



Walluta Utility Coin

Whitepaper

V1.1

September 2024

Foreword

In our view, security, ease of use, and all services surrounding personal digital (crypto) assets on one platform are the most important building blocks of an almost perfect architecture for crypto asset owners (users).

The customer is the focus. Walluta sees itself as a service provider—serving with performance.

Custodial Wallet Service

Everything begins with the secure storage of all digital assets. From this secure storage, the ability to trade, sell, buy additional crypto assets, or exchange between fiat and crypto and back, should be standard.

Walluta Custodial Wallet Service

We ensure that "your assets"—your money—are stored just as securely as in a bank, with 24/7 access. If the key is lost or stolen, we ensure your security and can lock or reactivate your access at any time, like at a bank.

Trading in crypto requires know-how and experience and should ideally only be started with guidance.

IN – OUT

Transferring digital assets into the traditional currency cycle and back again (or out of it) is often difficult with other providers.

Easy Payments

Merchants and service providers rarely accept crypto as payment due to high exchange risks.

MISSION

Walluta's mission is to provide everyone with easy access to the options of the crypto world, and conversely, to provide users/owners of crypto assets with access to all analog goods and services.

The connection between the analog and digital world is achieved through the seamless and automated exchange of commonly traded COINS into fiat currencies. Participants and users remain free to choose whether they want to invest in crypto assets or fiat currencies.

A crypto portfolio that is accessible and tradable 24/7 worldwide increases independence from regional availability (crises, catastrophes, etc.), opening hours, inflation, and institutional limits. The "digital transformation" of idle resources into crypto assets unlocks surprising resources. In the future, crypto assets should become a natural part of any classic portfolio. Walluta strives to achieve this goal by using the best possible solutions, resources, and complying with current legal regulations.

The company's headquarters are located in Europe.

Weaknesses in Crypto

Many crypto exchanges suffer from several problems:

- **Platforms often insecure:**

Hacker attacks disrupt or damage operations and assets. Walluta will continuously adjust its security standards to protect the platform.

- **Poor customer service:**

Exchanges are often hard to reach, respond slowly or not at all, and typically communicate only in English. This is often not the language of their customers. Walluta strives to respond to all support requests within 48 hours in a personalized manner.

- **Lack of language support:**

Blockchain-based business knows no boundaries and no working hours. 24/7 availability is a given at Walluta—in all languages.

Walluta Offers the Solution

- **Walluta Exchange:**

Our platform already offers:

- Spot trading
- Margin trading
- Fiat/crypto, crypto/fiat exchange
- Conversions
- Decentralized exchange

- And much more
- **Crypto Asset Custody:**
Walluta is a multi-asset specialist supporting:
 - BTC
 - ETH
 - LTC
 - USDTs
 - MNDCC
 - And many more Additional coins will be added over time.
- **Device Support:**
 - Android-native clients
 - iOS-native clients (App Store pending)
 - Mobile HTML5-client (including WeChat H5-client)
 - PC-native clients (Windows)

Walluta Pay

Walluta provides a blockchain-based payment processing system for businesses of all kinds, with features such as:

- No fees
- Daily settlement
- Fiat payouts
- Zero volatility

- Compliant and regulated
- Cross-border payments

Merchant Wallet:

A portfolio page for merchants that lists available balances for various cryptocurrencies, such as Bitcoin and USDT, alongside the estimated value in the merchant's preferred local currency (e.g., EUR).

Walluta Revenue Model

Walluta plans to generate revenue from the following sources:

- Membership fees
- Trading fees for both buyers and sellers
- Withdrawal fees
- Transaction fees
- Walluta Pay fees
- Listing fees for innovative digital assets
- Additional fees (e.g., for trading bot services provided by the platform)

Tokenomics

- Ethereum Blockchain
- ETH Smart Contract
- Standard ERC20 Token
- Highest security standards for servers
- **Token Name:** Walluta Utility Coin
- **Planned international abbreviation:** WUC
- **Main function:** Voucher for Walluta Eco-System
- **Total Supply:** 100,000,000 (maximum)
- **Sales period:** 2024 to 2026
- **Listing price:** €1.00
- **Issuer of Walluta Utility Coin:**
Walluta Europe Sp. z o.o, Piotrkowska 116/52, 90-006 Łódź, Poland
Registration number: 0001014691
VASP authorization number: RDWW-632

Use of Funds

- 60% Technology, development, systems, innovation
- 30% Growth, marketing, and sales
- 8% Admin, management

- 2% Walluta charity projects

Walluta Utility Coin (WUC) Value and Usability

The WUC can be used as a voucher within the Walluta ecosystem, for:

- Membership fees
- Exchange fees
- Withdrawal fees
- Listing fees
- And other fees

Planned benefits for WUC holders:

- Early access phases
- Push notifications
- Extended support
- Exclusive access to trading classes
- Special voting rights

The Walluta Team

A team of national and international experts in blockchain technology, crypto, banking, marketing, and management from Germany, Austria, Poland, Switzerland, and England are developing and managing the Walluta project. The main headquarters of the Walluta group is in Germany.

Risk Warnings

Before purchasing Walluta Utility Coins, buyers should carefully read and consider the following risks, and seek independent advice if necessary. The Walluta Utility Coin is a pure voucher token (utility token) that can only be redeemed for services from Walluta Europe or affiliated partners. It is not a financial instrument or any other type of investment product.

Risks related to technology:

- Ethereum blockchain issues may affect the issuance or transfer of coins, making them useless or worthless.
- Blockchain technology is still in early development and may have unknown risks that could result in a loss of tokens.

Other risks:

- Regulation: The Walluta Utility Coin is currently considered a utility token and does not require special regulation. However, future regulatory changes may impact its usability or value.