



StellarPayGlobal  
WHITEPAPER

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# XLPG Executive Summary

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## 1.1 The Future of Cryptocurrencies and Digital Banking

During the last 10 years there has been a large increase in the demand for digital payments. Transaction volumes across the globe grew by 11.2% from 2016 to 2020 reaching almost \$800 billion. Contactless payment solutions such as Google pay, Apple Pay, Samsung Pay amongst others have contributed immensely to this global increase in digital payments. The number of proximity mobile payment transaction (NFC and QR codes) users worldwide in 2022 is 1.23 billion, and it is expected to rise to 1.31 billion by 2023.

As all of this is going on, the cryptocurrency market is continuing to grow at an immense rate. Some estimates state that the crypto market will surpass \$5 trillion by 2025. In recent years, it has become clear that cryptocurrencies are not just a fad but they are here to stay. The future will be an environment where cryptocurrencies are woven into the fabric of our everyday lives.

Even with all of these advancements in the crypto space, there are still plenty of strides to be made. The fact of the matter is that people are not making purchases with cryptocurrencies. Going forward, there needs to be a system where users can make transactions with crypto that will be backed by fiat-based goods. StellarPayGlobal aims to create this network.

## 1.2 What is StellarPayGlobal?

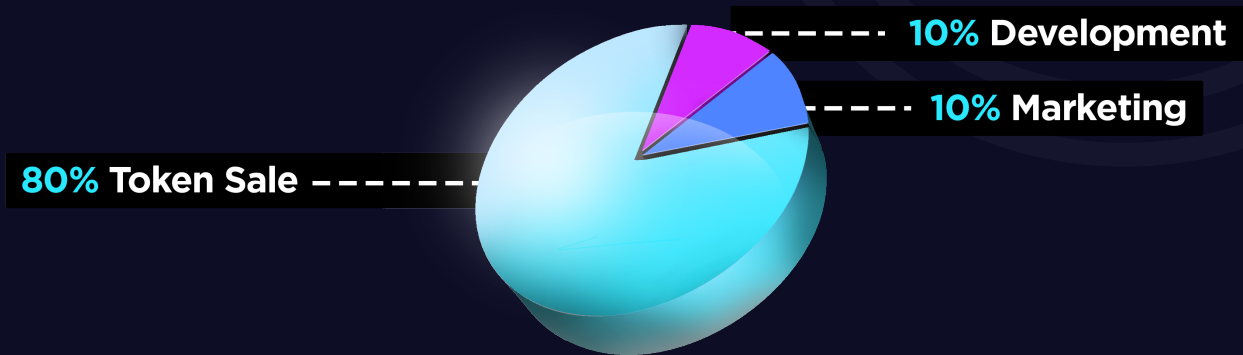
StellarPayGlobal will provide crypto banking services so that crypto can enter the next phase of its growth. Crypto banking services are required so that crypto can become available to everyday users. This will unlock the full potential of crypto, mainly faster payments and much lower transaction fees. In July of 2021, there were about 230 million crypto users. That number rose to 263 million just a month later when the market began to rally. By the end of 2021, the global crypto market had about 300 million users. It is clear that the demand for cryptocurrencies is here to stay. Those numbers will only continue to grow in the coming years. Crypto users will need viable crypto banking that allows them to go fully crypto. StellarPayGlobal aims to provide these banking solutions.

StellarPayGlobal's crypto bank will provide an immediate processing engine for both crypto and fiat based currency transactions, and it will enable the interchangeability between both of them. StellarPayGlobal's digital bank will allow customers to use cryptocurrencies to pay for fiat-based goods with low transaction costs and at lightning speed. Users will be able to take advantage of peer-to-peer payments at extremely low fees.

StellarPayGlobal is a utility token and a digital token native to the Stellar Blockchain. This means you have complete control over your coins and can send, receive, store, and trade StellarPayGlobal. StellarPayGlobal is a platform that connects banks, payment systems, and people. Integrate with StellarPayGlobal to move money quickly, reliably, and at almost no cost.

## XLPG TOKEN DISTRIBUTION

1,860,000 Tokens



The project of StellarPayGlobal includes a Blockchain platform called REGI (Real Estate Global Investors) and GIP (Global Investors Pay) for our banking program.

### 1.3 What is Real Estate Global Investor?

Real Estate Global Investors (REGI) is a security token and a decentralized platform for investment in residential, commercial, industrial, land and finance mortgages which will allow token holders to become owners of real estate in any part of the world. All project partners on the REGI platform will be able to buy Real Estate, goods and services for XLPG until all agreements are in place with real estate partners, and there are clear and specific conditions on which the real estate proposition is made. In the meantime our goal is to offer a compelling solution and product, build trust with token holders and become known for good execution, growth and adding value to XLPG.

What is the "Total supply" of Real Estate Global Investors (REGI)?

The total supply of REGI is 930K. There will only ever be 930,000 REGI tokens in existence.

## 1.4 What is Global Investors Pay?

Global Investors Pay (GIP) is a utility token and a decentralized platform for investment in many components run by XLPG.

What is the "Total supply" of Global Investors Pay (GIP)?

The total supply of GIP is 93K. There will only ever be 93,000 GIP tokens in existence.

Our banking program is focused on an e-commerce marketplace and an NFT marketplace but in the near future our plan is to get involved in:

1. Food/water
2. Transportation
3. Fashion
4. Technology
5. Arts
6. Health Care
7. Banking

# Introduction

## 2.1 A Brand New Crypto Economy

People everywhere are doing digital payments more and more today. The idea of a society without the use of cash is becoming a reality as technology allows for more digital payments. In 2020, there were 785 billion digital transactions worldwide. That number is expected to exceed 1.8 trillion by 2025.

As all transactions are moving digital, there is also the emergence of cryptocurrencies which is happening at a fast rate. Cryptocurrencies have only been around for a little over a decade, yet there are already almost 10,000 cryptocurrencies as of the time of this writing. As the cryptocurrency industry continues to grow exponentially, traditional banks are moving towards NFC payments and QR codes. StellarPayGlobal wants to be the point of intersection between these two phenomena.

Today, many people are still sending money across borders at exorbitant rates. These transactions can take days or even weeks at times. With the emergence of cryptocurrencies, many of these issues will go away. Cryptocurrencies allow for cross-border transactions in a secure way that costs fractions of a cent and in lightning speed. We believe that cryptocurrencies will inevitably replace traditional fiat currencies, and when this happens a banking structure will be needed to facilitate people's needs. StellarPayGlobal's goal is



to be one of those crypto banks that people use. People will be able to store, spend, and exchange many cryptocurrencies in a similar way that customers do with fiat currencies today; however, crypto banks will be quicker, cheaper, and provide a far more secure environment than any traditional bank is able to provide.

## Mobile Crypto Bank

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### 3.1 Mobile Contactless Payments

The banking structure of yesterday is not going to be the banking structure of tomorrow. Plastic payment cards are a thing of the past. The payment method of tomorrow is digital, mobile, and contactless. Currently, it is not possible for a person to buy their lunch or a bottle of water using cryptocurrency in a fast and convenient way. StellarPayGlobal is going to change that. Users will be able to download the StellarPayGlobal app and use it to pay at any NFC enabled POS system around the world. Today, there are already over 43 million of these devices around the world. The infrastructure is already in place to make this possible. The only thing missing is an app that allows users to make their transactions quickly and conveniently using cryptocurrency as opposed to traditional fiat. The user will not notice a significant difference in this process because this new solution to commerce will mostly do the same thing as the current banking structure does, only with the StellarPayGlobal app it will be faster, cheaper, and safer using the decentralized blockchain.

Users will be able to make instant payment transactions using cryptocurrency at any POS terminal that has NFC capabilities. The app will use NFC host card emulation protocols to tokenize the data on the virtual payment card and in turn the POS terminal reads the connections as if it were a standard plastic card. In reality, practically any NFC payment protocol, such as Google Pay, can already be used to pay with crypto.

If a user wants to make a purchase, they simply need to raise their smartphone to the NFC terminal and press "purchase". The user will have pre-selected cryptocurrencies in the app which will be used to fund the purchase. StellarPayGlobal does all the communication and conversion to payment in fiat without the user having to do anything. All of this will take place in the background over the app. The app will be extremely user friendly.

# StellarPayGlobal Token - XLPG

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## 4.1 Overview

StellarPayGlobal (XLPG) is the core of all transactions made on the StellarPayGlobal banking platform. Every payment must be done using XLPG. The purpose of this is to attract new users and encourage holders to use XLPG daily. XLPG is already on six exchanges (Bitmart, Txbt, Stellarport, stellarx, Lobstr, stellarterm) with plans to expand to others in the future.

# Mobile Crypto Bank 2.0

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## 5.1 Crypto Wallet

Cryptocurrencies are stored in digital smart contract wallets. StellarPayGlobal believes that this is the best way for users to store their assets. It is not necessary for customers to move money out of their wallets and into XLPG. Instead, StellarPayGlobal will simply debit the currency from the wallets for the predetermined amount that has been set by the payment protocols. This allows the user to see all their crypto assets in one wallet, and also gives them the freedom to spend their currencies at will. This method creates a situation where security is paramount. StellarPayGlobal has no access to the assets unless the smart contract triggers a payment.

## 5.2 QR Code Payments

StellarPayGlobal app is going to utilize QR code technology to process payments instead of outdated POS terminals. To receive crypto payments, the merchant has to simply install the StellarPayGlobal app on their mobile device (phone or tablet), which in turn produces QR payment codes containing all of the essential payment details. The person making the purchase uses their StellarPayGlobal app to scan the QR codes and the payments are processed in fractions of a second. This solution has become the leader in many countries, especially China where such methods of payment have practically eliminated the competition. As of 2022, it is estimated that over 70% of payment points are equipped with QR payment solutions. These QR solutions support popular apps such as Alipay and WeChat. With the support of StellarPayGlobal, such mass adoption could easily be extended to cryptocurrencies, for any merchant, anywhere in the world. All that is required is an internet connection and a mobile device.

# IMPORTANT NOTICE

This document and information contained herein may not be sent and or addressed wholly or in part, directly or indirectly, to any person in the United States, or any other jurisdiction in which it would be impermissible or otherwise restricted to offer, distribute, purchase, sell or retain cryptographic tokens. PLEASE READ ALL PARTS OF THIS NOTICE CAREFULLY. THIS WHITEPAPER IS TO BE READ IN CONJUNCTION WITH THE TOKEN SALE AGREEMENT AND ITS TERMS AND CONDITIONS TO BE SUPPLIED. All definitions contained in this notice shall bear the same meaning as provided in the Whitepaper unless stated otherwise. We never ask you for your Private Key (Secret Key)! Never send your Private Key (Secret Key) via any chat, direct message or via personal email. No community manager will ever ask you to do that.