



# FXPay

“ A DECENTRALIZED GATEWAY  
TO THE WORLD'S DIGITAL ECOSYSTEM ”

WHITE PAPER | JULY 2018  
VERSION 1.5

# WELCOME

“*FXPay will be immersed in a major industry with expected turnovers of US\$ 54 million per day (0.001% of Forex Market share x US\$ 5.4 trillion).*”

FXPay is an exciting and highly prospective business opportunity that brings innovative technology to the Foreign Exchange (Forex) market. Our goal is to address the current inefficiencies within the market and to provide cost-saving solutions to brokers, traders, and liquidity providers. By utilizing blockchain technology, FXPay can intelligently reduce the risk for brokers and traders by providing more opportunities and increase the speed of transactions in the Forex market.

FXPay is proud to bring our initial coin offering to the market and to allow investors to become part of our exciting new product and journey. The FXPay platform will immediately start addressing the issues within the current Forex market. Our proposed solution will demonstrate the tangible value of the FXP token.

FXPay has so much confidence in our product that we will be offering early investors up to 100%

of their investment back in FXP tokens, as a bonus and it can be redeemed immediately through one of our forex broker partners. When the FXPay Platform goes live, it will quickly receive a large daily transactional flow, and within a few months, FXPay will be immersed in a major industry with expected turnovers of US\$ 54 million per day.

The FXPay team is extremely proud to present this to you. We have created FXPay as it addresses important issues within the current Forex structure. Our team has been working hard to ensure this launch goes as smoothly as possible, and we are eager to start a productive dialogue with any interested parties. Please feel free to reach out to us at [support@fxpay.io](mailto:support@fxpay.io) with any questions, comments, or concerns. Our sales staff can be reached at [\[sales@fxpay.io\]](mailto:sales@fxpay.io) We can also be found at <https://www.fxpay.io>

On behalf of the FXPay Inc. team, we would like to thank you for taking the time to assess our product and we hope that you join us on this exciting new venture as we begin these crucial next steps in our journey.

Respectfully yours,  
The FXPay Inc. team

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# TERMINOLOGY

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- **FXP** - token issued by FXPay inc.
- **FXPay** - the creators of FXP
- **ERC20** - token issued and run on the Ethereum blockchain
- **Liquidity Provider** - a bank or similar institution that provides Forex to brokers
- **Premium Broker** - another term for liquidity providers
- **Broker** - an intermediary that acts on behalf of a trader to execute Forex transactions
- **Trader** - an individual that participates in the Forex market

## WHAT'S FXPAY( FXP) ?

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FXPay (FXP) is a decentralized cryptocurrency token issued by FXPay Inc. FXP is a registered ERC20 token based on Ethereum blockchain technology. The FXP token utilizes smart contracts to ensure investment security and token management.

# WHAT'S FOREX?

*Forex is short for foreign exchange and no matter where you are in the world, the foreign exchange will affect you.*

The foreign exchange (Forex) market is a global decentralised market for the trading of currencies and determines the foreign exchange rate. It includes all aspects of buying selling and exchanging currencies at current or determined prices. Through this market, different currencies are continuously exchanged by millions of people. Unlike the stock market, there is no central marketplace for foreign exchange. Instead, currency trading is taking place electronically over the counter, which means all transactions occur via computer networks between traders around the world rather than through one centralized exchange. The need for adaptable currency is what makes Forex the largest and most liquid financial market in the world. It outperforms all other markets with a trading rate of 5.4 trillion dollars a day, compared to the crypto market at 4.8 billion.

FOREX MARKET SIZE

5.4

TRILLION USD / DAY



CRYPTO MARKET SIZE

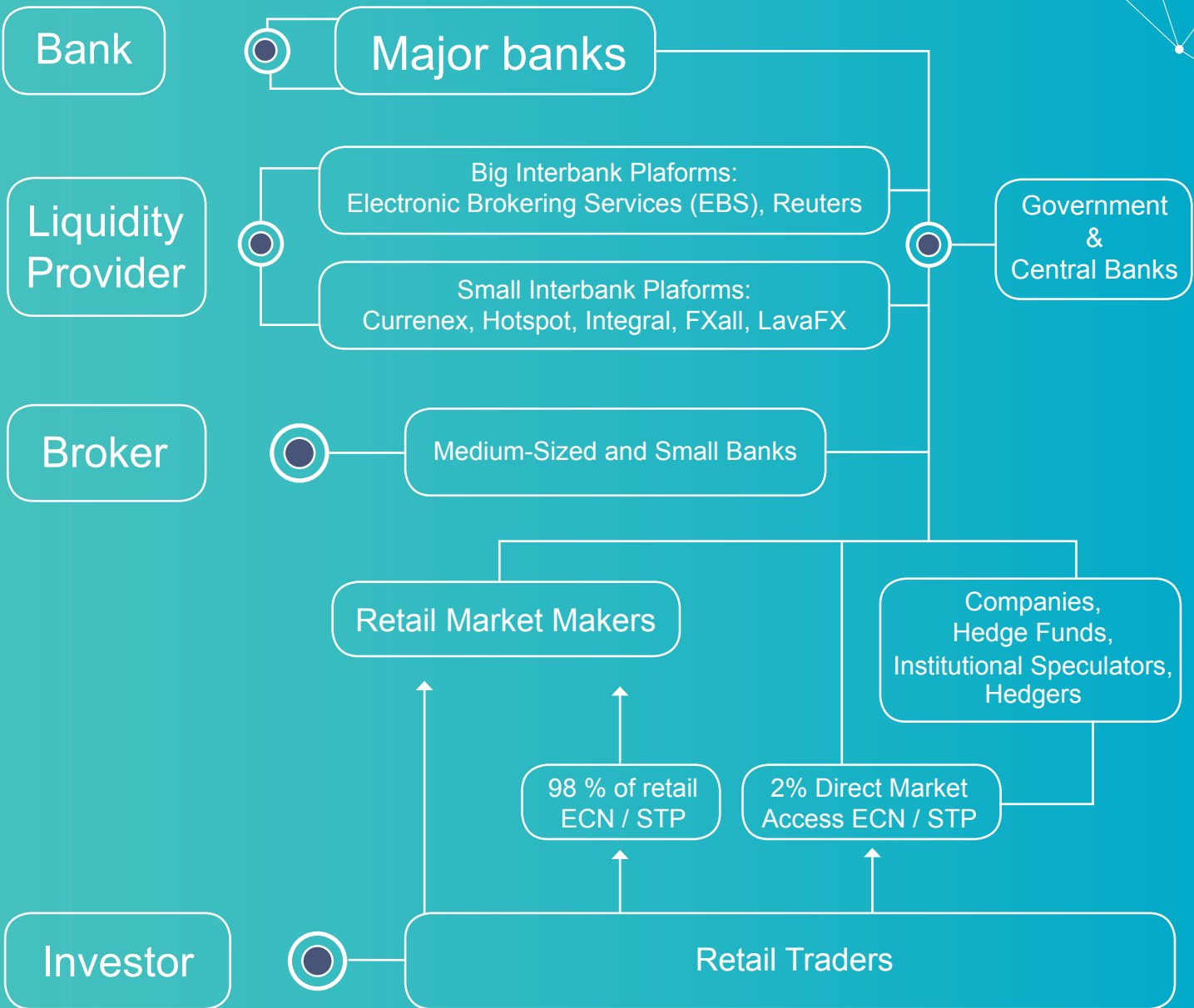
4.8

BILLION USD / DAY



**BIGGER THAN  
1124x**

# THE FOREX STRUCTURE



The foreign exchange market is the international exchange of currencies between banks, liquidity providers, brokers, and traders. Millions of investors engage in the Forex market, trading various forms of currency by executing transactions through brokers. The broker acts as an intermediary between individual traders and liquidity providers, facilitating Forex transactions and communications.

# DIFFICULTIES WITH THE CURRENT FOREX STRUCTURE

*The transaction process is inefficient and complicated for such a big industry, with a lack of consistency concerning brokers*



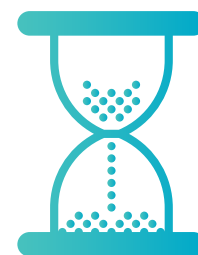
The fees incurred by the trader, broker, and liquidity provider when withdrawing and depositing funds



The lack of consistency concerning broker fees, due to a lack of standardization



Exchanging money is a convoluted process that can take multiple days.



Hurry sign up to get your limited time offer, as we expand globally.

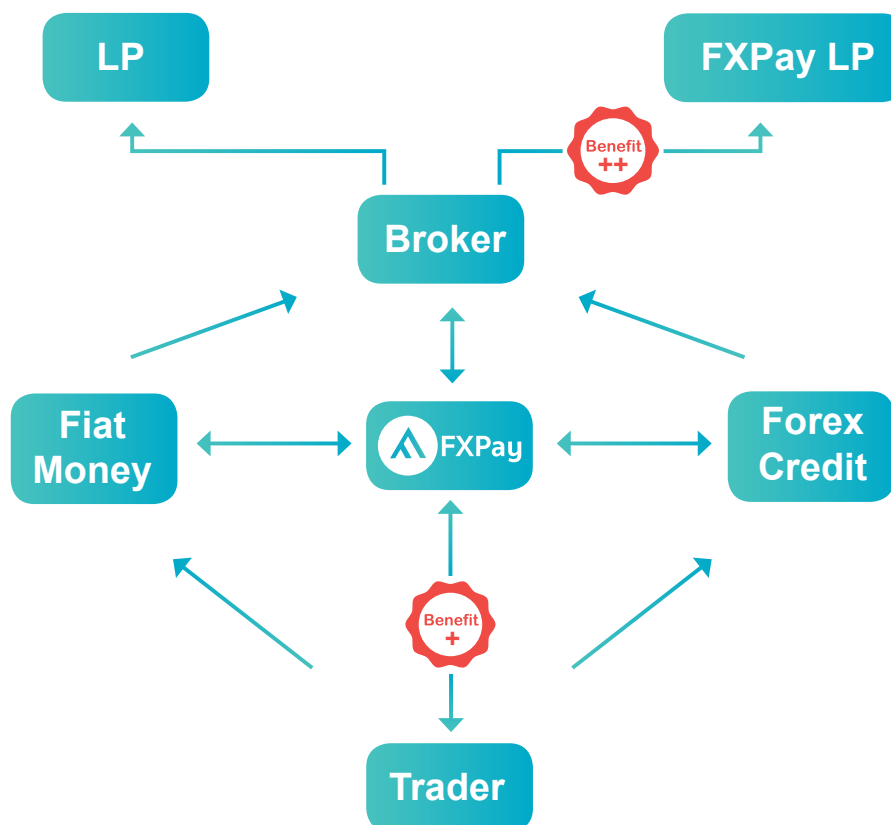
When the individual trader wishes to exchange one currency for another, a fee is incurred which currently ranges between 5-7 % of the total transaction amount. **having to save cost of transaction fees more than 80-90%** from each potential investment opportunity is largely unattractive to investors and reduces the viability of many investments. Barriers to enter the Forex market act as a deterrent to the novice investor. The potential of these funds has recently been realized in the Cryptocurrency industry, as its

market capitalization has increased to over \$400 billion at the beginning of 2018. In addition, the broker also incurs a fee between 5-7 % when transacting with liquidity providers. Large broker platforms typically host thousands of investors with potential turnovers in excess of 100 million dollars per day. A large portion of this amount consists of unnecessary fees, presenting an opportunity for massive cost savings.

# OUR SOLUTION

No discount / benefit

Discount + FXP token



*FXP also implement a strategies that allow the value of the token to steadily raise*

By introducing blockchain technology to the Forex market, FXPay is able to address inefficiencies in the market that, until now, have not had a solution. By offering a digital currency to brokers and traders, FXPay provides a medium through which to effortlessly convert fiat currency into FXP tokens.

Once it is securely logged on the blockchain, it can be converted into any of our Forex pairs. Traders can then use Forex credit to participate in the market. Once trading has ceased, traders can trade Forex credit back into FXP or any other digital currency. Alternatively, traders can choose to keep Forex credit, which can either be used to continue trading at a later stage, or withdrawn into fiat currency through the Forex trading platform, at minimal cost.

This offers traders and brokers an attractive alternative to the traditional Forex structure,

by providing an innovative platform with highly reduced fees and faster transaction times. The result is increased profit margins and investment potential for traders, and cost savings for brokers when transacting with liquidity providers.

FXPay Inc. presents an attractive offering for Crypto investors, who can now choose to participate in the Forex market as well. FXP can be used as a great hedging opportunity in a situation of high market volatility. Crypto investors can easily swap their crypto for a more stable fiat alternative, until the market has stabilized.

Until now, brokers have had to approach liquidity providers to provide them with liquidity. They can then offer this to their customers. In the future, FXPay will act as its own Premium Broker. Offering brokers the ability to purchase FXP at the prevailing market price, plus a discount. This provides leverage to brokers that choose to use our platform. Brokers can choose to manage their own risk and profit by using their leverage and deciding how much of their FXP they would like to allocate to traders.



## TRADER BENEFIT

Crypto / forex trader can enjoy various benefits from holding Fxp coins.

- **FXP increases its value**

Everyone in FXP eco-system will exchange to FXP to get more profit and cheaper transactions .This also creates a vast cash flow that will go in to the exchange and it will be one of the strong factors to build the FXP foundation and make the price rise steadily.

## BROKER BENEFIT

Brokers can benefit from 2 ways

- **By transferring the money to LP or banks**

FXP will act as a payment gateway but most importantly, we give discounts to brokers.

- **By purchase/store of FXP**

Brokers can easily buy FXP at a discount price then distribute to their traders or in house exchange .FXP is an optimal marketing tool to get more customers for the brokers.

# FXPay Community

“  
*We have a strong intention to make a real-time, secure, and international eco- system for our users.*

”

FXPay Inc. aims to create a large, international, eco-friendly community on a digital platform that is made to meet the demands of Forex liquidity providers and traders. The primary focus will be premium brokers who require a new transaction method which is made cheaper and faster through the use of blockchain technology. FXPay Inc. aims to expand on this becoming our own premium broker. This will allow clients to freely invest in the Forex market with our token. This will provide a platform with both established users and significant daily volumes, which will steadily increase the price over time.



# WHY FXPay?



## UTILITY COIN

FXP is an essential utility coin which will continue to appreciate in value as usage increases in the forex market and use FXP the numerous transaction process.



## PAYMENT GATEWAY

FXPay acts as a payment gateway system for the Forex industry, the world's largest financial market.

A Payment Gateway performs a variety of tasks to facilitate payments between acquiring banks and issuing banks. It determines whether transactions are approved or declined by verifying transaction information and also provides a secure pathway to exchange information between all relevant parties. The FXPay Payment Gateway allows brokers to make instantaneous payments to liquidity providers through blockchain technology. Through this method, transaction fees are reduced from the current rate of 5-7% to between 0.5-1%.



## ERC20 TOKEN

FXP is an ERC20 token that operates on the Ethereum network, one of the most robust and reliable blockchain technology platforms.

The FXPay Payment Gateway will be based on the Ethereum blockchain through the utilisation of the FXP token. The ERC20 token will allow FXPay to take full management of hosting digital currency. Ethereum is a well established digital currency that acts as a backbone for the platform technology, which will ensure the cyber-security for all transactions.



## PARTNERSHIPS

FXPay has formed a partnership with prominent brokers who act as facilitators and providers of Forex. Through this partnership, cash back bonuses can be redeemed for Forex credit. This credit can then be used in the market.



## SMART CONTRACTS

**Utilization of smart contracts which save customers up to 90% when compared to current payment structures.**

Smart contracts allow users to embed legal documents and other pertinent information in a tamper-proof digital ledger. Smart contracts are set to revolutionise the ways that individuals and companies engage in business. Ethereum allow developers to make their own smart contracts that can be customised to their needs.



## BONUS

**A cash back bonus in Forex credit to private and pre-ICO participators who join the FXPay community.**

To hedge the risks inherent in the current crypto-market situation, FXPay would like to offer cash back bonuses to investors as a reassurance of the confidence in our product. Investors can immediately enjoy using their Forex Credit to make trades on one of the world's biggest trading platforms, Forex.

All private investors will be entitled to receive a 100%, and Pre-ICO participants will be entitled to receive a 100% cash back in Forex credit all so. The credit can be redeemed at [www.lptrades.com](http://www.lptrades.com), the conditions of which can be found on the website.



## FXPAY LIQUIDITY PROVIDERS

**FXPay Inc. will be able to bypass middlemen and maintain an advantaged presence on the platform by becoming their own liquidity provider.**

The current timeline to achieve this goal is set for the third quarter of 2018. This will benefit our partners by allowing them to acquire liquidity directly from FXPay, a much more cost-effective option compared to traditional liquidity providers.



## MARKET INTEGRATION

**FXP is an essential utility coin which will FXPay merges with the fastest growing crypto-market established and the highly lucrative forex market.**

By integrating these two markets, we introduce crypto-investors to the Forex platform, allowing them to diversify their investments. Similarly, participants of the Forex market will benefit from the incorporation of cryptocurrency usage within the new FXPay Forex structure, as exposure to cryptocurrency introduces traders to new forms of investment opportunities.



## DEBIT CARD

**FXPay has partnered with MasterCard/VISA to issue an FXP debit card that can be used for transactions worldwide.**

FXPay holders should be entitled to access fiat currency at any time. Through the use of an FXPay debit card, FXPay enables its holders to withdraw and pay for local products or services by deducting directly from their FXPay account. The FXPay debit card will be issued by MasterCard to ensure worldwide usability. This will be rolled out during the end of Q1 2019.





## SOCIAL WALLET

FXPay has developed a mobile application for the storage and transfer of FXP and Forex credit.

Members of the FXPay community will be required to clear the KYC/AML authentication process for identity confirmation, to establish a secure presence on the platform. This will allow them to create a personalized and secure digital wallet. This wallet will be available for both iOS and Android mobile devices. Users can send and receive FXP coins, exchanging them for Forex credit.



## MIRROR TRADING

Mirror Trading is a method in Forex trading that enables traders to 'mirror' strategies developed by other experienced Forex traders. A trader's brokerage account is linked to a platform where trades can be executed by selected strategies. Strategies are listed in order of profit percentage and display information regarding the strategies' funds, mirrored funds, leverage, and a performance chart. Traders can select strategies that match their personal trading preferences, such as risk tolerance and past profits. Once a strategy has been selected, all the signals sent by the strategy will be automatically applied to the client's brokerage account. No intervention is required by the client as all the account activity is controlled by the platform.



# TECHNOLOGY

## ETHEREUM

### “THE WORLD COMPUTER”

Thanks to the power of communication, we have the ability to create technologies that are decentralized, removing middlemen and allow users to interact with each other directly through a global network.

Ethereum is a decentralized platform that runs smart contracts applications that run exactly as programmed without any possibility of downtime, censorship, fraud or third party Interference.

These apps run on a custom built blockchain, an enormously powerful shared global infrastructure that can move value around and represent the ownership of property.

This enables developers to create markets, store registries of debts or promises, move funds in accordance with instructions given long in the past (like a will or a futures contract) and many other things that have not been invented yet, all without a middle man or counter party risk.

Ethereum can be used to build financial applications that are fully trustworthy and transparent because they run on the blockchain. Online cryptographically secure system that is made for manage your property and contracts.

The project was bootstrapped via an ether presale in August 2014 by fans all around the world. It is developed by theEthereum Foundation, a Swiss non-profit, with contributions from great minds across the globe.

On traditional server architectures, every application has to set up its own servers that run their own code in isolated silos, making sharing of data hard. If a single app is compromised, many users and other apps are affected.

On a blockchain, anyone can set up a node that replicates the necessary data for all nodes to reach an agreement and be compensated by users and app developers. This allows user data to remain private and apps to be decentralized like the Internet was supposed to work.

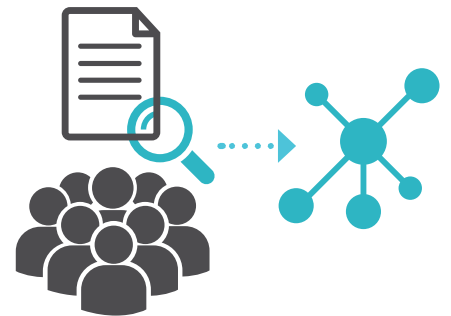
Like BitTorrent, a files sharing Network that was developed in the early 2000s is arguably the first decentralized application. It allows anyone to share any kind of files with anyone else in the world, allowing people to distribute the content quickly and easily even if they do not have the resources to facilitate their own website or server.



An option contract between parties is written as code into the blockchain. The individuals involved are anonymous, but the contract is the public ledger.



A triggering event like an expiration date and strike price is hit and the contract executes itself according to the coded terms.



Regulators can use the blockchain to understand the activity in the market while maintaining the privacy of individual actors' positions

# HOW SMART CONTRACTS WORK?

Like any regular contract, a smart contract is purely digital contract. Think of it as a small computer program that stored inside a blockchain therefore nobody can interfere or tamper with the contract that is created. Smart contracts help you exchange money, property, shares, or anything of value in a transparent, conflict-free way while avoiding the services of a middleman hence the decentralized nature of Ethereum.

Ethereum allows developer to create their own smart contract that can be customized to their needs, unlike Bitcoin which uses more sophisticated programming language to do so.

These are some example of how smart contract can be used in the real world application.

## GOVERNMENT

Insiders vouch that it is extremely hard for our voting system to be rigged, but nonetheless, smart contracts would allay all concerns by providing an infinitely more secure system. Ledger-protected votes would need to be decoded and require excessive computing power to access. No one has that much computing power, so it would need God to hack the system! Secondly, smart contracts could hike low voter turnout. Much of the inertia comes from a fumbling system that includes lining up, showing your identity, and completing forms. With smart contracts, volunteers can transfer voting online and millennials will turn out en masse to vote for their Potus.



## MANAGEMENT

The blockchain not only provides a single ledger as a source of trust, but also shaves possible snarls in communication and workflow because of its accuracy, transparency, and automated system. Ordinarily, business operations have to endure a back-and-forth, while waiting for approvals and for internal or external issues to sort themselves out. A blockchain ledger streamlines this. It also cuts out discrepancies that typically occur with independent processing and that may lead to costly lawsuits and settlement delays.



# CASE HISTORY

In 2015, the Depository Trust & Clearing Corp. (DTCC) used a blockchain ledger to process more than \$1.5 quadrillion worth of securities, representing 345 million transactions.



# AUTOMOBILE

There's no doubt that we're progressing from slothful pre-human vertebrates to super-smart robots. Think of a future where everything is automated. Google's getting there with smartphones, smart glasses, and even smart cars. That's where smart contracts help. One example is the self-autonomous or self-parking vehicles, where smart contracts could put into play a sort of 'oracle' that could detect who was at fault in a crash; the sensor or the driver, as well as countless other variables. Using smart contracts, an automobile insurance company could charge rates differently based on where, and under which, conditions customers are operating their vehicles.

# REAL ESTATE

You can get more money through smart contracts. Ordinarily, if you wanted to rent your apartment to someone, you'd need to pay a middleman such as Craigslist or a newspaper to advertise and then again you'd need to pay someone to confirm that the person paid rent and followed through. The ledger cuts your costs. All you do is pay via bitcoin and encode your contract on the ledger. Everyone sees, and you accomplish automatic fulfillment. Brokers, real estate agents, hard money lenders, and anyone associated with the property game can profit.



# HEALTHCARE

Personal health records could be encoded and stored on the blockchain with a private key which would grant access only to specific individuals. The same strategy could be used to ensure that research is conducted via HIPAA laws (in a secure and confidential way). Receipts of surgeries could be stored on a blockchain and automatically sent to insurance providers as proof-of-delivery. The ledger, too, could be used for general healthcare management, such as supervising drugs, regulation compliance, testing results, and managing healthcare supplies.

Credit: Ameer Rosic

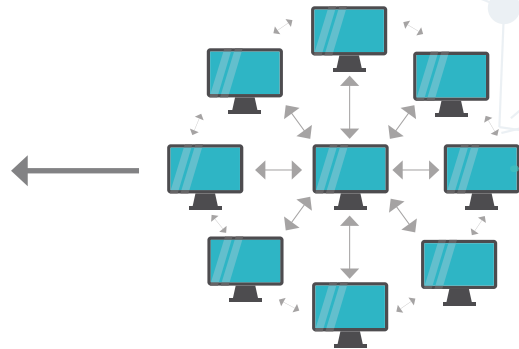


# FXPay

## BLOCKCHAIN SYSTEM



Someone requests a transaction.



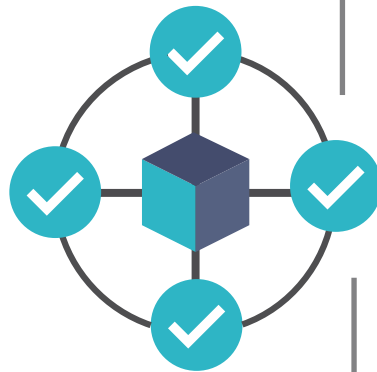
**Validation**  
The network of nodes validates the transaction and the user's status using known algorithms.

The requested transaction is broadcast to a P2P network consisting of computers, known as nodes.

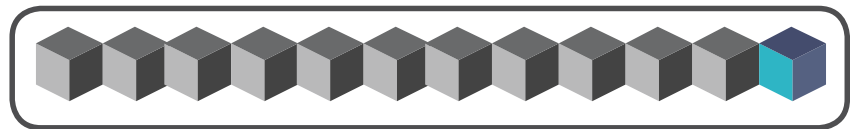
A verified transaction



contracts, records, or other information.



The transaction is complete.



The new block is then added to the existing blockchain, in a way that is permanent and unalterable.

Once verified, the transaction is combined with other transactions to create a new block of data for the ledger,



Its supply is not determined by a central bank and the network is completely decentralized.

Has no physical form and exists only in the network.

Has no intrinsic value in that is not redeemable for another commodity such as gold.





# TOKEN GENERATION EVENT

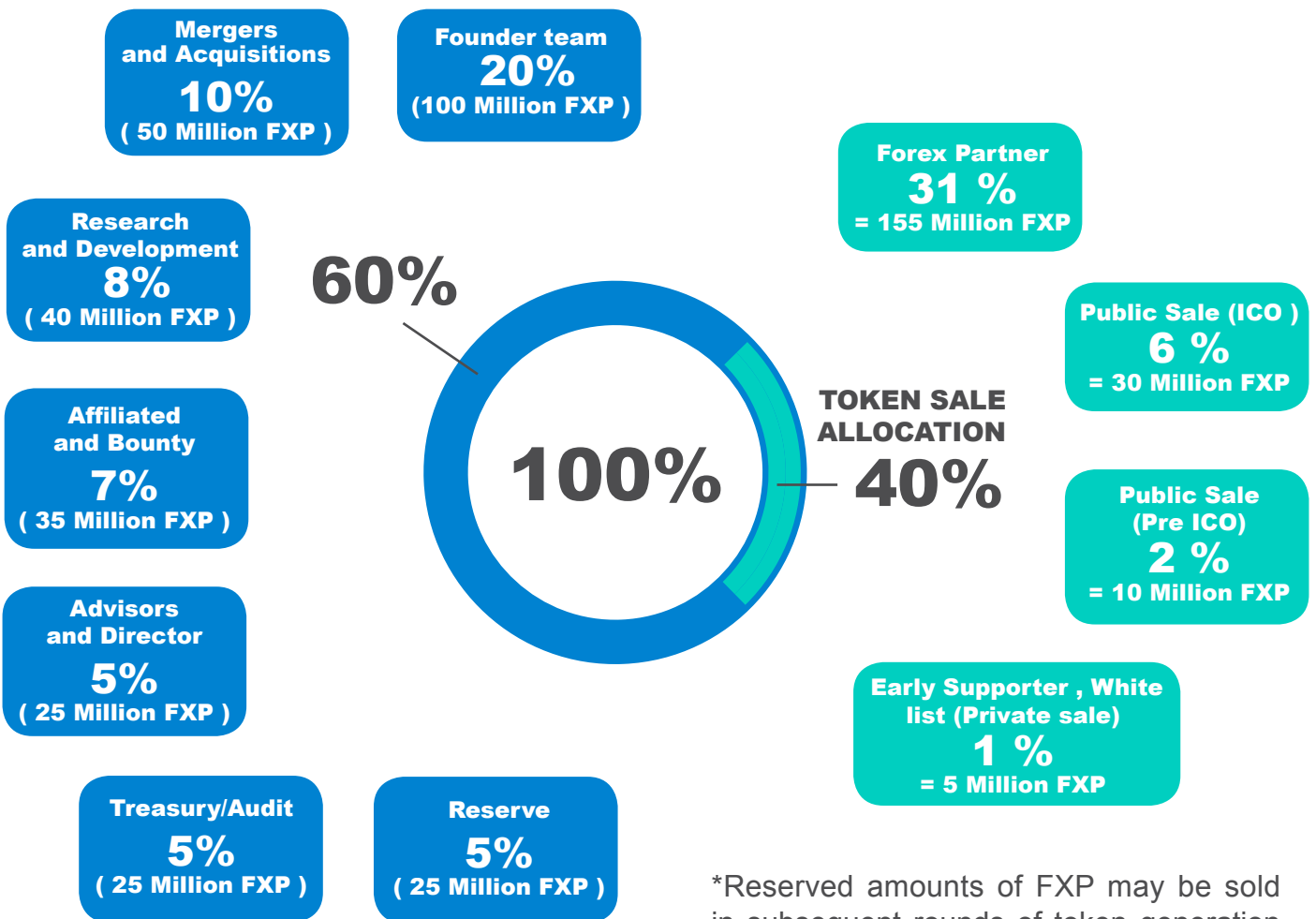


## AUDIT

If the FXP token sale accomplishes its goal for full token allocation, it is destined to become one of the largest token generation events in history. Whilst being an accolade, this places a higher than usual burden of responsibility on the FXPay team and their advisors. Given this, and FXPay's overriding principle of security and full transparency for FXP holders, each ERC20 compliant Smart Contract linked to the ethereum blockchain will be subjected to independent crypto audits prior to the Token Sale.

## FXP ALLOCATION

The supply of FXP tokens is capped at 500 million, and is allocated as follows:



\*Reserved amounts of FXP may be sold in subsequent rounds of token generation events or on the open market, upon reaching the predetermined targets as stated on the road map.



# PRIVATE SALE

## ( EARLY SUPPORTERS , WHITELIST )

Since the project's inception, FXPay Inc. has garnered overwhelming support from Forex traders, market investors, and cryptocurrency communities.

5 Million FXP will be placed at US\$ 0.65 per FXP with FXPay's Early Supporters. The presale to Early Supporters will start on 1st April and will continue until 30th April 2018

# PUBLIC PRE SALE (PRE-ICO SALE)

The token sale ( Pre-ICale ) will be available from 1st May until 31th July 2018. A total of 10 Million FXP will be offered at US\$ 0.75 - US\$ 1.15 per FXP - and through that, FXPay Inc. is eager to expand its FXP holder base.

# PUBLIC SALE ( ICO CROWN SALE )

The token sale ( ICO Crown Sale) which is allocated to the public will be available from 1st Aug until 31st Oct 2018 A total of 30 Million FXP will be offered at US\$ 1.25 - US\$ 1.60 per FXP - and through that, FXPay Inc. is eager to expand its FXP holder base.

# 1. PRIVATE SALE ( EARLY SUPPORTERS, WHITELIST )

**Time: 1 pm on 1st April to 12 pm on 30 April 2018**

Private Sale minimum purchase requirement is 10,000 USD or 20 ETH.  
5 million FXP will be offered at the price of **US\$ 0.65** per FXP



**SPECIAL  
FOR**

**WITH FREE 100% FOREX CREDIT BONUS**

Ex. If buy 10,000 USD ,Get Forex Credit Bonus 10,000 USD

# 2. PUBLIC PRE SALE ( PRE-ICO SALE )

**Time: 1 pm on 1st May 2018 to 12 pm on 31st July 2018**

10 million FXP will be offered to the general public at a price  
of **US\$ 0.75** per FXP. - **US\$ 1.15** per FXP

Subscribers can submit purchase orders and make  
payments on the FXPay Sale website at <https://www.fxpay.io>

## TIMINGS & PRICING



### FIRST ROUND

1st to 5th May 2018  
= **US\$ 0.75** per FXP  
( Bonus 15%)



### SECOND ROUND

6th to 15th May 2018  
= **US\$ 0.85** per FXP  
( Bonus 12%)



### THIRD ROUND

16th to 31st May 2018  
= **US\$ 0.95** per FXP  
( Bonus 10%)



### FOURTH ROUND

1th to 15th July 2018  
= **US\$ 1.05** per FXP  
( Bonus 9.5%)



### FINAL ROUND

16th to 31st July 2018  
= **US\$ 1.15** per FXP  
( Bonus 9%)



**SPECIAL  
FOR**

**WITH FREE 100% FOREX CREDIT BONUS**

Ex. If buy 5,000 USD ,Get Forex Credit Bonus 5,000 USD

# 3. PUBLIC SALE ( ICO CROWD SALE )

**Time: 1 pm on 1st Aug 2018 to 31st Oct 2018**

30 million FXP will be offered to the general public at a price of **US\$ 1.25 per FXP** - **US\$ 1.6 per FXP**

Subscribers can submit purchase orders and make payments on the FXPay Sale website at <https://www.fxpay.io>

## TIMINGS & PRICING



### FIRST ROUND

1-15 AUG 2018  
= **US\$ 1.25 PER FXP**  
( BONUS 8.5% )



### SECOND ROUND

16-31 AUG 2018  
= **US\$ 1.35 PER FXP**  
( BONUS 8% )



### THIRD ROUND

1-15 SEP 2018  
= **US\$ 1.45 PER FXP**  
( BONUS 7% )



### FOURTH ROUND

16-30 SEP 2018  
= **US\$ 1.5 PER FXP**  
( BONUS 6.5% )



### FIFTH ROUND

1-15 OCT 2018  
= **US\$ 1.55 PER FXP**  
( BONUS 6% )



### SIXTH ROUND ( FINAL ROUND )

16-31 OCT 2018  
= **US\$ 1.6 PER FXP**  
( BONUS 5% )



**SPECIAL  
FOR**

**WITH FREE 100% FOREX CREDIT BONUS**

Ex. If buy 3,500 USD ,Get Forex Credit Bonus 3,500 USD

<b>PROJECT DESCRIPTION</b>	<b>A GATEWAY TO THE WORLD'S DIGITAL ECONOMIC</b>
<b>TICKER SYMBOL</b>	FXP
<b>TOKEN PROTOCOL</b>	FXP IS ISSUED AND OPERATED UNDER THE ERC20 INFRASTRUCTURE
<b>PRIVATE SALE PERIOD</b>	1 <sup>ST</sup> - 30 <sup>TH</sup> APRIL 2018
<b>PUBLIC PRE-SALE PERIOD</b>	1 <sup>ST</sup> MAY - 31 <sup>ST</sup> JULY 2018
<b>PUBLIC SALE PERIOD</b>	1 <sup>ST</sup> AUG - 31 <sup>ST</sup> OCT 2018
<b>PRICE</b>	<p><b>PRIVATE SALE</b> US\$ 0.65 (BONUS 20 %) FREE FOREX CREDIT 100%</p> <p><b>PUBLIC PRE-SALE</b> ROUND 1 US\$ 0.75 (BONUS 15 %) ROUND 2 US\$ 0.85 (BONUS 12%) ROUND 3 US\$ 0.95 (BONUS 10%) ROUND 4 US\$ 1.05 (BONUS 9.5%) ROUND 5 US\$ 1.15 (BONUS 9%) FREE FOREX CREDIT 100 %</p> <p><b>PUBLIC SALE</b> ROUND 1 US\$ 1.25 ( BONUS 8.5%) ROUND 2 US\$ 1.35 ( BONUS 8%) ROUND 3 US\$ 1.45 ( BONUS 7%) ROUND 4 US\$ 1.5 ( BONUS 6.5%) ROUND 5 US\$ 1.55 ( BONUS 6%) ROUND 6 US\$ 1.6 ( BONUS 5%) FREE FOREX CREDIT 100%</p>
<b>TOTAL AMOUNT OF FXP CREATED</b>	500,000,000 FXP TOKENS
<b>PERCENTAGE HELD BY FOUNDERS</b>	20%
<b>PERCENTAGE HELD BY ADVISORS/DIRECTOR</b>	5%
<b>PERCENTAGE HELD BY AFFILIATED/BOUNTY</b>	7%
<b>PERCENTAGE HELD BY TREASURY/AUDIT</b>	5%
<b>PERCENTAGE HELD BY RESERVE</b>	5%
<b>PERCENTAGE HELD BY R&amp;D</b>	8%
<b>PERCENTAGE HELD BY MERGERS AND ACQUISITIONS</b>	10%
<b>PERCENTAGE SOLD THROUGH TOKEN SALE</b>	40%
<b>ACCEPTED CRYPTOCURRENCIES FOR THE FXP LAUNCH</b>	Ethereum (ETH) , Bitcoin (BTC) , Bitcoin Cash (BCH) , Tether (USDT) , Tron (TRX) , Happy coin (HPC)



# FUNDING THE BUSINESS

The anticipated funds to be received will enable FXPay Inc. to start its main operation and service to our prospecting investor. It is in our best interest to demonstrate to our supporters and the community that the business is profitable.

“  
*Based on the assumptions that FXP Token Sales of 45 Million FXP are completely sold out and the consequent token sale or sale down out of the Reserve of 155 Million FXP is also complete at a price of no less than US\$ 1 per FXP expect of be receiving approximately US\$ 45 Million in proceed from the sale of a total of 45 Million FXP. The company's road map includes the following investment and expenses:*

Soft Cap = US\$15 Million ( 30,000 ETH)  
Hard Cap = US\$ 45Million or ( 90,000 ETH )



## FXPay FUND

### WORKING CAPITAL

Funds reserved as working capital will be kept in a professionally managed portfolio of cash, FXP and other major cryptocurrencies, and will be consciously used to support FXPay's long-term business goals. Below are some prospecting strategic use of the funds.

- (a) Deposits
  - (b) General Business Development
- General Business Development Money from FXPay Reserve will be accessible to support the unexpected growth of our business.

## SOCIAL FUND

FXPay Inc. firmly believes that responsible companies should consider the social impact of their businesses and ensure that they invest back into the communities that help generate business. Our Social Fund will initiate our social responsibility program.

These are only some of our initiatives.

- Sponsor investment classes and seminars.
- Give scholarship in forex credit to people that lack the opportunity but have demonstrated strong knowledge and potential in the industry.
- Support NGOs that relieve people from poverty.
- Support green power entities as well to help create a sustainable source of clean energy for the world.

# RESTRICTION ON SALE

The founders and management of FXPay are acutely aware of typical market dynamics and token holder sensitivity in the weeks and months following any public token offering. There are numerous examples of offerings where holders of newly acquired tokens have suffered fall back in market pricing following a token sale for a variety of reasons. One factor is holders of heavily discounted tokens choosing to take quick profits. Whilst the market's attitude and reaction to the launch of FXP is beyond the control of FXPay Inc. and its management, sensible measures have been included in the Token Sale structure to help shield token holders from

early price slippage. Indeed, it is hoped that these mechanisms, combined with the early commencement of business through the FXPay gateway, will go a long way towards bolstering market sentiment and supporting pressure for upward price movement. FXPay's management is fully committed to delivering value, especially over the long term, to all members of the FXPay Community through solid and strategic development of the underlying business. As a sign of that commitment, a practical mechanism has been put in place by way of sale restrictions for FXP holders who acquire FXP outside the public sale.

## The FXP coin sale includes the following restrictive conditions:

**FOUNDER** Maximum 10% of holdings may be sold in the first year.  
No restrictions there after.

**ADVISORS** Maximum 20% of holdings may be sold in the first year.  
No restrictions there after

**PARTNER** Maximum 50% resale permitted during the first year.  
No restrictions there after.

**EARLY SUPPORTER ,WHITELIST** No resale permitted for the first 60 days  
of listing on Exchange. No restrictions there after.

**PUBLIC PRE-SALE** No resale permitted for the first 30 days  
of listing on Exchange. No restrictions there after.

**PUBLIC SALE** No restrictions

# ROADMAP

## Q1 2018 February 2018

2.1 sign a contract with first forex broker ( LP trades Inc. or lptrades.com)

## Q3 2018 July 2018

4.1 Start offer ICO Public (Round 4-5) in <https://www.fxpay.io>

## August 2018

4.2 Start offer ICO Crowd Sale (Round 1-2) in <https://www.fxpay.io>

## September 2018

4.3 Start offer ICO Crowd Sale (Round 3-4) in <https://www.fxpay.io>

4.4 List in Coinmarketcap.com

## Q1 2019 January 2019

6.1 Token Burned 25% Unsold token  
6.2 Expand Client Base  
6.3 Introducing New Forex Broker Partner

## February 2019

6.4 Establish FXP Premium Broker

## March 2019

6.5 introduce FXPay social wallet with Mobile application

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## Q4 2017 December 2017

1.1 Establish FXPay Inc.

## Q2 2018 March 2018

3.1 Launch <https://www.fxpay.io> for white paper and information about Token

## 1 - 30 April 2018

3.2.1 Start offer Private sale In <https://www.fxpay.io>  
3.2.2 Launch Bounty Program  
3.2.3 Launch Airdrop campaign  
3.2.4 Start Media campaign , Event Roadshow and ICO pitching

## 1 - 31 May 2018

3.3 Start offer Public Pre-sale In <https://www.fxpay.io>

## Q4 2018 October 2018

5.1 Start offer ICO Crowd Sale (Round 5-6) in <https://www.fxpay.io>

## November 2018

5.2 Hit the first Crypto exchange

## December 2018

5.3 List in Leading Crypto Exchange  
5.4 List in Coinmarketcap.com

## Q2 2019 April 2019

7.1 Introduce FXP R&D Team and Show the newest Solution for FXP Blockchain  
7.2 Token Burned 25% of Unsold token

## May 2019

7.3 introduce FXPay Debit Card service & ATM service

## June 2019

7.4 Start M&A process of E-Shopping / Forex Decentralized Broker

7.5 Token Burned 50% of Unsold Token ( All unsold tokens Burned)

# TEAM FXPay Inc.



**Patrix Liu**  
( Mr. Patanapas Liumanokun )

**CEO & Founder**

Forex Expert 5 years  
ICO consulting 2 years  
US stock & option 7 years  
Payment Gateway expert 2 years



**Tim Sakolrit**  
( Mr. Sakolrit Suttitairong )  
**CMO**

Former Key Account Manager  
in Samsung , Toshiba, Philips



**Dhammarat**  
**COO**

- MD I-Care holding  
(Tech expert holding company)  
- MD Inter Law consulting company



**Wannipha (Jen)  
Buakaew**  
**ICO & Crypto Analysts Advisor**

Top 40 World Rank Advisor



**Nick  
van Rooyen**  
**Finance Advisor**

Top 3 USA University



**Sup Piyasup**  
( Mr. Piyasup Suttitairong )  
**Advisor**

- Operation Finance ,  
Amazon UK  
- LSE , ( London UK )



**Chen Siyuan**  
**China Marketing Advisor**



**Ollie Adkins**  
**Advisor**

University of Cambridge



**Michihito Matsuda**  
**Advisor**

- FXP Japan team



# THANK YOU

FOR YOUR INTEREST IN FXP  
AND WE LOOK FORWARD  
TO WORKING WITH YOU