



TABLE OF CONTENTS

ABSTRACT

Edgecoin bank has been created to bring a twist to traditional finance with an innovative payment gateway offering its users a fast and seamless payment system, Edgecoin bank allows its users to deposit Edgecoin and Gradecoin to digital wallets. Blockchain technology is the future of the internet and world economics, with Edgecoin Bank being a prime example of the power of blockchain. Edgecoin Bank promises to provide a global payment system, money transfers, settlement solutions and other services all powered through a fiat-backed stablecoin Edgecoin (EDGT). Edgecoin will function as a secure global currency solution on the blockchain. Edgecoin has been created to defeat the traditional banking system by providing all users with faster, more secure and cheaper transaction rates for global and international transactions. Settling transactions at the same speed of the internet making Edgecoin bank stand out from its competitors. Our goal is to be as transparent with our customers as possible and continue building Edgecoin bank to be one of the most established platforms open to the public.

INTRODUCTION

The world's centralized currencies have been overly controlled by banks and governments for centuries. Opening bank accounts can be extremely time consuming and quite a nuisance, people are faced with long transaction speeds, transaction limits, huge fees, cross-border transfer limits and withdrawal limits, this takes the control of their account's out of their hands. The conventional banking system is not a match for the growing space of the digital world. Cross-border transactions take days to make, and that too with a huge fee. Banks do not operate on weekends, if you have a business transaction due, it might require more time and fees unlike Edgecoin bank.

Edgecoin bank is a Blockchain banking platform that is completely transparent offering highly secure payments. Edgecoin Bank is the fastest-growing digital bank, assisting customers in more than 120 countries to manage their crypto and conventional payments in a matter of seconds. Edgecoin Bank offers speedy services, the highest security and transparency to all businesses and individuals so they can participate in a new digital asset banking system. Edgecoin, the fiat-backed stablecoin, functions as the native utility token of the Edgecoin bank ecosystem. Edgecoin alleviates the problems inherent in unregulated and non-fiat-backed stablecoins. As a stablecoin, Edgecoin represents a significant advancement in digital assets, leveraging the infrastructure, regulatory oversight, and currency stability of the conventional financial system while operating with the speed and efficiency of the internet. Edgecoin is pegged to the U.S. dollar via an anchor platform that is linked and connected to our bank account, the advantages of this brings more stability and trust into our concept unlike stable coins that use algorithms. Edgecoin offers a payment method that is immediate, risk-free, and available to users in every region of the world.

MISSION

Our mission is to take Edgecoin Bank to new heights by offering our customers an innovative, Eco-friendly, secure space where they can not only find everything they need to buy but also find any updated information. Edgecoin Bank envisions adding ease of access to cryptocurrency with extremely fast and secure transactions with the same speed as the internet. Edgecoin Bank endeavors to provide a platform where ordinary people, along with affluent investors, can also invest in the welfare of people all over the world. As a better alternative for people to invest in, Edgecoin is an innovative way to boost individuals of the world, Small Businesses, and large Corporations. The goal is to create an immutable, transparent, secure, and asset-backed accessible Payment solution on the blockchain.

OUR CORE VALUES

Community Stability

We believe our community is the most valued asset of Edgecoin bank. We want our community to believe in and support our project by receiving regular updates through our trusted Edgecoin Community Channels. We aim to take our audience on a trip from idea to completion, answering queries and questions with our support team operating 24/7 as well as guiding and assisting our customers with any help they need.

Stability

With crystal-defined objectives, and a face for each member of our fantastic and ever-growing team and trackable accounts displaying what we spend through our development wallet, unlike some cryptocurrency projects, we aim to be as transparent with our customers as possible. Our aim is to build healthy relationships and trust with our users so we can continue to grow and reach our goals as a company and community.

Transparency

Our community-gated approach, coupled with our unique ecosystem will result in the fairest and most transparent economy that has ever been seen in the digital world. We pride ourselves with being transparent, banking with Edgecoin bank allows you to track and trace every transaction you make, allowing you to verify transactions being completed without third parties disputing transactions not being received.

Security

Edgecoin operates on the stellar blockchain which has passed many tests and checks for security breaches on its network, by Edgecoin using the stellar blockchain creates a significantly secure payment system for its users.

GLOBAL BLOCKCHAIN BANKING

The crypto market is growing at an amazing 12.2 percent CAGR, with Bitcoin growing at nearly double the rate. The widespread acceptance of cryptocurrencies has piqued the interest of governments and institutions. According to the data, crypto is increasing at a rate of 113 percent per year in terms of users, whereas the internet is only growing at a rate of 63 percent. Even if usage grows at a 63 percent annual rate, it will reach 4 billion users by 2030 or earlier.

EDGECOIN BANK: PRODUCTS AND SERVICES

Online Banking:

Edgecoin bank has been created to help users have an easier, seamless & secure experience whilst using the banking platform, users can send and receive funds and store their digital assets, Edgecoin bank is a user-friendly based gateway that strives for fast and secure transactions. Securing the process of moving funds & EDGT/ GRTC around the globe. All users must pass KYC while signing up to use Edgecoin bank, this prevents fraud and money laundering – when all users have passed all the necessary checks within signing up to use our gateway you will be able to use our digital wallet to store your Edgecoin & Gradecoin within in our infrastructure alongside using our staking program. From buying crypto with multiple payment options to spending it like fiat with no limitations. Easy integration, detailed reporting, invoicing options, easy and interactive interface is all a user can ask for. Edgecoin Bank, therefore, becomes an attraction for individuals and corporate businesses looking for the next level of upgrade they desire. Edgecoin Bank requires users to pass KYC in order to prevent fraud, and money laundering. Once the KYC is completed, users will have 24/7 access to our services from anywhere in the world.

Edgecoin Savings Account:

If you deposit fiat in Edgecoin Bank, you can still earn passive income through our Edgecoin Bank Savings account. Depositing crypto or fiat to your account gives exclusive access to Edgecoin Staking protocols where you will be rewarded with Gradecoin. Edgecoin Bank currently supports the Euro, GBP USD, and AED deposits.

The Savings account rewards are distributed after 30 days of depositing your amount in the savings account.

Edgecoin Bank Cards

Edgecoin bank provides its users with 3 different bank cards to choose from when they sign up. Our growing community members will be able to choose one of three bank cards. Each bank card comes with three different types of rewards. Users will be able to spend their Edgecoin on any Visa or Mastercard merchandise machines. The advantages of using the Edgecoin Bank card include lower banking transaction fees and cash-back rewards with our Defi fluctuating token Gradecoin. All users will be able to spend their Edgecoin on Visa cards and receive Gradecoin as a cashback reward. The benefits of using the cards will vary depending on which tier you choose, either the blue card, the silver card or the black platinum card, each comes with different amounts of percentage.

Edgecoin Staking

The Edgecoin staking program will differ depending on what users stake, and all rewards will be given in our DeFi Fluctuating token Gradecoin. Edgecoin staking is a community-gated feature only available through the Edgecoin digital wallet. Anyone willing to participate in the Staking will have to pass the KYC to access the digital wallet and stake their holdings. Edgecoin works on Stellar, which is user-friendly, working on a proof of stake. In addition to being one of the promising projects, it offers exemplary staking services. Edgecoin ensures users' funds are safe by leveraging effective security measures and providing a Secure Asset Fund for Users (SAFU). Our staking method at the time of writing is arguably one of the safest and user-friendliest methods (for cryptocurrency) to earn passive income. The platform stores all staked tokens using a secure wallet and a double-checking system. Edgecoin staking is quickly becoming a practice of gaining passive income by merely storing or locking funds in a wallet as more individuals, including institutional investors understand the crypto market's lucrativeness.

Edgecoin Bank Digital Wallet

The multi-functional Edgecoin Bank Digital Wallet is exclusively available to the Edgecoin community that passed the KYC. The Edgecoin Digital Wallet users will be able to store crypto assets and make payments like any web3 wallet. The gated access makes it easier for us to mitigate money laundering and defrauding attempts.

HOLDING AND REWARD

Gradecoin will be issued as an incentive for holding Edgecoin. The more Edgecoin one holds the more Gradecoin one will receive as a staking reward. The Gradecoin tokens are distributed to holders of Edgecoins according to their proportion of holdings in relation to all other holders of Edgecoin. The price of Gradecoin continues to rise as market forces drive up demand for it, which in turn drives up the price as more people begin to use it. Edgecoin holders will be able to trade Gradecoin on the Defi market just like any other token. The Gradecoin's tokenomics are designed in such a way that its value grows organically over time.

WHY CHOOSE EDGECOIN

The world is moving to a digital society and the banking sector is no exception. Edgecoin is a decentralized crypto bank that offers conventional banking services as well as Blockchainbased financial services. We are not only revolutionizing the banking system but also making it more accessible to everyone. With the help of Edgecoin, you can make fiat transactions with minimal fees, and use our bank cards to withdraw money from ATMs, but hold on – there's more. Compared to debit and credit cards, wire transfers, and BACS payments, Edgecoin transactions have much lower transaction fees. Edgecoin is a private and safe cryptocurrency that maintains the anonymity of the investor's assets without sacrificing security. Edgecoin is far more secure than other record-keeping systems because, thanks to blockchain, each new transaction is encrypted and linked to the previous transaction. Edgecoin's mission is to become the world's most accessible bank for everyone, no matter their social, economic, or geographical status. Edgecoin's higher value is due to its ease of access. An internet connection and a smart device are all you need to have the bank at your fingertips.

COIN DETAIL

SYMBOL EDGT
NAME EDGECOIN
TOTAL SUPPLY 1,000,000,000
BLOCKCHAIN STELLAR

TOKENOMICS

Token Sale (40%)	Ecosystem (30%)	Marketing (5%)
Development & Growth (3%)	Team (1%)	

LEGAL DISCLAIMER

This legal disclaimer section must be read in its entirety. If you have any doubts, seek legal, financial, tax, or other qualified law professionals' guidance. All of the information shown here is not meant to be comprehensive, and should never be interpreted as part of any legal contract. Potential buyers of Edgecoin must carefully consider and evaluate all financial risks associated with the purchase amount of Edgecoin. Buy Edgecoin only if you fully understand the Coin in careful, thorough reviews and take into account the risks identified in this whitepaper as well as other risks not included or anticipated. This brochure should learn about syndication and release of the Edgecoin economy. We are certain that the material in this White paper is correct and current, and that all goods, services, technological architecture, Coin distribution, and corporate schedules are also correct and current and up to date. Furthermore, all of this information may have been modified without notice, and it should never be construed as a formal counseling agreement.

No Advice:

Nobody is obligated to sign a contract or make a legally binding promise to donate as a result of reading this white paper. This White paper also does not constitute any form or part of any opinion that could be construed as advice, or that could be used to sell or solicit any offer by our Coin, nor should it be construed as a part of any effect that could be used in the formation of a contract or an investment decision.

Compliance with tax obligations:

Users of the Website are solely responsible for deciding what taxes, if any, may be applicable to their transactions. It is not the responsibility of the owners or authors to determine which taxes apply to transactions.

Limitation of liability:

Edgecoin has no responsibility for any loss or injury coming from the use of this website's content, including written content, links to third-party websites, data, quotes, charts, and buy/sell signals.

Investment risks:

Cryptocurrency trading has a high level of risk and is not appropriate for all investors. Before trading cryptocurrencies, Coins, or any other digital asset, you should carefully consider your investment goals, degree of experience, and risk appetite.

We strive for all our customers to have a positive banking experience with us, with a relationship built on trust and transparency