



Moneyswap

MSWAP
Whitepaper 2.0



Moneyswap

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1. Precaution

This white paper was created by the project team to provide information to those interested in the MoneySwap project in progress.

The project team does not encourage you to invest, and this white paper is not created to recommend investment. The purpose of this white paper is to serve as a reference to provide the business model, the purpose of the platform, and technical matters of the MoneySwap project. Since this white paper was not written for the purpose of soliciting investment, any matters stated in the white paper are not guaranteed to be accurate or guaranteed. In addition, since this white paper is based on the state at the time of writing, it is subject to revision or change in the future, from time to time depending on the market situation and the project team situation. In addition, even in its current state, this white paper does not assign any objective value.

Please read the white paper, keeping in mind that this is only the subjective intention of the project team. Future plans, such as the roadmap, are not definitive statements, but are the goals of the project team, and may not progress as planned. Please note that the project team will not be responsible for any consequences of your action made using this white paper. In other words, please read this white paper, keeping in mind that the project team does not take any legal or moral responsibility for this white paper.



2. MoneySwap Token (MSWAP) Introduction

MoneySwap is an ecosystem of NFT, Metaverse, and De-fi products designed to simplify the entry of people into this exciting industry. Easily deploy, trade, get inspired, create, and earn. There are hundreds of NFT marketplaces and de-fi platforms, but people are not aware of the technology that could revolutionize the world. MoneySwap is building a scalable ecosystem of NFT and De-fi related products connecting blockchains together in one place.



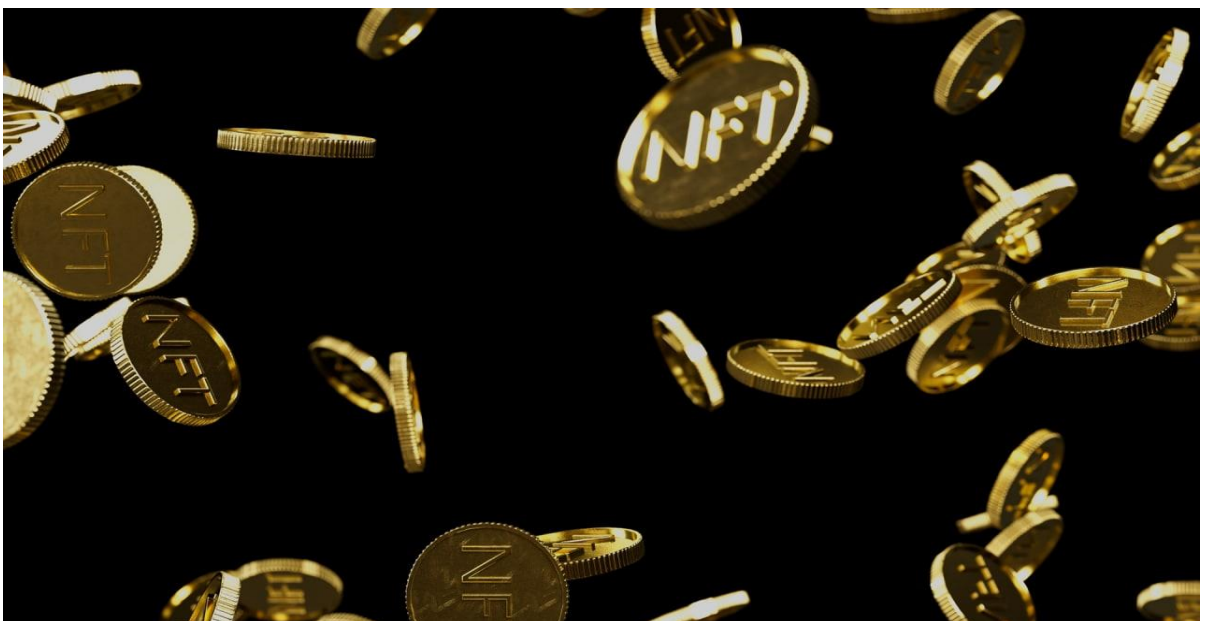
3. MoneySwap Token (MSWAP) Services

1) NFT

According to a 2022 forecast report by Messari, a virtual asset research company, this year's artworks, game items, and other data that exist online is referred to as intellectual property by NFT. Therefore, the attention is focused on NFTs that can make all the data present online along with blockchain projects, related industries such as NFT trading platforms and expansion solutions, are predicted that growth would be accompanied together.

Non-fungible tokens (NFTs) are irreplaceable tokens that contain unique identification information recorded in smart contracts. Unlike typical virtual assets with the same price per token, NFTs have different values per token. It refers to the tokenization of scarce products on the blockchain. MoneySwap will discover creators and will develop contents so that all contents in the world can become digital assets and NFT. MoneySwap will provide one-stop service from publishing/marketing/consulting/sales. It is concentrated on metaverse and art platforms a longing with defi platforms.

MoneySwap will produce its own NFTs and each NFTs have special features. The design of the NFT is produced in 3D images of animals (pets-oriented). In addition, to what makes it special, users who own MoneySwap NFTs will be able to receive 'bonus benefits' on the MoneySwap platform. The quantity is limited so that only the holders can enjoy the bonus benefits. All the special features will be revealed when NFT comes out in our own NFT marketplace.

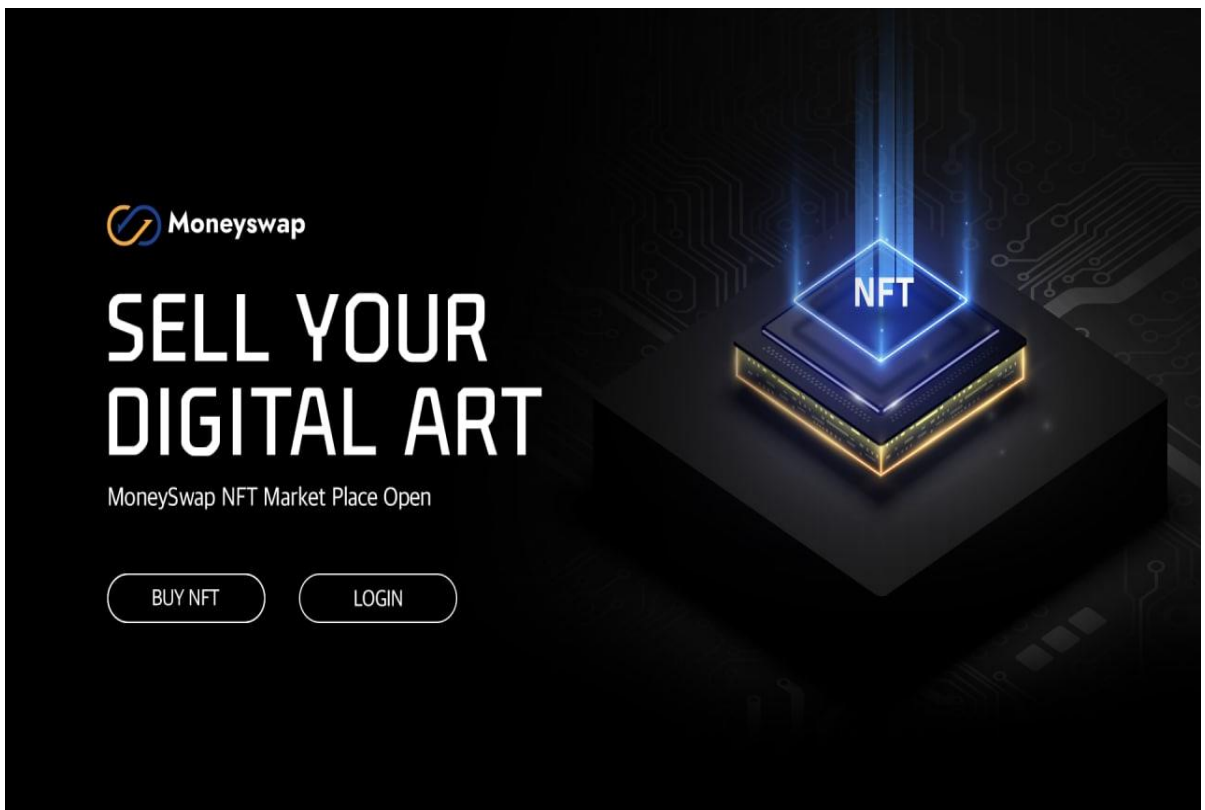




3. MoneySwap Token (MSWAP) Services

2) NFT MarketPlace

We are planning to provide a market service that allows users to buy and sell NFTs that are created and uploaded in MoneySwap. MoneySwap wants to make its own environment where users can explore, trade, and secure their own NFTs. Most of the NFT Marketplace is based on Ethereum, Kalytn, and Polygon, but MoneySwap is based on Binance Smart Chain. MoneySwap will protect users' NFTs with industry leading security so no NFTs will get stolen or hacked. To differ with other marketplace, MoneySwap marketplace will give out rewards to not only to the creators, but also to the users who participate collecting NFTs in our own marketplace. For the creators, MoneySwap will give their cut from each resale and surely the cuts will be majored to the creators, not to MoneySwap.





3. MoneySwap Token (MSWAP) Services

3) Metaverse

Human-to-human economies, NFTs, tokenized communities and play2earn converge in what's known as the Metaverse: a virtual world where people work, play and live together.

Consider how much our lives is already happening through screens:

Work — From working in buildings to working from laptops and phones. From meeting rooms to Slack and Zoom.

Community — We care more about online followers than offline neighbors. Spend more time socializing on Instagram, Twitter, Discord and Reddit than in bars.

Play — More people today play online games than offline sports.

Identity — More people care about how we look online than in real life. Profiles, tweets and stories is how we broadcast who we are. To digital work, play, friends and identity, blockchains add digital assets and ownership.

MoneySwap will develop its own Metaverse where users can work, communicate, play, and have their own identity inside the Metaverse. Using the NFT that will be launched first and continuously develop our own Metaverse with the connection of MoneySwap NFT. Later on, MoneySwap NFT will have a big role in our Metaverse. Please stay tune to what we will develop in our MoneySwap world.





3. MoneySwap Token (MSWAP) Services

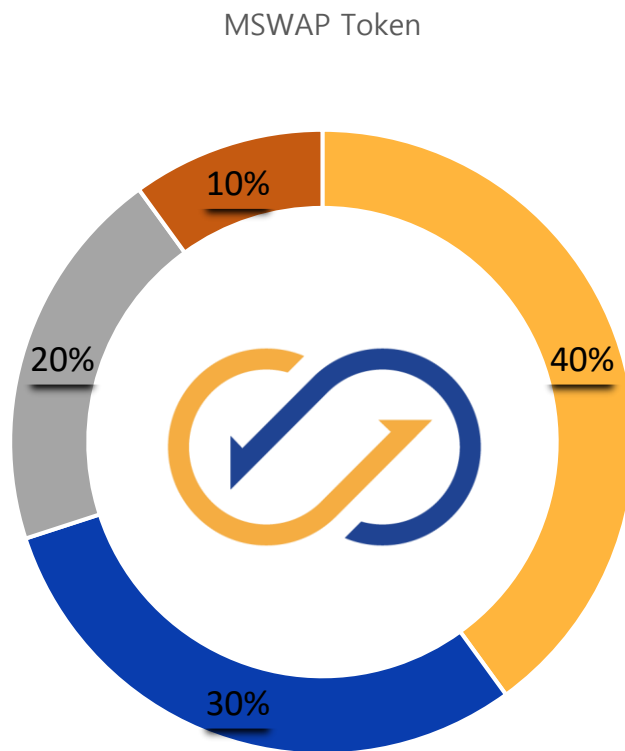
4) De-Fi

Decentralized Finance (DeFi) refers to a decentralized virtual asset financial service that is performed through a decentralized protocol on the platform without going through an intermediary by using blockchain technology. Typical DeFi services include deposit, interest provision, and staking services. In the second half of 2020, the worldwide DeFi craze began, and by October 2020, the daily trading volume of Uniswap, a decentralized exchange (DEX), surpassed that of Coinbase, the largest global exchange in the U.S. The monthly trading volume of September 2020 was also significantly exceeded by a great margin. In addition, DeFi has become so popular that large global exchanges, including Binance, are forming a separate DeFi team or operating a separate menu on the exchange just for DeFi. However, in some DeFi projects recently, various problems have arisen, such as embezzlement, market manipulation, shortage of service personnel, and plain fraud. However, MoneySwap will provide its own de-fi platform ready to provide liquidity pool to MoneySwap users. First, MoneySwap provides staking service with high APR. As development of De-fi platform goes on MoneySwap will provide liquidity pool with diverse tokens. Liquidity will be provided by MoneySwap team and users who participate in the liquidity pool. Rewards will be paid by MoneySwap token with high APR and APR will differ by the pools users select. One of the problem that many de-fi platforms has is the time duration to take out their tokens in the de-fi platform. MoneySwap does not have time duration of when users can take their token out from the platform. Users may withdraw their tokens out whenever they want to. This system makes users the opportunity to provide liquidity for certain amount of time users choose and take MSWAP token as well from the high APR MoneySwap provides. Lastly, MoneySwap plans to develop a way to connect NFT and De-fi together for users who own NFT and users who participate in our de-fi platform. Regarding this plan, MoneySwap will provide news and structure as development is ready.



4. MoneySwap Token (MSWAP) Allocation

Token Allocation



■ Ecosystem 40% ■ Marketing 30% ■ Liquidity 20% ■ Reserve 10%

► Total Supply 1,500,000,000 (1.5 Billion)

Ecosystem (40%), Marketing (30%), Liquidity (20%), Reserve (10%)

- The liquidity scale will be used as an exchange of MSWAP.
- Marketing volume is used to promote MSWAP such as airdrop and partner tokens provided to newly listed exchanges.
- The volume for ecosystem construction will be used as deposit interest, staking service, NFT and service within the MoneySwap platform
- Reserve amount will be used for fees required for emergency or new listing.
- This quota may be changed due to the progress or circumstances of the project team. The project team is not obliged to publish this



5. MoneySwap Token (MSWAP) Roadmap

Roadmap

2022 2nd Half – MoneySwap NFT, MoneySwap NFT Marketplace

Step 1

2023 1st Half – MoneySwap Version 2 3D NFT, Additional Token Liquid Staking

Step 2

2023 2nd Half – Additional Token Liquid Staking, Android Launch

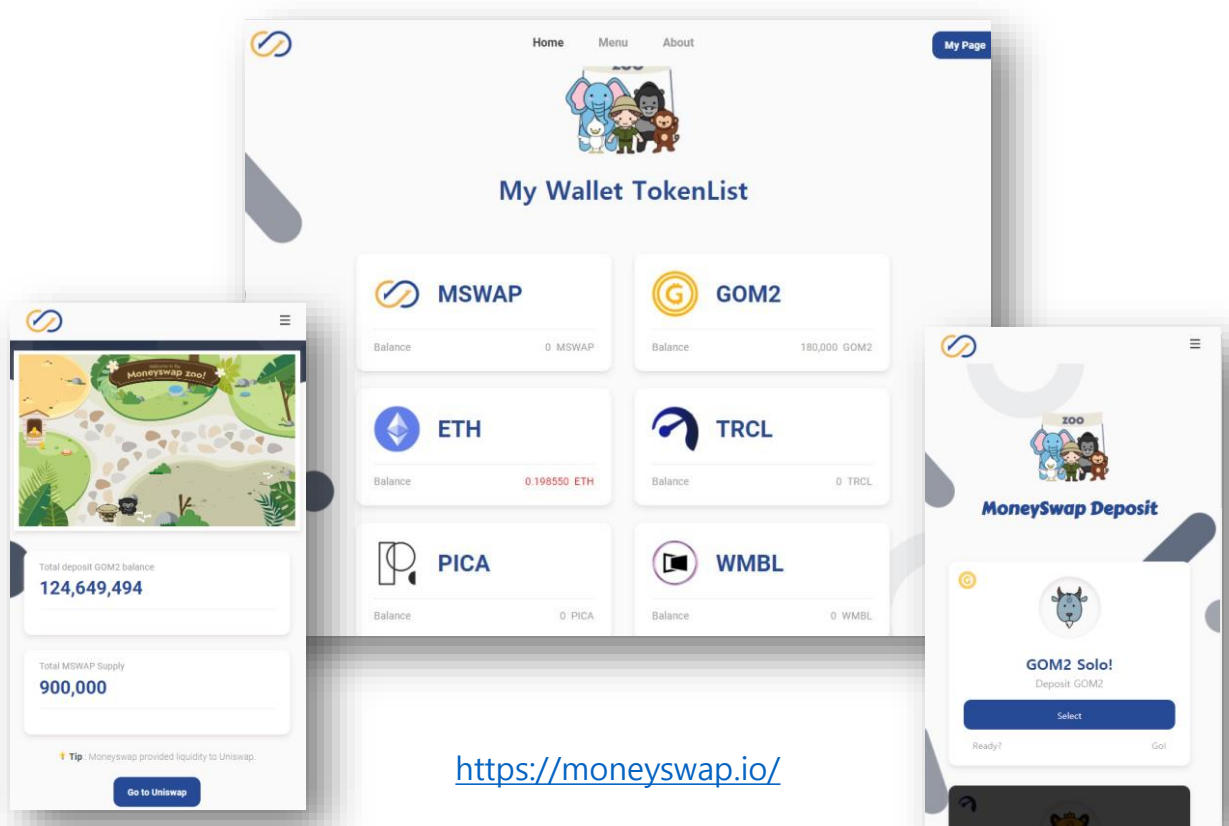
Step 3

2024 1st Half – MoneySwap Metaverse

Step 4



MoneySwap (MSWAP)



<https://moneyswap.io/>



Token Characters



6. Legal Disclaimer

The purpose of this white paper is to deliver information, and the content contained in this white paper is only a reference. This white paper is not a plan for issuing securities, nor should it be read as any form of investment advice, recommendation, or direction, or as inducing investment or recommending securities issuance or purchase. Therefore, participants should be aware that coins and tokens do not represent securities, and that the white paper is not intended for securities issuance, and of course, that there is no kind of profit dividend or voting rights granted to coins or tokens to be released by MoneySwap, and they should avoid participating for the above purpose. MoneySwap will continue to carry out legal reviews of the contents of the white paper, but will not guarantee the legality of the white paper, non-infringement of third-party rights, commercially useful values, integrity of the white paper's contents. The contents of the white paper are not binding on MoneySwap tokens (MSWAP) and its affiliates and participants. MoneySwap shall not be liable for any damages, losses, liabilities, or other financial damages caused by the investor reading this white paper or using this white paper, nor shall they guarantee any future profits or losses from the coin or token transactions related to this white paper. Participants should consult legal, financial, tax and other experts before engaging in activities under the white paper for advice and then decide to participate in the activity under their own risk. MoneySwap does not at this point in time guarantee future developments in the products and services to be provided by MoneySwap tokens (MSWAP). The roadmap presented in the white paper is only a reference to the development of products and services to be provided by MoneySwap tokens (MSWAP), and these developments may vary depending on the situation of MoneySwap. In trading MoneySwap tokens (MSWAP), participants in the transaction shall not provide, distribute, resell, or transfer MoneySwap tokens (MSWAP) to citizens, natural people, or corporations in areas where national laws and policies prohibit or restrict digital token transactions (hereinafter "restricted participants"). Therefore, restricted participants cannot participate in the trade of tokens associated with this white paper.



6. Legal Disclaimer

Please note that all responsibility arising from the intervention of restricted participants rests with the restricted participants or the person who provided, distributed, resold or transferred to the restricted participants. MoneySwap can decline the token purchase request related to this white paper, whenever the identity information provided by a person who intends to participate in the token transaction, etc., are insufficient, inaccurate, or other misleading. In addition, you must not participate in coin or token transactions with criminal proceeds such as drug transactions, or participate in token transactions for money laundering or terrorist funding activities. In the event of the purchase of coins or tokens by restricted participants, or the purchase for illegal and unauthorized funds or purposes, transactions may be prohibited and restricted at any time, and such purchases of coins or tokens may be canceled or invalidated. It is up to the participants to make their own judgments to determine whether they can legally purchase coins or tokens in the participant's area and whether the coins or tokens can be resold to other buyers in a specific area. The MoneySwap team does not take any responsibility for the incorrect judgment of the participants. This white paper and related documents may be translated into languages other than English, and in case of inconsistency between the English version and the foreign language version due to translation, the Korean version takes precedence. The scope of exemption of MoneySwap is not limited to those mentioned above.