WHITE PAPER

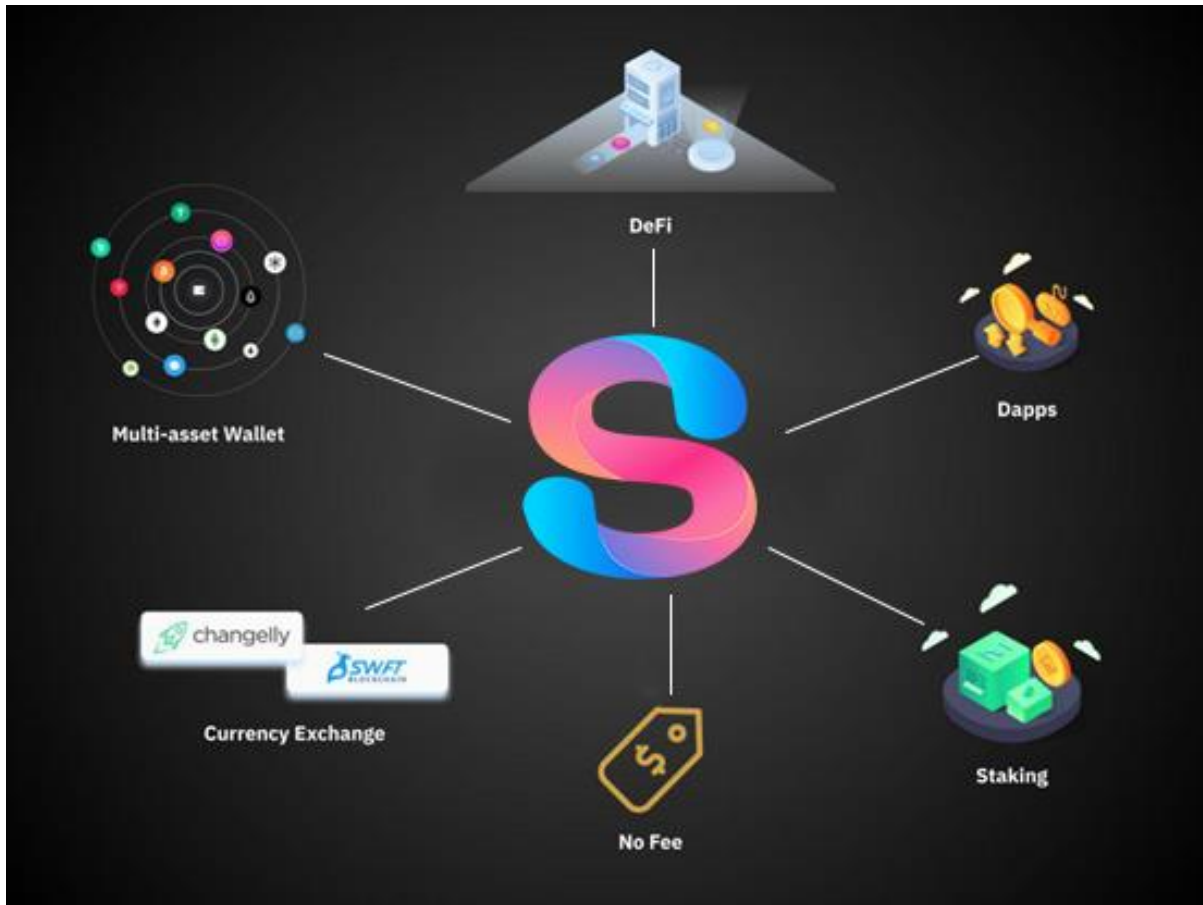**Schain Wallet** is mobile defi wallet designed to help people staking and earn profit, storage, transfer coin & token with security and lower fees.

TABLE OF CONTENT

INTRODUCTION

Defi is a prominent trend in the field of blockchain and it offers a lot of benefits for users in this market. With great benefits and market demands, Schain Wallet is born. SChain Wallet is a decentralized cryptocurrency wallet which is a new creation in the field of payment and Defi. With the mission of being a Dapp with the ability to integrate payment and staking, Schain Wallet uses Ethereum-based Blockchain technology to create a decentralized application, bring many utilities in the payment, while helping users generate dynamic income with the staking.
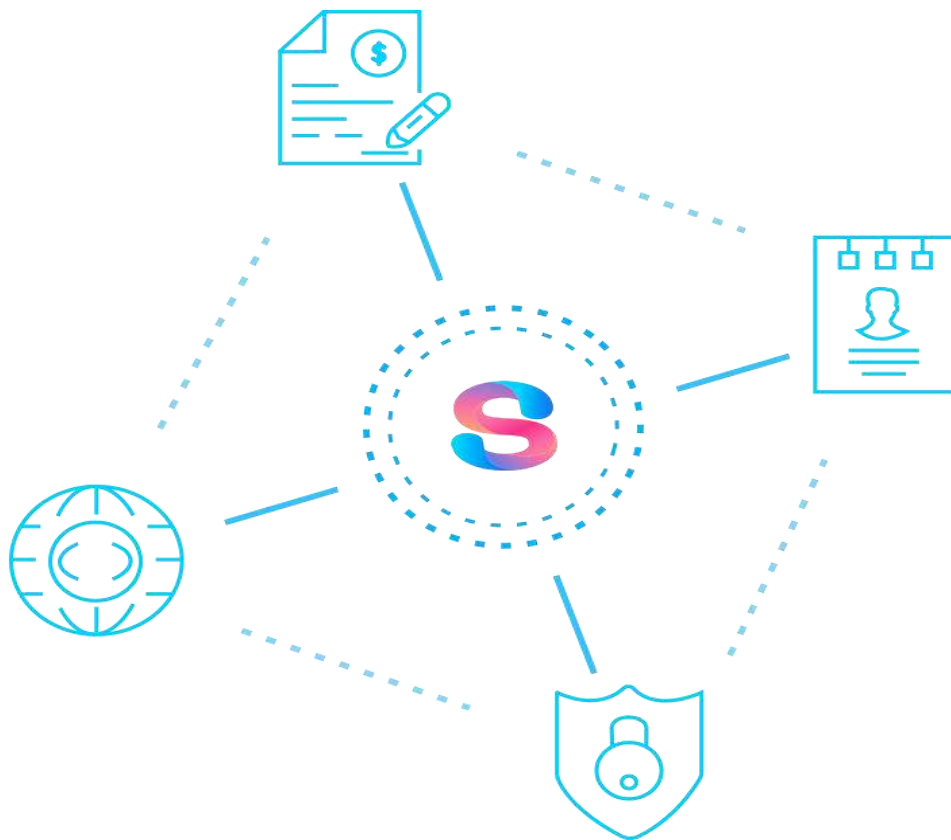

F1-Big picture

PROBLEM

We have searched and researched many applications in the current market. On the side of the user, we boldly raise a number of problems as well as the challenges faced by the existing applications.

1. Currently most DEFI applications run on the website platform, it mean only staking through the website. This makes it difficult for users because most of them do not have computers. Schain Wallet understands that problem and our Dapp allows users to be able to perform staking on mobile platforms (Android, IOS) at any time.

2. With the development and boom of e-commerce in general and the cryptocurrency market in particular, the use of cryptocurrencies for online payments is essential. Schain Wallet is an e-wallet where users easily pay with a QR code when shopping

3. The payment of salary to employees on time is a very expensive thing and costly work of companies. With Schain Wallet, it is possible to schedule money transfers easily and securely for monthly employees.
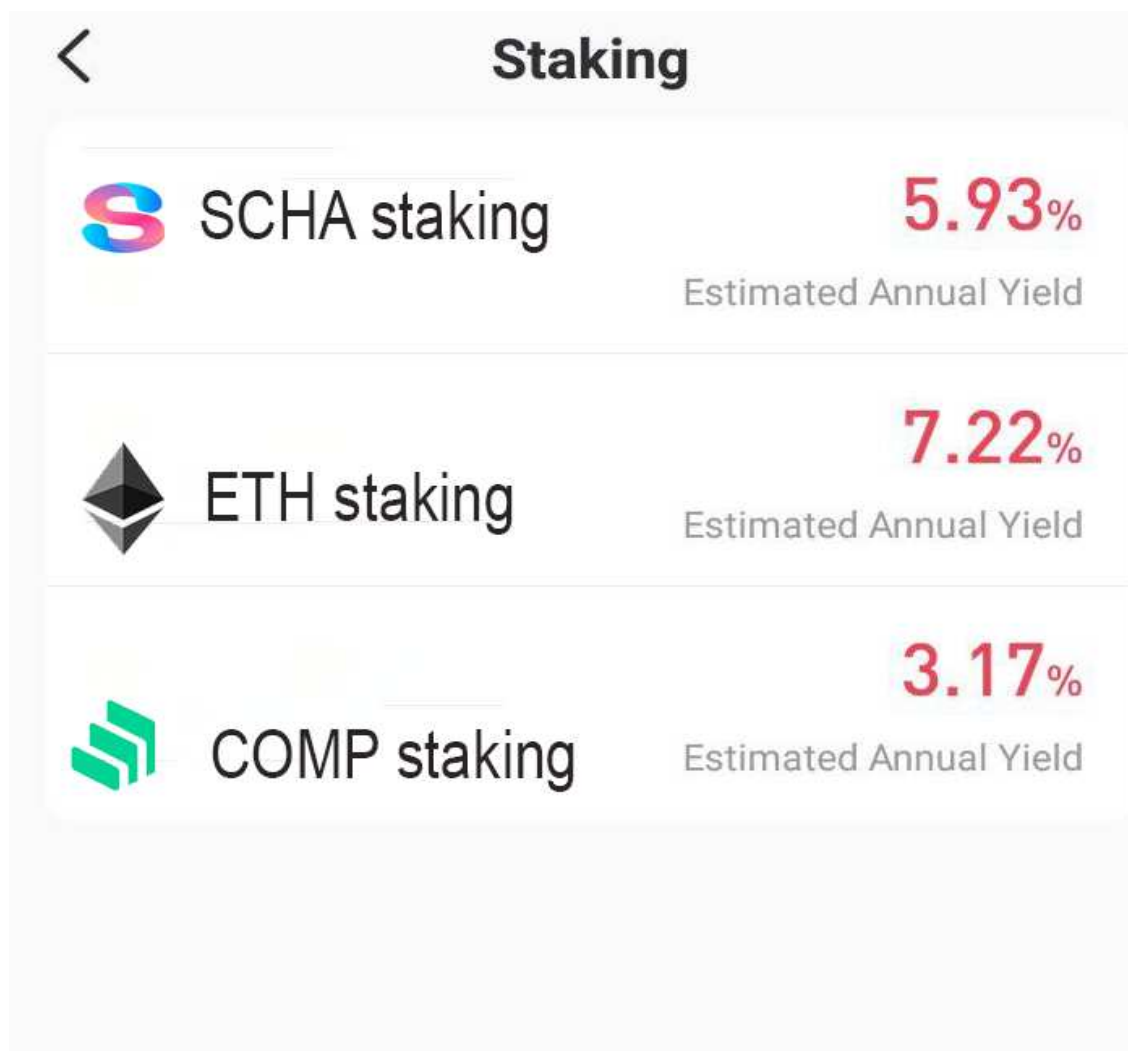
SCHAIN WALLET SOLUTION

STAKING ON MOBILE WALLET

Most Staking platforms now work only on the web. This causes difficulties with many investors who do not have computers or do not regularly sit on the computer. With Schain Wallet support staking right on your mobile phone. It's very easy and convenient. With the Schain Wallet installation phone, you can staking at any time. On staking time, we will have periods of time including: 7 days, 1 month, 3 months, 6 months, 1 year.

Deflation: All STAKE and UNSTAKE transactions are charged and payable with the SCHA token. 90% of the charge will be burned, 10% will be in team Development fund. This will reduce the supply of the future, from which the SCHA token value will be more valuable.

When Schain Wallet, it will initially support staking the only SCHA token. But in the future, we will support the integration of staking many other tokens and coins such as: ETH, LINK, COMPOUND

F3-Staking assets

Staking form: The user simply transfers the coin and the token needs stake to the wallet, and then selects the pool to join the stake. The minimum SCHA to stake is 200. The starting point would be to specify a staking interest rate of up to 15%/1 year.

Periods	Interest
7 days	0.15%
1 month	1%
3 months	3.2%
6 months	6.8%
1 year	15%
unstake anytime	$\dfrac{\text{Number of days staked x } periods\ interest}{periods\ (total\ days)}$ x 0.7(%)

Pool staking: For investors holding large amounts of SCHA tokens, they are able to vote themselves as masternodes in order to join staking. The minimum order to become masternode requires 200,000 SCHA tokens. The number of tokens in the Masternode has an staking period of 6 months or more, with a higher interest rate of 3% compared to conventional.

MASTERNODE

Capacity ⌄

Kucoin_01
100000SCHA   **3.01%**

Binance_02
100000SCHA   **3.56%**

GameNode
100000SCHA   **3.95%**

Huobi_03
100000SCHA   **3.86%**

TheKing
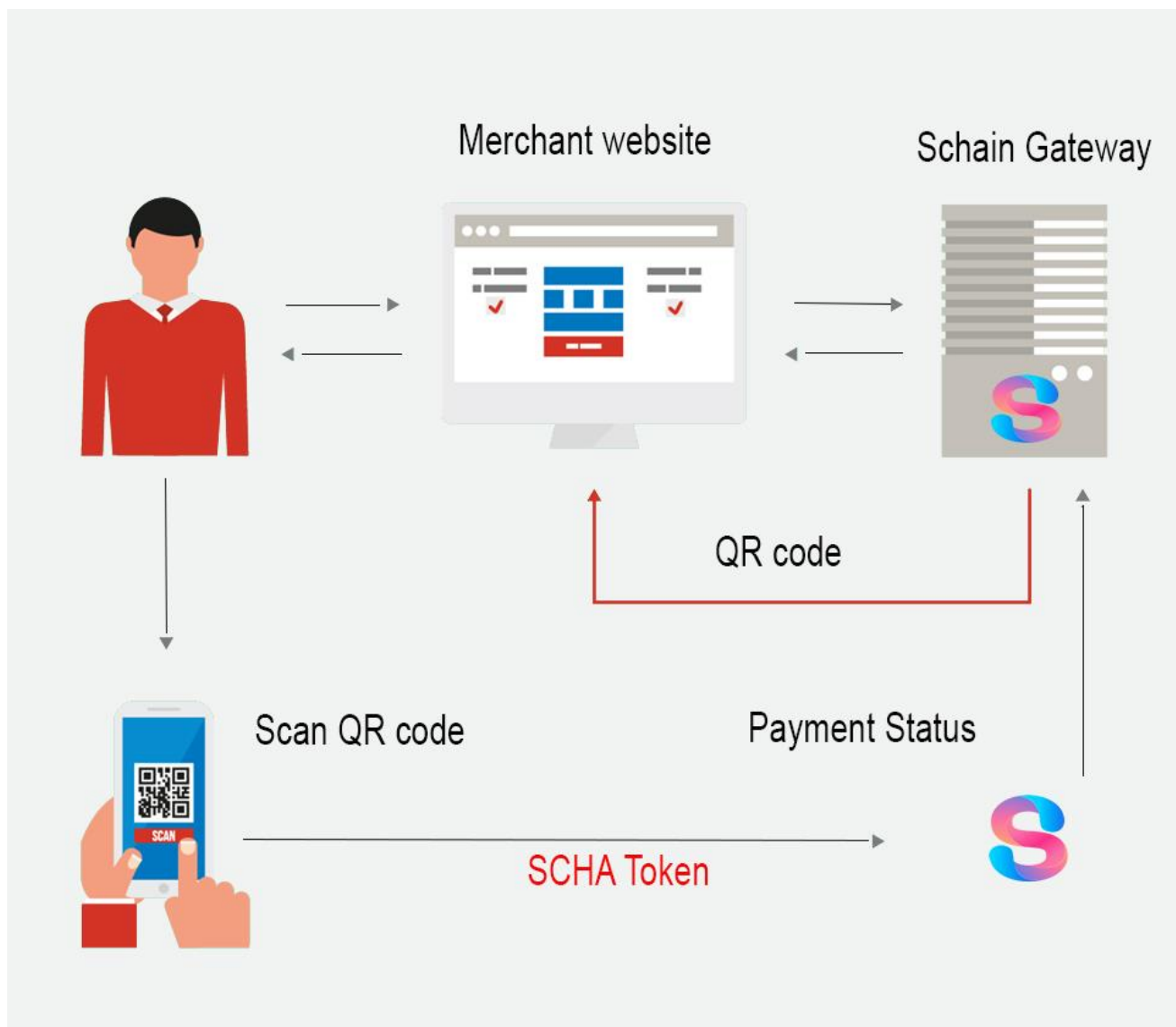*100000SCHA*   **3.98%**

F4 - Masternodes

PAYMENT AND GATEWAY

With the strong and popular development of cryptocurrency market in recent years, the application of cryptocurrencies into the field of payment will bring many benefits to customers. Users can easily buy cryptocurrencies at centralized, decentralized, or OTC exchanges. There are currently not many crypto-currency applications that integrate payment with traditional retail companies, which is a major limitation to expanding the market. We have researched and surveyed a lot of investors, customers and decided to integrate the payment feature into the Schain Wallet.
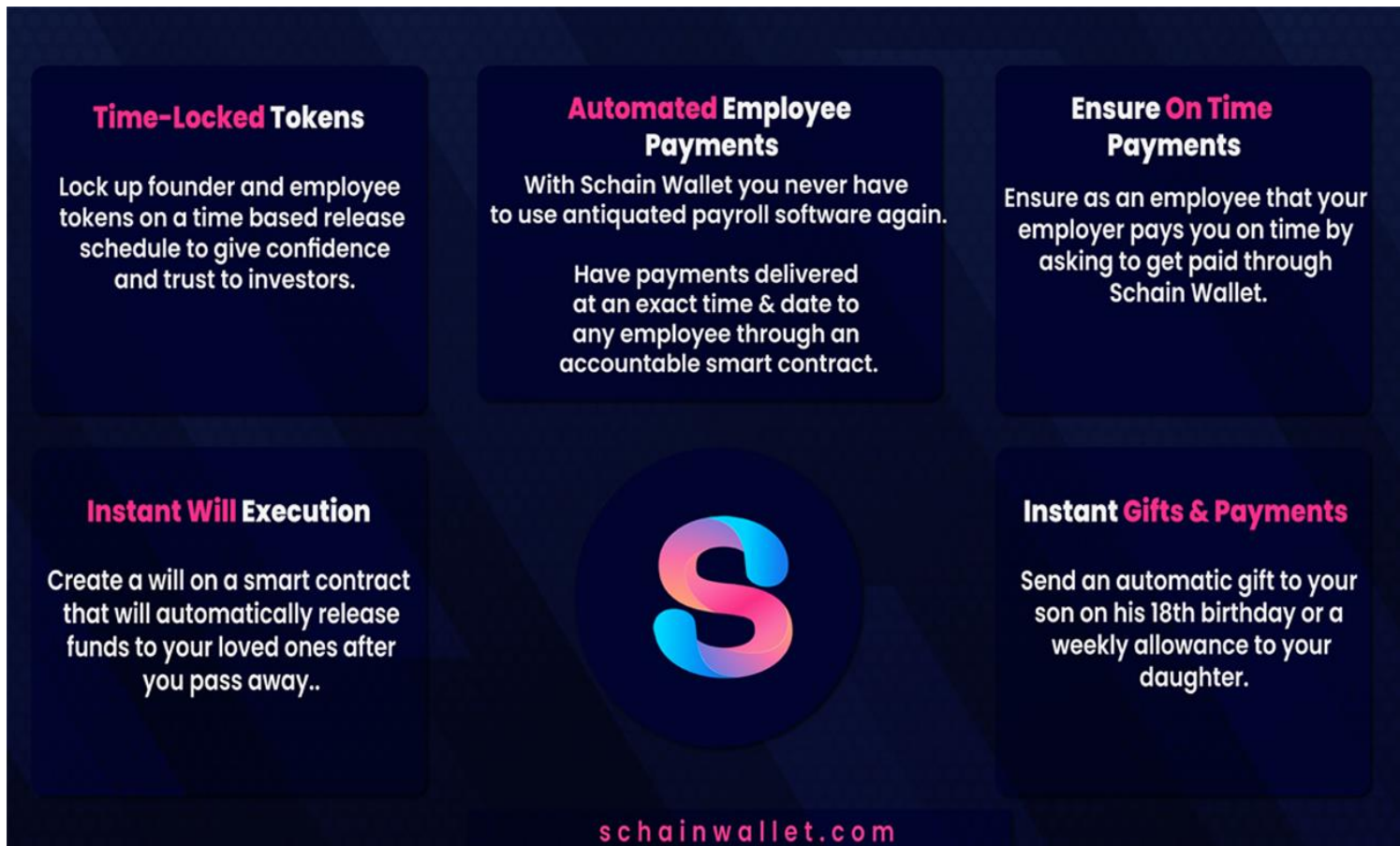
Our model is going to pay through QR code. When customers place an order, the online sales website will generate a QR code (payment code). Then the client simply opens the Schain Wallet up, to scan the QR code, review the invoice and click Confirm Payment. When payment is successful, the website will automatically complete the order for the buyer.

The system will use SCHA tokens to pay and pay the transaction fee, so users need to have SCHA tokens in the wallet to make trades. 90% SCHA fee will be burned, 10% will be on the development fund of team.

TIMELY PAYMENT

Timely payment is a feature built into the Schain Wallet, which brings the difference to other competitors. One of the usecase we choose to apply is the employee's salary calculation.

Time-Locked Tokens

Lock up founder and employee tokens on a time based release schedule to give confidence and trust to investors.

Automated Employee Payments

With Schain Wallet you never have to use antiquated payroll software again.

Have payments delivered at an exact time & date to any employee through an accountable smart contract.

Ensure On Time Payments

Ensure as an employee that your employer pays you on time by asking to get paid through Schain Wallet.

Instant Will Execution

Create a will on a smart contract that will automatically release funds to your loved ones after you pass away..

Instant Gifts & Payments

Send an automatic gift to your son on his 18th birthday or a weekly allowance to your daughter.

schainwallet.com

Using Schain Wallet, businesses will no longer have delayed salary issues for employees. We will create a smart contract with the payment function on time. The company's accounting department will enter the via Excel file or through the API, including information such as the employee wallet address, the amount to be paid in USD and the date it should be paid. Initially, the crypto currency supported by Schain Wallet includes: ETH, SCHA. Transaction fees will be paid in the SCHA token.

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SCHA TOKEN ECOSYSTEM

SCHA is the role of a utility token in the ecosystem of Schain Wallet. The functions of the SCHA token include:
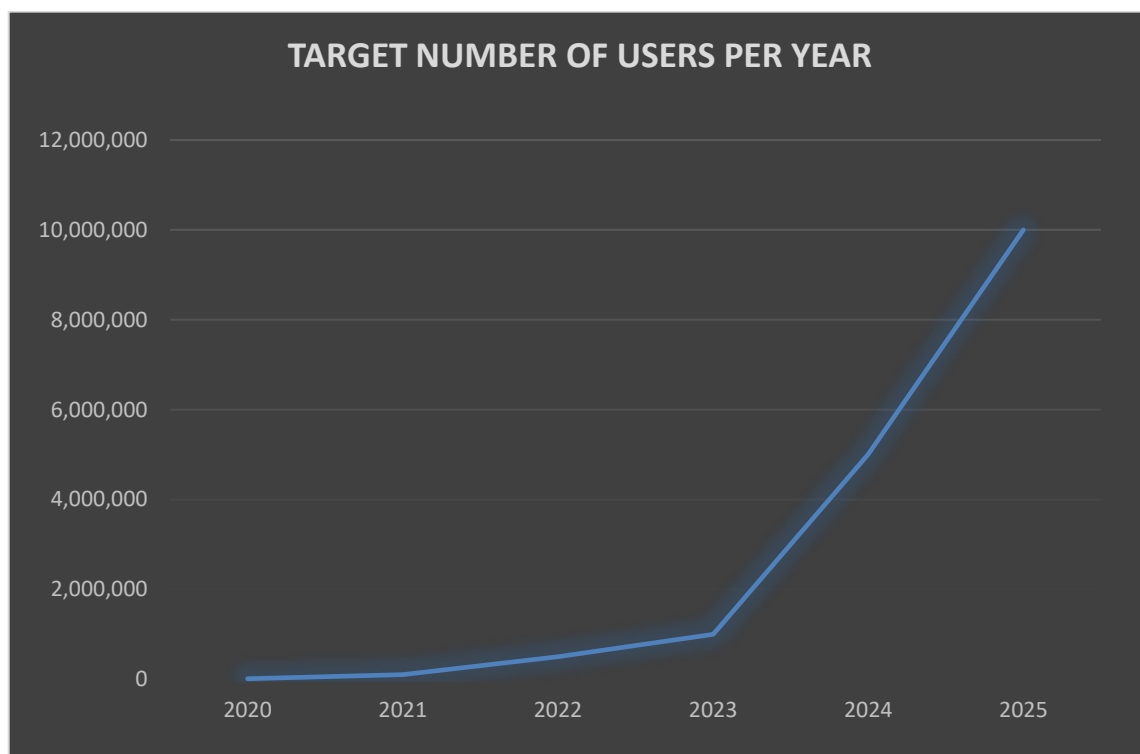
1. **Reduced transaction fees:** All transfers and recipients using SCHA as fees will be reduced by 50% of transaction fees. For example, you make a ETH transfer from wallet A to wallet B and it costs $10 transaction fees. If you use SCHA to pay transaction fees, it only costs $5 (the value of the corresponding token)

2. Is the token used for payment: We are aiming for the Asian retail market to integrate the payment gateway functionality on Schain Wallet. All customers using the Schain Wallet payment function need to purchase SCHA tokens. In additional there will be incentives when taking SCHA for payment such as 10% discount on product value

3. **Bring value for investors:** use SCHA to staking with attractive interest rates that generate daily dynamic income. As the supply of tokens will diminishes over time, investors holding SCHA token will also get a profit.

4. **Loyalty program:** When customers use SCHA tokens for payment, this amount of SCHA will be saved to the database to earn points. When the loyalty function is launched, the system will base on the points data that will divide customers as different tiers: DIAMONDS, GOLD, SILVER and BRONZE. In each level, members will enjoy different incentives. Offer details will be update in the next version of whitepaper
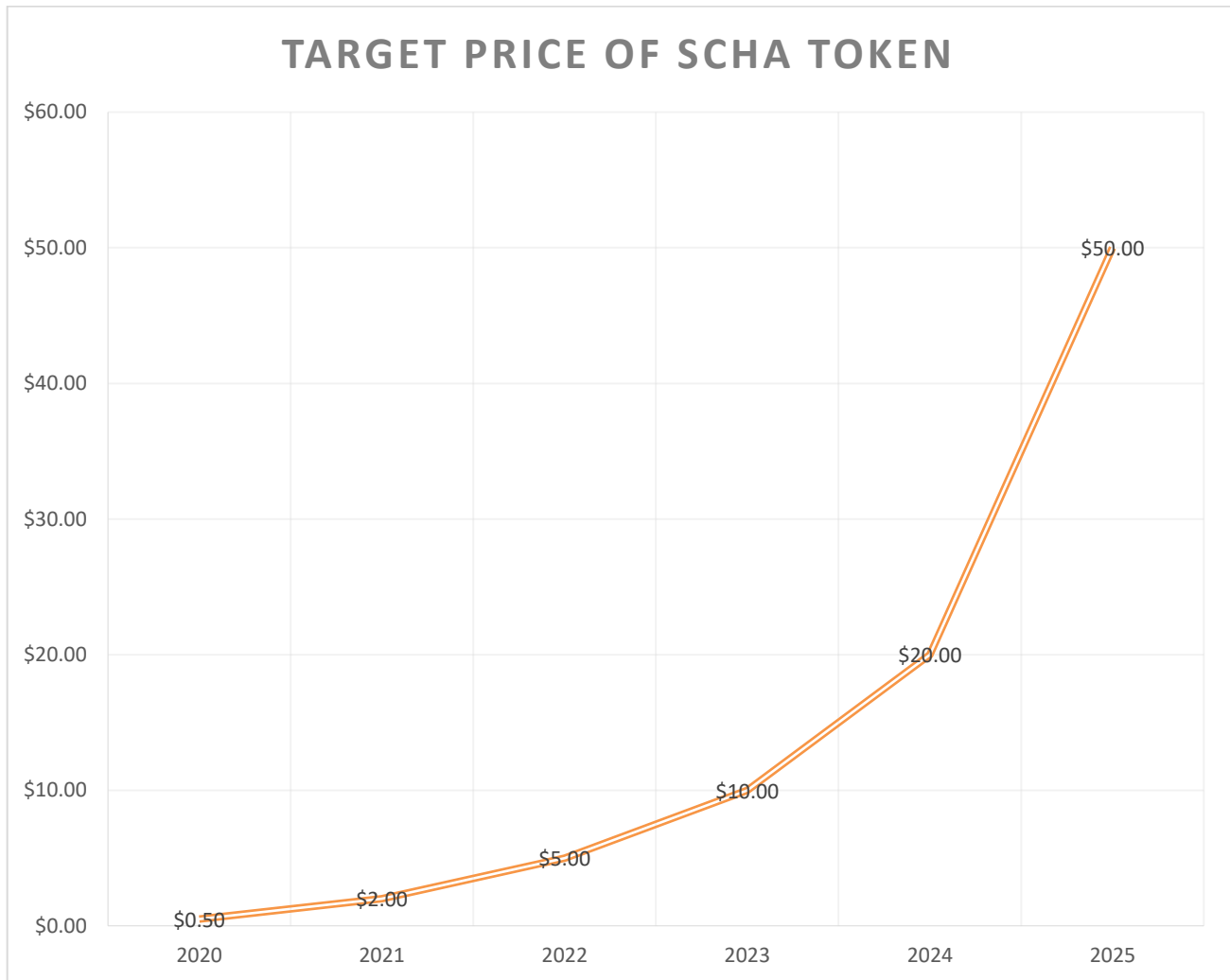
SCHAIN WALLET VISION

The mission of Schain Wallet is to create a stable dynamic income for investors through the form of staking and become the world's leading crypto-currency payment gateway. The goal of Schain Wallet is to reach 100.000 users by the end of 2021, becoming the Dapp with the most populous participants in staking. Target total revenue at the end of 2021 reaches $1 million

The goal of Schain Wallet is to integrate with many retail companies, especially in Asian markets, attracting many customers using app and achieving 100.000 transactions per day.

With the increased number of trades, the amount of tokens circulating in the market also decreases over time, which is the goal of increasing the price of the SCHA token

TARGET PRICE OF SCHA TOKEN

Chart showing target price of SCHA token: 2020 $0.50, 2021 $2.00, 2022 $5.00, 2023 $10.00, 2024 $20.00, 2025 $50.00
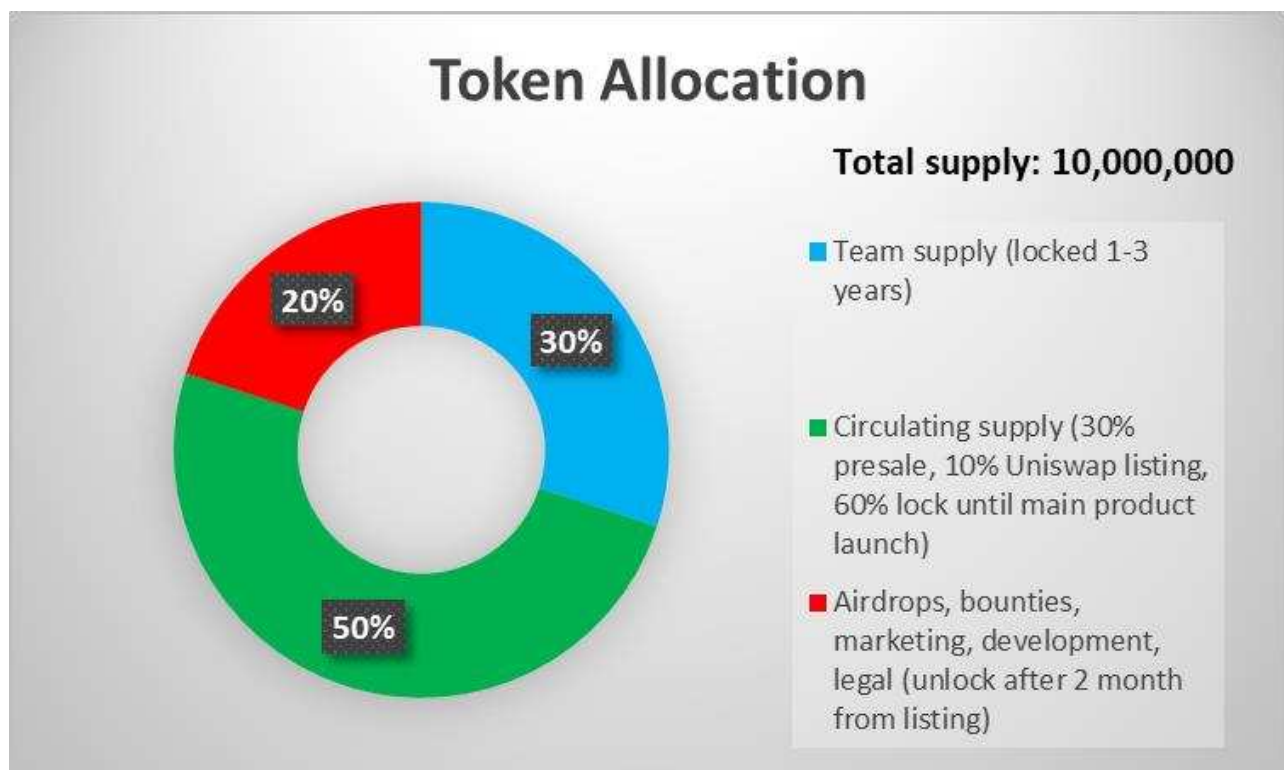
SECURITY DETAILS

Security is the top-up criterion for developing an application that achieves high credibility from its users.

Schain Wallet uses a variety of security layers, from the transfer receipt to payment.

1. All transactions are backed up: All transactions are stored in the database for settlement and when necessary
2. The user's personal locker system is encoded in SHA-256
3. Device, IP and location identification system
4. Ensuring High Availability

TOKENOMICS

Total supply	10,000,000
Team	**3,000,000,** divided into 3 wallets**:** https://etherscan.io/address/0x01bcaf983ce7a6094bf1edbffa7e8e26732e7e50 https://etherscan.io/address/0x7b85c77839f84cb327e1af95ab201c78c4726592 https://etherscan.io/address/0x201f609185651722889315a92d8c8d2506c9eaf4 Locked 1-3 year. From 08/2021, unlock 1,000,000 token per year
Circulating supply	**1,500,000:** Presale (ended, hardcap: 150 ETH)
	500,000: Uniswap listing (08/08/2020)
	3,000,000: Locked until main product launch (end Q4/2020).Use in staking, payment and fees
Airdrops, bounties, marketing, development , legal	**500,000:** Unlock when Uniswap listing (08/08/2020)
	1,500,000: Unlock from 08/10/2020

DEVELOPMENT ROADMAP

ROADMAP

08-2020
- PRESALE
- LISTING UNISWAP
- LISTING COINGECKO
- LISTING COINMARKETCAP
- LISTING EXCHANGE

09-2020
- RELEASE UI DESIGN
- MARKETING

10-2020
- BETA WALLET
- BETA STAKING

12-2020
- MAIN WALLET
- LIVE STAKING
- LISTING MID-TIER EXCHANGE
- BETA PAYMENT

02-2021
- LIVE PAYMENT
- INTEGRATE PAYMENT WITH RETAIL COMPANY
- MULTI ASSETS SUPPORT

DISCLAIMERS

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3)   Any action resulting therefrom.

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CONTACT INFORMATION

- Contract address:
  https://etherscan.io/address/0x2cAd4991f62fc6Fcd8EC219f37E7DE52B688B75A
- Website: https://schainwallet.com
- Telegram channel: https://t.me/schainwallet
- Telegram group: https://t.me/schainwalletgroup
- Twitter: https://twitter.com/SchainWallet
- Email support@schainwallet.com
- Team information: public after main product launch