GUARDA TOKEN

WHITEPAPER

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Abstract

From the first block of the Bitcoin blockchain generated 11 years ago to hundreds of large-scale blockchain-based projects and services – the crypto industry has been evolving exponentially. As a cryptocurrency, Bitcoin is actively gaining recognition. It has already been legalized in 111 countries, in some cases, as far as becoming a legal payment method. While finance and investment are not the only systems benefitting from the implementation of blockchain technology, they certainly are the most promising ones.

With an example of our project, we will review the opportunities and challenges that the development of blockchain technology brings to financial services. Ways to overcome the difficulties related to the implementation of these technologies will be discussed, including Guarda's potential contribution.

Company

Mission

Pioneering financial transformation

Our goal is to create an ecosystem of products that encompasses the full range of crypto-asset and financial tools. By combining these tools in a single platform, we provide the end-user with a new format of interaction with finance that is decentralized, convenient, and transparent, devoid of the drawbacks of traditional services. We are developing a product that will support most blockchain technologies along with the most efficient classic financial instruments, not just basic cryptocurrency management functions. Our principle is to evolve and grow together with the financial industry.

History

Guarda's history began back in 2017, marked by the launch of our single-currency ETH wallet. Since its inception, Guarda introduced several novel products and features:

2017

- Monocurrency wallets. Several single-cryptocurrency Android and iOS wallets supported

- 5 most popular coins supported

- ERC20 tokens supported

- A grant from the Zcash Foundation for supporting private transactions. A new branch of crypto management developed by Zcash is now available in our app

2018

- Web wallet. Launch of a new multi-wallet platform. 20 most popular coins supported

- In-app exchanges launched with our partners CoinSwitch and Changelly

- Decentralized financial token creation supported. An easy and convenient token creation service with a user-friendly interface. Tokenization of businesses with an audited crypto asset in two steps

- A unique AES data encryption method implemented

○ Guarda Wallet extension supported. Launch of a new platform designed to interact with dApps and DeFi

2019

○ Multi-currency mobile wallet. Launch of a new mobile app that supports the most popular coins

○ Secure Monero network supported. Operations with the privacy-enhanced coin are available in Guarda Wallet

○ Over 40 most popular coins supported

○ ERC721, TRC10, and TRC20, BEP-2 tokens supported. All tokens of the most popular standards and networks are supported

○ Hardware wallet Ledger Nano S supported. The user can connect the most secure wallet storage and manage their crypto using Guarda's interface

○ In-app exchanges launched with partner ChangeNow

○ In-app crypto purchases with partner Simplex. Purchasing crypto with fiat using a bank card

○ Binance coin mainnet supported from its launch

○ Watch-only mode. Monitoring wallet balance and history without importing the private key

2020

○ Multi-signature wallets. An additional layer of protection for user's cryptocurrency, introducing an extra step of signing other addresses of user's choice when sending an asset

FIO Human-readable domains supported. A new service that improves the usability of crypto assets management. Includes an opportunity to link wallets to a single domain and use it for both sending and receiving

Staking: ETH 2.0, TRX, KMD, XTZ, ADA, CLO, ATOM, ONE, NOW, EOS, NEO, ONT. Receiving passive income on top of user's holdings by staking coins stored in wallet

Over 50 coins supported

Waves, NEP-5, EOS tokens supported

Unstoppable Domains and Crux ID are supported. New human-readable domains are available for in-wallet management

Payment Deeplinks launch. Integration of crypto payments into website interface by simply adding a piece of code. The payments can be accepted directly into Guarda Wallet

Mobile App 2.0. Launch of a redesigned app, supplied with more new features

XMR in the mobile app is supported. The secure Monero network is now available on all platforms

AMLcheck. A contribution to fairness within the crypto community. With this service, anyone can check their assets for legitimacy and the sender's integrity. Decentralized regulation while preserving user privacy

Launch of our own validators in Harmony, ETH, XTZ, FIO. Running validator nodes in Harmony, FIO, ETH, XTZ blockchain ecosystems and ensuring network security

- Uniswap integration. Adding liquidity pools via Guarda on Uniswap trading protocol

2021 **May update**

- Launch of our own candidate validation nodes in Ontology (ONT) and Tron (TRX) networks

- WalletConnect - an open protocol designed to interact with decentralized applications supported in the mobile app.

- Uniswap integration. In-app DeFi token exchanges are supported

- Guarda has become one of the key validators in Ethereum 2.0, with over 90 deployed validators

- Zilliqa staking supported on Web and Desktop platforms

- 20 new fiat currencies added as a payment method in crypto purchases

- ALGO, ONE, UNI available for purchase with fiat

- In-app crypto loans integrated

- Hedera Hashgraph (HBAR) is available on all platforms

- There's more to come. Stay tuned

Current stage

Following the development of the product, Guarda's team has expanded accordingly over these few years. A multinational team of blockchain and cryptography professionals and enthusiasts maintains collaboration across several worldwide locations. Aside from technological growth, we are constantly working on accessible communication: so far, we have launched the Guarda Ambassador Program, built up our Telegram and Twitter community, and provided 24/7 user support via email and live chat on the website.

Communication with our community is the key to Guarda's progress. Active feedback from users ensures that the project is on the right path. Guarda has been shaped into its present state by the joint forces of our team and our community. Thereby, we have been able to make our product one of the most promising and fast-growing crypto technologies on the market. Beyond various crypto wallet functionalities, our contribution to the field extends to ensuring a transparent, decentralized, and fair system. We are involved in monitoring the security, voting, and block-producing processes within networks, ensuring the validators' honesty and blockchain integrity.

Our Blockchain Academy, launched in 2020, contains informative articles about crypto and blockchain technology. The Academy raises awareness and knowledge in our community providing relevant and comprehensive information on blockchain technology, trading security, etc.

We are ensuring smooth and seamless functioning of our wallet by maintaining the following features and principles:

- Providing continuous operation of all platforms and service functionalities
- Support of all the functions necessary for controlling and managing assets
- Expanding the range of possibilities for users by listing new altcoins
- Integrating a wide range of new blockchain-based partner solutions for both advanced management and simplification of traditional interactions

- New additional ways of interaction with cryptocurrencies

As well as developing several new blockchain-based services:

- Creating audited personal crypto-asset within the ERC20 standard framework, ready to be launched on the market
- Maintaining and ensuring security and reliability of the blockchain via validator nodes
- Ensuring a positive exchange experience with network fee coverage
- Payment deep links: integration of crypto payments into websites
- Expanding the range of AML applications to raise user awareness of regulatory risks
- Uniswap DeFi protocol integration
- Dapps browser integration for interaction with decentralized applications

Last but not least, we provide regular infrastructural improvements for smoother operations and a better overall user experience.

Vision

As the new technologies evolve and their field of their application expands, the blockchain-based services will soon be deeply embedded in everyday life. Their user base grows day by day, incorporating general public beyond a community of enthusiasts.

The observed trend toward digital finance makes it clear that the classical fiat system cannot meet the growing demands of society. Digital transition presents us with many obstacles as well as opportunities, such as ownership of an item in the digital or real world, handled elegantly by NFT. Meanwhile, the more services there are, the more difficulties arise when using them.

Guarda addresses this issue by merging all the necessary cryptocurrency management features into one platform. Guarda is a state-of-the-art product,

essentially replacing the traditional bank's functionality and reshaping the banking system. While the banking system does not provide any confidentiality, non-custodial services are a turning point in the field of financial management, providing the end-user with full reigns and responsibilities in managing their funds. By building a new decentralized ecosystem, Guarda creates a new financial product. It forgoes a third party involvement in managing one's funds, from creating an assets portfolio or a personal ERC20-based token to withdrawing it into traditional fiat systems.

We are developing our project as an overarching decentralized financial system in an effort to meet and anticipate the demands of the new reality.

Market

Current state

The cryptocurrency market is continuously growing, with new currencies appearing regularly. On top of that, the market is constantly evolving, presenting a variety of new opportunities to integrate of blockchain technology. Meanwhile, an increasing number of countries are legalizing cryptocurrency as a payment instrument. Following mass acceptance and a substantial increase of interest in crypto as an asset (e.g., as a digital substitute for gold), institutional investors are actively joining the crypto market as well. Large-scale fiat financial systems, such as Paypal, Visa, Mastercard, and Facebook, provide their customers with access to the market. Several major services, such as Amazon, Google, IBM, Intel, Microsoft, and Samsung, are incorporating blockchain technology, including but not limited to cryptocurrency payments support.

A significant boost in the development and expansion of crypto technology came from DeFi, eliminating any intermediaries from transactions and allowing users to borrow from and loan to others directly. As a result, there is no more dependence on the centralized market makers, who control transactions and enforce their own rules.

Challenges

While technology advances, so do the challenges. Born from the original idea of a decentralized financial system outlined by Satoshi Nakamoto, blockchain technologies have gradually departed from it. Once again, centralized exchanges follow the legacy of the traditional banking system and suffer from a threat and a potential risk of losing their funds. The downsides of the traditional banking system came full round, in particular:

- Potential subjection to an array of sanctions

- Lack of privacy manifested in the obligatory sharing of personal information when creating an account with custodial services
- Operational risks (hacking, system and software failure), wherein the account owner is vulnerable to money loss. There have already been cases of cyber-attacks on major crypto services, such as exchanges, mining platforms, exchange aggregators with the implementation of hot wallets, etc
- Reputational risks, which may be caused by public distrust towards a service or inefficient customer service

Furthermore, integration of blockchain technology introduces challenges of its own:

- Technological complexity, resulting in a high entry threshold for average users
- Issues specific to the implementation of blockchain technology and supporting the full functionality of decentralized systems
- Need for regular updating and development of the integrated blockchain infrastructure
- High network fees in popular blockchains

Opportunities

Nonetheless, blockchain-based systems offer unprecedented opportunities to create a new financial system that would provide users with complete freedom of financial transactions despite all the challenges. It would forego the involvement of additional agents, as well as limitations of service and payment systems, such as the complexity and less-than-ideal speed of international transfers that can take 2 to 5 days to be confirmed.

The following are some of the disadvantages of the traditional financial system that blockchain can solve:

- Transaction limits. In a decentralized system, there are no limits to the amount sent and received
- Scope of required detail. The recipient's address is sufficient for a transaction
- Limited working hours. New blocks in the blockchain are being signed 24/7
- Non-transparent fees. Fees can vary widely, whereas network fees on the blockchain are always calculated transparently
- Cross-border payments, requiring double currency conversion. Cryptocurrency payments do not require conversions within a particular blockchain

On top of that, blockchain provides several novel solutions that have not been feasible before:

- The need for intermediaries between a lender and an interest provider. DeFi-protocols connect them directly using a smart contract
- Identity theft, proof of ownership in the digital field. Non-fungible tokens provide transparency and sustainability of ownership rights
- Stable digital currencies. Currencies whose rates tend to be less volatile

DeFi is a rapidly evolving decentralized financial protocol, with which decentralized exchanges, credit services, deposits, and much more have been developed. In contrast to centralized systems, DeFi is controlled by smart contracts, which simplify procedures and increase the level of security. Nowadays, with the development of DeFi, financial interactions can be organized without any intermediaries.

Equally important is the introduction of non-fungible tokens (NFTs). These are uniquely created tokens that can only be received and sold as a whole. NFT simplifies selling and purchasing digital items, ensuring transparency of the exchange on both sides. Unlike regular tokens, such tokens are one-of-a-kind and can function as proof of ownership of the asset. They operate akin to transportation tickets which are issued individually and cannot be tampered with (e.g., changing the date of issuing). One of the most famous NFT projects is the game CryptoKitties.

Another noteworthy blockchain invention is stablecoins. Stablecoins are currencies that are pegged to another currency, either crypto or fiat. Stablecoins reduce volatility-related financial risks, i.e., cryptocurrency price fluctuations. One of the most prominent examples is Tether US (USDT), which is pegged to the U.S. dollar. Tether is currently among TOP-5 most demanded cryptocurrencies.

Notably, national state currencies have also begun to be actively tested and prepared for launch.

Product

Product overview

Guarda wallet

Platforms
Web wallet
Desktop
Extension
Mobile wallet
Hardware wallets

Guarda Token

User

Guarda

Partners

Ledger
AML
Walletconnect

Exchanges
ChangeNow

HRA
FIO
Unstoppable domains

Purchases
Guardarian
Simplex

Token generator

Validator nodes

Types
Guarda validator nodes
Partners validators

Wallet features
Purchases
Exchanges
Human readable domains
Staking
Sepa payments
Bank cards
DeFi

DeFi
Uniswap listing
Loans
Deposits

Based on our research on trends and demands within the industry, the Guarda team has concluded the necessity to abandon the current predominantly outdated approach towards financial interactions and develop a new, credible product that would adhere to the ideas of decentralization and inclusion. We strive to provide users with real-time access to the blockchain system, granting them full control and responsibility for the management of their funds.

Our core service is Guarda Wallet - a non-custodial multi-currency wallet supported on all major platforms, including web, desktop applications for Windows, Mac OS, and Linux, mobile applications for iOS and Android, and a Chrome extension. Our wallet is included in the official wallet registers of the following foundations:

- Aryacoin
- Binance
- Bitcoin Gold
- Callisto
- Dash
- Decred
- Digibyte
- Ethereum Classic
- Expanse
- FIO Protocol
- Groestlcoin
- Harmony

- Horizen
- Komodo
- Nem
- NEO
- Qtum
- Ravencoin
- Ubiq
- Vechain
- Ycash
- Firo
- Zilliqa

Asset management

Guarda Wallet provides all the basic cryptocurrency management features free of charge, such as:

- Standard cryptocurrency management: sending, receiving, storing 50+ coins and 10k+ tokens, including XMR (a privacy-enhanced coin) on all platforms
- Checking transaction data, including additional details on various currencies, such as nonce, memo, transaction keys, etc
- Adding watch-only addresses. Viewing history and balance without importing private keys
- Creating an unlimited number of new addresses
- Importing wallets using private keys, mnemonics, WIF, or extended private keys

Staking

Staking is an opportunity to earn passive income for storing cryptocurrency. Blockchains of certain currencies have developed systems of rewards for fundholders who actively participate in blockchain signing or simply store funds at their addresses. Currently, we are one of the largest decentralized platforms, which supports the staking of over 12 assets and a substantial number of pools and validators:

1. Cardano
2. Callisto
3. Cosmos
4. **Ethereum 2.0**
5. EOS
6. Komodo
7. NEO
8. NOW token
9. Harmony
10. Ontology
11. Tezos
12. Tron
13. Zilliqa

Exchange

Guarda Wallet supports built-in decentralized exchanges with partner ChangeNow, authorizing over 10k pairs with no hidden fees.

Fiat services

In-app partner service for crypto on-ramp allows safe purchasing of cryptocurrencies with a debit or a credit card directly in the wallet. SEPA integration is available for residents of eurozone countries.

AML

Protection against fraudsters via screening an address for transactions indicating suspicious or illegal activity. AML scans the address and funds passing through it against multiple databases and identifies suspicious transactions, such as money laundering, terrorism financing, etc. As a result, a user receives a report with the wallet's rating. By allowing users to perform independent verification of the source's trustworthiness and lawfulness, we aim to increase user awareness and knowledge of crypto-asset management.

Multisigs

Multi-signature (BTC, ETH) wallets are an additional security measure for transactions. It functions by linking up to 10 supplementary wallets to the wallet. A sub-selection of them provides a signature to authorize a transaction each time funds are sent.

Human-readable addresses

Guarda Wallet supports Human-Readable Addresses (HRA) for sending and receiving funds. HRAs simplify cryptocurrency transactions while reducing the likelihood of errors, typos, or misprints. Guarda Wallet interacts seamlessly with HRAs, such as Unstoppable Domains, FIO Protocol, and ENS. The user simply needs to purchase a blockchain domain on one of the above services and bind their addresses to the new HRA via Guarda Wallet.

Decentralized financial token creation

With a user-friendly interface, Guarda offers effortless tokenization of the user's services. The associated possibilities include the creation of loyalty systems, attracting new investors or new users, and increasing general interest in the service.

We create audited ERC20 tokens and provide the possibility to list user's tokens on the Uniswap DeFi exchange. Naturally, we offer 24/7 support to users at all stages of creation.

Block producing

Guarda's validators operate on Ethereum, Harmony, Tezos, Ontology, Tron and FIO. In the future, our infrastructure will extend to other networks. By participating in the network activity (e.g., signing blocks), we support the blockchain ecosystem and monitor other's validators activity. Moreover, we provide the user with an opportunity to earn passive income by delegating funds to the validator using our interface.

Blockchain invoicing

This feature allows sending invoices to the recipient through the FIO blockchain. FIO requests are a secure method of requesting payments by sending decentralized encrypted invoices. The user receives a notification in the wallet and can accept or decline the request. FIO requests support the most popular currencies.

Payment deep links

Integration of Guarda Wallet-based payments into websites. This feature allows filling out sending fields and redirecting payments to the user's wallet in Guarda free of charge. No additional implementation is required from the user.

Product Roadmap

Q1 2021

- Extending Ethereum 2.0 and Harmony staking to a mobile app to increase the outreach and promote network security via community engagement

- Crypto loans. Supporting cryptocurrency borrowing directly from the provider and avoiding intermediaries

- Hedera (HBAR) listing. Integration and highlighting blockchain functionality supported by the foundation

- Walletconnect in the mobile app. It's an open-source protocol that connects decentralized apps, such as Dapps, in an encrypted manner without accessing the content. Walletconnect works on the blockchain and can be used free of charge

Q2 2021

- Bitcoin Vault listing. New blockchain allowing users to reverse transactions within 24 hours

- Referral program. An opportunity to invite new users to Guarda and get rewards for their operations

- Zilliqa staking. New item in Guarda Wallet list of coins available for staking

- Hedera Hashgraph (HBAR) listing. A network powered by hashgraph consensus with blazing-fast transaction speeds and incredibly low bandwidth consumption

Q3 2021

Validation nodes for most popular currencies. Expanding the ecosystem of launched and maintained nodes in various blockchains

Guarda's own payment system and Apple Pay compatible bank card issuance. A gateway to the traditional fiat system

New features for token creation. Providing a toolkit for convenient token management

Internal ETH transactions. Interactions with smart contracts on the Ethereum network without network fees

Crypto deposits. An opportunity to become a participant of the DeFi system as a liquidity provider and earn passive income

Q4 2021

Hedera Hashgraphs token support. Managing and generation of HBAR tokens in the Guarda Wallet interface

10 new currencies supported. Expanding the range of possibilities for users by listing trending altcoins

Improving the internal ecosystem of Guarda. Updating and improving internal services to ensure stable product performance

Adding 10 new features to provide additional security for users. Increasing the security level of crypto-assets management

Token

Loyalty programs are a widespread practice incorporated by a majority of businesses. The loyalty programs were designed primarily to attract new customers by creating encouraging conditions and promotions. Unfortunately, the scope of these programs is rather limited. There are usually only a few cases where loyalty points work outside of the campaign that issued them. As a result of the limited utility, they are scarcely used. Replacing the standard loyalty program with service tokenization is a solution to this problem.

The benefits of tokenization are extensive. It allows users to exchange earned tokens for other tokens of their choice. With the advent of decentralized financial platforms, the efficacy of tokenization has increased: tokens listed on exchanges gain value outside of the local campaign.

We are issuing Guarda ERC20 and BEP2 tokens on Ethereum and Binance blockchains.

Ticker: GRD
Full name: Guarda Token
Decimals: 8
Mintable: No
Total supply: 300 000 000

Token issuing

Guarda Wallet will initially issue its' ERC-20 token on the Ethereum blockchain, the code for which will be published openly on GitHub https://github.com/guardaco. A strict limit of 150 000 000 GRD will be created on the Ethereum blockchain, never to be increased. These tokens will allow us to develop new functionality while balancing the price/demand ratio.

The contract will control the following functionality:

1 Guarda tokens issuance
2 Guarda tokens transmittance
3 Guarda tokens burning

Later, Round 2 of token issuance will take place on the Binance network for convenient token transfer and trading with lower fees. As part of the service, a token swap between the two networks will be implemented.

Issuing round 1

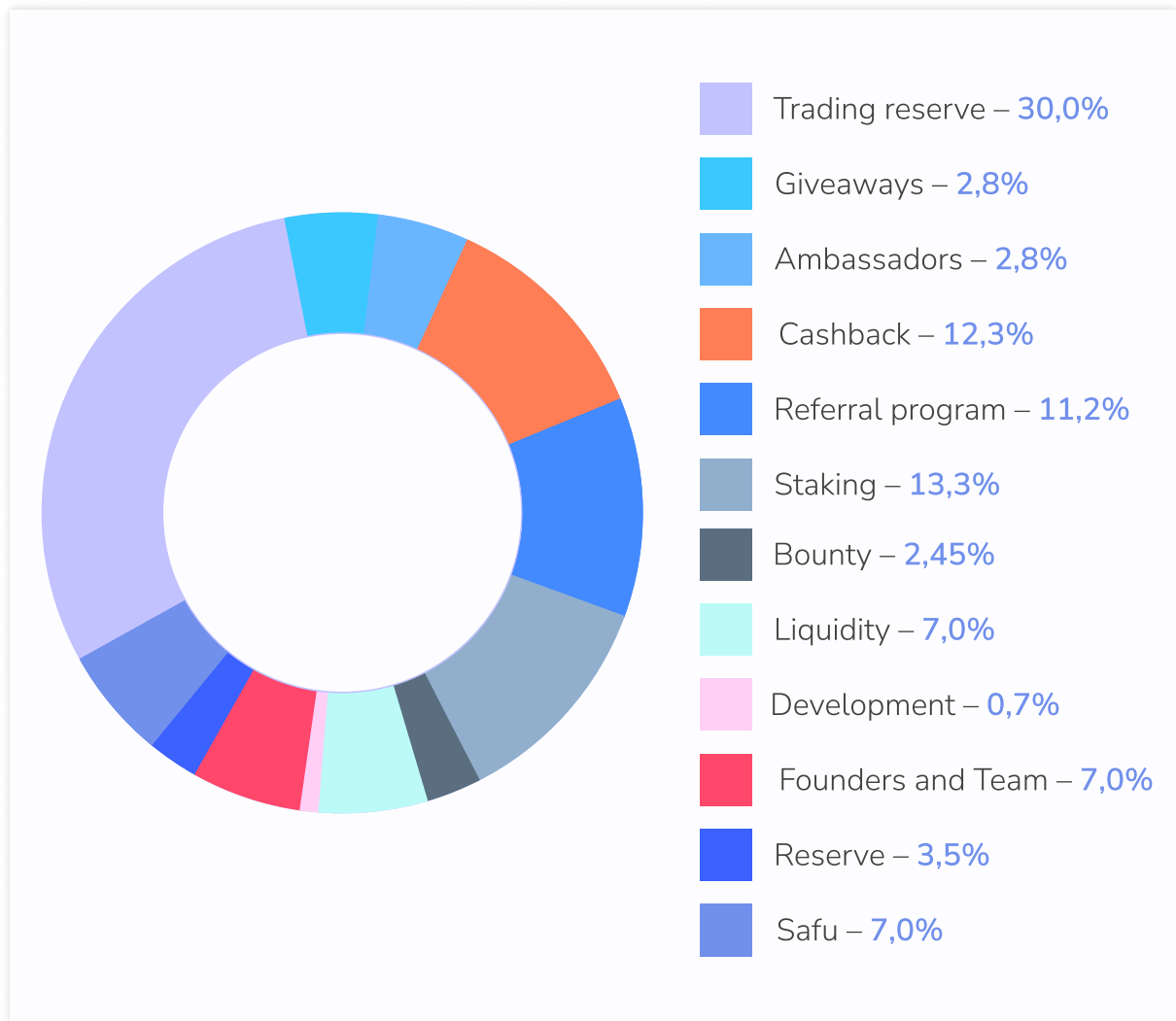**Type**: ERC20 Token
Circulating supply: 150 000 000

Issuing round 2

Circulating supply: 150 000 000
Type: BEP2 Token

Token allocation

Giveaways	8 400 000,00	2,8%
Ambassadors	8 400 000,00	2,8%
Cashback	36 750 000,00	12,25%
Referral program	33 600 000,00	11,2%
Staking	39 900 000,00	13,3%
Bounty	7 350 000,00	2,45%
Liquidity	21 000 000,00	7%
Development motivation	2 100 000,00	0,70%
Founders and Team	21 000 000,00	7%
Reserve	10 500 000,00	3,5%
Safu	21 000 000,00	7%
Trading reserve	90 000 000,00	30%

Allocation

- Trading reserve – **30,0%**
- Giveaways – **2,8%**
- Ambassadors – **2,8%**
- Cashback – **12,3%**
- Referral program – **11,2%**
- Staking – **13,3%**
- Bounty – **2,45%**
- Liquidity – **7,0%**
- Development – **0,7%**
- Founders and Team – **7,0%**
- Reserve – **3,5%**
- Safu – **7,0%**

Dates and amounts are subject to change in case of major changes in the market

Token burning

Burning is the process of permanently removing a certain amount of tokens from the circulating supply. Burning benefits both holders and owners as it increases the value of the token and helps keep the price at a certain level.

The GRD smart contract has a burn function. If called, this function removes a portion of the circulating supply. The number of tokens burned will not exceed the number of tokens spent by users on our service.
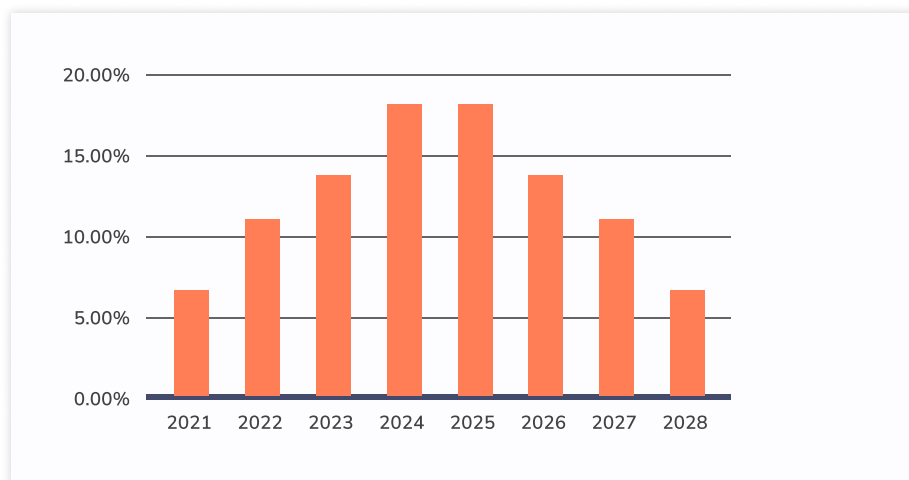
Distribution

Ambassadors

Guarda's primary goal is to build a strong community that would help our product grow. Ambassadors who spread the word about our service and promote its development are a valuable part of the community. Thus, we want to show our appreciation to the ambassadors and let them know that they are not just members of the community but also members of the team. To acknowledge their help in Guarda's development, we decided to reward them with our tokens.

We will reward users for unique content that was created specifically for Guarda. The details of the program will be available on our official website.
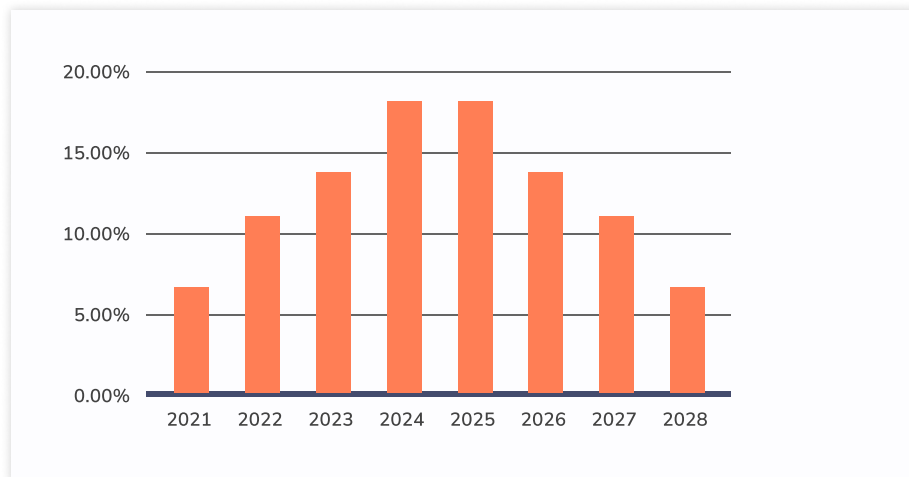
Tokens allocated: 8 400 000,00

Distribution plan

Giveaways

To bring in new users and motivate active ones, we are launching our referral program.

Tokens allocated: 8 400 000,00

Distribution plan

Bounties

The Guarda team is continuously looking for new ways to improve our service and increase security and brand awareness. By launching the Rewards program, we want to achieve these goals and reward users for bug reports and vulnerabilities they found.

Bug bounty
Users are rewarded for reported bugs if:

- The reporter described the issue in detail and outlined the steps to reproduce the issue
- A bug or vulnerability found is within the scope of the bounty program
- The reporter commits not to disclose the provided information publicly or to any third parties

Details of the bounty program will be available on our GitHub.

Bounty for reviewing our academy/knowledge base
When a user finds an article with outdated or incorrect information, we can offer them our token as a reward. To do this, anyone can send a report to support@guarda.com with a link to the article with incorrect information and suggestions for improvement.

Details of the bounty program will be available on our Help Center.

Tokens allocated: 7 350 000,00
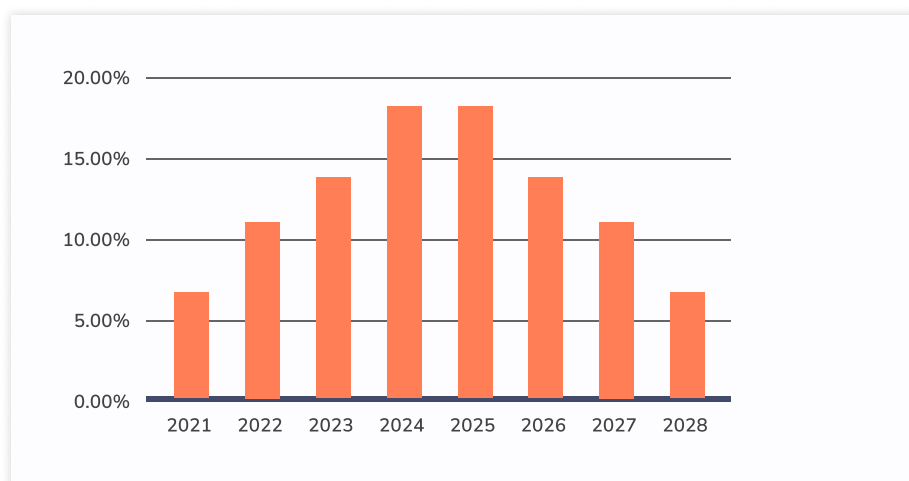
Distribution plan

Liquidity

10% of the issued tokens or 21 000 000,00 GRD will be added to the DEX to provide liquidity. Guarda team will list the token on a decentralized exchange platform. It is an exchange that is operated by smart contracts and allows anyone to buy and sell tokens directly, without intermediaries.
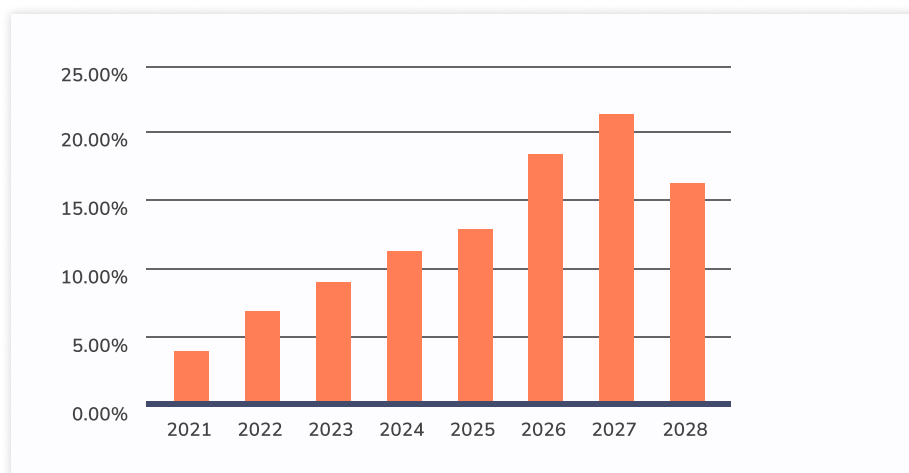
Tokens allocated: 21 000 000,00

Referral program

The program allows users to invite new users via a unique referral link, receiving rewards for the activity of those new users.
Read more

Token allocated: 33 600 000,00

Distribution plan

Cashback

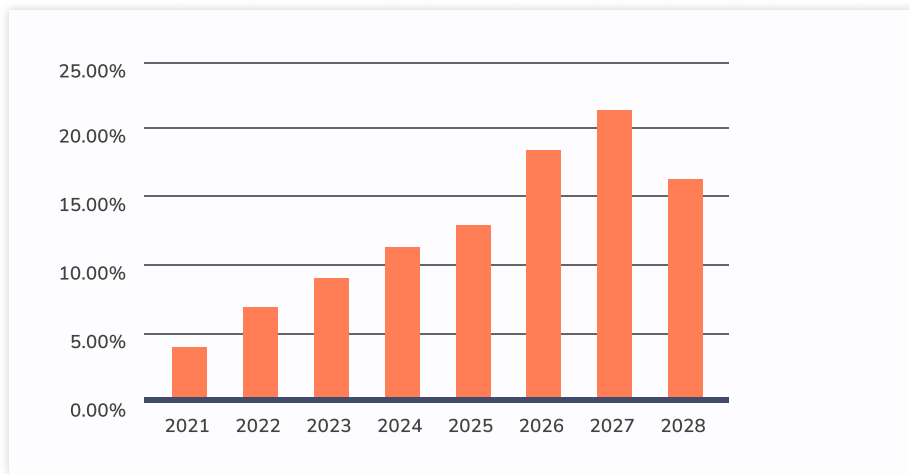Rewarding wallet users with cashback on a monthly basis for using certain wallet functions (e.g. exchanges, fiat purchases, etc.)
Read more

Token allocated: 36 750 000,00

Distribution plan

Guarda token staking

Guarda Wallet will support the staking of Guarda token. Users will receive a token when they freeze it on the blockchain.
Read more

Token allocated: 39 900 000,00
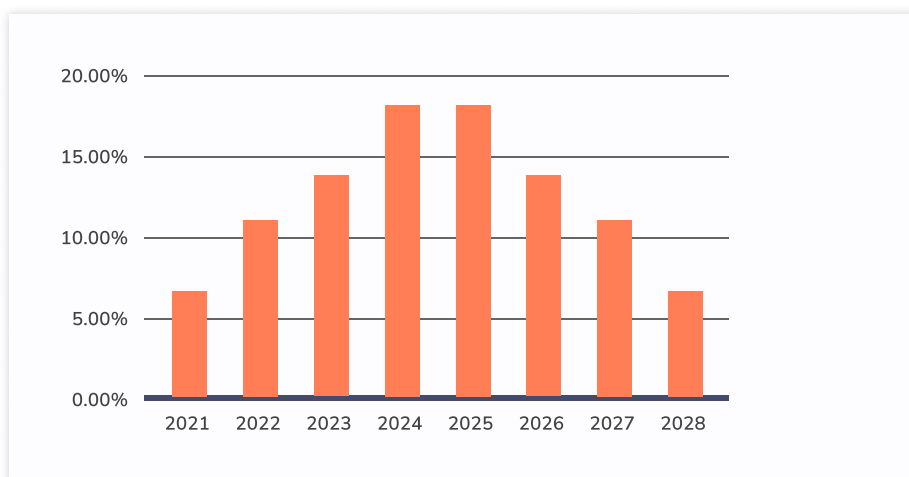
Distribution plan

Reserve

Upon the launch, 5% of the tokens will be frozen. 3 years after those tokens will be issued at a 5% annual yield.

Tokens allocated: 10 500 000,00

Trading reserve

Upon the launch, 30% of the tokens will be frozen. 3 years after those tokens will be issued at a 5% annual yield.

Tokens allocated: 90 000 000,00

Allocation schedule

Q2 2021

○ ERC20 contract deployed. The official launch of the Guarda token

○ Launching the Bounty program. We strive to involve our community members in improving the quality of the products and services by rewarding active users for their help

○ Adding a referral system to the cashback program. Users can invite new users using referral links and receive rewards for their operations

○ Listing on Uniswap. Providing the token with liquidity. Our token can now be purchased on Uniswap

Q3 2021

○ The Giveaway program has already started. Detailed conditions will be provided on our social networks. The first crypto community token distribution

Q4 2021

○ Round two of the issuance on the Binance network. The second half of the initially scheduled token amount will be issued as a BEP-2 token. Launch of BEP-2 and ERC20 Guarda token staking.

○ Adding payments in tokens for the token creation, EOS accounts, and human-readable addresses

Q1 2022

New scenarios for token distribution will be launched. We will continue to develop and integrate the token into our services

New giveaways will be launched

Q4 2022

Adding new products to the cashback program

Adding payment functionality in tokens for other products

Q4 2023

Adding new products to the referral program

Team vesting plan

To motivate the team in further development of the service, we created a vesting plan that includes the distribution of 7% of the total token supply among the key team members.

Initial release, 0% (out of the vesting plan)
After 1 year, 12.5% (out of the vesting plan)
After 2 years, 12.5% (out of the vesting plan)
After 3 years, 12.5% (out of the vesting plan)
After 4 years, 12.5% (out of the vesting plan)
After 5 years, 12.5% (out of the vesting plan)
After 6 years, 12.5% (out of the vesting plan)
After 7 years, 12.5% (out of the vesting plan)
After 8 years, 12.5% (out of the vesting plan)

Loyalty program

To develop a product that would cover all potential user needs, we update our service regularly by adding new functionalities. Partnership with ChangeNow, Coinswitch as well as the implementation of crypto exchanges on all our platforms have brought us forward towards building a product encompassing the full range of the latest crypto services. From the user's position, in-app exchanges are an essential feature of a multi-currency wallet.

It is to our belief that an effective and reliable service must have the following properties:

- Convenience
- Trustworthiness
- User privacy
- Transparency

- Absence of hidden fees

Guarda makes sure that our exchange service honors these principles. Exchanges are performed seamlessly within the application. Our partners have an impeccable reputation and cooperate with several major reputable services. Both our application and our partners do not collect any personal information during exchanges and do not expose users' sensitive information. Transparency in the exchange process is ensured by the fact that the user can always see the rate, transaction information, status of the exchange, and can always request further information from the Guarda support team and our partners regarding their exchange. And, without a doubt, one of the major benefits of our service is the absence of hidden fees. The user always receives exchange funds according to the current rate.

To go further and give users an even more pleasant experience with our exchange service, we are introducing a cashback program. While participating in this program, the user will be able to receive cashback in the form of Guarda tokens.

Membership

In addition to cashback for exchanges, Guarda plans to develop other internal services of our product, for which we will gradually introduce a membership program. This program will expand the list of features for which users will be able to receive the cashback, as well as increase its rate.

Feature status: under development

Referral program

Using our referral program, users can invite their friends to use our wallet and get rewarded for helping our user base grow. These users can be rewarded

for the actions of a new user. To boost motivation, Guarda wants to support loyal users with additional rewards in the form of Guarda tokens.

A successful development of the product is inconceivable without taking users' feedback and requests into account. Likewise, the user's loyalty to the service is, among other things, determined by the developer's feedback policy. A symbiosis between the consumer and the developer ensures efficiency in product improvement.

Such symbiosis can be achieved by common standard methods, such as audience surveys. We decided to introduce the decentralization principle to the feedback system in the form of our tokens. Circulation paths of the token give insight into user preferences and experience. Analysis of the circulation and long-term deposits of the token is an innovative way of managing our product and ensuring that we are moving in the right direction.

Feature status: under development

Use cases

Staking

Staking is an opportunity to earn income by locking funds within an account for a certain period of time. The blockchain can reward users who lock tokens with a percentage of the deposit. Prolongation of the locking period increases the reward rate. Guarda incorporates BEP-2 and ERC20 token staking, providing users with an opportunity to receive regular rewards for storing their funds in the blockchain. Eventually, a swap between ERC20 and BEP-2 tokens will be implemented. Aside from allowing holders to earn income, this implementation will regulate the volatility of the token.

Feature status: under development

Discounts. EOS staking and account creation

The EOS network is among the most practical and convenient networks due to the absence of fees. Instead of enforcing network fees, EOS implements resource-based transactions and storage of address information. RAM is being allocated each time an account is created; and thus, CPU and NET can be staked for EOS and unstaked thereafter. One of the biggest advantages of the resource scheme is its rechargeability. CPU and NET are recovered within 72 hours after unstaking and can be further reused.

To simplify and improve the user experience when managing EOS, we have created a functionality within Guarda Wallet that provides a straightforward way to create EOS accounts and stake resources within the wallet. A substantial discount will be provided when purchasing this feature with a GRD token.

Feature status: implemented, payments with token are under development

Decentralized financial token creation discounts

Nowadays, anyone can create their own cryptographic asset for distribution on an existing blockchain. Integration of blockchain technology was greatly simplified for an average user, who does not need to deploy their own network in order to use its functionality. The Ethereum network is the most suitable for such cases, and it provides users with the opportunity to create their own tokens based on the ERC20 protocol.

Tokens have an immensely wide scope of application. They can be used as proof of service, for purchases, or for product tokenization, to name a few. Moreover, listing a token on an exchange platform, promoting and trading it can increase its purchasing value.

We strive to ensure that every user, regardless of the extent of their

experience with crypto, could create their own asset with little effort. To that end, we have developed a user-friendly functionality to create audited ERC20 tokens. A substantial discount will be provided when purchasing this feature with a GRD token.

Feature status: implemented, payments with token are under development

Decentralized financial token listing discounts

User's ERC20 crypto-assets can be listed on an exchange platform for the general community to purchase. Decentralized exchanges are arguably the best option for this, since they guarantee user privacy and do not require identity verification. Decentralized exchanges are regulated through smart contracts and allow anyone to trade assets.

The most well-known decentralized exchange on the Ethereum network is Uniswap, which supports the trading of any tokens. The only requirement is the liquidity of the token, i.e., provision of that token with some value.

Guarda lets the user list their token on Uniswap with little effort. The user only needs to send the required amount of tokens and provision, the rest is taken care of by Guarda. A substantial discount will be provided when purchasing the listing with a GRD token.

Feature status: implemented, payments with token are under development

Guarda wallet listing discounts

With the growing number of new assets and blockchains emerging, it is becoming increasingly difficult for the end-user to store and manage funds. The problem is further aggravated by the fact that storing funds in various currencies requires multiple specific wallets and services. Typically, when

launching a new blockchain, developers release an official wallet complementary to the released asset, thus, producing yet another single-currency wallet. This strategy greatly limits the product's user base since typical users diversify their assets, storing and trading funds in multiple currencies. For the convenience of managing their resources in one place, users tend to turn to multi-currency services and wallets. Developers who support such wallets increase the awareness of their cryptocurrencies within the crypto community.

The number of Guarda-supported blockchains is continuously growing. Out of passion for new crypto technologies, we actively support new up-and-coming projects. We are always happy to provide our service to the projects that are interested in our support. Moreover, a substantial discount is given when purchasing the service with a GRD token.

Feature status: implemented, payments with token are under development

Discounts for adding tokens in Guarda Wallet Uniswap and Sushiswap token list

Guarda Wallet supports tokens of several platforms, namely, ERC20, ERC721, TRC10, TRC20, BEP-2, NEP-5 protocols. Among the available tokens, there always are numerous inspiring projects worth being promoted. Guarda provides such projects with an opportunity to be noticed by our community via inclusion in our recommended standard list of tokens in the application. A substantial discount is given when purchasing the service with a GRD token.

Feature status: under development

Promo campaigns

For any IT or financial project, it is essential to have access to the community and trusted channels of communication and feedback. A well-informed user studies reviews and feedback about a prospective service before entrusting it with their assets. Therefore, reliable sources of information are always appreciated within the crypto community.

We actively provide our users with an opportunity to promote their projects within our community via cross-promotions. Promotions, paid for in tokens, are available in the form of an advertising banner on our website, a post, or an AMA session in our telegram channel.

Feature status: implemented, payments with token are under development

AML

While decentralization and confidentiality are the central tenets of cryptocurrency, certain moderation and tracking of funds are necessary due to regular attacks on services. In order to prevent loss of funds passed through exchanges, some organizations regulate these situations by tracking illegal funds and addresses involved in illegal activity.

For an average user, however, it may be important to track their addresses and the addresses of the senders of funds. If there is a possibility of relation to illegal funds, the user's address may be flagged as suspicious when withdrawing to the exchanges. Tracking is a convenient way to regulate the decentralized system without requiring verification from the end-user. AML is a service that provides access to such information to an average user, evading a monopoly over it by large exchange platforms. This way, AML helps maintain the integrity and transparency of the crypto community.

The AML package, which can be purchased with Guarda tokens, checks the user's address and the senders' addresses for illegal transactions related to illicit activities.

Feature status: implemented, payments with token are under development

Discounts on HRA address creation

Many users are reluctant to send cryptocurrency due to the fear that a single typo can direct funds to the wrong address. Since cryptocurrency transactions are irrevocable, such mistakes can be fatal. Only some blockchains offer a feasible solution to this issue. For example, EOS network offers generation of a unique account name. A solution for all networks was found in the form of Human-Readable Addresses (HRA). HRA is a convenient, simple address that a user can create and bind to the existing cryptocurrency addresses, making the process of sending and receiving funds much easier. For further convenience, multiple addresses can be connected to a single HRA.

Guarda supports the full functionality of Unstoppable Domains and FIO addresses. With our service, users can create addresses, bind and unbind crypto addresses and use them for sending or receiving funds and invoices.

A substantial discount is given when purchasing the service with a GRD token.

Feature status: implemented, payments with token are under development.

Card Issuance

For most users, cryptocurrency is a way of investment. Yet, the conversion to fiat money causes difficulties for many users. As time goes by, more and

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more countries are legalizing cryptocurrency, while businesses are gradually beginning to accept it as a payment method. In order for users to easily access their funds, we are developing our own payment system, which will be used to issue a physical card linked to a cryptocurrency account. This will save the users paying high fees for converting cryptocurrencies into fiat money and allowing withdrawals directly from the account.

Feature status: under development.

Crypto loans

It is impossible to picture an economic system without loans. It was only a matter of time before loans would be implemented within blockchain technology. In the traditional system, there is always an intermediary participating in the loaning process. The challenge of implementing crypto loans was to provide the most transparent and trustworthy service possible through a decentralized structure. Smart contracts made this possible. Users send collateral to the smart contract, where it is locked in until the loan and interest are repaid. The smart contract automatically regulates all of these processes, thereby effectively foregoing intermediaries. A high level of transparency is ensured by the fact that the smart contract code is public and audited.
Our team is developing a service through which users can get loans.

Feature status: implemented.

DeFi

The gradual development of our project continuously expands to new directions of blockchain technology. One of these directions is DeFi - a full-fledged financial system where all participants are equal. In this system, the end-user has a lot more rights and opportunities compared to non-peer

systems.
Read more

Starting with crypto loans, we've already initiated the implementation of DeFi. Our users will be able to access a wide range of functionality to manage their finances and more. Our token will serve as a common thread within the ecosystem.

Feature status: partially implemented

NFT

As the world turns increasingly digital, the question of ownership rights has become topical. The surge in popularity of NFT within the art community proves that the demand for a unique digital identifier will only grow.

Non-fungible tokens can be applied to all digital technologies. For example, the ownership of a human-readable domain for crypto management is controlled by the token.

As a digital proof of ownership, NFT is a unique private identifier. In the future, NFT could be the master key that unlocks all possible DeFi services. Several NFT projects have already been supported.
Read more

Feature status: partially implemented

Team

Paul Sokolov - Paul is the Chief Executive Officer of Guarda Wallet with over 5 years of experience in the field of blockchain technologies and cryptocurrency. Besides being the main visionary of Guarda, Paul is known for taking part in a variety of other blockchain-related projects over time. Paul's interests are focused on decentralization, custody-free cryptocurrency management, and privacy solutions.

Artem Kirillov - Artem is the Chief Operating Officer at Guarda Wallet who has been an IT executive with more than 15 years of experience in FinTech startups, e-commerce, retail, production, services, consulting, state companies from 10 to 5000+ people, the last 4 years of which in crypto. Artem became the head of the development team in 2019, and under his leadership, Guarda has experienced expeditious growth.

Elizabeth Saul - Senior Business Development Manager of Guarda Wallet. She joined the team in 2019. Before Guarda, she has been involved in the preparation of prospectus of IPO emission, portfolio management, stock market analysis, and more. Interest in Corporate Finances and the Stock Market has rapidly grown into a passion for the blockchain and FinTech field.

Guarda built a team from around the world: Estonia, Russia, Ukraine, Greece Lithuania, Nigeria, UK, Norway, Kazakhstan, Nepal, Cambodia, etc. A passionate group of enthusiasts with many years of experience in crypto and financial technologies is fully engaged in the development, marketing, and business directions of our company.

Risk mitigation

- Technical risks. The token is ERC20 compliant. ERC20 is a technical standard for Ethereum-based smart contracts that defines their interactions within the network. Once a smart contract is created, it is permanently fixed; thus, the rules for interaction with the token cannot be changed over time. Knowing that no code is 100% secure, the smart contract still requires an audit to track possible vulnerabilities. Our token's smart contract has successfully gone through a security audit. BEP2 token is issued as a standard token on the Binance blockchain. The transaction is checked by the network for errors before validating and deploying the token.

- Social risks, trust risks. The Guarda team's goal was to create a service that provides the user with maximum security while managing their assets. We do not store any of the users' personal information, nor do we have access to the users' funds. Guarda is one of the safest cryptocurrency wallets, which has received massive support within the crypto community.

- Risks of high volatility. To prevent volatility in token exchange rates, we have developed a plan to distribute rewards to token holders and increase the number of long-term investments (staking, membership).

Token economy

GRD token will be utilized as an internal currency for various fees and offers on Guarda Wallet, including but not limited to:

- Pay for a HRA. Convenient personal HRAs addresses can be created and paid for in Guarda tokens
- Payment for creating EOS accounts and staking resources. Every user can pay for operations within their EOS account with Guarda tokens
- Highlights and featuring in the Guarda Wallet interface. Any cryptocurrency or foundation can promote its product in the Guarda Wallet interface and pay for it with Guarda tokens
- Staking. Earning tokens by staking Guarda tokens on the blockchain.
- Cashback for exchange transactions and crypto purchases. Get cashback by signing up for the Guarda membership program or during our promotional campaigns
- List a token on Uniswap after you've created it via our Token generator. Each user who creates their token using Guarda can pay for listing on a decentralized exchange with Guarda tokens
- List your token on Guarda. Any coin or foundation can pay for integration in our wallet with Guarda tokens
- Adding users' tokens to our default list on Guarda. Users who have tokens can include them in our default list for a fee
- Create your own tokens. Users can create their tokens for a fee, paid in Guarda tokens
- Promotional campaigns. Each foundation or coin can pay for a promotional campaign, which may include an AMA session, social media posts, banners on our website

All of these features can be purchased in tokens. In certain cases, payment in tokens is supported with a substantial discount. The list of the offers will be regularly updated.

Tokens spent on these services will be gradually burned to maintain the price/demand ratio.

Circulation

Total supply:
150 000 000 ERC-20 tokens
150 000 000 BEP-2 tokens

STEP 1

Get

STEP 2

Use

STEP 3

**HODL
or
Withdraw**

Buy
Exchange
Earn: Cashback,
referral program
Bounty
Ambassador
program

membership
Staking
DeFi, NFT
Token services
HRA
EOS account services
Promotions

HODL
Exchange
Stake

Token burning schedule

In order to maintain the price of the token, we are planning to implement Quarterly burns. We will regularly burn a portion of tokens that users spend using our services.

Release schedule
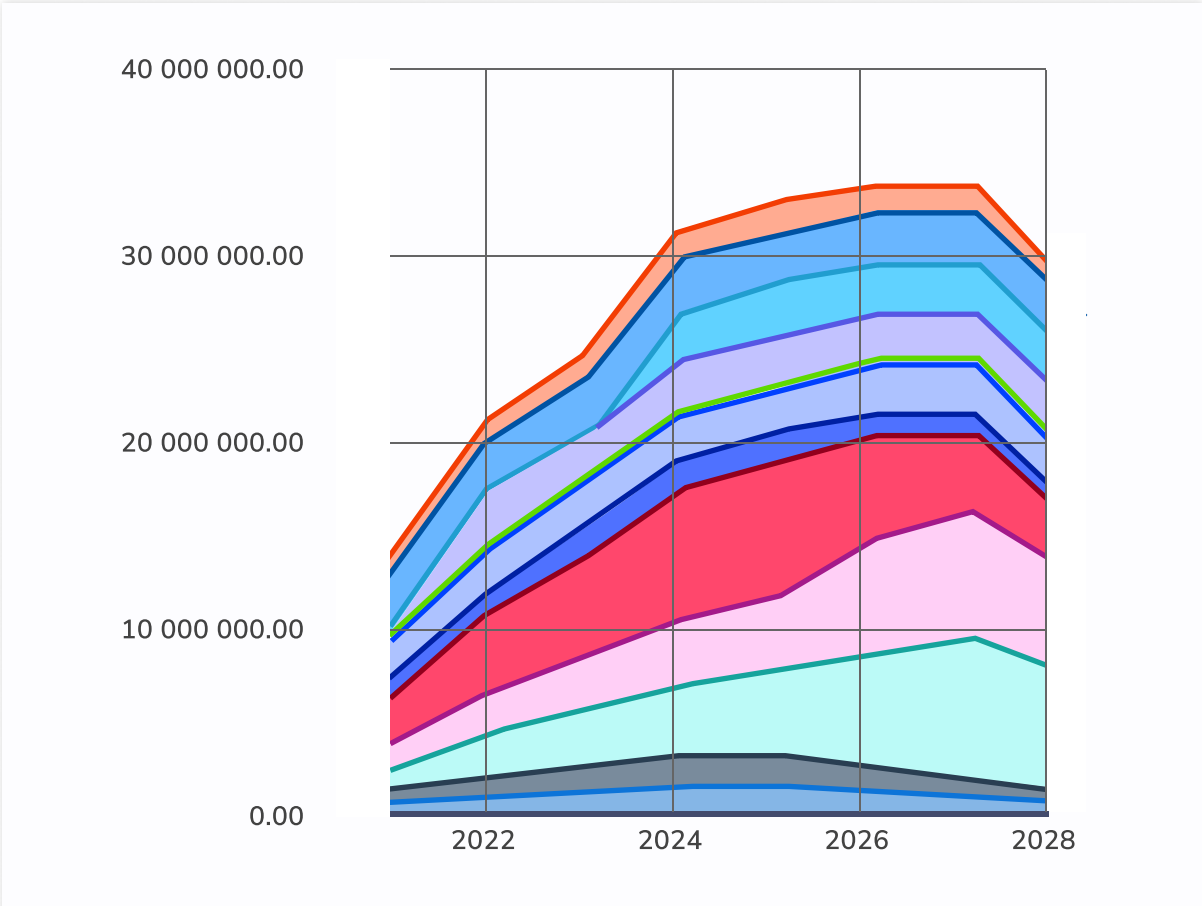
Legend:
- Ambassadors
- SAFU
- Reserve
- Founders and team
- Development motivation
- Liquidity
- Bounty
- Staking
- Referral program
- Cashback
- Ambassadors
- Giveaways

Value

Guarda Wallet is a continuously evolving product. Our team ensures that its development follows the latest financial and technical trends in the crypto industry. We are actively working on improving our products, integrating new coins, services, and building partnerships. The desire to create a novel decentralized product is what has led our service to become one of the most technologically advanced crypto services in record time. From now onwards, we plan to go yet further, starting a new campaign by launching our token, integrating it into our services, implementing new features, distribution scenarios and use cases.

A year after the launch of our token, there will be several distribution scenarios and use cases implemented. The frequency of token usage within the service and token turnover are growing. Compelling offers attract new users and motivate regular users to perform operations within our service.

Integration of the first distribution scenarios will facilitate collection of our tokens. Afterward, the token will be listed on an exchange, with a set initial value, from that point on the users will be able to purchase it. The issuance of tokens is designed in such a way that the token is issued gradually to regulate the volatility of its price as the value grows.

Socials

The GRD token whitepaper is one of many steps toward Guarda's growing ecosystem. Subscribe to our newsletter and social media to keep up with the latest news and development updates.

GUARDA

www.guarda.com