FINTOKEN
Your trusted wallet

Your first Web3 Smart Universal Wallet

The world's first WEB3 cross-border decentralized intelligent trading platform.
Blockchain wallet + payment system + intelligent trading platform.

One-stop cloud storage super wallet

Foreword

In recent years, the world has attached great importance to the development of the digital economy and has successively issued a few relevant policies to encourage and support the integrated development of digital technology and industries. The "warm wind" of the policy has accelerated the implementation of innovative digital applications such as NFT, DAO, DID, and smart contracts, and the country has ushered in a new round of "big explosion" in the digital economy.

With the integration of new digital technologies such as blockchain, encryption technology, and privacy computing under the Web 3.0 network and digital commerce, the wallet on the chain is the key to opening various digital ecological islands and realizing the security, compliance, and stability of global digital assets. At present, the on-chain payment service in the global market is not yet complete, which affects the on-chain transactions of digital assets based on smart contracts, and the problem of transaction trust is difficult to solve.

Based on nearly 10 years + experience in payment technology precipitation and e-wallet customization, the Singapore FIN Foundation has combined digital technologies such as blockchain, smart contracts, privacy computing, big data, and cloud services to launch a Web3.0 digital wallet solution Scheme - FINTOKEN.

FINTOKEN Wallet is a decentralized wallet jointly created by the FIN Foundation, well-known venture capitalists, and more than 500 communities at home and abroad. The wallet leverages the power of blockchain technology, including AESM, encryption algorithms, cloud mining, and encrypted payments, to provide users with a highly secure and efficient platform to manage their digital assets. The main token of the FINTOKEN wallet ecosystem is FTC, which will be used in various FIN applications such as FIN NFT, FIN DAO, FIN CHAIN, FIN METAVERSE, FIN CEX, FIN DEX, FIN GAMEFI, and FIN SOCIALFI. This white paper aims to introduce the FINTOKEN wallet and its ecosystem and explain how it works.

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Web3 wallet: a 100-billion-level public track

A Web3 wallet is a digital wallet designed specifically to manage cryptocurrencies and assets. Unlike traditional wallets, Web3 wallets use blockchain technology and cryptography to ensure security and protect privacy. It is a decentralized application through which users can interact with the blockchain, including buying, storing, sending and receiving cryptocurrencies, etc. In the past few years, Web3 wallets have become an important part of the blockchain industry. With the continuous development of the cryptocurrency market, the market size of Web3 wallets has also continued to expand.

Web3 wallets usually consist of browser extensions, mobile applications or hardware devices. They use cryptography and private keys to protect users' assets and interact with the blockchain network. In addition, Web3 Wallet also allows users to access decentralized applications (Dapps), which are built on blockchain technology to provide more secure and decentralized services.

With the continuous development of blockchain technology and the expansion of applications, the trend of Web3 wallets is also evolving:
Multi-chain support: With the increase of blockchain networks, Web3 wallet may support more blockchain networks to meet the needs of users.

Decentralized identity verification: Web3 wallets may become an important part of decentralized identity verification, allowing users to use decentralized methods to verify identities and protect privacy and security.

Social media integration: Web3 wallets may integrate with social media, allowing users to share their digital assets more easily and extending the application of blockchain technology to the social media field.

NFT support: With the popularity of NFT, Web3 Wallet may increase support for NFT, allowing users to manage and trade NFT more conveniently.

Payment integration: Web3 wallets may integrate payment functions, allowing users to use digital assets for payment and transfer more conveniently.

According to CoinMarketCap data, as of February 20, 2023, there are hundreds of different cryptocurrency wallets in the global market, including Web3 wallets. Currently, the most popular Web3 wallets on the market include MetaMask, MyEtherWallet, Trust Wallet, TokenPocket, and Coinbase Wallet, etc. According to the latest data, as of February 20, 2023, MetaMask is one of the most popular Web3 wallets on the market, with more than 15 million active users. These numbers attest to the importance and influence of Web3 wallets in the cryptocurrency market.

The following is the relevant data on the Web3 wallet market, including market size, growth rate and regional distribution, etc.,

Data indicators	data value hundreds
The number of global Web3 wallets	of kinds
Most Popular Web3 Wallets	MetaMask, MyEtherWallet, Trust Wallet,
Number of active MetaMask users	TokenPocket, Coinbase Wallet, etc. more
Web3 wallet market value	than 15 million billion of dollars
Compound annual growth rate of Web3 wallet	15.2%
market (2023-2028)	billions of dollars
Estimated size of Web3 wallet market in	Security and Privacy
Asia Pacific region (before 2028)	Digital asset management, DeFi applications, NFT
The Biggest Challenge in the Web3 Wallet Market	marketplace, etc.
The Biggest Opportunity in the Web3 Wallet Market	Asia Pacific
The fastest-growing region of the Web3 wallet market	

According to the research report, the Web3 wallet market is expected to grow at a CAGR of 15.2% between 2023 and 2028. This means that in the next few years, the Web3 wallet market will maintain a steady growth momentum.

Globally, the fastest-growing region for the Web3 wallet market is Asia Pacific. This is mainly due to the high adoption rate of cryptocurrencies and blockchain technology in the region. According to the latest figures, the Web3 wallet market in the Asia Pacific region is expected to reach billions of dollars by 2028.

Additionally, the market for Web3 wallets faces several challenges and opportunities. One of the biggest challenges is security. Web3 wallets must have high security and privacy protection capabilities to protect users' digital assets. Another challenge is the issue of user experience. Since Web3 wallets need to interact with the blockchain, their user experience

may not be as good as traditional wallets. However, with the advancement of technology. With continuous progress and increasing user demands, the user experience of Web3 wallets is gradually improving.

In the Web3 wallet market, there are still some opportunities. With the continuous expansion of the cryptocurrency market and the popularity of cryptocurrencies, Web3 wallets will become one of the main tools for managing digital assets. In addition, Web3 wallet can also provide users with more functions and services, such as DeFi (decentralized finance) applications, NFT (non-fungible token) market, etc. These new features and services will bring more opportunities and room for growth to the Web3 wallet market.

In short, the Web3 wallet market is a 100-billion-level public track with huge potential. Although the market faces some challenges, its growth momentum remains solid. With the continuous expansion of the cryptocurrency market and the popularity of cryptocurrencies, Web3 wallets will become one of the main tools for digital asset management. At the same time, with the continuous advancement of technology and the continuous increase of user demand, the Web3 wallet market will usher in more opportunities and room for growth.

FIN-Token wallet-redefining WEB3 entry

1 Overview of FIN-Token Wallet

FIN-Token Wallet is a "smart contract wallet" product and a platform that provides users with a multi-functional interactive experience in the Web 3.0 era. A smart contract wallet refers to a wallet that interacts with one or a group of smart contracts. The wallet account itself is a smart contract. A series of on-chain interactions are performed through the smart contract, and private key custody and unification can be realized through the logic defined by the smart contract. Gas payment method and other functions. Through FINTOKEN, users can easily access blockchain applications (Dapps), cryptocurrencies and NFT assets on various blockchains; developers can also integrate the verification and payment services provided by FINTOKEN to create applications with a smooth experience platform. Based on the smart contract wallet architecture to achieve more optimized interoperability, the ecosystem will expand exponentially, and the token economy of FINTOKEN will further push the blockchain to mass adoption. In short, FINTOKEN will become the Steam of blockchain applications.

Basic functions of FINTOKEN

1. **Decentralization:** FINTOKEN wallet is decentralized, which means that users control their own assets and are not controlled by any third party.

2. **Security:** FINTOKEN wallet uses encryption technology, such as key encryption and multi-signature, to ensure the security of users' assets.

3. **Interactivity:** FINTOKEN wallet provides a user-friendly interface, which is convenient for users to conduct transactions and interact with Web3 applications.

4. **Support multiple cryptocurrencies:** FINTOKEN wallet supports the storage and management of multiple cryptocurrencies, including BTC, Ethereum, EOS, Binance, Huobi and more.

5. **Scalability:** FINTOKEN wallet can expand its functions through Dapps to meet the different needs of users.

6. **Privacy:** FINTOKEN wallet supports anonymous transactions to protect user privacy.

7. **Ease of use:** FINTOKEN wallet is easy to use and suitable for users with limited technical knowledge.

8. **Real-time update:** The FINTOKEN wallet is updated in real time, and users can know the account balance and transaction history at any time.

9. **Support mobile terminal:** FINTOKEN wallet has a mobile terminal version, which is convenient for users to manage assets anytime and anywhere.

10. **Reliability:** FINTOKEN wallet is developed by a reliable development team to ensure the safety and stability of the product.

11. **Efficient interaction:** FINTOKEN wallet adopts an efficient interactive method, and users can quickly complete transactions.

12. **Customizable:** FINTOKEN wallet supports customization, and users can adjust the wallet settings according to their own needs.

13. **Community support:** FINTOKEN wallet has strong community support, and users can get help and support.

14. **Open-source code:** FINTOKEN wallet is open source code, which ensures the transparency and reliability of the product.

15. **Free to use:** FINTOKEN wallet is free to use and does not charge any fees.

16. **Support multiple languages:** FINTOKEN wallet supports multiple languages, which is convenient for users to use.

1.1 For users

Blockchain is an innovative and revolutionary technology that can help eliminate fraud and generally bring transparency to a variety of different use cases. Its versatility brings new iterations of applications for banking, gaming, trading, and more every day. However, there are still huge hurdles in mass market adoption as the masses must overcome the barriers to using these blockchain applications. That's why FINTOKEN is committed to creating an entry tool for users to easily access cryptocurrencies, blockchain applications (Dapps) and non-fungible tokens (NFTs).

FINTOKEN is a wallet service platform that supports multiple blockchain smart contracts. We provide users with easy access to cryptocurrencies, Dapps and NFTs. Users only need to log in with email to interact with Dapps, buy and sell NFT, just like using those everyday mobile applications.

FINTOKEN has a unique feature that allows users to pay network fees on all supported blockchains using only FTC tokens. In addition, FINTOKEN also supports purchases between fiat currencies and cryptocurrencies, which provides our users with a convenient and secure access channel. If users are familiar enough with the use and concept of blockchain, they can also directly obtain their private key and change their FINTOKEN account from custody mode to non-custodial mode.

1.2 For developers

FINTOKEN has rich functions and support for developers, which can help developers build and deploy decentralized applications more quickly and easily and can participate in the governance and development of the ecosystem through FTC tokens. The FINTOKEN ecosystem is an open, flexible and free ecosystem that can help developers make full use of FINTOKEN's technology and ecosystem advantages to attract more users and investors.

The benefits of FINTOKEN for developers mainly include the following aspects:

Developers can use the FINTOKEN ecosystem to build decentralized applications (Dapp), and can use FTC tokens as the currency inside the application. In this way, developers can use the FINTOKEN ecosystem to create applications with security, reliability and transparency, attracting more users and investors.

The FINTOKEN ecosystem provides complete development tools and support, such as smart contract development, blockchain development, cloud computing, big data, etc. These tools and support can help developers develop and deploy their projects more quickly and easily. applications to improve development efficiency.

The FINTOKEN ecosystem adopts the governance model of a decentralized autonomous organization (DAO), and token holders can directly participate in and influence the decision-making and development direction of the FIN ecosystem. This means that developers can use

FTC tokens to vote, make suggestions or proposals, and directly participate in the governance and development of the ecosystem.

The FINTOKEN ecosystem is an open, flexible and free ecosystem. Any developer can freely join the FINTOKEN ecosystem and use the technology and support of FINTOKEN to build their own applications. In this way, developers can develop and deploy their applications more flexibly, and can make full use of FINTOKEN's technology and ecosystem advantages to attract more users and investors. future. Every day, more and more developers are developing in the FINTOKEN ecosystem. This will be your chance to join and grow with us.

2 FINTOKEN wallet application

2.1 FINTOKEN mobile application

Most smart contract wallets on the market cannot bridge the user experience gap between general applications and Dapps. Issues such as private key management, gas fee mechanism, and complex wallet addresses are still obstacles to the mass adoption of blockchain.

FINTOKEN is designed with user experience as the first consideration and is equipped with a variety of functions to solve the above pain points.

Manage assets and NFTs of different blockchains:

As a Web3.0 digital wallet solution, one of the design concepts of FINTOKEN is to provide users with a comprehensive platform that can manage digital assets and NFT on different blockchains. Users can use FINTOKEN wallet to manage many different types of digital assets, such as Bitcoin, Ethereum, Polkadot, Binance Smart Chain and other mainstream digital currencies, as well as digital assets on various other blockchains.

In addition, FINTOKEN also supports the management of NFT assets. NFT stands for non-homogeneous tokens and can represent digital artworks, virtual land, game items and other digital content. FINTOKEN wallet supports mainstream NFT protocols such as ERC-721 and ERC-1155, and supports NFT transactions on multiple chains, such as the conversion and transaction of ETH-NFT to BSC-NFT through cross-chain bridges.

FINTOKEN realizes the management of multi-chain assets and the transaction of NFT through smart contracts, and these smart contracts can be used directly in the wallet. This design can make it more convenient and secure for users to trade digital assets and NFTs in FINTOKEN wallets, and provides developers with a friendly development platform, allowing them to build and deploy multi-chain-based go more quickly Centralized application.

FINTOKEN users can access Dapps and NFTs on different blockchains through only one application. This feature eliminates the learning obstacles for users when they are familiar

with various wallets. In addition, FINTOKEN will also support more other new blockchains with growth potential soon.

Interact with various blockchains without holding native tokens:

The design of the FINTOKEN smart contract wallet allows users to interact with various applications on all supported blockchains and easily manage different types of assets. FINTOKEN also supports the purchase of fiat currency to cryptocurrency, which is a convenient and safe entry channel for our users.

Custom user experience for account management without mnemonic words: FINTOKEN users can log in to the wallet through their email account to optimize user experience, just as convenient as using any App downloaded in the App Store and Google Play Store. Once users are more familiar with FINTOKEN, they can choose to manage their own private keys independently, creating a more flexible and customizable experience. At the same time, Dapp developers can also use FINTOKEN's services and SDK to quickly accumulate and increase their users.

2.2 FINTOKEN SDKs

Blockchain applications are becoming more and more popular in the mainstream market, especially in 2022. These apps desperately need a better onboarding experience. Before using blockchain applications, users who are not familiar with cryptocurrencies need to download additional browser extensions or mobile applications, which can seriously damage the user experience, resulting in poor conversion rates.

FINTOKEN provides blockchain identity and payment SDKs for these market-oriented mainstream Dapps. After the development team integrates the FINTOKENSDK into the application, users can easily implement functions such as creating wallets, sending transactions, and purchasing cryptocurrencies within the blockchain application. This is by far the most user-friendly onboarding experience.

We are introducing FINTOKEN Web SDK and Mobile SDK into all blockchains we support. We have built a Web SDK for FINTOKEN, and it is currently used in most projects running on Ethereum. Soon, we will also develop SDKs for other blockchains and platforms.

2.3 FINTOKEN supports Ethereum layer 2 protocol

Due to the rapid growth of decentralized financial applications on the Ethereum chain, transaction volume and Gas fees have skyrocketed since 2020, and non-financial blockchain applications are almost unusable on Ethereum, resulting in many user losses. People are looking at two main solutions to this problem: Ethereum 2.0 and layer 2 solutions.

It is still several years away from the realization of Ethereum 2.0, so in order to load the ever-increasing transaction demand, layer 2 solutions are crucial for Ethereum applications. The future of Ethereum lies in 2.0+layer 2 solutions. However, this requires the joint efforts of Dapp developers, wallet providers, and users to achieve layer 2 migration.

FIN GAMES

FIN GAMES is a popular WEB3 game due to its simplicity, small size, and greenness. It's mainly used for small, interesting games that leverage vector graphics. Many young people have joined the industry and it accounts for 90% of WEB3 users' browsers. It provides entertainment and income opportunities.

FIN TRUST

FIN TRUST is a secure tool created by FINTOKEN for safe P2P/C2C transactions in WEB3. It prevents fraud/damage by using an on-chain guarantee mechanism.
where both parties confirm and verify the transaction. FINTOKEN aims to
create a secure transaction environment for WEB3 users.

FIN LOCK

FIN LOCK is a simple and practical tool for smart contract lock-up, created to facilitate LP lock-up for a wide range of users. LP lock-up allows various DeFi and WEB3 cryptocurrencies to be locked and unlocked, thereby creating a healthy environment for WEB3.

FINTOKEN will be an early adopter of layer 2 solutions. We have already started integrating with zkSync, Loopring, and xDai, and will soon launch native layer 2 asset management and Dapp interaction functions. We will integrate and provide layer 2 protocols, so that users can enjoy the high throughput and low cost of layer 2 solutions without any additional obstacles.

2.4 FINTOKEN uses AESM encryption algorithm

With the development of information technology and the continuous expansion of application scenarios, more and more attention has been paid to data security and privacy protection. Among them, encryption technology, as an important means of data protection, is more and more widely used in various scenarios. As one of the more popular encryption technologies at present, the AESM encryption algorithm technology has more and more people's attention to its advantages and trends.

Specifically, the AESM encryption algorithm technology can realize the secure transmission and processing of data by creating a secure execution environment. This secure execution environment is called an enclave, and data and code can be encapsulated in it, and only authorized applications can access and use the data and code in it. Inside the enclave, the AESM encryption algorithm technology can use the high-strength AES (Advanced Encryption Standard) encryption algorithm to encrypt and decrypt data to ensure data security and confidentiality.

Compared with traditional software level encryption technology, FINTOKEN uses AESM encryption algorithm AESM encryption algorithm technology has the following advantages:

Higher security: Since the AESM encryption algorithm technology is implemented at the hardware level, its encryption algorithm is more secure and reliable, and it is difficult to be cracked and attacked. At the same time, since enclave can provide a secure execution

environment, it can ensure that data will not be tampered with or stolen during transmission and processing.

Higher efficiency: Since the AESM encryption algorithm technology is implemented at the hardware level, its encryption and decryption speed is faster, which can effectively improve the efficiency of data transmission and processing. At the same time, due to the existence of enclave, unnecessary data access and processing operations can be excluded, further improving execution efficiency.

Wider application scenarios: Due to the higher security and efficiency of AESM encryption algorithm technology, it can be widely used in various scenarios, such as cloud computing, blockchain, Internet of Things and other fields, to protect data security and privacy.

In the future, the development trend of AESM encryption algorithm technology will also receive more and more attention. On the one hand, due to the increasingly high requirements for data security in various application scenarios, the application scope and demand of AESM encryption algorithm technology will also become more and more extensive. On the other hand, with the continuous development of hardware technology, the performance and security of FINTOKEN using the AESM encryption algorithm AESM encryption algorithm technology will also continue to improve, providing more reliable and efficient guarantees for data security and privacy protection.

3 FIN-Token Innovation Ecology

3.1 Redefine WEB3 entry

In the WEB3 world, wallets play a very important role. They are not only storage and trading tools for digital currencies, but also bridges and entrances between users and decentralized applications. However, compared with the traditional Internet, WEB3 has higher security and privacy requirements, so the security and professionalism of the wallet become particularly important.

FINTOKEN's top encryption algorithm and professional security technical team can provide the highest level of security protection for users' WEB3 journey. Users can choose to use the FINTOKEN wallet to store, manage and trade their digital assets, so that they can safely use the applications and functions of the WEB3 world without worrying about being hacked or assets being stolen.

In addition, the development of AI algorithms also provides FINTOKEN users with more comprehensive, accurate and objective project contract analysis and ranking functions. Users can use these tools to research and evaluate new projects in order to make more informed investment decisions.

Finally, the comprehensive data analysis and display provided by the FINTOKEN wallet is also one of the indispensable tools for WEB3 users. This data can help users better understand market developments and trends in order to make more informed trading and investment decisions. Through these data and analysis, users can better control their digital assets and succeed in the WEB3 world.

In short, redefining the WEB3 entry requires top-notch encryption algorithms and professional security technical teams, comprehensive, accurate, and objective FINTOKEN project contract analysis and ranking functions provided by AI algorithms, and objective comprehensive data analysis and display. These tools will help FINTOKEN users can better control their digital assets and make better use of the functions and applications of the WEB3 world.

3.2. Decentralization is not de-artificialization, let alone de-servicing!

"Decentralization" refers to reducing or eliminating the control and intervention of centralized institutions to a certain extent, allowing individuals and communities to manage and participate independently. However, decentralization does not mean dehumanization or de-service. On the contrary, the implementation of decentralization requires more human services and technical support, especially in the field of Web3.

In Web3, decentralized technology enables users to have more data and control rights, but it also means that users need more technical knowledge and operational skills. Therefore, it is crucial to provide strong and professional human services to help users better understand and use decentralized technologies.

At the same time, security is also an important issue in the Web3 ecosystem. As more and more assets and transactions are carried out on decentralized platforms, protecting users' assets and privacy becomes even more important. Therefore, decentralized platforms need to provide highly secure services and technical support to ensure that users' assets and information are not infringed.

In addition, providing more intimate services is also an aspect that cannot be ignored. On a decentralized platform, users need to deal with complex technical processes and risk management, which may make some users feel uncomfortable and confused. Therefore, providing a complete human customer service team can provide users with one-on-one answers and guidance, help them better understand and use decentralized technologies, and improve user experience and satisfaction.

To sum up, decentralization does not mean de-artificialization or de-servicing, but needs to provide more powerful, professional, and caring services and technical support to meet the needs and expectations of users. The LVRS-B2C (Link virtual and real B2C services) provided by

FINTOKEN is just a way to provide powerful artificial services in the Web3 field, which can help users better use decentralized technologies and improve user experience and security.

3.3 Opening a new era of WEB3 e-commerce

WEB3 e-commerce is an e-commerce model based on blockchain technology, which uses technologies such as smart contracts and cryptocurrencies to realize decentralized transactions and payments. The emergence of WEB3 e-commerce will completely change the traditional e-commerce model, realize users' independent control over data and assets, and improve the transparency and security of transactions.

In order to open a new era of WEB3 e-commerce, FINTOKEN is actively exploring the new model of WEB3 e-commerce + wallet. This model integrates the wallet with the e-commerce platform, enabling users to conduct transactions and payments in the wallet and realize decentralized e-commerce transactions. At the same time, all products should be supported on the built-in FINTOKEN WEB3 e-commerce platform, so that users can directly use cryptocurrency for purchase and payment.

In addition, it is also very important to open new markets for Internet commodity sales. FINTOKEN will explore the combination of WEB3 e-commerce with the Internet of Things technology and big data technology, provide users with more intelligent and personalized product recommendation and purchase experiences, and expand the market scale of WEB3 e-commerce.

Finally, in order to promote WEB3 e-commerce, FINTOKEN strengthens the promotion and training of users, so that more people can understand the advantages and usage methods of WEB3 e-commerce, thereby promoting the popularization and development of WEB3 e-commerce.

3.4 Innovative offline cryptocurrency payment

FINTOKEN will create a smart payment tool based on blockchain technology. Its innovation lies in the use of smart algorithms to allow users to directly use cryptocurrency payments during offline payment settlements. This innovation makes cryptocurrency no longer just a digital asset, but can be directly used for actual consumption, which greatly increases the value of cryptocurrency.

When using FINTOKEN for payment, consumers can directly pay with the encrypted currency FTC, while merchants can choose to receive local legal currency, the whole process is automatically converted, and the contract is automatically executed. This means that when a consumer pays in cryptocurrency, the merchant can automatically receive the equivalent in fiat currency, thereby avoiding the risk of cryptocurrency price fluctuations. This also provides merchants with a new group of payment and settlement customers, allowing them to easily accept cryptocurrency payments without worrying about the risks posed by cryptocurrency price fluctuations.

In the case of compliance, FINTOKEN also provides cryptocurrency and legal currency conversion services, and the contract is automatically executed. This means that users can easily convert their cryptocurrencies into fiat currencies, and vice versa. At the same time, the automatic execution of the contract also ensures the fairness and security of the transaction, allowing users to use FINTOKEN for payment and conversion with confidence.

In short, FINTOKEN's innovative intelligent algorithm makes cryptocurrency payment a reality, and at the same time provides new payment and settlement methods and conversion services, bringing more convenience and opportunities to physical merchants and consumers. At present, cryptocurrency is gradually becoming one of the mainstream payment methods, and the emergence of FINTOKEN will also accelerate the development of this trend.

3.5 Global Supercomputer Computing Nodes

In the field of cryptocurrencies, mining is an important activity in which monetary rewards are obtained by using computer resources to calculate the algorithm of cryptocurrencies. However, with the rapid development of the cryptocurrency market, mining activities are gradually shifting from individuals to institutions, and higher computing power, wider network connections and lower energy costs are required to obtain income. And this requires the support of supercomputer computing nodes.

FINTOKEN will build a global supercomputer computing node, using artificial intelligence intelligent algorithms to provide objective and fair analysis reports. The nodes will automatically monitor the real-time data of each chain mining pool, intelligently analyse the output of all cryptocurrencies, and propose an objective and fair analysis report based on

the real-time data. Such an intelligent algorithm can provide more accurate information for cryptocurrency mining and help miners make better decisions.

Based on these analysis reports, supercomputing nodes will provide diverse supercomputing node "cloud mining" services with different benefits. These services will provide different mining benefits based on different algorithms and real-time data, allowing miners to choose the most suitable solution for them. Such supercomputing node services can provide miners with more flexible and efficient mining methods, allowing them to obtain higher returns in the cryptocurrency market.

Through FINTOKEN's global supercomputer computing nodes, the "cloud mining" service can make it easier for miners to participate in the cryptocurrency market, enjoy more accurate and efficient mining services, and thus obtain higher returns. FINTOKEN's computing power and the support of artificial intelligence algorithms will make it the world's leading provider of cryptocurrency supercomputing node services.

4 The core value of FINTOKEN wallet

FINTOKEN wallet is an important application of blockchain technology. It is not only a storage container for digital assets but also a tool for users to independently control and protect the digital world.

In the previous financial world, our assets and wealth were managed and controlled by banks, governments, and trust institutions. It is difficult for us to fully monitor and evaluate the behaviour of these organizations. The FINTOKEN wallet has changed this state. Through the decentralized blockchain technology, users can independently manage their own digital assets, and at the same time realize the transparency and security of transactions.

The FINTOKEN wallet also breaks the barriers of the traditional financial system, allowing users to achieve cross-border transactions on a global scale without geographical restrictions. At the same time, since the digital assets stored in the wallet are stored in encrypted form, they will not suffer losses due to changes in political, economic or monetary policies.

In addition, the popularity of FINTOKEN wallets has also promoted the widespread use of digital assets, which brings more possibilities for innovative business models and social experiences. For example, the application of NFT technology enables unique digital assets such as artworks and collectables to be realized.

With the vigorous development of the digital currency market, digital wallets have become an essential tool for digital asset management. FIN digital wallet is a comprehensive, safe and reliable digital wallet application that provides users with private key control, asset security, convenient transactions and decentralized services.

Asset security is the most basic function of digital wallets. FIN digital wallet adopts multiple security mechanisms, including cryptographic encryption, isolation verification, anti-tampering and multi-signature technologies to ensure the safety and reliability of users' assets. At the same time, the FIN digital wallet also supports hardware wallets, allowing users to fully control their private keys in their own hands, which greatly improves the security of assets.

Private key control is the core function of digital wallets. FIN digital wallet supports a variety of private key management methods, including mnemonic words, Keystore files and hardware wallets, etc., allowing users to choose the most suitable management method according to their needs. In addition, FIN digital wallet also supports custom phrase passwords, making users' private keys more secure and reliable.

Convenient transactions are an important feature of digital wallets. FIN digital wallet supports multiple digital currency transactions, including Bitcoin, Ethereum and other mainstream digital currencies. Users can easily and quickly conduct digital currency transactions through the FIN digital wallet without cumbersome operating procedures, making the management of digital assets easier and easier to use.

Decentralization is an essential feature of digital currency. The FIN digital wallet adopts a decentralized design, and users can directly control their digital assets without centralized management. In addition, FIN's digital wallet supports smart contracts and Dapp applications, and users can experience the digital currency ecosystem more conveniently.

Therefore, the core value of the FINTOKEN wallet lies in:

1. **Asset security:** FINTOKEN wallets usually use encryption technology to protect users' digital assets from illegal access.

2. **Private key control:** Users have the private key of the wallet and can independently control their own digital assets without interference from any third party.

3. **Convenient transaction:** FINTOKEN wallet provides a convenient transaction interface, which allows users to easily send and receive digital assets.

4. **Decentralization:** FINTOKEN wallet is based on decentralized blockchain technology, and there is no single point of failure and risk of hacking.

The FINTOKEN wallet allows users to control their own assets without the need for third-party custody. It realizes the safe storage and management of digital assets through encryption technology and distributed recording technology. In this way, users can not only view and manage their assets anytime and anywhere, but also better protect their wealth from loss and infringement.

In addition, the FINTOKEN wallet also brings higher privacy protection. It uses blockchain technology to disperse and store transaction information, making it more difficult for data to be stolen. In this way, the user's financial information and privacy are better protected.

In addition, the FINTOKEN wallet supports decentralized transactions, allowing users to directly transfer and trade assets without the intervention of third-party organizations. In this way, the efficiency of transactions has been greatly improved, and at the same time, interference and manipulation by third-party institutions have been avoided.

To sum up, the core value of the blockchain wallet is to protect users' digital assets and provide a convenient, safe and decentralized digital asset management method. FIN digital wallet is a safe and reliable, private key control, convenient transaction, decentralized digital wallet application. Whether you are a digital currency enthusiast or a novice user, FIN Digital Wallet can provide users with the highest quality digital asset management services. FINTOKEN wallet will be a more secure, transparent and decentralized financial management method, which brings better wealth protection for users.

5 Core Highlights of FINTOKEN

FINTOKEN Wallet is a world-leading multi-chain digital currency wallet. Its core highlights include the following aspects:

1) Accurate DEX market K-line function: FINTOKEN wallet provides a powerful DEX market K-line function, users can easily view the market conditions and price trends of various digital assets. This feature not only provides accurate market information but also helps users make better trading decisions.

2) Support the cross-chain exchange of 18 public chains: FINTOKEN wallet supports digital asset exchange across 18 public chains, which allows users to easily transfer digital assets between different blockchains. This function greatly improves the liquidity of users' assets and enables users to manage their digital assets more flexibly.

3) Built-in NFT trading market: FINTOKEN wallet has a built-in NFT trading market, where users can buy and sell various NFT digital assets. This function not only provides a convenient NFT trading platform but also helps users better understand the value and usage of NFT digital assets.

4) Support NFT project INO and NFT casting: FINTOKEN wallet supports NFT project INO and NFT casting, which allows users to easily participate in various NFT projects and can create and mint their own NFT digital assets. This function provides users with more ways to manage and use digital assets.

5) Support more than 20 main chains, tens of thousands of Dapps and hundreds of thousands of encrypted assets: FINTOKEN wallet supports more than 20 main chains and tens of thousands of Dapps, which allows users to easily manage their encrypted assets and participate in various Dapp project. At the same time, the FINTOKEN wallet also supports a

variety of digital assets, including mainstream digital currencies such as Bitcoin, Ethereum, Polkadot, and Binance Smart Chain.

6) Support OTC transactions: FINTOKEN wallet supports users to conduct OTC transactions, which makes it easier for users to trade digital assets and increases the liquidity of digital assets.

7) Launched FINTOKEN Business, a Web3 ecological open platform for B-sides: FINTOKEN Wallet launched FINTOKEN Business, a Web3 ecological open platform for B-sides, providing digital asset management and transaction solutions for corporate users, and supporting corporate users to independently design and Develop Dapps.

8) Allow users to use bank cards to purchase encrypted assets: FINTOKEN wallet supports users to use bank cards to purchase encrypted assets, providing users with a more convenient way to purchase digital assets.

9) Dapps interaction: FINTOKEN wallet supports users to interact with various Dapps, providing users with richer digital asset application scenarios.

10) Support for purchasing and viewing NFT collections: FINTOKEN wallet supports users to purchase and view NFT collections, providing users with more diversified digital asset investment options.

11) Support Layer2 networks (Polygon, Optimism and Arbitrum): FINTOKEN wallet supports multiple Layer2 networks, making it easier for users to trade digital assets. 12) Social functions, link Facebook, Ins and other social media to display NFT works in the wallet: FINTOKEN wallet supports social functions, users can display their NFT works on Facebook, Ins and other social media to expand the exposure of the works.

13) Provide DeFiPulse index function, view high-quality DeFi assets in the wallet: FINTOKEN wallet provides DeFiPulse index function, users can view high-quality DeFi assets in the wallet, and provide users with more comprehensive digital asset management tools.

14) Asset sending/receiving can be carried out directly through the ENS username: FINTOKEN wallet supports the sending and receiving of digital assets through the ENS username, providing users with a more convenient way to transfer digital assets.

15) Intuitive and user-friendly operation interface, biometrics: FINTOKEN wallet has an intuitive and user-friendly operation interface, and supports biometrics technology, providing users with a safer and more convenient digital asset management and transaction experience.

16) High security, using ClearSign firewall and MPC encryption technology: FINTOKEN wallet adopts multi-layer security technology, including ClearSign firewall and MPC encryption technology, to provide a high degree of security for users' digital assets and transaction information.

17) 7 X 24-hour customer service support: FINTOKEN wallet provides multi-language support, including English, Chinese, Korean, Japanese, etc., which is convenient for users in different countries and regions to use and communicate.

18) Multi-layer security technology combining self-designed MPC cutting-edge cryptography and hardware isolation: FINTOKEN wallet adopts self-designed multi-layer security technology combining MPC cutting-edge cryptography and hardware isolation to ensure the safety and reliability of users' digital assets and transaction information. This feature allows users to safely trade and manage digital assets in the FIN wallet without worrying about security issues.

FINTOKEN wallet provides a series of transaction fee optimization functions, such as: automatically adapting to the degree of network congestion, automatically adjusting the level of service fees, etc., so that users can complete transactions in the shortest time.

FINTOKEN wallet provides a convenient market data centre, users can view the real-time prices and changes of different assets and provide users with a reference for investment decisions.

FINTOKEN Wallet also launched a decentralized autonomous organization called "FIN DAO", which aims to provide more participation and decision-making rights to community members and encourage users to participate in community construction and development.

Overall, FINTOKEN wallet has become a multi-functional digital asset management platform with its rich functions and advanced technology. It not only supports cross-chain transactions of multiple public chains, but also provides many safe, convenient and intelligent functions, such as NFT trading market, OTC trading, social functions, multi-language support, etc., to meet the diverse needs of users, and through Powerful security technology ensures the security of users' digital assets.

6 FINTOKEN token economy

FTC token is the functional and governance token of FINTOKEN, serving as the foundation in the ecosystem and the bridge between FINTOKEN wallet, its products and users. This section introduces how FTC enhances the value of the FINTOKEN ecosystem through multiple applications including mining, staking, token economics and its mechanism.

6.1 Application

The FINTOKEN wallet ecosystem consists of various applications built on FTC tokens. Each of these apps serves a specific purpose and is designed to provide a unique experience to the user. Below is an overview of the various applications that make up the FINTOKEN ecosystem. Additional advantages and benefits of using FINTOKEN's products:

1) FIN NFT

FIN NFT is a marketplace to buy, sell and trade non-fungible tokens (NFTs). The platform is designed to be user-friendly and offers a wide range of NFTs for users to choose from. Through the FIN NFT platform, users can create and sell their own NFTs, making it easier for artists and creators to monetize their creations.

2) FIN DAO

FIN DAO is a decentralized autonomous organization designed to achieve community governance. The platform allows users to vote on proposals and make decisions on how the ecosystem should be run. FIN DAO also allows users to earn rewards for participating in governance activities.

3) FIN CHAIN

FIN CHAIN is the core component of the FINTOKEN wallet, which is based on blockchain technology and has the characteristics of high security and decentralization. Through FIN CHAIN, users can safely manage and trade various digital assets, and realize the safe intercommunication of digital assets on a global scale.

The part of FIN CHAIN adopts technologies such as AESM, encryption algorithm, cloud mining and encrypted payment to ensure the security and efficiency of transactions on the chain. AESM is a security technology introduced by Intel that can strengthen the hardware security of computers. In FIN CHAIN, AESM technology is used to encrypt the user's private key to prevent the private key from being hacked and stolen.

At the same time, FIN CHAIN also implements the smart contract function, which supports users to create and execute a variety of complex contract logic and realizes the automatic management and transaction of assets on the chain. In addition, FIN CHAIN also adopts privacy computing technology to ensure the privacy and security of user data. FIN CHAIN not only supports the transaction and management of FTC tokens, but also supports the transaction and management of other digital assets. It is highly scalable and flexible and can meet the needs of different users. It has the characteristics of high security, decentralization, high efficiency and scalability.

4) FIN METAVERSE

FIN METAVERSE is a virtual world based on blockchain technology. It is designed to provide users with a highly immersive and interactive experience. Through FIN METAVERSE, users can create their own avatars, build their own virtual worlds, and interact with other users.

5) FIN CEX

FIN CEX is a centralized exchange that allows users to trade cryptocurrencies and tokens. It is designed for user-friendliness and offers a wide range of trading pairs.
Through the FIN CEX platform, users can easily buy and sell cryptocurrencies.

6) FIN DEX

FIN DEX is a decentralized exchange designed to be highly secure and transparent. It has the characteristics of fast transaction speed, low transaction fee, and wide range of transactions. With the FINDEX platform, users can trade cryptocurrencies and tokens in a highly secure and decentralized environment.

7) FIN GAMEFI

FIN GAMEFI is a game platform based on blockchain technology. It has a wide range of games and allows users to earn rewards in the form of FTC tokens. With FIN GAMEFI, users can earn rewards by playing games and competing with other players.

8) FIN SOCIALFI

FIN SOCIALFI is a social platform based on blockchain technology. It is designed to provide users with a highly secure and private social networking experience. Through FIN SOCIALFI, users can connect with others, share content, and earn rewards for their activities on the platform.

The FTC token is the main token of the FINTOKEN wallet ecosystem. It is a BEP20 token built on Binance Smart Link. The token will be used in various FIN applications such as FIN NFT, FIN DAO, FIN CHAIN, FIN METAVERSE, FIN CEX, FIN DEX, FIN GAMEFI and FIN SOCIALFI. The FTC token will serve as a means of exchange, store of value, and governance token. FTC is committed to the goal of facilitating painless interactions between blockchains, and users will be able to easily interact with all supported blockchains without requiring the native tokens of each chain.

6.2 Pledge

The pledge mechanism of FTC will further promote the growth of the ecosystem and consolidate FTC as the cornerstone of the FINTOKEN ecosystem. In short, the mining mechanism will be the key to growth in the overall system, while staking acts as a stabilizing mechanism in the ecosystem. This will minimize malicious activity in the ecosystem and will continue to distribute FTC to developers and users.

The FTC pledge reward is 5% of the total circulation. Both developers and users can obtain additional income in mining by pledging FTC. Developers need to pledge FTC to mine, and users can maximize FTC pledging. Its annual mining income has a high proportion of pledge

rewards at the beginning to encourage users to pledge, and after more tokens are added to pledge and generate more mining rewards, the reward ratio will be gradually reduced.

6.3 Mining

Mining is an important key to the composition of the FTC token economy and the FINTOKEN ecosystem. 25% of the FTC tokens will be released through mining, which means that most of the FTC tokens will be generated by active users and developers. Obtained by mining. Since FTC covers functions and governance purposes, the mining mechanism also gives users the opportunity to participate in FINTOKEN ecological governance.

We provide a painless way to get started with the FINTOKEN wallet, and FTC mining further turns potential users into active users, thus benefiting our existing users. In short, through mining, we will officially launch, and convert the active behaviour of users and developers into the basic price of FTC, and then run a sustainable ecosystem.

6.4 Governance mechanism

FTC will also serve as a governance token in the FINTOKEN ecosystem. As mentioned in the previous section, FTC accounts for 25% of the total circulation in the mining and staking mechanism, which ensures that FTC empowers active users and developers to shape the future direction of FINTOKEN. We believe it is right for our users to build a decentralized ecosystem for "our users".

The governance mechanism will move towards complete fairness and decentralization in the FINTOKEN ecosystem for a long time. FTC token holders will have the opportunity to participate in the marketing and development of FINTOKEN products, such as the new functions of FINTOKEN or the integration of new blockchain networks.

6.5 Token Distribution

The total supply of FTC tokens is 100 million. Tokens will be distributed as follows:
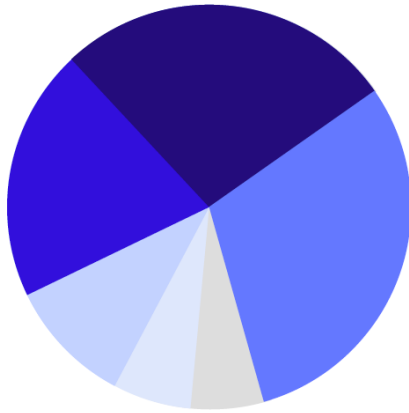
- 35% will be sold in a public sale
- 25% will be used for liquidity
- 20% will be used for development and marketing

- 10% will be used for the FIN Foundation team
- 5% will go to advisors
- 5% will be used for community rewards

7 Future Outlook of FINTOKEN Wallet

As one of the necessary tools for crypto market participants, the wallet occupies a very important position in the infrastructure field. At present, there are also many entrepreneurs pouring into the wallet track. In Web3, the importance of the FINTO+KEN wallet entrance will surpass the trading platform and become one of the Web3 traffic gathering places and the infrastructure of the Metaverse. Its value will be realized in the following aspects reflect:

(1) DID identity certificate

Web3 currently has considerable limitations at the application layer, and this limitation stems from the fact that the current Web3 lacks native components that represent "human identity and social relationships". The FINTOKEN wallet is a perfect Web3 component. All information such as identity, driver's license, medical records, and address are displayed through smart contracts to generate a unique DID system. The wallet finally realizes off-chain identity authentication, on-chain identity aggregation, and on-chain credit. Scoring, on-chain behaviour authentication and other functions.

(2) Web3 Gateway

At present, the four layers of the Web3 stack are protocol, infrastructure, use case layer and access layer. Due to the complexity and structural problems of each layer, they cannot be well integrated. The FINTOKEN wallet is at the top of the stack, and as the entry point for various Web3 activities, it will completely make the Web3 stack a reality. For example, the FINTOKEN wallet will replace the existing login or registration system. Instead of using Facebook or Google credentials to create new accounts on all websites, all wallets will be used to approve logins and become the main entry point for most Web3 applications. point.

(3) Public chain connector

The development of Web3 applications is carried out based on smart contract platforms such as Ethereum, Solana, Avalanche, Cosmos and other public chains. Whether it is layer0, layer1 or layer2, a wallet will be developed to adapt to the ecological development of its own chain,

One is to prosper the ecology, and the other is to compete for traffic. However, the pattern of multi-chain competition divides the liquidity and composability of DeFi products. Digital assets cannot circulate freely in all public chains. FINTOKEN wallet, as a connector, will build a bridge between all public chains.

(4) Become "Alipay" in Web3

While supporting payment and transfer, all Dapps are integrated into the FINTOKEN wallet, and project developers and users can gather in large numbers to form a new generation of Internet ecosystem based on blockchain technology. In this ecosystem, all online operations of users can be carried out through the wallet, including social networking, short video browsing, shopping, ordering food, taxis, and travel.

(5) Metaverse hardware equipment

The wallet will develop into a small chip, through which the virtual and real worlds can be perfectly accommodated. A device like a contact lens can achieve the effect of naked-eye AR after implantation, and it can be used in daily use with a control terminal similar to a mobile phone. Everyone's information is directly displayed on the face through AR, including age, occupation, relationship status, social relationship, digital assets, etc. Everyone's information in the metaverse is transparent and interactive. You can log in to get any experience in the metaverse, and you can buy anything sold in the metaverse, making full use of the interoperability of wallets to provide users with a better experience.

8 Core team

The core team of FINTOKEN Wallet is from the United Kingdom, including well-known international companies such as the United Kingdom and Switzerland; it also absorbs core technical members of ETH, who are experts in the field of blockchain and IPFS and are the founders and leaders of the early blockchain community, They have a deep understanding of the underlying technology, architecture design, and risk control of financial and digital asset products, and have rich theoretical foundations and practical experience in related fields.

FINTOKEN wallet combines blockchain and financial technology and will strive to build a huge ecological chain that can carry global participation and simultaneous transactions. In the future, it will continue to cover more economic industries and social life fields, so that more people can easily participate in financial activities. Make finance more universal and assets free.

The founding core members of the FINTOKEN wallet include:

CEO——MR HASH

Mr HASH is the Chief Executive Officer of FINTOKEN Wallet Technology Research Institute, possessing extensive experience in building and managing teams. Skilled in cultivating and motivating outstanding managers and results-oriented teams, Mr HASH establishes comprehensive stakeholder networks, including customers, employees, senior management, board members, administrators, and investors. HASH has built over 10,000 mining facilities and blockchain research centres in countries such as Israel, Canada, Russia, and Malaysia. Committed to creating a global blockchain finance platform, global purchase payment system, and application platform.

COO——MR OSCAR

Mr OSCAR is a versatile talent dedicated to various fields such as internet technology and marketing, a member of the Blockchain Research Institute, and one of the members of the R3 Blockchain Alliance. He provides banks with channels to explore blockchain technology and establish conceptual blockchain products. In 2023, he joined the FINTOKEN Wallet Technology Research Institute.

Director of Operations - MS BELLE

Ms Belle is a venture capitalist with nearly 8 years of experience in institutional securities and wealth management. She leverages the best research results to provide unique market insights for institutional and wealth management clients.

The core members of the FINTOKEN Wallet Technology Research Institute include:

Technical Engineer - MR KELV

A senior full-stack engineer who has developed SPV code libraries for various cryptocurrencies and provided API development and market data analysis services for more than 50 cryptocurrency exchanges.

Product Manager - MS MT

A senior blockchain product manager and technical lead with a bachelor's degree in computer engineering and a Master's degree in Management. Boasting 7 years of work experience, including 4 years in the Bitcoin and blockchain industry.

9 Investment institutions

FUND BANK

FUNDBANK is a digital asset fund management company registered in the Cayman Islands. It is also a digital asset investment fund incubated and established by Fenbushi Capital in December 2012. Investors in the first growth fund of FUNDBANK include Shen Bo, the managing partner of Distributed, and many industry veterans. FUNDBANK adheres to the concept of value investment, deploys global high-quality blockchain assets, and uses the power of capital to promote the healthy development of the industry.

According to FUNDBANK, in terms of operation, the management team of FUNDBANK conducts fundraising and investment independently, and Xu Chaoyi, the former director of the strategic management department of Fenbushi Capital, serves as the managing partner.

Block VC

Block VC is a world-leading blockchain venture capital and consulting research institution. The investment direction covers the basic public chain, application protocol and financial services in the blockchain ecosystem, and provides a full range of post-investment services for the invested projects. At the same time, it builds a quantitative hedging investment strategy for the secondary market to meet various Investor needs. Block VC's global investment network covers Singapore, London, Silicon Valley and other places, and has established close strategic partnerships with top projects and institutions in many countries.

BlockVC provides services for blockchain-oriented start-ups, digital assets and venture capital. Its core members come from BridgeWater, PwC, Credit Suisse, Morgan Stanley, CITIC Group, Stanford, MIT and other backgrounds, including venture capital, asset management, investment banking services and consulting research.

10 Development strategy journey

1 May 2022: Project formation.

2 July 2022: Landed in the polymorphic link industry.

3 October 2022: FINTOKEN Wallet received round A financing from multiple capitals.

4 December 2022: FINTOKEN wallet project preparation, market demand research and analysis.

5 January 2023: FINTOKEN wallet start-up team building.

6 March 2023: The FINTOKEN wallet is officially launched, and the cornerstone B round investment will be obtained.

7 May 2023: Release FINTOKEN wallet NFT internal test version 1.0

8 October 2023: The online applications FIN GAMEFI and FIN SOCIALFI, FIN DEX, and FIN CEX will be launched one after another, and special community activities will be held around the world to create 10,000 community co-builders; version 2.0 will be developed.

9 March 2024: FTC will launch international exchanges, community matchmaking, online WEB mall token consumption, online cloud mining, tasks and other functions.

10 September 2024: Start mainnet research and development, 2.0 product upgrades: FIN DAO, FIN CHAIN, FIN METAVERSE will be launched one after another, build a decentralized web3 investment fund, and jointly incubate well-known Web3 projects with top institutions, connecting with hundreds of online companies Initiate the construction of a global ecological community under physical consumption.

11 In 2025, a complete community DAO organization will be built through community incentives, spreading all over the world. Create a global community entity with millions of users and all people, help the real economy, and comprehensively build the metaverse ecology of the FINTOKEN wallet.

11 Summary

With the birth of FTC, our achievements in the ecosystem, including blockchain and project integration, product optimization, etc., can be multiplied. For example, through our integration, users can easily trade on FINTOKEN Swap and even use FINTOKEN to directly purchase NFT. This convenience and simplicity will be magnified with the launch of the FTC, creating a ripple effect in the FINTOKEN ecosystem and fully realizing the goal of FINTOKEN, which is to make the blockchain easily accessible to users and developers.

FINTOKEN's cross-chain ecosystem and its interoperability is what sets us apart from other cryptocurrency wallets. Taking FINTOKEN and FIN DEX as examples, these products can only be realized through the cross-chain function of FINTOKEN. Both products eliminate the need for wrapped tokens, maximizing capital utilization, thereby establishing the FINTOKEN ecosystem and FINTOKEN wallet as the entry point for all blockchains as well as WEB3.

We aim to build a mutually beneficial decentralized ecosystem for users and developers and FTC is the catalyst for growth. Therefore, FTC holders can gain benefits when using FINTOKEN products, participating in governance voting, pledge and participate in FTC mining, which will timely cultivate and motivate to users and developers actively build the future of FINTOKEN.