

# **KRANZ FINANCE**

## **DEFI AND DEFLATIONARY INCENTIVE FOR ADOPTION**

WHITEPAPER v2.13 as of November 11th, 2021

<https://www.kranz.finance/>

### **ABSTRACT**

#### **TOKEN**

KRZ Token is a native Ethereum token contract that is covering the cost for businesses to start accepting cryptocurrency. With its Integration Fund, Kranz purchases any necessary technology (like a new tablet/computer) and/or covers the cost of any software development (like website integration) to make accepting cryptocurrency easier.

KRZ Token also has a Reward Fund with token allocations specifically set aside for businesses that partner with them and start accepting cryptocurrency. Businesses will be rewarded in two ways: upfront and also proportionally for every transaction in which they receive cryptocurrency as payment. To achieve this transactional reward system idea, more infrastructure is necessary than a simple token contract. This necessitates the use of OnlySwap Exchange.

#### **EXCHANGE**

The exchange will initially launch as a DEX Aggregator, called OnlySwap: the first of its kind that will be integrated and unified with two other exchange classifications. OnlySwap will be using KRZ Token as an Automated Market Maker Token, Governance Token, and as Reward Token that will be rewarding businesses proportionally on every transaction for accepting cryptocurrency.

Since Kranz Token has a burn function on every transaction, the supply will become increasingly scarce over time, especially after full implementation on OnlySwap. OnlySwap will be completely covering the arbitrage and volatility for businesses so that they can accept cryptocurrency and have the fiat currency that they need deposited directly into their business bank account. OnlySwap is an ambitious solution for universal adoption of cryptocurrency and will be rolled out in several stages.

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## DISCLAIMERS

*By buying Kranz Token, you understand that you are NOT investing in OnlySwap, Inc. or investing in any entity involving OnlySwap, or any entity surrounding Kranz Finance and any of its endeavors. By buying Kranz Token, you understand that Kranz Token is NOT a security, investment, or a registered digital currency. OnlySwap is under development by an entity entirely separate from Kranz Token Kranz Crew.*

*The information provided in this document, the corresponding websites, and its social media, do not constitute investment advice, financial advice, trading advice, or any other sort of advice, and you should not treat any of the content as such. The Kranz Crew and OnlySwap Inc. do NOT recommend that any cryptocurrency should be bought, sold, or held by you.*

*The Kranz Crew suggests that you conduct your own due diligence and consult with your financial advisor before making any financial decisions. By purchasing Kranz Token, you agree that you are NOT purchasing a security or investment and you agree to hold the Kranz Crew and OnlySwap Inc. harmless and NOT liable for any losses or taxes that you may incur. You also agree that the Kranz Crew is presenting the token contract “as is” and they are NOT required to provide any support or services. You should have NO expectations of any kind from the Kranz Token and its Crew, or from OnlySwap Inc. and any of their affiliates.*

*Please note that there are ALWAYS risks associated with smart contracts. Although Kranz Token is a community-driven DeFi Ecosystem and NOT a registered digital currency, the Crew STRONGLY recommends that citizens in areas with governmental bans on cryptocurrency do NOT purchase Kranz Token, because the Kranz Crew cannot ensure compliance with your land’s regulations. ALWAYS make sure that you are compliant with your local laws and regulations before you make ANY purchase.*

*We do not accept ANY liability for ANY loss or damage whatsoever caused in reliance upon such information or services. Please be aware of the risks involved with any trading done in any financial market. Do NOT trade with money that you cannot afford to lose. When in doubt, you should consult a qualified financial advisor before making any investment decisions.*

# ORGANIZATION AND CONTENTS

## KRANZ FINANCE OVERVIEW

**Abstract** ..... 1  
**Disclaimers** ..... 2  
**General Introduction** ..... 4  
**Obstacles for Adoption** ..... 5

## KRANZ TOKEN

**Kranz Token** ..... 7  
**Tax System** ..... 8  
**Launch Information** ..... 9  
**Kranz UniTrade Bridge Information** ..... 10  
**Integration Fund** ..... 11  
    Example A. .... 12  
    Example B. .... 13  
**Business Reward Fund** ..... 14  
**Phase 1 Business Partnerships** ..... 15  
**First Round of Partnerships** ..... 16  
**Kranz Crew Multi-Signature Contract Wallets** ..... 17  
**Kranz Crew Multi-Signature Key Addresses** ..... 18  
**Kranz Charity Efforts** ..... 19  
**Roadmap** ..... 20  
**Social Media and Website** ..... 21

# ORGANIZATION AND CONTENTS

## ONLYSWAP EXCHANGE

|  |           |
|--|-----------|
| <b>Current Exchange Shortcomings</b> .....                       | <b>23</b> |
| <b>OnlySwap</b> .....  | <b>24</b> |
| <b>Layer 1 Cross-Chain Solution Using Kranz Token</b> .....      | <b>25</b> |
| <b>Layer 2 and Beyond</b> .....                                  | <b>26</b> |
| <b>Phase 2 Business Partnerships</b> .....                       | <b>27</b> |
| OnlySwap Unique Shop Example .....                               | 28        |
| <b>OnlySwap for Businesses: Transaction Options.</b> .....       | <b>29</b> |
| <i>Automatic</i> and <i>Standby</i> Option A .....               | 30        |
| Option B and C .....   | 31        |
| <b>OnlySwap for General Users</b> .....                          | <b>32</b> |
| Governance .....   | 32        |
| <b>Potential Partnerships with Existing Infrastructure</b> ..... | <b>33</b> |
| <b>Roadmap.</b> .....  | <b>34</b> |

## GENERAL INTRODUCTION

**Kranz Finance is focused around providing incentives for companies to accept cryptocurrency.**

*“Why have a reward program for businesses to accept cryptocurrency?”*

Because the more businesses that start accepting cryptocurrency, the more valuable cryptocurrency becomes for us as a society. If cryptocurrency *does not* continue to become more widely adopted, it could remain in its niche alternative market. If cryptocurrency *does* become more widely accepted, we will see enormous growth in the market, as well as a revolution in the technical standards and expectations for transactions across the world.

*“Why would a business want to partner with Kranz for their reward system?”*

Companies that don't already accept any kind of cryptocurrency will have to decide: Do they start accepting cryptocurrency now, get Kranz rewards (including NFTs), and get assistance setting up a payment system, OR do they just wait for the inevitable integration later, with no early access to Kranz Token and its reward system. OnlySwap wants to ensure the ability for consumers to be able to pay in whatever coin/token they would like and for the business to receive the respective fiat currency directly into their bank account.

Accepting cryptocurrency is *inevitable* for businesses looking for a way to increase revenue and reduce costs by improving the efficiency, invoicing, and/or reliability from not involving multiple unnecessary third parties in their transactions. Kranz will be able to make this transition for companies easier and accelerate the acceptance of cryptocurrency everywhere.

**Kranz Finance is perpetuating the next necessary steps for full universal adoption.**

## OBSTACLES FOR ADOPTION

There has been a delay for mass the adoption/acceptance of cryptocurrencies. The technology is here, the coins are here, and the options are available and abundant. Even for older projects, Ethereum 2.0 and The Lightning Network will help keep BTC, LTC, and ETH relevant in the discussion for which cryptocurrency will be the standard.

There remains a bit of a disconnect between older/well established companies and the cryptocurrency ecosystem. The number of businesses that currently accept cryptocurrency are few and far between. There are multiple reasons why this is the case:

1. Business owners may want to keep things simple by only accepting fiat currency.
  - a. They don't understand cryptocurrency and the technology seems too complicated.
  - b. Their employees expect to receive fiat currency for compensation.
  - c. Most things people pay for (taxes, food, bills, product development, etc...) requires fiat currency.
2. Business owners may believe that they could lose money by accepting cryptocurrency because:
  - a. The prices of many cryptocurrencies are extremely volatile.
  - b. They take unnecessary losses from transaction fees.
3. Business owners may not want to integrate cryptocurrency into their Point of Sales.
  - a. The process may be confusing and potentially overwhelming.
  - b. They may see it as an unnecessary amenity and not worth their investment.
4. Business owners may not understand that cryptocurrency is here to stay.
  - a. They may see it as a trend or a gimmick that may fade away eventually.

**PHASE 1 MASS ADOPTION SOLUTION:  
KRANZ TOKEN**



## KRANZ TOKEN (KRZ)

**ERC-20 and BEP-20 Contract Address: 0xf54b304e2e4b28c7e46619d1a340f9b2b72383d7**

*1% Tax on Transactions, 3% Tax on Sells on Uniswap and Pancakeswap*

**Kranz Token features a tax system with the tokens distributed for:**

**Integration Fund:** Multi-Signature Contract wallet that will specifically fund the necessary cost of a business integrating cryptocurrency into their financial system.

**Business Reward Fund:** Multi-Signature Contract wallet that will fund the tokens to reward businesses for accepting cryptocurrency. There is a reward upfront and also proportionally per transaction.

**Burn:** A small percentage of every transaction will have the tokens burned and gone forever: making Kranz have a deflationary supply.

**Liquidity:** Tokens sent for liquidity will ensure that the token is always tradable, at least, on decentralized exchanges.

### *Other Token Facts:*

**Token Contract was audited and all issues were resolved before launch.**

**Total Supply: 2,000,000,000,000 (Two Trillion)**

*Having such a large total supply has become a recent trend with meme tokens. It is only necessary for Kranz to have such a large supply for easier notation of the high volume of transactions.*

**Liquidity: Locked for 4 Years**

*By locking the token for 4 years it allows Kranz enough time to fill enough liquidity on its own and to fund cryptocurrency payment integration with as many businesses as possible.*

**No Public Presale or ICO**

*Kranz Token will remain as decentralized as possible.*



## TAX SYSTEM

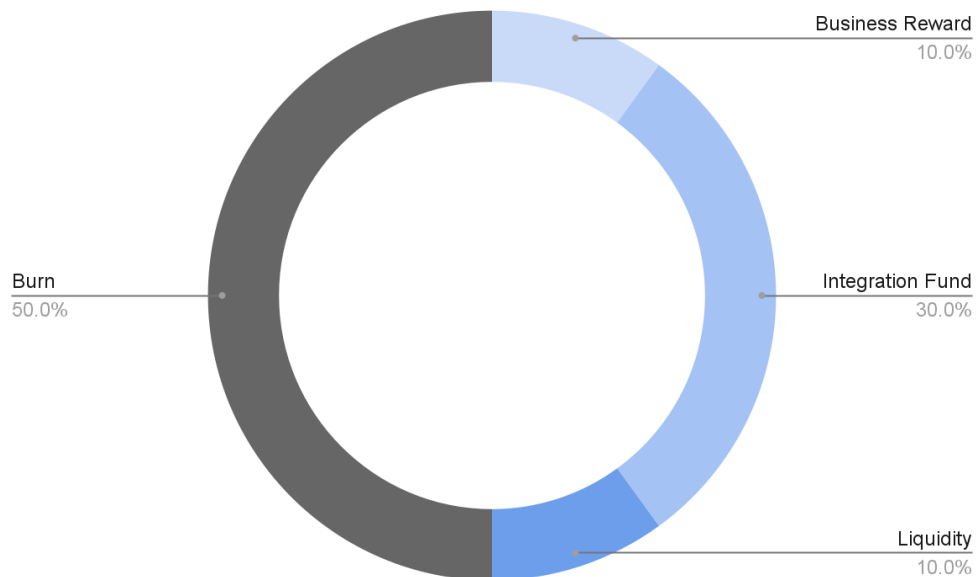
### *1% Fee Per Transaction*

50% Burned.

10% Sent to the Business Reward Wallet.

30% Sent to the Integration Fund Wallet.

10% Sent to the Liquidity Wallet.



### *3% Fee Per "Sells" Only on Decentralized Exchange(s):*

[UniSwap](<https://app.uniswap.org/>) (ETH)

[Pancakeswap](<https://pancakeswap.finance/>) (BSC)

50% Burned.

10% Sent to the Business Reward Wallet.

30% Sent to the Integration Fund Wallet.

10% Sent to the Liquidity Wallet.

## LAUNCH INFORMATION

1. UniTrade deployed the ERC-20 and BEP-20 Contracts and sent the total supply to the initial LP wallet.
2. 40% of the total supply of KRZ and 51.733 ETH were put into Uniswap V2 for an ETH/KRZ pairing. 1% of the KRZ was taxed from the transaction, so the liquidity pool started with 51.733 ETH and 792,000,000,000 KRZ.  
<https://etherscan.io/tx/0x65b1bb43406a19f0d8de1c2d28d6bb7e84eef1a18fb75c2081754b7f79fc249b>
3. The Uniswap V2 LP tokens were then locked for four years.  
<https://app.unicrypt.network/amm/uni-v2/pair/0x718e7c6022255fc9b7c6a43d0c00c8dca193321d>
4. 10% of the total supply was then sent across the UniTrade bridge to convert into BEP-20 tokens.
5. These BEP-20 KRZ tokens and 90 BNB were put into Pancakeswap V2 for a BNB/KRZ pairing. 1% of the Kranz was taxed from the transaction, so the liquidity pool started with 90 BNB and 194,059,800,009.70299 KRZ.  
<https://bscscan.com/tx/0x75a714a596cabe8d1e3fc9cade21aac44ef2b94c02a4f09a4743a214be3b1d6a>
6. The Pancakeswap V2 LP tokens were then locked for four years.  
<https://app.unicrypt.network/amm/pancake-v2/pair/0xa60a154bf401dA9fDe04c4D1f7477e676D7a71B5>
7. 20% of the total supply was then sent to the Business Reward Multi-Signature Wallet.
8. 5% of the total supply was then sent to the Integration Multi-Signature Wallet.
9. 4% of the total supply was then sent to the Exchange Listing Reserve Multi-Signature Wallet.
10. About 20% of the total supply was sent to liquidity providers. This was not a presale and the liquidity providers did not get their ETH-equivalent amount of KRZ tokens.
11. There were roughly 20 billion KRZ tokens left. Half was sent to the wallet for website development and the other half was sent to the Exchange Listing Reserve Multi-Signature Wallet.
12. Zero KRZ tokens remain in the deployment wallet.

## KRANZ UNITRADE BRIDGE INFORMATION

Users can swap KRZ between the BSC and ETH networks, while utilizing the backend technology that UniTrade provides on its native bridge service.

Users will find that the BSC token contract can mint new tokens. This is the UniTrade Bridge service working as intended. *Explained below:*

There are two trillion KRZ ERC-20 tokens on the Ethereum blockchain. The amount of total BEP-20 tokens in circulation will always have the equivalent number of ERC-20 tokens locked in a contract wallet on the Ethereum blockchain. In total actual circulation, there can only ever be two trillion tokens, including both ETH and BSC.

When using the bridge from BSC to ERC, the tokens on BSC are burned and then the ERC tokens are unlocked.

When using the bridge from ERC to BSC, the tokens on ERC are locked and then new BSC tokens are minted to replace the locked ones.

## INTEGRATION FUND

### **ETH Integration Fund Address:**

0x15ea005500905fb1feb480661c57b155f82685a6

### **BSC Integration Fund Address:**

0xF2A993014E320Ceac01eA835D0cBd5e01Ca887C6

The cost of accepting cryptocurrency payments may vary from business to business. Some businesses may already have the technology necessary and simply just do not have access to a cryptocurrency exchange or payment infrastructure, similar to the functionality that OnlySwap will provide. Other businesses may not be so lucky to already have the necessary technology: like a tablet or portable computer that would make accepting cryptocurrency far easier.

The Integration Fund will cover the cost of the necessary materials and man hours required to streamline the acceptance of cryptocurrency at their place of business. In order for a customer to pay in cryptocurrency using OnlySwap, it would be most effective for the customer to be able to scan a QR code for a receiving address directly from the screen of a computer or any device that has a cryptocurrency exchange account running live.

5% of all Integration Fund purchases will go towards buying Froge Finance, see Kranz Charity Efforts on page 30 for more details. To increase Kranz Token's exposure and to find more businesses to accept cryptocurrency payments, 12% of the Integration Fund can be used to cover marketing costs, never to exceed 100B KRZ Tokens: the original allocation for the Integration Fund.

*The next two pages will briefly lay out examples for the most common use cases of the Integration Fund:*

## INTEGRATION FUND EXAMPLE A

### **Situation:**

Company A (small, family-operated restaurant) would love to accept cryptocurrency, but they only have one POS, and the hardware is only optimized for the employee use of their POS software. This computer has only one monitor behind the counter, and it is in a permanently fixed position facing the employee.

### **Problem:**

The customers would have a difficult time putting their phone behind the counter (because the POS computer monitor is in a fixed position behind the counter) in order to send their cryptocurrency or the employee would have to handle the customer's phone (which is not sanitary). Regardless of that situation, the computer also may not have the capability to efficiently run the business's POS software and OnlySwap simultaneously.

### **Solution:**

Upon inspection of Business A's situation, the Kranz Crew may deem it necessary to upgrade the components of the computer, upgrade the monitor to have a swiveling function, or to buy a new device or computer altogether.

## INTEGRATION FUND EXAMPLE B

### **Situation:**

Company B (online-oriented company) would love to accept cryptocurrency. They have a large volume of visitors on their site and they do not want to redirect too much of their traffic during the transaction process.

### **Problem:**

Company B wants to incorporate OnlySwap or another cryptocurrency exchange infrastructure into their website in some way, but they would have to pay developers in order to adjust their site.

### **Solution:**

Upon inspection of Business B's situation, the Kranz Crew may deem it necessary to fairly compensate the developers of Business B's website or, upon insistence of Business B, to hire out other developers to finalize the process.

**BUSINESS REWARD FUND****ETH Reward Wallet Address:**

0x0d3Ba746fB74baFafDeB443301C602665d43907e

**BSC Reward Wallet Address:**

0x76496B2F535248667F553c1B15CE822c9C65F456

Kranz Token focuses on providing incentive for businesses to start accepting cryptocurrency because we believe that this is where the real and tangible value of cryptocurrency will be understood.

For every transaction fee, a small portion will be sent to the Kranz Business Reward wallet. This wallet will fund two scenarios that will help push for mass adoption:

*During Phase 1:*

Businesses that commit to working with Kranz Finance for Phase 2 will receive an allocation of Kranz tokens from the Kranz Business Reward wallet.

*See Kranz Phase 1 Business Partnerships (Next Page, 15)*

*During Phase 2:*

OnlySwap business accounts that receive cryptocurrency payments will be awarded proportionally with a specified amount of Kranz.

*See Kranz Phase 2 Business Partnerships (27)*

## **KRANZ PHASE 1 BUSINESS PARTNERSHIPS**

*The Kranz crew will make the following agreements with businesses:*

*Businesses Agree to:*

1. Start accepting cryptocurrency payments (at least a stable coin, like USDC).
2. Advertise that they are now accepting cryptocurrency payments.
3. Partner with Kranz Finance for Phase 2.

*Kranz Agrees to:*

1. Allocate a specified amount of Kranz Token for businesses.
2. Assist in the process of the businesses starting to accept cryptocurrency.
3. Advertise the partnership and that the businesses are now accepting cryptocurrency.



## FIRST ROUND OF PARTNERSHIPS



## CROATIAN AMBASSADOR:

Nevio Runac



\* iDrive1 Motorcars is one of the largest Pre-Owned Tesla dealerships in the United States. Thanks to some encouragement from the Kranz Crew, anyone can now buy a Tesla using cryptocurrency, regardless of what Elon Musk decides.

## KRANZ CREW MULTI-SIGNATURE CONTRACT WALLETS

Multi-Signature wallets help provide protection against malevolent intentions and against individual impulsive and emotional decision-making. These safeguards are in place to make sure that the financial decisions made for the Kranz Token wallets are always in the best interest of the community and not for personal gain.

**Reward Wallet Initial Allocation: 20%**

**ETH Reward Wallet Multi-Signature Address:**

0x0d3Ba746fB74baFafDeB443301C602665d43907e

**Integration Wallet Initial Allocation: 5%**

**ETH Integration Wallet Multi-Signature Address:**

0x15Ea005500905fb1feB480661c57b155F82685A6

**Exchange Listing Wallet Initial Allocation: 4%**

**ETH Exchange Listing Multi-Signature Address:**

0xc0A622e939D45FD240846D555bb10EF206B197a6

**BSC Reward Wallet Multi-Signature Address:**

0x76496B2F535248667F553c1B15CE822c9C65F456

**BSC Integration Wallet Multi-Signature Address:**

0xF2A993014E320Ceac01eA835D0cBd5e01Ca887C6

**KRANZ CREW MULTI-SIGNATURE KEY ADDRESSES**

To ensure that the Kranz Token contract wallets are used for their intended purposes, the Kranz Crew has distributed the Kranz Token contract wallet keys among trusted members of the cryptocurrency community. Any transactions that were necessary for the operations of the Kranz Crew will require at least 4/8 of these addresses to confirm. These transactions will be announced, well-documented, and posted for public transparency.

**@Fancy: 0xeff0C32D9648b4FeD9F01f884c12d47ae3811346**

**@LAZAN: 0x93724ee66ECFed9aA1025f63d7bE4D4367E1ad86**

**@GENO: 0x59c9f52b2A497417f01B95155842C3bC97ac5366**

**@Z: 0x5A79F97F90f771c512018863f8e6cEC2223ccAcc**

**@A L: 0xF8bB148D6f2b21997DC6f6BE8F2F8853C86F2a4A**

**@Colin: 0x3BA5d2d06Ce0Bf9B76D7ea7581D10A9813428056**

**@LK: 0x0A25FA603bD1c96CC67d127DB28b8f9c1Aa131b0**

**@JK: 0xEBAc8Dc5fA3f1f43Ae5905C6ecbbD3Ae142726CE**

## KRANZ CHARITY EFFORTS

### **Froge Climate Partnership Program (FCPP)**

Kranz Token is partnered with Froge Finance to make Kranz, and subsequently OnlySwap, environmentally friendly projects.

#### *How does Froge work?*

The FROGE smart contract automatically deposits a portion of every transaction to the *Cool Earth* climate charity to support our world's rainforests.

#### *What does Cool Earth do?*

*“Cool Earth shares the most effective conservation methods around the world and invests in those with the potential for best outcomes for people and rainforest. We work with communities who want to protect their forest. From setting up an in-country team to working directly with communities and local NGOs to develop their capacity, our partnerships are community-led and adaptable to each location.”*

#### *Why a Kranz and Froge partnership?*

Froge makes it easy to make consistent contributions towards helping keep our Earth a habitable environment. Kranz Finance is working towards making sure that you can buy anything with any cryptocurrency. An ideal future for Froge, Kranz, and humanity means that a portion of every transaction you need to have for all daily payments (food, beverages, bills, taxes, etc...) could go towards helping protect our environment.

*For more information on Froge Finance, please visit: <https://frogefinance.com/>*

*For more information on Cool Earth, please visit: <https://www.coolearth.org/>*

**ROADMAP:***Phase 1:*

- {
- ~~1. Finalize ERC 20 and BEP 20 Contracts with an ETH/BSC Bridge.~~
- ~~2. Contract Audit.~~
- ~~3. Complete Whitepaper, Graphic Design, Website, and Social Media.~~
- ~~4. Launch ERC 20 and BEP 20 Tokens.~~
- ~~5. Centralized Exchange Listing.~~
- ~~6. CoinMarketCap and Coingecko Listing.~~
- 7. Continue Onboarding 200 Total Businesses for Phase 1 Partnerships.
- 8. Marketing, Marketing, Marketing.
- }

*Phase 2:*

- {
- 1. Utilization as an AMM, Governance, and Reward Token on OnlySwap.
- 2. Switch to Phase 2 Tokenomics.
- 2. Commission NFT Artwork for Phase 1 Business Partners.
- 3. Launch Operation MoonKranz.
- 4. Help Fund All Businesses to Integrate Cryptocurrency Payments.
- }

## **SOCIAL MEDIA AND WEBSITE**

Website: <https://kranz.finance>  
Telegram: <https://t.me/KranzToken>  
Reddit: <https://www.reddit.com/r/kranz/>  
Twitter: <https://twitter.com/KranzToken>  
Discord: <https://discord.gg/VZBNAg5Zum>  
Instagram: <https://www.instagram.com/kranztoken/>

### **SOCIAL MEDIA MANAGER:**

Rick de Graaf

*For Any Inquiry, Contact Us:*

info@kranz.finance

**PHASE 2 MASS ADOPTION SOLUTION:  
ONLYSWAP EXCHANGE**



## CURRENT EXCHANGE SHORTCOMINGS

**Business Onboarding Process:** This process can take weeks or even months to fully verify and approve a business so that they can start accepting cryptocurrency.

**Pay-to-Play Listings:** The current business model for exchange listings is to charge coins and tokens a separate fee for hosting their trading pairs and liquidity.

**Limited Coin/Token Support:** Because of the Pay-to-Play Listing business model, the biggest exchanges have a limited number of trading pairs and have a limited number of supported networks.

CoinMarketCap.com currently has over 12,736 coins and tokens listed on their website. The following is data from CoinMarketCap.com on the top 10 Spot Exchanges, according to their own ranking metric:

**Number of Markets and Coins Listed on CMC's Top 10 Spot Exchanges**

| EXCHANGE     | # MARKETS | # COINS |
|--------------|-----------|---------|
| Binance      | 1,465     | 393     |
| Coinbase     | 329       | 110     |
| KuCoin       | 937       | 476     |
| FTX          | 523       | 263     |
| Gate.io      | 1,651     | 961     |
| Kraken       | 355       | 92      |
| Huobi Global | 1,049     | 356     |
| Binance US   | 120       | 62      |
| Bitfinex     | 328       | 152     |
| FTX US       | 46        | 22      |

**User Interface:** Most user interfaces are not intuitive and have a longer-than-necessary learning curve to understand their functionality.

**Lack of Cross-Chain Support and Trading Pairs:** Users likely must perform multiple transactions to trade for the token that they want. For example, most exchanges do not have an ETH/BNB pair. If a user had ETH and wanted to buy BNB, the user would likely have to sell their ETH and then must buy BNB separately elsewhere.



# ONLYSWAP

## BECOMING THE ONLY SWAP YOU NEED

### ABSTRACT

The exchange will initially launch as a DEX Aggregator, called OnlySwap: the first of its kind that will be integrated and unified with two other exchange classifications. OnlySwap will be using KRZ Token as an Automated Market Maker Token, Governance Token, and as Reward Token that will be rewarding businesses proportionally on every transaction for accepting cryptocurrency.

Since Kranz Token has a burn function on every transaction, the supply will become increasingly scarce over time, especially after full implementation on OnlySwap. OnlySwap will be completely covering the arbitrage and volatility for businesses so that they can accept cryptocurrency and have the fiat currency that they need deposited directly into their business bank account. OnlySwap is an ambitious solution for universal adoption of cryptocurrency and will be rolled out in several stages.

### ONLYSWAP MISSIONS

For Buyers and Businesses:

Buyers can spend any cryptocurrency.  
Businesses can receive any cryptocurrency or US Dollar at guaranteed asking price.

For Businesses:

All conversion costs and fees are covered by the Exchange.  
All volatility and arbitrage changes are covered by the Exchange.  
All cryptocurrency sales are rewarded with KRZ tokens.

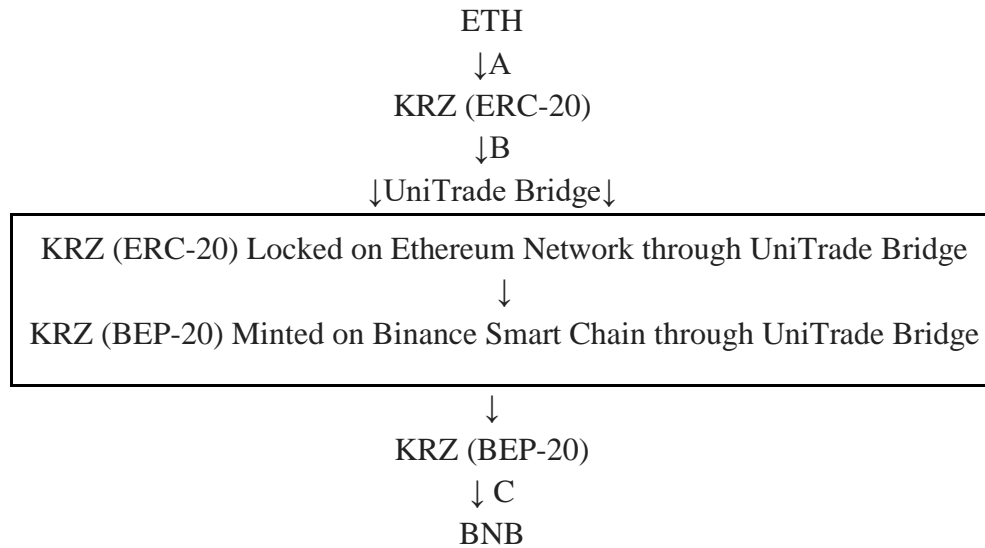
For General User:

Wide variety of available and compatible tokens to trade (including an ETH to BNB pair).  
Simple and easy-to-use interface.

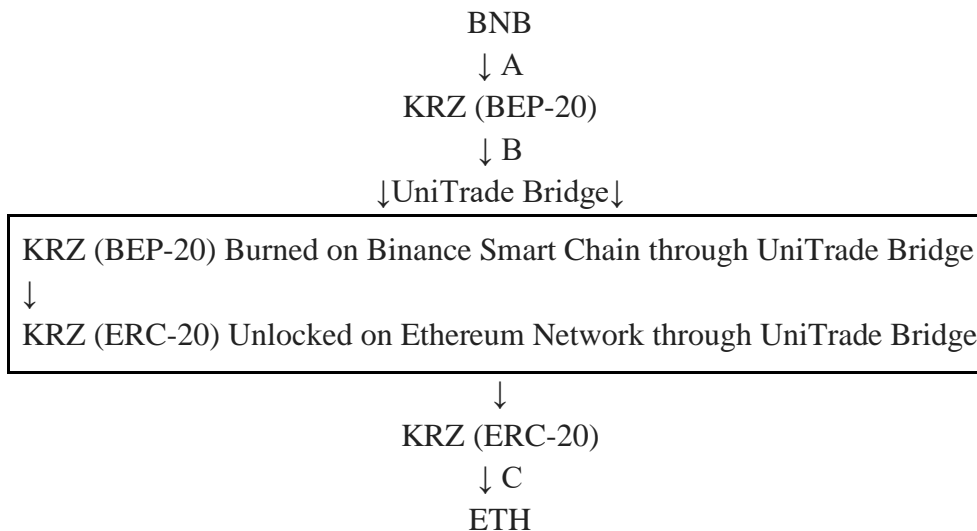
## LAYER 1 CROSS-CHAIN SOLUTION USING KRANZ TOKEN

**Automatic ETH/BNB pair, using the Kranz ERC-20 to BEP-20 bridge.**

*This involves 3 automated transactions, labeled as transaction A, B, and C:*



*The reverse transaction (BNB to ETH):*



*We will bridge Kranz Token across as many networks as possible to set up this conversion process for other coins (ETH/DOT, BNB/ADA).*

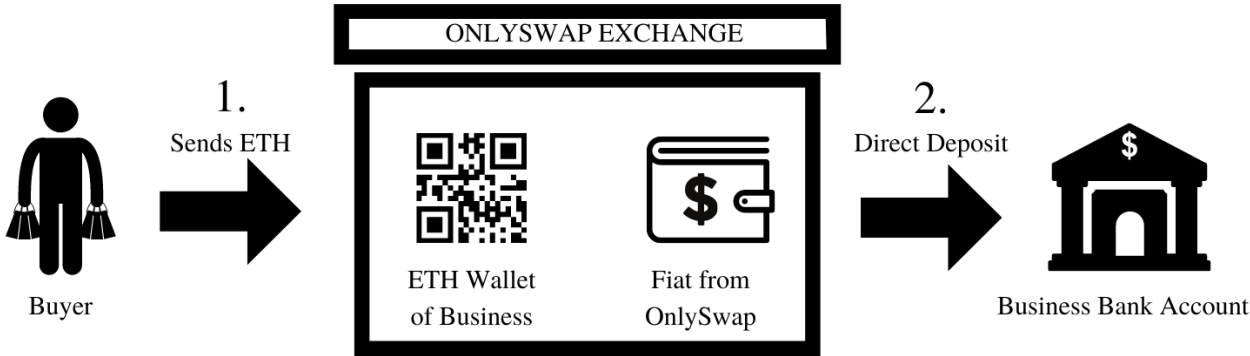
## LAYER 2 AND BEYOND

The Layer 1 Cross-Chain Solution using Kranz Token is efficient for accelerating the deflationary mechanism of the contract and boosting contributions towards the Integration and Reward Fund. However, gas fees on the Ethereum Network can become too expensive and any of the bridging intermediary transactions can fail.

Using a Layer 2 solution, OnlySwap can perform the same swap without any ridiculous fees. The Layer 2 solution can mimic the same Layer 1 transactions and record the same supposed burns and distributions (that would have been performed in Layer 1) and to transact them later in one lump sum.

Being in the early stage of development, we believe this is the nominal path forward, however, we are always looking to optimize and perfect our functionality, which could mean deviations from previous plans. Beyond the initial stages of development, what matters is if we can perfectly facilitate the following transaction flow:

### ONLYSWAP AUTOMATIC OPTION A EXAMPLE TRANSACTION



## PHASE 2 BUSINESS PARTNERSHIPS

*Businesses partnered from Phase 1 will have full early access to the Business side of OnlySwap.*

Businesses that were not partnered with Kranz during Phase 1 will still have an opportunity to apply for a Business Exchange account. However, any additional costs of a business integrating payments outside of Phase 1 may or may not be covered by the Kranz Integration Fund.

Kranz business partners from Phase 1 will receive a specified amount of Kranz in proportion to the incoming transaction that the Business receives from a sale.

***For Example (Exact amounts of the Kranz reward calculation has not been finalized):***

Business Z Receives 1 ETH from a buyer in exchange for a computer.

OnlySwap will reward Business Z with 5 Kranz for accepting cryptocurrency.

OnlySwap will eventually provide all the necessary infrastructure to streamline business sale transactions. Some businesses may have more specific needs than others. For instance, some businesses may just use their Kranz account solely for the arbitrage compensation of the Automatic Conversion process. Other businesses may find it useful to have a Kranz page that includes a digital shop that is tailored for their exact products.

***The following page will feature an example of a shop's itemized listing. The user interface is not finalized and this is simply an example of what will be possible with OnlySwap:***

## ONLYSWAP UNIQUE SHOP EXAMPLE



### 2018 Tesla Model X P100D

Mileage: 32,306



**\$85,977**USD

Select Your Payment Token From Below:

Ethereum (ETH) 



Amount of ETH required:

**33.351**

Update in 4:23

ETH Deposit Address:

0x751c1e74d3c1fcd7a24f93f540bf8823029f99b8

## ONLYSWAP FOR BUSINESSES: TRANSACTION OPTIONS

***Automatic Option A:***

Businesses accept any cryptocurrency and fiat currency is deposited directly into their business bank account.

***Standby Option A:***

Business accepts any cryptocurrency and their fiat currency remains on OnlySwap.

**Option B:**

Business accepts any cryptocurrency and the business directs all incoming payments to be converted into a cryptocurrency of their choice (BTC, ETH, LTC, USDT, etc...).

**Option C:**

Business accepts any cryptocurrency and it is not converted from its original form. Like all other options, OnlySwap still maintains an invoice of the transaction.

*The next two pages will briefly lay out examples for all the above transaction options:*

## **AUTOMATIC OPTION A EXAMPLE TRANSACTION**

1. The Seller provides the Buyer with the ETH Receiving Address on OnlySwap for the exact USD amount of the sale.



2. The Buyer sends ETH.



3. The exact amount of USD from the sale is deposited from OnlySwap and directly into the Seller's business bank account.

## **STANDBY OPTION A EXAMPLE TRANSACTION**

1. The Seller provides the Buyer with the ETH Receiving Address on OnlySwap for the exact USD amount of the sale.



2. The Buyer sends ETH.



3. The exact amount of USD from the sale is deposited into the OnlySwap Account of the Business. The Business can decide to hold the USD here in order to make further cryptocurrency investments or to transfer the money into their bank account at their own leisure.

## **OPTION B EXAMPLE TRANSACTION**

1. **The Seller provides the Buyer with the ETH Receiving Address on OnlySwap for the exact USD amount of the sale.**



2. **The Buyer sends ETH.**



3. **The ETH is directly converted to a designated coin or divided and then converted into multiple tokens. The Business may decide that they want their cryptocurrency sales to all be converted to Bitcoin or they may decide that they want their cryptocurrency sales to all be converted into a unique profile: e.g. 60% Bitcoin, 20% Ethereum, and 20% Litecoin.**

## **OPTION C EXAMPLE TRANSACTION**

1. **The Seller provides the Buyer with the ETH Receiving Address on OnlySwap for the exact USD amount of the sale.**



2. **The Buyer sends ETH.**



3. **The ETH is deposited into the OnlySwap Account of the Business.**



## ONLYSWAP FOR GENERAL USERS

*OnlySwap for General Users will focus on the following:*

1. **Simplicity** and a User Interface that is extremely **easy** to use, especially for people who are new to the cryptocurrency ecosystem.
2. **Versatility** and **diverse compatibility** between all tokens available on the exchange.
3. **Abundance** of tokens available on the exchange.

## GOVERNANCE

There are times when the OnlySwap team can use community decisions to help determine development direction. Community voting will be based on one's percentage holding of KRZ Token.

### *Why use KRZ Token for governance?*

KRZ's Token's fundamental tax structure perpetuates the mass adoption of cryptocurrency and OnlySwap wants every business to accept cryptocurrency. Anyone who wants cryptocurrency to succeed, should want KRZ Token to succeed and should want KRZ Token to have significant and constant volume.

## POTENTIAL PARTNERSHIPS WITH EXISTING INFRASTRUCTURE

OnlySwap is looking for a symbiotic relationship with existing banks and exchanges. OnlySwap will strive to work in harmony with existing infrastructure to streamline transactions for businesses and general users.

*OnlySwap could pursue the following opportunities:*

Existing infrastructure may cooperate with OnlySwap to expedite the KYC (Know-Your-Customer) and verification processes.

A traditional bank may earn interest on staking USD on OnlySwap through offering something similar to a CD (Certificate of Deposit) with their customers.

A traditional bank or existing exchange may integrate an interface on their website for their users to interact with OnlySwap for their USD holding amounts and/or the ability to at least view their other holdings.

An existing exchange may earn staking rewards for holdings that their users stake towards OnlySwap.

A traditional bank or existing exchange may be eligible to receive KRZ rewards.

An existing exchange would be able to integrate the KRZ reward system onto their own exchange

## ROADMAP:

### *Q4 2021:*

{

- ~~1. DEX Aggregation Research and Development (UNI, Sushiswap, PCS, Bakeryswap).~~
2. Launch Initial DEX Aggregator with Simple Swap, Advanced Swap, and Chart Viewer.
3. Marketing Campaign.
4. Integration of Additional Decentralized Exchanges.

}

### *Q2 2022:*

{

1. Layer 2 and Centralized Exchange Research and Development.
2. New Proprietary Wallet Research and Development.
3. DEX, CEX, and Wallet Total Integration.
4. Complete Business Transactional Solutions.

}

### *Q4 2022 & Beyond:*

{

1. New Proprietary Exchange Type Research and Development.
2. New Exchange Type Integration with DEX, CEX, and Wallet.
3. POS Research and Development.

}