



wigl

Spend euros, trust crypto.

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trust crypto.**

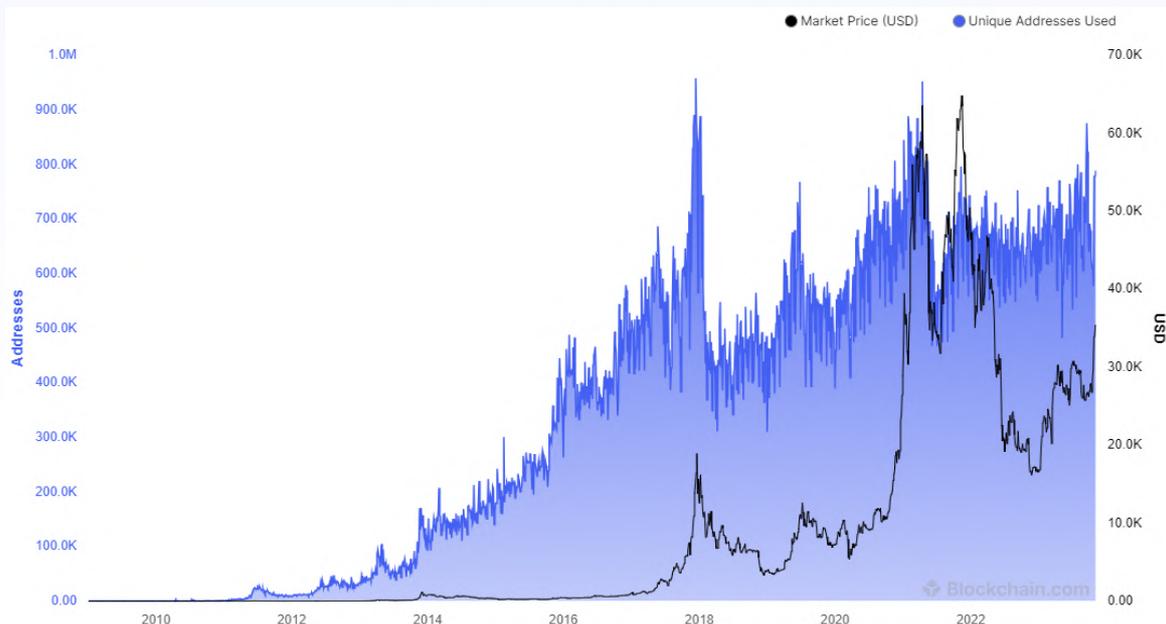


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# Observation

Crypto-assets have been a prevalent topic for more than a decade now. Initially perceived as a niche technology embraced by a few forward-thinking individuals, their value propositions starting with Bitcoin and later extending to projects like Ethereum have generated substantial interest within the ecosystem. The advantage of decentralization, scalability, security, speed, and even a store of value has effectively appealed to users from diverse backgrounds.

Presently, crypto-assets form a dynamic market characterized by ongoing innovations. In recent years, governments worldwide have been enacting regulations to safeguard investors and foster the growth of businesses in this domain. Notably, certain nations such as El Salvador and the Central African Republic have officially recognized Bitcoin as a legal tender, alongside traditional currencies like the dollar or the franc CFA.



**ACTIVE ADDRESSES ON BITCOIN NETWORK  
SINCE 2010**

Despite a significant drop in pricing over the last two years, the number of active users on the Bitcoin network has increased. This is due, in part, to the entry of traditional financial companies into the market, who are strategically leveraging on the price decline to gradually build their position.

In 2023... \*

**1/10**

*1 french on 10 own  
crypto-assets*

**85%**

*85% of french have  
heard of crypto-assets*

**26%**

*26% of them would be  
interested to buy crypto-  
assets some days*

*\*From a survey supervised by ADAN and KPMG France*

France is a major player in the quickly emerging crypto sector, with two unicorns, Sorare and Ledger, earning global headlines. Over 90 organizations are currently registered with the AMF as Digital Asset Service Providers (PSAN), providing services for purchasing and safeguarding digital assets. According to a 2023 survey conducted by KPMG in partnership with ADAN, roughly one-tenth of French people now claim ownership of crypto-assets. To put this in context, only 6.6% of the French population owns stocks, while 26% intend to purchase crypto-assets in the future.

In essence, the phenomenon is far too significant to ignore.

Despite this rise, comprehending crypto-assets remains a difficult task. Many existing centralized platforms have interfaces that are frequently complex and, at times, intimidating. Furthermore, digging into decentralized finance and its returns might be compared to navigating a difficult path. Investors must understand the technical workings of the blockchains they deal with, protect themselves from any attacks, and continually prioritize the security of the decentralized platforms they select. Unfortunately, what begins as passive income can quickly turn into a time-consuming and stressful active maintenance procedure.



## Our vision, our mission

Nicolas M. — Co-founder

Blockchain and crypto-asset's technological revolution is being taken seriously by major players in the traditional financial industry, such as BlackRock and Visa, to name a few. This demonstrates the growing importance of these innovations.

Because of their advantages in terms of security, reliability, decentralization, and execution speed, crypto-assets and blockchain technologies are certain to become integral parts of our daily lives within the next 5 to 10 years. This undeniable disruption is reshaping the financial landscape and accelerating the adoption of these technologies.

Wigl is committed to playing a critical role in the democratization of these technological advances in this evolving context.

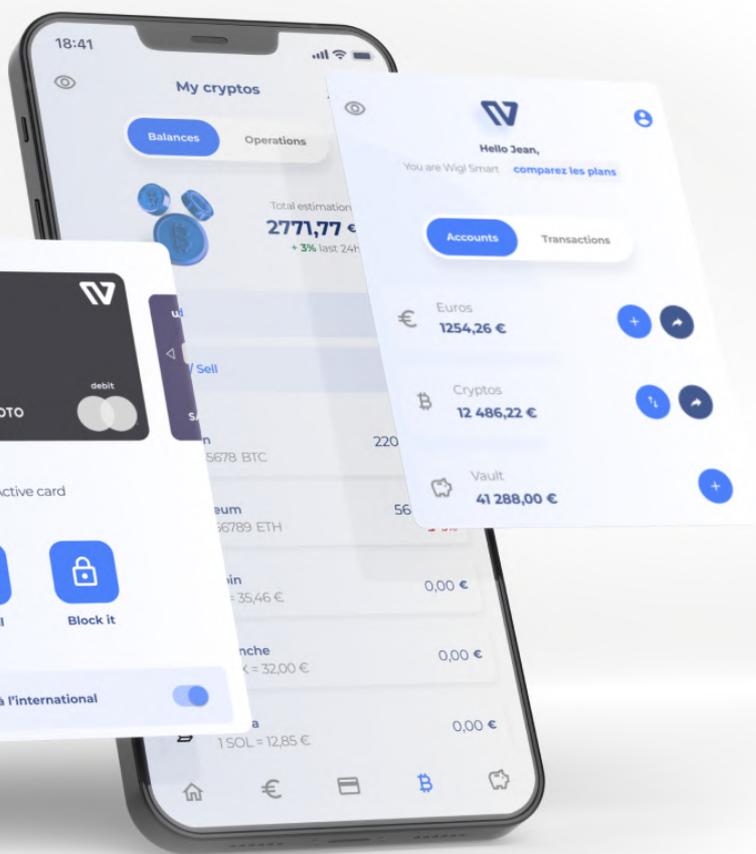
Our goal is to provide a service that is user-friendly, dependable, and competitive, allowing a broader audience to benefit from the benefits of crypto-assets.

We are determined, as an active participant, to guide our clients through this transition to a more modern and accessible financial system.

# Our product

Wigl emerged from a simple observation. There is currently no market solution that combines user-friendly simplicity, attractive returns, and full compliance with French regulations. This void places inexperienced investors in peril or at the mercy of sometimes fraudulent foreign entities.

Wigl's payment service is revolutionary. It is the first French solution for investments and payments in crypto-assets and euros, with the company registered with the AMF as a Digital Asset Service Provider (PSAN). Wigl's mission is to provide a user-friendly environment in which users can safely profit on the opportunities presented by crypto-assets.

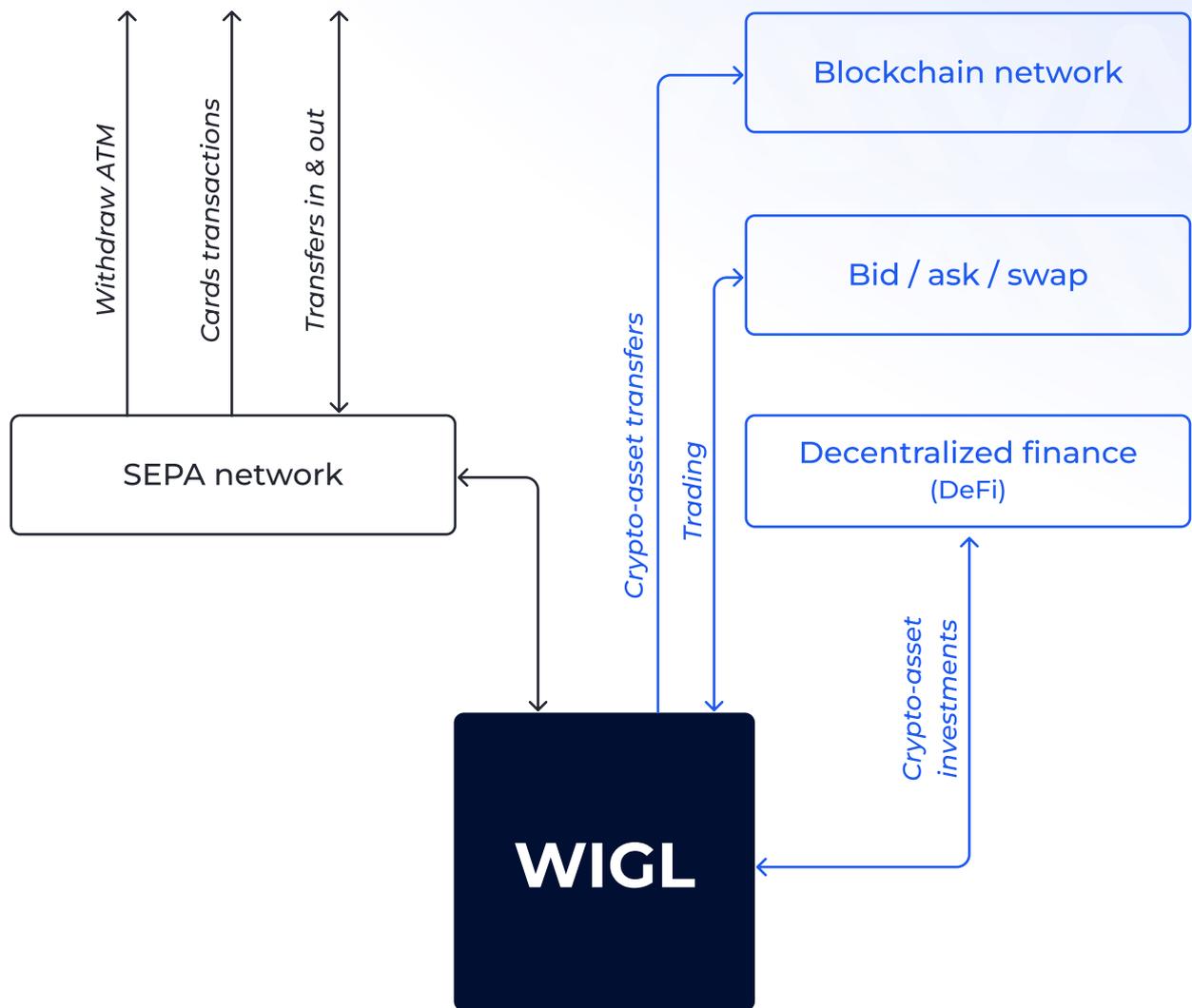


## Wigl in short

- › French IBAN
- › Three debit cards
- › Euro and crypto-asset transfers between users are instant and free
- › SEPA transfers
- › Purchasing and selling crypto-asset
- › Euro and crypto-asset payments
- › Cashback program for card purchases
- › Crypto-asset investments

# Application features of Wigl

## Global schematic



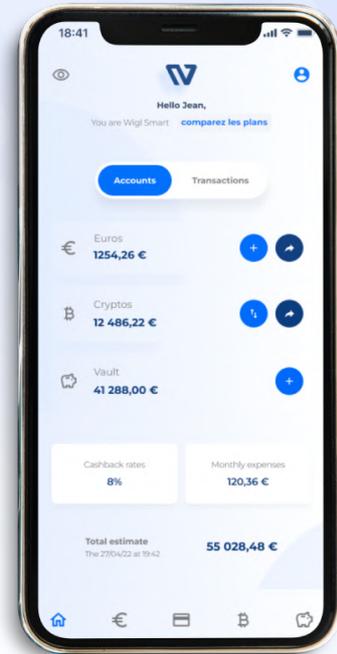
 Fiat ecosystem

 Crypto ecosystem

# Introduction of the app

## *Easily manage your money*

Above all, Wigl is a one-of-a-kind account with a French IBAN and a payment card that allows you to manage your money easily and securely on a daily basis. In just a few clicks, you can conduct free transfers throughout Europe (SEPA zone). With its 100% mobile application, you can track your expenses and manage your account at any time and from any location.



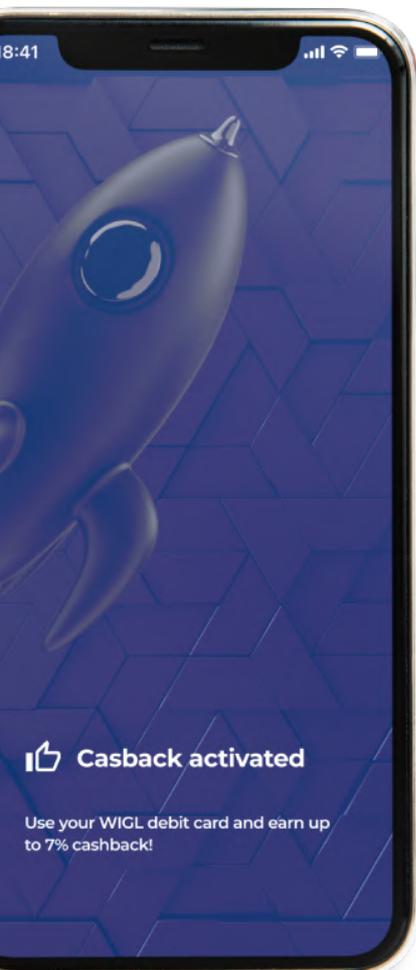
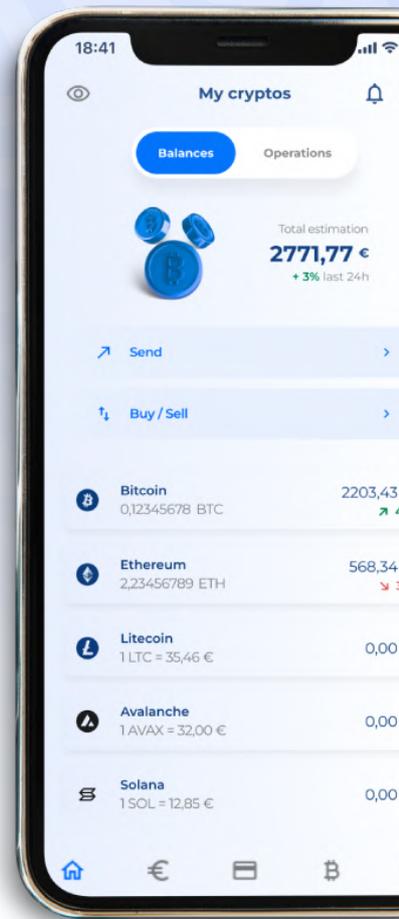
## *A selection of payment cards customized to your specific requirements*

Create a virtual card for free and use contactless payment options (Apple Pay/Google Pay) to make purchases with ease. Alternatively, for everyday transactions, use a Smart or Metal physical card. To secure your account, lock and unlock your cards in seconds. Each card type has its own set of benefits, allowing you to tailor your selection to your specific needs and expectations.



## ***Crypto-asset is finally available and secure for everyone***

Wigl enables you to invest in the most popular crypto-assets easily and affordably. Unlike many other payment service apps that allow you to buy digital assets, Wigl gives you complete control. If you prefer to manage their security yourself, you can withdraw them to a digital wallet, or you can keep them in your Wigl app to leverage and earn monthly interest.

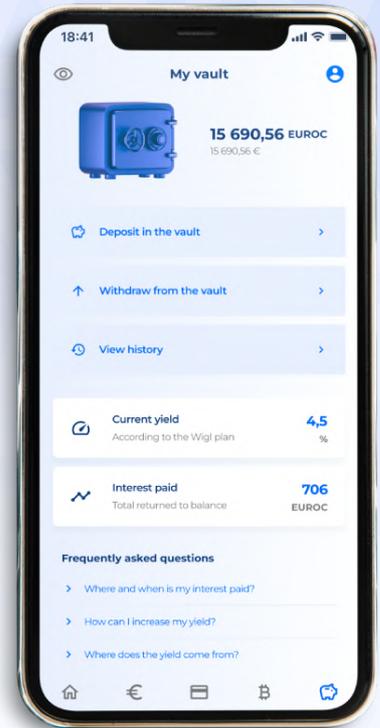


## ***Reward for your investment***

Use your Wigl card to earn up to 7% cashback on purchases made in France, Europe, and internationally. With each payment, your rewards are instantly credited to your account in \$WIGL tokens.

## Wigl's innovative investments

Wigl opens the door to future finance by providing returns on non-volatile digital assets (stablecoins) via decentralized finance. Wigl, in collaboration with feel-mining.com, a platform specializing in digital asset yield generation, enables you to generate returns on digital assets whose value is pegged to a fiat currency (USD or EUR), as well as volatile assets such as ETH or BTC.



## WIGL Token: recognizing and rewarding user loyalty

The \$WIGL token is a utility token that is intended to provide benefits and incentives to the WIGL community and app users. It will enable a variety of benefits, such as increasing interest rates on various crypto-asset investments, rewarding referrals, obtaining lower fees on transactions and subscriptions, and providing additional cashback rewards on expenses made with WIGL payment cards.



# Business model

Plans				
	Free	Smart		Premium
<b>Charge (TTC)</b>	Free	4,99€ /month	50,90€ /year (-15%)	13,99€ /month 142,70€ /year (-15%)
<b>Card type</b>	Virtual	classic		Metal
SEPA Transactions				
<b>Transfers SEPA in &amp; out</b>	Free			
Crypto services				
<b>Trading fees</b>	1,5% à 2%*	0,75% à 1%*		0,25% à 0,5%*
<b>Withdrawal fees</b>	Network fees			Free
Cashback on card spending				
<b>Rate</b>	0,5% à 1%**	2,5% à 4%**		4% à 7%**

\* variable rates depending on the user's grade and choice of payment method. Detailed on page 33.

\*\*variable rates according to the user's balance of \$WIGL tokens. Specifications on page 32.



## Market positioning

Wigl's unique model provides the flexibility and simplicity of a payment services application, attractive returns on crypto accounts, and simplified access to the world of crypto-asset investment, all of which are regulated in France. As a result, Wigl positions itself as a pioneering and innovative service in a promising market. Despite its competitiveness, Wigl easily distinguishes itself in the market due to its distinct value proposition. Here is a list of our primary competitors:

	Crypto yield	Cashback	Perks	French IBAN	PSAN
<b>Wigl</b>	✓	✓	✓	✓	✓
Crypto.com	✓	✓	✓	✗	✓
Binance	✓	✓	✗	✗	✓
Akt.io	✓	✗	✗	✗	✓
Plutus	✗	✓	✓	✗	✗
Deblock	✗	✓	✗	✓	✓

# Roadmap



## Q1 - 2022

Wigl Project Inception

## Q2 - 2022

€1M Financing from Bpifrance

Registration as a Financial Agent (regafi)

## Q4 - 2022

Proof of concept (POC) development

## Q3 - 2023

Start of application development

## Q4 - 2023

Private Sale

## Q1 - 2024

Pre-Sale

## Q2 - 2024

Public Sale

WIGL LAUNCH

Token listing on a DEX

\$WIGL Token issuance

## Q3 - 2024

ISO 27001 certification

PSAN approval obtained

## Q4 - 2024

Crypto payments with credit cards

## Q1 - 2025

Non-custodial wallet implementation

Token listing on a CEX

MICA approval

European expansion



# ICO Phases

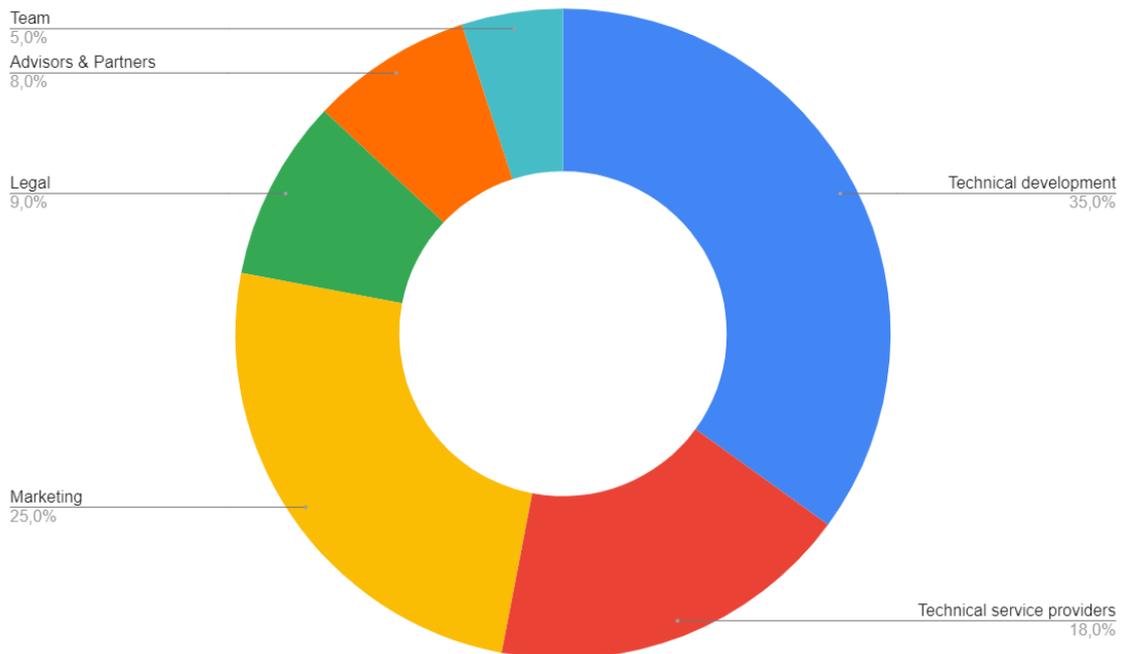
The initial sale of \$WIGL tokens will take place in three stages. The current private sale will end at the end of 2023, with an average unit token sale price of €0.025.

Individuals with an active account on the company's first app, Feel Mining, will be eligible for the pre-sale. It is critical for us to give a benefit to all of our clients who have supported our activities and trusted our products and services for many years.

Finally, the public sale will begin in March 2024 and end in May 2024. It will be divided into three phases, one for each month, with prices ranging from €0.07 in March 2024 to €0.08 in April 2024, with a final price of €0.09 in May 2024.

Phases	Private Sale	Pre-Sale (Feel Mining users)	Public Sale
% supply	6,25	6,25	4,17
Token amount	37 500 000	37 500 000	25 000 000
Token price(€)	0,025	0,05	0,07 - 0,09
Amount (€)	937 500	1 875 000	2 000 000
Minimum	50 000 €	5 000 €	100 €
Maximum	150 000 €	50 000 €	25 000 €
Date	Pending > Dec 2023	Jan > Feb 2024	March > May 2024
Advantages	Smart, free for ever	Smart, free for ever	Smart, free for 1 year

The WIGL mobile application will be developed with the majority of the funds raised by the ICO. However, we have listed the major expenses that will be required for the project's development below.



### ***Technical development - 35%***

The buildup of the technical team is an important step in the launch of Wigl. The application's quality and features are determining factors for user satisfaction and market competitiveness. By investing in highly qualified staff members, we ensure that our application is technologically advanced, secure, and efficient.

### ***Technical service providers - 18%***

The signing of agreements with a number of critical technical service providers is critical to ensuring the application's proper operation and performance. It is critical to connect to various technical environments, such as IDnow for KYC, Fireblocks for digital asset flows and wallet management, and Trezor for SEPA network connectivity. These expenses with technical service providers are a wise investment to ensure the success of the Wigl launch, as they benefit from top-tier technical expertise.

## ***Marketing - 25%***

Wigl's marketing expenses represent a critical strategic investment. It is critical to distinguish yourself in the market. Marketing introduces the application to a specific audience, raises brand awareness, and generates interest. To attract users, an effective online presence through social media, search engine optimization, targeted advertising, and other means will be required.

## ***Legal aspect - 9%***

The development and management of a payment services application are subject to a slew of financial regulations and consumer protection laws that must be followed. Specialized lawyers in the field will guide us through this maze of regulations, ensuring that our application meets current legal standards.

## ***Advisors & partners - 8%***

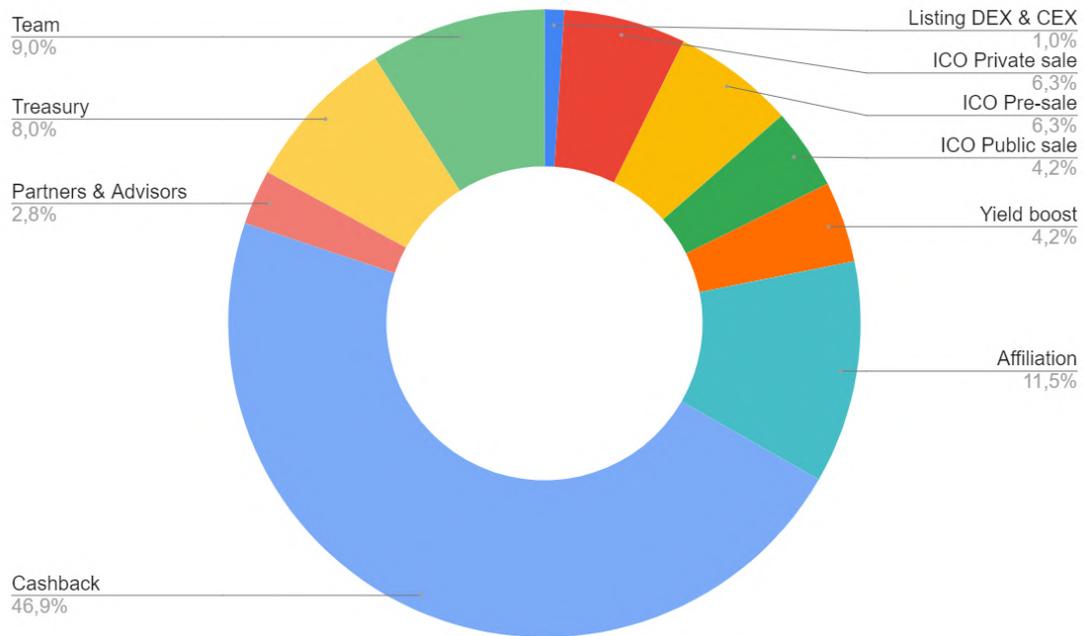
These experts will bring strategic expertise, industry knowledge, and specialized insights to assist us in developing a solid business strategy, assessing target markets, and understanding industry trends. This is critical for making well-informed decisions. Strategic alliances will allow us to gain access to networks, resources, and complementary skills, allowing us to develop our application more quickly and efficiently.

## ***Team - 5%***

The 5% allocation for the Wigl team is intended to compensate active collaborators working toward the project's success, particularly executives, managers, and project leaders who contribute valuable experience and strategic vision. This is critical for making informed decisions and determining the direction of the project. It is a critical factor in achieving the company's goals and establishing an innovative and successful culture.

# Token distribution

Initial supply in circulation <b>100 000 000</b>	Initial market cap <b>10 000 000 €</b>
Initial supply <b>600 000 000</b>	Market cap (diluted) <b>60 000 000 €</b>



- 1% Listing (DEX & CEX): 6,000,000 \$WIGL
- 6,25% ICO Private sale - 37 500 000 \$WIGL
- 6,25% ICO Pre-sale (Feel Mining clients) - 37 500 000 \$WIGL
- 4,17% ICO Public sale - 25 000 000 \$WIGL
- 4,16% Yield boost - 25,000,000 \$WIGL
- 11,46% Affiliation - 68 750 000 \$WIGL
- 46,88% Cashback - 281 250 000 \$WIGL
- 2,83% Partners & Advisors - 17,000,000 \$WIGL
- 8% Treasury (occasional incentive programs, promotions, airdrops, etc.)  
48 000 000 \$WIGL
- 9% Team - 54 000 000 \$WIGL

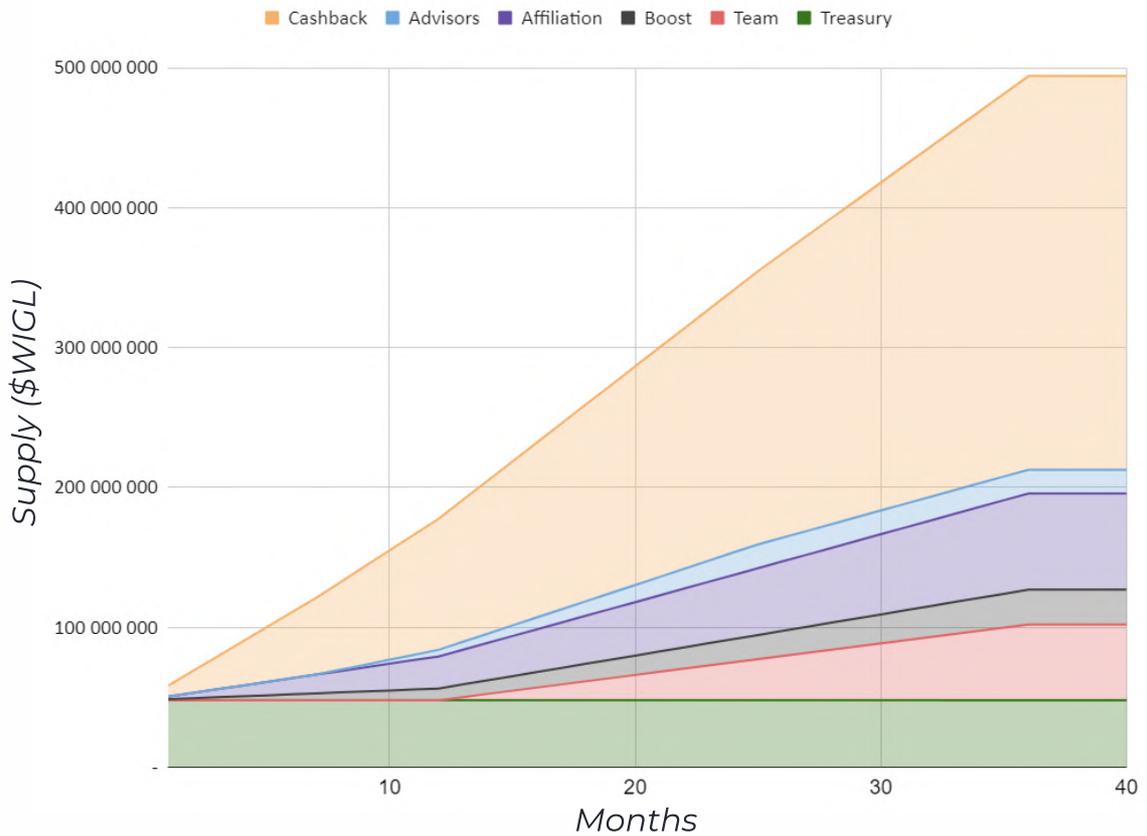
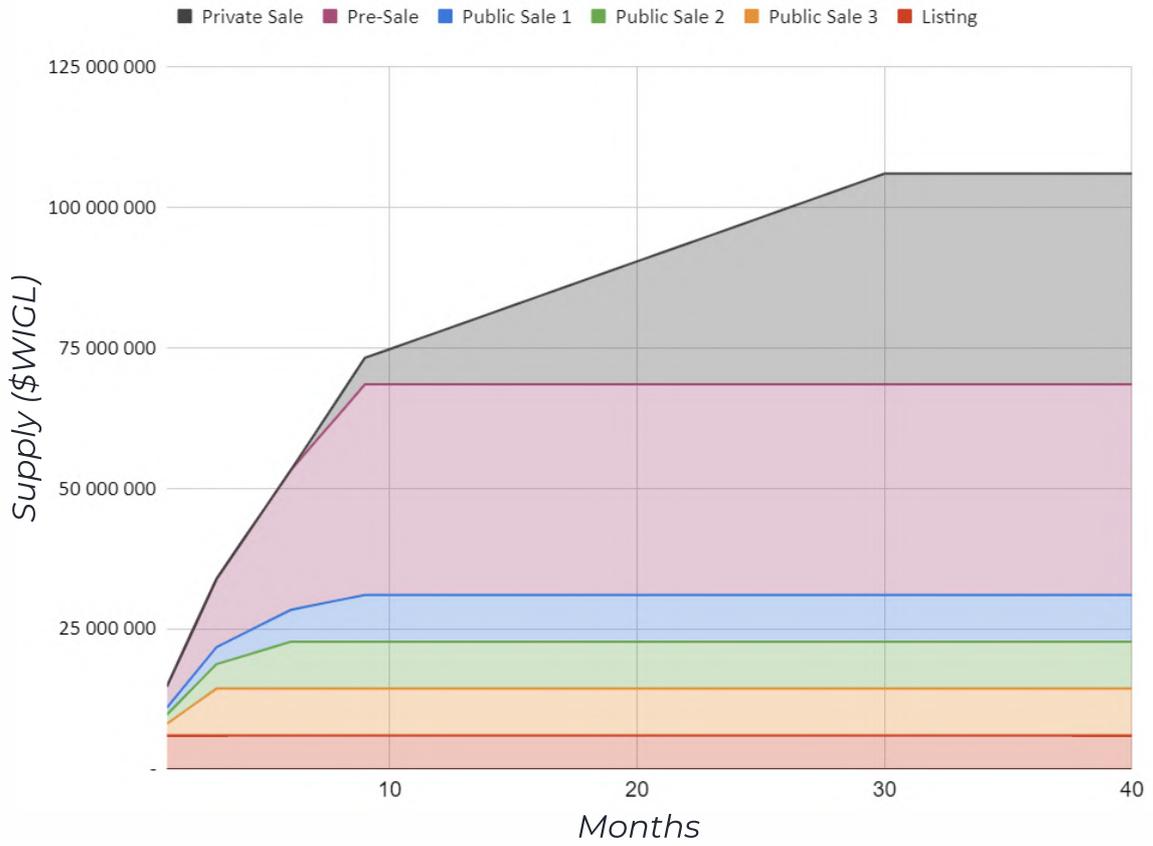
# Issuance of \$WIGL - TGE

## Vesting / Cliff strategy for \$WIGL

	% supply	Cliff (month)	Vesting (month)	TGE
Private sale	6,25%	6	24	0%
Pre-sale	6,25%	0	9	10%
Public sale 1			9	15%
Public sale 2	4,17%	0	6	20%
Public sale 3			3	25%
Listing DEX	1%	0	0	100%
Boosted returns	4,16%	0	36	2,78%
Affiliation	11,46%	0	36	2,78%
Cashback	46,88%	0	36	2,78%
Partners / advisors	2,83%	7	18	0%
Treasury	8%	0	0	100%
Team	9%	12	24	0%

Vesting (or staged access to tokens) as well as the cliff (a token lock-up period), are critical steps in ensuring the stability of a crypto-assets. By staggering token distribution, it is possible to encourage long-term use of the application while avoiding a massive sell-off that could destabilize the token price.

### Curve of \$WIGL token emission



# Listing

Allocation for listing is crucial to ensure initial liquidity for the token. The planned allocation of 6,000,000 \$WIGL, representing liquidity of 600,000 € with a listing price of 0.10 €, aligns perfectly with the projected token release schedule. The listing will initially take place on the Uniswap decentralized exchange (DEX). Listing a token on the Uniswap platform offers several advantages:

**Instant Liquidity:** Uniswap is one of the most popular decentralized trading platforms, providing significant liquidity for \$WIGL tokens.

**Decentralization:** Uniswap is a decentralized platform based on Ethereum, eliminating intermediaries, third parties, and high listing costs present in traditional markets. This allows Wigl to list its token without depending on centralized entities.

**Innovation :** Uniswap support innovation by allowing the listing of various token types, including governance tokens, NFTs, prediction tokens, etc. This stimulates a dynamic ecosystem conducive to experimentation and the rapid implementation of new ideas.

**Transparency and Trust:** Uniswap users have access to comprehensive information about tokens, such as trading volumes, price histories, and smart contracts, reinforcing investor confidence and facilitating decision-making.



In summary, listing a token on the Uniswap platform offers a variety of advantages, including strong liquidity, global access, decentralization, innovation, developer incentives, transparency, flexibility in trading pairs, and long-term growth potential, making it a relevant choice for \$WIGL .



## Benefits for ICO participants

Aside from receiving a discount rate for \$WIGL, all ICO participants will be granted privileged status, which entitles them to the following benefits: free and lifetime access to the Smart plan for participants in the private and pre-sale phases, and free access for one year for participants in public sales.



Unsold tokens from one phase will be carried over to the next. Unsold tokens will be allocated to the reserve account at the end of the ICO.

### **List of accepted assets for ICO participation:**



EURO



BTC



ETH



USDC



USDT

# Tokenomics \$WIGL

The \$WIGL token is a utility token designed to provide benefits and incentives to the community and users of the Wigl application. It will, among other things, allow for increased interest in various crypto-asset investments, referral rewards, lower transaction and subscription fees, and additional cashback rewards on Wigl payment card purchases.

## token utility abstraction





### Rank system

Users with a minimum of \$WIGL tokens in their wallet have access to rewards.



### Boosted yield

According to the amount of \$WIGL held and the subscription of the user, more returns will be earned by the user.



### Referral

Sponsorship is rewarded as well, still in \$WIGL or other crypto-asset.



### Cashback

According to the amount of \$WIGL held and the subscription of the user, they will benefit from a cashback rate till 7%.



### Discount on fees

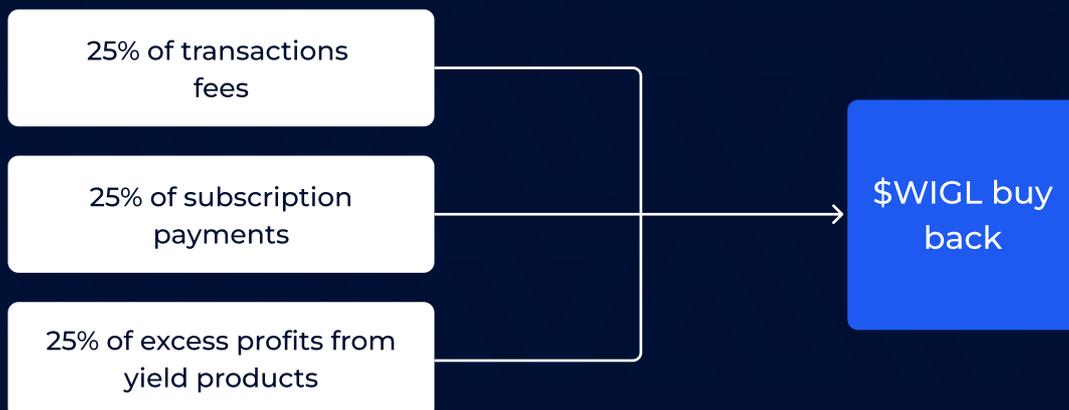
By holding \$WIGL, users will have less fees on trading operations and subscriptions.



### Benefits on perks

Subscription on online services such as Netflix, Spotify, Prime Video... is refunded in \$WIGL.

## Price support mechanisms for \$WIGL



# Token utility in the Wigl ecosystem

## Rank / Grade mechanism

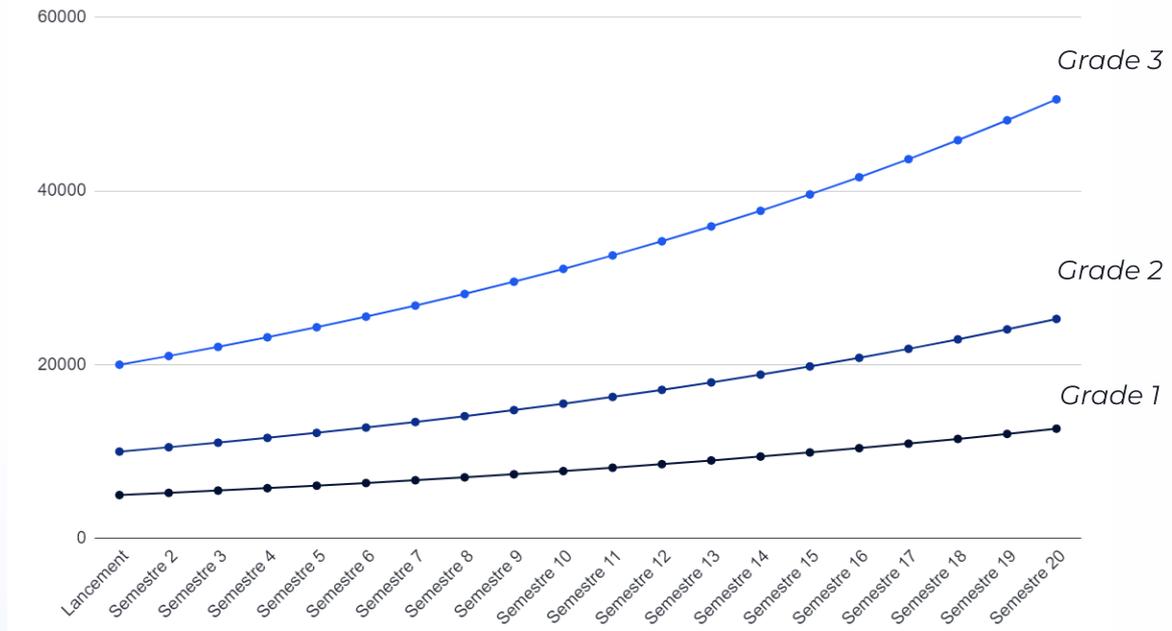
This model is an incentive mechanism that rewards users based on the level of investment they make. The rank level is determined by the subscription type and the number of \$WIGL held. There are several ranks available, and each rank provides additional rewards over the base level. The greater the potential rewards, the higher the rank.

For example, users who subscribe to a FREE subscription can advance to rank 1, which provides additional rewards in addition to the subscription's base reward. A SMART subscription allows a user to advance to ranks 1 and 2, which offer additional rewards. Finally, the PREMIUM subscription allows users to advance to ranks 1, 2, and 3, with additional rewards for each rank.

To reach a specific grade, users must meet certain conditions, which are determined by two factors: the type of subscription and the number of \$WIGL held in their wallet.

Subscriptions / Grades	Rank 1 5 000 WIGL	Rank 2 10 000 WIGL	Rank 3 20 000 WIGL
Free	✓	✗	✗
Smart	✓	✓	✗
Premium	✓	✓	✓

## Rank Tier Evolution



The graph below shows how the number of \$WIGL required for each rank has changed over time. It can be seen that the required amount of \$WIGL for each rank rises each semester. The requirements for rank 3 are significantly higher than those for ranks 1 and 2, indicating that rank 3 is a more exclusive and advantageous membership level.

The quantity thresholds of \$WIGL that users need to hold in their wallets will thus progressively rise over time. Early adopters who have achieved a certain rank level, on the other hand, can keep the associated benefits without having to meet the new requirements imposed on new users. This system is intended to reward early adopters. However, these users may lose this advantage if the amount of \$WIGL in their wallet falls below the previously exceeded threshold. To reclaim their rank, they must increase the amount of \$WIGL in their wallet to the new applicable threshold.

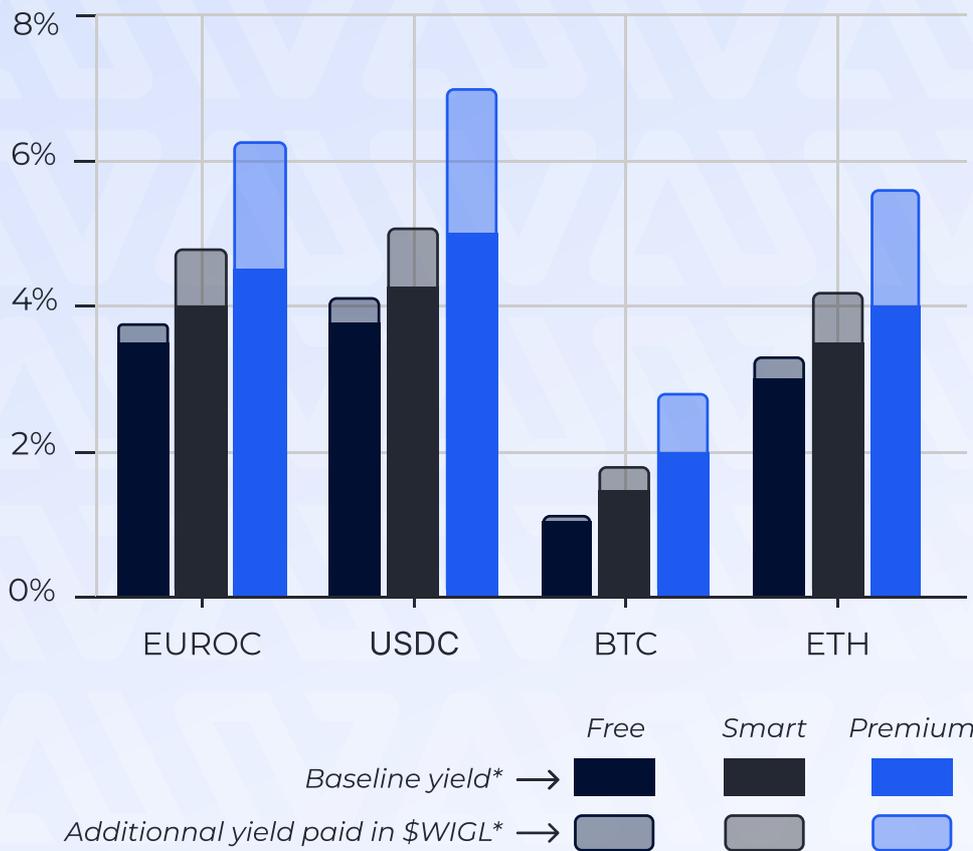
It is worth noting that the increase is consistent and linear for each rank, implying that the cost of attaining each rank rises steadily over time. To encourage the purchase of \$WIGL, we have set a 5% increase per semester. However, Wigl reserves the right to revise this rate and the thresholds based on the evolution of the \$WIGL token's price and market conditions.

## Boosted yield mechanism

The token \$WIGL is integrated as an additional reward for users who achieve certain ranks in their subscription in this system of boosting yield.

When a user reaches a certain rank, they are rewarded with \$WIGL tokens in addition to the basic reward in crypto-asset placed for their investment.

Integrating \$WIGL provides several benefits. It encourages users to increase their investment level and move up the ranks. It also allows users to benefit from the potential growth of \$WIGL.





### Yield rates\* EUROC

	Rank 0 +0%	Rank 1 +10%	Rank 2 +20%	Rank 3 +40%
Free	3,5%	3,85%	-	-
Smart	4%	4,4%	4,8%	-
Premium	4,5%	4,95%	5,4%	6,3%



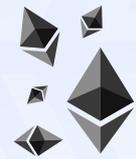
### Yield rates\* USDT

	Rank 0 +0%	Rank 1 +10%	Rank 2 +20%	Rank 3 +40%
Free	3,75%	4,125%	-	-
Smart	4,25%	4,675%	5,1%	-
Premium	5%	5,5%	6%	7%



### Yield rates\* BTC

	Rank 0 +0%	Rank 1 +10%	Rank 2 +20%	Rank 3 +40%
Free	1%	1,1%	-	-
Smart	1,5%	1,65%	1,8%	-
Premium	2%	2,2%	2,4%	2,8%



### Yield rates\* ETH

	Rank 0 +0%	Rank 1 +10%	Rank 2 +20%	Rank 3 +40%
Free	3%	3,3%	-	-
Smart	3,5%	3,85%	4,2%	-
Premium	4%	4,4%	4,8%	5,6%

\*APR (Annual Percentage Rate) not guaranteed and subject to fluctuation, both up and down



## ***Stimulating \$WIGL's demand***

The \$WIGL token and rank-based tiered boost system are also meant to support the value of \$WIGL in a number of ways.

First off, it generates demand for \$WIGL by awarding users with tokens when they reach particular ranks. \$WIGL token's value is supported by the greater demand it receives from users who aspire to higher ranks.

Second, users might be encouraged to hang onto their \$WIGL if the rank allocation amounts are reviewed every semester and adjusted for inflation at a rate of 5%. Users may be more inclined to hold onto their tokens rather than sell them if they are aware that the quantity of \$WIGL required to advance to a particular rank will rise.

## Sponsorship mechanism - The Fortune Wheel

The Wigl application's sponsorship system is intended to be an interactive and dynamic tool that encourages the expansion of the user base. Each referrer and referee who successfully invites a new member to the application receives a ticket to spin the "Wheel of Fortune."

The playful and visually appealing feature gives both the referrer and the referee the chance to win extra incentives like \$WIGL or other crypto-assets. Users' excitement and engagement are increased by the uncertainty and potential gain, which further motivates them to invite friends to join Wigl. As a result, the user base grows quickly and sustainably thanks to this creative sponsorship system.



### Levels of sponsors

The number of referees that a sponsor has recommended determines the level of sponsorship. "Novice" sponsors have recommended between 0 and 5 referees; "Confirmed" sponsors have recommended between 6 and 10 referees; "Expert" sponsors have recommended between 11 and 15 referees, etc. The rewards that the sponsor can receive are determined by these levels, as explained below.

Levels	Number of referees	Potential gains*
Novice	0-5	de 1 à 50 €
Confirmed	6-10	de 2 à 100 €
Expert	11-15	de 3 à 150 €
Master	16-30	de 4 à 200 €
Legendary	31-50	de 5 à 250 €

\*in \$WIGL

Users can explore the Wigl ecosystem more easily thanks to the referral system, which makes it easier to acquire \$WIGL. Because these tokens can be acquired for free, users are encouraged to gather them in order to benefit from other token uses. The purpose of this recommendation system is to introduce users to the Wigl universe.



## Progressive cashback mechanism

By providing cashback on purchases made with their Wigl card, the progressive cashback system aims to incentivize users to increase both their subscription level and the quantity of \$WIGL they own. As a result, the cashback rate will be paid out in \$WIGL and can range from 0.5% to 7%, as explained below.

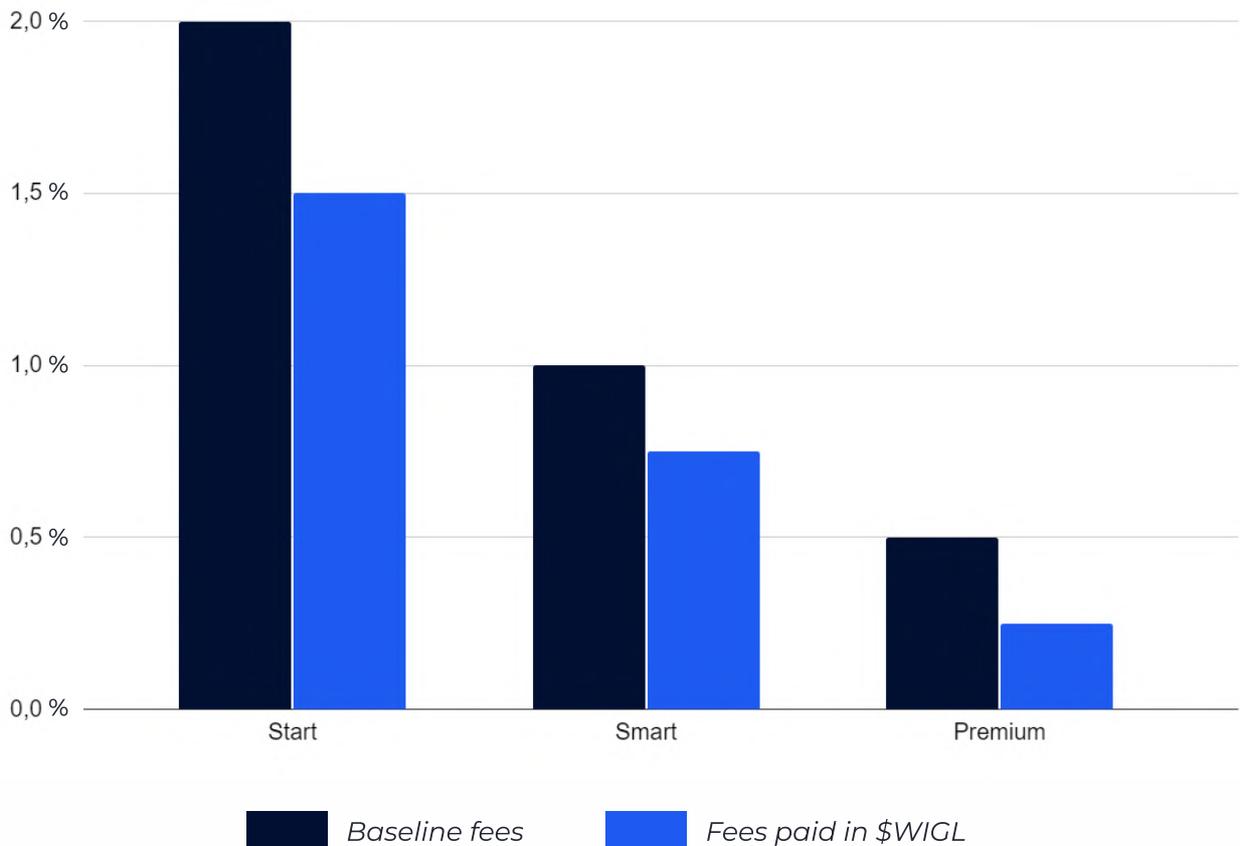
	Min amount for eligible transactions	Rank 0 +0%	Rank 1 +0,5%	Rank 2 +1,5%	Rank 3 +3%
Free	> 35 €	0,5%	1%	-	-
Smart	> 25 €	2,5%	3%	4%	-
Premium	> 20 €	4%	4,5%	5,5%	7%

The cashback distribution, which is determined based on the subscription level, will have a minimum transaction value. For instance, for purchases over €35, a user with a FREE plan and Rank 1 will instantly receive 1% cashback in \$WIGL. An additional illustration would be a user with a Premium plan and Rank 3 who, for purchases over €20, will automatically receive 7% cashback in \$WIGL.

## Reduction of subscription fees and tariffs

### Discount on trading fees

Additionally, there will be incentives for using \$WIGL, such as lower fees for buying, selling, and exchanging crypto-assets within the app. Users who want to transact in crypto-assets can turn on the option to use their \$WIGL balance to pay fees.



*Discount on subscriptions*

Wigl subscription payments will also benefit from the incentive to use \$WIGL, enabling users to pay for their subscriptions more affordably if they do so with \$WIGL.

Plans	Monthly (paid in €)	Annual (15%) (paid in €)	Applicable discount if paid in \$WIGL
Free	0€		-
Smart	4,99€	50,90€	-10%
Premium	13,99€	142,70€	-15%



## Progressive benefits based on savings level (Perks)

Benefits associated with spending money on specific third-party services are unlocked by the value of user's crypto-assets holdings within the Wigl application. These benefits can cost anywhere between €10 and €40 a month and are paid for in \$WIGL. For every qualifying purchase made at specific brands, €10 worth of \$WIGL will be awarded as part of these benefits. Within the Wigl application, users can choose their perks whenever they want. They can also modify their selections month-to-month depending on their personal preferences and the types of expenses they anticipate incurring.

	Amount invested in crypto-assets		
	> 5 000€	> 10 000€	> 20 000€
Rank 1	1 x 10€*		
Rank 2	1 x 10€*	2 x 10€*	
Rank 3	1 x 10€*	2 x 10€*	4 x 10€*

\*in \$WIGL

The user's rank and the euro value of all crypto-assets balances placed in the yield-generating products provided by the Wigl application determine how much is invested in crypto-assets and, consequently, when thresholds are crossed. The user's potential monthly benefit amount increases with the number of crypto-assets and \$WIGL they have placed.

### List of eligible Perks:



## Price support mechanisms for \$WIGL

To maintain the value of the \$WIGL token, three buybacks procedures are in place.

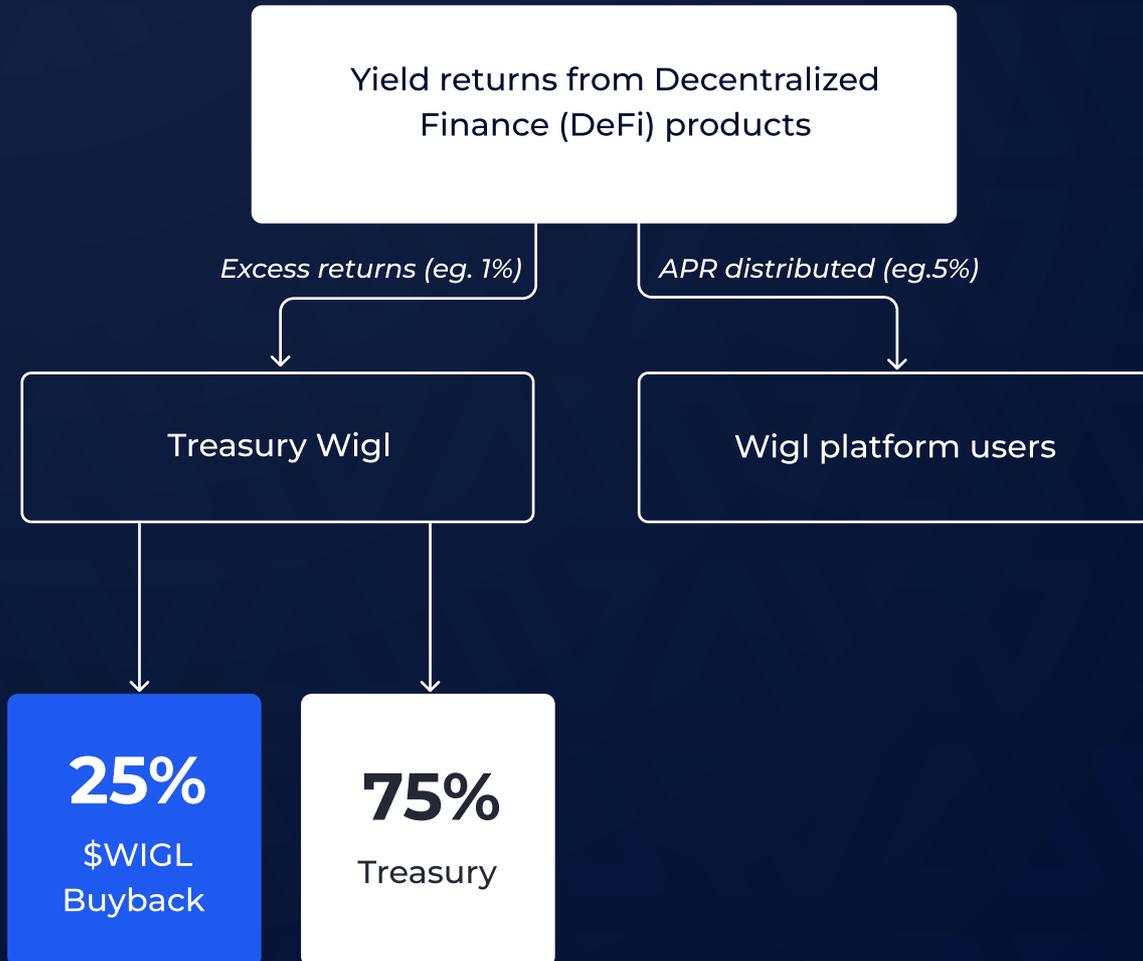


With this strategy, a specific portion of sales and earnings are set aside for the market-based buyback of \$WIGL.



### Refunds through yields

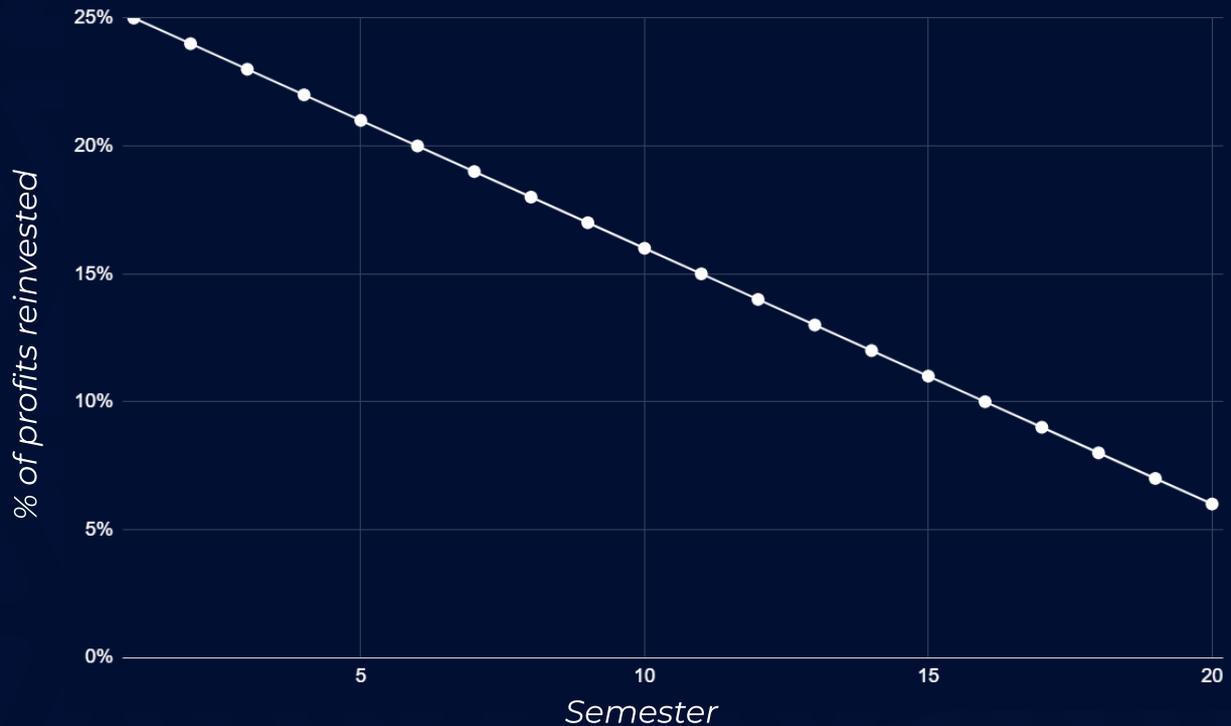
Purchasing tokens on the market with excess performance from investment products is one of the main tactics to support the price of \$WIGL. The premise behind the concept is to use a portion of Wigl's excess profits to buy tokens and maintain their value.



A sizable percentage of the earnings during the first few months or year of this strategy's implementation will go toward purchasing \$WIGL. During this time, which aligns with the project's development phase, Wigl is able to amass a sizable number of tokens because the token price is still relatively low.

## Tokenomics \$WIGL

Token utility



This chart shows the price support strategy for \$WIGL. Over a ten-year period, it denotes the portion of Wigl's profits that are invested in buying \$WIGL each semester. Initially, the purchase of \$WIGL is funded with 25% of the earnings and profits. As a result, the price of the \$WIGL is supported, investors are drawn in, and they are encouraged to acquire tokens in order to take advantage of the grade-related benefits.

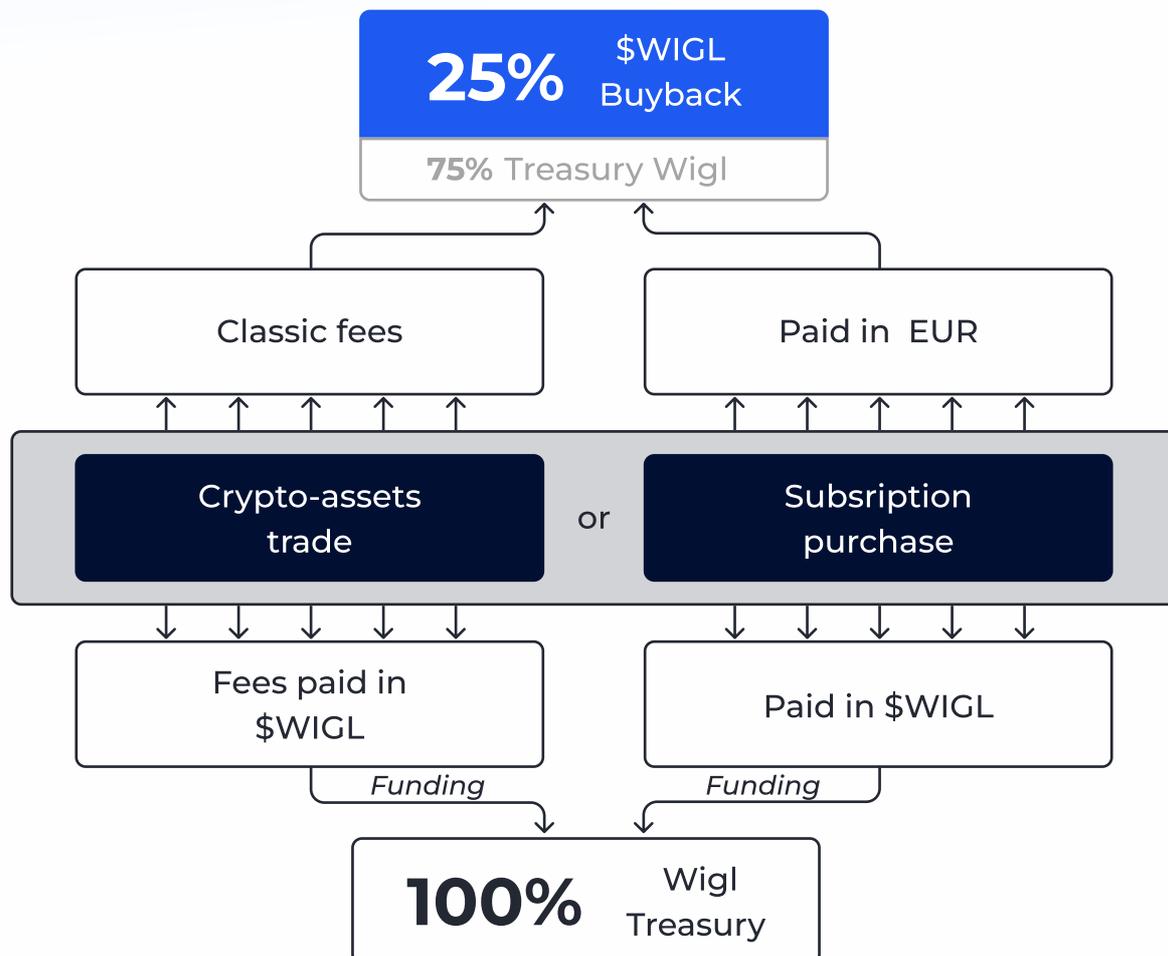
The amount invested in \$WIGL is lowered by 1% each semester. This means that as time goes on, a bigger and bigger percentage of the earnings can be kept, strengthening Wigl's finances. The amount of profits invested in Wigl after ten years is lowered to about 5%. \$WIGL that was obtained during this time will also be kept in reserve for upcoming payouts.

This graph shows how the project's financial resilience can be increased while maintaining the value of \$WIGL by using an increasingly cautious investment strategy.

### Refund through trading fees and subscriptions

Users are encouraged to hang onto their \$WIGL by having the option to pay trading fees with them or use them to pay for subscriptions. Additionally, it encourages their purchases, which raises the value of the token.

A price support mechanism for \$WIGL is also put in place on fees charged for crypto-assets trading activities that are covered by regular fees. A portion of these fees are allocated by this mechanism to \$WIGL buyback. For instance, a user using the Smart plan and making a bitcoin purchase of €100 will pay a 1% fee. A quarter of this sum is set aside for the purchase of \$WIGL; the same is true for subscriptions. Here is a diagram that shows this mechanism.



## Technical choice

As an ERC-20 token that makes use of the Ethereum network, \$WIGL has a number of benefits. First of all, it offers excellent visibility and a smooth integration into the Ethereum ecosystem, one of the biggest and most reliable blockchain networks in the world. Because ERC-20 tokens work with so many wallets, exchanges, and decentralized apps (DApps), they increase user accessibility and liquidity.

With its PoS consensus algorithm, Ethereum provides strong security and energy efficiency, guaranteeing the security of the tokens and scalability. Furthermore, asset creation, auditing, and management have become much simpler as a result of the standardization of ERC-20 tokens.

Finally, Ethereum's global reach allows ERC-20 tokens to reach a global audience without being limited by geography. A strong method to gain access to a developed blockchain ecosystem and take advantage of its benefits in terms of security, visibility, and liquidity is to make \$WIGL an ERC-20 token on Ethereum.

Marketcap ETH

**190 billions of \$**

Tokens ERC-20

**450 000+**

Active core dev

**5000+**

Nodes amount

**7000+**

# The company

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**Blockchain**  
Process Security

## 2018 - BPS

The establishment of the main company in charge of creating and managing the products.

## 2019 - Feel Mining

Financial establishment, offering stacking and mining products on crypto market.



## 2023 - Othila

An app whose purpose is to teach about the WEB3.0 to other financial intermediaries.



## 2024 - Wigl

Mobile app for euro and crypto payment services.



# Our team

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An experienced group with backgrounds in fund management, software development, project management, and cryptocurrency investing leads the business.



## **Chloé DESENFANS**

President - CEO

*Her master's degree from the university attests to her experience as the company's CEO, who has always had a keen sense of communication, project management, and a strong affinity for technologies. She leads multiple entrepreneurial projects that expose her to general business management and external communication, as she comes from a family of business owners.*



## **Nicolas MARCHESSE**

President of the Supervisory Board - COO

*Nicolas's background in electrical engineering and industrial computer science has made it easy for him to understand the energy-related challenges of the mining industry. He became well-versed in crypto-assets at a young age while running multiple businesses concurrently.*



## **Didier DESENFANS**

Director of Development - Sales

*The team's senior member contributes all of his vast communication experience. ING Direct was one of the first French online banks, and he oversaw its launch communication strategy. a worthwhile experience for the business and its goals.*



**Léopold GUERIN**

technical director - CTO

*Leopold, a software development engineer by background, is dedicated to creating software systems and architectures that are dependable and long-lasting. He has effectively put customized technological solutions into place to guarantee infrastructure scalability and business security.*



**Jérôme FRIER**

Director of Administration & Finance - CFO

*Jérôme has been working with SMEs and SMIs for more than 20 years, which has given him a thorough understanding of the role. Because of his varied experiences, he is able to optimize and guarantee the dependability of financial information flows by establishing and improving management procedures.*



**Olivier BERMOND**

Artistic Director

*Olivier graduated from college with a degree in web design and integration, and he started his career in these areas. He starts a new business venture with Wigl, using his skills as a UX/UI designer to further the project's goals.*



**Alexis THEUILLON**

Compliance Manager

*Alexis joined the team as Compliance Manager with the goal of gaining PSAN approval and creating compliance procedures to satisfy constantly changing regulatory requirements. He holds a double master's degree in Banking Compliance and Internal Risk Control and Wealth Management.*



**Anthony HASSEN**

IT Security Manager - CISO

*Anthony stands out with a 10-year specialization as a Chief Information Security Officer (CISO) and 14 years of experience in information system management. He has worked for fast-growing startups, global companies, and governments both domestically and abroad. With a master's degree in digital security and information systems management, he is also a member of the EBIOS club, an ISO 27001 Lead Auditor, and a certified information systems manager (CISM) by the global association ISACA. He is an accomplished information security professional because of his knowledge and dedication to the field.*



**Gaétan FRANKEL**

DeFi trader (Decentralized Finance)

*Gaétan has a thorough understanding of Web 3.0 and digital asset management. Over the years, he has gained invaluable experience, especially with DApp usage. His strong academic background from a business school contributes to his in-depth comprehension of financial markets.*



**Damien SARRAFI**

Sales manager

*Damien brings experience in the marketing and commercial domains, having graduated with a bachelor's degree from a business school that specializes in digital marketing. He helped build the commercial team of the biggest energy distributor in Europe before helping people and companies invest in blockchain and cryptocurrencies.*

# Our skills, our resilience

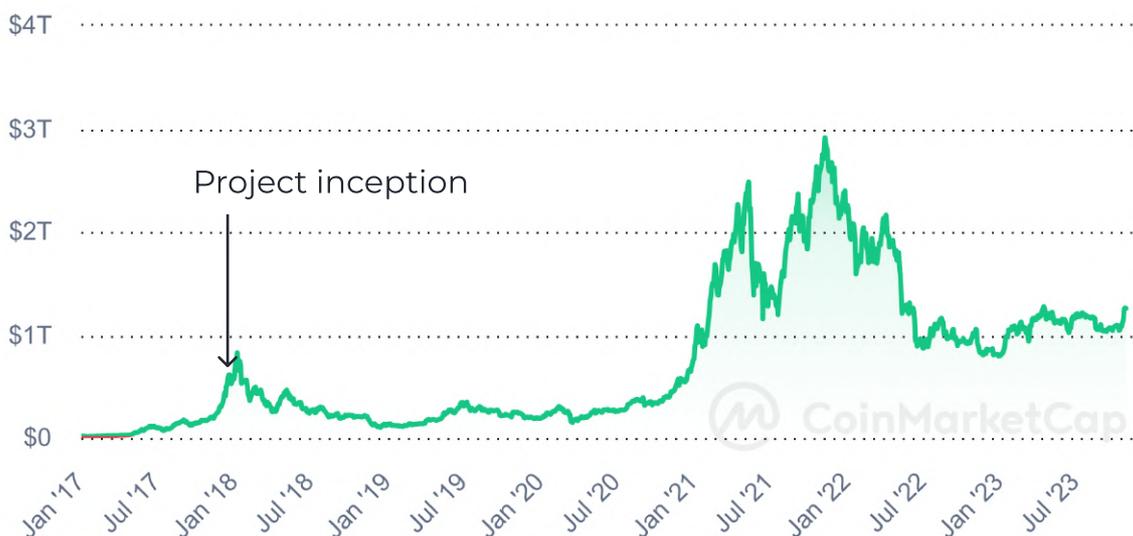
We have made significant investments in our teams' education and development over a long period of time to offer internally managed yield offerings. The declared yields on our range of products are not reliant on any outside source for the company's supply.

Our team of full-time financial experts works in the decentralized

finance (DeFi) space, which enables us to quickly respond to opportunities or crises and provide offerings that are closely aligned with the market. Due to our experience in the crypto market space, we are able to operate regardless of market conditions, regulatory changes, and unforeseen circumstances that arise from the industry's relative youth.

***With the same degree of experience, Wigl will guarantee flawless fund management.***

Market cap



# Regulation

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## Digital asset service

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Since the company's inception in 2018, our top priority has been to establish our services in a long-term manner by tailoring and complying with constantly changing regulations. The adoption of the “agreement Law” in 2019 and the establishment of a regulatory framework for all French companies providing services on digital assets resulted in the French government and regulatory bodies recognizing our ecosystem, work, and services as valuable. This effort has resulted in a distinct, reassuring, and safeguarding status for investors: the PSAN (Digital Asset Service Provider) status.



As such, our registration with the AMF (Autorité des Marchés Financiers) demonstrates our strong commitment to complying with regulations pertaining to the fight against money laundering and terrorist financing. This is done to provide secure services and applications that meet the required standards. Since July 2021, the company has been registered on the AMF's white list of Digital Asset Service Providers under the number E2021-022.

The upcoming MiCA (Markets in Crypto-Assets) regulation, which will extend the PSAN status on a European scale, will allow all companies in the sector that comply with the resulting new regulations to conquer the European market. We will actively participate in this highly strategic evolution. We are already working on the subject proactively, anticipating the imposed requirements, with the goal of obtaining the PSAN approval, which is still optional in France.

As a result, our accreditation application dossier will be submitted in March 2024, with the goal of receiving accreditation in 2024. This accreditation will put us ahead of the MiCA regulation, which will have requirements similar to the optional French accreditation.

## Fiat payment service



Regarding the provision of euro payment services, we have chosen to obtain a PSP agent mandate (Payment Services Provider) from the successful fintech Treezor in order to generate IBANs and issue payment cards. This status enables the rapid deployment of a payment and IBAN account management service without the requirement of a banking license, such as an EME (Electronic Money Establishment). Treezor is an important player in the success of successful fintechs such as Lydia, Qonto, and Shine. We have been working diligently on this project since late 2021, which culminated in our company being registered on the list of financial agents (regafi) by the ACPR (Prudential Supervision and Resolution Authority) under number 378130 since July 2022.

# Robustness of information systems

We are highly sensitive to the security of our users' data and the reliability of our information systems, Wigl are also eager to provide comprehensive services on digital assets combined with payment services. In order to ensure a high level of security for our internal systems

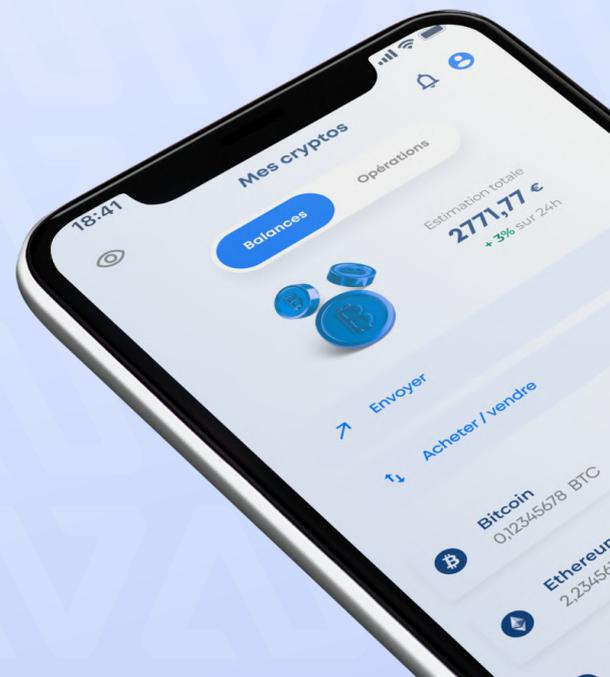
we are presently working toward obtaining ISO 27001 certification, which is a collection of best practices and strong internal procedures mandated by ANSSI (National Agency for the Security of Information Systems). It is anticipated that the certification will be received in 2024.



# Synthesis of regulatory developments

	Mandatory	State
PSAN registration	Yes	Validated
PSP agent	Yes	Validated
PSAN agreement	No	Pending...
Certification ISO 27001	No	Pending...

Now that these crucial regulatory obstacles have been overcome, we can confidently approach Wigl's launch and actively concentrate on developing the application's features to satisfy our users' needs. Simultaneously, it allows us to optimize our likelihood of scrupulously following our roadmap and accomplishing the goals established.



# Our partners

## Compliance

**IDnow.** 

IDnow offers online identity verification solutions based on AI and machine learning that are designed to abide by current laws. IDnow's identity verification satisfies strict security and compliance requirements, having been certified as a PVID by ANSSI.

**ComplyAdvantage** 

ComplyAdvantage is a RegTech company that was founded in 2014 and provides solutions for risk management and fraud detection. Wigl will be able to guarantee the safety and security of its users' financial transactions thanks to their tools.

 **SCORECHAIN** 

With a focus on transactional analysis of digital assets, Scorechain creates and offers financial institutions and businesses a compliance tool for identifying, evaluating, and managing risks related to transactions carried out on blockchain networks.

# Technical



Leading European provider of banking-as-a-service Treezor has helped fintechs like Lydia and Quonto expand. With Treezor, Wigl will be able to provide account management services (IBAN) and card issuance.



Ennea is a Web3 studio that showcases their blockchain expertise by providing turnkey solutions for projects. By applying data science, artificial intelligence, and mathematics, they aid Wigl in creating its token and economy.



Fireblocks, a company known for its blockchain technology, offers financial institutions and companies digital asset management apps (Revolut, eToro, BNP Paribas, etc.). Because of Fireblocks' dependability and security for its digital asset flows, Wigl has selected them.



Established in 2017, Woorton uses cutting-edge trading infrastructure to supply liquidity to the cryptocurrency market. With this safe and AMF-compliant solution, Wigl has access to multiple exchanges and currency pairs.



Maestria Blockchain is an expert in providing Web3 project support and technical framing. Their knowledge and proficiency in the field of cryptographic token economics allows the Wigl token to gain from tokenomics and strategy that are specifically designed to meet the needs of the project.

## Legal

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Recognized legal expertise is provided by ORWL, a French leader in Web3 and crypto project support since 2018. They continue to support the company's upcoming projects, such as Wigl, and helped it obtain its PSAN registration in 2020.



The consultants at RegSharp, an innovation-focused firm, are specialists in banking regulations, with a focus on new payment services and cryptocurrency assets. They are currently supporting the business as it applies to the AMF for optional PSAN accreditation.

## Auditors

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A group of professionals from Syrtals Compliance, a consulting company that specializes in compliance and new payment services, audits the business once a year to make sure that all legal requirements are being met



The \$WIGL token is made more secure by Hacken, a leader in security code audits (smart contracts) worldwide.



Having been a prominent player in the French information systems security market for more than 25 years, Intrinsec leverages the diverse skill sets of its 200 employees to offer specialized cybersecurity knowledge. Intrinsec, an ANSSI-qualified PASSI LPM & PRIS, markets itself as a reference auditor that can help organizations meet stringent security standards for their information systems.

## Financial

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## Medias / Marketing

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# Contact us

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<https://t.me/wiglApp>



<https://discord.gg/wigl-official>

# Risk warning

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Blockchain Process Security (BPS), a French company with a capital of 500,000 euros, registered with the Trade and Companies Register of Grenoble under number 835 275 090, and located at 29 Boulevard de l'Europe 38170 Seyssinet-Pariset, FRANCE (the "Company"), undertakes to adopt and comply with the contents of this Disclaimer in the context of its Token Sales. This Risk Warning is related to the sale of \$WIGL tokens by the Company. It governs solely the contractual relationship between the Buyer and the Company regarding the Token Sale and any related contracts. This legal disclaimer does not cover in any way the contractual relationship between the Buyer and the Uniswap platform on which the Tokens will be listed following the Token Sale. The company issues \$WIGL tokens that grant rights to their Buyers, as defined in this White Paper, available on the Company's website. Subject to any failure or change in the rights attached to \$WIGL tokens, they are intended to confer benefits to their purchasers, including but not limited to (i) tangible benefits such as the reimbursement of subscriptions to third-party services (e.g., Netflix, Spotify, Amazon Prime, etc.), (ii) a grading system, rewarding the Buyer based on the type of subscribed subscription and their level of investment, (iii) access to a progressive cashback, calculated based on the number of \$WIGL tokens held and the chosen subscription, (iv) obtaining gains in \$WIGL tokens or other cryptocurrencies as part of an affiliate program, (v) access to a yield boost system granting an additional reward in \$WIGL tokens for users who reach certain grades in their subscription, (vi) a reduction in fees for services provided by the Company. \$WIGL tokens do not confer any governance or financial rights (such as dividends) on the purchaser regarding the Company. As a Token Sale is a risky operation, only experienced Buyers in the field of crypto-assets should participate. By accepting this Risk Warning, the Buyer acknowledges (i) having the necessary knowledge and understanding of blockchain technology and Tokens, and (ii) understanding the risks associated with blockchain-based computer systems and Tokens. The Company will not be held responsible for any damage related to the risks mentioned above. If the Buyer has any questions regarding this Risk Warning, they can contact the Company at the following email address: [ico@wigl.fr](mailto:ico@wigl.fr). This Warning is governed, interpreted, and enforced in accordance with French law.