

160th
EDITION

CRYPTONAIRE WEEKLY

CRYPTO INVESTMENT JOURNAL

MICROSTRATEGY WILL ISSUE \$400 MILLION IN SECURITIES TO BUY MORE BITCOIN

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THE QUIVERX APPLICATION

WHAT'S **HOT**
WHAT'S **NOT**



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Editor's Letter



Publicly traded business intelligence firm, MicroStrategy was the first listed company in August to dump US dollars and keep Bitcoin in its treasury. The company had invested about \$475 million at that time. On December 5, the company announced another purchase of 2,574 Bitcoin worth about \$50 million. The company's total investment of \$525 million has risen to about \$784 million at current levels.

It is not only MicroStrategy, even other institutions are aggressively buying, which has boosted Grayscale's Bitcoin Assets Under Management to over \$10.5 billion. And it is not only Bitcoin that has attracted investor's attention. Grayscale managing director Michael Sonnenshein said that several investors are buying Ethereum only. This is a positive sign.

**OUR BLOG ARTICLES FOR THIS SPECIAL ISSUE ARE
THE WISE TOKEN – THE BEST WAY TO EARN CRYPTO!**

CRYPTO.COM REVIEW 2020

&

**HOW THE BLOCKCHAIN REVOLUTION CAN WORK FOR YOU – THE QUIVERX
APPLICATION**

Bitcoin has formed a pennant near the highs, which is a reliable continuation pattern. If the bulls can push the price above the pennant decisively, the next leg of the uptrend could begin.

The \$20,000 level may act as a psychological resistance but the possibility of a break above is high.

Several traders have not participated in the current rally as they have been waiting on the sidelines to buy on any major dip. However, the market does not oblige what most people expect. If the price rallies above \$20,000, several traders may give up and buy at higher levels because they will fear missing out on the rally. That may result in a vertical rally to \$25,000 in the short term.

If that happens, the BTC/USD pair may form a short-term or a medium-term top. Traders can try to ride this rally by buying after the price sustains above \$20,000 for a few hours. This is a risky trade, hence, keep a close stop-loss and trail the stops higher as the price moves northwards. Do not wait for a windfall because the markets can turn around in a jiffy and turn the profit into a loss.

Contrary to the bullish assumption, if the price turns down from the current levels and breaks below the 20-day EMA, it will suggest profit booking by the momentum traders. Such a move could drag the price down to \$16,200.

Lastly please check out the advancement's happening in the cryptocurrency world.

Enjoy the issue!

Karnav Shah

Karnav Shah

Chief Editor



CRYPTONAIRE WEEKLY

After mentoring thousands of crypto traders around the globe, we have culminated all of the consistent and ongoing requirements of crypto-traders into one place.

Our Cryptonaire Weekly magazine includes expert technical analysis, providing trading opportunities to our subscribers as well as fundamental analysis so our readers can keep up to speed with the current developments in the crypto markets.

Not only do we provide the information necessary to trade active cryptocurrencies on the exchanges, but we also take a look at ICOs to help you find those golden projects with real value!

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WEEKLY CRYPTOCURRENCY MARKET ANALYSIS

Hello, crypto traders welcome to this week's 160th edition of Cryptonaire Weekly. The overall Cryptocurrency Market Cap stands at \$569 Billion. We have seen a \$12 Billion decrease in the Market Cap since last week. Bitcoin price is currently around \$19,200 from \$19,450 last week and has decreased by 1.29% and Ether price is now at \$595 from \$607 last week and has decreased by 1.98%. The current market cap for bitcoin is \$356 Billion, and for Altcoins, the current market cap is \$213 Billion.

Publicly traded business intelligence firm, MicroStrategy was the first listed company in August to dump US dollars and keep Bitcoin in its treasury. The company had invested about \$475 million at that time. On December 5, the company announced another purchase of 2,574 Bitcoin worth about \$50 million. The company's total investment of \$525 million has risen to about \$784 million at current levels.

Continuing with its bullish view on Bitcoin, MicroStrategy has announced a \$400 million convertible senior notes offering, which the company plans to invest in Bitcoin. While the initial purchase was a brave move that started the rally, the latest move gives an impression of institutional FOMO, which is a negative sign.

It is not only MicroStrategy, even other institutions are aggressively buying, which has boosted Grayscale's Bitcoin Assets Under Management to over \$10.5 billion. And it is not only Bitcoin that has attracted investor's attention. Grayscale managing director Michael Sonnenshein said that several investors are buying Ethereum only. This is a positive sign.

But why are institutional investors FOMOing when Bitcoin's price is near \$20,000? That is because several institutions believe that Bitcoin is still in its early stage of adoption and the price will be much higher in the next few years.

Legendary investor Paul Tudor Jones, in a recent interview with Yahoo finance, said: "Bitcoin reminds me so much of the internet stocks of 1999 because the internet was in its infancy. No one knew how to value it because of the world of possibility that lay ahead."

While the long-term story is clearly bullish, the short-term sentiment seems to be reaching a frenzy among institutions, which could result in a short-term top

Percentage of Total Market Capitalization (Dominance)

Bitcoin	62.58%
Ethereum	11.83%
XRP	4.83%
Tether	3.47%
Litecoin	0.97%
Bitcoin Cash	0.93%
Chainlink	0.91%
Cardano	0.84%
Polkadot	0.78%
Binance Coin	0.74%
Others	12.13%

TOP 10 COINS

Top 10 Coins by Total Market Capitalisation

#	Name	Price	24h	7d	Market Cap	Volume	Circulating Supply	Last 7 Days
1	Bitcoin BTC	\$18,887.86	▼ 1.75%	▼ 4.32%	\$349,643,282,818	\$30,002,069,369 1,593,060 BTC	18,565,481 BTC	
2	Ethereum ETH	\$580.91	▼ 2.33%	▼ 7.46%	\$65,532,904,659	\$13,012,546,542 22,586,039 ETH	113,746,279 ETH	
3	XRP XRP	\$0.594059	▼ 1.78%	▼ 12.65%	\$26,605,953,121	\$7,769,082,895 13,237,860,759 XRP	45,334,295,892 XRP	
4	Tether USDT	\$0.991687	▼ 0.89%	▼ 0.04%	\$19,718,575,273	\$46,036,878,651 46,025,719,567 USDT	19,713,795,599 USDT	
5	Litecoin LTC	\$81.29	▼ 2.04%	▼ 10.51%	\$5,343,926,988	\$4,355,762,018 53,828,954 LTC	66,040,798 LTC	
6	Bitcoin Cash BCH	\$277.31	▼ 2.66%	▼ 12.60%	\$5,106,904,418	\$1,499,849,715 5,460,813 BCH	18,593,763 BCH	
7	Chainlink LINK	\$12.77	▼ 2.66%	▼ 13.24%	\$5,003,173,594	\$934,922,336 73,907,233 LINK	395,509,556 LINK	
8	Cardano ADA	\$0.146407	▼ 5.65%	▼ 14.45%	\$4,558,066,536	\$770,533,109 5,259,510,655 ADA	31,112,484,646 ADA	
9	Polkadot DOT	\$4.84	▼ 4.71%	▼ 12.01%	\$4,293,699,712	\$309,012,977 63,766,232 DOT	886,024,452 DOT	
10	Binance Coin BNB	\$28.74	▼ 1.94%	▼ 10.03%	\$4,107,688,042	\$286,755,054 10,080,929 BNB	144,406,561 BNB	




THE ECOSYSTEM

COMMUNICATION, PAYMENTS, MARKETPLACE

Top 10 Coins by Percentage Gain (Past 7 Days)

#	Name	Price	7d	Volume(24h)	#	Name	Price	7d	Volume(24h)
1	Seigniorage Shares SHARE	\$0.171740	▲ 2884.06%	\$772,453	1	Semux SEM	\$0.003865	▼ 92.73%	\$160,805
2	reflect.finance RFI	\$1.76	▲ 1108.8%	\$6,885,296	2	JSB FOUNDATION JSB	\$1.50	▼ 88.97%	\$588,250
3	Veros VRS	\$0.745085	▲ 869.16%	\$1,019,008	3	SYNC Network SYNC	\$0.008311	▼ 86.69%	\$130,501
4	Prophet PROPHET	\$1.39	▲ 534.09%	\$1,034,179	4	Basis Cash BAC	\$66.36	▼ 80.01%	\$13,692,854
5	Bridge Oracle BRG	\$0.004216	▲ 418.33%	\$403,569	5	Nyan V2 NYAN-2	\$3.61	▼ 79.65%	\$58,191
6	Multiplier MXX	\$0.052760	▲ 413.97%	\$1,654,884	6	TriumphX TRIX	\$2.32	▼ 74.79%	\$1,818,853
7	KIMCHI.finance KIMCHI	\$0.003686	▲ 399.31%	\$1,143,873	7	Handy HANDY	\$0.030117	▼ 72.85%	\$948,289
8	xBTC xBTC	\$2.29	▲ 361.97%	\$7,526,084	8	Gleec GLEEC	\$0.329890	▼ 70.7%	\$275,671
9	Dollars USDX	\$3.17	▲ 292.39%	\$433,929	9	CaluraCoin CLC	\$0.000306	▼ 68.92%	\$82,382
10	DoDreamChain DRM	\$0.077473	▲ 281.92%	\$114,259	10	Yearn Land YLAND	\$24.75	▼ 66.32%	\$207,429

Top 10 Coins added to Exchanges with the Highest Market Capitalisation (Past 30 Days)

#	Name	Price	24h	Market Cap	Volume	Blockchain	Added
1	Tesla tokenized stock FTX TSLA	\$628.30	▲ 0%	--	\$82,531	Own Blockchain	Today
2	Nio tokenized stock FTX NIO	\$44.75	▲ 0%	--	\$5,540	Own Blockchain	Today
3	Alibaba tokenized stock FTX BABA	\$264.55	▲ 0%	--	\$3,263	Own Blockchain	Today
4	Amazon tokenized stock FTX AMZN	\$3,158.00	▲ 0%	--	\$2,944	Own Blockchain	Today
5	Pfizer tokenized stock FTX PFE	\$41.09	▲ 0%	--	\$2,920	Own Blockchain	Today
6	Beyond Meat tokenized stock FTX BYND	\$137.91	▲ 0%	--	\$2,500	Own Blockchain	Today
7	Taiwan Semiconductor Mfg tokenized stock FTX TSM	\$106.20	▲ 0%	--	\$2,319	Own Blockchain	Today
8	Apple tokenized stock FTX AAPL	\$124.09	▲ 0%	--	\$2,804	Own Blockchain	Today
9	Billibilli Inc tokenized stock FTX BILI	\$71.99	▲ 0%	--	\$3,596	Own Blockchain	Today
10	ARK Innovation ETF tokenized stock FTX ARKK	\$121.31	▲ 0%	--	\$1,108	Own Blockchain	Today

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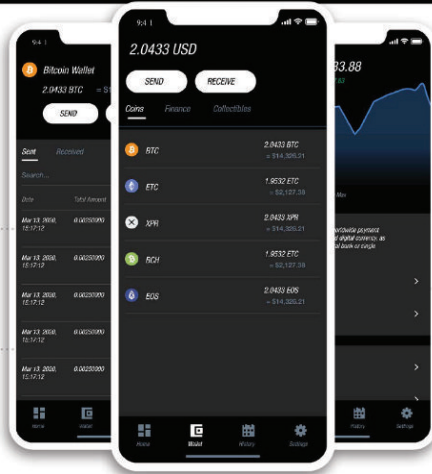
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A sustainable way to earn passive income and secure true financial freedom.



QUIVERX CAPITAL SERVICES



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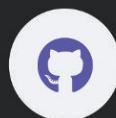
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CRYPTO TRADE OPPORTUNITIES

BITCOIN - BTC/USD

COINBASE:BTCUSD, 1D 19173.10 ▼ -4.61 (-0.02%) O:19177.08 H:19299.51 L:19102.64 C:19173.10



Bitcoin has formed a pennant near the highs, which is a reliable continuation pattern. If the bulls can push the price above the pennant decisively, the next leg of the uptrend could begin.

The \$20,000 level may act as a psychological resistance but the possibility of a break above is high.

Several traders have not participated in the current rally as they have been waiting on the sidelines to buy on any major dip. However, the market does not oblige what most people expect.

If the price rallies above \$20,000, several traders may give up and buy at higher levels because they will fear missing out on the rally. That may result in a vertical rally to \$25,000 in the short term.

If that happens, the BTC/USD pair may form a short-term or a medium-term top. Traders can try to ride this rally by buying after the price sustains above \$20,000 for a few hours. This is a risky trade, hence, keep a close stop-loss and trail the stops higher as the price moves northwards. Do not wait for a windfall because the markets can turn around in a jiffy and turn the profit into a loss.

Contrary to the bullish assumption, if the price turns down from the current levels and breaks below the 20-day EMA, it will suggest profit booking by the momentum traders. Such a move could drag the price down to \$16,200.

ETHEREUM - ETH/USD

COINBASE:ETHUSD, 1D 591.11 ▼ -0.36 (-0.06%) O:591.53 H:595.47 L:586.87 C:591.11



Ether broke above the \$625 resistance on December 1, but the bulls could not sustain the higher levels. Hence, the buy recommended in the previous analysis did not trigger.

The bears attempted to sink the price below the 20-day EMA on December 5, but the bulls aggressively purchased that dip, which shows that the sentiment remains bullish and traders are accumulating at lower levels.

However, the bulls are struggling to push the price above the \$625 resistance, which suggests that demand dries up at higher levels. If the ETH/USD pair does not scale above \$625 in the next few days, it may attract profit booking from short-term traders.

A break below the 20-day EMA will be the first sign of weakness. Such a move could pull the price down to the critical support at \$480. If that happens, the pair may remain range-bound for a few days.

On the other hand, if the bulls can propel the price above \$625, the next leg of the up-move to \$800 could start. Traders may buy if the price sustains above \$625 for a few hours and the stop can be placed just below the 20-day EMA.

RIPPLE - XRP/USD

BITFINEX:XRPUSD, 1D 0.60633 ▼ -0.00222 (-0.36%) O:0.60856 H:0.61113 L:0.60271 C:0.60633



XRP is currently consolidating in an uptrend. The price is currently stuck between \$0.542 on the downside and \$0.683 on the upside.

This is a positive sign because it gives an opportunity to the altcoin to form a higher base from where it can launch the next leg of the up-move.

The moving averages are sloping up and the RSI is above 60, which shows that bulls have the upper hand. If they can push the price above \$0.683, a move to \$0.78 and then to \$1 will be on the cards.

On the contrary, if the price turns down and plummets below \$0.542, the XRP/USD pair could drop to \$0.45961. A break below this support will indicate advantage to the bears.

We recommend traders remain on the sidelines until a reliable trading signal sets up.

BITCOIN CASH - BCH/USD

COINBASE:BCHUSD, 1D 282.59 ▼ -1.49 (-0.52%) O:284.12 H:285.00 L:280.96 C:282.59



We had warned in our previous analysis that the bears will defend the \$326.73 to \$350 overhead resistance zone and that is what happened. The price turned down sharply on December 1.

The bulls are currently attempting to defend the \$280 support but the failure to achieve a strong rebound off it suggests that demand dries up at higher levels.

If the bulls fail to push the price above \$300 within the next few days, the possibility of a break to the 50-day SMA and then to \$250 increases. The flat 20-day EMA and the RSI near the 50 level suggest that the buyers have lost their edge.

Contrary to this assumption, if the BCH/USD pair rises from the current levels and breaks above \$300, a rally to \$326.73 and then to \$350 is likely.

We do not find any reliable buy setups at the current levels; hence, we are not suggesting a trade in it.

LITECOIN - LTC/USD

COINBASE:LTCUSD, 1D 82.78 ▼ -0.63 (-0.76%) O:83.44 H:84.93 L:82.55 C:82.78



Litecoin has broken into the top-5 cryptocurrencies in terms of market capitalisation, hence, it has been included in our analysis. The bulls are currently attempting to keep the price above the 20-day EMA but are struggling to sustain above the \$85 level.

This suggests that the bears are defending the \$85 to \$92 level aggressively. If the price turns down and breaks below the 20-day EMA, the LTC/USD pair could drop to \$69.

If the price rebounds off this level, the LTC/USD pair could remain range-bound between \$69 and \$92 for a few days. A break below \$69 will signal advantage to the bears.

Conversely, if the pair rises from the current level and breaks above the overhead resistance, the uptrend could resume. The next major resistance on the upside is \$100. If that is crossed, the rally could extend to \$140.

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ADVANCEMENTS IN THE CRYPTOCURRENCY WORLD

MicroStrategy will issue \$400 million in securities to buy more Bitcoin



Leading business intelligence firm MicroStrategy is doubling-down on Bitcoin, announcing a securities offering to raise \$400 million to invest in BTC.

The world's largest publicly traded business intelligence firm, MicroStrategy has announced plans to invest the proceeds from a \$400 million securities offering into Bitcoin.

On Dec. 7, the firm revealed plans to issue \$400 million in convertible senior notes — a debt security that can be converted into the issuing company's shares. The announcement stated:

“Microstrategy intends to invest the net proceeds from the sale of the notes in Bitcoin.”

At current prices, the \$400 million would increase the company's holdings by 20,833, which would bring the firm's total crypto stash to almost 62,000 BTC.

Microstrategy will pay semi-annual interest to the note-holders until December 2025. The firm also reserves the right to redeem the notes for cash from Dec. 20, 2023.

The announcement states that MicroStrategy may also offer up to an additional \$60 million worth of notes to its initial purchasers within 13 days of commencing the offering.

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Apple Legend Steve Wozniak's Crypto Company Just Launched Its Own Token



Tech maven and Apple co-founder Steve Wozniak's new Malta-based blockchain company Efforce is rolling out its WOZX native token aimed at transforming the energy efficiency market.

After spending most of 2020 building its architecture, Efforce announces the listing of the WOZX token on crypto exchanges HBTC on December 3rd and Bithumb Global in the coming week.

The new crypto asset hit a market capitalization of \$950 million within minutes of launching which is tenfold of its listing price according to a press release. WOZX is currently trading at \$1.34 per coin on HBTC, up 1,240% from its initial price of \$0.1.

Coming 44 years after co-founding the computer company that revolutionized technology forever, Wozniak's latest venture aims to be the first decentralized and borderless platform that allows anyone to participate in and fund innovations in green technology through cryptocurrency and blockchain technology.

"The platform brings together those who want to improve the energy efficiency of their buildings or industrial processes with a pool of contributors interested in being repaid in tokens representing the energy savings achieved thanks to efficiency improvement projects."

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Bitcoin arrives on Wall Street: S&P Dow Jones launching crypto indexes in 2021



S&P Dow Jones Indices — a joint venture between S&P Global, the CME Group and News Corp — will debut cryptocurrency indexes in 2021, it has confirmed.

In a press release on Thursday, S&P DJI describes Bitcoin (BTC) and altcoins as an “emerging asset class.”

Bitcoin and altcoins hit Wall Street finance

The firm will partner with Lukka, a U.S. blockchain data provider, to launch the indexes, which will cover a reported 550 cryptocurrencies.

“With digital assets such as cryptocurrencies becoming a rapidly emerging asset class, the time is right for independent, reliable and user-friendly benchmarks,” Peter Roffman, global head of innovation and strategy at S&P DJI, state in the press release.

“We’re excited to work with Lukka, who has been at the forefront of digital asset data services, to promote more transparency in this nascent sector.”

The move marks the latest commitment from Wall Street to embrace Bitcoin and other digital currencies, underscoring interest from the institutional sphere.

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TEAL PAPER



Introducing the \$WISE token: The new staking platform where staking longer pays better. The \$WISE token is currently in pre-sale, after which 90% of the ETH received will automatically be sent to Uniswap as liquidity

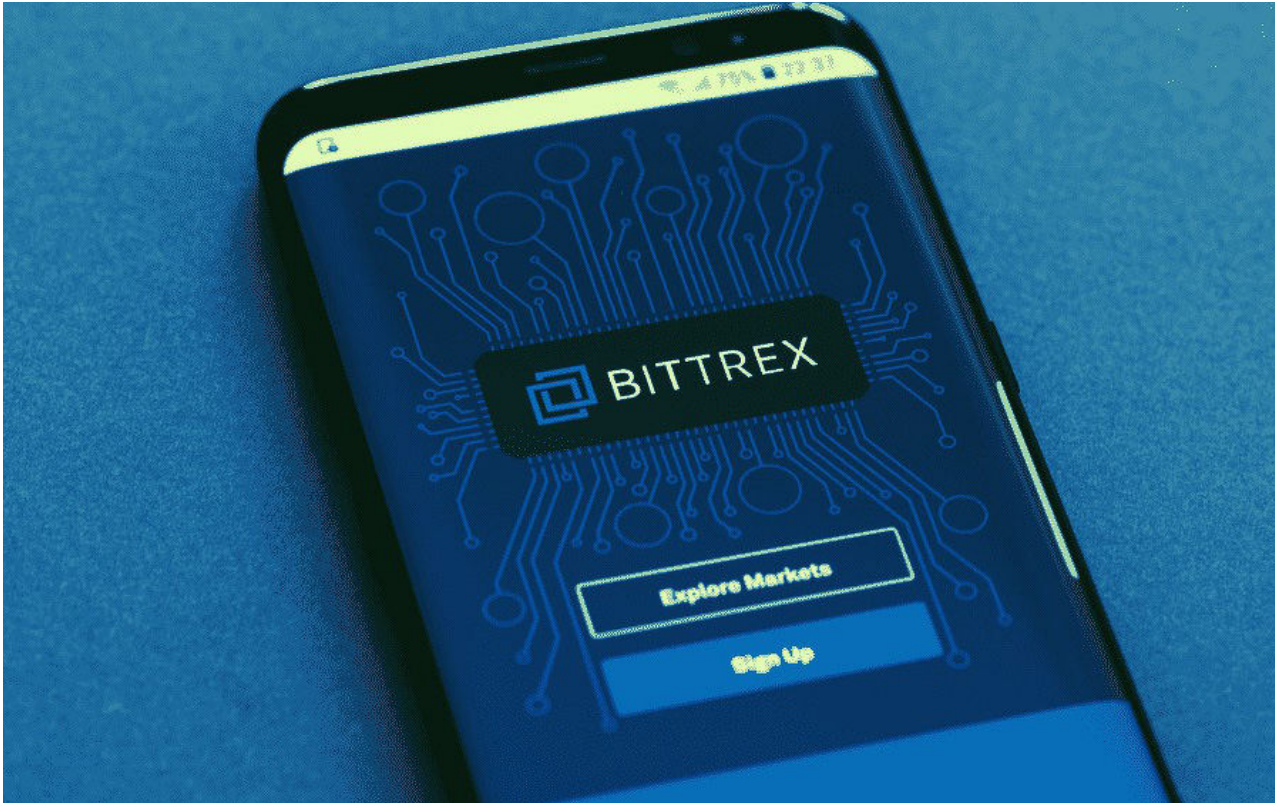
YOU CAN RESERVE YOUR \$WISE TOKENS NOW BY ENTERING ETH INTO THE RESERVATION LOBBIES AT

THEWISETOKEN.COM FOR A 10% BONUS

Lobbies begin locking on the 11th November (starting with day 1), and coins will be minted and ready for staking on the 31st December.



You Can Now Buy Tokenized Tesla Stock on Bittrex



Crypto exchange Bittrex announced that it will be listing tokenized stocks on its platform in cooperation with DigitalAssets.AG, as per a release shared with Decrypt. The move will allow traders and investors to invest in US-listed companies without paying additional fees or using the services of a traditional brokerage.

Tokenized stocks are a new-age derivative product that represent traditional securities, particularly shares in publicly traded firms traded on regulated exchanges. Such a product was not available earlier, but advancements in representing value on a digital token have paved the path forward.

“Blockchain technology has the potential to radically broaden access to financial services, and Bittrex Global is very proud to provide people with a portal to build their capital and private wealth in a way that was unimaginable a decade ago,” said Bittrex CEO Tom Albright in a statement.

As per the release, over 12 popular shares will be offered on Bittrex, including Tesla, Google, Facebook, and the SPY, an exchange-traded fund consisting of the top 500 US companies. You can buy the shares with US dollars, Tether, or Bitcoin, and will be offered around the clock.

Similar to how the crypto market operates—users can buy a fraction of a cryptocurrency—the new product will allow customers to purchase a fraction (as low as \$10) of the tokenized stock.

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Boerse Stuttgart Group Says Its Crypto Trading App Has Hit €1B Volume in 2020



Germany's second-largest stock exchange, Boerse Stuttgart, announced on Monday that its Bison crypto trading app has achieved trading volume of €1 billion (US\$1.21 billion) so far this year.

The stock exchange reported that in November there were several days where the app saw record daily trading volumes exceeding €35 million (\$42.3 million). Over the year so far, active users also hit new highs, increasing by 180% to 206,000, the group said.

"The increase in user numbers and the trading volume on Bison in the current year have far exceeded our expectations," said Ulli Spankowski, CEO of Sowa Labs GmbH, the subsidiary of Boerse Stuttgart, which developed the app.

Launched in 2018, the app allows users to trade bitcoin, ether, XRP, litecoin and bitcoin cash. Rather than charging fees, Bison makes a profit from the spreads between the buying and selling prices.

Boerse Stuttgart also has a crypto exchange launched earlier this year, providing regulated access for institutional and retail investors initially via a bitcoin-euro pair. It later added ether, litecoin and XRP.

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Thailand Excise Dept to Adopt Blockchain Tech In 2021 to Boost Revenue Collection Efficiency



Blockchain technology sees significant increases in adoption, particularly from companies looking to leverage it and streamline their operations. Beyond companies, there has also been an increase in government blockchain applications. In Thailand, the official tax agency is hopping on the trend.

Streamlined Operations to Benefit the Bottom Line

The Thai Excise Department plans to use the blockchain to improve its revenue collection capabilities, the Bangkok Post reports.

Per the report, the move became necessary following the agency's resolve to work on its tax collection modalities rather than increase taxes in a downturn.

Lavaron Sangsnit, the agency's Director-General, says the agency could use the technology to assess tax liability for imported products and assess other government agencies' revenue collection. Like other countries in Asia, Thailand is expecting a drop in income due to the impact of COVID-19.

The government projects a drop in tax revenues for 2020, with 530 billion baht (\$17.5 billion) expected to come in for the fiscal year. This marks a 3.3 percent reduction from the 548 billion baht (\$18 billion) that it got last year. Looking to streamline operations and improve collection efficiency, the Department will now move into blockchain.

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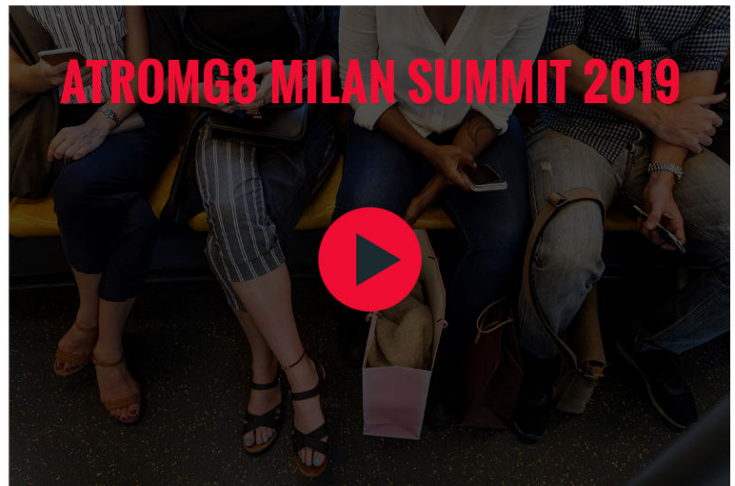
AtromG8 represents much more than just cryptocurrency and blockchain, we are here to build a collaborative ecosystem. Our unique multi-DLT and blockchain-powered innovative MixNet 5.0 superstructure is the next step of human communication, interaction and the way we exchange value between each other all under the umbrella of privacy and security for a better, fairer and cleaner world. AtromG8 aims to leverage emerging technologies to overcome the inadequacies of the existing social structures. With highly innovative MixNet Superstructure Technology, AtromG8 is continuously contributing to the development of communication and value exchange systems. An unconventional approach to meet the contemporary requirement of a digital platform for a real-time ecosystem that is safe for all the users. At ATROMG8, the team focuses on providing a connecting channel that facilitates effective communication among various individuals without jeopardizing their privacy and metadata, along with providing details of who gets insight into their data or how it should be used safely in the digital era. With an aim to touch millions of lives across the globe.



WHITEPAPER

The Whitepaper is a never-ending evolution! On the following pages, you will find thoughts that move us and information about the technology we use. Have a look at the status of march 2020.

Download



ATROMG8 MILAN SUMMIT 2019

TOKEN ECONOMICS

ATROM is the voucher required to access and operate our software. With the following information and graphs, we wish to introduce a transparent understanding of ATROM's usage and its long-term value.

Download



CEO of \$10 billion fund expects Ethereum to gain Wall Street traction this year



Crypto adoption on Wall Street is booming. Well, Bitcoin adoption anyway.

These past few months have marked a resurgence in the number of Wall Street investors and prominent firms taking a close look at the leading cryptocurrency and related blockchain technologies.

Paul Tudor Jones, a billionaire investor known for outperforming the markets in the 1970s and in the Great Recession, kicked it off prior to the halving this year. He revealed in a research note that he thinks Bitcoin will be the “fastest horse in the race” in a world where inflation is rampant.

This was corroborated by a number of other prominent Wall Street veterans, including those within and outside of the crypto space. This list includes Stanley Druckenmiller, Rick Rieder, Mike Novogratz, and Raoul Pal.

Though, thus far, altcoins have yet to gain traction amongst institutional players, aside from a role as a technology to use.

Top executives in the space expect this to change in the months ahead.

[Read more...](#)

Grayscale Seeing New Group of Investors Seeking Ethereum as a First & Only Asset



While Bitcoin continues to rule the cryptocurrency market, the second-largest crypto Ethereum also sees a lot of traction.

According to Michael Sonnenshein, managing director at Grayscale Investments, which caters to institutional and accredited investors only, up until 2020, most investors' first stop was Bitcoin. But now, the most actively used blockchain in the world and its token Ether is getting more attention, he said.

“Over the course of 2020, we are seeing a new group of investors who are Ethereum first and in some cases Ethereum only,” Sonnenshein said in an interview with Bloomberg. “There’s a growing conviction around Ethereum as an asset class.”

Its Ethereum product, Grayscale Ethereum Trust (ETHE), has 29.6 million shares outstanding currently compared to just 5.2 million at the end of 2019. In 3Q20, it recorded inflows of \$204 million, an increase from \$20 million in 4Q19.

As per the company’s report, in the third quarter of this year, more than 17% of inflows into the Grayscale Ethereum trust came from new institutional investors.

Interestingly, ETHE is trading at a premium of about 120%, up from 18% in October but down from 950% in June this year. In comparison, Grayscale Bitcoin Trust (GBTC) is currently trading at a premium of 27.5%, which was 17% at the beginning of this year and the highest in May 2017 at 132% per Ycharts.

[Read more...](#)

Spain's Second-Largest Bank Will Soon Launch Crypto Services: Sources



BBVA, the second-largest bank in Spain, with about \$840 billion in assets, is poised to enter the cryptocurrency trading and custody space, according to two people familiar with the plans.

The Spanish bank will begin its crypto offering out of Switzerland, said a source. Switzerland has relatively comprehensive rules around digital assets, set out by the country's Financial Market Supervisory Authority (FINMA).

One source with knowledge of the plans told CoinDesk that BBVA is *"launching its Europe-wide crypto initiative from Switzerland."*

"There are still some compliance hurdles so this will not be in December, but I expect they [BBVA] will be live next month," they added.

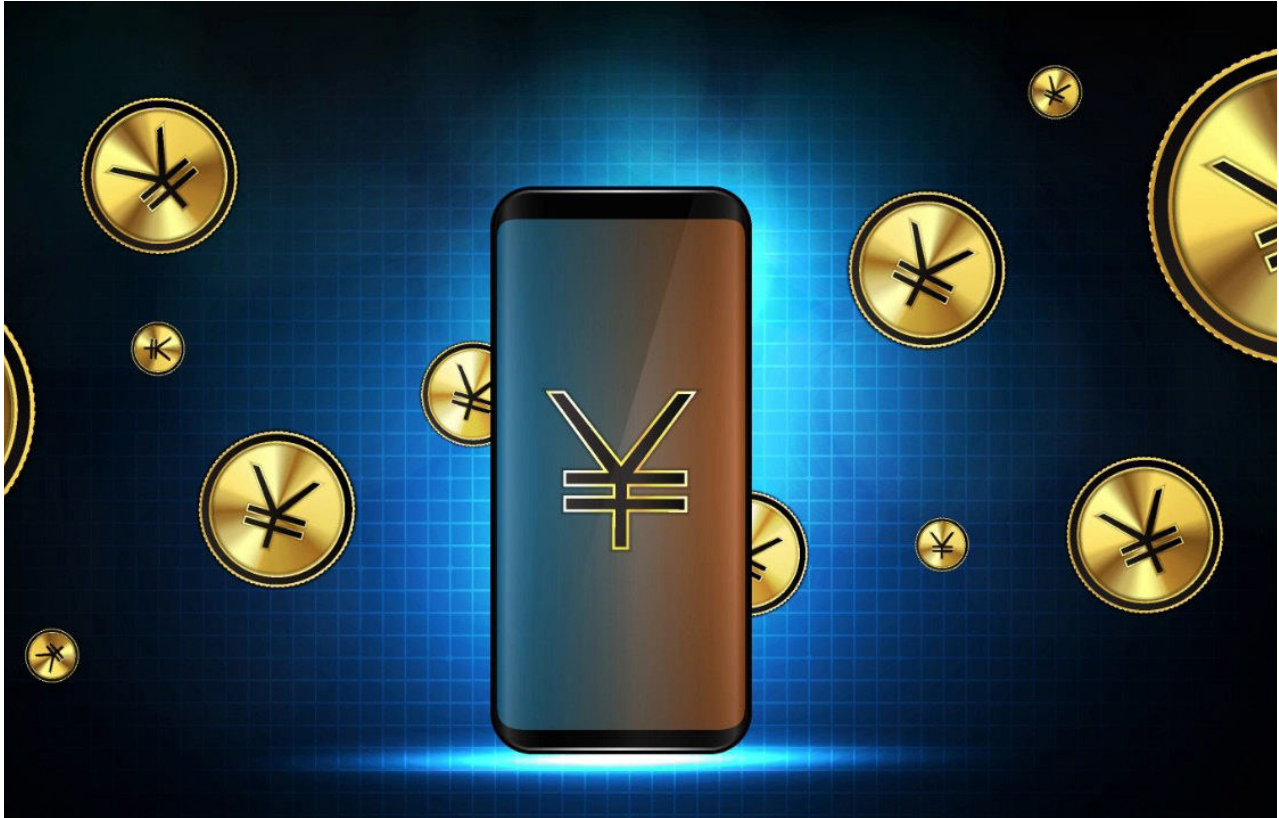
Asked if BBVA was building its solution primarily to deal with tokenized securities and the like, the source said: *"This is a cryptocurrency offering."*

BBVA said it could not comment.

BBVA is rumored to have integrated the same custody solution for digital assets, called SILO, as Russia's Gazprombank. (Gazprombank is already live with a crypto offering in Switzerland.)

[Read more...](#)

China Airdrops Digital Yuan Worth \$3 Million — 10,000 Stores Will Accept It



Twenty million yuan (\$3 million) in China's central bank digital currency will be given away to 100,000 people in the country's largest test of the digital yuan to date. The digital currency will be accepted at 100,000 stores, including JD.com, one of China's largest online retailers.

\$3 Million in Digital Yuan Giveaway

The Chinese city of Suzhou, located west of Shanghai, is reportedly gearing up to hand out 20 million yuan in the country's central bank digital currency (CBDC) to 100,000 residents, according to a statement posted Friday by the Suzhou municipal government. The digital yuan is officially known as the Digital Currency Electronic Payment (DCEP). The South China Morning Post detailed:

A total of 100,000 digital red packets, each containing 200 yuan, will be distributed to residents on December 11, the eve of the so-called Double Twelve shopping festival. They will be valid until December 27.

"Any Chinese citizen living in the eastern city can register for the lottery through Suzhoudao, the city's official public services app," the publication added. The lottery winners will receive the red packets through the official Digital Renminbi App.

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THE WISE TOKEN – THE BEST WAY TO EARN CRYPTO!



Crypto mining isn't profitable like before, but staking has emerged as an alternate option to the same, thus promising investors/users an opportunity to earn crypto. As far as mining is concerned, many people struggle to make payments towards the requisite equipment as well as electricity cost, leave aside earning profits from the same. But, mining is not the only method of earning with cryptocurrencies. Staking has become an excellent way to earn crypto.

This is one of the reasons why more and more users are turning their attention to the WISE project. The WISE token provides you with the opportunity to grow your fund's value via staking. Staking, as such, entails locking up the funds in a contract for a specific time and earn rewards and interest in exchange. Apart from helping users to earn money via their safe and secure private wallets, the WISE crypto contract also offers a huge liquidity pool, which allows you to cash out (i.e. withdraw) profits at any time.

LEARN HOW AND WHY THE WISE TOKEN IS THE BEST WAY TO EARN CRYPTO.

WISE, in essence, is ERC 20 smart contract created for deployment on the Ether blockchain. WISE functions as a decentralized, trustlessly exchangeable, bond-like, and interest bearing token. The WISE crypto project has redefined decentralized finance by doing cryptocurrencies in the right manner. The main aim of WISE is staking, which is quite similar to both CDs and bonds, thus rewarding token holders with interest earned as part of locking the funds for a specified time. The WISE token comes with a host of features from both the traditional financial instruments but is an improved version of them.

Thus, WISE provides stakers with complete flexibility when it comes to selecting when they intend to withdraw their interest earned during the stake's life. Typically, stakers can withdraw their interest amount either daily, or irregularly, or wait till maturity, or whichever way you prefer.

WISE stakes offer higher returns, much low risk, and way higher flexibility when compared to CDs and bonds. Hence, there is no need to trust governments and banks to remain solvent and no need to worry about the bond issuer defaulting.

EARN CRYPTO – THE NEED FOR DEVELOPING WISE

Trusting other people with your money can be highly risky. This is one of the major flaws in the traditional instruments available in the market, and also why WISE is being developed. The WISE contract ensures that users are always in complete control and custody of their tokens, even when numerous other economic activities are being carried out.

At the initial level, minting of the WISE tokens, earning of referral bonuses, closing and opening of stakes, interest receiving, as well as even selling of WISE for Ethereum or other digital tokens can be carried out end-to-end without a user's tokens being controlled by another system or person. Now, when compared with the numerous banks that one can't trust as well as the money managers who aren't really keeping your best interest at the back of their minds, you will find that the WISE token is the right way to stake and earn crypto.

One factor of owning cryptos is knowing that you have a place for trading them safely, quickly, and easily as and when the requirement arises. WISE believes that Uniswap, a highly regarded and popular DEX (Decentralized Exchange) is one such place. Following the 50-day liquidity transformer Epoch, WISE will trustlessly, irrevocably, and automatically bootstrap its initial LP on the Uniswap exchange.

WISE TOKEN PRESENTATION

WISE CONTRACT FUNCTIONALITY

As far as the WISE token is concerned, it is a unique smart contract as it enables investors to earn through staking of cryptocurrencies without the fear of losing token value.

HOW DOES THE WISE TOKEN WORK – EARN CRYPTO WITH WISE

You choose the number of WISE tokens that you would want to stake, as well as then you get to set the duration for which you would want to keep them locked up. It can be months, days, and even years. After the duration comes to an end, you get an interest in 3.5percent interest in terms of WISE tokens.

Not every individual will consider staking their tokens. Some of them will use the tokens for multiple purposes i.e., holding, or trading. Those who fail to commit to the lock-up duration get penalized, if people want to access their money during the process of staking, they will lose their interest claimed.

HOW DOES ONE GET INTEREST – EARN CRYPTO

The Wise digital token has been coded to grow in terms of supply by 3.5percent every year. This results in inflation as well as devalues the token. But this is what makes everything good. Inflation is needed for investors of the WISE tokens to acquire interest. So, how WISE increases its demand for compensating for 3.5percent interest is by increasing the instrument's value. Put simply, until individuals start utilizing the token for several reasons as well as hoarding it in the manner they do for bitcoins.

HOW WISE IS ALREADY ACHIEVING SUCCESS:

By Lending: By making the WISE token available on the lending protocol websites (such as Celsius), so that token holders get to acquire interest amount by keeping the tokens in their digital wallet. Increased demand results in higher rates of interest as well as leads to higher adoption.

Trading/Arbitrage: This helps in increasing the volume of WISE tokens daily for creating price patterns, which signal an increased number of traders to participate.

Incentivized Structure: They have a unique referral system that pays 10percent commissions in Ethereum to referrers. Those who use the referral link for joining receive 10% additional shares at the time of staking WISE. Thus, they are incentivizing holding instead of selling.

STAKING WISE – EARN CRYPTO

As already mentioned above, staking is the best way to earn crypto. The WISE token contract has also been designed for the same. It allows users to easily stake their tokens for a definite period. Users can open several stakes based on their preference. Once the stake reaches its full maturity, a user can close it any time for receiving total principal along with interest, without any penalty.

Unlike other stakeable tokens, the WISE contract never applies any penalty on a mature stake, irrespective of how late one is closed. This provides users with much flexibility, particularly for taxable income.

OPENING STAKES

When users open a fresh stake, they pick the number of tokens that they want to stake. The minimum amount of stake is 0.000000000001 WISE (or 1000000 YODA). The minimum length of the stake is 1 day, whereas the maximum length of the stake is 15,330 days (around 42 years).

WISE ALREADY ACHIEVING SUCCESS



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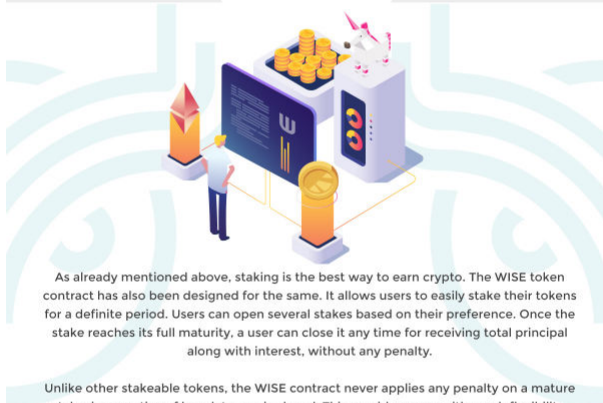


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OPENING STAKES



Once the stake has been opened, it remains in the 'Pending' status. This implies that the stake won't begin until the day after. A user can choose to close the stake in the 'Pending' status, getting back the principal amount of stake without interest or penalty. Thus, pending stakes get the 'Active' status once the next day commences. When the stake gets opened, the tokens that are staked are burned by the WISE contract and thereafter transformed into shares. These shares will continue to remain until the stake remains. After the stake has been closed, the shares get destroyed as well as WISE tokens are minted back.



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CONCLUSION – HOW TO EARN CRYPTO

The financial trading market is essentially centralized. These central authorities issue currencies regularly that further help to drive the economy. They are primarily used by banks as well as the government for different types of trading and therefore the power to manage and control the supply, as well as the flow of the currencies, is entirely dependent on these institutions. This is where the concept of decentralized finance comes in. This is also why one needs to embrace the WISE token. Wise is undoubtedly the best way to earn crypto. In fact, you can use the WISE token in the following ways:

Reserve WISE: During the fifty-day launching period, investors will get to reserve or buy WISE digital tokens by simply sending Ethereum to the smart contract. Around one million digital tokens shall be available for staking every day of the launch, which shall be provided to token holders in exact proportion to their Ethereum investment. Also, over 90percent of the launching funds will be transferred to Uniswap exchange for forming a massive liquidity pool.

WISE is LIVE NOW

Staking WISE: After you get the WISE digital tokens, you will get to lock them in a smart contract and earn interest during the duration of the stake. Based on the duration for which one wants to stake, one can acquire unlimited returns through the WISE token contract.

Selling WISE: You can also use the Uniswap decentralized exchange to sell the tokens. WISE enables token holders to cash out their stakes any time as well as instantly. The exchange does not require any KYC and helps you to exchange the WISE tokens from the private wallet.

In a nutshell, WISE contracts are both immutable and highly secure. They are audited regularly for bugs and errors. Besides, you will have full control over all your funds as well as can sell or withdraw at any point in time. So, if you are searching for a way to stake, sell, or earn crypto, then the WISE contract is the right way forward!

CRYPTO.COM REVIEW 2020



OVERVIEW

Established in 2016, Crypto.com, also known as CRO Protocol Labs, has been created to provide people with the option to control their data, identity, and money. With more than three million people already on their platform, Crypto.com offers a potent alternative to the traditionally available financial services.

In this article, find out everything you need to know about Crypto.com and how the platform is useful for buying, selling, earning, and tracking cryptocurrencies.

WHAT DIFFERENTIATES CRYPTO.COM?

Headquartered in Hong Kong and with over a 500 member team, the Crypto.com platform facilitates buying, selling, storing, sending & tracking of cryptocurrencies securely. If you are looking to purchase and sell seven fiat as well as more than 80 cryptocurrencies, then Crypto.com is a great place to begin.



SOME OF CRYPTO.COM COMPETITORS INCLUDE:



Banxa: The platform offers fiat to cryptocurrency gateway services for wallets, exchanges, and other crypto businesses. The platform offers local and global payment methods and zero chargebacks, as well as easy and hassle-free integrations to your platforms. Users can either integrate Banxa with their existing platforms or via an iFrame widget. They can also build their fiat to cryptocurrency gateway using JSON API.



Nuo Network: Established in 2018, Nuo provides a decentralized and transparent cryptocurrency banking platform for the emerging markets. It provides a non-custodial method for lending, borrowing, or margin trading cryptocurrency assets. The platform allows its users to create a debt reserve as well as earn interest on their cryptocurrency assets with minimal effort. Built atop the ETH protocol, Nuo Network is supported by the renowned ConsenSys Ventures, as well as has an overall value of nearly \$10.7 million locked in the smart contracts.



Kava Labs: Founded in 2018, Kava Labs has developed the Kava blockchain, which is also the very first cross-blockchain Decentralized Finance platform that allows traders to hedge and leverage with the multi-collateral CDP mechanism as well as collateral based stablecoin.

Kava Labs offers DeFi solutions like bonds, stable coins, as well as lending to cryptocurrency users across different blockchain networks. As far as Kava CDP is concerned, it is secured by over 100 validators, which means your assets are always very safe and secure. Since 2017, Kava Labs has made use of its blockchain solutions to offer services to Tendermint/Cosmos, Ripple, MakerDao, Tezos, and other popular blockchain projects.

Since 2017, the Kava Labs team has used its blockchain expertise to provide solutions to Ripple, Tendermint/Cosmos, Tezos, MakerDao, and many other leading blockchain projects.



BitPesa: Established in 2013 in Nairobi, BitPesa functions as a foreign digital exchange, as well as a payment platform, for leading markets. It leverages blockchain solutions to minimize costs and improve the speed at which business payments are made to as well as from the frontier markets. BitPesa is credited

to be the market-maker as far as different African currencies are concerned. It has helped to open business corridors for carrying out trade and payments between the frontier markets as well as the remaining world. It was also the first blockchain firm to attain a license from the UK's FCA (Financial Conduct Authority) and thus follows strict KYC practices.

WHY CRYPTO.COM IS THE LEADER IN THE MARKETPLACE

Built on a strong foundation of privacy, security as well as compliance, Crypto.com has ISO/IEC 27701:2019, CCSS Level 3, ISO27001:2013, and PCI: DSS 3.2.1, Level 1 compliance. Through its unique offerings, and value propositions Crypto.com has managed to redefine how funds are being moved, spent as well as invested. The platform has also managed to democratize blockchain by creating simple, beautiful as well as useful financial solutions that leave a positive and lasting impact on the lives of people.

Given the challenges being encountered in the adoption of cryptocurrency, the makers of Crypto.com resolved to set up a platform/system that enabled people to tackle those very hurdles with ease and convenience. To better tackle those challenges, Crypto.com decided to offer products in 3 different verticals including, payment, trading, and financial services.

Crypto.com's goal is to offer payment solutions for driving adoption as well as user acquisition while also building financial and trading services as the primary sources of earning revenue. This strategy helps them to design a cycle wherein the payment channels help to bring the users on the platform while financial and trading services create revenue for further reinvestment.

The company believes that a poorly crafted user experience fails to satisfy as well as delight the users. Also, a weak value proposition does not incentivize individuals to utilize crypto for reasons apart from speculative trading. As a result, Crypto.com emphasizes offering both security & compliance to enable mainstream adoption of cryptocurrency.

PRODUCTS THAT CRYPTO.COM OFFERS ACROSS THREE DIFFERENT VERTICALS.

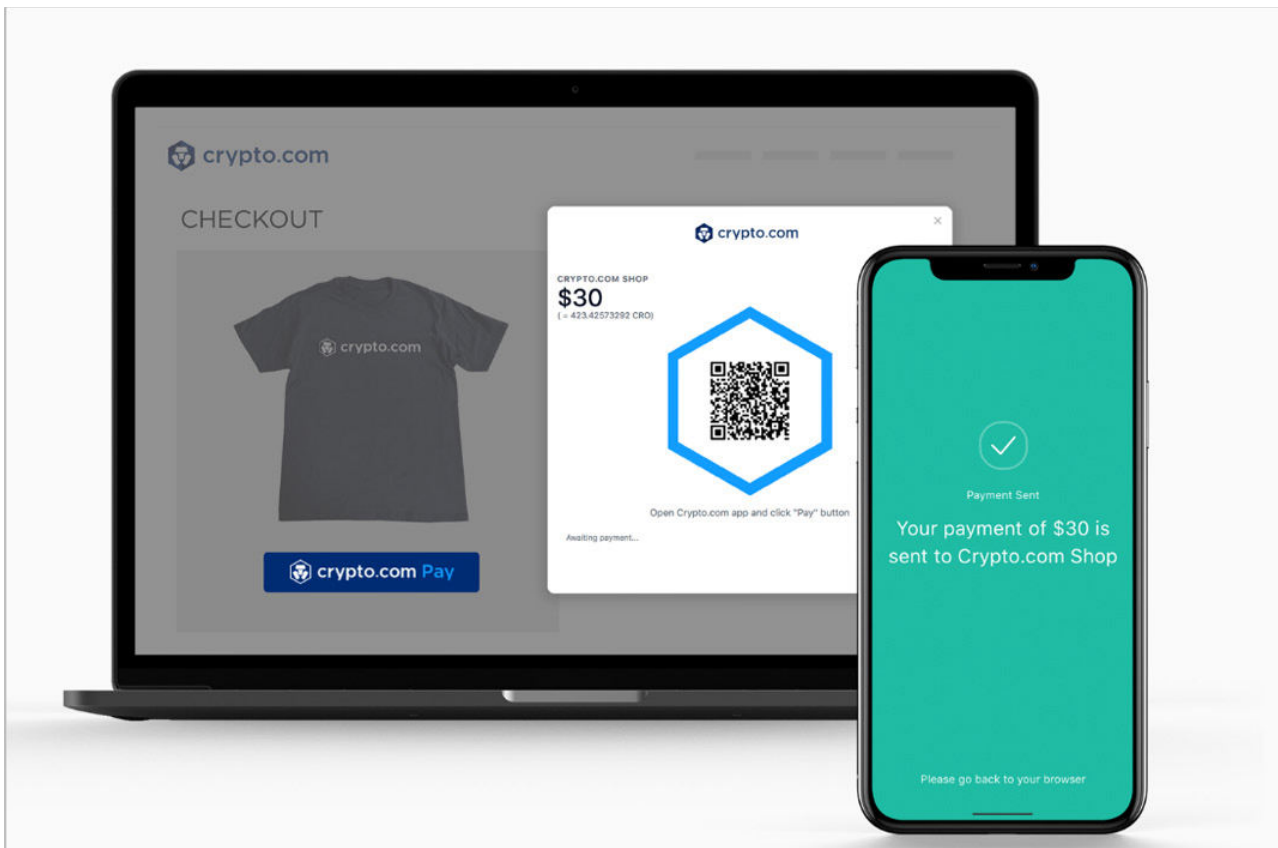
1. Payment – Crypto.com Pay and Visa Card
2. Trading – Crypto.com Exchange and Crypto.com App
3. Financial Services – Crypto Earn and DeFi Products

It must be noted that Crypto.com Chain is the native blockchain service offered by Crypto.com. It powers payments at Crypto.com and will also support their financial and trading services and products listed.

Also, Crypto.com Coin (CRO), the native digital token of the blockchain, will power its products as well as provide a rich token experience and utility across multiple use cases.

HOW TO USE CRYPTO.COM FOR ACCEPTING PAYMENTS?

In case you are looking to accept payments in cryptocurrency, you can use Crypto.com's Pay UI option to receive money. Users are required to pay no fees or low fees for settling in cryptocurrency. Alternatively, they can save 80percent of the fees as opposed to the usual payment processors.



Crypto.com lets users accept payments in BTC, CRO, LTC, ETH. In addition to this, users can accept cryptocurrency, as well as get paid in their desired fiat currency including, USD, EUR, and CAD. One of the major advantages of using the payment wallet on Crypto.com is that it can be easily set up and is also very easy to access/use.

Thus, users can set up their wallets in just a couple of minutes, as well as manage and view payments conveniently using the dashboard. Another benefit of the Crypto.com wallet is that it is well-integrated with Woo Commerce, Ecwid, Opencart, Ovei, and Nop Commerce.

CRYPTO.COM PAY

As far as Crypto.com Pay is concerned, it is a unique mobile payment solution that enables you to pay in or/and receive crypto anytime, anywhere for free of cost. Powered by the Crypto.com Chain, Crypto.com Pay offers the following benefits:

No or low fees. Users are required to pay zero fees for processing of settlements in cryptocurrency or save as much as 80% on the fees, as opposed to the usual payment processors.

Low risk & low volatility provided by allowing users to accept crypto or/and get payment in their desired fiat currency.

Set up, manage, and view payments easily and in just a couple of minutes.

By and for the developers. Crypto.com has made it convenient to initiate accepting of cryptos.

CRYPTO.COM PAY – PROVIDES A RANGE OF OFFERINGS:

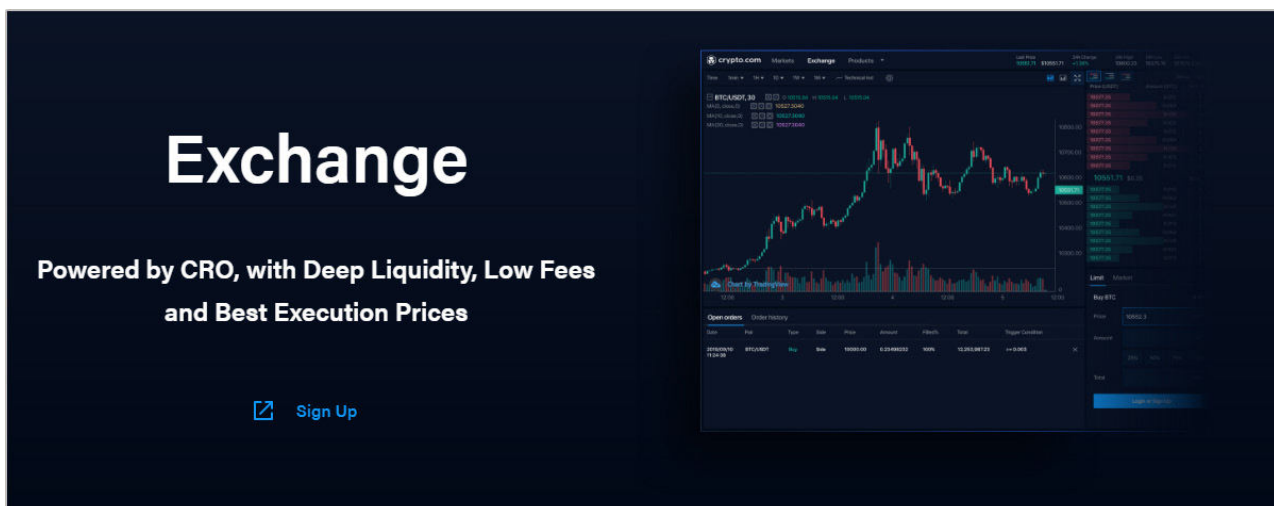
Pay Checkout: With Pay Checkout customers can check out as well as make payments in cryptocurrency or/and merchants to acquire cryptocurrency as an extra option for payment. It offers several advantages to the customers and merchants.



Crypto.com Pay Demo at Retail

To begin with, Pay Checkout is intuitive and convenient to use for customers and merchants. The customers make payment in cryptos by utilizing the Crypto.com Pay option while on the merchant's checkout page. The customer gets a QR code, which he/she can use to make payments either using the Crypto.com App or with the help of a decentralized supported wallet.

Once complete, the account of the customer gets debited, whereas the merchant gets paid immediately, either in preferred cryptocurrency or fiat currency. Thus, Crypto.com emphasizes providing an effortless and unique customer experience while completing every payment in just a couple of taps using their mobile phones.

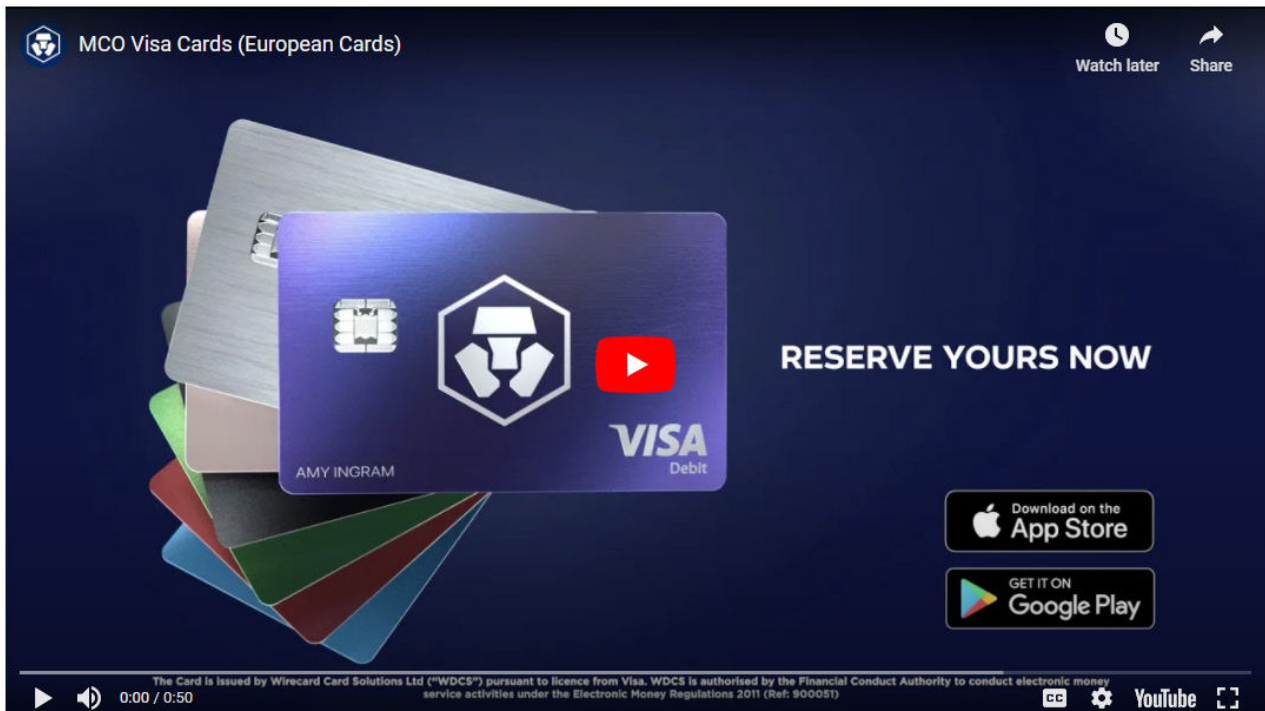


The image shows a screenshot of the Crypto.com exchange interface. On the left, there is a dark blue background with the word "Exchange" in large white letters. Below it, the text reads "Powered by CRO, with Deep Liquidity, Low Fees and Best Execution Prices". At the bottom left of this section is a "Sign Up" button with a blue icon. On the right, there is a screenshot of the exchange's trading interface, which includes a candlestick chart for ETH/USD, a table of open orders, and a "Buy BTC" button.

Also, merchants can easily implement Crypto.com Pay with the help of just a few codes and get the option of accepting payments in both crypto and fiat currency. This means that customers enjoy reduced costs of transaction as opposed to 1-3percent fees applicable in the case of other methods of payment. This enables merchants to offer customer incentives for driving transactions and enjoy easy integration along with documentation.

Pay Gift Cards: Pay Gift Cards allows Crypto.com Application users to shop at popular brands using cryptocurrency and enjoy cashback in terms of CRO with every purchase. Crypto.com offers gift cards via brands in multiple categories such as games, hotels, airlines, fashion, retail, food & beverage, gas & diesel, telecommunication, taxi services, entertainment as well as grocery.

Users can easily find popular brands like Google Play, iTunes, Starbucks, Amazon, Nike, and others, with many brands being added frequently.



Pay Airtime Top-Up: With Pay Airtime, Crypto.com Application users can make payments using mobile airtime top-up through Crypto.com Pay in cryptos including ETH, BTC, LTC, XRP, as well as CRO. With just a couple of clicks using the Crypto.com Application, users can easily top-up airtime for their mobile numbers provided by more than three hundred and forty prepaid mobile phone network operators, such as Vodafone, T-Mobile, Orange, Airtel, Verizon among others, in more than 100 nations across the globe. Users also get the option of topping-up their mobile numbers or that of the others anywhere, anytime.

Pay Your Friends: Pay Your Friends enables users to make payments to their friends & acquaintances in cryptocurrency as well as earn rewards through the entire exercise. Users could pay their near and dear ones in any crypto for free. Also, if a Crypto.com user pays his/her friend back using the CRO tokens, then the sender is rewarded with as much as 10% cashback on the same transaction. Thus, Crypto.com aims to introduce the concept of cryptocurrency among their friends through the Pay Your Friend payment option.

With Pay Your Friends, the platform looks forward to providing a free and instant user experience, thereby improving global adoption.

CRYPTO.COM SOLUTIONS – TRADING

CRYPTO.COM APP OFFERS THE FOLLOWING ADVANTAGES TO ITS USERS.

One-stop destination to buy, store, send, sell, and track cryptocurrency securely and conveniently with just a couple of clicks.

The best place to purchase cryptocurrency at actual cost: Crypto.com's Vortex Trading Engine amasses liquidity from leading global exchanges as well as sends orders to them for achieving the best execution prices. Thanks to their extensive coverage of the fiat currencies as well as easy to use application interface, Crypto.com Application has become the best place for buying cryptos.

BEST USER EXPERIENCE

When trading through Crypto.com, users can easily purchase and sell cryptos using their fiat digital wallets or/and with a debit or credit card. The App supports as many as 7 fiat currencies and around 55 cryptocurrencies.

Alternatively, users can also instantly send cryptocurrency to users of the Crypto.com App without the need to pay any fees or withdraw cryptocurrency to an external wallet with minimum fixed fees.

The application also provides charts in double currencies (BTC, USD) as well as different frames of time including 8 Hours, 1 Day, 1 Week, 3 Months, 6 Months.

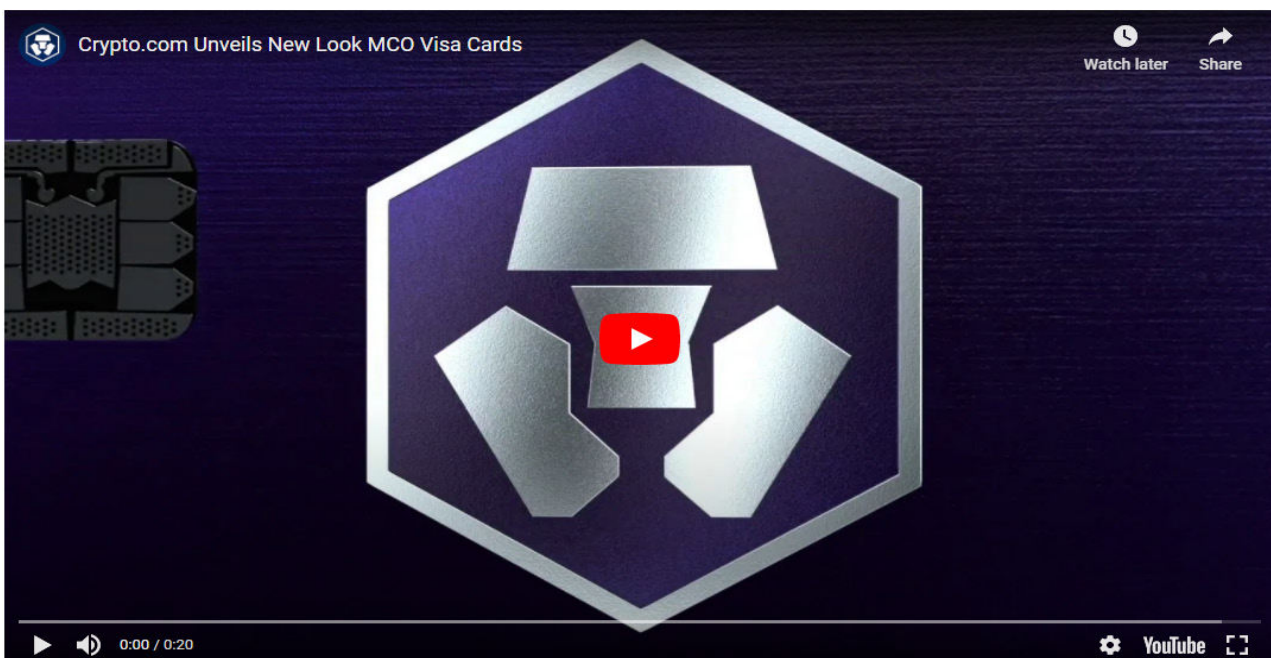
MANAGING VISA CARD

The App allows users to manage and apply for Visa Card to permit them to spend their cryptos in the offline and online world at over 40 million merchants across the globe. Other functions supported by the Application include:

Conversion of crypto into fiat currency, ready for being spent (including GBP, USD, SGD, EUR, JPY, HKD, AUD)

Permit card withdrawal, freezing/unfreezing of card

Upgrading card tier



EVERYTHING YOU NEED TO KNOW ABOUT CRYPTO.COM WALLET

Crypto.com wallet enables users to exercise control over their private keys. As a result, they can freely receive and send cryptocurrency directly through the blockchain. Some of the prominent features of the mobile application include:

Full Control – Users enjoy complete control of their keys and cryptocurrencies. They can easily import any of the existing decentralized wallets using a 12 or 18 or 24-word recovery password/phrase to the wallet on Crypto.com.

Security – The private keys can be locally encrypted on the device of the customer, safeguarded by biometrics, passcode as well as 2-factor authentication.

Flexibility – Easily send cryptocurrency at your desired confirmation speed as well as network fee.

Convenience – Connect with the Crypto.com application and access the wide range of cryptocurrency financial services provided by Crypto.com.

As far as the Crypto.com Wallet is concerned, it is crafted for users of all levels including, beginners that further helps them to remain at ease while placing their first transactions. Also, experienced users can make use of the advanced features available on the wallet (particularly phrase for backup recovery as well as receiving and sending crypto).

Those looking to download the wallet can either use Google Play or App Store, depending upon their preference.

WHY SHOULD YOU USE CRYPTO.COM DEFI WALLET?

The Crypto.com Decentralized Finance Wallet helps you to easily control your data, funds, as well as security. The wallet is crafted to provide you with full control as well as secured storage and custody of cryptocurrencies. In case you wish to switch from your other user-custodied existing wallets such as Metamask, MyEtherWallet, and Metamask to the Crypto.com Defi wallet, then the process is pretty simple.

To do that you will have to import your present wallet using a 12 or 18 or 24-word recovery password/phrase to Crypto.com's Defi Wallet. Once the wallet has been successfully imported, you can access and manage your cryptocurrencies in the Defi Wallet.

WHAT DIFFERENTIATES CRYPTO.COM WALLETT FROM CRYPTO.COM APP?

Crypto.com Decentralized Finance Wallet is essentially a user-custodied digital wallet that lets you be the custodian. This implies that you get to fully access as well as control your cryptocurrency private keys. You have full beneficial and legal titles to all your cryptos once they have been stored within the Defi Wallet, unlike the centralized custodian present on the Crypto.com App. Thus, you don't require any Crypto.com account for storing, sending as well as receiving cryptocurrency within the Crypto.com Wallet.

WHAT IS SUPERCHARGER?

In case you are searching for mining opportunities on Crypto.com then you could do the same with Supercharger. The introduction of Supercharger on the Crypto.com Exchange lets users securely, flexibly, and simply mine for the popular Decentralized Finance projects. One of the first projects to be introduced on Supercharger was UNI or Uniswap with an allocation of \$500,000.

Thus, users of the exchange can receive the UNI digital tokens as part of a reward for depositing the CRO digital tokens within the Supercharger pool.



THE CRYPTO.COM EXCHANGE

If you are looking to trade cryptocurrencies then the Crypto.com Exchange is the right place to begin. It allows users to trade cryptocurrency at their ease and enjoy several benefits such as:

Deep liquidity and access to best execution pricing.

Competitive fee along with high-volume trading accounts for free

Opportunities to engage in events like discounted digital token distributions (Syndicate) as well as trading activity based competitions (such as Trading Arena).

Institutional-quality infrastructure that offers fully resilient, horizontally scalable as well as fully resilient components.

The Crypto.com Exchange was introduced with a spot trading function and many promotions & features that are being included in the platform for delivering a gamut of trading oriented services for both corporate and retail users. In addition to this, the Crypto.com Exchange facilitates CRO liquidity with CRO based activities and CRO trading crypto pairs.

Crypto.com's Vortex Liquidity Engine provides customers with access to liquidity pools as well as best execution pricing on their Exchange through their desktops or the exchange API. It supports the cryptocurrency trading pair with a prominent market capitalization as well as volumes like ETH, BTC, LTC, XRP, USDC as well as more, and the CRO token.

The exchange fees are based on the volume of trading as well as CRO staking. The more volume or/and the more amount of CRO you stake, the lower would be your trading fees. Apart from this, users also get discounts as part of their trading fees, in case they pay the fees in CRO.

SYNDICATE

The Syndicate, on the other hand, is a unique platform that offers discounted tokens platform on the Crypto.com Exchange and is powered by CRO token. It helps projects to raise awareness as well as ensure user education in the process. The project that chooses to list on the platform can offer to allocate their own digital token for distributing on the Exchange to users with a discount of nearly 50percent.

BENEFITS OF STAKING

THE CRYPTO.COM EXCHANGE CAN BENEFIT FROM STAKING IN TWO DIFFERENT WAYS:

1. CRO stake as well as earn: Users can easily stake the CRO token for as many as 180 days on the Crypto.com Exchange as well as earn as much as 20% interest on an annual basis.
2. Soft-staking: With Soft Staking, users get a fresh way to acquire rewards to the tune of nearly 5% in terms of annual interest on cryptos held within the Crypto.com Exchange. These rewards are provided on flexible terms and no 'locking-up' is needed. The maximum limit for soft-staking varies based on the cryptocurrency, as well as users who stake more CRO on the Crypto.com Exchange automatically become eligible for high limits.

CRYPTO.COM DEFI SWAP

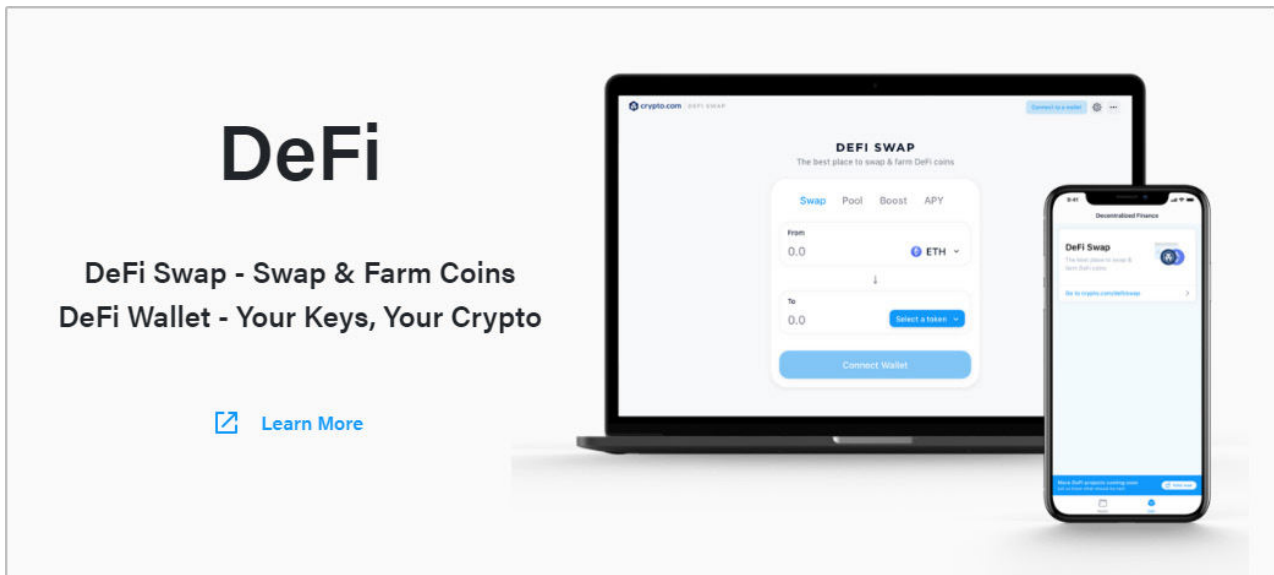
Crypto.com DeFi Swap has been crafted to function as the best platform for swapping and farming DeFin crypto coins at the best rates available while leveraging audited and proven protocols an excellent incentive program that is duly powered by the CRO token.

Thus, LPs (Liquidity Providers) are incentivized for their contribution to different liquidity pools and Tripple yield via:

- Swap-fee sharing option for liquidity providers
- CRO DeFi Yield for liquidity providers who stake CRO
- Bonus yield for liquidity providers from selective pools.

Thus, DeFi Swap functions as the decentralized protocol, which is deployed within the Ethereum blockchain. Every transaction record, like on-chain deposits as well as withdrawals, is transparent on the blockchain network.

As far as Crypto.com is concerned, its role is to provide technology and thus contribute to product development.



OTHER DECENTRALIZED OFFERINGS

Apart from the above-mentioned products, Crypto.com also offers numerous decentralized products such as lending services/decentralized borrowing, decentralized cards, etc.

Crypto Earn

With Crypto Earn, which is included in the Crypto.com App, users get to capitalize on the holdings while still retaining ownership. Crypto Earn provides users with much-needed freedom to expand their cryptocurrency assets as well as earn attractive annual interest rates on multiple cryptocurrencies. Thus, users can easily deposit cryptos and acquire interest and they get 3 holding options including, a flexible holding term, 3-month fixed term, and one month fixed term.



Crypto Credit

Crypto Credit provides users with spending power that further enables them to easily monetize their cryptocurrency assets without actually selling it. As a result, users enjoy the following benefits:

Acquire the required credit limit, and not what is given to them.

Instant deposit of credit in their cryptocurrency wallet which they can spend comfortably.

Pay whenever they intend to without any stated deadlines.

No need for any credit check.

Thus, Crypto Credit, which is also offered as a part of the Crypto.com app allows users to :

Deposit cryptos as collateral for borrowing a cryptocurrency loan.

The supported collateral cryptocurrencies include ETH, BTC, XRP, EOS, XLM, and CRO.

Once the requisite collateral has been deposited, users get an instant loan in their cryptocurrency wallet in the App. The supported loan fiat currencies are TUSD, PAX, USDC, and USDT. Users who stake CRO will get preferential loan rates of interest.



Crypto.com Private

Crypto.com also offers Crypto.com Private, which is a pack of premium rewards as well as advantages designed for their Rose Gold, Obsidian, as well as Icy White VISA cardholders. This comes along with their other advantages for the holders of these cards that include as much as 8% cashback on spending, Expedia and Airbnb rebates as well as other benefits.

ADVANTAGES FOR PRIVATE MEMBERS

All the members of the Crypto.com Private will get access to different crypto-based services such as:

- Over The Counter CRO block trades

- Access to all the research reports shared by Crypto.com.

- Inheritance services such as support related to estate handling that are further connected to the Crypto.com assets.

In addition to this, Crypto.com's referral programs are also the most powerful and beneficial programs that one may have ever witnessed. Crypto.com's BG25 program enables users to offer gifts to the referees as much as \$25 USD and receive \$25 USD as part of their efforts. In order to receive the bonus amount of \$25 USD, the referee must first download the Crypto.com application, as well as stake 2500 CRO tokens for securing the premium MCO Visa Card.

CRYPTO.COM IN RECENT NEWS

1. Crypto.com Slashed Staking Rewards After User Base Touches Top 5 Million (<https://cointelegraph.com/news/cryptocom-slashes-staking-rewards-as-user-numbers-top-5-million>)

After Crypto.com's user base reaches the 5 million mark, the company announced a 70percent slash in the staking rewards for the CRO token. This milestone came only 3 months post the platform's first exceeded 3 million users. Also, Crypto.com has witnessed tremendous growth after the platform reached 1 million users in September 2019, as well as tripled its client base over 9 months.

2. Crypto.com Overtakes Tesla (<https://www.bloomberg.com/news/articles/2020-09-15/crypto-com-eclipses-tesla-with-bitcoin-sweepstakes-discounts>)

The token has rallied by over 7 times in 2020. As a result users of the exchange have been promised around 20% in terms of annual interest. The outcome of this push has been staggering. As a result, CRO has clinched the 9th position on the list of the biggest cryptocurrencies of the world, with a market cap of around \$3.4 billion. This is much more when compared to the exceptional profits of more than 400 percent for Tesla.

3. Crypto.com Introduces Visa Card for Users in Canada. (<https://www.financemagnates.com/cryptocurrency/news/crypto-com-announces-visa-card-for-canadians/>)

The platform offers visa cards to users in Canada and shipping is set to commence in January 2021. Although the company unveiled its visa cards in Singapore in Oct 2018, it made headlines after launching the same in the United States in Jul 2019. Based in Hong Kong, the exchange looks forward to taking advantage of the fast-emerging Canadian financial market with its latest initiative.

4. Crypto.com acquires Australian Financial Service License (<https://cointelegraph.com/news/crypto-com-secures-an-australian-financial-service-license>)

Crypto debit card and exchange provider, Crypto.com completed its acquisition of the Australian Financial Services Company that will further help the company to secure an AFSL (Australian Financial Service License). The firm acquired (known as The Card Group Pty Ltd.) specializes in the mobile, prepaid card, as well as wearable solutions, and will help Crypto.com to enhance cardholders' engagement.

5. Crypto.com Secures High Ratings on Security and Privacy (<https://www.coindesk.com/crypto-com-high-ratings-privacy-security>)

Crypto.com announced that a 3rd party auditing company has provided the company with high ratings as far as security and privacy are concerned. The ratings were provided based on a certain standard created by a U.S. Department of Commerce unit. Auditor SGS carried out the assessment and revealed that the Crypto.com platform has an excellent rating i.e. Adaptive (Tier 4).

CONCLUSION

To sum up, if you are searching for a crypto platform that lets you send, buy, trade, earn, and track cryptocurrencies then Crypto.com is the best option. The platform offers a wide range of trading, payment, and DeFi options that are ideal for users who are looking to maximize their opportunities in the world of cryptocurrency.

HOW THE BLOCKCHAIN REVOLUTION CAN WORK FOR YOU – THE QUIVERX APPLICATION



INTRODUCTION

The blockchain revolution and technology have changed money, businesses, and the entire world of commerce. This distributed, open, and global platform has transformed how people earn, pay, and perform a host of activities and functions. The QuiverX Capital, Ltd., crypto project is one such project that has managed to usher in innovation through the blockchain revolution. A decentralized and unique crowdfunding platform, it allows for digital assets to interact with the material world through a dynamic model that allows users to support and grow businesses of their choosing.

QuiverX Capital is an investment portal for traditional and crypto-related small and medium enterprises (SMEs). It also offers a range of high-value features such as:

QuiverX-xEarn Governance Portal.

QuiverX-xWallet

QuiverX-xReward Program (staking)

QuiverX-xATM

QuiverX-Liquidity xChange

QuiverX-xCard (point of sale debit cards)

QuiverX-eXcel Program

In this article, learn more about the QuiverX Platform and how the blockchain revolution is ushering in new avenues for wealth.

WHAT PROBLEM IS QUIVERX CAPITAL SOLVING?

Currently, the overall market capitalization for digital currencies is around \$350 Billion in terms of investment capital. This money is held in individual wallets or exchanges. At present, there are limited use cases in the crypto market for these digital assets, meaning that holders of Cryptocurrency typically earn money through frequent trading.

Businesses thus far have not been able to access the potentially enormous amount of funds that could be available through Cryptocurrency. The QuiverX Platform is being built to allow holders of Cryptocurrency to invest in and support SMEs, meaning that the value of their investments no longer relies on the crypto market – but is rather based in the individual investor’s ability to choose a successful project to invest in. At the same time, this provides businesses the capital they need to grow, which may be inaccessible to them through traditional means of lending.

The QuiverX platform is a Win-Win Solution for individuals and businesses, which we turn to next.

WHAT IS THE SOLUTION?

QuiverX is designing a fresh and distinct wave in the world of decentralized finance via the use of liquidity pools as well as smart contracts, thus ushering in an innovative crowdfunding model during the blockchain revolution. The model will connect the SMEs and investors directly, offering transparency as well as full control of the investment capital involved. The QuiverX platform is being developed to make crypto funds accessible to SMEs – and allow cryptocurrency holders to have a broader reach to access a range of investment opportunities.

Businesses looking to list with QuiverX will have to follow all of the requisite regulatory guidelines and structures according to their region and should also meet the expectations related to due diligence through the completion of the Know Your Customer (KYC) process.

In addition to this, business resolutions, articles of incorporation, business licenses, as well as the business and financial plan need to be provided along with every application. Cryptocurrency-based and non-crypto currency based enterprises can organize fundraising campaigns only if all the criteria are being met for listing on the QuiverX Capital platform.

As far as the investments on the QuiverX Capital platform are concerned, they are high-risk growth and start-up companies that offer potentially high rewards. Investors who offer liquidity to firms will be provided with a pool of liquidity token that represents their position in the fundraising pool. Investors can thus choose to keep the token until the time the firm announces its IPO. Additionally, investors will be allowed to sell their liquidity pool tokens on the platform as they see fit.

QuiverX is a utility token for paying for services on the website, advertisements, promotions, transaction fees, and listings. Users get incentives for holding the token and thus get quick access to opportunities for investment, reduced network fees, as well as monthly rewards for holding QuiverX tokens.

Importantly, QuiverX is the utility token that will be the underlying asset on the point-of-sale payment cards, which can be utilized anywhere major credit cards (VISA, MasterCard, etc.) are accepted.

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HOW IS BLOCKCHAIN REVOLUTIONIZING INVESTMENT MANAGEMENT?

The blockchain revolution was the wave of popular interest in Cryptocurrency that fortified popular cryptocurrencies such as Bitcoin. At present, this technology is receiving a great deal of attention because of its capability to offer a strong infrastructure for executing and recording transactions. Blockchain has excellent potential to transform how investment management is carried out within the banking and financial sector by using smart contracts, digital identities, and other unique components.

The banking and finance sector has been a major contributor to the development of the blockchain application. The blockchain revolution and technology affect investment management in different ways. They provide an excellent option for collaboration, support market resiliency, and allow multiple networks to collaborate openly. Furthermore, blockchain extends improved data security and privacy by transforming the manner in which data is stored and accessed within the network.

WHY QUIVERX CAPITAL?

QuiverX is assisting in the adoption of the blockchain Revolution but also takes investing to a higher level. With blockchain, investors can now own a fraction of high-yielding rewards, provided directly from company to investor. It offers investors a sustainable and effective way to earn a passive income.

QuiverX Capital offers a range of services. With the help of smart contracts that are created on the network, users will have the opportunity to invest with complete transparency and confidence. Apart from promoting the growth of the blockchain revolution, QuiverX also offers an online wallet that lets you easily transfer, store, buy and trade assets in the digital wallet.

The QuiverX token can easily be exchanged to invest in different cryptocurrencies and other investment opportunities that are accessible through the QuiverX Capital Platform.

SPEND CRYPTOCURRENCIES ANYWHERE

The QuiverX Capital payment card allows you to easily access all your funds. You can load the payQuiverX Capital has partnered with Ternio Blockcard, which is SEC and FDIC regulated to bring point-of-sale payment cards to the QuiverX ecosystem. This will allow you to easily access all your funds. You can load the payment card either automatically, or manually in the QuiverX platform. This can be achieved through recurring payments from your bank account, or by exchanging your digital assets for the QuiverX token.



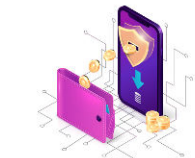
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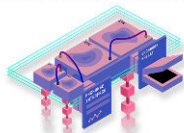
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The QuiverX xWallet

The QuiverX xWallet, a highly secure and safe wallet, is designed for keeping the ERC-20 digital tokens. Features of the digital wallet include:

- Holding QuiverX within the digital wallet allows you to earn passive rewards with a target of around 7.42% APY.
- The Swap feature is integrated with linch.exchange, which is the leading DEX Aggregator currently on the market. DEX Aggregators combine different decentralized exchanges like linch.exchange, Uniswap Protocol, and more to offer users the best available prices on the market.
- The Buying feature enables users to buy cryptocurrencies using fiat money.

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QUIVERX- XREWARD PROGRAM

QuiverX Capital-xReward program provides different opportunities throughout the year to those who leave their tokens in any of the secured staking pools. Staking allows QuiverX token holders the opportunity to earn a return on their investment. xRewards utilizes Ferrum Networks specialized staking technology, which is a time-tested, secure option to earn extra QRX rewards.

QUIVERX-XEARN GOVERNANCE PORTAL

The QuiverX-xEarn Governance Portal/site is a unique and highly interactive community that holders of xEarn tokens can exclusively access. Some of its features include: an interactive chat, individual user profiles, community forums, and voting on featured projects.

QUIVERX-LIQUIDITY XCHANGE

The QuiverX-Liquidity xChange is a P2P (peer-to-peer) service that offers a direct means of selling, buying, and auctioning liquidity. This frees up locked capital for liquidity providers and also offers a means of entering locked liquidity for an individual who may want to enter after the pool has been locked.

In addition to this, it offers an incentive to individuals to enter into locked liquidity and reduces potential losses due to the hypothetical necessity to exit liquidity pools early.

THE QUIVERX XWALLET

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The Buying feature enables users to buy cryptocurrencies using fiat money.

The QuiverX xWallet will also include all of the standard functionalities of any cryptocurrency wallet such as: exporting and importing of digital wallets; issuance of private keys; transferring between wallets; and connecting the xWallet to third-party DAPPS.

Buy QRX Tokens

HOW QUIVERX CAPITAL HELPS INVESTORS TO EARN LIKE PROFESSIONALS?

QuiverX Capital is using the blockchain revolution to enter secondary markets that have previously been inaccessible, thus offering opportunities for high-value investments at a lower barrier of entry.

CONCLUSION

To sum up, if you are an investor who is searching for an advanced platform for conducting secure, safe, and high-value digital transactions while functioning anonymously, then QuiverX Capital is the right platform for you. The QuiverX Capital platform is uniquely remodelling crowdfunding to provide cryptocurrency investors a dynamic and simple way to access the untapped potential of traditional markets. With minimal fees, QuiverX makes the entire process of investment management both convenient and simple!

**A REVOLUTIONARY
CROWDFUNDING PLATFORM
UTILIZING
BLOCKCHAIN TECHNOLOGY.**

A dark grey credit card with a gold stripe on the right side. The card features a gold chip in the top left corner, a large white 'Q.' logo in the center, and the text 'QuiverX' at the bottom. The website 'www.QuiverX.io' is printed vertically on the right edge of the card.



WWW.PLATINUMCRYPTOACADEMY.COM