



# SWYFT NETWORK

## White Paper

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## Abstract

SWYFT is a Proof of Stake and Masternode Cryptocurrency project that is comprised of an ecosystem of different platforms. Unlike other crypto projects, these platforms are already launched and active, providing income to the project and maintaining the value of the SWYFT blockchain. There are currently three platforms and use cases for the SWYFT coin, with more planned for the future. Please note that the SWYFT project is not a new ICO. The project is a merge between the previous BiFrost (FROST) and SWYFT (SATC) projects and builds upon the XSN blockchain (DASH-based). Unlike many other projects that one can find in the marketplace, we believe in delivering real projects and use cases, with more in store for the future. Our existing platforms include SWYFT Play, SWYFT Host, and SWYFT Trust with Shade My Trade planned for future development.

Our vision is to create a user experience that will expand our tech reach to the novice to advanced users, to be able to perform simple task within a few clicks, but to become eventually completely mobile centric as a business. Allowing complete portability without the need being tied to a local computer. This environment solidified by outward facing use cases and in house utilities will give us our unique selling point to validate our position in this space. Growing our team from skill set to project consolidation will help us achieve our goals quicker and easier making Swyft the one place where product portfolio offering will give current crypto enthusiasts the confidence they need to invest and feel Safe and Secure.



# 1. Disclaimer and Legal

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Prospective purchasers of SWYFT (as referred to in this white paper) should carefully consider and evaluate all risks and uncertainties associated with SWYFT, SWYFT Coin, the Distributor, merchants, and their respective businesses and operations. If any of such risks and uncertainties develop into actual events, the business, financial condition, results of operations and prospects of SWYFT and/or the Distributor could be materially and adversely affected. In such cases, you may lose all or part of the value of the SWYFT.



## 2. SWYFT Official – Who we are

The SWYFT team is comprised of a core group of crypto enthusiasts from across the globe. The current project team is comprised of the leaders of the former SWYFT and BiFrost cryptocurrency projects that have worked together over the past several years and decided to join forces in order to deliver bigger and better projects to the combined community and public. Under the SWYFT brand, the team aims for a family of related eco system products under the SWYFT brand. Starting out with three working products for consumers, our aims are much higher as we continue to grow and evolve the brand to meet and exceed consumer demand. We are happy to have you join us on this journey, and you will not find a more involved or proactive project team in the cryptocurrency and masternode space. Our team also continues to be aggressive in seeking out like-minded partners. One great example of this is our exclusive arrangement with Masternodes Online for incorporation of their API into the Crypto Hunter augmented reality game. As our project goals and lines of effort continue to expand, the list of partners will continue to grow. You can get a great feel for the current projects incorporated into the SWYFT brand of products here with ongoing discussions with new partners discussed on our social media accounts and Discord account, <https://t.co/05K9WrdInD> .

## 3. Blockchain Technology Overview

### a. Intro to Blockchain

For those unfamiliar with cryptocurrencies, the term blockchain refers to a growing list of records, or blocks, that are linked together using cryptography. Each of these blocks has a crypto hash of the previous block, transaction data, and a timestamp. The transaction data is typically stored in a representation of a Merkle tree for those who are technically inclined. For all cryptocurrencies, a blockchain is designed to be resistant to modification of the data. It is an open, distributed ledger that will record transactions between two parties in a verifiable, efficient, and permanent manner. The current blockchain concept that all cryptocurrencies are based on today is based in some part on the bitcoin project invented by one or many people referring to themselves as Satoshi Nakamoto in 2008.



## b. Decentralization

A blockchain is normally managed by a peer-to-peer network that collectively sticks to a given protocol for internode communications and validating new blocks. Once the data on any given block is recorded, it is not able to be modified afterwards without modifying all subsequent blocks on the blockchain that requires a consensus of the majority of nodes on the network. By storing data across the network, there are a number of risks that are mitigated compared to other schemes that store data centrally. Additionally, peer-to-peer blockchain networks do not have centralized points of vulnerability that can be exploited and heavily leverages the use of public-key cryptography. Every node in a blockchain system store a complete copy of the blockchain. This helps ensure data integrity through the use of massive database replication. There is not one user that is more trusted than another with messages delivered on a best effort basis. The options for the various time-stamp schemes to help ensure data validity include proof-of-work and proof-of-stake (what the SWYFT project uses). As a decentralized blockchain grows in size, there is an increased risk of centralization due to the increased uses of resources required to process larger amounts of data becoming increasingly expensive.

## c. What is a Masternode?

A masternode coin differs from others when comparing functionality of the coin. In a masternode coin setup, each person that has a masternode keeps a copy of the blockchain in real time that helps implement services that a proof-of-work coin cannot accomplish. Some of the functions that masternodes perform include increased privacy of transactions, supporting instant transactions; can enable governance and voting, and more. Dash was one of the first digital currencies to employ the masternode concept using a parallel proof-of-work and proof-of-stake concept. As masternodes have matured, some have paralleled the Dash concept while others have forked to focus solely on proof-of-stake.

## d. How do Masternodes Work?

A masternode coin is based on staking a set amount of cryptocurrency inside of the network can be run by anyone. For example, a DASH masternode requires 1000 DASH to run a node. Most currencies require you to host the coins for the node in a local wallet and setup a host provider through either a VPS or a centralized service who takes care of this layer of setup for you. The node is then used as a server and is incorporated into the many nodes on the network supporting the blockchain. All masternodes are setup to work with one another, and they share block rewards based on the percentage setup by the network. In the case of the SWYFT project



these rewards are split between coin holders running masternodes, “staking” coins, and governance of the chain (used for future development).

## 4. SWYFT Blockchain Overview

### a. Intro to SWYFT Blockchain

The SWYFT blockchain was formed during the merger of the previous SWYFT and BiFrost coin projects. It is based on the XSN (Stakenet) block chain that has its foundations on the BTC and DASH projects and incorporates a number of advanced features not found with masternode coins based on a PIVX project fork. SWYFT is a masternode currency that supports POS and TPOS (Trustless Proof of Stake) protocols and is designed as a support infrastructure for a wide range of distributed or centralized applications.

### b. Proof of Stake (PoS)

A common question that arises when someone is new to cryptocurrency investing and use is what exactly is Proof of Stake (PoS) when it comes to the blockchain? In short, Proof of Stake is a consensus algorithm that a cryptocurrency blockchain uses to obtain distributed consensus over the network. For a currency primarily based on PoS, the node that is selected to create the next block is chosen via a combination of randomness, age, and or wealth or number of coins held. This differs from the original blockchain mechanism referred to as Proof-of-Work (PoW). A PoW blockchain uses mining which is the solving of a computationally intense problem to create new blocks on the chain and validate transactions and is used by Bitcoin. Since PoW algorithms require high computational requirements, cost more to run, and can sometimes be overcome by mining pools, PoS has become an increasingly popular algorithm for a number of cryptocurrencies on the market. It is also pretty common for most masternode cryptocurrencies to support PoS such as SWYFT, XSN, DASH, and more. In these setups, masternode owners get the majority share of rewards, while users who simply want to “stake” their coins can earn rewards without as much up-front investment as owning a masternode takes.



### c. Trustless Proof of Stake (TPoS)

Trustless Proof of Stake (TPoS) which can also be thought of conceptually as “cold staking” is an invention first adopted by the Stakenet blockchain that SWYFT has adopted with our blockchain. Our project’s initial use of the technology will allow coin holders to be able to stake their coins with their computer-based wallets turned off while also helping to validate the block chain and secure the network while the coins are offline through entering a contract with another holder. Future development will expand into support on hardware storage devices and mobile wallets. Under TPoS, staking rewards will continue to flow to one’s wallet while offline which is not the case with PIVX-based masternode projects. Under TPoS, individuals (or companies) can also offer staking as a business. Under this concept, a merchant will stake your coins (you keep possession of them) in exchange for a percentage of the rewards generated by keeping an active connection to the network for you. In the client-side wallet, this contract is generated by requesting a percentage of the rewards in order to stake them for the client. TPoS helps address one of the big disadvantages that exist with a PoS (Proof of Stake) based system in that the network is only at its maximum security with the coins are all online and big holders staking. For consumers who simply don’t have the resources to keep a computer online all of the time, this helps safely and securely grow one’s holding over time while protecting the network. The XSN fork used in the SWYFT network uses basic characteristics of Bitcoin and Peercoin with slight modifications. The Peercoin features keep the validation of new created blocks down to a lesser amount of time. To permit TPoS, merchant nodes are used in the blockchain. Merchant nodes do not enjoy an additional advantage in block generation or rewards, but they do have the right to validate the blockchain for the person who has entered a contract with the node. Conceptually, a merchant node is a game changer for those experienced in the masternode and PoS coin world. This basically means, if you don’t have the resources to keep a wallet online 24 x 7, that you can still enjoy the same benefits based on a fee paid to the person setting up the merchant node.



#### d. Running a Staking Business

Under the SWYFT blockchain, there is a new business opportunity for individual investors. Anyone is able to offer a TPoS (or cold staking) service as a third party to other end-users who use the SWYFT blockchain. This includes a commission feature built into the wallet which makes it possible for anyone who has the ability to run a VPS to run a merchant node that you can virtually “rent out” to those who are interested in taking advantage of TPoS. Under this model, one runs the service and charges a percentage of the staking rewards as a fee. Unlike a shared masternode service, there is no manual calculation to be done, no manual disbursement of coins; the SWYFT blockchain takes care of the split and payment of rewards for you. Some additional possibilities for the merchant node include providing 100% of one’s rewards in exchange for a service or something else being offered for sale. Under the TPoS construct, the owner of the coins being staked can cancel the TPoS contract at any time without any punishment other than no longer enjoying the rewards being paid.

#### e. Running a SWYFT Masternode

The SWYFT Network supports individuals or companies running one or more masternodes on the network. While setting up a masternode can be a complex process, the project offers two methods for end users to accomplish this task. The easiest is via the SWYFT Host platform where you do not have to worry about learning how to use Linux commands and other complex tasks to setup your own masternode. The other is to use a VPS like Vultr or other equivalent service provider to setup your node. Some advanced users prefer this option, while many prefer to let us take care of the hard work for them. Either method works. A SWYFT Network masternode can be run on any networked computer with 1,000 SWYFT coins required for collateral. Masternodes are used on the network to verify transactions, voting systems, and deliver rewards to the masternode owner in exchange for providing this service-providing layer to the network. Each masternode stores a full replica of the SWYFT blockchain and plays a key role in allowing the community to vote on proposals. The project currently supports client-side wallets for Linux, Mac OS, and Windows with future work targeting mobile wallet support.



## 5. SWYFT Blockchain Specifications



### a. SWYFT Reward Explanation

For each block, up to 7.66 SWYFT may be paid. Of this amount, 65% (4.979 SWYFT) are always divided between masternodes/stakers, and an additional 35% (2.681 SWYFT) may be paid via the governance system to approved projects. Of the 4.979 SWYFT always paid per block, Masternodes are paid 64.2% (3.196518 SWYFT) and the winning stakers are paid 35.8% (1.782482 SWYFT). This roughly works out to 41.7% of the full block + subsidy (7.66 SWYFT) for masternodes, and 23.3% for stakers and can be verified in the SWYFT block explorer.

### b. Which gets paid to masternode and stake

Governance payments only take place when a superblock is reached, which is every 43,200 blocks (just under once a month). At that time, coins are minted for the entire month and paid to approved governance proposals. Only enough coins are minted to fund the approved projects. There are no leftover coins. Maximum Governance Subsidy Coins (assuming a full set of funded proposals) minted per superblock would be 43,200 x 35% of the 7.66 potential block (2.681 SWYFT) for a grand maximum subsidy of 115,819 SWYFT paid per superblock. So, masternode % and staking % are dependent on funded projects and they float.



## 6. SWYFT Blockchain ROI Calculator

# SWYFT REWARDS SCHEDULE

|                          | Phase 1     | Phase 2      | Phase 3       | Phase 4      | Phase 5      | Phase 6      | Phase 7      | Phase 8      | Phase 9      | Phase 10    |
|--------------------------|-------------|--------------|---------------|--------------|--------------|--------------|--------------|--------------|--------------|-------------|
| Start Block              | 400         | 525,601      | 1,051,201     | 1,576,801    | 2,102,401    | 2,628,001    | 3,153,601    | 3,679,201    | 4,204,801    | 4,730,401   |
| End Block                | 525,600     | 1,051,200    | 1,576,800     | 2,102,400    | 2,628,000    | 3,153,600    | 3,679,200    | 4,204,800    | 4,730,400    | 5,256,000   |
| Block Reward             | 4.979       | 2.9874       | 1.79244       | 1.075464     | 0.64527840   | 0.38716704   | 0.23230022   | 0.13938013   | 0.08362808   | 0.05017685  |
| Masternode Reward        | 3.196518    | 1.9179108    | 1.15074648    | 0.69044789   | 0.41426873   | 0.24856124   | 0.14913674   | 0.08948205   | 0.05368923   | 0.03221354  |
| Staking Reward           | 1.782482    | 1.0694892    | 0.64169352    | 0.38501611   | 0.23100967   | 0.13860580   | 0.08316348   | 0.04989809   | 0.02993885   | 0.01796331  |
| Daily Coin Emmissions    | 7,169.76    | 4,301.856    | 2,581.1136    | 1,548.66816  | 929.200896   | 557.52053760 | 334.51232256 | 200.70739354 | 120.42443612 | 72.25466167 |
| Daily Masternode Rewards | 4,602.98592 | 2,761.791552 | 1,657.0749312 | 994.24495872 | 596.54697523 | 357.92818514 | 214.75691108 | 128.85414665 | 77.31248799  | 46.38749279 |
| Daily Staking Rewards    | 2,566.77408 | 1,540.064448 | 924.03866688  | 554.42320128 | 332.65392077 | 199.59235246 | 119.75541148 | 71.85324689  | 43.11194813  | 25.86716888 |

## 7. SWYFT Network Projects

SWYFT differs from many of the masternode projects in the “wild” today in the fact that we have operational use cases already deployed using the network infrastructure to run as an application. The current projects supported by SWYFT are SWYFT Host, SWYFT Trust, and SWYFT Play with more planned.

### A. SWYFT Host

SWYFT Host was the first use case for the project. It was built to assist novice users with creating and running a cryptocurrency masternode. In a few simple steps you can have your masternode of the supported coins up and running without having to deal with repositories, VPS servers and Linux commands. The service works by automatically creating and configuring the masternode service for the user in the background of the application. At certain points in the process, you will be asked to provide input or to continue to process. The overall cost of the service will depend on the coin being hosted by the platform. Ultimately, the team aims to keep costs as low as possible and competitive with other masternode hosting platforms and VPS costs on the market. Fees are paid in SWYFT, BTC, ETH, LTC, and other supported masternode coins that have the liquidity to support sells on the market without negative impact to coin value. After the merger with FROST coin, the service will be free to all SWYFT



masternode coin holders desiring to use the service for an indeterminate amount of time based on coin value. Other coins will be priced based on required resources (RAM, IPv4, IPv6, etc). Fees are paid on a monthly basis and can be prepaid. Each masternode is configured using a cold wallet setup which means you never lose control of your coins like with other services on the market.

## B. SWYFT Trust

In the cryptocurrency and masternode space specifically, there is little to no protection for those who wish to invest in this emerging field of technology. Several common dangers have surfaced, as destructive patterns continue to play out in the space. These patterns include: Exit scams, hacks, and just outright fraud. Many coins and tokens on the market are created with the sole purpose of stealing presale money from investors. This increases the already risky position Investors are taking in the volatile space of cryptocurrencies. Compounding this risk are the repeated hacks that have plagued investors, such as the Mt. Gox, StakeCube, Cryptopia, and Poloniex hacks to name a few. Fraud has become a common problem as well in community chats, with thieves posing as trusted team members, preying on new crypto investors and asking for private keys.

In order to address these issues, the SWYFT project has built an extensive verification platform which aims to solve the three biggest risks for crypto investors, through verifying the identities of Project DEVS, thorough platform security testing, and bots that monitor community servers for fraud under the SWYFT Trust brand. The verification platform will ask devs for multiple forms of ID, proof of Address, and Social media pages. If the DEV were to perform an exit scam, the Authenticate team will send the personal information of the DEV to local authorities, who will then identify and prosecute the scammer.

Projects will also have the option to have an ethical hacker test the security of their platforms and blockchain, to ensure that any loopholes are closed. This would be an ideal step during the Alpha testing phase but would be achievable at any time.



## C. SWYFT Play

The primary effort under the SWYFT Play is the augmented reality game, Crypto Hunter. In the game, players collect masternode and other supported coins such as BTC, ETH, LTC in their local area and withdrawal to a local wallet or exchange. The main idea behind the game is to help turn video game players into investors by educating them on the masternode space, tools needed, and how to get started. The means to achieve this is through pop-on in game videos and advertisements displaying educational cards. The cards cover the full range of crypto currency topics to include training on conducting due diligence, setting up a masternode, and more. The game is supported on both the iOS and Android operating systems and new partners are continually being considered for addition to the game. Crypto Hunter leverages the Masternodes.Online API, and all partners expect to branch out to new investors from marketing of game play activity. Turning Hunters into Investors benefits the existing community and the project by converting more masternode holders and added buying pressure outside of the current incumbent marketplace which is becoming more saturated by further projects and the current growth rate of uptake. Crypto Hunter reaches a new market of consumers that are not necessarily exposed to the world of crypto currencies. This could change the face of the altcoin Market and add to the growth rate of projects that are pursuing large developments and want a larger or untapped Audience.

## D. Shade My Trade

“Shade My Trade (SMT)” is an application originally designed in partnership with BiFrost Coin that has now joined the SWYFT family of distributed applications. The aim of the app is to help novice traders by allowing them to piggyback on the trades of expert traders. With that in mind, we are developing a clean and simple interface for everyone. When a novice trader registers under the system, they will be able to choose an expert trader to “shade.” The novice user will be required to fund the system with SWYFT. SWYFT will be dynamically converted to the trading pair used by their selected expert trader.

Once a novice chooses to “shade a trade”, the core of the system comes into play. The trade editor screen will be used by both the novice and expert trader. It’s important to note that the novice can close the trade at any time and override the expert trader. The novice may well be happy with profit made and choose to exit before the expert trader. If they do not exit, then the SMT system will exit the trade for them at the same time the expert trader does. Anyone can register as an expert trader. That said, self-declared “experts” are scored on results and not just on one criterion. The system will track and, indeed, ask you what type of trades you typically make. Long, short, day trading, all will be taken into account. Some novices will want quick



returns while some are happy to wait longer for higher returns. In addition, all will be welcome to register as experts. The system will ensure that the cream rises to the top organically. Expert traders will need to complete at least 5 trades before being displayed on the platform for novices to choose from. Shade My Trade is in pre-alpha stage with additional development work planned in the coming months. Stay tuned for updates.

## E. SWYFT Project Incubator

Acknowledging that no team can build everything for a rapidly expanding marketplace, SWYFT was designed with the philosophy of creating an environment where partner developers could grow with us for mutual benefit. To that end, and through our new governance model, SWYFT has established a project treasury to help attract talented developers to partner with us to build new and interesting applications and services for our retail customers. We intend to use this new treasury to help fund and provide resources to incubate new projects for the SWYFT ecosystem; which will help create a wide and diverse array of applications that use SWYFT as their internal currency and accept SWYFT coins in payments for services.

Unlike many masternode startup teams that rely on single use cases to justify the existence of their blockchains, the SWYFT business team thoroughly understands the concept of “strength in numbers” and intends to reach a critical mass of services that will appeal to a large audience outside of the typical cryptocurrency marketplace.

## 8. Future Projects

Our project team is committed to always looking forward while working hard on making our existing projects big successes. Some of our future endeavors include rolling out SWYFT Cash and SWYFT Scripts to continue to further our project aims and goals.

### F. SWYFT Cash

#### a. SWYFT Pay Card

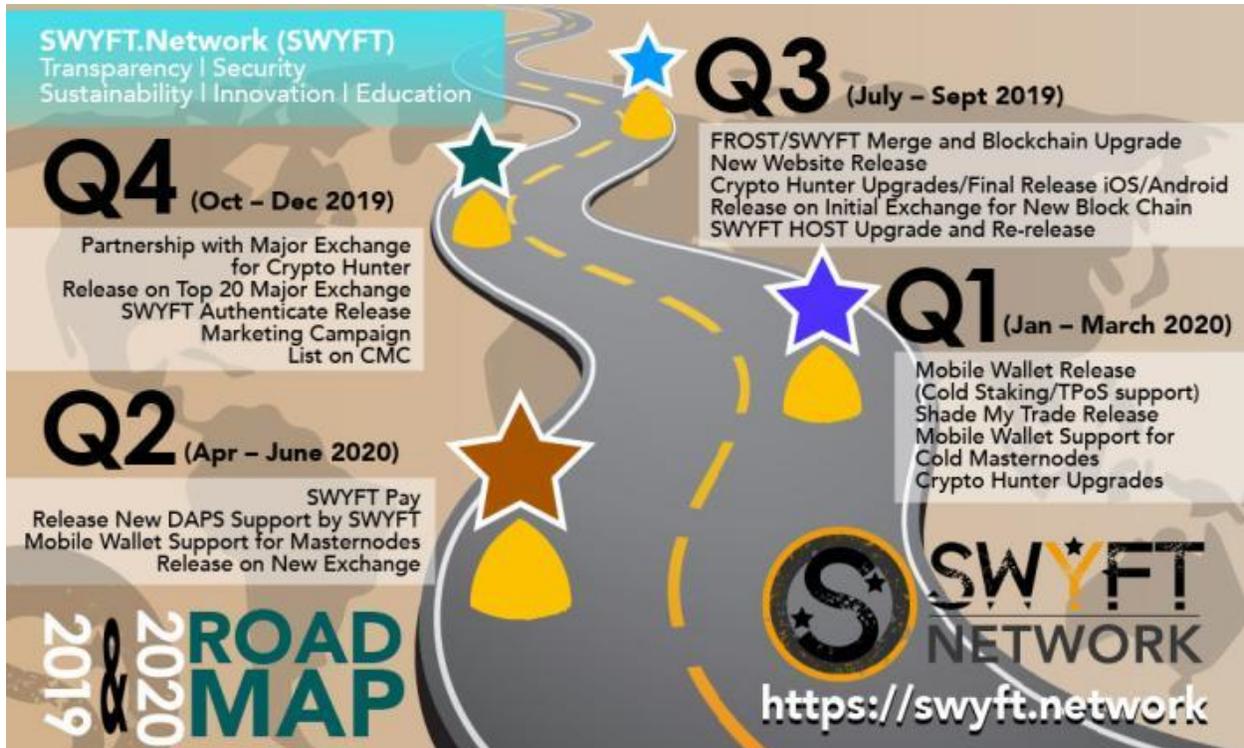
To continue to respond to customer demand, we are in the early stages of researching and deploying the SWYFT Cash project. This includes the use of SWYFT pay cards for consumers to be able to maximize their use of cryptocurrencies for day-to-day needs.



## b. SWYFT ATMs

Cryptocurrency ATMs are just now starting to emerge on the marketplace throughout much of the developed world. We have been in early discussions with many of the leading companies and projects in this space and are exploring various partnerships to bring not just SWYFT, but all of our partner coins into this space as we move forward with our roadmap.

## 9. Roadmap



## Conclusion

We are excited about not just the prospects of the SWYFT Official group of projects, but about the crypto space in general. We are committed to over-delivering on all of our project goals, and we will always go out of our way to communicate with our community and continue to build the team on our journey together.

