

WHITEPAPER



XMDToken

World's New Cryptocurrency



MYDEXPAY
www.mydexpay.io

MYDEXPAY WINNING INVESTMENT AND PAYMENT SYSTEMS

The purpose of this white paper is to present the MYDEXPAY financial blockchain system, and the accompanying XMD coin, to potential investors and coin-holders.

The information contained in this white paper should not be taken as complete and exhaustive, nor should it be considered to imply any resemblance of a contractual relationship. Rather, it is intended only to provide information to potential users of MYDEXPAY technology, such as coin-holders or investors. They may use what they learn here to determine whether they are interested in performing a thorough and well-researched analysis from here before investing capital into funding the growth of MYDEXPAY or purchasing XMD coins.

The XMD coin has been developed as a utility coin and is not to be sold or used in any jurisdiction where such sale or use may be prohibited.

This whitepaper is an English-language guide and represents the primary information source for the MYDEXPAY project and its accompanying coins. It may be translated to other languages if it is to be used in the course of communication with those who don't speak English, for the purposes of delivering information on MYDEXPAY, but the accuracy of such translations cannot be considered official nor can it be guaranteed. In the event of conflicts or contradictions, this English-language document shall be considered correct.



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1-MYDEXPAY WINNING INVESTMENT AND PAYMENT SYSTEMS

We come up with a fast, easy and cheap financial transactions, investment and marketing services concept that brings out User Friendly services through smart marketing in all social classes. With the XMD coins you keep in your wallet, you bring great masternod and staking revenues.

Our team's vision is to build a new financial structure worldwide based on the blockchain decentralized technology.

The MYDEXPAY platform will provide innovative transfer, payment and investment services using encryption coins and block chain technology. Combined with mobile and computer software, this technology will give mankind the opportunity to make money transfers, investments and payments using our self-service machines, as well as personal smartphones and computers with the Internet. With the stake and Masternode technology, which was introduced for the first time in the world for the first time in the ICO, the XMD, which is locked without borders, will offer unique gains from the coins.

Payment methods using NFC mobile technology and bank cards offered by the MYDEXPAY platform will be the next step in reducing cash flow from the market.

The offered free wireless Points of Sale will help small traders, entrepreneurs, self-employed, small and large business owners to pay for their services and products.

As we all know, many cryptocurrency projects and systems, such as Bitcoin, Riple, Viacoin and others, only offer virtual services.

The MYDEXPAY team aims to be one of a kind of virtual reality customer service desks that will provide physical branches and automatic deposit, withdrawal, transfer, payment and investment services that will have self service ATM machines all over the world.

The MYDEXPAY team will provide professional marketing and investment services based on intelligent contract software that helps development of startup companies.

As a young, philanthropist visioner, we will help the society, bring technology to places that people cannot afford and help those in need.

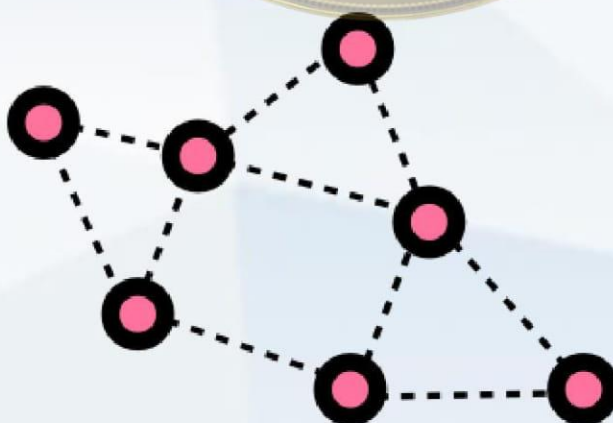


1-a) DIGITAL MONETARY SYSTEM AND BLOCKCHAIN TECHNOLOGY

Wireless money transfer and cashless payment systems have exploded all around the world over the last decade and a half. Global transactions of this type grew 11.3% from 2013 to 2017, reaching nearly

\$450 billion today. Most recently, this growth has seen the introduction of even newer and more mobile forms of payment through solutions like Apple Pay, Google Pay, and others. These combine mobile payment technology with cryptocurrency software to deliver their product. In the near future, payments made through near-field communication such as QR codes are expected to rise above \$6 trillion dollars annually.

To adapt to these changes, decentralized investment markets are setting the stage. These have a peer-to-peer market structure, and in such a structure, investors interact directly with one another without the need for complex intermediary hierarchies. Their devices act as the points of contact, and all transactional information is distributed through algorithms programmed into the devices and their software. There is no need for centralized hubs or a trusted authority structure. This enables investors to make decisions by and for themselves, letting them use their own market information and make real-time payments accordingly, with lower overhead and fewer costs.



1-b) MYDEXPAY, THE FUTURE OF DECENTRALIZED MONEY TRANSFER, PAYMENTS AND INVESTMENT

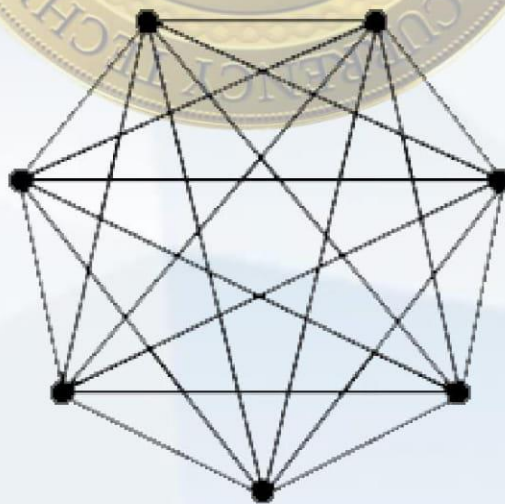
In order to exchange crypto currencies between ordinary, ordinary users, the services provided by a crypto currency must be reconsidered.

The MYDEXPAY system can provide this online or in person at a MYDEXPAY branch for 24 hours. This will allow everyone to access the benefits of cryptographic operations, including lower transaction costs, unlimited transactions, quick pay, and removal of geopolitical barriers to payment.

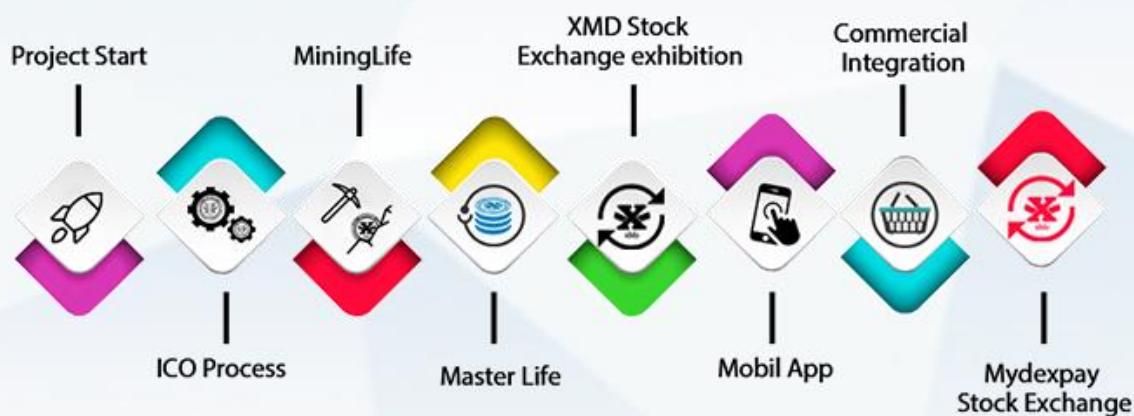
MYDEXPAY platform aims to give a different direction to investment by distributing daily organic growing variable rate STAKING and MASTERNODE revenues with the XMD tokens it has in its wallet.

An average of 4 million people use crypto currencies on a daily basis, which is increasing daily and is expected to exceed 300 million by 2030. This is probably the biggest financial opportunity in the last few decades to meet the market.

The MYDEXPAY platform will offer you better than you ever imagined.



1-c) MYDEXPAY ROADMAP 2020



1-d) CURRENT REGULATION AND SOLUTIONS

The existing financial system is heavily centralized and basically serves the interests of only a few major players. These are the banks and finance companies that have an internationally recognized interest in protecting their status quo. This highly inefficient and largely stagnant enterprise building has become toxic for the success and opportunity of almost everyone in the world.

Examples of failure include the global financial crisis of 2008 and the European state debt crisis of 2010.

The topics that MYDEXPAY wants to address are:

- Removal of high wages and costly barriers to entry by removal of 3rd party intermediary services
- A significant reduction in waiting times - procedures should be made immediately, regardless of the working days and working days of traditional brick and mortar banks.
- No self-service and no specified limit
- Removal of complex documents and bureaucracy
- The value of our money in the wallet.

All and more will be handled by MYDEXPAY desktops, ATMs and mobile platforms, which will be used by people of all ages and will use a simple, easy-to-use design.



2- MYDEXPAY VISION AND MISSION

2-a) MYDEXPAY vision

MYDEXPAY will serve people with a platform where people don't feed their labor to 3rd parties and keep control.

In many parts of the world, banking sector did not show much development. Many banks do not allow people to use their money as they wish. We cannot use your deposits in the bank in your country anywhere in the world. There are many problems, very high taxes, different legal problems and the very low value of the country in which we live is less than the value of the country we travel. It limits our financial freedom. MYDEXPAY will allow people to use the full amount of investments they have accumulated with their labor in any place in the world.

It will provide a perfect payment system wherever mobile phone and internet is located.

A decentralized platform and an electronic payment mechanism that is independent of all countries but respectful of world law will be established.

People will earn money in their wallets with a unique Staking and Masternode project that they can earn while earning money.

Many e-commerce sites and websites will be integrated into payment options, allowing people to shop safely.

Debit Card system will allow people to reach hot money instantly.

A perfect social assistance platform will be created to design the real picture that will reach out to people in need.

MYDEXPAY will create an excellent investment platform where you will feel safe to shine your future.



2-b) MYDEXPAY Mission

MYDEXPAY aims to be a platform that people can use easily in every region of the world.

It aims to increase people's investments with the Stakink and Masternode options by preventing them from decreasing in inflation and under different conditions.

Crypto is entering the world of investment and trading with 100% safe XMD coin that everyone in the world of money will talk about.

The easy-to-use Internet aims to build a unique platform that serves the entire world in mobile and stock market channels.

MYDEXPAY payment Mobile application and QR code system aims to open the door of safe shopping to everyone.

Our biggest goal is to increase cooperation in the whole world and to finance projects that will make people laugh.

MYDEXPAY is not just the Investment, Trading and Crypto money platform. It is a project in the center with a social content that will surround the whole world. Our goal is to serve people.



3- MYDEXPAY PLATFORM

3-a) MYDEXPAY Website

The MYDEXPAY website has a very convenient structure that can be used by all users with just a little touch.

It has a user friendly eye-catching structure with rich visual materials that relax human psychology.

An ergonomically beautiful structure with user-friendly features is instantly accessible.

It is a spectacular website where personal data, where confidentiality is at the forefront, is prioritized and security is at the top.

With SMS system and 2FA applications, users' accounts are kept in a very secure way.

We are constantly updating our website with a professional team that integrates itself with new technologies.



3-b) MYDEXPAY Coin

The MYDEXPAY platform produces and uses XMD coins manufactured with the Proof of Stake algorithm, which has different features than many crypto currencies. Since the number of coins is kept constant, it is unbeatable for inflation. In the long run, the coin does not lose value. When you synchronize your XMD coin wallet that uses the PoS system, you will earn some coins within the time elapsed (Stake). In this way, the network becomes strong and the number of active users decreases, but the coin does not die. Apart from selling the coins, investors may choose to stake out the interest. This prevents the value of the coins from falling. We will use this concept more often in the stock market opening. In the Proof of Stake system, verification is performed randomly depending on the amount of coins in the wallet account of the persons. So every wallet with Coin is also a confirmation. Of course, accounts with a high amount of coins in the system are more likely to be used as validators and therefore receive more shares from each Transmission Verification process.

XMD coin will offer users all the advantages of this technology currently stake, both masternode and stake in the future.



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3-c) MYDEXPAY Masternode

XMD Masternode is a cryptocurrency wallet fully synchronized with the block chain and works 24 hours a day, 7 days a week. Unlike other masternodes, it does not function on any server or computer. XMD coin developers make this process with great care on the servers they have created for the users. There is no need to install any programs or coin to a different environment. It does not charge any fee for this work.

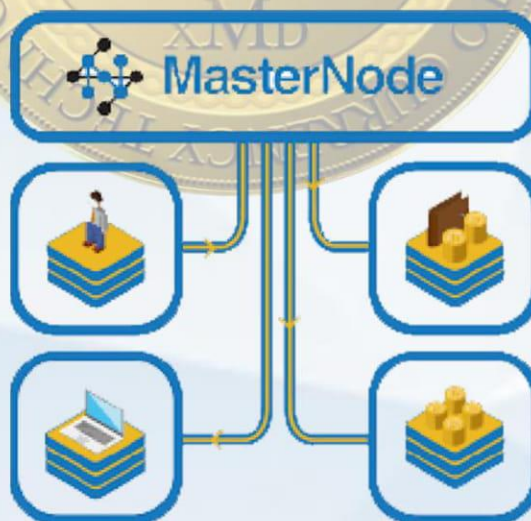
As with other coins, XMD coin does not require a certain amount of coin lock. The amount of XMD coins you want in your hand allows you to do Masternode. In this crypto world only XMD coin is also available.

XMD coin has a different delivery mechanism than other crypto coins. All proceeds are distributed organically compared to the number of coins made in Masternode.

It gives a lot more than all the crypto coins in the world.

Passive income allows people to withdraw daily.

We are proud to present the amazing earnings plan to all users.



3-d) MYDEXPAY Airdrop

Airdrop, which means airborne aid, is called the process of distributing new coins that will enter the digital money market without any charge. The logic of Airdrop is to make new coins produced or produced in the digital money sector and to be recognized by a large audience. For a variety of strategies, such as building a solid community behind the coin to be introduced, a certain portion of the coin is distributed free of charge.

MYDEXPAY gives a certain amount of XMD coins to every member of the platform. Airdrop wins users for each account that is subscribed with their own link.

Airdrops that will offer great opportunities in the future will be very useful for people to recognize XMD coins.

In order to be able to evaluate Airdrops and sell them on the stock market, you must have a masternode account.

XMD coin masternode holders will benefit more than Airdrops.



3-e) MYDEXPAY Staking

Staking will be a concept you will probably hear more from the Mining concept at a time not far away.

As you know, certain crypto coins use Proof of Work (PoW) as a mining algorithm. In order to remove the crypto coins with the PoW algorithm, the hardware power is used. This results in a lot of electricity consumption. Considering that the world's energy resources are not limitless, it can be predicted that proof of work can be a big problem in the future even if it is not now.

The Proof of work algorithm used the power of the hardware to provide transaction approval. In Proof of Stake, transaction approval requires buying crypto coins and keeping them in the wallet for a certain period of time. This is similar to a fixed deposit in non-digital currency. At the end of the period stipulated in the deposit agreement, Proof of the stake is rewarded with additional coins. You are rewarded for supporting the network by keeping the coins in your wallet. That's why the amount of coins you have in your wallet will increase the additional coins you receive as a reward. This is briefly staking.

Mydexpay (XMD) offers a steady gain opportunity for all users through Staking.



3-f) MYDEXPAY Mobile Platform

The ease of use of MYDEXPAY mobile platform will be designed as user-oriented.

You will be able to securely receive and transfer over the mobile platform.

The mobile platform, which will be designed with open source software, aims to secure your account with the principle of transparency.

3. will bring the system to the highest level of security, where it is virtually impossible for people to access or access your account information

You can easily access account history and intra-account transactions.

Prevents your payments from being tracked

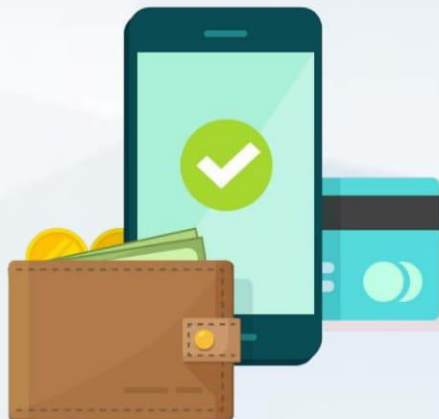
This makes it difficult to track your payments and balance by translating the wallet addresses. However, it is recommended that you use a new address for each payment request.

Limited information delivery to clients

Clients on the network can be associated with your payments by logging in to your IP address when receiving or sending a payment.

Tor support not available

This does not allow you to use Tor to prevent wallet attacks or internet service providers from tracking your payments through your IP address.



3-g) MYDEXPAY Exchange

The MYDEXPAY decentralized exchange platform will only be used to trade BTC and XMD coins and replace them with all actual currencies.

There will be a platform that respects the world law without the control of any authority.

The platform, which will have a very easy-to-use interface, will allow users to move comfortably.

It can be traded between many crypto coin pairs and between XMD coin parameters.



3-h) MYDEXPAY Debit Card and POS

MYDEXPAY will provide expert payment systems that make life easier for people.

Traditional Banking services create cards that enable customers to access their money. Our company will provide an IBAN debit card for easy access between our customers and our funds. This card can be used in MYDEXPAY branches and for withdrawals.

Customers will also be able to integrate our own banks / credit cards into our platform to deposit and attract our own banks.

Many small businesses in self-employed and underdeveloped countries use cash to make sales and service payments.

MYDEXPAY POS will help small business owners recognize them more easily with our wireless Point of Sale terminals to make payments.

Our company offers daily masternode revenue to store your savings in our secure, virtual, anonymous, decentralized storage accounts.

Our platform will be provided with uninterrupted security by our program team and insured by the best anti-fraud measures. The platform will use the new block chain World Identity Network system, ID card scanner, Authentication and bank / credit card control, SSL certificates and 2FA authenticator.



3-i) MYDEXPAY Mobile NFC Payment System

Near Field Communication is a form of mobile contactless payment, evolved from mobile and contactless payment systems of the past. Both types of technology have gone through many changes and have merged together into technologies such as NFC.

Mobile payments aren't necessarily contactless payments. Originally mobile payments and other mobile services, like mobile banking, relied on text messaging to complete transactions. Many startup companies start out with text message services for customers and later move to mobile apps and contactless payment systems that do not require the user to send or receive a text message.

Any device capable of making payments using radio-frequency identification (RFID) technology is using contactless payment technology. The device does not have to be a smart-phone through this is the most commonly used device for contactless payments. An antenna and chip embedded into the device lets the customer wave their smart-phone over a card reader to make a purchase.

Security for contactless payments is the same for a credit card. Fraud protection laws apply, and secure channels and encryption are used

for sending credit card information and pin numbers, typically contactless.

Payments are faster because the PIN number or a signature is not needed. It also however, can cause the customer to spend more since paying is so quick and easy.

Smart-phones let a customer store multiple credit cards and other payment methods all in one device that the customer is likely to carry everywhere with them already. It cuts out the unnecessary hassle of texting or swiping through menus to make payments and yet still offers the security of a credit card.

MYDEXPAY is offering a one of a kind mobile app that embraces all the features of digital Wallets and NFC payments that will make life easier for millions of customers that would like to integrate their physical wallet safely in their smart-phone.



4- MYDEXPAY SECURITY SYSTEMS

The MYDEXPAY platform applies methods that make life easier for the user.

Minimizes security vulnerabilities caused by cyber attacks and user errors.

It provides you with specific security methods in a fully open source database.

Today, with the standardized firewall and patch management applications, patch network) is very safe. The hackers, who always aim to be one step ahead, are directed to the web pages themselves (ie, code, database, server). The research of international research institutions also confirms this result. Today, four of every five attacks are targeted at web applications.

MYDEXPAY will do its best for a platform that you can use with confidence.

