

# Lite Paper

## V.01



**Live Chart**  
Multichain Wallet

*Live Chart App /  
Multichain Wallet.*

*Decentralised crypto wallets are an essential factor of owning and investing in cryptocurrencies of any sort.*

*Wallets for digital currencies are very similar to wallets for your hard, in-hand currencies, like dollars or euros; just a digitized version of your bank account.*

*They are used to buy and store your crypto, and send your crypto to others.*

## *Abstract:*

Abstract The original cryptocurrency, Bitcoin was designed to be peer-to-peer digital cash for transaction purposes. Bitcoin's original purpose is to ease the usability drawbacks characterized by fiat currencies and centralized systems. Since the emergence of the Bitcoin blockchain, over 5,800 varieties of cryptocurrencies for a wide range of use cases have emerged, and thousands more will emerge in this new decade. Some of the most popular cryptocurrencies after Bitcoin include ETH, XRP, and Litecoin, and they serve their own useful purposes, with the similar fundamentals to Bitcoin, as alternative payment systems to bitcoin. Currently, it is not easy to pay directly with cryptocurrencies without going through a crypto to fiat exchange first. Beyond solving the problems of spendable cryptocurrencies that can be exchanged for, for example, receiving utility services without exchanging for fiat, the MyWallet application aims to implement additional functionality such as a multi-signature feature (e-scrow), the option to send cryptocurrencies to multiple parties at the same time (multi-send), simplified crypto staking, and most importantly an easy-to-use crypto wallet that will enable fast spending, sending and receiving of cryptocurrencies by giving users access to centralized as well as decentralized services all within one mobile wallet application. In a nutshell, LiveChart App will serve as the simplest gateway to interact with cryptocurrencies via DeFi access and all the other features mentioned above. There are few efficient gateways that make spending cryptocurrencies as easy as spending fiat currencies and the LiveChart App is on a mission to change that. We want to help protect the original idea behind cryptocurrencies and use-cases, with the aim to further help deepen the adoption levels of cryptocurrencies by broadening the gateways that are available to people to spend and receive cryptocurrencies. We want to enable cryptocurrencies to be used as a near-replacement or huge alternative to fiat currencies via a convenient system.

## *Risk Statement:*

The legal, regulatory, market and operational risks are set out in the Terms and Conditions of the MyWallet Token Sale. You are advised to read and review these risks before contributing to MyWallet in any way and ensure that you read the full LiveChart App white-paper.

## *Introduction:*

The main reason cryptocurrencies were created is to serve as a digital cash or payment system that can serve as an alternative to fiat currencies or eventually even as a replacement to fiat payment gateways. Since the creation of Bitcoin by Satoshi Nakamoto several use-cases emerged around cryptocurrencies so that they currently serve several purposes ranging from a basic digital transaction, a store of value, a means for accessing the utility of a platform or ecosystem, and in some cases as securities. Hence, with these purpose and functionality driven features of cryptocurrencies, LiveChart App is positioning itself as an important and all-around value provider to the blockchain ecosystem and cryptocurrencies in general by providing storage services for cryptocurrency holders. Given that almost all cryptocurrencies naturally have a digital money capability making them "spendable", LiveChart App primary goal is to ensure convenience and ease of use while storing or transacting with cryptocurrencies. For example, BitPay and Blockchain.com wallet were the foremost companies that advanced the ease of spending Bitcoins as we know it today. In addition, BitPay and Blockchain.com were also among the first blockchain companies to incorporate tools that enabled merchants to accept Bitcoin as an alternative form of payment while shopping at any e-stores or physical stores that accept Bitcoins. As expected, BitPay has gone further to develop other useful products such as the BitPay Visa Card that allow users to load a Visa debit card with fiat currencies and funds converted to Bitcoin, thereby creating the first payment instrument that made spending cryptocurrencies against fiat possible. It was the BitPay company that brought Bitcoin closer to Satoshi's original vision of Bitcoin as a real-world transaction system. Thus BitcoinVisa debit cards integrated Bitcoin into the fiat cash system to be used as a mean of transaction between merchants who wanted to process or accept Bitcoin as a payment method and customers who wanted to spend their Bitcoin. With the overall success of these products from BitPay, many companies have emerged with similar products to make cryptocurrencies more accessible, spendable, and usable globally. LiveChart App's vision is 100% aligned in this direction, however, with a better use-case scenarios and increased utility for cryptocurrencies. Currently there are very few ways in which people can spend their crypto assets in their daily living. Instead, most cryptocurrencies sit in exchanges or in cold storage waiting to be pulled back to fiat currency now and then, which generates additional fees for the currency holder. Before now, only the major strides achieved by BitPay and Blockchain.com are being constantly replicated by emerging crypto start-ups and

businesses. Thus, blockchain and cryptocurrencies are still in their early stages, yet retain the power to reshape the way financial transactions are being executed globally. The creation of new and better processes, products, and services via these ideas will take the blockchain and cryptocurrencies mainstream and eventually change the world forever and empower billions of people to transact independently from centralized institutions. However, with any growing technology or market, there is a need for improvement and innovation. The need for a simple and secure platform to aid users to transact with cryptocurrencies via the blockchain technology from start to finish has never been higher. The development of such a platform is important because only a complete platform that allows users to go beyond just storing and managing their crypto assets will eventually lead to broader mainstream adoption of cryptocurrencies. Therefore, such a platform would also need to provide means for users to transact these crypto assets seamlessly with each other, either against other crypto assets or against real-world goods and services without the need for fiat. LiveChart App will ensure that all these features are implemented so that users will be able to transact cryptocurrencies at their convenience via user-friendly options for storage, sending, receiving and converting crypto assets to real-world goods and services without the need to interface with fiat currencies at any point. Additionally, the LiveChart App will provide a high-security platform for cryptocurrency enthusiasts save their funds and earn returns on their capital by implementing a simple staking mechanism.

The LiveChartApp is built for both personal and business solutions and our team has a strong focus on bringing solutions associated with the shortage of real-world applications to the cryptocurrency market. The creation of the LiveChart App and its accompanying infrastructure and services will allow individuals and businesses to accept most cryptocurrencies just as they would accept cash or credit.

## *Market Situation:*

The nascent and visible opportunities of the cryptocurrency market have made it possible for MyWallet to enter an ecosystem in dire need of products and services that are vital for the actualization of cryptocurrency mainstream adoption. MyWallet will start out operations in several niche markets and start to offer a highly functional decentralized multi-crypto wallet product with the ability to instantly exchange/swap crypto assets thru a DeFi exchange, in addition to a multisend d-App feature, a multisig feature, and a node staking service for several cryptocurrency projects. We will also enable utility bill payments with cryptocurrencies (the MyWallet C-Market Suit) and make it possible for merchants to offer goods and services in exchange for cryptocurrencies. There is currently no crypto company offering all of these products and services in a single app, and at best, only a subset of the services we provide are currently offered in a single app by a potential competitor. Therefore, LiveChart App has the potential to become the market leader by providing all the mentioned products and services in a single app because the integration of all these high-quality services into a single app create an edge for MyWallet over the rest of the market. Just like any blockchain company, we believe that cryptocurrencies are the best financial tool that can help to bank the unbanked population, and also open them up to the already existing financial opportunities already provided by traditional banking services they previously had no access too. In addition to benefiting the unbanked, MyWallet can support the banked and businesses by providing them the opportunity to tap into the blockchain and DeFi markets to help them transition into the digital economy. Blockchain technology and cryptocurrencies are changing the entire e-commerce ecosystem by providing highly efficient transactional systems that provide low-cost, near-instantaneous, 24/7 global settlement options to customers and merchants across all regions of the world. This is a huge opportunity for customers and merchants alike, because DeFi products can improve global trade relations by making cross-border settlements easier and more transparent thru blockchain technology. The use-cases that cryptocurrencies provide allow LiveChart App to tap into the US \$5 trillion dollar global mobile payment and e-wallet services market by claiming a percentage share. In the future, many businesses will be able to benefit from getting access to LiveChart App payment solutions bringing their products to a global base of e-commerce customers. The global accessibility of the blockchain and cryptocurrencies make it possible for MyWallet to deliver cost-efficient products and

services that are competitive on the global marketplace. In order to reach our target market, LiveChart App will leverage the following avenues: Search Engine Advertisements; Influencer Marketing; Social Media Advertisements; Global Meetups; Press Releases and Media Articles; Aggressive Referral System, and Events and Tradeshows.

# *LiveChart App EcoSystem:*

LiveChart App is the world's simplest, most secure decentralized multi-crypto wallet application that is designed to provide DeFi access and other crypto-related use cases. MyWallet allows users to securely store their crypto assets so that they can be used for transactions on a P2P level without any third-party intermediaries, in addition to being used for settlements in real-world scenarios such as paying utility bills. LiveChart App supports multiple cryptocurrencies such as BTC, ETH, DOT, as well as ERC-20 tokens (including LINK, YFI, and major stablecoins), in addition to over 100 other cryptocurrencies. To make our platform even more convenient for users, LiveChart App uses a modern User Interface and internationally recognized online-security practices to simplify the use of all cryptocurrencies on our platform. With this business model, MyWallet seeks to become a platform that is accessible to users worldwide via Apple and Android devices. Therefore, MyWallet will become the go-to for global users to store their cryptocurrencies while they retain control over their private keys, so they can safely store their cryptocurrencies before they pay with their cryptocurrencies at hundreds of merchants without the need for fiat conversion. In order to actualize LEAD's vision, we will start creating a secure bank-grade crypto wallet infrastructure that will host and accommodate multiple blockchain systems with the ability to store, spend, stake, send, receive, exchange/swap cryptocurrencies at any time. The MyWallet software and integrated API afford our users and clients to spend their cryptocurrency safely because our team will eradicate all points of failure at the back-end so that we can provide our user-base with an easily accessible and highly-secure DeFi app. Unlike traditional banks and many cryptocurrency wallets, MyWallet does not hold custody of users' funds. This means that users retain legal custody of their funds while they use the LiveChart App, greatly improving security compared to centralized storage - which is prone to hacks and other forms of criminality. The LiveChart App team applies tested and viable market strategies and value-drivers and integrates them into one application, making MyWallet an exciting and easy to use wallet application. LiveChart App also offers 24/7 cryptocurrency asset market data which includes price tracking for supported cryptocurrencies, the global market volume for every coin listed, with live updates and portfolio management tools that will help LiveChart App users to diversify their assets if they wish. We plan to implement many additional features in the future so that users will have options to send and receive cryptocurrency based on public account information (a public key) to enable LiveChart App

users to spend in real-world transactions or to provide recurring donations to a cryptocurrency wallet as well as being able to buy monthly subscriptions from d-App applications.

## *Pre-Sale / Crowd Sale:*

Our initial fundraising attempt was through the IEO route and it wasn't successful. Hence we had to refund all participants who contributed in the sale. Now we seek to raise our initial funding through an Initial Liquidity Offering where at least 75% of funds raised will be permanently locked into Pancake swap DeFi. The rest 25% of the funds raised during the crowd sale period will be used for the development of the LiveChart App ecosystem. With funds distributed around project development, marketing, legal, partnerships, team/staff salaries, and advisory services.

# Roadmap

- Phase 1:  
Research the LiveChart App Idea and its viability.
- Phase 2:  
Assemble Core team members and launch the project development.
- Phase 3:  
Completion of the LiveChart App website and whitepaper.
- Phase 4:  
Completion of LiveChart App MVP.
- Phase 5:  
Launch LiveChart App on Play store and Apple Store.
- Phase 6:  
Launch DeFi access where you will be able to easily use your favorite DeFi protocols to lend, borrow, and exchange crypto assets; and also access other powerful game Dapps for your pleasure.
- Phase 7:  
LiveChart App Update: MultiSender and Staking Features integration. Human readable addresses to be made available as well.
- Phase 8:  
Acquire Crypto Exchange, Payment, and Regulatory Licenses.
- Phase 9:  
Review Roadmap and LiveChartApp progress.