

162nd
EDITION

CRYPTONAIRE WEEKLY

CRYPTO INVESTMENT JOURNAL

CRYPTOCURRENCY EXCHANGE, COINBASE, HIRES GOLDMAN SACHS FOR IPO PLANS

**ELON MUSK ASKS
MICHAEL SAYLOR IF**

**HE COULD MOVE BILLIONS
OF DOLLARS TO BITCOIN**

**MICROSTRATEGY BUYS THE
DIP – NOW HAS MORE
BTC THAN US GOVT**

SPOTTR:

**HOW CLIQ TOKEN AND
SPOTTR APP CAN HELP
YOU TO GROW YOUR WEALTH**

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



**PLATINUM
CRYPTO ACADEMY**

XMAS

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Editor's Letter



Business intelligence company MicroStrategy used the \$650 million it had recently raised through convertible bonds to buy more Bitcoin. The firm's CEO, Michael Saylor tweeted that the company had purchased 29,646 Bitcoin at a rate of \$21,925. This takes MicroStrategy's holding to 70,470 Bitcoin, worth about \$1.125 billion.

Some institutional investors are selling their gold to buy Bitcoin. Christopher Wood, global head of equity strategy at Jefferies, has sold 5% of his gold position to buy Bitcoin. Wood said that any pullback will be used to buy more Bitcoin. The purchases by institutional investors show their confidence in Bitcoin. However, it is unlikely that the institutions will continue buying if Bitcoin's rally turns vertical. They may wait for a correction to get in.

**OUR BLOG ARTICLES FOR THIS SPECIAL ISSUE ARE
HOW THE BLOCKCHAIN REVOLUTION CAN WORK FOR YOU – THE QUIVERX
APPLICATION**

THE WISE TOKEN – THE BEST WAY TO EARN CRYPTO!

&

HOW CLIQ TOKEN AND SPOTTR APP CAN HELP YOU TO GROW YOUR WEALTH

We had recommended aggressive traders to buy Bitcoin in our previous analysis if it stayed above \$20,000 for a few hours. That trade triggered on December 16 when the price picked up momentum after crossing \$20,000, as we had anticipated. The biggest cryptocurrency hit a high of \$24,300 on December 20. Traders who use a trailing stop could have closed their positions with a handsome profit on December 21 when the price corrected sharply.

Bitcoin's trend remains up as the bulls continue to buy even on minor dips as seen from the long wick on the December 21 candlestick. However, the inside day candlestick pattern today shows indecision among the bulls and the bears. If the bulls can push the price above \$24,000, the BTC/USD pair could start the next leg of the up-move that may reach \$28,633.84. However, such a move will suggest that traders are piling in because of FOMO.

Usually, such phases end with a sharp correction. Therefore, we suggest traders stay on the sidelines if the price moves up from the current levels. Another possibility is that the price drops to the 20-day EMA or \$20,000. Such a move will improve the risk to reward ratio and could offer a buying opportunity if \$20,000 proves to be a strong support. Contrary to these bullish projections, if the price breaks and sustains below \$20,000, it will suggest that a short-term top may be in place.

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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WEEKLY CRYPTOCURRENCY MARKET ANALYSIS

Hello, crypto traders welcome to this week's 162nd edition of Cryptonaire Weekly. The overall Cryptocurrency Market Cap stands at \$639 Billion. We have seen a \$78 Billion increase in the Market Cap since last week. Bitcoin price is currently around \$23,010 from \$19,197 last week and has increased by 19.86% and Ether price is now at \$614 from \$585 last week and has increased by 4.96%. The current market cap for bitcoin is \$425 Billion, and for Altcoins, the current market cap is \$214 Billion.

Business intelligence company MicroStrategy used the \$650 million it had recently raised through convertible bonds to buy more Bitcoin. The firm's CEO, Michael Saylor tweeted that the company had purchased 29,646 Bitcoin at a rate of \$21,925. This takes MicroStrategy's holding to 70,470 Bitcoin, worth about \$1.125 billion.

Another institution, One River Digital Asset Management, revealed a \$600 million position in Bitcoin and Ether. The company plans to buy \$400 million more of the assets to take the total holding to \$1 billion. The firm's CEO, Eric Peters, told Bloomberg that cryptocurrencies are likely to witness "generational allocation" and "the flows have only just begun."

Some institutional investors are selling their gold to buy Bitcoin. Christopher Wood, global head of equity strategy at Jefferies, has sold 5% of his gold position to buy Bitcoin. Wood said that any pullback will be used to buy more Bitcoin.

On similar lines, Ruffer Investment Company Limited has also trimmed its position in gold and has purchased Bitcoin. The company said that Bitcoin will act "as a hedge to some of the monetary and market risks that we see."

The purchases by institutional investors show their confidence in Bitcoin. However, it is unlikely that the institutions will continue buying if Bitcoin's rally turns vertical. They may wait for a correction to get in. Therefore, we believe that Bitcoin is ripe for a correction or a consolidation.

Percentage of Total Market Capitalization (Dominance)

Bitcoin	66.75%
Ethereum	10.93%
XRP	3.46%
Tether	3.19%
Litecoin	1.09%
Bitcoin Cash	0.91%
Chainlink	0.77%
Cardano	0.77%
Binance Coin	0.73%
Polkadot	0.69%
Others	10.71%

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	\$23,184.14	▲ 2.77%	▲ 20.27%	\$431,178,709,303	\$47,812,782,028 2,060,094 BTC	18,578,056 BTC	
2	Ethereum ETH	\$612.52	▲ 1.33%	▲ 4.49%	\$69,796,033,219	\$16,322,745,352 26,645,637 ETH	113,936,701 ETH	
3	XRP XRP	\$0.489966	▼ 6.48%	▲ 0.26%	\$22,056,012,223	\$11,524,527,839 23,724,143,185 XRP	45,404,028,640 XRP	
4	Tether USDT	\$1.00	▲ 0.27%	▼ 0.00%	\$20,397,997,709	\$70,681,217,993 70,669,330,686 USDT	20,394,567,134 USDT	
5	Litecoin LTC	\$108.56	▲ 4.27%	▲ 32.43%	\$7,180,753,693	\$9,821,871,948 90,470,923 LTC	66,143,136 LTC	
6	Bitcoin Cash BCH	\$317.92	▲ 1.48%	▲ 9.22%	\$5,884,790,806	\$7,309,753,117 23,104,936 BCH	18,600,863 BCH	
7	Cardano ADA	\$0.157398	▲ 4.74%	▲ 1.87%	\$4,896,744,640	\$1,168,011,891 7,421,206,271 ADA	31,112,484,646 ADA	
8	Chainlink LINK	\$12.33	▲ 0.36%	▼ 3.19%	\$4,896,303,622	\$1,182,202,679 95,977,884 LINK	397,509,556 LINK	
9	Binance Coin BNB	\$32.68	▲ 1.55%	▲ 10.39%	\$4,728,904,368	\$490,360,240 14,974,132 BNB	144,406,561 BNB	
10	Polkadot DOT	\$5.05	▲ 3.88%	▼ 1.95%	\$4,498,401,761	\$645,507,128 128,083,417 DOT	892,586,071 DOT	

THE ECOSYSTEM

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Top 10 Coins by Percentage Gain (Past 7 Days)

#	Name	Price	24h	▲Market Cap ⓘ	Volume ⓘ	Blockchain	Added
1	Trinity Protocol TRI	\$0.284628	▲ 0%	--	\$9,497	⬆️ Ethereum	Today
2	Buy-Sell BSE	\$3.73	▲ 0%	--	\$1,205,078	⬆️ Ethereum	Today
3	Pluto PLUT	\$0.033364	▲ 0.04%	--	\$1,575,066	⬆️ Ethereum	1 day ago
4	XVIX XVIX	\$16.86	▼ 20.71%	--	\$1,173,499	⬆️ Ethereum	1 day ago
5	VELO Token VLO	\$0.027467	▼ 34.97%	--	\$310,127	⬆️ Ethereum	1 day ago
6	yplutus YPLT	\$0.009781	▼ 62.7%	--	\$273,193	⬆️ Ethereum	1 day ago
7	Deflect DEFLCT	\$5.46	▲ 0%	--	\$1,374,319	⬆️ Ethereum	1 day ago
8	Venus BCH vBCH	\$5.59	▲ 0%	--	\$0	Own Blockchain	1 day ago
9	Venus LINK vLINK	\$0.251767	▲ 0%	--	\$0	🟡 Binance Coin	1 day ago
10	Venus DOT vDOT	\$0.099710	▲ 0%	--	\$0	Own Blockchain	1 day ago

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

Top Gainers

#	Name	Price	7d	Volume(24h) ⓘ
1	ALL BEST ICO ALLBI	\$0.007648	▲ 39829.3%	\$116,570
2	FRMx Token FRMX	\$1,602.86	▲ 268.9%	\$115,855
3	Pawtocol UPI	\$0.013947	▲ 242.3%	\$145,826
4	Bird.Money BIRD	\$34.19	▲ 235.05%	\$793,328
5	Betherchip BEC	\$7.61	▲ 225.91%	\$2,194,096
6	Rake Finance RAK	\$223.34	▲ 202.44%	\$1,331,134
7	UniWhales UWL	\$0.286419	▲ 202.24%	\$540,179
8	Twinkle TKT	\$0.002869	▲ 199.59%	\$136,254
9	Ethanol ENOL	\$221.42	▲ 183.95%	\$61,704
10	Atari Token ATRI	\$0.141287	▲ 182.78%	\$1,048,649

Top Losers

#	Name	Price	7d	Volume(24h) ⓘ
1	DistX DISTX	\$0.000536	▼ 99.17%	\$105,154
2	Basis Cash BAC	\$1.82	▼ 96.78%	\$11,044,964
3	Nucleus Vision NCASH	\$0.001139	▼ 72.79%	\$2,668,127
4	Handy HANDY	\$0.009721	▼ 68.77%	\$2,502,508
5	Chainpay CPAY	\$11.89	▼ 66.35%	\$67,900
6	IterationSyndicate ITS	\$6.38	▼ 60.98%	\$103,567
7	Crypto Price Index CPI	\$0.196945	▼ 60.37%	\$156,626
8	MobileCoin MOB	\$2.39	▼ 58.94%	\$599,963
9	Deipool DIP	\$0.168691	▼ 57.91%	\$506,184
10	Super Bitcoin SBTC	\$0.591375	▼ 57.32%	\$88,503



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CRYPTO TRADE OPPORTUNITIES

BITCOIN - BTC/USD



We had recommended aggressive traders to buy Bitcoin in our previous analysis if it stayed above \$20,000 for a few hours. That trade triggered on December 16 when the price picked up momentum after crossing \$20,000, as we had anticipated.

The biggest cryptocurrency hit a high of \$24,300 on December 20. Traders who use a trailing stop could have closed their positions with a handsome profit on December 21 when the price corrected sharply.

Bitcoin's trend remains up as the bulls continue to buy even on minor dips as seen from the long wick on the December 21 candlestick. However, the inside day candlestick pattern today shows indecision among the bulls and the bears. If the bulls can push the price above \$24,000, the BTC/USD pair could start the next leg of the up-move that may reach \$28,633.84. However, such a move will suggest that traders are piling in because of FOMO.

Usually, such phases end with a sharp correction. Therefore, we suggest traders stay on the sidelines if the price moves up from the current levels. Another possibility is that the price drops to the 20-day EMA or \$20,000. Such a move will improve the risk to reward ratio and could offer a buying opportunity if \$20,000 proves to be a strong support.

Contrary to these bullish projections, if the price breaks and sustains below \$20,000, it will suggest that a short-term top may be in place.

ETHEREUM - ETH/USD



Ether broke above the \$625 resistance on December 16 and that completed an ascending triangle pattern. It also triggered the buy proposed in the previous analysis.

Although the bulls pushed the price to \$677.05 on December 17, they could not sustain the higher levels as seen from the long wick on the day's candlestick.

The failure to move up could have attracted profit booking from the momentum traders and that pulled the price back below the \$625 support on December 21. The bulls are currently attempting to defend the 20-day EMA.

If the ETH/USD pair rebounds off the current levels and rises above \$625, the bulls will once again try to resume the uptrend. A break above \$677.05 will signal the start of the rally. The target objective on the upside is \$770.

Contrary to this assumption, if the bears sink the price below the 20-day EMA and the trendline of the triangle, it will suggest that a short-term top may be in place.

Traders can keep the stop-loss below the trendline. If the next rally fails to rise above \$677.05, traders can trail the stops higher to reduce their risk.

RIPPLE - XRP/USD



XRP found support at the 50-day SMA on December 16 and rebounded sharply. However, the long wick on December 17 candlestick shows that traders booked profits when the price neared \$0.65.

The bulls tried to keep the price above the 20-day EMA but the bounce lacked strength and the bears broke below the support on December 21. The XRP/USD pair could now drop to \$0.043.

If the pair breaks and dips below \$0.43, it could attract aggressive selling and a drop to \$0.30 may be on the cards. However, if the bulls again defend the \$0.43 support, the pair could extend its stay inside the range.

The 20-day EMA is flat but the RSI has dipped below 43, which suggests that bears are trying to gain the upper hand. Traders may stay on the sidelines as we do not find any reliable setups at the current levels.

BITCOIN CASH - BCH/USD



We had expected Bitcoin Cash to stay inside a range before starting the next trending move. However, the bulls pushed the price above the \$280 resistance on December 15.

That was followed by a rally to \$326.73 as we had expected. After consolidating below this resistance for three days, the BCH/USD pair again surged on December 20 and rallied to \$368.04. The bulls booked profits at higher levels and the pair closed just below \$350.

The bulls made another attempt to scale the price above \$350 on December 21 but the bears again sold the higher levels aggressively. This resulted in a sharp reversal from \$380.95.

The bulls are currently attempting to defend the 20-day EMA. If the pair rebounds off this support, the bulls will again try to push the price above \$350.

However, the huge volatility and the price rejection above \$350 suggests that the pair may remain range-bound for a few days. We do not find any bullish setups that could be bought.

LITECOIN - LTC/USD

COINBASE:LTCUSD, 1D 101.57 ▼ -2.87 (-2.75%) O:104.49 H:107.18 L:101.00 C:101.57



We had expected Litecoin to spend some more time inside the triangle before breaking out but the bulls had other plans. The strong up-move on December 16 propelled the price above the triangle.

That attracted buying from traders who were waiting for the setup to complete and the uptrend to resume. The sharp momentum pushed the price to the pattern target of \$120 on December 19.

Although the price rose above \$120, the bulls could not sustain the higher levels. The LTC/USD pair turned down on December 20 but the bulls are attempting to defend the 50% Fibonacci retracement level at \$101.42.

A strong rebound off this support could retest the \$124.40 resistance. If the price rises above this level, the uptrend may resume.

Contrary to this assumption, if the pair breaks below \$101.42, the decline could extend to the 20-day EMA. A deeper correction usually reduces the chances of the continuation of the uptrend.

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ADVANCEMENTS IN THE CRYPTOCURRENCY WORLD

Cryptocurrency Exchange, Coinbase, Hires Goldman Sachs for IPO Plans



San Francisco-based cryptocurrency exchange Coinbase has hired Goldman Sachs Group to lead the preparations for its stock market listing, reported Reuters, citing a person familiar with the matter.

Coinbase revealed that it has confidentially applied with the US Securities and Exchange Commission (SEC) to go public.

As we reported, a cryptocurrency company to list on the stock market is huge news for the industry. Messari valued the company at \$28 billion following this announcement, raised from the \$8 billion valuations it got during its last funding round.

Coinbase has been rumored to go public for a long time now, and it started making plans for the listing in July.

Founded in 2012 by CEO and board director Brian Armstrong and board director Fred Ehrsam, Coinbase has raised \$525 million to date.

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BlackRock CIO on Bitcoin: There's 'Clearly Greater Demand than Supply'



As Bitcoin continues to hover around \$23,000, everyone finds the leading digital asset valuable one way or the other.

Recently, Guggenheim Investments' Scott Minerd called for a \$400,000 price target for Bitcoin driven by the digital asset's scarcity and "rampant money printing" by the central banks.

According to BlackRock Chief Investment Officer, Rick Reider, putting a number on Bitcoin as a valuation is hard, but he said, "demand outstrips supply today."

This especially holds true with all the money printing going on in the US and Europe, and other parts of the world. The Federal Reserve's balance sheet has actually made a new record at \$7.36 trillion this week.

"I think there is clearly greater demand than supply. I think it's a storehouse of value," said Reider in an interview with Bloomberg.

"Millennials have definitely adopted Bitcoin as one of ways to get that store of value," he said.

"I wouldn't say it should be this price or that price, I just don't know how you could determine that, but it does strike me it's gonna be part of the asset sweep for investors for a long time."

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MicroStrategy buys the dip — Now has more BTC than US govt



Michael Saylor announces another \$650 million purchase of Bitcoin as its price dips from weekend highs.

Business intelligence company MicroStrategy has added to its Bitcoin (BTC) stash, with a purchase of 29,646 BTC for a total of \$650 million, an average of around \$21,925 per Bitcoin

CEO Michael Saylor tweeted the news immediately following a pullback in price to \$22,247, although it is unclear whether the acquisition coincided with this event.

MicroStrategy announced its intention to buy more Bitcoin earlier this month with a \$400 million debt security sale to raise funds for the purchase. The bond sale ultimately brought in \$650 million, which has now been used to buy Bitcoin as promised.

The company is now holding a total of 70,470 BTC, bought at an average price per Bitcoin of \$15,964. This makes it the fifth-largest individual hodler of Bitcoin, one place ahead of the United States government, which reportedly owns 69,420 BTC.

MicroStrategy started its Bitcoin journey in August with a purchase of 21,000 BTC for \$250 million. At the time, the company stated that its intention was to adopt Bitcoin as its primary reserve currency as a hedge against U.S. dollar inflation.

This was followed by further purchases, including a \$425 million acquisition in September, which were carried out through Coinbase's over-the-counter desk.

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Grayscale Halts Investments in Bitcoin and Ethereum Trusts



Grayscale has temporarily halted investments into six of its trusts, among them its Bitcoin and Ethereum Trusts, just a few days after Bitcoin prices broke \$20,000 and surged to new all-time highs.

Investment management firm Grayscale no longer accepts investments in trusts tracking the performance of Bitcoin, Ethereum, Bitcoin Cash, Ethereum Classic, Litecoin, and its Digital Large Cap Fund.

The halts went into place as the six-month lock-up period for selling recently-purchased shares of the Bitcoin fund, traded under the symbol GBTC, comes to an end.

“We’re just at that point in the year where those windows the public window will be closing. And then the private window will be open,” Corey Law, a spokesperson for Grayscale, told Decrypt.

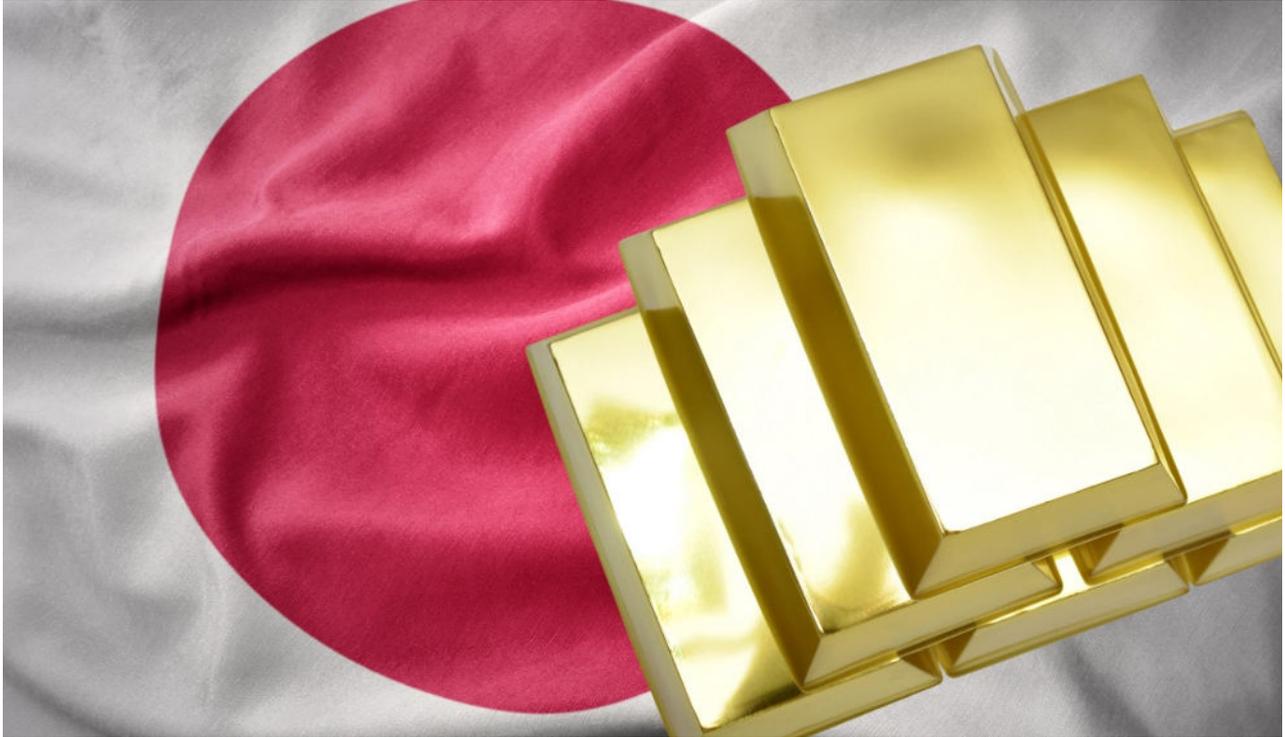
Shares of the Bitcoin Trust under the ticker GBTC consistently trade at a higher price than the underlying Bitcoin, due to buying pressure from institutional investors with few alternative options for buying BTC.

Even at a 30% premium to buying Bitcoin outright, GBTC shares are attractive to traditional investors because they’re available to buy and trade on existing stock exchanges, and can be contributed to IRA accounts and other popular retirement vehicles.

Dealing in GBTC also eliminates the sometimes-steep learning curve that comes with getting familiar with transferring, holding, and managing digital assets in native blockchain-based wallets or smart contracts.

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Japan Leverages 80 Tons of Gold to Help Fund Part of Its Stimulus Package



Japan's finance ministry has reportedly leveraged 80 tons of gold to help fund part of its huge stimulus package aimed at combating the coronavirus crisis. The Asian country, which is saddled with public debt twice the size of its economy, is under pressure to find non-tax revenues to cover the rising cost of spending to deal with the health crisis.

The Covid-19-induced recession has seen Japan's tax revenues drop, leaving a significant hole in its budget. According to a report, before this "rare arrangement," Japan's finance ministry would normally "tap reserves set aside as special accounts, and profits the Bank of Japan (BOJ) and other agencies return to state coffers after they close their annual books."

However, this year's recession has forced the ministry to enter into an arrangement that involves the BOJ as well. Explaining how the deal was carried out, the report says:

The ministry's division in charge of international affairs sold a portion of dollar reserves to the BOJ. With the yen it received, the division bought gold from another division of the ministry in charge of debt management.

Meanwhile, the report quotes two anonymous individuals who reveal that from the gold sale, the ministry's "division in charge of debt management gained proceeds worth \$4.84 billion (500 billion yen)." The individuals add that these proceeds will "finance a new fund aimed at boosting research and development at universities."

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Elon Musk Asks Michael Saylor if He Could Move Billions of Dollars to Bitcoin



Tech entrepreneur and Tesla CEO Elon Musk is asking MicroStrategy CEO Michael Saylor about how much money one could potentially allocate to Bitcoin and if a billion dollars is too much.

The discussion started when Musk tweeted a provocative meme about the strength needed to stay productive and avoid focusing on Bitcoin.

Saylor quickly responded, saying Tesla should do its shareholders a favor by moving its cash reserves into BTC.

“If you want to do your shareholders a \$100 billion favor, convert the TSLA balance sheet from USD to BTC. Other firms on the S&P 500 would follow your lead and in time it would grow to become a \$1 trillion favor.”

Saylor’s proposition piqued Musk’s curiosity.

Musk later tweeted that he thinks Bitcoin is “almost as bs as fiat money.”

Saylor, on the other hand, recently said he believes Tesla and other large companies can save billions by investing in the top cryptocurrency.

This isn’t Musk’s first brush with Bitcoin and cryptocurrency.

In January, Musk was asked directly about his views regarding BTC. He said he read the Bitcoin whitepaper and thinks the concept is creative, but he’s also concerned that crypto assets could be used to power both illicit activities and legal transactions.

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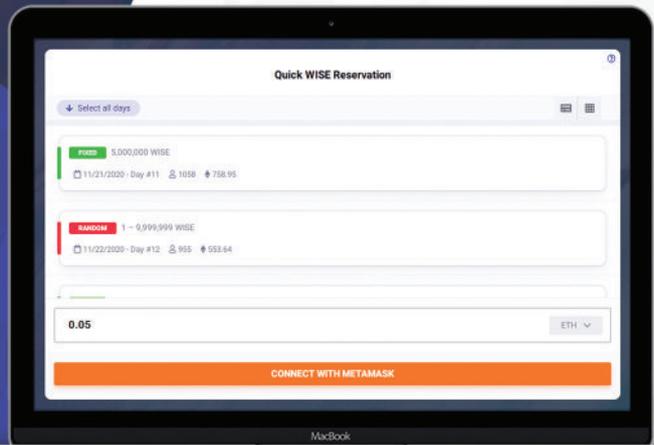
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TEAL PAPER



Introducing the \$WISE token: The new staking platform where staking longer pays better. The \$WISE token is currently in pre-sale, after which 90% of the ETH received will automatically be sent to Uniswap as liquidity

RESERVE WISE



WISE comes with a 50-day launch time for traders to reserve the WISE token. Every single day of the launch around 5 million WISE token are provided that are proportionately distributed as per the total amount of ETH that is sent for the day. veniam, quis nostrud exercitation ullamco laboris nisi ut aliquip ex ea commodo consequat.

STAKE WISE



Investors can also lock up their WISE to earn attractive interest over time. The longer they stake, the higher interest they earn. You can access interest any time without any fee payable, however, ending the stake early results in a penalty of the principal.

SELL WISE



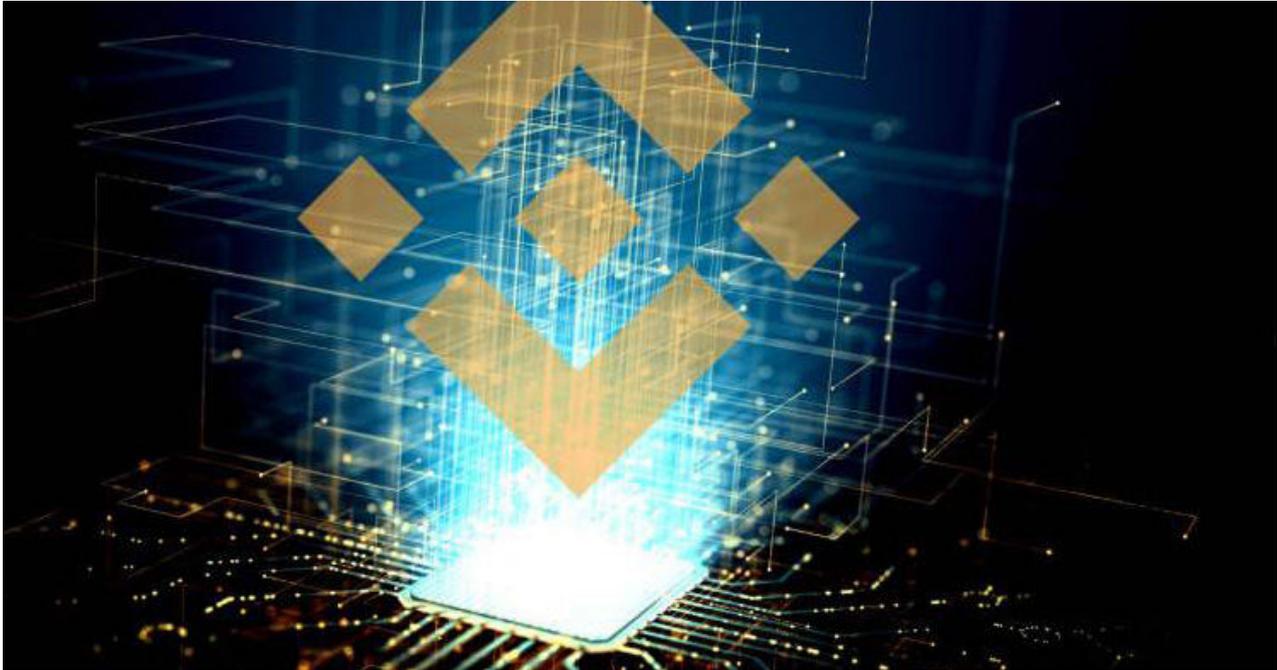
Investors can easily cash out with the help of the Uniswap DEX. The WISE contract entails the creation of one massive liquidity pool on the Uniswap platform, with no KYC as well as the ability to swap from the private digital wallet.



For More Info
thewisetoken.net



Binance May Soon Torch Supply of Crypto Asset BNB in 'Accelerated Burn'



The global cryptocurrency exchange Binance may soon torch more of its own utility token, Binance Coin (BNB).

Binance CEO Changpeng Zhao says he's exploring whether to destroy BNB at a faster rate and reduce the coin's overall supply.

"This weekend, our team has been discussing an Accelerated Burn program for BNB. More details to come. Also welcoming any suggestions or bright ideas."

As of writing, the crypto exchange giant has completed 13 burns. In October, Binance torched a total of 2,253,888 BNB worth \$68 million, which represents the highest-ever in terms of fiat value.

Binance performs coin burning events every quarter until it destroys 100 million BNB from circulation – half of the total 200 million BNB ever issued.

The number of BNB tokens to be burned depends on the number of trades performed on the exchange in a three-month period. Binance burns its own utility token in an effort to reduce BNB supply and potentially increase its value.

The crypto exchange has burned 23,593,399 BNB tokens thus far, putting the exchange at nearly 24% of its coin-burning journey.

Binance created BNB in 2017 as a utility token that traders can use in the exchange to get discounts on fees or trade in the open market. BNB is now the ninth-largest cryptocurrency by market cap.

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Scottish University Taps Blockchain Tech to Fight Whisky Fakes



The University of Glasgow is tapping technology from blockchain provenance startup Everledger to tackle fraud in the Scottish whisky industry.

An agreement announced Friday will see the Scottish Universities Environmental Research Centre (SUERC) at the Glasgow institution using Everledger's anti-tamper bottle tags and blockchain platform to track rare whiskies.

SUERC has been tasked with finding ways to authenticate whisky provenance by producers, retailers, auction houses and collectors.

The center's researchers estimate the market for vintage single-malt Scotch whiskies was valued at £57.7 million (\$78 million) in 2018. SUERC believes that around 40% of all rare vintage whiskies in circulation may be fake.

In 2018, the center found that out of 55 bottles of rare Scotch it had tested, 21 bottles were either fake or not distilled in the year indicated on the label.

The researchers can tell the fake malt whisky samples from the genuine ones by removing small samples through the cork and interpreting the radiocarbon data in a laboratory.

"By being granted unprecedented access to samples of the world's rarest whiskies, its researchers have created a unique radiocarbon dating curve which is now used to determine the age of all types of vintage whiskies," the university said.

[Read more...](#)

Personal Information of Ledger's 272,000 Customers Dumped on Raidforum



A popular crypto hardware wallet, Ledger is receiving a lot of backlash for getting its 272,000 customers' personal data leaked.

Ledger took to Twitter to share that the contents of Ledger's customer database have been dumped on Raidforum.

"It is a massive understatement to say we sincerely regret this situation. We take privacy extremely seriously," said the company on Twitter. The company further said that "avoiding" such situations is their top priority.

Also, Ledger has "learned valuable lessons from this situation," which it says will make their wallet "even more secure."

The data was first leaked in July, and since then, the company has hired a new Chief Information Security Officer. The company has taken down over 170 phishing websites since the original breach, it said.

Ledger has also "notified the French data protection authority" about this data breach, and it is now working with other data protection authorities across the world.

The company has sent emails to "all 9500 affected customers" whose personal details, including name, address, email, and phone number, have been leaked.

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ATROMG8

NETWORK & ECOSYSTEM

GOOD PEOPLE MEET ON ATROMG8 FOR COMMUNICATION, LEARNING, JOY, NEWS, FINANCE, E-COMMERCE, FUN AND MUCH MORE IN A PROTECTED ENVIRONMENT



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.



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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.



Paris Saint-Germain and Juventus fan tokens rally 80% to 160% after listing



Paris Saint-Germain and Juventus fan tokens surged by 80% to 160% in the last 24 hours as their daily volume spiked to \$300 million.

On Dec. 14, Binance listed PSG and JUVE, two utility sports fan tokens associated with the Paris Saint-Germain (PSG) and Juventus (JUV) football clubs. After the listing occurred both tokens surged by 80% to 160% in the past 24 hours.

Why are sports fan tokens surging?

Created by Socios.com and Chiliz, sports fan tokens are utility tokens that allow fans to receive a tokenized share of club decisions.

Through the Socios application, users can receive exclusive rewards and club recognition using the token.

Binance Research explained that JUV token holders, as an example, can interact with the Socios platform to earn various rewards. The rewards include matchday tickets, exclusive experiences, digital badges, and more. The researchers wrote:

“JUV token holders can vote via smart contract on various ‘fan decision’ polls published by Juventus. Juventus is contractually bound to act according to poll results. Token holders can interact with the Socios platform (voting on polls, competing in contests and quizzes, connecting/chatting with like-minded users, etc.) and earn rewards.”

[Read more...](#)

HOW THE BLOCKCHAIN REVOLUTION CAN WORK FOR YOU – THE QUIVERX APPLICATION



INTRODUCTION

The blockchain revolution and technology have changed money, businesses, and the entire world of commerce. This distributed, open, and global platform has transformed how people earn, pay, and perform a host of activities and functions. The QuiverX Capital, Ltd., crypto project is one such project that has managed to usher in innovation through the blockchain revolution. A decentralized and unique crowdfunding platform, it allows for digital assets to interact with the material world through a dynamic model that allows users to support and grow businesses of their choosing.

QuiverX Capital is an investment portal for traditional and crypto-related small and medium enterprises (SMEs). It also offers a range of high-value features such as:

QuiverX-xEarn Governance Portal.

QuiverX-xWallet

QuiverX-xReward Program (staking)

QuiverX-xATM

QuiverX-Liquidity xChange

QuiverX-xCard (point of sale debit cards)

QuiverX-eXcel Program

In this article, learn more about the QuiverX Platform and how the blockchain revolution is ushering in new avenues for wealth.

WHAT PROBLEM IS QUIVERX CAPITAL SOLVING?

Currently, the overall market capitalization for digital currencies is around \$350 Billion in terms of investment capital. This money is held in individual wallets or exchanges. At present, there are limited use cases in the crypto market for these digital assets, meaning that holders of Cryptocurrency typically earn money through frequent trading.

Businesses thus far have not been able to access the potentially enormous amount of funds that could be available through Cryptocurrency. The QuiverX Platform is being built to allow holders of Cryptocurrency to invest in and support SMEs, meaning that the value of their investments no longer relies on the crypto market – but is rather based in the individual investor’s ability to choose a successful project to invest in. At the same time, this provides businesses the capital they need to grow, which may be inaccessible to them through traditional means of lending.

The QuiverX platform is a Win-Win Solution for individuals and businesses, which we turn to next.

WHAT IS THE SOLUTION?

QuiverX is designing a fresh and distinct wave in the world of decentralized finance via the use of liquidity pools as well as smart contracts, thus ushering in an innovative crowdfunding model during the blockchain revolution. The model will connect the SMEs and investors directly, offering transparency as well as full control of the investment capital involved. The QuiverX platform is being developed to make crypto funds accessible to SMEs – and allow cryptocurrency holders to have a broader reach to access a range of investment opportunities.

Businesses looking to list with QuiverX will have to follow all of the requisite regulatory guidelines and structures according to their region and should also meet the expectations related to due diligence through the completion of the Know Your Customer (KYC) process.

In addition to this, business resolutions, articles of incorporation, business licenses, as well as the business and financial plan need to be provided along with every application. Cryptocurrency-based and non-crypto currency based enterprises can organize fundraising campaigns only if all the criteria are being met for listing on the QuiverX Capital platform.

As far as the investments on the QuiverX Capital platform are concerned, they are high-risk growth and start-up companies that offer potentially high rewards. Investors who offer liquidity to firms will be provided with a pool of liquidity token that represents their position in the fundraising pool. Investors can thus choose to keep the token until the time the firm announces its IPO. Additionally, investors will be allowed to sell their liquidity pool tokens on the platform as they see fit.

QuiverX is a utility token for paying for services on the website, advertisements, promotions, transaction fees, and listings. Users get incentives for holding the token and thus get quick access to opportunities for investment, reduced network fees, as well as monthly rewards for holding QuiverX tokens.

Importantly, QuiverX is the utility token that will be the underlying asset on the point-of-sale payment cards, which can be utilized anywhere major credit cards (VISA, MasterCard, etc.) are accepted.

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HOW IS BLOCKCHAIN REVOLUTIONIZING INVESTMENT MANAGEMENT?

The blockchain revolution was the wave of popular interest in Cryptocurrency that fortified popular cryptocurrencies such as Bitcoin. At present, this technology is receiving a great deal of attention because of its capability to offer a strong infrastructure for executing and recording transactions. Blockchain has excellent potential to transform how investment management is carried out within the banking and financial sector by using smart contracts, digital identities, and other unique components.

The banking and finance sector has been a major contributor to the development of the blockchain application. The blockchain revolution and technology affect investment management in different ways. They provide an excellent option for collaboration, support market resiliency, and allow multiple networks to collaborate openly. Furthermore, blockchain extends improved data security and privacy by transforming the manner in which data is stored and accessed within the network.

WHY QUIVERX CAPITAL?

QuiverX is assisting in the adoption of the blockchain Revolution but also takes investing to a higher level. With blockchain, investors can now own a fraction of high-yielding rewards, provided directly from company to investor. It offers investors a sustainable and effective way to earn a passive income.

QuiverX Capital offers a range of services. With the help of smart contracts that are created on the network, users will have the opportunity to invest with complete transparency and confidence. Apart from promoting the growth of the blockchain revolution, QuiverX also offers an online wallet that lets you easily transfer, store, buy and trade assets in the digital wallet.

The QuiverX token can easily be exchanged to invest in different cryptocurrencies and other investment opportunities that are accessible through the QuiverX Capital Platform.

SPEND CRYPTOCURRENCIES ANYWHERE

The QuiverX Capital payment card allows you to easily access all your funds. You can load the payQuiverX Capital has partnered with Ternio Blockcard, which is SEC and FDIC regulated to bring point-of-sale payment cards to the QuiverX ecosystem. This will allow you to easily access all your funds. You can load the payment card either automatically, or manually in the QuiverX platform. This can be achieved through recurring payments from your bank account, or by exchanging your digital assets for the QuiverX token.

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Spend Cryptocurrencies Anywhere

QuiverX xReward Program

QuiverX-xEarn Governance Portal

QuiverX-Liquidity xChange

The QuiverX xWallet
The QuiverX xWallet, a highly secure and safe wallet, is designed for keeping the ERC-20 digital tokens. Features of the digital wallet include:

- Holding QuiverX within the digital wallet allows you to earn passive rewards with a target of around 7.42% APY.
- The Swap feature is integrated with l1nch.exchange, which is the leading DEX Aggregator currently on the market. DEX Aggregators combine different decentralized exchanges like l1nch.exchange, Uniswap Protocol, and more to offer users the best available prices on the market.
- The Buying feature enables users to buy cryptocurrencies using fiat money.

PLATINUM CRYPTO ACADEMY | QuiverX.io | CRYPTONAIRE WEEKLY

QUIVERX- XREWARD PROGRAM

QuiverX Capital-xReward program provides different opportunities throughout the year to those who leave their tokens in any of the secured staking pools. Staking allows QuiverX token holders the opportunity to earn a return on their investment. xRewards utilizes Ferrum Networks specialized staking technology, which is a time-tested, secure option to earn extra QRX rewards.

QUIVERX-XEARN GOVERNANCE PORTAL

The QuiverX-xEarn Governance Portal/site is a unique and highly interactive community that holders of xEarn tokens can exclusively access. Some of its features include: an interactive chat, individual user profiles, community forums, and voting on featured projects.

QUIVERX-LIQUIDITY XCHANGE

The QuiverX-Liquidity xChange is a P2P (peer-to-peer) service that offers a direct means of selling, buying, and auctioning liquidity. This frees up locked capital for liquidity providers and also offers a means of entering locked liquidity for an individual who may want to enter after the pool has been locked.

In addition to this, it offers an incentive to individuals to enter into locked liquidity and reduces potential losses due to the hypothetical necessity to exit liquidity pools early.

THE QUIVERX XWALLET

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The Buying feature enables users to buy cryptocurrencies using fiat money.

The QuiverX xWallet will also include all of the standard functionalities of any cryptocurrency wallet such as: exporting and importing of digital wallets; issuance of private keys; transferring between wallets; and connecting the xWallet to third-party DAPPS.

Buy QRX Tokens

HOW QUIVERX CAPITAL HELPS INVESTORS TO EARN LIKE PROFESSIONALS?

QuiverX Capital is using the blockchain revolution to enter secondary markets that have previously been inaccessible, thus offering opportunities for high-value investments at a lower barrier of entry.

CONCLUSION

To sum up, if you are an investor who is searching for an advanced platform for conducting secure, safe, and high-value digital transactions while functioning anonymously, then QuiverX Capital is the right platform for you. The QuiverX Capital platform is uniquely remodelling crowdfunding to provide cryptocurrency investors a dynamic and simple way to access the untapped potential of traditional markets. With minimal fees, QuiverX makes the entire process of investment management both convenient and simple!



THE WISE TOKEN – THE BEST WAY TO EARN CRYPTO!



Crypto mining isn't profitable like before, but staking has emerged as an alternate option to the same, thus promising investors/users an opportunity to earn crypto. As far as mining is concerned, many people struggle to make payments towards the requisite equipment as well as electricity cost, leave aside earning profits from the same. But, mining is not the only method of earning with cryptocurrencies. Staking has become an excellent way to earn crypto.

This is one of the reasons why more and more users are turning their attention to the WISE project. The WISE token provides you with the opportunity to grow your fund's value via staking. Staking, as such, entails locking up the funds in a contract for a specific time and earn rewards and interest in exchange. Apart from helping users to earn money via their safe and secure private wallets, the WISE crypto contract also offers a huge liquidity pool, which allows you to cash out (i.e. withdraw) profits at any time.

LEARN HOW AND WHY THE WISE TOKEN IS THE BEST WAY TO EARN CRYPTO.

WISE, in essence, is ERC 20 smart contract created for deployment on the Ether blockchain. WISE functions as a decentralized, trustlessly exchangeable, bond-like, and interest bearing token. The WISE crypto project has redefined decentralized finance by doing cryptocurrencies in the right manner. The main aim of WISE is staking, which is quite similar to both CDs and bonds, thus rewarding token holders with interest earned as part of locking the funds for a specified time. The WISE token comes with a host of features from both the traditional financial instruments but is an improved version of them.

Thus, WISE provides stakers with complete flexibility when it comes to selecting when they intend to withdraw their interest earned during the stake's life. Typically, stakers can withdraw their interest amount either daily, or irregularly, or wait till maturity, or whichever way you prefer.

WISE stakes offer higher returns, much low risk, and way higher flexibility when compared to CDs and bonds. Hence, there is no need to trust governments and banks to remain solvent and no need to worry about the bond issuer defaulting.

EARN CRYPTO – THE NEED FOR DEVELOPING WISE

Trusting other people with your money can be highly risky. This is one of the major flaws in the traditional instruments available in the market, and also why WISE is being developed. The WISE contract ensures that users are always in complete control and custody of their tokens, even when numerous other economic activities are being carried out.

At the initial level, minting of the WISE tokens, earning of referral bonuses, closing and opening of stakes, interest receiving, as well as even selling of WISE for Ethereum or other digital tokens can be carried out end-to-end without a user's tokens being controlled by another system or person. Now, when compared with the numerous banks that one can't trust as well as the money managers who aren't really keeping your best interest at the back of their minds, you will find that the WISE token is the right way to stake and earn crypto.

One factor of owning cryptos is knowing that you have a place for trading them safely, quickly, and easily as and when the requirement arises. WISE believes that Uniswap, a highly regarded and popular DEX (Decentralized Exchange) is one such place. Following the 50-day liquidity transformer Epoch, WISE will trustlessly, irrevocably, and automatically bootstrap its initial LP on the Uniswap exchange.

WISE TOKEN PRESENTATION

WISE CONTRACT FUNCTIONALITY

As far as the WISE token is concerned, it is a unique smart contract as it enables investors to earn through staking of cryptocurrencies without the fear of losing token value.

HOW DOES THE WISE TOKEN WORK – EARN CRYPTO WITH WISE

You choose the number of WISE tokens that you would want to stake, as well as then you get to set the duration for which you would want to keep them locked up. It can be months, days, and even years. After the duration comes to an end, you get an interest in 3.5percent interest in terms of WISE tokens.

Not every individual will consider staking their tokens. Some of them will use the tokens for multiple purposes i.e., holding, or trading. Those who fail to commit to the lock-up duration get penalized, if people want to access their money during the process of staking, they will lose their interest claimed.

HOW DOES ONE GET INTEREST – EARN CRYPTO

The Wise digital token has been coded to grow in terms of supply by 3.5percent every year. This results in inflation as well as devalues the token. But this is what makes everything good. Inflation is needed for investors of the WISE tokens to acquire interest. So, how WISE increases its demand for compensating for 3.5percent interest is by increasing the instrument's value. Put simply, until individuals start utilizing the token for several reasons as well as hoarding it in the manner they do for bitcoins.

HOW WISE IS ALREADY ACHIEVING SUCCESS:

By Lending: By making the WISE token available on the lending protocol websites (such as Celsius), so that token holders get to acquire interest amount by keeping the tokens in their digital wallet. Increased demand results in higher rates of interest as well as leads to higher adoption.

Trading/Arbitrage: This helps in increasing the volume of WISE tokens daily for creating price patterns, which signal an increased number of traders to participate.

Incentivized Structure: They have a unique referral system that pays 10percent commissions in Ethereum to referrers. Those who use the referral link for joining receive 10% additional shares at the time of staking WISE. Thus, they are incentivizing holding instead of selling.

STAKING WISE – EARN CRYPTO

As already mentioned above, staking is the best way to earn crypto. The WISE token contract has also been designed for the same. It allows users to easily stake their tokens for a definite period. Users can open several stakes based on their preference. Once the stake reaches its full maturity, a user can close it any time for receiving total principal along with interest, without any penalty.

Unlike other stakeable tokens, the WISE contract never applies any penalty on a mature stake, irrespective of how late one is closed. This provides users with much flexibility, particularly for taxable income.

OPENING STAKES

When users open a fresh stake, they pick the number of tokens that they want to stake. The minimum amount of stake is 0.000000000001 WISE (or 1000000 YODA). The minimum length of the stake is 1 day, whereas the maximum length of the stake is 15,330 days (around 42 years).

WISE ALREADY ACHIEVING SUCCESS



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OPENING STAKES



Once the stake has been opened, it remains in the 'Pending' status. This implies that the stake won't begin until the day after. A user can choose to close the stake in the 'Pending' status, getting back the principal amount of stake without interest or penalty. Thus, pending stakes get the 'Active' status once the next day commences. When the stake gets opened, the tokens that are staked are burned by the WISE contract and thereafter transformed into shares. These shares will continue to remain until the stake remains. After the stake has been closed, the shares get destroyed as well as WISE tokens are minted back.

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CONCLUSION – HOW TO EARN CRYPTO

The financial trading market is essentially centralized. These central authorities issue currencies regularly that further help to drive the economy. They are primarily used by banks as well as the government for different types of trading and therefore the power to manage and control the supply, as well as the flow of the currencies, is entirely dependent on these institutions. This is where the concept of decentralized finance comes in. This is also why one needs to embrace the WISE token. Wise is undoubtedly the best way to earn crypto. In fact, you can use the WISE token in the following ways:

Reserve WISE: During the fifty-day launching period, investors will get to reserve or buy WISE digital tokens by simply sending Ethereum to the smart contract. Around one million digital tokens shall be available for staking every day of the launch, which shall be provided to token holders in exact proportion to their Ethereum investment. Also, over 90percent of the launching funds will be transferred to Uniswap exchange for forming a massive liquidity pool.

WISE is LIVE NOW

Staking WISE: After you get the WISE digital tokens, you will get to lock them in a smart contract and earn interest during the duration of the stake. Based on the duration for which one wants to stake, one can acquire unlimited returns through the WISE token contract.

Selling WISE: You can also use the Uniswap decentralized exchange to sell the tokens. WISE enables token holders to cash out their stakes any time as well as instantly. The exchange does not require any KYC and helps you to exchange the WISE tokens from the private wallet.

In a nutshell, WISE contracts are both immutable and highly secure. They are audited regularly for bugs and errors. Besides, you will have full control over all your funds as well as can sell or withdraw at any point in time. So, if you are searching for a way to stake, sell, or earn crypto, then the WISE contract is the right way forward!

HOW CLIQ TOKEN AND SPOTTR APP CAN HELP YOU TO GROW YOUR WEALTH



Today's article is a review of the CLIQ token and as we all know there is no dearth of crypto projects that are being launched in the market today. However, when it comes to choosing and investing in one, it is only ideal that you pick the best project. Launched on the 6th of June in 2020, CLIQ is one such popular crypto token project that has earned wide recognition. CLIQ is an Ethereum based ERC20 token crafted for the highly innovative SpottR app ecosystem. Put simply, SpottR serves as an online productivity platform, which also has a presence via mobile applications.

IN THIS ARTICLE, LEARN MORE ABOUT THE CLIQ TOKEN AND THE SPOTTR APP

The Purpose

As far as the SpottR application is concerned, it enables users to discover the world around them by joining the primary ecosystem. Thus, one can make the most of the opportunities available through the platform, such as business opportunities, goods, and services available for sale, jobs, information, events, as well as other opportunities for creating wealth.

Thus, users constitute those individuals who use the website or the mobile app for evaluating listed services or for the purpose of education. On the other hand, clients of SpottR are those who sign up to list opportunities for other users to consume as well as consume listed opportunities by engaging in one or multiple transactions. The SpottR app is solely designed for people who are at least 18 years of age or older.

HOW DOES IT WORK?

Just like Uber, the SpottR app allows users to interact with products, services and businesses around them using an interactive map on the home screen. To further solve discoverability and to reduce the amount of time it takes to make purchasing decisions, the app combines its geolocation feature with an AI-powered smart search that links demand directly to supply, giving users real results, in the shortest amount of time possible.

But considering the project's primary market, CLIQ is set up to help the consumer complete their transaction journey through its collateral-free loans in a credit market with a credit to GDP ratio of 18%.

The CLIQ group primarily aims to revolutionize the manner in which people grow their wealth or do things. With the launch of CLIQ token and the SpottR app, the company has managed to break the visibility as well as efficiency barriers, thus making everything possible.

As the globe's first borderless and multi-level ecosystem that successfully solves visibility problems and enables users to achieve more, CLIQ has gained a lot of attention among crypto investors.

HERE'S HOW IT WORKS:

Purchase the CLIQ Token: The first step to getting started is to buy the token from an open market.

Join SpottR: Next, you need to become a part of the SpottR app and ecosystem. For this, you must take part in various tasks or fulfill transactions to build positive ratings using easy as well as activity-oriented auto profile switching.

Applying for Loans: You can apply for a loan using your ecosystem credibility or your CLIQ token balance. This means you don't need to sell your CLIQ tokens and can easily access fiat loans amounting to 100 percent of the value of your CLIQ tokens with flexible repayment.

Do More: Next, you can do more as well as payback as per your convenience.

Everything You Need to Know About CLIQ and SpottR



As far as the **CLIQ crypto token** is concerned, it is the native currency of the SpottR app and ecosystem. SpottR makes use of interactive and easy to use google maps along with smart Artificial Intelligence to take care of discoverability. This further allows users to view the world accurately while linking demand to supply directly.

As far as the **CLIQ token** is concerned, it is the native currency of the SpottR app and ecosystem. The multi-level and advanced marketplace then makes use of its native crypto token- CLIQ for resolving Africa's issues related to non-consumption by providing users as well as businesses with cryptocurrency backed loans for financing their capital needs and households.

As far as the **African e-commerce sector** is concerned, it suffers due to catastrophic non-consumption issues since most of the people in the continent are very poor and cannot afford household as well as capital expenditure. With the growth in the youth population in Africa, limited credit owing to qualification, and a high rate of unemployment, SpottR predicts that cryptocurrency can be the solution to resolving the continent's liquidity issues. It also provides opportunities for boosting trade & commerce.

To build faith in the ecosystem, SpottR makes use of ecosystem tasks that help to verify the authenticity of posts as well as a payment escrow to guarantee service delivery. SpottR also supports **value chain** and **multi-party transactions** that connect manufacturers to consumers.

CLIQ token will support SpottR's in-application coin and fiat gateways to facilitate transactions that take place in the ecosystem and will provide access rights and tolls to some of the **advanced features of the application**. More importantly, it will serve as the asset that will be utilized for backing credits, which shall be extended by SpottR under its business and consumer financing schemes.

It must be noted that after banks opened up credit to middle-class business borrowers in America, the country witnessed major economic expansion and prosperity. This is exactly what SpottR aims to bring to Africa, particularly the millennials as well as the upcoming generation who have failed to **secure credits** in the past for various capital and consumption needs. The **digital token** is crafted to have more than eight use cases such as p2p payments, loans and credits, value balancing to carry out barter, collateralization for affiliate offline viral marketing and transactions on the SpottR ecosystem.



EVERYTHING YOU NEED TO KNOW ABOUT CLIQ TOKEN AND SPOTTR

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As far as the African e-commerce sector is concerned, it suffers due to catastrophic non-consumption issues since most of the people in the continent are very poor and cannot afford household as well as capital expenditure. With the growth in the youth population in Africa, limited credit owing to qualification, and a high rate of unemployment, SpottR predicts that cryptocurrency can be the solution to resolving the continent's liquidity issues. It also provides opportunities for boosting trade & commerce.

To build faith in the ecosystem, SpottR makes use of ecosystem tasks that help to verify the authenticity of posts as well as a payment escrow to guarantee service delivery. SpottR also supports value chain and multi-party transactions that connect manufacturers to consumers.

CLIQ token will support SpottR's in-application coin and fiat gateways to facilitate transactions that take place in the ecosystem and will provide access rights and tolls to some of the advanced features of the application. More importantly,

it will serve as the asset that will be utilized for backing credits, which shall be extended by SpottR under its business and consumer financing schemes.

It must be noted that after banks opened up credit to middle-class business borrowers in America, the country witnessed major economic expansion and prosperity. This is exactly what SpottR aims to bring to Africa, particularly the millennials as well as the upcoming generation who have failed to secure credits in the past for various capital and consumption needs. The digital token is crafted to have more than eight use cases such as p2p payments, loans and credits, value balancing to carry out barbers, collateralization for affiliate offline viral marketing and transactions on the SpottR ecosystem.

HOW TO ACCESS CLIQ TOKEN BACKED LOANS?

1. Download our app and set up your wallet
2. Request for financing directly from your wallet at 3.5% (the lowest rate around) or you can request directly from the websites of our partner businesses
3. Make your equity contribution directly into your own wallet
4. We make the payment, in full to you or the business

HOW TO PURCHASE THE CLIQ TOKEN?

CLIQ digital token can currently be bought only through the CLIQ website using currencies like BTC, LTC, ETH, NGN, USD under the active presale stages. SpottR promises to list CLIQ token in exchanges in March 2021.

HOW MUCH CLIQ TOKENS YOU CAN BUY

CLIQ Yuletide Gifts, in the spirit of the holidays the SpottR team has reduced the purchase threshold of CLIQ tokens up until January end. The purchase threshold has been lowered from \$1000 to \$100, still at \$0.1 per CLIQ. CLIQ Yuletide Gifts, in the spirit of the holidays the SpottR team has reduced the purchase threshold of CLIQ tokens up until January end. The purchase threshold has been lowered from \$1000 to \$100, still at \$0.1 per CLIQ

HOW TO STORE CLIQ TOKEN?

You can easily store your tokens in the Ethereum wallet. However, if you are looking to set up the ERC20 Wallet and purchase CLIQ tokens, then you will have to first download the ERC20 Wallet application (Imtoken or Trust Wallet) from Appstore or Playstore.

[Buy Cliq Token](#)

WHY SPOTTR?

With SpottR, you can search and share excellent opportunities with other users in your community. The SpottR solution is designed to help you search for everyday items like events, vacancies, customers, and suppliers around you with minimal effort. Spotting the plug has become highly frustrating both on social media and online platforms due to relentless spamming. SpottR brings a highly interactive map for finding services, merchants as well as events that are situated closer to you.

Every time you search on the SpottR platform, it will look for the community closest to you to determine who is willing to deliver the service you require as well as return updated results with merchants. Also, with two-way confirmation as well as payment upon delivery, one can only make payments for the services that have been successfully fulfilled.

SpottR also offers users the opportunity to earn and acquire its native CLIQ token. CLIQ provides users with the opportunity to gather wealth and achieve more using them, such as buying their dream house, dream car, setting up a business as well as winning customers.

FINDING AND PARTICIPATING IN TASKS

SpottR offers an opportunity to its users to earn and build the ecosystem using the Task section. Users can easily participate by verifying whether products are authentic or not to create the ultimate trust economy. To find as well as participate in tasks, you need to click the task button/tab to discover available tasks. Every task has a unique goal and reward. After the task has been completed, the SpottR oracle evaluates the submissions to determine the distribution of rewards. So, if you are looking to secure credits and loans, you must participate in tasks to earn easy ecosystem points.

INDEPENDENT TASKS THAT ONE CAN DO WITH CLIQ ARE:

Follow @cliqtoken and @thespottrapp_ on Twitter to discover how to get free CLIQ tokens ahead of their IEO. Remember, the more tokens you have, the more of a bright future you have secured.

CLIQ Token Use Case 1

Tobi is a tech enthusiast and entrepreneur. He finished his higher education at quite a young age and has delved into several businesses to make ends meet so he can complete his education.

Although young in age, he's no child when it comes to businesses. His wealth of experience from the many things he dabbled into has built that skill in him to monetize and profit from whatever he ventures into.

However, he's always had issues with scaling. It's either he doesn't have the necessary reach, or the funds required to get more of his products or service out.

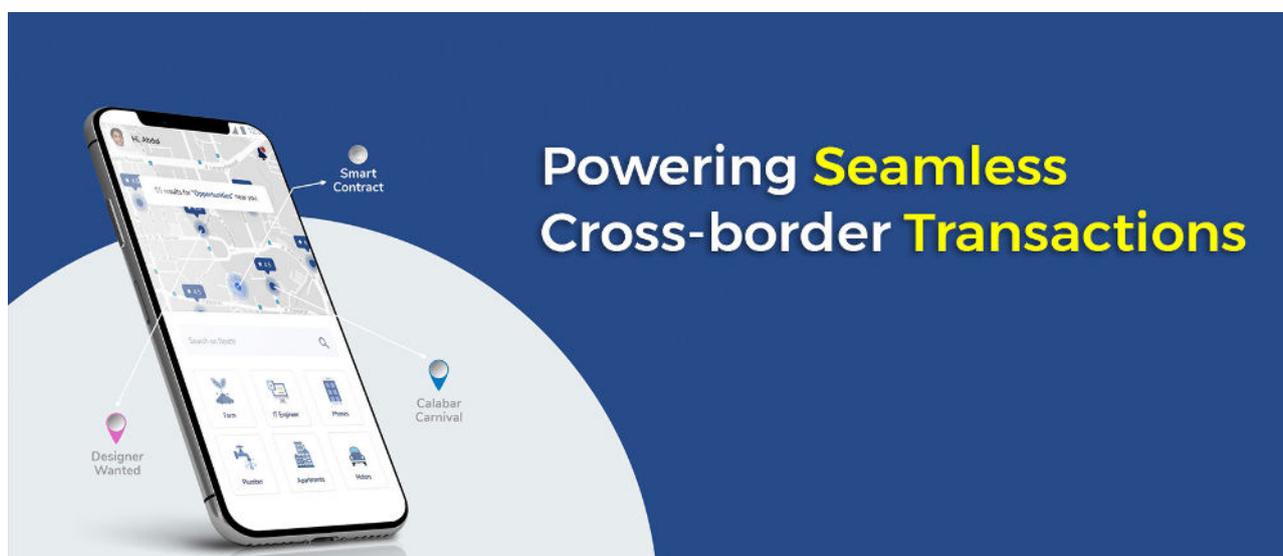
Tobi also has a clique of tech enthusiast friends. It was through them he discovered SpottR. They described it to him as a Fiverr-Uber App because although it helped you sell and buy gigs like Fiverr, he could do more than just render digital services or products – SpottR allowed him to also offer some physical services and products to everyone around him. He's plumbing & electrical house wiring skills could finally earn him more money. Everyone on SpottR's social commerce ecosystem could find that he did this and did that.

What he loved most about SpottR was its credit product. He essentially got credits from SpottR with nothing but his CLIQs -SpottR's own native ERC-20 token and he got it at just 3.5% APR. Neither his age, nor his lack of credit history, or physical collateral caused any problem for him and it was almost instant.

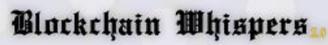
He collected the credits, shipped in those electronic components and resold them via SpottR. He's had many business cycles but he confessed that this was his best. He described his experience to his friends as seamless, He discovered that more people needed his products than he thought and was greatly surprised that SpottR let him choose from a list of 3rd party Logistics companies that plug directly to the app through Oracle powered APIs to make the delivery to the buyer. He was literally running a business from inside his crib and he had all the tools and financing he needed in just one app.

He's been repping ever since!

He's been a SpottR!



THANKS TO YOUR VALUED PARTNERSHIP, 2020 WAS A VERY SUCCESSFUL YEAR



We look forward to more of the same great relationship in 2021!

Merry Christmas and Happy New Year...!



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XMAS