

154th
EDITION

CRYPTONAIRE WEEKLY

CRYPTO INVESTMENT JOURNAL

PAYPAL'S NEW SERVICE IS A \$50 BILLION STIMULUS CHECK FOR BITCOIN

JPMORGAN TURNS
BULLISH ON
BITCOIN CITING
'POTENTIAL
LONG-TERM
UPSIDE'

SOMEONE JUST SENT
\$1 BILLION IN BITCOIN,
PAID ONLY \$3 IN FEES

ATROMG8:

BLOCKCHAIN INSURANCE THE FUTURE –
ATROMG8 NEW DEFI SOLUTION



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Editor's Letter



The biggest news of last week was PayPal's decision to allow its customers to buy, hold, and sell cryptocurrencies using PayPal apps. The payment giant also opened the doors of its 26 million sellers to its clients who want to purchase using virtual coins.

This move by PayPal could potentially boost the crypto userbase as it has about 346 million users compared to Bitcoin's 187 million users. Galaxy Digital CEO Mike Novogratz recently said that PayPal's decision could force banks such as Morgan Stanley, Goldman Sachs, and Bank of America, to take the crypto plunge.

JPMorgan's Global Markets Strategy division, in a note to its clients, said that Bitcoin competes with gold as an "alternative" currency, but Bitcoin's low market capitalization compared to that of gold offers it a "considerable" upside in the long-term.

**OUR BLOG ARTICLES FOR THIS SPECIAL ISSUE ARE
BLOCKCHAIN INSURANCE THE FUTURE – ATROMG8 NEW DEFI SOLUTION,
HOW TO USE COINMARKETCAP WHEN TRADING AND INVESTING IN
CRYPTOCURRENCY?**

&

TOP ISSUES A TENANT FACES – HOW PIF CAN HELP?

Bitcoin surged from an intraday low of \$11,900.01 to an intraday high of \$13,250.04 on October 21. This rally carried the price above the \$12,086 to \$12,486.61 overhead resistance with ease. Traders who had purchased on our earlier recommendation are sitting on a huge profit in a short time. The bulls are currently facing resistance in the \$13,200 to \$13,361 zone. However, the positive thing is that the bulls have not given up much ground. This shows that the bulls continue to buy on minor dips.

When the price consolidates in a tight range after a sharp rally, it suggests that the underlying momentum is bullish and increases the possibility of the continuation of the uptrend. However, there are no certainties in trading. Therefore, traders can keep a stop-loss of \$12,750 on about 40% of the position and protect the rest with stops below the 20-day EMA.

If bulls can sustain the price above \$13,200, the BTC/USD pair could resume the uptrend and rally to \$14,000. This level may again face stiff resistance from the bears. Hence, traders can book profits on about 80% of the position if they find that the bulls are struggling to scale the price above \$14,000.

Contrary to this bullish assumption, if the pair turns down from the current levels and breaks below the 20-day EMA, then it may drop to \$11,200.

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

Enjoy the issue!

Karnav Shah

Karnav Shah

Chief Editor



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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.

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WEEKLY CRYPTOCURRENCY MARKET ANALYSIS

Hello, crypto traders welcome to this week's 154th edition of Cryptonaire Weekly. The overall Cryptocurrency Market Cap stands at \$394 Billion. We have seen a \$29 Billion increase in the Market Cap since last week. Bitcoin price is currently around \$13,101 from \$11,743 last week and has increased by 11.56% and Ether price is now at \$395 from \$378 last week and has increased by 4.5%. The current market cap for bitcoin is \$243 Billion, and for Altcoins, the current market cap is \$151 Billion.

The biggest news of last week was PayPal's decision to allow its customers to buy, hold, and sell cryptocurrencies using PayPal apps. The payment giant also opened the doors of its 26 million sellers to its clients who want to purchase using virtual coins.

This move by PayPal could potentially boost the crypto userbase as it has about 346 million users compared to Bitcoin's 187 million users. Galaxy Digital CEO Mike Novogratz recently said that PayPal's decision could force banks such as Morgan Stanley, Goldman Sachs, and Bank of America, to take the crypto plunge.

JPMorgan's Global Markets Strategy division, in a note to its clients, said that Bitcoin competes with gold as an "alternative" currency, but Bitcoin's low market capitalization compared to that of gold offers it a "considerable" upside in the long-term.

Abra co-founder and CEO Bill Barhydt believes that the money printing by the governments will eventually make fiat currencies worthless. Therefore, Barhydt has considerably increased his Bitcoin holdings in the past few weeks, which is now over 50% of his total investment portfolio.

The PayPal news is a huge positive for the crypto sector but we do not think chasing prices is a good strategy. After the initial frenzy, the price could give back some of the gains, which could offer an opportunity for the traders to buy at lower levels.

Percentage of Total Market Capitalization (Dominance)

Bitcoin	61.57%
Ethereum	11.31%
Tether	4.15%
XRP	2.88%
Bitcoin Cash	1.23%
Chainlink	1.16%
Binance Coin	1.15%
Polkadot	1.03%
Litecoin	0.96%
Cardano	0.83%
Others	13.72%

TOP 10 COINS

Top 10 Coins by Total Market Capitalisation

Name	Price	24h	7d	Market Cap	Volume	Circulating Supply	Last 7 Days
Bitcoin BTC	\$13,388.36	▲ 1.73%	▲ 12.43%	\$248,056,290,305	\$33,785,124,453 2,523,471 BTC	18,527,762 BTC	
Ethereum ETH	\$401.52	▼ 1.43%	▲ 6.49%	\$45,443,609,559	\$15,089,490,988 37,580,751 ETH	113,178,435 ETH	
Tether USDT	\$1.00	▼ 0%	▼ 0.01%	\$16,380,594,371	\$52,489,047,231 52,453,370,814 USDT	16,369,460,603 USDT	
XRP XRP	\$0.251635	▼ 1.37%	▲ 2.14%	\$11,390,516,156	\$2,576,953,780 10,240,855,066 XRP	45,266,091,298 XRP	
Bitcoin Cash BCH	\$266.40	▼ 1.15%	▲ 7.44%	\$4,943,225,886	\$2,973,815,349 11,163,063 BCH	18,555,806 BCH	
Chainlink LINK	\$12.01	▼ 1.77%	▲ 12.62%	\$4,678,660,019	\$1,526,086,259 127,050,305 LINK	389,509,556 LINK	
Binance Coin BNB	\$31.35	▲ 1.75%	▲ 5.57%	\$4,527,255,530	\$690,043,538 22,010,424 BNB	144,406,561 BNB	
Polkadot DOT	\$4.72	▲ 7.35%	▲ 14.14%	\$4,020,383,905	\$1,067,674,508 226,433,654 DOT	852,647,705 DOT	
Litecoin LTC	\$57.58	▼ 1.59%	▲ 20.31%	\$3,785,990,266	\$3,769,967,472 65,475,811 LTC	65,754,090 LTC	
Bitcoin SV BSV	\$176.76	▼ 2.1%	▲ 11.04%	\$3,279,664,144	\$1,248,157,700 7,061,279 BSV	18,554,245 BSV	



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Top 10 Coins by Percentage Gain (Past 7 Days)

Rank	Name	Symbol	Volume (24h)	Price	% 7d
1	 Buzzshow	GLDY	\$344,510	\$0.035312	1,440.86%
2	 ETHPlus	ETHP	\$4,003,350	\$0.192199	734.99%
3	 ETF Dao	TFD	\$99,095	\$0.028210	542.70%
4	 Dollars	USDX	\$202,931	\$1.18	539.53%
5	 AML Bitcoin	ABTC	\$1,039,451	\$0.554014	507.06%
6	 Kin	KIN	\$1,646,413	\$0.000030	461.43%
7	 FLAMA	FMA	\$64,215	\$0.024099	224.95%
8	 Casino Betting Coin	CBC	\$62,217	\$0.042234	199.11%
9	 Everus	EVR	\$88,113	\$0.108821	192.30%
10	 Culture Ticket Chain	CTC	\$8,115,465	\$0.027626	186.86%

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

Name	Symbol	Added	Market Cap	Price	Circulating Supply	Volume (24h)	% 24h
 Audius	AUDIO	7 days ago	\$19,364,749	\$0.161373	120,000,000 *	\$5,539,680	-13.05%
 UniLend	UFT	13 days ago	\$2,940,676	\$0.272285	10,800,000 *	\$2,542,622	39.75%
 SHAKE	SHAKE	14 days ago	\$609,684	\$1,351.85	451 *	\$18,652	-5.24%
 Spaceswap	MILK2	14 days ago	\$185,019	\$0.226951	815,238 *	\$30,311	-3.03%
 MoonTools	MOONS	13 days ago	\$124,595	\$4.53	27,500 *	\$16,212	-18.07%
 StableXSwap	STAX	3 days ago	\$86,665	\$0.018203	4,760,975 *	\$21,360	57.33%
 pxUSD Synthetic US...	PXUSD_MAR2021	Today	\$0	\$1.09	? *	\$2,798	??
 Lumos	LMS	Today	\$0	\$1.60	? *	\$144,236	??
 Yearn Finance Red ...	YFRM	Today	\$0	\$168.27	? *	\$11,560	??
 SXPDOWN	SXPDOWN	Today	\$0	\$12.91	? *	\$587,184	??

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Finding the Perfect
Tenant

Lost or
unpaid rent

Credit Checks

Payment
and Rent
Evictions

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


Full-Inventory
Recording


Access to High-quality
and professional
repair Engineers


Communication
Channels


Uploading of
multiple properties


Tenant History


Certificate expiry
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feedback

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CRYPTO TRADE OPPORTUNITIES

BITCOIN - BTC/USD



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However, there are no certainties in trading. Therefore, traders can keep a stop-loss of \$12,750 on about 40% of the position and protect the rest with stops below the 20-day EMA.

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Hence, traders can book profits on about 80% of the position if they find that the bulls are struggling to scale the price above \$14,000.

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ETHEREUM - ETH/USD



Ether closed (UTC time) above \$400 on October 22 but the bulls could not extend the up-move as we had anticipated. After sustaining above \$400 for a few days, the biggest altcoin dropped to the 20-day EMA on October 26.

This suggests a lack of demand at higher levels. The bulls are currently attempting to defend the 20-day EMA. However, the weak rebound off the support suggests a lack of confidence among traders about the resumption of the uptrend.

If the bulls do not push the price above \$400 within the next few days, the bears will make one more attempt to break the 20-day EMA support. If they succeed, the ETH/USD pair could drop to the 50-day SMA at \$368.

Traders who went long on our recommendation in the previous analysis can watch for one more day and cut the position in half if the bulls face resistance at \$400. The stops on the rest of the positions can be kept at \$360.

If the bulls can propel the price back above \$400, it will suggest strong buying on dips and such a move will increase the possibility of a retest of \$421.47.

A breakout of this resistance could result in a resumption of the up-move with a target objective of \$450 and then \$488.95.

Conversely, if the bears sink the price below the moving averages, a drop to \$332.87 and then to \$310 will be on the cards.

RIPPLE - XRP/USD



XRP again failed to close (UTC time) above the overhead resistance at \$0.26 on October 22, which shows that the bears are aggressively defending this level.

Repeated failure to break above a level could frustrate the bulls and they may book profits or close their positions. Therefore, traders can trail the stops to \$0.2350 to reduce their risk.

The bulls are currently attempting to defend the 50-day SMA. If the price rebounds off this level, the bulls will again try to push the price above \$0.26. If they succeed, a new uptrend with a target objective of \$0.30 may be set in motion.

However, if the next attempt to push the price above \$0.26 also fails, then the bears will try to sink the XRP/USD pair to \$0.22. Therefore, traders can keep a close eye on the next attempt and close the position if the price again turns down.

The flat moving averages and the RSI close to the midpoint suggests a balance between supply and demand. This means, both the bulls and the bears have an equal opportunity to establish their dominance.

Above \$0.26, it will be advantage to the bulls and a break below \$0.22 will signal that bears are in command.

CHAINLINK - LINK/USD



Chainlink is currently trading inside a rising wedge pattern. Although the bulls had pushed the price above the wedge on Oct. 24, they could not conquer the \$13.40 resistance. That dragged the price back into the wedge.

The bulls are currently attempting to defend the 20-day EMA. If the LINK/USD pair rebounds off this level, the bulls will again try to propel the price above \$13.40. If they can pull it off, it could start an up-move that can reach \$17 and then \$20.

The moving averages have completed a bullish crossover and the RSI has risen above the halfway mark, which suggests that the bulls are in command.

Therefore, traders can buy if the pair sustains above \$13.40 for 8 hours. The initial stop-loss can be kept at \$9.70, which can subsequently be trailed higher.

Contrary to this assumption, if the bears sink the price below the wedge, the pair may drop to \$8.35 and then to \$7.312.

BITCOIN CASH - BCH/USD



The bears attempted to sink Bitcoin Cash below the critical support at \$242 on October 20 but they could not sustain the lower levels. This attracted buyers who then pushed the price to \$280 levels.

Profit booking at this level has currently dragged the price down to the 20-day EMA. A strong rebound off this level will suggest that the bulls continue to buy on dips. They will again try to push the price above \$280.

If they succeed, a rally to \$300 and then to \$326 will be on the cards. However, traders should keep an eye on the RSI as it is showing signs of forming a negative divergence. This suggests that the momentum could be weakening.

A break below the 20-day EMA and the trendline of the ascending channel will suggest that bears have the upper hand.

Aggressive traders can look for buying opportunities as long as the price stays above the 20-day EMA.

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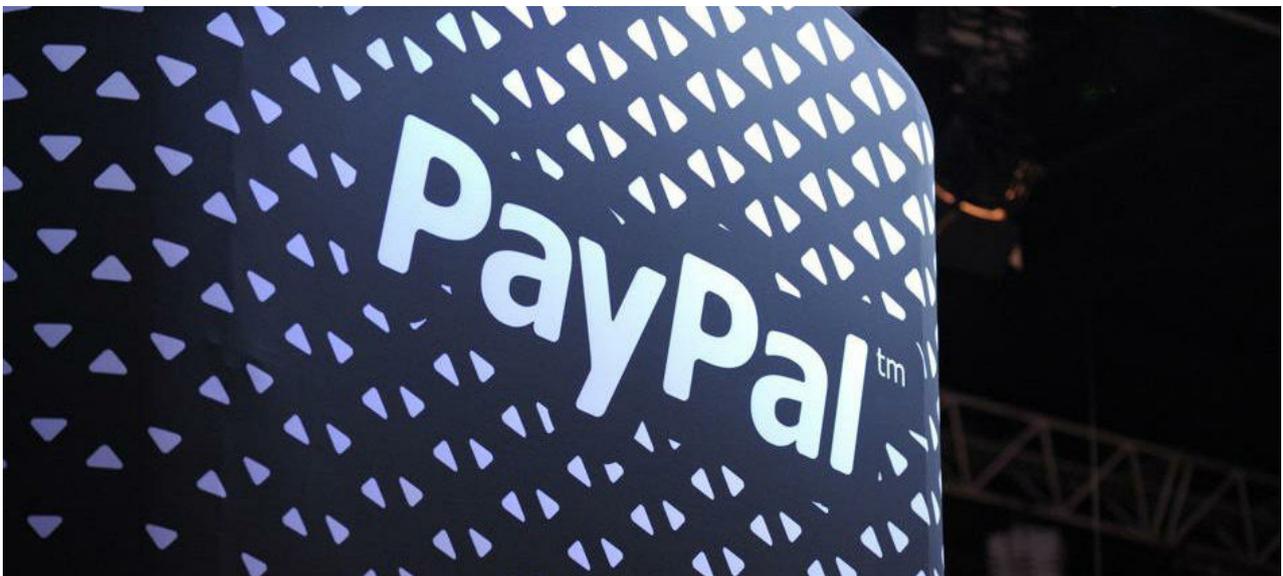
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ADVANCEMENTS IN THE CRYPTOCURRENCY WORLD

PayPal's New Service Is A \$50 Billion Stimulus Check For Bitcoin



OBSERVATIONS FROM THE FINTECH SNARK TANK

PayPal announced that it has been granted a conditional Bitlicense by the New York State Department of Financial Services (NYDFS). The license will enable PayPal to launch a new service that will enable its customers to:

1. Buy, hold, and sell cryptocurrency (initially Bitcoin, Ethereum, Bitcoin Cash, and Litecoin) directly within the PayPal digital wallet.
2. Use the cryptocurrencies as a funding source for purchases at its 26 million merchants.

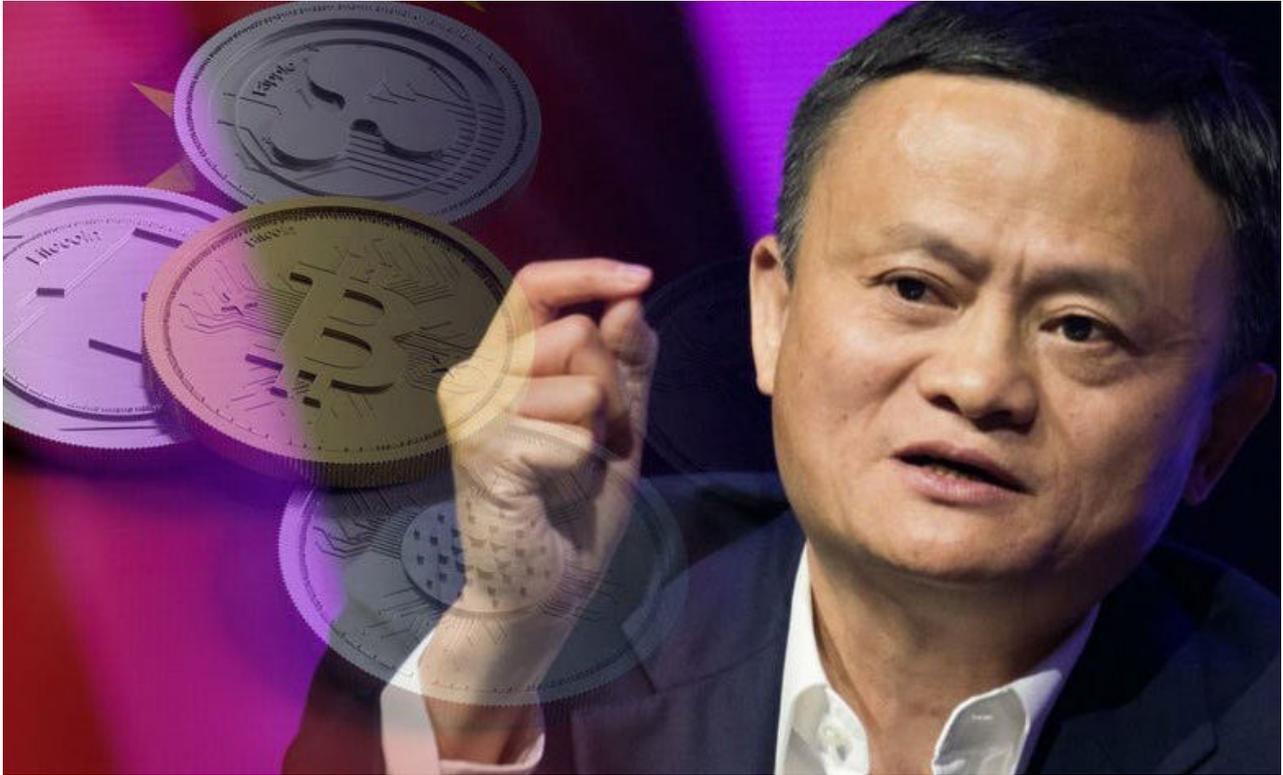
PayPal said there would be no service fees for buying or selling cryptocurrency through December 31, 2020, and no fees for holding cryptocurrency in a PayPal account.

According to the firm's press release:

"Consumers will be able to instantly convert their selected cryptocurrency balance to fiat currency, with certainty of value and no incremental fees. PayPal merchants will have no additional integrations or fees, as all transactions will be settled with fiat currency at their current PayPal rates."

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Alibaba Founder Jack Ma: Digital Currencies are the Future of Financial System



Alibaba Group founder Jack Ma talked about digital currencies, potentially playing an important role in building the financial system of the future. Ma at the Bund Summit in Shanghai said,

“Digital currency could create value, and we should think about how to establish a new type of financial system through digital currency.”

He said the future vision of a financial system in the next 30 years might have digital currencies at its *“very important core.”*

“Digital currency may redefine currency.”

Ma criticized global financial regulation during the event. According to him, they stifle innovation and, as such, urged for a system that focuses on development.

“After the Asian financial crisis, the risk control highlighted in the Basel Accords has been” regulators’ priority, he said adding that now the world “only focuses on risk control, not on development, and rarely do they consider opportunities for young people and developing countries.”

Comparing the Basel Accords to a club for the elderly, Ma said they are used to solving financial systems operating for decades. But China is still a “youth” and needs more innovation, he said.

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JPMorgan turns bullish on Bitcoin citing 'potential long-term upside'



A report from JPMorgan's Global Markets Strategy division discusses three bullish reasons for Bitcoin's long-term potential.

JPMorgan, the \$316 billion investment banking giant, said the potential long-term upside for Bitcoin (BTC) is "considerable." This new optimistic stance towards the dominant cryptocurrency comes after PayPal allowed its users to buy and sell crypto assets.

The main factor put forward by JPMorgan's Global Markets Strategy division is Bitcoin's competition with gold. The note, obtained by Business Insider, reads:

"The potential long-term upside for bitcoin is considerable if it competes more intensely with gold as an 'alternative' currency we believe, given that Millennials would become over time a more important component of investors' universe."

The analysts also pinpointed the large valuation gap between Bitcoin and gold. At least \$2.6 trillion is said to be stored in gold exchange-traded funds (ETFs) and bars. In contrast, the market capitalization of BTC remains at \$240 billion.

JPMorgan hints at three major reasons for a BTC bull ma

JPMorgan's note essentially emphasized three major reasons to support the long-term growth potential of Bitcoin.

First, Bitcoin has to rise 10 times to match the private sector's gold investment. Second, cryptocurrencies have high utility. Third, BTC could appeal to millennials in the longer term.

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Harvest Finance: \$24M Attack Triggers \$570M 'Bank Run' in Latest DeFi Exploit



An arbitrage trade exploiting weak points in decentralized finance (DeFi) protocol Harvest Finance led to some \$24 million in stablecoins being siphoned away from the project's pools on Monday, according to CoinGecko.

According to reports, an attacker used a flash loan – a technique that allows a trader to take on massive leverage without any downside – to manipulate DeFi prices for profit. The exploit sent the platform's native token, FARM, tumbling by 65% in less than an hour, followed by the project's total value locked (TVL), which dropped from over \$1 billion before the exploit to \$430 million as of press time.

Mixing the coins didn't keep the Harvest Finance team in the dark for long. The person behind the exploit "is well-known in the crypto community" after leaving "a significant amount of personally identifiable information," according to the project's Discord. All seven bitcoin wallets holding the attacker's funds are also known.

The anonymous developers behind the project do not want to doxx the party but are instead offering a \$100,000 bounty for convincing the attacker to send back the funds.

"For the attacker: you've proven your point, if you can return the funds to the users, it would be greatly appreciated by the community, including many bystanders," the team said via Discord.

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BIS to Launch A 'Proof of Concept' CBDC With Swiss National Bank By End of the Year



Central Bank Digital Currencies (CBDC) are becoming very popular amongst countries globally. It seems every day there is a new country popping up to release news that they are either researching or denouncing the need for a CBDC. The latest development shows that by the end of 2020, the Swiss National Bank (SNB) and Bank for International Settlements (BIS) will run its own pilot for a digital currency backed by the central bank.

The sentiments have changed towards the need to research a CBDC in the last year. Benoit Coeure, an executive at BIS, had previously issued cautions, telling users to avoid virtual currencies but his attitude has changed. Sunday, the BIS revealed a plan to test a 'proof-of-concept' CBDC of their own by the end of the year.

As per Coeure, the proof-of-concept will allow them to experiment with retail CBDC. Furthermore, it will help them to discover connections in the current payment system and oversee its compliance.

BIS also intends to collaborate with more central banks worldwide to test the cross-border efficiency of virtual currencies; Hong Kong Monetary Authority and Bank of Thailand are top of the list, said Coeure.

The SNB and BIS partnered back in 2019, to learn more about blockchain-based tokens. At the moment, SNB says, "This new form of digital central bank money would be aimed at facilitating the settlement of tokenized assets between financial institutions."

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Silvergate Bank Sees 40% Increase in Deposits From Digital Currency Customers



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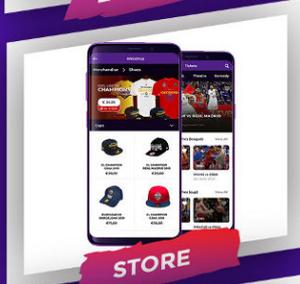
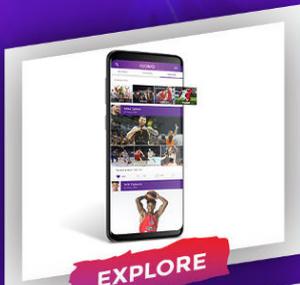
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Someone Just Sent \$1 Billion in Bitcoin, Paid Only \$3 in Fees



Two transactions, minutes apart, sent over \$1 billion in Bitcoin from a Xapo wallet to two addresses. The total transaction fee spent was about the price of a Starbucks coffee.

The total transaction fee spent was about the price of a Starbucks coffee.

It's likely the funds were moved for safekeeping.

In back-to-back transactions this morning, 45,671 Bitcoin (\$602 million) and 43,185 Bitcoin (\$570 million) left a Xapo account to other wallets.

That's over \$1.1 billion in Bitcoin, and all for a total transaction fee of \$3.54.

Though the same account sent the funds, they went to two different unknown addresses.

It's not unusual for Xapo wallets to send large chunks of Bitcoin, just usually not this big. In the past week, 4,000 BTC and 1,000 BTC amount have left Xapo wallets, for instance. But the size of these transactions dwarfs that.

"There are multiple reasons for large crypto transfers like this: the most obvious one is that Xapo is moving funds to cold storage for safekeeping," MyEtherWallet CEO Kosala Hemachandra told Decrypt.

"The other reason could be that the owner of these funds is ready to diversify. Coming from the Ethereum side, I'd like to assume the owner is preparing to move the funds to Ethereum as ETH or using renBTC."

[Read more...](#)

Kanye West Says Bitcoin and Crypto Will Power True Liberation of Humanity



One of the world's best-selling artists is giving Bitcoin (BTC) a big shoutout, referring to the top cryptocurrency as the liberator of America and humanity.

In a new installment of the widely-subscribed Joe Rogan Experience podcast, Kanye West compares Bitcoin to Jack Dorsey's Bluesky initiative which seeks to decentralize technical standards for social media platforms.

"Jack Dorsey decentralized Twitter two months before it really hit because he was talking to the Bitcoin guys, and these are guys that really have a perspective on what the true liberation of America and humanity will be. A lot of the tech guys were able to use the new highways, the new information highways, and create the next frontier of our existence while the powers of our political system are still anchoring on the electoral college which was based around slavery."

In July, the crypto-friendly rap superstar revealed his intentions to run for president of the United States. The announcement on Twitter immediately went viral, garnering 500,000 retweets and 1,000,000 likes over the course of a weekend.

"We must now realize the promise of America by trusting God, unifying our vision and building our future. I am running for president of the United States! #2020VISION."

In 2018, the award-winning rapper tweeted out "decentralize," sending shockwaves through the crypto and blockchain community.

[Read more...](#)

Marathon Buys More Antminers to Become Top US Bitcoin Miner



The purchase from Bitmain boosts Marathon's capacity to 23,560 miners, after it earlier secured major reductions to its electricity costs.

Marathon Patent Group bought 10,000 next-gen S-19 Pro Miners.

The deal brings its total hashrate to 2.56 EH/s.

The company believes the rise in Bitcoin price is favorable.

Marathon Patent Group Inc., a leading self-mining firm in the Bitcoin space, has entered a contract with Bitmain to buy another 10,000 next-generation Antminer S-19 Pro ASIC Miners.

Marathon said the agreement would give the company 23,560 miners, "making it the largest self-miner in the region with a total hashrate of 2.56 EH/s." That would place it in the top 15 mining groups worldwide.

The agreement marks the latest in a series of recent by Marathon to boost mining capacity, and comes at a time when the price of Bitcoin has seen a resurgence.

"We entered into the transaction as a continuation of recently publicly announced initiatives, all of which we believe have the potential to result in value creation for our shareholders," the company told Decrypt via email. "The rise in Bitcoin has certainly increased our confidence in our existing growth plans."

[Read more...](#)

HELLO, I'M ATROM GATE.

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

READ MORE

[ATROMG8.com](https://atromg8.com)



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



WHITEPAPER

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

 Download



ATROMG8 MILAN SUMMIT 2019

TOKEN ECONOMICS

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

 Download



PayPal to offer crypto payments starting in 2021



PayPal announced on Wednesday its entry into the cryptocurrency market, according to multiple reports.

PayPal customers will be able to use cryptocurrencies to shop at any merchant in its large network starting from early 2021, the company said.

The payments will be settled through fiat currencies, similar to many existing crypto merchant solutions like BitPay. This means that the merchants will be receiving fiat, as PayPal will take care of the conversion.

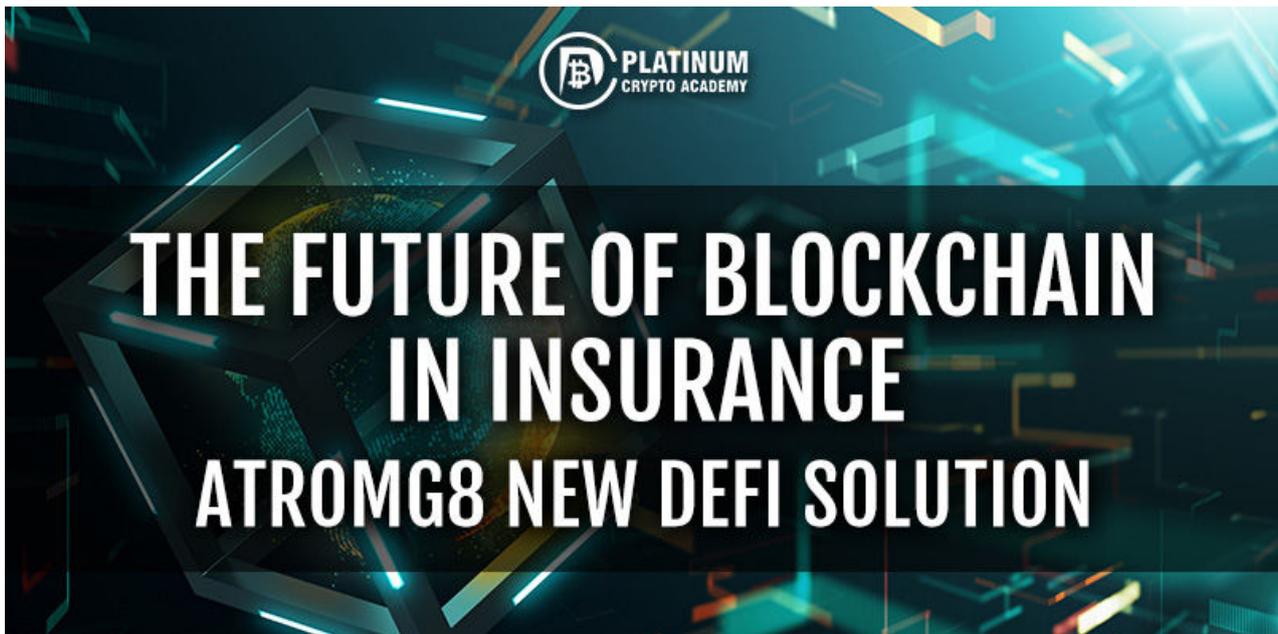
The coins initially supported will include Bitcoin (BTC), Ethereum (ETH), Bitcoin Cash (BCH) and Litecoin (LTC), the company said. The payments giant partnered with Paxos to deliver the service, and it obtained a conditional cryptocurrency license from the New York State Department of Financial Services, commonly known as the BitLicense.

In addition to cryptocurrency payments, PayPal users will also be able to purchase crypto directly through the app. PayPal will thus feature a cryptocurrency wallet, letting users buy, sell and hold crypto via the PayPal apps.

PayPal is one of the largest global payment providers, with 346 million active accounts and \$222 billion in volume processed in Q2 2020. It was one of the initial founding members of the Libra association, though it subsequently dropped out after regulatory pressure mounted for the project.

[Read more...](#)

BLOCKCHAIN INSURANCE THE FUTURE – ATROMG8 NEW DEFI SOLUTION



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

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

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

BLOCKCHAIN INSURANCE – WHY BLOCKCHAIN?

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

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

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

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

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

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

HOW BLOCKCHAIN-BASED INSURANCE CAN BENEFIT THE INSURANCE INDUSTRY?

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

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

BLOCKCHAIN APPLICATION WITHIN THE INSURANCE SECTOR

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

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

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

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

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

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

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

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

AtromG8 x DFIP
INSURANCE PRODUCT

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

HERE IS THE FEW STEPS



Student Insurance

Making yourself at home at uni...

Registration



Wallet Connection

Insurance Policy Buying

Adding to Insurance Pool

People with the same characteristics are in same pool



Full Fee Return to all members after 1 year

Yes <



Zero Insurance Event in Pool?

If No <



An Insured Event Occurred?

Yes
Yes

Jury Voting Start

0% Agreed No Payment

Up to 51% Invest Return

Over 51% Full Payment



Payout Reject



Insurance Fee Only



Full Payment



AtromG8



HOW CAN ATROMG8 HELP?

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

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

COMMUNICATION WITH THE HIGHEST LEVEL OF SECURITY

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

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

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

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

BLOCKCHAIN INSURANCE – CONCLUSION

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

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

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



HOW TO USE COINMARKETCAP WHEN TRADING AND INVESTING IN CRYPTOCURRENCY?



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

BACKGROUND

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

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

BENEFITS OF USING THE COINMARKETCAP PLATFORM

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

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

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

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

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

These metrics include:

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

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

CoinMarketCap

HOW TO USE COINMARKETCAP WHEN TRADING AND INVESTING IN CRYPTOCURRENCY?

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

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

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

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

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

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

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

Relevant Links for Every Coin

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

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

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

- The official site
- Social media webpages
- Support

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

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

– Trading volume

– Market capitalization

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

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

RESEARCH ABOUT ANY CURRENCY

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

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

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

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

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

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

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

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

The links available on the CoinMarketCap platform are completely trustworthy.

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

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- The official site
- Social media webpages
- Support

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

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

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

CREATE YOUR WATCH LIST

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

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

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

COINMARKETCAP API

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

WHY DOES COINMARKETCAP EXCLUDE THE MARKETS WITH ZERO FEES?

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

HOW CAN I PURCHASE CRYPTO?

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

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

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

CONCLUSION

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

TOP ISSUES A TENANT FACES – HOW PIF CAN HELP?



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

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

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

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

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

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

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

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

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

HOW PIF CAN HELP TENANTS?

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

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

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

MAJOR ISSUES TENANTS FACE WHEN RENTING

HOW PIF CAN HELP!

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

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

Landlords that make unreasonable claims on tenant deposits

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

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

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

Expensive and over inflated rents and deposits

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

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

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

Expensive and over inflated rents and deposits

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

PLATINUM CRYPTO ACADEMY

PROPERTYINFOFILE
A NEW INNOVATION IN PROPERTY

CRYPTONAIRE WEEKLY
CRYPTO INVESTMENT JOURNAL

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

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

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

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

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

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

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

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

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

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

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

HOW WILL THE PIF ECOSYSTEM WORK?

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

CONCLUSION

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



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