

# CRYPTONAIRE WEEKLY

CRYPTO INVESTMENT JOURNAL

## SWEDEN EXPLORES MOVING TO A DIGITAL CURRENCY

**JPMORGAN SEES  
\$600 BILLION**

**DEMAND FOR BITCOIN  
FROM GLOBAL INSTITUTIONAL  
ADOPTION**

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EXCHANGES FLOOD  
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WHAT'S HOT  
WHAT'S NOT

## **CONTENTS**

<b>WEEKLY CRYPTOCURRENCY MARKET ANALYSIS</b> .....	5
<b>TOP 10 COINS</b> .....	6
Top 10 Coins by Total Market Capitalisation .....	6
Top 10 Coins by Percentage Gain (Past 7 Days).....	6
Top 10 Coins added to Exchanges with the Highest Market Capitalisation (Past 30 Days).....	7
<b>CRYPTO TRADE OPPORTUNITIES</b> .....	9
<b>ADVERTISE WITH US</b> .....	14
<b>ADVANCEMENTS IN THE CRYPTOCURRENCY WORLD</b> .....	15
Sweden Explores Moving to a Digital Currency.....	15
JPMorgan Sees \$600 Billion Demand for Bitcoin From Global Institutional Adoption.....	16
Bank of France Set to Conduct Eight Experiments to Test Potential of Digital Currency.....	17
Ripple Executive Says Hackers and Bugs Can't Stop Bitcoin.....	19
Bitcoin Exchanges Flood London's Metro With Adverts.....	20
Crypto Is Booming in Economically Challenged Argentina.....	21
PayPal stock has surged 17% since enabling Bitcoin purchases.....	23
Microsoft, EY Expand Blockchain Platform for Gaming Rights to Include Payments.....	24
Uniswap tops \$50B in lifetime volume, but where's it coming from?.....	25
Chinese State Media: BTC Bull Market Can Cause Long-Term Downward Pressure on Gold.....	27
<b>HOW CLIQ TOKEN AND SPOTTR APP CAN HELP YOU TO GROW YOUR WEALTH</b> .....	28
<b>HOW THE BLOCKCHAIN REVOLUTION CAN WORK FOR YOU – THE QUIVERX APPLICATION</b> .....	34
<b>THE WISE TOKEN – THE BEST WAY TO EARN CRYPTO!</b> .....	39

## Editor's Letter



The list of institutions investing in Bitcoin continues to grow. Massachusetts Mutual Life Insurance Co. recently purchased \$100 million worth of Bitcoin and also took a \$5 million stake in NYDIG. As insurance companies adopt a conservative approach to investing, this purchase assumes greater significance.

While most institutions are taking small bets on Bitcoin, business intelligence firm, MicroStrategy has not only gone all in, it will even borrow money and invest in Bitcoin. The firm has raised \$650 million in convertible bonds at 0.75% interest per year. The company said that after calculating working capital requirements and other general uses, the rest of the capital will be used to buy Bitcoin.

**OUR BLOG ARTICLES FOR THIS SPECIAL ISSUE ARE**  
**HOW CLIQ TOKEN AND SPOTTR APP CAN HELP YOU TO GROW YOUR WEALTH**  
**HOW THE BLOCKCHAIN REVOLUTION CAN WORK FOR YOU – THE QUIVERX APPLICATION**  
**&**  
**THE WISE TOKEN – THE BEST WAY TO EARN CRYPTO!**

Bitcoin broke below the pennant formation on December 8, which shows that the bears overpowered the bulls. The price also dipped below the 20-day EMA on December 11 but instead of panicking and dumping their positions, the bulls purchased this dip. This shows that traders are waiting for dips to accumulate.

The BTC/USD pair soared back above the 20-day EMA on December 12, which attracted further buying. Currently, the bulls are attempting to push the price to the \$20,000 psychological resistance. This level may prove to be a tough nut to crack as the bears are likely to mount a strong defence.

If the price turns down from \$20,000 but does not fall below \$19,500, it will suggest that traders are not closing their positions in a hurry. Such a move will improve the possibility of a breakout above \$20,000. If that happens, it will cause FOMO among traders who have not participated in the rally and the momentum could pick up.

Aggressive traders can buy after the price sustains above \$20,000 for a few hours and keep a close stop-loss. This is a breakout trade. Hence, after the price rises above \$20,000, it should not fall and sustain back below this level. If it does, then it will be a bull trap.

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.

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# WEEKLY CRYPTOCURRENCY MARKET ANALYSIS

Hello, crypto traders welcome to this week's 161st edition of Cryptonaire Weekly. The overall Cryptocurrency Market Cap stands at \$561 Billion. We have seen a \$8 Billion decrease in the Market Cap since last week. Bitcoin price is currently around \$19,197 from \$19,200 last week and has decreased by 0.02% and Ether price is now at \$585 from \$595 last week and has decreased by 1.68%. The current market cap for bitcoin is \$356 Billion, and for Altcoins, the current market cap is \$205 Billion.

The list of institutions investing in Bitcoin continues to grow. Massachusetts Mutual Life Insurance Co. recently purchased \$100 million worth of Bitcoin and also took a \$5 million stake in NYDIG. As insurance companies adopt a conservative approach to investing, this purchase assumes greater significance.

JPMorgan analysts believe that Mass Mutual's purchase could attract pension funds and insurance companies from the Eurozone, the UK, the US, and Japan. Even if these investors only hold 1% worth of their portfolio in Bitcoin, a total of \$600 billion could flow into Bitcoin.

While most institutions are taking small bets on Bitcoin, business intelligence firm, MicroStrategy has not only gone all in, it will even borrow money and invest in Bitcoin. The firm has raised \$650 million in convertible bonds at 0.75% interest per year. The company said that after calculating working capital requirements and other general uses, the rest of the capital will be used to buy Bitcoin.

But why are the institutional investors buying when Bitcoin's price is close to \$20,000? Ruchir Sharma, chief global strategist at Morgan Stanley Investment Management, said that the US dollar's reign as the default reserve currency of the world could be under threat due to the incessant money printing. "Trusted or not, Bitcoin will gain from widening distrust in the traditional alternatives."

This shows that institutional investors anticipate a currency crisis in the future. Therefore, they are diversifying into various asset classes with the institutional demand picking up.

## Percentage of Total Market Capitalization (Dominance)

Bitcoin	63.45%
Ethereum	11.86%
XRP	3.99%
Tether	3.52%
Litecoin	0.96%
Bitcoin Cash	0.91%
Chainlink	0.89%
Cardano	0.86%
Polkadot	0.77%
Binance Coin	0.77%
Others	12.01%

# 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	\$19,138.71	▼ 0.01%	▼ 0.31%	\$354,883,359,712	\$24,820,245,145 1,298,878 BTC	18,571,543 BTC	
2	Ethereum ETH	\$583.60	▼ 0.43%	▼ 1.19%	\$66,345,641,619	\$9,568,052,182 16,417,407 ETH	113,839,618 ETH	
3	XRP XRP	\$0.489653	▼ 3.37%	▼ 18.98%	\$22,246,188,754	\$8,457,958,857 17,262,525,748 XRP	45,404,028,640 XRP	
4	Tether USDT	\$0.999988	▼ 0.02%	▼ 0.01%	\$19,767,717,779	\$39,300,861,769 39,295,023,418 USDT	19,764,781,180 USDT	
5	Litecoin LTC	\$81.30	▲ 0.27%	▼ 2.18%	\$5,366,516,312	\$3,928,014,434 48,375,694 LTC	66,091,648 LTC	
6	Bitcoin Cash BCH	\$279.03	▲ 2.34%	▼ 0.86%	\$5,199,635,518	\$1,820,119,850 6,510,857 BCH	18,599,919 BCH	
7	Chainlink LINK	\$12.57	▼ 0.84%	▼ 4.08%	\$4,989,582,388	\$924,578,980 73,473,965 LINK	396,509,556 LINK	
8	Cardano ADA	\$0.154679	▲ 1.41%	▲ 0.88%	\$4,813,996,754	\$584,451,128 3,777,261,945 ADA	31,112,484,646 ADA	
9	Polkadot DOT	\$5.04	▲ 2.23%	▼ 0.31%	\$4,404,434,763	\$233,107,437 46,983,821 DOT	887,733,038 DOT	
10	Binance Coin BNB	\$29.82	▲ 3.55%	▲ 2.02%	\$4,309,186,398	\$365,068,600 12,233,934 BNB	144,406,561 BNB	




# THE ECOSYSTEM

COMMUNICATION, PAYMENTS, MARKETPLACE

## Top 10 Coins by Percentage Gain (Past 7 Days)

#	Name	Price	24h	▲Market Cap ⓘ	Volume ⓘ	Blockchain	Added
1	Trinity Protocol TRI	\$0.284628	▲ 0%	--	\$9,497	↕ Ethereum	Today
2	Buy-Sell BSE	\$3.73	▲ 0%	--	\$1,205,078	↕ Ethereum	Today
3	Pluto PLUT	\$0.033364	▲ 0.04%	--	\$1,575,066	↕ Ethereum	1 day ago
4	XVIX XVIX	\$16.86	▼ 20.71%	--	\$1,173,499	↕ Ethereum	1 day ago
5	VELO Token VLO	\$0.027467	▼ 34.97%	--	\$310,127	↕ Ethereum	1 day ago
6	yplutus YPLT	\$0.009781	▼ 62.7%	--	\$273,193	↕ Ethereum	1 day ago
7	Deflect DEFLCT	\$5.46	▲ 0%	--	\$1,374,319	↕ Ethereum	1 day ago
8	Venus BCH vBCH	\$5.59	▲ 0%	--	\$0	Own Blockchain	1 day ago
9	Venus LINK vLINK	\$0.251767	▲ 0%	--	\$0	👉 Binance Coin	1 day ago
10	Venus DOT vDOT	\$0.099710	▲ 0%	--	\$0	Own Blockchain	1 day ago

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

### Top Gainers

#	Name	Price	7d	Volume(24h) ⓘ
1	ALL BEST ICO ALLBI	\$0.007648	▲ 39829.3%	\$116,570
2	FRMx Token FRMX	\$1,602.86	▲ 268.9%	\$115,855
3	Pawtocol UPI	\$0.013947	▲ 242.3%	\$145,826
4	Bird.Money BIRD	\$34.19	▲ 235.05%	\$793,328
5	Betherchip BEC	\$7.61	▲ 225.91%	\$2,194,096
6	Rake Finance RAK	\$223.34	▲ 202.44%	\$1,331,134
7	UniWhales UWL	\$0.286419	▲ 202.24%	\$540,179
8	Twinkle TKT	\$0.002869	▲ 199.59%	\$136,254
9	Ethanol ENOL	\$221.42	▲ 183.95%	\$61,704
10	Atari Token ATRI	\$0.141287	▲ 182.78%	\$1,048,649

### Top Losers

#	Name	Price	7d	Volume(24h) ⓘ
1	DistX DISTX	\$0.000536	▼ 99.17%	\$105,154
2	Basis Cash BAC	\$1.82	▼ 96.78%	\$11,044,964
3	Nucleus Vision NCASH	\$0.001139	▼ 72.79%	\$2,668,127
4	Handy HANDY	\$0.009721	▼ 68.77%	\$2,502,508
5	Chainpay CPAY	\$11.89	▼ 66.35%	\$67,900
6	IterationSyndicate ITS	\$6.38	▼ 60.98%	\$103,567
7	Crypto Price Index CPI	\$0.196945	▼ 60.37%	\$156,626
8	MobileCoin MOB	\$2.39	▼ 58.94%	\$599,963
9	Deipool DIP	\$0.168691	▼ 57.91%	\$506,184
10	Super Bitcoin SBTC	\$0.591375	▼ 57.32%	\$88,503



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- Closing Date: **January 29<sup>th</sup>, 2021**
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# Main IEO: March 2021

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# CRYPTO TRADE OPPORTUNITIES

## BITCOIN - BTC/USD

COINBASE:BTCUSD, 1D 19162.20 ▼ -110.17 (-0.57%) O:19272.37 H:19565.00 L:19051.27 C:19162.20



Bitcoin broke below the pennant formation on December 8, which shows that the bears overpowered the bulls. The price also dipped below the 20-day EMA on December 11 but instead of panicking and dumping their positions, the bulls purchased this dip. This shows that traders are waiting for dips to accumulate.

The BTC/USD pair soared back above the 20-day EMA on December 12, which attracted further buying. Currently, the bulls are attempting to push the price to the \$20,000 psychological resistance. This level may prove to be a tough nut to crack as the bears are likely to mount a strong defence.

If the price turns down from \$20,000 but does not fall below \$19,500, it will suggest that traders are not closing their positions in a hurry. Such a move will improve the possibility of a breakout above \$20,000. If that happens, it will cause FOMO among traders who have not participated in the rally and the momentum could pick up.

Aggressive traders can buy after the price sustains above \$20,000 for a few hours and keep a close stop-loss. This is a breakout trade. Hence, after the price rises above \$20,000, it should not fall and sustain back below this level. If it does, then it will be a bull trap.

Contrary to this bullish assumption, if the price turns down from the current levels and breaks below \$18,000, it will suggest aggressive selling at higher levels. That could keep the price range-bound between \$16,200 and \$20,000 for a few days.

## ETHEREUM - ETH/USD

COINBASE:ETHUSD, 1D 583.38 ▼ -3.01 (-0.51%) O:586.40 H:597.04 L:579.15 C:583.38



Ether broke below the 20-day EMA on several occasions last week but the bears could not capitalise on this weakness. This shows traders are accumulating at lower levels.

The biggest altcoin is also forming an ascending triangle pattern, which will complete on a breakout and close above \$625. This bullish setup has a pattern target of \$770, which is just below the next major resistance at \$800.

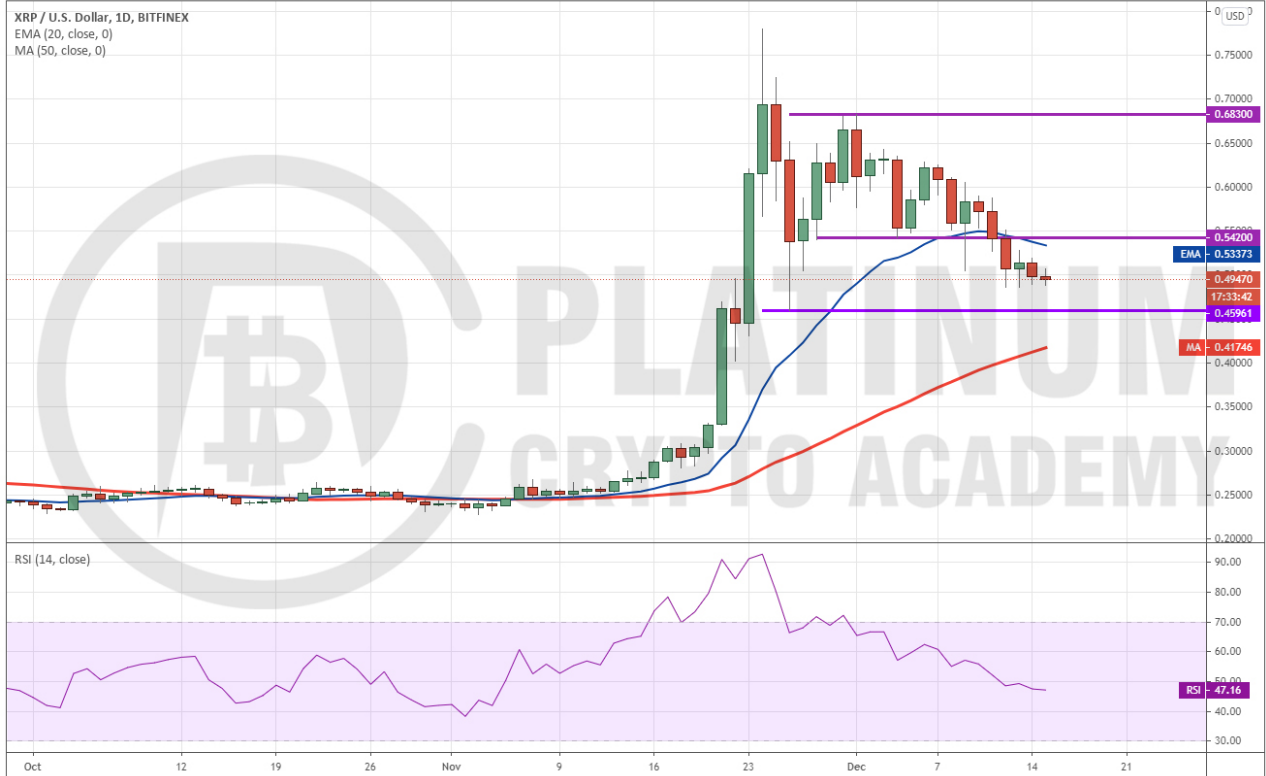
Therefore, if the price sustains above \$625 for a few hours, aggressive traders can buy with a close stop-loss. The upsloping moving averages and the RSI in the positive territory suggest that the path of least resistance is to the upside.

Even if the price turns down from the overhead resistance but does not break below the trendline of the triangle, it will remain on target to rise higher.

This bullish view will be invalidated if the bears sink and sustain the price below the trendline of the triangle. If that happens, the ETH/USD pair may drop to the 50-day SMA and then to the critical support at \$480.

## RIPPLE - XRP/USD

BITFINEX:XRPUSD, 1D 0.49470 ▼ -0.00303 (-0.61%) O:0.49856 H:0.50765 L:0.48870 C:0.49470



We had expected XRP to consolidate between \$0.542 and \$0.683 but that did not happen. The altcoin slipped below \$0.542 on December 12 and can now drop to the next strong support at \$0.45961.

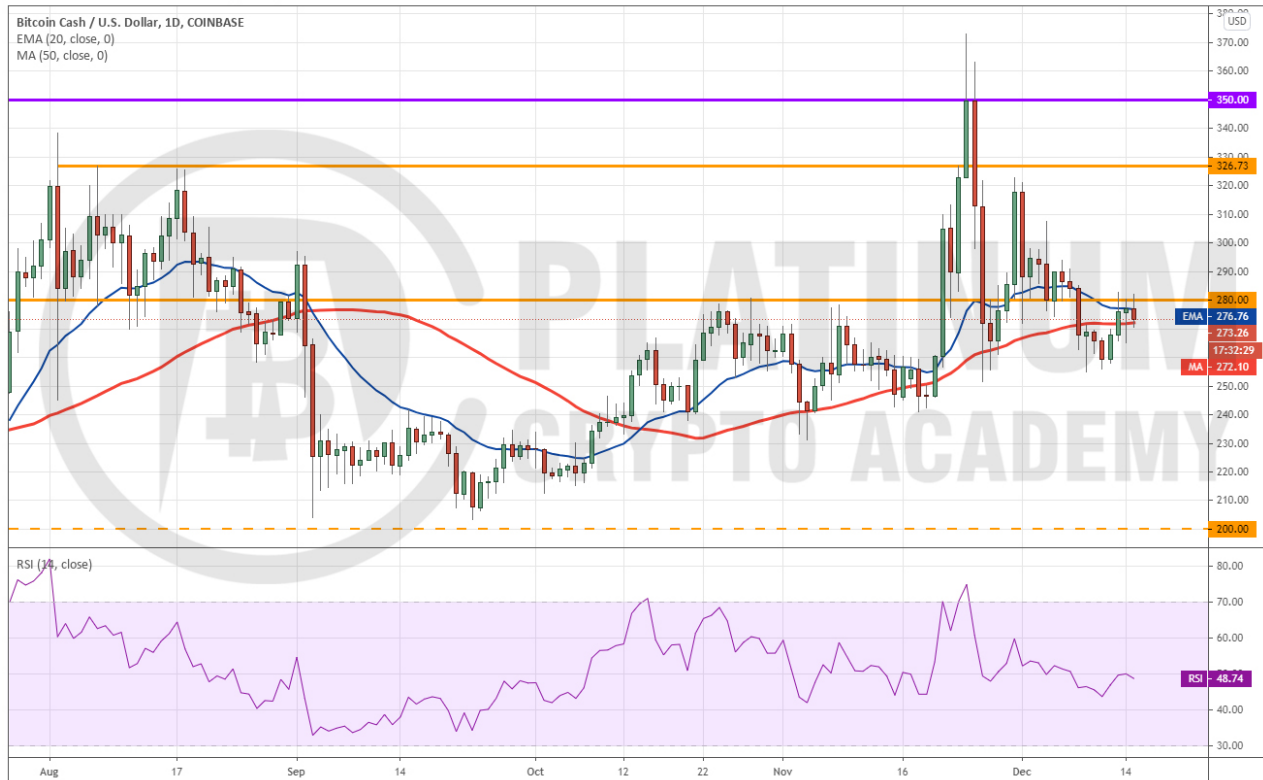
The bulls are likely to defend this level aggressively but if the price does not rebound with strength, the bears will attempt to sink the price below it. The downsloping 20-day EMA and the RSI below 50 suggest that bears are making a comeback.

If the price drops below \$0.45961, the next support is at the 50-day SMA. If the price rebounds off this level, the bulls will make one more attempt to resume the uptrend but are likely to face stiff resistance at the 20-day EMA.

Conversely, if the bears sink the price below the 50-day SMA, then the XRP/USD pair could fall to \$0.28. Traders may remain on the sidelines as we do not find any reliable buy setup at the current levels.

## BITCOIN CASH - BCH/USD

COINBASE:BCHUSD, 1D 273.26 ▼ -3.57 (-1.29%) O:276.95 H:282.00 L:270.42 C:273.26



Bitcoin Cash dropped below the \$280 support and the 50-day SMA on December 8 as we had suggested in the previous analysis. The bulls purchased the dip to \$254.92 on December 9 and pushed the price back to \$280 on December 13.

However, the bears are not willing to give up their advantage without a fight. They are aggressively defending the \$280 resistance. If the price again drops below the moving averages, the BCH/USD pair could remain range-bound between \$250 and \$280 for a few days.

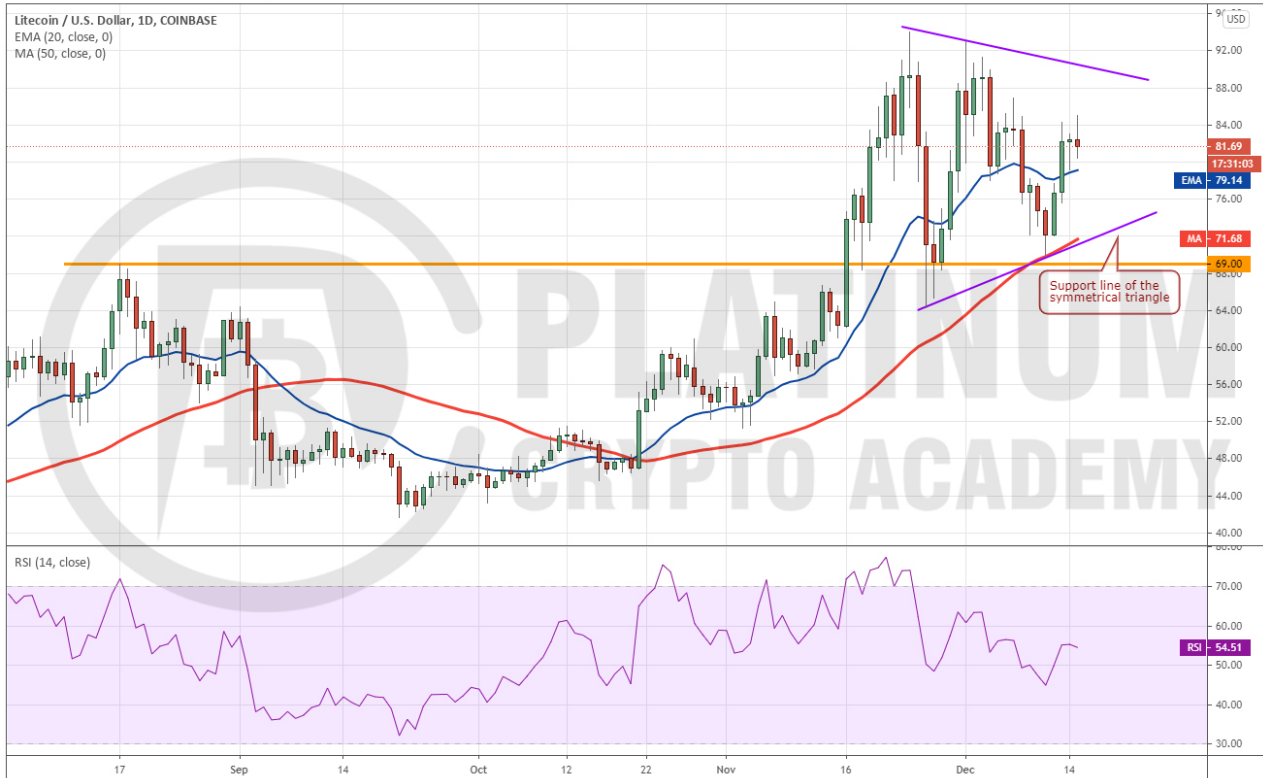
The flat moving averages and the RSI just below the 50 level also point to a possible consolidation in the near term.

This view will be invalidated if the bears sink the price below \$250. In such a case, the pair could drop to \$230. On the other hand, if the bulls push and sustain the price above \$280, the pair could rise to \$300 and then to \$326.73.

We are not recommending any trade as we do not find any reliable buy setups.

## LITECOIN - LTC/USD

COINBASE:LTCUSD, 1D 81.69 ▼ -0.67 (-0.81%) O:82.37 H:85.00 L:80.38 C:81.69



Litecoin dropped to \$69.94 and rebounded as suggested in our previous analysis. The sharp bounce off the 50-day SMA suggests that bulls are buying aggressively at lower levels.

The price rose above the 20-day EMA on December 13 but the bears are trying to stall the recovery at \$84. If the price sustains above the 20-day EMA, it increases the possibility of a rise to \$88.

The LTC/USD pair has formed a symmetrical triangle, which usually acts as a continuation pattern. Trading inside the triangle can be random and volatile, hence, it is better to wait for the price to break above or below the triangle before attempting a trade.

However, as the triangle is large, one possible option is to buy when the price dips and rebounds off the support line of the triangle. This will give an opportunity to trade the swings inside the triangle by keeping a close stop-loss.

Therefore, traders can wait for the price to rebound off the 50-day SMA before buying. The stop-loss can be kept just below the support line of the triangle.

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# ADVANCEMENTS IN THE CRYPTOCURRENCY WORLD

## Sweden Explores Moving to a Digital Currency



Sweden's government will start exploring the feasibility of having the country move to a digital currency, marking another step into the unknown for the world's most cashless society.

Per Bolund, financial markets minister, said a review launched on Friday is expected to be completed by the end of November in 2022. Anna Kinberg Batra, a former chairwoman of the Riksbank's finance committee, will lead the inquiry.

Sweden is among the first countries in the world to consider introducing a digital currency. Its central bank is already running a pilot project with Accenture Plc to introduce an electronic krona based on the same blockchain technology that underpins digital currencies like Bitcoin.

Governor Stefan Ingves said in October that any decision on whether to issue an e-krona needs to be taken at the political level.

From the point of view of the government, Bolund said that *"it's crucial that the digitalized payments market functions safely, and that it's available to everybody."*

*"Depending on how a digital currency is designed and which technologies are used, it can have large consequences for the entire financial system,"* he said.

[Read more...](#)

## JPMorgan Sees \$600 Billion Demand for Bitcoin From Global Institutional Adoption



JPMorgan's analysts have predicted significant demand for bitcoin following the \$100 million purchase of the cryptocurrency by Massmutual. The analysts believe that other traditional investors, including pension funds, will follow suit, leading to a conservative estimate of \$600 billion demand for bitcoin.

### **\$600 Billion Demand for Bitcoin**

JPMorgan Chase's analysts wrote a note Friday explaining why they see significant demand for bitcoin. They explained that the recent investment of \$100 million in the cryptocurrency by mega insurer Massachusetts Mutual Life Insurance Co. (Massmutual) highlights "the potential for additional institutional demand for the cryptocurrency in coming years," Bloomberg conveyed. The note adds that the purchase "suggests adoption of bitcoin is spreading from family offices and wealthy investors to insurance firms and pension funds."

The JPMorgan analysts further detailed, "Massmutual's bitcoin purchases represent another milestone in the bitcoin adoption by institutional investors," elaborating:

One can see the potential demand that could arise over the coming years as other insurance companies and pension funds follow Massmutual's example.

[Read more...](#)



## Bank of France Set to Conduct Eight Experiments to Test Potential of Digital Currency



The Bank of France reveals that it has planned out eight experiments to study the potential applications of a central bank digital currency (CBDC).

Denis Beau, the first deputy governor of the Bank of France, says that studies involving CBDCs have jumped from the academic perspective to actual field experiments.

*“The way we experiment with CBDCs for wholesale transactions perfectly illustrates our choice to move from conceptual and academic considerations, to experiments in the field, hand in hand with market players, using a pragmatic, trial and error way of working. The goal is to determine i) how digital central bank money may improve the efficiency and fluidity of payment and settlement systems, ii) what are the most promising technologies and iii) whether it makes sense to make central bank money available to beneficiaries that do not have access to it yet.”*

Beau reveals the central bank has successfully completed its first experiment which looked at the nature of digital transactions.

*“In May this year, we conducted a first successful and very promising experiment with Société Générale Forge, that enabled us to test the three steps of a digital transaction: the tokenization of a security, the digital representation of central bank money on a private blockchain, and the settlement of a transaction on the security on the private blockchain. This led us to interface successfully a public with a private blockchain.”*

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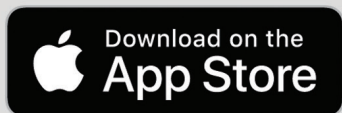
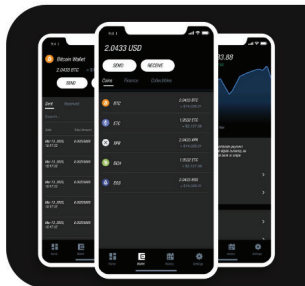
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## Ripple Executive Says Hackers and Bugs Can't Stop Bitcoin



Ripple chief technology officer David Schwartz says Bitcoin is essentially bulletproof from the long-term threat of a hack or bug in the system.

In a new post on Quora, Schwartz says miners who power the network would be able to patch things up in either event. He points to a moment in August of 2010 when a hacker was able to generate 184 billion BTC out of nowhere through a flaw in the system.

The bug was patched by Bitcoin creator Satoshi Nakamoto and a soft fork was soon rolled out to bring everything back to normal. Schwartz says the incident created a standard for how similar glitches can be addressed in the future.

“The bug would be fixed or the hashing protocol would be switched to a new one and Bitcoin would continue on.

This is precisely what happened during the value overflow incident of 2010 and the accidental fork crisis of 2013. There is a chance such an incident could result in the blockchain hav[ing] to be ‘rewound’ back to a point before the bug was exploited. People who relied on payments during the incident might wind up losing money because their payments might get reversed.”

Meanwhile, Ripple CEO Brad Garlinghouse is questioning whether the Chinese Communist Party could pose a long-term problem for Bitcoin.

[Read more...](#)

## Bitcoin Exchanges Flood London's Metro With Adverts



“If you’re seeing bitcoin on the Underground, it’s time to buy,” according to one of the many posters now plastered across London’s vast metro network.

In fact, two cryptocurrency exchanges chose to kick off advertising campaigns with Transport for London (TfL) on Monday.

Coinfloor, the U.K.’s longest-running exchange, launched a mix of large digital billboards and posters across London’s main tube stations. Meanwhile, Luno, the crypto exchange recently acquired by Digital Currency Group (also the owner of CoinDesk), combines its London Underground ads with 650 Greater London buses and a bunch of large roadside billboards.

While crypto prices are perched close to an all-time high of \$20,000, the coronavirus pandemic has greatly reduced the cost of running advertising campaigns in the U.K.

“Prices for prime ad space are highly competitive,” said Obi Nwosu, founder and CEO of Coinfloor.

And with London in a lower tier of COVID-19 restrictions (although this may change soon) and Christmas around the corner, the trains are busy, Nwosu said.

“Footfall remains high at major stations, owing to the lockdown ending and Christmas run up,” he said. “Also, bitcoin is now finally being seen as a bona fide investment for the everyday person and so broader advertising starts making sense.”

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## Crypto Is Booming in Economically Challenged Argentina



At the start of 2020, Ripio, one of Argentina's largest crypto exchanges, had around 400,000 users. It's finishing the year with 1 million.

Ripio's chief brand officer, Juan Mendez, told CoinDesk that around 70% of Ripio users are from Argentina, with the remainder mostly concentrated in Brazil. According to Mendez, the platform also saw a tenfold increase in trading volume this year compared to last.

"I've been with the exchange pretty much from the beginning and I've never seen this kind of growth. This is bigger than the 2017 spike on operations and on demand," Mendez said.

Argentina's economic woes, from enormous debt obligations to high inflation, compounded by the COVID-19 pandemic, drove its population to seek alternative ways to store their wealth this year. But as the government limited U.S. dollar purchases by its citizens, crypto quickly proved to be the next best thing.

Along with Ripio, crypto exchanges operating in Argentina saw record growth in 2020, with some experiencing all-time highs in trading volumes towards the latter half of the year.

Mexico-based crypto exchange Bitso, which expanded operations to Argentina as recently as February of this year, has already seen a 68% increase in trading volumes on the platform in the third quarter of 2020 versus the second. Bitso's move to Argentina also helped the platform pass the 1 million user milestone earlier this year.

[Read more...](#)



SCAN FOR MORE INFO



# WISE IS LIVE NOW!

WISE will REFUND up to 70% of your gas fees for the first 20,000 ETH sent to the contract  
**(current balance: 34,253 ETH)**

[CONNECT WITH METAMASK](#)

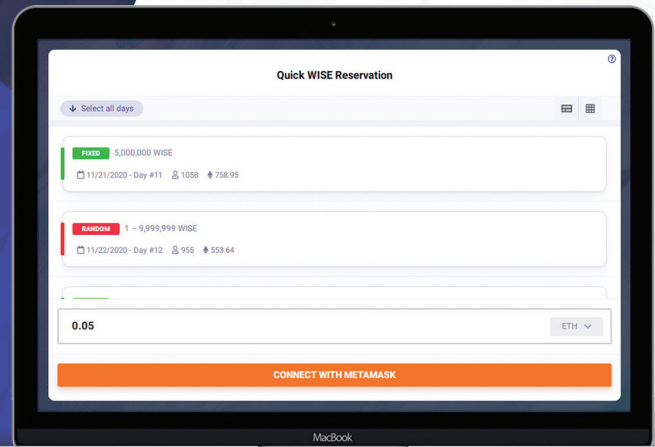
# WISE TOKEN

## The Smartest Way to Earn Crypto

\$WISE is redefining DeFi by doing crypto the right way: Zero team tokens, 90% or more of presale money goes to Uniswap liquidity, Contract BURNS Uniswap LP tokens, No Admin keys. If you're looking for the best way to earn crypto, you're in the right place.

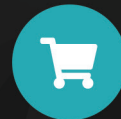
[RESERVE WISE](#)

[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

## RESERVE WISE



WISE comes with a 50-day launch time for traders to reserve the WISE token. Every single day of the launch around 5 million WISE token are provided that are proportionately distributed as per the total amount of ETH that is sent for the day. veniam, quis nostrud exercitation ullamco laboris nisi ut aliquip ex ea commodo consequat.

## STAKE WISE



Investors can also lock up their WISE to earn attractive interest over time. The longer they stake, the higher interest they earn. You can access interest any time without any fee payable, however, ending the stake early results in a penalty of the principal.

## SELL WISE



Investors can easily cash out with the help of the Uniswap DEX. The WISE contract entails the creation of one massive liquidity pool on the Uniswap platform, with no KYC as well as the ability to swap from the private digital wallet.



For More Info  
[thewisetoken.net](http://thewisetoken.net)



## PayPal stock has surged 17% since enabling Bitcoin purchases



PayPal's stock reached record highs on Monday, capping off a strong period of outperformance relative to the Nasdaq and broader U.S. stock market.

Since Nov. 12, the technology-focused Nasdaq has gained around 6.5%. The broad S&P 500 Index of large-cap stocks is up 3.5% over the same period.

Although PayPal's foray into crypto isn't the only catalyst behind its vast outperformance, the merchant processor is well-positioned to capitalize on the growing adoption of digital assets. Some analysts have even speculated that a higher Bitcoin (BTC) price could have a positive effect on PayPal's prospects.

There's also evidence that the payment processor may be positively influencing Bitcoin's price. Recent industry data suggests PayPal may have scooped up as much as 70% of the newly mined BTC in the weeks leading up to its crypto platform going live in the U.S.

Although estimates vary, a 2019 survey of 5,000 people claimed that 6.2% of Americans above the age of 18 own Bitcoin. The survey said an additional 7.3% are planning to purchase BTC for the first time.

[Read more...](#)

## Microsoft, EY Expand Blockchain Platform for Gaming Rights to Include Payments



Microsoft and Ernst & Young LLP (EY) have announced plans to use a blockchain platform to allow Microsoft's Xbox gaming partners, artists and content creators to track and manage payments and royalty contracts.

Announced Monday, the companies said this will be one of the largest implementations of a blockchain-based financial system for accounting that will manage Microsoft's end-to-end process for rights and royalties to its Xbox gaming partners.

For the creation of new contracts, Microsoft will be using artificial intelligence powered by Microsoft Azure, which allows digitizing contracts.

The blockchain application for payments and contracts has been tested – it has been through the “soak testing” stage used to measure the performance of a software application under a huge volume; findings showed it is capable of processing two million transactions per day, according to the statement.

“In this go-live, we successfully generated the first round of partner payments utilizing blockchain and smart contract technology,” said Luke Fewel, general manager of global finance operations at Microsoft.

[Read more...](#)



## Uniswap tops \$50B in lifetime volume, but where's it coming from?



Leading Ethereum-based DEX Uniswap has now crossed the \$50 billion mark in lifetime volume, although some are skeptical about the sources of the platform's liquidity.

Leading decentralized exchange Uniswap has surpassed \$50 billion in all-time trade volume, a major milestone for the DEX sector.

On Dec. 15, Uniswap creator Hayden Adams tweeted data indicating the platform has processed a life-time volume of \$51.7 billion across 26,000 unique trading pairs — equating to nearly \$2 million per pairing on average.

If Uniswap were to maintain its recent volumes of \$10 billion per month over the past three months, Adams estimates the platform would exceed \$1 trillion in life-time volume in eight years.

Some from the crypto community have expressed skepticism regarding the source of much of Uniswap's volume — with the platform featuring no KYC, and no vetting process for listed tokens.

Twitter user 'cyber\_hokie' insinuated that much of the platform's volume came from darknet markets, money laundering, and wash-trading — although Uniswap's fixed fee schedule would make wash-trading cost prohibitive.

The platform has been a destination for ill-gotten funds. In September, the hacker who stole \$200 million of crypto from Hong Kong-based exchange KuCoin sent \$1.2 million worth of SNX to Uniswap for laundering, intensifying concerns regarding the potential for criminal actors to abuse the platform.

[Read more...](#)



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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.



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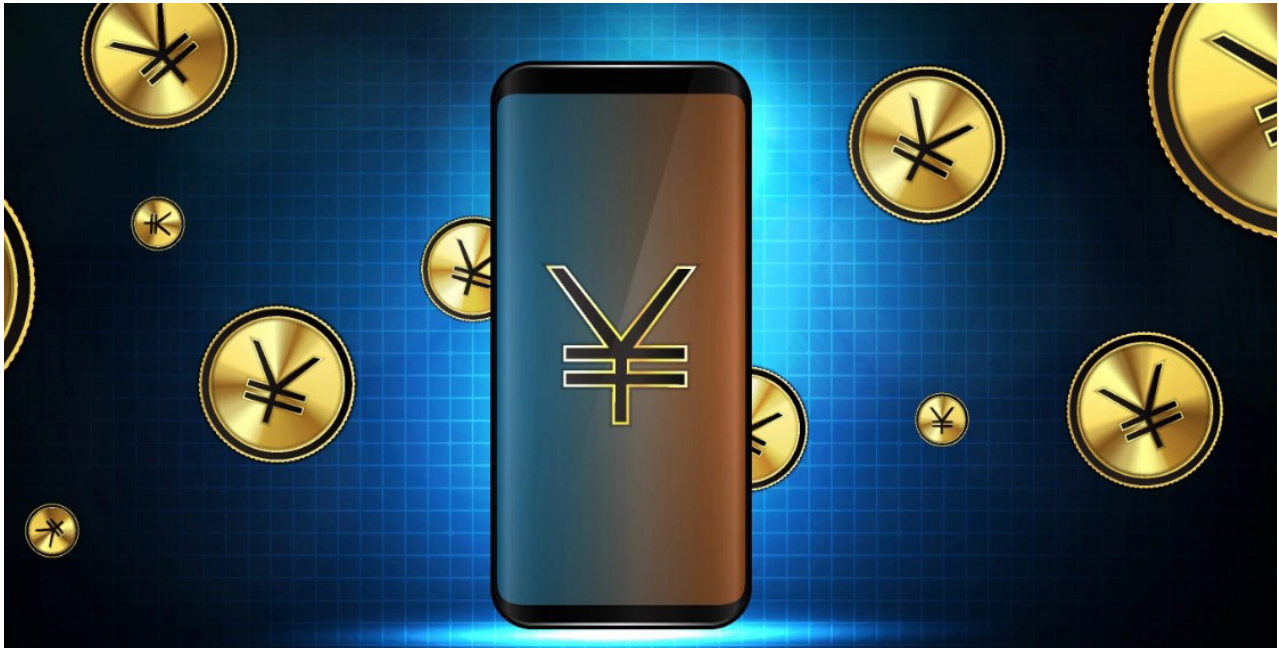


## Whitepaper

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.



## Chinese State Media: BTC Bull Market Can Cause Long-Term Downward Pressure on Gold



In 2020, China has repeatedly been pointing out the bull run the largest digital asset is enjoying, and yet again, before the year is over, it went at it again, but this time, it took one step further.

Over the weekend, CCTV, China's state media's Bitcoin coverage, involved its bull market, causing downward pressure on the precious metal.

Bitcoin getting airtime on the state media is significant in itself, but it is more so when compared with the traditional safe-haven asset, which has high demand in the country.

Interestingly, when it comes to global gold demand that includes jewelry, technology, bars, coins, and ETF, China, along with India, accounts for the highest, 24% each.

"It's truly incredible if you think about it. A decade ago, we started printing a digital ledger, which today is still less than 1 terabyte that's sucking the life out of an element on the fucking periodic table that has existed since the dawn of universe..." noted analyst Qiao Wang.

The CCTV report quoted JPMorgan's report predicting a major shift in crypto and gold markets as digital assets become increasingly popular as an investment asset class.

"The adoption of bitcoin by institutional investors has only begun, while for gold, its adoption by institutional investors is very advanced," wrote JPMorgan strategists earlier this month while noting that money poured into the Bitcoin fund since October year while moving out of gold.

[Read more...](#)

## HOW CLIQ TOKEN AND SPOTTR APP CAN HELP YOU TO GROW YOUR WEALTH



Today's article is a review of the CLIQ token and as we all know there is no dearth of crypto projects that are being launched in the market today. However, when it comes to choosing and investing in one, it is only ideal that you pick the best project. Launched on the 6th of June in 2020, CLIQ is one such popular crypto token project that has earned wide recognition. CLIQ is an Ethereum based ERC20 token crafted for the highly innovative SpottR app ecosystem. Put simply, SpottR serves as an online productivity platform, which also has a presence via mobile applications.

### **IN THIS ARTICLE, LEARN MORE ABOUT THE CLIQ TOKEN AND THE SPOTTR APP**

#### **The Purpose**

As far as the SpottR application is concerned, it enables users to discover the world around them by joining the primary ecosystem. Thus, one can make the most of the opportunities available through the platform, such as business opportunities, goods, and services available for sale, jobs, information, events, as well as other opportunities for creating wealth.

Thus, users constitute those individuals who use the website or the mobile app for evaluating listed services or for the purpose of education. On the other hand, clients of SpottR are those who sign up to list opportunities for other users to consume as well as consume listed opportunities by engaging in one or multiple transactions. The SpottR app is solely designed for people who are at least 18 years of age or older.

## HOW DOES IT WORK?

Just like Uber, the SpottR app allows users to interact with products, services and businesses around them using an interactive map on the home screen. To further solve discoverability and to reduce the amount of time it takes to make purchasing decisions, the app combines its geolocation feature with an AI-powered smart search that links demand directly to supply, giving users real results, in the shortest amount of time possible.

But considering the project's primary market, CLIQ is set up to help the consumer complete their transaction journey through its collateral-free loans in a credit market with a credit to GDP ratio of 18%.

The CLIQ group primarily aims to revolutionize the manner in which people grow their wealth or do things. With the launch of CLIQ token and the SpottR app, the company has managed to break the visibility as well as efficiency barriers, thus making everything possible.

As the globe's first borderless and multi-level ecosystem that successfully solves visibility problems and enables users to achieve more, CLIQ has gained a lot of attention among crypto investors.

## HERE'S HOW IT WORKS:

**Purchase the CLIQ Token:** The first step to getting started is to buy the token from an open market.

**Join SpottR:** Next, you need to become a part of the SpottR app and ecosystem. For this, you must take part in various tasks or fulfill transactions to build positive ratings using easy as well as activity-oriented auto profile switching.

**Applying for Loans:** You can apply for a loan using your ecosystem credibility or your CLIQ token balance. This means you don't need to sell your CLIQ tokens and can easily access fiat loans amounting to 100 percent of the value of your CLIQ tokens with flexible repayment.

**Do More:** Next, you can do more as well as payback as per your convenience.

## Everything You Need to Know About CLIQ and SpottR



As far as the **CLIQ token** is concerned, it is the native currency of the SpottR app and ecosystem. The multi-level and advanced marketplace then makes use of its native crypto token- CLIQ for resolving Africa's issues related to non-consumption by providing users as well as businesses with cryptocurrency backed loans for financing their capital needs and households.



As far as the **African e-commerce sector** is concerned, it suffers due to catastrophic non-consumption issues since most of the people in the continent are very poor and cannot afford household as well as capital expenditure. With the growth in the youth population in Africa, limited credit owing to qualification, and a high rate of unemployment, SpottR predicts that cryptocurrency can be the solution to resolving the continent's liquidity issues. It also provides opportunities for boosting trade & commerce.



To build faith in the ecosystem, SpottR makes use of ecosystem tasks that help to verify the authenticity of posts as well as a payment escrow to guarantee service delivery. SpottR also supports **value chain and multi-party transactions** that connect manufacturers to consumers.

CLIQ token will support SpottR's in-application coin and fiat gateways to facilitate transactions that take place in the ecosystem and will provide access rights and tolls to some of the **advanced features of the application**. More importantly, it will serve as the asset that will be utilized for backing credits, which shall be extended by SpottR under its business and consumer financing schemes.



It must be noted that after banks opened up credit to middle-class business borrowers in America, the country witnessed major economic expansion and prosperity. This is exactly what SpottR aims to bring to Africa, particularly the millennials as well as the upcoming generation who have failed to **secure credits** in the past for various capital and consumption needs. The **digital token** is crafted to have more than eight use cases such as p2p payments, loans and credits, value balancing to carry out barbers, collateralization for affiliate offline viral marketing and transactions on the SpottR ecosystem.

## EVERYTHING YOU NEED TO KNOW ABOUT CLIQ TOKEN AND SPOTTR

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## HOW TO ACCESS CLIQ TOKEN BACKED LOANS?

1. Download our app and set up your wallet
2. Request for financing directly from your wallet at 3.5% (the lowest rate around) or you can request directly from the websites of our partner businesses
3. Make your equity contribution directly into your own wallet
4. We make the payment, in full to you or the business

## HOW TO PURCHASE THE CLIQ TOKEN?

CLIQ digital token can currently be bought only through the CLIQ website using currencies like BTC, LTC, ETH, NGN, USD under the active presale stages. SpottR promises to list CLIQ token in exchanges in March 2021.

## HOW MUCH CLIQ TOKENS YOU CAN BUY

CLIQ Yuletide Gifts, in the spirit of the holidays the SpottR team has reduced the purchase threshold of CLIQ tokens up until January end. The purchase threshold has been lowered from \$1000 to \$100, still at \$0.1 per CLIQ. CLIQ Yuletide Gifts, in the spirit of the holidays the SpottR team has reduced the purchase threshold of CLIQ tokens up until January end. The purchase threshold has been lowered from \$1000 to \$100, still at \$0.1 per CLIQ

## HOW TO STORE CLIQ TOKEN?

You can easily store your tokens in the Ethereum wallet. However, if you are looking to set up the ERC20 Wallet and purchase CLIQ tokens, then you will have to first download the ERC20 Wallet application (Imtoken or Trust Wallet) from Appstore or Playstore.

[Buy Cliq Token](#)

## WHY SPOTTR?

With SpottR, you can search and share excellent opportunities with other users in your community. The SpottR solution is designed to help you search for everyday items like events, vacancies, customers, and suppliers around you with minimal effort. Spotting the plug has become highly frustrating both on social media and online platforms due to relentless spamming. SpottR brings a highly interactive map for finding services, merchants as well as events that are situated closer to you.

Every time you search on the SpottR platform, it will look for the community closest to you to determine who is willing to deliver the service you require as well as return updated results with merchants. Also, with two-way confirmation as well as payment upon delivery, one can only make payments for the services that have been successfully fulfilled.

SpottR also offers users the opportunity to earn and acquire its native CLIQ token. CLIQ provides users with the opportunity to gather wealth and achieve more using them, such as buying their dream house, dream car, setting up a business as well as winning customers.

## FINDING AND PARTICIPATING IN TASKS

SpottR offers an opportunity to its users to earn and build the ecosystem using the Task section. Users can easily participate by verifying whether products are authentic or not to create the ultimate trust economy. To find as well as participate in tasks, you need to click the task button/tab to discover available tasks. Every task has a unique goal and reward. After the task has been completed, the SpottR oracle evaluates the submissions to determine the distribution of rewards. So, if you are looking to secure credits and loans, you must participate in tasks to earn easy ecosystem points.

## INDEPENDENT TASKS THAT ONE CAN DO WITH CLIQ ARE:

Follow @cliqtoken and @thespottrapp\_ on Twitter to discover how to get free CLIQ tokens ahead of their IEO. Remember, the more tokens you have, the more of a bright future you have secured.

## CLIQ Token Use Case 1

Tobi is a tech enthusiast and entrepreneur. He finished his higher education at quite a young age and has delved into several businesses to make ends meet so he can complete his education.

Although young in age, he's no child when it comes to businesses. His wealth of experience from the many things he dabbled into has built that skill in him to monetize and profit from whatever he ventures into.



However, he's always had issues with scaling. It's either he doesn't have the necessary reach, or the funds required to get more of his products or service out.

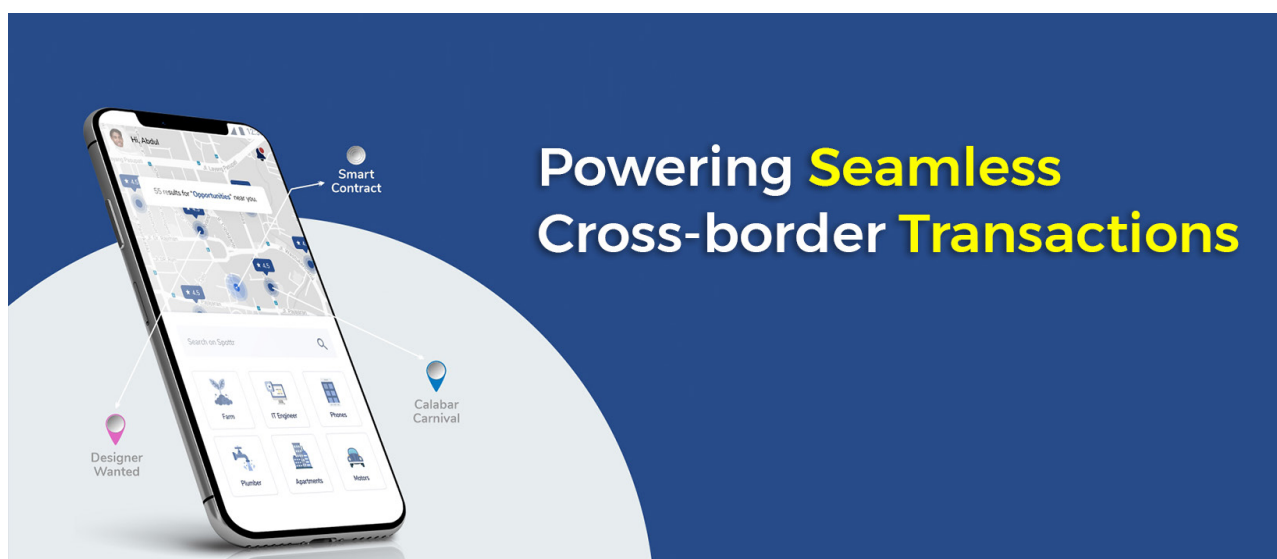
Tobi also has a clique of tech enthusiast friends. It was through them he discovered SpottR. They described it to him as a Fiverr-Uber App because although it helped you sell and buy gigs like Fiverr, he could do more than just render digital services or products – SpottR allowed him to also offer some physical services and products to everyone around him. He's plumbing & electrical house wiring skills could finally earn him more money. Everyone on SpottR's social commerce ecosystem could find that he did this and did that.

What he loved most about SpottR was its credit product. He essentially got credits from SpottR with nothing but his CLIQs -SpottR's own native ERC-20 token and he got it at just 3.5% APR. Neither his age, nor his lack of credit history, or physical collateral caused any problem for him and it was almost instant.

He collected the credits, shipped in those electronic components and resold them via SpottR. He's had many business cycles but he confessed that this was his best. He described his experience to his friends as seamless, He discovered that more people needed his products than he thought and was greatly surprised that SpottR let him choose from a list of 3rd party Logistics companies that plug directly to the app through Oracle powered APIs to make the delivery to the buyer. He was literally running a business from inside his crib and he had all the tools and financing he needed in just one app.

He's been repping ever since!

He's been a SpottR!



# 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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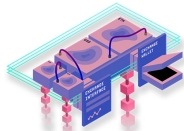
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**The QuiverX xWallet**

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 lynch.exchange, which is the leading DEX Aggregator currently on the market. DEX Aggregators combine different decentralized exchanges like lynch.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.

Logos for PLATINUM CRYPTO ACADEMY, QuiverX.io, and CRYPTONAIRE WEEKLY are at the bottom.

## 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.**



## 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).

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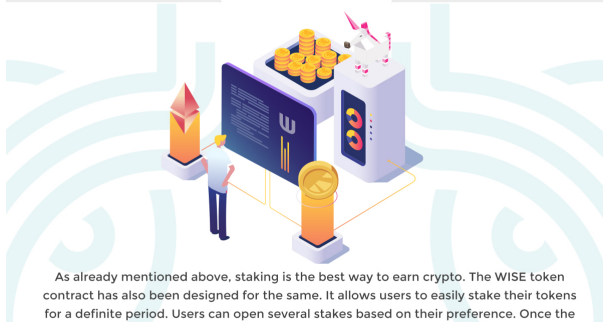


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## OPENING STAKES



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!



Buy  
Sell

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