SHWE PAY

$SHWE PAY

Official Whitepaper

Version 3.0

Solana Blockchain — Token-2022 Program

shwepayglobal.com

This document supersedes all prior whitepaper versions, including any version referencing a different contract address or a token/team allocation structure. Only the details in this document and on shwepayglobal.com reflect the current, live SHWE PAY project.

1. Executive Summary

SHWE PAY ($SHWE PAY) is a Solana-based digital payment and global remittance ecosystem, built to make fast, low-cost cross-border transfers accessible to everyone. SHWE PAY is issued on the Solana Token-2022 program, taking advantage of Solana's high throughput and low transaction costs.

2. Tokenomics & Technical Specifications

Field	Value
Token Name	SHWE PAY
Ticker / Symbol	SHWE PAY
Blockchain	Solana (mainnet-beta)
Token Standard	SPL Token-2022 (with Transfer Fee extension)
Contract / Mint Address	F7j3pKqXWPSbLSRjWwQ7FVMxaZjBPXGpsLcK4sLaAboo
Decimals	6
Total Supply	1,000,000,000 SHWE PAY — fixed forever
Mint Authority	Permanently revoked — no further SHWE PAY can ever be created
Transfer Fee	0.1% (10 basis points) per transfer
Fee & Treasury Authority	2-of-3 Squads multisig (see Section 4)

3. Token Allocation

SHWE PAY was launched with no portion of supply reserved for the team or insiders. The full fixed supply of 1,000,000,000 SHWE PAY was allocated to liquidity provisioning and public/community circulation from genesis. There is no vesting cliff, no team unlock schedule, and no pre-mine held back from the public.

Note: an earlier, unpublished draft of this whitepaper referenced a different contract address and a traditional multi-bucket allocation (team, marketing, treasury reserve, etc.). That draft described a concept token that was never launched. It has been fully superseded and should be disregarded.

4. Security & Governance

- Multi-signature Treasury: the mint's fee-withdrawal authority is held by a 2-of-3 Squads multisig, not a single wallet, requiring two independent approvals for any treasury withdrawal.
- Mint Authority Revoked: no new SHWE PAY tokens can ever be created beyond the fixed 1,000,000,000 supply.
- Treasury Wallet: fees are withdrawn to a dedicated, publicly verifiable treasury address, separate from any individual's personal wallet.

5. Transfer Fee Mechanism

Every SHWE PAY transfer carries a 0.1% fee, automatically withheld by the Solana Token-2022 program at the protocol level. Withheld fees are periodically harvested from holder accounts and withdrawn — via the 2-of-3 multisig — into the project treasury.

Planned (not yet active): the project intends to use treasury funds — including transfer fee proceeds and revenue generated from official community channels (website traffic, YouTube, social engagement) — to periodically buy back SHWE PAY from the open market. This buyback mechanism is a roadmap goal and is not yet built or operating. This document will be updated once it is live.

6. Strategic Roadmap

- Phase 1 — Foundation (Completed): Token launch on Solana, distribution, and Raydium SHWE PAY/USDC liquidity pool established.
- Phase 2 — Branding & Wallet Integration (Current): Ensuring correct token name, logo, and metadata display across Solana wallets and explorers via Metaplex/Token-2022 metadata standards.
- Phase 3 — Verification & Market Expansion (Upcoming): Applying for Jupiter (verified.jup.ag) token verification and pursuing listings on major aggregators such as CoinGecko and CoinMarketCap.
- Phase 4 — Utility Scaling & Community Growth (Long-term): Growing SHWE Pay Wallet features, expanding remittance utility, and — pending development — introducing treasury-funded buybacks as described in Section 5.

7. Official Links

- Website: https://shwepayglobal.com
- X (Twitter): @SHWEPAYOfficial
- Telegram: https://t.me/SHWE_PAY_Official
- Facebook: https://www.facebook.com/ShwePay2026

Always verify the contract address (F7j3pKqXWPSbLSRjWwQ7FVMxaZjBPXGpsLcK4sLaAboo) against the official website before trading. Do not trust addresses shared elsewhere without cross-checking.

8. Risk & Legal Disclaimer

This whitepaper is for informational purposes only and describes a project under active development. It is not financial, investment, legal, or tax advice, and does not guarantee any profit or increase in token value. Digital assets carry substantial risk, including loss of value, smart contract or protocol vulnerabilities, liquidity risk, market volatility, and regulatory change. Project features, timelines, and utility described in the Roadmap section are subject to change. Items marked "Planned" or "not yet active" are not currently operating. Please conduct your own research and comply with the laws applicable to you.