



# WHITE PAPER

[bwpwallet.com](http://bwpwallet.com)





# The BWP Coin

Crypto is the next gold rush.

Just like you had the industrial revolution which empowered the commoner, the average person to become financially successful and impactful.

The industrial revolution levelled the playing field.

Crypto holds that same potential to empower anybody to benefit from this to become financially independent and successful.





# The four key drivers of change

2021 was a watershed year for Cryptos with Crypto being recognized as an Asset class, NFTs and all the talks about The rise of Central Bank Crypto Currencies (“CBCDs”).

## 2022 Predictions

In 2022 will see crypto being used more for payments, play to earn, and people being driven to crypto as form of making income - either passively or as an affiliate or participating in free air drops promotions.

Crypto as a means  
Of payments and  
alternative to fiat

01

02

Convergence of  
Cryptos and  
Gaming

Affiliate  
Marketing

03

04

Play to Earn NFT-  
non-fungible  
tokens



# Crypto as a means of payments and alternative to Fiat global online world opportunity

Today, we are living a global online 24/7 Village. More and more activities are moving online, and this has created demand for E-Commerce, Electronic Money, Digital Accounting and more Payments methods. The market is maturing from one of trading and speculation to one where crypto is being used for payments including micro payments.

Crypto payments can help meet the needs of the world's Unbanked -2 billion.

Many people are being attracted to cryptos and Crypto Banks as opposed to normal Banks to benefit from keeping and using crypto instead.

Today you have the widespread of USDT as payment currency.

This is linked to the US\$ so there is no exchange risk.





# The convergence of cryptos and gaming opportunities

The key trend is the convergence is crypto and gaming.

There are approx. 2m people involved in online gaming and we expect to see more players adopting Cryptos.

This is now a major form of leisure and entertainment with many players looking to play to earn.



Crypto Users

300 million



Gaming Players

2 billion

This is just the beginning

Crypto will replace the use of credit cards which is prone to chargebacks, frauds, high transaction costs and rolling reserves.

The UK recently banned the use of credit cards for online gaming.

This is our sweet spot as our offerings provides a seamless transition between payments and gaming platforms will be able to get a lot of attraction from new players and customers for the Wallet.

We are well poised to capitalize on this.



# Affiliate Marketing

In essence you always have had salesmen. Many industries were driven by door-to-door salesman. This all changed with the introduction of the Internet and will continue to change. The rise of online businesses gave rise to affiliate marketing. Today there is a sophisticated worldwide mechanism of people earning money by bringing others to invest, buy or play. Crypto is an extension of this and has many possibilities. Accordingly, we are offering an affiliate income and bonuses using cryptos and this affiliate marketing will bring customers to our platforms earning these people extra income opportunities.





# Play to earn & NFT- non-fungible tokens

A non-fungible token is a unique and non-interchangeable unit of data stored on a digital ledger. NFTs can be associated with reproducible digital files such as photos, videos, and audio for gaming. Players will play games on platforms that allow for play-to-earn gaming, allowing users to build up a collection of "BWP Coins" they can use across the company's universe of game and marketplace.

For selected crypto casinos:



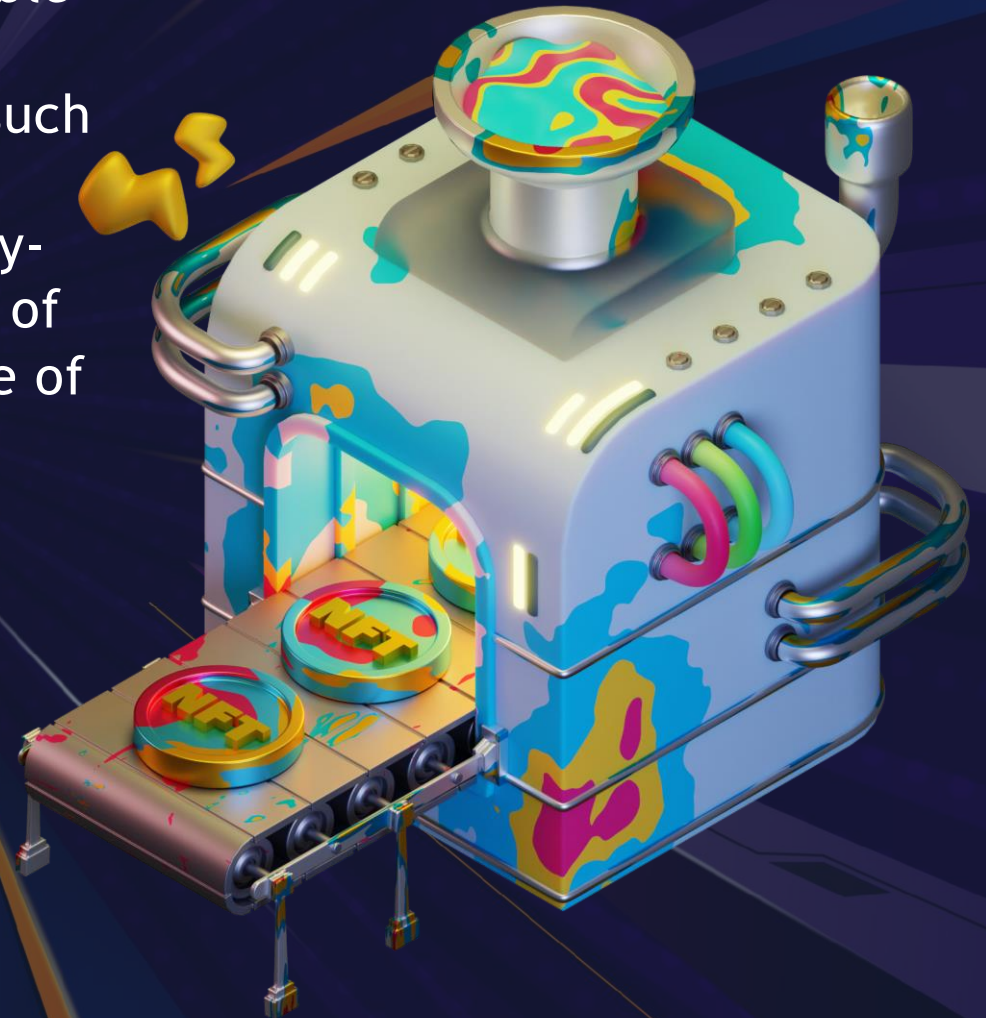
reward for  
referrals

10%



bonus on  
deposits

20%





# The BWP Coin

We will be issuing the BWP Coin on the Binance Smart Chain - BEP-20 protocol.

This will be driven by a Pre-Sale by affiliate marketing with the added benefit that every purchaser of our Coin will be a customer, receive a free Wallet with the ability to transfer, receive funds, earn money - Interest, dividends, affiliate income, receive rewards from gaming and discounts and easy payments in our extended marketplace.





# BWP - The evolution of our ecosystem

Looking at the trends in the Crypto space, and our experiences in the gaming industry has given rise to evolution of BWP Ecosystem:

Gaming management platform

Affiliate marketing

BWP Coin - payments, rewards & discounts

Crypto Bank & all in one payment solution

Resulting in:

The democratizing of people and participants around to make passive income

Integrated Payment and reward ecosystem

Opportunities to earn money by being an affiliate and more





# A New Approach Needed

There is now a clear need to merge the old and the new. Today, there is fragmentation in that banks are reluctant or do not have the ability to transact in cryptos. So, there is now a clear need for an integrated solution that links:





# We do this with next generation fintech, advanced KYC /AML allowing us to operate with higher risk industries

The BWP Wallet and Coin Technology is being developed by Patolomius <https://patolomius.com> an Israeli Fintech Group who have their roots in the developing a market leading, fully Managed Solution which hosts hundreds of games in one Portal allowing game creators to reach a wider audience, take care of their payment Issues, increase customer acquisition and Revenues.

As a result of their experiences in the payment eco system it developed the concept of an in one Crypto Banking solution that connects to cryptos and fiat currencies using next generation Fintech and global banking based on advanced AML/ KYC, fraud detection and practical risk assessments.

After looking at the trends of 2021 it quickly became clear that the future for payments and rewards is the issue of its own coin.

The BPW coin is being developed on the Binance smart chain BEP-20 protocol.



# The Problems that we are solving

- Reluctance of Banks to adopt Cryptos
- Banks are scared of Money Laundering
- Systems do not talk to each other
- Inability for higher risk industries to operate
- Even Global Banks operate locally

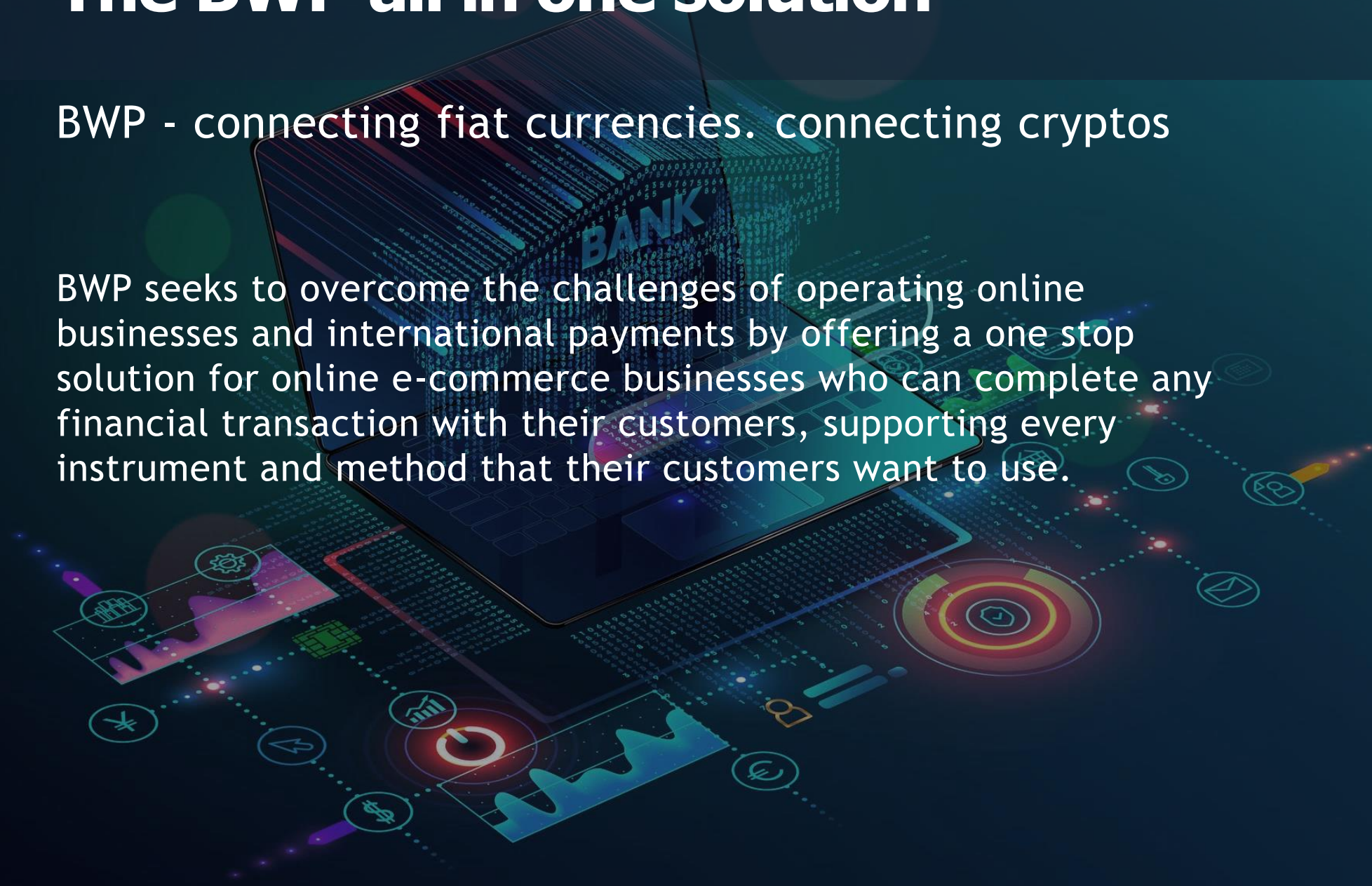




# The BWP all in one solution

BWP - connecting fiat currencies. connecting cryptos

BWP seeks to overcome the challenges of operating online businesses and international payments by offering a one stop solution for online e-commerce businesses who can complete any financial transaction with their customers, supporting every instrument and method that their customers want to use.





# The BWP coin pre-sale offering

BWP will make a Pre-Sale of the coin offering:

Will give early adopters the chance to take part in a huge untouched market

You will get the ability to use the coin to buy goods and services on our marketplaces and receive rewards, rebates and discounts

Our Pre-Sale will launch in February 2022

Become an early adopter and enjoy preferred prices





# Road Map (1st - 3rd)

## 1st Quarter of 2022

- Pre - Registration  
Start Date - 27 January 2022
- Official Pre Sale  
Launch Date - 01 March 2022
- Apply for Crypto Exchange License

- Receive Crypto exchange License
- Add Credit card processing for  
Pre-sale (after License)

## 2nd Quarter of 2022

## 3rd Quarter of 2022

- Pre-Sale  
Closing Date - 01 September 2022
- Apply for EMI - Electronic  
Money Institute License
- Exchange + Wallet Activation  
for registered users via the Pre-sale



# Road Map (4th - 2nd)

- Receive EMI - Electronic Money Institute License

- Partnerships with online Gaming sites / Crypto Casinos / Play to earn

- Launch of the BWP prepaid cards

- Initial listing on <https://pancakeswap.finance>

- Launch of BWP POS mining System.

**4th**  
**Quarter of 2022**

**1st**  
**Quarter of 2023**

- Further listings on leading Crypto Exchanges

- Further Development of embedded Finance solutions

- BWP Reward System

- Launch of e-commerce all in one solution

- Initial listing on Coin Market Cap & CoinGecko

- Activation of bank transfers

- Launch and expansion BWP Banking solutions for Individuals

- Launch and expansion BWP Banking solutions for Businesses

**2nd**  
**Quarter of 2023**



# BWP Token Supply





# The Offering

Name: BWP Coin

Fixed Limit: 100,000,000 BWP

Pre - Sale: 10,000,000 BWP

Payments methods:        

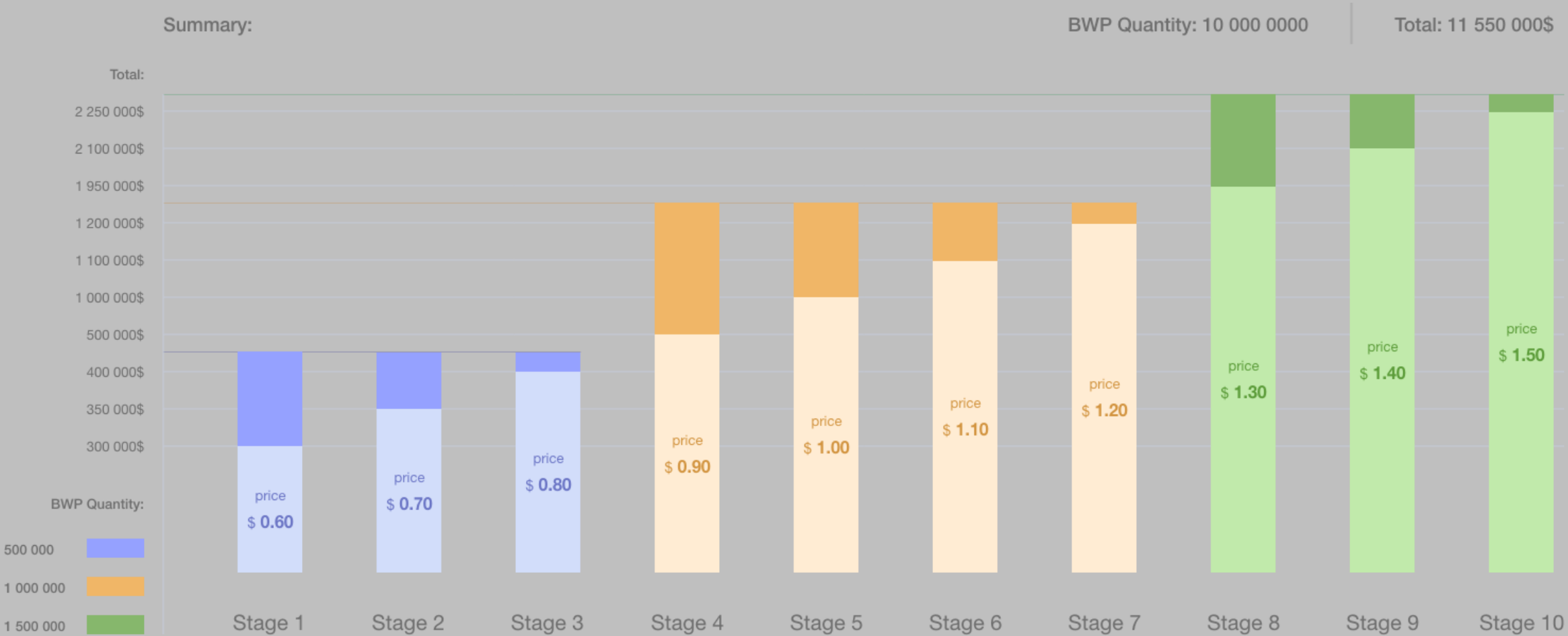
Min. purchase: 200 BWP

➤ We are offering 10% of the total BWP Coins amounting \$11,550,000 on the Pre-Sale



# Early adopter discounts

The Pre-Sale will be carried out 10 stages with the Initial rounds carrying the highest discounts





# Referral Bonus / Affiliates

	BWP Quantity	Price	Total		Total % Affiliate	LEVEL 1	LEVEL 2	LEVEL 3	LEVEL 4	LEVEL 5
Stage 1	500,000	\$ 0.60	\$ 300,000	➡	16%	7.8%	5.2%	1%	1%	1%
Stage 2	500,000	\$ 0.70	\$ 350,000	➡	15%	7.2%	4.8%	1%	1%	1%
Stage 3	500,000	\$ 0.80	\$ 400,000	➡	14%	6.6%	4.4%	1%	1%	1%
Stage 4	1,000,000	\$ 0.90	\$ 900,000	➡	13%	6.0%	4.0%	1%	1%	1%
Stage 5	1,000,000	\$ 1.00	\$ 1,000,000	➡	12%	5.4%	3.6%	1%	1%	1%
Stage 6	1,000,000	\$ 1.10	\$ 1,100,000	➡	11%	4.8%	3.2%	1%	1%	1%
Stage 7	1,000,000	\$ 1.20	\$ 1,200,000	➡	10%	4.2%	2.8%	1%	1%	1%
Stage 8	1,500,000	\$ 1.30	\$ 1,950,000	➡	9%	3.6%	2.4%	1%	1%	1%
Stage 9	1,500,000	\$ 1.40	\$ 2,100,000	➡	8%	3.0%	2.0%	1%	1%	1%
Stage 10	1,500,000	\$ 1.50	\$ 2,250,000	➡	8%	3.0%	2.0%	1%	1%	1%
Summary	10,000,000		\$ 11,550,000		❖ All referral commissions are paid via cryptos					

- Registrations to the presale system will be made via with a referral code, each user will have his own reference code.
- In order to qualify for a referral code and be eligible, each referrer at each level needs to purchase minimum 200 BWP coins.
- Users will be able to earn a bonus of up to 5 depths over the amount received by the people they introduce to BWP.
- Referral bonuses will be credited to the person's BWP Wallet after the purchase is made.



# Benefits of taking part in the Pre-Sale

Early-stage adopters get:

- The opportunity to buy at a substantial discount.
- The earlier the stage the higher the discount.
- Minimum purchase - 200 BWP
- **By purchasing 5,000 Dollars or more you will get an additional bonus of +10% extra BWP Coins**





# Tokenomics

The advantage of the BWP coin is that it is attached to a wallet and payment infrastructure.





# Just look at our amazing Tokenomics

Early Purchase Discount

Referral Fees /  
Affiliate System

Free / Lower Cost  
Transactions

Airdrops

Reward Bonuses /  
Discounts on our  
Marketplace

Free Crypto Bank  
Account

Staking

Passive Income -  
Dividends

Full international  
solution

- In order to participate in the Pre-Sale and be eligible for a 5 level referral commissions a minimum purchase of 200 BWP Coins is required.
- Users that have no activate deposit may still advertise and receive 2% BWP Coins for direct referrals.
- Please note that: you will if you decide at a later stage to make a 200 BWP deposit and participate in the Pre-Sale your 2% BWP direct referral commissions will be removed.



# Free Airdrops

We are offering FREE airdrops of 20 BWP coins

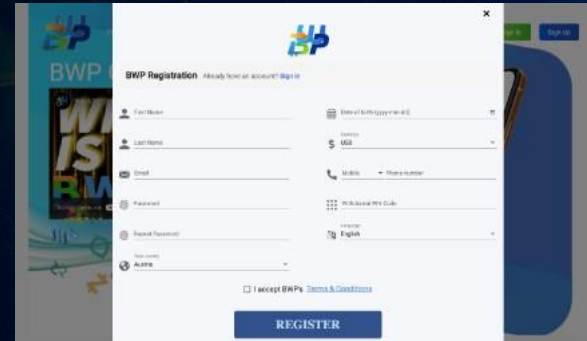
Post a tweet with your referral link and earn an extra 2% BWP tokens for direct referrals that purchase BWP coins.

We will provide you with tweet.

There is no duplication of commissions for leaders that participate in the pre-sale

There is no deposit requirement to purchase BWP coins. All airdrops are subject to verification.

MORE:



Register for a BWP wallet account



Join our Telegram group



Follow us on Twitter



Like our Facebook page



# Our all in one E-COMMERCE Solution

BWP one stop API Payment Gateway Solution that includes:

One API & integrated setup.

Easy onboarding.

Receive / pay in either fiat or cryptos.

Our solution will overcome the current resistance of banks/ EMI to deal in crypto and higher risk industries.

Eliminates risks and increases deposit success.

Receive discounts, rewards on market place uses.



# Our potential market place use

1. Airlines
2. Online Travel Aggregators (OTAs)
3. Ticketing agencies
4. Auctions
5. Marketplaces, including Crowdfunding, and On-Demand Services
6. Drop shipping
7. Pawn Shops
8. Bankruptcy lawyers
9. Securities Brokers & Investments of any kind, such as:
  - Securities
  - Currencies
  - Derivatives
  - Commodities
  - Shares
  - Foreign currencies
  - Options
  - Other financial instruments
10. Gold and precious metal dealers (physical or online)

11. Synthetic or non-traditional Securities, including CFD brokers or dealers
12. Cryptocurrencies including cryptocurrency exchanges
13. Charities or Not-For-Profit organizations
14. Online dating services
15. Fantasy sports league, e-sports gaming or tournaments
16. Games of skill where participants receives cash or cash-equivalent prizes
17. Selling of likes and followers for social media (Instagram, YouTube, Facebook etc.)
18. Video game or virtual world credits
19. Private medical practice and/or online doctor consultation (e-doctor)
20. Products or services related to religious, political or social campaigning
21. Gambling providers or transactions including games of chance



# Governance

BWP intends to abide by required AML / KYC standard practices and FACTA list of sanction countries.

Users will be able to see the BWP Coins in their BWP Wallet (BWP Account)

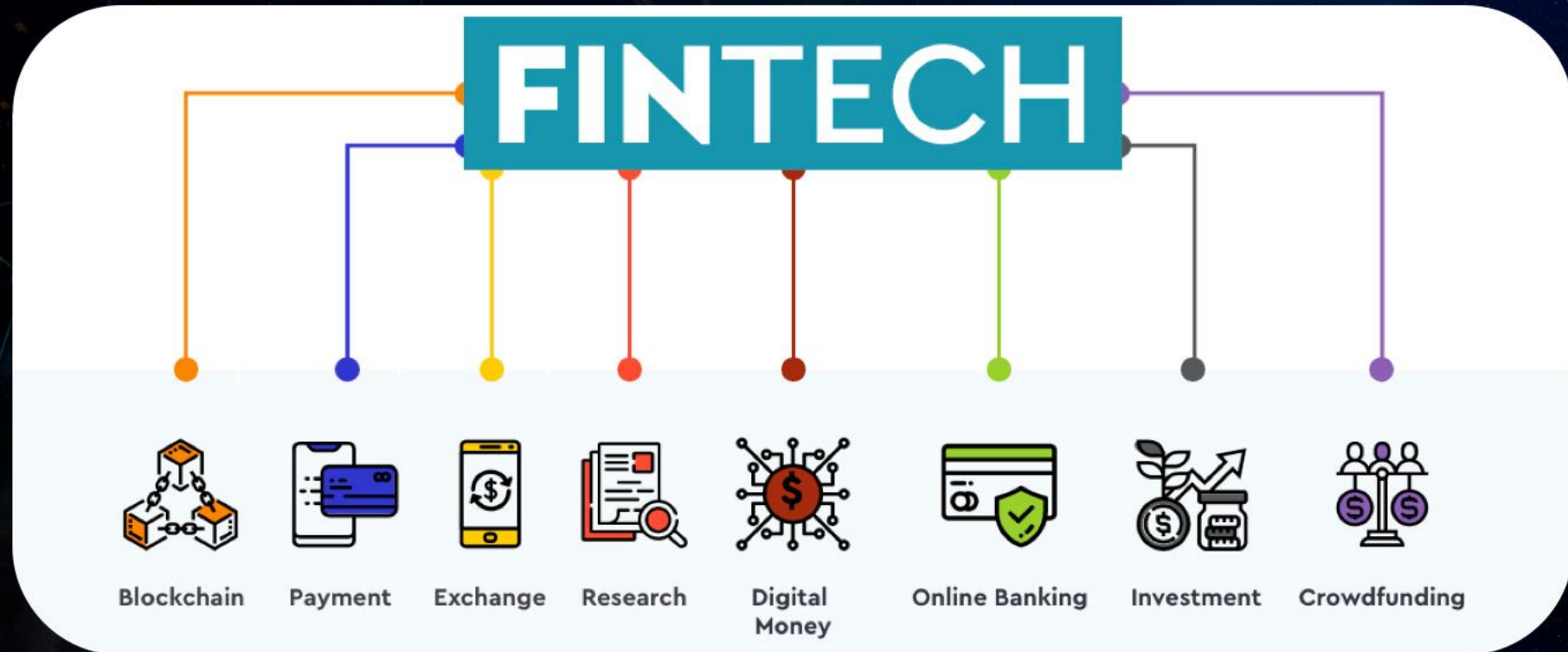
Once the pre-sale is concluded, BWP will start the process to get the required financial regulatory approval as required by law



**GOVERNANCE**



# More about the fintech banking revolution





# The fintech banking revolution

There are 5 clear trends:

- Challenger Banks
  - Crypto Banks
  - Integrated Electronic Money Institution (“EMI”)
  - Integrated Payment Service Provider (“PSP”) Solutions
  - Lending & Credit solutions
- We are only at the beginning stages of this revolution.  
This represents a unique opportunity



# Let's look at some trends

- Challenger banks
- Sepa instant payment - personalized Iban account
- Digital country currencies
- Crypto lending
- Crypto payments in stable currencies
- Crypto trading
- Europay, MasterCard, and Visa (EMV) card (secure chip) payment terminals
- Integrated accounting - digital invoicing and payments
- Crypto payment wallet
- Offering rewards



# Crypto Banks VS Traditional Banks

The terms such as Blockchain, AI, cryptocurrencies are the ones that are trending on almost every platform where the financial market is discussed.

This is a period when we are facing significant changes and those changes are especially driven by the crypto-industry as the number of transactions is increasing not only from year to year but on a daily basis.

Some of the major obstacles that traditional banks are facing in comparison to crypto banks:

- ✓ Transaction speed is way lower than in the case of executing crypto transactions.
- ✓ Existing banking and financial systems are not equipped to deal with instant reporting, payments and crypto currencies.
- ✓ Lack of infrastructure.
- ✓ Lack of clarify in AML/KYC.
- ✓ Higher number of transactions.
- ✓ Different risk tolerance levels.



# E-commerce & bottlenecks in payment service providers (“psp”)

More and more business moving online - E-Commerce, gig economy.

There are quite a few companies that integrate to E-Commerce sites - however:

- Many of these providers have geographical and industry limitations and restrictions.
- Risk is a major challenge - many gateways are not trustworthy and there is also the risk of fraud by participants with many moving parts such as issuing bank, merchant ID, gateways, acquirors, acquiror banks the makes this a challenge.





# Our differential offering from existing EMIs/PSPs :

- Offer full cross over from fiat to cryptos
- Accept accounts from anywhere in the world (through advanced technology KYC/ AML onboarding tech)
- Overcome the challenge of transaction checking / blocking
- Allow for banking activities in higher risk industries
- Integrated accounting tools
- Full crypto / fiat wallet
- Allow for prepaid credit cards
- Full international offering (except the USA)
- Payment gateway
- Secure 3rd party supplier transaction (trust account)
- Offer rewards (affiliate marketing)



# Marketing Strategy

## The Potential:

Roughly 4.66 billion people around the world now use the internet - nearly 60% of the world's total population, and 91% of these use mobile devices to go online at least some of the time.

## Our sweet spots:

- Banking solution for the unbanked.
- Offer existing gaming customers our banking / wallet solution.
- Suppliers in the gaming / e-commerce sites

## Marketing Channels:

- Leaders/Team builders
- Social Media
- Sponsored Articles
- SEO/PPC
- Newsletters



# The BWP Team

80+ years of combined experience

in



Businessman and Finance Professional.  
CEO of BWP Wallet and Director of Asli Technologies Ltd.  
Ari has extensive experience in managing companies, Financial oversight and auditing.

**ARIE FEUERSTEIN**

**CEO**

in



Businessman and manager.  
CTO of BWP Wallet and CEO of Patolomius Technologies Ltd.  
Avi has extensive experience in managing companies, tech and fintech companies. In addition he also has background in the field of online commerce.

**AVI ASRAF**

**CTO**

in



CFO of BWP Wallet  
with extensive experience with leading online regulated Fintech Companies around the world.  
Specialist In financial, regulatory reporting, corporate governance, compliance, KYC/ ML risk, operations and systems integration.

**JEFFREY LEVINE**

**CFO**

in



CMO of BWP Wallet with extensive experience in online marketing with a special focus on affiliates, Crypto Network marketing and consumer goods.  
David is leading the companies efforts to sign up customers into the BWP Wallet.

**DAVID SCHOMBERG**

**CMO**

# The BWP offering

## BWP

Connecting currencies  $\Leftrightarrow$  Connecting cryptos

All in one next generation crypto banking solution

### BWP offers 3 core Services:

- **B- banking** – in fiat and cryptos
- **W- wallet** – storing and exchange of cryptos and fiat currencies
- **P - payments** – credit card / merchant credit card /sepa instant /cryptos to fiat





**Our all in one  
next generation Solution**

# EMI / Banking Solution

- Our solution is that of an EMI that includes both crypto and traditional fiat currency.
- Receive / pay in either fiat or cryptos.
- European Iban number
- Our solution will overcome the current resistance of banks / EMIs to deal in crypto and higher risk industries.
- As we control the whole process ,this eliminates risks and increases deposit success.





# Crypto Wallet and Exchange

There is a growing use of crypto to make a payments driven by the unbanked and growing acceptance of organisations such as PayPal to accept crypto.

Currently, this is lucrative area where fees on transactions can reach 3%.

Our solution will include easy crypto conversion to/ from traditional fiat currencies and the payments/ receipts in either wallet will be connected to the online website of the e-commerce site.



# Why choose BWP?

BWP is positioning itself as a true integrated bank of the future with a focus on putting you the customer first.

We are at the intersection of traditional banking and cryptos offering a digital experience allowing both businesses and individuals:

Uncomplicated account opening

Easy deposit methods, transfers out and withdrawals in both fiat and crypto

Easy Conversions

Wallet storage of your fiat and crypto cash

Full mobile and desktop solution

Receive Funds in the EU instantly

Full international solution



# BWP for businesses and individuals



BWP for business is a global banking and payment solution for small and medium businesses.

- Easy to send cross-border payments in Fiat or Crypto to your international business suppliers, vendors, freelancers and remote offices
- Integrated Accounting and Payment Tools
- Full international Offering
- Payment Gateway - Full Merchant services
- Full Mobile and Desktop offering



BWP for individuals offers a global banking and payments solution.

- Hold funds in a variety of currencies and cryptos
- Send funds or pay in crypto or fiat
- Full international offering
- Full mobile and desktop offering

# Open an account from anywhere in world

BWP allows any eligible individual to open a bank account from any where in the world.

**Main features are:**

Full payment solutions  
for online operations

Supports wide range  
of fiat currencies and  
cryptos

Allows you to receive  
payments in real time  
in EUR with a  
dedicated IBAN  
number

Multi-Currency

Multi -Language

Payment in any  
Currency

Full international  
service in your  
language

The is ideal for  
freelancers, amazon  
affiliates and sellers.



# KYC – Onboarding made easy

BWP adopts a fully automated leading- edge onboarding verification solution that allows to verify faster and more accurately enabling a seamless account opening process allowing a higher average of more accounts to be approved.

This is a true international solution which enables BWP to accept clients from around the world.

The screenshot displays the BWP KYC onboarding interface. At the top, a navigation bar includes links for Dashboard, Transactions history, Deposit, Withdraw, Personal Profile, KYC, Ticket, and a user profile section with a flag icon, User, and Logout. The main content area is divided into two columns. The left column, titled 'Complete Account Verification', contains instructions to upload documents for account verification and completion of crypto purchases. It lists two options: 'Upload Identification Document' and 'Upload Proof Of Address Document'. A progress bar indicates '1/2 completed'. The right column, titled 'UPLOAD IDENTIFICATION DOCUMENT', shows a two-step process. Step 1, 'Choose Document Type', offers 'Passport' and 'Driving License' options. Step 2, 'Upload the picture page of your Passport', includes a 'Drag and drop file OR Choose file' area and a 'Next =>' button. The bottom of the interface features a dark blue footer with three sections: 'Actions' (Buy BWP, Profile), 'Company' (About Us, Ticket), and 'Legal' (Terms And Conditions, Privacy Policy, Refund Policy, AML/KYC Policy). A copyright notice '© 2021 BWP Wallet. All rights reserved' is located at the bottom center.

**Complete Account Verification**  
Upload the documents listed below to verify your account and complete your crypto purchases

- ☐ Upload Identification Document
- ☐ Upload Proof Of Address Document

1/2 completed

**UPLOAD IDENTIFICATION DOCUMENT**

1. Choose Document Type

Passport

Driving License

2. Upload the picture page of your Passport

Drag and drop file OR

Choose file

Next =>

**Actions**

- >> Buy BWP
- >> Profile

**Company**

- >> About Us
- >> Ticket

**Legal**

- >> Terms And Conditions
- >> Privacy Policy
- >> Refund Policy
- >> AML/KYC Policy

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# Solving the transaction compliance headache

Today, with Banks fussy and restricting the flow of Funds, BWP adopts a fully automated leading- edge Transaction Verification Solution.

Essentially, all Invoices are uploaded and using advance KYC Ai Solutions Suppliers are verified seamlessly eliminating fraud and giving you the flexibility to transact internationally.





# Integrated Accounting

In the Age of electronic banking, Open Banking and Digital Invoicing, Your Bank Account should seamlessly integrate into your Accounting System.

## Features:

- Send invoices directly to Banking Platforms
- Data magically turns into Payment runs and bookkeeping entries, and are entered in the Accounting Software.
- Advanced Fraud Prevention
- KPIs / Dashboard
- Treasury & Cashflow Forecasting (built in)

Essentially, all Invoices are uploaded and using advance KYC Ai Solutions Suppliers are verified seamlessly eliminating fraud and giving you the flexibility to transact internationally.



# Services

- Crypto Exchange & Wallet
- Full Merchant / Payment Gateway services
- Keeping, storing and transferring cryptos and traditional fiat currencies
- Exchanging fiat to crypto and crypto to fiat or crypto to crypto.





# The development


The development of BWP will enable their customers to manage the entire banking system and clearing within a single platform, while providing fast and efficient services to the platform's customers, website operators, and end customers.

On top of creating a platform that is not dependent on credit card clearing companies and / or banks, this will significantly reduce the costs of these services, and secure a positive cash flow on a daily basis.

As a result the company will manage a high volume of turnover, and will provide sophisticated banking services to end customers, including clearing and managing cryptocurrencies, managing advanced wallets, developing and issuing unique currency cryptocurrencies that will serve the system and more.

## The licenses required to operate the system are:

- Payment Gateway - PCI compliant
- Crypto exchange license
- Digital Bank - EU EMI license



**The end**  
**Thank you**