

# CRYPTONAIRE WEEKLY

CRYPTO INVESTMENT JOURNAL

## DEFI CAN 'TRANSFORM GLOBAL FINANCE': WHARTON

**TOTAL CRYPTO  
MARKET CAP**

**GAINS \$400B AS DEFI TOKENS  
LEAD THE RECOVERY**

DEFI

DECENTRALIZED

**BITCOIN BOUNCES  
AFTER WEEKLONG**

**'CAPITULATION EVENT' RESULTS  
IN \$14.2B IN LOSSES**

**OIL-CRYPTO  
ALLIANCES FORM  
IN NORTH AMERICA TO  
POWER BITCOIN MINERS**

**BLOCKQUAKE  
JOIN IN REVOLUTIONISING  
CRYPTOTRADING WITH  
BLOCKQUAKE**

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## Editor's Letter



After Elon Musk's Tweets backtracking on Bitcoin support, the sentiment soured further on May 18 when China banned financial companies from offering cryptocurrency-related services. This sequence of events resulted in a massive crypto meltdown on May 19 where Bitcoin plunged 30% to \$30,001.51 before attempting a recovery.

That was followed by the US Treasury Department's announcement on May 20 requiring transfers worth \$10,000 or more to be reported to the Internal Revenue Service.

**OUR BLOG ARTICLES FOR THIS SPECIAL ISSUE ARE  
POINTPAY – REVOLUTIONIZING TRADITIONAL BANKING MODEL,  
JOIN IN REVOLUTIONISING CRYPTO TRADING WITH BLOCKQUAKE,  
LEDGER NANO X – THE GATEWAY TO EVERYTHING CRYPTO**

**&**

**TICAN A DECENTRALIZED PAYMENT GATEWAY**

Bitcoin plunged to £21,000 on May 19 according to our expectations. However, the bulls purchased this drop as seen from the long tail on the day's candlestick.

The bulls attempted to push the price back above £31,005 on May 20 but failed. The downsloping moving averages and the RSI near the oversold territory suggest that bears are in control. Therefore, relief rallies to the 20-day EMA are likely to be sold into. With buyers stepping in at £21,000 and sellers at £31,005, the stage seems to be set for a consolidation between these two levels for a few days.

However, if the bears sink the price below £21,000, the selling could intensify and the pair could drop to £15,000. This negative view will invalidate if the bulls push and sustain the price above £31,005. That will suggest the bottom has been made at £21,000.

A short-term trading opportunity may present if the price rebounds off the £21,000 to £22,000 range in the next few days. Traders may buy on the bounce off this zone with the stops at £20,800.

The target objective of this trade is £31,005. Traders may step aside if the price breaks below £21,000.

Lastly please check out the advancement's happening in the cryptocurrency world.

Enjoy the issue!

*Karnav Shah*

**Karnav Shah**

Co-Founder, CEO & Editor-in-Chief



## 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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**TICAN A DECENTRALIZED PAYMENT GATEWAY**

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# WEEKLY CRYPTOCURRENCY MARKET ANALYSIS

Hello, Cryptonaire Weekly Community welcome to this week's 183rd edition of Cryptonaire Weekly Magazine. The global crypto market cap is \$1.65 Trillion. We have seen a \$430 Billion decrease in the market cap since the last week. The total crypto market trading volume over the last 24 hours is \$212.68 Billion, which makes a 9.27 % decrease. The total volume in DeFi is currently \$20.54 Billion, 9.66% of the total crypto market 24-hour trading volume. The volume of all stable coins is now \$170.70 Billion, which is 80.26% of the total crypto market 24-hour trading volume.

Bitcoin price is currently around \$38,500 from \$45,270 since last week and has decreased by 14.95% and Ether price is now at \$2,600 from \$3,458 since last week and has decreased by 24.81%. The current market cap for bitcoin is \$720 Billion, and for altcoins, the current market cap is \$930 Billion.

After Elon Musk's Tweets backtracking on Bitcoin support, the sentiment soured further on May 18 when China banned financial companies from offering cryptocurrency-related services. This sequence of events resulted in a massive crypto melt-down on May 19 where Bitcoin plunged 30% to \$30,001.51 before attempting a recovery.

That was followed by the US Treasury Department's announcement on May 20 requiring transfers worth \$10,000 or more to be reported to the Internal Revenue Service.

The huge volatility in Bitcoin and the regulatory tightening from the government may reduce the institutional inflow into the crypto space. HSBC Chief Executive Noel Quinn told Reuters it had no plans to launch cryptocurrency services for its customers because of the volatility and lack of transparency.

However, Goldman Sachs' global head of digital assets Mathew McDermott said in a research note that Bitcoin has emerged as a new asset class and it should be taken seriously.

Fundstrat co-founder Tom Lee told CNBC on May 24 that he has not altered his year-end target of \$100,000 for Bitcoin. Lee believes the hyper-volatility in Bitcoin is its nature and that is what creates an opportunity for traders.

## Percentage of Total Market Capitalization (Dominance)

Bitcoin	43.65%
Ethereum	18.23%
Tether	3.66%
Binance Coin	3.16%
Cardano	2.96%
XRP	2.73%
Dogecoin	2.73%
USD Coin	1.26%
Polkado	1.23%
Internet Computer	1.07%
Others	19.33%

# TOP 10 COINS

## Top 10 Coins by Total Market Capitalisation

#	Name	Price	24h %	7d %	Market Cap	Volume(24h)	Circulating Supply	Last 7 Days
1	Bitcoin BTC <span>Buy</span>	\$37,324.35	-0.53%	-17.57%	\$699,144,312,762	\$62,237,393,401 1,665,882 BTC	18,713,700 BTC	
2	Ethereum ETH <span>Buy</span>	\$2,469.35	-7.57%	-29.53%	\$286,822,695,074	\$51,529,554,199 20,843,221 ETH	116,017,089 ETH	
3	Tether USDT <span>Buy</span>	\$1.00	-0.04%	-0.03%	\$60,155,849,911	\$145,897,473,675 145,654,354,390 USDT	60,055,607,962 USDT	
4	Binance Coin BNB <span>Buy</span>	\$320.03	-6.40%	-39.15%	\$49,469,359,660	\$6,204,455,914 19,243,581 BNB	153,432,897 BNB	
5	Cardano ADA <span>Buy</span>	\$1.49	-1.63%	-29.71%	\$47,881,009,496	\$6,871,919,348 4,585,245,969 ADA	31,948,309,441 ADA	
6	Dogecoin DOGE	\$0.3381	-3.92%	-32.03%	\$43,751,154,333	\$7,106,949,522 21,076,451,729 DOGE	129,748,929,479 DOGE	
7	XRP XRP <span>Buy</span>	\$0.9322	-8.77%	-42.83%	\$43,203,953,265	\$8,765,399,764 9,361,808,204 XRP	46,143,602,688 XRP	
8	USD Coin USDC	\$1.00	-0.01%	-0.01%	\$20,806,330,575	\$3,831,752,859 3,830,914,034 USDC	20,801,775,775 USDC	
9	Polkadot DOT <span>Buy</span>	\$20.64	-2.31%	-49.62%	\$19,470,968,088	\$3,794,048,370 183,497,300 DOT	941,703,880 DOT	
10	Internet Computer ICP	\$130.65	-14.87%	-33.14%	\$16,268,663,861	\$523,693,484 3,993,169 ICP	124,048,742 ICP	



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

### Top Gainers

#	Name	Price	7d	Volume(24h)
1	Amun Bitcoin 3x Daily Short BTC3S	\$1.06	-2082.97%	\$5,432,222
2	Amun Ether 3x Daily Short ETH3S	\$0.108	-1641.91%	\$8,682,185
3	FinNexus FNX	\$0.5717	-1011.93%	\$1,263,643
4	Daiquilibrium DAIQ	\$0.1144	-158.75%	\$173,841
5	APIX APIX	\$0.1649	-131.09%	\$604,564
6	Xpose XPOSE	\$0.00001488	-116.09%	\$913,074
7	Zloadr ZDR	\$0.2933	-109.59%	\$86,945
8	PRCY Coin PRCY	\$0.4527	-89.78%	\$3,137,662
9	3x Short Litecoin Token LTCBEAR	\$0.01682	-87.19%	\$102,273
10	AAVEDOWN AAVEDOWN	\$0.1259	-84.10%	\$17,121,468

### Top Losers

#	Name	Price	7d	Volume(24h)
1	Bogged Finance BOG	\$0.0003041	-100.00%	\$1,329,071
2	EthereumMax EMAX	<\$0.00000001	-98.54%	\$12,105,554
3	3X Long Sushi Token SUSHIBULL	\$0.002717	-97.95%	\$970,933
4	XLMUP XLMUP	\$0.2725	-97.22%	\$4,997,395
5	3x Long Bitcoin SV Token BSVBULL	\$0.0002593	-97.19%	\$52,194
6	DOTDOWN DOTDOWN	\$0.01573	-97.06%	\$8,539,818
7	3X Long Cosmos Token ATOMBULL	\$0.2478	-96.69%	\$91,240
8	SUSHIUP SUSHIUP	\$0.1503	-96.50%	\$11,941,586

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

#	Name	Price	1h	24h	Market Cap	Volume	Blockchain	Added
1	DeFi Factory Token DEFT	\$0.00007273	-14.15%	-0.00%	--	\$12,464,100	↑ Ethereum	Today
2	Alphawolf Finance AWF	\$0.000000662	-2.49%	-0.00%	--	\$836,756	↑ Ethereum	Today
3	deeznuts DEEZ	\$0.00000552	-1.87%	-0.00%	--	\$325,794	↑ Binance Coin	1 day ago
4	Wall Street Games WSG	\$0.000000583	-17.52%	-0.00%	\$7,839,822	\$4,417,639	↑ Binance Coin	1 day ago
5	Rocket Moon GO SKYLARK	<\$0.00000001	-6.13%	-0.00%	--	\$212,836	↑ Binance Coin	1 day ago
6	Chester.Moon CTRFI	<\$0.00000001	-4.47%	-0.00%	--	\$386,213	↑ Binance Coin	1 day ago
7	Viagra Token VIAGRA	<\$0.00000001	-11.39%	-0.00%	--	\$576,359	↑ Binance Coin	1 day ago
8	Teslafan TESLF	\$0.104	-2.00%	-0.00%	--	\$81,158	↑ Ethereum	1 day ago
9	NFTMart Token NMT	\$0	-0.00%	-0.00%	--	--	↑ Ethereum	1 day ago
10	ZABAKU INU ZABAKU	<\$0.00000001	-12.33%	-0.00%	--	\$1,028,386	↑ Binance Coin	1 day ago



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**Antonio Brasse**  
CPA, CIA, CFSA, CISA, CAMS  
CEO & Co-Founder

*"We launched our Wefunder campaign to provide the average person an opportunity to invest in BlockQuake at the start of our journey."*

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\*Crypto Market Cap as of 5/25/21. Until the offering statement is filed, no offer to buy securities can be accepted & no part of the purchase price can be received; once the offering statement is filed, purchase price can be received only through an intermediary's platform. No money or other consideration is being solicited, & if sent in response, will not be accepted. All investments must meet crowdfunding platform criteria and terms in order to be accepted. Certain restrictions apply. A person's indication of interest involves no obligation or commitment of any kind.

# CRYPTO TRADE OPPORTUNITIES

## BITCOIN - BTC/GBP

COINBASE:BTCGBP, 1D 27032.08 ▼ -507.91 (-1.84%) O:27491.99 H:28188.68 L:26725.00 C:27032.08



Bitcoin plunged to £21,000 on May 19 according to our expectations. However, the bulls purchased this drop as seen from the long tail on the day's candlestick.

The bulls attempted to push the price back above £31,005 on May 20 but failed. The downsloping moving averages and the RSI near the oversold territory suggest that bears are in control.

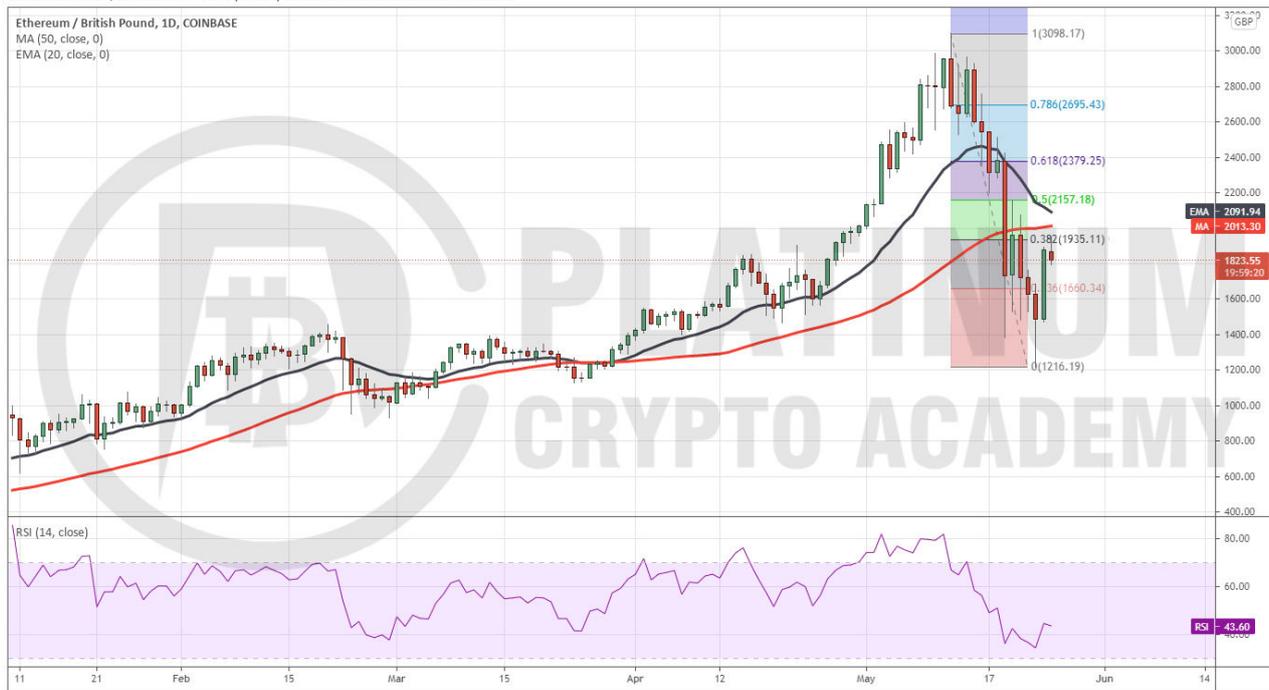
Therefore, relief rallies to the 20-day EMA are likely to be sold into. With buyers stepping in at £21,000 and sellers at £31,005, the stage seems to be set for a consolidation between these two levels for a few days.

However, if the bears sink the price below £21,000, the selling could intensify and the pair could drop to £15,000. This negative view will invalidate if the bulls push and sustain the price above £31,005. That will suggest the bottom has been made at £21,000.

A short-term trading opportunity may present if the price rebounds off the £21,000 to £22,000 range in the next few days. Traders may buy on the bounce off this zone with the stops at £20,800. The target objective of this trade is £31,005. Traders may step aside if the price breaks below £21,000.

## ETHEREUM - ETH/GBP

COINBASE:ETHGBP, 1D 1820.30 ▼ -56.70 (-3.02%) O:1868.31 H:1948.95 L:1794.04 C:1823.55



The failure of the bulls to sustain Ether above the 20-day EMA on May 18 could have attracted profit-taking by traders, resulting in the massive drop on May 19. The bulls tried to stage a recovery on May 20 but hit a wall at the 50-day SMA.

Renewed selling pulled the price below the May 19 low of £1,382.24 but the positive sign is that this did not lead to panic selling among investors. The long tail on the May 23 candlestick suggests traders purchased the drop to £1,216.19.

The strong recovery on May 20 indicates demand at lower levels. However, the bulls are likely to face stiff resistance at the moving averages. If the price turns down from this resistance, the bears will again try to break the £1,216.19 support.

If the ETH/GBP pair rebounds off this support, a few days of range-bound action between £1,216.19 and £2,000 is possible. Traders may wait for the price to rebound off the £1,216.19 support to initiate long positions with the stops placed at £1,190.

This trade should not be attempted when the price is falling because if the bears sink the pair below £1,216.19, the decline could extend to £1,000.

## RIPPLE - XRP/GBP



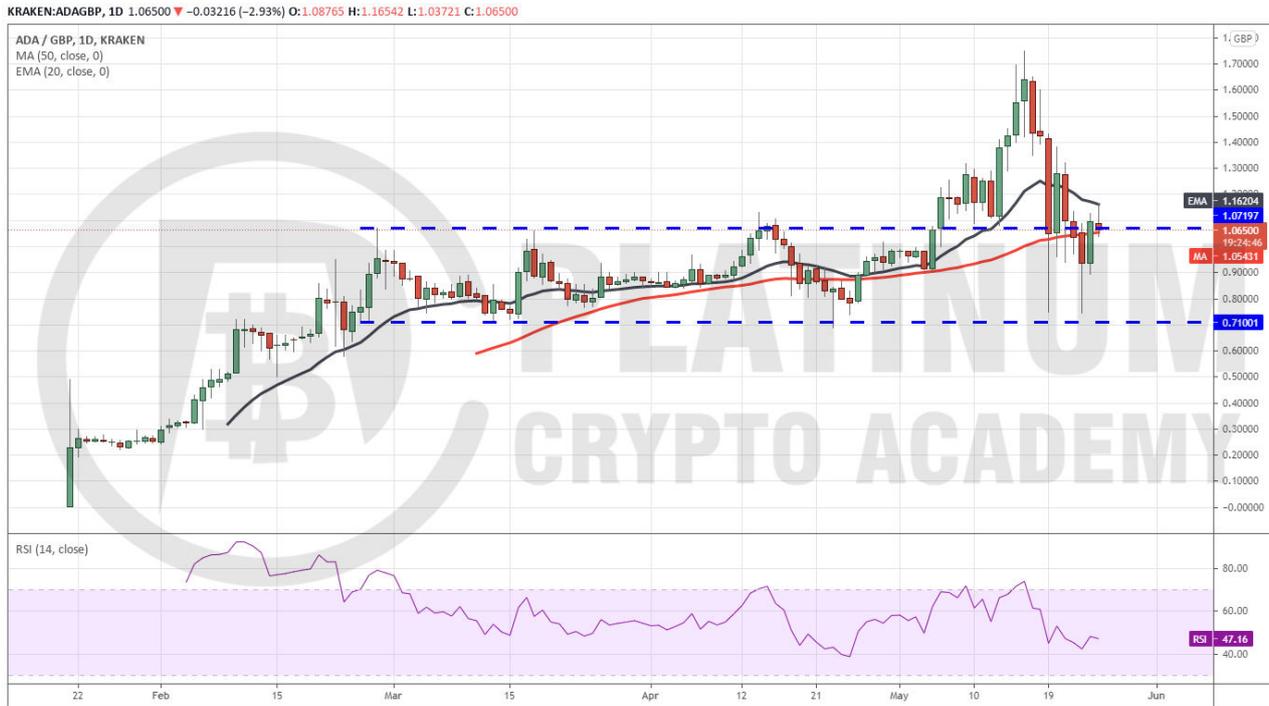
We had suggested traders buy on a breakout and close above the triangle but the trade did not trigger because XRP could not close above the triangle on May 18. However, this breakout above the triangle could have trapped the aggressive bulls.

The selling intensified on May 19 and the XRP/GBP pair plunged below the triangle to hit an intraday low of £0.5828. The bulls tried to stage a recovery on May 20 but could not push the price back into the triangle.

As a result, the pair turned down and declined to £0.46167 on May 23. The downsloping 20-day EMA and the RSI in the negative territory suggest the bears are in control.

The current relief rally is likely to face stiff resistance at the 20-day EMA. A reversal from this resistance could pull the price down to £0.60 and then £0.46167. We do not find any reliable setup at the current levels, hence we are not suggesting a trade in it.

## CARDANO - ADA/GBP



Cardano plummeted below the moving averages on May 19 and fell to an intraday low of £0.75. However, the bulls purchased this dip as seen from the long tail on the day's candlestick.

The buyers extended the recovery on May 20 and pushed the price above the 20-day EMA. However, the bulls could not sustain the breakout and the bears pulled the price back below the 20-day EMA on May 21.

The ADA/GBP pair dropped to £0.745 on May 23 but the bulls again purchased this dip. Therefore, the £0.71 level becomes an important support to keep an eye on. The pair has reached the 20-day EMA, which is likely to act as a stiff resistance.

If the price sustains below the 50-day SMA, the pair could again gradually drop to £0.90 and then to £0.75. On the other hand, if the bulls push the price above the 20-day EMA, the pair could rally to £1.38 and then to £1.60.

Traders may consider buying on a rebound off £0.75 with stops placed below £0.70. The target objective of this trade is £1. However, traders should not try to buy if the price breaks the £0.71 support.

## BINANCE - BNB/GBP



We had projected a bearish picture on Binance Coin in our previous analysis and the fall exceeded our target objective. This is a usual feature during downtrends where targets are exceeded as traders dump their positions due to panic.

The moving averages have completed a bearish crossover and the RSI is in the negative territory, indicating advantage to the bears. The current pullback is likely to face stiff resistance at £302.79.

If the price turns down from the overhead resistance, the bears will make one more attempt to sink the price below the £160 support. If they succeed, the BNB/GBP pair could slide to £91.69.

Contrary to this assumption, if the price rebounds off £160, the pair could remain range-bound for a few days. Short-term traders may consider buying the next rebound off £160 and keep the stops below £140.

This is a risky trade, hence use 50% of the usual position size. The target objective on the upside is £300. Bottom fishing should be avoided if the pair drops below £160.

# PRESS RELEASE

## INTRODUCTION TO ROOCOIN – THE GOFUNDME OF THE CRYPTO WORLD!



Hello and allow me to introduce you to RooCoin, a brand new project that is only 11 days old and is aiming to become the cryptocurrency version of GoFundMe.

RooCoin is a 'charity-oriented' token that's helping to support community causes across the world. It will change the direction of crypto philanthropy; it will become more transparent and 'ethical'. We are also building some amazing products that we believe are missing in the market, which will not only give the project real utility but provide it with the longevity required, not only for raising charity funds but also to be a strong contender in the market.

During our first few days of inception, we have already raised \$25,000 for charitable causes and these payments have now been sent. This is already having a profound effect on people's lives and the impact will grow along with our project. Details of these donations and future efforts can be found on our website.

### HOW ARE THE CHARITY FUNDS RAISED?

Initially, all token transactions will incur a 1% transaction fee which is automatically sent to a safe charity wallet. Once our platforms are live, the 1% transaction fee on trading RooCoin is switched off forever! Charity funds will then continue to be generated by taxing the transaction fees from our broad product range.

Our product range:

- Decentralised Exchange
- NFT Marketplace
- Wallet Application
- Social Networking Platform

We are already building a strong community of holders, they themselves submit the local causes in their own areas and once vetted the community votes on where the funds are sent. This decentralised and direct to recipients approach aims to fix the current bureaucracy that surrounds charities.

Our long term aim is to inspire people to embrace change, realise their potential and to proactively take charge of supporting each other.

*“RooCoin will continue to invest in resources that will allow for greater exposure to crypto users”,* said Ashley Ward, CEO of RooCoin.

“Platinum Crypto Academy has done a superb job educating the retail sector about the crypto-financial freedom. This partnership aligns with our values and hopes to aid in the overall understand and exposure of Roobet from a more advanced user base.

The CEO of the largest “Crypto Trading Academy ” and Chief Editor of “Cryptonaire Weekly” Karnav Shah expressed his excitement to partner with a company like RooCoin which is the future of community charity.

After working with numerous crowdfunding projects over several years he says what amazing potential there is with RooCoin.

The ‘charity-oriented’ token that’s helping to support community causes across the world. It will change the direction of funding which needs to be more transparent and ‘ethical’.

Platinum Crypto Academy looks forward to working with RooCoin to assist with gaining maximum exposure to the crypto community.

*“look forward to the upcoming edition’s of Cryptoniare weekly to find out more about Roocoin”*

## ZUMO BRINGS ITS CRYPTOCURRENCY WALLET TO THE PLATINUM CRYPTO ACADEMY



May 13, 2021, Edinburgh – Zumo is delighted to introduce its non-custodial cryptocurrency wallet and payment platform to users of the Platinum Crypto Academy.

Zumo is on a mission to introduce new people to blockchain and help people get comfortable with crypto. It offers a crypto wallet that's the safest and easiest to use in the UK, as well as a B2B offering called Zumokit, which allows businesses to launch their own compliant crypto propositions.

It will work with the Platinum Crypto Academy to educate the crypto-curious and share advice on how to join the emerging global economy powered by smart money.

As well as its user-friendly wallet, Zumo also offers a Virtual Debit Card, which lets users spend British pounds at any online retailer that accepts Visa.

The wallet currently works with Bitcoin and Ether. A physical Visa card is also in the pipeline, which will make Zumo the first non-custodial wallet in the UK to offer users the ability to spend GBP online and in person.

Nick Jones, CEO and co-founder of Zumo, said: “We’re very pleased to be partnering with Platinum Crypto Academy.

*“We are passionate believers in the emerging inclusive global economy that’s powered by crypto. By working with Platinum Crypto Academy, we aim to help people get comfortable with crypto and break down barriers which may have stopped them from getting involved in this fascinating, fast-moving space.*



“Crypto is for everyone and we’re dedicated to making investing in crypto as easy as starting a traditional bank account. Working with Platinum, we hope to introduce large numbers of new people to the global crypto economy.”

The Platinum Crypto Training Academy aims to “to make cryptocurrencies accessible and profitable for everyone”. Zumo has a similar goal and aims to radically simplify the process of trading and investing in crypto.

Nick Jones added: “It’s a great time to get involved with crypto and joining the new economy is becoming easier every day. We hope the partnership between Zumo and Platinum Crypto Academy will help to demystify blockchain and show how easy it is to get involved in the smart money revolution.”

Platinum Crypto Academy and Cryptonaire Weekly CEO and Chief Editor Karnav Shah said, “It’s extremely exciting to partner with a company like Zumo. Zumo is a secure cryptocurrency wallet and payment platform, based in the UK, that makes it easy to buy, sell, and store cryptocurrency like Bitcoin and Ether. The Platinum Crypto Academy looks forward to working with Zumo on more exposure to the crypto community.”

**ABOUT ZUMO:**



Available for download on both iOS and Android app stores, Zumo is a super-secure and easy-to-use cryptocurrency wallet that allows anyone to buy, sell, store, send and spend both cryptocurrencies and traditional money.

Founded in Edinburgh in 2018 by entrepreneurs Nick Jones and Paul Roach, Zumo is a purpose-driven Fintech business with transparency, accessibility, and financial inclusion at its core.

With 1.7 billion adults around the world unbanked and without access to modern financial services, Zumo brings the benefits of cryptocurrencies and blockchain to people everywhere.

Zumo supports WasteAid, is a member of CryptoUK, and is a signatory of the UN Global Compact.



# CRYPTONAIRE WEEKLY AD CAMPAIGN



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# ADVANCEMENTS IN THE CRYPTOCURRENCY WORLD

Total crypto market cap gains \$400B as DeFi tokens lead the recovery



Bitcoin's move back to \$38,000 triggered strong relief rallies in DeFi tokens and a handful of altcoins. Altcoins and DeFi sprang back to life on May 24 after a handful of decentralized finance tokens saw their prices increase by more than 60% as Bitcoin bulls pushed BTC price to the \$38,000 level.

Some analysts are describing the move as a 'dead cat bounce' but despite those concerns, the bounce in prices seen across the market is likely a welcome sight for cryptocurrency investors who experienced last week's historical capitulation event that saw nearly \$1.3 trillion in value pulled from the total cryptocurrency market cap.

The biggest bounce-back performance among the top 200 coins was seen in the Ethereum (ETH) layer-two solution Polygon (MATIC), which has emerged as the leading L2 solution in the market in recent weeks.

Decentralized finance (DeFi) tokens have also been at the front of the comeback, with Maker (MKR) surging 91% overnight to trade above \$4,000 while Yearn.finance (YFI) has rallied by 72% and now trades near the \$48,000 level.

[Read more...](#)

## Bitcoin bounces after weeklong 'capitulation event' results in \$14.2B in losses



Bitcoin price briefly tops \$40,000 and Ether climbs above \$2,600 as traders gain their composure following last week's "historic deleveraging event."

Crypto traders were greeted by green markets on May 24 as the majority of altcoins saw their prices bounce back following last week's downturn that was the "largest deleveraging event since the March 2020 sell-off," according to an on-chain report from Glassnode.

After suffering the biggest monthly price drop in Bitcoin (BTC) history, bulls now look to stage a comeback with a significant amount of support forming near the \$37,000 level, and within the last hour, Bitcoin's price pushed up back to the \$40,000 level.

The capitulation experienced last week was "one for the history books," with data from Glassnode showing that the magnitude of realized losses on-chain "eclipsed all previous capitulation events" with a new all-time high of \$4.53 billion in losses recorded on May 19 and \$14.2 billion recorded for the week as a whole.

[Read more...](#)

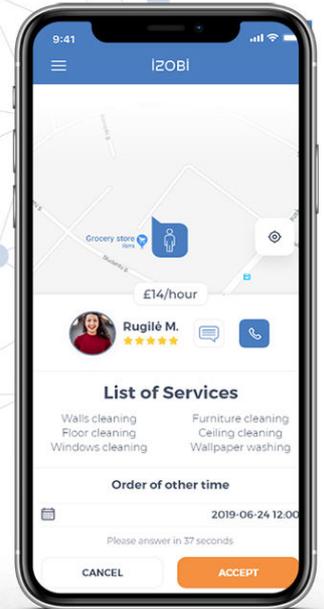
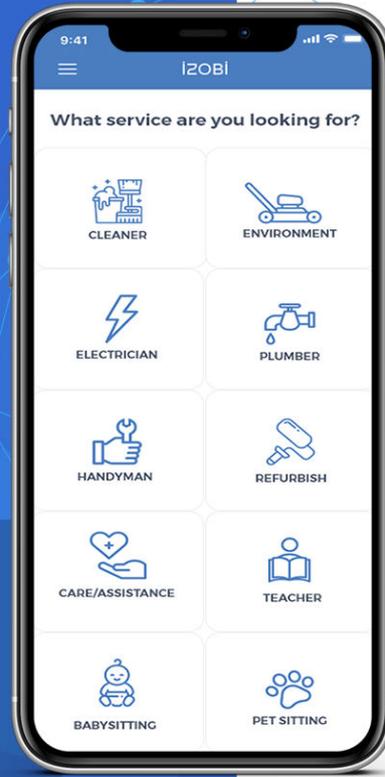


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## Oil-Crypto Alliances Form in North America To Power Bitcoin Miners



Bitcoin miners in North America are teaming up with oil drillers to utilize excess natural gas and mine the leading crypto asset.

Reuters reports that Bitcoin miners are sending mobile mining rigs on trailers out to oil drilling sites in North Dakota to harness the excess energy produced and efficiently convert it into crypto.

Since oil and natural gas often come from the same wells, the gas is wasted in a process known as flaring when the drillers extract the oil.

Steve Degenfelder, the land manager at Wyoming-based producer Kirkwood Oil and Gas LLC explains how flaring gas is a negative byproduct of the oil-drilling process.

“The sweet spot for us is stranded, low volumes of gas that don’t justify a pipeline... Oil and gas companies don’t like to flare their gas – that’s money that’s burning away.”

However, Bitcoin miners are finding a way to benefit from this process and save the otherwise wasted energy.

The alliance between crypto miners and American oil companies could potentially take BTC out of the hands of miners in China who primarily use non-renewable energy sources, says Mark Le Dain, vice president of oil and gas data intelligence firm Validere Technologies.

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## Goldman Sachs Believes Ethereum Beats Bitcoin, New Leaked Report Reveals



Goldman Sachs Group Inc, an American multinational financial services company, has weighed in on the controversy between Bitcoin and Ethereum, emphasizing its support for the latter. Excerpts from the bank's leaked Global Macro Research paper, posted on Twitter by Santiago Santos, General Partner at ParaFi Capital, showed the bank tackling and analyzing the key arguments that back Ethereum to overtake Bitcoin as the primary store of value in the near future.

### Ethereum Has A High Chance Of Overtaking Bitcoin

Bitcoin and cryptocurrencies have crashed over last week, with an electrifying \$1.3 trillion wiped from the combined crypto market price.

According to a leaked report from Goldman Sachs, ethereum, the second most powerful cryptocurrency with a market capitalization of about \$250 billion, has a good chance of overtaking bitcoin as the "dominant" store of value, dubbed the "Amazon of Information."

Goldman Sachs noted that the tag of the Ethereum blockchain as a potential store of value draws on its growing use cases as it hosts a large number of DApps and smart contracts.

"Given the importance of real uses in determining the store of value, Ether has high chance of overtaking Bitcoin as a dominant store of value. The Ethereum ecosystem supports smart contracts and provides a way to create new applications on its platform. Most decentralized finance (DeFi) applications are being built on the Ethereum network, and most non-fungible tokens (NFTs) issued are purchased using Ether. The greater number of transactions in Ether versus Bitcoin reflects this dominance," the report reads.

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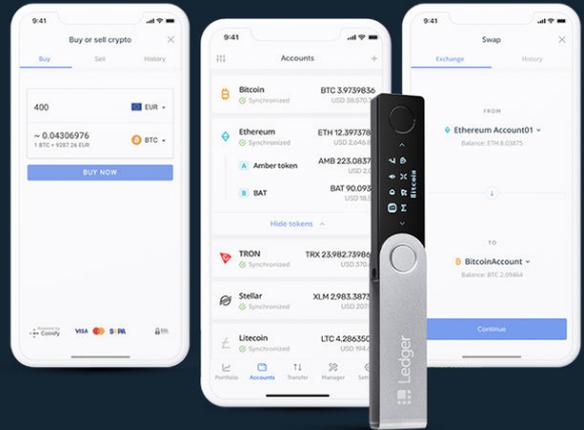


#### Key takeaways

- A Ledger hardware wallet, combined with the Ledger Live app, is the best solution to secure, store and manage your crypto assets.
- Ledger hardware wallets have industry-leading security to keep your crypto secure at all times.
- The Ledger Live app is a one-stop-shop for your crypto. Buy, sell, exchange and grow your assets with our partners – easily and securely.
- With Ledger you can secure, store and manage over 1800+ crypto assets.
- Ledger makes the most popular hardware wallets in the world: more than 3 million+ sales.

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### Your way to financial freedom The Gateway to Buy and Grow your Crypto Securely



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#### About crypto

In plain English, what Crypto really is, and where it lives. Rocket science degree not required.



#### Own and use it

How to stay in charge of your finances, keep them secure, and sleep like a baby at night.



#### Ledger's bit of it

How Ledger keeps you in control, your Crypto where it should be, and your finances in your hands.



#### Keep growing it

How to grow your crypto like redwoods and give them the treatment they deserve.

Join our community & receive VIP access to our latest news, special promotions and more!



## Ethereum co-founder slams Elon Musk's plans to '10x' Dogecoin



Vitalik Buterin laid out his thoughts on why scaling Dogecoin (or other blockchains) isn't child's play.

To enhance Dogecoin fundamentals, Elon Musk recently proposed increasing the block size of the controversial meme token. The Tesla boss believes doing so can improve speed and scaling to make it a real contender in the world of cryptocurrency.

"Ideally, Doge speeds up block time 10X, increases block size 10X & drops fee 100X. Then it wins hands down," he said in a tweet.

However, Ethereum Co-founder Vitalik Buterin picked apart the idea in a blog post by saying there are drawbacks and limits to what can be achieved with this proposal.

### Dogecoin trying to run with the big dogs

Buterin posted his thoughts on blockchain scaling with a view to Musk's comments. The Ethereum boss points out that speeding up block times, increase the block size, and fee reductions all come at a cost to decentralization while compromising the fundamental properties of blockchain as a concept.

What's more, Buterin said the matter is made all the more tricky without technologies such as ZK-SNARKs or sharding, which Musk did not mention.

[Read more...](#)

## Chinese Crypto Miners Panic Sold, But Most Are Still Awaiting for Clarity from the Govt.



This changes nothing, with fundamentals remaining stronger than ever. It is rather a massive opportunity to make Bitcoin green & even more decentralized by having a new wave of mining operators outside of China using renewable energy

In the last two months, the Bitcoin hash rate has seen some sharp drops. The first one came in mid-April after miners were trapped in Xinjiang, China, during a coal mining accident.

The second one came right after making a new all-time high on May 13 at 171.4 Th/s. Over this past weekend, the hash rate recorded an uptick and is currently at 151.716 Th/s, as per Bitinfocharts.

With downward difficulty adjustment coming at the end of this week, it will further normalize things by reducing fees and easing blockchain capacity.

The latest drop in the hash rate came before the reports of China banning crypto mining started doing the rounds that sent the price of Bitcoin crashing 54% to \$30,000 on Coinbase and even lower on other exchanges. ETH price ended up falling 60.6% to \$1,725.

Bitcoin price took a beating after some miners reportedly panic sold their stash, needing fiat to cover operational costs. But not everyone has done so; most of the miners are awaiting clarity from the government, which would take some time. And this could end up putting further pressure on the market.

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### High Speed

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### DECENTRALIZED BLOCKCHAIN & COMPREHENSIVE INFRASTRUCTURE



### API Suite

The comprehensive and defined API Suite on REST API standard, has been designed to not only work as another income generation stream for TICAN coin and token holders but also to let anyone use TICAN as a white-label solution to acquire more customers.

TICAN is a decentralized blockchain and an exhaustive crypto infrastructure that's designed to merge users, merchants and developers on a single platform for cryptocurrency based transactions and exchanges towards daily purpose business and merchant transactions.

Tican Coin (TIA) is a currency option for blockchain-backed products and services geared towards mainstream consumers. The project wants to elevate everyday experiences in making payments online for websites, ecommerce, merchants, API and more as a major payment gateway system.

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## MicroStrategy CFO Says Tech Companies Have an ‘Imperative’ to Hold BTC



“If you’re not putting any of [your corporate treasury] into bitcoin, I don’t think you’re doing your fiduciary responsibility,” said Phong Le.

Phong Le, president and CFO of MicroStrategy, said corporate treasurers have an “imperative” to hold bitcoin if they hail from the technology industry.

Speaking at CoinDesk’s Consensus 2021, Le, who oversees MicroStrategy’s trove of 92,079 BTC, said the imperative holds especially true for any company offering a bitcoin product: “To do so credibly, you have to go all in, you have to put bitcoin on your balance sheet.”

MicroStrategy has gone all in. The business intelligence company has purchased \$2.251 billion in bitcoin since August, becoming the cryptocurrency’s largest publicly traded holder.

Given bitcoin’s recent volatility, the remarks could strike mainstream CFOs as odd. The “store of value” has dropped 42% from all-time highs in April. (Zoom out the lens, however, and bitcoin has appreciated mightily since its inception more than a decade ago.)

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## DeFi Can 'Transform Global Finance': Wharton



The Wharton School of Business thinks that DeFi has a lot of potential but admits the industry is still immature.

The Wharton School of the University of Pennsylvania has just published its assessment of the decentralized finance (DeFi) sector.

While noting that DeFi has the potential to “transform global finance”, the report also highlights a variety of obstacles faced by the sector.

The Wharton School of the University of Pennsylvania has released a report titled “DeFi Beyond the Hype,” produced by the Wharton Blockchain and Digital Asset Project in collaboration with the World Economic Forum.

According to the famed business school, the DeFi industry has the potential to transform global finance. To date, however, it has yet to fulfill the hype.

“DeFi has the potential to transform global finance, but activity to date has concentrated on speculation, leverage, and yield generation among the existing community of digital asset holders,” the report said, adding that the novel industry is exposed to many risks.

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**PointPay Crypto Loan module**

## Former US Treasury Secretary says Crypto is “Here to Stay” as a “Kind of Digital Gold”



According to Lawrence Summers, *“Crypto has a chance of becoming an agreed form that people who are looking for safety hold wealth in.”*

Former US Treasury Secretary Lawrence Summers is a believer in crypto, and yet again, he came in its support as he said that it could be a feature of the global market like “digital gold” even if their importance in economies will be limited.

Cryptocurrencies offer an alternative to gold for those seeking an asset *“separate and apart from the day-to-day workings of governments,”* said Summers in an interview with Bloomberg.

Summers is on the board of directors of Square Inc.; the payments company revealed in its Q1 2021 results that its sales more than tripled, driven by skyrocketing Bitcoin purchases through its Cash App.

*“Gold has been a primary asset of that kind for a long time,”* said Summers, who believes crypto *“is here to stay”* and could do that *“as a kind of digital gold.”*

*“Crypto has a chance of becoming an agreed form that people who are looking for safety hold wealth in.”*

[Read more...](#)

## HSBC Maintains Anti-Crypto Stance Amid Growing Institutional Players



Even as major financial institutions are joining the crypto wagon, HSBC has refused to offer crypto services.

Speaking to news agency Reuters, HSBC Chief says the bank is not changing its stance on crypto anytime soon.

### HSBC Not Interested In Bitcoin

Goldman Sachs, JP Morgan Chase & Co are a few of the legacy-backed financial institutions which have become pro-crypto in the last couple of months.

Despite what many may call a green light by the growing adoption of cryptocurrencies in financial settlements, HSBC Bank has buckled down on its crypto resolve.

According to a Reuters report, HSBC's CEO Noel Quinn said that the bank would not be offering crypto assets to its customers. He also said that the bank is not planning to launch a cryptocurrency trading desk any time soon.

Speaking on why the bank is maintaining a contrarian stance in the face of widespread adoption, Quinn said that the volatility concerns surrounding crypto assets like Bitcoin were a major problem. He also said the lack of transparency in knowing who initiates a transaction keeps the British-owned bank from diving into the crypto space. Quinn added,

*“Given the volatility, we are not into Bitcoin as an asset class; if our clients want to be there, then of course they are, but we are not promoting it as an asset class within our wealth management business.”*

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## POINTPAY – REVOLUTIONIZING TRADITIONAL BANKING MODEL



Technology has been threatening the banking sector for a while now. New financial technologies, FinTech, keep emerging each passing day. Tech giants such as Amazon, eBay, Apple, and Google have not been left behind either. That is not something that has gone unnoticed by the traditional banking industry. Just when they thought they had seen it all, cryptocurrency investment came into existence. Now, a time has come where you either shape in or ship out. They have had to rise to the occasion lest they are doomed. What other better way than to use the same technology to their advantage?

To deal with the competition, various banks have decided to engage Blockchain in banking. No financial institution seems to be lagging behind in this, including the large ones. Central banks, investment banks, not forgetting stock exchanges, and other banking sector players are looking for solutions based on Blockchain. This article focuses on Blockchain in banking, among other things. Check it out!

### HOW DOES CRYPTO'S CEFI AND DEFI WORK?

The popularity of DeFi and CeFi has increased in recent years. There are two types of blockchain ecosystems: centralized (CeFi) and decentralized (DeFi). These platforms both effectively utilize distributed ledger technology and are important players in the cryptocurrency industry. Decentralized Finance (DeFi) and Centralized Finance (CeFi) platforms make it easy for people to use cryptocurrencies. However, they use different mechanisms to function.

People can use centralized finance to lend or borrow cryptocurrency at public exchanges, earn interest, or make loans. The CeFi system is designed to make trading fair, buy and sell processes, and transaction processing. CeFi's services handle the vast majority of cryptocurrency transactions, giving it a dominant position in the blockchain space. A password is required to log on to these platforms, but users are not given a personal key for accessing funds. The CeFi platform manages your funds for you instead of you doing so yourself. CeFi poses a risk to depositors because they must trust these companies to keep their funds safe.

With decentralized finance, users do not need to trust a third party but rely on decentralized blockchains instead of centralized financial institutions. DeFi has the biggest advantage of encouraging users to trust a protocol instead of a corporation. Generally, DeFi does not have custody rights. The holder of a smart contract locks his money to access financial services. The company does not hold the coins. Furthermore, this service is available from anywhere globally, so no one can prevent an individual from using it. Financial professionals can access these services without having to divulge their identifying information.

This movement is deeply rooted in both forms of finance. The infrastructure of both digital currencies promotes advanced and secure finance and offers fast transactions and attractive returns. CeFi existed several years before cryptocurrencies became popular. Meanwhile, the DeFi market is relatively new and growing quickly. A newcomer to crypto might find it daunting to use DeFi. By using CeFi services, users can protect their seed phrases and manage their wallets without worrying. For new crypto holders, crypto-based banking such as pointpay could be an excellent entry point.

## **HOW BLOCKCHAIN REVOLUTIONIZES TRADITIONAL BANKING?**

Despite being a new technology, the impact that Blockchain has had so far is too much to go unnoticed. It has the power to change almost every sector for the better, including the voting system, medical records, and food supplies, just but to mention a few. After all, it offers several advantages that are rare yet crucial.

It is a go-to method since it combines some of the most important things when dealing with currency. Blockchain offers accessibility, security, and privacy. Equally important, it gives the power of control to the user and makes transactions auditable. Its decentralization aspect has come bearing yet another rare yet remarkable opportunity. Owners get self-sovereign, which is hard to find, no doubt. That's hard to get with traditional banking due to its centralized model.

With the help of its vast peer-to-peer network, Blockchain has the resources necessary to verify every transaction. The distributed global ledger not only verifies but also stores all the transactions. It has managed to combine integrity, trust, and security. With that, it has what it takes to change the traditional banking model

## HOW FINANCIAL INSTITUTIONS ARE PLANNING TO INTEGRATE BLOCKCHAIN IN BANKING

Interest in Blockchain is also increasing among banks as they try to take advantage of this promising technology. Here are some examples.

**Citigroup Inc.:** The Company has worked on three undertakings revolving around Blockchain so far. It also has a cryptocurrency by the name CitiCoin.

**UBS:** This Swiss investment bank already has a blockchain lab. It plans to use it for research that the computer will use later on.

**Barclays:** It is carrying out experiments using start-ups internally and through partnerships for financial services. It also believes that it is transformative hence interested in it.

**Banco Santander:** This Spain-based bank is developing a solution to reduce the cost of operation. It will be blockchain-based and will assist it in reducing the price by \$20 billion annually before 2030.

**NASDAQ OMX Group Inc.:** It plans to achieve a lot with Blockchain across capital markets. The technology would help reduce the friction points, time, and costs of the same.

**BNP Paribas:** This French investment bank wants to embrace Blockchain in order processing and its currency funds.

Others include Goldman Sachs Group Inc., Commonwealth Bank of Australia, Westpac, CBW Bank, BNY Mellon, LHV Bank, BBVA, DBS bank, Deutsche Bank, The Bank of England, Standard Chartered, and Societe Generale. They are researching on the same.

## WHAT IS THE POINTPAY PLATFORM? HOW DOES IT WORK?

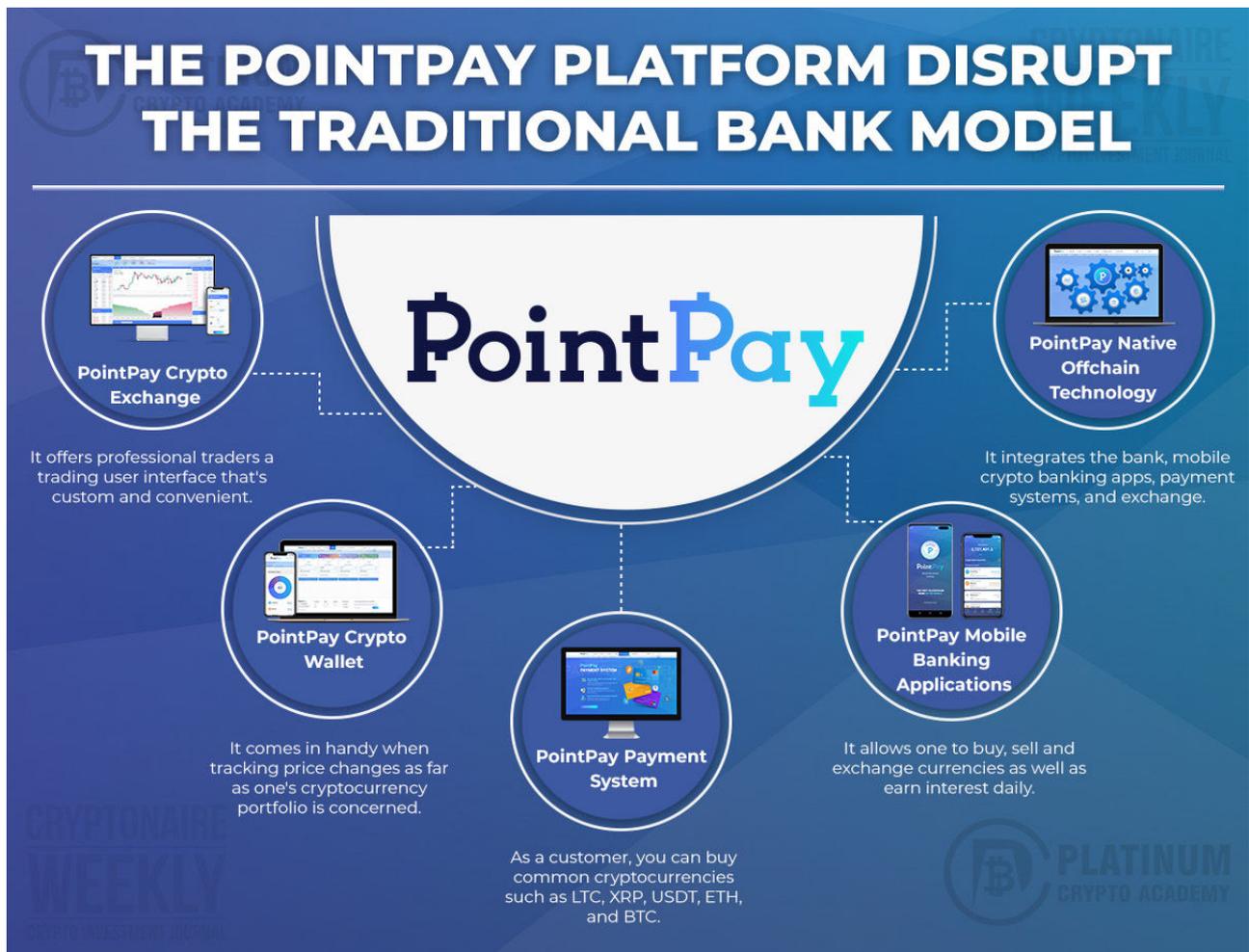
PointPay is an excellent example of a platform that has embraced Blockchain in banking. As a matter of fact, it is also changing cryptocurrency investing for the better. Therefore, if interested or already in the industry, this is a platform to watch out for, indeed. Let's learn more about this incredible platform.

It is a fintech that came into existence in 2018. It aimed to have a complete cryptocurrency banking system incorporating Blockchain while boosting cryptocurrency investing. Going by its roadmap, so far so good, since it already has ten launched products. As far as the crypto industry is concerned, it has the highest rates, no doubt.

That's something everyone thinking cryptocurrency investing is seeking, whether a novice or a professional. So, what you are probably wondering is how the PointPay platform works. The procedure is as simple as creating an account on the PointPay website. Upon doing that, you will access its features which allow you to carry out various banking services. It will help you save, grow and manage your cryptocurrencies. Its services are faster and cheaper than what traditional banking offers.

It works globally, and regardless of the distance, the transfers are relatively fast. You can use any currency depending on what's convenient. So don't hesitate to use cryptocurrency, fiat, credit, or debit card, whichever works fine. It can be a payment system, wallet, exchange, or bank depending on your need.

## HOW DOES THE POINTPAY PLATFORM DISRUPT THE TRADITIONAL BANK MODEL?



As far as cryptocurrency investing is concerned, PointPay is a platform that's disrupting how traditional banks operate. It allows its users to open accounts that they can use for checking or saving crypto. Those who save with the platform earn compound interest every day. It works with most cryptocurrencies, including PointPay token, Tether Gold, Tether USD, Ethereum, and Bitcoin. It is easy to transfer money between your account and your bank. Due to integrating Blockchain in banking, it is also safe. Let's take a look at its features and how they are disrupting the traditional bank model.

**PointPay Crypto Exchange:** It offers professional traders a trading user interface that's custom and convenient.

**PointPay Crypto Wallet:** It comes in handy when tracking price changes as far as one's cryptocurrency portfolio is concerned.

**PointPay Payment System:** As a customer, you can buy common cryptocurrencies such as LTC, XRP, USDT, ETH, and BTC. You can do it directly from credit and debit cards, exchanging them with GBP, EUR, and USD, among other traditional currencies. It is also possible to sell for UAH, RUB, and USD.

**PointPay Mobile Banking apps:** PointPay has mobile applications available for iOS and Android users. It allows one to buy, sell and exchange currencies as well as earn interest daily.

**PointPay Native Off-chain Technology:** It has created a technology that makes an impressive ecosystem. It integrates the bank, mobile crypto banking apps, payment systems, and exchange. Therefore, users get to perform instant transfers to partners and even loved ones among these entities.

## **WHAT ARE CRYPTO LOANS, AND HOW DO YOU GET ONE?**

In crypto loans, the borrower provides his crypto assets as collateral in exchange for the loan. Want to get a loan on crypto? If you have a bitcoin, you can get a loan without going through the hassle of asking your bank. Several crypto banks are now offering credit lines to digital currency investors. With crypto banks, cryptocurrency owners can get loans by pledging their holdings. Most cryptocurrency owners opt for a crypto loan rather than selling their assets, assuming their value will increase over time. In contrast, if the borrower fails to repay a crypto loan, the lender will claim their cryptocurrency as repayment.

In PointPay, a crypto-backed loan is available instantly, no matter where you are or what your credit history looks like. The lender won't even consider it when evaluating your application. Additionally, if you own PXP, your interest rate will be lower than non-owners. The PXP balance is also inversely related to interest rates, so the higher the PXP balance, the lower the rate. With PointPay, you can loan cryptocurrency instead of selling it, with a small interest rate. Furthermore, it won't impact your earnings as you will also enjoy regular increases in bitcoin prices. In the end, once the borrower repaid the loan plus interest, all crypto was returned to him.

## **POINTPAY CRYPTO EXCHANGE EXPLAINED**

As far as PointPay Crypto Exchange is concerned, it is similar to traditional banking exchanges but deals with cryptocurrencies exclusively. The trading platform has a user interface customized optimally for trading and allows users to carry out Quick Exchange. Advanced traders can also take advantage of the limit, stop-limit, and market orders. On the other hand, beginners get tutorials to ensure that they master the art of trading with ease. It has incredible features, including multi-language support, public API, and 24/7 support.

For beginners, expect an easy time doing cryptocurrency conversion since PointPay simplifies it entirely. If you are a PXP-token holder, this Crypto Exchange allows you to monitor your discount with a progressive scale. Equally important, it has a referral system to increase one's earnings. Last but not least, it is possible and above all easy to advertise with bright banners. That's what PointPay Crypto Exchange is about to help you know what to expect.

## CONCLUSION

At the moment, the future of Blockchain in banking seems too bright. It is likely to be adopted by many people, given that it is solving many problems associated with the traditional banking model. In fact, even financial institutions are planning to embrace it. Who wouldn't want secure transactions that are fast and less costly? That's why anyone planning to join or already a member of cryptocurrency investing should be ready for it. Pointpay creates an excellent banking ecosystem that would make banking services among crypto owners easy, efficient and effective. PointPay ICO is worth considering since it is open to everyone till June 30, 2021, including unaccredited investors. If you buy the tokens now, you will most likely gain profits by selling them as soon as their prices go up. Since better late than never, don't let the opportunity pass!



## JOIN IN REVOLUTIONISING CRYPTO TRADING WITH BLOCKQUAKE



Many crypto exchanges today have entered the digital assets trading market. However, there is definitely room for new players/exchanges in the market, especially those with the right approach and offerings. One such crypto exchange is the BlockQuake platform, which has managed to take digital asset trading or crypto exchange trading a notch higher. Although the BlockQuake platform is not yet live, it is likely to be launched before the end of the second quarter of 2021.

In this article, learn how you can take advantage of a unique opportunity with a company on the precipice of launching that goes beyond just investing in any one particular cryptocurrency. Also, find out how the BlockQuake platform aims to tackle the challenges present in the crypto industry to help provide a better trading experience, and how, as an investor in BlockQuake (more details on the Wefunder platform), you can benefit from that.

### WHAT IS WEFUNDER? HOW DOES IT SUPPORT THE BLOCKQUAKE PLATFORM?

The market capitalization of the global crypto market has risen from **USD \$136 Billion** in January 2019 to over **USD \$1.57 Trillion\*** today. Thus, it is quite evident that the cryptocurrency market has witnessed outstanding growth in the past couple of years. Given the growth and emergence of cryptocurrencies and blockchain technology, people now have the opportunity to get in on the ground floor of a fintech company entering the crypto market.

This is where platforms like Wefunder, one of the leading crowdfunding platforms, come into the picture. Today, many companies look forward to taking advantage of crowdfunding platforms that allow businesses to raise funds for their unique products and services. These funds, gathered from regular individuals in the form of small investments, provide a much-needed boost to start-up companies. One such popular crowdfunding platform that makes this possible is Wefunder. So, if you are looking to start cryptocurrency investing and want to learn more about the BlockQuake platform, then check out the company's [Wefunder profile](#), which has additional details about the platform and investment opportunity.



## WHAT ARE THE CURRENT PROBLEMS OF THE CRYPTO INDUSTRY?

Today, investors from all backgrounds and walks of life are flocking to the crypto market because it promises exciting returns, cross-border remittances, and other multiple use cases. The challenge for traders is to find a suitable cryptocurrency investing and trading platform that ensures security, uniformity, and regulation. Cryptocurrency-investing enthusiasts have realised that the current crypto market has its own set of issues, ranging from concerns related to cybersecurity, the need to maintain several trading accounts on multiple exchanges, illiquid markets, and more. Other issues that exist in the crypto space include inaccurate and inconsistent asset pricing, and lack of fiat currency onramps, as well as trading pair options.

Traders today conduct multiple online transactions to manage their finances, including options, stocks, and cryptocurrencies. Often, in the process, they tend to overlook the cybersecurity or the security aspect, which puts their accounts at risk, leaving them susceptible to online hackers and other fraudsters. Given the above challenges, one should choose a cryptocurrency-investing platform that is safe to access, use and explore.

As a business owner, you may opt to pay your supplier using digital currency. It would be sad if the supplier were to know how much money the business owns. After all, he will be at an advantage during future negotiations since he knows your price sensitivity all too well.

## HOW DOES BLOCKQUAKE SOLVE THESE PROBLEMS?

Established by professionals from the world of traditional finance with a vast amount of experience in areas such as compliance, regulations, and audit, BlockQuake aims to provide similar transparency and trust that they had experienced in the traditional financial market.

At launch, traders will be able to trade with over fifty pairs, based on their needs and preferences. The BlockQuake platform will continue to onboard fiat currencies and cryptos, allowing users to access numerous trading options, using a single platform.

The platform charges a flat and low trading fee, while there is no fee for withdrawals through the platform. Users will, as usual, have to pay network or gas fees to the respective blockchain. Users can deposit funds via their debit or credit card or wire transfer. In addition, BlockQuake provides cryptocurrency investors with safe and secure wallets for their cryptos and fiat deposits. BlockQuake also ensures that all its users undergo the globally-recognised KYC verification procedure to avoid cases of fraud and to comply with financial best practices. The platform can be easily accessed by both institutional and retail traders, retirement, corporate, as well as trust accounts.

The BlockQuake Exchange sources its liquidity from the top global market makers, allowing users to trade with what they want and whenever they want. BlockQuake's platform is designed using HFT (high-frequency trading technology), with an advanced matching engine capable of handling millions of crypto transactions every second. Apart from this, the platform offers industry-grade protection against cyberattacks, data encryption, as well as compliance with privacy and financial security standards to ensure the highest level of protection for customers' data.

BlockQuake addresses security concerns by mandating the use of app-based 2FA, which is not a requirement for most exchanges, and utilises SOC2 certified hot vault or wallet infrastructure provider Fireblocks, which is backed by both Fidelity and Bank of New York Mellon. This institutional level security will protect its users' digital assets during hot wallet storage, as well as a secure transmission. These measures make it a highly secure and trustworthy cryptocurrency exchange in the market.

The platform is designed for both experienced and novice traders. It can be easily accessed and is perfect for algo traders and professionals looking to trade multiple cryptos, since crypto trading across different platforms can be time-consuming.

BlockQuake has also entered into a partnership with custodian Prime Trust and applied for the New York State BitLicense, to become the industry-standard as far as global compliance is concerned.

Thus, if you are on the lookout for a platform that offers global liquidity, accurate pricing, transparency, wallet security, and custody solutions, along with regulatory compliance, then you should explore the BlockQuake platform.

## CONCLUSION

In a world where cryptos are fast becoming a norm and are also being embraced by new and experienced traders alike, platforms like BlockQuake aim to revolutionise the world of digital asset trading. With its diverse crypto and fiat currency offerings, along with robust security and transparent trading, BlockQuake functions as a one-stop destination for those interested in cryptocurrency investing.

## Disclaimer

\*Crypto Market Cap as of 5/25/21. Until the offering statement is filed, no offer to buy securities can be accepted & no part of the purchase price can be received; once the offering statement is filed, purchase price can be received only through an intermediary's platform. No money or other consideration is being solicited, & if sent in response, will not be accepted. All investments must meet crowdfunding platform criteria and terms in order to be accepted. Certain restrictions apply. A person's indication of interest involves no obligation or commitment of any kind.



## LEDGER NANO X – THE GATEWAY TO EVERYTHING CRYPTO

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### Ledger Nano X – The growth & emergence of cryptocurrencies

The crypto market is forecasted to increase from \$2.3T in 2021 to \$8.5T by 2026, growing at 30% CAGR. Some of the key drivers of this growth in cryptocurrency are DLT (or distributed ledger technology) and increased investments in venture capital.

As far as consumers are concerned, cryptocurrency investing opportunities offer them faster and cheaper P2P payment options when compared to those provided by traditional money service providers, without requiring any personal details from them.

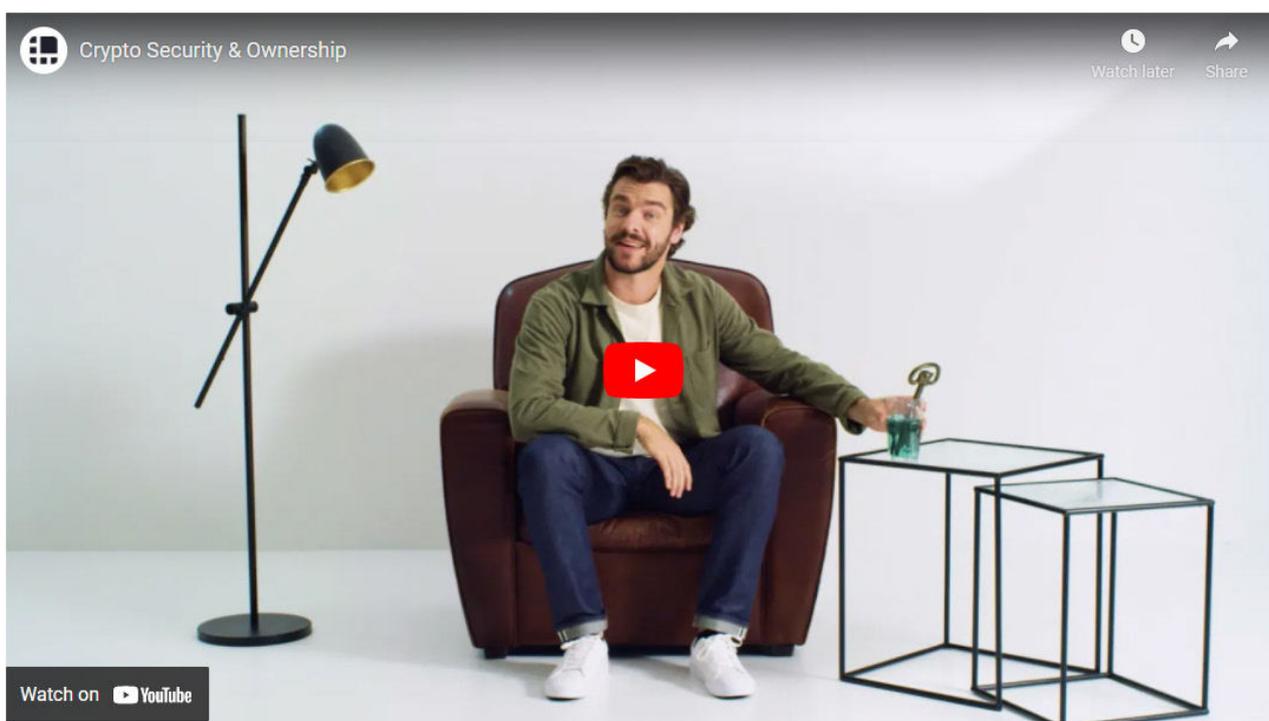
The price volatility of these digital currencies and the fact that consumers get the opportunity for speculative cryptocurrency investing are two reasons why consumers use cryptos for trading rather than buying goods and services.

On the other hand, merchants and businesses have also helped drive the growth and emergence of cryptocurrencies. With cryptos, they enjoy a low transaction fee and lower risk of volatility, thereby offering an instantaneous settlement. Cryptos also help merchants and businesses to eliminate chargebacks, which have only encouraged them to accept and pay in cryptos.

Additionally, tech developers have also contributed to the growth of the global crypto market. Many have focused on developing crypto exchanges, wallet services, as well as alternative cryptos. Others who have joined the cryptocurrency bandwagon (eventually resulting in cryptos becoming more popular) have been the millions of crypto investors globally. Cryptocurrency-investing enthusiasts are aware of the opportunities offered by these digital currencies and cryptography. As a result, they have always been optimistic about the growth of cryptocurrencies and have also been the key drivers of crypto adoption and the economy.

In this article, learn more about the Ledger Nano X wallet and what makes it the gateway to cryptocurrencies. Also, find out why hardware wallets are crucial for storing cryptocurrencies.

## THE IMPORTANCE OF HARDWARE WALLETS FOR STORING CRYPTOS



When Bitcoin was first launched and was only a few years old, cryptocurrency-investing enthusiasts had little option but to pick between online crypto wallets that offered a lot of conveniences but not to secure and hardware crypto wallets, which were highly secure but slightly difficult to use. However, today, crypto hardware wallets have gained much popularity. Hardware wallets have not only matured but also offer ease of usage, ownership, and security simultaneously.

So, if you are interested in cryptocurrency investing and trading and are searching for a cold storage wallet, then hardware wallets are undoubtedly the best option.

Hardware wallets store your **private keys** away from the internet or any devices connected with the internet, which keeps your cryptocurrency asset safe from any cyber attack. These keys are stored on a piece of hardware, which implies that you won't lose the wallet until it is stolen or you end up misplacing it. Also, you still have the option of recovering your private keys with the help of the seed phrase. Additionally, hardware wallets are very easy to use. They store several coins as well as tokens, including ETH, Bitcoin, Litecoin, etc.

## WHAT IS LEDGER NANO X?

Ledger Nano X is essentially a hardware wallet that provides users with the much-needed opportunity to start their crypto journey, while ensuring a whole new level of security. If you are fond of cryptocurrency investing and would like to trade cryptos while ensuring they remain safe, then it is best to choose a wallet, such as the Ledger Nano X. It offers the highest level of safety or protection as your private keys remain safeguarded in a certified as well as secure chip.

The chip has been designed to safeguard your wallet against sophisticated attacks. It also features a custom OS for additional protection. The Ledger hardware wallets happen to be the only wallets to come with custom OS (called BOLOS) that safeguards your funds against all kinds of malicious attacks. The wallet also offers a genuine check or an authentication process, which ensures that no one can tamper with the device or it becomes compromised by any third party.

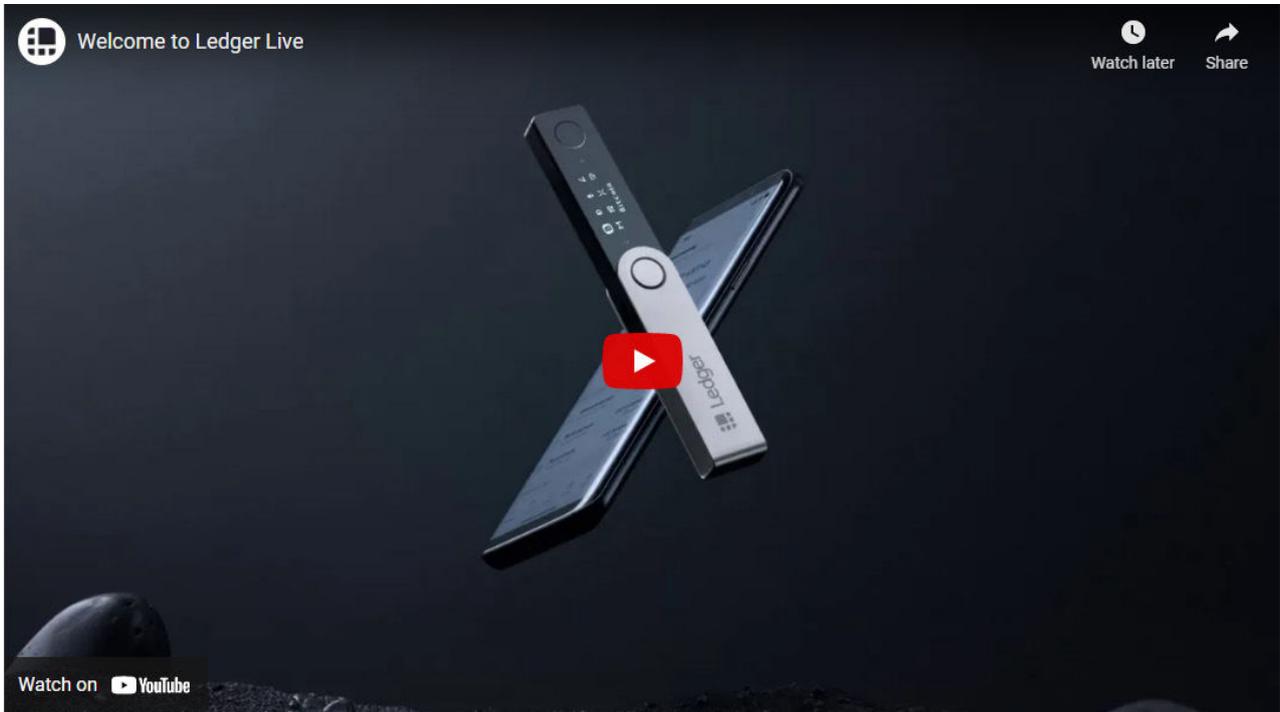
Another benefit of using the Ledger Nano X is that it allows you to install as many as 100 apps (simultaneously installed). The wallet comes with 5-times additional storage space available for apps, compared to the Ledger Nano S wallet. All the apps that are supported by the Ledger Nano S wallet also operate on the Ledger Nano X wallet with the help of a USB cable, as well as the desktop computer.

With Ledger Nano X, you can easily manage your cryptos while on the move by connecting the hardware wallet to your smartphones using Ledger Live. Once connected, you can manage your crypto assets everywhere.

## HOW IS LEDGER NANO X THE GATEWAY FOR EVERYTHING CRYPTO? WHAT SERVICES DOES IT PROVIDE?

As far as the Ledger Nano X is concerned, it comes with the Ledger Live application. This combination works together to provide users with a single solution. The Ledger Live app allows users to purchase, trade, grow, and sell their crypto assets (with our partners). Ledger hardware wallets when used in combination with the Ledger Live app, lets you store, secure as well as manage your cryptos with ease. With the app on your smartphone, you no longer need to go through an exchange since everything can be easily managed through the Ledger Live app. The app is highly secure and allows crypto users to store and manage more than 1800 cryptocurrencies easily. While the Ledger Nano secures their cryptocurrencies and transactions.

When you own cryptocurrencies, you require a safe place for storing your funds. Those who engage in cryptocurrency investing are aware that one shouldn't be storing their cryptos on any exchange. This is why hardware wallets are the best way forward!



With Ledger Nano X, users enjoy a whole new level of financial freedom, security, and convenience. Below, find some of the many advantages of the Ledger Nano X wallet.

### **Financial Freedom**

As the owner of cryptocurrencies, you are the only person who should have access or complete control over your private keys. But you must also keep it highly secure. The Ledger Nano X wallet, in combination with the Ledger Live application, is the ideal way to securing your funds. The hardware wallet allows you to keep your private keys safeguarded under all circumstances in a secure and certified chip. No one can access the wallet apart from you.

The Ledger Live app lets you purchase, grow and exchange cryptos safely using a single app. It is this excellent combination that provides users with complete ownership.

### **One-Stop Destination for Cryptos**

Using the Ledger Live app, cryptocurrency-investing enthusiasts can use their Ledger Nano X wallet to manage more than 1800 coins, as well as tokens directly from their desktop or smartphone. As a result, users can access multiple crypto services as and when required.

### **Buying and Selling Cryptos**

As the owner of the Ledger Nano X wallet, users can purchase BTC, ETH, Bitcoin Cash, Stellar, USDT, Polkadot and Dogecoin directly via the Ledger Live app from Coinify. The Ledger Live app also lets users sell Bitcoins in exchange for fiat currency as and when needed.

## Exchange Cryptos

The wallet also allows users to swap one cryptocurrency for another and gain value, as well as try new crypto assets. The Ledger Nano X wallet enables users to swap cryptos quickly and easily while also diversifying their crypto assets directly via Ledger Live.

## Grow Crypto Assets

Another benefit of using the Ledger Nano X hardware wallet is that it allows you to easily grow your crypto assets by staking cryptocurrencies such as Cosmos, Algorand, Tron, Polkadot, and more. One can also lend cryptos to maximise their interest.

## Stay in Control

With a clear and simplified interface in place, the Ledger Live app allows you to monitor your existing balance, as well as manage all the transactions. Thus, you remain in complete control every time you access your wallet.

## Manage Your Actions

Users can view everything they do on the Ledger Live app on the screens of their Ledger Nano X wallet. This implies that they can control whatever is happening at any point in time and that too in a safe as well as secure manner.

## Use more than 50 Compatible Wallets

For crypto assets that are not supported by the Ledger Live app, users also get the option to use a compatible external wallet to manage their cryptos. This is one of the best services offered by Ledger, especially for those keen on cryptocurrency investing.

## Industry-grade Security

The Ledger Nano X is one of the certified hardware wallets available in the market today. All Ledger hardware wallets are the only and one of the first wallets certified for offering industry-grade security by ANSSI, the leading cybersecurity agency in France.

## CONCLUSION

To sum up, if cryptocurrency investing is something that you have always been interested in, then having a secure and easy-to-use wallet should be your priority. Remember, crypto trading isn't just about buying and selling cryptos alone. You also require a secure digital hardware wallet, such as the Ledger Nano X wallet, to keep your funds and private keys safe. Also, the Ledger Nano X that comes along with the Ledger Live app offers the ideal solution for secure storing, as well as managing your cryptocurrencies. With the Ledger Nano X wallet, which is also one of the world's leading hardware wallets, users can trade more than 1800 cryptocurrencies while maximising their gains.

## TICAN A DECENTRALIZED PAYMENT GATEWAY



Tican Payment Gateway is a Top cryptocurrency payment gateway and in today's article we explore exactly why this is!

### WHAT ARE CRYPTO GATEWAY PAYMENT PLATFORMS AND THEIR BENEFIT?

Cryptocurrency payment gateways allow businesses to accept transactions of cryptocurrencies as payment from customers in exchange for goods or services. These systems accept payments from any country and put an emphasis on security due to the nature of blockchain-based cryptocurrencies. Cryptocurrency payment solutions are more in demand than ever as they offer a borderless, transparent and secure way of processing payments. Cryptocurrencies as a payment method offer the following benefits:

#### Lower Transaction Costs

Credit card payment companies usually impose an average 2 – 4% fee. Cryptocurrency transactions cost much less, with the amount being a low flat fee rather than a percentage of the transaction.

### **Attract New Customers**

As cryptocurrency rises in popularity, more users are looking to pay in crypto and are seeking out participating businesses. This can bring a business a new influx of clients that they didn't have before.

### **Immediate Availability**

There are no third parties involved in the transaction as there are with traditional payments. Once the payment is successful, the transaction amount goes into your wallet, which can then be accessed immediately. You can then convert your cryptos into your chosen fiat at the end of each transaction or other customised schedule.

### **Eliminate Chargeback Fraud**

Cryptocurrency transactions are unchangeable. Once a client has completed a payment for a product or service, the money goes straight into their account. Unlike payments by credit card, charges cannot be reversed.

### **Safe and Secure**

There is the added benefit of payments being safer as well as less vulnerable to fraud and DDoS attacks than traditional payment systems.

## **TICAN PAYMENT GATEWAY FUNCTIONALITIES? PLUGINS/APPS FOR ECOMMERCE PLATFORMS**

We are developing several free apps/plugins for popular ecommerce platforms that online store owners can simply integrate into their websites and start receiving crypto without hassle. These apps would be available for download/testing from our GitHub repository.

### **PAYMENT GATEWAY API**

Just a small percentage of ecommerce websites are willing to accept cryptocurrencies. This is mainly because of:

1. Market fluctuation; they don't want to take the risk. Example: Today, a customer is buying a drone for \$5,000 and wants to pay in BTC. Bitcoin's fiat value is \$10,000; the customer will pay 0.5 BTC. Because of crypto market volatility, the next day, the value of BTC drops by only 5% to \$9,500, which means the merchant would have the equivalent of \$4,750. Furthermore, the merchant has to pay his supplier in USD or another fiat currency; hence, he needs to either use one of the online services or exchanges to convert it to USD and obviously pay the exchange rate, and in some cases, withdraw fees, so by the end of the day, the merchant may actually only receive \$4,500, which does not make sense financially.

2. Volatile price tag; tracking and maintaining the pricing of many different cryptocurrencies in different exchanges is hard, and in most cases, impractical.

3. Hard integration; most cryptocurrency gateways are very hard to integrate with traditional online shops, which have been designed to work in the fiat economy. TICAN Payment Gateway API, which is an open-source API and available in GitHub, will let anyone create his or her own payment gateway within the TICAN iFiat Ecosystem and run on TICAN blockchain.

### TICAN PAYMENT GATEWAY – MOBILE APP FOR USERS



Bitcoin was introduced to the world as the first cryptocurrency in January 2009. Bitcoin's blockchain settlement was very fast and cheap, but now it is almost impractical to use. Therefore, more attractive cryptocurrencies have been created and will come in the future. As each cryptocurrency needs to be stored on their own blockchain, it is increasingly more difficult for users to manage their crypto-assets.

The problem is how to spend these assets in the real world. Recently, few companies have tried to make a basic application to buy back users' cryptocurrencies and deposit fiat currency into their Visa cards or Mastercard accounts, but they all have many problems.

In Tican Payment Gateway user app, users can deposit five crypto assets, including Bitcoin, Ethereum, Litecoin, USDT, and Ripple. Users are able to instantly, and with the best global exchange rate, convert any of their crypto assets to any iFiat (i.e. iUSD, iEUR etc.). This is one of the most important elements of TICAN because it lets users and merchants send and receive money almost instantly and for free, or users can choose to deposit the cash in their bank accounts or load their cards and use it in over 30,000,000 stores worldwide.

## MOBILE APP FOR MERCHANTS

Our extensive research on the crypto economy challenges shows us that the main element of slow flow in this economy is not necessarily existing payment methods and tools; rather, it's on the merchant side. Although there are several ways of exchanging crypto assets to fiat currency and then spending it in stores or online, there aren't many practical, agile and cheap solutions on the merchant side.

We also understand that although there are currently few solutions that let merchants accept cryptocurrencies, the biggest concerns of merchants are market fluctuations and high fees. As merchants mainly need to pay their expenses, including suppliers, employees, rent and other expenses in fiat currency, they don't want to accept the risk, even if they get a few more customers who like to spend their crypto assets.

One of the other concerns is that having multiple physical POS terminals is not viable for the business: first, it's hard to manage, and second, it's expensive to pay the rental fee, especially as they may not get enough customers to cover the fees, and there is still no dominant company to support these physical devices. Conversely, traditional POS terminals are expensive in rental and fees, and we believe the Tican Payment Gateway merchant app and TIKAN POS terminal are the ultimate solutions for all of these problems.

## TICAN BLOCKCHAIN

With different blockchains designed for different purposes, we realised that we needed a specific blockchain to meet our criteria and be independent of other current, multipurpose, slow, expensive blockchains. Some of the TIKAN blockchain capabilities are: high speed, very low transaction fees, scalable, smart contract, decentralised, minable, secure, token generator engine, block explorer.

## API SUITE

The comprehensive and defined API Suite on REST API standard, which has been secured in multi-function security pattern, has been designed to not only work as another income generation stream for TIKAN coin and token holders, but also to let anyone use TIKAN as a white-label solution to acquire more customers. Obviously, the cost of this API Suite is in TIKAN. The pricing schedule for the APO Suite involves different API call limits within which customers should deposit a minimum number of TIKAN token as a credit for. Hence, they should keep depositing as long as they use this system.

## HYBRID BANKING SERVICES

Get an account which is more efficient than any existing bank account in the world, for all your local and international banking. Whatever your need, we make it easy by providing you with a unique online banking experience.

Our Hybrid Banking Services will be Fully integrated with local payment networks such as SWIFT, ACH, NEFT, FPS, Wire, SEPA, RTGS, and many more for the transfer of existing central bank issued currencies.

Tican account will also handle the new generation of asset class such as Bitcoin, Ethereum, Litecoin, Ripple, USDT and Tican coin

## PHYSICAL POS TERMINAL POINT

Currently, the TICAN POS terminal is available in two types, for mobile users and for physical stores, and both come with unique features, including but not limited to the following:

### 1. Borderless

Unlike traditional POS terminal solutions, which are limited to a specific region, TICAN POS terminals can be used everywhere in the world without infrastructure limitation!

### 2. 0% transaction fee

While currently, merchants have to pay between 0.5% and 3% transaction fees to their banks, financial institute or POS providers, as TICAN POS terminal sits on TICAN iFiat Ecosystem, which runs in TICAN blockchain, merchants won't pay anything when they receive the funds in their iBucket wallet.

### 3. Instant settlement (24 x 7 x 365)

In traditional POS terminal systems, banks or service providers usually limit their merchants to performing settlements only once or twice in a day. Even after 24 hours of this settlement, they may not access their funds for various reasons. Running transactions on TICAN iFiat Ecosystem resolves these issues with real-time settlement because as soon as a customer pays, the funds become available and spendable in the merchant's wallet.

### 4. Secure connection

This is a decentralised ecosystem, and because there is no middleman to handle transactions, all transactions are performed on the TICAN iFiat Ecosystem blockchain with unique and traceable TX ID, which is trackable in TICAN block explorer. For other connections (commands, user data, etc.), from a POS terminal to our cloud hosting, we used a secure method that included hashing all data with a public key and a nonce; then the hashed payload and nonce will be sent to the cloud, and a server will decrypt it by using a private key, while the whole process runs on SSL context with a valid CA certificate, which is a symmetric 256-bit encryption on a X.509 certificates.

## 5. No lock-in contract, no exit fee

In order to encourage merchants to use TICAN POS terminals and, as a result, to grow the TICAN POS network, there won't be any lock-in contracts; all they need to pay to have this service is a one-off fee in TICAN token, plus a small monthly fee in TICAN token for maintaining this infrastructure. Also, merchants can return the terminal as soon as they like without penalty.

## 6. NFC/RFID support

In-store terminals (desktop) can support NFC payments, so instead of showing QR codes, users can use NFC to pay (similar to Visa PayWave or Mastercard PayPass).

## 7. Selling virtual goods

In order to offer incentives to merchants to use the TICAN POS terminals, they can also sell virtual goods directly on the POS and get commissions for them. As all these transactions would happen on the iFiat Ecosystem using TICAN API Suite, these items can be provided by any supplier who is willing to sell their services to TICAN users.

## 8. Never lose a dollar!

In traditional POS terminals, if for any reason a terminal is damaged physically, through faults in their applications or because of electronic shock, it's quite possible that merchants may lose their whole day's income if they don't settle on time. In the TICAN POS terminal, this is prevented because of its decentralised nature; as soon as users pay, the TICAN POS terminal will sign into the iFiat Ecosystem and, as all the funds are logged in TICAN blockchain, the merchant can access it from any other device and spend it or cash it out.

## WHAT PROBLEMS DOES TICAN PAYMENT GATEWAY SOLVE?

When we set to design the Tican Payment Gateway, we observed a number of core problems with the use of cryptocurrencies that were not yet adequately addressed. These problems are divided into categories.

1. Crypto-Economy Problems, which include: Lack of comprehensive solutions that can support all aspects of a true crypto- economy; Shortage of white label solutions to allow developers to build their own DApp or DAO on a strong, reliable infrastructure; Highly volatile crypto market; Slow speed and high transaction fee and exchange rate; Expensive and environment unfriendly mining method; Proof of Work (PoW); Inability to convert cryptocurrency to debit/credit funds; The number of merchants accepting cryptocurrency in comparison to the total number of traditional merchants is very low.

**2. User-Facing Problems, which includes:** Lose the value of users' crypto assets in poor exchange markets; Slow transaction speeds, taking from a few minutes to days to settle a transaction; Managing several different coins and tokens that need different wallets.

**3. Merchant-Facing Problems, which includes:** Merchants are unsure which currencies to accept; Business suppliers may not use cryptocurrency; Slow transaction settlements; Many providers take days to pay the merchants.

The solutions we are offering are also segmented into categories:

**1. Crypto-Economy Solutions, which includes:** Tican Payment Gateway considers all aspect of a true crypto-economy in its 12 functional modules; Tican API Suite will let all users express their innovation and improve the crypto-economy; Market volatility has been taken care of in Tican iFiat ecosystem; By running the whole ecosystem on the Tican blockchain, transactions are far cheaper and faster; Tican blockchain work with Proof of Stake (POS) mining, which has lowest impact on the environment; Easy conversion from Tican to Virtual credit cards; Tican can integrate with almost all the existing in-store merchants or e-commerce websites globally.

**2. User Facing Solutions, which includes:** By enabling the optimal transfer of user's Bitcoin, Ethereum, etc. to iFiat through an automated AI bot, users get the best spending value for their crypto assets; By introducing a new blockchain with near-instant settlement speeds, the practical application of the Tican currency is immense; Users will be able to keep and manage up to 17 different coins and tokens from different blockchains in Tican's multi-currency wallet application (currently six coins are available).

**3. Merchant-facing Solutions, which includes:** Tican (Tican) currently accepts five most important cryptocurrencies: Bitcoin, Ethereum, USDT, and Litecoin, and we plan to increase the total number of coins to over 17, making the choice to transact via the Tican platform an easy one; Merchants would receive the exact dollar value every time; By allowing transactions back to cash, merchants are assured that they can transfer to fiat money quickly for everyday use in their business; In the Tican iFiat Ecosystem, all funds are immediately available and spendable for the merchant.

Tican Payment Gateway has sophisticated architecture not only resolves these problems but also allows its end users to keep and manage their crypto assets through a one-stop app by having an AI engine. While letting anyone develop their own business models on the platform, using Tican API Suite also provides the most reliable platform for merchants who do not want to risk crypto market fluctuations.

We decided that the only way to solve these problems, unlike in the traditional crypto- economy, is a multipronged approach; users need more optimal ways to spend their money, merchants need easier ways to accept funds, and developers and businesses need a comprehensive protocol to develop their own App, DAO, and so on.

## THE BENEFITS OF TICAN BLOCKCHAIN

The TICAN blockchain has the following capabilities:

### 1. High Speed

TICAN blockchain's block size and block time are influenced by Ripple, Steem and Waves-NG blockchains, and use similar principles to have the fastest transaction settlement speed, while there is no need for multi confirmation as it's run inside iFiat Ecosystem (however, developers can design their app to ask for more than one confirmation).

### 2. Very low transaction fees

Using our tailored blockchain, we can greatly reduce the cost of transactions, making them almost free (there is always a fixed transaction fee of 0.0001 TICAN; this cost exists to protect TICAN blockchain from spam attacks). This will ultimately encourage users and merchants to use the whole ecosystem without worrying about transaction fees, rather than relying on traditional blockchains with much higher costs, which are not suitable for micropayments.

### 3. Scalability

TICAN blockchain consists of three microblocks, and one key block will allow thousands of users to have concurrent transactions without delay.

### 4. Smart contract

Our development team is working on releasing specific types of smart contracts for TICAN blockchain, which are aligned with future requirements. Our main focus is to make it easy so developers don't need to learn a completely new programming language. We are anticipating that the smart contracts will be ready to release to the public by Q4 2021.

### 5. Decentralised

TICAN blockchain will always remain decentralised. We welcome anyone who likes to host and run a node, after we switch to main net.

### 6. Token Generator Engine

(We would suggest you study the TICAN iFiat Ecosystem section before reading this part) One of the fundamental modules in TICAN is the token generator engine; in order to issue iFiat tokens (i.e. iUSD, iEUR etc.), we've used the TICAN token generator engine, and we have created these tokens to facilitate transactions between iBuckets inside the TICAN iFiat ecosystem. However, anyone, including individuals, businesses or developers, can create their own customised internal digital currency or tokens, which can be used for anything from running an IEO, buying a gift card, operating a loyalty program or issuing fiat pegged tokens and much more. Everyone can either use the TICAN token generator GUI or TICAN API suite in order to generate reissuable or non-reissuable tokens.

This has a one-off cost of 50 TICAN coins. After the tokens are issued, transaction fees remain at a fixed amount of 0.001 TICAN.

## 7. Block Explorer

Like other blockchains, TICAN blockchain has a detailed block explorer, which is currently used to track all transactions within the iFiat ecosystem and is publicly available.

## CONCLUSION

Tican will surely disrupt the Crypto business with its plan for ecommerce with a difference and hybrid banking services





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