

145th
EDITION

CRYPTONAIRE WEEKLY

CRYPTO INVESTMENT JOURNAL

WELCOME TO MIAMI: BINANCE MOVES INTO FLORIDA

**\$50B WORTH OF
CRYPTO, MAINLY
TETHER, ARE USED
FOR CAPITAL FLIGHT
OUT OF CHINA:
CHAINALYSIS**

**CRYPTOCURRENCY
'COULD BE
THE NEXT STEP IN THE EVOLUTION
OF MONEY,' SAYS IMF**

**BINANCE LAUNCHES
NEW HACKATHON
AND ACCELERATOR
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ECOSYSTEM**

**ROWAN ENERGY
BLOCKCHAIN:
BUILDING COMMUNITY
FED GREEN ENERGY
COMPANIES.**



**PLATINUM
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The larger players have been accumulating Bitcoin as seen from the new all-time high in the number of addresses that hold over 1,000 Bitcoin. That could be because investors are worried that the huge stimulus measures announced by the central banks in response to the coronavirus pandemic will eventually lead to inflation and debasing of the value of fiat currencies.

As Bitcoin is a new asset class, it will take some more time for it to gain widespread adoption. Therefore, traders can accumulate Bitcoin on sharp declines and hold it for the long-term.

OUR BLOG ARTICLES FOR THIS SPECIAL ISSUE IS CARBON OFFSET CERTIFICATE PARTNERS – ROWAN ENERGY, WHAT CRYPTO TO INVEST IN? WE EXPLORE WHY ATROMG8 IS A TOP CONTENDER FOR 2020 & NEXO REVIEW 2020

As we had mentioned in the previous analysis, the bears attempt to fake almost every breakout. They did just that when they dragged Bitcoin back below the \$12,134.29 support on August 18. Although the bulls held the first dip to the 20-day EMA on August 19, they could not sustain the bounce, which suggests a lack of buyers at higher levels. On August 21, the BTC to USD pair hit our suggested stop-loss at \$11,500.

The 20-day EMA has flattened out and the RSI has dropped close to the midpoint, which suggests a balance between supply and demand. This could result in a few days of range-bound action. On the downside, if the bears can sustain the price below the 20-day EMA, a drop to the \$10,900-\$11,100 support zone is possible. The bulls will defend this zone aggressively but if the bears break it, the decline can extend to \$10,500. The resistance of the range is \$12,134.29 and above it \$12,486.61. However, as the support of the possible range is still not established, traders should wait on the sidelines. There are two possible trading opportunities. If the pair bounces off \$10,900 or \$10,500, traders can buy a small position and expect the price to move up to \$12,134.29.

Another opportunity will arise if the price soars from the current levels and closes above the overhead resistance. Such a move will suggest a pickup in momentum and can be traded with a close stop-loss.

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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**CARBON OFFSET CERTIFICATE PARTNERS
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WEEKLY CRYPTOCURRENCY MARKET ANALYSIS

Hello, crypto traders welcome to this week's 145th edition of Cryptonaire Weekly. The overall Cryptocurrency Market Cap stands at \$366 Billion. We have seen a \$18 Billion decrease in the Market Cap since last week. Bitcoin price is currently around \$11,660 from \$12,270 last week and has decreased by 4.97% and Ether price is now at \$398 from \$430 last week and has decreased by 7.44%. The current market cap for bitcoin is \$215 Billion, and for Altcoins, the current market cap is \$151 Billion.

The larger players have been accumulating Bitcoin as seen from the new all-time high in the number of addresses that hold over 1,000 Bitcoin. That could be because investors are worried that the huge stimulus measures announced by the central banks in response to the coronavirus pandemic will eventually lead to inflation and debasing of the value of fiat currencies.

Snappa, a new software startup based out of Ottawa, announced that it will keep about 40% of its cash reserves in Bitcoin. The company's co-founder Christopher Gimmer said that Bitcoin was "a far superior savings technology" compared to cash reserves and the company does not "plan on selling anytime soon."

A few days back, MicroStrategy, a Nasdaq-listed software firm had bought about \$250 million worth of Bitcoin rather than keeping the reserves in cash. This shows that gradually the companies and the institutional players are realising the potential of Bitcoin.

However, this does not mean that everyone is bullish on Bitcoin. Micheal O'Leary — the CEO of major budget airline Ryanair — compared Bitcoin to a "ponzi scheme" and advised people to avoid it "like a plague."





















As Bitcoin is a new asset class, it will take some more time for it to gain widespread adoption. Therefore, traders can accumulate Bitcoin on sharp declines and hold it for the long-term.

Percentage of Total Market Capitalization (Dominance)

Bitcoin	58.98%
Ethereum	12.28%
XRP	3.52%
Tether	2.74%
Bitcoin Cash	1.45%
Chainlink	1.45%
Litecoin	1.09%
Bitcoin SV	1.01%
Crypto.com	0.93%
Binance Coin	0.91%
Others	15.66%

TOP 10 COINS

Top 10 Coins by Total Market Capitalisation











Rank	Name	Market Cap	Price	Volume (24h)	Circulating Supply	Change (24h)	Price Graph (7d)
1	 Bitcoin	\$215,312,986,099	\$11,657.23	\$20,973,157,514	18,470,331 BTC	-0.51%	
2	 Ethereum	\$44,863,286,880	\$399.42	\$10,245,910,961	112,322,428 ETH	1.02%	
3	 XRP	\$12,835,094,506	\$0.285589	\$1,221,926,169	44,942,589,751 XRP *	-0.49%	
4	 Tether	\$10,019,631,292	\$1.00	\$31,896,060,981	9,998,221,723 USDT *	0.14%	
5	 Chainlink	\$5,344,942,077	\$15.27	\$1,148,137,332	350,000,000 LINK *	-1.45%	
6	 Bitcoin Cash	\$5,297,051,969	\$286.34	\$1,175,502,817	18,499,163 BCH	-1.18%	
7	 Litecoin	\$3,982,420,385	\$60.98	\$2,427,500,691	65,311,037 LTC	-0.75%	
8	 Bitcoin SV	\$3,699,049,558	\$199.97	\$746,247,215	18,497,633 BSV	1.47%	
9	 Crypto.com Coin	\$3,399,905,041	\$0.173837	\$77,976,447	19,557,990,868 CRO *	0.40%	
10	 Binance Coin	\$3,208,602,059	\$22.22	\$193,236,024	144,406,560 BNB *	-0.60%	

Start betting on sports today!













The advertisement features a dark background with a football player in a red jersey on the left and a basketball player in a white jersey on the right. In the center, two smartphones are shown, one displaying the ZenSports app interface with options for NFL, Soccer, and MLB. The ZenSports logo, a blue trophy icon, is positioned at the bottom left of the ad area.

Top 10 Coins by Percentage Gain (Past 7 Days)

Rank	Name	Symbol	Volume (24h)	Price	% 7d
1	 Medalte	MDTL	\$64,211	\$0.206381	7,941.10%
2	 yffi finance	YFFI	\$204,977	\$10.39	3,761.33%
3	 zzz.finance	ZZZ	\$4,136,101	\$926.82	850.24%
4	 YF Link	YFL	\$1,198,016	\$117.51	707.00%
5	 DEXA COIN	DEXA	\$197,102	\$0.000038	643.75%
6	 yearn.finance II	YFII	\$8,247,598	\$1,018.12	603.76%
7	 Alphacat	ACAT	\$630,121	\$0.001103	579.38%
8	 ETHPlus	ETHP	\$9,547,009	\$27.93	514.24%
9	 Meme	MEME	\$224,078	\$75.32	254.32%
10	 Offshift	XFT	\$811,175	\$3.82	251.92%

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

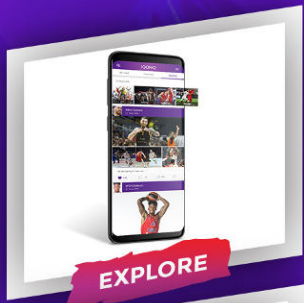
Name	Symbol	Added	Market Cap	Price	Circulating Supply	Volume (24h)	% 24h
 Curve DAO Token	CRV	11 days ago	\$54,474,336	\$3.22	16,935,161 *	\$67,428,854	9.44%
 Bitgear	GEAR	11 days ago	\$3,575,476	\$0.065451	54,628,423 *	\$334,711	-1.53%
 Hakka.Finance	HAKKA	8 days ago	\$3,324,673	\$0.122371	27,168,851 *	\$301,294	48.99%
 Meme	MEME	9 days ago	\$2,103,873	\$75.14	28,000 *	\$218,624	-2.76%
 Pmeer	PMEER	6 days ago	\$1,942,933	\$0.022703	85,581,490 *	\$308,423	1.28%
 YMPL	YMPL	4 days ago	\$1,792,825	\$1.19	1,509,987 *	\$480,363	125.31%
 Decentrahub Coin	DCNTR	8 days ago	\$240,554	\$1.49	161,645 *	\$18,669	-0.65%
 Vidya	VIDYA	Today	\$?	\$0.057859	? *	\$830,996	??
 YFIEXCHANGE.FIN...	YFIE	Today	\$?	\$34.72	? *	\$3,005,180	??
 Lien	LIEN	Today	\$?	\$202.10	? *	\$215,384	??



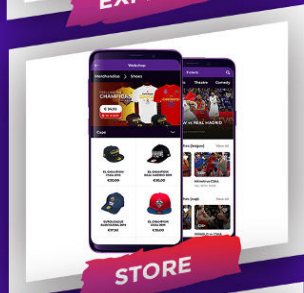
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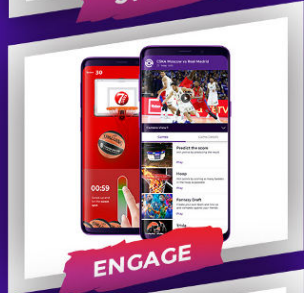
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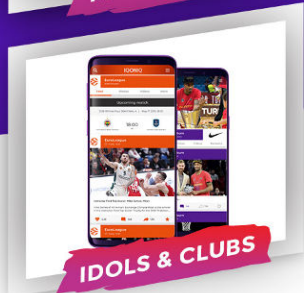
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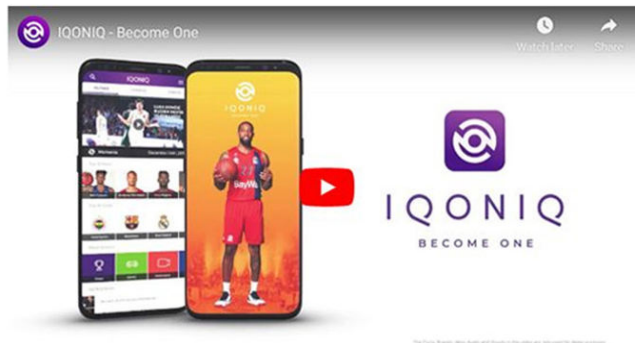
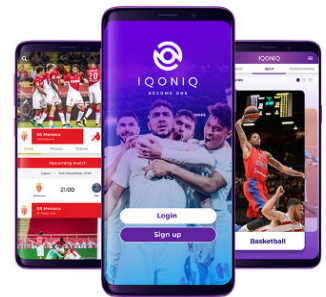
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CRYPTO TRADE OPPORTUNITIES

BITCOIN - BTC/USD



As we had mentioned in the previous analysis, the bears attempt to fake almost every breakout. They did just that when they dragged Bitcoin back below the \$12,134.29 support on August 18.

Although the bulls held the first dip to the 20-day EMA on August 19, they could not sustain the bounce, which suggests a lack of buyers at higher levels. On August 21, the BTC to USD pair hit our suggested stop-loss at \$11,500.

The 20-day EMA has flattened out and the RSI has dropped close to the midpoint, which suggests a balance between supply and demand. This could result in a few days of range-bound action.

On the downside, if the bears can sustain the price below the 20-day EMA, a drop to the \$10,900-\$11,100 support zone is possible. The bulls will defend this zone aggressively but if the bears break it, the decline can extend to \$10,500.

The resistance of the range is \$12,134.29 and above it \$12,486.61. However, as the support of the possible range is still not established, traders should wait on the sidelines

There are two possible trading opportunities. If the pair bounces off \$10,900 or \$10,500, traders can buy a small position and expect the price to move up to \$12,134.29.

Another opportunity will arise if the price soars from the current levels and closes above the over-head resistance. Such a move will suggest a pick up in momentum and can be traded with a close stop-loss.

ETHEREUM - ETH/USD



Ether plunged below the \$415 support on August 19 and took support on the 20-day EMA as we had anticipated. However, the bulls could not sustain the rebound above \$415, which suggests a lack of demand at higher levels. That resulted in a sharp fall on August 21 that hit the stop-loss at \$390.

Currently, the price is stuck between \$380 and \$415. This tight range trading suggests a balance between supply and demand. The 20-day EMA has flattened out and the RSI is just above the 50 level, which points to a range-bound action in the near-term.

If this range resolves to the upside and the bulls push the price above \$415, a retest of \$447.50 is likely. If this level is scaled, the uptrend is likely to resume with the next target at \$480.

Conversely, if the bears sink the price below \$380, a drop to \$364.49 is possible. This is an important support to watch out for. If this also cracks, the ETH to USD pair could sink to \$334.

The traders can buy 50% of the desired position closer to the supports, but the long positions should be initiated after the price bounces off the support, instead of buying on the way down. The remaining positions can be added after the price sustains above \$415.

If the \$380 support cracks, traders can watch the price action at \$364.49 and then buy with the stops placed just below this critical support.

RIPPLE - XRP/USD



XRP turned down from \$0.32750 on August 17 and has continued lower since then, which suggests that the bears are aggressively defending the higher levels.

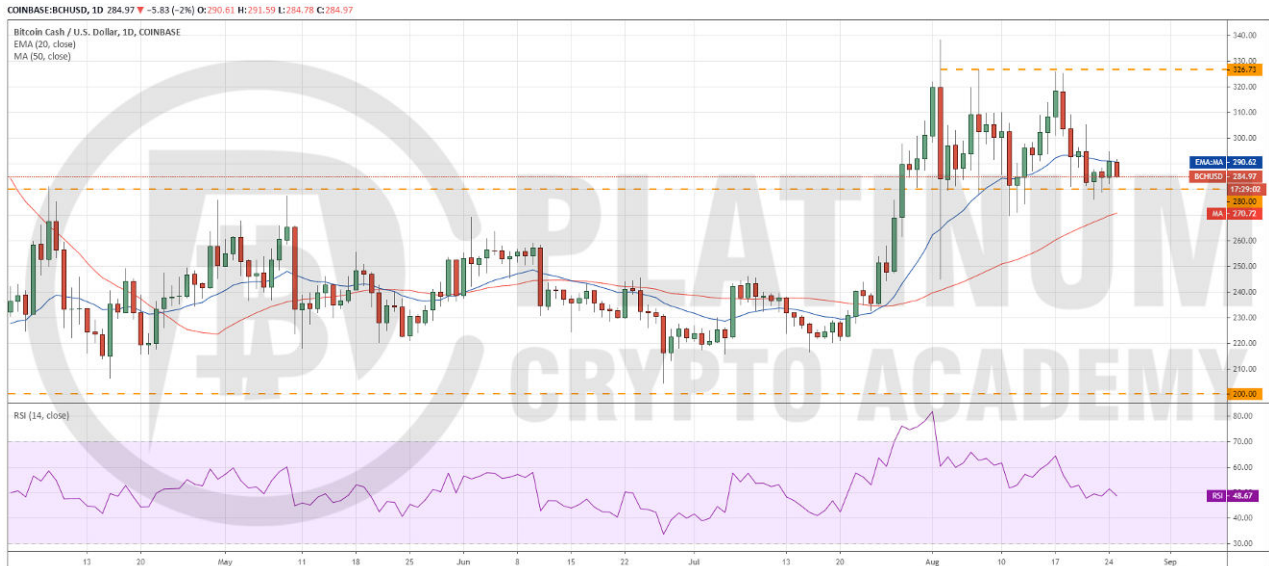
The 20-day EMA has flattened out and the RSI is close to the midpoint, which suggests a balance between demand and supply.

Currently, the price is stuck between \$0.32750 and \$0.26756. In a range, the best time to buy is on a bounce off the support and the time to sell is closer to the resistance.

In this case, if the price rebounds off \$0.26756, it could offer a buying opportunity as the bulls will try to propel the price to the resistance to \$0.32750. However, trading in a range can be volatile, hence, traders should keep the position size only about 40-50% of usual.

Conversely, if the bears sink the price below \$0.26756, long positions should be avoided because then, the decline can extend to the 50-day SMA.

BITCOIN CASH - BCH/USD



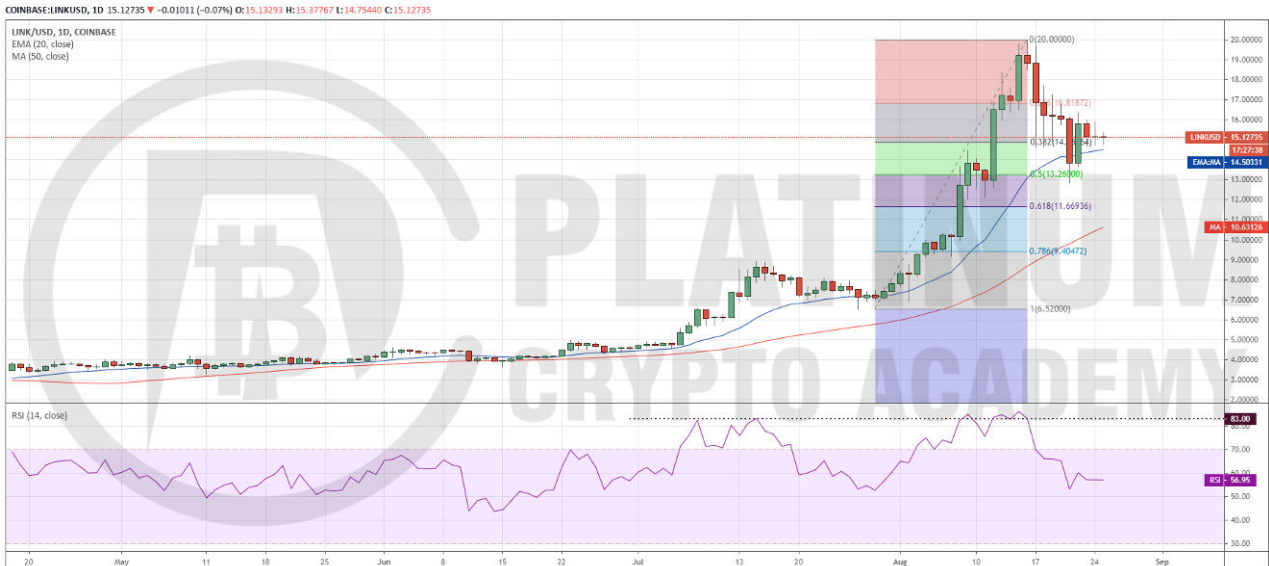
The bulls could not push Bitcoin Cash above the \$326.73 resistance on August 17 and 18. That attracted profit booking from the short-term traders, which resulted in a decline to the \$280 support.

Although the bulls have held the \$280 support for the past few days, they have not been able to push and sustain the price above the 20-day EMA, which is a negative sign. This shows that the bears are aggressively defending this resistance.

If the bears can sink and sustain the price below \$280, the BCH to USD pair is likely to drop to \$245. Though the 50-day SMA might act as a minor support, it is unlikely to hold.

Contrary to this assumption, if the bulls can sustain the price above \$295, a move to \$326.73 will be underway.

LINK/USD - LINK/USD



We had warned traders in our earlier analysis that vertical rallies are unsustainable and that is what happened. Chainlink has entered a period of correction after topping out at \$20 on August 16.

The altcoin plunged below the 20-day EMA on August 21 but the lack of follow up selling resulted in a sharp recovery on August 22. However, the bulls are struggling to sustain the price above \$16, which is a negative sign.

If the bears can again sink the price below the 20-day EMA, a drop to \$12.84 and then to the 61.8% Fibonacci retracement level of \$11.66936 is likely. Such a move will be a huge negative.

Conversely, if the bulls can push the price above \$16, a move to \$17.72834 is possible. If this level is also scaled, a retest of \$20 will be on the cards. We do not find a reliable buy setup; hence, we are not proposing a trade in it.

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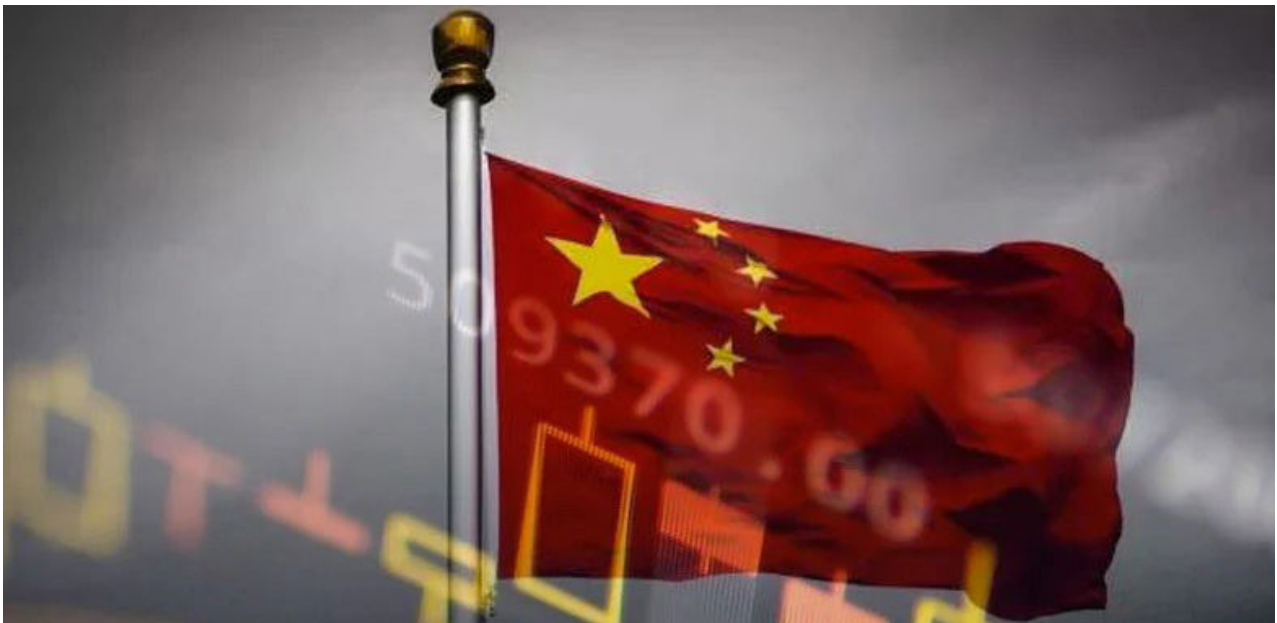
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ADVANCEMENTS IN THE CRYPTOCURRENCY WORLD

\$50B Worth of Crypto, Mainly Tether, Are Used for Capital Flight Out of China: Chainalysis



Blockchain analytic firm, Chainalysis, has released a new research report which indicates that crypto assets estimated at approximately \$50 billion have been sent to other destinations around the world from China.

The research notes that this is a clear indication that Chinese crypto investors are running away from the strict and punitive regulations which limit the amount of capital they are supposed to transfer from the country.

According to the research, USDT accounts for over \$18 billion of the crypto assets outflow from the East Asia region within the period under study. The stablecoin, which is pegged to the US dollar, is the most popular stablecoin in the region accounting for 93% usage among stablecoins. The report explains:

“Stablecoins like Tether are particularly useful for capital flight, as their USD-pegged value means users selling off large amounts in exchange for their fiat currency of choice can rest assured that it’s unlikely to lose its value as they seek a buyer.”

[Read more...](#)

Hong Kong Regulator to Grant Fidelity-backed OSL Digital the First Crypto Exchange License



The Securities and Futures Commission (SFC) of Hong Kong will be issuing a license to cryptocurrency firm OSL Digital Securities, reported Reuters.

OSL, a unit of Fidelity-backed BC Group, became the first firm in November last year to apply for a digital license under the market regulator's new rules allowing cryptocurrency exchanges to opt into regulation.

The company revealed in its exchange filing on Friday that the financial regulator has agreed in principle to grant the license.

The final approval, however, is subject to certain conditions, which "you'd expect from a conservative regulator in a financial hub," said BC Group CEO Hugh Madden.

OSL and some of its competitors to welcome the regulation as it would enable the regulated institutions to reduce their risk by engaging with other regulated risks.

In the first half of 2020, BC Group made a net loss of 90.8 million yuan (\$13.13 million). Besides its crypto business, which accounts for the company's bulk of revenue, it also provides business parks and advertising services.

[Read more...](#)

Binance launches new hackathon and accelerator for the Indian DeFi ecosystem



Global cryptocurrency exchange Binance is conducting a hackathon in India focused on decentralized finance (DeFi) that will be followed by an accelerator program.

Dubbed “Build for Bharat,” the company claimed that this is the first-ever DeFi-focused hackathon and acceleration program being conducted in India.

In a blog on Aug. 24, the company said that through the hackathon, they intend to bridge the gap between blockchain and mass adoption in India.

Binance plans to shortlist 100 teams for the main event after assessing application forms submitted before Sep. 11. “We’re interested in DeFi products around mini-tokens, micro-financing applications, blockchain datasets, blockchain-AI solutions and more,” a Binance representative told Cointelegraph.

While DeFi is the priority, Binance will also accept other projects around fiat-to-digital asset gateway solutions, trading platforms, payment and remittance solutions, digital asset wallets and stablecoins.

While the current DeFi ecosystem of India is considerably small, Binance is expecting large participation due to the exposure the event will get through its partners a spokesperson told Cointelegraph, adding:

“Since we’ve made the announcement, we have seen a great deal of positive interest from individual developers and startups alike [...] All in all, we can expect higher participation for this upcoming hackathon compared to previous ones.”

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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.

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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.

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Welcome to Miami: Binance moves into Florida



Binance.US, the cryptocurrency exchange that first launched in the United States in September 2019, finally has the green light to sign up Floridians to its service.

Binance.US says it is now “fully registered and regulated [as a] crypto and digital asset exchange,” meaning Floridians can now buy, sell, and trade in the 40+ digital currencies Binance.US supports.

Florida, the third-most populous state in the union becomes the 38th state Binance.US supports. With an estimated 17 million adults who can sign up for the service, Florida represents a potentially lucrative market for the exchange, which is still not open to customers in several other large states, namely New York and Texas

According to a press release, Binance.US CEO Catherine Coley, who grew up in Florida, has been looking for a way to bring the company she leads into the Sunshine State.

“Growing up in Florida, it’s especially rewarding to bring digital assets to the state where I loved watching the Orlando Magic play and seeing space shuttles launch from Cape Canaveral,” she said. “It is truly a state of dreamers and doers.”

[Read more...](#)

Cryptocurrency ‘Could Be The Next Step In The Evolution Of Money,’ Says IMF



In its latest crypto shilling video, the International Monetary Fund (IMF) clubbed every cryptocurrency in one bundle with the focus on payments.

It doesn't differentiate bitcoin from others, combining certain properties of the largest digital asset with other cryptos.

"It sounds like they're gaslighting the general populace to prepare them for an IMF coin," commented Samson Mow, CSO at Blockstream on the explainer.

Talking about the "special currency" that solve the problems presented by the traditional system, where the payment is processed by a bank or credit card company that takes a cut of the transaction, is time-consuming and expensive, and needs to be trusted with our sensitive data, cryptos are secure and based on the science of cryptography, IMF explains.

They remove the middleman and broadcast the transaction to the entire network, recording it in a permanent way meaning "it's almost impossible to fool the system," states the video covering "What are cryptocurrencies?"

With cryptos, transactions are faster, but they can't process large amounts quickly yet, and even those people who don't have bank accounts can buy or sell goods and participate in the global economy, it explains.

"But if we counter the risks, then this new technology or some variation of it can completely change the way we sell, buy, save, invest, and pay our bills."

[Read more...](#)

This Bitcoin Whale Sold at \$12,000 BTC Price After HODLing for 2 Years



A Bitcoin (BTC) whale — an individual investor who holds a large amount of BTC — took profit after two years. Data from Whalemap suggests the whale purchased nearly 9,000 BTC in the third quarter of 2018.

A pseudonymous trader known as “Byzantine General,” who shared the data, said:

“This whale is a legend. See that big bubble around 6k in 2018? That’s almost 9k BTC that was accumulated there. He finally took profit, after 2 years and 2 major capitulation events.”

The whale held on to the BTC for nearly 22 months, through two major capitulation phases. Bitcoin dropped to sub-\$4,000 level twice, first in January 2019 and second in March 2020. The investor waited through both periods, ultimately selling at around \$12,000.

What does a Bitcoin whale taking profit suggest?

On Aug. 16, Cointelegraph reported that large whale clusters are present in the \$12,000 to \$14,000 range. At the \$12,000 level, many whales are either in profit or at breakeven, which arguably could give whales an incentive to sell.

Whether it shows whales are cautious that Bitcoin has hit a local peak remains unclear. Whales, due to the sheer size of their holdings, follow liquidity. If they feel that there is sufficient liquidity to sell, possibly as a result of rising retail activity, then they are likely to sell.

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With a valuable use-case targeted for the UK audience, custom hardware, & proven blockchain tech, Rowan Energy (RWN token) is about to get both.

Over the next couple of weeks mass marketing will be going live, the proof of concept will go out, & users will start seeing the realworld benefits.

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Federal Reserve Quietly Experimenting With Digital Dollar: Report



The Federal Reserve appears to be keeping new research on a digital version of the US dollar under wraps.

According to Bloomberg, the Fed is already doing its homework as it conducts tests on a hypothetical digital dollar. In addition, researchers from the Boston Federal Reserve and the Massachusetts Institute of Technology (MIT) are committed to creating and trying out the digital asset that's designed for the use of the central bank.

Says Federal Reserve Board Governor Lael Brainard,

“Lessons from this collaboration will be published, and any codebase that is developed through this effort will be offered as open-source software for anyone to use for experimentation.”

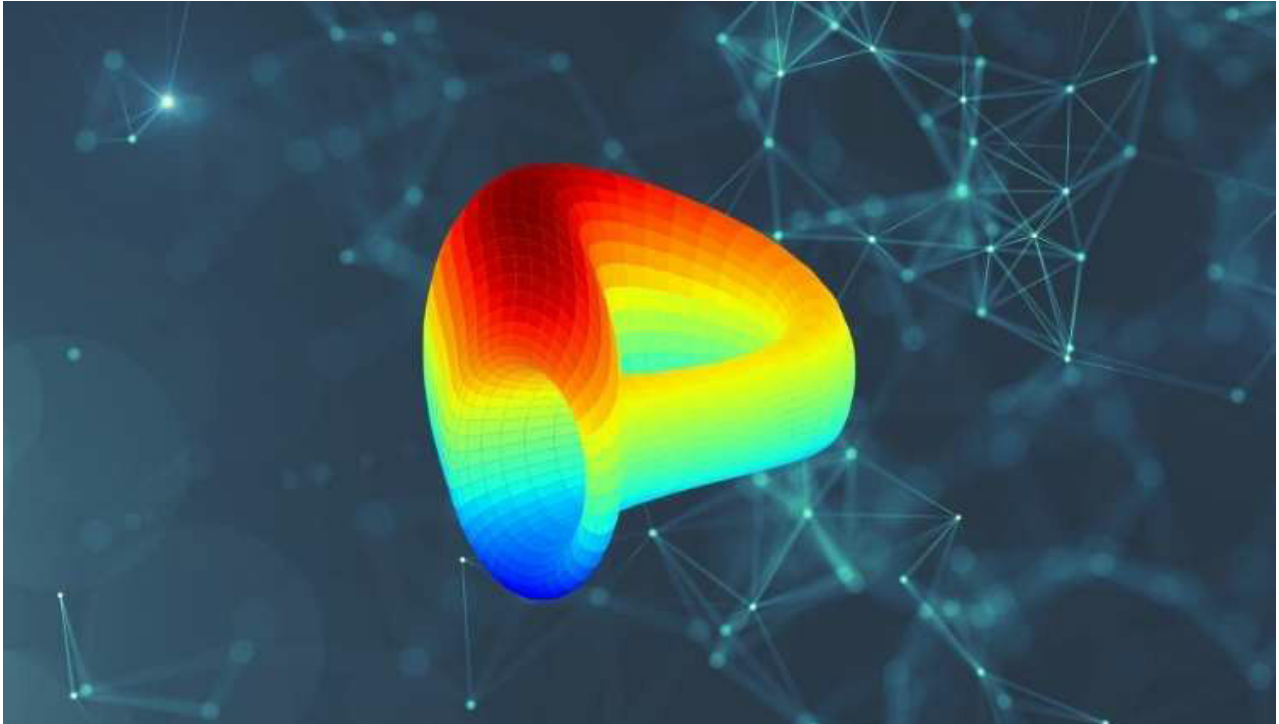
James Cunha, an executive at the Boston Fed, says the initial stage of the project involves the development of the engine and the software that will power the digital asset. Cunha says that due to the size of the United States, the digital version of the dollar may present numerous challenges including transaction volume, security, and privacy.

Cunha notes that the research team building the system is not concerned whether banks will act as intermediaries—an issue that might be noticed by policymakers later on.

“We want to build it such that everything is possible.”

[Read more...](#)

\$1 Billion Value Locked: Curve (CRV) Founder Takes 71% of Voting Power



The decentralized nature of DeFi governance systems has come into the spotlight following the founder of one protocol seizing over 70% of its voting rights.

The ethos behind DeFi has driven a move to full community governance in a democratic and transparent environment. However, as Curve Finance recently discovered, things do not always pan out as planned.

In its first governance vote, Curve proposed a new liquidity pool for earning Compound's COMP tokens and a couple of incentives for liquidity providers. However, according to Curve, only 6.7% of its native CRV token has been locked up for voting rights.

Curve voting power is calculated by multiplying the number of tokens by the lock time, with the maximum being four years. So, the longer they're locked in, the greater the voting rights. These two factors have led to a couple of heavy-laden addresses holding the majority of the voting rights, one of them belonging to the founder.

Curve Founder Grabs Control

In an apparent effort to prevent a Yearn Finance liquidity pool heavy on CRV tokens from gaining over 50% of the voting rights, Curve founder Michael Egorov extended the vote lock on his huge stash of tokens to the maximum of four years in order to regain control.

[Read more...](#)

Crypto Derivatives Exchange BitMEX to Block Ontario Traders



BitMEX, one of the oldest cryptocurrency derivatives exchanges, is to block users in one Canadian province.

According to a blog post on Monday, customers based in Ontario, Canada, will no longer be able to use the trading platform as of Sept. 1, 2020.

New derivatives positions may not be opened after that date, while positions that are already open may run till Jan. 4, 2021.

BitMEX said it would force-close positions open at that point and requested users to close them prior to the shutoff date.

A precise reason why the block on Ontario users was brought in was not disclosed, but the exchange said it was “mandated” by the state’s securities regulator, the Ontario Securities Commission.

Ontario users trying to register and trade on BitMEX after Sept. 1 would be in breach of the firm’s Terms of Service, per the post.

The news comes as the sometimes controversial exchange moves to become more compliant with regulators, having brought in compulsory “know-your-customer” verification procedures earlier this month.

The exchange has barred U.S.-based users from its platform since 2015, and recently blocked traders in Hong Kong, Bermuda and Seychelles.

[Read more...](#)



FINALMENTE

SUCCESS IS EASY!



SIGN UP

Registration is free.
Sign Up and you're on
your way to success

SIGN UP



LEND

Lend us your Crypto.
Tell everyone to join
your team

JOIN US



EARN

Experience success
and earn! In many
different ways

START NOW

SIMPLE

Automatic Referrals
Automatic Upgrades
Automatic Withdrawals
Easy-to-use back office



AFFORDABLE

Lend. Earn. Get paid.



GLOBAL

Worldwide participation.



UNIQUE!

Revolutionary new program.



PROFITABLE

Make money online.



LIFE CHANGING

No other platform is so simple
and affordable. Join the family!
Sign up now!

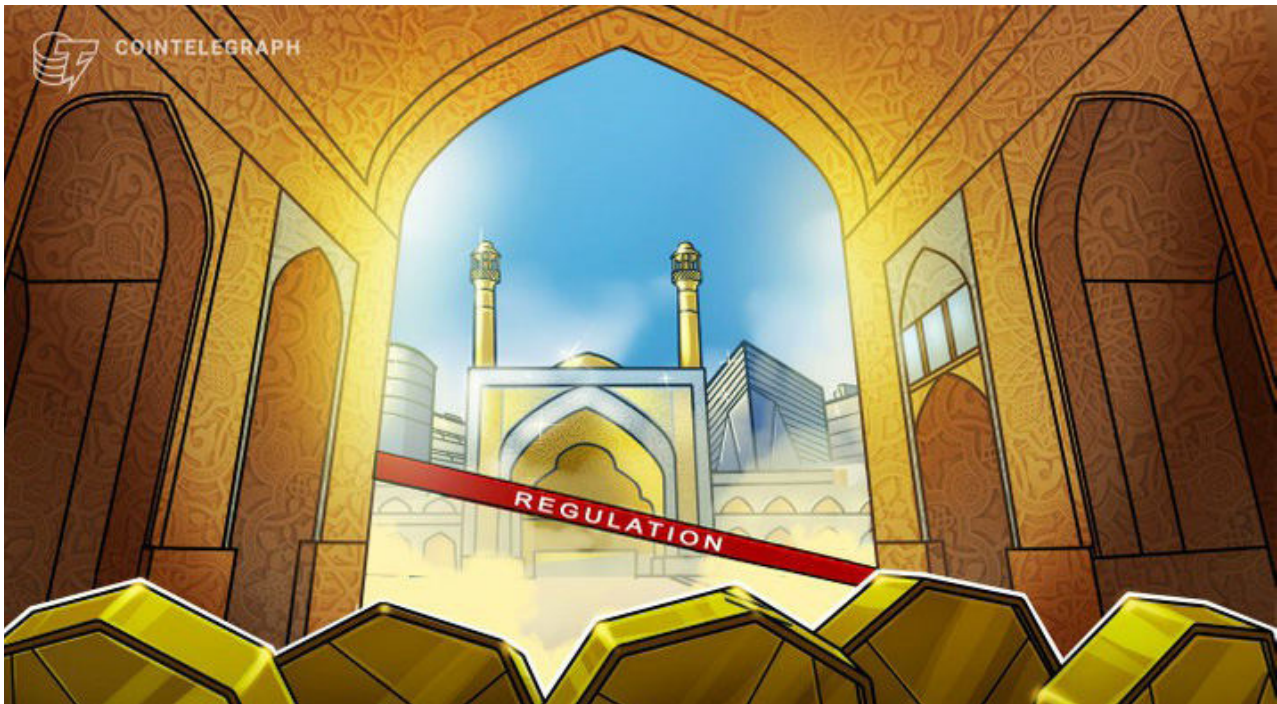


INTRODUCING THE CONCEPT!

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SIGN UP

The Iranian government took down over a thousand crypto mining farms



Whistleblowers helped Tavanir, Iran’s power company, shut down 1100 crypto mining farms that were allegedly operating without the proper licenses.

Although Tavanir says that some of the miners were using “high levels” of subsidized electricity, their report clarified that no significant changes were spotted in terms of electricity consumption. Local authorities said that this is why they had to rely on whistleblowers, noting that Tavanir “cannot detect all illegal farms solely by studying their consumption patterns.”

Individuals who provided information leading to the detection of unauthorized miners received 100 million rials (\$480) for their cooperation, the Financial Tribune said.

Iran recently announced that they will allow industrial-scale power plants to operate as Bitcoin miners — provided they don’t use subsidized fuel.

The national law on crypto mining states that miners should disclose their identities and provide detailed information to the Ministry of Industry, Mines, and Trade. This information includes the size of their mining farms and the type of hardware they’re using, and is collected in an attempt to prevent smuggling into the country. Miners are defined as both individuals and companies.

Illegal crypto miners risk fines that range from \$2,000-\$5,000 for each piece of hardware used, and an additional fine of \$20,000 for anyone caught using a subsidized electricity source.

[Read more...](#)

CARBON OFFSET CERTIFICATE PARTNERS – ROWAN ENERGY



In September, Rowan Energy will be making live its first 100 users in a live test scheme. This roll-out will allow for live testing of the network architecture, the rewards system, and the mining process for the individual and master nodes.

Home solar users generating their own renewable energy and recording it through their Smart Miner into the Rowan Blockchain, will be generating tokenised carbon offset certificates (REC) and earning RWN in real-time.

Each user is expected to generate approximately 20kw per day of renewable energy, resulting in 2000kw of energy to be recorded for a carbon offset certificate each day.

While the generating user will be rewarded by Rowan for producing their REC, this carbon offset certificate can then be sold to suitable businesses looking to offset their carbon footprint using a 100% green source.

As the data is stored in the blockchain all participants, from the originating node through to the carbon offset certificate (REC) purchasers will be able to validate the data and ensure the energy source truly is green, rather than just being “greenwashed”.



As part of this process, Rowan Energy is happy to announce they are ready to partner with companies looking to offset their own carbon footprint through the purchase of carbon offset certificate (RECs).

This process will allow companies to quickly and easily buy their carbon offset certificates, when required, from a source they are confident is renewable.

To find out more information please email support@rowanenergy.com or contact David Duckworth direct through <https://www.linkedin.com/in/david-duckworth-3983a1b0/>

WHAT CRYPTO TO INVEST IN? WE EXPLORE WHY ATROMG8 IS A TOP CONTENDER FOR 2020



If you are new to the world of cryptocurrencies and don't know what crypto to invest in, then remember that you are not alone. Cryptocurrencies are digital currencies that people use for investing, as well as, for carrying out online purchases. For instance, one can exchange a real currency like the dollar to buy crypto coins or digital tokens of any cryptocurrency. While, there are many cryptocurrencies like Bitcoin, Ether, Ripple, and Litecoin that one can invest in, the ATROMG8, is one of the most popular cryptocurrencies that you can consider adding to your portfolio.

Here, discover more about the ATROMG8 token economics and what makes it perfect from an investment point of view, in case you have no idea around what crypto to invest in.

WHAT CRYPTO COIN TO INVEST – WHAT IS ATROMG8?

In case you are wondering what crypto coin to invest in, then ATROMG8 is undoubtedly a great choice. The ATROMG8 crypto coin is popularly known as the ATROM, and it is further divided into one hundred million (100,000,000) units of BETROM. In the beginning, only 440 million crypto coins had been created, but after ATRONOCOM as well as VISIONG8's merger, ATROMG8 was reduced to about 369 million ATROM.

Later, after the announcements of a few fresh regulations, and in the wake of an entirely new ecosystem, the coins were further reduced to around 269 million ATROM crypto coins. The burn took place on the 31st of July, 2020 after which the miners, as well as the developers, removed the coins or tokens from circulation.

Today, ATROMG8, an innovative multi-DLT as well as Blockchain system, empowered by the new MixNet 5.0, is slowly but gradually creating a niche in the cryptocurrency industry. The AG8 was recently listed on the Probit (Professional Digital Currency Exchange) in South Korea in the shape of AG8/USDT pairing.

ATROM NETWORK-EVERYTHING YOU NEED TO KNOW ABOUT THE NEW PLATFORM

When you take a look at the features of the ARTOMG8 project, you will no longer have to think about what crypto to invest in. As far as ATROMG8 (<https://www.accesswire.com/578488/ATROMG8-The-Unique-Multi-Blockchain-Landscape-Powered-By-The-Innovative-MixNet-50-Super-Structure>) is concerned, it is a completely decentralized DPoS blockchain-based platform that allows human communication. It lets you learn, manage, and organize in a fast, secure, and simple manner. Thanks to its innovative DLT as well as blockchain system, ATROMG8 is capable of optimizing human-based communication as well as value exchange at an entirely new level, while maintaining complete security and privacy. ATROMG8's MixNet superstructure tech is ideal for creating a real-time based ecosystem on digitally advanced platforms, which is safe for both large and small group interactions.

Numerous blockchain-based networks will find it easy to access the decentralized enterprise open-source Blockchain ledger of the platform while executing transactions through direct satellite communication when required, thus making the network safe, both in terms of privacy and security.

WHAT THE AG8 TOKEN IS CAPABLE OF DOING?

Powered by the AG8tokens, the platform is designed to facilitate numerous activities across the ATROMG8 ecosystem. These activities include sending as well as receiving data, financial transactions, services costs, as well as compensation charges for the stakeholders and node operators.

Apart from functioning as a P2P transaction vehicle, AG8 crypto tokens shall also provide a platform for exchange, a value storing coin, as well as a unit for accounting. The holders of the token will get to use and access the complete ATROM system and utilize its products/services. Also, the ATROMG8 platform is very user-friendly, as well as easily accessible through different devices such as a tablet, desktop, and mobile phone. So, if you are still not sure what crypto to invest in then consider including ATROM into your portfolio.

ATROM NETWORK-OFFERING THE BEST SOLUTIONS

Another reason why you must not be in doubt about what crypto to invest in is because the ATROMG8 ecosystem offers the best solutions.

The ATROMG8 (<https://www.platinumcryptoacademy.com/press-release/atrom-network-listing-on-probit-exchange/ecosystem>) is a globally recognized system, designed to facilitate secure and safe communication (about the conversation, financial transaction, and value exchange) across the world. The crypto network is duly regulated and licensed and thus offers fair and cleaner transactions. Currently, many developers are working on the network's applications as well as other interactions that are helping to build more transactions.

The ATROMG8 team relies on the blockchain solution to rebuild the chain cycle as well as contact tracing and exposure analysis. The company is currently working on several projects that will help to transform the planet for the better.

THE ATROM ECOSYSTEM AND CHAINSAT – ENSURING SECURE COMMUNICATION

ATROM is showing active participation within the ChainSat project powered by Accubits Technologies. A one-of-its-kind project, Chainsat is essentially a low satellite orbiting the earth that has been designed and created by Accubit to set up an enterprise-level blockchain ledger that enables secure transactions for the next-gen enterprise blockchain apps. It provides a highly secure communication system for enterprise association communication, which does not make use of the internet. The communication with this satellite shall be made using UHF Telemetry of 115 kbps data as well as an S-Band payload Transmitter.

OTHER IMPORTANT FACTS

Still, wondering what crypto to invest in? Well, the ATROM coin is definitely the right choice!

One of the major reasons why you must invest in the ATROMG8 project is because the crypto coin has made it to the list of the "Top 20 Promising Blockchain Projects in 2020". The ATROMG8 project was among the 3 best projects on the list. As per a report released by the Hackernoon, AtromG8's system will likely grow with a strong base of clients. ATROMG8's highly impressive ecosystem that offers much scope for solid learning, working, communication, and organizing for you, as well as, your friends will be a major driving force behind the popularity of the project.

WHAT CRYPTO COIN TO INVEST – ATROM AND PROBIT EXCHANGE

When it comes to things like what crypto to invest in and how to carry out cryptocurrencies transactions, it is wise to choose a recognized crypto exchange such as ProBit. South Korea based cryptocurrency exchange is a widely recognized crypto exchange. It has also been featured in the list of Top 20 crypto exchanges, as far as trading volume, is concerned. The exchange supports as many as 500 trading pairs.

Initially **440 million coins** were created and after the merger of **ATRONOCOM** and **VISIONGB**, today **ATROMGB**, reduced to **369 million ATROM** because the number was very unfortunate for the Asian market.

After that, due to the new regulation and the new ecosystem of **ATROMGB**, it was reduced to **269 million ATROM** coins and the **BURN** took place on July 31, 2020 6PM.

DISTRIBUTION

200 million ATROM are frozen and kept on a special wallet

The team is in the process of identifying with project partners and other participants to buy them as well. The fees in respect of any coins that are not assigned should be **200 million** coins be burned, the following scenario will apply:

To cope with inflation and to counter losses caused by lost wallets and technical devices, as well as to pay node operators' compensation for electricity and expenses, **3-7%** (of total supply **69 million**) new coins would be issued every year. For the first time in **January 2022**, this exact number depends on the number of users on the platform and the needs in the system. The key is at the present time in calculation by a team of experts. It is as well possible that no coins are fresh issued.

12.68 million are in circulation and distributed on various exchanges and private wallets

With the listing on the fourth exchange, all coins that have not been frozen will be distributed. This will bring about another **17 million coins** into circulation. Most of them will most likely be held by the local community and will not be sold because we are in close contact with the owners and almost all purchased it to a much higher price in the Friends and Family round.

40 million coins are blocked for the team advisory, management and other marketing activities and have a retention period of **6-18 months**

RELEASE

- **January 2021, 14 million** coins will be released for the program that will be awarded not among our 100 people involved who will leave the core team. If the agreements are not or incomplete, only the coins that correspond to the service will be distributed. What is not distributed goes into the staking pot.
- **April 2021**, another **6 million** coins will be released which will be distributed to the advisory but this depends on factors which have to do with their acts. If these terms and conditions of the agreement are not fulfilled, then these coins will also be added to the staking pot.
- The remaining **40 million** will be distributed among management and released at the end of 2021. If the project does not start by December 2021, the lock deadline will be extended for **60%** of the coins by a further 6 months and only **40% (8 million)** will be released.

The token has the primary function of exchanging information and is also used as a key to activate services.

- Staking the exact profit numbers will be introduced as we are currently testing the systems better understand the costs.
- Activation of the wallet, and access to the company's own exchange.
- System of certification of documents and diplomas on the blockchain.
- Use of online school tools to e.g. offer their own courses.
- Use of the social media components which are subject to payment.
- Placement of offers on the sales platform.
- Placement of advertising banners is shared between customers and ATROMGB.
- Payment of in-house costs for debit card, wallet, exchange, listing can be paid in ATROM on request, which creates an additional use case and allows the community to benefit from very low prices in the individual areas.
- Creation of your own token on the ATROMGB blockchain.

1

Public blockchain (purchase of RAM in order to be able to use the blockchain without restrictions and limitation of bandwidth) which gives a higher security level for finance and cost involved for third parties.

2

Enterprise private blockchain for institutes and ministries (here the annual fees and costs are paid in ATROM as well as purchase of RAM in order to be able to use the blockchain without restrictions and limitation of bandwidth which gives a higher security level for finance and cost involved for third parties).

3

Should the customers pay the usage fees in Fiat, then the money is automatically converted into ATROM via the exchanges. ATROMGB does not hold any Fiat accounts in this context.

MAIN FEATURES

- The price on the exchange and in the wallet and in the internal system are different. The price in the wallet in the internal system currently shows the price of one US dollar equivalent. This means that with an ATROM you can get our services for the equivalent of one US dollar.
- In the exchange market, the price of the ATROM is different and is determined by demand and other factors over which we have only minimal influence.
- Should the price on the exchange exceed the mark of one US Dollar, the price will be adjusted to 1.50 USD on the internal system and so on. This gives the people who supported the project at an early stage an advantage because we use it to promote purchase on the exchanges and ensure broad-based use, which also creates greater acceptance and more security!

AtromGB

Most exchanges have options on how their traders can purchase digital currency using fiat. The process has about five steps. Firstly, open an account with an exchange where you will be buying and selling your crypto. You should also verify your identity. Next, identify the Fiat currency that you would like to use. Then, proceed to deposit fiat cash through an identified payment gateway. Finally, you can convert fiat to cryptocurrencies. In some instances, you will have to identify the cryptocurrency you would like to purchase before proceeding to the fiat deposit process. There are usually numerous cryptocurrencies you can purchase, with dominant ones being BTC, ETH, BSV, and XRP.

WHAT CRYPTO TO INVEST IN – ATROM TOKEN DISTRIBUTION

As many as 200 million ATROM coins were frozen and put in a specialized wallet. The team, however, held talks with project participants and partners and burned many coins. This was done to ensure that any coins that aren't assigned shouldn't be held within the ecosystem.

To counter inflation and losses caused as a result of lost wallets, as well as technical devices, and to pay compensation to the node operators for expenses and electricity, the company decided that around 3-7 percent (of the total supply of 69 million) fresh coins will be issued each year. In fact, on January 21, as many as 14 million coins were issued for programmers and have been distributed among more than 100 individuals who shall leave the team.

At present, the key has been circulated by the experts on the team, and thus no coins will be issued on a fresh basis. This means that currently 12.68 million coins are in circulation & distributed on numerous exchanges as well as private wallets. Once the listing has been done on the 4th exchange, all the coins that haven't been frozen shall be distributed. This would bring another 17 million crypto coins into circulations.

FUNCTIONS OF THE TOKEN

The token primarily aims at exchanging information, as well as, can also be utilized in the form of a key for activating services.

- Staking
- Wallet activation as well as access to the company's crypto exchange.
- For online-based school tools, for instance, schools offering their study courses.
- For diploma and document certification within the blockchain.
- Utilizing social media elements that are subjected to payment.
- Placement of unique offers on sales platforms.
- Placement of ads (revenue shared between ATROMG8 and customers).
- Payments of in-house expenses for wallet, debit card, exchange, and listing. The payment can be done in ATROM upon request. This provides benefit to the client from extremely low prices in their specific areas.

Creating your digital token on ATROMG8's blockchain.

Thus, there is no denying the fact that ARTOM is a great project, and you don't have to be in any sort of confusion regarding what crypto to invest in.

OTHER USE CASES

For people who are still unclear about what crypto to invest in, they must have a look at the other use cases of ATROM.

Public Blockchain: The ATROM coin can also be used within the public blockchain. This can be done for purchasing RAM (Random Access Memory) to enable the use of the blockchain system without any bandwidth limitation and restrictions that offers a high level of security for cost and finance involved for 3rd parties.

Enterprise Private Blockchain: As far as the Enterprise Private Blockchain for ministries and institutes are concerned, ATROM can be used for payment of annual costs and fees as well as for buying RAM to use the blockchain without any kind of restrictions and bandwidth issues.

In case the customers make the payment of usage fees in fiat currency, then payment conversion will take place in ATROM, through the crypto exchanges. The ATROMG8 platform doesn't hold any fiat currencies or accounts in this particular case.

BLOCKCHAIN AND SOCIAL MEDIA

As far as the blockchain technology is concerned, it has transformed the numerous social media platforms. The decentralization of blockchain ensures improved data security. Blockchain has also played a crucial role in improving transparency, prevention of identity theft, and has simplified the process of identity verification. Apart from this, blockchain also helps to improve both P2P sales and crowdfunding

This is because users are needed to follow the KYC, as well as anti-money laundering regulations which have led to increased privacy and secured P2P sales via social media.

How ATROMG8 is Helping Universities and Students?

ATROMG8 has been launched to transform the social media platforms for the better for both you as well as your family members. Thus, if you don't know what crypto to invest in, then choose ATROM right away!

It is a blockchain-enabled application designed using numerous open source-based projects of the past few decades, as well as own innovations. The app can be utilized like that of a highly secured messenger or even file transfer that comes with metadata protection. Thus, this app can assist students in registering and building a strong social network of like-minded individuals. Using the ATROMG8 platform, students can learn more about the offers coming from within the community. Apart from literature as well as motivation, a student can also get the most of entertainment and sports.

Additionally, students can even learn from other individuals in the ecosystem via numerous social groups. They can access different forums to work in tandem with their fellow students as well as a specialist in the area. The ATROMG8 system also offers video sharing features, allowing students to freely communicate with each other and gather more experience.

Yet another advantage for students comes in the form of their loyalty program. This allows students to acquire extra income while studying. Students, as well as others in their community, are rewarded for actively participating in the ATROMG8 platform. ATROMG8 offers the students a sort of coupon platform consisting of inexpensive offers that further assists them to reduce their costs daily. The numerous groups on the platform offer an excellent place for students to search for cheap carpooling, apartments, eating joints as well as other services.

The platform also provides students with a wallet which can help them to monitor their finance, receive funds, as well as bills. To get extra funds, students must offer help to build the platform and participate in its development to get incentives.

WHAT CRYPTO TO INVEST IN – HOW ATROMG8 IS HELPING UNIVERSITIES?

In case universities are wondering what crypto to invest in or what are the benefits of ATROMG8, then they must know that for institutions, the ATROMG8 system offers numerous advantages, such as managing and issuing of certificates and diplomas via blockchain. The institution could utilize the platform for creating their page, which they could further use to present themselves to the fresh batch of students. By establishing contact with students through the platform, institutions can strengthen their network.

The ATROMG8 platform also offers an opportunity for institutions to design their token on their blockchain. This way institutions can develop as well as manage their ecosystems. They will also get the opportunity to encourage students and staff members to become a part of their ecosystems. Finally, the institutions can take part in the platform's development and become a part of the great innovation.

ATROMG8, in essence, integrates numerous technologies that allowed the firm to establish a safe and efficient ecosystem. This platform is extremely dignified, helping individuals and clients on a broad spectrum. The platform provides the ATROM token that can be used for sending as well as receiving data, services cost, and compensating for all the efforts made within the network by the community and node operators. The firm emphasizes on speed, security as well as protection of data. The privacy protection during transactions and communication has influenced and guided the decisions in recent years.

SUPPORTED BY RENOWNED PERSONALITIES

If you have any doubts regarding what crypto to invest in, then you'll be glad to know that ATROM is supported by some of the renowned personalities.

As far as the ATROMG8 platform is concerned, personalities from across the globe are supporting it. This includes the likes of Herbert Sterchi, Thomson Reuters former COO, who has been instrumental in the development of blockchain and crypto in Europe in the past. Apart from this, Jorge Sebastiao, CTO of Asia's technology giant and a cybersecurity expert as well as Andrei Pereira, the leading digital marketer of America are also supporters of the project.

WHAT CRYPTO COIN TO INVEST – ATROMG8'S PARTNERSHIP WITH SENDVALU

Another reason why you don't need to think about what crypto to invest in any longer is because the ATROMG8 platform is highly secure, safe and efficient.

Thanks to ATROMG8's innovative multi-DLT as well as the blockchain landscape, the company has been getting a great deal of attention for its emerging technology movements. In their bid to establish a reliable decentralized future, the company has partnered with Sendvalu, the world's leading money transfer services providing company. As a result of this partnership, Sendvalu will offer its services to the members of the ATROMG8 community across the globe. At present, the project has

been extended only in Latin America, particularly the market in Brazil, and offers all the advantages of money transactions and proactive communication. With nearly 200,000 payout points across 75 nations, ATROMG8 offers a digital banking card to its users that can be used for conducting country-wide transactions with the help of a Point of the Sale charging network.

RECENT NEWS ARTICLE

1) ATROMG8 Listed on Bibox's Exchange

Bibox Exchange-listed ATROMG8, a multi-DLT platform on its exchange on the 10th of March, 2020. As a result, holders of ATROM coin can now buy & sell by paying a trading fee of just 0.1% to the exchange. (<https://www.newsbreak.com/news/1523023762079/multi-dlt-platform-atromg8s-token-to-list-on-bibox-exchange>)

2) ATROMG8 Goes Live on the P2PB2B Platform

ATROMG8 went live on the P2PB2B platform in April 2020. The company announced that its 5.0 MixNet Superstructure based token, AG8 went live on the P2PB2B exchange. (<https://www.newsbreak.com/news/1546662275087/the-multi-dlt-platform-atromg8s-token-atrom-gets-listed-on-the-global-crypto-exchange-p2pb2b>)

3) ATROMG8 Establishes Partnership With Sendavalu

The company announced its partnership with Sendavalu, a global money transferring service provider. For now, the project will focus only on the Latin American market. (<https://www.bitcoininsider.org/article/84584/atromg8-partners-sendvalu-effective-crossborder-payment-and-remittance>)

WHAT CRYPTO COIN TO INVEST – CONCLUSION

To sum up, if you have any confusion regarding what crypto to invest in, then ATROMG8 is certainly a project to heavily consider. The ATROMG8 platform relies on effective communication. The system makes use of existing technologies, designed by trusted companies to offer solutions to the market. ARTOMG8's MixNet based solution ensures maximum security through different mechanisms and also incorporates metadata within its protection system.

The company is focused on simplifying the everyday lives of its users. ATROMG8 has designed a unique ecosystem with its experienced partners to meet the demands of today's users. As a result, users can now pay their bills easily or switch between multiple currencies effortlessly. Everything is being provided within their wallets by trusted and licensed partners in a highly secure environment.

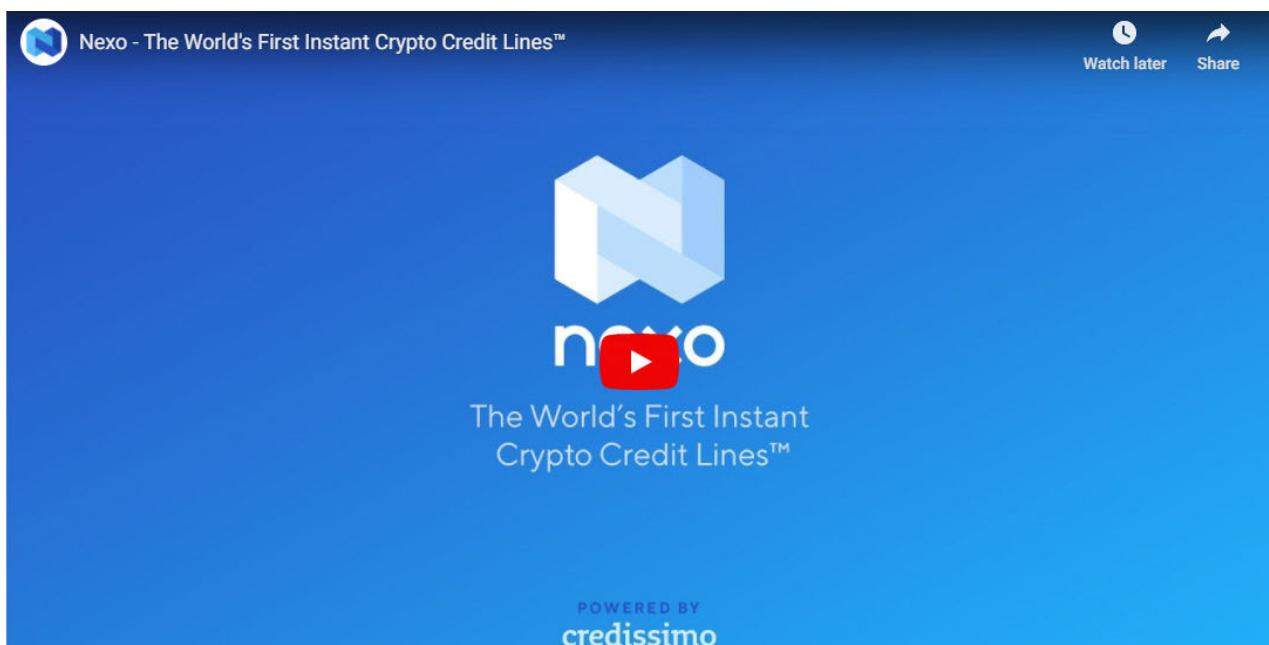
Remember, an ecosystem is useful only when it meets the requirements of the society. These needs can be present in the form of training, friendship, travel, job, marketplace and many more. ATROMG8 recognizes this and has accepted the fresh challenges that are coming its way. The company is planning to build the COMG8 network with support from its team members and the ecosystem will go live by November 2020.

NEXO REVIEW 2020



OVERVIEW

Nexo is at the forefront of deepening global crypto adoption. According to [statista](#), as of June of 2020, there were about 50 million Blockchain [wallets](#) worldwide. This is a steady increase from 2016 when there were less than 10 Million wallet holders. This clearly shows that crypto is here to stay. Even with all this progress, governments around the world are not sure whether to adopt cryptocurrencies or ban them.



For instance, in India, despite a court ruling that overturned a ban on crypto, there are recent developments that show that the country is still committed to ban crypto. On the other hand, [China launched trials](#) on their own Central Bank Digital Currency. Well, governments can never be entrusted with revolutionary concepts, especially when it threatens the status quo. As governments dilly dally on this, we are seeing multiple developments in the crypto space and the latest buzz word is Defi.

Talk of democratizing finance, defying legacy financial systems or even open finance. Whatever you want to call it, then that's what cryptocurrencies and indeed Blockchain can do. A company like Nexo enables you to deposit crypto on your wallet, lend it out across the world and earn interest on it, regardless of your nationality.

NEXO AND WHAT IS DEFI

Defi stands for Decentralized Finance. This is a nickname given to financial contracts and applications that have been built on the Ethereum Blockchain. Defi basically falls in the following categories:

Lending

This involves lending and borrowing. The loans that are lent on this platform have been secured. For example, a lending platform may ask you to deposit ETH as security and lend you tokens. A good example of this is Nexo.

Decentralized Exchanges

These are exchanges that allow traders to trade in cryptocurrencies and tokens. No registration is required and the exchanges have no central authority. They rely on smart contracts to execute their trades.

Payments

This category of defi is basically made up of payment networks that have been built on top of Blockchain. These networks enable users to transact with speed.

Asset Tokenization

This involves tokenizing existing assets and putting them on the Blockchain where they can be stored and traded. Smart contracts and protocols can be used to execute trades.

NEXO REVIEW – HOW IT ALL STARTED

Defi is a new movement shaping the crypto space. Crypto entrepreneurs have been buoyed by the fact they can create their own financial instruments outside of mainstream banks and financial institutions. Bitcoin and Ethereum are the main networks used by Defi applications.

In 2020, Defi is one of the reasons why Ethereum continues to be propelled forward as a Blockchain. Some people say that defi stands for "defy"- defying the current legacy financial systems and restructuring existing financial markets. These applications have formed an integral part of Vitalik's global campaigns on Ethereum technology.

Early pioneers on this space are Maker Foundation, Compound Labs, dydx and Ox. They started at around 2018. Since this period, notable entrants that have entered into this field are Nexo.io, Uniswap, Synthetix and InstaDapp.

From 2018, assets that have been committed to Defi projects were over \$1 Billion in February of 2020. As of July of 2020, this number had grown to assets worth over \$3 Billion.

Early Defi adopters say that they started working on their applications using Bitcoin Blockchain. However, with the development of Ethereum, they found it easier to build their applications on the Ethereum network. "What would take us over six weeks to build on the Bitcoin Blockchain, only took us 36 hours to build on the Ethereum Blockchain," said Joey Krug, founder of the Augur Betting app.

Ethereum Blockchain had been clearly designed with decentralized finance at its core. Looking at the Ethereum whitepaper, you realize that Buterin has these three sections in mind: Financial, semi financial and non-financial. He wanted to impact on these categories and lending and borrowing is at the heart of this. Experts opine that while Bitcoin may have given us money, Ethereum gave us finance.



DAO

At around 2016, the Distributed Autonomous Organization was set up. It raised over \$150 Million from investors. The vision of this project was to act as a hub that would help fund startups and projects. The project's investors would then receive tokens that will give them the rights to vote on the direction of the project, determine the startups and projects that can be funded and share from the profits generated from these projects. All of this would have been done through the use of smart contracts powered on the Ethereum Blockchain.

Even though this was a noble project, there were a lot of concerns, both regulatory and operational concerns, on how this project would carry out its mandate.

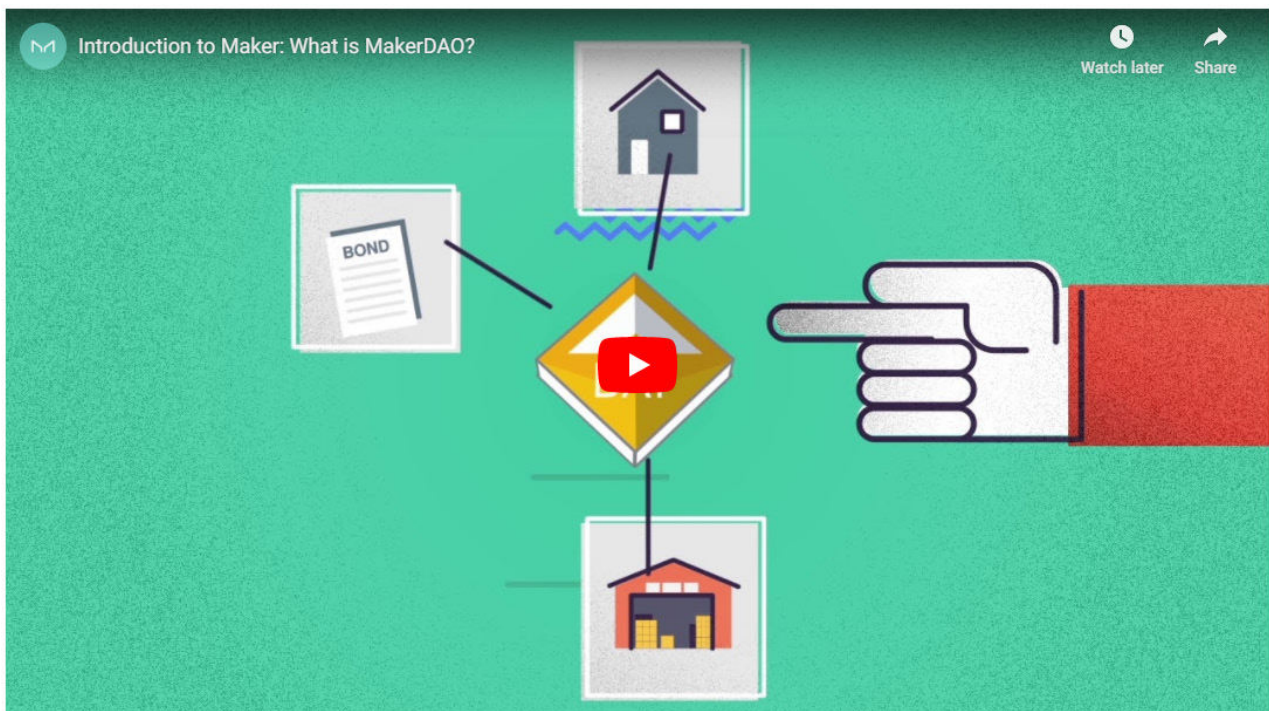
Later on, due to security flaws on its system, ETH that had been deposited by investors was hacked. Over 3.6 million ETH was stolen. This was worth over \$60 million then. By then, Eth was trading at around \$17 per coin. Its price on multiple exchanges plunged to less than \$13. As a solution to this hack, Ethereum Foundation proposed a fork that would restrict more funds from being drained from the DAO, prevent the hackers from accessing the stolen funds and ultimately repossessing the funds. This resulted in a split in the community and led to the formation of the Ethereum Classic community- original Ethereum.



DAI

At the end of 2017, an entity called MAKERDAO debuted a cryptocurrency called Dai. Dai is an asset-backed cryptocurrency that is fully run in a decentralized manner on the Ethereum Blockchain. 1 Dai is worth 1 US Dollar. All the Dai is backed up by assets that are securely held in a decentralized manner on the Maker platform. Any individual can lock up their assets as collateral and issue Dai against these assets.

Dai essentially became a stable coin. Of course, there were other existing Stable coins such as Tether (USDT). However, proving that they had assets to back up these coins was always shrouded in controversy.



Sometime later, when the markets crashed and Dai held its position, this fueled a new generation of developments in the Blockchain world- the rise of Decentralized Finance.

Fast forward to 2020, looking at Defi pulse, there is a total value locked (Eth that has been deposited as an asset) of over \$4 Billion in the market.

TOP 5 DEFI PLATFORMS

MakerDAO is a decentralized credit platform that is run on the Ethereum Blockchain. It currently has a total value locked of over \$ 1 billion. It commands about 30 % of the total market share in decentralized lending.

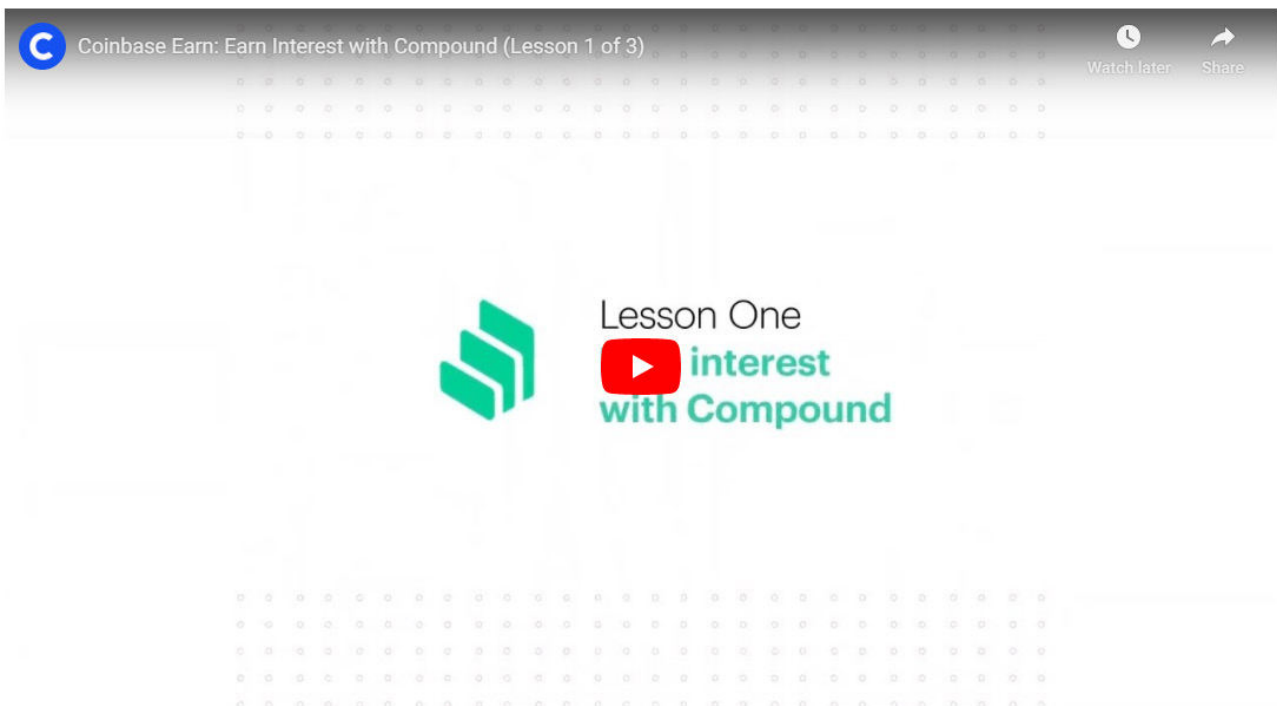
Anyone can use MakerDAO and deposit collateral such as ETH and BAT and you will be given DAI as debt. Dai continuously generates stability fees. Users can get Dai loans of up to 60% of the value of their collateral. If the value of your collateral in the vault falls below a given ratio, then you incur a 13% penalty and may have your vault liquidated. All the assets that are liquidated by this platform are sold in the open market at a discount of 3%. Maker also has its own token called MKR. MKR token holders get to vote on the direction of the project and can also liquidate their tokens in the event that the collateral value in the system has fallen.

COMPOUND



Compound is a money market protocol that allows users to earn interest on their assets or borrow funds and use their assets as collateral. Any person can join this network and begin to earn interest on their assets known as compounding interest. Some of the assets.

that are supported in this platform are WBTC, USDC, REP, ETH, DAI, BAT. The rates of interest vary based on available supply and demand. Borrowers can borrow up to 75% of their assets. In the event of liquidation, these assets are sold on the open market at a discount of 5%.



AAVE

The logo for AAVE, featuring the word "AAVE" in a stylized font. The first 'A' is blue, the second 'A' is purple, and the 'VE' is in a lighter purple.

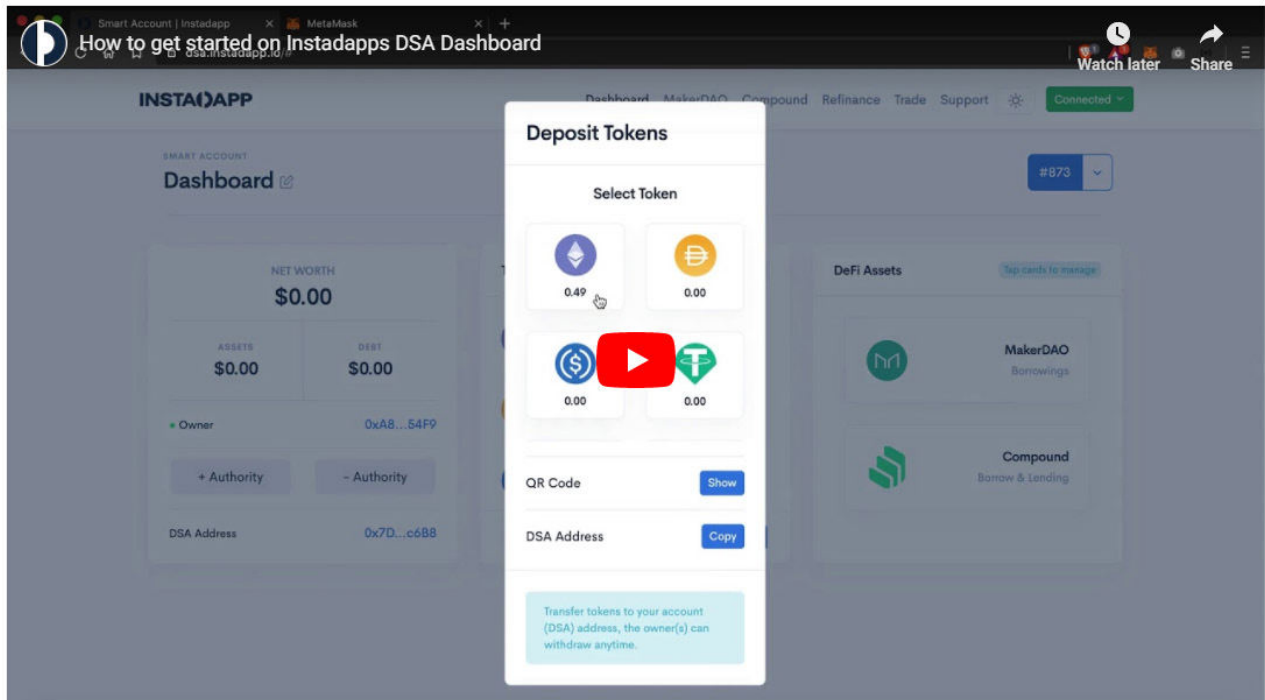
This is a non-custodial protocol for lending on Ethereum platform. The protocol mints tokens at a ratio of 1:1 for all the assets that have been deposited on it. The platform supports about sixteen assets. This platform also supports flash loans. Flash loans are loans that can be given and repaid at the same time. Flash loans can be used by developers to create applications that can deepen decentralized financial systems.



INSTADAPP

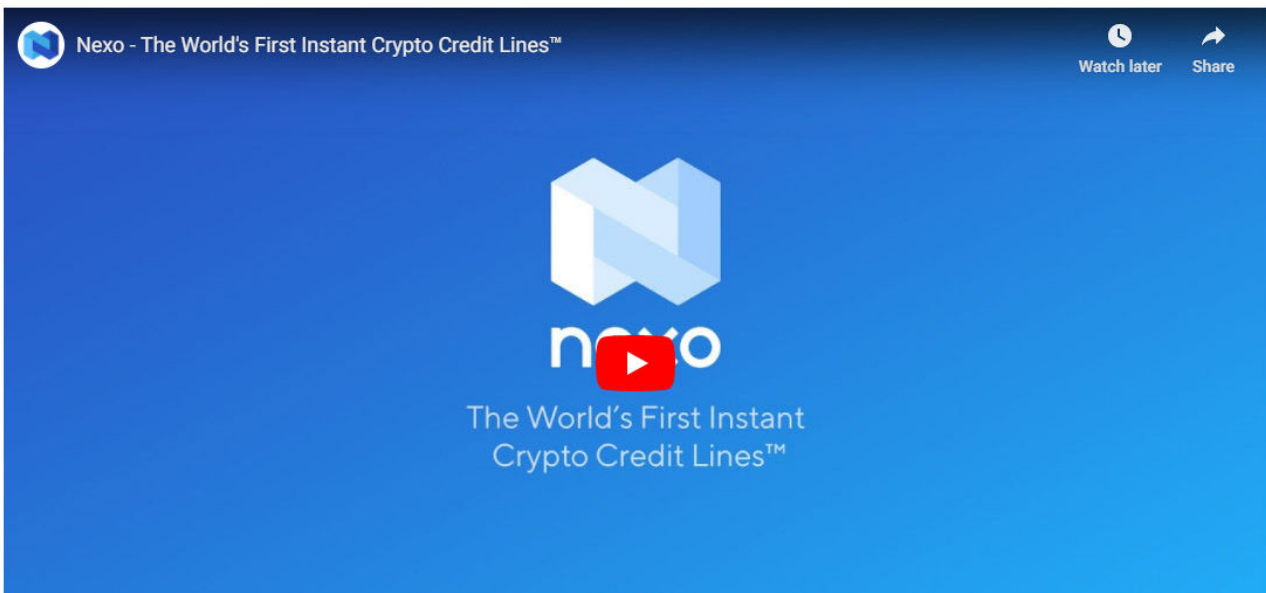
The logo for InstaDApp, featuring a blue circular icon with a white shape inside, followed by the text "InstaDApp" in a bold, sans-serif font.

This is a wallet that has been developed on Ethereum Blockchain. It enables users to manage their assets and even leverage on their collateral. It also enables its user to migrate their debts from one platform to another. There is also a lending section on the platform where users can deposit their assets and lend them.



NEXO.IO

Nexo is a platform that enables its users to earn a compounding interest that is paid out daily. Though it may not be exclusively considered as a Decentralized app, it uses Blockchain technology and protocols to execute transactions on its platform. You can earn interest on your crypto, EUR, GBP and USD. The platform also enables you to borrow crypto using your crypto coins as collateral. On this platform, you can borrow from a minimum of USD 500 and a maximum of USD 2 Million. Additionally, this platform also has a crypto card, called the Nexo Card, that can be used in over 40 million merchants worldwide.



WHAT IS TVL

TVL stands for Total Value Locked. It is mostly used in decentralized finance to determine the market value of an asset that has been locked or held as collateral in vaults within various decentralized platforms. These assets are used to lend or as collateral for borrowing. The dominant asset that is locked in vaults is ETH. However, different platforms may add other tokens and cryptocurrencies that may be used as collateral on their vaults.

Since 2016, the TVL has been on an upward trajectory from less than a billion in 2019. In February 2020, it surpassed a billion dollars. By July of 2020, TVL surpassed 2 billion dollars. The current TVL is over 4 billion dollars.

INTEREST RATES CHARGED ON LOANS

Interest rates charged on loans will depend on the platform from which you seek the loan from. They are also dependent on the type of asset that you are borrowing or use as collateral.

Nexo charges an interest rate that starts from 5.9% annually on its borrowers. On the other hand, lenders have a chance to get a compounded interest of up to 10% that is compounded daily.

On Compound, the interest rates charged for borrowers is currently at 2.7%. Lenders on the platforms get an interest of 0.2%. On the dydx platform, lenders get an interest of 0.1% while borrowers are charged an interest of 1.0%. These rates have been quoted on ETH backed loans and assets

NEXO REVIEW – HOW DEFI HAS IMPACTED GLOBAL FINANCE

This has significantly impacted the world of lending. Legacy systems would never lend to someone they do not know or hasn't opened an account with them. If you are not from their jurisdiction, forget it! If you have assets that you would like to use to collateralize your loan, but do not have an account with them or you have no transaction history with another bank. Forget it! You won't get any loan. End of story. Then came Defi J

In the lending space, we find that individuals have a chance to earn interest on their funds while lending to other people across the world. They do not need to check their credit history and all the other information that comes with legacy systems.

One only needs to download an app, connect their wallet to the app, deposit some crypto and voila! You are good to go. On the other end, if you would like to borrow funds, you can easily use your crypto as collateral and borrow as much as you can as long as you are within the required ratios. This is good because in case of an emergency, you no longer need to liquidate your crypto assets but you can borrow against them. Lenders on the other hand get to earn interest that is generated from the tokens that are issued and compounded on a daily basis, so you can see how much you are making at any one time. All this is done anonymously!

In some apps, like Nexo you can deposit your crypto and use them across any merchant in the world.

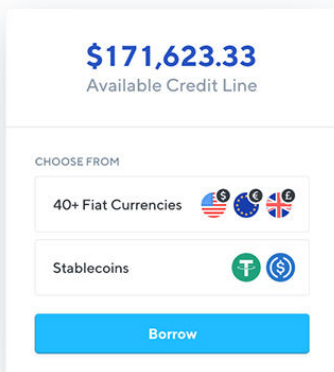
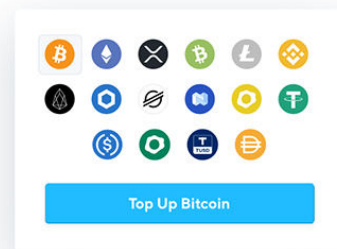
How to Borrow

There's nothing more efficient than opening an Instant Crypto Credit Line with Nexo.

1

Top up supported assets

Click on the "Top up" button. Copy the deposit address and transfer the amount you wish to top up.



2

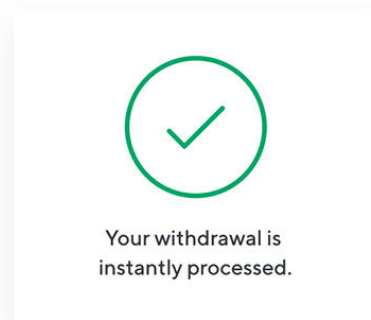
A credit line becomes instantly available, no credit checks

Once you have added digital assets to your account, you will be able to open a credit line. Your available credit line limit will be calculated depending on the value of your assets.

3

Start spending

Withdraw cash or stablecoins or start spending using the Nexo Card. You will be charged interest only on the amount you actually withdraw.



WHAT IS THE FUTURE OF DEFI PLATFORMS?

We see new developments coming into this field. A platform like InstaDApp enables you to leverage the funds that you get and access even more loans from lenders.

Yield farming enables you to switch from one platform to another, staking tokens and earning interest on these tokens. This should help the industry develop more products around finance that will ultimately even onboard hedge fund managers across the world. Flash loans, on the other hand, use smart contracts and enable tech-savvy programmers to borrow funds and repay those funds at the same time all in one transaction. These flash loans can be used on arbitrage opportunities between different exchanges. Flash loans can also help individuals offset their loans by borrowing from one platform that offers cheaper loans, paying off their existing loans, and retain part of the funds.

Defi leverages trustless networks. There is no need to have a credit history before transacting on these platforms.

Defi platforms also enable individuals to become automatic lenders and they can lend to other users across the world, like is the case with Nexo. We should see more people join this platform as a way of storing their crypto, staking and also lending them out.

ARE DEFI PLATFORMS SAFE TO USE

Generally speaking, Defi platforms are safe to use. Most of the dominant platforms out there have experienced little or no security breach.

This is not to say that they are completely secure. As we have seen in recent cases, smart contracts may have flaws. This is usually exploited by hackers who siphon funds from platforms if they breach some of these contracts.

On the other hand, if you take loans on defi platforms, there is a ratio that you are supposed to maintain between your asset on the vault and the loan that you have taken. In the event that the price of your asset drops past a certain minimum, then you have to top up the deficit to fill up this void. Failure to do this, your loan may incur a penalty or even be liquidated. In certain instances, especially when there is a flash crash on the price of a dominant crypto, loan borrowers usually face this liquidation risk and may end up losing all their cryptocurrencies stored as collateral.

If you store your crypto assets on a platform like Nexo.io, they also use a combination of both hot and cold storage to store your asset. The cryptocurrencies are also insured so that in the event of a hack, you can always get your crypto assets back.

HOW TO GET STARTED USING DEFI PLATFORMS

To start using defi platforms, you first need to have access to ETH. You can buy these from exchanges. After this, you can store your crypto in a hardware wallet or a platform such as MyETHerWallet.

You can then access your ERC-20 tokens from here. You will then need to choose an app you would like to use for lending or borrowing. The next step is to download the app and connect your wallet to this app. From here, you can deposit your ETH or any other acceptable cryptocurrency on this app and use it to lend or borrow against it.

The only fee you will incur is the gas fees when sending the tokens and ETH from one address to another.

What is yield farming?

This is basically moving your assets from one platform to another to increase your yields. This is the process of depositing your crypto on lending and staking platforms, and leveraging on these platforms and protocols to increase the amount of yield you get on your crypto assets. In some instances, this yield may be as high as 100% annually. It is paid out daily. It may involve using a crypto asset to take a loan, then leveraging on this loan to take another loan on a different platform.

With yield farming, what a user needs to be careful about is the collateralization ratio. You need to keep an eye on this so that you may not have your asset liquidated.

WHAT ARE FLASH LOANS AND HOW DO THEY WORK

Flash loans are ingenious ways of leveraging on smart contracts and decentralized finance where a loan is borrowed and paid on one transaction. For now, one may need to have some background with coding and the use of smart contracts to initiate these kinds of loans. There are platforms that have been set up that give these kinds of loans. This is a new development in the Defi ecosystem and we are yet to see the full potential of this tool. However, one of the possible scenarios where this financial instrument can be used is in arbitrage trading. It can also be used in clearing loans from one platform by taking a cheaper loan on another platform.

WHAT ARE THE DRAWBACKS OF DEFI LENDING PLATFORMS?

We are still in the early days of Defi and crypto-backed loans so we are yet to realize its full potential. Because of this, there may be a few security gaps here and there in the implementation of smart contracts. So, one should not be surprised if a few defi apps are hacked and funds stolen along the way.

Taking crypto-backed loans also exposes the borrower to liquidation in the event that the collateralization ratios fall below the required minimum. So, in the event of a flash crash, and assuming you have been over-leveraged, then you may lose all your cryptocurrencies.

Lex Sokolin, a Fintech expert, recently said that Eth Blockchain and Defi legitimize Ponzi schemes and that these should be weeded out of the system. Some of the financial tactics being carried out like yield farming haven't been tried before on conventional financial systems. So, we are basically learning as we proceed.

One notion is that the interest on some of the tokens that are earned on the lending platforms will always rise. While this may be the case now, it is not guaranteed that this will always be the case in the future.

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Nexo has legal entities in various locations throughout the world, in order to service 200+ jurisdictions in the most efficient manner and is in compliance with all applicable global and local regulations.

What does Nexo being licensed and regulated mean?

NEXO.IO INTRODUCTION


Nexo is a platform that enables you to bank on crypto. Users can borrow from this platform and they are charged an interest rate of 5.9%. On the other hand, lending from this platform gives you an interest of 10% that is compounded and paid out daily.

All the cryptocurrency on Nexo has been insured by BitGo. Currently, there is an insurance cover of over \$ 100 million that has been taken. This platform also has over 800,000 clients who are using it. You can check some of the nexo.io reviews online just so you are sure about this.

Over the last two years, over \$3 Billion has been processed on this platform. Nexo also takes neo banking to a whole new level through the use of a crypto card. This card lets you spend your crypto directly from your card. You also get instant cashback on all the purchases you make using this card.


\$100 Million Insurance

Cold storage wallets are provided by BitGo, the leader in digital asset custody. BitGo Custody carries \$100,000,000.00 in insurance protections via a syndicate of underwriters through Lloyd's of London, the world's specialist in insurance and reinsurance markets. This premium service comes in at no additional cost.



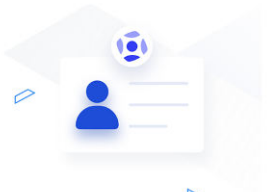
Bank-grade Class III Cold Storage Wallet

Your assets are stored in bank-grade Class III vaults through the SOC 2 Type 1 & Type 2 certified crypto custodian BitGo. BitGo is the leader in multi-signature encryption technology with over \$10B in transactions per month.



Regulatory Compliance & Anti-Money Laundering

Nexo uses Onfido to adhere to the strictest KYC and AML global compliance standards. Onfido is also trusted by Coinbase, Revolut, HSBC, Nationwide, TransferWise, and Bittrex.




Features of Nexo.io

Lending out crypto assets on Nexo earns you an interest of 10% that is compounded and paid out daily. Another thing is that you are free to deposit and withdraw funds from this platform whenever you want.

How Nexo Works for 10% Interest Payments

There are no credit checks required and clients get automatic approvals. This platform also supports multiple assets. Some of these are EOS, BCH, NEXO, XLM, BNB, LTC, XRP, PAXG, ETH and BTC. TRX has also been recently added as collateral. If you take a loan, you can withdraw it into fiat currencies. There are over 20 fiat currencies that are supported in over 200 countries.

Follow these simple steps and start earning up to **10%** compounding interest on your idle crypto:

Step 1

Log in to your secure
Nexo account.

Step 2

Transfer assets into your
Nexo Wallet.

Earn on Crypto is available for BTC, ETH, LTC, XRP, EOS, XLM, BCH, TRX, USDT, USDC, TUSD, DAI, PAX, LINK with more assets including BNB and PAXG coming soon!

Important: Assets held in your Credit Line wallet (used as collateral) will not earn interest.



Step 3

Earn! You will start earning compounding interest after
a minimum of 24 hours of your transfer.

All interest is paid out daily in kind.

Your interest is automatically paid into your Savings Wallet so that next day you begin earning interest on it too.

Step 4

Enjoy your high-yield
passive income.



This platform offers a crypto card that gives you the same capabilities as legacy credit and debit cards. With the Nexo card, users have a chance to spend the exact value of their crypto without necessarily selling their crypto before they use it. Another feature of the Nexo card is that you get an instant 2% cashback on all the purchases you make. This card is accepted in over 40 million merchants across the world. Users can also make payments using local currency. There are also no monthly or annual fees charged for using this card.

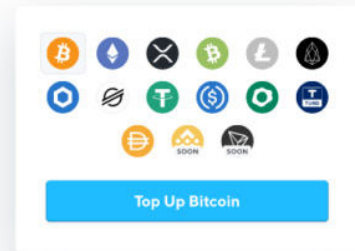
How to Earn on Crypto




Passive Income Made Simple

1

Top Up Supported Assets

Choose between various cryptocurrencies and stablecoins. Make sure you are using the most up-to-date banking details and the correct reference to avoid any delays.



Asset	APY	Earned Today
 BTC	5%	↑ USD 1273.41
 Tether	10%	↑ USD 260.37
 EUR	10%	↑ USD 195.62

2

Start Earning

Once received, the assets in your Nexo Account will automatically start earning interest which is credited to you daily. You are free to add or withdraw any amount at any time at #ZeroFees.

This platform also has an award-winning wallet where you can access credit lines or lend out funds and earn yields from lending. The wallet can be downloaded on IOS and Android phones. If you check out [nexo.io reviews](#) online, you will see this wallet has received numerous five-star reviews.



NEXO – HOW TO GET STARTED

Firstly, log in to the Nexo website and click on the open account button. From this section, you will be prompted to insert some details that the platform will use for verification. All that is needed on this are email and password. After this, you will need to fill a CAPTCHA.

The next step is to verify your email by clicking on the link that has been sent to your email address. Once you click on this link, you will be redirected to your account where you can look at the crypto-assets that you can deposit, your credit line and the total amount that you have earned. There is also a section where you can withdraw funds that you have taken as credit and send it to your bank account. This should be deposited in a day or two. You can also buy NEXO tokens and start earning from this. You stand to get up to 30% in dividends. The platform recently stated that they will be paying over \$6 million as dividends to NEXO token holders. This is an increase of over 154% from the dividends paid last year.

Users can perform all their transactions using the web browser or download an app that is supported on Android and iOS phones. The app syncs with the web app in the event that you make any transactions from there.

The interface also gives you a breakdown on the amounts that you may have spent when you check the transaction history.

Users can also activate two-factor authentication on their platforms to improve security.

NEXO – PROS AND CONS

Pros:

Supports multiple currencies that users can lend and earn interest from

There is no credit check done when borrowing

Users can borrow and deposit the cash as fiat currencies sent to their local bank account

The platform has been insured so in the event of a hack, you know that your funds will be protected
Most of the crypto assets are kept on cold storage

Nexo card can be used in multiple merchant stores across the world.

If you check out an io review on a trusted platform like Trust Pilot you will see that it is rated as Excellent.

Cons:

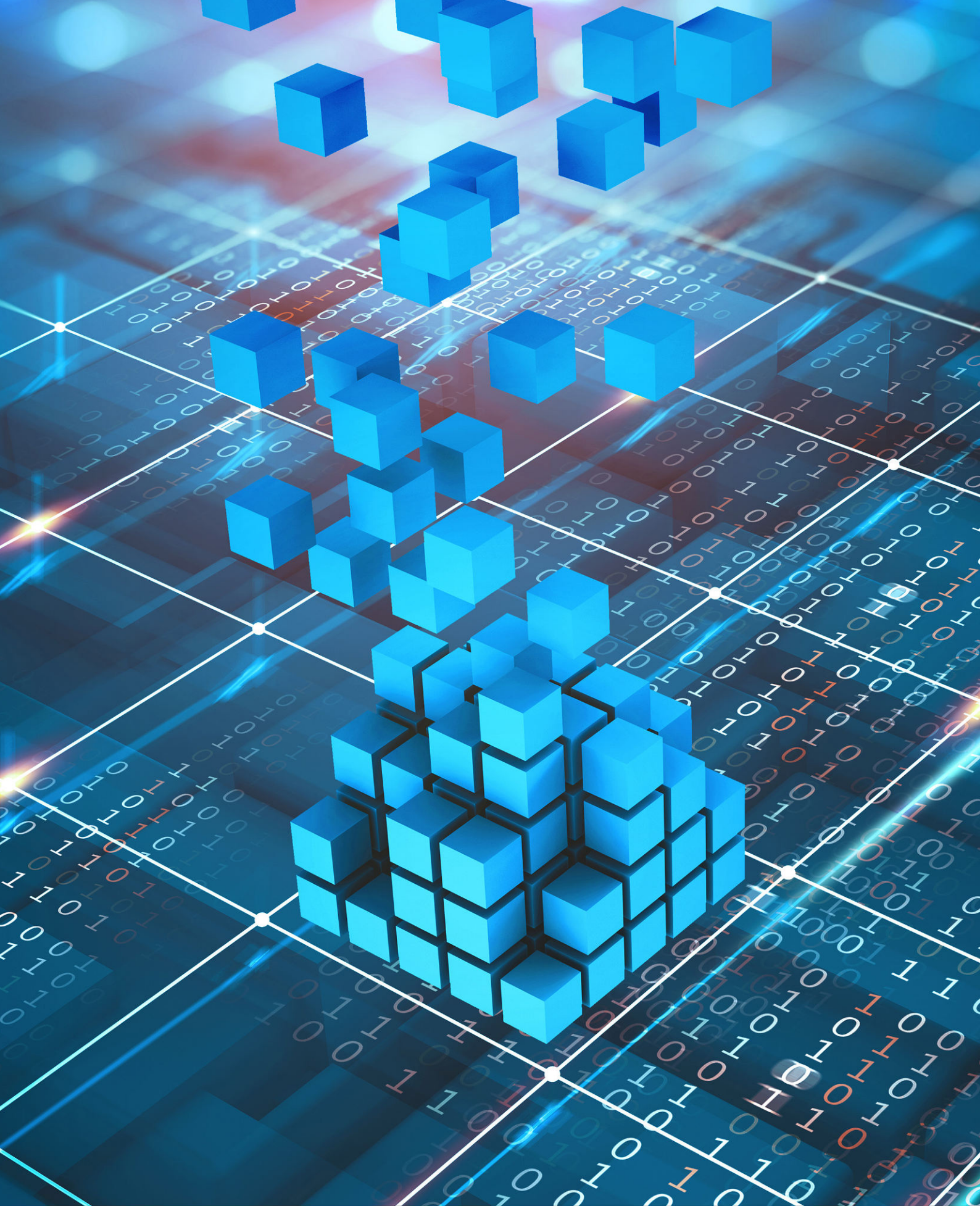
It requires users to input their email address, so it may not be completely anonymous

Being a centralized platform may mean that it may not be completely immune to hacker attacks.

NEXO AND DEFI OPTIONS PROTOCOLS IN RECENT NEWS

Yes, more needs to be done as this space matures. Even though there are instances of hacker attacks, like the recent one on Oryn, where over \$300,000 was lost, generally the industry is bullish and we should see more investments in this space. Oryn is a protocol that offers options for Defi tokens, ETH and also ensures Compound Deposits. Over \$370,000 was recently lost from attacks on the platform. The platform responded and managed to save about \$572, 000 from being lost. On yet another story in the Defi space, it is reported that recently assets worth over \$8 million were auctioned for free on Maker Dao. Investigations reveal that this may have been caused by bots that filled the Ethereum network with transactions that needed to be verified, thus, congesting this network. They then went ahead and made bids on MakerDAO thereby purchasing assets that were being liquidated without paying auction fees.

As this industry grows, we will see more VCs and companies setting up Defi products. Recently, it was reported that it will not be long before the amount of assets locked in Defi protocols hits \$5 billion. We are also seeing an increase in investments across most Defi Categories: Derivatives, exchanges, Assets and Lending. The value of ETH has also been up over 70% in the last 30 days (July to August 2020). This shows increased confidence in the Ethereum Blockchain and its products. Like Chamath Palihapitiya, a billionaire investor, recently said on CNBC, “everyone should have at least 1% of their wealth in Crypto.”



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