

Q. QuiverX

Whitepaper

**A Revolutionary
Crowdfunding Platform
Utilizing Blockchain
Technology.**

Safe, Secure, and Easy-To-Use

Table of Contents

| | |
|--------------------------------|----|
| Table of Contents | 2 |
| Abstract | 3 |
| Introduction | 4 |
| Problem | 8 |
| Solution | 9 |
| Tokenomics | 10 |
| QuiverX-xCard Benefits Program | 11 |
| Road Map | 12 |
| Team, Partnership & Media | 13 |
| QuiverX References Information | 14 |

Abstract

Since 1913, the value of the dollar has decreased by almost 96%. This means that today, every dollar you own would be worth around 4 cents. At the same time, the value of stocks have increased almost 74% and the typical pre-IPO angel investment yields an average of 2.5 to 3.5 returns on investment (ROI).

As we move forward into the digital age, the value of these assets is poised to explode as new and innovative technologies revolutionize the way we interact with the world. With the advent of blockchain technology and smart contracts, investors now have a means of accessing a decentralized model of finance. Blockchains operate on an autonomous public ledger, which records transactional history in chronological order. This unique quality enables full transparency, and has the capability to resolve cross border payments, thus connecting investors directly to entities looking to raise capital.

“The QuiverX team is applying Blockchain technology as a Crowdfunding hedge against inflation, completely remodeling traditionally inaccessible markets and offering high value investment opportunities at a lower barrier of entry — thereby granting investors a percentage of high value assets proportionate to their investment.”

Using Smart-Contracts governed on the Ethereum ecosystem, our focus is to provide each investor the ability to leverage their money while maintaining transparency and providing reliable liquidity. QuiverX is developed to facilitate seamless transactions across many different asset classes, all on a single platform.

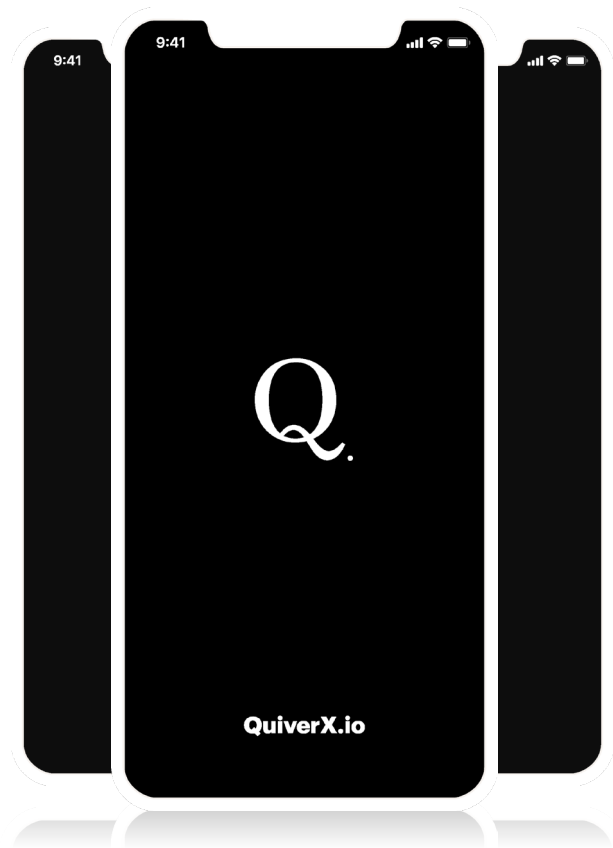
Introduction

QuiverX Capital is a unique crowdfunding platform that allows digital assets to interact with the physical world. QuiverX is more than just a decentralized lending platform for crypto and non-crypto related small to medium enterprises (SME). It also includes the following:

- QuiverX-xReward Program (staking)
- QuiverX-xEarn Governance Portal
- QuiverX- Liquidity xChange
- QuiverX-xWallet
- QuiverX-xCard (point of sale payment Visa)
- QuiverX-eXcel Program
- QuiverX-xATM

QuiverX-xReward Program

xRewards offers multiple opportunities throughout the year for leaving your tokens in one of our many staking pools to earn rewards for a safe and secure return on your investment.



QuiverX-xEarn Governance Portal

The xEarn Governance Portal is an interactive community forum that xEarn token holders have exclusive access to.

Features include:

- Unique user profile
- Interactive Chat
- Voting on featured projects
- Community forum

QuiverX-Liquidity xChange

The Liquidity xChange is a peer-to-peer service which provides a direct means of buying and selling liquidity. Also, equipped with an auctioning function, any person wanting to buy or sell a liquidity position will now have an opportunity to enter or exit a locked position at any time. This will help free up investment capital for those looking to liquidate their funds and offer stable means of capital for businesses to grow.

The Liquidity xChange offers a more profitable option to liquidity providers by allowing investors to sell a high value position for more than was initially staked. Additionally, it incentivizes people to enter locked liquidity and reduces the need for liquidity providers to exit from a pool early with little to no benefit.

The xChange is also beneficial to those who may be locked out of a staking option and would like to enter, which is either not currently possible or risky given the state of the market in present day without a trusted and secure third party.

QuiverX xWallet

The QuiverX xWallet is a safe and secure option for keeping all ERC-20 tokens. Wallet features include:

- Holding rewards for QuiverX: By holding your QuiverX in the wallet, you will passively earn rewards with a 7.42% APY target.
- Swap feature: Swap combines multiple decentralized exchanges such as Uniswap Protocol to offer the user the best available price on the market.
- Buy feature: To allow users to purchase crypto using fiat currency.
- The wallet will also include all of the standard features of a crypto wallet such as import and export of your wallet, the issuing of private keys, transfer between wallets and wallet connect.
- You will have the ability to adjust your wallet's privacy and security settings.

QuiverX xCard (point of sale payment Visa)

The QuiverX xCard Program is a multi-tiered, point-of-sale payment Visa, which will be available to users depending on their region and regulations. You will be able to use your xCard anywhere Visa is accepted. In order to qualify for an xCard, users must meet the staking requirements for each tier with a minimum of six months staked.

Features of the QuiverX xCard:

QuiverX Visa

- 1% Cash back on all purchases
- ATM Cash Access
- 10,000 QRX Staked for 6 months

QuiverX Visa Plus

- 2% Cash back on all purchases
- ATM Cash Access
- 250,000 QRX Staked for 6 months
- Rewards and Benefits Program
 1. Netflix
 2. Spotify
 3. Amazon Prime

QuiverX Visa Ultra

- 5% Cash back on all purchases
- ATM Cash Access
- 1,000,000 QRX Staked for 6 months
- Rewards and Benefits Program
 1. Netflix
 2. Spotify
 3. Amazon Prime
 4. Apple Music
 5. Uber

QuiverX Visa eXcel

- 8% Cash back on all purchases
- xWallet fees waived
- ATM Cash Access
- 5,000,000 QRX Staked for 6 months
- Rewards and Benefits Program
 1. Netflix
 2. Spotify
 3. Amazon Prime
 4. Apple Music
 5. Uber
 6. Starbucks
 6. AirBnB



QuiverX xATM

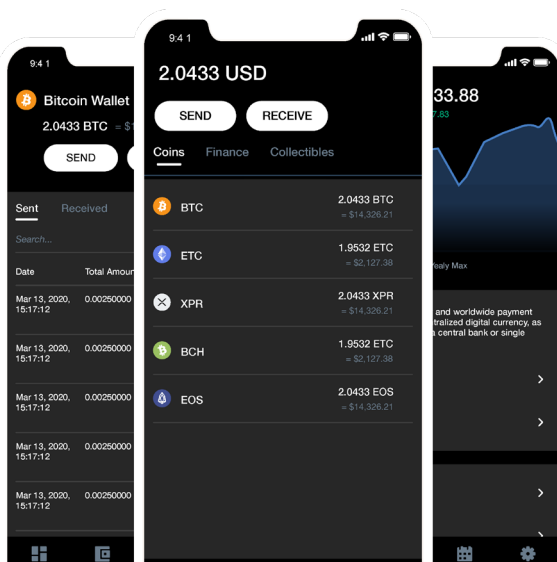
The xATM is the newest addition to the QuiverX ecosystem, to be introduced in late 2021. This will bring further function and utility to the QuiverX ecosystem and promote the adoption of QRX, the QuiverX xCard Visa, and cryptocurrency overall. xATM will be used as an access point to buy and sell cryptocurrency, as well as exchange for fiat. xATM will accept all major credit card providers and will offer zero ATM fees to QuiverX xCard Visa holders.

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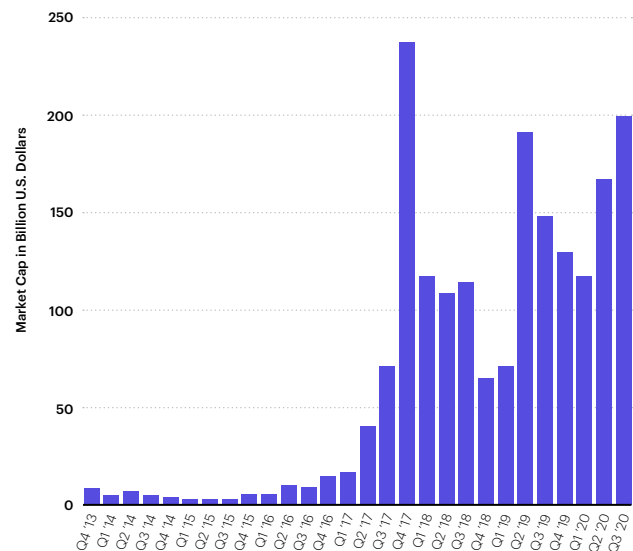
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Problem

At present, the total market cap for digital currencies is roughly \$250 billion dollars of investment capital, which is mostly held in exchanges or individual wallets. There is currently a limited availability of use cases within the market of cryptocurrency, and a multitude of businesses that could benefit and add value to the digital asset space that also may find it difficult to attain capital in traditional markets. Cryptocurrency funds have been deemed inaccessible because there has not been a successful framework to utilize them effectively.

Market capitalization of Bitcoin from 4th quarter 2013 to 3rd quarter 2020 (in Billion U.S. Dollars)



Source: CoinMarketCap @Statista 2020

Additional Information: Worldwide, CoinMarketCap, Q4-2013 to Q3 2020

“Crowdfunding has been a successful model since 1997. In 2011, the crowdfunding market was approximately \$1.5 Billion and has since grown 800% to \$8.5 Billion in the last 9 years.

Despite such rapid growth, at present 74% of crowdfunding campaigns fall short of their goal, which creates a very valuable space for a platform such as QuiverX Capital.”

Solution

The QuiverX Platform is pioneering a new wave in decentralized finance through the use of liquidity pools and smart contracts, ushering in a new model of crowdfunding. This model will directly connect investors and SMEs, providing transparency and complete control of all capital involved.

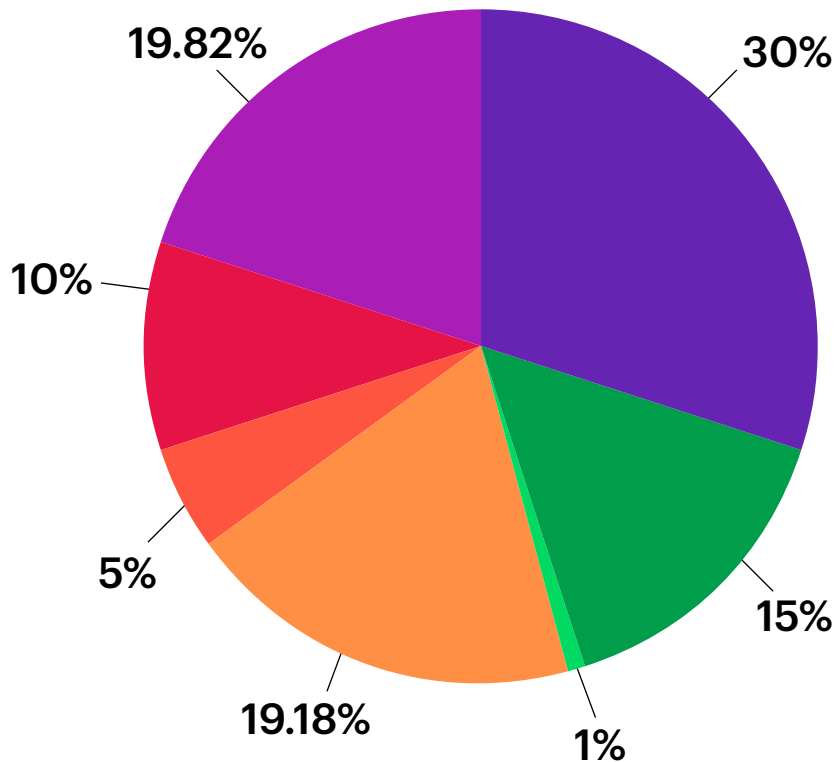
“There are no fees to investors. QuiverX Capital charges businesses a 6-8% fee based on the capital that is raised during their campaign, which can be offset by a 2.5% fee charged to the investor based on the decision of the issuer.”

Businesses that would like to be listed with QuiverX Capital will need to follow the necessary regulatory frameworks in accordance with their region, and must also be able to meet due diligence expectations by completing the KYC verification process. Articles of Incorporation, business resolutions, the business license, and the business and financial plan will all need to be submitted with each application as well. Crypto as well and non-crypto businesses can run fundraising campaigns as long as all criteria is met for listing on the platform.

Investments on QuiverX Capital are high-risk startups and growth companies, which allow the possibilities for high rewards. Investors that provide liquidity to companies will be given a liquidity pool token representing their position within the fundraising pool. Investors can choose to hold the token until the company goes to an IPO. They will also have the option to offer their LP tokens for sale on the QuiverX Liquidity xChange at any time.

Tokenomics

- Staking
- Presale
- Liquidity Locked
- Team
- Marketing
- Bankrolls
- LID Fee



Circulating Supply

55,754,594

Total Supply

100,000,000

Total Supply

100

Million QRX

Investment Bankroll

19.18

Million QRX

Initial Uniswap Liquidity

19

Million QRX

Presale Allocations

30

Million QRX

Team Wallets

10

Million QRX

Marketing Promos & Bonusess

500,000

QRX

QuiverX is a utility token to pay for services on the website, promotions, advertisements, listings, and transaction fees. Users are incentivized to hold the utility token in order to get early

access to investment opportunities, reduced network fees, and monthly rewards for being QuiverX holders, which are generated from a portion of advertisement and promotion fees.

QuiverX-xCard Benefits Program

QuiverX may offer certain rewards and benefits directly and there may or may not be partnerships with any of our listed merchants. QuiverX retains the right to modify or change these benefits following a 30 day notice to cardholders. The graphics and logos depicted are registered to their respective trademark holders. To continue to be eligible for Rewards and Benefits, xCard holders are required to maintain the minimum staking balance.

Rebates per month are capped at up to:

- ✔ Spotify: \$12.99
- ✔ Netflix: \$12.99
- ✔ Apple Music: \$14.99
- ✔ Airbnb: \$100.00
- ✔ Uber: \$50.00
- ✔ Amazon Prime \$12.99
- ✔ Starbucks: \$50.00

QuiverX Benefits & Perks:

NETFLIX



Uber



Roadmap



Q4 2020

- Continue QuiverX Platform website
- Finalize Licensing and documentation
- Launch staking with Ferrum, introduce governance via xEarn yield farming protocol
- Add additional team members
- xEarn End of year staking



Q1 2021

- Launch Beta version of QuiverX Platform
- Launch MVP app
- List on Public Exchange
- Introduce custom wallet
- Featured in major publications



Q2 2021

- Launch Full version of Website
- Launch Visa Payment point of sale card
- QuiverX-eXcel members live call discussing 2021 goals
- Initial businesses utilizing platform



Q3 2021

- Initiating QuiverX rewards program initiative.
- Governance Farming protocol vote

Team



Ivan Castillo
Chief Executive Officer (CEO)



Mike Adams
Chief Operating Officer (COO)

Partnerships



Media



Satoshi Club

QuiverX References Information

QRX Uniswap Link:

<https://uniswap.exchange/swap/0x6e0dade58d2d89ebbe7afc384e3e4f15b70b14d8>

QRX Contract Address:

<http://etherscan.io/token/0x6e0dade58d2d89ebbe7afc384e3e4f15b70b14d8>

Dextool Link:

<https://www.dextools.io/app/uniswap/pair-explorer/0xf227e97616063a0ea4143744738f9def2aa06743>

Burn Address:

<https://etherscan.io>

[tx/0x93f9137a01a8cc8294e2c4a2e79f601bea4830540a560f7fe8a442774afb826f](https://etherscan.io/tx/0x93f9137a01a8cc8294e2c4a2e79f601bea4830540a560f7fe8a442774afb826f)

<https://etherscan.io/tx/0x9268917afc04034927af6b93d0f97f60fc859863fde9d67ad10c31363493d2b8>

Xearn Uniswap Link:

<https://uniswap.exchange/swap/0xe53940db3ce1ccc33375129b6e211b39221035e4>

Xearn Contract Address:

<https://etherscan.io/address/0xe53940db3ce1ccc33375129b6e211b39221035e4>

Xearn Contract Audit:

<https://solidity.finance/audits/Xearn/>

Remove Minter (Contract Deployer):

<https://etherscan.io/tx/0xb5e0003754e44cde6a249f6a290e1998e6fed7cbd6fa5ef36ba9083d2ce3bec9>

[tx/0xb5e0003754e44cde6a249f6a290e1998e6fed7cbd6fa5ef36ba9083d2ce3bec9](https://etherscan.io/tx/0xb5e0003754e44cde6a249f6a290e1998e6fed7cbd6fa5ef36ba9083d2ce3bec9)

Transfer Admin Ownership To 0x0:

<https://etherscan.io/tx/0xf64b88bbf03dd91212895cdd7e28c8fd387b91647b03e3e62ec281a998b3e55a>

[tx/0xf64b88bbf03dd91212895cdd7e28c8fd387b91647b03e3e62ec281a998b3e55a](https://etherscan.io/tx/0xf64b88bbf03dd91212895cdd7e28c8fd387b91647b03e3e62ec281a998b3e55a)