



WTML.Finance

Crypto Asset Exchange, Lottery & Payments Platform

White Paper v1.0

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PURPOSEANDUSEOFWTMLTOKENINCONNECTIONWITHPLATFORM

WTML Tokens are intended to be used for WTML platform and its transactions and services (the "Services"), as facilitated through a platform that Company and its affiliates are developing (the "Platform"). Important additional details regarding the Services and Platform are provided in this document. Ownership of WTML Tokens carries no rights, express or implied, other than the right to use WTML Tokens as a means to obtain Services and to enable usage of and interaction with the Platform if successfully completed and deployed. In particular, you understand and accept that WTML does not represent or confer any ownership

right or stake, share or security or equivalent rights, or any right to receive future revenue shares, intellectual property rights or any other form of participation in or relating to the Platform, and/or Company and its corporate affiliates, other than rights relating to the receipt of Services and use of the Platform, subject to limitations and conditions in these Terms and applicable Platform Terms and Policies (defined in wherever relevant). WTML Tokens are not intended to be a digital currency, security, commodity or any other kind of financial instrument.

REFUSAL OF PURCHASE REQUESTS

Your purchase of WTML Tokens from us during the Sale Period is final, and there are no refunds or cancellations except (a) if the Activation Threshold is not reached. We reserve the right to refuse or cancel WTML Token purchase requests at any time in our sole discretion.

WTML TOKEN SALE PROCEDURES & SPECIFICATIONS

Important information about the procedures and material specifications of our WTML Token sale is provided in this document, including, but not limited to, details regarding the timing and pricing of the WTML Token sale, the amount of WTML Tokens we will sell, and our anticipated use of the WTML Token sale proceeds. By purchasing WTML Tokens, you acknowledge that you understand and have no objection to these procedures and material specifications.

JURISDICTIONS

WTML aims to provide a simple and yet powerful crypto asset exchange, escrow & payments platform. The licenses and/or approvals are likely to be required in different jurisdictions and WTML can't guarantee or make any assurances on the licenses or approvals. As such, the trading or usage of WTML may not be available in all the markets and could require rearchitecting the solution, any such changes will be rolled-out in phases depending on feasibility factors.

THIRD PARTY

WTML may rely on licenses of certain third-party entities and so the relevant jurisdictions will also be applicable to these entities. As such the trading or usage of WTML may not be available where these entities required licenses or approvals from the relevant jurisdiction.

GRAPHS AND CHARTS

The data references in the graphs and charts are for illustrative purpose only and will not represent the actual values.

DATA

WTML may collect & store certain user information in order to provide the best service, security and user experience to valued customers/users. WTML may share some or relevant user information with third-party entities and or organizations in order to procure related services for example but not limited to KYC verification, Analytics or relevant services.

WTML does not have any control on how the third-party entities manage the customer data, and as such WTML will not take any responsibility of any data mismanaged by these thirdparty entities.

RISKSTATEMENTS

Crypto assets & Trading of crypto assets involves substantial risks, and the customer is solely responsible for any transactions made on the WTML or its related products. The customers should take professional advice prior to any purchases.

SECURITYANDTHEFT

The tokens are vulnerable and may be subject to exploitation. It is customers responsibility in the safekeeping of the tokens, in the event of the loss of the token or with denial to access your token, WTML will not take any responsibility as such it is not guaranteed any remedy, refund or compensation.

LEGAL,TAXINGANDREGULATION

The digital assets are currently unsettled among jurisdictions and may vary. It is very much possible that in future the jurisdiction may make changes to the regulations, laws or taxes that directly or indirectly impact WTML Tokens or platform in that jurisdiction. And as such, it is not possible to provide the WTML products and services tailored to meet all the jurisdictions and so WTML can't take any responsibility.

The purchase price that you pay for WTML Tokens is exclusive of all applicable taxes. You are responsible for determining taxes, if any, applied to your purchase of WTML Tokens, including, for example, but not limited to, sales, use, value-added, and similar taxes. It is also your responsibility to withhold, collect, report and remit the correct taxes to the appropriate tax authorities. We are not responsible for withholding, collecting, reporting, or remitting any sales, use, value-added, or similar tax arising from your purchase of WTML Tokens.

ADVICE

WTML does not provide any kind of advice or recommendations to the customers/users and as such the purchasing decision is solely with the interests of the customers and WTML will not take any responsibility in any matter's relevant customer finances. Customers should consult legal and/or any other professional advisors prior to trading/using WTML.

Digital assets and related products carry significant risk. So the customers should take all the above into considerations and take professional advice prior to trading.

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WTML PLATFORM

Decentralized lottery platform

WTML is a decentralized lottery platform based on the Binance smart chain.

It can participate lucky draw and improve the Turing protocol to ensure that the subblock output corresponds to the TOKEN reward, it's a reward mechanism to assign to participants by specific calculation

MISSION

To provide simple, fast, innovative, state of the art, secured yet powerful crypto exchange, escrow & payments platform.

Most of the crypto startups and small traders are suffering from high listing fee and trading fee. WTML platform aimed to list all eligible projects with very low listing fee and provide near-zero trading fee experience to traders.

FEATURES

Multi-Layered Security

WTML backend is built on a multi-tier application architecture, and all requests will always flow through multiple secure layers in order to fulfil the request. WTML platform has been architected carefully to mitigate/minimize security issues and vulnerabilities in different stages, some of them but not limited to transport level, application level and storage level security issues.

Secured Sockets Layer is always enforced when and wherever applicable in the transport layer.

Data encryption/decryption is always enforced in several layers where ever applicable.

WTML platform by default supports following user-level security

- Strong password
- 2 Factor authentication
- PIN-based authorization
- OTP based authorization (through E-Mail, SMS & 2FA apps)

Most of the endpoints are being protected by second-level authorization. Configuration options are available per feature in their account settings page.

All security layers will be monitored, analyzed, and audited on a regular basis, patches and updates will be updated whenever required.

Account Alias

WTML platform provides unique aliasing system to it easy for users to deposit from anywhere anytime without logging into an actual user account. User will have an option to set up alias name for their account, these aliases will provide access to get their deposit address for different wallets. A typical account alias will look like as below

<https://wtml.finance/#/johngbtc>

Anyone can see the address of a wallet if they know alias of a user on WTML platform. To secure this behavior a layer of security is added with OTP/fFA, so the user needs to provide expirable OTP/fFA code to third party along with alias to see the address of the wallet.

Alias security is configurable, you can make it private with OTP/fFA/PIN security or altogether you can make them public. It's up to user decision.

This feature will enable users to make quick deposits to their wallet from anywhere anytime without signing into their account.

Atomic Swap

An atomic swap is a process of exchanging one cryptocurrency for another without having much work involved. Usually, coin/token owners perform this task when their existing blockchain/code/protocol is deprecated, and they want to introduce a new blockchain or with a new protocol. It will be a massive work for them to collect all deprecated coins/tokens from their users and send new coins/tokens as a replacement.

WTML solves this with atomic swap feature, coin/token owners initiate swap of all old wallets with old coins with new wallets with new coins without additional complexity or calculations.

Airdrops

An airdrop is a distribution of crypto coins/tokens to massive wallet addresses, usually for free. Airdrops are used to gain attention and new followers to increase the user base.

WTML platform support airdrop feature. Coins/token owners, enthusiasts and promoters can perform this kind of complex airdrop without any additional complexity.

Exchange Services

With the highly scalable matching engine, it can withstand high load and can process millions of orders per minute.

Market Order vs Limit Order

To provide better satisfaction of your needs you can use a market order to buy or sell a coin/token at the available price ensuring its executed immediately. Or you can use a limit order which allows you to set the price at which you want to buy or sell desired coin/token so that it will only be fulfilled when the price crosses the specified price value.

Escrow Services

An escrow is an agreement where a third party controls the payments between two transacting parties and only releases the funds involved when all of the terms of the given contract are met.

WTML platform provides a smart contract for performing these escrow operations without having to involve a third party. Being decentralized and being operated on a blockchain it will protect buyer and sellers' assets until both parties have met their requirements of the agreement.

Multilingual Support

Platform & all its clients will be available in different languages; Initial release will be available only in English. Russian, Spanish, Portuguese, Chinese and other language support will be provided during the future rollout of software updates depending on features scheduled and priority.

Exchange Pairs

WTML will support following trading pairs initially, which include but not limited to

- BTC
- LTC
- DOGE
- ETH
- WTML (WTML Token)
- USDT

New pairs will be added as and when possible depending on feasibility.

Listing a Coin/Token & Fee

There are h Listing types available. All listing types provide at least h trading pairs by default.

All projects to be listed on WTML platform are subject to meet certain minimum requirement criteria, which will be updated in Terms of services and criteria part of the listing form.

1. FREE LISTING

A project with an innovative idea and decent community will be listed for free.

f. PAID LISTING

Coin/Token owners need to pay a certain amount of fee to list it on WTML platform. Coin/Token owners will contact WTML through listing form on wtml.finance where they need to fill up various details about their project.

h. LISTING THROUGH VOTING

A project with a great idea & a decent number of community members can request their project for listing through voting. Community members of the project will vote for the project listing. Multiple coins/token may available in the contest and the highest voted project will be listed.

The fee structure and split will be available once the platform is online. Most of the fee will always be charged in WTML tokens form.

Software & Coverage

WTML client software will be cross-platform compatible and will be available for following devices/platforms.

- Web-based client for browsers (mobile friendly)
- Desktop client for Windows, Linux and MacOS
- Android mobile devices as a native application
- iOS mobile devices as a native application
- Consumable Rest API for developers & partners

Developer API

Once WTML platform is stable a consumable REST API will be available for developers and partners to extend, implement their own functionality, features and application based on WTML platform. A well-documented and formatted guide will be available on usage of these APIs. Developer API is protected by API Key, developers & partners are needed to generate one before consuming these endpoints. This will virtually make endless options available to customize and implement their own applications and use cases.

Mining

- WTML single coin mining 10 times a day, total 300
- WTML-USDT LP 15 per day total 450
- WTML-BUSD LP 15 per day total 450
- WTML- BNB LP 30 per day total 900
- WTML-MDX LP 30 per day total 900

ROADMAP

Features will be rolled out one by one as per schedule, the approximate order is

Platform with basic features

Exchange services

Desktop wallets

Mobile wallets

Escrow services

Developer API

WTML TOKEN

WTML is ERCfi token on Ethereum blockchain, exactly 1M tokens will be minted, more than 1M of unsold tokens from the sale will be burned in each stage. Remaining tokens will be utilized towards airdrops & bounties.

WTML Token will be used as payments method for different services available on WTML eco system, or where ever applicable.

TOKEN ATTRIBUTES

| | |
|---------------------|--------------|
| Total Supply | 10000 |
| Name | wtml.finance |
| Symbol | WTML |
| Protocol | BEP20 |
| Blockchain Platform | BSC |

ALLOCATION

| IN % | IN NUMBERS | DESCRIPTION |
|------|------------|--------------------|
| 30% | 3000 | Token Sale |
| 30% | 3000 | Mining |
| 10% | 1000 | liquidity pool |
| 8% | 800 | Team & Operations |
| 2% | 200 | Bounties& Airdrops |
| 10% | 1000 | Reserve Fund |
| 10% | 1000 | Exchange |

FUNDS USAGE

| IN % | Description |
|------|---|
| 20% | liquidity |
| 10% | Platform Development, Operations, Infrastructure, Resource Hiring, Upgradations & Maintenance |
| 40% | Branding, Marketing, Various advertisement activities, Continuous promotion & Different Exchange Listings |
| 10% | Reserved fund |

Usage, Value & Repurchase

WTML Tokens will be exclusively used to pay while procuring/using different types of services on wtml.finance platform. Service including but not limited to

- Listing fee
- Voting contest
- Payment gateway related services
- Escrow fee
- Any other fees and commissions

Token Burning

Token burn process will be commenced through smart contract.