



Terminal

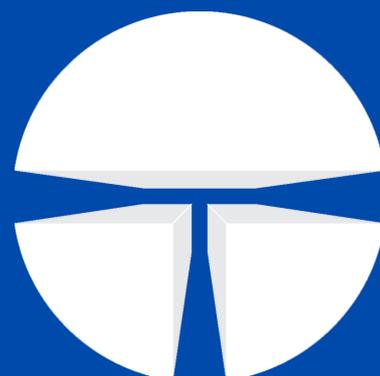
Blockchain-based solutions for the transfer
problems of crypto users

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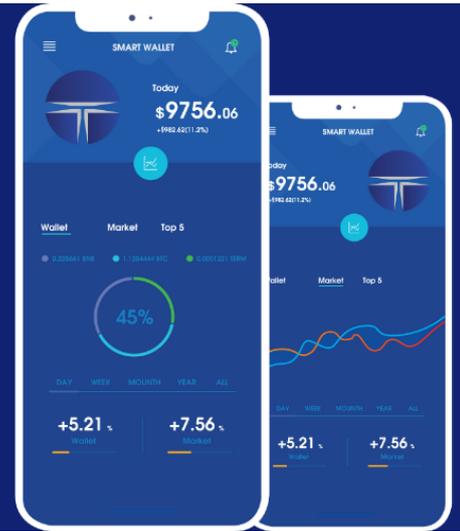


ABSTRACT

TERMINAL is not only an emerging cryptocurrency platform that is built on the Binance Smart Chain (BSC) but also has features of transparency and Initial token distribution which we believe is crucial for the long-term feasibility and decentralization. TERMINAL is complete all in one ecosystem that contains the staking, lending, selling, and swapping facility under an umbrella. Terminal is also offering exchange services. Terminal used blockchain technology to make its marketplace Unique. Community members are also involved in decision making to make feel true ownership of their asset. To connect with different blockchain platforms under an umbrella TERMINAL has started a secure, fast, transparent, and crypto user friendlier platform.



ALL-IN-ONE SMART WALLET



INTRODUCTION

This white paper is a reader-friendly description of a community-based platform that is built to provide an enterprise-grade, inexpensive, fast, quality payment platform for end users and businesses. TERMINAL is a decentralized cryptocurrency that runs on the Binance Smart Chain. TERMINAL is an all-in-one platform for crypto users with inexpensive, fast, secure, transparent, and eco-friendlier blockchain technology.

We are revolutionizing the market with a more open, accessible, and fair global financial system with a decentralized crypto wallet. Unlike, other conventional platforms, our wallet allows lenders or investors to generate more value to user's crypto-assets as well as online shopping with Visa/Mastercard virtual debit cards. We are providing Smart wallet payment solutions to the end users of cryptocurrency. There are no credentials needed to register with Terminal.

MISSION

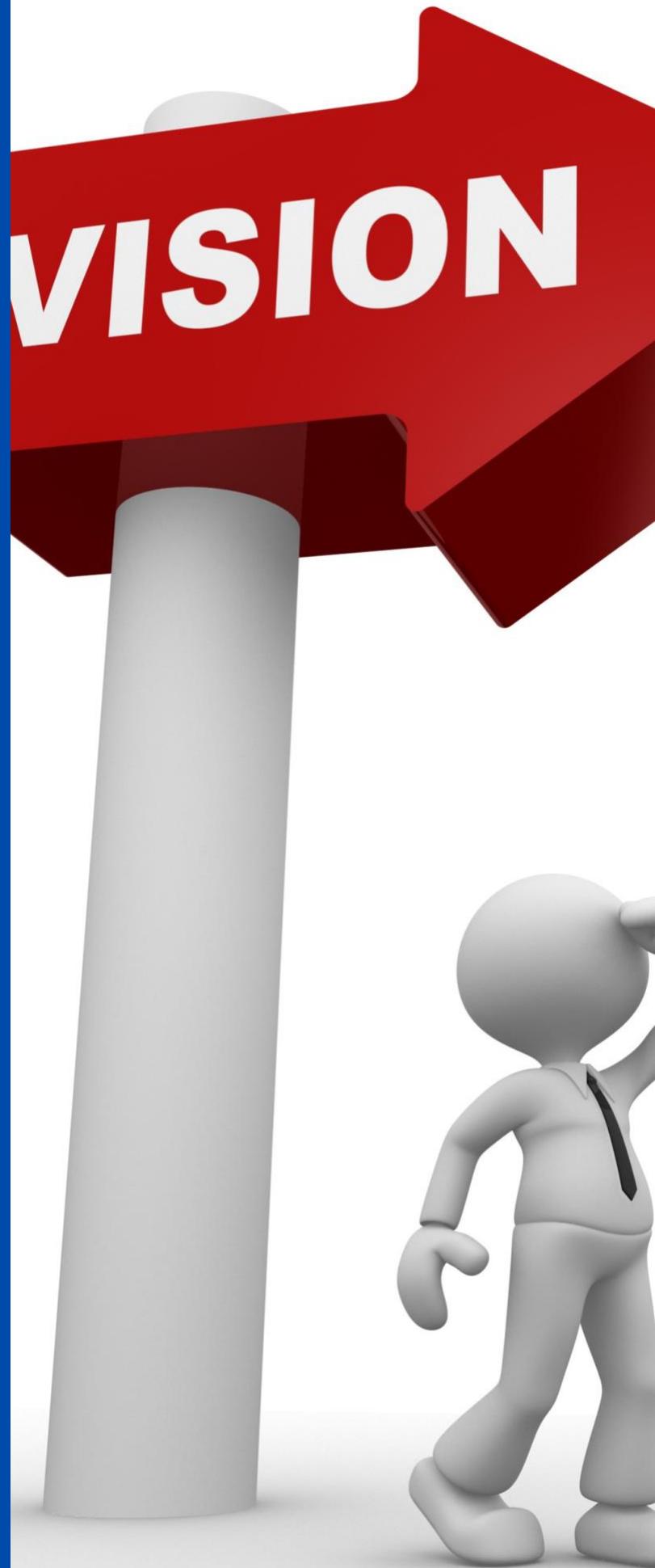
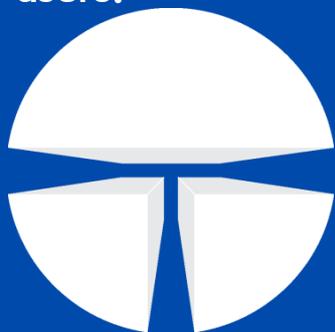
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VISION

Our vision is to create a world in which every body have equal chance of opportunities to invest and earn. We aspire to put “cryptocurrency in every portfolio.” We envision a world where wealth-building strategies that were once only accessible to affluent individuals become available to everyone, transferring the power over our financial systems back to the people. TERMINAL is going to create a revolutionary ecosystem to bring more people into digital assets, helping to earn a passive income through redistribution/reflection, by holding the TERM token long-term, along with maintaining their privacy, security, power, and autonomy. We strive to create an ecosystem based on sound monetary policies, with a sound and solid decentralized foundation, that should be expected with the TERMINAL digital asset. We envision to build a decentralized platform for the exchange of all types of cryptocurrencies and TERM token to fiat currency. we believe to be, the fastest, most complete, secure ecosystem for crypto users.



WHY TERMINAL?

Transparency & Immutability

With the TERMINAL, each time exchange of tokens is recorded on the blockchain, an audit trail is present to trace where they came tokens from. This can not only help improve security and prevent fraud in exchange-related businesses, but it can also help verify the authenticity of the traded assets.



Lower Fees

The fees associated with TERMINAL transactions are far less than those associated with debit, credit cards as well as wire transfers, and BACS payment.



Transaction Traceability

TERMINAL is far more secure than other record-keeping systems because each new transaction is encrypted and linked to the previous transaction.

TERMINAL is formed by a complicated string of mathematical numbers and is impossible to be altered This immutable and incorruptible nature of TERM makes it safe from falsified information and hacks once formed.



Ease of Use

Ease of use is the reason why TERMINAL has any value. All you need is a smart device, an internet connection and instantly you become your own payments and money transfers.



Multiple Support:

You can make purchases with the Terminal Finance Smart Wallet at local businesses, and international chains, in countries within our operational network. You can make all online payments that support VISA and MasterCard with the TERM virtual debit card, and make transfers to banks of the countries within our operational network.



WHY TERMINAL?

Open for global participants

TERMINAL facilitates the transaction and brings them closer to a wider audience. An added benefit of TERM use is that it's completely decentralized, so trading can be done freely across borders. The use of technology will facilitate a financial revolution that will leave everyone more financially connected, empowered, and enabled. TERMINAL has no border so these can be used no matter where you are located globally. This also has a huge effect on international payment fees. Traditionally international transfers have much higher fees than domestic transfers and payments. International payments and transfers with crypto are the same as domestic.

Free from corporate and government interference

TERMINAL transactions have no intermediary institutions or government involvement, the costs of transacting are kept very low. Additionally, any transfer happens very quickly, eliminating the inconvenience of typical authorization and waiting period requirements.

The efficiency of payment transactions

Standard transfers and foreign purchases typically involve fees and exchange costs. Since TERMINAL transactions have no intermediary institutions or government involvement, the costs of transacting are kept very low. Additionally, any transfer happens very quickly, eliminating the inconvenience of typical authorization requirements and wait periods.

Increased liquidity for investors

TERMINAL enjoys high liquidity as they are traded. The importance of high liquidity includes fair asset prices, market stability, technical analysis accuracy, and quicker transactions.

Blockchain Compliant

TERMINAL is a Binance-compliant cryptocurrency means that it supports a few functions that all Binance tokens support.

Smart Wallet:

With our smart contract, our Smart Wallet, allows end users to transfer funds with low commission fees, and makes it a preferred choice for businesses, for its easy management, and daily payment benefits.

Problems and Challenges:

According to research, the vast majority of crypto users have to bring local solutions to their transfers due to the following problems.

CHALLENGES

1. Payment Fraud

It is estimated from the research that most of the cryptocurrencies are fraudulent with their blockchains. This affects not only the end-users trust but also discourage the users towards purchases.

2. High Fees and Slow Transactions

Billions of dollars of commissions and transfer fees are paid each year. These fees not only limit physical use, but also discourage low-cost purchases. Most of the end users face money laundering and frauds by different blockchains.

3. Locked in and Centralized

The cryptocurrencies are centralized and non-transferable while these are locked to only one particular field. It's inconvenient and impossible to trade things outside of the platform setting.

4. Using Multiple Platforms:

End-users may choose to use one company to process their transactions, and another to withdraw their money, or to make e-commerce/physical purchases. They pay high commissions and transfer fees while performing these transactions.

5. Identity and Data Protection:

Receiving payments, sending payments, cash withdrawals, physical, or online purchases. To do any of these transactions, you need to use more than one platform and provide your identity information, and personal data to these platforms.

6. Lack of regulatory clarity and good governance

There is also the lack of regulatory clarity regarding the underlying blockchain technology, which is a significant roadblock for mass adoption. Regulations have always struggled to keep up with advances in technology. This is also the case with blockchain. One of the challenges of the blockchain approach (which was also one of its original motivations) is that it reduces oversight.

7. Lack of Privacy

Another major challenge that the end users face is the lack of privacy. Each transaction is recorded on a distributed public ledger, i.e., on the blockchain, making users switch from one cryptocurrency to other cryptocurrencies.

Solution based model

LOW FEE

We serve with low commission and transfer fees within a single platform. This is the biggest difference that sets us apart from others. We offer fast service to local businesses, and end users, with low commissions and transfer fees. Our goal is for end users to shop freely, regardless of whether they are spending a lot, or a little.

World wide transfer

We can provide your transfer and payment transactions in three different ways. Using our Smart Wallet, you can shop from all online payment platforms, exchange popular coins and tokens we support, send and receive money to the bank accounts of the countries in which we operate, and send your currency or tokens to any other platform

Privacy

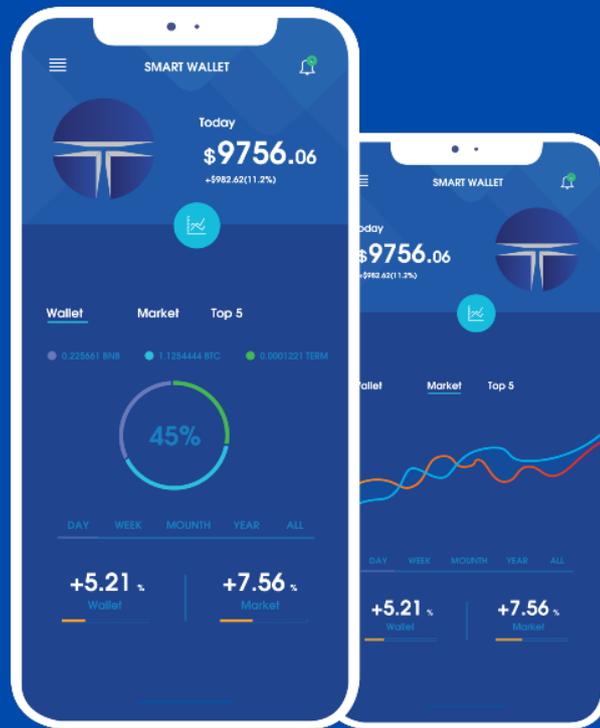
Your identity information and personal data are stored safely under our protection.

We do not ask for your credentials to register on the platform, or for the transactions you make. We only keep your name and e-mail address as personal data. In this way, you can freely shop confidentially, and securely. Your transactions on the blockchain are unlimited, but your cash transaction limits may change according to the legal regulations of the countries where we operate. These limits may increase if you wish, according to the legal procedures of your country.

Single platform

We provide a single platform to easily complete all your transactions in one place. You can receive physical, or online payments from your customers; make payments anywhere that accepts our VISA/MasterCard virtual debit card; withdraw money from ATMs in the countries within our operational market; shop from local businesses and international chains; exchange coins or tokens to transfer into dollars, euros, or your country's currency to deposit into local bank accounts.

TERMINAL SMART WALLET



Terminal Smart Wallet System is a gateway to decentralized applications on the blockchain. It allows you to hold and secure TERM and other crypto-assets built on terminal wallet and any other supported blockchain, as well as write, deploy and use smart contracts with Smart Wallet. TERMINAL wallet is a web-based and mobilewallet. The mobile wallet version is supported on both Android and iOS. The wallet is highly focused on enabling users to manage their tokens and interact with the ecosystem. The private keys for the wallet are stored on the user's device and are secured through Secure Enclave and biometric authentication technology. Users can complete all the normal functions that a wallet provides. They can monitor their balance as well as send and receive tokens. Users can also exchange on through the wallet and use and swap their tokens. The wallet enables users to access decentralized exchanges so that they can easily convert between their tokens. TERMINAL wallet is fast, secure, and will have a low transaction fee than others. A user can stake, hold and swap by using the TERMINAL smart wallet. Building on the existing light wallet design, the TERMINAL Wallet streamlines the user's experience. It is designed with the highest security standards combined with simple user-friendly interfaces to provide a credible and trustworthy platform to TERMINAL community for its holders and investors. Members of this online web wallet will also have the option of downloading a desktop wallet for Windows, Linux, or Mac or a mobile wallet for Android or Apple iOS.

Features of TERMINAL smart wallet

- It does not ask for your identity information, you can use it freely with your just your name, and email address
- Exchange popular coins or tokens that are supported within our wallet
- Send coins, tokens and countries' currencies to anyone using our wallet, and to other platforms.
- Shop from local businesses and international chains in the countries within our operational market, with a QR scan through our wallet.
- Easily receive online, or physical payments from your customers.
- Shop on all online platforms by creating our VISA or MasterCard virtual card.
- Lower commissions and transfer fees than any platform ever.

There are some of the important features of TERMINAL smart wallets:

Easy to use:

It's just like any other software or wallet that you use for your day-to-day transactions.

Highly secure:

It is just a matter of securing your private key.

Allows instant transactions across geographies:

TERMINAL smart wallet provides P2P Transactions and these are barrier-free, without intermediaries.

Low transaction fees:

The cost of transferring funds is much lower than with traditional banks. Allows transactions across multiple cryptocurrencies. This helps you do easy currency conversions

SALES DETAILS



Token Name -----**Terminal**

Symbol-----**TERM**

Platform-----**BSC**

Type-----**BEP-20**

Sale Starts-----**15 Jun 2021 12:00 UTC**

Total Token Sale-----**7,500,000,000 (50% max.)**

Pre-Seed-----**1.5B TERM | \$0.00014 / TERM**

Seed-----**1.5B TERM | \$0.000175 / TERM**

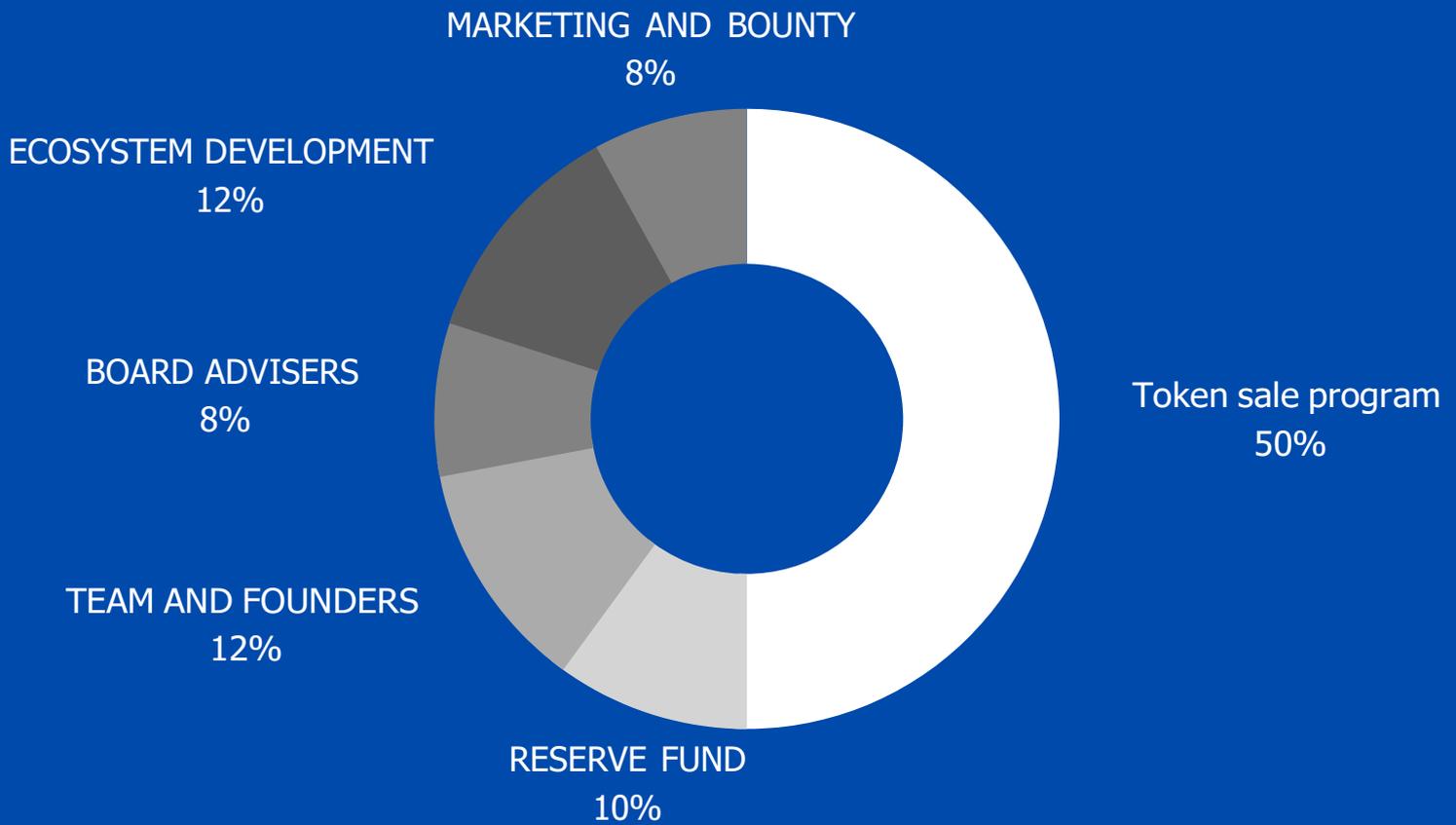
Private Sale-----**2B TERM | \$0.0005 / TERM**

Public Sale-----**2B TERM | \$0.000667 / TERM**

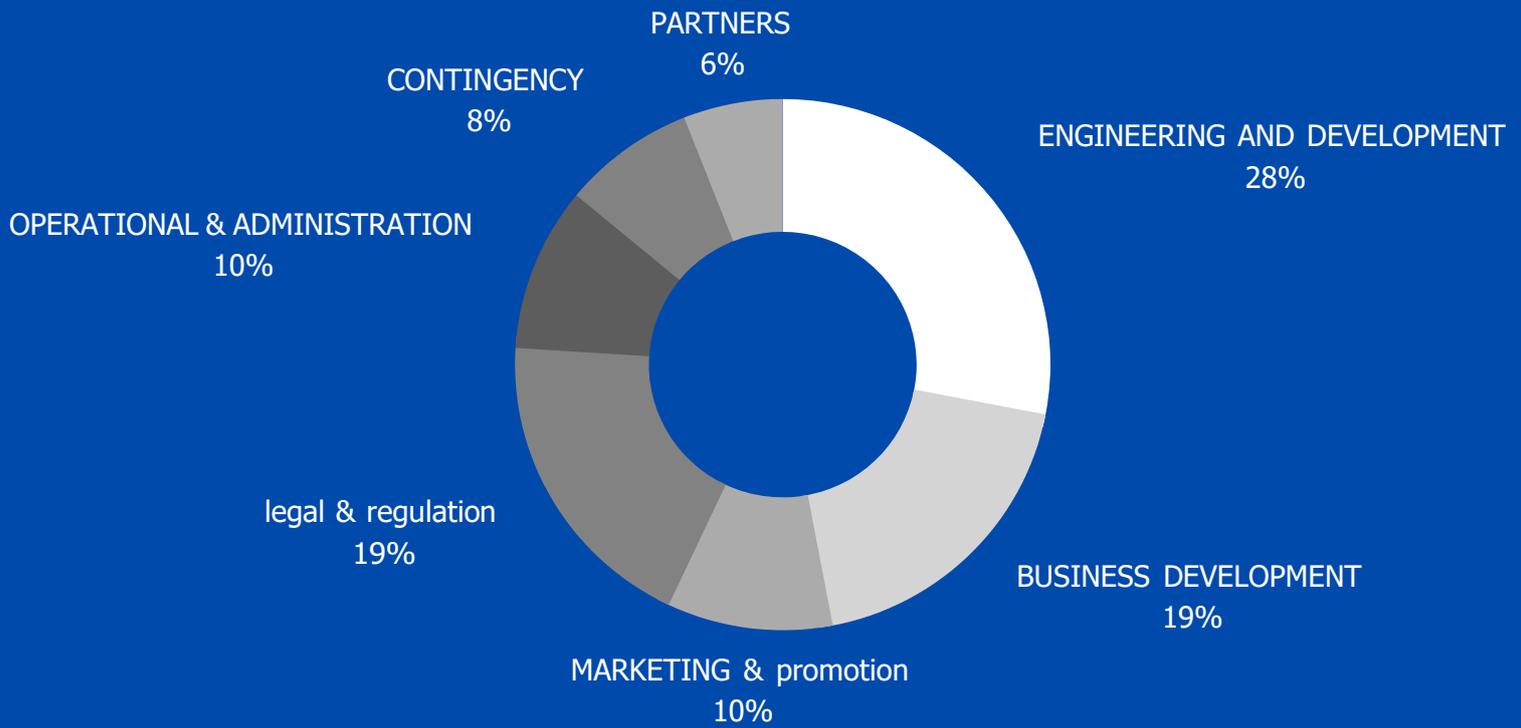
Accepted-----**BNB, USDT**

Wallet Adress ----- **0x62104ba4B83C62C9258515DD8c2575074B90c8C4**

TOKEN DISTRIBUTION



FUNDS ALLOCATION



ROAD MAP

Q3 & Q4 2019

- Concept of Terminal created
- Website designed and published
- Negotiations with partners started



Q1 & Q2 2020

- Smart wallet design created
- One pager released
- The legal regulations of the countries we would like to operate in will start being investigated



Q3 & Q4 2020

- The smart wallet prototype is in testing phase
- White paper released
- Redesign of website goes live
- New partners joined the project

Q3 & Q4 2021

- Private Sale and Public Sale of TERM tokens
- Creation of the Liquidity Pool of TERM tokens on PancakeSwap
- Listing of TERM Tokens on a Centralized exchange
- Access to the closed beta of our Smart Wallet by pre-seed, seed, private sale, public sale users
- Connection with the countries we have decided to operate in

Q1 & Q2 2021

- Domain name changed
- Testing of the Smart Contracts
- Smart Wallet tested with 75 users
- Pre-Seed and Seed sales of TERM tokens



Q1 & Q2 2022

- The opening of our offices in countries we are certain to operate in
- We will complete all tests of our smart wallet and platform and start the open beta
- Signing agreements with platforms that accept online payments
- Activating our VISA and MasterCard virtual debit card, enabling our customers to make all online payments



Q3 & Q4 2022

- Publishing the full version of our smart wallet
- Launch of the TERMINAL iOS and Android App
- Signing agreements with platforms that accept more online payments
- Signing agreements with local banks
- Comply with the legal regulations of the countries in which we will carry out new activities
- Sign agreements with local businesses and international chains in the countries where we will operate
- Integrate our software by making agreements with global POS device manufacturers

Q1 & Q2 2023

- Develop our own payment TERMINAL software
- Signing agreements with global and local payment platforms
- Support on platforms that receive more online payments
- Starting operations in new countries, and signing agreements with local banks of these countries
- Developing the prototype of the payment TERMINAL device

Q3 2023

- Completing our payment TERMINAL software and starting tests with our device prototype
- Test our payment terminal in local businesses and international chains



Our partners



TERMINAL

