



IMPROMISED AI-PROJECT GENERATION
TOKEN

FANCY WHITEPAPER. V1.9

INTRODUCTION

Blockchain is a modern technology which is changing the world economy. It is a distributed database model that acts as a book to store and manage transactions. In other words, blockchain is a chain of blocks containing information. It is a public ledger utterly open to everyone. Instead of using a central chain management element, blockchains use peer-to-peer networks which anyone can join.

Blockchain technology brings greater transparency, enhanced security, improved traceability, increased efficiency, and speed.

Cryptocurrency transactions, which are based on blockchain technology, affect the economy on a global scale. Those allow instant, secure, anonymous payments all over the world and help to prevent corruption and money laundering. Cryptocurrency payments are transparent, independent from third parties (such as banks) and allow to significantly reduce transaction costs.

Cryptocurrencies' impact on present and future world is unquestionable, as they are going to drastically change various industries, including medicine, economy, politics, law, and many more.

Cryptocurrency exchanges - this is a fundamental tool in the present world, where you can buy/sell and earn on transactions with cryptocurrencies. It is proved by the number of cryptocurrency exchanges and their importance nowadays. The trading volume per day is 31 billion USD. The average 0.5% commission allows exchanges to earn tremendous money.

The more exchanges are created, the less manipulation can appear on the market. The competition between them also contributes to the reduction of commissions, the promotion of market-relevant projects and the improvement of the overall picture on the market. We want to introduce you to the new cryptocurrency exchange platform Fancy, which shares profits with its users for their engagement in developing the industry.

1. Problems and solution.

1.1 New decentralized economy

Cryptocurrencies are a solution to today's banking system issues. The main problems of a banking system are significant costs of loans and bank services, as well as administrative and bureaucracy barriers.

What's more, nowadays, banking systems are characterised by politicization and monopoly.

Cryptocurrencies efficiently solve these problems, as they are independent of third parties, such as financial institutions and governments. They guarantee anonymity and transparency. Bitcoin and blockchain technology are in a way a public demonstration against classic systems: legal, payment, and administrative.

In the current model, the risks related to potential setbacks are transferred to the end-users. By introducing fees, classic financial institutions benefiting from the funds of customers earned much more than users. Users earned nothing or very little, e.g. on safe investments. The entire financial system began to be centralized.

The whole idea of cryptocurrency gave users financial freedom when it comes to the currency itself, as well as sending or exchanging it. Thanks to cryptocurrencies, the world began to move away from the banks and the entire financial burden, and then it turned out that most cryptocurrency exchanges started to do the same as the banks so far.

When cryptocurrencies were introduced, everything changed in the world. Some countries have started to fight this idea. But with cryptocurrencies and blockchain technology you can not fight, because it's a scattered register, Bitcoin cannot be "turned off". In cryptocurrency transactions, there is a considerable level of security, guaranteed by blockchain. The world of cryptocurrencies has grown in strength, there have been a lot of new currencies. At the moment, there are about 2000-3000 convertible cryptocurrencies, but some exchanges started to behave like banks. If the bank falls, users do not have access to the funds, the governments of the countries try to help clients, but there is never any guarantee that the funds are safe.

1.2 Cryptocurrency exchanges

Cryptocurrency exchange is a platform on which users can trade digital currencies for other assets, such as FIAT money (i.e. traditional paper currencies) or other virtual currencies.

Exchanges that are currently on the market do not support industry development because they do not fully cooperate with customers.

Crypto exchanges decide about adding tokens, removing tokens, which have a bad impact on the industries. Full centralization of exchanges and the adoption of decisions regarding used tokens has a bad effect on the industry.

In addition, some cryptocurrency projects with high potential are unable to break through the conditions set by the cryptocurrency exchanges. Exchange platforms decide which projects will be recognized by users.

Exchanges do not reward users who support the development of the industry. The community should have an impact on deciding and distinguishing projects.

1.3 Centralized vs decentralized exchanges

Centralized exchanges work similarly to traditional stock exchanges. Users do not have access to their private keys, and transactions are controlled by the owners. That's why users need to be sure that they can trust the company that manages a given exchange. Transactions can be made only through mechanisms provided and approved by the central body. They provide quick transactions, support multiple users at once.

Decentralized exchanges are not supported by any company and use blockchain technology. Such exchanges only provide the possibility of trading, without storing private information about users.

In today's world there are no suitable technologies and therefore, there is no possibility to create a decentralized exchange that will work smoothly and execute a huge amount of instant transactions per second.

Some decentralized exchanges work on smart contracts and allow adding tokens without verification, which causes that projects with suspicious levels of trust are added to exchanges.

Centralized exchanges provide higher liquidity and a greater volume of trade. 99% of cryptocurrency transactions take place on centralized exchanges. While decentralized exchanges only offer transactional cryptocurrencies, the latter allows for the exchange of a monetary currency into a cryptocurrency and vice versa. Decentralized exchanges allow only payments in cryptocurrencies, and centralized ones ensure the use of traditional payments.

One of the ways to implement this idea is rewarding users for their actions and developing the industry. In this situation, we have decentralized and democratized management of a quick centralized exchange. Bitcoin mining works in approximately the same way - users are rewarded for maintaining the network.

1.4 Our solution

The Fancy project is a holistic and democratic solution created for people to use in generation of projects that has everything to do with artificial intelligence.

Our view is completely different because we want the community to be able to decide and influence the development of our exchange and the entire industry. That's why we give our users the opportunity to become co-owners of the Fancy project. Our goal is to create an exchange that does not duplicate the mistakes of other exchanges and will act on the basis of what the community wants. We want to offer a more transparent product, open to new projects in the blockchain industry, we want to develop the market holistically. We reward Fancy users for the actions taken in order to develop our project and the entire industry.

Fancy - It is a partially centralized exchange, where the users have the decentralized, democratized impact on operations.

The world of cryptocurrencies goes towards legalization, laws, and directives. Fancy is subject to two EU directives on safety, it is fully licensed throughout the European Union. Other countries that legalize cryptocurrency completely include Malta and there will be one of the company's branches.

Our mission is to change the world. We want to create large crypto-society around the world, by providing innovative solutions based on blockchain technology. We believe in creating a better future in money transfer and exchange services.

We are sure of the wide application of blockchain technology and the benefits of cryptocurrencies in the near future. By introducing global solutions not only through technological innovations but also by education, making the crypto ecosystem more friendly for everyone.

2. Fancy Exchange Platform

Fancy is a multifunctional, multi-layered design and hybrid exchange that combines the advantages of centralized and decentralized exchanges. As the first on the market, we give financial benefits to active users.

Fancy gives users democratic opportunities to add their coins and personal tokens. It helps with promoting both personal and corporate tokens. The goal is to create, above all, a hybrid exchange, a still centralized exchange, which is the central unit that manages and develops the entire project, but one that gives users the ability to decide which tokens and which coins will appear on the exchange and what services will be offered.

Fancy is more than just an exchange, it is a multi-layer product. The profit which we share with active users will come from the following parts of the project:

- Fancy Exchange 2.0,
- Fancy Pay Wallet App,
- Quick exchange,
- Payment gateway,
- A network of ATMs,
- PoS - payment terminal.
- Fancy Capital Investment

Our Fancy Exchange FANCY Token holders will have the greatest impact on the introduction of new currencies and innovations.

Further, having FANCY tokens will activate the memberships and key benefits will be:

- Passive and active influence on the implementation of innovations,
- The right to vote, decide on changes in the operation of the exchange - among others about adding tokens and structural changes on the entire platform,
- Precedence in listing new currencies,
- The possibility of exchanging FANCY for services offered by the company,
- Discounts for transaction fees - up to 50%,
- The possibility of receiving bonuses for membership, from the division of 80% of profits,
- Larger commissions on the affiliate program - up to 50%,

2.1. Core features:

- A powerful number of transactions per second with the possibility of increasing this amount in times of overload
- Trade margin
- 9 Types of order in a trading
- Optimised UI/UX
- Trusted IEO/STO Provider
- Profits and bonuses for FANCY holders
- Currency FIAT, Corporate/ Personal tokens supported
- 24/7 Users Support
- High-Security Level

2.2. User safety

The platform offers a fast and secure solution for exchanging and trading cryptocurrencies and FIAT currency. We have provided many security features that allow you to use the site safely. At the same time, we provided maintaining the standards of fast and easy service. However, we must also comply with the standards and requirements of locations in which we serve our clients. Due to regulations, some restrictions apply to areas or countries and services may not be available there. Information on KYC, AML regulations will be available on our partner's website.

The registration itself requires an email, password, and mobile phone number for initial verification of the process. Each client will have to undergo an identity verification process that will allow him to increase withdrawal limits as well as will enable us to ensure the safety and procedures required by law. Our support will work 24 hours a day and will review all related issues on an ongoing basis. We are also considering the possibility of introducing a document verification process from Trulioo and Jumio. Then, after verification, the customer will be able to make a dedicated account or transfer to our FIAT account. Deposits in cryptocurrencies are automatically approved by our system, while deposits from FIAT depend on the service or bank via which the client will provide us with an account. From time to time, the security department, if you suspect a malfunction or simply in a random selection may ask for another verification - everything for safety.

95% of users' funds are protected on the Fancy OU cold wallet with additional security. It results in a higher level of protection against the theft of tokens.

The security of FIAT protection is provided by banks cooperating with Fancy OU.

The platform is to provide a security process to user accounts. Log in to the account after is carried out after additional 2FA verification or SMS. In some cases, there is further confirmation required by e-mail.

The entire log-in history is available to users. All transactions made by our platform are saved and shared in a user-friendly format. Private data is encrypted.

The latest technologies protect the server against falls and burglary. Third companies will test the servers, interaction nodes and the results published.

2.3 API Integration

An API (Application Programming Interface) is a software-to-software interface that enables two applications to exchange data among each other. API integration covers:

- Order Book and Trades
- Tickers
- User
- Merchant connection
- User to User transfers
- Internal and External payment gateway
- Mobile app - user - exchange connection (limited by the amount of funds)
- Robots trading (in the last stage)
- ATM network - user - wallets - exchange

2.4 Quick buy and sell

This service will give the opportunity to express the exchange of FIAT and digital currencies. Next, it will be connected to our proprietary API, which will also facilitate the exchange and processing of transactions with merchants and our ATM network. It will be also the most friendly exchange environment for beginners.

2.5 Fee Structure

Low transactional percentages for our users will allow for a large number of transactions.

Standard commissions for each transaction amount to 0.25%

Taker fee:	0,25%
Maker fee:	0,25%

FANCY-POWER holders and partners will exempt from trading fees up to 50%.

2.6 FIAT currency

We will accept PLN, USD, EUR, GBP but in the future, we plan to add more FIAT currencies. The project is fully licensed, which gives us a lot more possibilities in the field of FIAT currency exchange. The ability to exchange all tokens on FIAT with just one click.

We will cooperate with various financial institutions.

2.7 Payment Gateway

Fully compatible with API, it will change virtually every website, including this built on WordPress, to the possibility of making payments in cryptocurrencies. Our development plan has the scope of creating our own payment gateway as well as plug-ins for the most popular and extensive merchant systems such as WOOCOMMERCE, PRESTASHOP, SHOPIFY or OPENCART.

2.8 Acceptable tokens.

The platform enables and supports the conduct of Trusted IEO. We help companies wanting to bring tokens into the world with sales. Fancy guarantees IEO control of the company, obtaining tokens and reviewing smart contracts to meet ICO conditions. After a successful campaign, the tokens go to the exchange for bidding.

All new coin lists outside the initial ones require additional evaluation. FANCY holders will have the right to vote and decide which of the planned tokens they want. Coins of an entirely new project or less known in global markets will be added on demand in the first place in pairs to FANCY. If you or your project is based on a token or coin and you have a problem placing it on the market, this is another reason why you should get a FANCY.

2.9 Affiliates - partners.

The promotion costs are very high, which is why we have created an affiliate program for our verified users who, by recommending our platform, will be able to benefit from participation in profits generated by registered members. By this feature, we will be able to gain even more customers faster and expand the society, finally grow volume and we will generate higher profits for the whole company.

3. FANCY Token

3.1 Main information

Platform: BEP-20

Max-supply: 100.000.000.000

Decimals: 18

Contract: 0xd3563DbdE24E0c562c167aD69C35FB58227235Dd



FANCY tokens work in a similar way as tokens on other exchanges but they have additional value for the users of the exchange. Owners of the tokens have the ability to participate in the company, reduce the transaction fees and give the token holders the right to receive a part of the profit made by the company.

FANCY tokens are implemented based on the most popular and advanced BEP20 protocol. The base for the tokens is the Ethereum blockchain with is relatively fast compared to alternatives. Thanks to that technology we are able to implement the token for all the payments processes and all of our sites without limitations. The main goal of the token will be to provide the possibility to freely trade and exchange tokens between users, our services and transfers between traders and other instruments. Holders of the FANCY tokens will be able to trade FANCY in pairs with all other currencies available on our market.

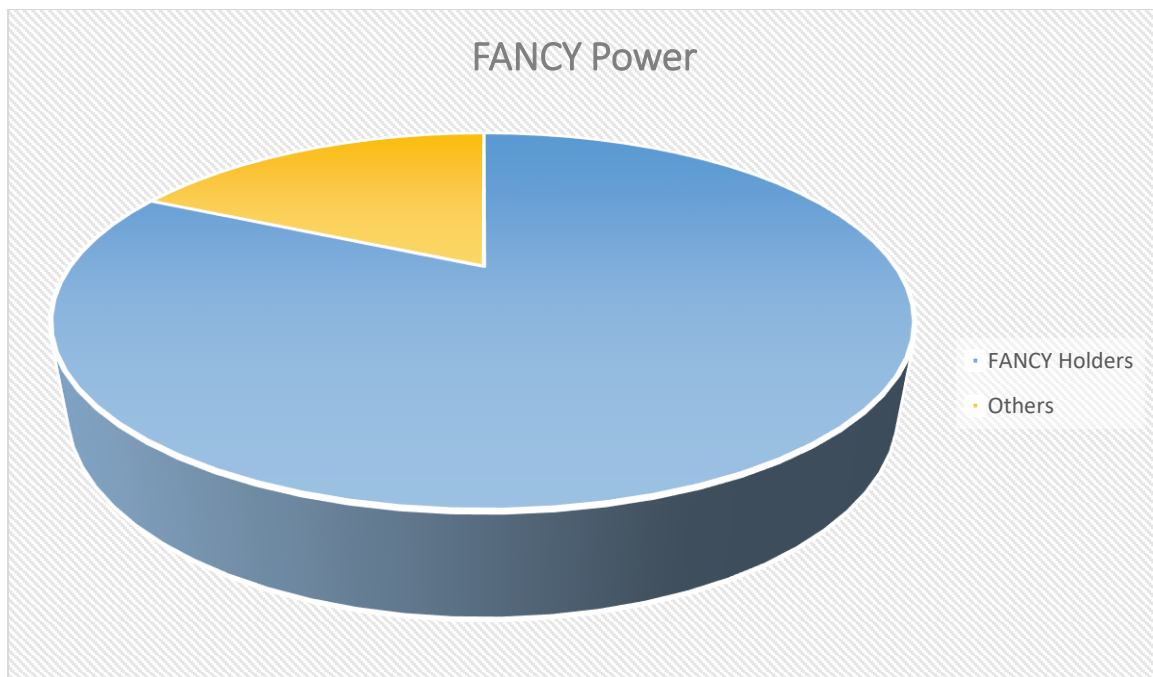
FANCY token holders will have a possibility to exchange fractional part of ($\sim < \$0,5$) tokens for FANCY and the payment option for trusted trading commissions.

What's more, they will also have the right for immediate, unlimited and free transfers between members of our platform. Free transfers will be available between Fancy Exchange, Fancy wallets and ATM network for all token holders (members), as long as all services are performed within our internal infrastructure.

FANCY token holders will have also the right to possess the so-called FANCY-POWER tokens, i.e. "frozen" tokens kept in a verified wallet for a specific time.

All new listing of coins beyond the initial ones will require additional assessment. FANCY-POWER holders will have the privilege to vote and decide which of the planned tokens they want. Coins of the completely new project or less known in the global markets will be added on demand in the first place in pairs to FANCY. If you or your project is based on token or coins and have a problem with listing on any market this is another reason why you should get FANCY-POWER.

3.2 FANCY-POWER



FANCY-POWER are FANCY tokens that the user has kept in the verified wallet for a limited time. They give access to participation in the life of the company and receiving a profit. FANCY-POWER is available only for authenticated users.

Features related to FANCY-POWER will be available after launching the Fancy Exchange 2.0.

To convert FANCY tokens into FANCY-POWER you have to block them in a special wallet on the user's page on the exchange platform.

After the specified time has passed, the status of FANCY is "FANCY-POWER". The time depends on the number of tokens you have. This mechanism is to prevent manipulation of the FANCY price on the exchange.

FANCY user Holding	Activation time	(fees)	(affiliation)
1 000 - 4 999 FANCY	30 days	5%	20%
5 000 - 9 999 FANCY	30 days	25%	25%
10 000 - 24 999 FANCY	10 days	30%	30%
25 000 - 99 999 FANCY	3 days	40%	40%
> 100 000 FANCY	24 hours	50%	50%

Exclusive features and advantages of having the ZCX-POWER token:

- 80% of the exchange profits are distributed among FANCY-POWER owners,

- Reduction of commission for transactions depending on the amount of FANCY-POWER (field fees)
- The right to vote in order to add tokens
- The right to participate in voting for the structural changes of the exchange
- For holders of a large amount of FANCY-POWER exclusive invitations to events and material rewards
- For holders of a large amount of FANCY-POWER, it is possible to add a token for a vote to add it to the exchange
- Opportunity to participate in other Fancy projects (e.g. Fancy Capital Foundation)

3.3 FANCY Holders Benefits Summary

- Active participation in projects
- Passive and active influence in innovation implementations
- Precedence in listing new coins
- The option of exchanging FANCY for the services offered by the group
- Larger trading market
- Discounts for trading fees
- A possibility of receiving bonuses for memberships
- Voting function when selecting new tokens
- Accelerated transaction processing
- Larger commissions in the affiliate program
- Priority for testing new products
- Dedicated multilingual support

4. Initial Coin Offering

4.1 Token sale

Token sale url: www.fancycoin.xyz

Total tokens created: 1billion FANCY BEP20 (Binance Blockchain)

Total tokens available on main sale: 400m FANCY

Total tokens hold by company: 200m FANCY, and could be released for future development.

Pre-sale: 17%

Marketing Partners: 5%

Bounty program & Airdrop: 3%

There are 19 stages during the main sale period (July - Dec).The stage lasts 24 hours (1 day). The price of the token increases with each stage.

The initial proportion in % 20/80 (company/holders) should remain. In case of scenario that not all tokens are sold in that period of time, all remaining tokens are subject to burn or destroy to keep planned initial proportion. The company can repurchase tokens from the market in the future. If hard-cap or deadline is reached, the sale event will close automatically. We reserve the right to extend the sale for a further 6 months in the situation of a significant loss on the value of ETH and in case of the absence of a satisfactory sale of a token. FANCY token due to its adaptable characteristics is not limited to the main tool for exchanging FIAT and digital currencies but also as a tool that allows transfers between our users, applications, and services ordered currently and in the future by the Fancy Group.

The price of FANCY token changes over time during stages.

Each change is directly proportional to the progress of the Fancy project. The project is developing and we are constantly working on new features. We believe that such arrangements are fair to investors who engage in the earlier phase of the project, because they have less awareness of the degree of project implementation.

During pre-sale FANCY token price was increasing from \$0.25 to \$1. During the main sale, its initial price is \$1.7 and will increase to \$13

4.2 Bounty Program

In order to increase the marketing coverage of the campaign, create the initial transaction liquidity and test the platform we created a bounty program.

4.3 Use of funds.

The proceeds from the token sale will fund the services and products launch, continued platform development and user acquisition:

- 30% Exchange Platform Development Includes opening of development centres in Europe
- 20% Marketing and Events The marketing budget is not large compared to the target number of end project services as well as a number of customers we intend to acquire. The key source of new customers is going to be word-of-mouth, as the product gives users also the possibility to get profit with affiliates marketing option added to our platform.
- 15% ATM's Network Optimistic hard-cap should cover installation and service up to 1000 machines across the world.
- 10% Liquidity
- 10% Mobile Wallet & Pay app Development
- 5% Payment Gateway
- 5% Company operation cap Required to cover company formation and legal cover, insurance, accounting, and administration. It will also allow us to obtain licenses and translations, build structures and architecture needed depending on the countries in which we will operate.
- 5% Product research and monitoring Creation of own research and development unit allowing company for independent or partner work on introducing modern and out-of-date products and services mainly based on blockchain technology that are not included in this whitepaper.

8.3 Disclaimer

FANCY Tokens are not viewed as securities and only represent stakes in the company's project, which once completed have certain values as determined by the larger market. Due to inaccuracies in legal regulations, the purchase of tokens is not offered to residents, citizens and people residing in the US. Any attempt to purchase for above members during crowdsale are subject to cancel of transactions and no token will be issued.

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