KRANZ FINANCE
DEFI AND DEFLATIONARY INCENTIVE FOR ADOPTION

Whitepaper v3.0 as of May 28th, 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 crypto without disrupting their daily operations. With its Integration Wallet, KRZ purchases any necessary technology (like a new tablet/computer) and/or covers the cost of any software development (like website integration) for businesses to make accepting crypto easier.

KRZ Token also has a Reward Wallet with token allocations specifically set aside for businesses that start accepting crypto. Businesses will be rewarded in two ways: upfront and also proportionally for every transaction in which they receive crypto as payment.

DEX

OnlySwap initially launched as a DEX Aggregator. It has since been acquired by Kranz Finance and handed over to the community. OnlySwap will be using KRZ Token as an Automated Market Maker (AMM) Token and Governance Token.

DISCLAIMERS

By buying Kranz Token, you understand that you are NOT investing in OnlySwap 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 the Kranz community.

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 community does NOT recommend that any cryptocurrency should be bought, sold, or held by you.

The Kranz community 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 community and OnlySwap harmless and NOT liable for any losses or taxes that you may incur. You also agree that the Kranz community 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 community, or from OnlySwap 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 community STRONGLY recommends that citizens in areas with governmental bans on cryptocurrency do NOT purchase Kranz Token, because the Kranz community 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.

CONTENTS

INTRODUCTION

Kranz Finance is removing all obstacles in the way of mass adoption of crypto.

"Why have a reward program for businesses to accept crypto?"

Because the more businesses that start accepting crypto, the more valuable crypto becomes for us as a society. If crypto does not continue to become more widely adopted, it could remain in its niche alternative market. If crypto 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 crypto will have to decide: Do they start accepting crypto 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. Kranz Finance wants to ensure the ability for customers 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 crypto 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 crypto 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 crypto. 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 crypto will be the standard.

There remains a bit of a disconnect between older/well established companies and the crypto ecosystem. The number of businesses that currently accept crypto 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 crypto 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 crypto because:
   a. The prices of many cryptos are extremely volatile.
   b. They take unnecessary losses from transaction fees.

3. Business owners may not want to integrate crypto 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 crypto 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 (KRZ)

Kranz, meaning: *"a circular band made, for example, of plaited flowers and leaves, and used as decoration; a garland or chaplet, especially one given to a victor."*

- Webster's New International Dictionary

KRANZ TOKEN (KRZ)

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

1% Fee on Transactions, 3% Fee on Sells on Uniswap and Pancakeswap

Kranz Token features a fee system with the tokens distributed to:

Integration Wallet: Multi-Signature Contract wallet that specifically funds the necessary cost of a business integrating crypto into their financial system.

Business Wallet: Multi-Signature Contract wallet that will fund the tokens to reward businesses for accepting crypto. 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 KRZ have a deflationary supply.

Liquidity: Tokens set aside for new pairings and to bridge to new networks.

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

ETH and BSC Liquidity are both locked on their own respective UniCrypt pages.

No Public Presale or ICO

FEE SYSTEM VISUALIZED

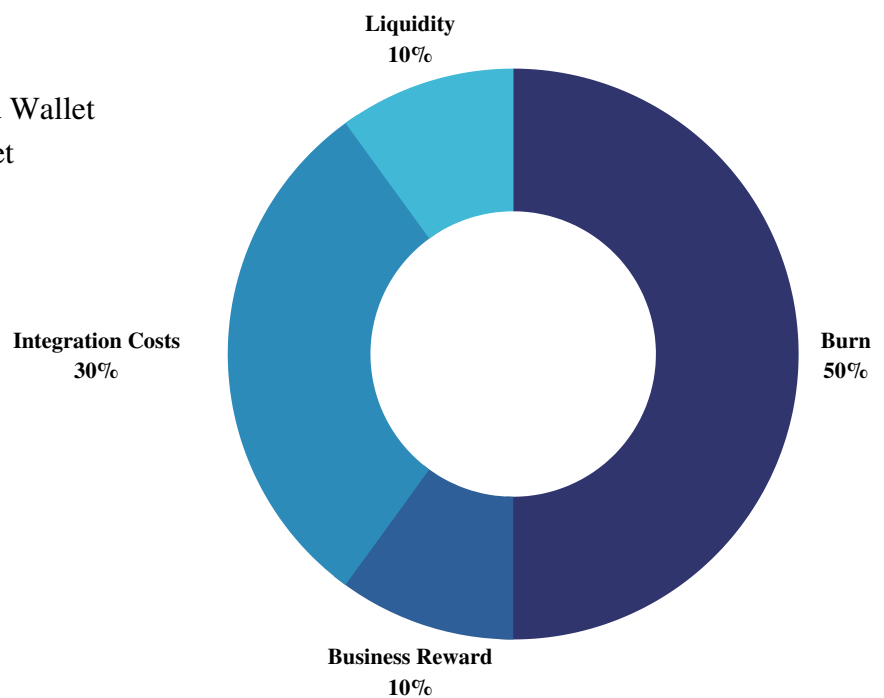*1% Fee on Transactions, 3% Fee on Sells on Uniswap and Pancakeswap*

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

50% Burned
10% Sent to the Business Reward Wallet
30% Sent to the Integration Wallet
10% Sent to the Liquidity Wallet

Liquidity
10%

Integration Costs
30%

Burn
50%

Business Reward
10%

Example:
User Sells 1,000 KRZ

Fee Taken: 30 KRZ

15 KRZ Burned
3 KRZ Sent to the Business Reward Wallet
9 KRZ Sent to the Integration Wallet
3 KRZ 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 the 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.

UNITRADE APP BRIDGE INFORMATION

UniTrade was acquired by ApeSwap on 4/20/22. ApeSwap is keeping the code, but will not be maintaining UniTrade's protocol, socials, or site.

Users were able to swap KRZ between the BSC and ETH networks, while utilizing the backend technology that UniTrade provided on its native bridge service.

Explained Below:

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

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

Users will find that the BEP-20 token contract can mint new tokens. This was how the UniTrade bridge service worked, as intended. Now that the bridge service is no longer available, there is currently no possible way to mint new BEP-20 KRZ tokens. Minting any amount of BEP-20 KRZ tokens required for the equivalent amount of ERC-20 KRZ tokens to be locked into the UniTrade contract. The tokens that are now locked into the UniTrade contract cannot be unlocked unless the equivalent amount of BEP-20 KRZ are incinerated into the UniTrade contract. None of these operations are possible since the UniTrade bridge service is shut down.

There are two trillion ERC-20 KRZ tokens on the Ethereum blockchain. 12.3716% of the ERC-20 KRZ tokens are locked in the UniTrade contract. Therefore, only the equivalent 12.3716% of KRZ tokens are existing on the Binance Smart Chain. In total actual circulation, there can only ever be up to two trillion tokens, including both ETH and BSC.

An audit of UniTrade's bridge can be found on our website.

INTEGRATION WALLET

ETH Integration Wallet Address:
0x15ea005500905fb1feb480661c57b155f82685a6
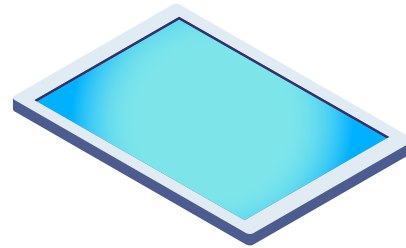
BSC Integration Wallet Address:
0xf472bd653ff7ee0a4a951a7ee9d99d142ce60789

The cost of accepting crypto payments may vary from business to business. Some businesses may already have the technology necessary and simply just do not have access to a crypto 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 crypto far easier.

The Integration Wallet will cover the cost of the necessary materials and man hours required to streamline the acceptance of crypto at their place of business. In order for a customer to pay in crypto, 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 crypto exchange account running live.

5% of all Integration Wallet purchases will go towards buying Froge Finance, see Kranz Charity Efforts on page 18 for more details. To increase Kranz Token's exposure and to find more businesses to accept crypto payments, 12% of the Integration Wallet can be used to cover introductory costs, never to exceed 100B KRZ Tokens: the original allocation for the Integration Wallet.

The next page will provide an example for the most common use of the Integration Wallet:

# INTEGRATION WALLET EXAMPLE

Situation:

Company A (small, family-operated restaurant) would love to accept crypto, but they only have one POS, and the hardware is only optimized for 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 crypto or the employee would have to handle the customer's phone (which is not sanitary). Regardless, the computer may also not have the capability to efficiently run POS software and exchange applications at the same time.

Solution:

Upon inspection of Business A's situation, the Kranz community 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.
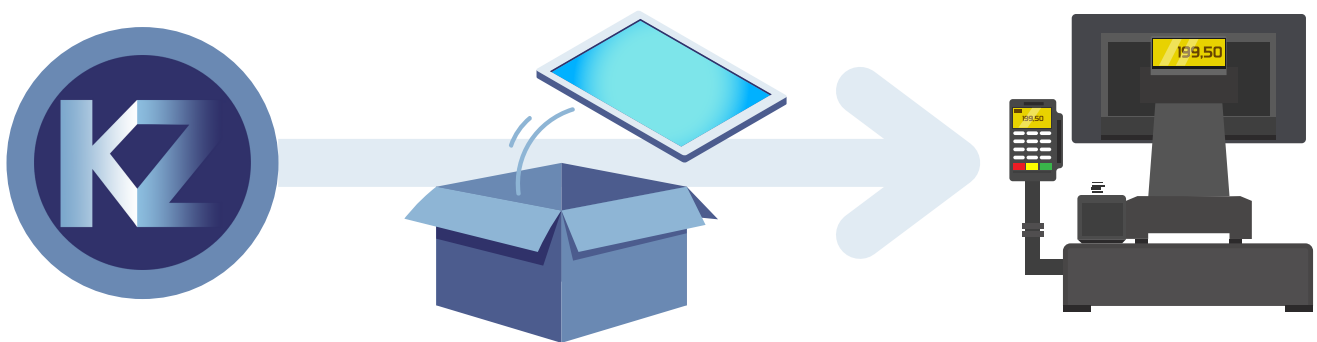
BUSINESS REWARD WALLET

ETH Reward Wallet Address:
0x0d3Ba746fB74baFafDeB443301C602665d43907e

BSC Reward Wallet Address:
0xa59d112d5eef4af8b98a2d3c01f25c712ceffd5c

   Businesses may be rewarded in two ways: upfront and also proportionally for every transaction in which they receive crypto as payment. Any gift or cooperation with the Kranz community should have no expectation of any value or of any future value.
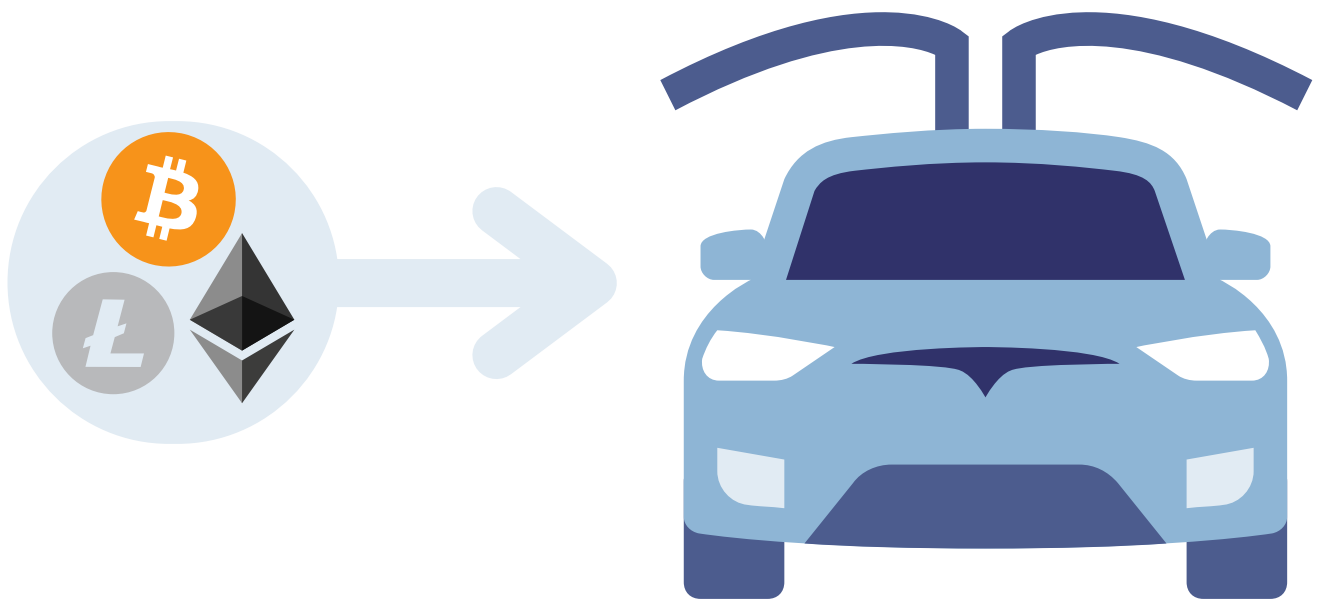
FIRST ROUND OF PARTNERSHIPS

iDrive1 Motorcars is one of the largest Pre-Owned Tesla dealerships in the United States.

Thanks to some encouragement from the Kranz community, anyone can now buy a Tesla using crypto, regardless of what Elon Musk decides.
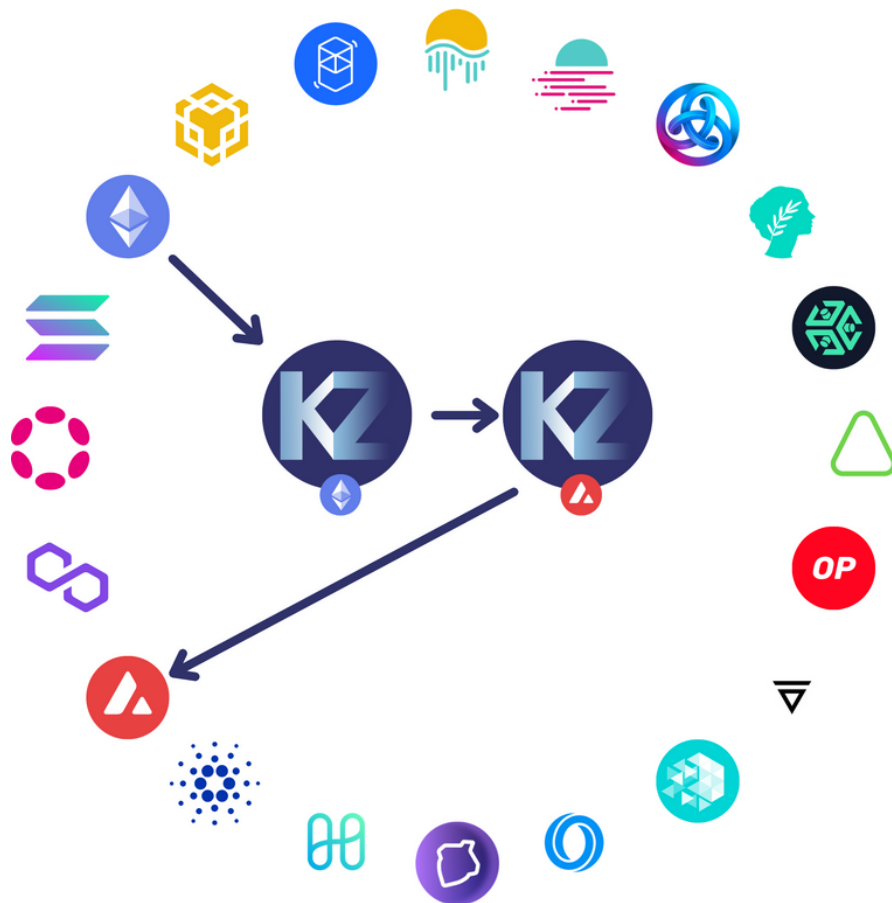
PHASE 2 MASS ADOPTION SOLUTION:

KRANZ TOKEN (KRZ) AND ONLYSWAP

KRZ TOKEN'S UTILITY IN ONLYSWAP

KRZ will be used as an intermediary AMM token to facilitate cross-chain transactions. This will allow for Layer 1 bridging from any network to any other network.

Below is an example of a Layer 1 Cross-Chain Solution using KRZ:

This process involves executing a bridging transaction from the Ethereum Network to the C-Chain on the Avalanche Network: using the ETH/KRZ pair, ETH-AVAX 1:1 KRZ bridge, and a KRZ/AVAX pair.

LAYER 1 CROSS-CHAIN SOLUTION USING KRZ TOKEN

Example of an automatic ETH/AVAX pair, using a KRZ ERC-20 to AVAX bridge:

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

ETH
↓A
KRZ (ERC-20)
↓B
↓ETH-AVAX Bridge↓
KRZ (ERC-20) Locked on Ethereum Network
↓
KRZ (.e) Minted on AVAX C-Chain
↓
KRZ (.e)
↓ C
AVAX

The reverse transaction (AVAX to ETH):

AVAX
↓ A
KRZ (.e)
↓ B
↓KRZ AVAX-ETH Bridge↓
KRZ (.e) Burned on AVAX C-Chain
↓
KRZ (ERC-20) Unlocked on Ethereum Network
↓
KRZ (ERC-20)
↓ C
ETH

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

KRANZ CHARITY EFFORTS

FrogeX Climate Partnership Program (FCPP)

   To become an environmentally friendly project, Kranz Finance has partnered with Froge Finance.

How does FrogeX work?

   The FrogeX smart contract automatically deposits a portion of every transaction to charities that support our world's rainforests.

Why a Kranz and FrogeX partnership?

   FrogeX 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 crypto. An ideal future for FrogeX, 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://froge.fi/

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/

For any inquiry, contact us:
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