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## Abstract

Cryptocurrency evolved from a simple virtual currency into a potential the industry with futuristic projects emerging daily. However, the real-life use cases of these virtual currencies are minimal despite their tremendous growth. Additionally, the current traditional payment processor (fiat and crypto) is expensive & insecure, and Swizmart is the viable solution that amplifies the applicability of cryptocurrency in day-to-day life. Cryptocurrency will become mainstream soon, and the Swiz ecosystem will be one of the driving factors behind this phenomenal achievement. Swiz ecosystem enables users to shop on one of the largest crypto-commerce platforms, transact at nearby merchants, pay bills, buy coupons, etc., using popular crypto and in-built token(Swizcoin). Swizcoin holders are entitled to receive attractive incentives and rewards based on their holdings and contribution to the ecosystem's growth. The Swiz ecosystem enables specific users to become top community managers, thus unlocking access to exclusive resources and unlimited income opportunities. Swiz ecosystem is a blockchain-backed ecosystem that allows users to transact using virtual assets in an interrupted manner, thus promoting cryptocurrency circulation. Swiz bridges the gap between real-world commerce and cryptocurrencies with future-oriented crypto initiatives.

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## 1. Conceptualization & Goals

Swiz ecosystem will encourage internet users to use cryptocurrency as a means of payment to improve its usability and tradability in everyday life.

It steps into this flourishing space with innovative crypto commerce solutions like Swizmart, Swiz POS machine, Swiz personal, and Swizworld marketplace that envisions amplifying crypto usability and applicability.

Further down the line, the potential benefits of the Swiz ecosystem and its credibility in making cryptocurrency applicable in everyday activities are described.

## 1.1 Swiz Ecosystem - A pioneer in Global Crypto Commerce

Cryptocurrency payments are on the verge of becoming mainstream with exceptional long-term potential. Swiz ecosystem strengthens this trend with its

- (1) Swizmart
- (2) Swiz POS system
- (3) Swiz Personal
- (4) Swizworld marketplace

Swizmart is a digital coupon shopping platform that encourages consumers to buy coupons from global merchants using crypto as a payment method.

The Swiz POS system enables customers to shop using digital currency from a nearby merchant with a Swiz POS machine.

Swiz Personal is an innovative platform that promotes the use of cryptocurrency for everyday transactions like paying bills, purchasing insurance, and making travel reservations.

Swizworld marketplace, a one-of-a-kind crypto commerce platform, delivers a ground-breaking virtual reality shopping experience for users using technologies like metaverse.

Further, the Swiz ecosystem bridges the technological gap between real-world and virtual currencies by facilitating customers and global merchants to transact using an array of digital currencies seamlessly and securely.

## 1.2 Mission

Swiz ecosystem, one of the innovative crypto initiatives, aims to maximize the crypto applicability in real-life use cases. Swiz initiated this revolutionary step with Swizmart, where users can buy coupons for popular brands like Joy Alukkas, Allen Solly, etc., using popular cryptocurrencies.

Further down the roadmap, Swiz plans to implement state-of-the-art and most demanding technological services (Swizmart, Swiz Personal, etc.), which can be accessed using cryptocurrencies, thus enhancing the tradability of the virtual currencies among the fast-growing crypto community.

### 1.3 Vision

With the pioneering concept and technologically advanced digital services, Swiz plans to

- Deliver transparent, fast, global eCommerce transactions.
- Initiate online purchasing trends using crypto with Swizmart.
- Enable customers to transact crypto anonymously, securely, and quickly in a transparent and decentralized ecosystem.
- Support institutions to manage the price volatility of cryptocurrencies.
- To make a positive shift in customer perspective to use crypto as a safe and secure payment method other than an investment opportunity.
- Enable customers to pay their utility bills, book flight tickets, etc., with a multi-beneficial Swiz Personal platform.
- Enable merchants to accept crypto with low fees and slash transaction costs using the Swiz POS machine.
- Facilitate seamless virtual shopping and virtual asset transactions with the Swizworld market place.

### 1.4 Problem Statement

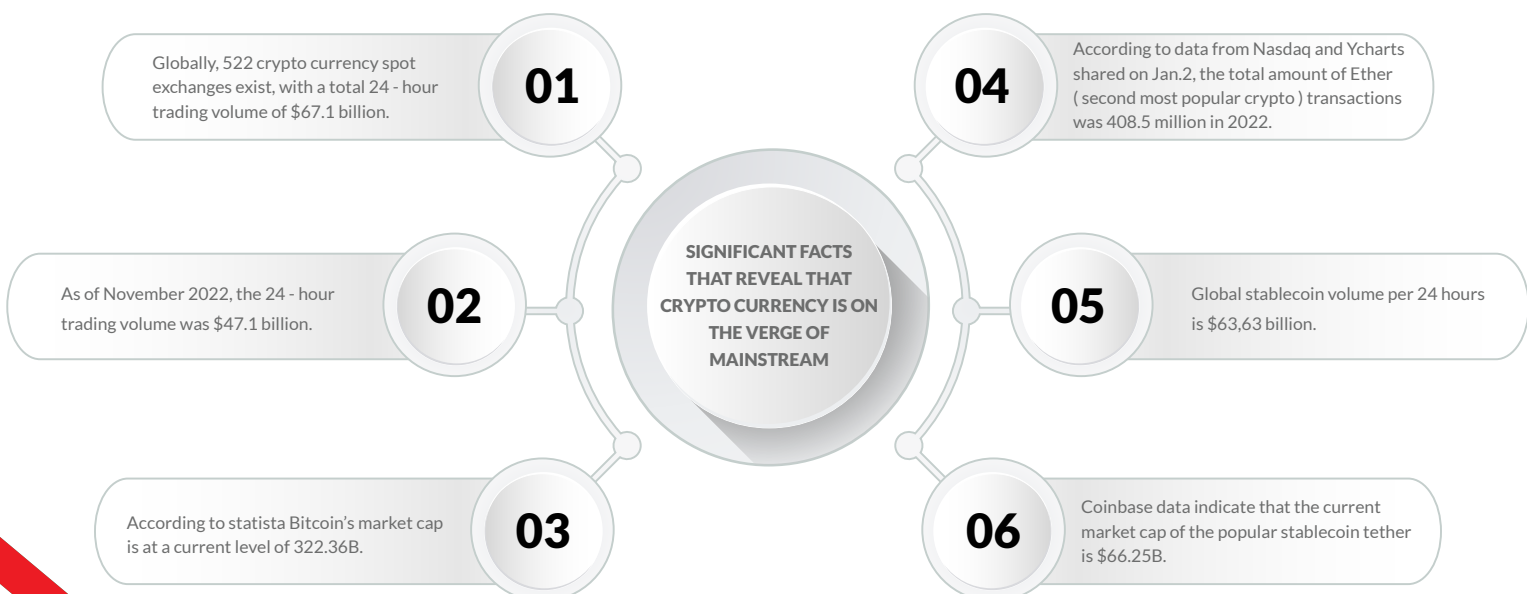
Cryptocurrencies struggled to gain relevant traction as a payment medium due to their price volatility, lack of acceptance, and lower transaction processing speeds. In addition, implementation costs, lack of awareness, improper regulations, etc., hinder the growth of the cryptocurrency market.

Furthermore, the anonymity and decentralized frameworks make these financial systems suitable for money laundering, illicit activity, and sanction evasion. New regulations with the potential to protect long-term investors, prevent money laundering and fraudulent activities, enable firms to innovate in the crypto economy, etc., and ground-breaking crypto projects like Swizmart are mandatory to resolve these concerns.

## 1.5 Justification

As Coingecko, the global cryptocurrency market cap is \$886 Billion. Many crypto projects have proven their credibility to become a global means of payment. For instance, Global firms and educational institutions started accepting Bitcoin for their courses, products, services, etc. In addition, specific cryptocurrencies and next-gen crypto innovations like stable coins are making a paradigm shift in buyer and merchant perspective and encouraging the use of crypto payments. The business benefits of accepting crypto for payment will unarguably outweigh the efforts involved in implementing it into the eCommerce business. Moreover, crypto initiatives with AML/CFT programs, high-end security protocols, innovative services & products, etc., promote cryptocurrency usability in real-life.

### Facts that prove that crypto is on its way to mainstream adoption



## 2. Swiz Ecosystem- Overview

Swiz ecosystem envisions achieving paperless and hassle-free transactions with scalable cryptocurrency. It offers numerous demanding services that can be accessed using native tokens within the platform. It saves costs and time for the platform users by preventing the intervention of third-party.

### How Credible is Swiz Ecosystem?

Some attributes of Swizmart that proves its credibility:

- Swiz ecosystem prevents market manipulation and protects investors with its decentralization and community-driven ecosystem.
- Evaluates tech-related future risks and enable investors to make a well-informed decision.
- Blockchain security protocols like KYC/AML and data encryption technology eliminate online fraud and cyber scams.
- Continuously implement innovative digital solutions to accelerate the acceptance of cryptocurrency.
- Assures the price stability of native tokens and maximizes their value.

New services will be included in the ecosystem without dawdling, according to the road map & user demands. The following section covers the key aspects and features of the existing Swiz ecosystem from Swizmart to SwizWorld.

## 2.1 Swizmart - A Glimpse into the Ecosystem



Swiz believes that crypto has the potential to transform the global economy and is on the verge of mainstream adoption. To enable the industry to accomplish this incredible feat and help people benefit tremendously from the inclusion of cryptocurrencies into their everyday lives, Swiz initiated this astonishing journey with Swizmart.

Swizmart allow users to buy shopping coupons from major global brands like Netflix - a popular streaming platform; Joy Alukkas- one of the leading Jewellery retailers; Allen Solly - a Global & luxurious fashion brand, etc., with preferred cryptocurrency without any hidden cost.

The coupons can be redeemed at applicable online and nearby stores of the merchant. Swiz ecosystem partnered with one of the largest crypto liquidity providers and remits the equivalent fiat payment to the respective merchant.

The global digital coupon market was over \$4.67 billion in 2020, as per recent reports from transparency market research . According to big commerce statistics & reports, digital coupon redemptions surpassed \$90 Billion in 2022.



The above stats and data reveal the flourishing of the digital coupon market in the upcoming years and the opportunities that await the early adopters of the crypto-powered digital coupon platform - Swizmart.

## 2.2 Swiz POS Machine



Swiz POS machine - a next-gen point of sales machine that accepts

Selected crypto payments. This machine allows users to pay using cryptocurrency at any local merchant where the Swiz POS machine is available.

According to Grand View Research, the revenue forecast of POS software machines will rise to \$181.4 Billion by 2030

According to Coingate, the popular crypto payment processor, it helped merchants process 927,294 payments in 2022 without hassles.

Additionally, the Statista report reveals that

- (1.) Mobile POS users will dramatically increase and reach 1 bn by 2027.
- (2.) Total POS transaction value will reach \$5.75 Trillion by 2027 at CAGR of 14.09%.

Considering the above stats and the potential of POS machines in helping mainstream crypto adoption, Swiz plans to develop and deploy State-of-the-art POS machines globally.

This innovative payment system will be manufactured and circulated worldwide to maximize local crypto transactions. It will enable consumers to pay securely and reliably for their commercial or daily shopping using crypto at nearby merchants.

This SwizPOS machine will do the fiat-to-crypto conversion, according to the current market values, within the blink of an eye and allow consumers to pay accurately.

Customers can scan the QR code shown on the Swiz POS machine and pay the amount with cryptocurrency using any digital wallet instantly.

## 2.3 Swizworld Marketplace

ONLINE SHOPPING



**SWi2MART**  
the limitless

Swizworld marketplace is a futuristic cryptocommerce marketplace. It delivers a next-gen virtual shopping experience for customers. It will accept major cryptocurrencies including swizcoin, and users can shop 24/7 from physical and metaverse stores. It also enables native token (swizcoin) holders to earn passive income in immeasurable ways.

Swizworld marketplace offers advanced features and functionalities that enable global merchants to set up their virtual stores and customers to purchase using their preferred cryptocurrencies.

Swiz ecosystem collaborated with global merchants to seamlessly set up their next-generation virtual stores within the swiz metaverse platform.

In swizworld, global brands can also set up virtual product experience centres. Virtual product launches and virtual expos will be a part of Swizworld Marketplace.

This innovative project pulls users from various parts of the world as they can explore and purchase global products & services irrespective of their location & medium of currency.

Users & merchants can connect their digital wallets for transacting cryptos. The native tokens enable users to access numerous earning opportunities.

Swizcoin holders' ability to earn from various revenue-generating streams will attract millions of users to the Swizworld marketplace worldwide. The global eCommerce market will grow at 9.7% and bring global eCommerce sales worldwide to \$5.7 trillion in 2022, as per Oberlo estimates. ( <https://www.oberlo.com/statistics/global-e-commerce-sales-growth> )

In addition, Technavio states that the metaverse segment in the e-commerce niche will grow at a CAGR of 39.65% from 2022-27 and reach \$85.8 bn during the projected growth period (2022 to 2027). ( <https://finance.yahoo.com/news/metaverse-e-commerce-market-2023-163000662.html> )

Further, IMARC Group predicts that the global eCommerce marketplace will reach US\$ 70.9 Trillion by 2028 at a CAGR of 27.43% (2023-28). ( <https://www.imarcgroup.com/e-commerce-market> )

Based on the above stats and predictions by global experts, the Swizworld marketplace will facilitate the increased circulation of cryptocurrency and undoubtedly help the crypto industry to achieve remarkable growth and become mainstream.

## Facts that prove that crypto is on its way to mainstream adoption

The Metaverse e-Commerce market will grow at a CAGR of 39.65% (2022 - 27) and increase by USD 85.8bn, as per reports from Technavo.

IMARC Group expects the global eCommerce market to reach US\$ 70.9 Trillion by 2028, at a CAGR of 27.43%.

E-commerce sales will increase by 50% from \$907.9 billion in 2022 to \$1.4 trillion in 2025, according to Oberio.

The eCommerce growth rate for 2022 is forecast at 9.7%, bringing global eCommerce sales \$5.7 trillion.

The revenue of the cryptocurrency industry will reach US\$74.30bn by 2027 at a CAGR of 14.32%.

According to Coingecko, the Current global cryptocurrency market cap is \$990 Bn as of January 2023.

## Key Stats & Estimate of Cryptocurrency and eCommerce Niche

## 2.4 Swiz Personal



Swiz Personal is an international digital payment and financial services platform enabling users to cover utility bills, book tickets and hotels etc., using cryptocurrency.

It also allows them to book tickets for movies, buffets, trains, flights, buses, etc., and buy or renew insurance.

Users can connect their digital wallets to the platform to pay monthly bills with cryptocurrencies and avail the platform's exclusive services.

Swiz Personal will also reward the user with rewards to encourage early adoption. Members also receive an attractive referral income for introducing new merchants to the platform.

According to Statista, the global digital payment transaction will reach \$9.68 trillion in 2023. Digital commerce is a major section of this niche and will cross \$6.15 Trillion value in 2023.

Popular digital payment processors & shopping platforms like Paypal, eBay, and Expedia started processing crypto transactions believing their potential to revolutionize and streamline the entire on-line payment processing segment.

Stats like the above encouraged Swiz to introduce a futuristic digital solution - Swiz Personal.

## 2.5 Swizcoin



Swizcoin is an in-built token in the Swiz ecosystem, and once the entire Swiz ecosystem is operational, it will be the most widely used crypto commerce token globally.

Swizcoin will allow the holders to

- Buy shopping coupons on Swizmart.
- Pay for their local shopping via Swiz POS Machine
- Transact in the fastest-growing crypto commerce platform - Swizworld marketplace.
- Pay their monthly bills and use platform-exclusive services on Swiz Personal.
- Earn lucrative interests via staking and become a top community manager based on their Swiz coin holdings.

## Major Global trends relevant to Swiz Ecosystem

### Astonishing Stats relevant to Swiz Ecosystem

1

The global digital coupon market amount is expected to surpass \$29.7 Billion by the end of 2031

2

Total number of POS payment users is expected to reach 85.6m by 2025.

3

The market size value of POS software will hit \$18.1 billion by 2027.

4

Total transaction value in the Digital Payments Segment is projected to reach US\$9.68tn in 2023.

## 2.6 Benefits of being part of the fast-growing ecosystem

Some potential benefits of being part of the fast-growing crypto commerce platform - Swiz Ecosystem are,

- Enjoy the lucrative benefits of being a part of the fast-growing community.
- Transact securely and effortlessly using popular crypto at local shops via the Swiz POS machine.
- Simply buy and redeem coupons from thousands of global merchants.
- Unlock exciting rewards and earning sources in addition to metaverse shopping.
- Opportunity to become a top community manager based on their contribution and token holdings.

In the next section, the advantages and use cases of the Swiz ecosystem like the Global referral program, and decentralized & cross-border transactions are described in detail.

### 3. Swiz Ecosystem - Advantages & Use-cases

With the Swiz ecosystem, the opportunities are unlimited, and the applicability will increase as the time-lapse. In addition, there is a limitless money-making opportunity with the Swiz Web3 ecosystem. In addition to enabling its holders to explore and buy essentials virtually in the largest crypto-commerce platforms, the ecosystem enhances their lives and earnings with the following potentials.

#### 3.1. Decentralization

Swiz ecosystem enables users to buy coupons on Swizmart, transact using crypto on the Swizworld marketplace, etc., in a decentralized environment. Users can avail the services without an intermediary, as Smart contracts automate and govern the entire process.

Thanks to the immutability and data encryption protocols of blockchain technology, user data & virtual assets are stored and safeguarded in a more secure environment.

Decentralization of the ecosystem offers many advantages to users like security, trust, privacy, transaction integrity, lower transaction costs, and complete control.

#### 3.2 Cross-border Transaction

Swizworld marketplace enables users to shop virtually from any part of the world at any time. Swizcoin acts as a universal utility token across the Swiz platforms.

Swizworld marketplace is an amalgamation of leading brands and popular merchants that aims to deliver a unique and personified virtual shopping experience to its users from the comfort of their homes.

As stated, the Swizworld marketplace is unrestricted by currency or location restrictions, thus allowing users to virtually explore the store, view & buy things, and finally, have them delivered to their doorstep.



### 3.3 Metaverse Shopping

Metaverse-based eCommerce shopping platform delivers an enhanced and personalized shopping experience for community members.

Social, engageable, 24/7 accessible, vibrant economies, AI based personalized shopping recommendations, virtual product experience etc., are some benefits Swizworld marketplace offers its users.

Metaverse also paves the way for global merchants to collaborate with the fastest-growing crypto-commerce platform and amplify their sales. This innovative technology enables them to establish a virtual store, showcase & sell their products, attract millions of target audiences, increase sales, conduct virtual marketing campaigns, etc.

### 3.4 Staking

Staking Swizcoin on one of the most rewarding staking platforms will surely benefit the users with an attractive passive income and rewards. Staking is essential to stabilize the Swizcoin, and you can consider it as earning interest on your token holdings.

To encourage the use of crypto commerce platforms, the Swiz ecosystem rewards token holders with a portion of their staking benefits in the form of shopping credits.

By staking, users contribute to the stability of Swizcoin, for which they receive attractive rewards and incentives.

### 3.5 Opportunity to sell Globally

A recent survey by Bitpay indicates that more than 50% of cryptocurrency holders are ready to buy products or services from merchant accepting cryptocurrency as payments. The same survey also indicates that 47% of digital currency holders are likely to buy more from the crypto-accepting merchants.

The above stats indicate that venturing into eCommerce by collaborating with the fastest-growing eCommerce market like Swizworld marketplace will reward the merchant tremendously.

Some benefits of collaborating with the Swiz ecosystem are:

- Streamlined Agreements
- Easy access to new markets and demographics
- Lifetime partnership
- Can sell globally
- 24/7 merchant support
- Low processing costs
- Multiple wallets and payment integrations
- Attractive affiliate marketing program.

The Swiz ecosystem enables global merchants to expand their sales, market their products and increase conversion.

### **3.6 Global Affiliate Program - Opportunities & Benefit**

Swiz ecosystem members are entitled to introduce global merchants to the Swizmart, Swizworld marketplace, and Swiz Personal, and they receive exciting rewards for that. For instance, when the referred merchant transacts, the affiliates will receive a percentage of the transaction fee for the lifetime.

Partners and eligible affiliates are entitled to receive shares from profits generated via staking and other innovative services of the Swiz Ecosystem.

A well-organized and rigorous affiliate marketing program will reward all the members of the ecosystem (affiliates, merchants & users) and contribute to the growth of the ecosystem in the long run.

### 3.7 Accelerated Growth and Transparent

Transactional freedom, transparency, security, metaverse retail shopping, and ease of use are the top benefits of the Swiz ecosystem.

Swiz ecosystem services, supported by blockchain technology, incur zero-cost transactional fees, high-security protocols, and more secure & fast transactions. Users can store and protect their digital assets in a more advanced in-built digital wallet.

The transparent nature of blockchain technology improves trust, transparency, transaction processing, and traceability.

Thus, the amalgamation of innovation, blockchain technology, and Smart contracts benefits and rewards the member of the Swiz ecosystem.

### 3.7 Accelerated Growth and Transparent

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## 4. Tokenomics

Swizcoin is a native token that will become the driving engine of metaverse shopping. Swizcoin is based on TRC -20 standard with a total supply of 1 billion.

### Tokenomics

Token Name - Swizcoin

Token Symbol - Swiz

Type - TRC- 20 Premined

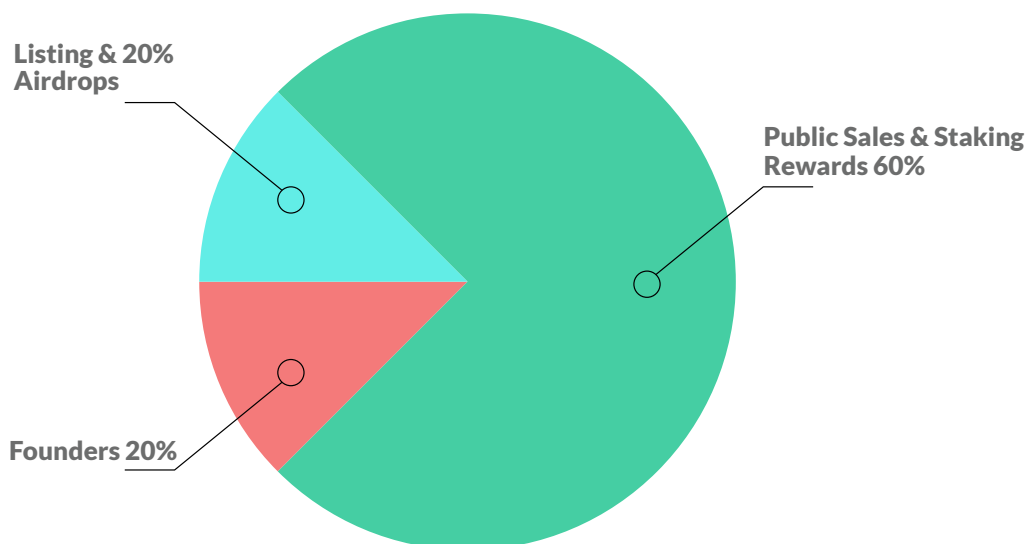
Network -Tron

Decimal - 6

Contract - TMoy6PbGsxAKtVXm3H44LESNu6YdB5iC65

*\*Tokens are available on the Sunswap*

### Tokenomics - Swizcoin



Swizcoin runs on the TRON network and leverages the benefit of blockchain and Metaverse technology to empower crypto commerce.

## 5. Roadmap

The comprehensive roadmap of the Swiz ecosystem business plans from 2020-2024 is stated below.

### Swiz Ecosystem - Roadmap

**Q4 2020**

Brainstorming - Swizcoin proposal evaluation.  
Launching regional office in London, UK.

**Q1 2021**

Team formation  
Establishment of online presence  
( Launch of websites, online marketing etc ).

**Q4 2021**

Team formation  
Establishment of online presence  
( Launch of websites, online marketing etc ).

**Q1 2023**

Launching of Swizmart mobile application.

**Q4 2022**

Listing of Swizcoin in popular  
decentralized exchanges.

**Q1 2022**

Launch of web services ( version 1.0 ).

**Q3 2023**

Swiz personal portal launch

**Q2 2024**

Development and distribution of  
crypto - based POS machines.

**Q4 2024**

Onboarding of Swiz world merchant

The main aim of this initiative is to make people's lives undemanding by enabling them to enhance their digital shopping with the fastest-growing crypto-commerce platform.

## 6. Conclusion

Swiz ecosystem enhances your online shopping experience while allowing you to unlock numerous income sources and amplify your earnings.

### 6.1 Swiz Ecosystem - beyond the hype and expectations

Swiz is an innovative crypto initiative that leverages the collaboration of affiliates to revolutionize the global crypto market.

The decentralized, transparent, and borderless characteristics of the Swiz ecosystem pave the way for user advancement irrespective of their geographical location.

Further, the project enables the token holders to become community managers based on their token holdings. By doing so, they unlock the opportunity to earn lucratively with attractive incentives and rewards.

The Swizcoin facilitates token holders to access exclusive resources enabling them to generate tremendous income with reward system.

Swiz will incorporate state-of-the-art digital shopping services into the ecosystem as per global eCom-merce market evolution.

Collaboration with thousands of global merchants and being the most innovative crypto project, the Swiz ecosystem will surely reward its holders immeasurably.