

Whitepaper 1.0

Simplicity is Genius

1 **2** **3** **swap**

2021.02.12

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EXECUTIVE SUMMARY

123swap Platform - Brief Description

123swap = Swap, Hold, Send, Receive, Earn, Invest, Borrow & Lend Tokens In Multiple Chains

123swap platform is a decentralised finance ecosystem that facilitates seamless peer-to-peer swapping of crypto-assets. It provides easy to access, transparent and convenient exchanges, earning and investment management solutions, all without the need of any intermediary. The platform intends to simplify the cryptocurrency exchange system while generating the lowest possible slippage.

The 123swap platform offers a range of DeFi solutions across multiple chains in blockchain assets:

- Swaping
- Lending
- Borrowing
- Staking
- Yield Farming
- NFT Minting

The mechanism of cross-chain value exchange allows the platform users to directly trade with each other across any chain on a peer-to-peer basis.

Vision Statement: To simplify the management of crypto-assets.

Mission Statement: To become the leading decentralised finance protocol by providing **better prices, faster response times, simpler procedures** and **low slippage rates** than any other aggregator or swap on the market.

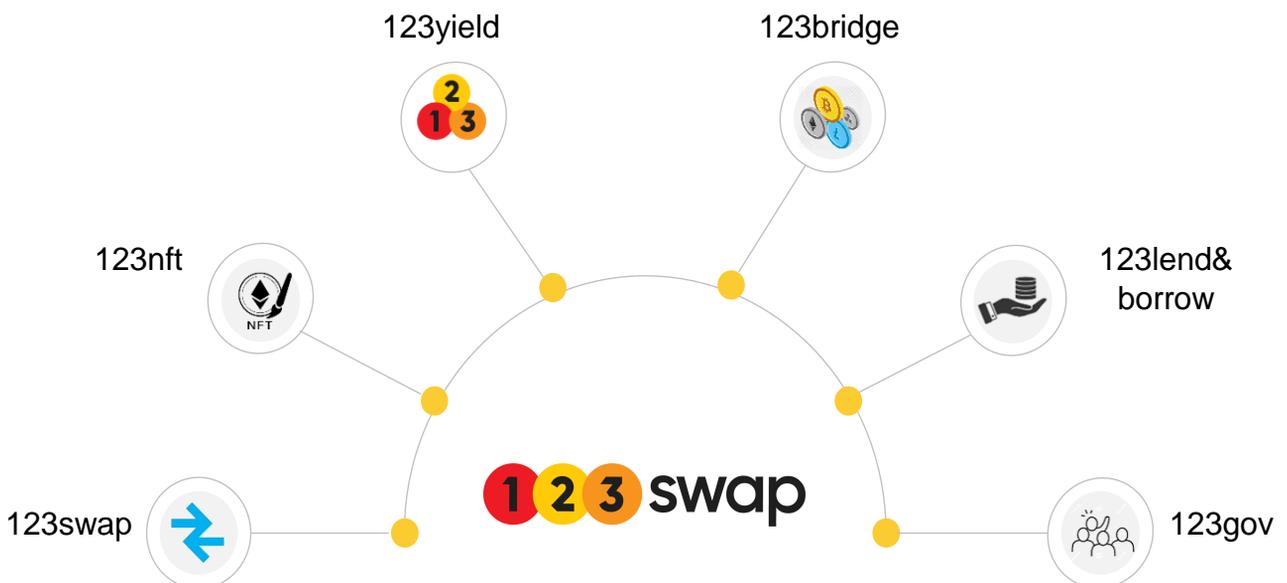
We aim:

- To build the next-gen financial ecosystem, leveraging blockchain technology.
- To expand the use of cryptocurrencies for purchase and payments across the business world.

- To eliminate financial barriers, evolve the global economy and change the world for the better.
- To create a seamless user experience by providing access to the entire crypto market in one place, without ever compromising on the private keys.

123swap - Business Model

The business model of the 123swap platform consists of the following elements:



123swap

Seamless peer-to-peer crypto assets swap platform.

123nft

NFT minting and peer-to-peer NFT swap platform.

123yield

A platform to deposit crypto-assets and earn the most optimised interest rate.

123bridge

A cross-chain decentralised finance assets swap platform.

123lend&borrow

Access to low-interest, stable coin loans using crypto assets as collateral.

123gov

123swap token represents voting power on a blockchain project.

PROBLEM & MARKET SCENARIO

As it occurs today, the process for exchanging cryptocurrencies is time-consuming and complex. This is due to several reasons for example, the fragmented nature of today's cryptocurrency ecosystem that presents several challenges to traders.

Moreover, not all cryptocurrency exchanges support all coins. As such, traders wishing to exchange their coin for another one that is not supported on the current exchange may need to migrate their account or make several conversions between intermediate coins to accomplish their goals. There is also an associated counterparty risk if a trader wishes to exchange its coins with another trader. There are several other complications in the current crypto-assets exchange ecosystem such as:

Complicated Interface & Tedious Registration Process

An unprepared user may easily get lost in the abundance of indicators, graphs, orders, and other elements. On some platforms, the verification process is pretty difficult and it may take days, weeks, or even months for a new user to receive their account verification.

Lack of Accessibility

On one side, where most of the decentralised finance aggregators prefer to carry only ERC20 or BSC tokens, the other multi-chain aggregators are custodial and not decentralised. Hence, the investors have limited access to the trading pairs of crypto-assets.

Unsecured Wallets to Store Crypto Assets

It is impossible to access crypto assets if the investors misplace or forget the private key. A public key (that is used to receive crypto assets) can be recovered using a private key. To avoid the risk of forgetting keys and lose all crypto assets, investors generally use hot wallets.

Hot wallets are digital cryptocurrency wallets that have been around ever since the inception of Bitcoin. Such wallets have proved to be the most vulnerable wallets in the world. All of the digital wallets store security keys and codes in their online servers, which are extremely vulnerable to hacker attacks, scamming attempts, and other ill intent-driven actions. Sure, most of the high-profile hot

wallet offering sites and companies have major security measures put in place, but all it takes is the smallest loophole for all the investors' savings to be gone forever.

High Trade Fees & Other Hidden Charges

To make a simple transaction and exchange one cryptocurrency for the other, traders have to pay at every step of their journey, from the deposit to the final withdrawal. Although centralised exchanges usually explicitly declare their conditions, their opaque nature leaves a lot of room for manipulations. Thus, traders are always uncertain about the sum they receive in their wallets at the end.

Issues Faced During Token Swap

As the crypto market evolves, new projects appear with their blockchains and tokens aiming to achieve some specific goals. Some of them target beating Ethereum and offer developers improved scalability, little to no fees, and other perks. Others are created to be used only within decentralised applications.

Eventually, this incredible diversity of options leads to a need for exchanging one crypto for another – just as an exchange is done for Dollars, Euro, and Yen.

The world of cryptocurrencies is tricky. When bitcoins are sent from one address to another, the traders need to be careful. A single error and funds are lost with no chance of recovery. The same happens if the trader tries to send Bitcoin to an Ethereum address or vice versa.

As each of these blockchains operates in its universe, there is no easy way to establish connections between them. Some projects work on resolving this problem of interoperability but all of them target developers rather than end-users, leaving the latest ones in frustration.

There are many exchange services on the market that allow users to buy and sell cryptocurrencies for traditional currencies or other cryptos. However, due to the limited liquidity and number of trading pairs on each exchange, users that want to trade directly between two crypto tokens are sometimes unable to do so.

This is especially true for the less popular tokens because they are often only available on a small number of exchanges. Instead of direct trade, users are forced to include the intermediate step of converting into and out of fiat money or one of the most popular cryptocurrencies, such as BTC or ETH.

OPPORTUNITY FOR TOKEN SWAPS

According to July's Cryptocurrency Derivatives Exchange Industry Report from the blockchain research company - Tokeninsight, the trading volume of the cryptocurrency derivatives market for the second quarter of 2020 was \$2.159 trillion, based on data from 42 exchanges. This represents an increase of 2.57% from the previous quarter and a massive year-on-year increase of 165.56 percent from the second quarter of 2019, thus indicating just how astronomical the growth in crypto-derivatives has been over the last year. And the market just keeps on growing.^[1]

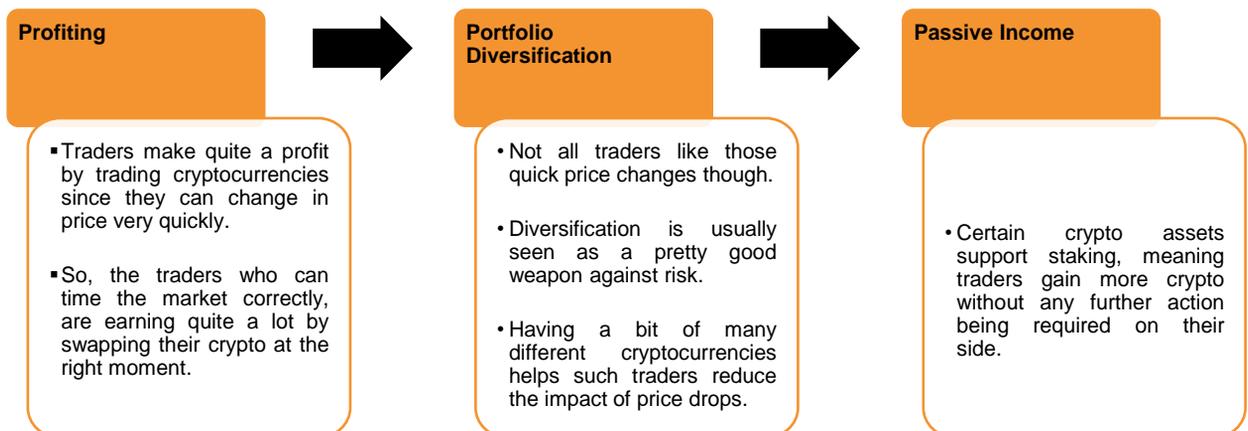
Therefore, the market for cryptocurrency derivatives which has exploded in recent years is expected to drive the demand for token swaps. Token swaps can refer to one of two things:

- Direct exchange of a certain amount of one cryptocurrency token for another between users facilitated by a special exchange service.
- Migration of a cryptocurrency token built on top of one blockchain platform to a different blockchain.

Drivers of Token Swaps

Ever wondered how many cryptocurrencies existed? A few hundred? Maybe a thousand? Well, it is over 5,000 according to CoinMarketCap.^[2] With so many choices, traders nowadays at some point are easily giving a try to another cryptocurrency by making a swap.

Such decisions of the traders are driven by the following factors:



What is 123swap?

123swap brings an ecosystem of products and services that allow customers to have a one-stop-shop experience for swapping, holding, sending, receiving, earning, investing, borrowing, and lending tokens across multiple chains.

The platform has developed its way of exchanging cryptocurrencies aimed to eliminate the problems like complicated interface, hidden fee, tedious registration process, etc., and make the whole process simple for the end-user.

Why 123swap?

Users can choose any of the 500+ available liquidity pools cross-chain (Ethereum, Binance, Polkadot, and many more). The platform supports the top protocols and presents live rates, the lowest fees, and the best APY (Annual Percentage Yield). The following features of the platform will help 123swap to stand out over other DeFi platforms:



123swap PLATFORM IN DETAIL

123swap - a way to perform peer-to-peer atomic cross-network swaps of crypto-assets without having to trust a custodian or counterparty. 123swap is a leading crypto swap protocol, to the Smart Economy, allowing the users to - Swap, Hold, Send, Receive, Earn, Invest, Borrow and Lend favorite assets in Multiple Chains.

The platform provides non-custodial service and strives for maximum safety, simplicity, and convenience. It allows customers to surf through all the swap offers collected from major crypto exchanges just in one place.

The platform aims to have a community of strong-handed holders. Through a proper voting system, the community members will arrive at key decisions relating to whether there should be team tokens or advisory tokens, lock duration, etc.

Problems solved by 123swap: the manual process of swaps is old school and time consuming. The platform will automate and fasten the swap process by leveraging smart contracts.

Through its cross-chain smart contracts, it will bring smart and autonomous finance management in one place. The platform will promote decentralised finance management using its smart contracts.

123swap has invented certain technologies that will help the platform beat the competition, become faster, and become the world's best swap platform.



WHY THIS PLATFORM?

123swap seamlessly aggregates bottomless liquidity from major decentralised exchanges: providing the best rates and speed for its users. Ultimately, the platform aims to save the time, money, and assets of the traders.

PLATFORM KEY DIFFERENTIATORS

Following are the key features/functions of the 123swap platform that distinguish it from the others and make it one of a kind:

 **Visualise the Swap in a Whole New Way**

See the amount of transactions in real-time. Showing all the metrics used to calculate the swap will help the user make a better decision.

 **Automated Trades**

Just like uniswap or pancake swap but with limit orders, stop-limit orders, and various other automated possibilities.

 **Inexpensive Swap Platform**

Like uniswap but with 25% lower fees. It will compensate 25% fees by airdropping 123swap token for much more earning possibilities.

 **Arbitrage Possibilities**

123swap always searches for the best prices on the market to swap and allow traders to carry out arbitrage.

 **123swap Token Value Capture**

75% of the transaction fees are returned to 123swap token holders through a burn mechanism. Rest, 25% are sent to a token holder-controlled community development fund.

 **Save Gas Fees**

Automated mirror pools route funds together in a single transaction, saving users' gas fees.

 **Cross Chain**

Traders can choose any of the 500+ available liquidity pools cross-chain (Ethereum, Binance, Polkadot, and various others).

 **Access to Multiple Trading Pairs**

The users/traders of the 123swap platform can find every trading pair they need.

 **Leading Protocols & Platforms**

123swap will bring together leading protocols and platforms and allow honest farmers to leverage the maximum potential of decentralised finance.

 **Community Governed**

Community of strong-headed holders, full platform control by community.

 **123swap DEX Liquidity Oracle (DLO)**

A platform that solves liquidity inefficiency.

 **Large Order Fulfillment**

Transact large quantities of assets strategically on 123swap without the associated risks, allowing traders to preserve token price without bearing the risk of tanking the market.

 **123token Governance**

No pre-mined tokens for project owners, team and etc. After public sale, community will decide if there will be any of that and if will be any, then with what restrictions.

123swap: ALL IN ONE PLATFORM

123swap platform aggregates functioning of all the popular DEX & DeFi platforms such as Pancake swap, YFI, Curve, Uniswap, Mooniswap, Balancer, Dodo, Bancor, Mstable, and many more, to create an all-in-one platform.

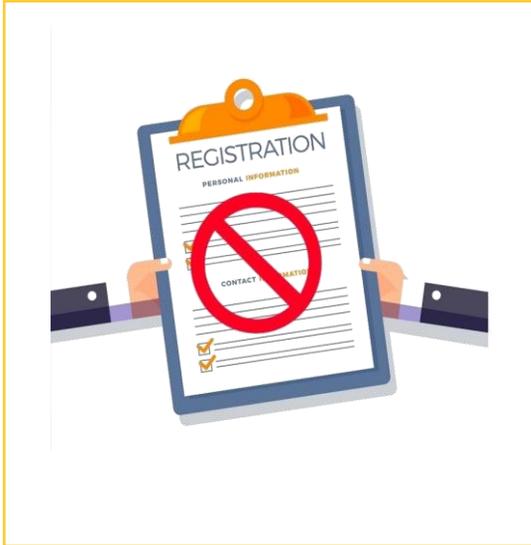
It aggregates all DeFi assets, liquidity pools, and saving deposits in one dashboard so that traders can easily compare and choose the best option.

It takes care of the following areas, enabling its users to perform several functions on a single platform.

- ✓ All Defi instruments in one dashboard
- ✓ Portfolio Management
- ✓ Liquidity Pools
- ✓ DEX & SWAP Aggregator
- ✓ Lending & Borrowing
- ✓ Cross-Chain Asset Swap
- ✓ Best yield strategies in one place

KEY RULES FOLLOWED BY 123swap





No Registration

- Users are not required to have an account and hence their identity remains **anonymous**.
- Hence, the users can trade Bitcoin, Binance Smart Chain-based tokens, Ethereum-based tokens, and other chains tokens without the need to provide any personal data.
- Keeps private **data** of the users/traders safe.



Highly Secured

- The **atomic swaps** enable direct and risk-free trade with partners, eliminating the need for costly exchange services that are preferred targets for hackers.
- To support the 123swap ecosystem of financial products, it uses **Binance Smart Chain** - a Substrate-based blockchain that is highly secure and scalable.

WHAT MAKES 123swap A HIGHLY PREFERRED PLATFORM?



Simple & Free

- **No account sign-ups**, deposits, “utility” tokens, wrapped tokens, or other complicated setup requirements.
- No added **trade fees**.
- Smart Order routing splits up the transaction across **DECENTRALISED** exchange networks to be filled with the **lowest slippage** possible.



Non-Custodial

- Platform uses **Liquidity Software** that takes permission from the users’ wallets. Hence, only the users enjoy **access** to the assets they place in trade.
- To ensure funds’ security, 123swap does not store the private keys of the end-users outside their device.



24/7 Support

- Day or night, the **support team** of the 123swap platform is always ready to help the users and fix their queries.
- The team consists of highly **skilled** individuals to offer both technical & informational support.



Auto-Calculations

- 123swap will do all the **calculations** for its users including APY (Annual Percentage Yield) and P&L (Profit and Loss).
- Thereby, facilitating traders not to spend a lot of time in maintaining excel sheets.

123 ECOSYSTEM: THE DESCRIPTION

123swap ecosystem consists of the following 6 main elements:

123swap

It is a seamless peer-to-peer crypto assets swap platform. 123swap leverages the wisdom of the crowd to create a community-governed, transparent, and decentralised ecosystem for web 3.0. It is built on Binance Smart Chain ecosystem.

123swap platform is mostly self-funded and requires governance to project. So most of the tokens will be sold during pre-sale. Equal rights will rest with the public and Venture Capitalists.

123swap gives financial control back to the people to store and grow wealth together.



123nft

123nft facilitates and supports the sale and purchase of digital art through NFT tokens ("Non-Fungible tokens"). On this platform, digital art can be sold in auctions for collectors to purchase, and the sale of NFTs unlocks new revenue streams for the users. The users can easily mint as well as swap their NFT tokens over the platform.

123yield

123yield is the first of its kind. It allows users to participate in staking and earn rewards directly on the platform. Users are able to securely stake a growing number of PoS and DPoS assets all while earning extra rewards in 123 tokens. The users can stake their 123 tokens to earn many cross-chain assets. The platform aggregates users' staking interest and delegates assets to trusted validators on their behalf.

123yield is simple, secure, and hassle-free. Users can stake their 123tokens and receive USDT rewards every day, with no action at all required on the user's part.

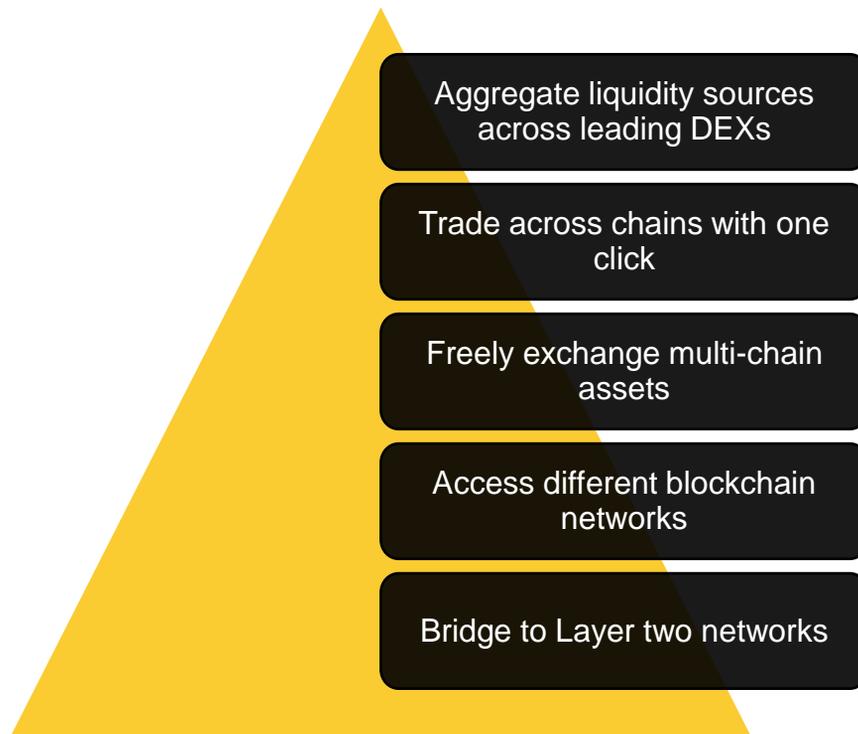
In return, the platform retains a small percentage of the yield to cover the various operational, technical, and legal costs involved.

123yield referral program: Under this program, users are eligible to receive a referral commission. Whenever a user uses another user's link to get a stake, the latter will receive 10% of the amount staked. However, if the amount is withdrawn during a lock period of 14 days, the user will not receive any bonus/referral commission.

123bridge

Multi-chain assets management has never been easier. Whether it's BTC, BSC, ETH, or DOT, 123bridge platform has them all.

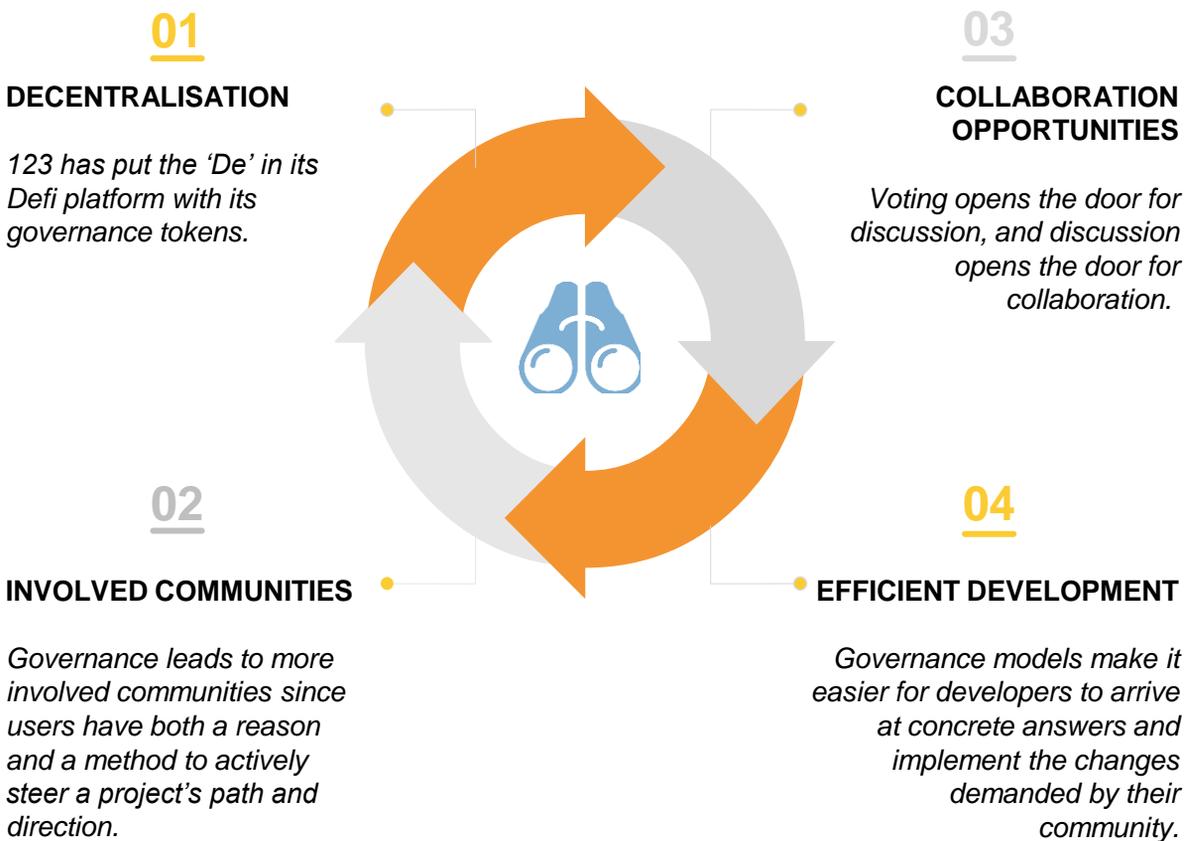
Decentralised Finance Gateway: With the fully integrated API, accessing Defi services takes no effort over 123bridge. Now users can get their job done without leaving the app.



123gov

123swap token holders enjoy full control and ownership over the 123swap platform. They have voting and governance rights. Governance tokens are cryptocurrencies that represent voting power on a blockchain project. They are mostly integrated into DeFi projects since they need to distribute powers and rights to users to remain decentralised.

With 123swap tokens, the users can create and vote on governance proposals. By doing so, they directly influence the direction and characteristics of a protocol.



123lend&borrow

Using both open sourced and proprietary lending protocols, the platform allows the lenders to offer direct cross-chain, multi-asset loans to users in order to earn interest on their crypto assets. Such transactions provide required funds to the borrower and help lenders to generate interest income using their crypto assets. These crypto assets can also be kept as collateral to get instant low-interest, stable coin loans.

TOKEN SALE

Prior to the launch of the 123swap platform, it will undergo a Token sale exercise. The funds raised in the ICO will be utilised by the team to further develop the platform.

| | |
|-------------------|----------------|
| Token Name | 123swap |
|-------------------|----------------|

| | |
|----------------------|------------|
| Ticker Symbol | 123 |
|----------------------|------------|

| | |
|-----------------------|----|
| Token Decimals | 18 |
|-----------------------|----|

| | |
|-------------------------|---------------------------------------|
| Token Background | BSC (Binance Smart Chain) BEP20 based |
|-------------------------|---------------------------------------|

| | |
|-------------------|------------|
| Token Type | Governance |
|-------------------|------------|

| | |
|------------------------|--------------------|
| Token Sale Date | July – August 2021 |
|------------------------|--------------------|

| | |
|-------------------------|--|
| KYP/AML Required | Yes required for all ICO participants before or after purchase |
|-------------------------|--|

| | |
|-----------------------------|--|
| Restricted Countries | Afghanistan, Albania, Belarus, Bosnia and Herzegovina, Burundi, Canada, People's Republic of China, Cote D'Ivoire (Ivory Coast), Cuba, Democratic Republic of Congo, Ethiopia, Guinea, Guinea-Bissau, Islamic Republic of Iran, Iraq, Japan, Lebanon, Liberia, Libya, Macedonia, Malaysia, Myanmar (Burma), New Zealand, Democratic People's Republic of Korea (North Korea), Serbia, Sri Lanka, Somalia, Sudan, Syria, Thailand, Trinidad and Tobago, Tunisia, Uganda, Ukraine, United States of America including Puerto Rico and all territories, Venezuela, Yemen, and Zimbabwe. |
|-----------------------------|--|

| | |
|-----------------|--------------|
| SOFT CAP | US\$ 500,000 |
|-----------------|--------------|

| | |
|-----------------|----------------|
| HARD CAP | US\$ 2,000,000 |
|-----------------|----------------|

| | |
|-----------------------|---------------------------|
| Project Status | MVP: Ready TEAM: Ready |
|-----------------------|---------------------------|

“123swap” TOKEN ICO SALE DETAILS

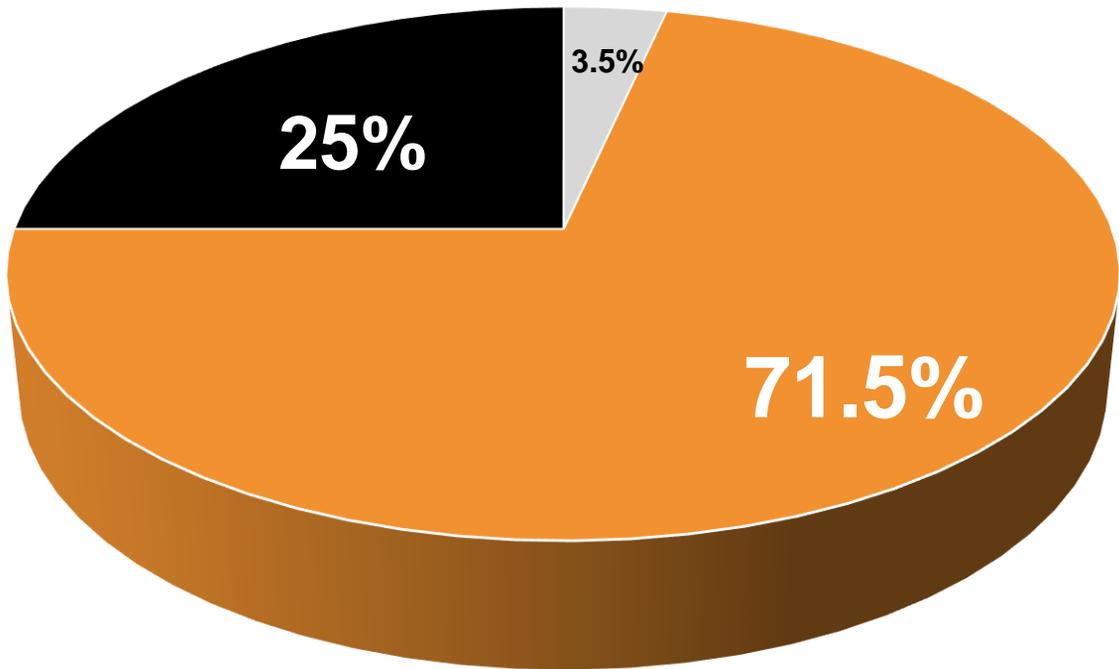
| | Lock Duration (2021) | Tokens Amount | Price of one 123 Token | Total price in USD |
|--|-----------------------------|--|-------------------------------|------------------------------|
| <i>Private pre-ICO</i> | 12 months | 2.000.000 | 0.03 USD | 60.000 |
| <i>Public Sale</i> | NA | 10.000.000 (Soft) 40.000.000 (Hard) | 0.05 USD | 500.000 (S) 2.000.000 (H) |
| <i>Bounty (pre-ICO and during ICO)</i> | | | No Bounty | |
| <i>Bounty (after ICO)</i> | | As the token is governance, so after the launch of the 123swap token all decisions will be made using 123 token voting rights. | | |

123swap TOKEN ALLOCATION

| Details | Numbers & Price |
|-----------------------------------|----------------------------|
| <i>Total Token Supply</i> | 55000000* |
| <i>Starting Price (USD)</i> | US\$0.08 |
| <i>Fully Diluted Market Cap</i> | 4400000* |
| <i>Initial Circulating Supply</i> | 53000000* |
| <i>Initial Market Cap</i> | 4240000* |

* **If Hard Cap Reached**

“123swap” TOKEN DISTRIBUTION



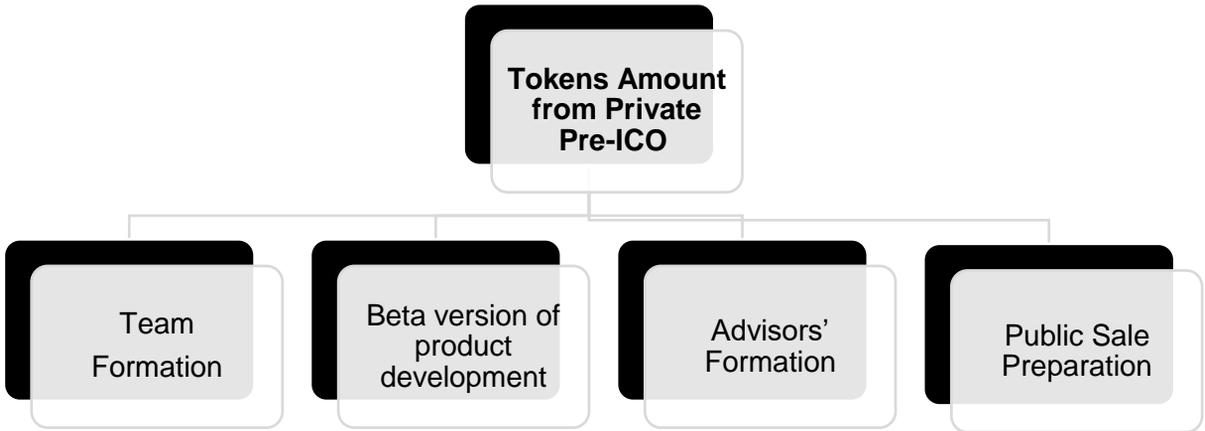
■ Seed Round ■ Public Sale ■ Listing Liquidity

- The decision for the future release of the tokens rests with the community members as the token type is governance.
- The community members enjoy the right to vote for arriving at such decisions.
- No team, no advisors, no airdrops, and no tokens to be issued before the public sale.

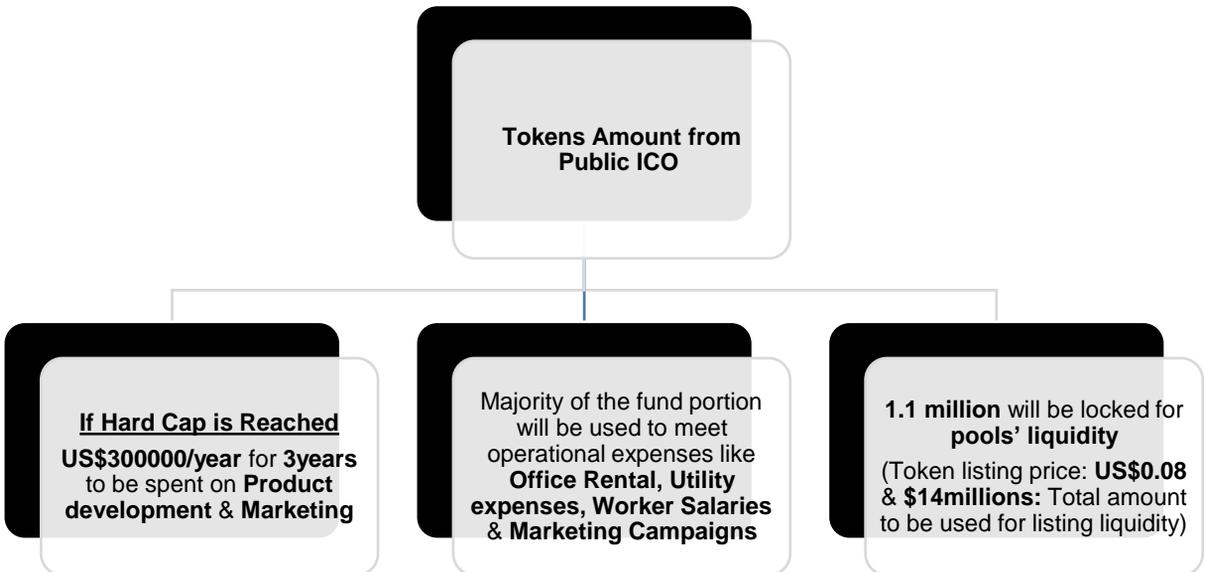
| Token Breakdown | Amount (USD) | Lock Periods |
|------------------------|--------------|---------------------|
| Seed Round | 2.000.000 | 12 months |
| Public Sale (Hard Cap) | 40.000.000 | No lock period |
| Listing Liquidity | 14.000.000 | Locked in DEX pools |

USE OF PROCEEDS

I. Funds raised through private Pre-ICO will be used as follows:



II. Funds raised through Public ICO will be used as follows:



DeFi MARKET ANALYSIS

In 2020, the growth of DeFi took the crypto world by storm. The first quarter of 2021 was an eventful period for the DeFi world. From January 1st to the end of March, the **'Total Value Locked'** (TVL), the amount of capital that is being stored in DeFi protocols, rose from roughly \$16 billion to more than \$49 billion. One of the main reasons for the attractiveness of the DeFi market is the higher transparency and trust that large institutions have contributed to turning it into a crowdfunding platform — a more mature evolution of initial coin offerings (ICOs).

Simultaneously, a number of DeFi assets have continued to perform incredibly well. According to Data from Messari, at least 74 DeFi assets have increased their value by more than 100% since the beginning of the year. Seven of these assets have increased their value by more than 1000%.^[2]

Total Value Locked (USD) in DeFi ^[2]

TVL (USD) | ETH | BTC

All | 1 Year | 90 Day | 30 Day



Record sums have been pouring into DeFi protocols for over a year as investors chase the generous returns afforded by lending, borrowing, decentralized trading, and synthetics protocols. DeFi's unsecured lending has helped popularize the market by making loans more flexible. It's common knowledge that one of the original goals of DeFi was the simplification of relations between credit institutions and borrowers.

Ultimately, the next phase of DeFi should make the industry more accessible to everyday users while building even greater trust through better protocol and product transparency that clearly identifies risks to its users. In the short-term,

policy makers and regulators will be keen to “look through” DeFi protocols and products to ensure no undue harm is presented, especially to retail consumers.

Shaping Movements for 2021

The DeFi sector is growing with no signs of slowing down and the following developments are forecasted to be the shaping movements for 2021:

1. Users Embrace AMM-based DEX's

Automated Market Makers (AMMs) provide a completely new model for decentralized exchanges (DEXes), using liquidity pools and pricing set by an algorithm rooted in supply and demand instead of conventional order books. Effectively, users trade with a smart contract-based liquidity pool rather than directly with other users.

2. NFTs

Non-fungible tokens (NFTs) are indivisible blockchain tokens that represent a unique real-world or digital item. They're quickly gaining popularity, as they prove authenticity and ownership of digital art, collectibles, in-game items, and even parcels of virtual land.

3. Cross-chain Technology

One of the problems associated with such rapid growth in the DeFi ecosystem is the increasing transaction costs. In addition to rising transaction costs, the number of new users using DeFi applications on the Ethereum blockchain has made the entire network slower. To address this issue, many projects in the crypto space are starting to offer cross-chain functionality.

Basically, cross-chain technology hopes to allow transactions and smart contracts to cross over from one chain to the next. It's hoped that this interoperability will allow DeFi platforms to scale much easier than they do on the Ethereum network alone.

4. Governance Tokens

These tokens are different than typical cryptocurrencies. Their general purpose is to provide the token-holders voting rights with regards to an underlying DeFi protocol. Token holders vote on initiatives, and the value of their tokens generally rises when the DeFi protocol gains more users or increases its TVL.

And if the price is any indication, governance tokens have become very popular in 2021. The collective market cap for the governance tokens of some of the top DeFi platforms (like Curve Finance, Uniswap, Compound, and Yearn Finance) has grown to over \$50 billion. Traditional financial institutions are also starting to notice the value of owning governance tokens.^[3]

ROADMAP

Q3-Q4 2020

- ✓ Business Development: Build a strong development, marketing, and core advisory team
- ✓ Allocate and deploy funding for the token launch event, develop timeline and launch strategy
- ✓ Pre-seed Investment - \$60,000
- ✓ 123swap Alpha platform release
- ✓ 123swap platform features and blockchain discovery phase
- ✓ Deployment of Testnet contracts

Q1-Q2 2021

- ✓ 123swap platform testing and security audits
- ✓ Preparation for IDO and Token smart contract building and testing
- ✓ Token Distribution and 123swap Token deployment
- ✓ Marketing team and advisory team for token development after IDO
- ✓ Beta version of 123swap platform released
- ✓ 123swap functionality development and deployment

Q2-Q3 2021

- ✓ 123swap platform launched on Mainnet
- ✓ Staking launched on Mainnet
- ✓ Limit orders launched on Testnet
- ✓ Rewards, bounty programs started
- ✓ Bridge to ETH, DOT launched on Testnet

Q3-Q4 2021

- ✓ To release 123swap platform v2 with Limit orders on Mainnet launched
- ✓ Farming, vaults, liquid pools development, and Beta versions released on Mainnet
- ✓ NFT minting and swapping released on Testnet
- ✓ Rewards, bounty programs started to promote new features.

2022

- ✓ To be continued..

TEAM (UNDER DEVELOPMENT)

123swap team consists of various industry leaders and global representatives with wide experience encompassing Fintech, AI, Blockchain, Marketing, and Business Development industries. The strong team work together with the synergy effect of the numerous professional members will make 123swap a truly “multi-facet” team. The platform aims to further expand the team by incorporating more than 100 global representatives across verticals and make 123swap the leading decentralised exchange platform in the world.



Tomas Ambrazas

CEO at 123swap

Masters degree in Banking | Chairman of a licensed money institution in the EU | EX-CEO of 25+ companies | Fintech Evangelist | Startup Maniac for 15+ years | ICO and Blockchain Advisor, Angel, Mentor, and Investor.

“123swap” KEY PARTNERS & INVESTORS

| <i>Name of the Partners/Investors</i> | <i>Official Website</i> |
|---------------------------------------|-------------------------|
| Binance Smart Chain | binance.org |
| Elrond | elrond.com |
| EOS | eos.io |
| Tezos | tezos.com |
| Solana | solana.com |
| Corda | corda.net |
| Tron | tron.network |
| Hyperledger | hyperledger.org |
| Hedera Hashgraph | hedera.com |
| Openchain | openchainproject.org |
| Stellar | stellar.org |
| Harmony | harmony.one |
| Cardano | cardano.org |
| Crypto.org chain | crypto.org |
| Chainlink | chain.link |
| Neo | neo.org |
| Huobi ECO Chain | huobichain.com |
| Polkadot | polkadot.network |
| ENTRY | entry.money |
| Exmarkets | exmarkets.com |
| | |

Team of Security Advisors

123swap works with a security consulting company that specialises in information security incident management for government institutions (ensuring regulatory compliance). Compliance with different legal acts governing information security, security standards, such as SoX, PCI, DSS, etc. Vulnerability testing. ISO 27001.

Team of Legal Advisors

123swap works with a leading global consulting firm, experienced in Financial Institutions’ start-ups. They advise on issues of finance law and licensing of financial services, as well as payments, e-money, investment management, and other similar matters. The key practice areas are marked by significant achievements and tasks which do not stop at the borders of the European Union.

PRODUCT VIABILITY

123swap platform is well positioned with respect to the key players in the market:

Uniswap



Uniswap is a protocol on Ethereum for swapping ERC20 tokens. Uniswap is an Ethereum-based decentralized exchange (DEX) that allows anyone to swap ERC20 tokens. Uniswap empowers developers, liquidity providers and traders to participate in a financial marketplace that is open and accessible to all.

Uniswap is trying to solve decentralized exchanges' liquidity problem, by allowing the exchange to swap tokens without relying on buyers and sellers creating that liquidity.

PancakeSwap



PancakeSwap is a decentralized exchange for swapping BEP-20 tokens. It is a decentralized exchange built on Binance Smart Chain, a fast and inexpensive alternative to Ethereum. It enables users to swap between cryptocurrency assets by tapping into user-generated liquidity pools.

Unlike centralized exchanges like Binance or Coinbase, PancakeSwap doesn't hold any funds when someone trades. PancakeSwap is for those who already have BEP-20 tokens and are eager to keep their activities on Binance Smart Chain.

Multichain.xyz



Multichain.xyz, AnySwap Crosschain-Bridge is the Cross-chain Decentralized Swap Market Place. It operates on the Fusion blockchain and allows users to trade tokens by swapping seamlessly between pairs. It enables bi-directional token transfers for Ethereum, Binance Smart Chain, Fantom, Fusion, Heco, Polygon and xDAI chains.

1inch



1inch exchange is a Decentralized Exchange (DEX) aggregator to help users discover the best trade prices for tokens. Instead of swapping tokens from a single liquidity pool of a DEX, 1inch will aggregate across different pools and suggest the most efficient way to trade tokens. The 1inch Network unites decentralized protocols whose synergy enables the most lucrative, fastest and protected operations in the DeFi space.

Attribute Comparison:

| |  123swap |  Uniswap |  PancakeSwap |  Multichain .xyz |  1inch |
|---|---|---|---|--|---|
| Arbitrage Possibilities (aggregator) | Yes | No | No | No | Yes |
| Automated Trades | Yes | No | No | No | Yes |
| Cross Chain Bridge | Yes | No | No | Yes | Yes |
| Community Governance | Yes | Yes | Yes | No | No |
| NFT minting/swap | Yes | No | No | No | No |
| Lend/Borrow | Yes | No | No | No | No |
| Valuation | \$2 million | \$13 billion | \$3 billion | Unknown | \$1 billion |

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The purpose of this White Paper is to present the 123swap platform and 123swap token to potential token holders in connection with the proposed token sale. The information set forth below may not be exhaustive and does not imply any elements of a contractual relationship. Its sole purpose is to provide relevant and reasonable information to potential token holders for them to determine whether to undertake a thorough analysis of the company with the intent of purchasing 123swap tokens.

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