



DEXA COIN

WHITEPAPER

dexacoin.net



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INTRODUCTION

Perhaps one of the most underestimated revenue markets in the world is the remittance industry, which is worth billions of dollars every year. Money remittance has seen exponential growth over the last ten years. With changing times and technologies, you might expect remittance fees charged by money transfers operators and other institutions to have lowered. However, remittance fees remains high. Dexa Coin, an application using blockchain technology, wants to transform this space.



COMPANY INFORMATION

Dexa Coin : A revolutionary APP that will simplify the way we send and receive money around the globe while allowing people to communicate through an inbuilt instant messaging feature.

The main goal of Dexa Coin is to make the process of sending and receiving money faster more secure and with easy accessibility to anyone who can operate a smartphone device. This is done by harnessing the power of blockchain technology which will aid in facilitating money exchange like never before. By eliminating the middleman, we will simplify the process of sending and receiving money. We offer easy-to-follow directions that will allow anyone with a basic understanding of a smartphone to transfer money with low fees and no complications.

Many people are charged expensive fees with possible increments to send money to someone overseas. Dexa Coin is creating a system that will allow its users to send money for a fraction of this price.

Many traditional banks require identification authorization or your physical presence to conduct a transfer. Dexa Coin will have a dedicated app to ensure a simple and secure money transfer process using blockchain technology.



FEATURES

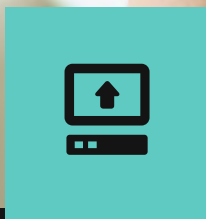
SEND AND RECEIVE MONEY ACROSS THE GLOBE

Our simple user interface will ensure that our system is easy to use. Anyone with a smartphone and an internet connection will be able to make international money transfers using Dexa Coin.



INSTANT PAYMENTS

Going out for dinner? Putting fuel in the car? Picking up coffee for your team? DEXA Coin can be used anywhere that accepts contactless payments. Our NFC and QR Code payment technology will offer complete versatility for making transactions in many countries at any time.



LINK THE APP TO YOUR BANK ACCOUNT

We will offer seamless integration with most bank accounts . Linking the APP to your bank account will allow the user to connect the APP to their payment card .Example (Visa or Mastercard)



INSTANT MESSAGING FEATURE

This feature gives Dexa Coin a unique, competitive edge. Instant messaging is a social feature which allows the user to communicate with people they are sending money to or receiving money from. The user will receive and deliver updates regarding their transfers.

The feature can also be used for various personal reasons. It is especially helpful for business owners who want to maintain a business relationship with their clients or need to stay in touch with multiple clients simultaneously regarding various payments. It provides an unmatched level of communication to its users which cannot be achieved by any other platform.



SECURITY

We recognize that online security is a priority for our users and we are committed to ensuring that our platform will offer complete protection. Blockchain technology ensures security is robust and will be supported with a range of measures to ensure the safety and security of every user's digital wallet.



PRIVACY

Apart from the extensive security features in the app, privacy protection is also an utmost priority. The instant messaging feature will have end-to-end encryption, which limits the access of any third party and ensures the messages remain private between both users. The app will further be equipped with an attribute which detects and counters any unauthorized access in payment transactions.

PROBLEM

The biggest issue with the conventional payments system is the amount of money it costs to send money. Exuberant transfer fees discourage people from sending and receiving money.

Here are some of the problems with the conventional method of money remittance:

More expensive



Traditional money transfer methods are usually expensive. If you send \$100 to someone in the US, how much do you think they will receive? It is difficult to guess because of the hidden charges money transfer companies apply and the poor exchange rates they often use.

Time-consuming



Traditional methods that involve several companies and banks provide extremely slow service, due to the presence of a middleman in the process. Time is also wasted filling out forms and proving ones identity.

Limited accessibility



Money transfer companies and banks rarely offer 24/7 service. This means it is unlikely that you will be able to send or receive money during an emergency or on holidays.

High chances of fraud



Many organisations do not offer a high enough level of privacy and security. As a result, there has been an increase in cases of fraud and scammers gaining access to the control and tracking numbers of transfers.

Other factors



Conventional technology, an organisation's structure and rules and regulations can also hinder a user's experience.

Despite the drawbacks of traditional money moving methods, many individuals and businesses still move money with this way believing there is no better alternative.



SOLUTION

The traditional network database that operates on client-server dynamic is no longer efficient with the current wave of influx in the money transfer business. Decentralized control will become one of the key components of money transfers, ultimately removing the risks that come with centralized control which include accessibility of the content.

Dexa Coin eliminates the middlemen and all other issues that come with the conventional methods of remittance and money transfer. Here there are only two players in the transaction, and offers complete transparency.

As smart mobile phone usage is on the rise surpassing 2 billion users in 2016, sending money back home has never been easier. With just a few touches on the screen, one could virtually make easy money transfers to friends & families alike.

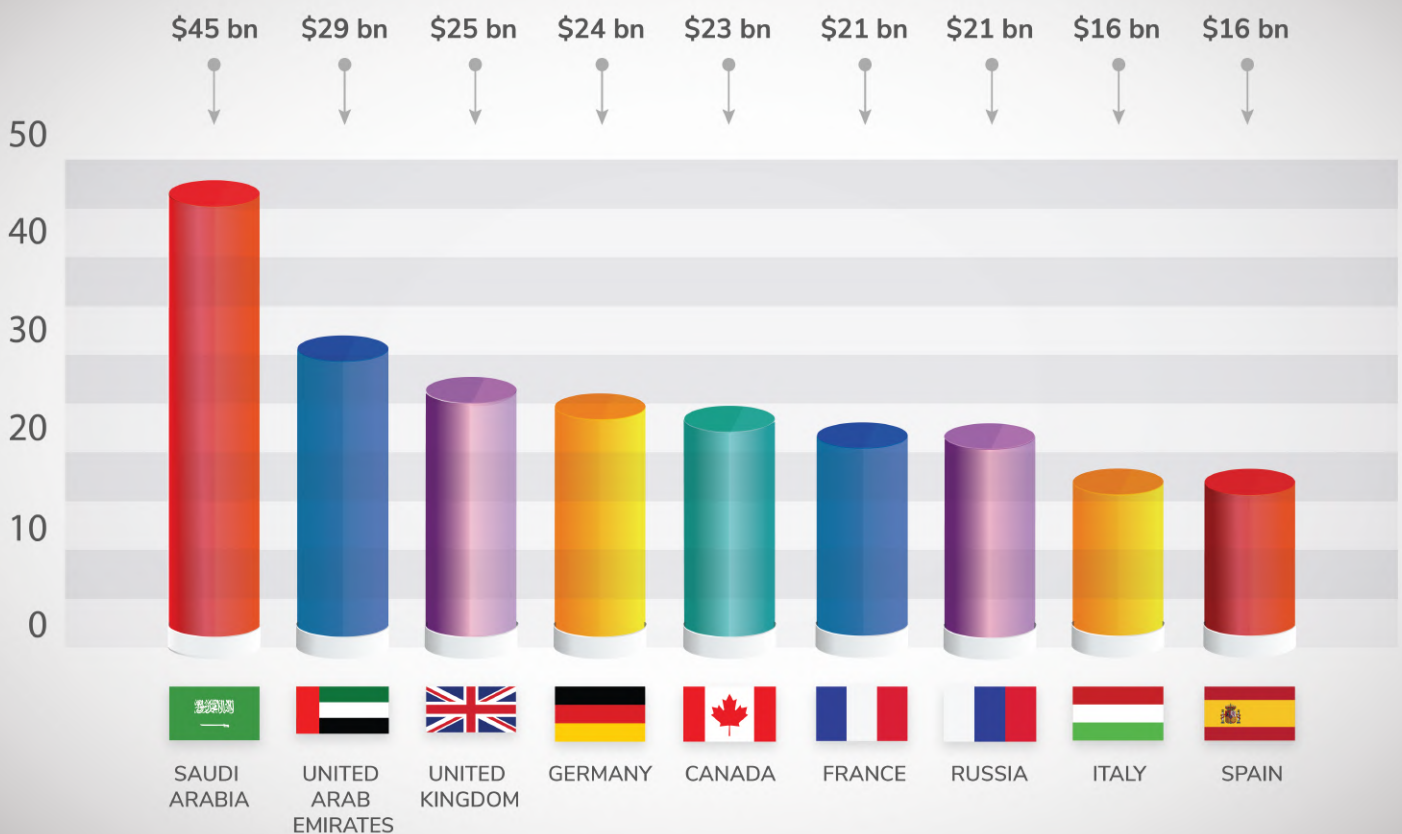
It requires a far less cost, takes less time and it does not require physicality to send the money. In addition to that, people will receive notifications on all the transactions being made through their APP. With blockchain as its core technology, it makes money transfer possible at any given time almost instantly and allows it to be Operational 24/7, 365 Days a year.

At a later stage into the project, Dexa Coin plans to grow its global reach to new markets, such as implementing prepaid cards which could be beneficial to those who don't have a bank account.

STATISTICS

Many people from underdeveloped countries move to developed nations to find better career opportunities and support their families. Migrants send approximately \$440 billion to their families in developing countries every year.

SOME OF THE TOP REMITTANCE- SENDING COUNTRIES (BILLION U.S DOLLAR)



SOURCE OF INFORMATION: WORLD BANK

As a result, the countries in the graph above are tremendous forces in the remittance and money transfer industries. Billions of dollars are moved from these countries and Money Transfer Operators play a very big role here. Unfortunately the remittance rates charged by the MTOs are high.



TOP REMITTANCE SENDING COUNTRY IN 2014. (BILLION U.S. DOLLARS)



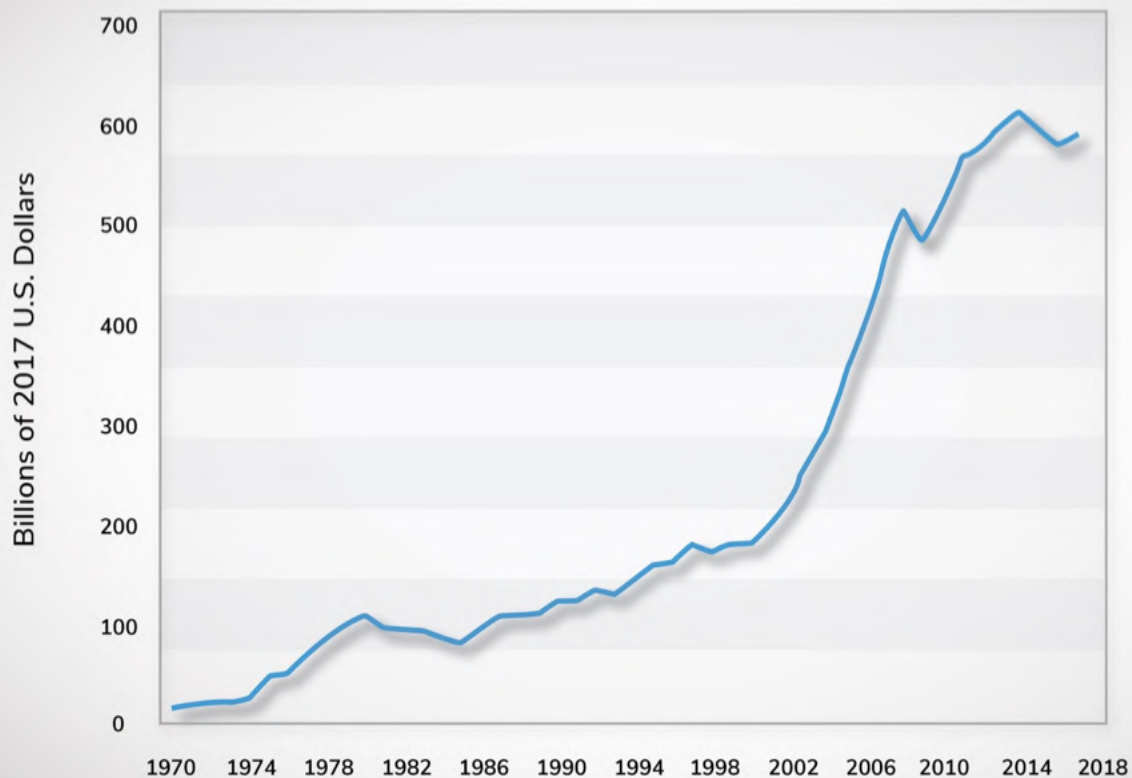
SOURCE OF INFORMATION: WORLD BANK

The United States sends the most remittance in the world, to the tune of \$131 billion. Being a developed, prosperous and productive country, many people move to the USA for a better standard of living and more career opportunities.

The top remittance corridor is the USA and Mexico, with \$30 billion being sent between private citizens from the former to the latter in 2017.



AGGREGATE VOLUME OF REMITTANCES (BILLIONS OF 2017 U.S. DOLLARS), 1970-2017

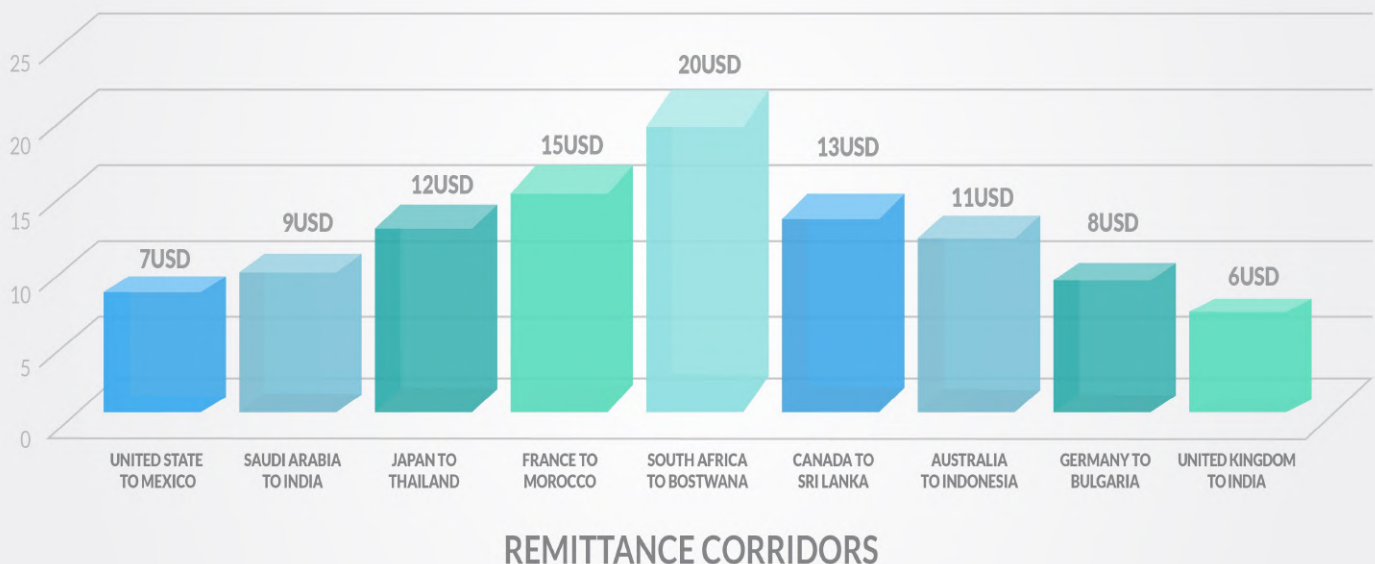


NOTE: INFLATION-ADJUSTED SUM OF COUNTRY-SPECIFIC REMITTANCE FLOWS.SOURCE: WORLD BANK.

The graph above shows how rapidly the volume of remittance has grown since the 1970 s. With technological advancements and an increase in the number of remittance firms in recent years, one might expect that remittance rates have declined . However , this is not the case. There has been some decrease in remittance rates over the last few years , but nothing significant . Remittance rates remain high.



SENDING 200 USD THROUGH A MONEY TRANSFER AGENT
WITH A TRANSFER SPEED OF LESS THAN 1HR. (APPROX.)



RATES ARE APPROX. BASED ON INDEPENDENT STUDIES & INFORMATION TAKEN
FROM VARIOUS SOURCES SUCH AS "WORLD BANK". RATES MAY VARY.

This graph represents some popular remittance corridors and the approximate remittance rates that a person would have to pay to send \$200 USD between these corridors through a MTO.

It is evident that the remittance rates are high. Many people send money frequently, some as often as several times in a month. These charges add up and are a major blow, especially for people who work abroad to support their families in developing countries. The average remittance fee to send some money between these corridors vary between \$10- \$20!

Now imagine these foreign workers are able to send the same amount of money for less than a dollar and in some cases just a few cents, almost instantly through the app. The app allows them to make easy money transfers and stay connected with family and friends through instant messaging. It provides flexibility and offers robust security and privacy protection.

This is what Dexa Coin stands for.



CONCLUSION

With ever-growing job opportunities in developed countries, more people are opting to travel to these places for better career opportunities. This has led to a rapid increase in the volume of remittance transfers. However, traditional money transfer methods have failed to catch up with modern needs. They are slow, unsafe and expensive.

Competitors in this space use traditional processes and customer feedback is consistently poor. Well-documented problems include slow transaction speeds, expensive charges, incorrect IBAN numbers, poor conversion rates, fee errors and hidden charges.

Dexa Coin uses blockchain technology to provide a safe, fast, and cheaper solution to these problems. The app eliminates the middleman and all other issues that come with conventional methods of remittance and money transfer. Instead, there are only two players in the transaction, allowing for complete transparency.

Dexa Coin provides an instant messaging feature, offering a level of communication not available on competitor platforms. With blockchain as its core technology it, allows money transfers to be carried out instantly at any given time allowing it to be operational 24/7, 365 days a year.

There are many developers and blockchain projects out there that are mainly focused on cryptocurrency adoption. However what we are doing is creating a platform that allows any user to make easy money transfers around the globe using our APP. Dexa Coin will revolutionize the future of money transfers by bringing blockchain to the masses.

MOBILE APPLICATION, TECHNOLOGY & UTILITY



Getting Started

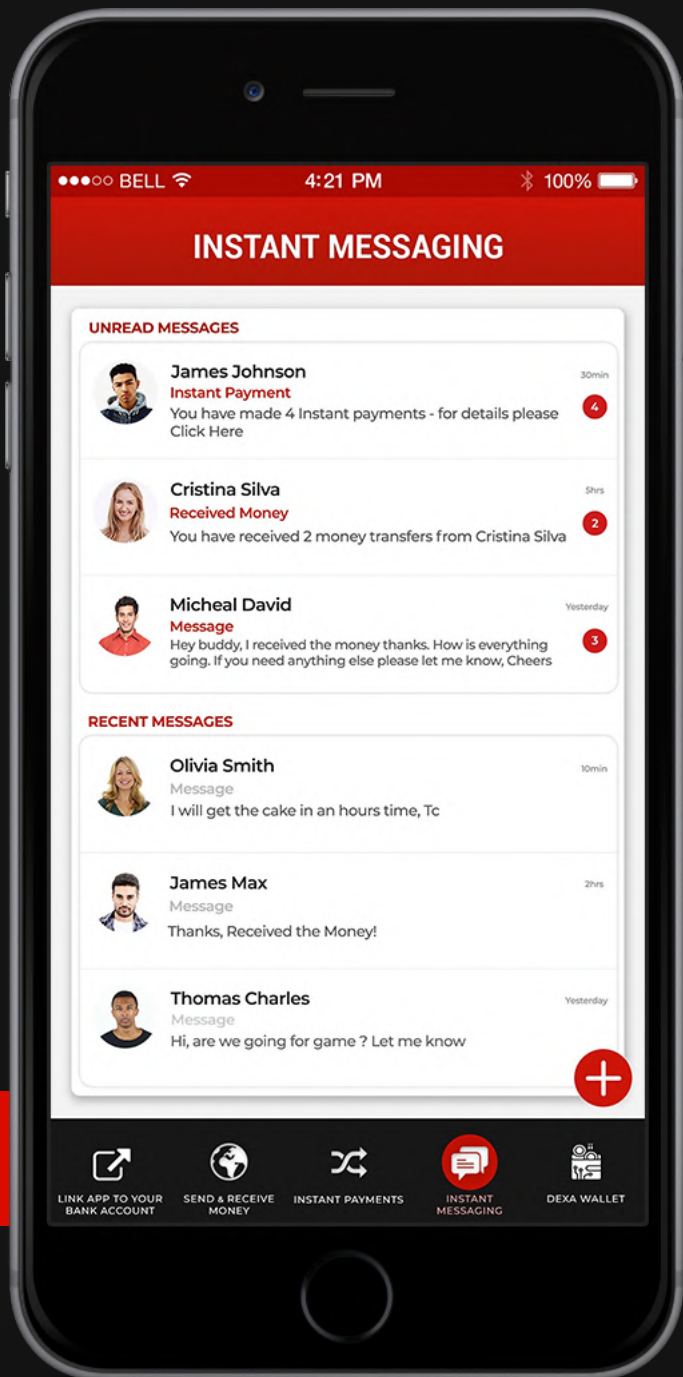
A few simple registration steps will be required to use the basic features of the user-friendly app.

The app will be linked to your mobile number which will be verified through an SMS notification. Once the number is verified, a unique blockchain address will be created that will be linked to the verified number.

The blockchain address can be used to load your app directly with DEXA Tokens.

DEXA COIN is a utility token and the service fee that we charge for money transfers is deducted from your Dexa Wallet — the place in the app where your tokens will be held.

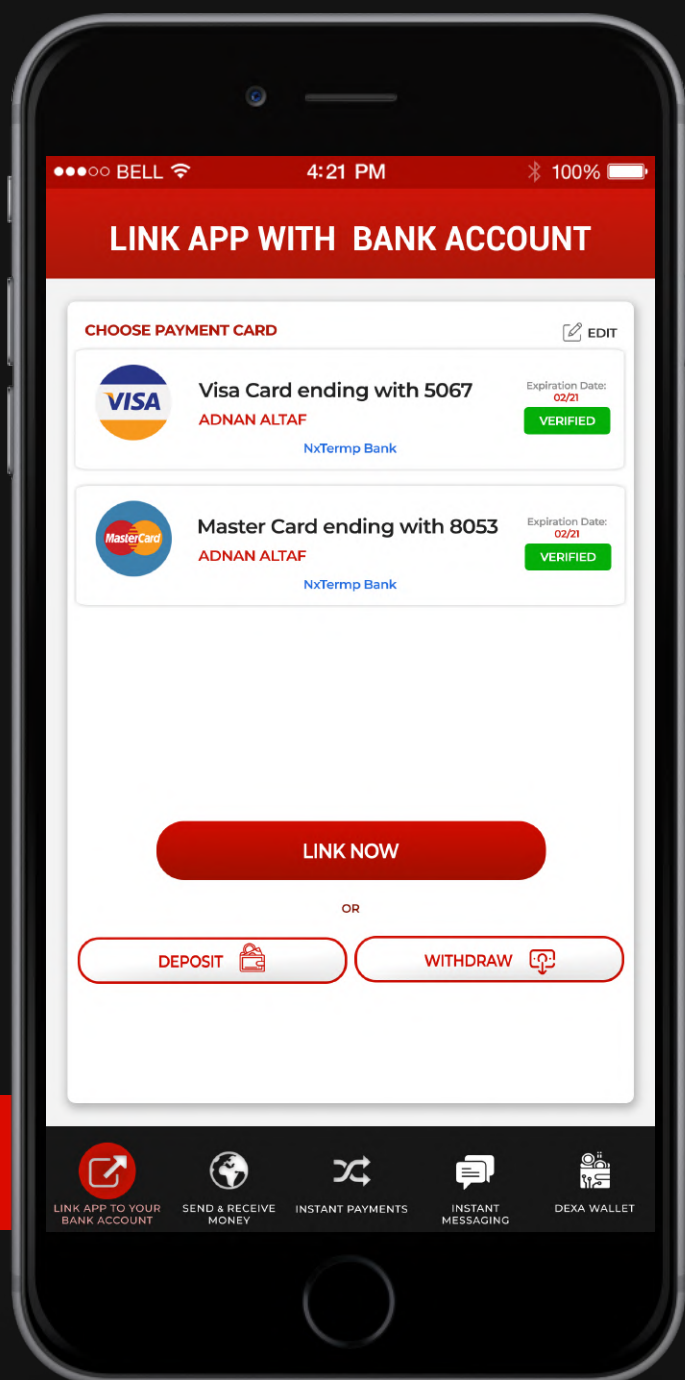
You can choose to either load your Dexa Wallet directly by transferring the tokens to your unique blockchain address or you have the option of loading your Dexa Wallet by using the funds available in your user account balance.



Instant Messaging Feature

The instant messaging feature allows the user to communicate with people within the ecosystem. You can create contacts by adding their verified number. **The app will only allow users to add and share verified contacts.**

One of the great aspects of this feature is that it will also act as an **all-in-one notification system**. Apart from regular chatting, the user will be notified about sent and received money transfers, instant payments made through the app and from whom they have received the money.



Link The App To Your Bank Account

Before the user links the app to their bank account, there will be a one-time verification and the user has to submit some information for KYC. Once the documents are submitted, it will go through a quick verification process for compliance.

Linking the app to a bank account will allow the user to connect the app to their payment card. Eg: Mastercard/Visa or transfer money from the app to their bank account and vice versa.

After successful verification and compliance, the user can then load and deposit funds into their account and use those funds to transfer money to a contact within the ecosystem. Single larger payment transfers and withdrawals will require additional verification for increased limits.

Please note some countries may be restricted for payments.

Send and Receive Money

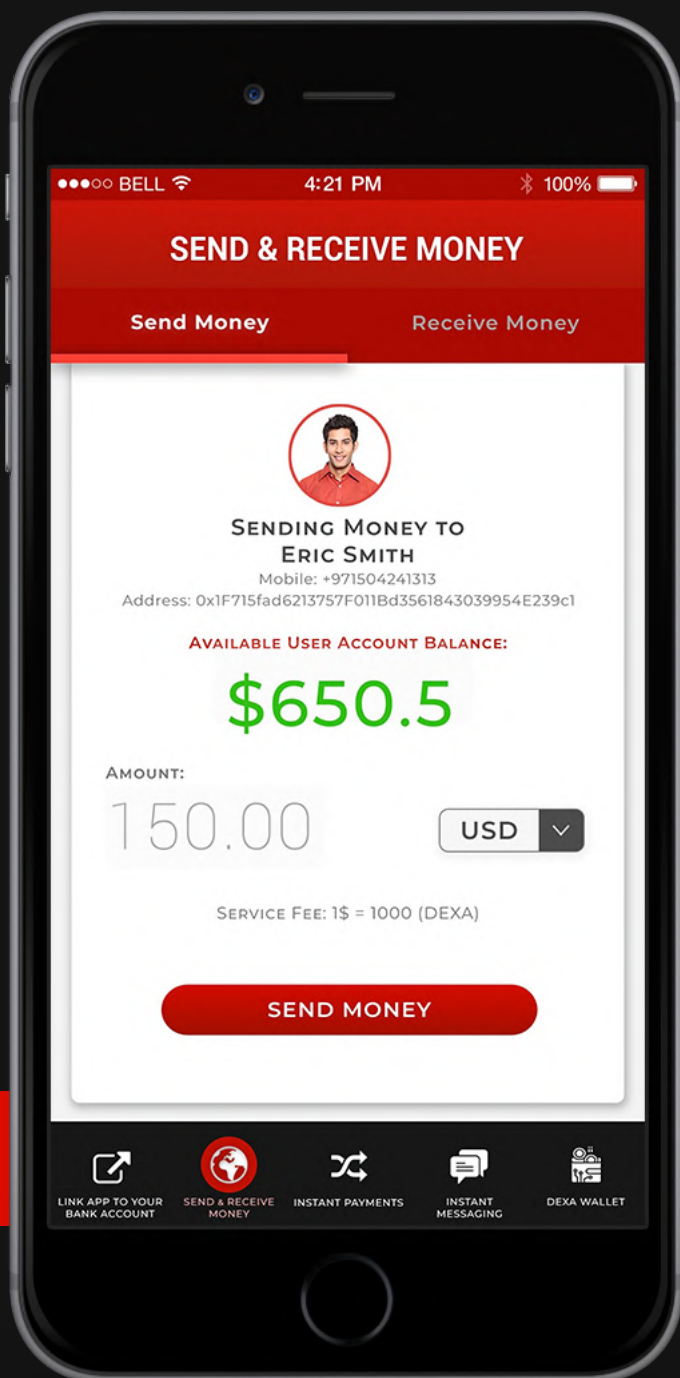
Sending Money:

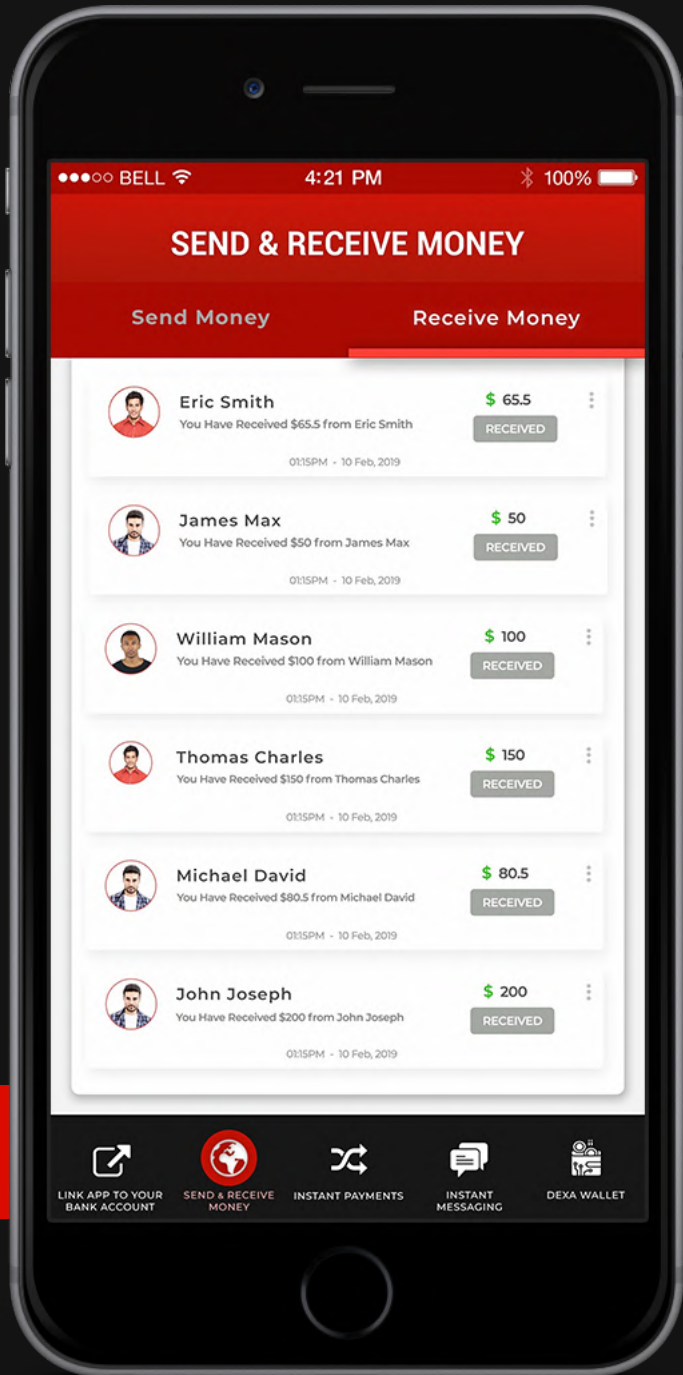
We want this feature to be intuitive to make it easy for any user to understand how it works. Here the user first selects the contact to whom they want to send money. Notice that the contact will have their verified number displayed. This number is also linked to the contact's blockchain address which will also be visible to the user.

The user will be able to view their account balance in the app and the amount we charge for money transfers, the *service fee*.

For example, if the service fee for transferring \$150 to Eric Smith is \$1, then \$1 worth of DEXA tokens will be deducted from your Dexa Wallet to make that transaction.

The user simply has to select the contact, choose the amount they want to send and make the transfer. The receiver's app will be notified of the money transfer arrival through the instant messaging notification system.

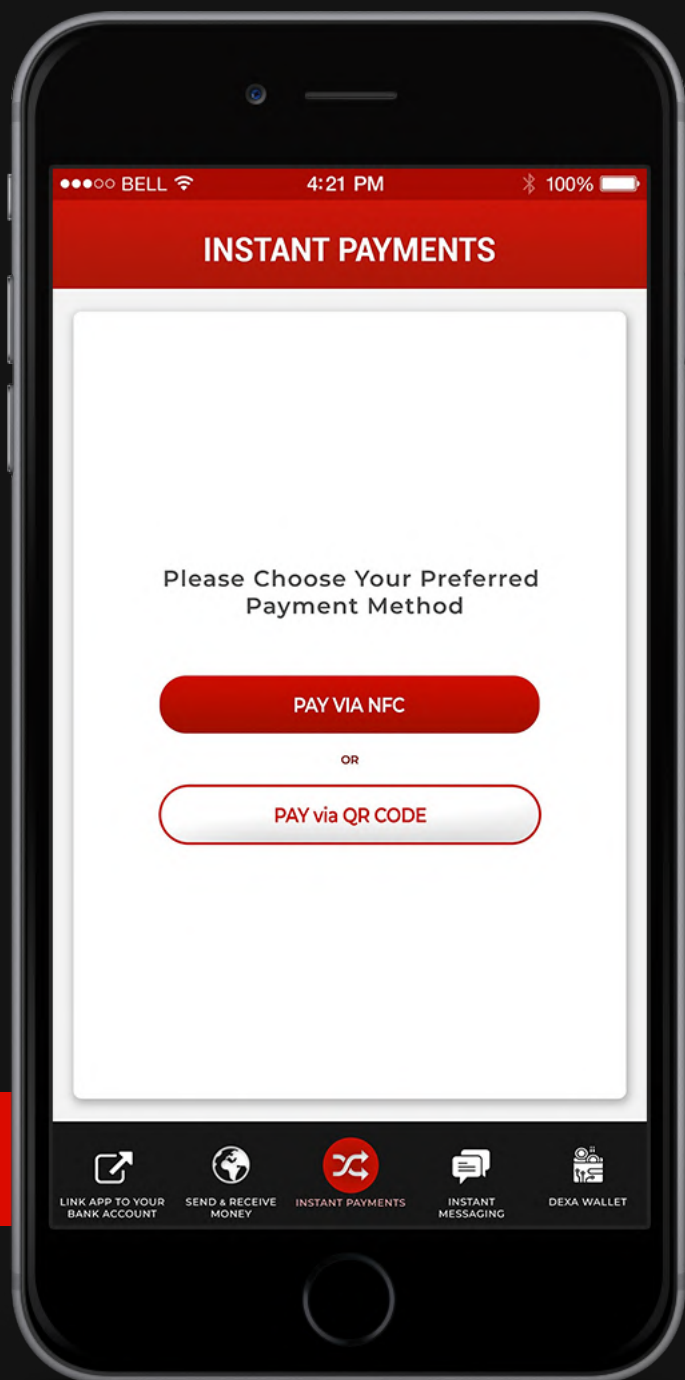




Send and Receive Money

Receiving Money:

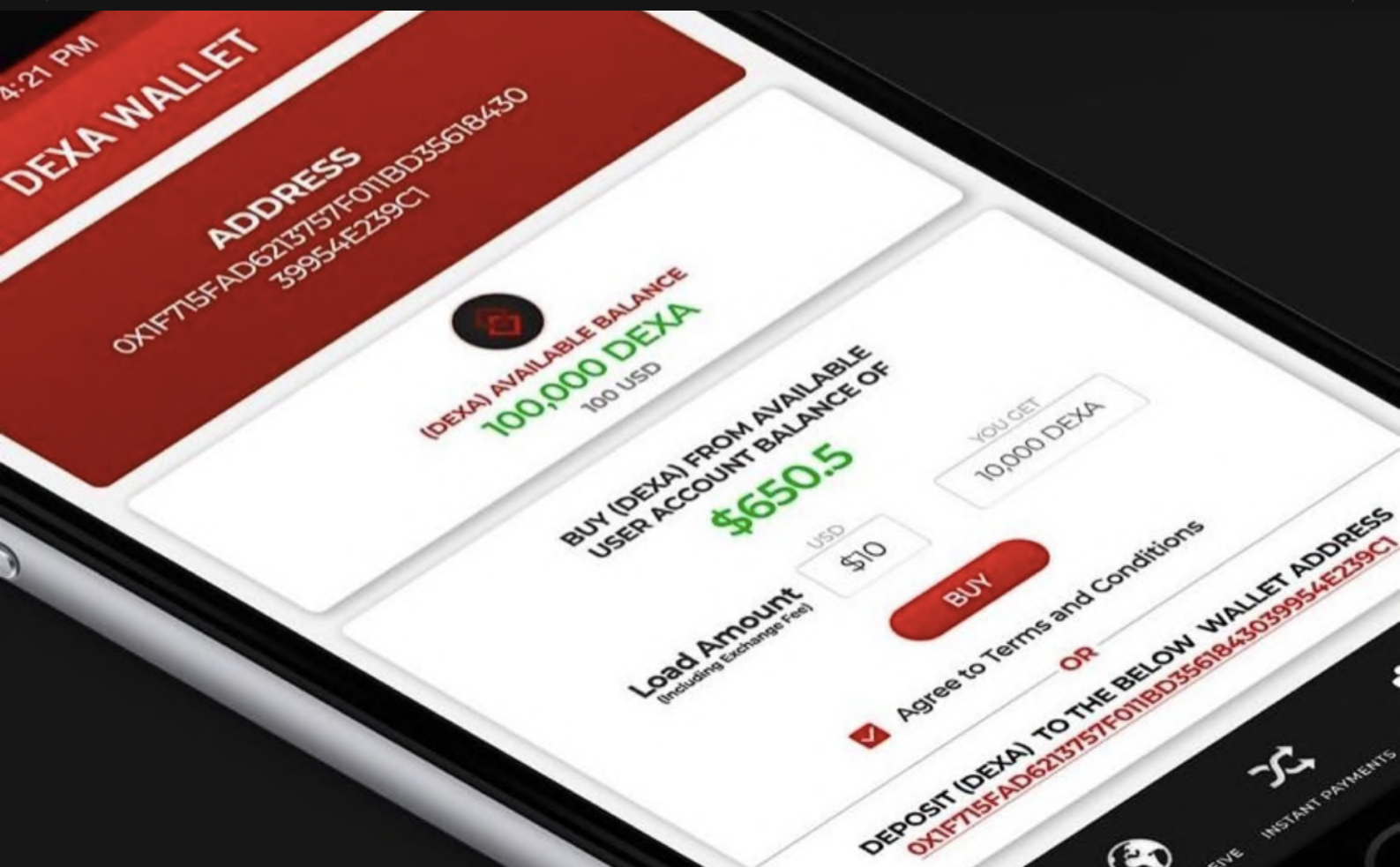
The user will be notified of payments they receive from various contacts. The user will also receive a notification on the app's instant messenger. The details will include how much money was received and from which contact. Other details such as time and date of money transfer arrival will also be included.



Instant Payments

You will be able to use your account balance to make instant payments. If you want to pay for coffee, simply choose between the *Pay Via NFC* or *Pay Via QR CODE* options and make the payment.

As soon as you make a payment, you will get a notification on your instant messenger which will notify you of the payment made and your user account balance.



DEXA Wallet

The DEXA Wallet is a place where users will hold their DEXA tokens. The wallet will also allow the user to hold other cryptocurrencies in general, mainly ERC 20 tokens and Bitcoin. The wallet will have a number of security features in place to ensure the safety and security of your digital assets.

The wallet will also host a feature that will allow a user to buy DEXA directly from the app by using the available balance in their account.

The wallet will display the user account balance. Here the user can decide how much DEXA they would like to buy. Say the user wants \$10USD worth of DEXA, they simply enter the amount and the system will display how much DEXA they will get for it. Once confirmed, the amount will be deducted from the user's account balance and the tokens will arrive in their DEXA Wallet. This system makes it easy for new users to buy DEXA and also for existing users to buy more.

DEXA token holders who hold DEXA outside the app will be able to transfer their tokens to their created blockchain wallet address when they sign up. The tokens can then be used to run the app and also to make use of all its features.

UTILITY

The service fee that we charge for money transfers is deducted from your Dexa Wallet. The idea is to bring blockchain to the masses by simplifying the way we send and receive money across the globe. Many users may seek to lock some of their tokens in order to make maximum use of the Apps features and rewards.

By holding a certain amount of DEXA in the wallet, the user will receive discounted rates on the service fee of up to 80%. Also, token holders who hold a certain amount of DEXA in their wallet will have access to the premium features of the App.

Premium Features

Monthly Transaction Summary



The user will have the option to receive an email with a monthly round-up of all the transactions made for the given month. This will include the total amount of money transfers (sent and received), instant payments and the total account balance for the month. This will be a detailed report of all your transactions for the month to help you monitor your spending, payments and finance.

The system keeps a track on all the blockchain address connected to the user name & profile. A use-full tool that makes it easy for Individuals & Merchant alike to keep a tack on all the people they are interacting and having a transaction with.

Note: information on the user's direct blockchain transfers or the Dexa Wallet holdings will not be included in the summary.

Discounts on the Service Fee



Users who hold a certain of DEXA in their wallet will enjoy upto 80% Discounts on their Service Fees.

Reward Points



Reward points will be in the form of an Airdrop. Airdrop is a method of distributing free tokens to users who hold a certain amount in their Dexa Wallet. A user will be rewarded with free tokens based on the number of DEXA they hold in their wallet. This promotion will run for a limited time and will end at a given time frame.

DEXA Token Holders

DEXA token holders who hold DEXA outside the app will be able to transfer their tokens to their created blockchain wallet address when they sign up. The tokens can then be used to run the app and also to make use of all its features.

Prepaid Cards

Prepaid Cards are a convenient alternative to people who don't have a bank account. Rolling out prepaid cards is something we want to apply for and begin at a later stage into the project. Once the card issuer grants us rights and permission, you will then be able to order for the prepaid cards and link the App to it. The Prepaid Card can be used in many cities around the world for shopping, payments and withdrawals. (Card limit and charges to be decided.)

Users will be able to order the prepaid card using their DEXA tokens.

Note: users of certain countries and regions may not be eligible to order prepaid cards.





TOKEN INFORMATION

TYPE: ERC-20

NAME: DEXA COIN

SYMBOL: (DEXA)

SUPPLY: 100 BILLION

CONTRACT: 0x725440512cb7b78bf56b334e50e31707418231cb

DECIMALS: 18

Token Sale Information



PRIVATE SALE:

EXCLUSIVE RATES DURING PRIVATE SALE
30% BONUS
PRIVATE SALE PRICE: 1 DEXA = 0.00003 USD

PRE-SALE:

SPECIAL RATES DURING PRE-SALE
20% BONUS
PRE SALE PRICE: 1 DEXA = 0.00004 USD

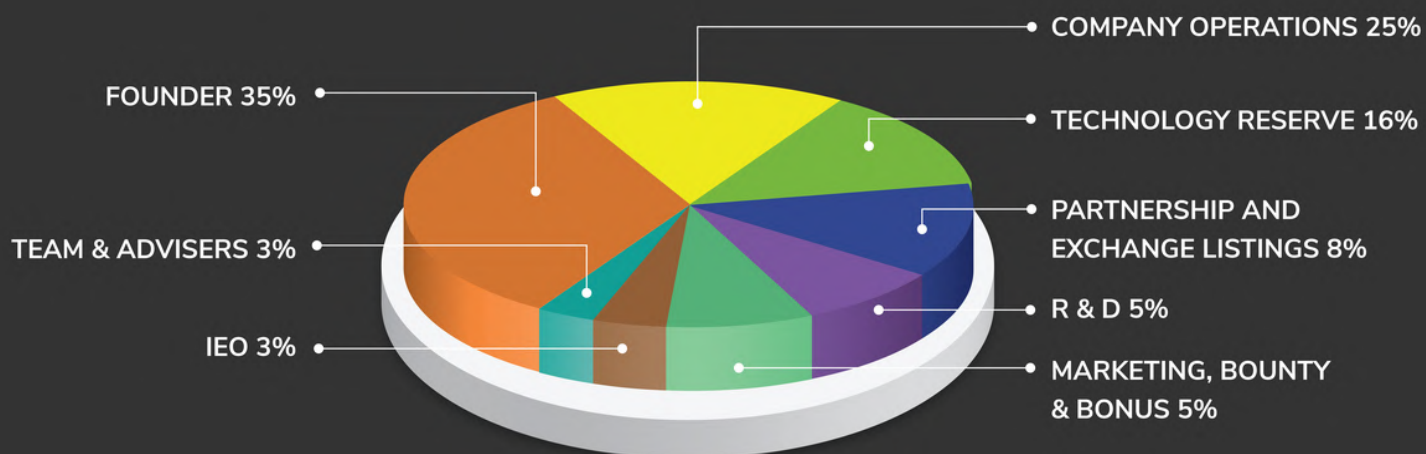
PUBLIC SALE:

10% BONUS
PUBLIC SALE PRICE: 1 DEXA = 0.00005USD



Token Allocation

TOKEN ALLOCATION



TOKEN ALLOCATION IN %

COMPANY OPERATIONS: 25%

TECHNOLOGY RESERVE: 16%

PARTNERSHIP & EXCHANGE LISTINGS: 8%

R & D: 5%

MARKETING, BOUNTY & BONUS: 5%

IEO: 3%

TEAM & ADVISERS: 3%

FOUNDER: 35%

DISCLAIMER

We highly advise you to read & understand the disclaimer section carefully before you take any decision Or action related to this project.

This document does not constitute a prospectus in any way, nor does this whitepaper act as an offering to buy securities of any kind. This document is not subject to any rules or regulations, nor is it subject to a body. This document does not serve as protection of any kind to potential token buyers. It only provides basic information about the project and information about the token (DEXA) and its utility. Information about the token sale, fund allocation is also included. (DEXA) Token is a utility token and not a security token. The tokens are used to run the DEXA COIN APP and make use of its features.

Some of the estimates and projections made in this whitepaper are future statements that currently have not been brought into realization. These projections might pose unknown risks and uncertainties that may in-turn bring about differences between what is being documented and real life events. All statements contained in this whitepaper and on our website cannot be declared historical facts as they are forward looking statements and due to the nature of the project, these declarations are based on assumptions and total accuracy of prediction may not be guaranteed.

Always consult your legal advisor or seek legal advice from a lawyer/ professional before investing or buying any form of token from a project Presale/ ICO/ IEO to avoid penalties from the government. The token sales will only be made available to those who are eligible to purchase and hold tokens in their area of residence. Always ensure to understand the rules of the land regarding Token Sale before purchasing them. Ineligibility to hold (DEXA) token most likely means that it is an offense, so we strongly advise you to consult your lawyer and be aware of your status regarding the purchase and holding of any kind of cryptocurrency or token.

In the scenario that you purchase our token (DEXA) without adhering to the rules in your area of residence /city/ country, you risk legal actions being taken against you and this might mean fines or more extreme penalties being passed against you. In such a situation, DEXA COIN and its team members will not claim liability on your behalf as you have been warned to know if you can purchase and hold the (DEXA) Token. Purchasing of (DEXA) Tokens illegally might also warrant your tokens being confiscated and you not having access to them again. On this account we would like you to know that whatever action and steps you take concerning DEXA COIN and its tokens (DEXA) will be at your risk and with your discernment.

All information provided here is considered to be fit and to the best of our knowledge. However, relying on the information or acting upon it means that you are aware of the various risks that are involved and you fully understand them. If you do not understand the risks that come along with the purchase of (DEXA) Tokens, then we suggest you do some research and fully understand these risks before purchasing.

DEXA COIN and Team shall not be held responsible for losses or damages incurred as a result of falling victim to the various risks and uncertainties associated with the purchase of our token.

All announcements regarding our project and its related documents including this whitepaper will be made available on our website www.dexacoin.net or our official social media platforms. Please do not pay attention to external information regarding our project unless being confirmed by members of our team. Please ensure that you download the original copy of our whitepaper as it will only be made available on our website and getting it from another source outside our website might mean that the document you downloaded is probably adulterated or tampered with.

TERMS & CONDITIONS

We highly advise you to read the terms and conditions carefully before you take any decision Or action related to this project.

1) Anti-Money Laundering (AML): Buyer agrees that he or she will not be involved in any money laundering, illegal currency exchange or any kind of illegal activities through Dexa Coin Token (DEXA). You shall not use the tokens you obtain as a means to hoard large amounts of money through fraudulent means.

2) Funding of Terrorism (CFT): Buyer agrees that he or she will not be involved in any kind of financing, exchanging and supporting activities for funding or sponsoring terrorism through Dexa Coin Token. Directly or Indirectly.

3) Risk of loss: The offer of Dexa Coin Tokens (DEXA) is highly unpredictable as a result of the nature of the project and relation to its volatility it will have in the market and the fact that it's still in the early stage. Buyers must be aware the underlying risk involved in the holding of our token. The purchase of the tokens is only fitting for purchasers who understands, able and willing to bear the risks involved. DEXA COIN and Team will not be held responsible for any losses incurred by the (DEXA) token holder by holding the tokens or as a result of market volatility. DEXA Token is a utility token and **not** a security token. The tokens are used to run the Dexa Coin app and make use of all its features.

4) We do not give the representation or claim that our project or product/ products/ Dexa Coin APP can be applicable for use in all regions even if the use of the token is allowed. Dexa Coin does not claim responsibility for any taxes or extra charges incurred for a transaction and if for any reason there is a need to pay taxes for whatever transaction you carry out.

5) PRESALE/ ICO/ IEO -Buyers' Legal Duties regarding restricted regions: This Offering of a Presale / ICO / IEO is only meant to offer tokens be used as a means to run the Dexa Coin APP, make use of all the Dexa Coin APP Features and generate funds for our project in exchange for (DEXA) tokens.

Payments will not be accepted from persons, residents or citizens from the following regions or countries such as Mainland China, United States, Malaysia, the EU and other regions or countries that prohibits ICOs. / IEOs.