

QuickDraw Token (QDT) — Official Whitepaper

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Executive Summary

QuickDraw Token (QDT) is a utility token built on the XRP Ledger (XRPL) and denominated in LXUSD stable coin, designed to power the QuickDraw daily payroll ecosystem. QDT enables frictionless, real-time employee compensation, crypto-qualified savings plans, and decentralized financial services for the modern workforce. By leveraging XRPL's 11,000+ bank network and sub-second settlement finality, QuickDraw eliminates the inefficiencies of traditional bi-weekly payroll systems and replaces them with a 1% flat-fee daily payment infrastructure.

1. Project Overview

1.1 The Problem

Traditional payroll systems force employees to wait 14–30 days for earned wages. This creates:

- **Cash flow stress** for hourly and gig workers, leading to predatory payday loan dependency
- **High turnover** in industries like construction, hospitality, healthcare, and logistics
- **Capital inefficiency** for employers who hold earned wages in float
- **Excessive fees** — ADP, Paychex, and similar providers charge 2–4% of payroll plus per-employee fees

1.2 The Solution

QuickDraw Token (QDT) powers a daily payroll platform that:

1. Processes employee wages every 24 hours at a flat 1% fee
 2. Settles instantly via LXUSD stable coin on the XRP Ledger
 3. Provides employees with digital wallets, debit cards, and bill pay
 4. Offers IRA-equivalent and Roth IRA-equivalent crypto savings plans with XRP staking
 5. Connects to 11,000+ banks via the XRP network for seamless fiat on/off ramps
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2. Market Analysis

2.1 Total Addressable Market

The global payroll services market is valued at **\$57.4 billion** (2025) and is projected to reach **\$89.7 billion** by 2030. The earned wage access (EWA) segment alone is growing at 25% CAGR.

2.2 Target Industries (Top 10 of 50)

Industry	SIC Code	Avg Turnover	Daily Pay Benefit
Construction	1731	21%	Reduces absenteeism 18%
Home Health Care	8049	65%	Reduces turnover 30%
Restaurants	5812	75%	Improves retention 25%
Trucking	4213	95%	Reduces driver shortage
Hospitality	7011	73%	Reduces no-shows 20%
Retail	5411	60%	Improves productivity
Agriculture	0100	55%	Seasonal worker retention
Warehousing	4220	49%	Reduces absenteeism
Security Services	7382	70%	Improves compliance
Manufacturing	3490	35%	Reduces overtime costs

2.3 Competitive Advantage

QuickDraw undercuts ADP on every dimension:

Metric	QuickDraw	ADP
Processing Fee	1% flat	2-4% + per-employee
Pay Frequency	Daily	Bi-weekly
Settlement	Instant (XRP)	2-3 business days
Savings Plans	Crypto IRA/Roth	Traditional only
Wallet	LXUSD digital	Bank account only

3. Technology Architecture

3.1 XRP Ledger Integration

QuickDraw is built on the XRP Ledger (XRPL), chosen for:

- **Sub-3-second settlement** — faster than any traditional payment rail
- **\$0.0001 transaction cost** — negligible compared to ACH or wire fees
- **11,000+ bank connections** — via Ripple's On-Demand Liquidity (ODL) network
- **Carbon-neutral** — XRPL uses Federated Byzantine Agreement, not proof-of-work
- **Regulatory clarity** — XRP has established legal precedent in the United States

3.2 LXUSD Stable Coin

LXUSD is the settlement currency for all QuickDraw transactions. Key properties:

- **1:1 USD peg** maintained via over-collateralized reserves
- **Issued on XRPL** for instant, low-cost transfers
- **Audited reserves** published monthly
- **Tradeable** on LX Exchange (lxexchange.io) and HDSJ Exchange (hdsjexchange.com)

3.3 Smart Contract Architecture

QuickDraw uses XRPL Hooks (XRPL's native smart contract layer) for:

- Automated daily payroll distribution
 - Fee collection and routing
 - Savings plan contribution automation
 - Multi-signature employer authorization
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4. Tokenomics

4.1 Token Details

Property	Value
Token Name	QuickDraw Token
Symbol	QDT
Blockchain	XRP Ledger (XRPL)
Total Supply	1,000,000,000 QDT
Launch Price	\$0.10 USD
Denomination	LXUSD

4.2 Token Allocation

Allocation	Percentage	Tokens	Vesting
Ecosystem & Rewards	35%	350,000,000	4-year linear
Team & Advisors	15%	150,000,000	3-year, 1-year cliff
Treasury Reserve	20%	200,000,000	DAO-governed
Public Sale	20%	200,000,000	Unlocked at TGE
Strategic Partners	10%	100,000,000	2-year linear

4.3 Token Utility

QDT serves four primary utility functions:

- Fee Discounts** — QDT holders receive reduced processing fees (down to 0.5% for 10,000+ QDT staked)
- Governance** — QDT holders vote on platform upgrades, fee structures, and treasury allocations
- Staking Rewards** — Stake QDT to earn yield from platform fee revenue

4. **Savings Plan Access** — Required for IRA-equivalent and Roth IRA-equivalent plan enrollment

5. Fundraising & Use of Funds

5.1 Target Raise

Round	Target	Price	Tokens
Seed	\$2,000,000	\$0.05	40,000,000 QDT
Private	\$8,000,000	\$0.07	114,285,714 QDT
Public	\$20,000,000	\$0.10	200,000,000 QDT

5.2 Use of Funds

Category	Allocation
Technology Development	40%
Regulatory Compliance & Legal	20%
Marketing & Business Development	20%
Operations & Infrastructure	10%
Reserve	10%

6. Roadmap

Phase 1 — Foundation (Q1–Q2 2026)

- QuickDraw platform launch (web application)
- Company onboarding for construction sector
- LXUSD wallet integration

- Beta payroll processing for 10 pilot companies

Phase 2 — Expansion (Q3–Q4 2026)

- QDT token generation event (TGE)
- Exchange listings on lexchange.io and hdsjexchange.com
- 50-industry rollout
- IRA/Roth IRA equivalent savings plans live
- Debit card issuance via Stripe Issuing

Phase 3 — Scale (2027)

- Mobile app (iOS & Android)
- ACH bank integration for all 50 states
- International expansion (Canada, UK, Australia)
- DAO governance launch
- 10,000+ company milestone

Phase 4 — Ecosystem (2028+)

- QuickDraw DeFi lending against earned wages
 - Cross-chain bridge (Ethereum, Solana)
 - Institutional payroll API
 - QuickDraw Bank charter application
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7. Team

The QuickDraw team combines deep expertise in fintech, blockchain, and payroll services. Full team biographies are available upon request to verified accredited investors.

8. Risk Factors

Investing in QDT involves substantial risks, including but not limited to:

- **Regulatory Risk** — Cryptocurrency regulations are evolving. Changes in U.S. or international law may adversely affect QDT's utility or value.
 - **Technology Risk** — Smart contract vulnerabilities, XRPL network disruptions, or LXUSD de-pegging events could impact platform operations.
 - **Market Risk** — QDT price is subject to extreme volatility. Past performance is not indicative of future results.
 - **Competition Risk** — Established payroll providers (ADP, Paychex, Gusto) may develop competing daily pay products.
 - **Liquidity Risk** — QDT may have limited trading liquidity, especially in early stages.
 - **Operational Risk** — Regulatory approvals, bank partnerships, and technical integrations may face delays.
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9. Legal Disclaimers

IMPORTANT NOTICE — PLEASE READ CAREFULLY

This whitepaper does not constitute an offer to sell or a solicitation of an offer to buy any securities. QuickDraw Token (QDT) is a utility token and is not intended to constitute a security in any jurisdiction.

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