

CRYPTONAIRE WEEKLY

CRYPTO INVESTMENT JOURNAL

107th
EDITION

**CRISIS FEARS RISE AS GLOBAL DEBT HITS A
RECORD \$250 TRILLION**

**CHINA'S ZHEJIANG PROCESSES
\$6B VIA DLT MEDICAL
BILLING PLATFORM**

**POWERHOUSE SUPERMARKET GROUP
PARTNERS WITH NESTLÉ AND IBM,
BRINGING BLOCKCHAIN FOOD
TRACKING TO MILLIONS**

**US SEC TO REVIEW BITCOIN ETF
REJECTION, STRATEGIST SAYS \$150K
BTC PRICE REQUIRED FOR APPROVAL**

**PROTESTS IN HONG KONG, IRAN
AND LEBANON WORSEN: POSSIBLE
IMPACT ON BITCOIN'S PRICE?**

**SMART TRADE COIN:
THE LARGEST DECENTRALIZED
CRYPTO TRAINING COMMUNITY**



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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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Featuring in this weeks Edition:

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WEEKLY CRYPTOCURRENCY MARKET ANALYSIS

Hello crypto traders welcome to this week's 107th edition of Cryptonaire Weekly. The overall cryptocurrency Market Cap stands at \$225 Billion. We have seen a \$15 Billion decrease in the Market Cap since the last week. Bitcoin price currently around \$8,220 and ether price is currently at \$178. The current market cap for bitcoin is \$149 Billion and for altcoins the current market cap is \$76 Billion.

The world is drowning under a huge debt pile, which continues to rise at a staggering pace. The Institute of International Finance reported that the global debt will hit \$255 trillion by the end of this year. This is an unsustainable situation, which will culminate in a financial crisis that will shake the belief in fiat currencies and the current financial system. People are likely to turn to Bitcoin and other cryptocurrencies as they are decentralised and cannot be manipulated.

Bitcoin, which was only limited to the tech-savvy a few years back is fast joining the mainstream. The number of Bitcoin ATMs installed across the world has topped the 6,000 mark. However, the distribution is not uniform, with about three-quarters of the machines installed in North America and only 2% is in Asia. Remaining 20% are installed in Europe. This shows the massive scope for growth in the future. Fundstrat's Tom Lee believes that "cryptocurrencies are network value assets, meaning the more people hold the asset, the greater the value." According to him, currently, about half a million people own and use Bitcoin. If the number doubles, the price of Bitcoin will quadruple. Therefore, he expects Bitcoin to easily reach \$25,000 in valuation.





















Though the long-term targets are attractive, the price action in the short-term looks uncertain. Most major cryptocurrencies have turned down and are threatening to break below their strong support levels.

Percentage of Total Market Capitalization (Dominance)

Bitcoin	65.84%
Ethereum	8.55%
XRP	4.88%
Bitcoin Cash	2.07%
Tether	1.76%
Litecoin	1.62%
EOS	1.37%
Binance Coin	1.34%
Bitcoin SV	0.96%
Stellar	0.62%
Others	10.99%

TOP 10 COINS

Top 10 Coins by Total Market Capitalisation

#	Name	Market Cap	Price	Volume (24h)	Circulating Supply	Change (24h)	Price Grap
1	 Bitcoin	\$149,060,040,647	\$8,255.56	\$22,224,207,405	18,055,712 BTC	-3.43%	
2	 Ethereum	\$19,442,989,161	\$179.02	\$7,888,681,486	108,609,324 ETH	-3.22%	
3	 XRP	\$10,956,116,099	\$0.253029	\$1,447,144,003	43,299,885,509 XRP *	-3.74%	
4	 Bitcoin Cash	\$4,475,380,662	\$246.97	\$2,134,225,640	18,121,038 BCH	-7.42%	
5	 Tether	\$4,159,836,032	\$1.01	\$24,756,704,160	4,108,044,456 USDT *	0.24%	
6	 Litecoin	\$3,610,765,608	\$56.67	\$3,135,402,638	63,711,508 LTC	-4.69%	
7	 EOS	\$3,003,535,402	\$3.19	\$2,400,118,918	940,790,093 EOS *	-6.74%	
8	 Binance Coin	\$2,977,884,994	\$19.15	\$228,053,800	155,536,713 BNB *	-4.49%	
9	 Bitcoin SV	\$2,051,770,744	\$113.56	\$486,537,104	18,068,415 BSV	-8.12%	
10	 Stellar	\$1,343,368,696	\$0.066985	\$253,217,043	20,054,779,554 XLM *	-6.44%	

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Top 10 Coins by Percentage Gain (Past 7 Days)

#	Name	Symbol	Volume (24h)	Price	% 7d
1	 Fusion	FSN	\$9,241,427	\$1.67	388.47%
2	 GameCredits	GAME	\$1,961,533	\$0.074955	348.67%
3	 adToken	ADT	\$594,736	\$0.011579	297.07%
4	 BABB	BAX	\$251,297	\$0.000288	263.61%
5	 Silent Notary	SNTR	\$107,542	\$0.000005	195.65%
6	 Cortex	CTXC	\$7,247,496	\$0.155877	107.98%
7	 THORChain	RUNE	\$342,061	\$0.071002	84.38%
8	 DOS Network	DOS	\$241,620	\$0.004907	81.75%
9	 Ampleforth	AMPL	\$187,461	\$1.08	76.15%
10	 ZClassic	ZCL	\$85,787	\$0.409863	75.97%

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
 Anchor	ANCT	10 days ago	\$8,145,895	\$0.790654	10,302,724 *	\$69,542	-0.26%
 Kava	KAVA	25 days ago	\$7,340,901	\$1.18	6,234,036 *	\$15,335,461	4.84%
 EURBASE	EBASE	29 days ago	\$3,112,406	\$1.08	2,869,434 *	\$16,829	-1.33%
 INLOCK	ILK	18 days ago	\$2,954,149	\$0.002720	1,086,251,146 *	\$36,874	-0.74%
 ebakus	EBK	10 days ago	\$737,960	\$0.008173	90,294,066 *	\$73,413	-5.14%
 Project WITH	WIKEN	10 days ago	\$425,387	\$0.001734	245,373,865 *	\$783,766	5.08%
 Safex Cash	SFX	15 days ago	\$238,330	\$0.008443	28,228,172	\$11	-22.51%
 MargiX	MGX	10 days ago	\$213,241	\$0.006269	34,015,380 *	\$634,071	-3.45%
 Swapcoinz	SPAZ	19 days ago	\$71,487.11	\$0.013669	5,230,032 *	\$8,692	-7.85%
 ESCX Token	ESCX	25 days ago	\$15,318.18	\$0.000158	97,241,686 *	\$145	-27.93%

CRYPTO TRADE OPPORTUNITIES

BITCOIN - BTC/USD



Bitcoin has been losing ground in the past few days. The price has broken below both the moving averages and has re-entered the descending channel. This is a negative sign as it indicates that the breakout of the channel was a bull trap.

The cryptocurrency has support at \$7,701-\$7,427 zone. A breakdown of this zone will be a huge negative as it will drag the price to \$5,600 level. The moving averages are on the verge of a bearish crossover and the RSI has dipped into the negative territory, which shows that bears are in command.

Our negative view will be invalidated if the price reverses direction from the current levels and rises above the overhead resistance of \$9,071. Such a move will indicate buying on dips closer to the support levels. For now, the traders can keep the stop loss on the long positions at \$7,295.

ETHEREUM - ETH/USD

COINBASE:ETHUSD, 1D 176.03 ▼ -1.82 (-1.02%) O:177.80 H:178.14 L:175.59 C:176.03



Compared to other top cryptocurrencies, Ether has been relatively stable. It has not given up much ground, which is a positive sign. This shows that the bulls are not panicking and getting out of their positions in a hurry.

The price remains stuck in the \$200 to \$163.57 range. Both moving averages are flat and the RSI has dipped into the negative territory. This shows that the price might dip to the bottom of the range in the short-term. However, as the support of the range has held on three previous occasions, we anticipate it to hold this time too.

If the price bounces off \$163.57, the cryptocurrency might extend its stay inside the range. We will watch the price action at the support and might suggest long positions on a strong rebound off it. Contrary to our assumption, if the altcoin plummets below \$163.57-\$152.11 support zone, the down-trend will resume. Alternatively, if the price turns around and breaks out of \$200, the traders can initiate long positions as suggested in our previous analysis.



RIPPLE - XRP/USD



XRP has been consistently falling for the past few days. The moving averages have completed a bearish crossover and the RSI has dipped close to the oversold zone, which shows that the bears are firmly in the driver's seat.

The immediate support is at \$0.23650, below which a retest of \$0.21262 is possible. If this level also cracks, the downtrend will resume. Therefore, traders can keep the stop loss on the long positions at \$0.23.

However, if the bulls defend the support at \$0.23650, the cryptocurrency might remain range-bound for a few more days. It will pick up momentum after it scales above the overhead resistance of \$0.31533.



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BITCOIN CASH - BCH/USD

COINBASE:BCHUSD, 1D 243.52 ▼ -2.36 (-0.96%) O:245.75 H:247.89 L:243.19 C:243.52



The failure of the bulls to propel the price above the overhead resistance of \$308.21 attracted selling. A break below the 20-day EMA started the down move, which picked up momentum on a break below \$255.06. The sharp dip on November 18 triggered our stop loss suggested in the previous analysis.

The 20-day EMA has started to turn down and the RSI has dipped into the negative zone, which shows that bears are in command. If the price sustains below \$242, it can dip to the next support at \$201.66.

Conversely, if the bulls defend the support at \$242, another attempt to push Bitcoin Cash towards the overhead resistance of \$308.21 is likely. We will wait for the price to form a new buy setup before proposing a trade in it once again.

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LITECOIN - LTC/USD

COINBASE:LTCUSD, 1D 55.80 ▲ +0.08 (+0.14%) O:55.72 H:56.16 L:55.43 C:55.80



Litecoin has broken below the moving averages, which is a bearish sign. It shows a lack of buyers at higher levels. The cryptocurrency can now gradually dip to the \$50.25-\$47.22 support zone. A breakdown of this zone will be a huge negative as it will resume the downtrend. Therefore, we suggest traders keep the stop loss at \$47.

Conversely, if the bulls defend the support zone, the altcoin will extend its stay inside the \$61.75-\$50.25 range. The flattish moving averages also point to a consolidation in the short-term. The cryptocurrency will pick up momentum on a breakout of \$61.75-\$66.19 resistance zone. Above this zone, a move to \$80.26 is possible.



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ADVANCEMENTS IN THE CRYPTOCURRENCY WORLD

Crypto Investors Favored Hillary in 2016, But Crypto Whales Voted Trump



- Crypto investors supported Hillary Clinton over Donald Trump by a wide margin in the 2016 election.
- But those who supported Trump have invested significantly more of their savings in cryptocurrency.
- Libertarian Gary Johnson was almost as unpopular with crypto investors as the general population.

A recent survey of the political affiliations among cryptocurrency investors found that crypto owners voted for Hillary Clinton over Donald Trump by a wide margin in the 2016 election. 46% of survey respondents said they voted for Hillary in 2016.

President Trump trailed far behind his Democratic rival in the survey, with 34% reporting they voted for the president. The actual popular vote percentages for Hillary and Trump were 48% and 46% respectively.

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Powerhouse Supermarket Group Partners With Nestlé and IBM, Bringing Blockchain Food Tracking to Millions



Swiss multinational food and drink conglomerate Nestlé and giant French retailer Carrefour will use blockchain technology to track their Guigoz Bio 2 and 3 infant milk products “from dairy to shelf.” Consumers will be able to access all information by scanning the QR code with their smartphone.

According to a company release,

“[Blockchain, a] major technological advance is expected to boost consumer confidence by providing transparency on product checks and origins and is now available for all GUIGOZ® Bio 2 and 3 packaging across sales channels.”

Nestlé will share production data for Guigoz Bio 2 and 3, produced by Laboratoires Guigoz and sold in France.

Carrefour will provide its expertise in consumer-focused blockchain development. The supermarket chain has over 5,600 stores in France, including convenience stores, as well as e-commerce and express delivery through mobile apps to service over three million customers daily.

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LocalBitcoins Opens For Business In Finland After Registering As A Virtual Currency Provider



LocalBitcoins gains Finnish Financial Service Authority (FIN-FSA) license as a certified virtual currency provider that allows the peer-to-peer exchange to run its business in the country legally.

To acquire the license, LocalBitcoins had to make changes to its identification and verification procedures in order to set KYC/AML compliance to standard with the Finnish regulations.

The Finnish regulators also checked on the institutions ability to safeguard their clients' digital assets as well as the overall performance of the top management at the firm. Despite the challenges, the CEO of LocalBitcoins, Sebastian Sonntag, is ecstatic on the Finnish market potential in P2P Bitcoin trading. Speaking on the announcement of their license, he said,

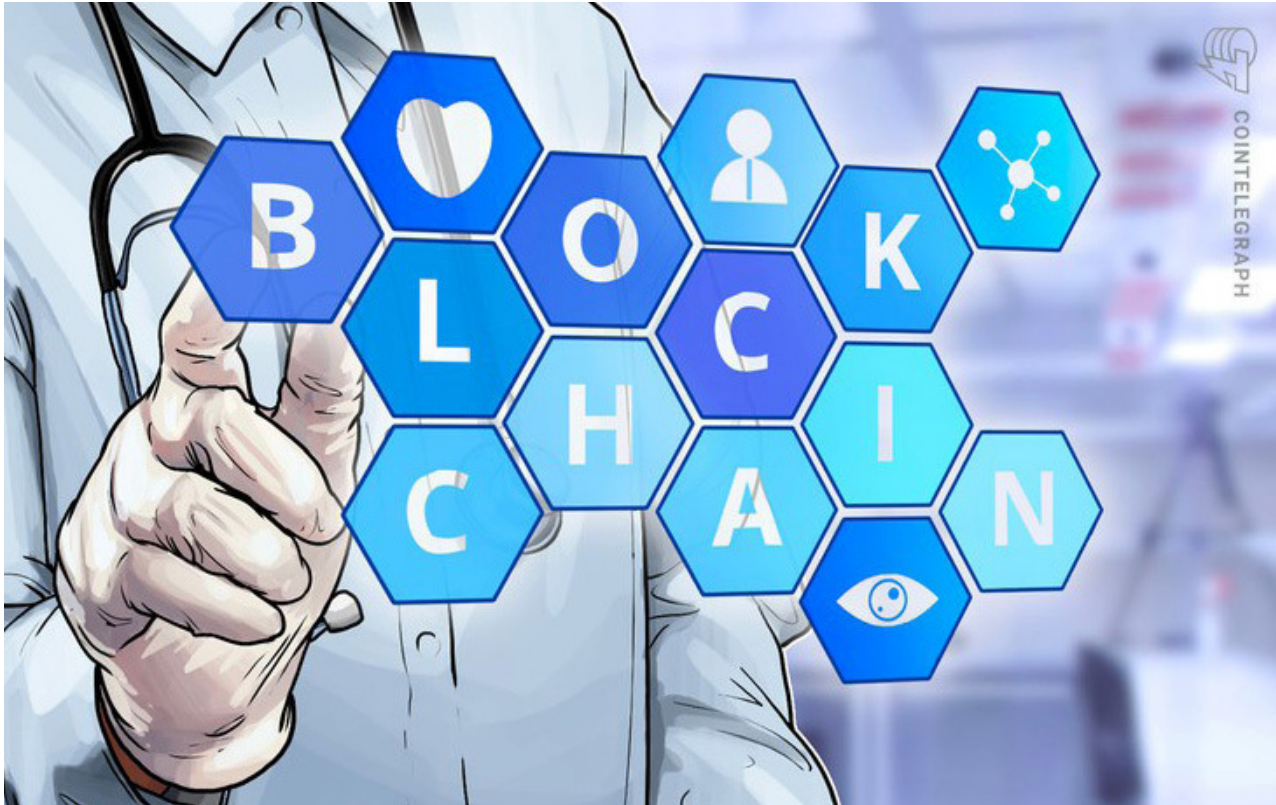
"Finland is a well-functioning society, which holds trust and confidence at high levels. At the same time, the controls in the financial sector are of particularly high quality and the position of the clients is well protected."

Verification and identification changes on LocalBitcoins

Ever since the company started its explosive expansion globally, it has taken measures to appease and be in line with the regulators of many federations and governments including the latest KYC/AML requirements to high Tier traders on the platform

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China's Zhejiang Processes \$6B via DLT Medical Billing Platform



China's Zhejiang province has processed nearly \$6 billion via a blockchain medical billing platform using Ant Financial's blockchain technology, Chinese publication QNSB reports on Nov. 18. Successfully piloted in 2018, the blockchain-enabled platform allows citizens to make doctor's appointments, get prescriptions as well as pay, record and store their medical bills online.

At a local blockchain event on Nov. 18, the Zhejiang Provincial Department of Finance announced that the platform had 480 medical institutions across the province as of Oct. 28. The officials said that the platform processed 41.7 billion Chinese yuan (\$5.9 billion) as of October.

The platform is reportedly based on Ant blockchain, a technology developed by Alibaba subsidiary Ant Financial.

Platform accelerated insurance payouts by 96 times

The platform was designed to reduce the time needed for the issuance and verification of medical documents and has reportedly sped up insurance payouts by 96 times. According to the report, the platform has cut down the insurance claims procedures from 12 days to three hours so far.

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- How to create a Digital IRA in 3 easy steps

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Visa R&D Arm Develops a Blockchain System That Could Replace Financial Data Aggregators



The Takeaway

- The research arm of payment card giant Visa has published a paper describing the development of LucidiTEE, a blockchain system for orchestrating sensitive data among multiple parties.
- For example, the paper outlines a system that would allow banks and fintech applications to share data without relying on intermediary data aggregators.
- While Europe has relied on legislation like GDPR to set standards for securely sharing customer data, US banks had to develop agreements with data aggregators.

Visa, the world's largest card payment network, has been quietly developing a blockchain system that could upend how banks transfer customer transaction data to consumer financial applications like Mint and Credit Karma.

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Protests In Hong Kong, Iran and Lebanon Worsen: Possible Impact On Bitcoin's Price?



After months of protests in Hong Kong, politicians have reportedly decided to shut down a bank account related to the anti-extradition law movement. Additionally, a bank in Iran was recently set on fire, and people in Lebanon still have trouble accessing their savings. With protests raging around the globe, one wonders what kind of impact it will have on Bitcoin's price.

HSBC Bans Bank Account Supporting Protests

Earlier this year, China proposed a new bill that would allow Hong Kong citizens to be extradited to the mainland. It sparked a wave of protests, and the law was finally placed "on hold." However, demonstrations continue and are receiving serious support from different crowdfunding groups.

Retaliation for the protests didn't take long, and local news reports that HSBC bank has banned a corporate account in their system which is allegedly related to the protests. According to undisclosed sources, the bank has linked transactions to this account with crowdfunding activities associated with the demonstrations. As such, it has terminated the account, giving a 30-days notice set to expire this week. As per the notification, the actual use of the account didn't match its originally stated purpose when it was first opened.

The protests in Hong Kong may have started against the extradition bill, but they have since escalated and are now touching upon a pressing issue in the country – surveillance and the lack of privacy. People have avoided using their prepaid e-payment cards because they felt they were monitored. Consequently, 10% of all ATMs in Hong Kong were destroyed in a single weekend, and another 5% were out of cash.

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Paraguay planning major cryptocurrency legislation overhaul



One of the world's top crypto law firms, Gresham International, announced this week that it submitted a proposal to begin working with the government of Paraguay on a raft of new cryptocurrency legislation.

In an exclusive provided to CryptoSlate, Gresham International Managing Associate Cal Evans said the proposal was made after the government had requested detailed information around the deployment of both cryptocurrency and blockchain opportunities. The focus was on laws that the government could implement rapidly for both long and short term maximum impact.

The proposal would see Gresham International working with the domestic government to assist them to create laws that would meet the needs of both the country and the cryptocurrency community. Something they have done before in other jurisdictions such as Labuan with the creation of new Security Token laws. Evans further elaborated:

"The government is very serious about introducing new cryptocurrency legislation which will make them a regional leader."

During Evans' top-level discussions with the government, it was understood that the country is now looking at cryptocurrency as a long term opportunity for both their citizens and foreign companies doing business in the country, although it is made clear that the country has no plans to develop its own domestic digital currency at this time.

[Read more...](#)

ProtonMail Reveals It's Been 'HODLing' its Bitcoin Payments for Years



Swiss-based email service, ProtonMail, has revealed on Nov. 16 that it hasn't cashed in any of the Bitcoin (BTC) it has accepted as payment for its premium service in years.

The tweet was in response to a customer who complained that he felt guilty for spending Bitcoin on a ProtonMail invoice instead of holding or "hodling" it for the long-term.

'No worries, we will HODL for you'

The exchange came about following a tweet from the CCO of digital gift card retailer BitRefill, urging Bitcoiners, "Please do not 'put your Bitcoin to work.'"

This prompted one follower to reply that they had *"paid my ProtonMail invoice with BTC I'm feeling secure and HODL guilty all at once."*

In an attempt to soothe the customer's HODL guilt, ProtonMail responded that it would hold the Bitcoin on the customer's behalf, noting that it actually doesn't sell the BTC and "haven't for years."

[Read more...](#)

Crisis Fears Rise as Global Debt Hits a Record \$250 Trillion



The world's total liabilities continue to grow rapidly as a new report reveals global debt is now over a record \$250 trillion. For many investors and market watchers this raises the specter of another potential major economic crisis triggered by a collapse of the global financial system. Despite this, the central bankers who are causing the situation with historically low interest rates remain complacent, with the head of the Fed saying the situation is “pretty sustainable.”

World's Total Debt Sets New Record

The Institute of International Finance, an association of financial institutions created after the debt crisis of the early 1980s to help the industry with risks management, has recently released a worrying new report. It shows that the world's total debt surged by \$7.5 trillion in the first half 2019, hitting a new record of \$250.9 trillion at the end of the period.

The report explains that China and the U.S. accounted for over 60% of the increase. Additionally, emerging market debt also hit a new record of \$71.4 trillion, equal to 220% of GDP. And with this rapid pace not cooling off global debt is expected to surpass \$255 trillion by the end of this year. “With no sign of a slowdown, we expect the global debt load to exceed \$255 trillion in 2019 — largely driven by the U.S. and China,” the researchers warned.

[Read more...](#)

US SEC to Review Bitcoin ETF Rejection, Strategist Says \$150K BTC Price Required for Approval



The U.S. Securities and Exchange Commission will revisit its rejection of a Bitcoin exchange-traded fund (ETF) proposal. The SEC rejected the most recent proposal from Bitwise ETF and NYSE Arca on October 9th, citing concerns about market manipulation and risks to investors.

The Commission's latest efforts to revisit their decision appear to be their own. The five commissioners issued a notice dated today in the Federal Register, following the October order to reject.

The review process once again opens the proposal to public comments about the Bitwise Bitcoin ETF.

"Accordingly, it is ordered, pursuant to Commission Rule of Practice 431, that by December 18, 2019, any party or other person may file a statement in support of, or in opposition to, the action made pursuant to delegated authority.

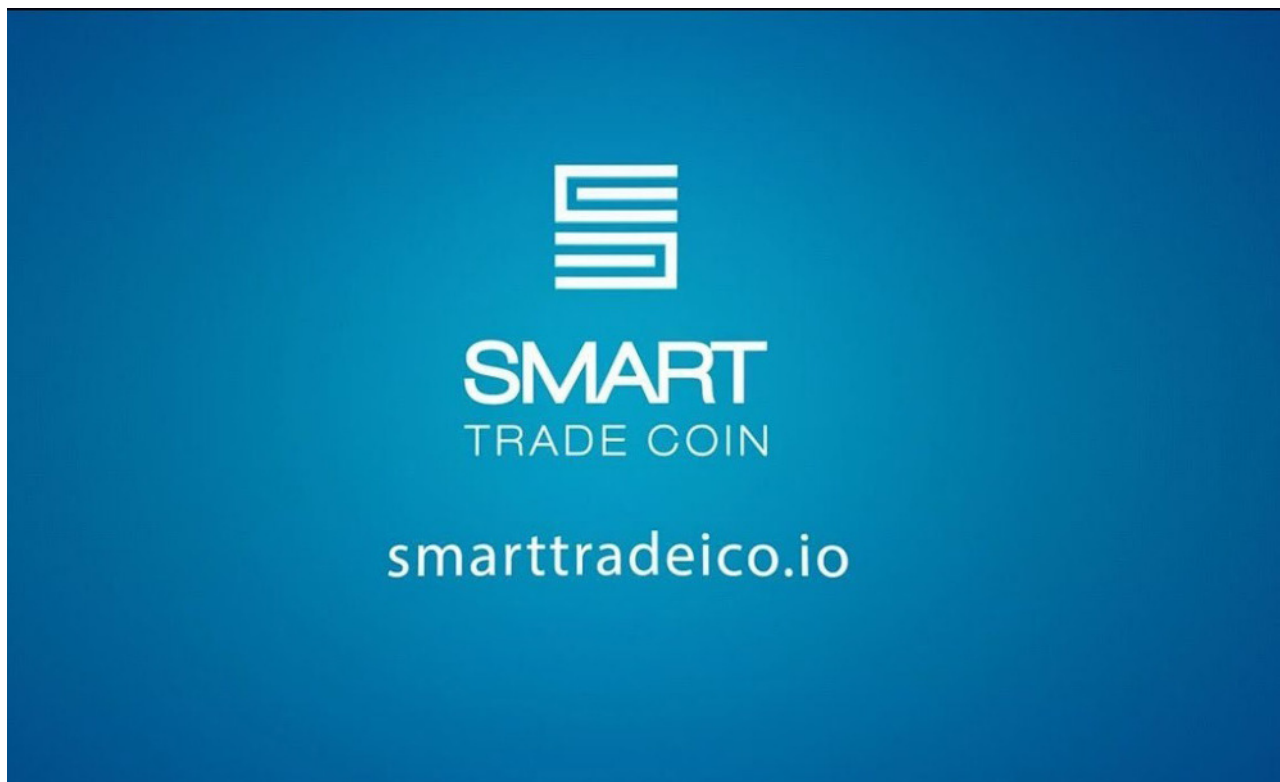
It is further ordered that the order disapproving proposed rule change SR-NYSEArca-2019-01 shall remain in effect pending the Commission's review."

The SEC has yet to approve a Bitcoin ETF.

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PLATINUM PROJECT INFORMATION

SMART TRADE COIN



Project Details:

Nowadays, despite impressive profits, trading in cryptographic currencies on financial markets is becoming more and more challenging. The only way to be successful in this area is to have a powerful information tool that will enable you to trade several orders of magnitude more effectively. Our team has created and is ready to launch the revolutionary SMART TRADE COIN SOFTWARE. The profitability of arbitrage transactions made using it has been confirmed by independent live-testing. We will direct the entire potential of SMART TRADE COIN WORLD to building the largest decentralized crypto training community capable of directly influencing major exchanges.

Official Video: https://youtu.be/q6oQTHwReb0?list=PLdlADmtOqSwAaOunlOXEgE_Gv9-CISmqC



Primary features:



The fiat gateway

SMART TRADE COIN works with four official bank connections to make sure that you have your crypto in less than 3 working days.



Influence

Great influence on the exchanges will enable you to change your trading conditions in a favorable way.



One account

All exchanges and all your assets in ONE account.



Proof of concept

Results of profit generation in arbitrage options are confirmed by independent live-testing.

As seen on:



EXCHANGES - That we are contacting:



More Information:

Type: TRADE

Token Name: Utility

IEO Launchpad: Latoken Launchpad

Category: Trading

KYC of investors: Yes

Goal of funding (Soft cap): 3 000 000 USD

Goal of funding (Hard cap): 99 000 000 USD

Tokens for sale: 7 200 000 000 TRADE

Token price: 1 TRADE = 0.045 USD

Minimum purchase: 10.00 USD

Have working prototype: Yes

White paper: Open

Currencies: USD, ETH, BTC

Platform: Ethereum

Token type: ERC20

Location: St. Vincent and the grenadines

Website: <https://smarttradeico.io>

Twitter: <https://twitter.com/smarttradecoin>

Facebook: <https://www.facebook.com/SmartTradeCoin/>


YouTube: <https://www.youtube.com/channel/UCMBYuH8s8YdtA4WkVGidJ-Q/videos>

Telegram: <https://t.me/joinchat/EoatRErSMNX0dmZML7aF8g>

Bitcoin talk: <https://bitcointalk.org/index.php?topic=5059459.0>

SKYPE: <https://simbcoin.net/team>

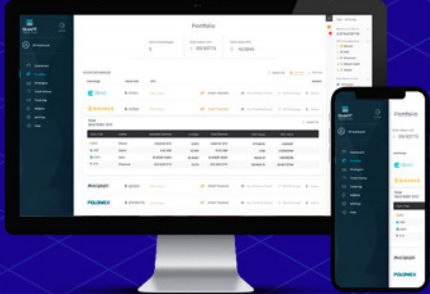
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INVESTING IN CRYPTOCURRENCIES – BITCOIN, MINING AND WALLETS



Hi Platinum Crypto Followers,

Many crypto Investors/Traders are struggling to explain the sudden plunge in digital assets this week. The market volatility has always been an attractive quality.

Bitcoin is holding above the \$8,000 level, currently sitting above \$8472 with a market cap of over 152 billion and a market dominance of 68.3%. A breach below would test its 200-day moving average support, which sits around \$7,000

As well as market volatility, there are other areas which are of high importance for cryptocurrency investing. Good online security, background research, market understand and the ability to review and to be objective with any opportunity



INVESTING ON CRYPTOCURRENCIES

A Cryptocurrency (or Cryptocurrency) is a digital currency designed to work as a medium of exchange that uses strong cryptography to secure financial transactions, control the creation of additional units, and verify the transfer of digital assets. It is highly secured software that employs the use of encrypted algorithms and cryptography techniques such as elliptical curve encryption, public-private key and hashing functions hence the term "Crypto."

Cryptocurrencies are systems that allow for the secure payments of online transactions that are denominated in terms of a virtual "token," representing ledger entries internal to the system itself (a Blockchain).

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BITCOIN-THE FIRST CRYPTOCURRENCY

Bitcoin made its debut in January 2009 having been released by an individual or group under the pseudonym Satoshi Nakamoto.

Nakamoto released the bitcoin software as open-source code. It became a significant success with 17.53 million bitcoins in circulation. Bitcoins' success has spawned over 4000 Cryptocurrencies, "Altcoins" (Ethereum, Litecoins, Namecoin, etc.), with an aggregate market value of over \$120 billion. Bitcoin currently represents 50% of the total amount. The future of Cryptocurrency looks good as more countries (the United States, Canada and parts of European Union) continue to adopt it.

Bitcoin is a peer-to-peer payment system meaning it has no physical existence. As such, it offers a convenient way to conduct cross-border transactions with no exchange fee incurred. It allows its users to remain anonymous and hides one's personal information.

HOW DOES CRYPTOCURRENCY WORK?

Bitcoin made its debut in January 2009 having been released by an individual or group under the pseudonym Satoshi Nakamoto.

Cryptocurrency is the equivalent of using PayPal or a Credit Card, except the numbers on the screen represent Cryptocurrency instead of fiat currency like a dollar. Transactions are mainly carried out through exchanges, unlike financial institutions (e.g. Central Banks) and the stock market. Since Cryptocurrencies are governed through Blockchain technology instead of a single entity, every user is ultimately responsible for their Blockchain-based assets unless they pass through a decentralized system such as an exchange for example.

For one user to make a cryptocurrency transaction to another user, they need wallets. A wallet signifies that a specific person owns the cryptocurrency, but NO cryptocurrency is stored in the wallet, it is stored on the blockchain instead. The person creating the transaction uses the wallet software to transfer balances from one account (a public key) to another. To send funds, knowledge of a password (a private key) associated with the account is needed.

HOW BITCOIN TRANSACTIONS WORK (PROOF OF WORK)

Transactions made between peers are encrypted and then broadcast to the Cryptocurrency network and queued up to be added to the public ledger. Transactions are then recorded on the public ledger via a process called “mining.”

All users of a given Cryptocurrency have access to the ledger if they choose to access it, for example by downloading and running a copy of the software called a “full node” wallet. The transaction amounts are public, but who sent the transaction is encrypted (transactions are pseudo-anonymous).

Each transaction leads back to a unique set of keys. Whoever owns a set of keys, owns the amount of Cryptocurrency associated with those keys (just like whoever owns a bank account owns the money in it).

Many transactions are added to a ledger at once. These “blocks” of transactions are added sequentially by miners. That is why the accounting and the technology behind it are called “Blockchain.” It is a “chain” of “blocks” of transactions.

What Is Cryptocurrency Mining?

People who are running software and hardware aimed at confirming transactions to the digital ledger are Cryptocurrency miners. Solving cryptographic puzzles (via software) to add transactions to the ledger (the Blockchain) in the hope of getting coins as a reward is Cryptocurrency mining.

When a Cryptocurrency (Virtual currency) transaction is made, that transaction is sent out to all users hosting a copy of the Blockchain. These miners then try to solve a cryptographic puzzle (using the software) which lets them add a “block” of transactions to the ledger. Whoever solves the puzzle first gets a few “newly mined” coins as a reward (they also get transaction fees paid by those who created the transactions). Sometimes miners pool computing power and share the new coins. The algorithm relies on consensus.

If the majority of users trying to solve the puzzle all submit the same transaction data, then it confirms that the transactions are correct. Further, the security of the Blockchain relies on cryptography. Each block is connected to the data in the last block via one-way cryptographic codes called hashes which are designed to make tampering with the Blockchain very difficult. Offering new coins as rewards, the difficulty of cracking the cryptographic puzzles, and the amount of effort it would take to add incorrect data to the Blockchain by faking consensus or tampering with the Blockchain helps to ensure against Crypto crime.

How To Trade Cryptocurrency

Trading Bitcoin or Altcoin's is not different and can be more straightforward as obtaining other currency. The portals which connect our world to the crypto-worlds are called "exchanges." There are a lot of exchanges out there; however, before you choose to invest in one, there are certain things you need to lookout.

Validity: Before you even do anything, first make sure that the exchange is available in your area. There are many different exchanges globally that provide the best exchange platforms to its clients. Exchanges like Coinbase, for example, are not available in some part of Asia.

Reputation: Next thing that you need to check is the reputation of the exchange. Are people happy with their services? Has it been hacked recently? How secure is it? Have people complained about it? Social networks such as Twitter and Reddit are excellent sources for checking this.

Exchange Rates: Make sure you are familiar with the exchange rates. Different exchanges have their exchange rates which may vary. Detailed research on the exchange provides a basis to starters and even pro crypto traders.

Safety: Please always choose exchanges which need some ID verification from you. Even though they may take time, they are easily a lot safer and secure than anonymous exchanges. It is your hard-earned money, and so you must consider that extra step to keep it safe.

Creating an account: After finding a suitable exchange platform hit the sign up button and follow the prompts. This is done through KYC by providing your personal information and residence for clarity. Sign in your credentials and follow the security guideline to protect your wallet. These wallets will help in your day-to-day transactions. Below are the available wallet and security of such a wallet.

CRYPTO-WALLETS

Cold wallet: Unlike the hot wallet, the cold wallet stores the coins offline. This implies that the hackers do not have the internet connection to the wallet or private keys and cannot break-in.

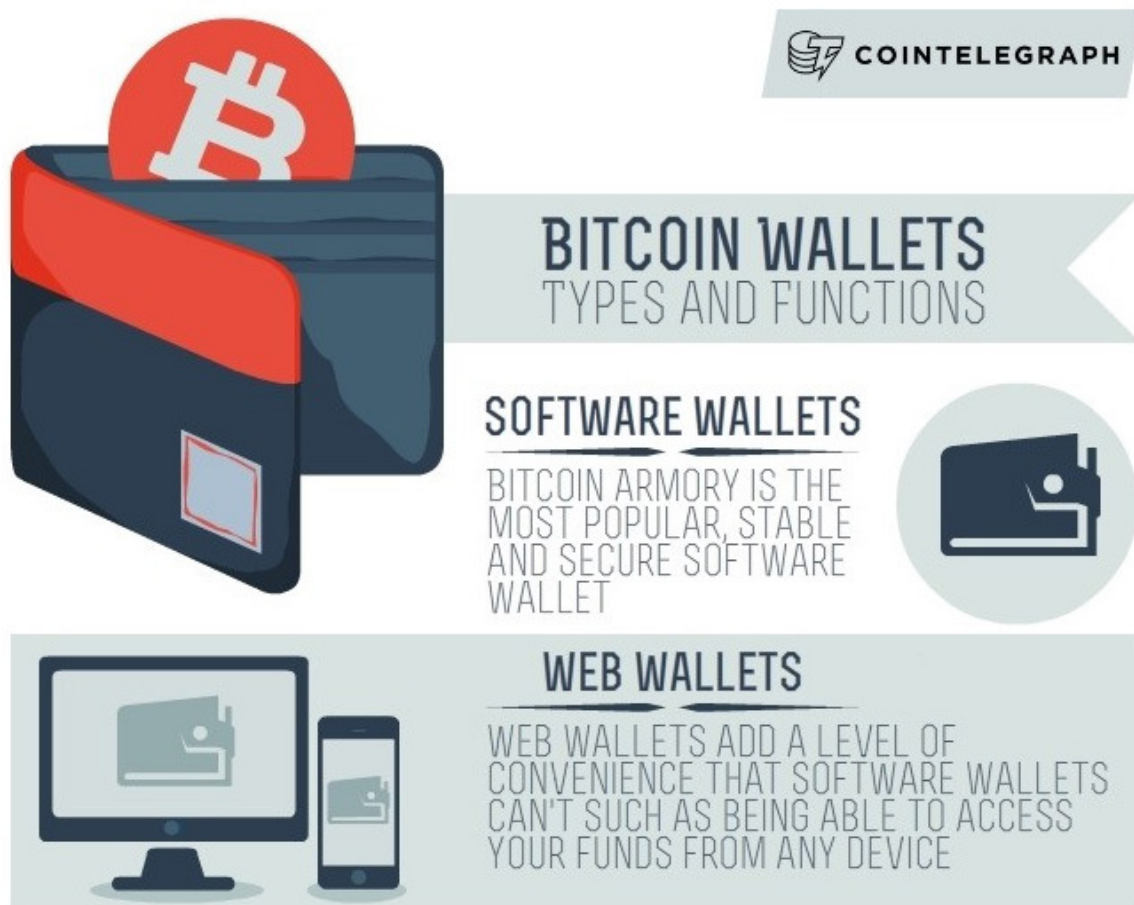
Hardware wallets: You also have physical offline wallets like the Ledger Nano S or Trezor, which are known as hardware wallets. These are small finger-sized hardware devices that look like standard USB drives. These are physical devices that can be used to store and run transactions. Every hardware wallet is sold with a private key that provides the user with respective validation info. If you cannot get the Blockchain information, the coins will be inaccessible. Crypto tag provides the best

solution to backup a hardware wallet through a permanent backup system of titanium. The Crypto tag is compatible with nearly all Crypto-wallets.

Paper wallets: This involves writing the crucial private code on a paper and securing it offline. Paper wallets, for example, have to be imported via their private keys into a “hot” wallet to be spent; this is why it is recommended to users to create a new paper wallet after spending one. You can use a different exchange to generate Bitcoin paper wallet and Ethereum paper wallet. An extra layer of security can be added to paper wallets by using a paper wallet generator that adds the option of encrypting the private key with a password.

Smart contracts: These are ATM like vending machines that enable crypto transactions like Bitcoin. These are the latest emerging inventories that ease crypto transactions.

NOTE: It is a security best practice to back up your private keys for all the wallets and securing them offline.



COLD WALLETS

COLD WALLETS ARE SIMPLY ANY KIND OF BITCOIN WALLET THAT ISN'T CONNECTED TO THE INTERNET



PAPER WALLET

USB DRIVE



BRAIN WALLET

A COMPUTER MAKES UP A PASS PHRASE OF RANDOM WORDS THAT THE USER COMMITS TO MEMORY

HARDWARE WALLETS

THAT CAN ONLY BE ACCESSED WITH PHYSICAL CONTACT TO THE WALLET HAVE HIT THE SCENE THIS YEAR



INVESTING IN CRYPTOCURRENCY

Since 2013 the Cryptocurrency market has seen tremendous growth, investing in Crypto has been amazing — growth that has been hard to ignore. Such growth and market size can be compared to some of the very traditional retail markets, for example, the multi Billion mattress market (Casper or Nectar).

This market has experienced an immense growth of very similar to Bitcoin and Ethereum rising in the digital world. There are now more than 1500 different Cryptocurrencies, all created in less than five years.

2017 was the year Crypto blew up. The market cap of Cryptocurrencies grew by 4000%! The market cap of all Cryptocurrencies was around \$21 billion in March 2017, whereas it is now over \$454 billion.

Bitcoin has indeed experienced some rapid surges and collapses in value, reaching as high as \$19,000 per bitcoin in December of 2017 before returning to around \$7,000 in the following months.

It is difficult to predict the future of Cryptocurrencies, but what I do know is that the popularity of Cryptocurrencies is only increasing. One of the reasons why Cryptocurrencies are becoming more popular is because of Blockchain technology, which is the chief technology behind all Cryptocurrencies.

Blockchain technology is the next big thing – buying cryptocurrency is a secure, trust less technology that was first used by Bitcoin. You can't learn how to invest in Blockchain, though. Instead, you can learn how to invest in the Cryptocurrencies that use Blockchain (which is all of them!) If you have already decided to invest in Cryptocurrencies, then it might be a good idea to start by investing in Bitcoin.

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If you've booked your session above, we look forward to speaking to you soon!

Hopefully, you have enjoyed today's article. Thanks for reading!

Have a fantastic day!

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