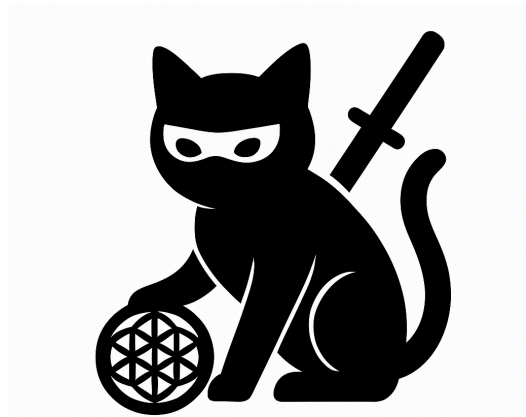


chatWallet

the wallet for the self-sovereign



ChatWallet: The Wallet for Self-Sovereignty

A Proposal for Angel Investors & Participants

A document by Xunorus, July 2025

v2.1

Verified Contracts:

- **Milestone Presale:**
<https://www.arbiscan.io/address/0x99862a8FFB68acBa1A71E4065b83EB2C3cF4d14A#code>
- **ChatWallet Token (CWLT):**
<https://www.arbiscan.io/address/0x4697bDe7F6B40790D11C9Ab7628Fa4827fcE8bAe#code>

1. Executive Summary

While cryptocurrency promises sovereignty, its user experience is dangerously fragmented. ChatWallet solves this by merging a secure, self-custodial wallet with end-to-end encrypted chat, creating the first true Social-Financial platform. This makes private, context-aware transactions as easy as sending a message.

The CWLT utility token is the engine of this ecosystem. We are funding our development via a continuous, milestone-driven token sale that aligns our growth with our investors' success. This document details our vision for a sovereign internet and this unique investment model, built on transparency and stability.

2. The Vision: Tools for Digital Sovereignty

Our mission is to create functional tools for digital sovereignty. We are not just building a wallet, but a private, user-controlled gateway to the decentralized web.

Our pillars are:

- **True Self-Custody:** We use the BIP39 standard to ensure the user has absolute and exclusive control over their keys.
 - **Comprehensive Privacy:** We offer privacy that users can actually feel. Our platform integrates two powerful technologies into a seamless experience:
 - **End-to-End Encrypted Chat (XMTP):** All conversations are completely private and secure, shielded from any outside party.
 - **Interactive Stealth Addresses:** This is our killer feature. On a public blockchain, transactions are like postcards—anyone can read them. We turn them into sealed, untraceable envelopes. When users chat, they can securely exchange single-use payment addresses in real-time, confirmed by a cryptographic signature. An outside observer sees a transaction to a new, random address, but only the recipient knows it's for them.
 - **Decentralized Identity & Trust:** We are developing an Attestation mechanism on top of Self-Sovereign Decentralized Identifiers (DIDs). This allows users and communities to build reputation and self-organize without intermediaries.
 - **User-Controlled Infrastructure:** We offer Multichain support and IPFS-backed services to ensure users are not locked into a single ecosystem and their data remains censorship-resistant.
 - **Economic Freedom:** Inspired by philosophies like Monnaie Libre, we provide tools for new forms of value exchange in a purely peer-to-peer environment.
 - **Practical Education:** We integrate resources like the "Crypto for Beginners" e-book so users can understand the technology they are using.
- In short, ChatWallet is a complete platform for users to interact with the decentralized future safely and privately.

3. The Investment Opportunity: The CWLT Token Sale

We invite investors to be a fundamental part of our growth through a sustainable funding mechanism that aligns our interests with those of our early supporters.

- **Continuous Sale for Sustainable Growth**
Our sale has no end date, allowing for constant funding as the project meets its goals and evolves.
- **Dynamic Pricing that Rewards Early Entry**
The price of the CWLT token increases algorithmically as more units are sold. This on-chain model rewards the earliest participants with the most favorable price.
- **Vesting Model That Rewards Conviction: 90-Day Renewing Claim Cliff**
To foster a stable market and reward our most committed supporters, all purchased tokens are subject to a unique 90-day personal vesting period. This model is designed to protect all investors from immediate post-sale token dumping while encouraging long-term alignment with the project's success.¹
How it Works: A Practical Example

Our vesting model is applied on a per-address basis, creating a powerful incentive for early supporters. Here's how it works for an investor, Alice 1:

- **August 1st:** Alice discovers ChatWallet and makes her first purchase of 10,000 CWLT. This action starts her personal 90-day vesting clock, setting her unlock date to October 30th.
- **September 15th:** Impressed with the project's progress, Alice decides to increase her support and buys another 20,000 CWLT with the same wallet address.
- **October 30th:** Alice's initial 90-day period is complete. She can now claim her **entire balance of 30,000 CWLT**. Her second purchase is not subject to a new 90-day lock-up because it was made within her initial vesting window.
- After Alice claims her tokens, the system resets for her address. Her next purchase would start a new 90-day vesting epoch. This intelligent model ensures that every new participant is vested for 90 days, while our earliest supporters can add to their positions without being penalized.¹

4. Transparency and Trust in Funding

Accountability is fundamental. Our smart contract guarantees it with an automated two-phase system.

- Phase 1: Initial Development Goal (2 ETH)
The first 2 ETH raised are allocated entirely to the development fund to finance the project's initial milestones.
- Phase 2: Automated Community Treasury
Once the initial goal is met, all new funds are automatically split 80/20:
 - 80% is deposited into a Community Treasury to fund growth, marketing, and liquidity.
 - 20% is allocated to the development fund for operational costs.
- The Treasury Timelock
To ensure trust, the Community Treasury is protected by a 3-day (72-hour) Timelock. The team cannot withdraw funds instantly; any withdrawal requires a public, on-chain proposal and a waiting period, ensuring full visibility.

5. The CWLT Token: Utility and Technical Features

The CWLT token is the engine of the ecosystem. Its design combines clear utility with robust technical features that ensure its security and economic predictability.

- **Token Utility**
 - **Pro Features:** Burn CWLT to access premium services like Gasless Payments and Priority Support.
 - **Decentralized Services:** Pay with CWLT for services like IPFS File Hosting.

- **Exclusive Content:** Access advanced educational material by burning CWLT.
- **Technical Contract Features**
 - **Burnable:** The contract implements the ERC20Burnable standard. This allows tokens to be permanently destroyed upon use, creating a deflationary mechanism that can increase value for long-term holders.
 - **Fixed Max Supply:** There is a hard cap of 1,000,000,000 CWLT that can ever be created. This provides total economic predictability and protects against inflation.
 - **Pausable:** The contract can be paused by an administrator in a security emergency, halting all transfers to protect users.
 - **Role-Based Access Control:** Instead of a single owner, we use a role-based system (AccessControl) for granular and secure permissions management. For example, the ability to mint tokens (MINTER_ROLE) is separate from the ability to administer the contract.

6. Future-Proof Design: Composability with Smart Contracts

Anticipating the evolution of DeFi, the presale contract is composable. The claimToAccount function allows users to send their unlocked tokens directly to any smart contract address.

This functionality allows investors to:

- Channel tokens directly into DeFi protocols, liquidity pools, or staking contracts.
 - Integrate with multisig vaults or DAO treasuries.
 - Use emerging standards like NFT-Bound Accounts (ERC-6551).
- This flexibility makes CWLT a versatile asset for the entire Web3 ecosystem.

7. Summary of Parameters

Feature	Details
Sale Model	Continuous, permanent sale
Pricing	Dynamic (increases with sales)
Vesting Model	90-day renewing claim cliff, personal to each user

Development Objective	2 ETH
Treasury Split	80% to Community Treasury, 20% to Development
Treasury Timelock	3 days (72 hours)
Advanced Features	Direct-to-contract claiming (claimToAccount)

8. Join Us

This model sets a standard for transparency, accountability, and sustainable growth. We invite you to participate in the sale, join our community, and help us build the future of sovereign finance.