

153<sup>rd</sup>  
EDITION

# CRYPTONAIRE WEEKLY

CRYPTO INVESTMENT JOURNAL

## GRAYSCALE SECURES OVER \$1 BILLION IN Q3 CRYPTOCURRENCY INVESTMENTS

UNISWAP'S FIRST  
GOVERNANCE  
VOTE FAILS...  
**DESPITE 98%  
SUPPORT**



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JEROME POWELL TALKS  
**DIGITAL CURRENCIES  
AT IMF**

**PROPERTY INFOFILE:**  
TOP ISSUES A TENANT FACES -  
HOW PIF CAN HELP?

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



PLATINUM  
CRYPTO ACADEMY

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## Editor's Letter



The Bitcoin futures market volumes have started to increase and in the recently completed expiry on the Bakkt Bitcoin exchange, a record number of futures contracts were marked for delivery, according to data from Arcane Research. This shows that the institutional investors are bullish on Bitcoin, hence, they are building positions in the derivatives markets.

While several reports have been bullish on the prospects of Bitcoin, JPMorgan strategists have a different view as they believe that Bitcoin is slightly overvalued compared to its intrinsic value and it could face a “modest headwind” in the short-term. Although we are also bullish on Bitcoin in the long-term.

**OUR BLOG ARTICLES FOR THIS SPECIAL ISSUE ARE  
BLOCKCHAIN INSURANCE THE FUTURE – ATROMG8 NEW DEFI SOLUTION  
&  
TOP ISSUES A TENANT FACES – HOW PIF CAN HELP?**

The bulls did not allow Bitcoin to dip below \$11,200 in the past few days. This shows that the previous resistance has now flipped over to support and the bulls are buying on dips to this level.

The sharp up-move on October 19 has pushed the price above \$11,736.02, the intraday highs of October 12. The rally may now reach \$12,086 and if this level is scaled, the uptrend could extend to \$12,486.61.

Both these overhead resistance levels might attract selling by the bears. Therefore, traders can watch the price action closely and book partial profits if they find that bulls are struggling to push the price above these levels.

However, the upsloping 20-day EMA and the RSI above 67 indicates that bulls are in command. If the bulls do not give up much ground near the overhead resistance, the possibility of a rally to \$14,000 increases.

Therefore, traders can keep a part of their positions with a deeper stop-loss at \$11,000 to allow the BTC/USD pair some wiggle room.

This bullish view will be invalidated if the price turns down from the current levels or the overhead resistance and plummets below \$11,200. Such a move will suggest aggressive shorting by the bears at higher levels.

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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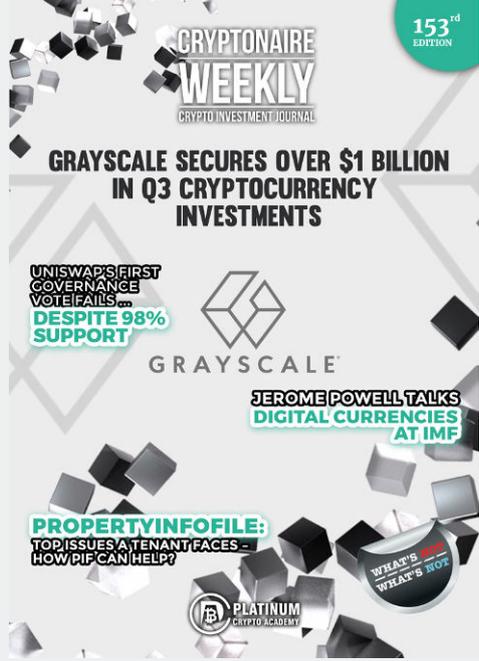


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# WEEKLY CRYPTOCURRENCY MARKET ANALYSIS

Hello, crypto traders welcome to this week's 153rd edition of Cryptonaire Weekly. The overall Cryptocurrency Market Cap stands at \$365 Billion. We have seen a \$1 Billion increase in the Market Cap since last week. Bitcoin price is currently around \$11,743 from \$11,465 last week and has increased by 2.42% and Ether price is now at \$378 from \$383 last week and has decreased by 1.31%. The current market cap for bitcoin is \$217 Billion, and for Altcoins, the current market cap is \$152 Billion.

The Bitcoin futures market volumes have started to increase and in the recently completed expiry on the Bakkt Bitcoin exchange, a record number of futures contracts were marked for delivery, according to data from Arcane Research. This shows that the institutional investors are bullish on Bitcoin, hence, they are building positions in the derivatives markets.

In most asset classes, the futures markets drive the spot prices. Even in the crypto space, the Chicago Mercantile Exchange's Bitcoin futures market contributes "more to price discovery than its related spot markets," according to a new report from investment firm Wilshire Phoenix.

However, several institutional investors are sceptical to enter the crypto space due to high volatility and the lack of regulator uncertainty. Fidelity Digital Assets recently released a report dubbed Bitcoin Investment Thesis, which showed how portfolio managers could increase returns of their traditional 60/40 portfolio by allocating a meagre amount of One to three percent in Bitcoin.

While several reports have been bullish on the prospects of Bitcoin, JPMorgan strategists have a different view as they believe that Bitcoin is slightly overvalued compared to its intrinsic value and it could face a "modest headwind" in the short-term.

## Percentage of Total Market Capitalization (Dominance)

Bitcoin	59.60%
Ethereum	11.97%
Tether	4.34%
XRP	3.19%
Binance Coin	1.24%
Bitcoin Cash	1.24%
Chainlink	1.10%
Polkadot	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	\$11,772.45	▲ 2.97%	▲ 2.62%	\$218,050,253,115	\$26,209,560,753 2,226,347 BTC	18,522,075 BTC	
2	Ethereum ETH	\$378.07	▲ 0.71%	▼ 1.4%	\$42,752,440,816	\$12,825,620,948 33,923,779 ETH	113,080,246 ETH	
3	Tether USDT	\$1.00	▲ 0%	▼ 0.05%	\$15,867,482,990	\$37,641,153,934 37,617,205,963 USDT	15,857,387,815 USDT	
4	XRP XRP	\$0.247169	▲ 2.56%	▼ 4.25%	\$11,183,912,862	\$1,479,597,911 5,986,181,931 XRP	45,248,061,374 XRP	
5	Bitcoin Cash BCH	\$248.75	▲ 0.39%	▲ 2.72%	\$4,614,200,327	\$1,907,684,753 7,669,005 BCH	18,549,356 BCH	
6	Binance Coin BNB	\$29.84	▼ 0.3%	▼ 4.25%	\$4,309,794,306	\$358,391,083 12,008,467 BNB	144,406,561 BNB	
7	Chainlink LINK	\$10.75	▲ 0.34%	▼ 5.4%	\$4,175,365,934	\$916,932,681 85,318,775 LINK	388,509,556 LINK	
8	Polkadot DOT	\$4.05	▲ 0.11%	▼ 6.12%	\$3,455,060,624	\$308,736,638 76,190,728 DOT	852,647,705 DOT	
9	Cardano ADA	\$0.107500	▲ 0.84%	▼ 4.75%	\$3,344,593,448	\$499,847,984 4,649,746,813 ADA	31,112,484,646 ADA	
10	Litecoin LTC	\$48.09	▲ 1.78%	▼ 4.09%	\$3,160,020,029	\$1,800,636,080 37,440,373 LTC	65,705,853 LTC	




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

Rank	Name	Symbol	Volume (24h)	Price	% 7d
1	 Thirm Protocol	THIRM	\$58,851	\$14.40	2,215.03%
2	 Bitsonic	BSC	\$1,256,329	\$0.402927	1,939.93%
3	 Culture Ticket Chain	CTC	\$1,901,508	\$0.008267	530.75%
4	 Aryacoin	AYA	\$695,942	\$0.097207	464.16%
5	 Hey Bitcoin	HYBN	\$631,243	\$0.073050	430.49%
6	 Idea Chain Coin	ICH	\$1,111,832	\$2.12	253.64%
7	 IGToken	IG	\$378,388	\$0.000026	238.64%
8	 IZE	IZE	\$119,577	\$0.062332	206.66%
9	 DMScript	DMST	\$153,500	\$0.023061	193.02%
10	 HOQU	HQX	\$2,341,775	\$0.006453	175.87%

## 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	18 days ago	\$309,383,674	\$33.47	9,243,288 *	\$56,077,938	-16.25%
 Venus	XVS	15 days ago	\$12,901,901	\$3.05	4,227,273 *	\$6,743,586	-11.78%
 PieDAO DOUGH v2	DOUGH	17 days ago	\$7,694,556	\$1.72	4,482,695 *	?	1.09%
 Seal Finance	SEAL	8 days ago	\$4,330,368	\$1,242.22	3,486 *	\$533,111	8.58%
 UniLend	UFT	6 days ago	\$1,662,803	\$0.153963	10,800,000 *	\$1,373,303	-23.38%
 Polyient Games Gov...	PGT	14 days ago	\$1,526,982	\$100.34	15,218 *	\$189,246	-8.07%
 LYNC Network	LYNC	13 days ago	\$316,884	\$0.550868	575,244 *	?	1.09%
 Stabilize	STBZ	10 days ago	\$229,757	\$1.73	133,000 *	\$47,049	-21.46%
 MoonTools	MOONS	6 days ago	\$158,949	\$5.78	27,500 *	\$45,953	-6.36%
 Spaceswap	MILK2	7 days ago	\$154,555	\$0.189583	815,238 *	\$18,151	3.83%

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Finding the Perfect  
Tenant

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



The bulls did not allow Bitcoin to dip below \$11,200 in the past few days. This shows that the previous resistance has now flipped over to support and the bulls are buying on dips to this level.

The sharp up-move on October 19 has pushed the price above \$11,736.02, the intraday highs of October 12. The rally may now reach \$12,086 and if this level is scaled, the uptrend could extend to \$12,486.61.

Both these overhead resistance levels might attract selling by the bears. Therefore, traders can watch the price action closely and book partial profits if they find that bulls are struggling to push the price above these levels.

However, the upsloping 20-day EMA and the RSI above 67 indicates that bulls are in command. If the bulls do not give up much ground near the overhead resistance, the possibility of a rally to \$14,000 increases.

Therefore, traders can keep a part of their positions with a deeper stop-loss at \$11,000 to allow the BTC/USD pair some wiggle room.

This bullish view will be invalidated if the price turns down from the current levels or the overhead resistance and plummets below \$11,200. Such a move will suggest aggressive shorting by the bears at higher levels.

## ETHEREUM - ETH/USD



The bulls are attempting to defend the 20-day EMA. This suggests that the sentiment has turned positive and the bulls are buying Ether on dips as they expect a break above \$400.

If that happens, traders can buy on a close (UTC time) above \$400 and keep a stop-loss below \$360 because, if the price re-enters the trading range, it will suggest a lack of demand at higher levels.

The 20-day EMA is currently moving up gradually and the RSI is in the positive territory, which suggests that the bulls are making a comeback.

If the price sustains above \$400, the journey to \$488.95 is likely to begin. If the bulls can break above this resistance, the next stop could be \$550.

Contrary to this assumption, if the ETH/USD pair turns down from the current levels or from the overhead resistance and breaks below the moving averages, the range-bound action may continue for a few more days.

The trend will tilt in favour of the bears if the price drops below the critical support at \$310.

## RIPPLE - XRP/USD



The bulls could not push XRP above the overhead resistance at \$0.26 on October 13, which attracted profit booking by the short-term bulls and shorting by the aggressive bears.

Although XRP/USD pair dipped below the moving averages on October 15, the bears could not capitalise on this weakness and intensify the selling.

The price has turned around from \$0.2373 on October 16 and the bulls are now attempting to sustain the price back above the moving averages. If they succeed, the pair could move up to \$0.26.

A breakout and close (UTC time) above \$0.26 will complete an inverse head and shoulders pattern that has a target objective of \$0.30. Therefore, traders can continue to hold their long positions with the stops at \$0.2280.

Contrary to this assumption, if the price turns down from the current levels or the overhead resistance and breaks below \$0.23730, the advantage will shift in favour of the bears.



## BITCOIN CASH - BCH/USD



Bitcoin Cash rallied to an intraday high of \$266.67 on October 16 and traders who had been long on our earlier recommendation would have made quick profits had they trailed the stops higher.

The price is currently trying to stay above the \$242 support. Although the bulls have defended this level, they have not been able to achieve a strong rebound off it, which suggests a lack of urgency to buy at the current levels.

If the BCH/USD pair does not climb above \$253 within the next few days, the bears will try to sink the price below \$242. If they succeed, the pair may drop to the uptrend line. A break below this support will increase the possibility of a drop to \$200.

Conversely, if the bulls push the price back above \$253, the pair is likely to rally to \$266.67 and if this level is scaled, the up-move can reach \$280 and then \$300.

The upsloping 20-day EMA and the RSI in the positive territory suggest that the bulls have a slight advantage.

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# ADVANCEMENTS IN THE CRYPTOCURRENCY WORLD

## Grayscale Secures Over \$1 Billion in Q3 Cryptocurrency Investments



Digital currency asset manager Grayscale Investments today announced its Digital Asset Investment Report for Q3 of this year. The company revealed that it has raised \$1.05 billion in its investment products.

In the lead is the Grayscale Bitcoin Trust (GBTC), with an inflow of just under \$720 million in this quarter.

However, demand for other Grayscale products has grown, with a total of 31% of inflows accounted for in Q3 coming from products other than the Grayscale Bitcoin Trust. Among other products, the highest increases have been reported in the Grayscale Bitcoin Cash Trust, the Grayscale Litecoin Trust, and the Grayscale Digital Large Cap Fund.

Additional products provide exposure to Ethereum, XRP and Zcash, to name a few. As Decrypt reported, Grayscale's Ethereum Trust recently became the second crypto-focused trust fund to become an SEC reporting company—after Grayscale's Bitcoin fund became the first.

[Read more...](#)

## Block.One to Offer Enterprise Blockchain Service Via It's New 'EOSIO for Business' Platform



Block.one, the developer platform behind the EOS network, has launched an Enterprise-grade blockchain solution called EOSIO for Business. The new enterprise platform would allow businesses to leverage their offering on the decentralized tech.

The business platform offers four modes to its clients, which can be utilized to build and maintain blockchain-based infrastructure. The four modes include Blockchain-as-a-Service (BAAS), training businesses on utilizing the platform, technical support, and a certification program.

Ted Cahall, Block.one's Chief Operating Officer (COO) commented on the launch of the enterprise-grade blockchain solution and said,

*"Despite knowing the inherent benefits that blockchain will deliver to their business operations, many in-house product engineering teams are wary of the complexity involved in setting up and administering their blockchain."*

*"Our EOSIO for Business customers will be able to work directly with EOSIO experts to ensure that their implementations seamlessly integrate with existing technology, and they will also have exclusive access to the newest EOSIO features and upgrades."*

### How EOSIO Promises To Help Enterprises Scale?

The new enterprise-grade blockchain solution from Block.one promises to help businesses grow and scale via its platform without worrying about the technical aspect and maintenance of the services. This part would be taken care of by Block.one itself whose BaaS service would include complete technical support along with maintenance of the EOSIO network

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## Uniswap's first governance vote fails ... despite 98% support



Uniswap's first governance proposal has ended in defeat, with votes in favor falling a whisker short of the required threshold.

The first governance vote for decentralized exchange (DEX) Uniswap has ended in failure, despite the proposal attracting overwhelming support of 98% of votes cast. Despite this, it fell roughly 1% short of the 40 million votes threshold needed for approval by the close of voting.

The poll ended earlier today with almost 39.6 million UNI staked in favor, compared to roughly 700,000 opposed. DeFi blogger Danger Zhang (@safetythird) described the vote as *"the DeFi equivalent of winning the popular vote but losing the electoral college."*

Ironically, the proposal sought to reduce the number of tokens needed to submit and pass proposals. It was put forward by open-source lending protocol and major UNI token holder, Dharma,

Currently, proposals can only be made by entities holding at least 1% of UNI's circulating supply (10 million UNI, worth around \$30 million), and need to surpass 40 million total votes (worth \$130 million) to pass. Dharma's recommendations would lower the thresholds so holders of at least 3 million (\$9 million) UNI could suggest upgrades, and only require 30 million supporting votes (\$100 million) for a proposal to pass.

Responding to the vote's conclusion, Dharma CEO and co-founder Nadav Hollander described the result as *"a disappointing outcome that demonstrates the impetus for the proposal in the first place."*

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## French Finance Minister throws shade at crypto, praises blockchain



He stated that he does not *“question the reliability and traceability of all blockchain technology,”* but denounced crypto.

French Finance Minister Bruno Le Maire, who once said Facebook’s Libra token would risk the *“monetary sovereignty of states,”* is continuing his criticism of cryptocurrencies.

In an Oct. 19 tweet, Le Maire claimed some cryptocurrencies are associated with purchasing drugs and weapons in addition to being used for money laundering. However, he also wrote that he does not *“question the reliability and traceability of all blockchain technology.”*

Le Maire was responding to Cyril Paglino, a general partner in crypto fund Starchain Capital, who said blockchain transactions had *“no interest in terrorists.”* Paglino referenced the recent FinCEN leak, which showed that many banks were in fact enabling money laundering.

[Read more...](#)

## Binance Jersey Is Shutting Down



**Binance, the biggest cryptocurrency exchange platform by trading volume, is closing its dedicated Jersey branch.**

In an announcement provided to CoinDesk on Monday, Binance said all deposits to the local platform will be disabled on Oct. 30, and trading and other services will cease on Nov. 9.

A hard shutdown, expected Nov. 30, will see all accounts become inaccessible.

Launched in January 2019, Binance Jersey provides a fiat-to-crypto exchange for users trading with euros and UK pounds against a limited choice of crypto assets.

Binance said its global service, Binance.com, now offers GBP deposits via the U.K.'s Faster Payments scheme, as well as SEPA payments for the euro. It also offers trading pairs against both currencies.

As such, the company said, the growth of services on Binance.com has “extinguished the rationale for Binance Jersey as a distinct exchange.”

Binance still maintains other local arms, including the recently launched Turkey division and others in nations such as Uganda.

A U.K. institutional exchange is set to launch sometime this year, the firm has previously confirmed. A Binance spokesperson couldn't comment on the progress of the U.K. arm when asked by CoinDesk.

[Read more...](#)

## Fed Chairman Jerome Powell Talks Digital Currencies at IMF



US Federal Reserve chair Jerome Powell spoke at the annual meeting of the International Monetary Fund (IMF) today at 8am EDT, where he addressed cross-border payments and digital currencies.

Powell has alluded to the power of digital currencies before. In February of this year, he described Facebook's Libra project as a "wake-up call." He also said that whether a digital currency moves the US in the direction of preserving the centrality of a trusted and accepted currency is "an open question." Today, the audience tuned in for any clarity on the US' plans for a digital currency.

"There are a number of ways that a CBDC might improve the payments system, and it is mainly this area that motivates our interest," said Powell during the meeting, identifying a principal reason as to why a CBDC may come to the United States in the future.

"Powell is very much on the traditional side of finance, but some of his recent comments have been forward-looking and his very attendance signals recognition of the importance of digital currencies," Jason Deane, Bitcoin analyst at Quantum Economics, told Decrypt.

Another interesting question is how the US' stance relates to China's recent progress on its digital yuan, the DCEP, which is already well underway.

The city of Shenzhen has already issued 10 million yuan in digital currency to 50,000 randomly selected citizens through red envelopes, according to Chinese website Weixin. The winners, according to the website post, are able to spend these digital funds "at 3,389 merchants in Luohu District."

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# **Sports and Entertainment World**

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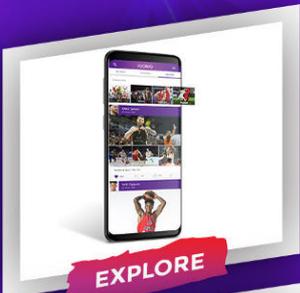


IQONIQ is a new fan engagement platform that is using Blockchain technology in sports to build a more purposeful, more rewarding and more personal experience for fans, sporting idols and corporate partners.

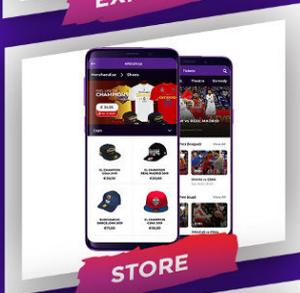


For more information visit [iqoniq.com](http://iqoniq.com)

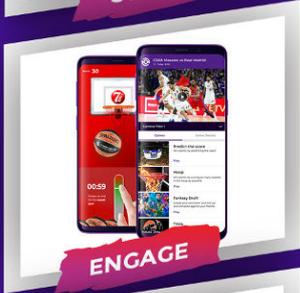
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## Coinbase Custody Exploring 39 Crypto's Including DeFi Tokens for Listing



Coinbase continues to take its altcoins and DeFi listing spree one step further every other day. Today, the San Francisco-based exchange announced a slew of other tokens its exploring to add support for.

After adding FTX (FTT) and Serum (SRM), Coinbase Custody that offers features such as staking, governance, and decentralized finance (DeFi) and serves institutional clients across the Asia-Pacific region, announced a total of 39 new digital assets that are up for listing.

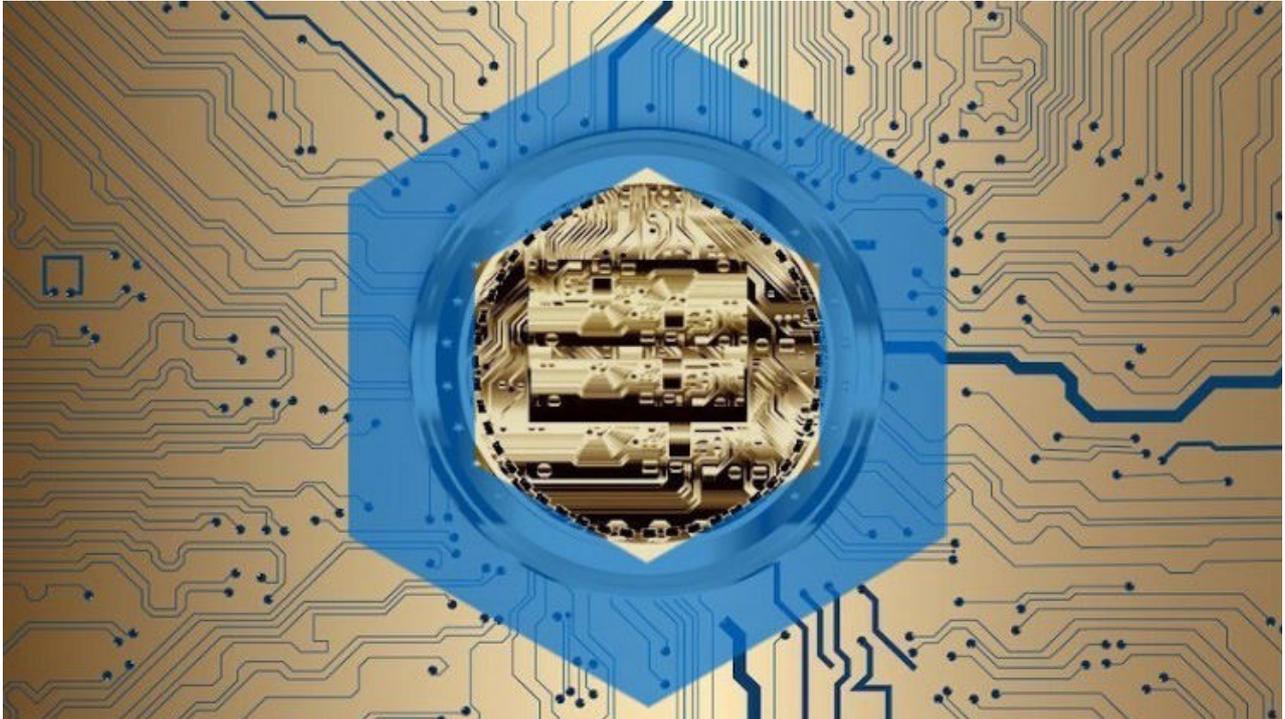
Coinbase's crypto custodian has released the latest list of all the digital assets that it is exploring for listing, including some known DeFi tokens and some unknown ones that are heard for the time here only.

Aave (AAVE), Amp (AMP), Ampleforth (AMPL), Ankr (ANKR), ArCoin (ArCoin), Audius (AUDS), Barnbridge (BOND), BitTorrent Token (BTT), Centrifuge (RAD), Conflux Network (CFX), Curve (CRV), DFI.Money (YFII), Elrond Gold (EGLD), JUST (JST), JUST Stablecoin (USDJ), Meta (MTA), MovieBloc (MBL), mStable (MUSD), Neo (NEO), Nervos (CKB), Nexus Mutual (NXM), NKN (NKN), NuCypher (NU), Ontology (ONT), Paxos Gold (PAXG), Paxos Standard (PAX), Reserve (RSV), Reserve Rights (RSR), Request Network (REQ), Skale (SKL), SUN Token (SUN), tBTC (TBTC), Terra (LUNA), The Graph (GRT), Tron (TRX), VeChain (VET), WING (WING), WINK (WIN), and Wrapped Bitcoin (WBTC).

Some of these tokens like WBTC have already been supported on Coinbase's other platform Coinbase Pro.

[Read more...](#)

## Tech Startup Using Chainlink to Record US Election Results on the Blockchain



Tech startup Everipedia is teaming up with the Associated Press to sign and distribute election results on the blockchain using distributed oracle network Chainlink (LINK).

In a press release, Everipedia announces its collaboration with the Associated Press to cryptographically sign and publish election returns coming from the news agency's API (application programming interface). Everipedia says it plans to offer election race calls through its Chainlink-powered oracle-as-a-service platform dubbed as Everipedia OraQle. The crucial integration with Chainlink ensures that data published on Everipedia's official channels originate directly from the news agency's internal system.

*"The Everipedia Chainlink node will provide smart contracts access to U.S. election data backed by a cryptographic proof that can be used to verify the data from our node comes directly from the original Associated Press API to which Everipedia has exclusive, authenticated access."*

The Associated Press has been counting votes in the US national, state, and local elections in all 50 states since 1848. By leveraging Everipedia's integration with Chainlink's decentralized infrastructure, the Associated Press will be able to sign and publish election data simultaneously across multiple blockchains, providing strong guarantees of verifiable, tamper-proof records of election results.

According to Everipedia's VP of business development, David Liebowitz, Everipedia will be the first to sign and publish race calls from the Associated Press for blockchain use.

[Read more...](#)

## Canada's Central Bank Seeks an Economist to Monitor Digital Currencies and Financial Technologies



The Bank of Canada is hiring an economist for “Digital Currencies and Financial Technologies.”

As per the official page, Canada’s central bank is currently engaged in a “large-scale research program to analyze the risks and opportunities” of the new developments in the fintech sector.

The idea is to ride the wave of innovation in fintech that is transforming the landscape of currency, payments systems, and financial intermediation. “This is a program of major social significance and will require us to break new ground,” says the bank.

The key part of this program is the monitoring framework for money and payments and the “contingency planning” for a Central Bank Digital Currency (CBDC).

Earlier this week, Deputy Governor Tim Lane said the COVID-19 pandemic is accelerating public use of online services, which means the central bank must move quickly to research how a CBDC works.

### **CBDC “looking a lot more urgent”**

Under this position, the economist will be monitoring and analyzing developments in electronic money and payments, including CBDCs, cryptocurrencies, stablecoins, crypto exchanges, and others, develop tools for analysis, develop a policy to help maintain Canadian monetary sovereignty, and work on the “the potential development of a CBDC.”

[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

READ MORE

ATROMG8.com



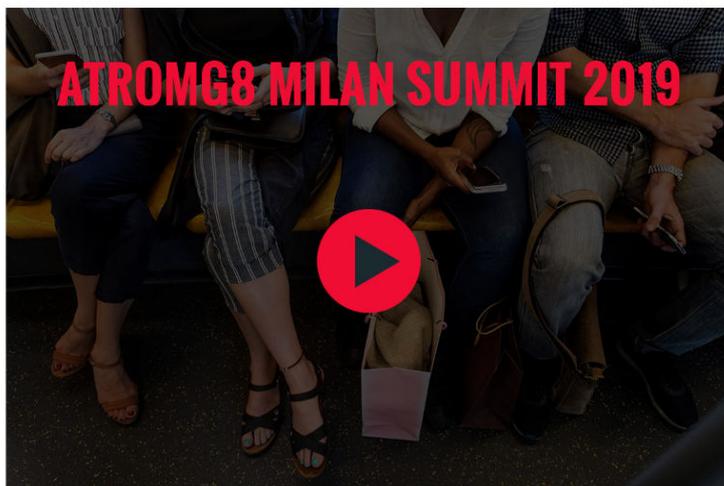
AtromG8 represents much more than just cryptocurrency and blockchain, we are here to build a collaborative ecosystem. Our unique multi-DLT and blockchain-powered innovative MixNet 5.0 superstructure is the next step of human communication, interaction and the way we exchange value between each other 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

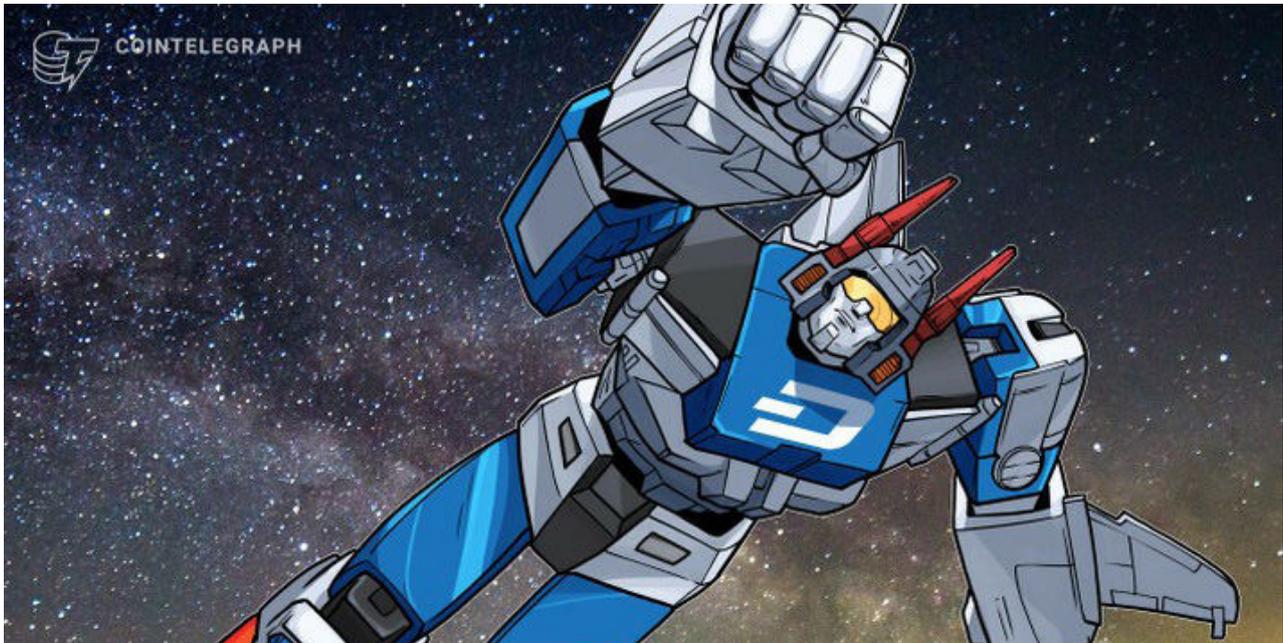
### TOKEN ECONOMICS

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



## Payments-focused cryptocurrency Dash now has a bridge to DeFi



A StakeHound collaboration allows Dash holders to earn masternode staking rewards and access DeFi services at the same time.

Dash holders will soon be able to access a wide range of decentralized finance, or DeFi, services through a collaboration with StakeHound.

According to an announcement on Monday, tokens that are deposited with StakeHound will also earn network rewards through the Dash masternode system.

In order to take advantage of the burgeoning DeFi market, Dash holders must send tokens to StakeHound, which will then instantly generate and send back a wrapped ERC-20 representation called stakedDASH.

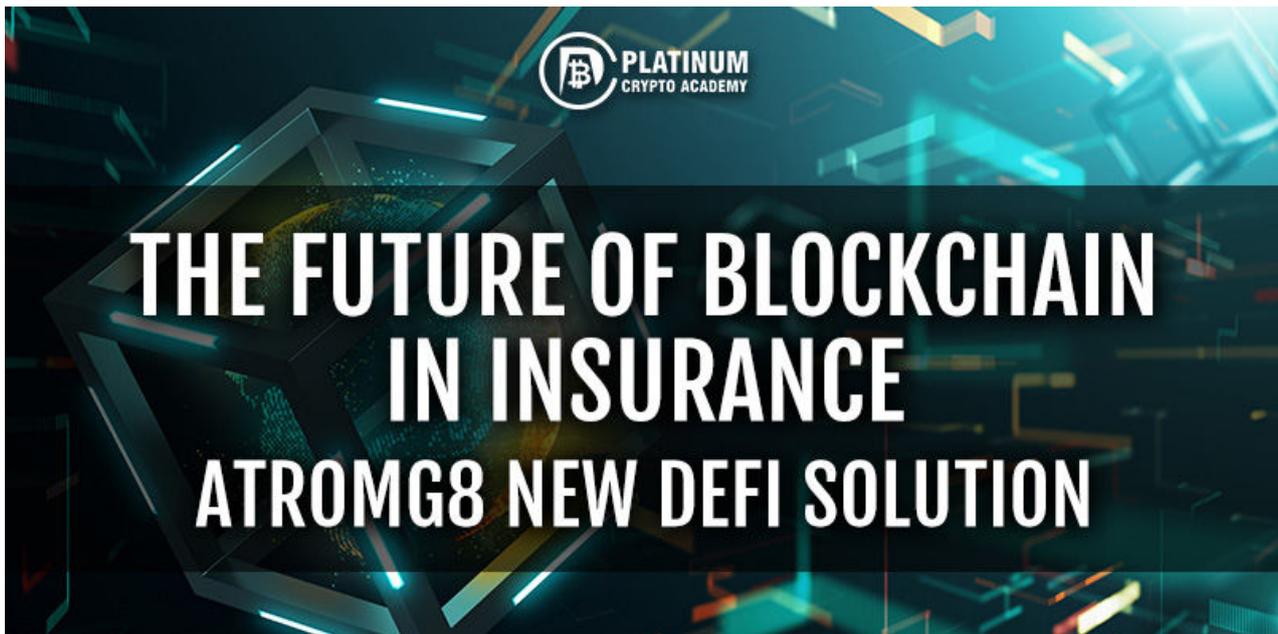
StakedDASH will be tradable and usable in major DeFi platforms such as UniSwap, Aave, Curve and others, using the Ethereum or Radix networks. They will also be able to be converted back into the original Dash tokens at any point.

Meanwhile, the Dash tokens held by StakeHound will be held in a masternode and earn the standard rate of network rewards, which will be issued to users as additional stakedDASH.

This will enable Dash holders to gain the benefits of network staking, but without needing to lock up the 1,000 Dash necessary to create their own masternode. The minimum amount required to stake through StakeHound is just 1 Dash, worth \$66.97 at publishing time.

[Read more...](#)

## BLOCKCHAIN INSURANCE THE FUTURE – ATROMG8 NEW DEFI SOLUTION



Blockchain insurance has been widely spoken about and with the insurance sector always looking to embrace new technologies, open networks, and innovative information systems. Given the above scenario, Smart Contracts and Blockchain are fully capable of automating the insurance markets, through locking as well as unlocking of funds.

As far as the blockchain technology is concerned, it has created ripples in the market, especially with the massive success of Bitcoin as well as other cryptocurrencies.

Blockchain offers a simple yet effective premise for resolving logistical and financial problems. It is highly useful in cases where several parties are involved in completing transactions. Blockchain is also used where confidential data requires sharing, costs of transactions are high, as well as transparency is of paramount importance, such as in the insurance sector. Read on to find out how more about the future of blockchain in the insurance sector and how

### **BLOCKCHAIN INSURANCE – WHY BLOCKCHAIN?**

Blockchain, in essence, functions as the distributed ledger system. It works as a single database of encrypted and validated transactions adhering to a defined protocol. It permits a validated, central data repository comprising of all the rules and transactions instead of each participant such as the insurer, customer, or the intermediary, managing their database-which may or might not be fully up-to-date and coordinated. Thus, blockchain entails a range of data as well as transactional validations by different parties in the chain. These parties are the ones that participate in an insurance contract and at times who aren't, like the insurance tech firms included within the insurance ecosystem.

## **BASICALLY, THERE ARE 3 MAIN CATEGORIES WHERE BLOCKCHAIN CAN BE USED. THESE INCLUDE:**

**Data Exchange and Storage:** Blockchain can be used for storing several files and data. The technology offers easier to trace and secure records when compared to other existing storage options.

**P2P Electronic Payment:** Bitcoin, as well as other blockchain-enabled cash systems, offers a cryptographic and proof-based electronic system of payment (rather than one based on trust). This particular feature makes blockchain highly efficient while also ensuring traceability and transparent electronic transfer.

**Smart contracts:** They work as digital protocols wherein numerous parameters are established in advance. When these pre-set parameters have been met, smart contracts execute several tasks without the need for human intervention, thereby increasing efficiency.

At present, the technical benefits of blockchain can be seen in the efficiency with which data can be exchanged, aside from the large-scale acquisition of data. However, smart contracts through blockchain will become more important in the days to come. By then, blockchain-enabled technology will have an excellent effect on the working model of many insurance firms.

## **HOW BLOCKCHAIN-BASED INSURANCE CAN BENEFIT THE INSURANCE INDUSTRY?**

Blockchain, unlike any other technology, can improve how insurers record risks, enhance their speed, transparency, and accuracy of processes. Blockchain use cases indicate the advantages of technology such as improved revenue, efficiencies, and cost savings. In the days to come, underwriters will get plenty of opportunities to experience the true power of P2P networks, as well as underwrite better with the help of AI as well as for analytics.

Within the retail segment, insurance firms can join hands with larger networks to make the lives of their customers much easier and convenient. **Blockchain insurance** can offer many benefits such as seamless automatic claims reporting and validation of actual claims as well as paying customers in the pre-defined mode/account.

## **BLOCKCHAIN APPLICATION WITHIN THE INSURANCE SECTOR**

**Macro-level:** Blockchain insurance supporters believe that technology has immense potential to break barriers related to data acquisition as well as revolutionize data exchange and data sharing in the insurance industry. Small as well as medium-sized insurance companies can use blockchain to acquire high quality and more extensive data, providing them with access to fresh opportunities as well as growth via product design and accurate pricing in niche markets.

On the other hand, **blockchain insurance** or/and reinsurance exchanges, which may include several parties, would look to upgrade their processes.

**Mutual insurance:** Blockchain works on the P2P system, through the Decentralized Automatic Organization or DAO, as the virtual decision-maker, and the premiums that are paid by every insured get stored within the DAO. Thus, every participant that has been insured gets voting rights and thus decides the final settlement amount after a claim has been triggered. Blockchain insurance system makes this process highly efficient and transparent with the safe premium collection, management as well as claim payment, owing to its decentralized nature.

**Microinsurance:** One of the examples of short-term insurance can be for car booking or car-sharing providers. These products are primarily pre-bought by service providers and later bought by the end-users. However, blockchain insurance allows the end-users to buy insurance coverage as and when they want to and based on their actual use, inception as well as expiring date/time. This makes it easy to maintain accurate records, and thus avoid any disputes.

**Auto financial settlement:** Thanks to the technical features of blockchain, it offers inherent benefits in the area of the financial settlement. When combined with the smart contracts, blockchain technology can be securely and efficiently applied throughout the insurance premium collection, underwriting, reinsurance, and even indemnity process.

**Parametric insurance:** The parametric insurance sector needs real-time data exchange and interfaces among multiple parties. Even though it works as an efficient way to transfer risk, it has plenty of room for cost improvement further. For instance, in the case of insurance related to parametric agricultural as well as flight delays, a great deal of human-led intervention is needed for payment and settlement of claims. Using blockchain insurance mechanism, data exchange efficiency can be massively improved. Smart contracts also help to minimize human intervention concerning indemnity payment, claim settlement, etc. which will minimize the insurance firms' operating costs. Apart from this, operational efficiency is enhanced, thereby increasing customer satisfaction.

**Auto and Homeowners Insurance:** Blockchain is widely applied in the area of homeowners and auto insurance when used along with the IoT. There are many applications, including that of single-vehicle and portfolio. From the perspective of a standalone vehicle, the entire history of every vehicle gets stored in numerous blocks. This particular feature enables insurers to access precise information about every vehicle, along with accidents, maintenance, history, condition of vehicle parts, as well as the driving habits of the owner. This data provides a more accurate price, which is based on the information available for every vehicle. From the perspective of the insured, the combo of IoT and blockchain insurance simplifies the process of claims service as well as settlement efficiency.

Apart from the above-mentioned areas, blockchain technology can also impact other fields such as cargo insurance, claim/premium management, claim frauds, claims settlement, and internal management systems.

**AtromG8 x DFIP**  
**INSURANCE PRODUCT**

...It's easiest when you're not worrying. Our student contents insurance lets you do you, whilst we protect the things in your accommodation.  
#YouDoYou

HERE IS THE FEW STEPS



**Student Insurance**

Making yourself at home at uni...

Registration



Wallet Connection



Insurance Policy Buying

Risk Scoring Model



Adding to Insurance Pool

People with the same characteristics are in same pool



Full Fee Return to all members after 1 year

Yes



Zero Insurance Event in Pool?

If No



An Insured Event Occurred?

Yes

**Jury Voting Start**



AtromG8



## HOW CAN ATROMG8 HELP?

ATROMG8 is a multi-blockchain system that is powered by MixNet 5.0 superstructure. It is a secure and fast ecosystem for coworking, conversations, data exchange, PSP transactions, Diploma on Blockchain as well as social that offers complete privacy and security.

Today, privacy is a major concern of the digital world. To ensure end-to-end safeguarded communication, and to address the challenge, ATROMG8 harnesses the power of blockchain to design a ledger system that works on decentralization. This ledger can be accessed and used by numerous networks for building their digital token within the ATROMG8 blockchain, and to connect with other projects that form a part of the ecosystem.

## COMMUNICATION WITH THE HIGHEST LEVEL OF SECURITY

Given the importance of communication in our society, ATROMG8 utilizes existing technologies to ensure every communication stays private. The ATROMG8 offers solutions based on MixNet that offers maximum security through the incorporation of metadata and other mechanisms.

As the decentralized DPoS enabled and blockchain-based system, ATROMG8 ensures improved communication as well as learning, organizing, and managing in a much simpler, secure, and fast manner. Thanks to its innovative multi-DLT as well as blockchain architecture, it plans to enhance human communication as well as value exchange while ensuring complete security and privacy. ATROMG8's MixNet superstructure (<https://kryptomoney.com/mixnet-5-0-superstructure-powered-blockchain-ecosystem-atromg8-soon-to-be-listed-on-global-trading-exchange-probit-south-korea/>) concept helps to design a unique real-time system on digitally-enabled platforms that are safe for all types of small as well as large group interaction. Student Insurance is the first insurance product launched and other insurance with different approaches will be tested as well.

Thus, numerous blockchain networks can access the decentralized enterprise as well as an open-source ledger of the platform for the execution of transactions through direct satellite communication when required. This makes the ecosystem much safer, both in terms of privacy and security. Powered by the ATROM token, the platform will facilitate numerous activities across ATROMG8's ecosystem. These include receiving and sending data, services costs, financial transactions, as well as compensation expenses for the stakeholders and node operators.

Apart from functioning as the P2P transaction channel, AG8 digital tokens will provide a means for exchange, as well as a store for value and a unit for accounting. Thus, users of AG8 digital token will get access to the ATROM network as well as utilize its products/services. For the ones who don't understand Defi and are afraid unfortunately this is the only way! Like traditional only on Blockchain for data Integrity.

## BLOCKCHAIN INSURANCE – CONCLUSION

To sum up, decentralization helps to strengthen information sharing while minimizing monopoly benefits. Given such a scenario, insurance firms will have to pay a great deal of attention to product development, pricing claims services, as well as reputation risk. On the other hand, insurance companies must focus on ensuring that the original information is accurate at the beginning itself. Thus, understanding what response needs to be given to fake declarations will be critical.

At present, the investments related to the adoption of blockchain technology and the system is a huge consideration for several firms. Insurance firms and reinsurance firms need to operate different systems, as well as take the decision of integrating blockchain technology seriously.

Overall, blockchain technology has immense potential to impact individual insurers positively, which makes ATROMG8 (<https://atromg8.com/>) project perfect for the insurance industry.



## TOP ISSUES A TENANT FACES – HOW PIF CAN HELP?



A look at the existing property market reveals that tenants are facing numerous issues. For instance, many landlords today refuse to carry out the necessary repairs in a timely and efficient manner. Apart from this, quite a few of them demand the tenant to make an initial deposit. This further increases insecurity among tenants. Also, the initial six months of tenancy keeps them protected, but after that, they can get evicted for virtually no reason, and that too within an eight weeks notice period. It is here that PIF or Property Info File comes into the picture!

The platform intends to transform the rental property market/ecosystem by providing the tenant, landlord, property manager, and building contractors with a blockchain-based system that is efficient, transparent, and fair.

### **CONTINUE READING TO FIND OUT HOW PIF BENEFITS THE TENANTS. MORE ABOUT THE PIF PLATFORM**

Based on a hybrid blockchain system, the PIF platform can transform, enhance, and streamline the property management process permanently. By incorporating the blockchain within the PIF platform and procedures, PIF plans to set up an innovation ecosystem that is both accurate and quick, thus making the lives, homes, and the working environments of the tenants, landlords, and property managers both simple and transparent. In other words, it intends to assist all the end-users in a manner that they choose better by using their time and money.

The system is designed to help the tenants, landlords, property managers as well as building contractors to manage and improve their functioning. Thus, with the Property Info File platform, reporting the flaws, fixes, as well as support matters to the proprietor or property manager, becomes quick and hassle-free. With PIF, reporting the faults, defects, repairs, and even maintenance related problems are simple and convenient. On the other hand, property managers or landlords can forward any work-related order with the help of smart contracts to the checked, vetted as well as verified tradesmen.

For example, when a toilet isn't flushing and requires a fresh flush system installed. The plumber who is close by can be picked on a pre-decided hourly fee and an invoice will be raised instantly as well as paid in advance and kept in the escrow account until the job is completed. Apart from this, the work must be signed off along with photographic proof and added to the PIF blockchain, and payment is released only thereafter.

With the help of the PIF blockchain as well as the integration of smart contracts, it is easy to update or renew the rental contracts. In addition to this, it is also easily set up and collect automatic reminders, rental payments, statements as well as keep records.

Apart from this, important safety certificates like electric and gas-related insurance records, as well as personal information like id verification of landlords and tenants can be easily updated through the system. Thus, PIF safely maintains, records as well as manages every single information needed for managing rental properties.

Every action taken on the PIF platform gets recorded on the blockchain and prompts physical action like photographic evidence for the completion of the action. Also, the task manager sends necessary reminders to all the parties involved and prompts them to respond until the necessary, evidence, and complete information is updated in the PIF system.

## **HOW PIF CAN HELP TENANTS?**

Finding an ideal rental accommodation aside to ensure that the concerned property is in good shape and safe to stay can be challenging for the tenants. Every individual who is looking to rent a property wants to be treated with honesty. As the tenant of a property, you want to avoid expensive six-month advance deposits. It is because after the tenancy comes to an end, tenants often lose all their deposited amount unfairly.

However, with the PIF platform, this particular problem is easy to solve. The PIF system provides the tenants with an opportunity to check out the previous history of the landlords as well as the agents. It also helps them to check whether they have quickly carried out the necessary repairs in the past every time they were required to do the same.

Using the PIF platform, the tenant can also check whether the landlords have ever taken unfair deposits or whether they will have you evicted in case the toilet requires replacing. Thus, it allows you to make an informed decision before you enter into any rental agreement.

## MAJOR ISSUES TENANTS FACE WHEN RENTING

### HOW PIF CAN HELP!

**Top issues tenants face are landlords that refuse to carry out essential repairs in a timely manner**

The PIF system provides the tenants with an opportunity to check out the previous history of the landlords as well as the agents. It also helps them to check whether they have quickly carried out the necessary repairs in the past every time they were required to do the same.

**Landlords that make unreasonable claims on tenant deposits**

Using the PIF platform, the tenant can also check whether the landlords have ever taken unfair deposits or whether they will have you evicted in case the toilet requires replacing. Thus, it allows you to make an informed decision before you enter into any rental agreement.

**The first 6 months of a tenancy are protected thereafter they can be evicted for virtually no reason with an 8 week notice period.**

The PIF platform manages the complete rental journey, right from the time the tenant moves into the time they move out, and even after that.

**Expensive and over inflated rents and deposits**

The PIF platform, provide you with an opportunity to rent fairly, affordably as well as transparently.

**Deposits being kept in a scheme like the DPS and money not working for them so in effect dead money for the period it is held for**

With PIF, however, all the repair-related concerns or requests get automatically reported, authorized, organized as well as booked in just a few clicks.

**Expensive and over inflated rents and deposits**

Auto rental payments could be collected, set up as well as directly paid by the PIF system to an agent or landlord, thus allowing tenants to control their funds.

**PLATINUM CRYPTO ACADEMY**

**PROPERTYINFOFILE**  
A NEW INNOVATION IN PROPERTY

**CRYPTONAIRE WEEKLY**  
CRYPTO INVESTMENT JOURNAL

Given that the real verifiable, as well as checkable proof, will be present, landlords will need to improve their game, aside from treating the tenant fairly and with greater transparency.

The PIF platform manages the complete rental journey, right from the time the tenant moves into the time they move out, and even after that. This helps to alter how the property rental credit checking is done, making them cheaper and fairer as well as eliminating expensive deposits aside to 6-months advance rental payments.

At present, credit checking happens based on credit agreements like loans, car purchases, mobile phones, credit cards, etc. However, what they do not revolve around is whether the tenant makes the rental payments on time each month or not. Remember, payment of rent is more important than paying for car payments or mobile phones. Also, landlords are more concerned about receiving their rental payments on time. Additionally, they also want the tenant to take good care of their property.

The existing manner of performing credit checks does not leave tenants with safe rental properties and instead leaves them tangled with slum landlords or slum properties and homelessness. Many of them are left feeling uncertain with a short six-month tenancy or rental agreements with bad landlords.

Thus, even when the tenant pays the rent on time, an improper credit reference indicates that you have been marginalized and excluded. When you have a poor credit portfolio, it automatically denotes that there is some problem with you, whereas in reality there is none.

The PIF platform, however, intends to change this and provide you with an opportunity to rent fairly, affordably as well as transparently. Thus, the tenant who has an excellent credit file gets an amazing opportunity, which is also as per the requirements of the UK government's housing proposals that requires longer tenancy/rental agreements to become the new norm.

As a result, when the tenant gets a longer tenancy/rental agreement, it becomes much easier, safer, and affordable for them to settle down and enjoy their lives. With the PIF platform, the need for making huge deposits can be eliminated. Instead, it gets replaced with a lower monthly insurance-driven bond which ensures that landlords are still protected in case anything goes wrong.

Besides, when the deposit has been paid, then rather than keeping the money in the rental deposit account, and allowing the deposit holding firm to earn the interest, it can provide the tenant with interest, which he/she can further save in their property savings account and use it for buying their property. Remember, the deposit is actually a tenant's fund and it only becomes that of the landlords when the tenant is unable to make rental payments or cover for the damages to the property.

Another issue that tenants face is that whenever they request a repair, the entire process becomes extremely lengthy. This happens because they are required to make repeated phone calls or emails to the landlords or have to chase them down or catch hold of an agent. Further, the property agent or landlord must search for the right tradesman and book them for a repair after consulting the tenant. With PIF, however, all the repair-related concerns or requests get automatically reported, authorized, organized as well as booked in just a few clicks.

Since all the property/landlord records, such as the property maintenance and the number of times a property owner/landlord has claimed the deposit is made available to the prospective tenants, they can view whether the landlord is responsible for property maintenance or not in advance.

It also goes a long way in establishing whether the landlord takes good care of his/her tenants, or whether they have to be avoided. Besides, auto rental payments could be collected, set up as well as directly paid by the PIF system to an agent or landlord, thus allowing tenants to control their funds.

## **HOW WILL THE PIF ECOSYSTEM WORK?**

The tenant will buy PIF tokens and store them in his/her wallet. Next, they must apply for rental accommodation and allocate 1000 PIF digital tokens to the Application Deposit Smart Contract. The landlords will then pick their preferred tenant, following which 950 tokens are taken away from the winning tenant's Application Deposit Smart Contract and transferred to the Rental Deposit Smart Contract and is considered as the down payment. The remaining tokens are transferred to the PIF wallet as part of the service fee. Also, all the losing tenants get a refund of their PIF tokens. Furthermore, the rental agreement between the landlord and tenant is tokenized, as well as updated on the PIF platform for reference purposes.

## **CONCLUSION**

In a nutshell, the PIF platform (<http://www.propertyinfofile.com/>) and the token is perfect for resolving all the issues that tenants face today. The unique system ensures effective and uninterrupted communication between the landlords and the tenants as well as other parties engaged in the property rental and leasing ecosystem. The system ensures total transparency, traceability, and compliance, thereby ensuring that everyone who is a part of the ecosystem gets a fair and honest deal.



GRAYSCALE®

[WWW.PLATINUMCRYPTOACADEMY.COM](http://WWW.PLATINUMCRYPTOACADEMY.COM)