</td>
</tr>
<tr>
<td>Staking Rewards</td>
<td>20%</td>
<td>200,000,000</td>
<td>Locked-up at TGE, and will be unlocked on a rolling basis at a decaying growth rate</td>
</tr>
</tbody>
</table>

**Total**  

100.0%  

1,000,000,000
Welcome to CryptoWallet
Roadmap

**Q1 2023**
- Public platform release
- Wallet release

**Q2 2023**
- Crypto swaps
- Token launch by IEO
- IBANs for SEPA

**Q3 2023**
- Recurring payments
- More than 10000 cryptos added
- Over 5 fiat payment options

**Q4 2023**
- Crypto loans
- Card product release
- Android and iOS availability

**Q1 2024**
- DeFi wallet
- US market launch
- Card product for Asia
- Launchpad
Meet The Team

Alek sandr Pacha
Founder
Crypto Evangelist since 2011, successful angel investor with multiple businesses

Alek sandr Smirnin
CEO
Logistics, customer relationships, and supply chains since 2013

Andrew Prybylov
CPO
Result-oriented professional with over 8 years of experience in fintech/crypto/blockchain domains

Aivar Pihlak
AML Officer
Legal advisor and owner at Law Office Legalia

Aleksei Arno
Compliance Lead
Legal advisor since 2016

Paul Järvet
Project Manager
7 years of experience in delivering successful projects

Vitaly Pussa
Head of Design
Co-founder of D2 graphic design and branding company

Sergei Pozdnjakov
Head of Support
10 years in upper management positions across multiple industries

+20 Teammates
Our vision. Our mission.

Unleash your crypto's full potential.

Buy, Sell or Spend crypto assets with our crypto card.