

Whitepaper 3.0



**MrwebFi**

# MrWeb Finance

**The ultimate solution for  
cryptocurrency payment transactions**

July 2022

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# 1.0 Executive Summary

## 1.1 Intro:

Mrweb Finance provides financial solutions to companies and individuals by developing secure and encrypted decentralized financial systems via blockchain technology. Mrweb Finance evolved to be the ultimate solution for electronic payment transactions. We have developed solutions for electronic payment systems that use the technology of encrypted digital currencies, Blockchain, in the most efficient, secure, and reasonable time frame possible. We aim to solve most of the issues that crypto professionals face by developing a smart application “ smart wallet “ that operates on the Binance Smart Chain, Ethereum, and the Tron network. MrwebFi’s system allows you to manage your money online. We developed a cutting-edge system that provides new decentralized financial investing technologies.

## 1.2 Problem

The following problems have been identified in the cryptocurrency industry.

- 1. Security:** The crypto industry is full of theft, hacking, and fraud. This reduces users’ confidence. Many people are reluctant to join the crypto space due to the industry’s security issues.
- 2. On-Ramp and Off-Ramp:** Many wish to get into the crypto space but do not know how to get their first cryptocurrency. At the same time, if one wants to cash out their crypto into fiat, it is not always easy to do so. On-ramping and off-ramping remain an issue in the crypto space.
- 3. Online payment:** Many online shops do not allow crypto payments. This makes people doubt the use of crypto when it cannot be used to pay for what they want.
- 4. Complex investment structure and poor user experience:** Many still do not like investing in crypto since the process seems complex to them. Many have also lost funds due to wrong transactions due to the complexity of the process involved in the investment.
- 5. High translation fees:** Even though bitcoin was the first cryptocurrency to be created, we have all seen how high the fees have been. Many others, especially Ethereum, are still battling gas fees.



## 1.3 Solution

We have put in place comprehensive measures to tackle the above issues that crypto enthusiasts face.

**Security:** We have developed a Cold Wallet for all AMA wallet users for free through a special card to protect the investors' funds from hacking. Our technology will prevent users' wallets from being controlled remotely. This gives access to only the wallet owner.

**On-Ramp and Off-Ramp:** Our wallet card is the first of its kind, allowing users to safely store cryptocurrency while also using Mastercard features on the same device. Through our P2P Market, users will be able to buy crypto with fiat and sell their crypto for fiat. Users will be able to withdraw their cryptocurrencies through ATMs worldwide.

**Online payment:** Through our one-time debit card, users will be able to pay for online products and services.

**Complex investment structure and poor user experience:** We have easily made investments in the crypto industry. Our easy-to-join Defi staking programs offer one of the best APYs in the Decentralized Financial ecosystem.

**High translation fees:** MrWeb Finance is built on the Tron and Binance Chain blockchains, so it's much cheaper to operate and far more scalable. More scalability directly equals lower transaction fees. The added scalability allows us to scale up to meet customer demand when needed.

## 2.0 Mrweb Finance Ecosystem

Mrweb Finance is packed with many features to provide financial solutions in the crypto industry. We shall discuss some of these features below:

### 2.1 AMA Cash Wallet

AMA Cash wallet is the powerhouse of mrweb.

Mr web Finance brings to you a smart wallet that features all of Mr web Finance's products in one place:

- ❑ Send and receive all digital currencies safely and easily.
- ❑ Staking system to work with the best ratio in the market.
- ❑ Bridge system to convert currency from Tron network to Binance network
- ❑ A special section that provides shopping methods through Amazon and Google Play.
- ❑ A virtual bank card to use online.
- ❑ Cold Wallet is for all AMA Cash wallet users for free through a special card To protect the investors' money and data from hacking.

Our AMA Cash cold wallet is the first of its kind, allowing users to safely store cryptocurrency while using Debit Card features on the same device. The cold wallet feature safeguards the investors' money and data from hacking, while the Debit Card feature allows users to withdraw digital currencies from any ATM in the world.

□ **A smart plastic Mrweb debit card** to withdraw digital currencies through any ATM in the world Works with **NFC** technology. Any user can request this card through the application for free from any country worldwide.

□ An integrated trading platform allows users to trade and use the **smart trading bot**.

The AMA Cash wallet will be connected and collect more significant features in one location like **Friends Invitation Rewards, Farming, P2P Marketplace, NFT Marketplace, In-App Chat, and In-Built Exchange**.



## 2.2 MrwebFi cold wallet and Wallet Cards:

The **MrwebFi cold wallet** is one of our innovative products that will be available soon on the market. Any user can request and use it as a secure cold wallet to store their crypto-currency via our **MrwebFi Card Wallet**, which will be exclusively eligible to store users' crypto assets, as opposed to the **AMA Cash Debit Card**, which can be used as a wallet card and a debit card for ATM withdrawals on the same device.

To protect the investors' money and data from hacking, we have removed all user data from the network and stored it on the **MrwebFi Card Wallet** locally.

Everything here is done online, and the **MrwebFi Cold wallet** uses a proprietary internal system to store all users' information through the wallet card.

If the user has left his phone somewhere and gone away, he will be unable to get his wallet and utilize it. The proximity to the device determines the connection to the card for on-chain transactions it is already connected to. This means that if the phone and the card are not close, connectivity will be lost, making it impossible to make on-chain transactions. Our technology will prevent users' wallets from being controlled remotely. This gives access to only the wallet owner.



## 2.3 MasterCards/debit cards

We offer a smart plastic debit card to withdraw digital currencies through any ATM. It Works with NFC technology. Our **AMA CASH Card Wallet** will be used as a Debit card in the future for online payment and Atm withdrawal after ATm integration. Any user can request this card through the **AMA Cash wallet app** for free from any country worldwide. He must only lock \$150 worth of \$AMA.

## 2.4 Virtual Debit cards

AMA CASH card is our in-app card used to purchase available cards like Amazon gift cards, Google Play gift cards, virtual debit cards, etc. In other words, users cannot use the crypto balance directly to purchase Amazon, Google play, Debit, and other online cards. They need to deposit their AMA to AMA CASH card first for it to be converted to USD, which can be then used to purchase these cards(Amazon, Google Play, Debit, and other online cards)

## **2.5 Digital voucher/Gift cards**

Mrweb Finance will have stocks of digital vouchers that users can buy on our app. They include Amazon gift cards, Google play cards, debit and other online cards.

## **2.6 Incentive Programs**

45% of our token supply has been allocated for these programs to give back to our token holders. Below are some:

### **2.6a Staking**

Since our launch, we have rewarded our community handsomely for staking their tokens. We offer one of the best staking programs with high Reward rates! The staking programs will be released as and when needed to reduce the rate at which the incentive pool depletes at a faster rate. This will help new investors who join us to also enjoy our incentive programs at any time even though early birds will have higher rates than new investors.

### **2.6b Virtual Mining(shortened to as Mining)**

Mining, for short, will be one of the programs we will introduce to reward our token holders. Like crypto mining rentals, users can buy hash rates and compete for AMA rewards depending on their hash rates(hash power).

### **2.6c Cashback Programs**

We will have cash back programs for our users. This will be rolled out as and when necessary.

## **2.7 P2P marketplace :**

P2P marketplace: In a crypto marketplace, the term “peer-to-peer“ (commonly shortened to P2P) refers to transferring assets amongst users with no central authority participation. P2P marketplace growth keeps accelerating by providing individuals and small businesses with a lower-cost option.

### **Features of the AMA Cash Wallet Peer-to-Peer Marketplace :**

1. We provide a smooth peer-to-peer marketplace without the need for a third party. Buyers can select their favourite sellers and vice versa for a more secure and trusted trading experience.

2. Escrow for Transaction Security feature. It helps to secure trading transactions and avoid fraud.

Not only our **AMA CASH Wallet P2P exchange** is secure by sending/receiving escrow, but it also analyzes the entire market and community.

3. Our Peer-to-peer payments allow traders to send, receive, or seek a settlement utilizing various payment methods and industry leaders like PayPal, Venmo, and Square, Inc., among many others.

4. Peer-to-Peer Trading Platform for Multiple Currencies:The multi-currency P2P AMA Cash Wallet exchange helps traders trade Bitcoin and altcoins. Users may purchase crypto with fiat and sell crypto for fiat, and it can simplify all digital coin-related processes in a single platform.

## 2.8 Swap portal And An In-Built Exchange:

MrwebFi offers an integrated trading platform that allows users to trade manually or using a trading bot. One of the world's fastest and most secure crypto trading platform will be available through AMA Cash wallet.

Users will be able to swap their AMA tokens to USDT by making a few clicks.

## 2.9 Payment Integration

MrWeb Finance will provide a blockchain-based API for the payment integration into e-commerce-like platforms where users will be paying AMA Token or any other ERC20/BEP20 based tokens for goods.

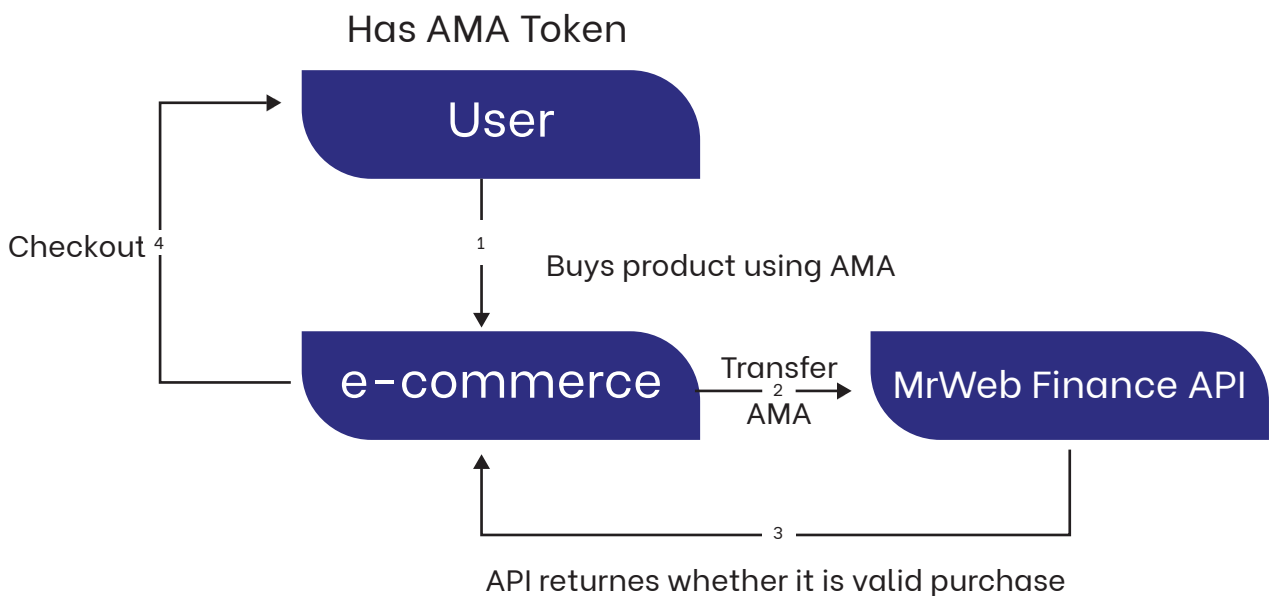


Fig: Payment Integration Architecture

### 2.9.1 Launch New Blockchain

To fully deliver what we aim to solve in the financial industry, Mrweb Finance will launch its own blockchain in the future. We will go through various testnets releases before mainnet to ensure a robust blockchain.

### 2.9.2 Mrweb Finance POS Device

Mrweb Finance POS device will be used to add up and take payments for purchases at shops. Depending on the crypto that is accepted by the merchant, users can pay using a wide range of crypto assets.





### 3.0 Mrweb Finance Token (AMA)

The Mrweb Finance project is driven by its native token called the Mrweb Finance Token. Our incentive programs rely on these tokens to reward loyal holders. Certain payments on AMA Cash wallet can also be made only through the use of these tokens.

#### 3.1 Tokenomics

AMA is a native token for the Mrweb Finance ecosystem.

**Token Name:** Mrweb Finance

**Token Ticker:** AMA

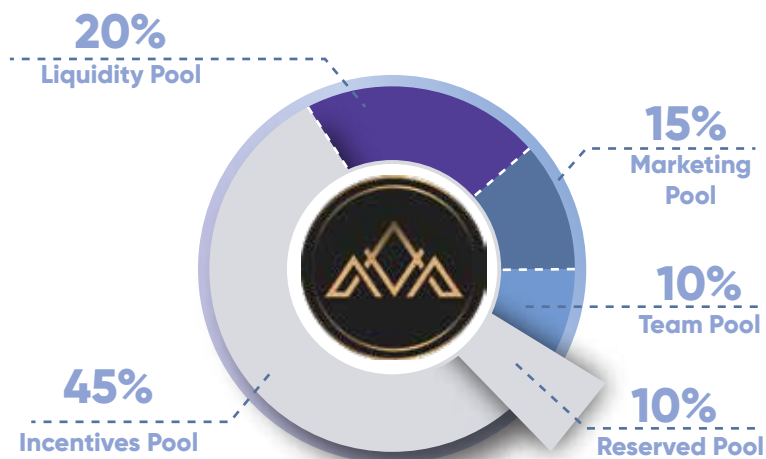
**Total Supply:** 100,000,000

#### 3.1a Distribution Mechanism:

No Presale, No initial Coin Offering, or Public sales during launch. The liquidity pool(20%) is released at TGE, and the remaining is locked according to our lock schedules. Future Token sales may be conducted as and when needed.

#### 3.1b Token Allocations

Total Pool	-	100,000,000 AMA
Incentives Pool	-	45,000,000 AMA
Marketing Pool	-	15,000,000 AMA
Liquidity Pool	-	20,000,000 AMA
Team Pool	-	10,000,000 AMA
Reserved Pool	-	10,000,000 AMA



#### 3.1c Token Allocation Status/ Lock Schedules

A detailed token allocation status about AMA tokens can be found in the sheet below:

[https://docs.google.com/spreadsheets/d/1TP\\_Dzag-dO86hLIZXhOhY6XJ\\_zINBGNstinLDHGhPFA/edit?usp=sharing](https://docs.google.com/spreadsheets/d/1TP_Dzag-dO86hLIZXhOhY6XJ_zINBGNstinLDHGhPFA/edit?usp=sharing)

### 3.2 Network/blockchain

The Mrweb Finance smart contract is currently deployed on the Binance Chain Network.

**contract address:**

<https://bscscan.com/address/0xa77d560e34bd6a8d7265f754b4fcd65d9a8e5619#code>

#### 3.2a Audit

The smart contract is audited by QuillAudits.

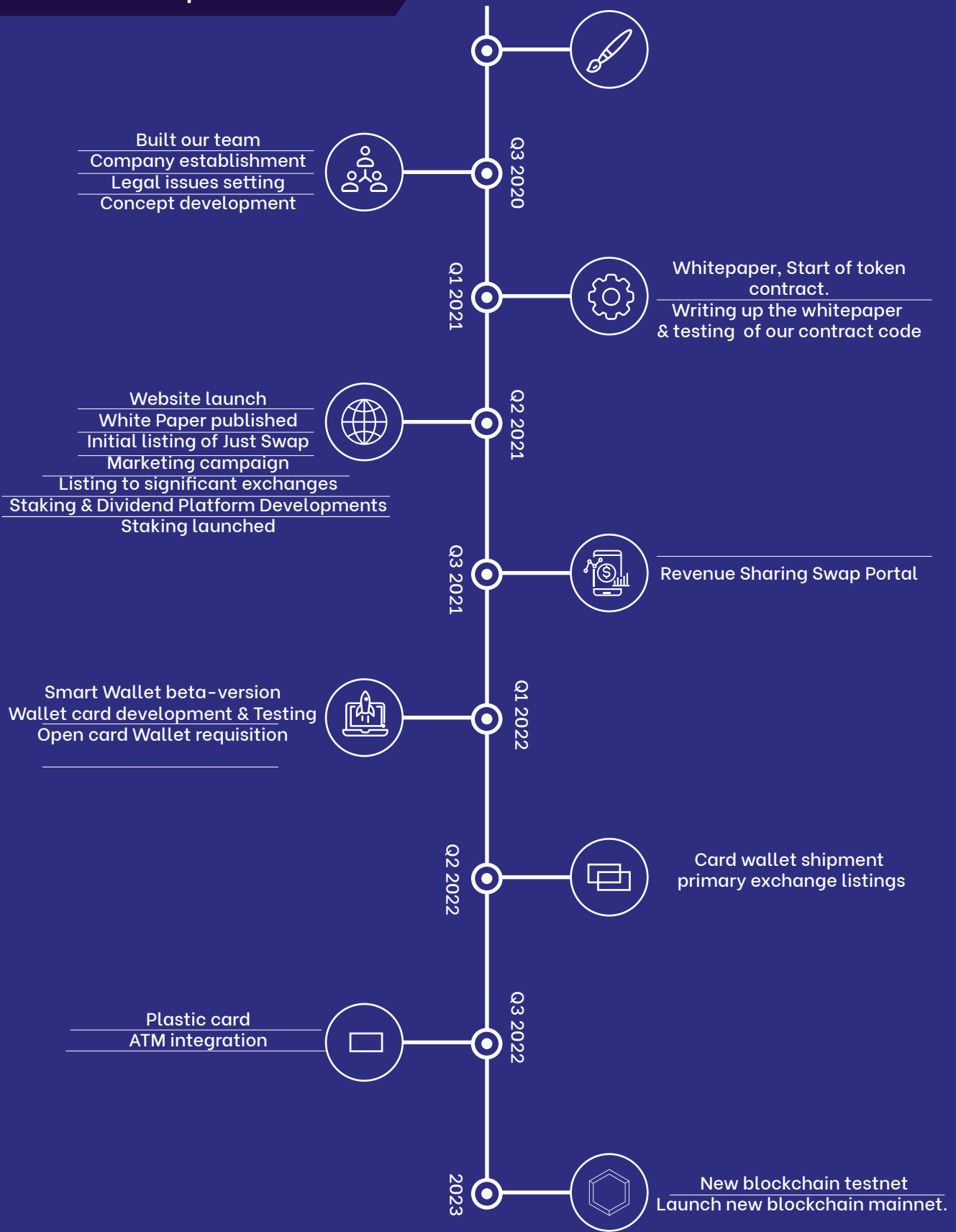
**Report**

<https://mrweb.finance/MrWebFinanceSmartContractAudit20Report20QuillAudits.pdf>

### 3.3 Utility

AMA is the utility token of the Mrweb Finance ecosystem. It will power the activities of our ecosystem ranging from trading, Decentralized investing and payments.

# 4.0 Roadmap



## 5.0 Team



**ASHRAF KHALEEL**  
FOUNDER & CEO



**EMMANUEL S**  
CHIEF OPERATIONS OFFICER



**ALI EL ARBI**  
CHIEF FINANCIAL OFFICER



**EYAD JA'ABO**  
CTO



## 6.0 Disclaimer

MrWeb Finance intends to fully comply with applicable laws and regulations and use its best endeavors to obtain the necessary licenses and approvals. Regulatory rights and permissions are likely to be required in several relevant jurisdictions in which appropriate activities may take place.

This means that the development and roll-out of all the initiatives described in this whitepaper are not guaranteed. It is impossible to ensure, and no person makes any representations, warranties, or assurances that any such licenses or approvals will be obtained within a particular timeframe or at all.

As such, the initiatives described in this whitepaper may not be available in certain jurisdictions or at all. This could require restructuring of these initiatives and their unavailability in certain respects. In addition, the development of any initiatives is intended to be implemented in stages. During certain stages of development, the project may rely on relationships with certain licensed third-party entities. If these entities are no longer appropriately licensed in the relevant jurisdiction, this will impact the ability of MrWeb Finance to rely on the services of that party.

This whitepaper does not constitute any investment advice, financial advice, trading advice, or recommendation by MrWeb Finance, its affiliates, or its respective officers, directors, managers, employees, agents, advisors, or consultants on the merits of purchasing AMA tokens, nor should it be relied upon in connection with any other contract or purchasing decision.

This whitepaper does not constitute a prospectus or financial service offering document. It is not an offer to sell or solicit any offer to buy any security, investment products, regulated products, or financial instruments. AMA Tokens are not structured or sold as securities in MrWeb Finance.

Owners of AMA tokens are not entitled to any rights in MrWeb Finance or any of its affiliates, including any equity, shares, units, royalties to capital, profit, returns, or income in MrWeb Finance or any other company or intellectual property associated with MrWeb Finance.

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As envisaged in this whitepaper, the AMA tokens are under development and are being constantly updated, including but not limited to essential governance and technical features. If and when the AMA tokens are completed, they may differ significantly from the description set out in this whitepaper. No representation or warranty is given to the achievement or reasonableness of any plans, future projections, or prospects. Nothing in this document is or should be relied upon as a promise or representation of the future.

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If there is any inconsistency between a translation and the English version of this The whitepaper, the English version shall prevail. Purchasing AMA tokens involves substantial risk and may lead to a loss of a significant or entire amount of the money involved. Before purchasing AMA tokens, you should carefully assess and consider the risks, including those listed in any other documentation. Cryptographic tokens may be subject to expropriation and theft; hackers or other malicious groups or organizations may attempt to interfere with the system/network in various ways, including malware attacks, denial of service attacks, consensus-based attacks, Sybil attacks, smurfing, and spoofing, which may result in the loss of your cryptographic tokens or the loss of your ability to access or control your cryptographic tokens.

The regulatory status of cryptographic tokens and digital assets is currently unsettled, varies among jurisdictions, and is subject to significant uncertainty. It is possible that in the future, specific laws, regulations, policies, or rules relating to cryptographic tokens, digital assets, blockchain technology, or blockchain applications may be implemented, which may directly or indirectly affect or restrict cryptographic token holders' right to acquire, own, hold, sell, convert, trade, or use cryptographic tokens. There may be no remedy in such an event, and holders of cryptographic tokens are not guaranteed any treatment, refund, or compensation.

Digital assets and related products and services carry significant risks. The uncertainty in tax legislation relating to cryptographic tokens and digital assets may expose cryptographic token holders to tax consequences associated with cryptographic trading tokens. Potential purchasers should consider all of the above and assess the nature of their appetite for relevant risk support and independently consult their advisers before making any decision.

## **7.0 Whitepaper Version Information**

This whitepaper serves as the latest version of the document we have for this project. The update was done in July 2022 to include the content of some reforms that Mrweb Finance undertook to ensure the sustainability of the project in the long run.

Mrweb Finance migrated to a new smart contract in which tokens were swapped in the ratio of 500:1. This reduced the maximum supply of 50 billion tokens to 100 million tokens. Also, a function in the old contract which allowed for the owner to mint more tokens was removed. Other bugs were also fixed.