



Respan Finance

W H I T E P A P E R

Contact:
Email: info@respan.finance

Table of Contents

- 01 Introduction
- 02 What is Respan?
- 03 Token Features
- 04 Prepaid Debit Cards
- 05 Respan Pay App
- 06 Token Allocation
- 07 Taxes
- 08 Disclaimer

Introduction

The Innovative DeFi Payment Solution. Reward Spending, Anonymously.

Our mission is to revolutionize the future of fintech through DeFi by providing an end to end financial platform within a community ecosystem.

A stylized, handwritten signature in a light blue color, consisting of several fluid, overlapping strokes.

JAY
CEO, Director

What is Respan?

Respan is a rewards token, that has a built in mechanism, which distributes 3% rewards in USDT, to holders automatically. The Respan contract features a React buy back function. This separate buy back contract is funded through a 3% transaction tax. The contract is also coded to distribute utility revenue directly to all holders, proportionate to the amount of tokens being held



RSPAN REACT

The Respan contract features a mechanism that will react to large sells and multiple red candles, and it will trigger a buy back. Once React has been triggered, the contract will automatically increase the sell tax proportionally to the buy amount. The duration of this increased sell tax will be random.



With every buy and sell transaction, Respan redistributes 3% of the transaction in USDT to all of the token holders directly into their wallets. This redistribution process is fully automatic, and each holder gets their share in proportion to the amount of Respan they hold.

Prepaid DeFi Debit Cards

Buy your decentralized prepaid debit card through Respan and spend it anywhere Visa or MasterCard is accepted. These debit cards offer anonymous transactions without the need for KYC, prioritizing user privacy.

Respan debit cards can be purchased with multiple cryptocurrencies on multiple chains and can be added to Google Pay, Apple Pay and PayPal.



Advantages of Prepaid Debit Cards

Accessibility

Available to people who may not qualify for traditional bank accounts due to bad credit or lack of identification documents. This makes them an ideal option for those who need access to financial services but don't have access to traditional banking options.

Convenience

Incredibly convenient to use. They can be used anywhere that accepts credit or debit cards, including online and in stores. You don't need to carry cash or worry about overdraft fees.

Worldwide

Can be used anywhere in the world, making them ideal for travelers who want to make purchases without having to worry about exchange rates or currency conversion fees.

Anonymity

Offer users an extra layer of anonymity since they do not require your personal information such as name, address, or social security number to be provided when making a purchase. This makes them ideal for those who value their privacy and want to keep their financial information secure.

Increased Security

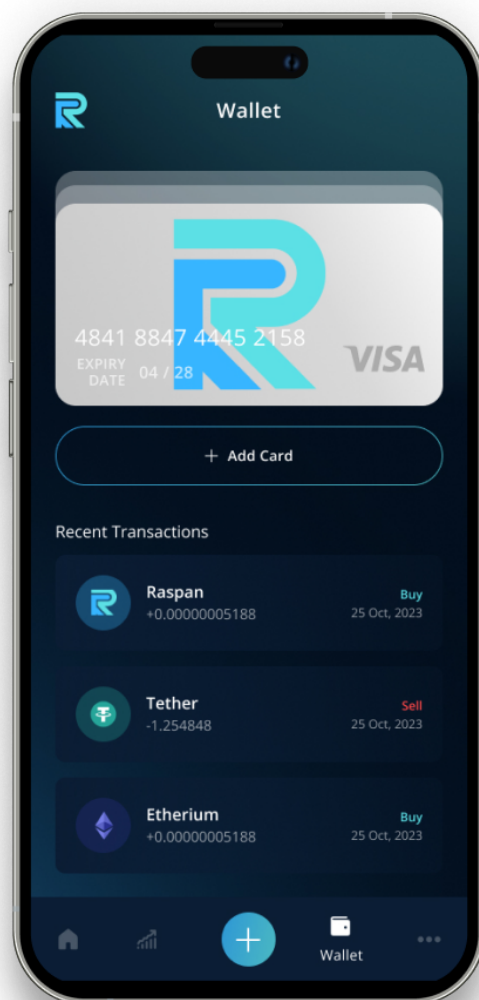
More secure than traditional debit cards because they are not connected to a bank account. Instead, the funds are stored in a secure digital wallet, which is protected by advanced encryption technology, until you load them onto your card. This means that your funds are safe from hackers and other malicious actors.

Budgeting

Great for budgeting because you can only spend what you have loaded onto the card. This helps you stay within your budget and avoid any possible overspending.

Respan Pay App

Respan Pay is a virtual payment service that will allow you to make everyday online purchases with your USDT. Respan Pay will also allow you to purchase prepaid crypto debit cards with Bitcoin and multiple stable coins on multiple blockchains, while staying 100% decentralized



Advantages of Respan Pay

Cryptocurrency is digital money that is decentralized, meaning that it has no central issuing authority like a bank or government.

Respan Pay provides merchants and customers with a new set of decentralized payment standards and protocols designed to allow for a direct payment of the USDT stablecoin online.

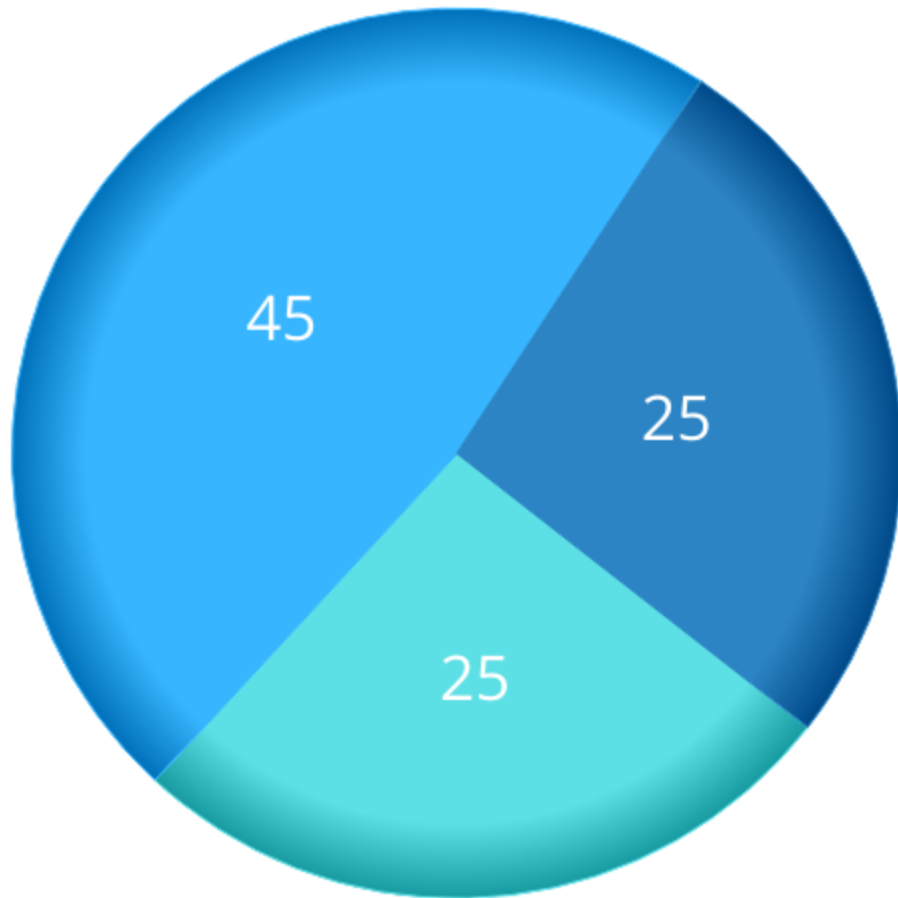
Transactions are made, recorded and secured using blockchain technology, which is similar to a bank ledger.

Customers are able to use Respan Pay while keeping their assets in a non-custodial wallet on the decentralized exchange.

With the use of Respan Pay's iOS & Android app, customers can quickly and easily make purchases with their USDT.

Use Respan Pay to transact with your crypto in the real world and, at the same time, eliminate excessive deposit, exchange and transaction fees.

Token Allocation



■ Airdrop ■ Presale ■ Liquidity

TAXES

3%

Marketing &
Development

3%

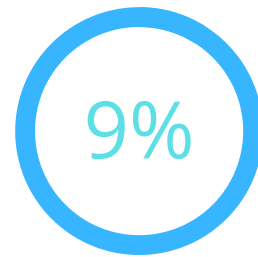
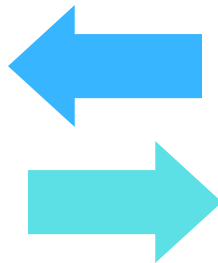
React Buy Back

3%

USDT Rewards



Buy Tax



Sell Tax

No Representations and Warranties

Neither Respan or individuals operating this platform shall make or claim to make any representation, warranties, and obligations in any form whatsoever to any entity or person as well as any representation, warranty or undertaking with the accuracy or completeness of any information provided in this Whitepaper.

Representations and Warranties Provided by You

By receiving and/or accessing any information provided in this Whitepaper or any part thereof, you represent and guarantee to Respan platform the following:

- i.
you agree and acknowledge that in case you wish to purchase any Respan Tokens, these shall not be perceived or classified as:
 - a. any kind of currency other than cryptocurrency;
 - b. debt securities, stocks or shares issued by any person or organization;
 - c. rights options or derivatives in relation to such debt obligations, shares or stocks;
 - d. rights under a contract for differences or for any other contract the purpose or feigned purpose of which is to gain profit or avoid loss;
 - e. units in the scheme of collective investment;
 - f. units in a business trust;
 - g. derivative units in business; or
 - h. any other security or class of securities;
- ii.
you have a basic understanding of the operation, functionality, use, storage, transfer mechanisms and other material features of cryptocurrencies, software systems based on blockchain, wallets for cryptocurrencies or other related token storage mechanisms, the technology of blockchain and technology of smart contracts;
- iii.
you agree and acknowledge that Respan Tokens and their respective businesses. and operations may contain several risks and uncertainties.
- iv.
you are fully aware, and as such you understand that to the maximum extent possible by the applicable laws, rules, and regulations, Respan is not responsible for vicarious or any consequential damages as well as any other losses like loss of income, profits, or loss of use or data, caused by reliance on any part of this. Whitepaper by you.

Cautionary Note on Forward-Looking Statements

All claims and statements made in this Whitepaper, statements made in press releases or in any place available to the public and any oral statements made by Respan or its team members and that is not an accomplished fact may represent so-called forward-looking statements. Some of these "forward-looking statements" could be considered as such by containing the following terms: "believe", "if", "will", "anticipate", "plan", "would", "possible", "aim", "target", "could", "estimate", "expect", "intend", "may", "should", or any other such terms. However, the terms mentioned above are not exhaustive to identify forward-looking statements. All statements which consist of information about Respan's financial position, plans or prospects, business strategy, as well as the prospects of cryptocurrencies and the banking industry, should be considered as forward-looking statements. These forward-looking statements are not already accomplished facts, but only projections that include but are not limited to statements about Respan's profitability, prospects and revenue, plans or possible industry trends. The forward-looking statements may include known and unknown risks, uncertainties and possibly other factors that may lead to the future results and achievements of BUSDX, which may differ materially from any future results, performance or achievements which were initially expected or intended by such forward-looking statements. These factors include, among others:

- i. any changes in cryptocurrency market conditions, as well as in political or social conditions or the regulatory environment in the countries where Respan leads its operations and businesses;
- ii. risks and uncertainties that Respan may be unable to implement its plans and business strategy, described in this Whitepaper;
- iii. changes in interest/exchange rates of crypto and fiat currencies;
- iv. shifts in the expected growth strategies and anticipated internal growth of Respan;
- v. changes in the availability of Respan Tokens and amount paid to Respan in connection with its respective businesses and operations;

- vi. alterations in remuneration of Respan's employees, whom Respan primarily required to operate and manage related business operations and activities;
- vii. changes in preference of Respan customers;
- viii. alterations in the market competitive environment which may affect the realization of Respan's plans, as well as the ability of the Respan team to compete under such conditions;
- ix. changes in the future capital requirements for Respan and availability of sufficient funding and availability of resources to finance such needs;
- x. unsafe conditions carrying a threat for public and social safety such as war, revolution or terrorism;
- xi. emergency and natural disasters which may affect the abilities of the Respan team to implement the working plan mentioned in this Whitepaper;
- xii. other factors, outside the control of Respan.

All forward-looking statements made or expressed by Respan or representatives acting on behalf of Respan are entirely qualified in full by the above-mentioned factors. Taking into consideration that these risks and uncertainties could influence the actual future results, could differ materially from the reality, or the expected attainments of Respan and could be materially different from initially expressed or implied by the forward-looking statements in this Whitepaper, unjustified trust must not be put in these statements. These forward-looking statements are relevant only on the date of this Whitepaper. Neither Respan nor any other person takes responsibility and guarantees that the future results will correspond with the aforesaid forward-looking statements. The practical results, progress and achievements of Respan may be materially different from those stated in these forward-looking statements.

No information contained in this Whitepaper should be perceived as a promise, representation of commitment or undertaking as to the future performance of policies of Respan. In addition, Respan waives any responsibility for updating any of those aforesaid forward-looking statements, or publicly announced revisions to these forward-looking statements reflecting future progress, events or circumstances, even if new information becomes publicly available or other unexpected events take place in the future.

Risk Warning

You acknowledge that you are well-aware of the risks of participating in Respan Tokens. Members, once involved, understand and accept the risks of the project and are willing to bear all the corresponding results or consequences personally.

Respan shall not be liable for any direct or indirect losses suffered by you as a result of investing in Respan Tokens, including:

- i. Any possible investment risks arising from users' participation in the utilities recommended or offered by the Respan platform;
- ii. Any errors, carelessness or inaccurate information arising from personal understanding;
- iii. Losses arising from individual trading in all types of blockchain assets and any acts resulting therefrom. We cannot guarantee that Respan Tokens will appreciate, and in some cases, there is the possibility of a decline in its value. People who do not correctly use Respan Tokens may lose their right to use the corresponding tokens. Acquiring, possessing, transacting with or dealing in Respan Token does not mean ownership of the Respan Platform. Respan Token does not grant any individual the right to participate,

control, or make decisions on the Respan Platform. Respan Platform is not a bank or investment in a conventional sense and hence does not fall under the banking regulations.

Given that the governments' regulatory attitude towards blockchain and encrypted digital currency industries is still unclear, the risk of establishing a blockchain industry fund is objective. Moreover, because the blockchain industry is at a very early stage of development, there are many uncertain risks. In addition, digital currency is stored in a special way, therefore fund risks may be caused by human errors. In response to funding risks, all large-value digital currencies are stored by multiple wallets + cold storage in joint administration by members of the foundation. The risk of theft and embezzlement of funds can be reduced by taking appropriate measures, however, these risks still exist and may lead to the final failure of the project.