



Fidira

Whitepaper

Version 3.3

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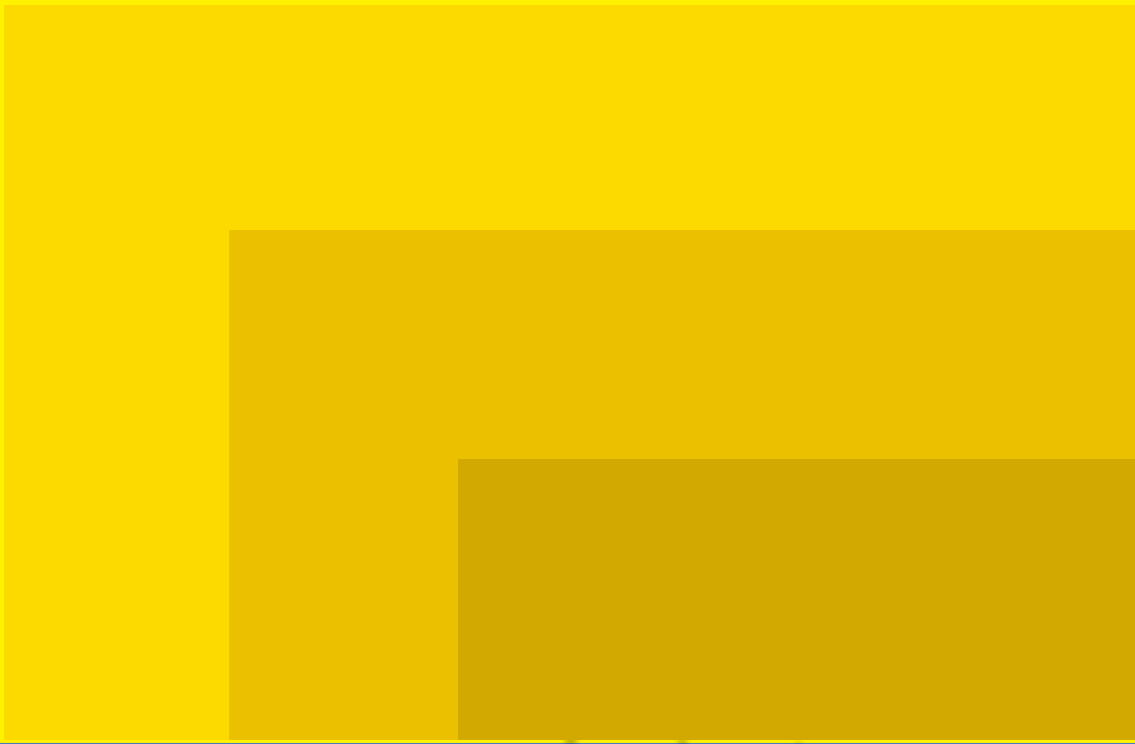
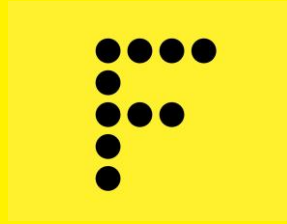


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ABSTRACT



Abstract



Bring your NFTs to life with Fidira Crypto Gift Cards



Fidira is close to completing the development of a distribution portal for NFT projects. We are the 'picks and shovels' of the NFT gold rush, enabling partners access to a scale of global crypto onboarding of new users never seen before through our global gift card distribution network.

Our NFT partners will offer their own exclusive NFTs through Fidira gift cards to promote their project to new global audiences. This will drive excitement and crypto card sales through our global digital and retail network, enabling Fidira to be in over 100,000 retailers globally. Fidira will be able to offer unique exposure to crypto and NFTs.

Fidira will offer NFT partners distribution of their exclusive artwork and NFTs through the innovative Fidira staking portal which allows users access to NFT catalogues and drive onboarding into our partners ecosystems.

Built on the Polygon Layer 2 Ethereum network, Fidira is developing an ecosystem that provides an easy avenue for users to start their cryptocurrency journey. It will be accessible, simple and secure.



To make it easy for new crypto users we will onboard them using gift cards, both digital and in store physical cards. We will then make the world of crypto available to them at their fingertips with easy and safe entry into decentralised finance (DeFi) yield generation, lending, borrowing and NFT collectables; something that is currently too complicated and risky for most crypto novices. Once in the Fidira ecosystem, off ramping products such as a Defi Mastercard will be offered, producing a complete ecosystem for the bankless future.

Fidira has partnered with the leading global gift card provider, InComm. Their gift cards are available in both digital and physical formats. InComm also provides us with access to over 100,000 global retail distribution channels.

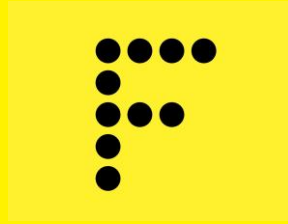
User funds will be stored securely in the Fidira Wallet and Exchange applications initially and then innovatively bridged across to our non-custodial Defi ecosystem through our NFT generation application, all under the secure Fidira.io umbrella.

Fidira has its own crypto exchange which will provide liquidity for the Fidira ecosystem, as well as partnering with Globiance. This will allow the platform to begin operations immediately with global banking and digital currency licenses which are already in place.

Fidira in time will provide users with multiple ways to spend their crypto Defi earnings. One of these ways will be via an innovative DeFi backed Fidira MasterCard.

Fidira anticipates that it will grow the global cryptocurrency ecosystem through this simple and secure onboarding process and Defi application suite.

Fidira will be a significant force in the global migration to a bankless future.



CRYPTOCURRENCY ADOPTION PROBLEMS



Cryptocurrency Adoption and Usage Problems

The overly complex cryptocurrency buying process creates barriers to mass adoption. According to the [World Bank](#), 1.7 billion people do not have bank accounts due to the lack of documentation or any other hindrances, leaving them unable to buy cryptocurrency online.

Cryptocurrency is still a scary proposition for people. Wallets, crypto exchanges, high transaction fees and negative publicity are a frightening prospect for people unaccustomed to an unregulated economic environment.

Decentralised finance is on the brink of taking over the financial system but is hampered by clunky and risky user experiences through a myriad of protocols over multiple platforms and blockchains. There is a growing need to simplify the user experience without compromising safety or decentralisation.

Market Share

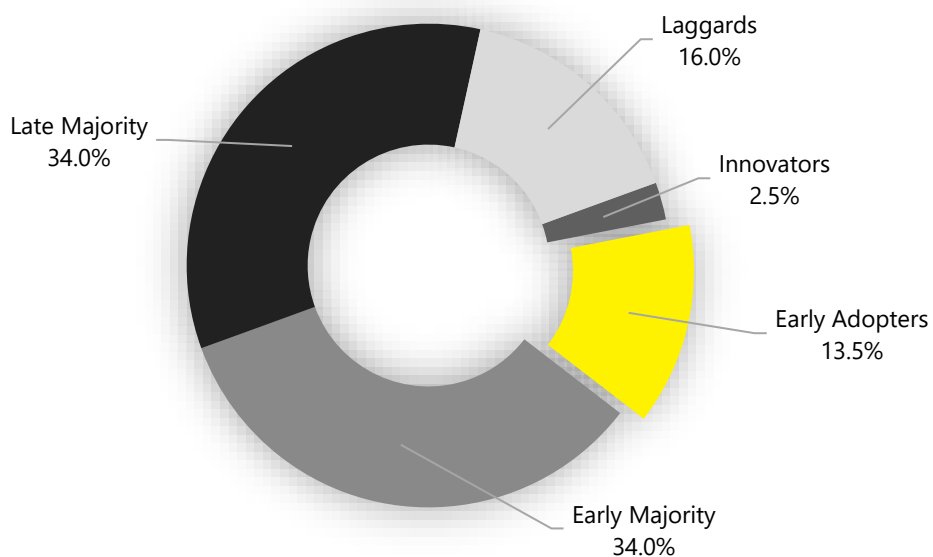
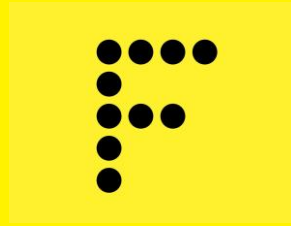


Image #1 Graph Reference: [Maven11.com – 5 adoption trends for blockchain in 2019](https://www.maven11.com/publications/top-5-adoption-trends-blockchain-in-2019)
<https://www.maven11.com/publications/top-5-adoption-trends-blockchain-in-2019>



CURRENT LANDSCAPE



Current Landscape

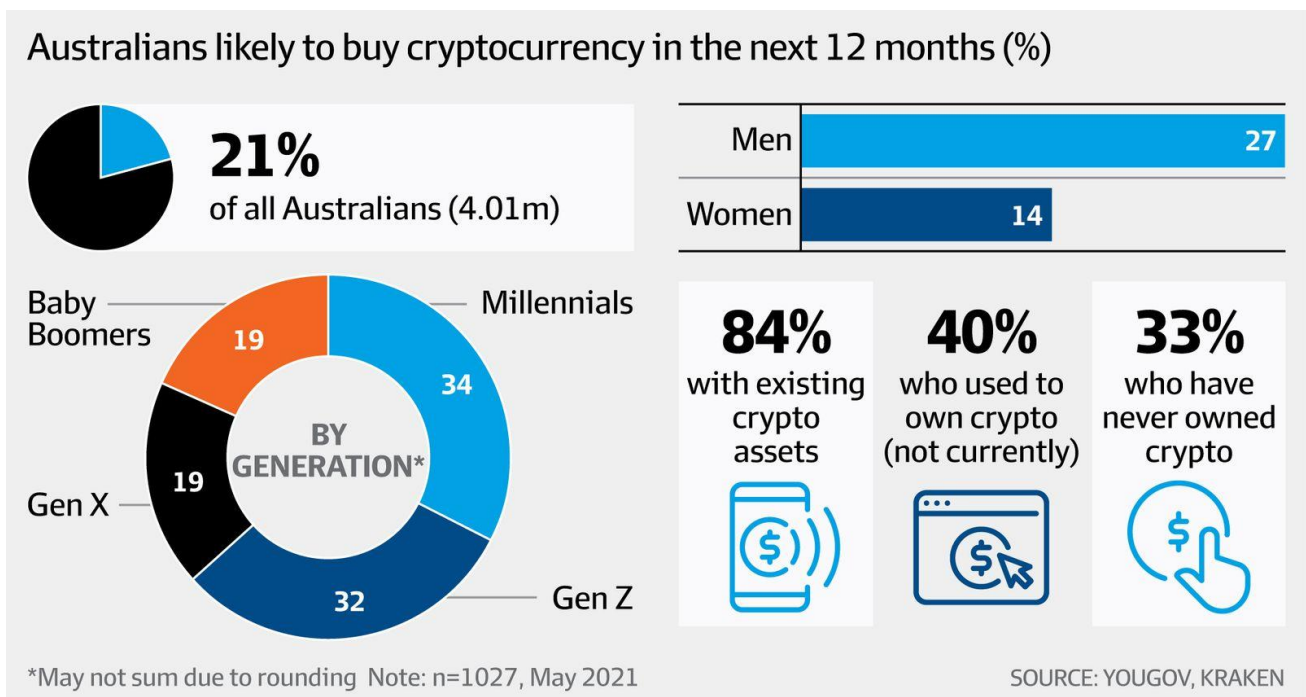
As of June 2021, people are planning more than ever to buy their first cryptocurrency. We are on the verge of moving from an early adopter stage to mainstream adoption, what we now need more than ever is simple and safe ways to enter into crypto.

Recent Australian research in a nationally representative survey of 1027 Australians by global researcher YouGov, commissioned by cryptocurrency exchange Kraken, found 21 per cent are ready to purchase digital tokens. The percentage increases to 34 per cent of Millennials and 32 per cent of Gen Z.

Many Australians are even purchasing crypto assets to save for a home deposit. [Bloomberg]

Men (27 per cent) were found to be more likely than women (14 per cent) to purchase crypto in the next 12 months, while 40 percent of purchasers who had sold off their crypto assets indicated they were likely to buy back into the market.

The research found one in five Australians have owned cryptocurrency at some point, with 14 percent currently holding an exposure in their portfolio. The same amount estimated by funds management giant Vanguard in May 2021. Of those, almost 85 percent indicated they intended to increase their exposure over the next year.



Data Reference: Australian Financial Review "Four Million Australians set to buy into crypto" 08/06/2021

Data Reference: ReefMarketing.com - The Case for Crypto and Gift Cards: Solving the Mystery <https://reafmarketing.com/the-case-for-crypto-and-gift-cards-solving-the-mystery/>



The current crypto onboarding landscape is limited in the types of offering:

Onboarding

- Local Bitcoins.com
- Centralised Exchange (KuCoin / Binance / Kraken)
- Over the Counter (OTC)
- Bitcoin ATMs

These offerings are generally targeting tech savvy users and involve:

- High fees
- Lack of trust
- Money transfer to international banks
- Complex KYC
- Limited support

Decentralised Finance Landscape

Defi is made up of various protocols and platforms across multiple blockchains. This creates complexity and confusion to the new crypto user, as well as heightened security risks of protocol hacks which cannot be easily determined or mitigated against by the untrained new user.

NFT Landscape

NFTs are also booming but there is also risk pertaining to providence of the NFT as well as high transaction fees making them inaccessible to new and small users even though they are interested in the sector.

*Data Reference: Australian Financial Review "Four Million Australians set to buy into crypto"
08/06/2021*

*Data Reference: ReefMarketing.com - The Case for Crypto and Gift Cards: Solving the Mystery
<https://reafmarketing.com/the-case-for-crypto-and-gift-cards-solving-the-mystery/>*



Crypto Gift Card Solutions

There are a few different ways in which we are seeing cryptocurrency and gift card programs interact:

- **As a payment option:**
There are programs like Gyft, eGifter, and Swych that gives you the option to use cryptocurrency as another form of method at point of purchase. When you go to checkout, you will see it listed along with card type and methods like PayPal.
- **A Bitcoin gift card:**
This gift card is in conception stages and has not yet been introduced in the mainstream as a usable product. The Bitcoin Gift Card allows consumers to give other people the gift of bitcoin however it does come with risks and higher introduction fees. These gift cards can act as an access point for the average consumer making buying bitcoin however it does attract high fees and could need higher intelligence of how the overall crypto systems works (see Fidira solution).
- **InComm (Fidira Partner)** is allowing users to transfer their Crypto into Fiat based retail-based gift cards.

Gift card sales continue to increase year over year.

\$100.6B

—
expected 2021 merchant gift card sales¹

\$23.8B

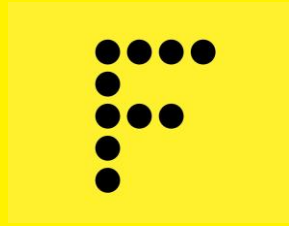
—
expected 2021 Visa and Mastercard gift card sales¹

80%

—
of Millennials still shop in-store at least once a month²

Data Reference: Australian Financial Review "Four Million Australians set to buy into crypto" 08/06/2021

Data Reference: ReefMarketing.com - The Case for Crypto and Gift Cards: Solving the Mystery <https://reafmarketing.com/the-case-for-crypto-and-gift-cards-solving-the-mystery/>

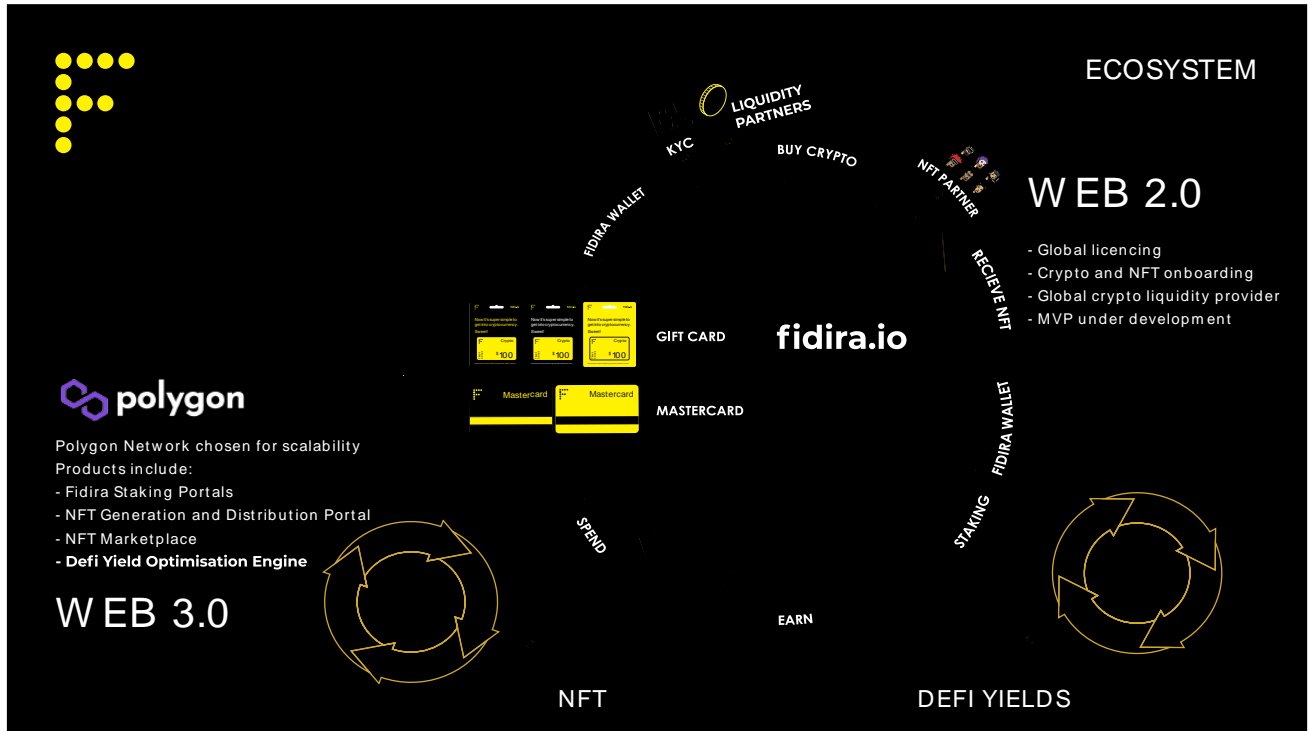


INTRODUCING THE FIDIRA APPLICATION SUITE



Fidira Foundation and the Fidira DAO Application Suite

Welcome to the Future!



The Fidira Decentralised Autonomous Organisation (DAO) is the governance arm of Fidira. The Fidira suite of applications will be handed over to the DAO for community ownership upon development. All code will be open source and stored in the Fidira GitHub.

The Fidira foundation and corporate entity will own and control the global distribution network of retail and digital crypto gift cards and centralised onboarding of new crypto users with its suite of crypto licences in place, and further global licences will continue to be rolled out.

The Fidira.io ecosystem will use a unique NFT generation and Fidira staking interface to bridge onboarded crypto users across to the Fidira DAO to participate in the Fidira Defi ecosystem.



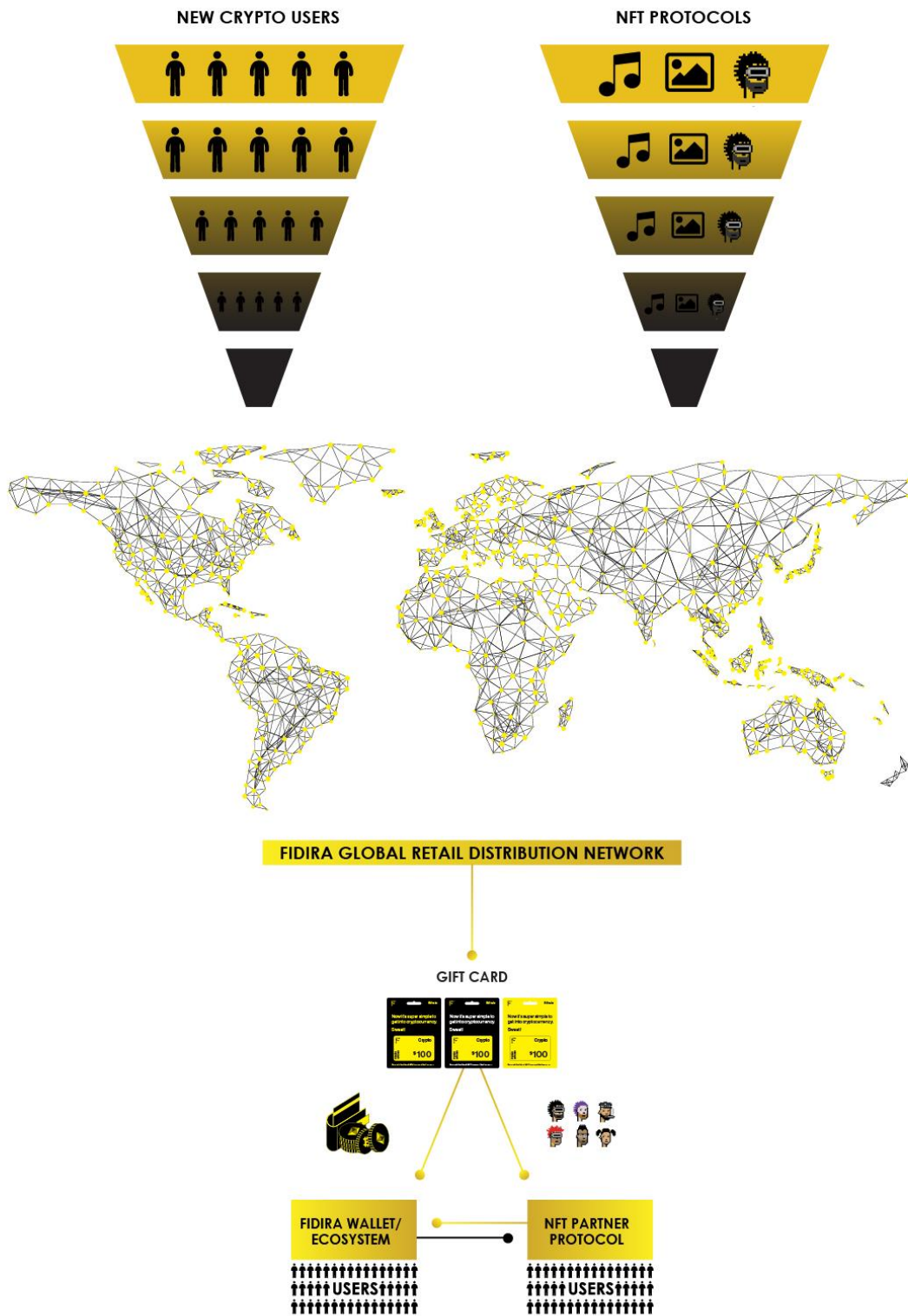
Fidira DAO Application Suite will be a Web3.0 application suite built directly onto the leading low fee and scalable Ethereum layer 2 Polygon (Matic) Network. It will include:

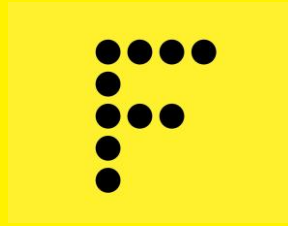
- Slick user dashboard UI to produce an easy and safe experience
- Guided setup of non-custodial wallet for UI interaction for new crypto users
- Highest and most stable DeFi yields through our inhouse algorithmic yield sourcing engine
- NFTs staking and collectables generation interface for Fidira users to generate unique and collectible NFTs sourced through Fidira NFT partnerships
- DAO governance model with farming, with staking, and rewards for active users / contributors to be determined by community voting.
- Crypto DEX swaps with a fully integrated decentralised exchange
- Easy spending options (Fidira MasterCard)
- Integrated crypto asset dashboard to display all owned cryptocurrencies and NFTs
- Integrated NFT marketplace
- Integrated Social feeds for all your crypto assets bringing education and data to the Fidira Users

All these features are designed to produce a beautiful crypto application where users can participate in all of their defi at Fidira.io easily and securely.



Fidira Onboarding





USER EXPERIENCE



User Experience - Onboarding

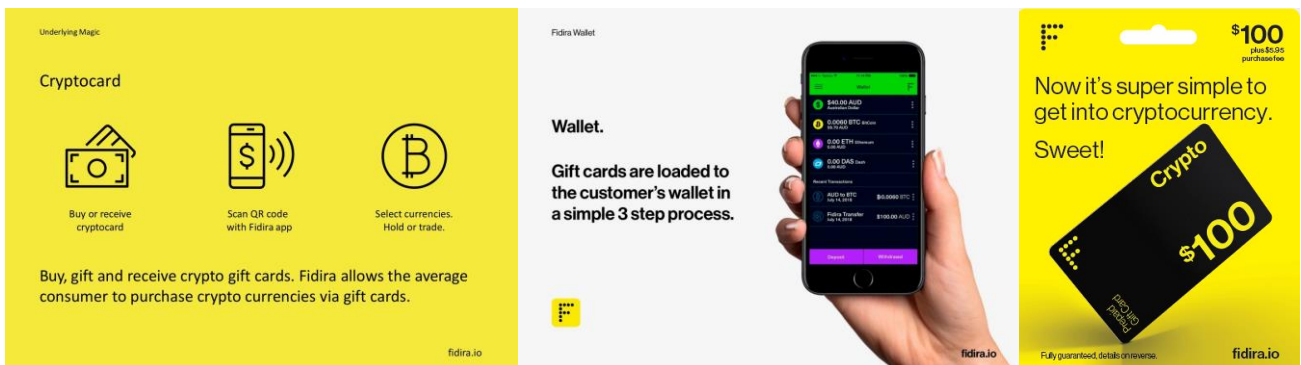
Gift Cards

A cryptocurrency buyer can purchase gift cards with a fixed Fiat or crypto amount. This will be possible via the Fidira website or at participating retailers. Once purchased, the buyer can either give the card as a gift, or activate it for themselves.

To activate a gift card, the user simply scans a QR code. This downloads the Fidira application and allows them to complete a simple "Know Your Customer" (KYC) verification check. Initially this will be a web-based application with Android and IOS apps to follow. This will trigger the transfer of the purchased currency into the users wallet.

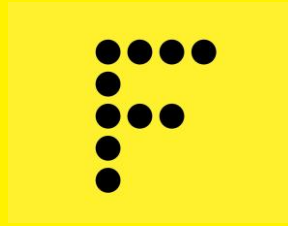
The deposit of Fiat may be instantly exchanged for a cryptocurrency of the users' choice. The initial offering will be Bitcoin, Ethereum and a selection of others. Further cryptos will be added alongside our liquidity partners over time.

Prices will be defined using direct API integration with exchange partners. Blockchain oracle data will be used to ensure that users are receiving the best available rates for their purchases.



'A fully backed DeFi crypto credit card will be introduced. This will use the crypto held in the Fidira wallet as collateral for credit card purchasing'

....Think Aave for Credit Cards!



GIFT CARD ONBOARDING APPLICATION



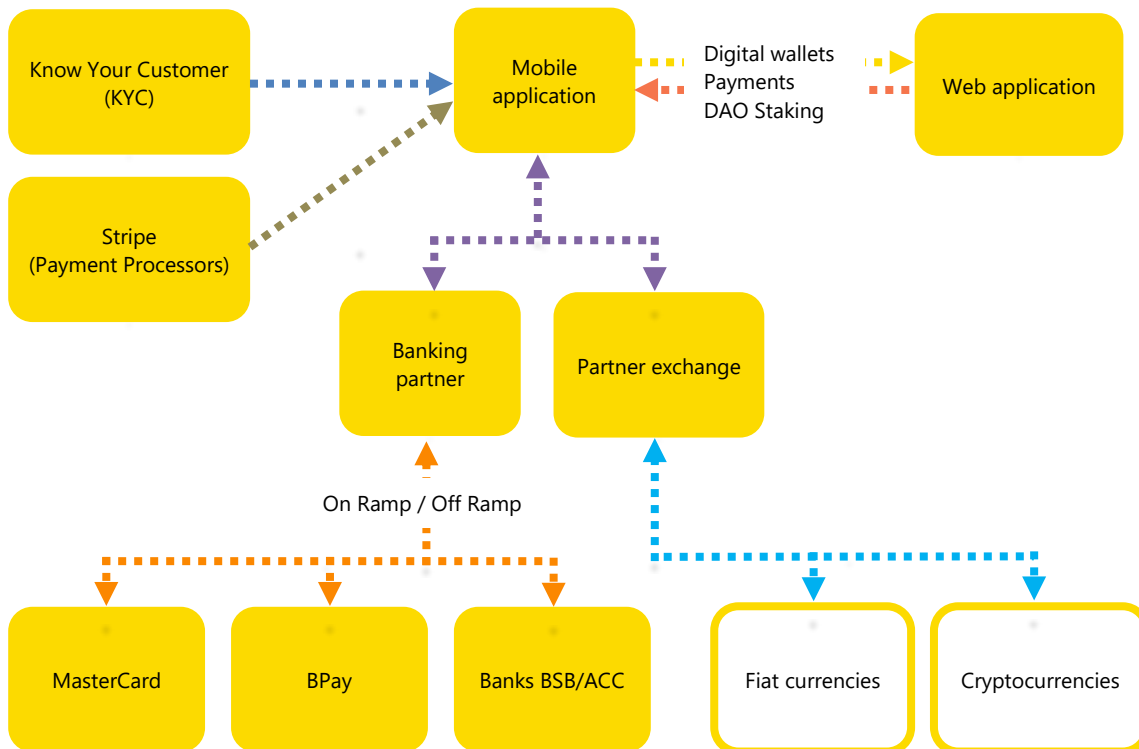
Application

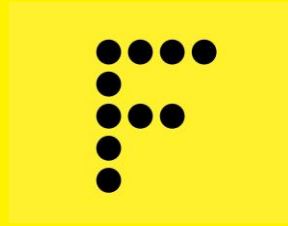
New participants to the cryptocurrency ecosystem will find that our applications will be easy to use and trust. Users will follow a series of simple steps to purchase their cryptocurrency through a Fidira Gift Card:

1. Retailer scans the barcode located on their gift card
2. User selects a desired amount to be placed on gift card
 - The transaction ID, amount, and retail store information is sent from the processor
3. User scans QR code with the Fidira Wallet to activate a credit card
 - Know Your Customer check is completed (first time users only)
 - USD Stablecoin funds are deposited into the users' account
4. User chooses the cryptocurrency of choice within the application
5. User chooses a desired cryptocurrency and purchases it from the Fidira exchange
 - The transaction is recorded on the relevant blockchain and sent to the Fidira cold wallet
 - The user account is credited immediately on the Fidira UI

Initially as the ecosystem grows and our user base is largely crypto novices, the crypto wallet will be custodial, and funds held securely governed by local regulations. Over time Fidira will migrate user funds to a non-custodial solution allowing users access to their own private keys.

Technology Chart





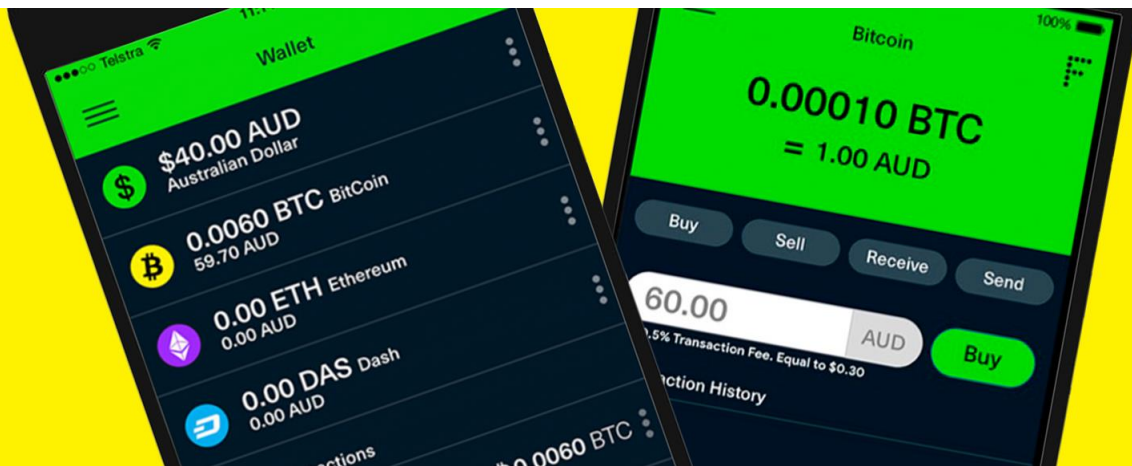
FIDIRA.IO WEBSITE



Mobile friendly website

We will prioritise client retention and ease of use in the multi-purpose Fidira mobile friendly website: <https://fidira.io/>

The Fidira website interfaces perfectly with mobile devices. The user will have full visibility, and accessibility of the Fidira website when accessing it via a PC, Mac, or mobile device. When accessed via a mobile device the website will give the user the same one-click features without any loss of functionality. The Fidira team is focused on providing a user-friendly experience for all.





The NFT Bridge to the Fidira DAO and Defi Applications

Our user interface will enable easy entry in the world of Defi through the bridge to the Fidira Defi App, all contained for easy access through the Fidira.io website. Our novel approach to Gift Card Sales will produce a NFT for every card purchased, available upon redemption of the card and onboarding of the user. The user will then with one click be able to access their NFT on our non-custodial Ethereum wallet where the user will be able to import their existing Ethereum wallet or generate a new one and safely store their private keys.

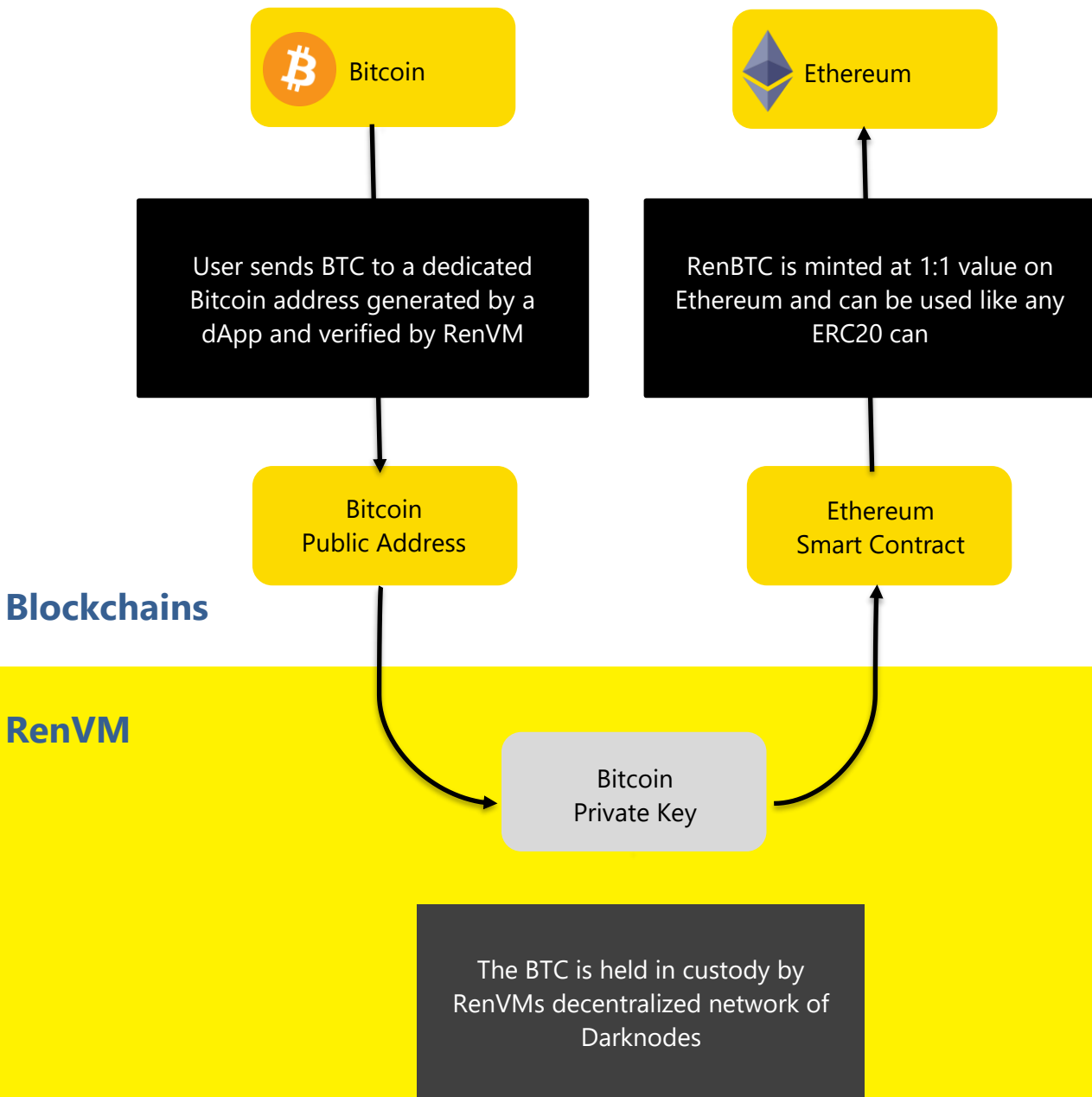
Fidira partners will range from artists, crypto gaming, collectible and corporate partners who will provide the content for the NFT generation. Fidira users will then have their gift card transaction ID linked into the NFT generation wallet and be able to produce their NFT which will have value and usage within the Fidira ecosystem (See NFT section below) and can also be traded through our integrated marketplace.

Fidira Defi App Users will have easy and safe access to:

- In-app cryptocurrency swaps through our fully integrated DEX
- Real time up to date asset dashboard
- Defi Lending and Farming yield generation
- Price feeds, alerts, and a portfolio summary
- Crypto Socials
- NFT Generation and Fidira Staking rewards engine
- Fidira NFT and token staking, allowing you to participate in the Fidira DAO governance structure and earn participation rewards for various user activities.
- Ability to pay bills with crypto, purchase goods and offramp to local Fiat
- Fidira Digital MasterCard available backed by over collateralised crypto held in the Fidira wallet
- NFT's loyalty rewards program with our partners driving value and utility of the Fidira generated NFTs

Native and Non-Native Ethereum Tokens Offered

Driving the Fidira ecosystem behind the user interface will be many engines. Fidira's wallet and smart contracts will be built on Ethereum. Crypto assets offered that are not Ethereum native assets will be ported across to the Ethereum chain using integrated decentralised bridges from the RenVM. These functions will be seamlessly integrated to the simple user interface.



Blockchains

RenVM

Date Reference: [Ivan On Tech.com - Exploring Ren Virtual Machine \(RenVM\)](https://academy.ivanontech.com/blog/exploring-ren-virtual-machine-renvm)
<https://academy.ivanontech.com/blog/exploring-ren-virtual-machine-renvm>

When a user buys Bitcoin either from a Fidira digital channel / retailer or via an in-app swap, an order will be generated with our liquidity provider for that bitcoin. Bitcoin will be sent to the RenVM bridge and stored in the Fidira Ethereum wallet as RenBTC. The user will have a ledger represented in their Fidira UI as BTC and can store, swap or transfer their Bitcoin at any time.

Transferring out of the Fidira ecosystem and into a bitcoin native wallet will be done over a RenVM bridge and deposited as native bitcoin. Other RenVM supported assets such as ZCash (privacy coin) and Bitcoin Cash (BCH) will also be offered in the Fidira wallet and exchange.



DeFi integration, NFT and FID wallet staking will be offered via our simple user interface and one-click options. The complicated smart contracting and algorithmic yield generation will occur in the background.

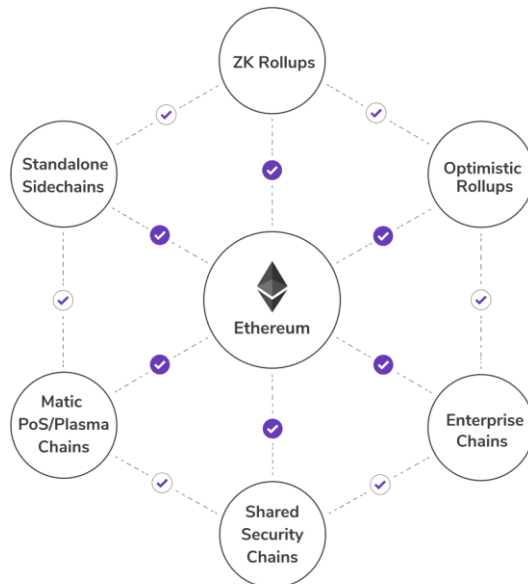
Layer 2 Built on Polygon (Matic)

Polygon has become the preminent layer 2 platform for secure decentralised scaling Ethereum projects and reducing gas fees. Fidira has adopted this approach to enable all of its features to be viable from day 1 by building on Polygon.

The Polygon Solution

Polygon is a protocol and a framework for building and connecting Ethereum compatible blockchain networks.

- One-click deployment of preset blockchain network
- Growing set of modules for developing custom network
- Interoperability protocol for exchanging arbitrary messages with Ethereum and other blockchain networks
- Modular and optional "security as a service"
- Adaptor modules for enabling interoperability for existing blockchain networks

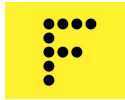


Polygon Features

Polygon combines the best of Ethereum and sovereign blockchains into an attractive feature set, Built by developers, for developers.

ETH Compatibility

Industry dominance, established tech stack, tools, languages, standards, enterprise adoption

**Scalability**

Dedicated blockchains, scalable consensus algorithms, custom Wasm execution environments

Security

Modular "security as a service", provided either by Ethereum or by a pool of professional validators

Sovereignty

Dedicated throughput/resources, fully customizable tech stack, sovereign governance

Interoperability

Native support for arbitrary message passing (tokens, contract calls etc), bridges to external systems

User Experience

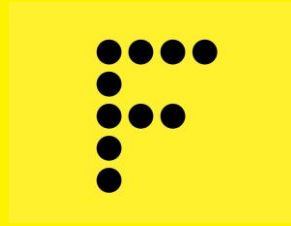
Comparable to Web2, "zero-gas" transactions, instant (deterministic) transaction finality

Developer Experience

Equivalent to Ethereum, no protocol level knowledge required, no token deposits, fees or permissions

Modularity

High customizability, extensibility and upgradeability, short time-to-market, community collaboration



DEFI WALLET INTEGRATION

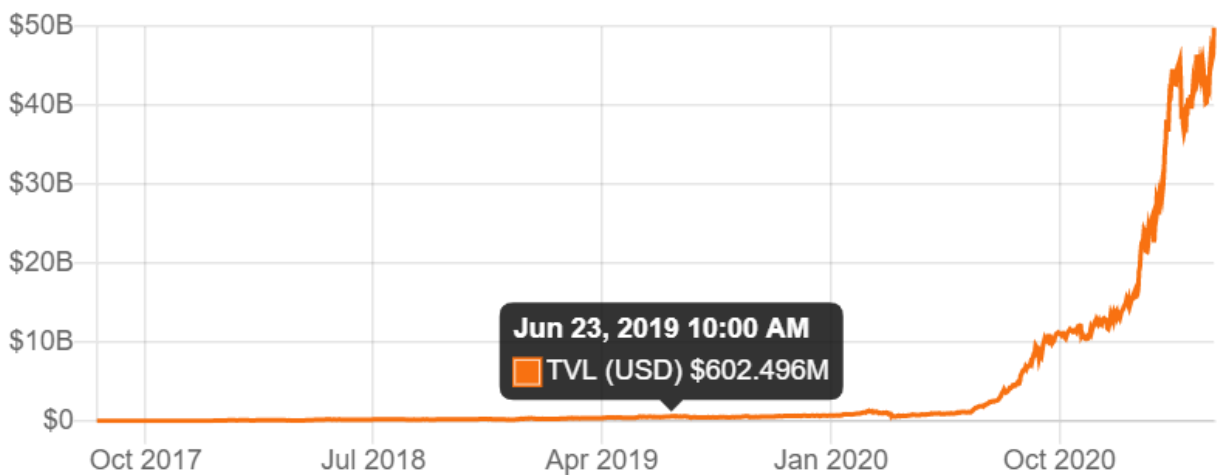


DeFi Wallet Integration

The Fidira Defi application suite will have a non-custodial Ethereum wallet as its backbone. Users entering Fidira can import an existing wallet or be guided into wallet generation and key storage for new users.

DeFi is growing exponentially but is still in its infancy compared to traditional finance. As such it is still risky and too complex for the average crypto user to participate in. Furthermore, small crypto holders cannot economically access DeFi either due to high gas fees associated with interacting with smart contracts. Fidira solves these problems through its trusted model, easy to use interface and consolidation of gas fees.

Total Value (USD) locked in Defi



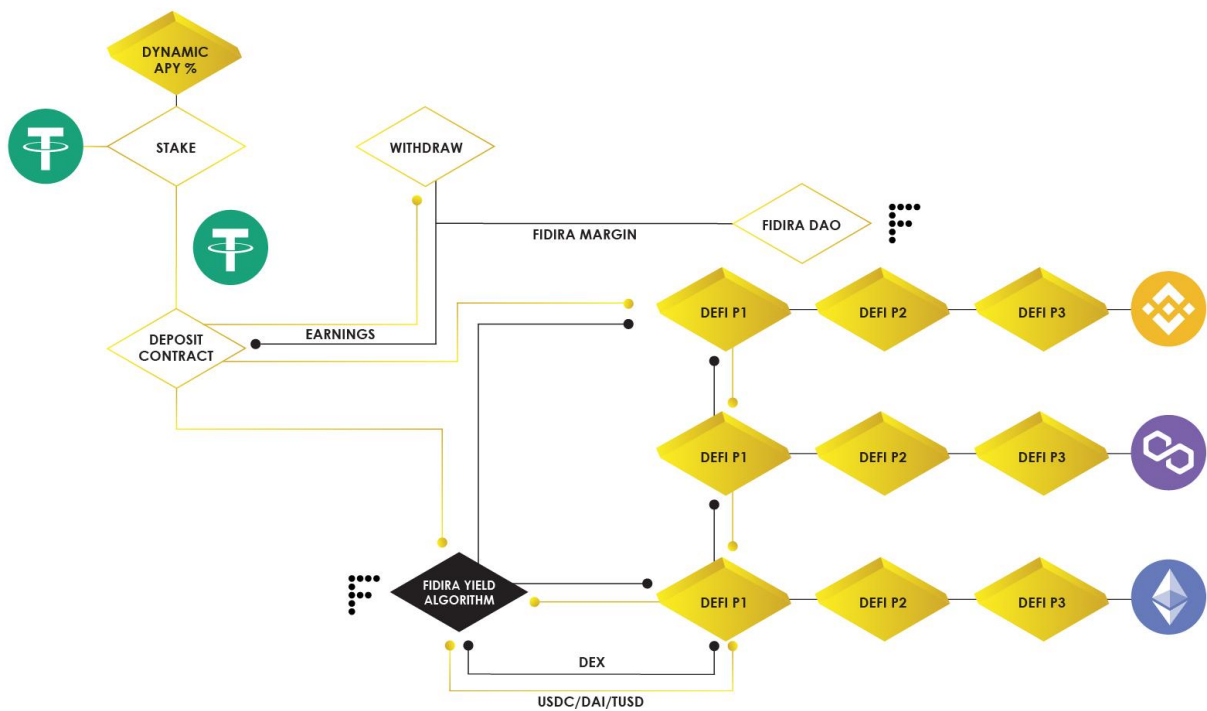
Source: [Defipulse.com](https://defipulse.com) April04 2021

Fidira held customer assets such as Stablecoins and major crypto's will be integrated into DeFi lending protocols enabling high yields on idle assets kept in the Fidira wallet. This yield generation would be normally out of reach of new and small crypto participants due to the complexity, risk and high gas fees associated with yield farming.

Fidira will offer one-click integration of DeFi staking and earning of major assets. Customers will be offered innovative APY choices of yield and risk profiles for their staking e.g. users can take limited leverage to accelerate yields.

Based on the risk profile selected, Fidira's backend proprietary algorithms will optimise yield generation. The Fidira yield algorithm will twice daily search for the best asset yields available on selected protocols and if the differential is large enough, funds will be ported to higher yielding strategies. This function consolidates gas fees and optimises user yields.

Furthermore, Eth2.0 Staking will be integrated seamlessly with Rocketpools (RPL) fully decentralised staking protocol when it is live, enabling easy eth2.0 staking and earning with as little as 0.1 Eth.



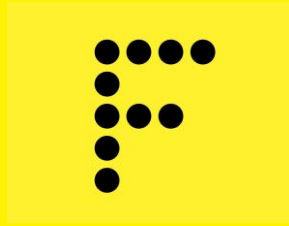
Users will have two functions to decide for DeFi lending and interest generation:

1. The coin they wish to stake (stable coin or crypto)
2. The risk profile they are comfortable with

This will allow Fidira to offer great DeFi insured yields. For those with more risk appetite, leverage farming yields on their Stablecoins can be in excess of 20% APY.

Our transparency on yield generation sets the Fidira solution apart from its competition. We achieve this by direct API integration into lending pools and farming protocols. There are no Ponzi yields!

The introduction of DeFi yields for Fidira users will drive them to deposit more funds into their Fidira wallets - further growing the Fidira ecosystem.



FIDIRA TOKEN (FID)



Fidira token (FID)

The native cryptographically-secured fungible protocol token of Fidira (ticker symbol FID) is a transferable representation of attributed governance and utility functions specified in the protocol/code of Fidira, and which is designed to be used solely as an interoperable utility token thereon. FID would allow holders to create and vote on on-chain governance proposals to determine future features and/or parameters of Fidira, with voting weight calculated in proportion to the tokens staked (the right to vote is restricted solely to voting on features of Fidira; it does not entitle FID holders to vote on the operation and management of the Company, its affiliates, or their assets or the disposition of such assets to token holders, or select the board of directors of these entities, or determine the development direction of these entities, does not constitute any equity interest in any of these entities or any collective investment scheme; the arrangement is not intended to be any form of joint venture or partnership). FID provides the economic incentives which will be distributed to encourage users to contribute to and participate in the ecosystem on Fidira, thereby creating a mutually beneficial system where every participant is fairly compensated for its efforts. FID is an integral and indispensable part of Fidira, because without FID, there would be no incentive for users to expend resources to participate in activities or provide services for the benefit of the entire ecosystem on Fidira. Given that additional FID will be awarded to a user based only on its actual usage, activity and contribution on Fidira and/or proportionate to the frequency and volume of transactions, users of Fidira and/or holders of FID which did not actively participate will not receive any FID incentives.

FID does not in any way represent any shareholding, participation, right, title, or interest in the Company, the Distributor, their respective affiliates, or any other company, enterprise or undertaking, nor will FID entitle token holders to any promise of fees, dividends, revenue, profits or investment returns, and are not intended to constitute securities in Singapore or any relevant jurisdiction. FID may only be utilised on Fidira, and ownership of FID carries no rights, express or implied, other than the right to use FID as a means to enable usage of and interaction within Fidira.

The platform aims to raise a total of USD1.401M made up of seed, private and public rounds. Our public raise is a total of USD351K at a price of .15c with private and seed rounds of 0.10c and 0.5c respectively. Private seed raises will be discounted from the public sale prior to the public IDO launch.

The FID forms are the basis of the ecosystem that drives our network. Fidira will earn revenue from exchange trading fees, withdrawal fees as well as DeFi lending fees. The team will set the initial fee structure until such point that the process can be handed to the DAO. Fidira NFT Stakers may vote on incentive payments for active ecosystem participation via an On-Chain voting process.

Incentives and Rewards

Users can participate in the Fidira ecosystem to earn a portion of the Fidira network fees in a few simple ways:

1. It is the community members which would maintain and drive development of Fidira, so FID incentives would need to be distributed to promote enthusiasm for community governance, increase community activity, and compensate them for their time, expertise and effort. Only users who have staked Fidira NFTs to participate in submission of proposals, commenting, reviewing and/or voting will be entitled to receive FID token governance rewards.



2. Users may participate in user incentive programs run by Fidira to obtain rewards. For example, the incentive system will encourage the purchase of Fidira NFTs, buying Fidria gift cards, and holding of FIDs for the purpose of obtaining access rights within the ecosystem. By participating in these transactions, users will be able to stake the NFTs with a very simple staking interface, and receive FID rewards for their usage of the platform's services.
3. Fidira itself is simply a blockchain protocol which, by design, does not offer any resources for utilisation, so in order to provide easy access to FID, users would need to be incentivised to play the role of liquidity providers and stake their digital asset pairs (e.g. FID/WETH) into the decentralised market making pools to allow other users access to FID. As a reward, these liquidity providers will be rewarded with FID incentives according to each user's relative contribution after various adjustment and correction parameters. By distributing FID in this manner, it ensures that the governance token will be distributed primarily to key network contributors and allow them to have a say in protocol parameters.

NFT Staking Tiers

NFTs are earned by the user with each Fidira crypto card purchase (physical or digital). These NFTs can be staked in the Fidira user interface to participate in Fidira governance. The more activities you stake and participate in, the greater the FID rewards earned.

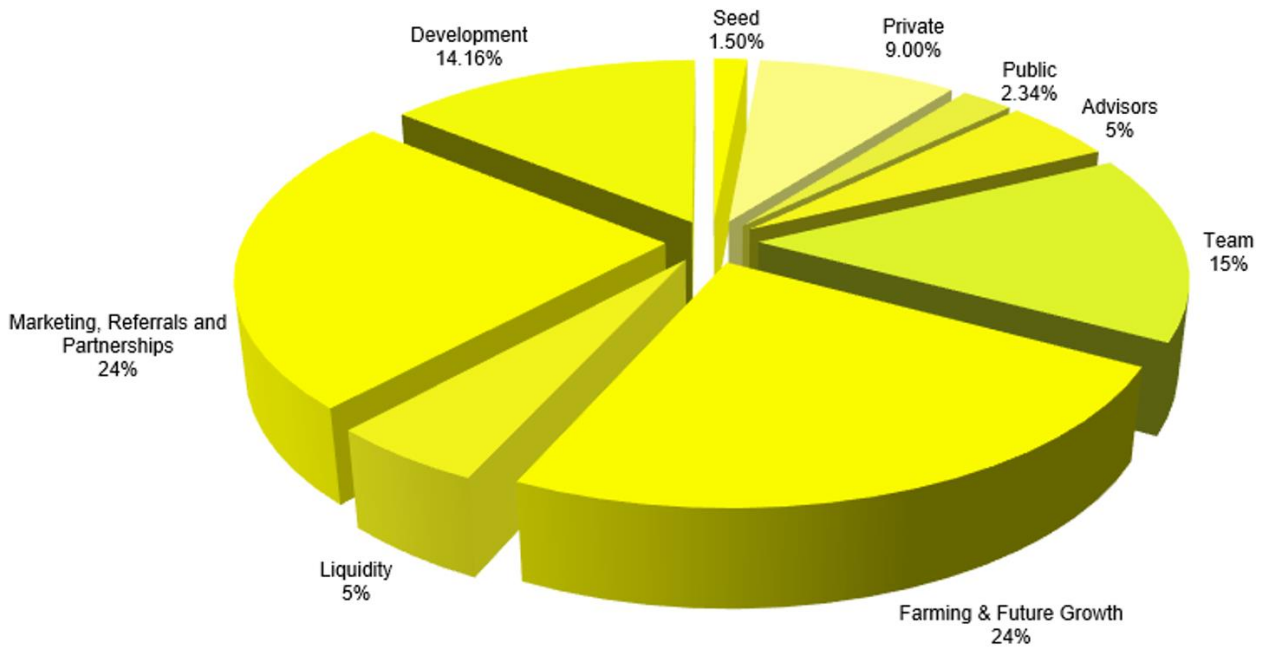
Staked	Staking rewards level
1-10 Fidira NFTs	★☆☆
11-20 Fidira NFTs	★★☆
21+ Fidira NFTs	★★★



Token Distribution

The FID will be distributed according to these percentages:

The Fidira token will be distributed according to these percentages:



A hard cap of USD1.401 million will be raised in the Fidira Preliminary Initial DEX offering to enable the development of the:

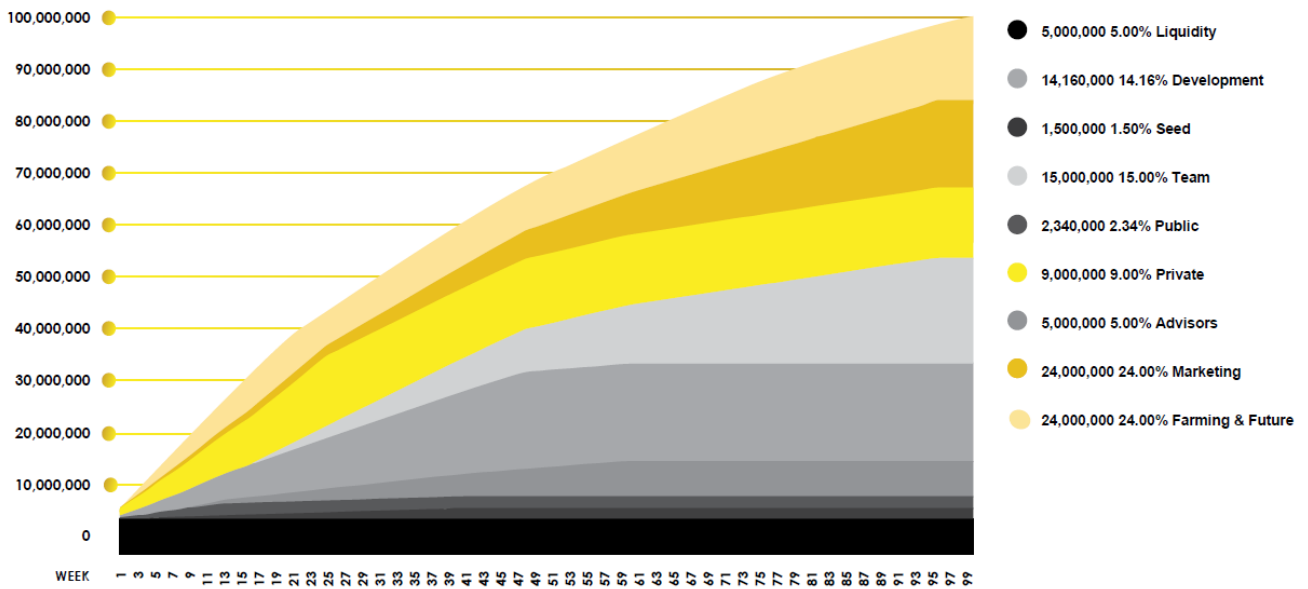
- Providing locked liquidity to Quickswap of Fidira/wETH and Fidira/MATIC
- Continuing development of Fidira Wallet and Exchange applications
- Establishment of Fidira operations in its licenced jurisdictions
- Initial gift card rollout (including printing and distribution)
- Marketing of the Fidira brand and products



Use of proceeds



Token Vesting Schedule





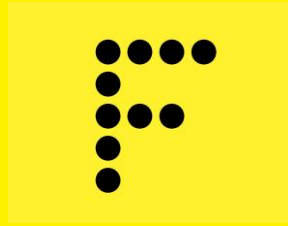
The Ecosystem

Fidira will be using the IDO proceeds to develop the ecosystem into a self-sustaining Decentralized Autonomous Organisation (DAO).

The ongoing revenue will allow expansion of the ecosystem (along with the Further Growth Token reserve where required) and will drive utility of the FID for all holders.

FID Revenue Channels:

- Digital and Retail card purchase fees (purchases in Fiat)
- Exchange trading fees
- Withdrawal fees
- DeFi lending margin fees
- Eth2.0 staking margin fees
- NFT generation and programmed resale commission fee



NON-FUNGIBLE TOKENS



Non-Fungible Tokens

Fidira is a distribution portal for NFT projects. We are the picks and shovels of the NFT gold rush, enabling partners access to a scale of global crypto onboarding new users never seen before through our global gift card distribution network.

In the Fidira ecosystem Non-Fungible Tokens (NFTs) offer utility, financial, sentimental and collectible product properties.

Each gift card purchased through the Fidira website or via our InComm retail partnership will come with an accompanied Free NFT. The NFT will be available to users to generate through our UI once they open their Fidira Defi application and will be stored and viewable as a graphical NFT within their wallet where all the users NFTs can be stored, viewed, sold and traded all within the Fidira application.

Fidira gift cards can include personalised messages and animations on the gifting. These personalised cards can then be converted into unique personal NFTS through the Fidira NFT generator and stored in perpetuity on the Ethereum blockchain. These NFTS will hold lifelong sentimental value to the purchaser and can never be lost and recalled anytime into their crypto wallet giving a private digital personal footprint to the user.

The NFTs can also be used for DAO governance participation in the Fidira ecosystem. As was shown in section 7, to be a part of the Fidira DAO you must hold Fidira NFTs.

We will announce various partners who will accept the Fidira NFTs that can be used to unlock rewards. We expect these partners to include gaming communities (which will integrate seamlessly into our retail card partners), NFT artwork and collectible creators, and various other corporate partners bringing NFTs out of the crypto domain and into the real world.

Non-fungible tokens (NFTs) are the digital illustration of unique assets

Gaming partnerships will allow the Fidira NFTs to unlock special gaming items, game levels and rewards with gaming partners.

Fidira NFTs will be used to obtain discounts and benefits with our retail partners. NFTs are tradeable and their value will accrue as they are welcomed to new partners and new discounts and special deals are offered to the NFT holders.

Rare and collectible NFTs will be issued in Fidira marketing programs (think Willie Wonka and the Chocolate Factory) and every XXXXth card purchased through our network will also contain a rare artwork NFT related to the event or promotion. This way we can celebrate and promote the importance of specific events (Whether it's Christmas, a Hollywood Blockbuster release, Invasion Day



or The World Day of Social Justice), raising awareness with everyone who activates their Gift Cards during a promotion, without losing the rarity and uniqueness of these NFTs. These promotional NFTs will have commissions tied to specific charities or organisations through all future sales. As the Fidira ecosystem matures and different release artworks are rolled out through our artwork partners, Fidira will build additional relationships with different partners for different promotions.

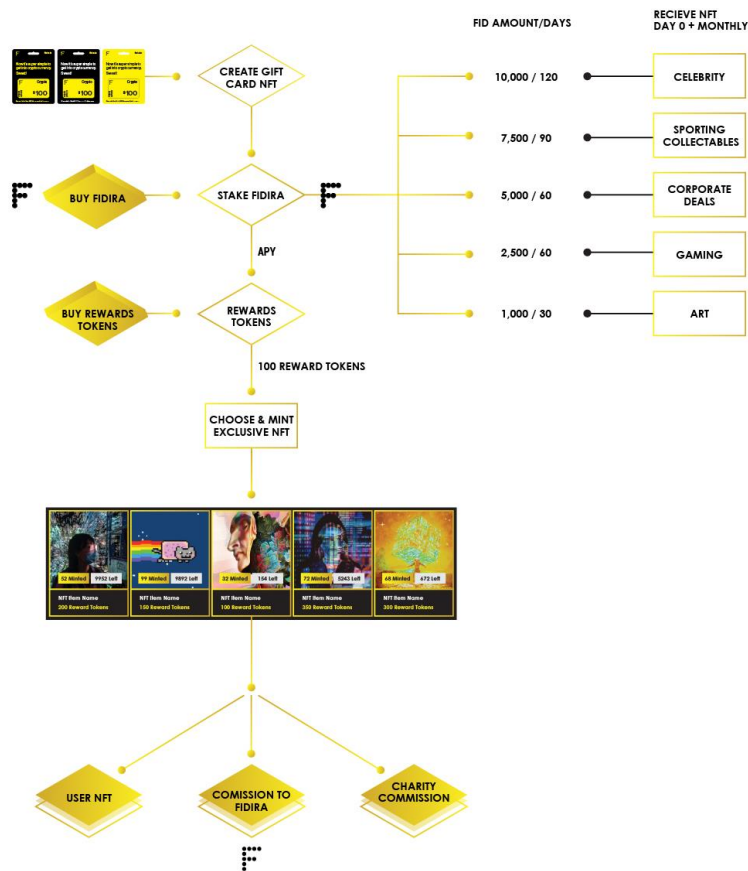
Stake Fidira and Create your own NFTs

FID functions as an access utility token, so a unique and innovative feature of our NFT generation UI will include the ability for Fidira users to stake their FID for a set timeframe (30, 60, 90 or 120 days) then users will be granted access to a set of exclusive range of graphics and tools to combine and mint their own NFTs with their own unique functionality based on their creativity. There will be multiple tiers of NFTs to access, although some NFT collections will have their own promotional structure, Fidira will generally offer 3 tiers, for staking 1,000 FID, 3,000 FID, or 10,000 FID. At each tier, members will be able to choose one, two, or three NFTs from the selection to receive for free (after 30, 60, or 90 days), and at the end of the staking period, they will be granted exclusive access to purchase additional exclusive collectible NFTs from similar collections as well.

Some limited edition NFTs cannot be awarded to every person who stakes, and will only be available to purchase at each tier. On each of the higher tier selection will include all the NFTs from the lower tier offerings, as well as some more exclusive content.

NFTs can then be stored on the Fidira wallet dashboard and swapped or sold on our fully integrated dashboard. Over time, Fidira will integrate additional functionality into the NFT dashboard specific to our NFT partners' NFTs. This may include lending, borrowing, merging, breeding, wrapping, and will be decided by the Fidira DAO, and impacted by the popularity of NFT collections with those functions.

NFTs will be provided by Fidira partners as well as purchasers by Fidira marketing to produce newsworthy NFT generation stories, driving awareness and usage of Fidira.

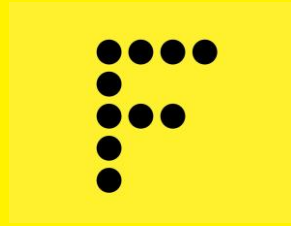


NFT resale commissions

Apart from being a launchpad for NFT projects, Fidira also aims to be a gateway for artists to reach a wider audience. Much has been said about the problems of the artworld, with powerful gatekeepers in the form of galleries and art society personalities deciding who's 'hot' and who's 'not'. Here at Fidira, we want to help artists reach the world, and our Gift Card distribution model means every digital and retail store selling Fidira Gift Cards can be the new gallery of a wider selection of artworks from new and undiscovered artists. Some of the staking pool art will include exclusive artwork collections by artist from all over the world, which can be minted to an NFT to add to the users collection.

Exclusive artwork will be voted on and obtained by the Fidira community to be offered to the Fidira stakers. Artwork will include a set commission on resale for both the artist and the Fidira DAO, bringing an important recurring revenue stream to life for the artists. This is especially important for new, undiscovered artists, whose work may prove much more popular and more valuable later. Many of the great master painters of history died in poverty, but with today's NFT technology, they would not have had to rely on the generosity of patrons to survive.

The commission back to the Fidira DAO will be split between incentivising ecosystem contributors, replenishing the growth and marketing pools, and given to charity. The Fidira DAO will govern which charity to support, and how to split these commissions.



FIDIRA DAO AND REVENUE STREAMS



DAO and Revenue Streams

The Fidira DAO is the community owned and operated governance arm of Fidira, controlling all revenue margins and financial distributions obtained in the Fidira ecosystem. The Fidira ecosystem will move towards a decentralised DAO model over the first 6 months after launch.

Fidira DAO Governance is the brain and controlling arm of the Fidira Protocol. Anyone who holds a FID and NFT becomes part of the DAO Governance by staking their tokens and NFTs, and subsequently participating in the growth and development of the Fidira ecosystem. The more tokens you have, the stronger your voice is. Governance makes decisions about new features, supported artists for NFT selections, directions of where the Fidira Protocol should go, and the level of fees charged by Fidira products. The Governance is the ultimate decision-body for Fidira, no one can override the Governance's vote result.

DAO participation will require both staking of the Fidira NFTs (as noted above) meaning participants of the Fidira ecosystem (or those who buy the NFTs on a secondary market) will be able to participate in the DAO. Once an NFT is staked from your Fidira wallet you will then be able to:

- Stake as many FIDs as you would like (to get more votes)
- Participate and vote on governance
- Earn governance from the Fidira ecosystem

Staking (NFTs and FIDs) will be available on Fidira launch date. However, it is important to maintain decentralisation in the DAO for the security of the Fidira ecosystem.

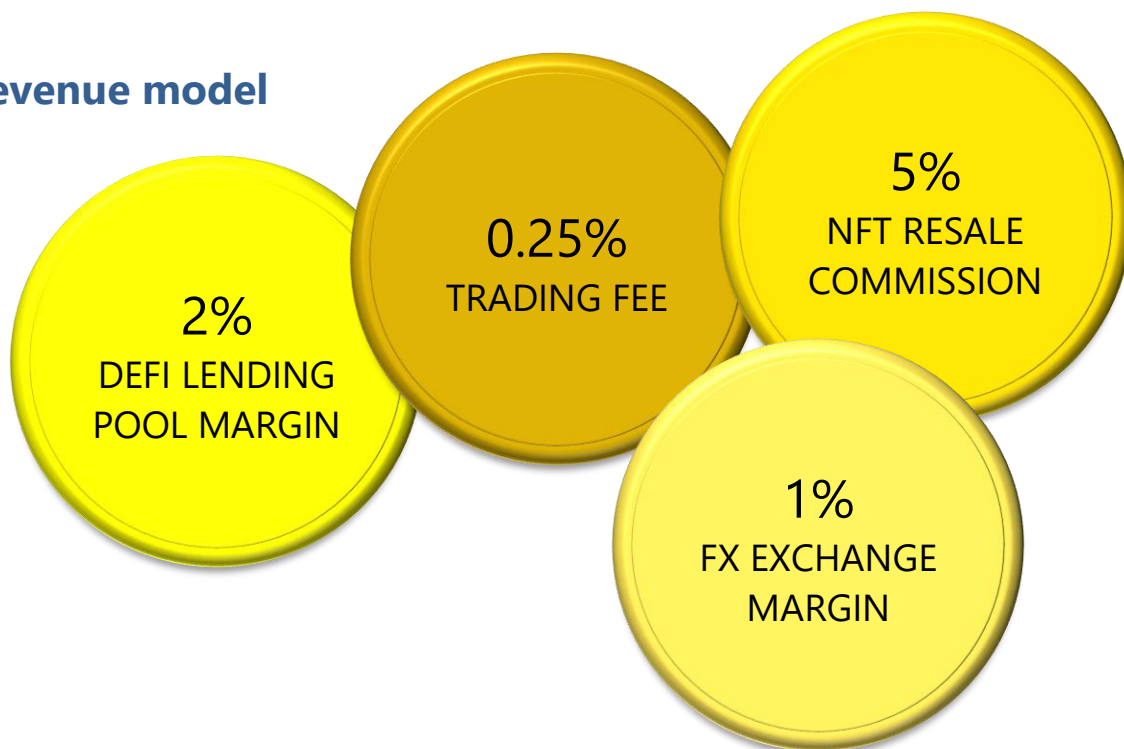
Transition to DAO governance will be implemented once the number of unique staking NFTs exceeds 1000. Once this target has been met the DAO will be activated, and after governance launch there will be no individual or corporate entity or other active promoter, sponsor, or group or affiliated party that maintains sole control over Fidira.

All generated revenue will have a fixed charge at 20% distribution to the Fidira Growth fund wallet. This revenue will be used to acquire FIDs and store them in the Fidira Growth Fund wallet for future ecosystem activities. This will allow the funding for operations and growth of Fidira. The remaining 80% will be distributed to all active ecosystem participants for user adoption



Revenue stream	Initial margin
DEX trading fees	0.25%
FX exchange margin	1%
DeFi lending fees	Net 2%
NFT collectible resale commission	5 %

Revenue model



The DAO revenue will initially be supported by additional tokens added from the Fidira Growth wallet whilst revenue builds through the ecosystem.

Fidira will distribute additional FID tokens to incentivise participation in the DAO. These token incentives will be tapered off with the increased in organic platform revenue, until the platform is sustainable and is no longer required.

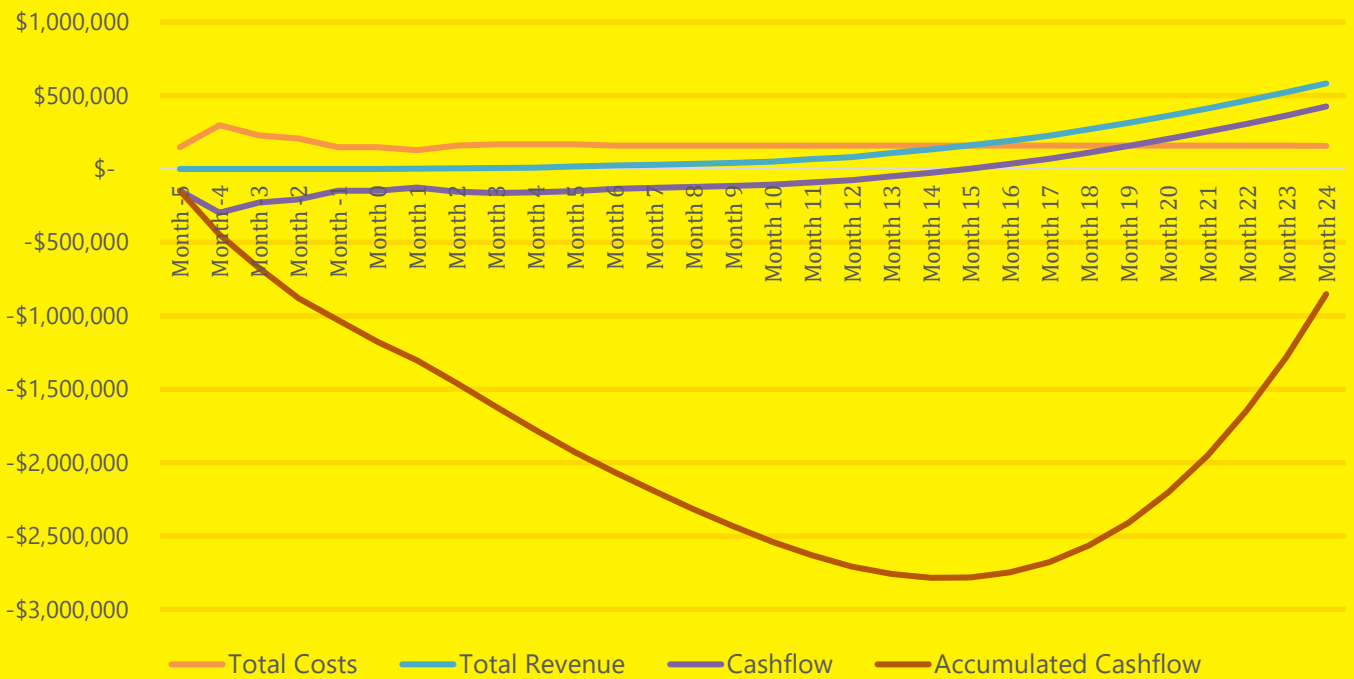


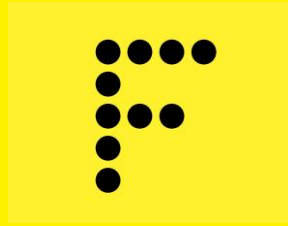
DAO revenue forecasting shows that the ecosystem will be self-sustaining after approximately 15 months of operation.

The following chart shows the ecosystem growth over the first two years. The chart is showing only the operational 20% revenue stream sent to the Fidira Foundation Growth fund, the 80% DAO revenue will be distributed as rewards to all active DAO participants.

We can show that we will be able to fund the growth and management of the ecosystem as we continue to grow user adoption.

Fidira Operations - DAO Revenue Forecast





FARMING METHODOLOGY



Farming Methodology

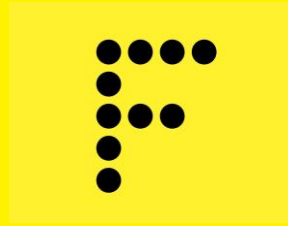
Farming yields will offer users another way to earn additional tokens by participating in supported third party DeFi protocols.

When the Fidira liquidity pool goes live on Polygon DEXs and Uniswap, Fidira will run a round of farming incentives to help secure the FIDs and liquidity pools (on Uniswap).

The Fidira wallet will allow users to stake their Liquidity pool tokens on Fidira and earn extra token rewards for their efforts in facilitating liquidity for the ecosystem. The farms will run on bi-monthly cycles until the Fidira ecosystem has matured. Initially 2.5% of the growth fund (2,500,000 FIDs) will be distributed to the farming pool. This will be reviewed before each new farm is announced.

Fidira will also offer users the ability to supercharge their DeFi yields by offering selected vetted cross chain and leveraged yields on their crypto assets held in Fidira wallets. Trusted and insurable protocols such as Yearn Finance will be integrated as high yield offerings, enabling yields of approximately 20% to be achieved on idle crypto assets held in Fidira for those with higher risk appetites.

Fidira will not offer guaranteed yields to its userbase unlike some other new entrants to the DeFi marketplace. Fidira will always focus on being a transparent trusted platform for its users. We believe offering yields that cannot be achieved organically by participating in lending and farming pools is unsustainable and derives from ponzi-like marketing tools.



LICENSING

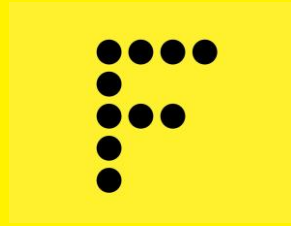


Licensing

1. Our licence issuer **Globiance** provides the following:

- Globiance Europe OU (Estonia) (Fiat<>Crypto Exchange)
 - Licensed in Estonia: FVT000455
 - Financial services providing virtual currency services +372 602 7230

2. Other **Fidira** licenses will be implemented as required in **Regional rollouts**.



MARKETING STRATEGY



Marketing Strategy

Initial launch of the Fidira gift card will be on a digital platform through Fidira.io. This launch is scheduled for Q4 2021.

This is done through our global distribution agreement with InComm.

Incorporated in the digital rollout will be the ability to produce unique NFT gift cards. The process will be seamless through the Fidira website. Unique NFT cards can be made by the purchaser or automated by the Fidira website. These will include images, videos and text messages that are linked and registered on the blockchain.

The digital gift cards can be sent to the recipient's email or mobile device and are easily redeemed online or transferred to mobile wallets, providing easy access and versatile redemption options.

InComm are a world leader in gift card and payment solutions with an impressive market share in both digital and retail card sales. This will enable phased roll out by region, of gift cards to retail outlets worldwide.



Data Reference: [InComm.com](https://www.incomm.com)

InComms client base includes major retailers such as 7- Eleven, EB Games, H&M and Target, just to name a few.

The initial digital launch will focus on Australia, New Zealand and then closely followed by Asia, Canada, Europe and UK

Once the Fidira interface is ready our retail campaign will begin. Currently we are in discussions with a global retailer that has over 50,000 outlets.



Connecting to customers using gift cards

Fidira cryptocurrency gift cards will be available at retail outlets and online using a computer or mobile phone, and they can be given to friends and family.

Fidira will market with retail partners to do in-store advertising including digital boards, point of sale advertising, exclusive NFT collectables and monthly specials. Being the only global cryptocurrency gift card launched in retail will ensure a strong first to market presence and brand loyalty.

Physical retail gift cards will be available in multiple values and in different Fiat currencies depending on the country you are in.



Estimated roll out of initial physical gift card scheduled for Q1 2022.

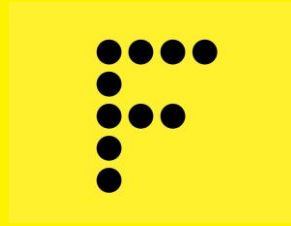
Corporate gift cards represent a huge global market (\$600b). Fidira will offer a great new product for businesses to issue cryptocurrency gift cards to their clients and staff.

Other marketing avenues will include:

- Direct website sales of gift cards and application sign ups
- Twitter and Telegram channel invitation bounties
- Gamers and YouTube influencers
- User referrals
- Sponsorships
- Celebrity endorsements
- Collectable NFT's
- Partnerships with NFT projects using the Fidira card distribution network

We estimate that Fidira will have upwards of 200,000 active users within 12 months of retail rollout. The Initial DEX Offering (IDO) proceeds will be adequate to achieve this goal. The channels being developed to achieve this user base is listed below:

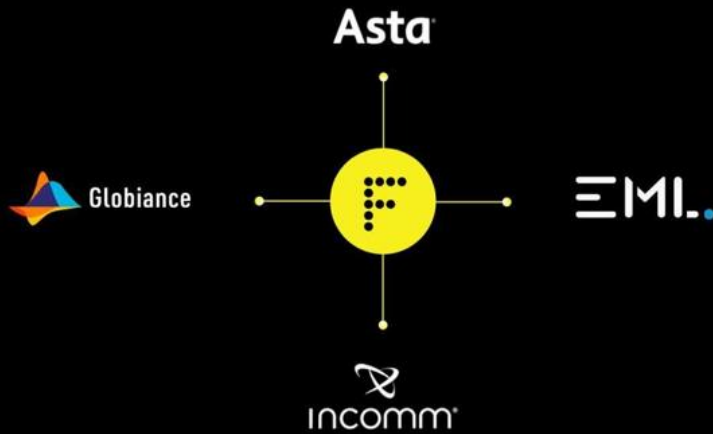
Fidira will build a brand that everyone in the market knows. It will be the most recognisable brand interface with people wishing to take up Crypto.



PARTNERS

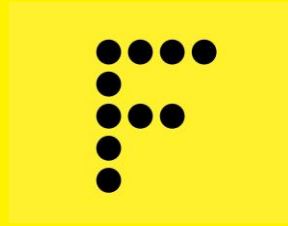


Partners



Stripe	stripe.com/	Global Payment solution partner. Stripe is a fully integrated suite of payment products
Globiance	globiancepay.com	Crypto Liquidity partner. Globiance is the largest crypto exchange in Malta. With licences throughout Europe, Australia and USA
InComm	incomm.com	Globally ranked as one of the largest gift card fiscal and digital distributors. With retail clients such as 7-Eleven, Google, MasterCard, Visa
Asta	asta.com.au	Blockchain Development and smart contract partner. Expansive experience at enterprise level developing Apps and specialising in the crypto space.



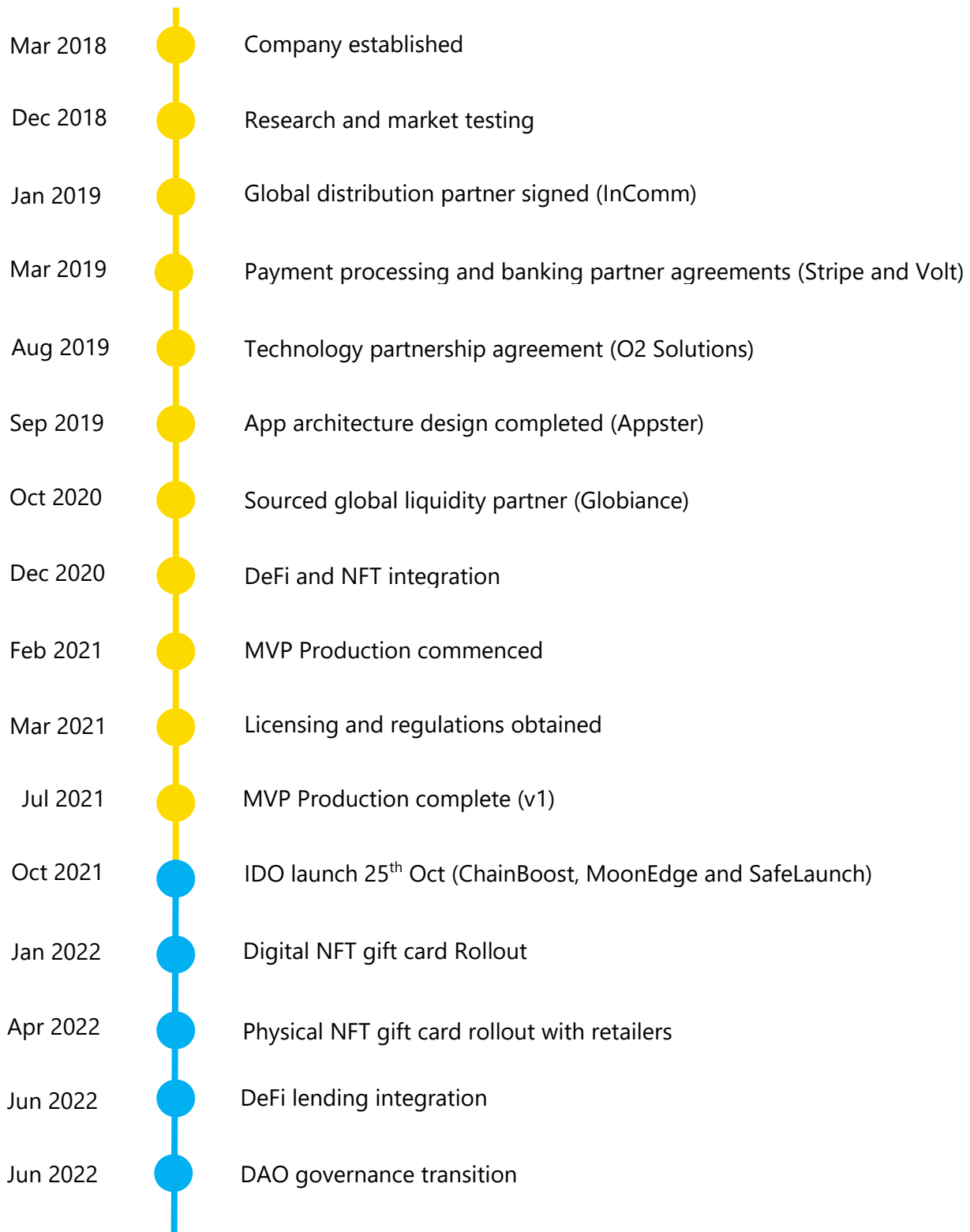


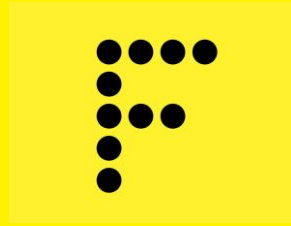
ROADMAP



- Plan and build phase
- Launch phase

Roadmap





CONCLUSION



Conclusion

Fidira is one solution needed for simple purchase and holding of cryptocurrencies, purchasing of digital and physical gift cards, DeFi lending, but best of all Fidira will enable users to spend their crypto using a digital Mastercard. Combined with the offer of NFTs, Fidira is an all-round exciting addition to the Crypto world.



THE FIDIRA TEAM

The Fidira Team

Fadi Sahely


CO-FOUNDER and CEO

 [LinkedIn](#) profile

Fadi has over 24 years of experience driving profitability through strategic growth, leading teams, and quality control. Fadi is fiercely competitive in his approach to acquire business, and is competent in handling complex situations from a strategic and tactical perspective.

Mervyn Murray

CO-FOUNDER and COO

 [LinkedIn](#) profile

Mervyn has over 20 years' experience as a Director of major corporate companies, including JLL (Global) and GE (Central Europe). Mervyn is currently a Global Product Owner responsible for building and fine tuning industry leading products on a global scale.

Anouk Pinchetti

CHIEF TECHNICAL OFFICER

 [LinkedIn](#) profile

Anouk has broad experience throughout the IT industry, having worked his way up through the ranks from desktop support to COO and CTO, through almost everything in between. He has been involved in the DLT space with a focus on complementary and alternative currencies since 2016. His main focus today is how the range of new decentralised technologies will be used to change the way we measure and transact value.

Dominic Gonsalves


PROJECT MANAGER

 [LinkedIn](#) profile

Dominic has over 25 years of Program and Project Management experience delivering the largest Telco and Rail Transport Projects in Australia. Examples include multimillion and multibillion dollar projects for NBN & Telstra, Software Deployments tracking trains in near real time & defence/commercial air traffic management systems, and Bid Project Managing for the Metro Tunnel Project in Victoria.

Steven McGowan

CHIEF ENGINEER

 [LinkedIn](#) profile

By trade is a fully qualified Aeronautical Engineer and is licensed in both Australia and Europe. He has been in the industry for over 30 years and is a Technical Manager for a major Australian airline, overseeing work completed by hundreds of staff on around 75 aircraft. Steve deals directly with major aircraft manufacturers such as Airbus and Boeing.

Lisa Tsukamoto

GRAPHIC DESIGNER

 [LinkedIn](#) profile

Lisa has professional experience in Tokyo and Los Angeles. She graduated from Art & Design College in Aichi, Japan and has strong skills in traditional art creation (drawing, painting, sculpture). Her signature drawing styles are realism and line art. Additionally, she is proficient in modern design tools such as Adobe Suites, Photoshop, Illustrator, and In Design for graphics, WordPress and other platforms and basic HTML, CSS for web design.

Advisors

Oliver Marco La Rosa

FIDIRA ADVISOR

 [LinkedIn](#) profile

Oliver is currently Globiance Group Chief Executive Officer, and is an entrepreneur with a technology and banking background. He worked for over 12 years servicing different international banks with IT support teams. Oliver is representing Malta at international organizations and is also one of the founders of the European Chamber of Commerce of Distributed Ledger Technologies and Crypto Currencies.

Dr Deeban Ratneswaran

FIDIRA ADVISOR

 [LinkedIn](#) profile

Deeban is a doctor and a serial entrepreneur, with seven degrees and postgraduate diplomas ranging from medicine, leadership and communication. He has two of his own start-ups that host high SEO pages and an international audience. Deeban acts as a strategic advisor to many venture capital funds and start-ups, and is extensively connected through many grassroots crypto and investment groups.

Josh Meier

FIDIRA ADVISOR

 [LinkedIn](#) profile

Josh is a partner at Latitude Services and has advised in over 20 crypto start-ups including EQIFI, Splyt, OMNI, Definity, Tacen, StackOS, plus many others. He has the ability to adjust to ever-changing market conditions, create timely market plans, and pinpoint missteps during critical phases of development. A strategic investor in over 100 projects, Josh has compiled a robust network of crypto insiders, developers and projects looking to partner, connect and collaborate.

Corey Billington

FIDIRA ADVISOR

 [LinkedIn](#) profile

Corey is a Director at Latitude Services, and a Senior Advisor to AuBit. With a professional background in Sales, Marketing, Business Development, Photography and Engineering. Corey has been apart of the cryptocurrency scene since early 2017. During the early stages, he spent countless hours digging into projects and became quite proficient at peeling back the layers of any particular project. Since then he has taken a more active role in the community, working with projects such as Celsius, Splyt, StackOS, Tacen, Umbrella Network and many more.

Sundeep Krishna

FIDIRA ADVISOR

 [LinkedIn](#) profile

Sundeep is a Core Team Member of projects and/or serving as a strategic advisor/consultant for multiple projects including QANX, Carbon, Unvest, BlockBank, LedgerScore, Sekuritance, Verso, BitCashPay, etc. Has a professional background in Engineering and holds multiple graduate degrees in Mechanical Engineering. Has 5+ years experience in the cryptocurrency space.

Imran Iqbal

FIDIRA ADVISOR

[SafeLaunch](#) CEO

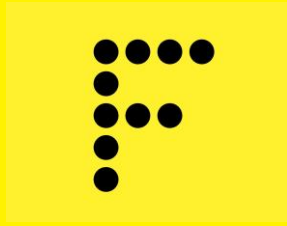
Imran is the founder and CEO of Safe Launch. Having established himself in building crypto mining rigs infrastructure since 2014. With over 7+ year experience successfully navigating the cryptocurrency industry and a specialty in blockchain investment analysis, Imran launched SafeLaunch - a decentralized venture capital community allowing SFEX token holders to invest in the private, seed, and IDO rounds of exciting early-stage projects.

Jason Hill

FIDIRA ADVISOR - SPECIAL PROJECTS

 [LinkedIn](#) profile

Jason uses his scientific, technical, and business skills gained through Degree and postgraduate study in Chemistry, plus his drive to his advantage. He followed his passion into entrepreneurial startups, firstly in ticketing (Eventix) and then Health and wellbeing where he established two of Melbourne's leading Spa and Wellness brands Sakura Lounge and Sensu Spa with annual revenues over \$2mil.



LEGAL DISCLAIMER

Legal Disclaimer

PLEASE READ THE ENTIRETY OF THIS "DISCLAIMER" SECTION CAREFULLY. NOTHING HEREIN CONSTITUTES LEGAL, FINANCIAL, BUSINESS OR TAX ADVICE AND YOU SHOULD CONSULT YOUR OWN LEGAL, FINANCIAL, TAX OR OTHER PROFESSIONAL ADVISOR(S) BEFORE ENGAGING IN ANY ACTIVITY IN CONNECTION HEREWITH. NEITHER FIDIRA LTD (THE COMPANY), ANY OF THE PROJECT TEAM MEMBERS (THE FIDIRA TEAM) WHO HAVE WORKED ON FIDIRA (AS DEFINED HEREIN) OR PROJECT TO DEVELOP FIDIRA IN ANY WAY WHATSOEVER, ANY DISTRIBUTOR/VENDOR OF FID TOKENS (THE DISTRIBUTOR), NOR ANY SERVICE PROVIDER SHALL BE LIABLE FOR ANY KIND OF DIRECT OR INDIRECT DAMAGE OR LOSS WHATSOEVER WHICH YOU MAY SUFFER IN CONNECTION WITH ACCESSING THIS WHITEPAPER, THE WEBSITE AT [HTTPS://FIDIRA.IO/](https://fidira.io/) (THE WEBSITE) OR ANY OTHER WEBSITES OR MATERIALS PUBLISHED BY THE COMPANY.

The Fidira Whitepaper and the Website are intended for general information only. The information within this Whitepaper is not exhaustive, and does not imply any element of a contractual relationship. Although this whitepaper contains the most current information relating to Fidira, it is not complete and is subject to periodic adjustment and alteration by the Fidira team. The Fidira team has no ability or obligation to keep holders of FID informed of every detail regarding the project to develop Fidira, hence insufficient information disclosure is inevitable and reasonable. Development progress and expected milestones will be updated within the Whitepaper as time permits, and uploaded to the Fidira Website. Where the Whitepaper or the Website includes information that has been obtained from third party sources, the Company, and their affiliates have not carried out an independent verification about the accuracy and completion of the information. Circumstances may change, and the Whitepaper or the Website may become outdated as a result. Neither the Company nor the Distributor is under any obligation to update or correct this document.

FID Token: FID are designed to be utilised, and that is the goal of the FID distribution. In fact, the project to develop Fidira would fail if all FID holders simply held onto their FID and did nothing with it. In particular, it is highlighted that FID: (a) does not have any tangible or physical manifestation, and does not have any intrinsic value (nor does any person make any representation or give any commitment as to its value); (b) is non-refundable and cannot be exchanged for cash (or its equivalent value in any other digital asset) or any payment obligation by the Company, the Distributor or any of their respective affiliates; (c) does not represent or confer on the token holder any right of any form with respect to the Company, the Distributor (or any of their respective affiliates), or its revenues or assets, including without limitation any right to receive future dividends, revenue, shares, ownership right or stake, share or security, any voting, distribution, redemption, liquidation, proprietary (including all forms of intellectual property or licence rights), right to receive accounts, financial statements or other financial data, the right to requisition or participate in shareholder meetings, the right to nominate a director, or other financial or legal rights or equivalent rights, or intellectual property rights or any other form of participation in or relating to Fidira, the Company, the Distributor and/or their service providers; (d) is not intended to represent any rights under a contract for differences or under any other contract the purpose or pretended purpose of which is to secure a profit or avoid a loss; (e) is not intended to be a representation of money (including electronic money), security, commodity, bond, debt instrument, unit in a collective investment scheme or any other kind of financial instrument or investment; (f) is not a loan to the Company, the Distributor or any of their respective affiliates, is not intended Deleted: Fidira Token 59 www.fidira.io to represent a debt owed

by the Company, the Distributor or any of their respective affiliates, and there is no expectation of profit; and (g) does not provide the token holder with any ownership or other interest in the Company, the Distributor or any of their respective affiliates. Notwithstanding the FID distribution, users have no economic or legal right over or beneficial interest in the assets of the Company, the Distributor, or any of their affiliates after the token distribution. To the extent a secondary market or exchange for trading FID does develop, it would be run and operated wholly independently of the Company, the Distributor, the distribution of FID and Fidira. Neither the Company nor the Distributor will create such secondary markets nor will either entity act as an exchange for FID.

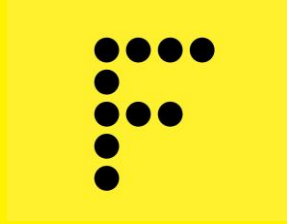
There is a risk that the FID development will not be in line with the roadmap laid out in the Whitepaper. Various reasons may include a decline in price, shortage of funds for development, and technology difficulties. Fidira will not be held responsible for such issues. The roadmap in the Whitepaper is being shared to outline some of the plans of the Fidira team, and is solely for information purposes only. It does not constitute any legal binding commitment or agreement. You are not to rely on the information within the Whitepaper when deciding to purchase the token because ultimately, the development, release, and timing of any products, features or functionality remains at the sole discretion of the Company, the Distributor or their affiliates / associates, and may be subject to change.

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