



LEVEL G

2019

# WHITEPAPER 1.0

LIBERATED GOVERNANCE FOR ALL



# TABLE OF CONTENTS

|                               |    |
|-------------------------------|----|
| <b>DISCLAIMER</b> .....       | 3  |
| <b>ABSTRACT</b> .....         | 6  |
| <b>INTRODUCTION</b> .....     | 7  |
| <b>CURRENT ISSUES</b> .....   | 9  |
| <b>OPPORTUNITIES</b> .....    | 10 |
| <b>PROJECT OVERVIEW</b> ..... | 13 |
| <b>THE G-WALLET</b> .....     | 15 |
| <b>CORE FEATURES</b> .....    | 17 |
| <b>PROJECT ROADMAP</b> .....  | 18 |
| <b>OUR TEAM</b> .....         | 19 |
| <b>OUR ADVISORS</b> .....     | 21 |
| <b>CONCLUSION</b> .....       | 23 |





## DISCLAIMER

First and foremost, the LEVELG team is elated about the fact that you have downloaded a copy of our whitepaper and decided to go through it to understand and envision our project and its objectives.

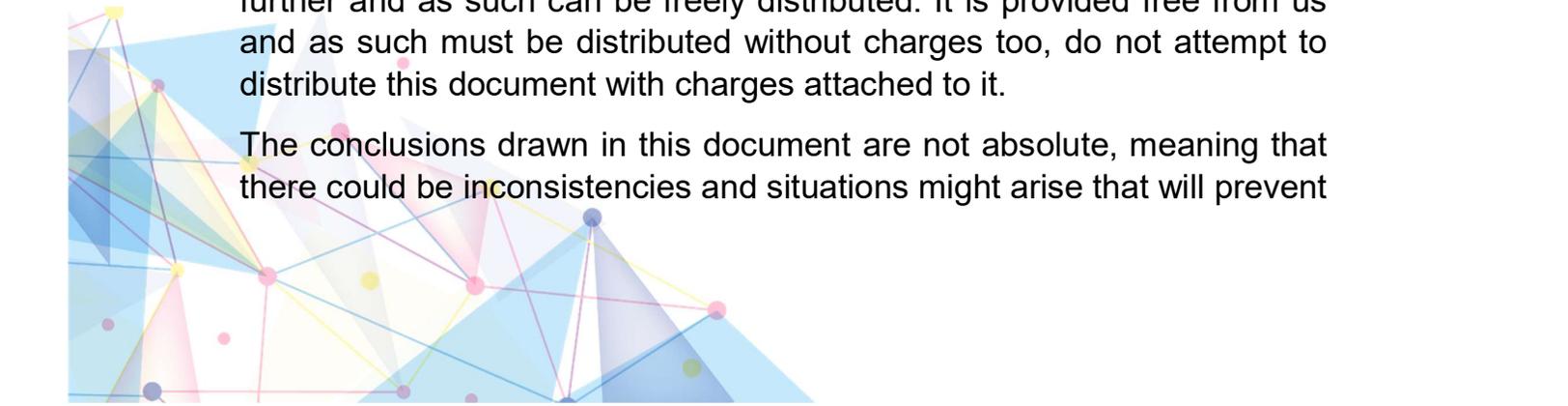
We, however, advise our dear readers not to skip this section as it is very important as is crucial to your purchasing our token. Kindly take your time to read through the disclaimer section and ensure you understand its contents. Before you proceed to any other section of this document, we urge you to read this disclaimer, understand it and grasp its meaning before proceeding.

The major point we will like to stress here is that this is a non-ICO whitepaper. In clear terms, this means that **we do not need soliciting for funds and investments**. Our project is well past that stage and has evolved to the listing phase. We strongly against anyone requesting or soliciting for funds in any way with our project because officially, we are not implementing an initial coin offering into our project. If anyone comes under the guise of LEVELG claiming that he wants to launch an initial coin offering, please disregard this and if possible, report to us under the various media we have made available to be contacted.

All the information provided in this document is for information purposes only. The LEVELG team officially owns this document, and its contents are uniquely related to us and our project along with our vision. However, parts of the provided information can be used, reproduced, distributed and used by any third-party individual or group provided that citation is made to the source.

This document is provided as a means to explain the plight of our project further and as such can be freely distributed. It is provided free from us and as such must be distributed without charges too, do not attempt to distribute this document with charges attached to it.

The conclusions drawn in this document are not absolute, meaning that there could be inconsistencies and situations might arise that will prevent





this project from reaching its goal. The information we have laid out are projected results but if all goes as planned should be accurate in real life applications.

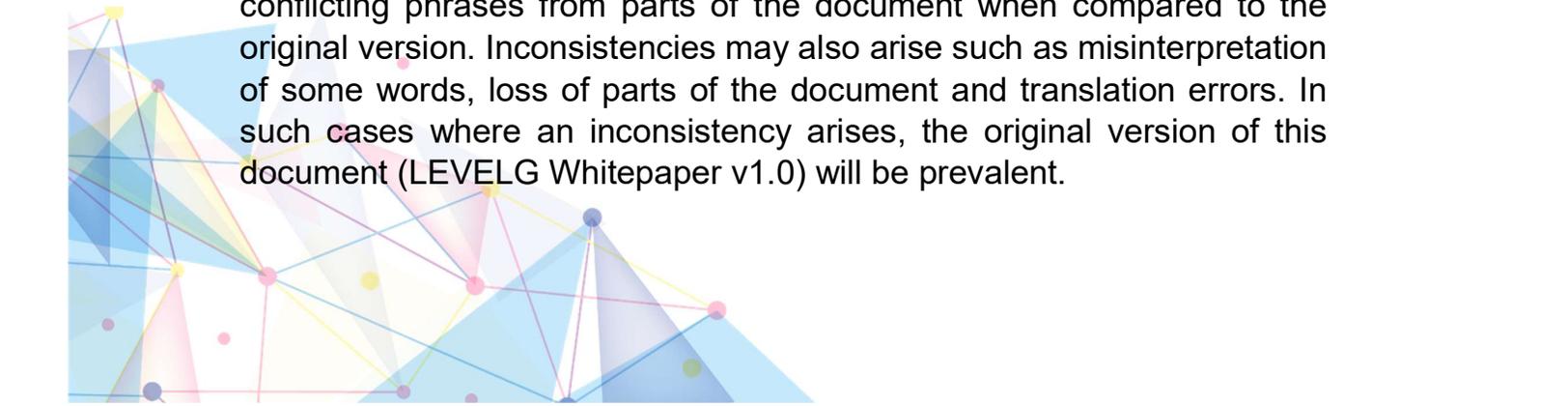
We implore everyone purchasing cryptocurrency to consult his legal advisor or lawyer. Make sure you are aware of your eligibility status concerning the purchase and holding of digital currency. Make sure you fully understand the laws and regulations regarding digital currency in your country. The purchase and holding of LEVELG token coupled with the utilization of G-Wallet will mean that it is not frowned upon legally in your country and it doesn't infringe any laws or regulations. We would strongly advise against using any of the services if digital currency and its associates are not allowed in your area of residence, you are responsible for your actions as purchasing our token or utilizing our wallet might be an offense and might be punishable by law. If you patronize our services while violating any laws concerning digital currency, we shall not claim any liability on your behalf. In any situation that you find yourself as a result of your actions, please bear in mind that you will be responsible for the results.

The purchase or holding cryptocurrency under illegal circumstances may lead to confiscation and might warrant further legal actions be taken against you. In other words, purchasing our digital currency is totally at your risk.

The provisioning of this document is officially in the English language, and the original version and its revisions are made available on our website, and that is the only means by which we are providing it. As time goes on, further revisions or translations will be provided to give explicit meaning to the information provided on the ground.

Any updates, revisions, and translations made to this document will be announced officially on our website, and the revisions will also be provisioned on our website too, kindly check regularly to keep track of further developments.

In a situation whereby a revision or translation is made, there might be conflicting phrases from parts of the document when compared to the original version. Inconsistencies may also arise such as misinterpretation of some words, loss of parts of the document and translation errors. In such cases where an inconsistency arises, the original version of this document (LEVELG Whitepaper v1.0) will be prevalent.

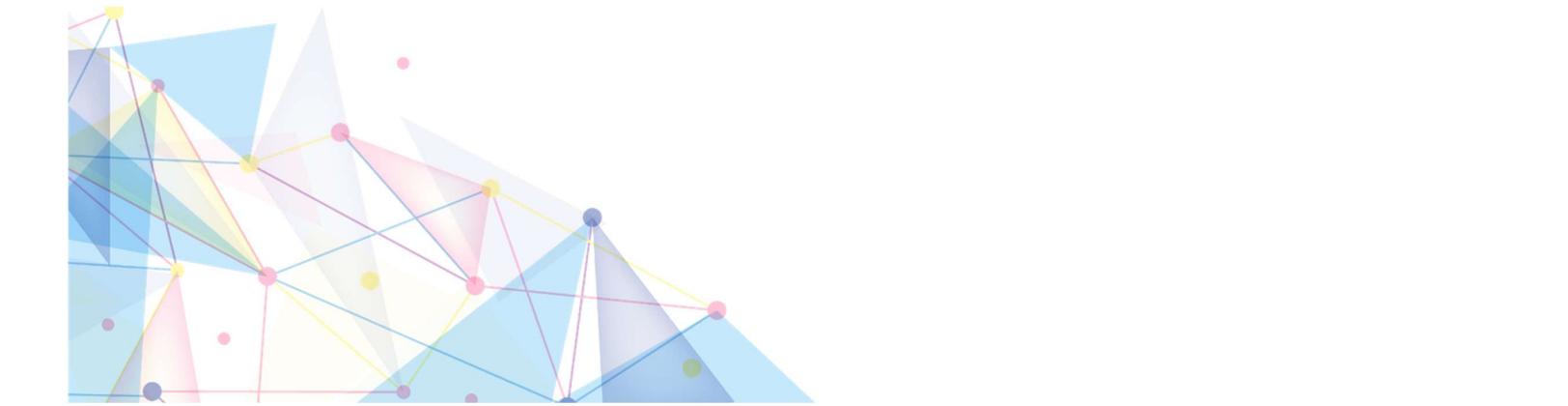




As such, we would like to point out that the information provided in the initial version of this document will remain authentic and modifications will not be made to the written content rather; information will be added to it to help people understand the concept further. With this in view, the information you get from this whitepaper shall not conflict whatever information found in later versions of this document.

External information provided regarding our whitepaper and our project should be disregarded or should be investigated thoroughly before believing it. Always ensure to confirm the credibility of whatever information you get from other sources. We also strongly advise our dear readers to get the copy of this document from our website as that is the only guaranteed source of obtaining this document firsthand in its pure, undiluted form. Obtaining from another source might get you a compromised document with altered information as this is not an uncommon scenario and if you proceed to obtain this document from any place besides the source, you risk getting the wrong information.

Any regulatory body has not assessed this document; neither is it subject to any laws or regulations. By taking the time to read this disclaimer, you agree that you have understood its importance and will comply with everything stated above and strict compliance with its content will be observed. Thank you as you comply with this disclaimer, and now you can proceed to read the other parts of the document.



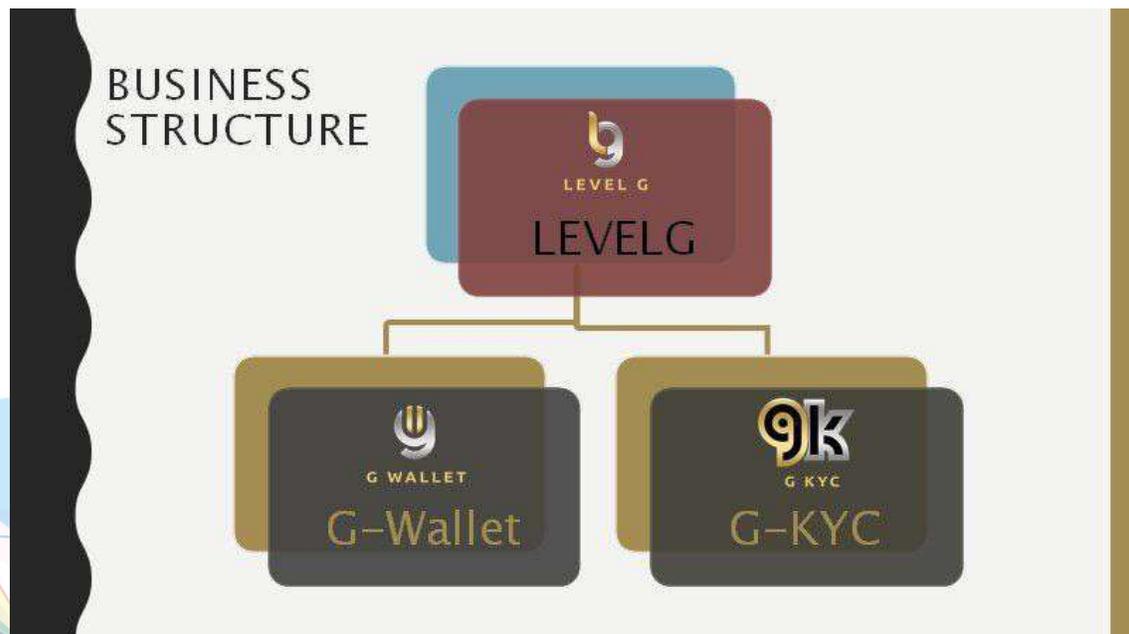
# ABSTRACT

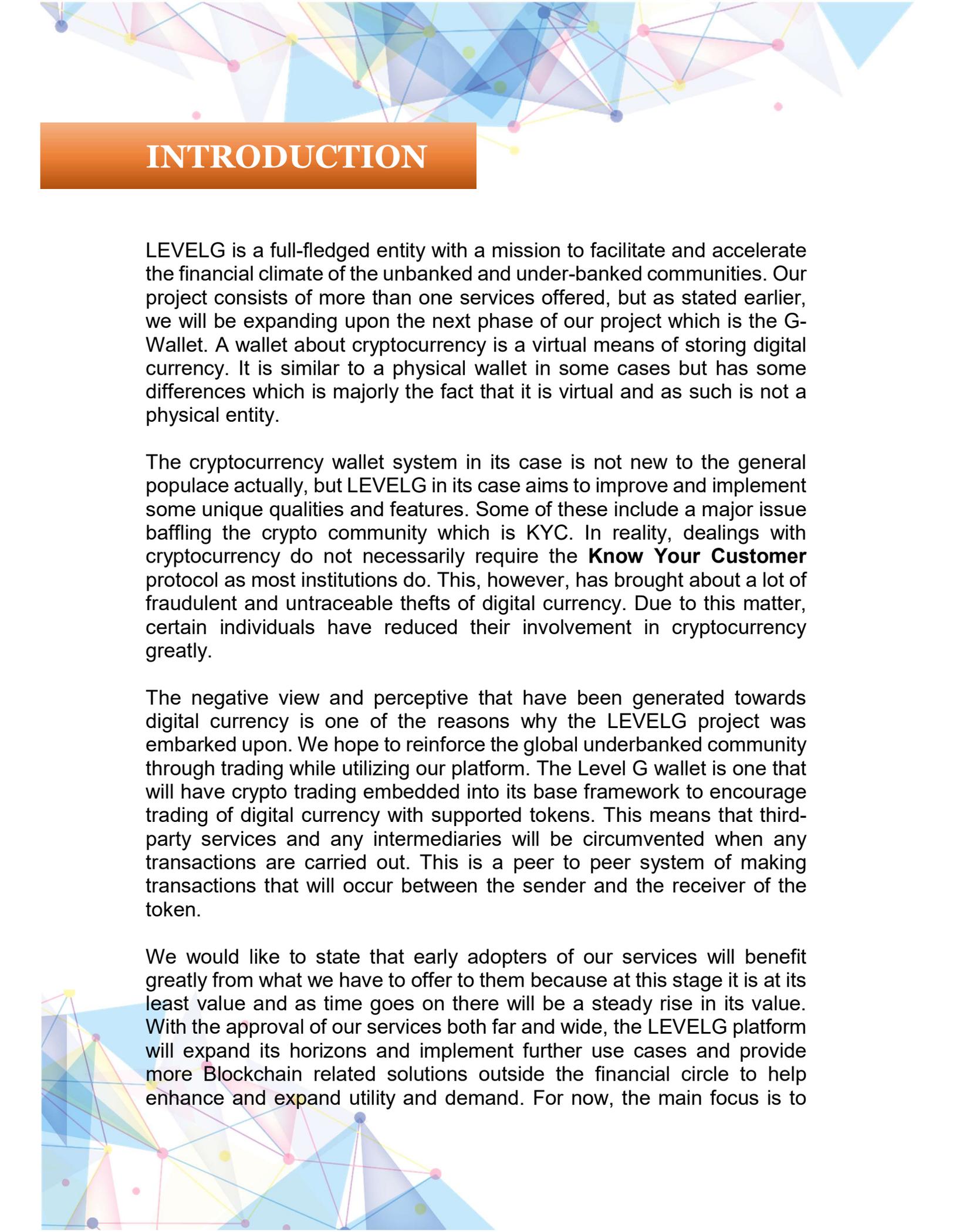
The rise and the implementation of blockchain and cryptocurrency in almost all areas of our daily activities have faced investors with a big issue which is the safety of their assets and also further use cases of their digital currency. Many cryptocurrency wallet systems have been made available, and as such our project is not an innovation to the world; rather, we aim to expand the horizon of wallet systems and digital currency.

LEVELG is a multi-cryptocurrency platform that focuses on improving the quality of digital currency in our age. We make use of the word multi here because our platform offers more than one crypto related services for the use of the people namely: G-Wallet, G-KYC coupled with our LEVELG tokens. As stated in the disclaimer, **this is a non-ICO whitepaper**, and as such we are not soliciting for funds or finances from people or investors. For brevity and a better understanding of this whitepaper, we are placing our focus on the G-Wallet as this is what this whitepaper is stressing upon and it is also the current phase we are implementing.

We are glad to inform the public that we will be having our tokens **listed on more exchanges** soon which is why we have put into consideration the involvement of a wallet. It will be used to secure our tokens thus providing all in one solution to our users and speeding up the process.

The G-Wallet is being developed as a means to store our tokens and overcome some issues in the crypto community today. These will be discussed in the following sections of this document.





# INTRODUCTION

LEVELG is a full-fledged entity with a mission to facilitate and accelerate the financial climate of the unbanked and under-banked communities. Our project consists of more than one services offered, but as stated earlier, we will be expanding upon the next phase of our project which is the G-Wallet. A wallet about cryptocurrency is a virtual means of storing digital currency. It is similar to a physical wallet in some cases but has some differences which is majorly the fact that it is virtual and as such is not a physical entity.

The cryptocurrency wallet system in its case is not new to the general populace actually, but LEVELG in its case aims to improve and implement some unique qualities and features. Some of these include a major issue baffling the crypto community which is KYC. In reality, dealings with cryptocurrency do not necessarily require the **Know Your Customer** protocol as most institutions do. This, however, has brought about a lot of fraudulent and untraceable thefts of digital currency. Due to this matter, certain individuals have reduced their involvement in cryptocurrency greatly.

The negative view and perceptive that have been generated towards digital currency is one of the reasons why the LEVELG project was embarked upon. We hope to reinforce the global underbanked community through trading while utilizing our platform. The Level G wallet is one that will have crypto trading embedded into its base framework to encourage trading of digital currency with supported tokens. This means that third-party services and any intermediaries will be circumvented when any transactions are carried out. This is a peer to peer system of making transactions that will occur between the sender and the receiver of the token.

We would like to state that early adopters of our services will benefit greatly from what we have to offer to them because at this stage it is at its least value and as time goes on there will be a steady rise in its value. With the approval of our services both far and wide, the LEVELG platform will expand its horizons and implement further use cases and provide more Blockchain related solutions outside the financial circle to help enhance and expand utility and demand. For now, the main focus is to

provide a means for trading and to battle the financial crisis facing people today.

The LEVELG platform is planning to take full advantage of blockchain technology and all its features while trying to eliminate the negative aspects of it. In our case, we want to help optimize the current economic system. The development of a global financial marketplace is also part of what we aim to achieve from this project and coupled with this is the aim to give institutions the ability to provide a means of low-cost financial solutions to battle the financial crisis and to serve everyone regardless of their geography, ethnicity, religion, and wealth class.

We are promoting a financial evolution to the world with the aid of decentralization. The introduction of decentralization into the financing sector has proved to be a positive step, and we choose not to be left behind when the new economy sets in.





## CURRENT ISSUES

Major issues are battling the cryptocurrency community today, and we have laid out the major issues faced and possible means of tackling them and bringing these problems to a decline.

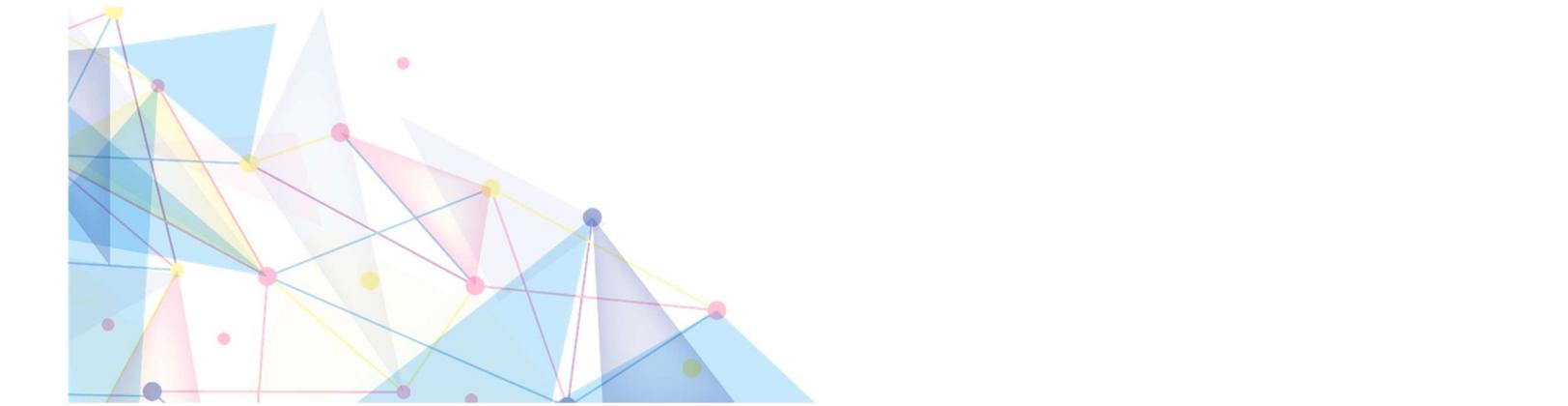
The major issues we are trying to deal with are scammers and people who try to cheat others of their cryptocurrency. In extension, we are also trying to get rid of any unscrupulous or dishonest means of trading in our system which includes one user having more than one account on our platform.

Some platforms do not present a direct way to trade token for the token in the crypto community and as such makes it more complicated when trying to swap out one token for the other.

Countries are facing a financial crisis and as such cannot purchase some goods overseas due to their weak currency and the failing infrastructure of the country.

There are cases of unbanked people too who do not have quick access to a nearby bank for making transactions. They might not have the means to travel long distances to complete a transaction because of the distance of the bank to their residence while some do not want to undergo the charges incurred by the bank when making a transfer. A study shows that about 2 billion people worldwide are still unbanked.

There are also cases where an individual wants to dabble into the crypto world but then does not know how to go about it. Setting up a wallet to hold his digital currency is not the only thing to do, but due to the fact that a lot of these crypto services do not explain in details how their platforms work and different means by which the tokens stored can be utilized, the user gets confused and in turn abandons the wallet thus dwindling the hope of his involvement in digital currency.





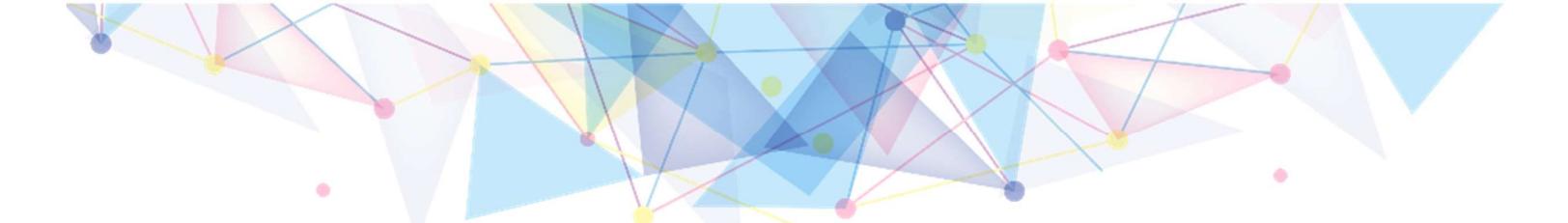
# OPPORTUNITIES

This project was embarked upon for a cause. After taking a good look at the society and the economy, we have deduced that there are issues which need to be addressed. They are outlined below.

The first issue we did mention is the presence of scammers in the crypto world. It does not mean there are no scammers under different areas of life but what makes crypto theft more unique and dangerous is its untraceable nature. There are many reports about hackers carting away digital currency worth millions of dollars, but chances of them getting caught are usually slim. With this in view, LEVELG via G-Wallet which will also be the major means of holding our utility token (LEVELG token) will be introducing the KYC protocol into its platform. Having the KYC protocol means that we have information about our customers and as such gives stolen funds a second chance to be recovered. KYC, in this case, means little information about our clients before they can proceed to use certain parts of the platform. We would like to stress the fact that we will not sell the information of our clients and users to advertisement agencies. The privacy of our clients are of topmost priority to us, and that is why we have decided to offer first-class services to everyone joining us.

The next issue is the issue of trust. Therefore, G-Wallet has taken the opportunity to introduce P2P trading with an escrow service. We have experienced lots from OTC platform and implement it in G-Wallet which makes it more trusted and efficient. What is an escrow service? An escrow service in our case means that we will act as a trusted middle man between a buyer and a seller, monitoring purchases and ensuring that the condition for a contract has been met. Our escrow service will cover transactions and exchange of coins, and some of them are:

1. BTC
  2. ETH
  3. USDT
  4. XRP
  5. XLM
  6. Other stellar based tokens
- 



**The escrow marketplace** will further help traders for trust issues. G-Wallet will act as the middleman; a temporary wallet will be created that will be monitored with a smart contract and shall not be accessible by anyone. Once the wallet is created, both users send the exchange equivalent of whatever coin they wish to trade. The smart contract will, in turn, investigate the initiated transfers and confirm the credibility and accuracy of each transfer. When all is confirmed by smart contract, both users have their coin released to their wallets respectively, and the temporary wallet that is created becomes obsolete immediately.

Our platform will also give its users the chance to exchange their tokens for another one even if its Blockchain framework is not about ours. This way, users do not have to go through different platforms to change fiat to XLM and vice versa. We will handle it all on our platform by helping our users do the hard work.

Some countries have very weak currency and as such, making purchases from foreign countries are almost impossible due to the poor infrastructure they have — with G-Wallet, making purchases will be easier because there will always be an increase in the value of our token which will also mean that the token you bought today might be worth more tomorrow. This will help encourage the use of digital currency and eventually our token can be adapted as a real currency that will be widely accepted across the globe.

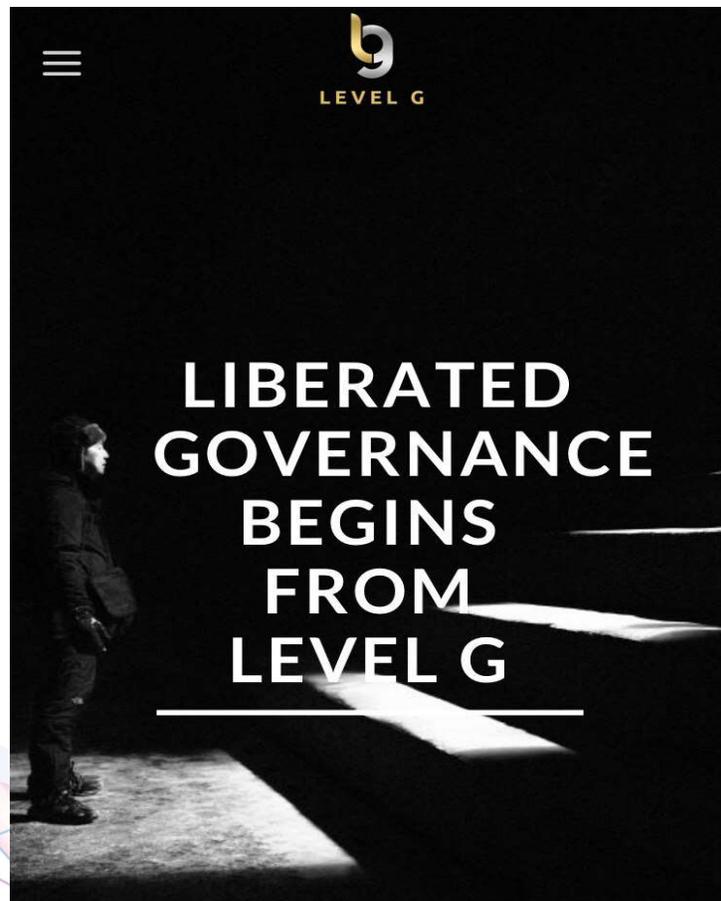
There are also cases of the unbanked and underbanked people. These for one reason or the other cannot access a financial institution or are having issues utilizing the services of a financial institution. Some of them live in distant places with no access to banks, and they have to travel long distances to be able to carry out a transaction. This is a huge deterrent because of the stress that will be involved over making such a transaction. There are cases of people who do not want to go to the banks because transactions will most likely attract a fee which they might not be able to afford. There also cases of people who want to send money overseas but might not find it easy doing so or are faced with high transaction fees too. All of these are going to be tackled by the G-Wallet because our transaction takes place almost instantly due to the framework we will be based on. Besides from the speedy transactions, our services will be accessible from all parts of the world and as such transferring tokens to



other parts of the world will be as easy as having the public address of the individual and sending the number of tokens you wish to send.

Another thing which is one of the major reasons why this project was created was liquidity among cryptocurrency holders. The traditional way for liquidity to be carried out is to process it amongst different platforms especially if the demand is very high. With G-Wallet, it will be done in one place and with ease. Everyone has access to the G-Wallet and can create a wallet but the current phase keeps all wallets locked and unable to function fully until a certain amount of tokens are bought. When the minimum number of tokens have been achieved into the wallet, then the wallet is unlocked, and transactions can be carried out without any restrictions. This will help people to hold on to their tokens for a longer period and will greatly reduce erratic transfers from one place to the other. In turn, it will help stabilize the value of our token and reduce the price spikes most cryptocurrencies are faced with.

In the future, we will be making efforts to involve debit cards as a means to access your tokens whenever and wherever you want. The implementation of debit cards will serve as a means of improving liquidity globally.





## PROJECT OVERVIEW

We are a group of people who love to discover new blockchain products and provide advanced use cases as it is not all about cryptocurrency. We have put ourselves in the position of training people and fighting poverty. Our principle drifts towards "**knowledge power**" and we are integrating people of different background to conduct research and development. Knowledge will last forever while industry, people and academicians are the hope to discover the best approach in provisioning endless blockchain products.

What is LEVELG? We are a crypto-fiat platform for all crypto communities that provide easy liquidation for individuals worldwide. LEVELG stands for the name of our company and also the name of our token.

Our company is a startup Blockchain software service provider. We are focused on developing cryptocurrency products, services, and solutions to help advance the blockchain industry and spur economic development. We are goal driven and principle oriented with aims and objectives that will be carried out with the successful launch of our project.

Our **vision** is to provide blockchain and technology related business solutions.

Our **mission** is to empower all users towards automated and more secure financial services.

Our tagline: "**Liberated Governance for All**"

Our core values are to provide **Ethical, Competent, Professional, Accountable** and **Trustworthy** services to the general public.

**LEVELG token is a utility token.** What is a utility token? We do not create LEVELG to act solely as future value storage and people are waiting for the hike. We create LEVELG; we develop products without ICO, and the product themselves will need it as the vehicle to activate them without reducing the amount of your LEVELG tokens. You need to have a certain amount of LEVELG to be eligible in using our service. The inspiration of our service is to educate people on how to support the idea which makes their daily routines easier. Therefore for the number of tokens needed to activate our service, we will leave the \$ value of the desired tokens to the market to decide, and it is beyond the team's control.



In the case of LEVELG, we are not going through an initial coin offering as we have our tokens listed on some exchange platforms already. Instead, our whitepaper is targeted at offering a **decentralized wallet** to the general public.

LEVELG token and G-Wallet are two different entities but are closely related as they are complementary to each other. LEVELG token has a major aim of eliminating poverty among people and using the latest decentralized technology to help with financial issues across the globe.

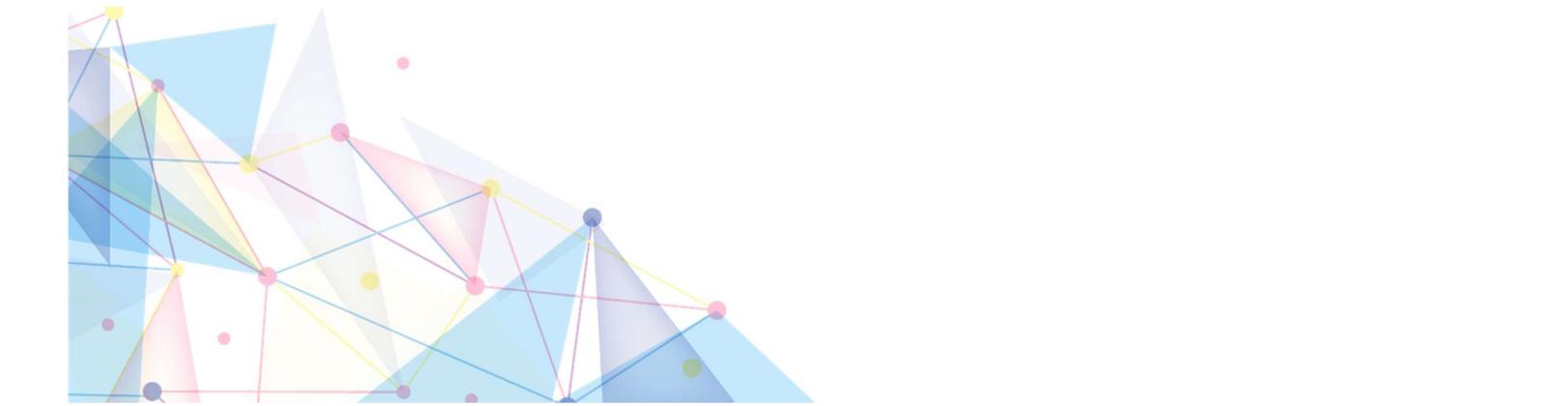
The LEVELG tokens are operating on the stellar network protocol. They are designed to operate as a currency similar to Bitcoin, Stellar Lumens (XLM) and Ether. Stellar is a platform that connects banks, payments systems and people. They help integrate these into different platforms to move money faster, more reliably and at minimal cost.

The stellar network is used for 2 major reasons which are:

- Ability to send funds over to different countries with different currencies at extremely reduced transaction rates.
- Transactions on the decentralized network have extremely fast processing speeds. Talk of 2-5 seconds on completing a transfer.

You can read more about the stellar network on [www.stellar.org](http://www.stellar.org)

LEVELG token can be used as a medium of exchange either for another token, real money or for goods and services.





# THE G-WALLET

The G-Wallet is the bone of contention in this whitepaper, and we will expand on it here.

What is a cryptocurrency wallet? A cryptocurrency wallet is a secure digital wallet that can store, receive and send supported digital currency.

The ability to utilize the cryptocurrency itself lies in the wallet. Before you can hold a digital currency, you must have had a digital wallet that supports the token structure.

The G-Wallet can be known as an Escrow marketplace where buyers and sellers can trade token for token. The G-Wallet can be used for holding only LEVELG tokens or can be used to store other tokens under the stellar network protocol.

Every member signing up to join G-Wallet will be provisioned with a wallet that will be unique to the individual. Before all operations of the wallet become functional, the user is required to do two things which are: KYC registration, **Minimum LEVELG token holding** which works as the **battery** for the wallet.

The KYC is a layer of protection added to the system. This helps improve security and trace fraudulent activities better. All information of our clients is securely stored away and not accessible by the general public, so your identity is always kept hidden after a transaction. Without the KYC, you still have access to your account but not until you verify can it be used fully. This means that an account can be created and will have the ability to receive tokens but will not be allowed to send tokens out unless verification is completed.

Not having KYC data verified also means that trading will not be possible as the ability to send tokens will not be feasible. The KYC protocol will help bring justice to those who get defrauded or have their tokens carted away because we at the backend will have firsthand information and tracking of where the token comes from and where it goes to. With relevant information, scammers will be deterred from using our service and will help provide added security to our token. This does not guarantee that fraudulent activities might not occur, but it will help reduce it to a bare minimum.

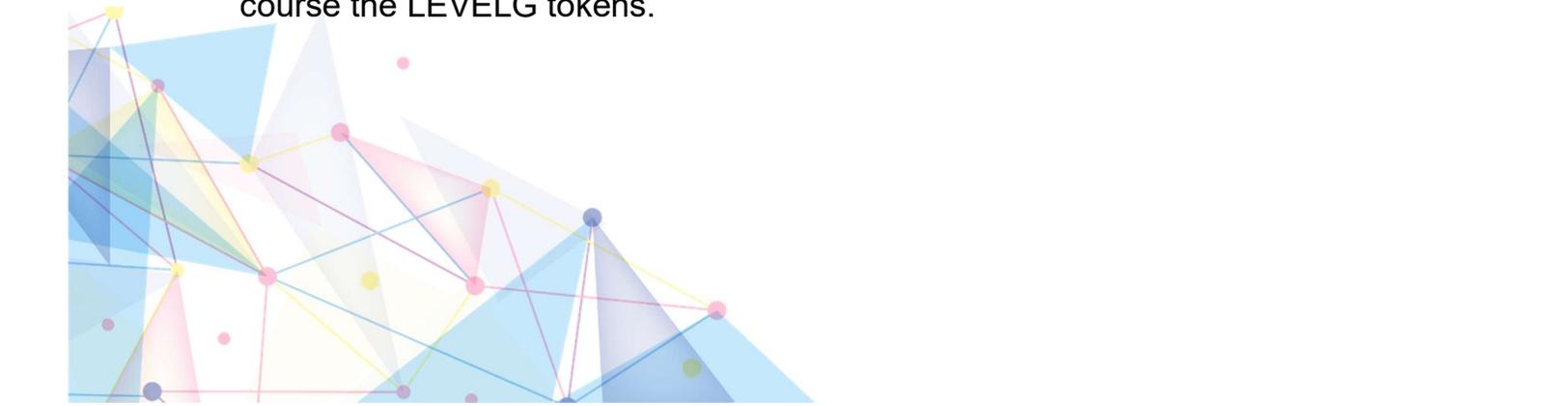


The G-Wallet ecosystem also serves as a middleman when transactions are carried out. When purchases are carried out, it will be confirmed on both ends before the transaction becomes completed. The buyer does not have to worry about losing his finances because we hold them securely. As soon as the seller transfers the equivalent of whatever the buyer is paying for, then the verification phase begins. The seller first has to confirm that the transfer has been carried out while the buyer has to confirm that the transaction has been completed in his end before the whole transaction becomes recorded on the Blockchain as complete.

The G-Wallet is also easy to use as there are web and mobile apps developed with a clean user interface for ease of navigation. Besides that, the G-Wallet will be handling transfers similar to the way mobile banking apps do, were adapting to the way bank transfers are being carried out to our project expect that this will be faster, and we will be dealing with digital currency.

In the long run, the G-Wallet aims to partner with MasterCard, Visa, and PAYDOO to expand the use cases of our token and to also help broaden the user base. With the implementation of debit cards, it will be easy to use our tokens at the point of sale terminals, and the ATM stands too. That way, you can withdraw your currency equivalent with real money on the go. Besides this, we will also be having our LEVELG debit cards that can be used like regular debit cards for payments and others.

The G-Wallet features an atomic swap where LEVELG tokens and all stellar based tokens will be able to swap out their coin for XLM almost instantaneously within the wallet. The G-Wallet has an inbuilt function to facilitate the process. The user will select the number of tokens he wishes to swap, and an equivalent will be given to him in exchange for the number of coins he has released. The good thing is that he does not need a separate wallet to store this since the traded coins will be under the stellar network; they can also be stored in the same wallet. This does not mean that the G wallet will only be limited to the storage of stellar based tokens only. It is a multipurpose wallet and in time provisions will be made for another type of cryptocurrency to be stored in it. For now, the G-Wallet can hold BTC, ETH, XRP, USDT, XLM, other stellar based tokens and of course the LEVELG tokens.





## CORE FEATURES

Global transactions made easy. Different integrations will be made available in time to help bring about reliable low-cost transactions that will cut across all geographies.

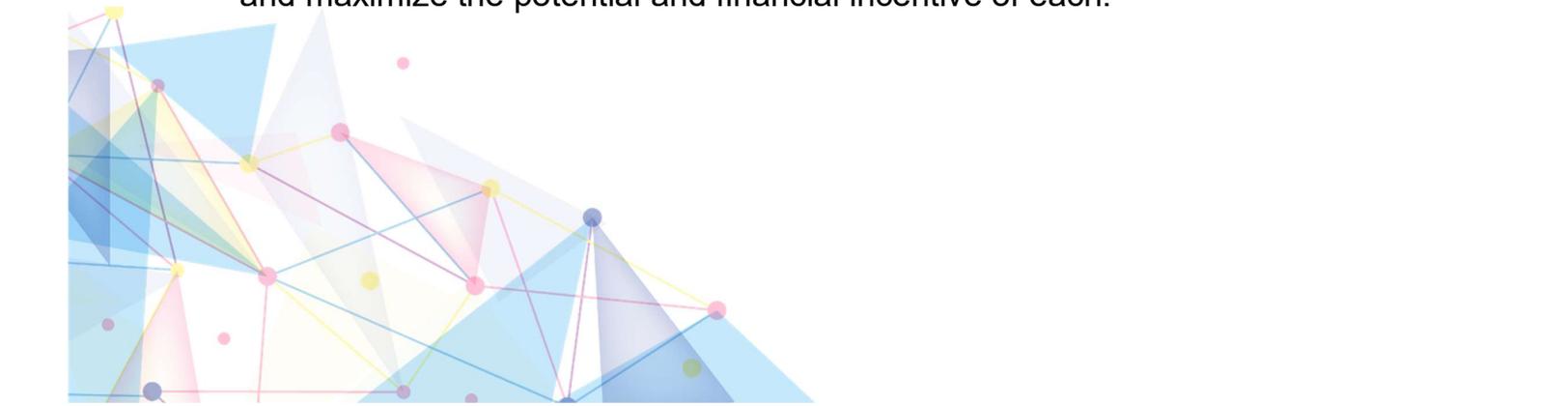
Speedy transactions will be the trend now because we will make sure that every initiated transaction will be completed in a maximum of 5 seconds or less. Standard timing will be 2 seconds for a transaction which is the fastest transfer speed in the world.

Lowest transaction fees will be one of the features our users will enjoy. Of course, the transactions won't be processed for free, but we have made them so small that the user can't feel the impact. Our base transaction fee is currently priced at 0.00001 XLM which makes for the fastest transfer speed in the world.

Cryptographic security is also our watchword because the security and safety of our customer's funds are an essential part of our success. The stellar smart contract code is written and executed using various constraints. The individual will sign each transaction that is initiated as proof of authorization before the transaction can be marked as complete.

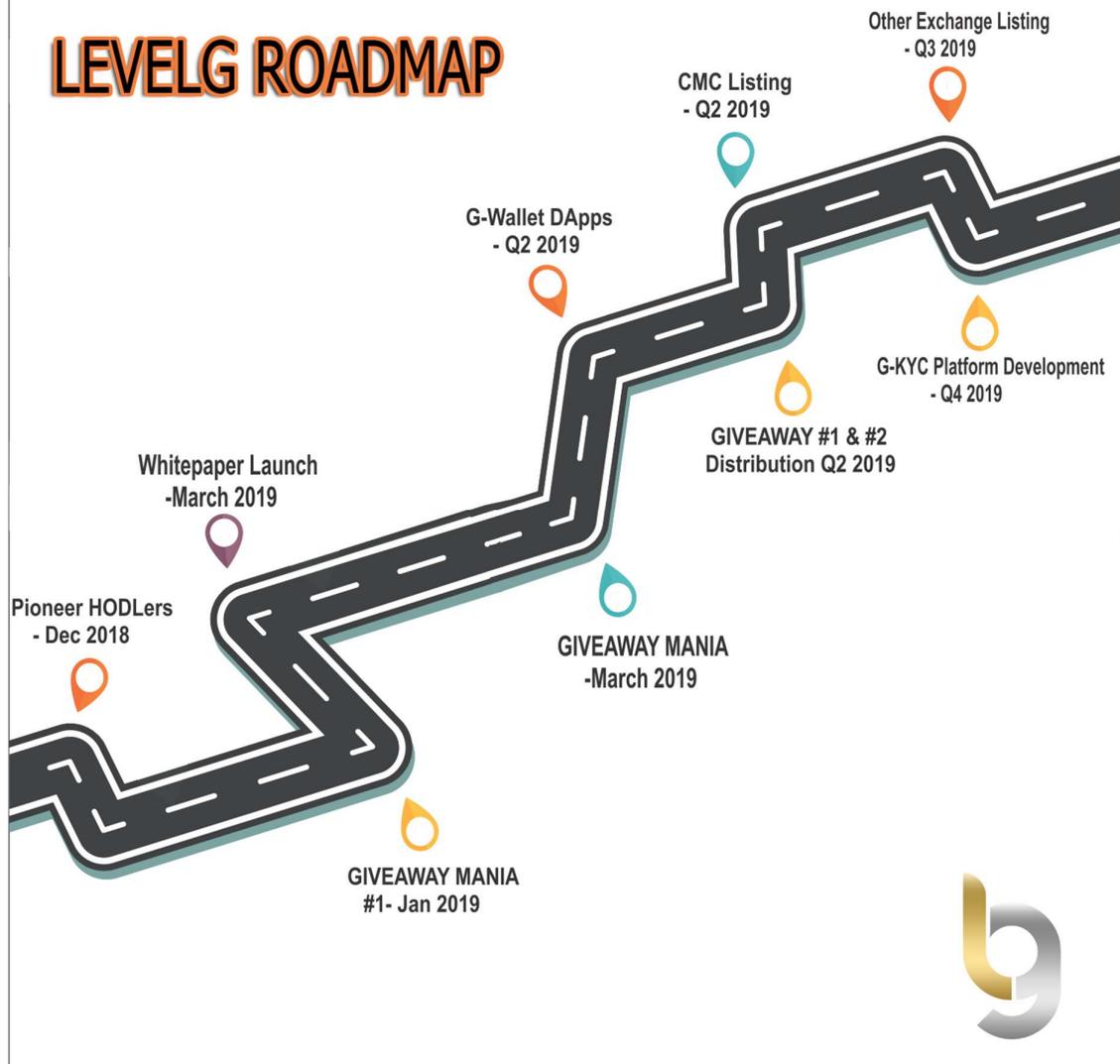
The stellar ecosystem helps to solve a major issue battling the cryptocurrency world today which is scalability. With the stellar network running alongside the blockchain network as a sidechain, the main blockchain will be able to perform at its peak with less strain. The stellar network, in turn, will keep in sync with the main blockchain network to provide better efficiency.

The liberated governance is what we are encouraging as this is a feat that is deeply rooted in every one of us. The LEVELG platform is providing the next-gen technology to replace the ancient ones, and we urge everyone to be involved so as not to be left behind in this technological revolution. We are encouraging trading amidst our customers, and that is why it is deeply rooted within our project, maybe this will help bring poverty down and maximize the potential and financial incentive of each.



# PROJECT ROADMAP

## LEVELG ROADMAP



# OUR TEAM



**HAZIMIN**

Founder / CEO

<https://www.linkedin.com/in/shahzool-hazimin-azizam-56070064/>



**EIMIR**

Co-Founder / CTO

<https://www.linkedin.com/in/eimir-azli-md-noh-10a569158/>



**NIK**

Co-Founder / CFO

<https://www.linkedin.com/in/nik-azman-nik-hashim-52073217/>



ADITYA

Dev #1

<https://www.linkedin.com/in/webdaadi/>



MEHMOOD

Dev #2

<https://www.linkedin.com/in/mehmood-bashir-61981882/>

## OUR ADVISORS



### LALIT BANSAL

Finance Technology Advisor

<https://www.linkedin.com/in/l-k-bansal/>



### DATO' AZIZ

Blockchain R&D (Head)

<https://www.linkedin.com/in/aziz-deraman-404a9a93/>



### SYARILLA

Blockchain R&D

<https://www.linkedin.com/in/syarilla-iryani-ahmad-saany-b1835173/>



## ROBERT

Legal Advisor

<https://www.linkedin.com/in/robert-walstra-ll-m-80431431/>



## NAVDEEP

Technical Advisor

<https://www.linkedin.com/in/navdeepgar/g/>



## SYFIK

Business Advisor

<https://www.linkedin.com/in/syfik-sidek-15475529/>



## CONCLUSION

The whole team of the LEVELG project would like to give our thanks to you our dear reader for going through this whitepaper. We express our utmost gratitude to you for taking the time to read and analyze this document along with every piece of information gathered in it. Our project is offering a way of utilizing the latest blockchain technology available to cater to the needs of people in general. Your contribution and that of others will help bring the LEVELG token into circulation across the world and will help to bring gain for anyone participating with us. We do hope to improve the quality of our service to you as time goes on. If after going through this document you are confused, have any questions or do not understand a portion of the document, feel free to contact us at <https://levelg.net> and go to the **contact us** section to express yourself.

Thank you.

[admin@levelg.net](mailto:admin@levelg.net)

<https://t.me/LEVELG>

Copyright 2019 ©levelg.net

