

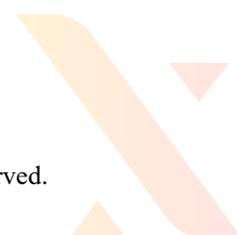


**ThanX Finance - Next-gen Cryptocashback
Whitepaper v1.0
July 2022**

This Whitepaper is subject to review and changes.

CONTENTS

ABSTRACT	2
DISCLAIMER	3
1. EXECUTIVE SUMMARY	4
2. INTRODUCTION	4
2.1. Background	6
2.2. The problem we are solving	6
2.3. Our solution	8
2.4. Reward tiers	8
2.5. Why is our solution suitable for users and brands?	9
3. PRODUCT & TECHNOLOGY	10
4. TOKENOMICS	12
4.1. Total Token Distribution	12
4.2. Wallet addresses	13
4.3. Extra info	13
5. TOKEN UTILITY	15
5.1. Demand drivers	15
6. ROADMAP	16
7. TEAM	17
8. VALUE CREATION	18
8.1. Global access	18
8.2. Private growth	18
8.3. Companies	18
7. SUMMARY	20



ABSTRACT

We're at the dawn of a new financial era and on the brink of a revolution. In the 21st century, the most argued innovation so far are cryptocurrencies - the new digital money.

As the Internet completely changed the world, cryptocurrencies are changing the way we use and think about money. Crypto makes money usage easier, transactions faster, more secure and cheaper. A parallel can be seen between crypto and the Internet bum. In both cases we saw a new, extreme technology that was not understandable by plenty of people but some saw big potential in it. The internet revolution made a clear point: nothing can stop innovations.

In our globalised world the financial system cannot comply with its only purpose for which it was created; to satisfy the needs of the economy. Too much power was given into the hands of few people and the financial system has become a self-centred financial casino not being an effective intermediary for the real economy as much as it did in the past (until the end of the 1970s). It moved towards profitability – instead of improving the payment systems – and started to take more risks using people's money, causing the financial crisis in 2008 that spread through the world. The loss of faith in financial institutions led to or at least accelerated the birth of cryptocurrencies.

ThanX Finance believes cryptocurrencies will be part of everybody's lives and we are on a mission to accelerate this transition by offering an easy, free and automated solution for collecting crypto so no one gets left behind.

Our goal is to give a comprehensive picture of a new or alternative rewards system which can be a solution for companies and individuals to adopt & use a next-gen crypto cashback platform to take part in this revolution without any hassle.

DISCLAIMER

Please note, ThanX Finance is a work-in-progress project and new versions of the whitepaper might appear at <https://thanx.finance> as this might not be the final version. While we strive to ensure the accuracy of our Whitepaper, we do not take any responsibility for any missing information. For any suggestions please contact us at hello@thanx.finance.

We intend to operate in full compliance with applicable laws & regulations so our initiatives described in this Whitepaper might not be available in all jurisdictions and might be subject to change.

This Whitepaper does not constitute any investment advice, financial advice, trading advice, or any other sort of advice from ThanX Finance and its employees. Taking part and using our services are solely the users' responsibility. The expressed views, opinions are just ours but do not represent any official view. Please conduct your own due diligence and consult with your lawyer, tax advisor or seek help from any professional to fully understand the associated risks before making any investment decisions.

THX token is solely a utility token and it's not being sold as a security. This Whitepaper isn't an offer, nor an investment advice to buy or use any financial service, product, or token in any jurisdiction.

Purchasing THX tokens involves substantial risk and may lead to a loss of a substantial or entire amount of the money involved. Prior to purchasing, please carefully assess and take into account the risks involved, including those listed in any other documentation. Purchasers should only purchase THX tokens if they fully understand the nature of our tokens and accept the risks inherent to it.

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1. EXECUTIVE SUMMARY

We are on a mission to make cryptocurrencies more accessible both for people and retailers by uniting the power of blockchain and well-proven rewarding solutions.

ThanX Finance is a Decentralized Finance (DeFi) project on the TRON blockchain aiming to build a decentralized, multi-brand, crypto-based loyalty & rewarding platform. The backbone of this ecosystem will be our utility token (THX).

We are building a crypto cashback application & browser extension that helps shoppers automatically collect THX tokens which can be redeemed for discounts, gift cards, or traded with other cryptos and staked for benefits.

We believe that by accelerating the transition to adopting cryptocurrencies, we help:

- People to earn crypto while shopping and save money when redeeming THX tokens for discounts
- Retailers to adapt to cryptocurrencies without any hassle and gain a new crypto-based audience to increase revenue
- To make cryptocurrencies more acceptable & accessible overall

Our long term plan also involves ThanX Pay & open banking too! For more info please visit us at thanx.finance.



2. INTRODUCTION

Since Satoshi Nakamoto created Bitcoin, the first decentralized, peer-to-peer digital currency, cryptocurrency adoption is growing rapidly, similarly to the Internet's adoption rate.

Moreover, institutions and brands are starting to realize the potential of blockchain technology and started to invest human and financial resources to leverage the opportunity. Metaverse, GameFi, Play-to-Earn are also getting a lot of attention from brands and people which is helping crypto awareness too. We believe brands will try to distinguish themselves from others by using crypto solutions and Shop-to-Earn models will gain more traction in the future.

Crypto is becoming mainstream and last year the global crypto population increased by +178%, rising from 106 million in January to 295 million in December. By the end of 2025, it is expected to reach almost 1 billion.

However, if the crypto industry wants to keep up this growth and live up to the above expectation then more projects need to focus on real-world solutions to not just gain new crypto users but also to keep them long-term and during bear markets.

Currently, crypto is mainly used to trade, stake and transfer money but ThanX Finance will bring this to a new level. Crypto natives can finally take advantage of their holdings in everyday life by spending them on e.g. gift cards to save real money, while non-tech savvy newcomers can simply start collecting crypto and explore the power of blockchain over time at their own pace while we slowly pull them into crypto.

We are here to unite the power of blockchain and well-proven rewarding solutions into one ecosystem which will serve as a bridge between crypto and the real-world.

2.1. Background

ThanX Finance's idea came from two really simple thoughts that we combined.

We believe cryptocurrencies will be the future and we wanted to give everybody the opportunity to be part of this revolution. For this, we envisioned a simple, easy, and most importantly free way to truly convince people not to miss out.

Secondly, we couldn't accept that while our globalised world becomes more digital and online sales are booming, companies are not really focusing on customer retention. Plus whenever we buy something on the Internet we are leaving money on the table. It can be due to not using affiliate links, coupons, or taking part in other promotions and discounts. We knew instantly this had to be changed. Loyalty programs have to be revolutionised, and customers should be appreciated.

All of us could leave all this in our past, and shop at a bargain, while also collecting crypto and investing in the future. At ThanX Finance, we came up with an automatic, free way that is a win-win for every participant. We connect partners & brands with customers; everybody makes or saves money on a transaction while we also make a small cut on it. The best thing is that we do this while accelerating crypto adoption.

We're here and present the best of both worlds, no matter on which side you are. Whether you are a seller or a buyer we got you covered!

2.2. The problem we are solving

Most retailers have their own loyalty program with their loyalty- cards, and apps where points can be collected. The problem is that you have to register, carry and use each one separately. This is time-consuming, non-eco-friendly, and disturbing.

Loyalty and rewards programs are not realizing their full potential due to account inactivity; low redemption rates; time delays; high transaction, system management & customer acquisition costs; and low client retention. Moreover, most of the participants forget to use their loyalty cards, lose keeping track of the point balance and most of them do not claim any discounts from their points. This does not result in long-term loyalty for a brand, however,

building and maintaining a loyalty program requires a lot of human & financial resources from the companies.

The majority of people take part in 15 loyalty programs but are only active in 7 of them.

Furthermore, speaking of the Y and Z generation, they are not really taking part in point-based loyalty programs and if they are, a study shows that the Y generation would rather give their accumulated points to charities.

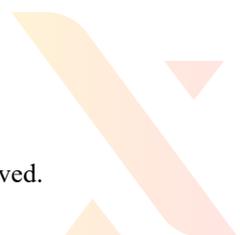
What do Millennials think about loyalty programs? According to a KPMG survey:

- 96% say companies should find new ways to reward loyal customers
- 69% agree that most schemes are too hard to join and/or earn rewards
- 81% say being a member encourages them to spend more with the company
- 61% prefer to donate their rewards to a good cause rather than redeem them personally
- 78% would switch to a company that offered a better program
- 55% feel they belong to too many loyalty programs

Why traditional loyalty programs are outdated?



The already existing crypto cashback solutions are not user-friendly, they lack user engagement, and the process of receiving rewards is very slow. It should not take days to receive rewards, but minutes (or even seconds) which is achievable while building on the fast & nearly costless TRON blockchain.



2.3. Our solution

Our goal is to make a safe, simple, and fun reward- and loyalty program using decentralized blockchain technology. Just by registering at ThanX Finance, users will automatically take part in a multi-brand crypto loyalty program.

Through online shopping, users can earn rewards in THX tokens which can be easily redeemed for discounts and gift cards. It can be staked to enjoy higher benefits and traded with other cryptocurrencies or stablecoins.

For higher user engagement, gamification will be a key on the platform. This will encourage customers to interact regularly and form new habits.

2.4. Reward tiers

In order to motivate the users to collect or buy \$THX, we will implement reward tiers. This will help to decrease customer churn, and the locked/staked tokens will enhance \$THX growth. Each tier level will be defined by how many \$THX tokens are being locked by a user. The higher the tier, the higher benefits the user gets. This will be live at a later stage, and until then we will honour early adopters with a high 10% monthly bonus on their cashback balance.

Bronze	Silver	Gold	Platinum
0\$	500\$	3500\$	10000\$
Up to 20% crypto cashback Earn crypto for watching ads	Up to 20% crypto cashback Earn 1,5x more crypto for watching ads 4% staking rewards*	Up to 20% crypto cashback Earn 2x more crypto for watching ads 7% staking rewards* Special discounts & deals Early access to new products Birthday gifts	Up to 20% crypto cashback Earn 3x more crypto for watching ads 10% staking rewards* Special discounts & deals Early access to new products Birthday gifts Exclusive Merchandise Welcome Pack (after 3 months)

*30 days lock period for staking, and 3 days unstaking.

2.5. Why is our solution suitable for users and brands?

In order to increase crypto awareness and adoption, we need products people can easily use without prior knowledge. Therefore, we are not just developing our solution for the crypto natives but for mainstream, non-tech savvy persons too.

Why is it great?

For the customers

01	.....	Automatically participate in crypto based loyalty program and earn free crypto.
02	.....	Simple, convenient way to earn, redeem and swap THANX tokens.
03	.....	THANX tokens, offers, discounts, available partners. All in one platform.
04	.....	Earn THANX tokens by other tasks like watching a video ad or completing a survey.
05	.....	Personalized incentives, for example on birthdays.
06	.....	Tiers, staking, trading and wide range of usage of THANX tokens.

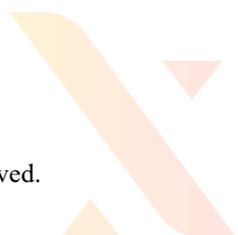
Why is it great?

For the partners

01	.....	Easily take part in the crypto world without any hassle and upfront cost.
02	.....	Generate additional revenue by targeting crypto communities.
03	.....	Gain new high-value customers through our platform and marketing activities.
04	.....	Personalized and targeted campaigns and customer incentives to drive transactions.
05	.....	Easy integration and valuable statistical data stream from customers.
06	.....	More efficient communication & engagement with the customers. Tap into a new community.



With our solution, we aim to build a win-win platform both for our users and partners. The users can easily participate in a crypto-cashback loyalty program by earning THX tokens, which can be used for getting discounts and traded on one platform. Partners can attract new and loyal customers and encourage them to shop more with personalised promotions.

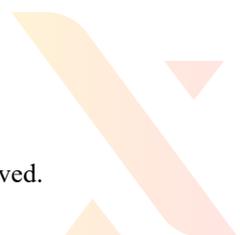
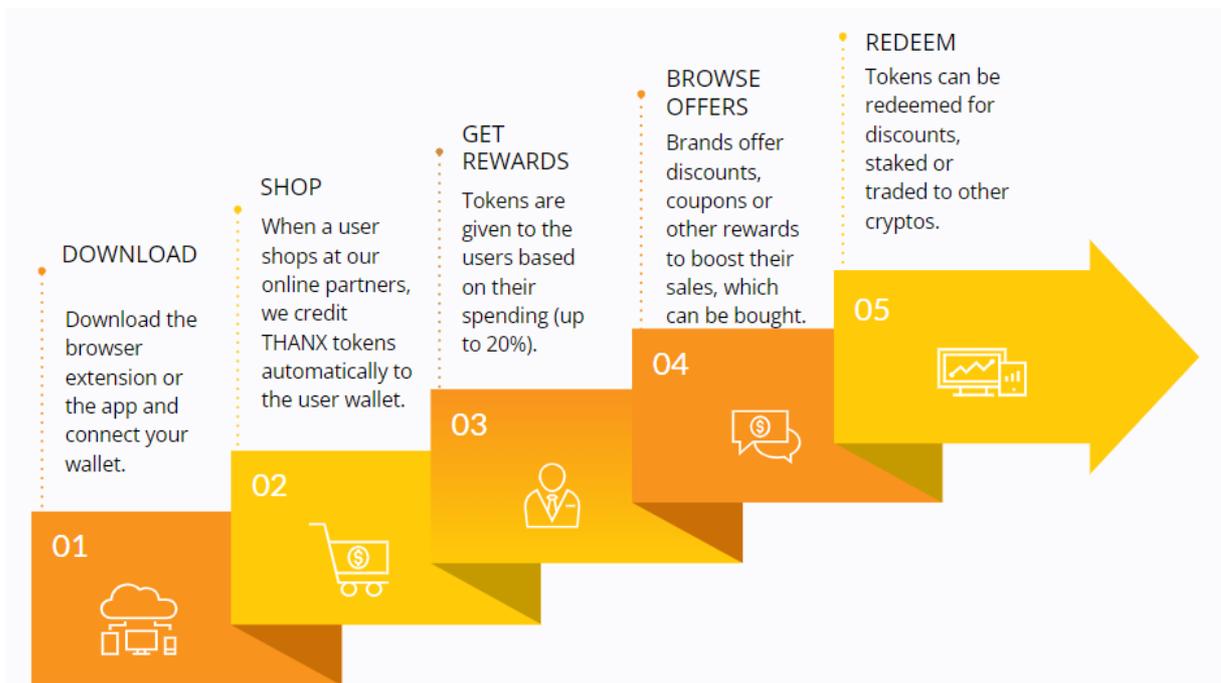


3. PRODUCT & TECHNOLOGY

We are creating a web-based extension and a mobile application with a 3rd party (Klever, Tronlink, etc) wallet connection on the TRON blockchain. Through partnerships and affiliate links we would connect to our partners' online shops and would have the capabilities to track our users' shopping value. So when a user makes a purchase we see the purchase amount. The partners would pay us in cash and our customers could automatically earn up to 20% back in THX tokens based on their purchase value. ThanX Finance makes money from the difference between the partners' commission and the cashback we offer, plus brands can also advertise themselves with promotions, video ads, etc.

After downloading the extension or the application the user can register with their Google, Apple account or with an email address. All the brands will be listed where users can earn THX tokens by shopping. Customers can filter by industry or by country. Moreover, the extension will notify the user when visiting a partner's website to connect to the website with our link in order to never miss the crypto-cashback possibility.

How does it work?



4. TOKENOMICS

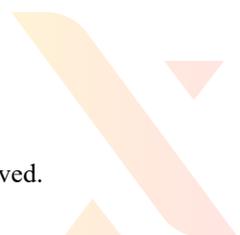
We are designing a community-owned, low-supply, deflationary token with a buyback & burn mechanism which will be the backbone of our ever-growing Ecosystem.

- Name: ThanX Finance
- Token ticker: THX
- Total supply: 220.000.000 THX
 - Reduced to 154.000.000 THX over time via burning
- Initial Circulating Supply: 22.000.000 THX (10%)
- Distribution mechanism: fair launch in LP pool, without presale, private sale or ICO

4.1. Total Token Distribution



- Liquidity Allocation (10%): 22.000.000 THX allocated to provide market liquidity for LPs, DEX & CEX listings
- Rewards (40%): 88.000.000 THX
 - these are the tokens paid as rewards (cashback, staking etc.) in the ThanX Ecosystem



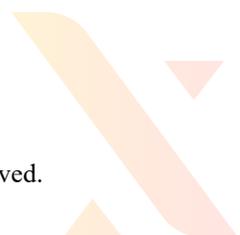
- 3% taxation on all rewards to cover the operating costs of ThanX Digital Solutions Ltd.
- Burn (30%): burning tokens at the rate of rewarding from the Rewards wallet until 154.000.000 supply is reached, taking out 66.000.000 supply (30%)
- ThanX Ecosystem allocation (8%): 17.600.000 THX allocated for Reserve, Marketing and Research & Development vested over 5 years
 - 5% quarterly distribution (880.000)
- Founders & Team (7%): 15.400.000 THX vested over 5 years with 1 year cliff
 - 5% quarterly distribution (770.000)
- Investors & Advisors (5%): 11.000.000 THX reserved for private sale & advisors

4.2. Wallet addresses

- Rewards: TBA
- ThanX Ecosystem: TBA
- Founders & Team: TBA
- Investors & Advisors: TBA
- Buyback: TBA

4.3. Extra info

- Rewards:
 - cashback: up to 20% crypto cashback will be paid in THX when shopping at our partners
 - staking: up to 10% staking rewards offered for Platinum members when staking
 - rebates: at a later stage we will offer THX rebates
- Buyback: there will be continuous buyback of THX tokens, as gift cards, discounts and coupons will be offered and sold in exchange for them
 - When max cap is reached and there's no THX tokens left, rewards will be also paid from THX token buybacks which will be an extra booster for the value
 - all income generated by ThanX Finance's affiliate partners will go back to the community & THX Ecosystem



- Burn: we'll constantly burn THX tokens at the rate of rewarding (cashback, staking and other rewards) to counter dilution and honour early adopters, users and investors through the appreciation of the coin value via creating scarcity
 - the more utility THX token has, the more tokens are burned
 - constantly decreasing total supply & increasing circulating supply until 154.000.000 supply is reached
- LP: once the value of our LP reaches 5x and we're listed on a DEX or CEX, we will take out the initially supplied money to have more firepower to grow our company



5. TOKEN UTILITY

THX token will be the backbone of ThanX Finance's Ecosystem, as it will serve several purposes on our rewards platform.

1. What is the token used for?
 - cashback, staking rewards
 - means of payment for gift cards & discounts
 - rewarding token for watching ads and browsing content
 - at a later stage we will also offer token swaps in our app where THX will be used to pay transaction fees
2. Will the utility grow with time/adoption?
 - with more users and via onboarding new partners the utility will always grow
 - it will have an ever-increasing use case in our rewarding economy
 - we will introduce open banking technology and ThanX Pay in the future

5.1. Demand drivers

1. What will cause an increase in token demand?
 - low supply, deflationary token
 - staking rewards and tiers
 - burning & continuous buybacks
 - means of payment for premium membership, gift cards, discounts
 - Open banking, ThanX Pay
2. Do people have an incentive to buy/hold/stake/lock the token?
 - buy: low supply deflationary token with a huge utility
 - hold: increasing utility, burning & buybacks
 - stake: up to 10% staking rewards
 - lock: membership tiers via token lock
3. Does the platform have a competitive edge to allow it to grow adoption fast?
 - free & automatic way to collect crypto
 - cheap & fast transactions, instant cashback payments
 - loyalty combined with blockchain, 1st of a kind on TRON
 - open banking technology



6. ROADMAP

We have a long-term plan for ThanX Finance that includes going multi-chain and real-world use cases via open banking technology and ThanX Pay!



7. TEAM

Founders:

Roland Lesku - CEO & Co-founder - [LinkedIn](#)

- 4 years experience in information technology sales at companies like Canon and Flex. Early FinTech adaptor and crypto enthusiast.

Krisztián Lesku - COO & Co-founder - [LinkedIn](#)

- Experience in the Financial Services industry at Wise (formerly TransferWise). Wrote his thesis about crypto (Cryptocurrencies - The dawn of a new financial era) in 2018 and took part in various crypto projects since then. Web Developer, and creator of tronnetwork.store & cotimerch.store.

Developers:

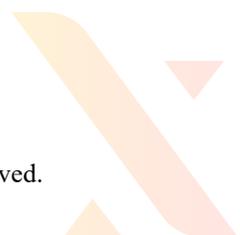
Dávid Horváth - Developer:

- Full stack developer and experience with .NET applications, Java, JavaScript, Spring, REST api, SPA, AngularJS and Angular2+.

Advisors:

Maurice Deuss

- 10+ years at Flex as a Business Dev. Director and CEO of crypto project Turu Global.



8. VALUE CREATION

We, at ThanX Finance, are creating value for both the merchants and our users. Both can tap into the world of cryptocurrencies at no cost and without barriers by using or partnering up with us. Getting into crypto has never been easier!

8.1. Global access

Our service and token are available for everybody, anytime and from any part of the world so it can serve as a new global reward system for individuals and SMEs as well. Our users can bypass barriers, challenges and costs of investing in crypto as the usage of ThanX Finance can be a potential solution for collecting free crypto.

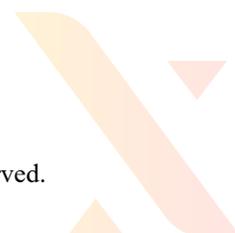
8.2. Private growth

The usage of cash is declining in several countries while the rise of cryptocurrencies are challenging the banking system and disrupting the way we use money. Now, finally, there is pressure on the banks to innovate their outdated infrastructure and develop a more efficient and faster payment system. This is happening in the EU via the introduction of open banking which benefits we will harness.

At ThanX Finance we intend to simplify and cheapen loyalty programs with the power of blockchain technology and cryptocurrencies. If more money would be in the individuals' pockets, it could open the way for private growth.

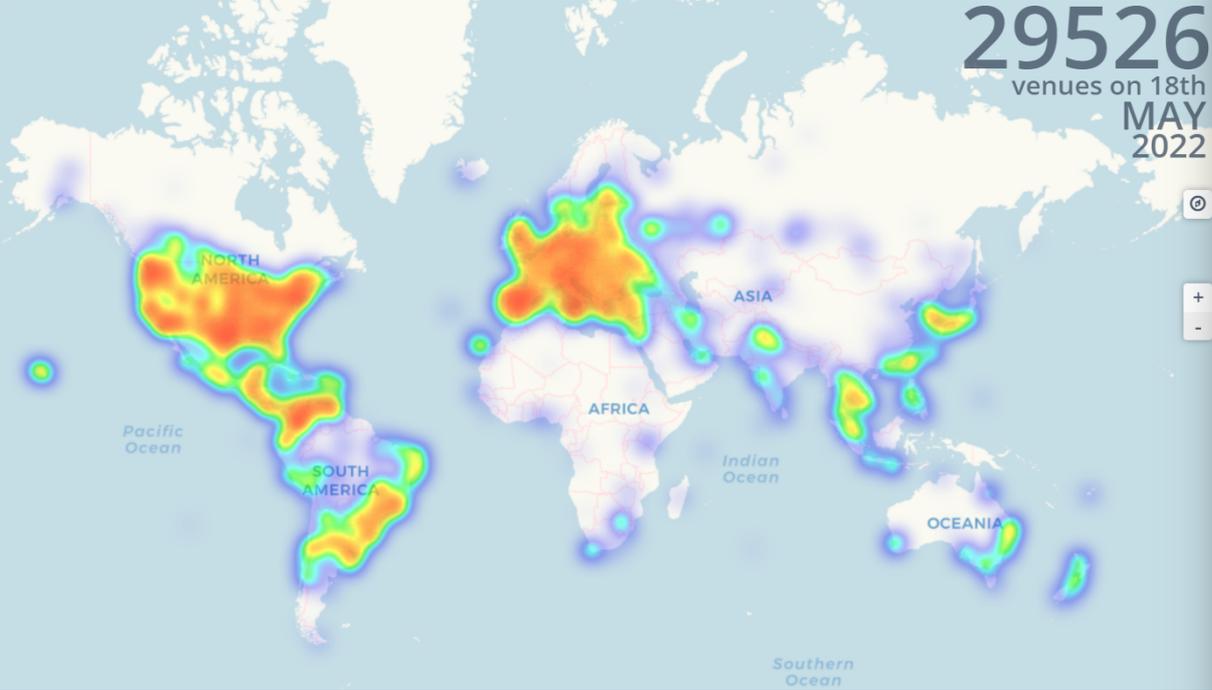
8.3. Companies

According to Coinmap.org there are 29,526 venues worldwide accepting cryptocurrencies as of 18th May 2022. However, this number is actually close to around 200.000 as only a minority of the merchants are represented on Coinmap.org. It can also be seen that crypto adoption is most advanced in the west, mainly in America and Europe, but APAC is catching up nicely as well, so these areas will be our focus. But as an EU-based company firstly we'll mainly start with the European market where more than 10 million people own cryptocurrencies and it's growing exponentially. Within the EU we build partnerships with the



biggest cross-border e-commerce brands (e.g. PUMA) and with big local online stores (e.g. FOREO, myToys).

Cryptocurrency acceptance worldwide (2022)



Source: coinmap.org



7. SUMMARY

Building customer loyalty was always a central issue for companies and a crucial factor for users as well. Loyalty programs were evolving through the centuries and the most important thing was to serve the needs of retailers and customers via efficiency, acceptability, simplicity and usability. The difficulties of participating in loyalty programs need to be abolished, and we think cryptocurrencies and blockchain technology can have an important role in it.

In spite of the warnings and attempts to scare people away from cryptocurrencies, the market is continuously reacting differently. It goes contrary to the predictions and assumptions as more people tend to use them. We believe cryptocurrencies will be the mainstream currencies after the world sees the potential behind this relatively new technology.

Our goal is to boost adoption by providing a low-threshold, simple and free way of collecting crypto for the users, while also keeping in mind the needs of retailers by providing a new way to address the crypto generation via a revolutionised loyalty program built for the consumer society.

There is a saying that *“Bitcoin will do to banks what email did to the postal industry.”* We are on the exact same mission, but ThanX Finance is revolutionising loyalty programs with the power of blockchain technology & cryptocurrencies. Join our mission and make history with us!