

THE FUTURE OF CRYPTO

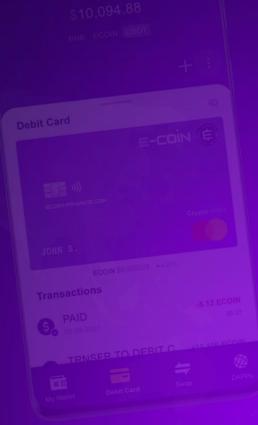
White Paper

OFFICIAL WEBSITE

E-COIN Finance

SOCIAL PROFILES

- @ecoin_finance
- @ecoin.finance
- @ecoin.finance
- @ECoinFinance
- @Ecoin_token
- in Linkedin



E-COIN FINANCE

We are not a MEME coin, we have launched E-Coin with a purpose and utility in mind. Our Development team are situated in different parts of the globe. We are 100% dedicated and committed to getting this project successful and to change lives of individuals with big dreams.

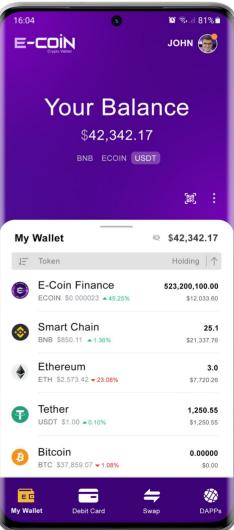
E-Coin Finance is our highest priority, we are here forever and here to stay, bare that in mind before investing. So if you have diamond hands and want to be a part of a growing awesome community driven project please read on....

INTRODUCTION

E-Coin Finance is a decentralized & deflationary BEP-20 token that aims to be an online payment platform replacing conventional fiat currency through our integrated Contactless **Debit card**. People around the world will able to make easy, fast, and secure payments using your E-Coin balance.

We are aiming to develop our own user friendly smartphone **wallet app** where you can securely store, exchange, spend through contactless and save your favourite crypto's. Also you can send E-Coin to another E-Coin wallet without the need of long complicated contract address input. This wallet would show all transactions, balance, send, receive crypto's and all other information at your fingertips.





CORE VALUES

- Smart Wallet App.
- Integrated Debit Card.
- 3. Contactless payment integrated on wallet and card.
- 4. E-Coin Finance replacing the fiat currency.
- **5. A.** E-Coin token will be used to make purchases through our wallet and debit card when the app is developed and issued. Without E-Coin you won't able to make them purchases, E-Coin will be the only crypto token that will be integrated into our payment system.

So our coin/token will always hold utility and demand.

- **B.** You will be able to swap or exchange any crypto through our wallet for E-Coin to make use of our payment features for contactless or debit card.
- **C.** There will be more utility integrated to E-Coin after this first project is completed.
- 6. Tokenomics 8% tax will be waived once Debit card is issued.
- 7. Anti-Whale protection will get removed once it hits Exchanges.
- 8. Anti-Bots protection will also be removed once it hits Exchanges.
- 9. Diamond hands holders will be rewarded through tokenomics for holding.
- 10. Registered E-Coin Finance LTD in the UK &
- 11. Doxxed DEVs
- **12.** Sem grandes carteiras, todos as grandes baleias já saíram e as outras carteiras estão bem diluídas.
- 13. E-Coin Finance won't stop here, we have many other project yet to come.



ROADMAP

PHASE 01

- Website launch 🔗
- Social media up and running
- Launch on PancakeSwap
- LP Locked 2 more years &
- White Paper
- PancakeSwap ICON add
- BlockFolio request 🔏

PHASE 02

- Setting up Airdrops
- Coin Market Cap listing &
- CoinGecko listing &
- Initial marketing
- Token info and logo on BscScan

PHASE 03

- First exchange listing &
- Registered E-Coin Finance LTD in the UK &
- New exchange listing
- PooCoin Ads
- Marketing campaign
- Smart Contract Audit &

PHASE 04

- Meet the E-COIN Finance DEVs
- Live AMA (Ask me Anything)
- Fundraising for project at Gofundme(idle)
- NFTs available for sale at Refinable &
- Marketing campaign
- Meet the hidden DEV 😲
- New language added to website

PHASE 05

- Big announcement 🔥 🍾 🥂
- Development for project starts
- BETA testing for Smart Wallet App
- Public release on iOS and Android
- Debit Card Feature released
- Big Marketing campaign
- New listing TOP 10 exchange



WHAT'S NEXT?

This is not the last of our projects.

We will announce our next big project soon. Lots more to come from E-Coin Finance, we will never stop innovating.



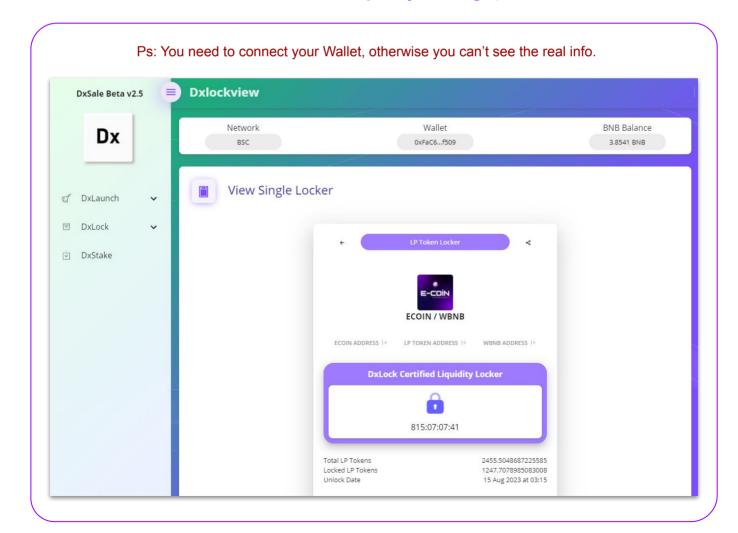
LIQUIDITY LOCKED

We have heard the community and they want full trust from E-COIN FINANCE development team and be part of the success for the project.

We have further LOCKED the Liquidity for 2 MORE YEARS and changed our website domain to ecoin-finance.com for extra reassurance.

We are here to make this project a success, without the community support it is near impossible.

We locked the liquidity pool on DxSale, which is one of the best for liquidity locking.

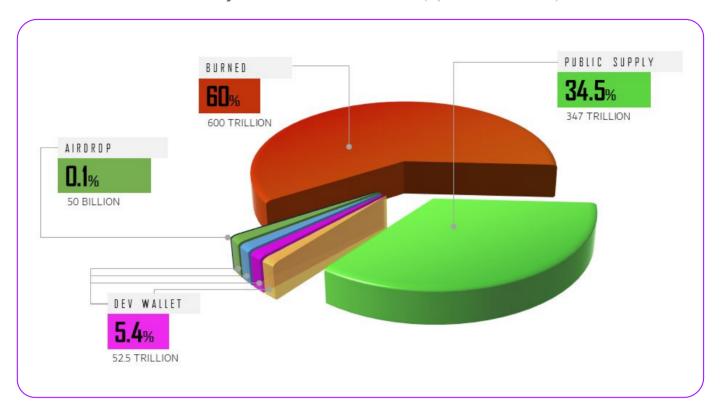




E-COIN TOKEN DISTRIBUTION

Max supply tokens: 1 Quadrillion Burned at start: 600 Trillion

Burned by tokenomics: Over 45 Trillion (Updated 14-11-2021)



NO LARGE TEAM WALLET

We've held 5.4% from the total supply of 1 Quadrillion for the devs. This equates to 1.2% of the public supply at start, which eliminates any large team wallets.

NO PRE-SALE



TOKENOMICS

E-COIN FINANCE works by taking a **8% fee** on every transaction. That fee is broken up into 3 parts.



2% REDISTRIBUTED TO ALL HOLDERS

Holders of our token can be rewarded simply by holding the token by 2% of every transaction, which is a form of in-wallet staking that does not require tokens to be locked.



2% ADD TO THE EXPENSES WALLET

2% of every transaction will be sent to the expenses wallet, by the way, this wallet is public, you could check it any time. That fee will be just for marketing /expenses and development related to the ECOIN token.



4% LOCKED IN LIQUIDITY POOL

We depend on Pancake swap liquidity pools to have a market and to guarantee it we will auto add 4% tax that will be used to add ECOIN and BNB back to the pancake liquidity pool.



AUTOMATIC BURNINGBY THE REFLECTIONS

Our dead wallet is like a holder, and it receives a part of 2% that is redistributed to all holders in every transaction but instead of keeping the tokens it just burnt it dutomatically, which means we are a deflationary token.



SECURITY

Our contract is totally SAFE and it was audited by **Spade Solidity**.

We use SafeMoon contract as a base but we **removed** several functions that served no purpose and fixed some security vulnerability, like the power to **exclude addresses from getting rewards** and also to **not pay fees**.

They also have functions that allow them to **update the fees**, so we don't need to renounce the ownership to give us all security you need.



SMART CONTRACT AUDITED

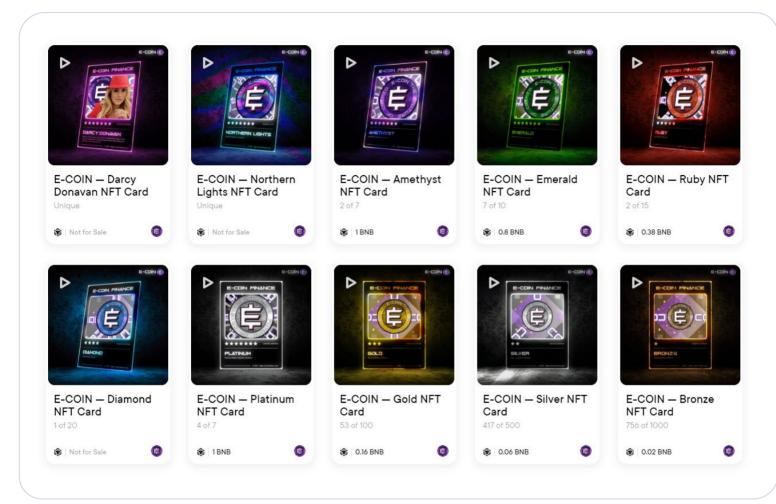
E-COIN has been fully **AUDITED** by Spade Solidity with **NO SECURITY** issues, check the <u>audit report</u>.

Our contract is SAFE and it was hard coded using the last version 0.8.4 of the Solidity.



NFTs COLLECTION

We launch our exclusive animated NFTs collection at <u>Refinable</u> whose main objective is to direct all the amount received from sales destined to fundraising to finalize the development of the \$ECOIN token project.



Also we created some benefits for those who buy NFT ECOIN:

- They will be the first to test the Beta version of Wallet when development is finished.
 - Will receive the personalized Debit Card after it is launched.

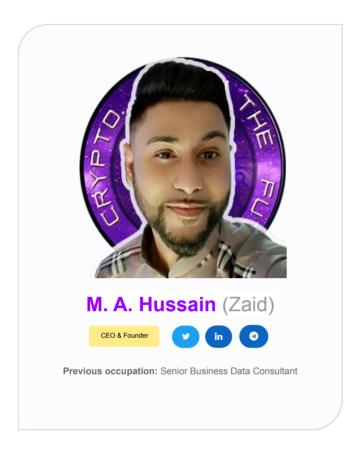




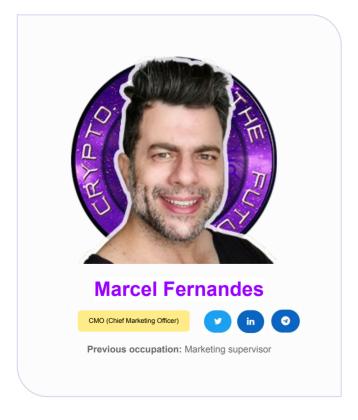
DOXXED DEVs

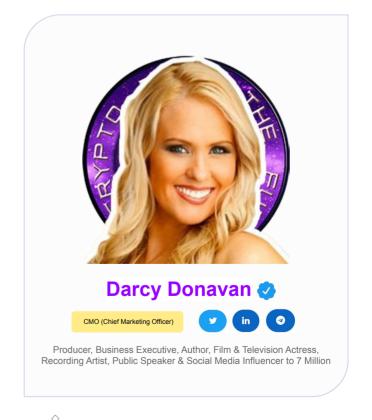
Different from lots of projects, our DEVs are doxxed and active in the community.











E-COIN TOKENOMICS for Dummies

E-Coin Decay

- a. For those of you that do not know, for every transaction that takes place with a E-Coin there is a 8% fee, 4% of that channels that 4% into the wallet that is locked and the E-Coin becomes unusable or "burned". Because of this the current market cap of 400 trillion coin will continue to decrease in size. The current burn rate is about 4.2% every week. Doing some basic maths then shows that if we continue at 4.2% burn rate we would have a real opportunity of reaching \$0.0001 per coin in a couple of months.
- b. That was basic math and likely to hold true if we continue to grow in popularity. However there will always be whales/Bags holders that slow down this process. This is why it is important to look at this with an exponential decay calculation. If you were to factor in the whales and a slower rate of decay over time you'd see that we actually have a better chance of hitting 2 billion market cap at 200 day mark. No worries though this is only a speculation. even if that's true we'd still have a chance of hitting \$0.000017 per coin which is still a massive gain from todays prices.
- c. E-Coin compound interest, did you know that the calculations show with decay and natural growth the value of E-Coin will increase by 1% every day until infinity?. Now don't get me wrong there will be dips and much larger pumps, i am trying to explain that this will all average out 1% on a daily breakdown. So what would my \$100 investment look like in 2 years from now, you might wonder.

If you were to compound interest on a \$100 investment with 1% daily growth, you'd be holding on \$147,480.24 just at the 2 year mark. At 3 years you'd be holding \$5.6 million.



- d. Okay, okay these things may all sound too good to be true. However let's take much more simplistic approach that is undeniable. Let's just say E-Coin stays at its current price for infinity. It never grows, you're still making money 2% of every transaction is distributed between holders. You're averaging 0.12% daily compound interest from these transactions and that is sound math. If u purchase \$100 of E-Coin token and just let it sit there for 5 years (without the price changing AT ALL) your value would then be \$1,314.00. After 10 years that \$100 would be worth \$43,362.00.
- e. E-Coin is the best HODL coin you could ask for. Don't worry about these day to day pumps and dumps. In the end math will win and this math is not wrong. At minimum you all could turn \$100 to roughly \$40,000.00 after 10 years. That's the lowest of expectations. Good luck and remember to HOLD!

This is not a financial advice



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