

VIGO
PROJET
WhitePaper



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01 VIGO

VIGO is an easy-to-use and safe Binance wallet. Through VIGO, crypto holders can access all the features of Binance securely and on all platforms.

With VIGO, you can make payments across the globe in any digital or fiat currency, trade digital assets on the DEX exchange, issue new tokens, and manage your Binance account.

VIGO is a new DeFi-like digital banking ecosystem, launched to promote the digital lifestyle and allow people to manage their money online – quickly and with minimal fees. VIGO's secure, multifaceted ecosystem based on the Binance blockchain enables instant, virtually free online payments anywhere in the world. VIGO is a blockchain wallet that brings people and businesses closer to a true decentralized digital economy.

Executive summary

We are building an interface and an ecosystem for the Binance Network that will leverage all the powerful technical innovations of this blockchain. Moreover, VIGO will feature DeFi services and a fiat-crypto ramp to pay for goods and services.

Objectives

Our current objective is to create a safe financial platform that will serve as an entry point for the decentralized economy. It will be roughly similar to a bank, but with added transparency, security, freedom, and efficiency. The platform will feature the same services as a bank but with numerous advantages:

decentralization	complete user control over funds	cross-border and multicurrency payments
investments	transactions, etc.	

Every day we get dozens of messages from users and project founders interested in getting access to these fast and innovative financial services.

VIGO wallet today

- ✓ Storing VIGO, BTC, ETH, XRP, BCH, LTC, BNB, and any assets issued on the blockchain
- ✓ Virtually instant money transfers (confirmation in 3-5 seconds);
- ✓ Fiat deposits and withdrawals using bank cards and online payment systems; Multicurrency cross-border payments using the Path Payment technology (automatic selection of the best currency conversion path);

- ✓ Transaction history, wallet import and export, account merging, and full wallet syncing on different devices (Android, iOS, MacOS, Windows, web);
- ✓ Most transactions require just 1 or 2 clicks;
- ✓ Full integration with the decentralized trading module: all trading transactions can be executed from within the wallet;
- ✓ Wallet authorization and recovery using the seed phrase, recovery token, or secret key;
- ✓ Local key storage, including using a QR code;
- ✓ Multisig support: using two or more secret keys to confirm transactions. Even if criminals manage to steal one key using phishing techniques, they won't be able to hack the wallet;
- ✓ Contact list with QR code-enabled contact import and export;
- ✓ Claimable Balance: check and claim your residue funds, accept pending payments (gifts & tips) from sponsors in the Binance network;
- ✓ Block Explorer

Upcoming features

In the coming months, we plan to add multiple new features to VIGO Wallet, as well as enhance the ecosystem in numerous other ways:

- | | | |
|--|---------------------------------------|---|
| ✓ A full Binance node | ✓ Asset Swaps | ✓ Browser extension + developer API |
| ✓ Crypto cards | ✓ Staking | ✓ Binance Anchor (a fiat on-offramp) |
| ✓ Buying and selling and tokens for fiat | ✓ New website Knowledge | ✓ Bank |
| ✓ Donation service | ✓ SEP recommendations | ✓ Marketing and promotion |
| ✓ Launchpad for Binance-based projects | ✓ Company registration and accounting | ✓ Crypto license for issuing crypto debit cards |
| ✓ Referral program with rewards in VIGO | ✓ Community-building | |

02 Timeline

Given sufficient funds, we will achieve all the roadmap goals in two to three years. In just a couple of years, you 'll have a powerful, safe, fast, and accessible financial platform running on your phone – like a bank, but much better.

03 The Problems VIGO Solves

As the world is becoming ever more digitized, money can flow between time zones and countries as fast as information. Paradoxically, the spread of Covid-19 has made a positive impact in this area, stimulating the development of e-Commerce: during lockdowns, people were forced to switch to online, contactless payments and purchases. Moreover, the way we work, earn and spend money, and invest is changing thanks to ubiquitous digitization and the emergence of new digital assets.

The key issues identified by the VIGO team

- ⊙ A lack of a digital banking service aimed at the decentralized online economy;
- ⊙ Slow and expensive cross-border payments;
- ⊙ Dependence on centralized financial institutions;
- ⊙ Fear of hackers;
- ⊙ Fear of losing one's secret key (or getting it stolen);
- ⊙ High fees on cross-border payments, trading transactions, and currency exchange;
- ⊙ Lack of understanding how blockchain works, reluctance to use decentralized technology because it's 'complicated';
- ⊙ Lack of interoperability between blockchains and high blockchain transaction fees;
- ⊙ Most current fintech apps cannot do much more than send payments

How do we plan to solve these problems?

- ⦿ Create a decentralized banking app for the new digital economy to let people trade, send and receive money, and pay instantly anywhere in the world, virtually without fees;
- ⦿ Binance allows users to create new digital assets, tokenizing businesses, currencies, securities, property rights, etc. All of this will be available on our Binance DEX to let users hold and exchange value, wherever they are in the world;
- ⦿ Create new financial instruments and services that will be secure, easy, and
- ⦿ accessible to all;
- ⦿ Create a Knowledge Bank with tutorials and examples on how to enter and
- ⦿ benefit from decentralized finance;
- ⦿ Teach and support beginner crypto users;
Create videos that show how people and businesses can use Binance with the VIGO Wallet in their everyday activities;

The cross-platform VIGO App will feature the following financial services:

Multi-account Binance wallet	Cross-border multi- currency payment	Crypto cards
QR payment requests (SEP-007)	Binance Anchors (deposit/withdraw)	Trading crypto assets on DEX
Crypto-fiat conversion	Unclaimed balances User	token emission
Launchpad Block explorer		

All VIGO features have been coded using Binance SDK + Horizon API. Binance does provide solutions to all the problems outlined above, and VIGO will be the most convenient entry point to the Binance ecosystem for the end user.

- ⦿ VIGO is an interface for Binance that leverages a vast number of services for
the decentralized economy;

- ⦿ As a full Binance client, VIGO will implement and promote all the upcoming features of the Binance network;
- ⦿ VIGO is built on Binance

Speaking of the problems facing the crypto industry, we should also mention the ineffective funding models. The IEO (Initial Exchange Offering) model, which initially seemed like a winning alternative to ICOs, turned out to be inaccessible to most projects. Centralized exchanges charge hundreds of thousands of dollars for IEOs whose success isn't guaranteed. As a result, many promising startups cannot raise the funds they need.

IDOs, or Initial Decentralized Offerings, are a good solution, being held on decentralized launchpads at a much lower cost to projects. However, quality launchpads for Binance-based startups are so far lacking. VIGO's solution will be the first of its kind, uniting investors and promising Binance-based projects on the same platform.

04 ViGo services



Multi-account Binance wallet

The wallet's architecture is engineered for seamless switching between accounts for different transactions and full Binance account management.



Block Explorer

VIGO users can view and analyze Binance historical data (transactions, offers, addresses, assets) without leaving the wallet interface.



Payments and Path Payments

In addition to regular direct payments in the Binance network we've added invoice payments with a QR code using the Path Payment technology. By scanning a QR-enabled payment invoice (SEP-007), the user can choose to pay not only with the token listed on the invoice but with any asset held in the wallet.

DEX advantages over DEXs on other blockchains

Decentralized crypto trading requires a trading client (interface), and that is what VIGO offers with VIGO Trade (DEX). The interface has all the advantages of decentralized trading on Binance:

- ⊙ Extremely low fees. To calculate the trading fee, the base network fee is multiplied by the number of individual operations that form a transaction. Even for a complex trading transaction, the overall fee will amount to a tiny fraction of a cent, which is crucial for active traders who place a lot of orders.
- ⊙ Speed. Like any other transactions in the Binance network, trading operations take 3-5 seconds, which is many times less than on Ethereum.
- ⊙ Security. All transactions are executed directly through the VIGO wallet, with the user keeping full control over their secret keys. VIGO doesn't store user keys on its servers.
- ⊙ Indirect asset conversion. VIGO Trade enables instant creation of new currency pairs and transacting with them, even if there are no orders for the selected pair. Example: wants to sell token A and buy token C, but there are very few orders for the A/C pair on the exchange, all with an unfavorable price. However, the path search system discovers a way to maximize the profit by first buying token B with A and then converting B into C. The resulting profit more than compensates for the extra transaction fee, and the process is fully automated.
- ⊙ Possibility to trade new tokens as soon as they are issued.

05 VIGO advantages

VIGO Trade will also offer a number of benefits that distinguish it among other decentralized trading interfaces built for Binance:

- ① Zero trading fee. VIGO Trade will never collect any additional trading fees except for those charged by the Binance network itself. For comparison: most popular decentralized exchanges, such as Uniswap and Pancake Swap, charge a fee of 0.25-0.3% per trade;
- ② Transactions with fiat currencies – fast automated deposits and withdrawals (originally using the Payeer gateway; negotiations are ongoing with new potential partners, as noted above);
- ③ Simple authorization using a PIN or Google Authenticator (needed to sign transactions);
- ④ Anonymity: users won't need to provide their email or any other personal data; 24/7 tech support;
- ⑤ Parallel trading using several authorized wallets;
- ⑥ Multisig wallets – the option to sign each transaction with two or more secret
- ⑦ keys stored locally on different devices.

06 Target market

Right now VIGO apps are mostly used by traders, users who make payments token issuers, and crypto investors.

Our goal is to create a Binance super-app that will include the most modern, simple, and secure financial tools and services for everyday use by individuals and businesses.

Any person capable of using crypto is a target user for VIGO. In the not-so-distant future, the majority of people might have blockchain wallets – and use them to make payments, trade, authorize transactions, stake tokens, etc.

One of VIGO's key objectives is to help as many people as possible discover Binance, try it in action, and appreciate its speed, affordability, and sustainability. These new users will undoubtedly be delighted by the opportunities that Binance's open decentralized network creates – and VIGO will be their entry point.

07 Revenue model

VIGO is a fully free app and does not charge any transaction fees. However, we do plan to introduce a number of premium services, such as crypto cards, fiat- crypto conversions, and staking, which will be subject to small fees.

Crypto Cards

These are virtual or physical debit cards that will be linked to user's VIGO accounts. Any user who has an authorized Binance account and a VIGO wallet will be able to request for a virtual or physical card to be issued, add it to Apple Pay or Google Pay, and use it to pay for goods and services online or withdraw money in ATMs.

Whenever a card is used to buy an item in an online store, fill up the car, or book a flight ticket, VIGO will charge a fee for converting crypto into the local fiat currency.

Crypto- fiat conversions

VIGO will feature a payment system integration to buy and sell crypto assets (Binance-based tokens) using bank cards. A small fee will be charged on such fiat- crypto and crypto-fiat transactions.

08 Opportunities and threats

VIGO will comply with the regulations in place in the relevant jurisdictions; in particular, a KYC will be required for users wishing to trans- act with fiat currencies. Implement- ing crypto cards will also require a license.

When working on the VIGO dApp architecture, we made every effort to make them independent of our servers. Even if VIGO servers go offline for any reason, the VIGO app (including the web, mobile, and desktop interfaces) will continue to work, allowing users to pay, trade, and manage their Binance accounts.

The rest of VIGO services are decentralized, so even if something happens to the bank that will act as the issuer of VIGO crypto cards, the rest of the platform will contin- ue to operate normally, including crypto payments and trading.

VIGO doesn't require an email address to register and does not collect any personal data. This is one of the reasons why so many Binance users have already chosen the VIGO wallet.

09 Security

A criminal can attack a centralized database, but it's much more difficult to exploit the local memory of a user's device. For this reason, VIGO does not store users' private keys in any database or on any server. Criminals have nothing to attack. Every user holds their own secret key, and nobody can prevent them from making transactions.

To keep Binance accounts as secure as possible, users are recommended to link their Binance wallet to the VIGO app using the official browser extension, similar to Meta Mask. VIGO supports different authorization options: Albedo, Freighter, and Rabet.

10 Marketing

As of the time of writing, the team of VIGO was more focused on development than on marketing, but an active global marketing and scaling campaign will be launched as soon as the present fundraising stage is complete.

VIGO changes the traditional approach to finance. Users can not only make payments but also own, exchange, send, and trade valuable assets online. To spread the awareness of these opportunities, the project will require more marketing resources, partnerships, and use cases.

To scale the platform faster, we plan to use a variety of marketing channels, including Google, YouTube, Twitter, Telegram, Reddit etc. - as well as offline events in different countries. A separate marketing strategy will be developed for each channel to ensure maximum outreach.

The VIGO community is growing, but with more funding we'll be able to increase the inflow of new users exponentially and to take the quality of our community-building activities to a new level. More and more people around the world will want to experience the decentralized and open economy of the future right now. Meanwhile, our Knowledge Bank will gradually turn beginner users into Binance pros.

The launch of a referral program, with rewards paid in VIGO, will be another powerful marketing tool to attract and retain new community members.

As more funds become available, we will also list VIGO on more crypto exchanges

to increase the project's outreach and ensure faster growth.

11 Token VIGO

VIGO is an access, governance and liquidity token.

VIGO rewards users, holders, traders, liquidity

tributes to the growth of the VIGO community and ecosystem, as well as providing access to some of VIGO's special services.

VIGO tokens will be distributed to Binance users through holder rewards, liquidity providers, staking rewards, trader rewards, cashback, referral program and various initiatives aimed at fair distribution of tokens and community growth.

Note. VIGO tokens will be periodically burned to reduce circulation.

Why asset VIGO

For a number of reasons, crypto exchanges and wallets can create their own assets, and often distribute these assets to users as incentives for community growth. Most exchange-traded assets are designed to increase the liquidity of the exchange, encourage trading activity, or simplify the management of the exchange community.

Increased liquidity

In the financial market, liquidity refers to the availability of trading activities that you can depend on. Markets with more liquidity operate more smoothly and assets with more liquidity can be traded more easily without significant price changes or slippage.

Crypto exchanges can use their own assets to motivate market makers in the absence of traditional market makers by providing incentives proportional to their total trading volume, or through specific betting programs

Control

Certain exchange-traded assets are intended to be used as various incentives and bonuses for users of the platform. Some crypto exchanges issue their own assets as a management tool for the future development of the exchange. Decentralized exchange-traded assets are becoming an increasingly important leverage for DEX as they seek to move towards fully community-driven operations. Such an asset is the VIGO token.

How the VIGO token develops VIGO



Marketing Tool

Token is a powerful marketing tool for attracting new users through rewards, referral programs, bounties, loyalty programs, sweepstakes, contests and other marketing promotions.



Helps new users

The token helps new users get to know the VIGO platform, as regular token giveaways encourage new users to create a Binance account and try how it all works.



Understand **Binance** better

Regular free giveaways of VIGO tokens help new users create wallets faster, join and use VIGO. This allows for a better understanding of Binance and decentralized finance in general.



Community growth

Community and ecosystem development VIGO. The VIGO token plays an important role in maintaining the dynamic and decentralized development cycle of the VIGO ecosystem.



Fundraising

The token is a useful tool to help raise funding for the development, growth and scaling of VIGO. The decentralized nature of VIGO allows anyone to join and buy tokens.

12 Tokenomics VIGO

Functionality and advantages of VIGO

The VIGO token plays an important role in maintaining the dynamic and decentralized development cycle of the VIGO ecosystem.

The main functions of the token

-  01. | Access to the Crypto Card service
-  02. | Access to staking and AMM (liquidity mining)
-  03. | Card payments
-  04. | VIGO provides a exchange transaction fees
-  05. | Awards for active VIGO traders
-  06. | Rewards, giveaways, bonuses, loyalty points and other incentives
-  07. | Rewards for providing liquidity for the VIGO markets (staking, AMM)
-  08. | Participate in the management of VIGO development by voting

11. | 

Access to future services of the VIGO platform

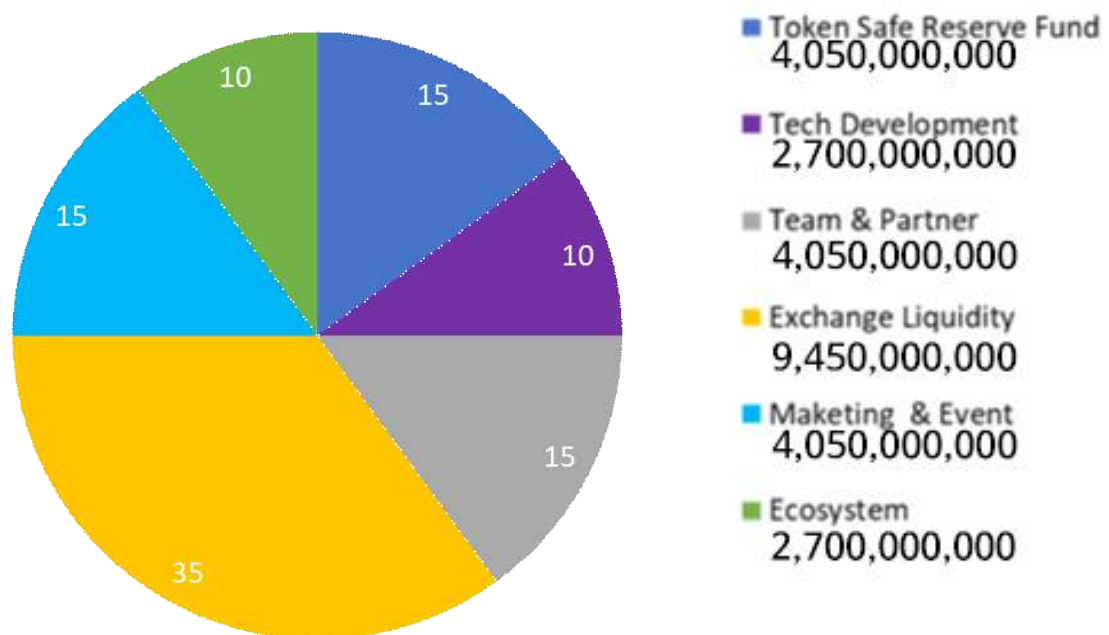
10. | 

Required to start and participate in IDO projects on VIGO Launchpad

* The functionality and value of VIGO tokens will expand as the VIGO markets and the VIGO ecosystem develop.

VIGO allocation

Name:	VIGO
Symbol:	VIGO
Platform:	Binance (bsc)
Supply:	27 billion



VIGO on exchanges

The VIGO allocation has no expiration date and is directly dependent on the community's commitment to supporting VIGO by being active and participating in VIGO reward programs. With this community support, VIGO distributes VIGO tokens faster, receives community feedback, improves existing and creates new services and tools for managing decentralized finance.

By purchasing VIGO tokens, you support the development of VIGO and contribute significantly to the development of the entire Binance ecosystem. VIGO has been working for 4 years to develop the most functional and secure application for the Binance Network. The future with Binance is so exciting that our ideas flow into plans for many years to come.

We are all on the verge of tectonic changes in the public, political and financial spheres. Only together will we be able to build a more correct, strong and free future. Join the VIGO community and participate in VIGO reward programs.

VIGO listing plans on CEX

We have started the process of listing VIGO on CEX exchanges. We are currently in active negotiations with a number of exchanges. We will soon announce important announcements in this direction.

We understand the importance of preserving and multiplying the value that everyone who supports VIGO receives by buying VIGO tokens and therefore will always strive to keep the VIGO price up to date and protect against severe drawdowns.

Each new round of VIGO evolution should bring VIGO token holders even more value, since the more people learn about VIGO over time, support and join the project, the token and the community, the more VIGO holders become and thus the faster its popularity, applicability and as a consequence - the value expressed in the market price list.

* If you hold VIGO or like using VIGO, you can recommend your friends or acquaintances to try creating a wallet in VIGO (1-2 minutes) and check how it all works. This will increase the value of your VIGO asset. No one will be indifferent to the speed and economy of Binance and the simplicity and intuitiveness of VIGO. Obviously, in the next 5-10 years, every person on earth will join the decentralized crypto economy. You can be the first to open this new interesting world for someone.

13 Roadmap

VIGO 's journey

Phase 1

White paper and website CEX
list to be released
Preparing to Build a VIGO
Platform
VIGO Starts Wallet Development

Phase 3

NFT marketplace launch
Climate change programs
listings
Additional marketing
programs

Phase 2

2nd round of marketing
push
development
Charity program
partnerships
VIGO merchandise
Community growth

Phase 4

VIGO wallet launch
development
NFT marketplace
development
Content subscription
platform launch
Gaming integration

14 Legal Notice

All users must read and be aware of the contents of these clauses carefully, and we specify that the Foundation is not responsible for the actions of users without reading these clauses in the future.

This white paper deals with the contents of the VIGO project and is distributed for reference purposes only, and we inform that it can be modified later due to the direction of business operation or legislation.

It can be used only for purposes related to the provision of services such as VIGO and the wallet provided by VIGO described in this white paper.

This White Paper shall not be used to encourage investment, etc. and has no relation to the purchase / sale of VIGO or to any contract between individuals.

None, including the owner of VIGO or foundation affiliates, recommend the purchase of VIGO through this white paper.

Reading this white paper should not be a judgment material for the decision to purchase VIGO and should not invest solely relying on this white paper.

It should not be understood or interpreted that this white paper guarantees the return on investment regarding to VIGO.

Those who wish to purchase VIGO are encouraged to seek sufficient advice from experts with specialized knowledge.

The contents of this white paper do not guarantee the integrity, completeness, or the accuracy of the VIGO Project.

-The VIGO Foundation and its officials do not take legal responsibility for indirect, special, or consequential losses that may result from investment depending on the content of this white paper and the responsibility cannot be pushed on.

- VIGO Foundation shall not be held responsible for any risks caused by the buyer's negligence, such as the loss of the authentication device or a mistake in transaction.

The VIGO Foundation shall not be responsible for any investment risks that may arise from changes in the value of VIGO due to force majeure, such as deterioration of economic conditions, changes in national laws, and natural disasters etc.

The contents of this white paper must not be reproduced or distributed without permission.

Investment decision must be made in a legally unrestricted manner in accordance with the laws of the country where the purchaser resides.

Under no circumstances should you cause loss to others, such as taking tokens through illegal channels or extorting personal assets.

No one can be held responsible for the buyer's judgment since the profit that may be incurred is by the buyer's judgment, and even if a loss occurs, it is a decision made by the buyer's decision.

Information not provided in this white paper is provided separately on VIGO's official website or the official community.