

STOXUM

WHITE PAPER



CONTENT

01. Abstract	3
02. Introduction	4
What is “cryptocurrency exchange”?	4
What is “White Label”?	5
Obstructions	5
03. About the project	6
Conception	6
Advantages for token holders	7
Advantages for the trader	8
Advantages for owners White Label	10
Derivatives and Modified versions	10
04. Stoxum token	12
Purpose and procedure for the use	12
Technical Implementation of Token	12
The task of Stoxum and economic system	13
05. Market and volumes	14
06. Marketing and competitive advantages	15
Unique idea of the project	15
Project readiness	15
Marketing	15
Concept of a global strategy	15
Promotion channels and tools	16
Mass media	16
PR	16
Internet – marketing	16
07. Roadmap	17
08. ICO structure	18
Distribution of tokens	18
09. Conclusion	19
10. Legal information	20
GENERAL INFORMATION	20
RISKS STATEMENT	20
RESTRICTED AREAS	20

01. ABSTRACT

This Whitepaper is the presentation material of the project Stoxum.

Stoxum is the world's first hybrid cryptocurrency exchange with aggregate pool of liquidity which combine speed of centralized solutions and the reliability of decentralized where the owner of exchange with the right to receive income is each holder of the official token STM.

All financial indicators of the platform are completely open and the pool of liquidity unites third-party projects working on the system White Label.

Service is a product of high quality, which combines high speed of operation, well-developed technical base and convenient to use professional trading interface, gathering all the best from leading projects.

02. INTRODUCTION

The events of 2017 around the boom of cryptocurrency projects demonstrated the need to create effective tools for working with a new type of financial transactions that occur through the use of technologies blockchain.

Such service as the exchange of cryptocurrency, no doubt has densely entered into the lives of all investors and traders against the backdrop of the exponential growth of bitcoin and the market of altcoins. At the end of 2017 the general market of cryptocurrency, which does not include indicators of major Asian sites, has come close to the US\$ 1 trillion.

Such an instrument of attracting financing as the ICO is also an object of interest to all start-up projects, as it enables to raise funds, bypassing the need to sell the company's share to one individual or investor. As a result it leads the company to the need to place its own tokens on the exchange with high liquidity.

The example of the Binance company shows that in a short period you can achieve excellent results and become the leader of the sector, through competent marketing and technically quality product.

What is “cryptocurrency exchange”?

Cryptocurrency is a set of technical tools, registrations, statistics, financial transactions, deposit/withdraw, which are implemented in the software of the site.

Exchange users conduct transactions for the purchase and sale of digital assets, thereby forming the value of the “electronic goods” with the help of supply and demand tools. In modern world the exchange determines the future prices of goods, which, due to price transparency (a mandatory condition of the exchange) and the modern development of the media, become known to a wide range of stakeholders in this and that niche of the market, both sellers and buyers. Prices are affected by everything: supply, demand, information about the goods (token) market conditions, competition conditions, market information, political events and monetary policy of countries.

We believe that the interest in cryptocurrency assets and sites for work with them will increase as information spreads across all countries of the world and increasing the number of blockchain projects.

02. INTRODUCTION

What is “White Label”?

This solution offers a finished product that does not require additional investment to create infrastructure, conduct research or technical work.

Stoxum White Label “from box” offers an opportunity to implement its own exchange, which has the necessary set of tools, technical and liquid basis in order to deploy projects quickly under its own brand.

Obstructions

There are a number of obstacles that prevent a wide range of users from accessing the use of cryptocurrency instruments.

There is no complete clarity in the regulation of cryptocurrency in many countries. The attitude of governments to regulatory issues can affect the quantitative levels of potential users of the platform. Nevertheless, the overwhelming majority of states somehow work on draft laws that if they do not untie their hands, so they will bring a clear understanding to the regulation of financial transactions with the cryptocurrency through licensing or control.

Restraining factor may be a problem with volumes of liquidity. A prolonged drop in the market may frighten new users, which will force them to refrain from using cryptocurrency tools.

We believe that the solution of these potential problems that were outlined above is only the time that is necessary for the legislative regulation of the market, which will lead to an increase in volumes and the trust of users.

03. ABOUT THE PROJECT

Conception

Stoxum is the world's first exchange platform for cryptocurrencies where each holder of the STM token becomes a co-owner and can rely on revenue from the exchange's profit proportional to the number of tokens available for emission which eventually decreases that inevitably increases the value of the token.

Let's make an assumption in which the company issues 100,000,000 of tokens at a token price of \$0.20 *.

At the same time, the daily turnover of the exchange is 10,000 BTC, and the commission for trading is 0.15%

The trading volume per month will be: $10,000 \times 30 = 300,000$ BTC.

We will receive the exchange's profit from the auctions for the month of $300,000 / 0.15\% \times 2 = 900$ BTC = \$8,100,000 (at the bitcoin exchange rate of \$9,000)

Having bought 1,000,000 STM tokens for \$200,000 you will receive 1% of the income of the exchange, which is $8,100,000 / 100 = \$81,000$ per month.

Approximate payback period of investments will be no more than 3 months from the moment of the exchange exit on the expected financial indicators.

*This example does not include revenue from commissions to withdraw funds to another purse which is one of the main sources of the exchange's profit, but it is difficult to predict and it is dynamic depending on the work of a particular blocking network. Also the example is not a call to action and it is of an abstract nature. **

The project code and documentation will be published in open access on the GitHub.com service which will allow not only to study the technical side of the project but also to propose its changes.

Everyone will be able to start and maintain a master node to increase the decentralization of the project and to help distribute working nodes around the world.

The Stoxum ecosystem itself will consist not only of the main site but can also offer a quick and efficient White Label solution which at this stage has no analogues - a pooled liquidity pool for all sites within the ecosystem. With this model even a significant increase in one site will affect the entire ecosystem and increase the income of the holders of the token.

03. ABOUT THE PROJECT

Advantages for token holders

Как было описано выше — каждый держатель становится владельцем доли в As it was written above, each holder becomes the owner of a share in the project which allows him to receive a constant profit. However, this is not all the privileges that are available to such users:

- Access to the full financial reporting of the project online
- The ability to influence voting for adding new tokens to the site
- The possibility of creating White Label solution, having on its account a sufficient security stock of tokens
- The possibility to take part in the moderation of content and chat rooms on the portal
- Further increase your income with a multi-level partner program
- Receive bonuses and privileges, related to the amount of commission for trading and the withdrawal of currency

In this model of relations between user and exchange, each token holder is interested in developing the site, so we assume that users are able to become the main social and marketing core of the project, attracting traffic to the site through the partner system.

This system has shown efficiency on the example of the Binance site, which has achieved such rapid growth precisely because of its profitable partner program.

03. ABOUT THE PROJECT

Advantages for the trader

For comfortable use of the product, the trader needs to observe several important qualities of the product: ease of use, ease of interface, speed, lack of technical problems and operational support.

Each trader will have access:

Clear and accessible interface

Because of many years of experience working on cryptocurrency exchanges we have created an interface that is intuitive even for the beginner and the quality of the technical implementation of the product minimizes the number of technical problems that can cause the user to use technical support.

Registration

Any user can be registered on the platform by entering an email address, nickname and password. All users' information is secure and exposed to terminal encryption which will make it impossible for the user to associate with any financial transactions or purses in the event of a database theft.

Internal currency purses

Immediately after registration each user will receive a list of unique personal purses for each currency that is traded on the service. It is a classical purse in the blockchain system that can be used without problems to receive and send funds to any third-party purses. Also these purses are suitable for mining.

Deposit and withdrawal of cryptocurrency

Each user can make financial transactions between the purses of any platform that supports the selected currency.

For every operation to withdraw of funds to third-party wallets, a commission is charged in favor of the exchange which is regulated by the internal policy of the platform.

03. ABOUT THE PROJECT

Creating orders and exchange operations

Stoxum developed a unique system, creating a single order pool for all participants of the ecosystem. All orders created on the original Stoxum platform will be reflected in White Label solutions and vice versa.

Stoxum, like any classical platform, will charge a commission for exchange operations of 0.2 %. White Label projects have the right to change this value at their own discretion within the permissible limits both in the large or in the small side.

Internal transfers between users

Each user will have the opportunity to transfer funds to another person by creating coupons with a unique secret identifier. This is the most simple mechanism for the client which is carried out without any commission. This function will be useful for exchangers and in cooperation with any third-party services

Chat and moderation

For every registered user after recharging the system for a certain amount, a common chat message will be available, as well as a system of "karma" which will allow users to participate in content moderation.

Two-factor authentication

Although the platform fully encrypts all data on its side, so we strongly recommend you to protect yourself from hacking and user-side by connecting two-factor authentication through popular applications.

The company's policy states that the platform is not able to help in case of a hack, unless the user has established additional methods for protecting the account.

Personal cabinet and the history of operations

Each registered user gets access to the office where all financial operations are personalized, also there is the ability to change the password, specify or change individual information about the user.

Online support service

Each user will receive prompt help on any technical problems or issues related to the interface.

03. ABOUT THE PROJECT

Advantages for owners White Label

Operators will have access to the product which will have its own user base. Each provider will be able to customize the version of the product “out of the box” at will:

- Visual change of components stylistics of the frontend
- Total pool of turnover at once “out of the box”
- Set up commissions for trades
- High percentage of partner deductions: 60-80%
- Adding/deleting of available cryptocurrency pairs to own ones
- Introduction of the opportunity to conduct operations with fiat funds: make deposits, withdrawals and exchange operations with cryptocurrency
- Organization of the verification process on the platform for legalizing your own product
- Because of the open source code users can implement any new functional solutions at their discretion
- Establish own commissions for bidding and any other operations
- If it is necessary, add work with fiat currencies through the implementation of their own logic

03. ABOUT THE PROJECT

Stoxum will publish an SDK for the modification of open source, as well as guidance and documentation that will simplify the process of modification and launch.

List of supported documents:

- Changing the user interface, graphics, colors, logos
- Running a project on your own domain under your brand
- Modification of the UX in accordance with its objectives

04. STOXUM TOKEN

The basis of Stoxum ecosystem is the STM cryptographic token which is the fork of Ripple that has established itself as a fast and reliable block system.

Purpose and procedure for the use

Token STM is a component of the Stoxum platform as many actions within the ecosystem of exchange require its use:

- Tokens are “shares” of the platform. Each holder of the token has the right to receive profit from the exchange’s income in accordance with its share.
- Tokens are the currency of commission payment for attracting users at the ICO stage
- The user must have a security stock of tokens for performing operations such as voting for the addition coin, as well as access to moderation tools in the chat rooms.
- The users, who intend to use White Label, must have a security stock o tokens on their account.

Technical Implementation of Token

Token Stoxum (STM) is the fork of token Ripple which has become the standard for use in the financial sector and ideally meets the challenge of developing.

The standard of Ripple allows producing up to 1500 operations per second and also making full use of the entire ecosystem and infrastructure, which includes electronic wallets and exchanges. Open source code allows to customize the blockchain with the needs of the Stoxum platform.

04. STOXUM TOKEN

The task of Stoxum and economic system

The main task of Stoxum is to implement a stable relationship between the platform and users who are holders of the official tokens. Since the holders of tokens receive revenue based on the financial indicators of the project, it is in their interest to exert any efforts to increase liquidity, attract traders and improve functionality.

To build a successful economic model, it is necessary to create additional conditions for increasing demand. We expect that such a closed system will serve as a significant catalyst for the cost of the token. The higher the financial performance of the exchange is the higher is the price.

A simple marketing model will help to realize the real benefit of buying a token, creating the illusion of buying a share in the company which makes it possible to make profit on a daily basis.

STM acts as an internal currency both for performing the operations necessary for the operation of the Stoxum network: commission, partner payments, dividends, etc. Also it acts as the base currency, which is "shares".

Like any other token, STM is subject to fluctuations and its price varies depending on demand / supply, as well as on liquidity and volatility.

05. MARKET AND VOLUMES

The beginning of 2018 was not the most glorious period in the history of cryptocurrency, so the cost of bitcoin in comparison with the peak fell by 2 times, and the total capitalization of crypto market fell from almost 1 trillion US dollars to 350 billion US dollars.

In the current drop in the market the experts are accused not only of China where last year at the end of October the activity of cryptocurrency exchanges was completely banned, but also in India. Specifically, the decision of the country's financial regulators to tighten the rules for the regulation of bank accounts associated with the crypto exchange.

At the beginning of the year it became known about the plans of India's financial regulators to tighten supervision over the activities of the country's cryptocurrency exchanges. In this regard at the end of January banks, like the State Bank of India (SBI), Axis Bank, ICICI Bank, HDFC Bank and Yes Bank, completely closed access to the accounts of 10 local exchanges, including BtcxIndia, Zebpay, CoinSecure and Unocoin.

Also the course of bitcoin was influenced by the recent statement of Indian Finance Minister Arun Jaytli. Speaking in the Parliament of India during the presentation of the country's budget for 2018-2019 Finance Minister Arun Jeytli took an even tougher stance on bitcoin: "The government does not recognize cryptocurrency legal tender. We will take all necessary measures to prevent the financing of illegal activities through cryptocurrency exchange payment systems", Jaytli said.

Nevertheless, many experts say that the growth of the market is inevitable as well as the growth of Bitcoin's cost.

The expert on cyber security and general director of MGT Capital Investments John Makafi predicts that Bitcoin's cost will reach \$1 million by the end of 2020, and every person who will have access to the Internet will use cryptocurrency at least once.

If we reject a loud statement then the fact remains that the solution of regulatory issues within each individual country will be the impetus for a slow but inevitable increase in the capitalization of the cryptocurrency. This financial instrument densely enters our life and is unlikely to ever disappear.

Also do not forget that there are many more countries that are in the position of "catch-up" and are just interested in the cryptocurrency market - the countries of Africa and South America. An additional catalyst for growth may be widespread access to the market for legal entities and companies that were previously excluded from these financial instruments due to the lack of regulation at the level of legislation.

06. MARKETING AND COMPETITIVE ADVANTAGES

The Stoxum project has a number of competitive advantages that provide opportunities for exponential development and scaling of the project

Unique idea of the project

The exchange of cryptocurrency itself is not something new, but the model of scaling and working with partners is unique.

Many competitive projects offer White Label subscription solutions, ranging from 15 to 100 thousand euros per year. However by providing a ready-made technical product the main problem for the owner of White Label is to attract liquidity and users to the project.

Stoxum can easily solve this problem. The entire ecosystem has a single pool of liquidity and orders directly "out of the box."

Project readiness

Nowadays the project is in the alpha stage with a fully functioning exchange platform and basic functionality for creating the White Label. The component of the exchange passes the stage of systematic updating of software and functionality. The main emphasis is on developing a convenient and effective White Label solution.

Marketing

Concept of a global strategy

The basis of the concept is the use of the latest global marketing tools in all promotion channels as well as a clear structured strategy step by step which specifies each stage of bringing the product to the market and increasing the level of brand recognition and improving its image.

06. MARKETING AND COMPETITIVE ADVANTAGES

Promotion channels and tools

Mass media

There are great opportunities for promotion and positioning. First of all it concerns the blogosphere and industry resources. It is planned both to work with opinion leaders and to integrate well-known media personalities into the project. The formats of promotion are completely different: from interviews and surveys in the framework of native advertising to the filming of commercials.

It can also be the creation and promotion of own media products of all formats as the basis for free advertising, communicating with industry leaders and conducting incentive marketing events (drawings, competitions).

PR

It implies both external and internal PR. The first includes the whole range of activities aimed at increasing the level of brand recognition among which are sponsorship of sports events (actual sports for our target audience, as well as classical sports), organization and participation in major industry forums and other events, and as well as the most effective use of each information reason.

Particular attention will be paid to building a system of internal PR that will increase loyalty, provide a deeper understanding of the objectives of the work and development strategy which in turn will allow users to project all that is written into the external environment.

Internet – marketing

The most promising directions for us in this area are advertising in other social networks, contextual advertising, and creative liquefaction. Separately it is worth noting the integration of elements of gaming in various promotion channels and mini flash games that will cause stable positive associations with the Stoxum brand. Thus we on the one hand stimulate the growth of new users and on the other - we strengthen in their minds certain thoughts that are beneficial for us to promote the product.

In conclusion in this chapter only some examples of the elements of the promotion strategy are presented. They are placed to illustrate the professional understanding of the principles of bringing the product to market by Marketers Stoxum and also to demonstrate the creative potential of the team.

07. ROADMAP

2016, September-December:

The origin of the idea
Search for like-minded people and expansion
Creation of a team for project implementation

2017, January-March:

Development of the project concept
Consulting with traders
Analysis of pros and cons for a decentralized type of exchanges

2017, March-June:

Working out the interface of the platform
Development of algorithms for trading bots

2017, July-December:

Platform architecture development
Expanded distributed development team

2018, April-July:

Conducting ICO
A marketing campaign to attract investors
Arrangements with third-party exchanges to place a token
The internal alpha test for exclusive investors

2018, August:

Running a closed BETA test for token holders
Start placing tokens on third-party exchanges

2018, September:

Running the BETA-version of the platform
Token is traded on 3+ exchanges
Accommodation on CoinMarketCap

2018, October:

Publishing an open source client code
Launch the White Label Solution
Commissioning of the master node and the mechanism of decentralization

2018, December:

Running trading bots on the platform
Start voting for the addition of coins

2019, January:

Token is traded on 10+ exchanges

08. ICO STRUCTURE

Distribution of tokens

Stoxum token	The Stoxum project attracts funds by crowdfunding, releasing its own STM token, which is the fork of Ripple
Symbol	STM
Amount	200 000 000
The cost of one token	0.00002 BTC
Additional emission	Not planned
Softcap	\$2,000,000

- 10% - Advisors & Bug bounty program
- 40% - Technical support and implementation
- 50% - Marketing

The purpose of ICO

To attract \$10,000,000 with the help of crowdsale to:

- Worldwide marketing campaign
- Expansion of servers' map around the world
- Creating a multilingual technical support department

Unsold tokens will be destroyed *

Timing

- 04/30/2018 — 05/05/2018: Closed Pre-sale (+30%)
- 05/10/2018 — 05/20/2018: Pre-sale stage 1 (+25%)
- 05/25/2018 — 06/06/2018: Pre-sale stage 2 (+15%)
- 06/10/2018 — 06/17/2018: Pre-sale stage 3 (+5%)
- 06/20/2018 — 06/25/2018: Pre-sale stage 4 (+3%)

07/01/2018 — 08/10/2018: ICO

09. CONCLUSION

In modern realities of the development of blockchain technology and the interest of companies to enter the ICO it is very difficult to overestimate the prospects for the development of sites for the exchange of cryptocurrencies. Constantly gaining momentum the rapid growth of the audience and users of such resources indicates that in the future this market will continue its growth increasing volume. Two years ago it was difficult to imagine that the industry of cryptocurrency is capable of exponential growth but already now bitcoin and topics, which are directly related to it, are the daily topic of headlines of information publications and social networks.

Against the backdrop of the interest of companies in the technology of blockchain and large investors who are ready to invest in similar projects but do not have specific knowledge or do not understand how to assemble a technical group to implement such a platform - our business model White label is the answer to their needs.

We bring to the market a product that at the moment does not have exact analogues. This product is easily scaled and integrated into new markets and sites.

10. LEGAL INFORMATION

GENERAL INFORMATION

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RISKS STATEMENT

Prospective acquirers of STM Tokens should carefully consider and evaluate all possible risks and uncertainties associated with the cryptocurrencies.

The Risk Statement details some potential risks that you should consider. We recommend that you seek out independent competent financial advice before engaging in any sort of endeavor.

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