



# Community Collaboration Deck

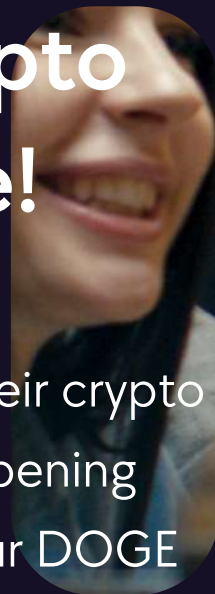


# This is CryptoWallet

**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 be 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 2024 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

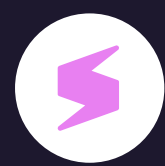
# Why Do People Want Crypto Cards?

- 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.

A young man with dark hair and a slight beard is smiling and looking at a tablet device he is holding. The background is blurred, suggesting an indoor setting with other people.

## 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.



A photograph of three business professionals (two women and one man) sitting around a table in a modern office setting, looking at documents. The background shows a city skyline at night through large windows.

## 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 2024

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

# Zealy



**We're leveraging the Zealy platform to incentivize our users to engage with [CryptoWallet.com's](https://cryptowallet.com) 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**

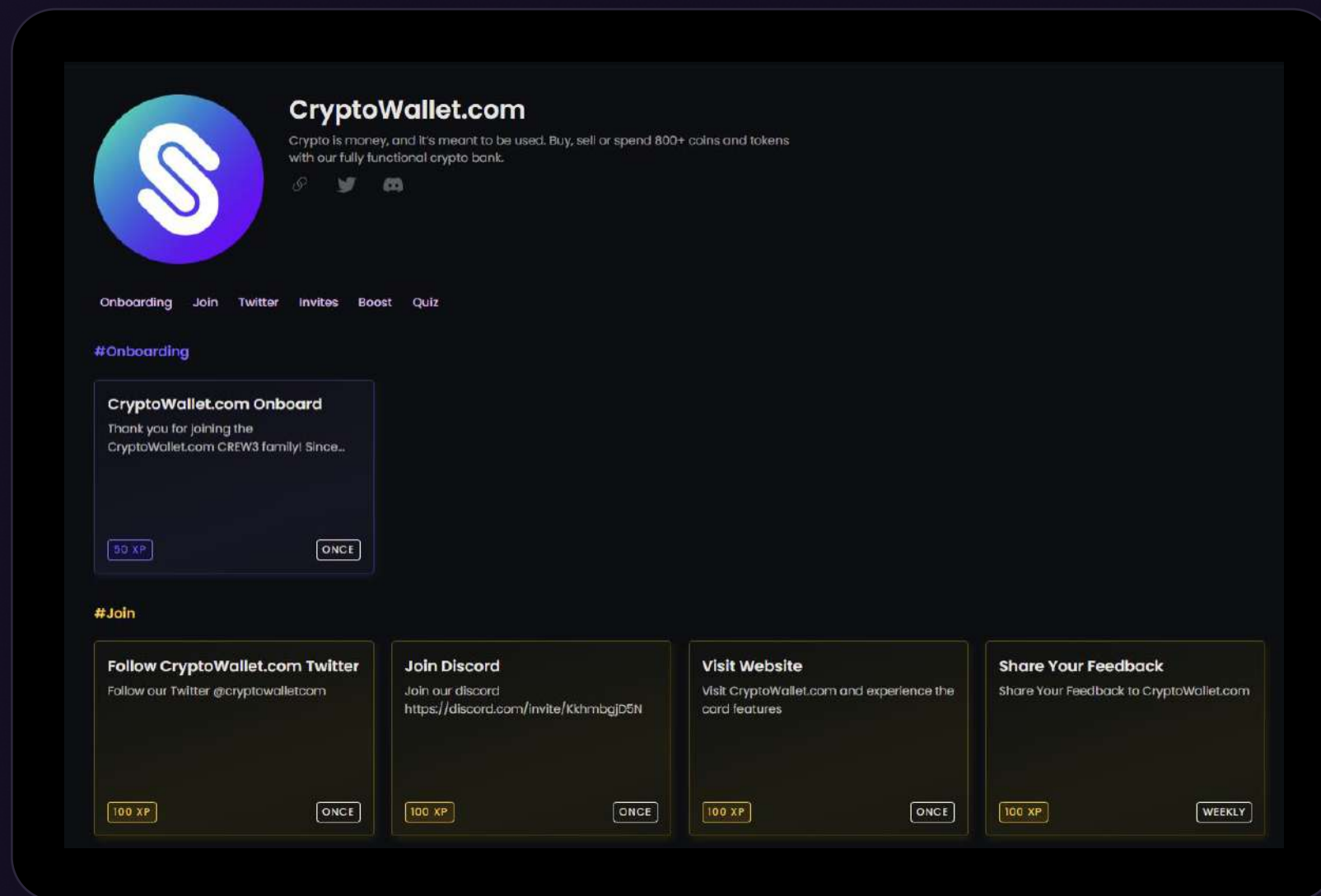
earned some tokens and started to engage

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**

**499,000**

Discord members

**1 million**

Twitter followers

**ZetaChain**

**674,000**

Discord members

**661,000**

Twitter followers

**ImmutableX**

**79,000**

Discord members

**313,000**

Twitter followers

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 2024



**CryptoWallet.com is licensed in Poland and we are fully legally compliant in handling cryptocurrency operations in all EEA countries.**



# Since Covid-19, Fintech is the New Normal

**59%** of people have increased their use of Fintech apps since the Covid-19 pandemic

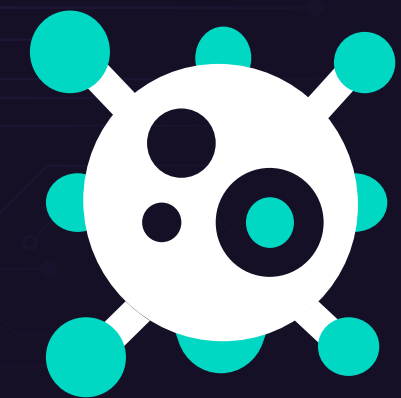
**73%** say that Fintech is the "new normal"

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



# What We Solve

## Options for Spending Crypto

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Exchange crypto and send to bank account

## User Experience

- Working with multiple accounts
  - More complicated than crypto
  - More tax liabilities
  - Dealing in multiple currencies
- 

Use competing card

- Very limited selection of cryptocurrencies
  - Expensive
  - Competing apps are not purpose-built for ordering a card, confusing interface
- 

Order a card from CryptoWallet

- Lowest market fees
  - Over 10x more coins than any competitor
  - App is designed with card users at the forefront
  - Fast, affordable, easy to understand, very few steps involved
-

# CryptoWallet vs. Other Cards

Card	Number of Supported Cryptos	Conversion Fees	Cashback
CryptoWallet	800+ supported cryptos (Thousands more coming in 2024)	0.8%	Up to 3%
Crypto.com	22 cryptos	2,5%	Up to 5%
Coinbase	8 cryptos	2.49%	Up to 4%
Nexo	55 cryptos	1.49% – 3.49%	0.5%
Wirex	36 cryptos	N/A	Up to 8% with WXT token
ByBit	5 supported cryptos	0.9%	up to 10% cashback



# Crypto Debit Card Market Size

The market for crypto debit cards is forecasted to grow at a Compound Annual Growth Rate of

**58.6%**

by 2029



# 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

# Regional Analysis and Demographics

CryptoWallet is operating in the



US over the next year



**Expanding into**



**&**





# Growth in Decentralized Finance

DeFi was valued at

**\$11.78 billion**

in 2021

Expected CAGR is

**42.5%**

from 2022 – 2030

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

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Growth forecasts put the market at

**\$231.19 billion**

by 2030

The market  
grew to

**\$13.6 billion** in 2022

# Growth in Digital Lending

Digital lending was valued at  
**\$5.84 billion**  
in 2021

Expected CAGR is  
**25.9%**  
from 2022 – 2030

Growth forecasts put  
the market at **\$44.5 billion** by 2030

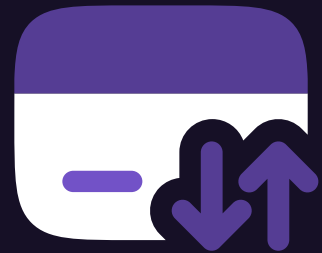
The market  
grew to **\$7.04 billion** in 2022



# Business Model



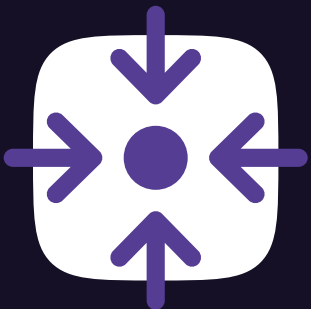
# Business Model: How Our Ecosystem is Monetized



Card transactions,  
buy, sell, and spend flow



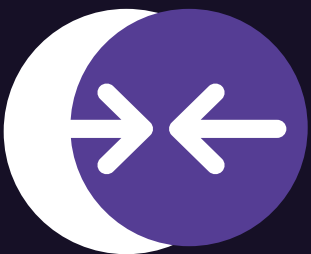
Listing  
tokens



Crowdfunding  
through IEO



API for business  
partners



B2B  
exchanges

# 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

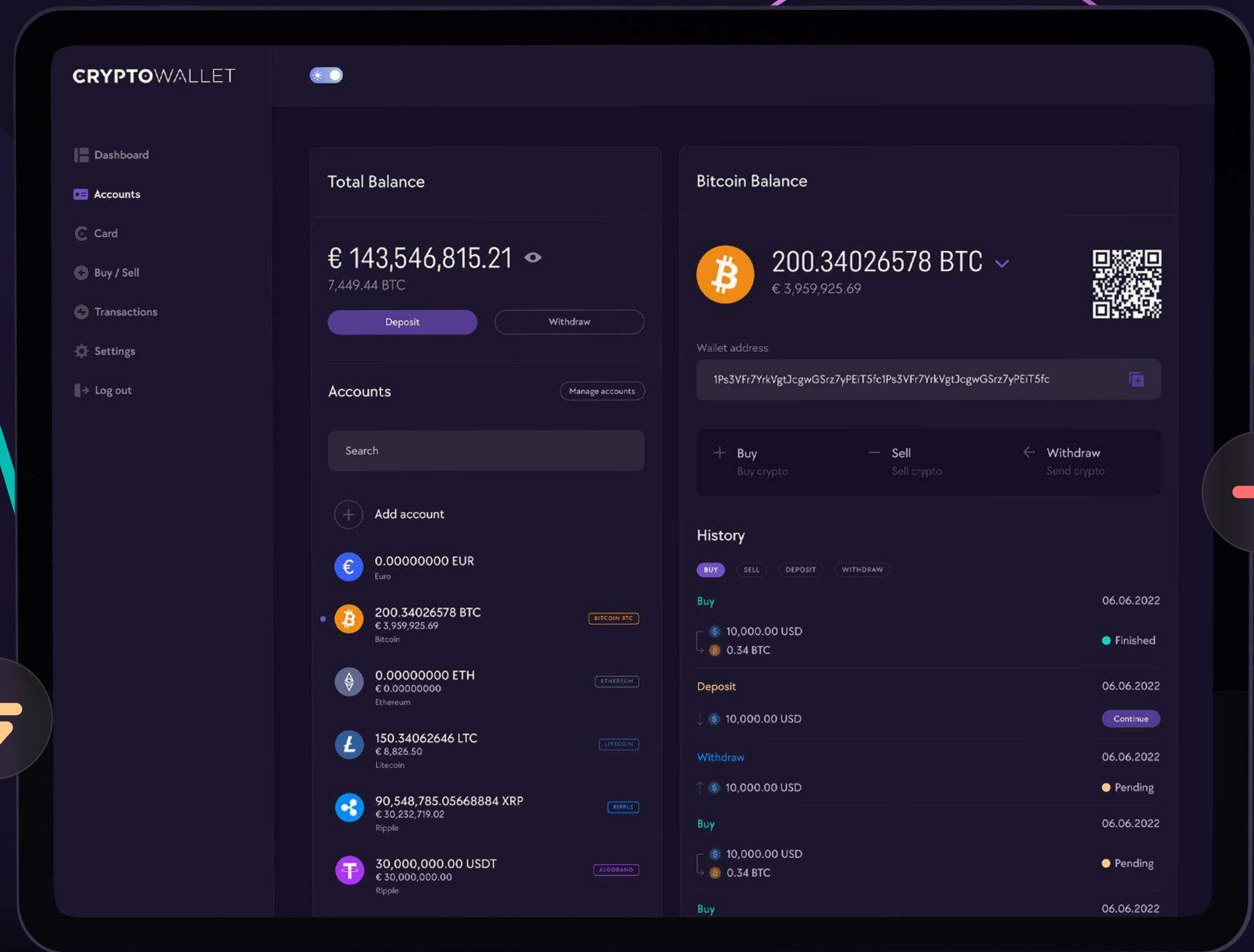
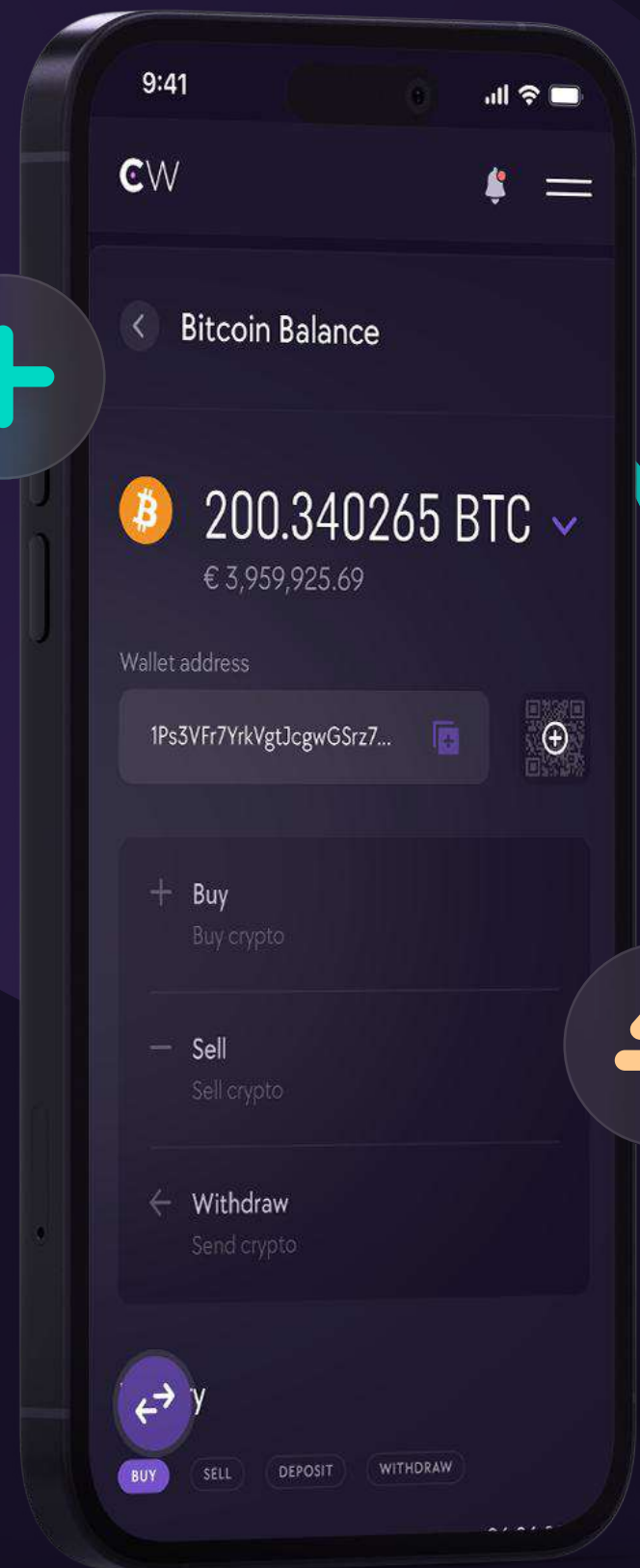


Goal by 2024:  
**100,000**  
users



# CryptoWallet Promotion

Here's how we're growing our platform



# Referral Program

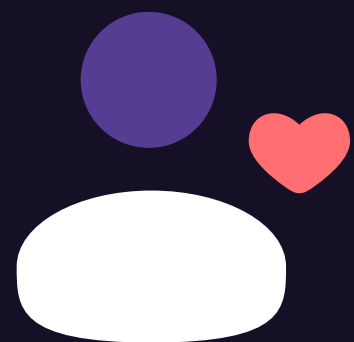
Refer new users and receive a fixed reward for each referee

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Rewards are issued in SPEND Token

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Who is it for?



Professional affiliate marketers

Casual users

Brand ambassadors

# Pre-launch Site Figures & Current Site Traffic

**254,000**

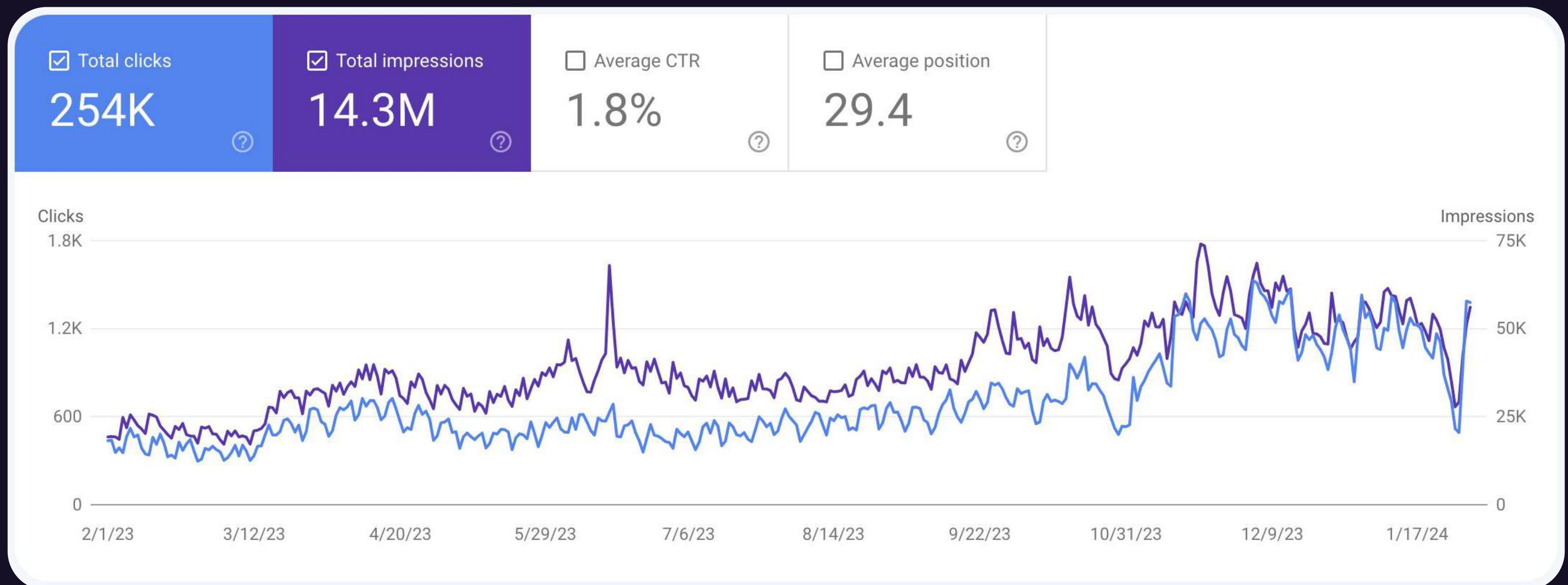
unique Visitors (12 months)

**59%**

engagement rate

**3.9**

page views per session

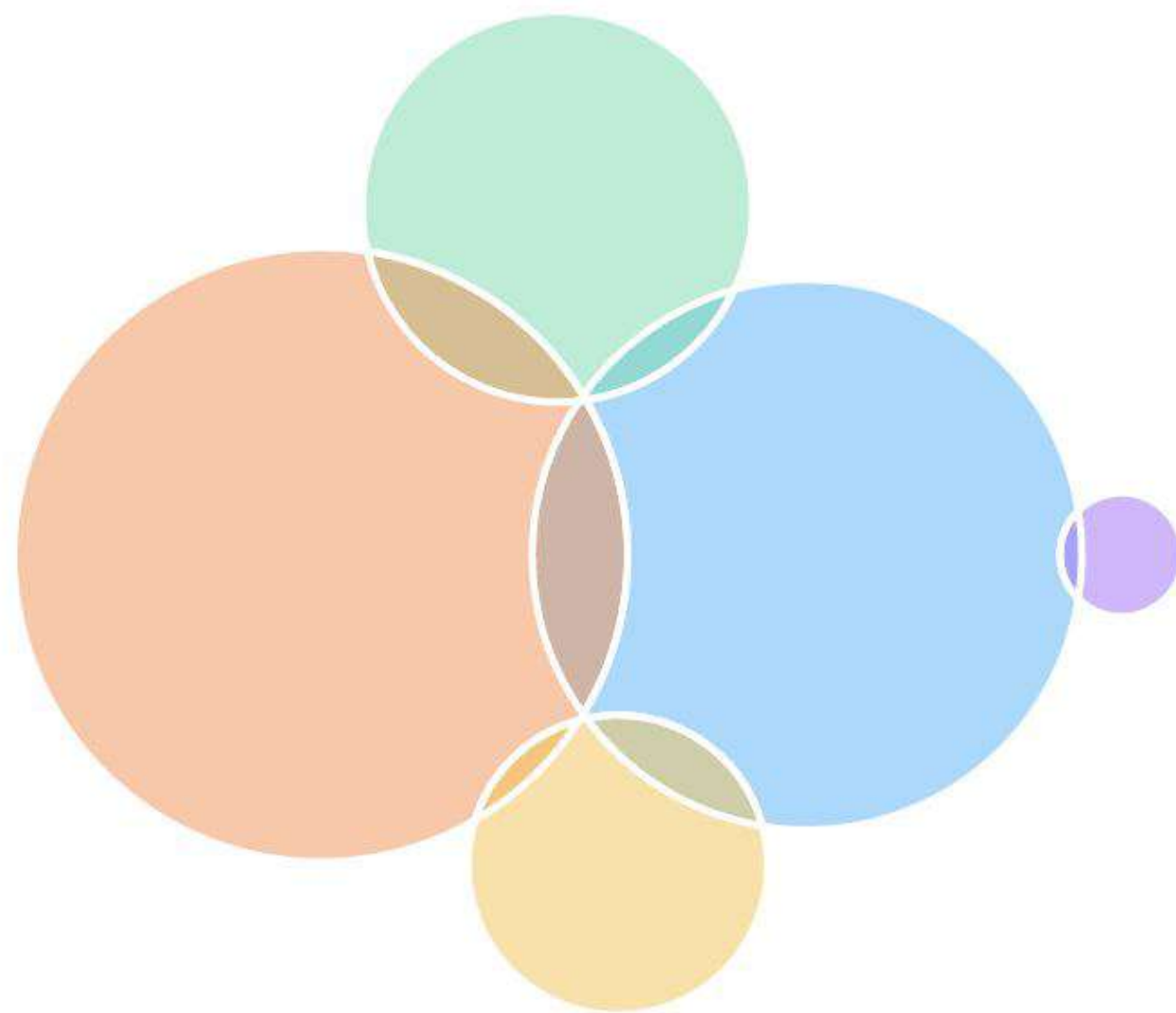




# Keyword Market Share

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

## Keyword Overlap



✓ Cryptowallet.com	357
✓ wirexapp.com	180
✓ nexo.com	445
✓ choise.com	18
✓ hi.com	106

# Growth in Keyword Ranking

**Organic Keywords** 14,272

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





# Tokenomics

SPEND Token is the key that unlocks  
the CryptoWallet ecosystem

A futuristic landscape with a large metallic ring and the word 'Spend' in a stylized font. The scene is set against a blue sky and a dark, rocky terrain. A large, glowing metallic ring is positioned in the foreground, partially obscuring the word 'Spend'. The word 'Spend' is written in a large, white, sans-serif font. The ring is highly reflective, showing highlights and shadows. The background features a dark, rocky landscape under a blue sky. In the bottom left corner, there is a small, glowing metallic sphere. The overall aesthetic is clean, modern, and futuristic.

Spend



# 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

Allocated to	Percentage	Tokens	Vesting
Team	20.0%	200,000,000	36 months cliff, then monthly unlock over 12 months
Advisors	3.0%	30,000,000	12 months cliff, then monthly unlock over 24 months
Seed Sale	4.0%	40,000,000	6 months cliff, then monthly unlock over 24 months
Private Sale	6.0%	60,000,000	3 months cliff, then monthly unlock over 21 months
Public Sale	7.0%	70,000,000	No Lock Up, 100% on TGE
Marketing and Liquidity Fund	15.0%	150,000,000	3.33% unlocked on TGE for Initial Exchange Liquidity, then monthly unlock over 36 months
Operational Reserve	15.0%	150,000,000	5% unlocked on TGE for Initial Exchange Liquidity, then monthly unlock over 60 months
Cashback Rewards	10.0%	100,000,000	No Lock Up, 100% on TGE
Staking Rewards	20%	200,000,000	Locked-up at TGE, and will be unlocked on a rolling basis at a decaying growth rate
<b>Total</b>	<b>100.0%</b>	<b>1,000,000,000</b>	



**Welcome to  
CryptoWallet**

# Roadmap

## Q1 2023

- Public platform release
- Wallet release
- Fiat on/off ramp launch

## Q2 2023

- Buy/Sell crypto from/to CryptoWallet.com Accounts
- +3 new liquidity providers added
- +5 new networks added
- White label Buy/Sell experience widget

## Q3 2023

- Mobile App release
- Referral Program launch
- +2 liquidity providers added
- +2 networks added
- Checkout and widget for external clients

## Q4 2023

- B2B opportunities
- +100 crypto supported
- +2 liquidity providers added
- Security system updates
- User experience improvements

## Q1 2024

- USD fiat currency added
- Crypto swaps

## Q3 2024

- SPEND Token launch
- Recurring payments

## Q4 2024

- Card product launch
- SPEND token listed on +2 new CEXes
- SPEND token listed on +2 new DEXes
- Userbase reached 100,000

## 2025

- Asia market expansion
- Wallet became custodial (network fee paid in tokens)



# Meet The Team



**Aleksandr Smirnin**  
**Business Development**

Driving revenue growth and expanding market presence, Aleksandr excels in strategic thinking and relationship-building. His expertise in deal Negotiation and Innovative strategy implementation fuels organisational success



**Aleksei Arno**  
**Chief Legal Officer**

Legal advisor since 2016, offering robust expertise in tech startup regulations and compliance, particularly within the blockchain industry.



**Dmitri Ahmarov**  
**COO**

With deep expertise in IT and product development, Dmitry has over 10 years experience in Top Management roles, driving the teams to the peak of performance



**Keterin Vendt**  
**Customer Support and Community Manager**

As a Customer Support and Community Manager at CryptoWallet, I nurture relationships and simplify complex blockchain concepts for all.

**+30 Teammates**

Our vision. Our mission.

# Unleash your crypto's full potential.

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

Buy Sell

You send

4.444444444444 MAX € USDT AVALANCHE

You get

4.444444444444 MAX ₿ USDT AVALANCHE

Buy now