

# CRYPTONAIRE WEEKLY

CRYPTO INVESTMENT JOURNAL

**FILECOIN RAISED OVER  
\$200 MILLION WITHIN 30 MINUTES  
LAUNCHES NEXT WEEK!**

IMF, WORLD BANK,  
G20 COUNTRIES TO CREATE  
CENTRAL BANK DIGITAL

**CURRENCY RULES**

BILLIONAIRE UK  
NEWSPAPER OWNER  
CALLS DEFI TECHNOLOGY  
**'REVOLUTIONARY'**

**PROPERTYINFOFILE:**  
IS THE NEXT GENERATION IN  
PROPERTY MANAGEMENT

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

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## Editor's Letter



Square, Inc. has followed the footsteps of another listed company MicroStrategy and has purchased 4,709 Bitcoins at a total consideration of \$50 million. These purchases by listed companies will boost confidence in the asset and could attract similar investments from other large organisations that are positive on cryptocurrencies.

Another instrument that could boost wider adoption of cryptocurrencies is a Bitcoin exchange traded fund. However, the U.S. Securities and Exchange Commission has not approved any ETF proposal in the past three years. Nevertheless, SEC commissioner Hester Peirce believes that the regulator might have to take a lenient view on ETF applications in the future as several people, both in the crypto space and in the traditional financial institutions, have been seeking guidance from the SEC.

**OUR BLOG ARTICLES FOR THIS SPECIAL ISSUE ARE  
POST PANDEMIC STUDENTS EDUCATION, JOB PROSPECTS – HOW  
BLOCKCHAIN TECHNOLOGY & ATROMG8 CAN HELP?**

**HOW TO USE COINMARKETCAP WHEN TRADING AND INVESTING IN  
CRYPTOCURRENCY?**

**&**

**HOW BUILDING CONTRACTORS CAN BENEFIT FROM THE PIF PLATFORM?**

Bitcoin rebounded sharply from the uptrend line on October 8 and surged above the moving averages, which was the first sign of a likely change in trend. Therefore, we had suggested traders buy on a rebound off the uptrend line in our previous analysis as it offered an attractive risk to reward ratio. Traders who followed the recommendation are now sitting on profits.

The momentum picked up after the bulls pushed the price above \$11,200 and the BTC/USD pair hit an intraday high of \$11,736.02 on October 12. The moving averages have completed a bullish crossover and the RSI is in the positive zone, which suggests that the bulls are in command.

If the bulls do not allow the price to dip below \$11,200, the uptrend is likely to resume and reach \$12,486.61.

The bears will pose a stiff challenge in the \$12,000-\$12,486.61 zone. Hence, traders can book partial profits in this zone and trail the stops on the rest of the position.

This bullish view will be invalidated if the bears drag the price back below \$11,200. Such a move will suggest a lack of buyers at higher levels and that may attract shorting by aggressive bears.

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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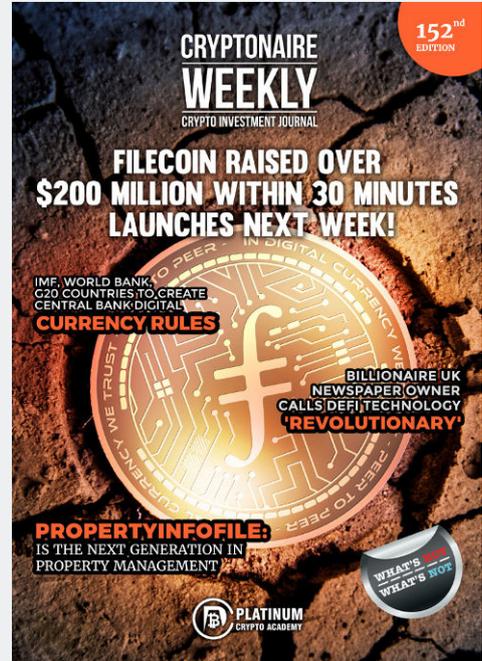


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# WEEKLY CRYPTOCURRENCY MARKET ANALYSIS

Hello, crypto traders welcome to this week's 152nd edition of Cryptonaire Weekly. The overall Cryptocurrency Market Cap stands at \$364 Billion. We have seen a \$20 Billion increase in the Market Cap since last week. Bitcoin price is currently around \$11,465 from \$10,780 last week and has increased by 6.35% and Ether price is now at \$383 from \$354 last week and has increased by 8.19%. The current market cap for bitcoin is \$212 Billion, and for Altcoins, the current market cap is \$152 Billion.

Square, Inc. has followed the footsteps of another listed company MicroStrategy and has purchased 4,709 Bitcoins at a total consideration of \$50 million. These purchases by listed companies will boost confidence in the asset and could attract similar investments from other large organisations that are positive on cryptocurrencies.

Another instrument that could boost wider adoption of cryptocurrencies is a Bitcoin exchange traded fund. However, the U.S. Securities and Exchange Commission has not approved any ETF proposal in the past three years. Nevertheless, SEC commissioner Hester Peirce believes that the regulator might have to take a lenient view on ETF applications in the future as several people, both in the crypto space and in the traditional financial institutions, have been seeking guidance from the SEC. A Bloomberg newsletter predicts that if Joe Biden wins the Presidential elections, the new administration might be bullish for Bitcoin and could increase the chances for a Bitcoin ETF.

However, the United Kingdom's Financial Conduct Authority has not taken a supportive view of crypto products. It has ruled that companies will not be allowed to offer various crypto derivative products such as futures, options, and exchange-traded notes to retail customers. The regulator believes that this step could "save around £53m" (\$62.5 million) for retail consumers, presumably because of avoiding trading losses."

Leverage trading, in any asset, be it equities, Forex, commodities, or cryptocurrencies, are risky and should not be attempted without a proper money management principle.

## Percentage of Total Market Capitalization (Dominance)

Bitcoin	58.58%
Ethereum	11.97%
Tether	4.34%
XRP	3.19%
Binance Coin	1.24%
Bitcoin Cash	1.24%
Polkadot	1.10%
Chainlink	1.02%
Cardano	0.97%
Litecoin	0.91%
Others	15.46%

# TOP 10 COINS

## Top 10 Coins by Total Market Capitalisation

#	Name	Price	24h	7d	Market Cap	Volume	Circulating Supply	Last 7 Days
1	Bitcoin BTC	\$11,525.67	▲ 1.76%	▲ 7.54%	\$213,405,839,195	\$28,525,793,669 2,474,978 BTC	18,515,693 BTC	
2	Ethereum ETH	\$385.78	▲ 3.78%	▲ 9.92%	\$43,588,077,004	\$18,814,855,229 48,770,635 ETH	112,986,157 ETH	
3	Tether USDT	\$1.00	▲ 0.01%	▲ 0.04%	\$15,758,918,247	\$48,937,875,532 48,883,688,427 USDT	15,741,468,977 USDT	
4	XRP XRP	\$0.260048	▲ 3.26%	▲ 2.16%	\$11,744,403,695	\$2,204,629,479 8,477,771,837 XRP	45,162,407,484 XRP	
5	Bitcoin Cash BCH	\$247.08	▲ 3.87%	▲ 12.09%	\$4,581,711,912	\$1,999,457,403 8,092,317 BCH	18,543,363 BCH	
6	Binance Coin BNB	\$31.14	▲ 3.85%	▲ 8.75%	\$4,497,159,646	\$679,022,878 21,803,842 BNB	144,406,561 BNB	
7	Chainlink LINK	\$11.53	▲ 4.42%	▲ 24.65%	\$4,037,076,684	\$1,765,978,011 153,103,929 LINK	350,000,000 LINK	
8	Polkadot DOT	\$4.33	▲ 1.42%	▲ 7.46%	\$3,691,873,108	\$432,439,419 99,873,009 DOT	852,647,705 DOT	
9	Cardano ADA	\$0.113049	▲ 7.95%	▲ 17.91%	\$3,517,245,784	\$894,426,111 7,911,820,884 ADA	31,112,484,646 ADA	
10	Litecoin LTC	\$50.37	▲ 0.64%	▲ 8.52%	\$3,306,922,128	\$2,401,261,920 47,676,421 LTC	65,658,065 LTC	



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

Rank	Name	Symbol	Volume (24h)	Price	% 7d
1	 HOQU	HQX	\$1,524,295	\$0.009966	904.75%
2	 Epanus	EPS	\$97,871	\$5.74	534.03%
3	 Aitra	AITRA	\$136,371	\$1.35	473.95%
4	 ChronoCoin	CRN	\$481,445	\$0.008751	380.20%
5	 CY Finance	CYF	\$98,125	\$1.16	277.26%
6	 BlackCoin	BLK	\$184,909	\$0.114284	218.22%
7	 Yield Stake Finance	YI12	\$158,791	\$39.48	213.05%
8	 Seele-N	SEELE	\$144,985,032	\$0.017943	197.59%
9	 Cyclops Treasure	CYTR	\$617,122	\$314.51	173.36%
10	 UNII Finance	UNII	\$83,683	\$0.001928	142.38%

## 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
 Aave	AAVE	11 days ago	\$259,329,246	\$51.53	5,032,968 *	\$1,756,166	3.92%
 cVault.finance	CORE	13 days ago	\$47,768,238	\$4,776.82	10,000 *	\$14,959,599	22.74%
 Celo Dollar	CUSD	14 days ago	\$10,683,097	\$0.993600	10,751,909 *	\$334	-1.02%
 Venus	XVS	8 days ago	\$10,006,237	\$2.37	4,227,273 *	\$2,450,002	-4.95%
 PieDAO DOUGH v2	DOUGH	10 days ago	\$2,620,813	\$1.75	1,499,999 *	\$?	-3.79%
 Seal Finance	SEAL	1 day ago	\$2,557,222	\$733.57	3,486 *	\$?	71.37%
 Stabilize	STBZ	3 days ago	\$324,653	\$2.44	133,000 *	\$?	-32.76%
 Metric	METRIC	13 days ago	\$30,209.49	\$1.63	18,511 *	\$?	9.03%
 SHAKE	SHAKE	Today	\$0	\$1,268.57	? *	\$?	??%
 Non-Fungible Yearn	NFY	Today	\$0	\$24.33	? *	\$?	??%

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Lost or  
unpaid rent



Credit Checks

Payment  
and Rent  
Evictions



Following Are Some of How Blockchain Technology  
Enabled Platforms Can Help the Landlords:



Full-Inventory  
Recording



Access to High-quality  
and professional  
repair Engineers



Communication  
Channels



Uploading of  
multiple properties



Tenant History



Certificate expiry  
reminders



Dashboard  
Management



Preferred list  
of renters



Gaining tenant  
feedback

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# CRYPTO TRADE OPPORTUNITIES

## BITCOIN - BTC/USD



Bitcoin rebounded sharply from the uptrend line on October 8 and surged above the moving averages, which was the first sign of a likely change in trend.

Therefore, we had suggested traders buy on a rebound off the uptrend line in our previous analysis as it offered an attractive risk to reward ratio. Traders who followed the recommendation are now sitting on profits.

The momentum picked up after the bulls pushed the price above \$11,200 and the BTC/USD pair hit an intraday high of \$11,736.02 on October 12.

The moving averages have completed a bullish crossover and the RSI is in the positive zone, which suggests that the bulls are in command.

If the bulls do not allow the price to dip below \$11,200, the uptrend is likely to resume and reach \$12,486.61. The bears will pose a stiff challenge in the \$12,000-\$12,486.61 zone. Hence, traders can book partial profits in this zone and trail the stops on the rest of the position.

This bullish view will be invalidated if the bears drag the price back below \$11,200. Such a move will suggest a lack of buyers at higher levels and that may attract shorting by aggressive bears.

## ETHEREUM - ETH/USD



Ether is consolidating in a large range of \$400 to \$310. Currently, the price has reached the upper end of the range where the bears will mount a stiff resistance.

If the bears can sink the price below both moving averages, the range-bound action is likely to continue for a few more days.

However, the 20-day EMA has started to turn up gradually and the RSI has risen close to 60, which suggests that the bulls are attempting to establish their supremacy.

If buyers can push the price above \$400, the ETH/USD pair could resume its uptrend and rally to \$488.95. Therefore, traders can buy on a breakout and close (UTC time) above \$400 and keep a stop-loss below the 20-day EMA.

Long positions can be avoided if the pair turns down from the current levels and breaks below the moving averages.

## RIPPLE - XRP/USD



XRP broke and closed (UTC time) above the downtrend line on October 10. This triggered the buy suggested in the previous analysis.

However, the bears are defending the overhead resistance at \$0.26. The price action of the past few days has formed an inverse head and shoulders pattern that will complete on a breakout and close (UTC time) above \$0.26.

This bullish setup has a target objective of \$0.30. The momentum is likely to pick up after the buyers propel the altcoin above the \$0.26-\$0.26599 resistance zone.

Therefore, traders who have purchased on our recommendation can hold the position with a stop-loss at \$0.2280. The stops can be trailed higher to \$0.24 after the price sustains above \$0.266.

The moving averages are on the verge of a bullish crossover and the RSI is in the positive territory, which suggests that the bulls have the upper hand.

This bullish view will be invalidated if the XRP/USD pair turns down from the current levels and plunges below the right shoulder at \$0.23.

## BINANCE COIN - BNB/USD



Binance Coin had formed a symmetrical triangle last week, which showed indecision among the bulls and the bears. That uncertainty was resolved to the upside after the bulls pushed the price above the triangle on Oct. 12.

Traders who are holding long positions from our earlier recommendation are now sitting on profits. They can trail their stops on the positions to reduce the risk and protect paper profits.

The moving averages are sloping up and the RSI is above 67, which suggests that the bulls are in command.

The next target on the upside is \$33.33333 where traders can book profits on about 80% of their position and trail the stops on the rest because above this level, the BNB/USD pair can rise to \$39.44444.

However, the bears are unlikely to let the bulls have it easy. They will try to drag the price back below \$28.77. If they succeed, it will suggest that the momentum has weakened.

## BITCOIN CASH - BCH/USD



Bitcoin Cash broke above the downtrend line on October 8 but has been facing resistance at the \$242 level. Although the bulls have pushed the price above the overhead resistance, they have not been able to sustain the breakout.

This suggests that the bears are aggressively defending \$242. However, the positive sign is that the bulls have not allowed the price to dip below the 20-day EMA. This suggests accumulation on every minor dip.

The moving averages are on the verge of a bullish crossover and the RSI has risen close to 60, which suggests advantage to the buyers. If the bulls can propel and close (UTC time) the price above \$242, the journey to \$280 is likely to begin.

Therefore, traders who have been long on our earlier recommendation can continue to hold their positions but can trail the stops higher to \$210. The stops can be raised again after the pair sustains above \$242.

Contrary to the assumption, if the pair turns down from the current levels and plunges below the 20-day EMA, it will suggest weakness.

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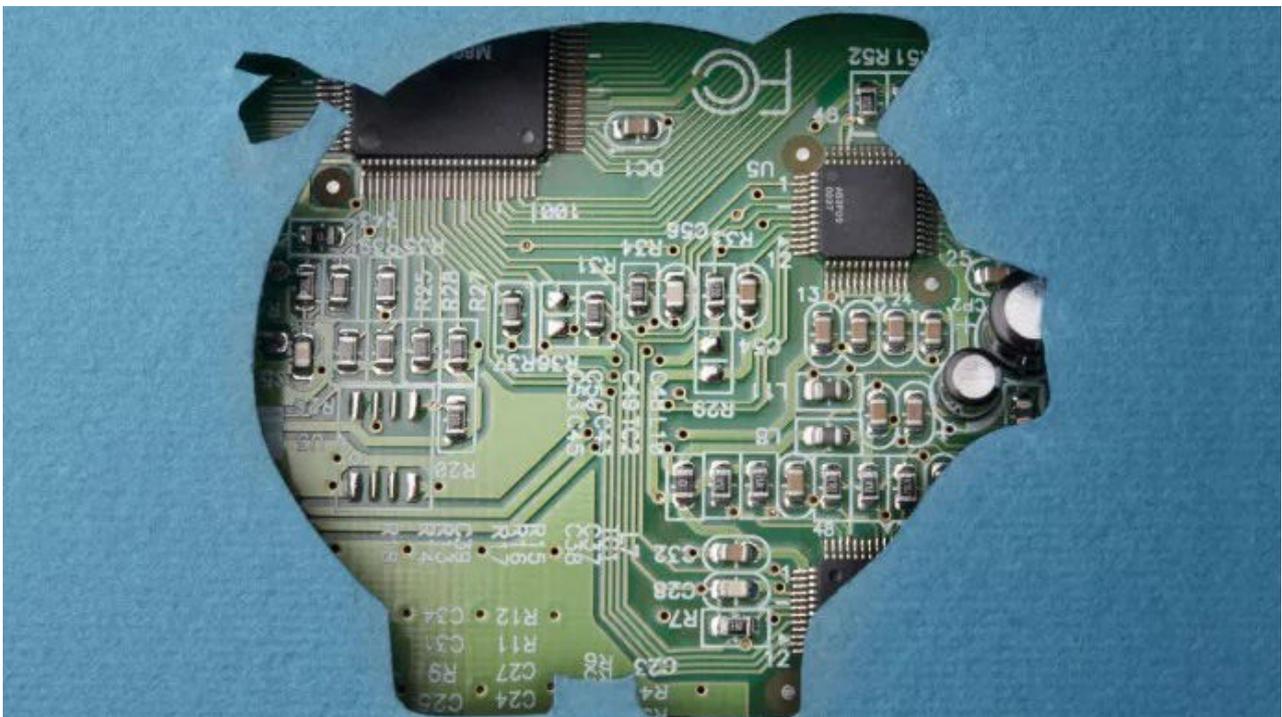
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# ADVANCEMENTS IN THE CRYPTOCURRENCY WORLD

IMF, World Bank, G20 Countries to Create Central Bank Digital Currency Rules



International financial authorities and 20 of the world's largest economies are establishing official standards for regulating and issuing sovereign digital currencies.

The Group of Twenty (G20) — an organization of finance ministers and central bank governors representing the European Union and 19 countries across every continent — said in a report today that it is working with the International Monetary Fund (IMF), the World Bank and the Bank for International Settlements (BIS) to formalize the use of central bank digital currencies (CBDC) in banking systems.

According to the report, by the end of 2022, the G20 members, the IMF, the World Bank and the BIS will have completed regulatory stablecoin frameworks and research and selection of CBDC designs, technologies and experiments.

Stablecoins are digital currencies that are often linked to physical currencies like the U.S. dollar. The IMF and the World Bank will have the technical capabilities to facilitate CBDC transactions between the countries by the end of 2025, the report said.

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## The Most Anticipated Token is Gearing Up for its Launch This Week



In anticipation of the mainnet launch, Filecoin, which aims to be a decentralized storage network, has entered its lift-off week.

First released in mid-2014, the community is eagerly awaiting the Filecoin launch. In August 2017, the project had raised over \$200 million within 30 minutes during the last bull run. And now, as the crypto market gears up for yet another one, Filecoin is ready for yet another big step.

Barry Silbert, the founder and CEO of Digital Currency Group, the parent company of Grayscale, Genesis, and others, is already excited as he wrote, “Who else is excited about the launch of Filecoin next week?”

Given that it has already been more than six years for this project to be in the market, it is past time that it leaves its testnet phase, and its mainnet is launched.

“The hottest upcoming token is Filecoin—joining Polkadot, @avalancheavax, etc. as one of the most anticipated of the year,” as noted FTX CEO Sam Bankman-Fried.

While it is clear that FIL is “very hot right now,” he did clear it up that one shouldn’t necessarily buy it as there is no knowing if it will go up or down in the future.

Cryptocurrency exchange OKEx has already announced that it will open deposit and withdrawal services right after the project’s launch on Oct. 15, 2020. The exchange will also rebalance its FILUSD index and make changes to its perpetual swap contract’s trading rules.

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## Digital Yuan Giveaway: China's Shenzhen City Hands Out 10 Million Yuan in Central Bank Digital Currency



A major Chinese city is giving away 10 million yuan in the country's central bank digital currency this weekend. Recipients can use their digital yuan at 3,389 stores next week. The city aims for the giveaway to boost usage of the new government-backed digital currency.

Charles Schwab has begun purchasing shares of Riot Blockchain, joining Fidelity and Vanguard – already investors in Riot, HIVE Blockchain Technologies, Hut 8 and BC Group – in allocating mutual fund holdings to a cryptocurrency company, according to financial filings with the U.S. Securities and Exchange Commission.

### Chinese City Giving Away Digital Yuan

The Chinese city of Shenzhen is giving away a total of 10 million yuan (\$1.49 million) in the country's central bank digital currency (CBDC) to 50,000 residents in an effort to boost its usage, the South China Morning Post reported Friday. This is part of the digital yuan pilot program that is being conducted in several major cities in China and the first public test of the digital currency. Shenzhen, known for its shopping destinations, is a modern metropolis city in southeastern China that links Hong Kong to China's mainland.

The digital yuan giveaway will be done by a lottery in the Luohu district of Shenzhen. Winners will receive digital "red packets" containing 200 yuan worth of the digital currency. Red packets are gift envelopes traditionally used in China to give away money during holidays and special occasions. Individuals living in Shenzhen can register for the lottery starting Friday through iShenzhen, a blockchain-based service operated by the Shenzhen government.

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## Billionaire UK newspaper owner calls DeFi technology ‘revolutionary’



Alexander Lebedev, the owner of U.K. newspapers Evening Standard and The Independent, along with Russian publication Novaya Gazeta, has spoken glowingly of the potential for cryptocurrency and smart contracts to revolutionize finance.

In an extensive 1800 word opinion piece published in The Independent on October 13, the billionaire predicted blockchain tech will disrupt what he described as a parasitic global banking oligopoly, asserting that “blockchain technologies and smart contracts will make it unnecessary to employ the vast majority of people in the financial sector.”

Although he thinks the current “explosive growth of DeFi platforms is driven by a rapid influx of liquidity” and “cannot continue indefinitely” he says that nevertheless:

“The technologies embedded in this infrastructure open up tremendous opportunities for rebuilding the global financial system.”

Lebedev said that smart contracts allow customers to access financial services “without the participation of an intermediary in the form of the bank itself,” preventing “greedy bankers” from stealing clients’ funds.

Lebedev also revealed he has invested \$100,000 into an Estonia-based yield farming protocol as “an experiment” and seemed surprised at the quick returns. He is now looking to establish an “Independent Decentralized Financial Ecosystem” of his own.

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## Bitcoin and Ether Rally After Grayscale's ETH Trust Becomes SEC-Reporting



Bitcoin (BTC) advanced to fresh two-month highs on Monday while ether (ETH) clocked three-week highs after Grayscale reported that its Ethereum Trust has become an SEC reporting company.

BTC, the top cryptocurrency by market value, clocked a high of \$11,524 at 13:45 UTC, the highest level since Sept. 2, and was trading at \$11,480 at press time, gaining 0.95% over the past 24 hours, according to CoinDesk's Bitcoin Price Index.

Meanwhile, ETH, at the same time, was traded around \$383.42 at press time, up 2.17% in the past 24 hours. That's the highest level since Sept. 20.

The rally came as digital currency asset manager Grayscale announced that its Ethereum Trust has become a Securities and Exchange Commission (SEC)-reporting company.

"This voluntary filing should not be confused as an effort to classify Grayscale Ethereum Trust as an exchange-traded fund (ETF)," Grayscale, which is owned by CoinDesk's parent company Digital Currency Group, wrote in a press release on Monday.

"The news will likely spur on another wave of Ethereum outperforming bitcoin, especially given the growing total value locked (TVL) across the DeFi universe," Denis Vinokourov, head of research at the London-based prime brokerage Bequant told CoinDesk.

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## BitMEX Loses its Dominant Position; Competition Among Binance, ByBit, & Others Heating Up



Since starting the month, the price of bitcoin has weathered numerous storms.

From KuCoin's \$281 million hack, US President Donald Trump testing coronavirus positive, UK's FCA banning crypto derivatives to FATF red-flagging hardware wallets, Europol prioritizing privacy wallets, and of course, BitMEX' indictment, BTC held through it all.

The leading digital currency kept to \$10,000 strongly, and went as high as \$11,500 last week, recording a 5.24% increase.

However, the same couldn't be said of the popular crypto derivatives platform BitMEX which saw its BTC balance decreasing by 30%.

As a matter of fact, BTC futures annualized rolling 3-month basis actually went negative on BitMEX while on FTX, it was +6.52%, +6.30% on Binance, and +5.65% on Deribit.

Although still having a 6% difference to other exchanges, it is now gradually moving upwards to 4%.

Bitcoin futures on the platform are also trading at a discount at \$11,460 compared to \$11,527 on Kraken, \$11,582 on Deribit, \$11,594 on FTX, and OKEx, and above \$11,600 on both Huobi and Binance for the month of December.

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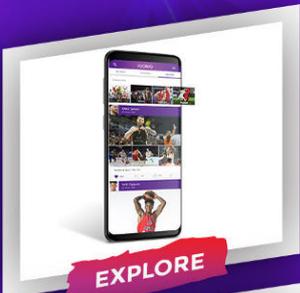


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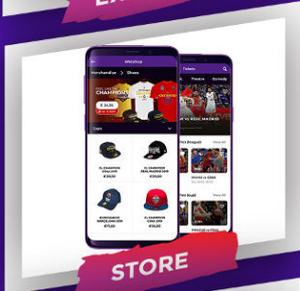


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## Crypto banks are going to swallow fiat banks in 3 years — or even less



Within a few years, a younger generation of financial services customers are going to be able to walk into a bank and gain access to credit products, savings accounts and investments that can host both crypto and fiat assets. In fact, the inroads that will allow for all of this to happen are already breaking ground.

You probably already know that Kraken, a cryptocurrency exchange based out of San Francisco, is now the first-ever cryptocurrency business in the United States to become a bank. For now, being an officially chartered bank means that Kraken will be able to offer more banking and funding options to existing customers. It also means Kraken Financial is going to be able to operate in multiple jurisdictions without having to deal with state-by-state compliance plans.

Kraken is currently working with Silvergate Bank to offer SWIFT and FedWire funding options to U.S. customers. More and more of these kinds of partnerships will become the status quo in the near future. That's why now is the time for traditional banks that are lagging behind to start paying attention.

Silvergate Bank is a step ahead of the rest at the moment. The company boasts 880 digital asset companies as clients. Those clients have deposited more than \$1.5 billion with the bank. That's still a small amount of money relative to the market capitalizations of most major banks or even most major cryptocurrencies for that matter. That said, keep in mind that major crypto exchanges Coinbase and Gemini are now customers of JPMorgan, even though CEO Jamie Dimon routinely denounced the value of Bitcoin (BTC) and cryptocurrencies just a few short years ago.

[Read more...](#)

## Ethereum 2.0 Around the Corner After Successful Zinken Trial



Today's launch of the Zinken testnet went smoothly, Danny Ryan, the Ethereum Foundation research leading testnet efforts for Ethereum 2.0, told Decrypt.

Zinken is the last scheduled "dress rehearsal" for testing Eth2 genesis—the creation of the first block in the new chain—before the proof-of-stake network can go live. It follows a previous testnet, Spadina, which failed to launch as planned on September 29 due to low user participation and minor client errors.

With today's successful rehearsal, said Ryan, "Client teams are finishing audits and making final preparations for a mainnet launch."

Like Spadina, the Zinken testnet is concerned with getting genesis right. For the Ethereum 2.0 blockchain to launch, the network needs to first have over 16,000 validators—users running the software—and 500,000 ETH deposited. Those numbers were reduced for the Spadina and Zinken testnets for practical reasons.

Together with the Medalla testnet, which aims to replicate a fully functioning Ethereum 2.0 blockchain (but with real users staking worthless tokens), Zinken represents Ethereum developers' efforts to ready the blockchain for its big transition to proof of stake, which should allow for much faster transactions—100,000 per second compared to 15. The upshot would be a more responsive and cheaper network.

[Read more...](#)

## CFTC Chairman Expects Bitcoin Futures Volumes to Grow, Wants to See US Lead in Blockchain Technology



The chairman of the Commodity Futures Trading Commission (CFTC), Dr. Heath P. Tarbert, anticipates Bitcoin futures trading to increase and wants to see the US at the forefront of blockchain technology innovations in finance.

In an interview with Anthony Pompliano during the virtual LA Blockchain Summit, Tarbert explains that once cryptocurrencies and digital assets see more real world use, BTC will see more action in the futures market.

*"I do expect the volumes to grow in the years ahead. But the other aspect of it has to do with the industry itself... Really our derivatives markets serves two purposes. First, they allow hedging, and then they also create price discovery where people can rely in some cases on derivatives prices to inform their decisions in the actual underlying markets. Right now there's a real question as to who will actually purchase Ether or Bitcoin contracts for purposes of hedging. Right now the only people we're seeing in these markets are speculators meaning they don't actually have an underlying risk they're trying to lay off.."*

*That could all change to the extent that we start to see Bitcoin, Ether and other digital currencies being used for commerce. I think that's going to be the key. It's going to be the length of time, but also the extent to which digital assets and cryptocurrencies begin being used by the real economy and there's people that say 'I need to go to the futures market to hedge it.'"*

[Read more...](#)

## HELLO, I'M ATROM GATE.

WE ARE BUILDING HERE OUR OWN BLOCKCHAIN BASED ECOSYSTEM WITH SOCIAL MEDIA, WORKSTATION, COMMUNICATION, WALLET, PAYMENT FACILITY, AND GIG ECONOMY FOR THE WORLD WE ARE DREAMING OF

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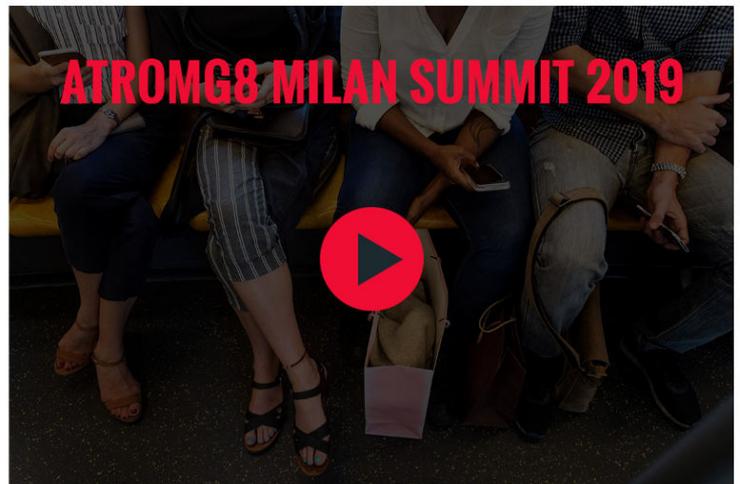
AtromG8 represents much more than just cryptocurrency and blockchain, we are here to build a collaborative ecosystem. Our unique multi-DLT and blockchain-powered innovative MixNet 5.0 superstructure is the next step of human communication, interaction and the way we exchange value between each other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



### WHITEPAPER

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

Download



### ATROMG8 MILAN SUMMIT 2019

### TOKEN ECONOMICS

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

Download



## Kate Winslet to act in Hollywood flick showing \$4 billion Ethereum scam OneCoin



Kate Winslet is scheduled to star in an upcoming Hollywood movie chronicling the rise and fall of OneCoin, a notorious Ethereum-based Ponzi scheme that raked in \$4 billion from victims worldwide.

Called “Fake!,” the movie based on the book by Jen McAdam with Douglas Thompson, based on the true-life story of Jen McAdam and her involvement with the OneCoin Ponzi scheme. The book is currently being shopped around to publishers for this year’s Frankfurt Book Fair, as per entertainment website Deadline.

McAdam, a victim of OneCoin’s Ponzi scheme, founded a support group for those affected. McAdam and her friends and family invested and lost close to \$300K, the report noted.

Helming the direction is Scott Z. Burns, who earlier shot the 2019 political drama *The Report*, a movie about Senate staffer Daniel J. Jones and his investigation into the CIA’s post 9/11 Detention and Interrogation Program. Burns will write and direct *Fake!*.

The movie will be the second team-up for Burns and Winslet. In 2011, the former wrote *Contagion*, a movie on a pandemic that grips Earth, in which Winslet starred.

For the uninitiated, the infamous OneCoin crypto scam was perpetrated by one Bulgarian individual Ruja Ignatova, along with Sebastian Greenwood. The duo had offshore and registered offices in Belize and Dubai, with Ignatova wooing her way to wealthy individuals across the world and allegedly raked in billions of dollars before disappearing.

[Read more...](#)

## POST PANDEMIC STUDENTS EDUCATION, JOB PROSPECTS – HOW BLOCKCHAIN TECHNOLOGY & ATROMG8 CAN HELP?



Post-Pandemic with governments around the globe, shutting down colleges, schools, and business operations as part of the lockdown measure seems only too close again with 2nd wave talks and more localised lockdowns, to contain the coronavirus, nearly every sector has been severely impacted. Like every other field, the education segment was also affected due to the lockdown and during the post-pandemic period. With vaccines still far away and no immediate option available to contain the COVID-19 outbreak, universities, colleges, and schools will have to bear both short-term and long-term consequences.

There is no denying the fact that the coronavirus led pandemic has disrupted the education sector, which is one of the determinants of the global economic future. The concern, however, is that how will the novel coronavirus affect the rate of employment across the globe. In India, recent graduates are fearing that they will have to deal with the withdrawal of employment offers from companies, in the post-pandemic environment. A survey by 'The Centre for Monitoring Indian Economy' revealed that the unemployment rate spiked from 8.4% in the mid of March to 23% in April. The report also found that the unemployment rate in urban areas went higher to 30.9%.



Thus, while many graduates had their work offer withdrawal, others had their deferred or delayed. In other words, the pandemic has negatively impacted both the education sector, as well as employment rates in the country, leaving policymakers with little choice but to look for other ways to drive learning & education in the post-pandemic era.

## POST-PANDEMIC HOW BLOCKCHAIN HELPS THE EDUCATION SECTOR?

As far as blockchain is concerned, technology has immense capabilities to transform the education sector. There are several applications for blockchain-driven ledger technologies that can benefit the education segment post-pandemic. Below, find more details on the same.

**1. Student records:** When it comes to preparing academic transcripts, the entire task can be time-consuming and labor-intensive. Before issuing the certified or the verified transcript, consisting of the grades a student has acquired, every entry needs to be manually verified to ensure complete accuracy. Apart from this, the certification of the course contents is another type of record required by the students. In the case of K-12 education, a student may need to verify the content of the course, which can be a cumbersome task for schools and universities as they need to stamp and sign every page before producing the transcript. However, if all this information gets stored on the blockchain, then in just a couple of clicks, one can acquire a verified and complete record of the course content as well as academic achievements.

**TOP 7  
WAY**

**BLOCKCHAIN TECHNOLOGY  
CAN IMPACT THE EDUCATION SECTOR**

There are several applications for blockchain-driven ledger technologies that can benefit the education segment post-pandemic. Below, find more details on the same.

**1 STUDENT RECORDS**

When it comes to preparing academic transcripts, the entire task can be time-consuming and labor-intensive.



**7 REWARDS**

All the nodes on the computer, used for verifying the information on the blockchain, get rewarded through digital or crypto tokens, such as ether or bitcoin.



**2 CERTIFICATES AND DIPLOMAS**

Just like in the case of grades, the diplomas, as well as the credentials of a student, can also be issued as well as stored on the blockchain.



**6 LOW-COST**

Many labor-intensive and time-consuming processes can be easily automated using blockchain.



**3 STORAGE OF FILES**

In case educational institutions are looking to store the digital curriculum, degrees, records, and other crucial information, that may take up a great deal of storage space.



**5 PUBLISHING**

Graduate and undergraduate students, professors, teachers, and even researchers generate high-quality reading material consistently.



**4 COURSES AND LESSONS**

Blockchain is capable of offering smart contracts. This implies that the courses and lessons can be easily programmed within the blockchain system and automatically executed when a couple of conditions are duly met.



AtromG8

CRYPTONAIRE  
WEEKLY  
CRYPTO INVESTMENT JOURNAL

**2. Certificates and Diplomas:** Just like in the case of grades, the diplomas, as well as the credentials of a student, can also be issued as well as stored on the blockchain. Instead of requesting the university providing the diploma certificate to certify the paper copy, a link containing the digital diploma could be provided to the employers. This concept has already been tried and tested at MIT, which started issuing digital, blockchain-based Diplomas in 2017. It not only prevents students from submitting wrong or fake degrees to their employers but also simplifies the entire process. This also cuts ongoing costs fro employers to agents to try to validate claims of certification as it is well known many people CV's may not be as accurate as they claim.

**3. Storage of Files:** In case educational institutions are looking to store the digital curriculum, degrees, records, and other crucial information, that may take up a great deal of storage space. Saving all these documents on the hard drives highlights the issue of the centralization of the files. In case these hard drives get damaged or even compromised, it can cause a huge problem. While cloud storage solutions are an excellent option, not every institution can buy the entire storage space required. This is where blockchain-driven cloud storage solutions like Filecoin can come to their rescue.

**4. Courses and Lessons:** Blockchain is capable of offering smart contracts. This implies that the courses and lessons can be easily programmed within the blockchain system and automatically executed when a couple of conditions are duly met. For instance, a teacher may set up student tasks. With the completion of every task, it could get verified automatically using the smart contracts on the blockchain. Upon completing all the tasks, teachers can be paid in the form of crypto tokens, whereas students can be provided with credits.

**5. Publishing:** Graduate and undergraduate students, professors, teachers, and even researchers generate high-quality reading material consistently. However, they face difficulties when it comes to getting their work published. However, publishing on the blockchain can help emerging writers, students, researchers, and others to find a way forward. Blockchain can also help in matters related to rights management as well as safeguard against piracy.

**6. Low-cost:** Many labor-intensive and time-consuming processes can be easily automated using blockchain. Hence, this will result in reduced expenses for the institution, and in turn, translate into more savings for the students. This result is especially true for students who end up spending several years paying off their loans. Universities and schools can also minimize costs about storage space, as well as cut out the middlemen in several of their activities.

**7. Rewards:** All the nodes on the computer, used for verifying the information on the blockchain, get rewarded through digital or crypto tokens, such as ether or bitcoin. This process is also known as crypto mining. People who make use of computers for verifying education-based blockchain will also get tokens as their reward. These digital tokens can later be used for trading on exchanges like Kraken in exchange for other cryptocurrencies or even fiat currencies. Alternatively, one can also use the digital tokens for paying for the goods & services taken from educational institutions, which means the universities and schools can accept digital tokens in the form of payments in bookstores, cafeterias, and tuition, etc.

Given the many benefits of blockchain within the education sector, there is no arguing the fact that educational institutions can rely on a blockchain system, in the post-pandemic period, to implement record-keeping as well as for issuing credentials.

## HOW ATROMG8 HELPS EDUCATIONAL INSTITUTIONS?

Given the current situation, and now that we are gradually entering into the post-pandemic era, it has become crucial for educational institutions to embrace the concept of decentralization. This is where Switzerland based- ATROMG8 comes into the picture.

Its absolutely crucial for pupils to have a safe and trusted environment, to be able to share time and work together on different tools like an online school system or a special digital workspace becomes almost a necessity to ensure students of all ages are able to continue their much-needed education whatever the academic level. Also in regards to the millions of people who are teaching there Kids at home due to the pandemic, Atrom8 ecosystem would enable the connection to the blockchain for official tests and thus achieving a secure and official accreditation without the social risk or possible impact that could have on personal health and wellbeing.

ATROMG8 is a multi-blockchain system powered by MixNet 5.0 Superstructure. It is a highly secure and fast ecosystem that supports coworking, conversations, PSP transactions, Diploma on Blockchain, data exchange as well as social media. ATROMG8 ensures complete privacy and security to its users by offering end-to-end communication protection. ATROMG8 has taken advantage of the blockchain technology for developing a highly decentralized ledger system that networks can easily access or use to build their digital tokens, as well as connect with other projects within the ecosystem.

ATROMG8 has designed a unique blockchain-enabled IDSP-based application to balance the educational system for people in all parts of the world, irrespective of race, gender, origin, financial resources, and religion.

The **IDSP** (International Digital Students Pass) application offers an innovative digital ecosystem, designed to support all the participants in the ecosystem. It simplifies the procedures that form a part of their academic structures. This entails a list of services such as distribution and confirmation of certificates as well as assorted forms, provision for financial support, and accommodation for students who seek the same. Based on the concept of decentralization, the product ensures self-sufficiency through trusted data management and security, via the IDSP digital platform. Thus, IDSP has managed to create space for thousands of students as well as other individuals engaged within the educational systems across the globe. It does this by providing them with a secure harbor for dispersing their everyday needs related to digital transformation.

With the introduction of IDSP, ATROMG8 plans to promote innovation and leadership via education, community, research, as well as technology services with governments around the globe, shutting down colleges, schools, and business operations as part of the lockdown measure, and to contain the coronavirus, nearly every sector has been severely impacted. Like every other field, the education segment was also affected due to the lockdown and during the post-pandemic period. With vaccines still far away and no immediate option available to contain the COVID-19 outbreak, universities, colleges, and schools will have to bear both short-term and long-term consequences.

At present, this application is helping European and Italian students, as well as faculty members in fulfilling their educational and professional goals. ATROMG8 is hoping that its IDSP application will positively impact the countries and the institutions by offering support for their training as well as other procedures required for meeting the global standards. This project will get implemented in three different phases. In the first phase, ATROMG8 has already signed up (in Jan 2020) with several Italian research companies, and the trial will begin at the Institute of Polytechnic of Applied Arts and the company, PoliArte of Ancona to build as well as test the capabilities of the IDSP ecosystem. ATROMG8 will also support the university with their online blockchain certification. In addition to this AtromG8 is also in preparation for programs in India and Brazil will further updates expected in the coming months on these developments.

As already mentioned above, IDSP is designed on the 5.0 MixNet Superstructure, which is a subset of the Accubits Technologies, a leading company in the area of AI and Blockchain. Apart from this, many discussions are also being carried out with other European Union nations, Brazil, India as well as other LATAM States.

Once the clearance is in place, the teams will begin enrolling IDSP at different Italian universities, and other participating countries in Europe. In its 2nd phase, these institutions, as well as ATROMG8, will together create an ecosystem for disseminating specific digital token for every university that meets their faculty requirements in exchange for information as well as digital data in a highly secure and effective manner.

## **ATROMG8 CRYPTO NEWS**

Insurance policies are relatively new phenomena in the digital asset markets. It was only recently that some exchanges have started to provide fund insurance to add an additional layer of security for their customers' holdings. But what about insurance in the booming DeFi market? We will be releasing a further article on exactly how this will impact the student area as well as the how the Atromg8 ecosystem will be able to provide this layer of protection for Students and beyond.

## **CONCLUSION**

ATROMG8 has adopted a systematic approach as well as the course of action towards designing an educational system, which is both flexible and resourceful, in the student and faculty's interest. The project, featuring some of the best ideas, will ensure the development of an efficient and secure education ecosystem in the post-pandemic era.

# HOW TO USE COINMARKETCAP WHEN TRADING AND INVESTING IN CRYPTOCURRENCY?



CoinMarketCap is one of the world's highly referenced websites that is used for tracking the price of crypto assets in the fast-expanding crypto space. The mission of the website is to ensure that cryptocurrency is easily discoverable as well as globally efficient. The site offers accurate, unbiased, and high-quality information to crypto users, enabling them to draw their conclusions.

## BACKGROUND

The brainchild of **Brandon Chez**, CoinMarketCap came into existence in May 2013. The platform has quickly expanded to become one of the widely trusted sources by institutions, users, and media for comparing hundreds and thousands of cryptocurrencies. Given the portal's growth & popularity, Binance Capital Management, the globally recognized blockchain firm acquired CoinMarketCap in April in 2020.

With this acquisition, CoinMarketCap will tap into Binance's resources to gather additional extensive data into their projects, thus minimizing the information asymmetry within the cryptocurrency industry.

## **BENEFITS OF USING THE COINMARKETCAP PLATFORM**

As far as CoinMarketCap is concerned, the platform is useful in several ways such as:

- Offers useful data, statistics, information, and charts.
- Has information/data about hundreds and thousands of cryptos.
- Provides accurate and reliable information.
- Ranked among the top one thousand largest portals in the globe as per a report shared by Similarweb.

However, most of the crypto investors have no idea regarding how to utilize the CoinMarketCap website to its fullest potential.

## **LEARN HOW THE PLATFORM CAN BE USED FOR CRYPTOCURRENCY INVESTING AND TRADING.**

Market Metrics: Understanding how the global market metric is read is the very first step to knowing how to utilize CoinMarketCap. Once you land on its website, you will find a few global metrics at the top of its homepage. When you glance through these metrics, you will get a rough understanding of the market condition or status.

These metrics include:

- The cryptocurrencies are listed on the CMC website in total.
- The markets as well as their rankings in total.
- The global market capitalization of the crypto industry on the whole. These statistics help keep a track of the amount of money that is flowing out or in the ecosystem. Once you click on the statistic, you shall notice the data presented in a graphical pattern.
- The 24-hour trading volume is carried out across all the exchanges for different cryptocurrencies listed on the platform.
- Bitcoin dominance – This is calculated as the Bitcoin's market capitalization/ Total market capitalization. When Bitcoin's dominance drops, it implies that other cryptos have been increasing in amount and getting more attention from the investors.

Coin metrics- When one clicks on any given crypto coin, he/she is taken to that person's coin dashboard where they can view a few basic metrics such as:

**CoinMarketCap**

## HOW TO USE COINMARKETCAP WHEN TRADING AND INVESTING IN CRYPTOCURRENCY?

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Understanding how the global market metric is read is the very first step to knowing how to utilize CoinMarketCap. Once you land on its website, you will find a few global metrics at the top of its homepage.

### Coin Metrics

When one clicks on any given crypto coin, he/she is taken to that person's coin dashboard where they can view a few basic metrics such as:

- Trading volume
- Market capitalization
- Price (in terms of US dollars, ETH and BTC)
- Total, Circulating, and Maximum supplies as and when the coin is available
- Chart data

In a nutshell, CoinMarketCap has integrated with different exchanges as well as coins, to provide accurate and consistent data.

### Research About Any Currency

While, not every cryptocurrency in the globe is part of the CoinMarketCap list, but thousands of them are. This means you can research about your preferred crypto coin by simply typing the name of your preferred crypto coin on a search bar.

### Useful Graph Data

The graph data, on the CoinMarketCap website, is also very useful. It not only allows you to view the data visually but also helps you to get a granular view of what you require at the time of analyzing historical and current pricing data.

### At the time of using the graph functionality, investors can:

- Make changes in the date.
- View the prices in BTC, USD, as well as ETH (based on the crypto coin)
- Exclude/include the market capitalization as well as the 24-hour volume.
- View log or linear graphs.

### Relevant Links for Every Coin

- The official site
- Whitepapers
- The top blockchain explorers
- Communities
- Technical documents
- Whether it is a token or coin
- Whether it can be mined or not

### Best Exchanges in terms of Volume

When it comes to investing in cryptocurrency, liquidity matters a lot. The higher the liquidity of an exchange, the easier it gets to purchase or sell the coin at the same price. On the CoinMarketCap platform, one can view the leading 100 exchanges in terms of volume.

### Information About the Exchange

Once you have scanned different exchanges, you may click on any one of them to gain a deeper understanding of the same. You'll be directed to the dashboard of that particular exchange, where you will spot useful links like:

- The official site
- Social media webpages
- Support

### Learn Where to Purchase Any Cryptocurrency

In case you have discovered a new crypto coin, but have no idea where to purchase it. If yes, then you can turn to CoinMarketCap. To do this, you need to click the market button, and you will find all the trading pairs and exchanges.

### Avoid Getting Misled

The world of cryptocurrency is plagued with fake websites and phishing scams, as well as fake wallets and exchanges, and investors may consider them to be real.

– Trading volume

– Market capitalization

– Price (in terms of US dollars, ETH and BTC)

– Total, Circulating, and Maximum supplies as and when the coin is available

– Chart data

In a nutshell, CoinMarketCap has integrated with different exchanges as well as coins, to provide accurate and consistent data.

## RESEARCH ABOUT ANY CURRENCY

While, not every cryptocurrency in the globe is part of the CoinMarketCap list, but thousands of them are. This means you can research about your preferred crypto coin by simply typing the name of your preferred crypto coin on a search bar. This way, you will save a great deal of your time and the hard work needed for searching for your crypto coin.

**Useful Graph Data:** The graph data, on the CoinMarketCap website, is also very useful. It not only allows you to view the data visually but also helps you to get a granular view of what you require at the time of analyzing historical and current pricing data.

At the time of using the graph functionality, investors can:

– Make changes in the date. You could pick a time frame i.e. 1 year, 3 months, 1 month, 7 days or 1 day to have a historical view or to adjust the time-frame manually.

– View the prices in BTC, USD, as well as ETH (based on the crypto coin)

– Exclude/include the market capitalization as well as the 24-hour volume.

– View log or linear graphs. The linear graph is easy to read, especially when you are a beginner, however, it is a log graph that provides a clearer overview.

Relevant Links for Every Coin: When an investor clicks on any coin and enters its dashboard, he/she will find several useful links like:

- The official site
- Whitepapers
- The top blockchain explorers
- Communities (i.e. Discord groups/Telegram, forums, etc.)
- Technical documents
- Whether it is a token or coin
- Whether it can be mined or not

The links available on the CoinMarketCap platform are completely trustworthy.

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- The official site
- Social media webpages
- Support

You'll also get to see all the different trading pairs that are included in the exchange's list, from just one place.

Learn Where to Purchase Any Cryptocurrency: In case you have discovered a new crypto coin, but have no idea where to purchase it. If yes, then you can turn to CoinMarketCap. To do this, you need to click the market button, and you will find all the trading pairs and exchanges. In addition to this, you can also check the prices, as well as pick the best ones for yourself.

Avoid Getting Misled: The world of cryptocurrency is plagued with fake websites and phishing scams, as well as fake wallets and exchanges, and investors may consider them to be real. This can land any investor into a great deal of trouble, and in all probabilities, your funds can get stolen when you transfer the crypto to that fake exchange. However, one of the biggest advantages of the CoinMarketCap platform is that it has neither been hacked by any hacker nor has it exposed the users to any fake links. Thus, it is a highly reliable source for gathering relevant information.

## CREATE YOUR WATCH LIST

The CoinMarketCap platform lets you set up your watch list without creating an account. This watch list allows you to list your preferred coins, allowing you to keep a track of their progress. Thus, instead of keeping a track of over 1000 coins, you can keep an eye on your watch list as well as those coins that are important for you.

To include a coin in your watch list, you need to visit the dashboard of the coin and press the “watch” star under the pricing information. After you have added a couple of coins, you are free to go back to your watch list without the need to log in.

With CoinMarketCap, you can also view the top gainers as well as the losers in the crypto market as far as price action is concerned. Apart from this, the platform also provides you with a tool for converting any cryptocurrency’s pricing. This way you can see the amount you have of one particular asset when compared to another asset, whether it is cryptocurrency or fiat.

## COINMARKETCAP API

If you are interested in backtesting a trading strategy and require historical data, or you need to put market data in the excel sheet to view the value of the portfolio, then you could use the CoinMarketCap API. The platform offers a considerable amount of documents that suggest how one can use the CoinMarketCap’s API, and you can use it for free. The API happens to be a highly sophisticated tool within the CoinMarketCap tutorial.

## WHY DOES COINMARKETCAP EXCLUDE THE MARKETS WITH ZERO FEES?

When zero fees are being charged at an exchange, the trader (or the bot) may trade back as well as forth, and generate ‘fake’ volume without any penalty. In such a scenario, it becomes difficult to exclude it from any calculations entirely.

## HOW CAN I PURCHASE CRYPTO?

CoinMarketCap reports regarding the activities of hundreds and thousands of crypto markets but doesn’t sell any crypto. The ideal way to look for the place to purchase cryptocurrency is by checking out the markets category. For instance, to search where to purchase Bitcoin, you can check the Bitcoin markets section.

## WHAT IS THE \* (SINGLE ASTERISKS) VISIBLE ON THE PRICING NUMBER?

When CoinMarketCap fails to verify the pricing for every exchange, or in case the pricing on an exchange varies excessively from that of the other exchanges, the company excludes them to provide a highly accurate aggregate pricing on the numbers visible on the website.

## CONCLUSION

To sum up, if you are searching for a highly informative crypto website that also features easy to access historical charts as well as up to date pricing, then CoinMarketCap is a good place to get started.

## HOW BUILDING CONTRACTORS CAN BENEFIT FROM THE PIF PLATFORM?



In this article, discover how the PIF platform is beneficial for building contractors. The existing property market has become highly risky, even as it is dealing with poor quality of listings, improper management, and transparency issues. However, PIF (Property Info File) intends to change the scenario for landlords, tenants, property managers, and even the building contractors.

### **BUILDING CONTRACTORS – EVERYTHING YOU NEED TO KNOW ABOUT THE PIF PLATFORM**

As far as the PIF or the Property Info File platform (is concerned, it is based on the hybrid blockchain that plans to transform, improve as well as streamline the entire process of property management permanently. Through the incorporation of blockchain into the platform, as well as the processes, PIF aims to establish a unique ecosystem which is quick and accurate, eventually making the homes, lives as well as the work environment of the landlords, tenants, as well as property managers much transparent, easy and simple. It plans to help all end users so that they can choose better, using their money and time (<https://www.platinumcryptoacademy.com/crypto-trading-education/uk-housing-crisis-affecting-landlords-in-2020-the-pif-solution/>). Thus, the hybrid blockchain system of PIF will not only revolutionize the manner in which the property managers, landlords, and building contractors manage their workflow but also help them to improve their functioning and systems. With the PIF platform, reporting any deformities, flaws, fixes, and support issues to the property administrator or proprietor, are simple and hassle-free. It also empowers proprietors or property supervisors to advance any work-related request using agreements to the PIF's checked, screened as well as confirmed dealers (situated close to the building/property), and fix the problem.

## **BACKGROUND**

With the growth & advancement in technology, every real estate agent is left with little choice but to shift to the web or the internet. While the leading real estate listings service providers offer a host of services, such as housing searches, property database, 3D home tour, VR tour, information related to purchase and tax history, etc, they still require verification as well as conformation via traditional processes, to ensure that every detail about the listed property is accurate. Usually, this verification process is carried out offline, but with the PIF platform, all this can be managed online. The Property Info File platform helps to manage the rented property, as well as retains and also updates a track and a trace of all the essential items, and services among other things. Put simply, the PIF platform offers an interactive and unique ecosystem to meet your property management needs.

## **BLOCKCHAIN AND PIF**

As far as Property Info File is concerned, the company believes that the blockchain system, when put together with the concept of smart contractors, is the key to resolving the long-term issues of the property rental industry. Given that blockchain is inherently a highly trusted system, it is ideal for the real estate industry, where transparency is a key issue, especially because people invest a huge amount of funds in their properties. One of the major benefits of blockchain technology is the distributed ledger system, which is capable of accommodating several records over a while. This keeps it tamperproof and also ensures that these records are easy to verify while maintaining user anonymity. The blockchain technology offers a system for securing as well as transferring funds, and supporting the highly complicated multi-party agreements, which are the driving force behind these fund transfers, and are done through smart contracts. Given that all the data remains intact in a distributed immutable data store implies that the users don't have to worry about their data being tampered with, whereas the payment flows could be Rent Payments, Application Process, Rewards, Global Expansion, Convenience, Security, Rental, Agreements, Utility bills, Review & Rating service provider, secure management of identity, thus improving the entire rental experience.

## **HOW PIF WILL HELP BUILDING CONTRACTORS?**

When it comes to the Property Info File Blockchain platform, it has the power to revolutionize the entire real estate industry, beginning with how one gets paid for offering property maintenance services. The rental segment offers a regular and excellent source of earning for building contractors, as they get to offer both small and regular maintenance work, and large as well as more profitable work. While the private rental segment does offer this opportunity to some extent, it is usually short-lived. Typically, the lettings company will use your services consistently for a few years, give you an ample amount of work, and keep you busier than what may have been. As a result, you may assume that you are on the winning side, but over time and gradually your invoice payments will get delayed, i.e. from a period of 30 days, it may stretch to 60 or even 90 days.

## TOP 4 PROBLEMS CONTRACTORS FACE IN THE PROPERTY INDUSTRY

The construction industry is one of the largest industry sectors in the world and is valued at around £8trn annually, thus making up approximately **13%** of total world output.

And according to the Office of National Statistics, the value of new construction works in Great Britain has risen to its highest level on record, standing at a massive **£109,387 million**.

It is believed that a key driver for this surge in growth comes from the private sector, which equates to approximately three-quarters of all new construction works.

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## TOP 4 PROBLEMS CONTRACTORS FACE

### MISSED APPOINTMENTS / TENANTS FAILING TO GIVE ACCESS

The Property Info File app provides work and sets appointments with tenants at the click of a simple button, and all the invoicing as well as quoting is carried out quickly and easily through the app.

### PAYMENT DELAYS

Payment delays will be a thing of the past This is where the PIF platform can work wonders for the building contractors. For minor jobs like changing the tap, toilet unblocking, fuse board checking, etc., 1-2 hour call out work payments shall be taken in advance and upfront and kept in the PIF independent escrow account. This implies that once the job is done, and building contractors provide photographic evidence of the work and also sign off the job after the landlord's satisfaction, the payment shall be instantly made into the account of the building contractor.

### LARGE ADMINISTRATIVE FEES

Letting agents taking large "admin fee" from invoice Typically, the lettings company will use your services consistently for a few years, give you an ample amount of work, and keep you busier than what may have been. As a result, you may assume that you are on the winning side, but over time and gradually your invoice payments will get delayed, i.e. from a period of 30 days, it may stretch to 60 or even 90 days, as well as delayed payments often large administrative fees will be added meaning margins may get squeezed on the work you are doing.

### NON-PAYMENT BY AGENT OR LANDLORD

Also, all the completed photographic and signed off evidence is carried out smoothly and quickly, whereas all the purchasing of materials can also be done through the PIF app at a special discount. Most importantly, all your invoices will get paid within 24 hours through the app. PIF can also take care of the company accounts of the building contractors, and ensure that they are best positioned for customer service, tax returns, advertising, sales, etc. To sum up, all this can be done in a 100% secure and safe manner through the PIF platform and blockchain system.

This means that you will be spending much of your time listening to excuses like the tenants haven't been paying on time, or are paying late or that the landlord went overseas, and is difficult to connect to, and a host of other excuses. So, instead of getting paid on time, your pricing gets pushed down further, whereas the administration fee that these companies take for offering you the job keeps increasing. On the other hand, the credit that you extend to them keeps getting larger with every passing day, and they eventually drop you while still having to pay your money. As a result, your chances of recovering that amount, even when you approach a court is from less to none because what they did not tell you from the beginning is that the contract was not with their company but the landlord. Thus, as an intermediary and a 3rd party, they are not liable to pay you any amount that the landlord had to pay. Besides, they will also not hand over any of the personal information about the landlord to you so that you could chase them for your money, owing to the data prevention rules & regulations that stop them from sharing any such information. This means the only option left with you would be to drag the agent through expensive and lengthy court action for disclosing the details, and by that time you will already have ruined yourself financially. This will eventually leave you with no other option but to completely write off and vow not to work with the lettings company or even the landlords again. This is a common occurrence in the real estate space, and there's nothing that one can do to avoid it. During this entire process, these properties are required to be duly maintained as per the law, and the people who suffer are the tradesmen and the tenant. Even though this sector offers a high potential for earning, these corrupt practices have earned a bad reputation for the entire property lettings segment,

especially in the eyes of the building contractors, and they continue to struggle to find good tradesmen. This is where the PIF platform can work wonders for the building contractors. For minor jobs like changing the tap, toilet unblocking, fuse board checking, etc., 1-2 hour call out work payments shall be taken in advance and upfront and kept in the PIF independent escrow account. This implies that once the job is done, and building contractors provide photographic evidence of the work and also sign off the job after the landlord's satisfaction, the payment shall be instantly made into the account of the building contractor. In case of any dispute or if something does not go as planned, an independent dispute and arbitration service will be provided. Thus work is provided through the Property Info File app as per the postal code as well as proximity, which means building contractors can reduce their time required to travel down and work closer to their homes. Besides, appointments with tenants are arranged at the click of a simple button, and all the invoicing as well as quoting is carried out quickly and easily through the app. Also, all the completed photographic and signed off evidence is carried out smoothly and quickly, whereas all the purchasing of materials can also be done through the PIF app at a special discount. Most importantly, all your invoices will get paid within 24 hours through the app. PIF can also take care of the company accounts of the building contractors, and ensure that they are best positioned for customer service, tax returns, advertising, sales, etc. To sum up, all this can be done in a 100% secure and safe manner through the PIF platform and blockchain system.

## CONCLUSION

To sum up, it won't be incorrect to say that the PIF app and platform (<http://www.propertyinfofile.com/>) is ideal for resolving the many problems being faced by building contractors today. The PIF system has been innovatively designed to ensure uninterrupted and effective communication among the parties who are involved in the property leasing and rental ecosystem. Besides, the landlords and the tenants will have direct access to qualified and reputed building contractors, as well as tradesmen. Put simply, the PIF platform will ensure complete transparency, compliance as well as traceability, thus ensuring that all the parties involved in the ecosystem get an honest and fair deal.



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