



**Innovation in Providing liquidity,
Trusted Digital Asset Exchange**

1st fully Hybrid Equity & Cryptocurrency Platform

Version 1.0

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This Whitepaper does not constitute or form part of any opinion on any advice to sell, or any solicitation of any offer by the distributor/vendor of the ISLB tokens (the “Distributor”) to purchase any ISLB tokens nor shall it or any part of it nor the fact of its presentation form the basis of, or be relied upon in connection with, any contract or investment decision. ISLB tokens are not securities, collective investment schemes or units, or business trusts as defined under Singapore’s Securities and Futures Act (Cap 289) (*SFA*). No regulatory authority has reviewed any information in this Whitepaper.

This whitepaper contains forward-looking statements or information (collectively “forward-looking statements”) that relate to Traders.One’s current expectations and views of future events. In some cases, these forward-looking statements can be identified by words or phrases such as “may”, “will”, “expect”, “anticipate”, “aim”, “estimate”, “intend”, “plan”, “seek”, “believe”, “potential”, “continue”, “is/are likely to” or the negative of these terms, or other similar expressions intended to identify forward-looking statements. Traders.One has based these forward-looking statements on its current expectations and projections about future events and financial trends that it believes may affect its financial condition, results of operations, business strategy, financial needs, or the results of the token sale or the value or price stability of COIN (ISLB) Tokens.

Traders.One is in the process of undertaking further legal and regulatory analysis of the intended functionality and mechanics of COIN (ISLB) Tokens. Following the conclusion of this analysis, we may be required to amend the intended functionality of COIN (ISLB) Tokens in order to ensure compliance with any legal or regulatory obligations that apply to us. We shall update this

Whitepaper and publish a notice on our website in the event that any changes are made to the COIN (ISLB) Token functionality.

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1 Abstract

In about 2014, most bitcoin companies quickly pivoted to the “next big thing”: blockchain. Among them were the financial and fintech houses that were eager to avoid SEC scrutiny of their cryptocurrency holdings but were happy to use blockchain technology to speed up transaction times. Many of those early efforts are now apparently bearing fruit.

The financial sector is leading the way in blockchain and digital assets. While some potential uses of blockchain technology may be years away, the digital economy is already here. The industry needs a bridge between traditional and emerging asset classes.

The inefficiency is a product of cryptocurrency trading markets being highly fractured in terms of execution, transfer funds, account setup, automated access, liquidity, execution speed, security etc.

Traders.One and ISLB Digital Exchange

Traders.One platform is a single globally-sourced trading platform [**Forex/Equity MarketDepth/Crypto OrderBook**] with an associated suite of services [**Prime Brokerage***] and was created by finance and trading professionals to solve those problems by both improving on and consolidating current trading practices. Designed for mainstream adoption, the Traders.one platform will be an all-in-one solution for crypto geared towards maximizing client value. We will deliver a rock-solid, user-focused framework that offers unparalleled mobility between blockchain based digital assets and traditional markets. Combined, these produce the highest level of liquidity in the world—allowing any individual to access the opportunities and wealth the new crypto economy offers.

The Traders.One platform’s Order Book is built on top of IntenseLab’s existing Multi Market Matching Engine(MMM), Smart Order Routing Engine(SOR) patented technologies*. We want to transfer our deep knowledge in crypto ecosystem. It’ll become the ultimate resource for traders—a multi-market order book that combines every liquidity source in the world into **a single highly liquid tradable full order book**, in any currency a user chooses.

The Traders.One platform’s Prime Brokerage offers Direct Market Access (DMA), Accounting Management, new Crypto/Fiat Credit/Loan facility and Real Time Reporting system. In general, we consider cryptocurrencies to be similar to commodities, and the natural next step is the development of Options and Futures Contracts. These derivatives will form the basis of hedging strategies and give individuals and organizations the tools to protect their positions.

The **ISLB Digital Exchange** combines its **Full Order Book with Liquidity providing** and **Prime Brokerage as a Single Point of Access (SPA)** with high-end services such as System VPS Co-Location, Automated Trading Strategies (ATS), “Crowd-Sourced” AI-driven Algorithms, and future ISLB advanced proprietary Trading Tools, can serving all client sizes and their requirements.

* Prime Brokerage: Registers in the Traders.One platform and chooses any certified CBSX broker/Sec. Cliring firms.

*Intenselab has a lot of unique trading technologies some of them in patent pending processes /EU patent registration .

The Digital Asset ISLB TOKEN, **ISLB** is the fuel that will power all services Traders.One and **ISLB Digital Exchange** provides. We are already in talks with financial institutions and partners to make **ISLB** the preferred Token for their own upcoming and existing financial services, as they migrate to decentralized platforms. We envision **ISLB** will be used in the broader financial industry and any other industries for various purposes including payment and remittance. We will share our success with our token holders by allocating 15% of the platforms trading fees to their Ethereum Addresses.

The end goal: Traders.One is building a solid, global financial utility—an advanced platform the entire Crypto economy will use to great advantage; where anyone can participate as users and Token holders with full blockchain integration for decrease transaction latency.

This whitepaper will give you an overview of how we are delivering solutions which ensure that the future of derivatives trading is fast, simple and fair.

“Traders.One and ISLB Digital Exchange will become a complete financial ecosystem for the Crypto economy.”

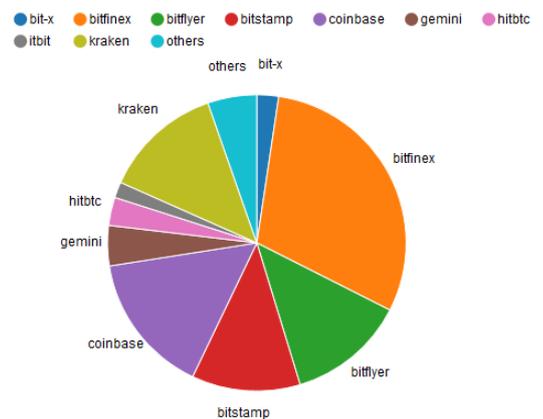
“Unlike most other Token offerings so far, the Traders.One Platform is a real product backed by a world class company” (IntenseLab)

2 Background

Cryptocurrencies have produced exceptional results in recent years, and outperformed all major benchmarks. The growth of the cryptocurrency ecosystem and development of additional use cases is disrupting business on a global scale. With such explosive growth and speculative interest, volatility within the cryptocurrency markets will remain elevated. This volatility is driven by the significant trading/investment activities, development of additional use cases, and the uncertainty of future government regulation.

In just eight years, Bitcoin has gone from a market cap of zero to \$70 billion. There are twelve other Crypto Tokens with ten-figure market caps. The market cap of all Crypto Token combined stands at over \$140 billion—with the surrounding infrastructure and ecosystem likely worth a lot more.

Exchange	Volume [BTC]	Market share
 bitfinex	1.94M	30.14%
 coinbase	995k	15.43%
 kraken	837k	12.98%
 bitflyer	827k	12.83%
 bitstamp	758k	11.76%
 others	343k	5.32%
 gemini	283k	4.39%
 hitbtc	198k	3.07%
 bit-x	152k	2.35%
 itbit	112k	1.73%



30day Value

<https://data.bitcoinity.org/markets/volume/30d?c=e&t=b>

Blockchain technology has a number of technical challenges which need to be solved before it can become mainstream. Numerous organizations have formed to address these challenges, and the majority are working on the necessary Research and Development to take cryptocurrencies to the next level. In most cases there is not a clear path for a Return on Investment for those funding the projects.

More often than not, users must use one service to exchange fiat for Bitcoin, go to another website to exchange Bitcoin for other cryptocurrencies, and then transfer those currencies back into Bitcoin in order to transfer them out of the exchange and back to a fiat gateway in order to, finally, exchange them back into fiat. Traders.One intends to handle all of this and much more in one place: a fast, user-friendly, fully licensed and compliant platform. Our vision for the platform is to streamline the free flow of funds between platform users, traditional financial markets and the emerging digital asset economy.

2.1 Issues in the Crypto Space

Interaction: A combination of differing KYC policies, means of funding, interfaces and APIs results in a fragmented patchwork of liquidity for cryptocurrencies. Trading in an automated fashion with full awareness of best pricing and current liquidity necessitates the opening and use of accounts on multiple exchanges, coding to multiple API's, following varying funding and withdrawal procedures.

High fees: Execution costs are even more of a factor. Typical exchange commissions are in the 0.15% – 0.25% range per transaction, but the effective fees are much higher when taking into bid and ask spreads maintained by the exchanges.

Poor Liquidity: Liquidity is the lifeblood of any industry, any economy and any individual business. A large institutional order, representing a sizable percentage of daily volume can move the market for a product, and related products in an exchange by a factor of 5-10%. That means a single order to buy \$1,000,000 worth of bitcoin can cost an extra \$50,000-\$100,000 per transaction given a lack of liquidity if not managed correctly and executed on only one exchange. By way of comparison, similar trades on FX exchanges barely move markets a fraction of a percent; those price changes cost traders money, and deter investment.

Fast and Reliable: Instead, by simultaneously routing an order to multiple exchanges, ISLB can increase the total volume that trade is executing against in a short period of time and decrease its slippage. This is done by splitting the “parent” order into smaller, “child” orders. If we still want to execute our order in 10 minutes to take advantage of current bitcoin pricing

Underdeveloped Market: Many organizations are working on technical solutions to address the key limitations of the current ecosystem. These innovations tend to focus on scaling and decentralization, and include:

- Second and Third layers protocols
- Cross chain interactivity
- Blockchains within blockchains
- Decentralized trading networks
- Making cryptocurrency spendable

Traders.One is one of these organizations, and we have multiple objectives to complement instead of compete with existing initiatives. **“We were created by finance and trading professionals to solve those problems by both improving on and consolidating current trading practices and use our exceptional technologies to build real world solutions which will generate solid returns.”**

2.2 Problems with existing ICO

A combination of hype, lack of regulation, and a “get-rich-quick” mentality has created a counterproductive ICO environment. A space of genuine opportunity has been flooded with an overabundance of ICO's based on immature projects, plagued by a lack of substance and a failure to deliver. We continue to see ICO's making bold assertions about transforming entire industries, spearheaded by individuals with no tangible experience or background in the very industries they plan to revolutionize. We tend to see efforts led primarily by developers, engineers, or tech entrepreneurs who bring in a panel of “advisors” to assist with navigating whichever industry they aspire to “disrupt.”

2.3 Team of Professionals

Our professional project development is running at a very fast pace and every day we're taking on new inspiring challenges. Like a living organism, the Traders.One project needs fuel to speed up and expand its bandwidth. Talent is our most important fuel. Our vision is based on the foundation of having already built a successful business in this space, and the desire to create a bridge between existing institutions and the digital asset ecosystem. We welcome all the new members of our

Traders.One family and wish them success and fun in their roles! We'll keep you posted as we add more professionals to our team.

2.4 Partners, Licensing and Regulations

Running a multi-faceted fintech platform means that we will require multiple licenses in multiple jurisdictions to remain compliant with regards to the services we plan to provide.

The our **Software Vendor** is IntenseLab sp. z o.o. was registered in EU. Technology company that enables for us to rapidly develop and deliver applications that drive customer success in next directions:

- Application Development and Deployment
- Providing integrated development environment to build high-performance multi-platform systems.
- Reliable Serverless Cloud Backend
- Creating Data Connectivity and Integration w DataDirect Hybrid Pipelines
- CRM and ERP systems providing
- Deploying automated machine learning to accurately predict machine failures with technology optimized for Industrial IoT.

Our another software partner is Infotech Ltd Ukrainian.

In 2006 was developed IOCP network library for transmit packets by our partner Infotech Ltd, working on native low-level C++ and capable of simultaneously receiving and sending more than 300,000 requests per second to one inexpensive standard server. After searching for and failing to find any projects working on creating a fully decentralized and synchronized circuit capable of quickly processing the amount of data necessary for the world, we decided to make own blockchain.

The Traders.One **Token Sale** will be based in Estonia, and compliant with the regulatory environment there. Moving forward, Traders.One intends to provide services in jurisdictions where it is licensed, or where no license is required.

The Estonia license will allow us to operate our ISLB Digital Exchange, dealing in both fiat and crypto, serving clients both within the EU and worldwide, subject to applicable law, and accept payments via multiple gateways, including Single Euro Payments Area (SEPA) transfers, SWIFT transfers, credit cards, and external wallet systems as IntenseLab Distributed Wallets System (IDWS) own similar service like BitGo but stronger.

We are also currently in pandings the Money Services Businesses (MSBs) pursuant to the Bank Secrecy Act (BSA) regulations at 31 CFR 1022.380(a)-(f), administered by the Financial Crimes Enforcement Network (FinCEN) and talks to begin the process of acquiring an SIB Fund Management license in the Cayman Islands. This license would cover our Electronically Traded Crypto Fund (ETCF), and allow us to offer these services to a wide range of countries around the world, again subject to the laws of each applicable jurisdiction. During Q4 2018 - Q2 2019, we intends to apply for licenses in several jurisdictions that cover the full range of planned our services.

3 Traders.One Ecosystem

“The project mission is to create a safe, transparent and standardized environment for cross-border equity and crypto trading with banking integration for credit card processing.”

Our Vision: Build and operate the most professional equity and cryptocurrency trading platform, with a full range of services from coin pair trading to stocks other derivatives.

Establish ourselves as the leading Centralized and Decentralized trading platforms within the crypto ecosystem with interconnected liquidity pools.

Our Mission: A financially sustainable approach to cryptocurrency trading and development, and to overcome major technical and industrial challenges facing the crypto industry.

Our Approach:

- We constantly survey the market and deep knowledge when building our platforms.
- We use systems and software used by the major banks to achieve scalability and redundancy of our trading services.
- We follow industry established lessons learned where possible.
- We deliver both centralized and decentralized solutions, and link them together to give our customers the best choice and experience.
- Operating the business will give us valuable market insight and connections with our customers. We will use this information to develop technologies and products which better match our customer requirements.
- We will utilize our profits to further develop our software components, which will add the strength of our platform and give us a competitive edge.
- We target developments which produce a soon, certain and positive impact to our revenues, and do not reinvent the wheel or waste precious resources when existing open source solutions are available.

3.1 Plan

Short description

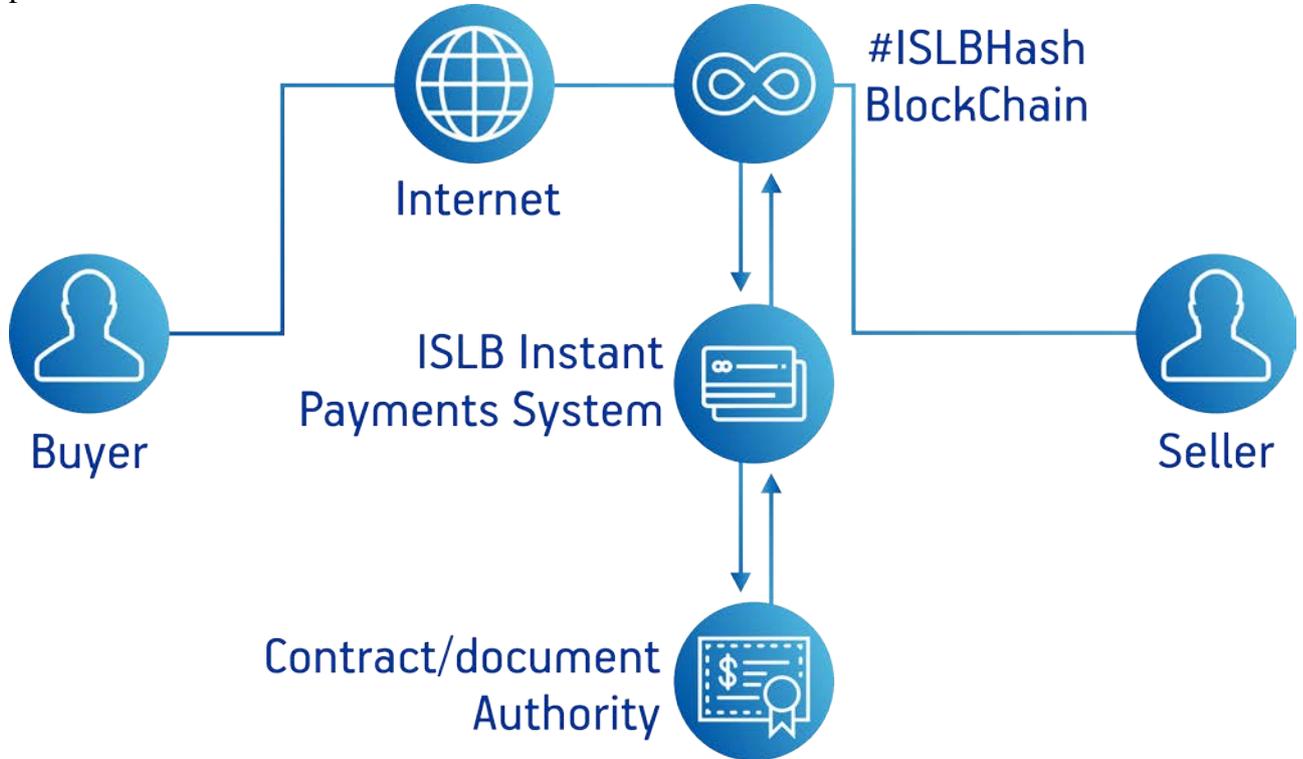


Traders.One Centralized Platform – Rapid Revenue Generation

We already have scalable high performance trading platform services for equity and building for: crypto coin pairs and other derivatives also based contracts. This platform will deliver significant financial returns as the appetite for hedging and leverage grows, and will help towards funding future developments. Our Institutional clients will be drawn to our platform by our ISLB multi-exchange Liquidity Aggregator and Fully Digital Asset Exchange. We will pursue banking licenses in multiple jurisdictions to guarantee our clients the ability to deposit and withdraw fiat.

Decentralized Platform – Security and Transparency

Our second objective is to utilize decentralized networks to replicate our trading platform services. This will allow unrestricted, fully transparent trading, free from centralization risks. The initial Liquidity on this decentralized network will come from linking this new decentralized platform to our existing ISLB centralized network. The two services complement one another and allow breathing room for the future development of decentralized technologies and second layered protocols.



The critical limitations for the current decentralized exchanges are the speed of trades and the limited blockchain capacity; the lack of liquidity is merely a consequence of the existing network imitations.

	Centralized	Decentralized (Current Technology)	Hybrid Platform
Instant Trades	Yes	No	As required
Trading Cost	Low	High	As required
Trustless	No	Yes	As required
On-chain	No	Yes	As required
Guaranteed Liquidity	Yes	No	As required
Secure	No	Yes	As required

We are building both a centralized exchange and a decentralized exchange, and will link them together to build a hybrid platform where our users can choose how to interact with the platform based on their preferences.

Real Time Currency

Our third objective is to produce a real time transactional currency and exploit our customer base to gain traction in key markets. For authorize instant payments we think to use NEM or Own Blockchain in a future.

NEM blockchain, Hashgraph or ISLBHash

Versatility of the decentralised NEM protocol allows transactions to be tracked in real-time. To ensure transparency and speed of our ISLB exchange transactions, Traders.One proposes using a public NEM blockchain to provide accessible and immutable storage for users different values. We think using Hashgraph for ISLB. Hashgraph is a new approach that greatly differs to other interpretations of the distributed consensus and looks to provide an upgrade to the current systems of distributed ledger technology (DLT).

* <https://nem.io/>

* <https://hashgraph.com>

Hashgraph vs Blockchain

Blockchain technology operates as reliable digital ledger that can be used to record financial transactions, ownership, and almost everything of value. Any information held on a blockchain is shared across its existing network and is consistently updated and also incorruptible. This system ensures that data is not stored in any individual location, and that the blockchain cannot be controlled by any single entity.

Consensus technologies have generally been put into the following two categories:

- Public networks such as Bitcoin and Ethereum.
- Private networks using leader based consensus algorithms.

As we have seen with Bitcoin, public networks can be expensive to run and have a number of efficiency issues tied to the Proof of Work mechanism. Private networks are more cost efficient and boast higher performance capabilities as they restrict usage to known and trusted participants. However, these networks are susceptible to DDoS attacks whenever security standards are not maintained. Hashgraph is proven to be fully asynchronous Byzantine. This means it makes no assumptions about how fast messages are passed over the internet and this makes it resilient against DDoS attacks, botnets, and firewalls.

The Hashgraph algorithm works without needing to use the Proof of Work or Leader systems, and can also deliver low-costs and high performance levels without a single point of failure. Hashgraph does away with the need for extensive computation and energy consumption and improves on the performance statistics of the Bitcoin network. Bitcoin operates at a maximum of 7 transactions per second. While Hashgraph is only limited in relation to bandwidth and allows for over 250,000 transactions per second.

In addition to this, Hashgraph also allows more a fairer system of operations as currently, miners can choose the order for which transactions occur in a block, and can even delay orders by moving them into future blocks, or even stop them from entering the system if necessary. Hashgraph utilizes consensus time stamping and prevents any individual from changing the consensus order of transactions by denying the ability to manipulate the order of transactions.

ISLBHash will be included hashes algorithm from Hashgraph and with this seat on more powerful own developed higher transactional engine for instant transactions filling.

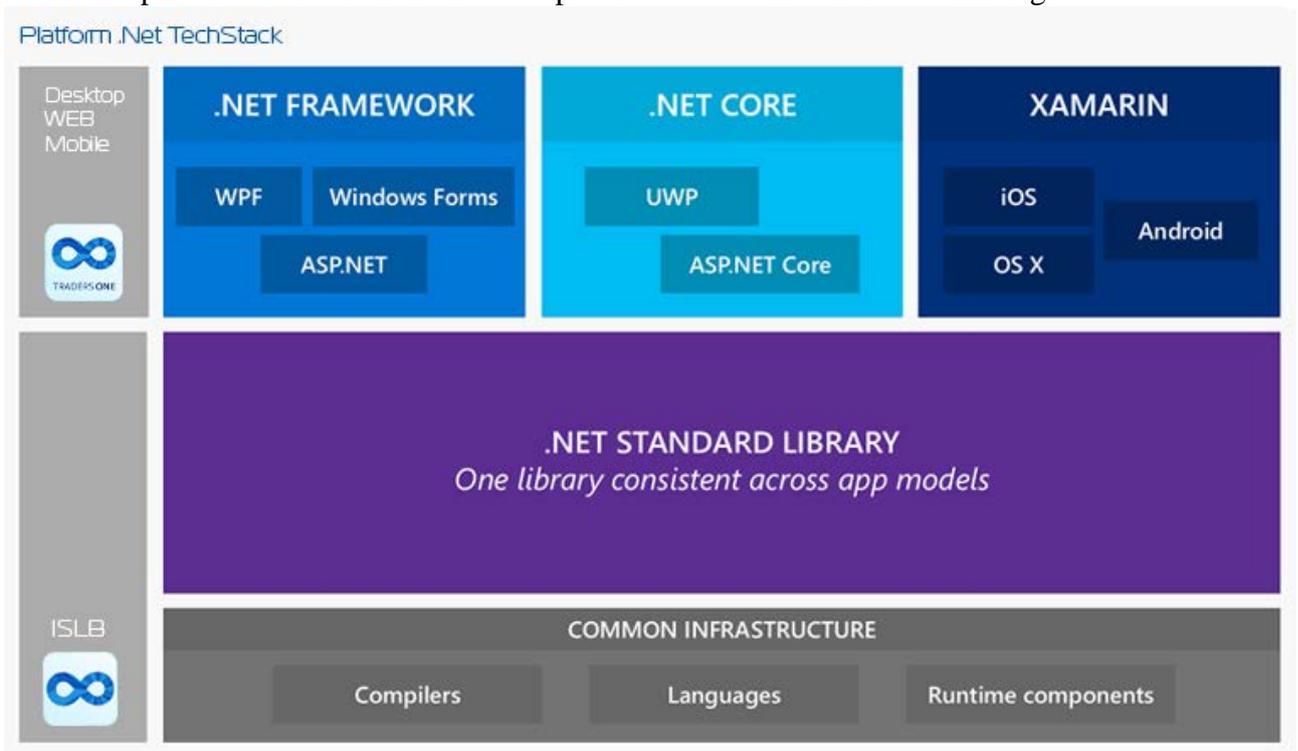
*<https://coincodex.com/article/1151/hashgraph-vs-blockchain-is-the-end-of-bitcoin-and-ethereum-near/>

Comparison table of the main Blockchain systems:

Project	Transaction approval time	Transaction per second (TPS)	The level of decentralization
Bitcoin	10 minutes	up to 12	high
Ethereum	15 seconds	up to 30	high
EOS	5 seconds	from 1,000 to millions	minimal
#ISLBHash	up to 2 seconds	from 100,000 to millions	high

3.2 TO Platform

With enterprise level of solutions that was provided we've chosen .Net technologies:



Charting in desktop using a game engine for render the biggest quantity of technical indicators you've ever seen. Web platform using a fastest 2D WebGL renderer engine for covering a list of real-time indicators and technical analysis tools with ability take a snapshot of your trading.

Our customers can using our simple drag-and-drop interface, clients will be able place stop and limit orders based on pre-calculated risk to reward settings. To reduce latency for higher frequency traders and to simplify the order enter process we have the Hot-keys and in pro-version one click trading will be available from the chart. Historical trades, both filled and pending orders,

can be plotted on the chart as we've today in equity version, as well, so the client will be able to see a graphical representation of their account activity.

The platform is intended to be accessible from the Desktop, the web browser and via our own branded iOS and Android apps. Richest API's access and FIX 4.4 connectivity will be available from <https://api.traders.one>. API and FIX access will be open to anyone who requests it in Private area.

“It has a strong management team with hundreds of years of combined financial technology experience, and live-scalable products that are already used by hundreds of thousands of active users.” (IntenseLab)

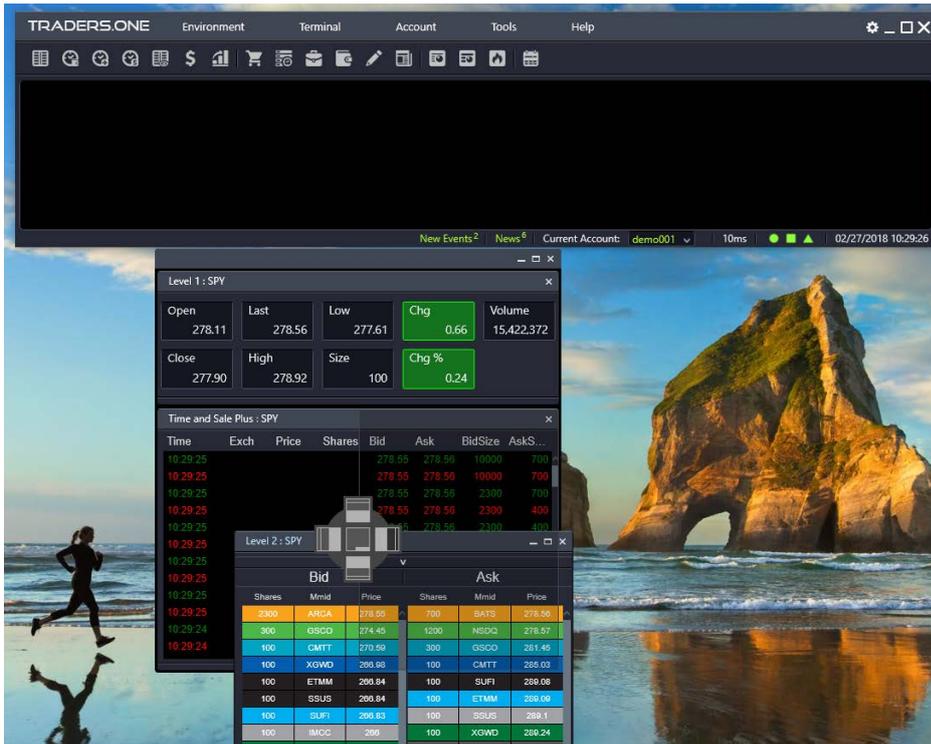
3.2.2 Design.

User experience is a core aspect of the vision for Traders.one. We aim to provide a feature-rich platform that combines secure backend infrastructure with a highly intuitive front-end interface. Simple sign-up, instant access, direct payment processing, asset mobility, and unparalleled customer support are defining features of our vision for the platform.

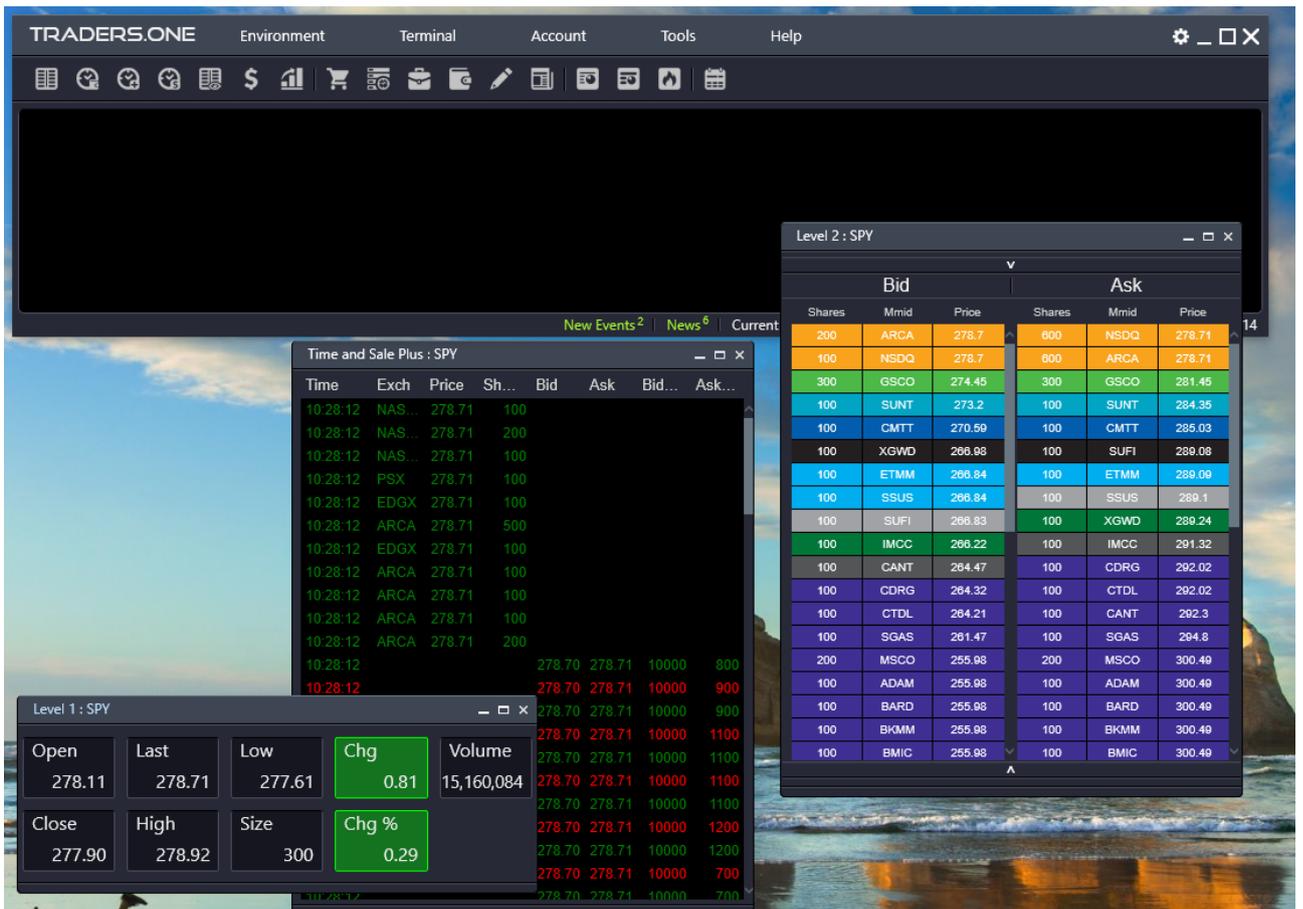


3.2.3 Innovative concept.

Docking system



Individuals windows for Training



3.2.4 Turnkey ICO Solution.

Through our proposed interface, users will be able to issue tokens and ICO contracts using input parameters. Tokens issued through Traders.One API will be liquid and immediately tradable on the ISLB exchange following the token sale. The ICO addons for our platform will also offer an automatic smart contract mechanism capable of creating smart contracts and deploying them on the Ethereum and NEM blockchains.

3.2.5 Smart Contracts security

Smart contracts provide users with automated, low-fee transactions that provide a higher level of security than those that rely on standard localized databases. Seller's cryptocurrency is blocked within a smart contract. As the fiat money is transferred to the seller's account, a signal from the payment system opens the smart contract. Purchaser receives cryptocurrency. And otherwise, if a purchaser does not transfer fiat money to the seller's account within a time limit, smart contract is opened and cryptocurrency is sent back to the seller's account. As blockchain technology becomes faster, we will explore the option to write all trade data in real time inside a distributed ledger.

3.2.6 Fiat Management and Cryptocurrency Deposits.

IntenseLab developing for Traders.One separate financial infrastructure and we are building banking relationships based on our SOAP Core Banking API that will enable fiat and cryptocurrency deposits on one platform. Traders.One today works with PCI DSS standart ver.3.1 and also have full payment service integration. It is intended that users will be able to make deposits through a wide range of channels, including credit card, e-wallet, local bank deposit, SWIFT transfer, SEPA transfer, and multiple cryptocurrencies.

We have also begun working with a major global bank to provide fiat transfer optimization. This will allow us to complete immediate fiat transfers globally. This service will also be available to third party liquidity providers using the **Prime Brokerage**. Traders.One is planning to obtain a **Funds Transfer Service Provider License** and any other permits or licenses when required.

3.2.7 Customer Support.

Traders.One increase existing dedicated customer support center and thorough documentation for the purposes of ensuring that the platform is suited to users coming from all levels of experience. In addition to a 24/7 dedicated help desk, we plan to integrate a friendly, on-brand AI botes, that designed to assist clients with troubleshooting, questions, and quick reference guides. Traders.One's customer support network plans to include a live-chat option via iLab Chatting system, an extended FAQ section, knowledge base, Slack channel, and supplemental videos (as example youtube.com/channel/UCBM7AwebeuhrNi9-I7TUmfq) to walk through important features.

3.2.8 Security.

Traders.One proposes using many of the security features and stringent protocols that have proven successful for IntenseLab IT centers around the world. As of the date of this whitepaper, the company has never been hacked, never lost a client's funds, and remained virtually incident-free.

We plans to work with IntenseLab Distributed Wallets System for payment processing. This will enable users take advantage of several strong security protocols in relation to login and payment approval, including:

- Two-factor Authentication

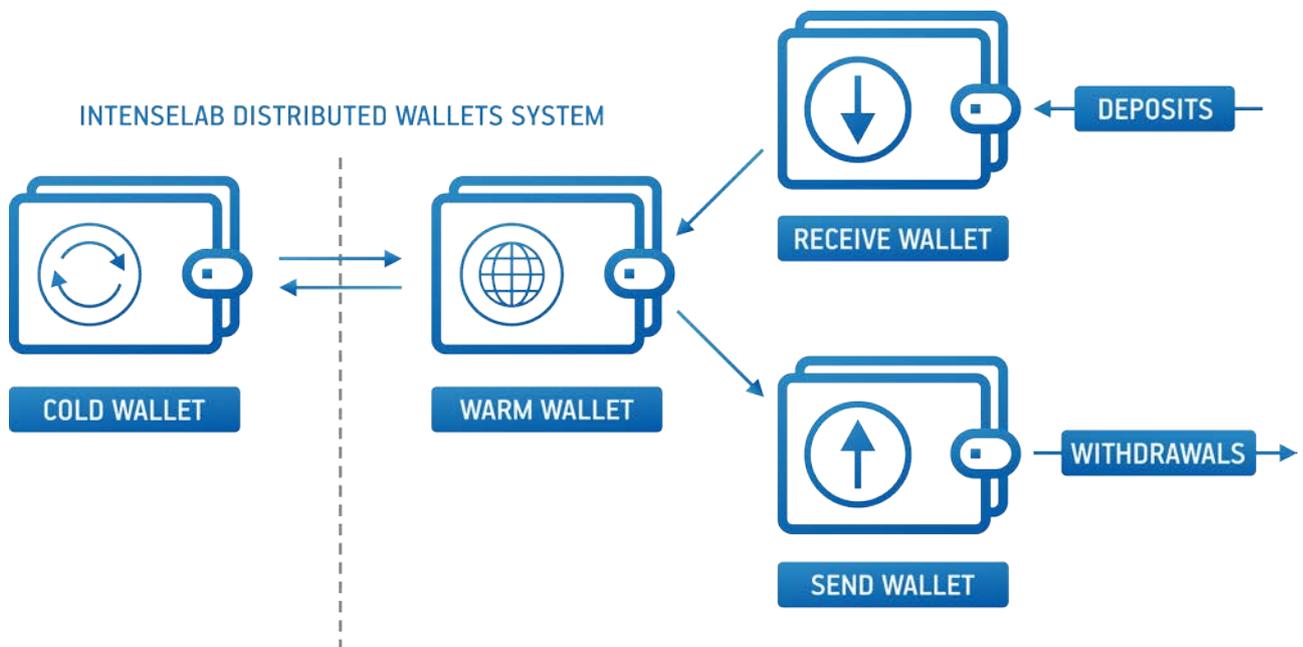
Two-factor authentication (“2FA”) adds an additional security layer to user accounts. Login and account access will require both a password and a unique multi-digit code sent to a registered physical device, such as a phone.

- Multi-signature transactions

Multi-signature wallets require two signatures to confirm a transaction like a BitGo. This service was separately developed by IntenseLab for Financial structures. One instance would be stored on ISLB’s servers, and another would be kept at the Traders.One Backend. To compromise a multi-signature wallet, an attacker would have to compromise both ISLB’s and Traders.One highly secure servers.

- Cold Storage by IDWS

will handle cryptocurrency deposits by generating temporary “*receive wallet*” addresses. Behind the scenes, assets from these temporary wallets will move to “*cold storage wallets*” constantly. Cold storage wallets represent the most secure asset storage in the whole ecosystem, located on a physically secure, completely air-gapped device. In the event that a bad actor were to compromise the platform, they would only have access to the small amount of coins stored in the temporary receive wallets at any given time.



- **NEM Private Blockchain**

A private NEM blockchain is used for storing sensitive information, ensuring data immutability. Even in the event of a compromised database, a full NEM backup will exist containing a 100% in-tact blockchain record of all pertinent data and user verification statuses.

- **Security Audit**

Traders.One will employ partitions to avoid data centralization. To ensure that our security protocols continue to be consistent with industry standards, Traders.One intends to perform third-party security audits on a regular basis.

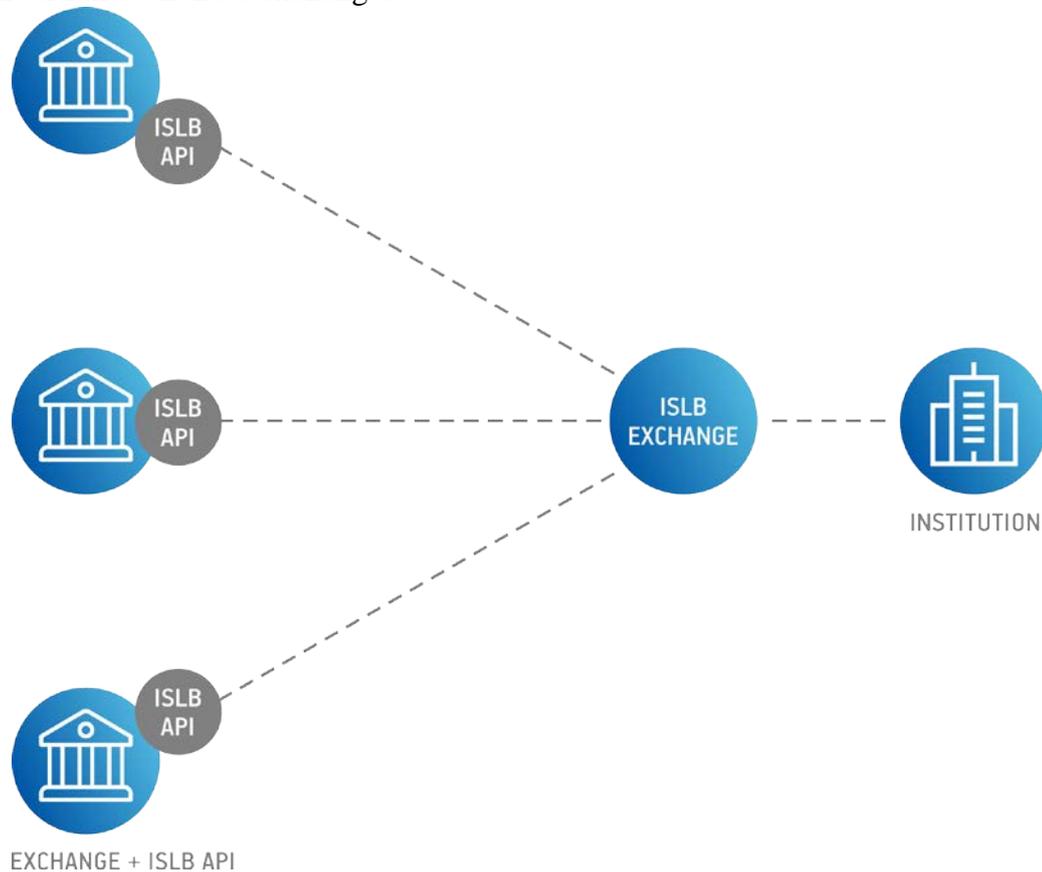
3.2.9 White Labeling Opportunities.

Traders.One proposes creating unique white-labelling opportunities for enterprise clients through our token sale platform and equity ecosystem too. Clients will be able to white label our digital wallet and portal setup, allowing them to offer crypto and fiat payments to their own user-base and token sale participants. Traders.One plans to allow token issuers to create and customize their own branded interface and backend while taking advantage of the tools, such as easy token issuance, provided by our larger ecosystem architecture.

3.3 Prime Brokerage

The Traders.One Platform's Prime Brokerage is comprised by a suite of services that provide users with tools to reduce counterparty risk and increase Return on Investment (ROI). Prime Brokerage includes so-called Direct Market Access, Fiat Management, and Credit Facility as its core offering.

Users are now able to trade directly on any global reputable exchange, without even having an account or funds on those exchanges.

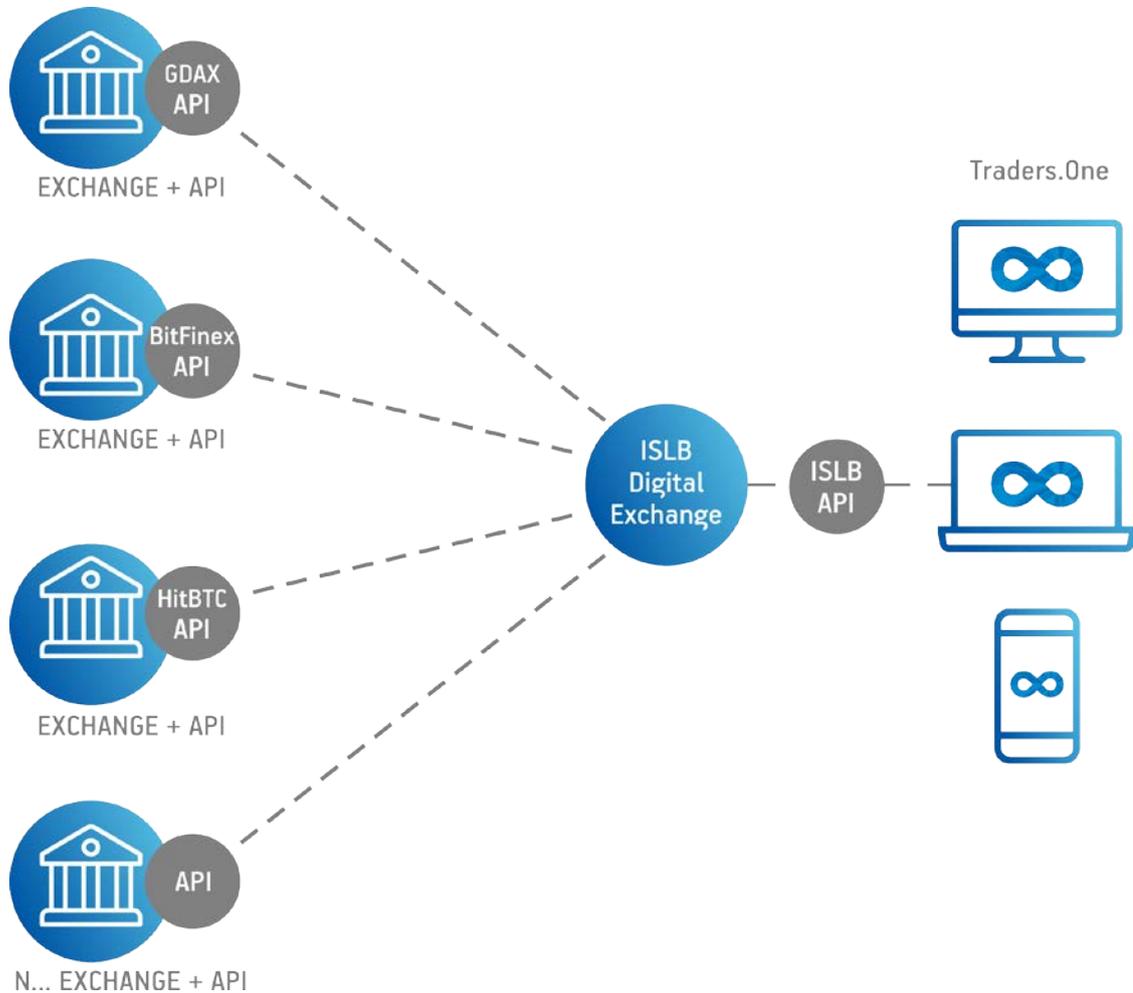


Our platform users will gain the following benefits:

- 1. Reduction of Counterparty Risk:** Users of the Traders.One platform will only ever need to deal with ISLB as their counterparty. ISLB will be regulated in EU by the EFSA, known as one of the strictest regulators in the world.
- 2. Increase in Capital Efficiency by SPA(Single Point of Access):** Traders.One platform users will be able to deal on other exchanges without having to move funds directly. Capital movements will be done via ISLB SPA's funding facilities, and should be instant for both crypto token and fiat.
- 3. Netting of positions:** Users of the Traders.One platform will have the ability to net positions taken across different trading venues besides ISLB in a future. This will allow market participants to better take advantage of inefficiencies in the sometimes fractured crypto markets.
- 4. Traders.One providing repayment guarantees for the full amount of funds invested by the client,** taking into account the profits/losses under completed transactions. These guarantees can be implemented by hedging trading risks through an open source and/or through the provided liquidity.
- 5. Special conditions for partners of brokerage companies who place importance on the reliability of interaction with the broker,** on the accuracy and timeliness of settlements.

3.3.1 Direct Market Access.

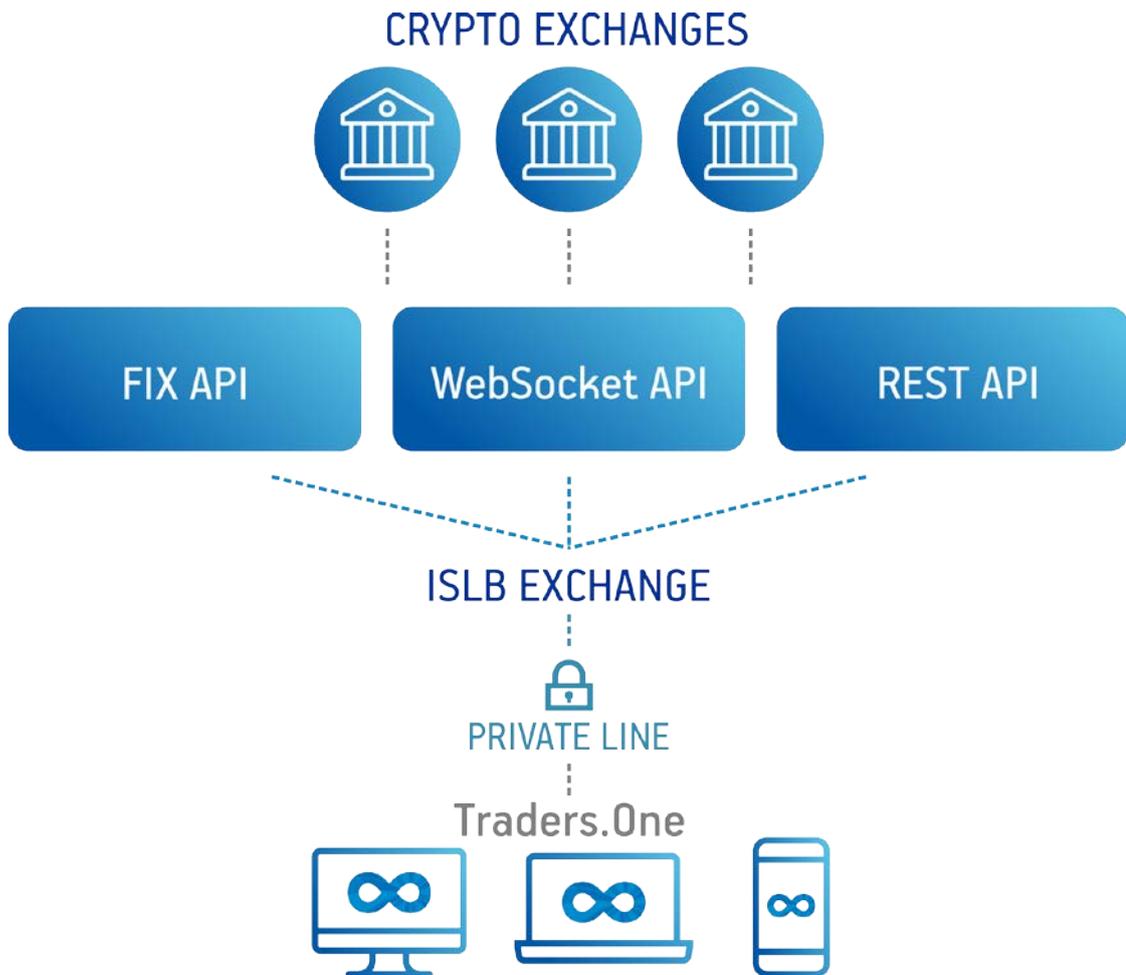
Featuring a simple interface designed for mainstream adoption, the Traders.One platform plans to serve as a conduit between traditional finance and the digital asset economy. Traders.One’s multifaceted ecosystem will streamline three major components of the digital economy, offering: (i) an exchange, (ii) a trading platform, and (iii) a complete blockchain integration framework for banking. You can see examples here: <https://traders.one/en/how-it-works>.



The Prime Brokerage allows its users to leverage ISLB’s **Smart Order Routing (SOR)** technology and connectivity to all reputable global exchanges, and get Direct Market Access for the fastest and best execution from a single platform.

With our state-of-the-art trading workspaces, users of the Traders.One Platform will be able to manage their trading books, place orders, technical indicators, monitor risk and keep an eye on all global markets on major exchanges, 24/7.

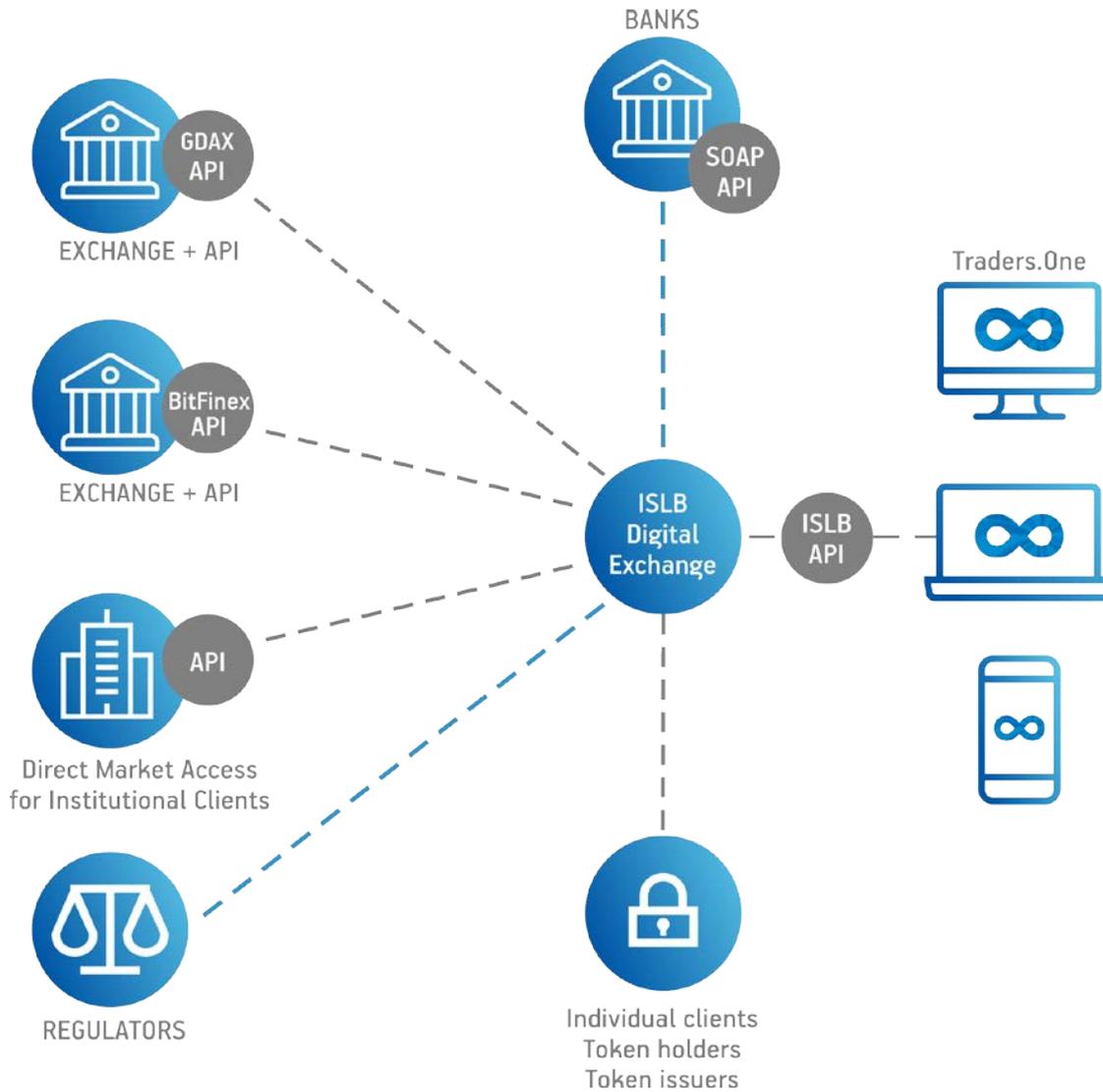
Our **Order Management System (OMS)** and **Multy Market Matching Engine (MMM)** provide 24h unparalleled banking-level performance capable of processing millions of orders per second. A FIX API is a proven, decades old method of connecting markets. We have created our own that connects all of the major cryptocurrency exchanges. Our OMS provides a professional-grade .Net API (<http://api.traders.one/net>) and FIX API (<http://api.traders.one/fix>), with both common and advanced order types and execution algorithms.



Trade all exchanges with one account. ISLB beside own market will aggregate liquidity across exchanges by launching a unified, Single Point of Access.

3.4 ISLB Exchange

Traders.One a single globally-sourced trading platform and digital exchange with an associated suite of services (SaaS Prime Brokerage) which will enable the highest level of liquidity.

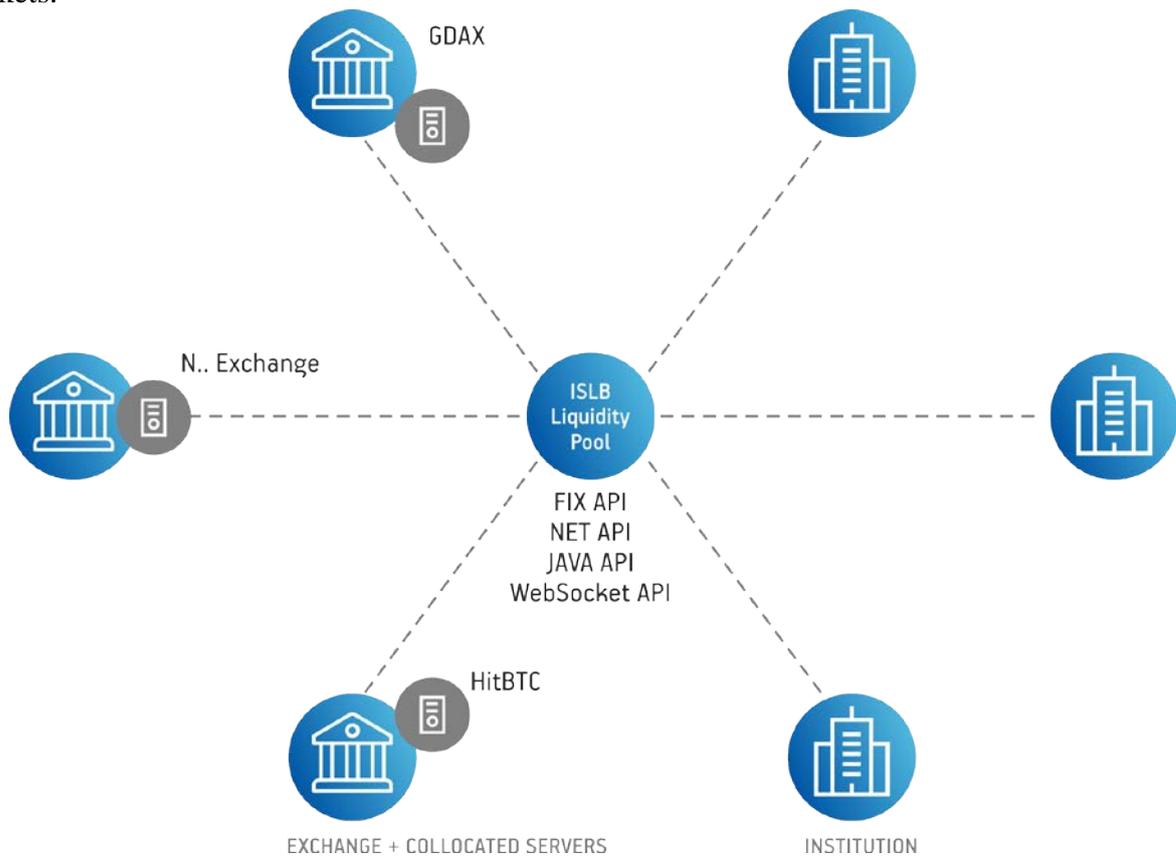


Currently, the liquidity landscapes for Crypto Tokens are fragmented. The top cryptocurrency exchanges all offer different Crypto Token pairs, and no one exchange dominates in any one Crypto Token pair. Furthermore, liquidity and the best prices for a given pair can shift from one exchange to another. At any particular time, the best deal to buy BTC might be in the US. Within the next hour, it might be in Asia or Europe. The same is true for other Crypto Tokens. Separately, each market's liquidity remains small, but collectively they represent a large untapped source of liquidity that now desperately wants an on-ramp into the Crypto world. The ISLB and Traders.One Platform brings together the entire global network of cryptocurrency exchanges and makes them accessible to everybody. With access to all the major reputable exchanges worldwide, the Traders.One Platform provides an unparalleled and powerful suite of trading services to Individual and Institutional investors alike—as well as to Token Issuers and Token Holders.

3.4.1 Exchange Aggregator.

Our Institutional clients will be drawn to our platform by our multi-exchange Liquidity Pool Aggregator (LPA). A key requirement to attract institutional clients to our platform is to have the best market liquidity and fastest own processing engine (patent pending). To this end we will build an LPA which connects our platform to all major exchanges via their APIs and adds their liquidity to our own ISLB Pool. Unique of system in that IntenseLab had built own high scalable flexible

system to connect to any of markets like Equity (NYSE, NASDAQ, BATS), Forex and Crypto markets.



We were and will provide FIX API from ver 4.4 for our users to connect to either our exchange or any of the major exchanges for their orders. Also the user can use FIX API to indicate if they want the best price for their orders or use a particular exchange to execute the order. We are providing today for our clients richest APIs at the world for Equity markets as based on latest MS Framework .NET API, JAVA API, WebSocket API (detailed on <https://api.islb.one>).

All data quotes for the same currency pairs (BTC/USD or ETH/BTC, for example) will be aggregated to one order book from multiple exchanges. Therefore, the end user will have access to a much more liquid market in a unified fashion across multiple exchanges where he has accounts.

3.4.2 Multi-Market Order Book.

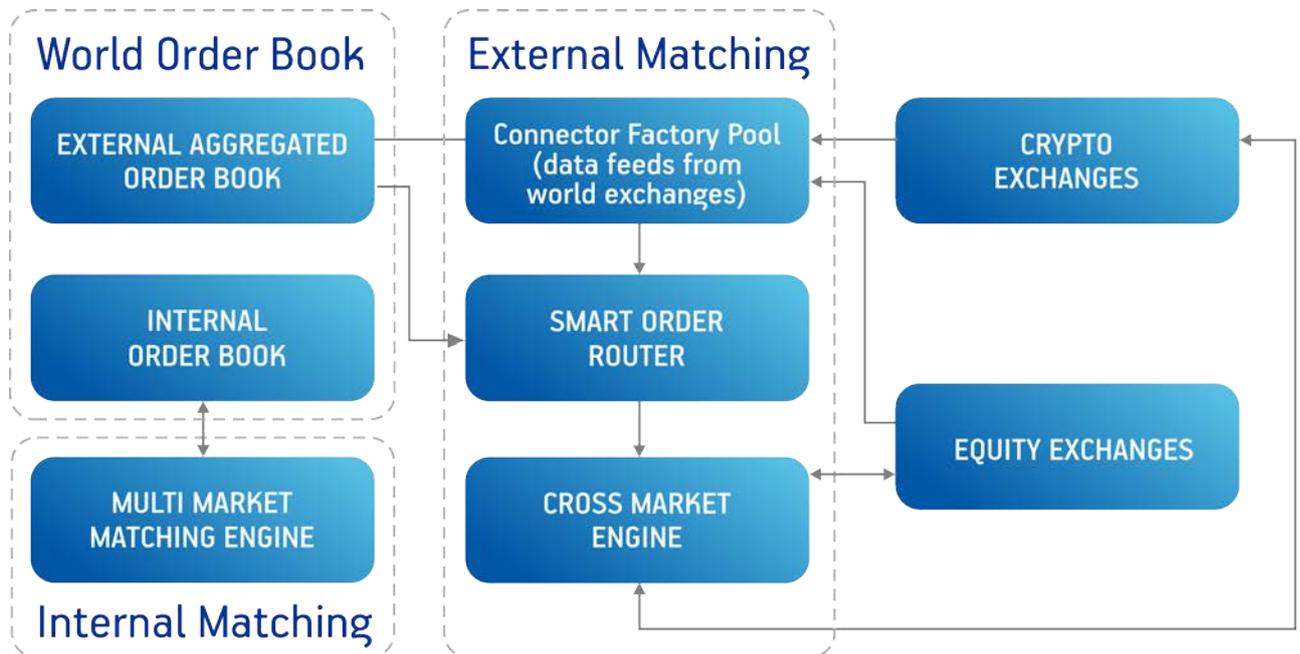
The Traders.One Platform's Full Order Book offers a multi-market order book that aggregates the [orders /prices] on world's various liquidity sources into a single highly liquid tradable order book. The Liquidity Silos and Underserved Markets problems are solved by connecting these exchanges into a single point of liquidity, and by allowing the order book to be priced in any of the major currencies and many minor currencies.

ISLB servers will receive raw market data feeds directly from exchange matching engines and therefore quote packet loss will be minimal once rebroadcast over the Internet, greatly minimizing stale and crossed/locked quotes.

Under the hood, the Full Order Book is a composite of two order books:

- **Internal Order Book:** An order book that contains FX-adjusted orders for all orders placed by users of the Full/World Order Book.

- External Aggregated Order Book: An order book that contains all other orders (but Equity adjusted) that exist throughout the world other than those placed in Internal Order Book. Each order in this book is linked to an order on the various exchanges internationally.



For example, let's assume the volume for the ask price of ETH/USD at a price of \$226.75 is as follows:

HitBTC: 51.45 ETH @ \$745.75
 GDAX: 25.71 ETH @ \$745.75
 Bitfinex: 72.13 ETH @ \$745.75

We can display this as ONE order for 149.28 ETH @ \$745.75, or multiple orders broken down by exchange aggregated by price level as today we did for Equity markets.

3.4.3 The Architecture.

There are four technologies that are already used extensively by Traders.One on a daily basis:

1. Single Point of Access (SPA)
2. Liquidity Pool Aggregator (LPA)
3. Multy Market Matching Engine (MMME)
4. Smart Order Routing (SOR)

Traders.One creates a single **unified point of access** to aggregate liquidity across exchanges for traders. This aggregation allows traders to clear at the best possible prices while delivering the lowest possible transaction costs as well as atomic swap capability all with just one client-side account.

SPA will be facilitated via Joint Venture (JV) partnerships with existing exchanges to minimize the regulatory hurdles as ISLB will function purely as a technology provider. Exchanges will fulfill the custodial function, while ISLB will clear balances from its inventory accounts at other exchanges to close the trades made by clients within the JV exchange.

LPA as a basis of project's technology level will be conducted with JV partnerships.

MMME has been built from scratch by combining decades of experience in financial technology, the order book's matching engine is capable of processing several million transactions per second, making it one of the most advanced matching engines in the industry.

The MMME has been architected to be hyper-scalable to support a very high number of markets (Crypto Token pairs) and offers native support for a number of key order types, around which a powerful Order Management System has been built. All these features, coupled with “built to fail” resiliency, make the order book’s MMME one of the best in the market.

The SOR Technology maintains low-latency, real-time feeds for all major exchanges throughout the world. When any of those order books changes, it’s reflected in Traders.One platform’s Full Order Book. When an order is placed on the **World Order Book**, and no match is available internally, the Smart Order Routing Technology checks to see if there is a match available on another exchange. If so, it automatically routes the order in the crypto currency of the order on the other exchange.

Initially the exchange will support the following order types, and then expand as required by our users:

- Market Order
- Limit Order
- Stop Loss
- Stop Limit
- Trailing Stop Loss
- Trailing Stop Limit
- Hidden

3.4.4 ISLB Fiat Management.

The past three years, Traders.One has built an extensive network of relationships with banks. Part of our banking strategy has been to co-locate our bank accounts with those of other major exchanges, by creating accounts in the same bank—and in many cases the same branch—as other exchanges. We have also begun working with a major global bank to provide fiat transfer optimization. This will allow us to complete immediate fiat transfers globally.

3.4.5 ISLB Crypto/Fiat Credit.

The Traders.One Platform’s SaaS **Prime Brokerage** will extend its Crypto/Fiat Credit facility to users to leverage their existing balances for enhanced trading opportunities. Crypto/Fiat Credit facility allows users to borrow using either fiat or Crypto Token as collateral. ISLB is also in the process of applying for a formal **Banking License**, to expand the range of services we can offer our users.

3.4.6 ISLB Credit Card.

Thanks to IntenseLab’s great experience in Payment Card Industry (PCI) Data Security Standard we’ll implement withdrawal on fiat currencies with no intermediary banks needed. We are planning to obtain a **Payment Service Provider License** for the permission to proceed electronic payment transactions from and on behalf of third parties, the credit card processing etc. and any other permits or licenses when required.

3.4.7 Real Time Reporting.

The **Prime Brokerage** users will have access to customized activity statements, to view detailed information about their account activity including positions, cash balances, transactions, and more. They will be able to run trade confirmation reports to view all executions.

3.4.8 System Co-Location.

Our platform provides co-location on one of our powerful private servers physically located near our **LPA, MMME and OMS system**—or near liquidity venues within our network of exchange partners.

3.4.9 Automated Trading Strategies.

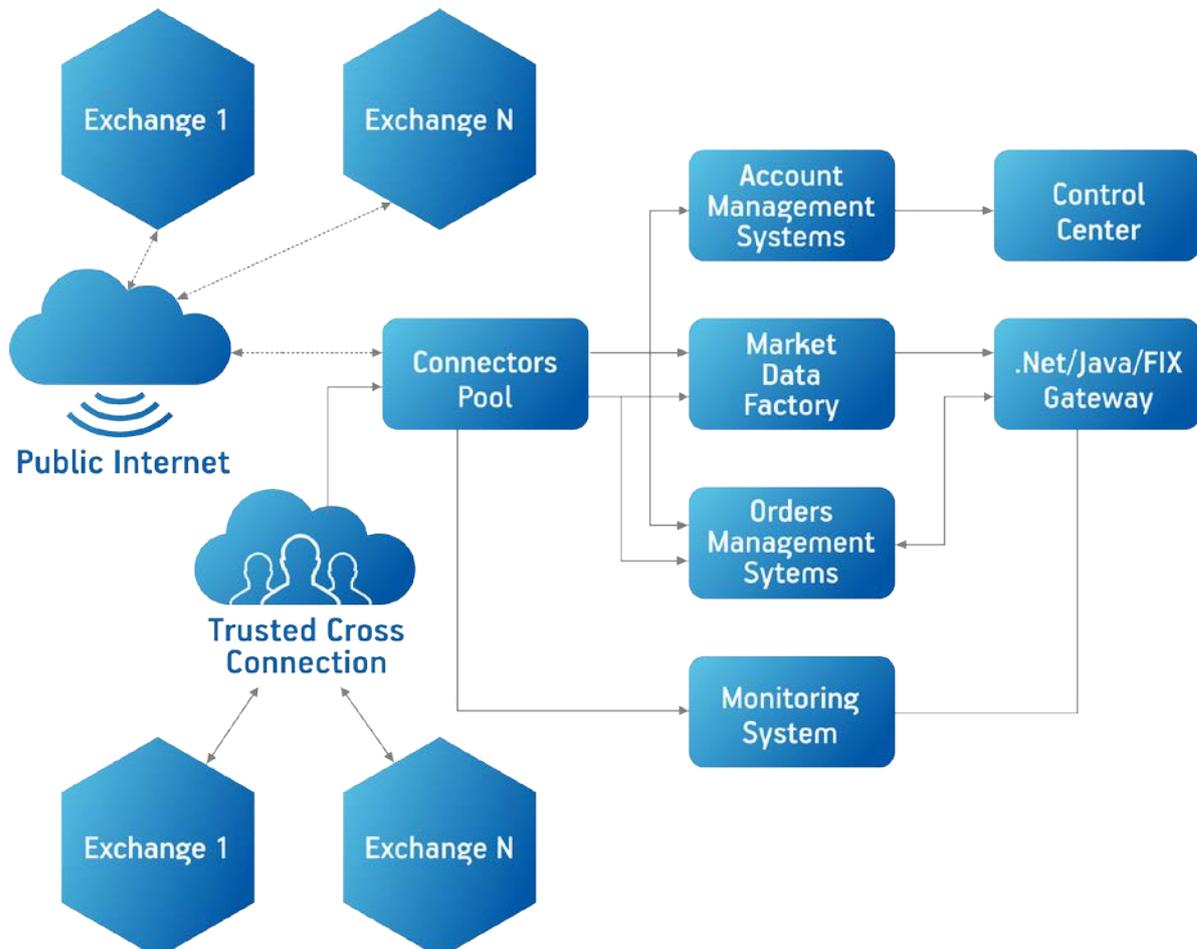
Traders.One platform provides access to third party trading strategies, and to its own automated trading and market-making strategies. We'll have a special Signals/AI market place where users can select from a published list of automated algorithmic strategies, then have their asset traded using these strategies. Historical performance and other details on strategies will be available to users to aid them in the selection process. Automated Trading Strategies will be provided only to the extent permitted by the applicable laws, regulations and rules.

3.4.10 Trading Tools.

Platform users have access to best-in-class trading tools developed over the years for Traders.One products for manage their trades and positions, monitor global markets in real time, enter and manage orders, view live charts, etc.

3.5 The Stack Traders.One Project

Top Level Architecture



Firewall Protection gateway for Public LP access

- DDos protection
- CDN- and load balancing connection

Cross connection aggregator for Private LP access

- Secure DMA access
- Tunneling balancing

Aggregators/Connectors Plant

- FIX interface
- Liquidity Providers API's interfaces
- Market Data interfaces
- Execution Interfaces
- Account Management System
- Monitoring System

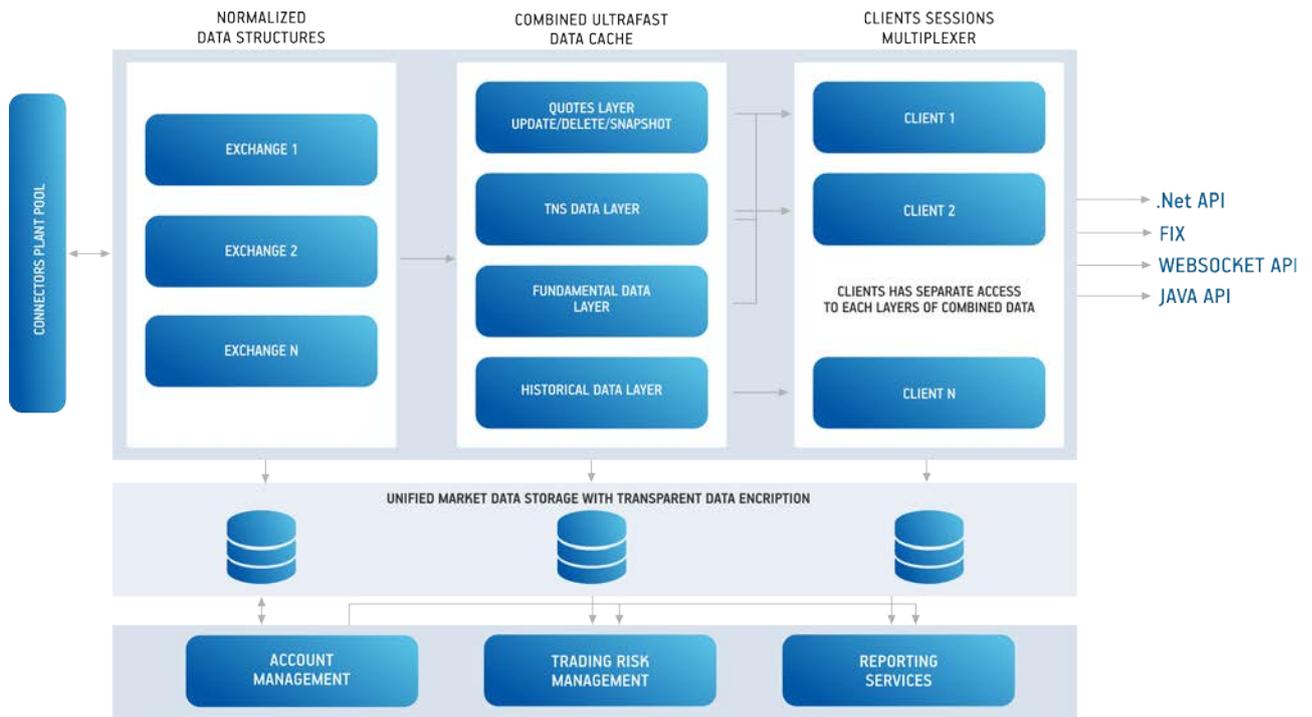
Clustered OMS system

- Account Management System for ISLB users
- Event based Market Data Storage for snapshot/update/delete Books
- Risk Management System
- Orders Processing system include Orders Routing
- Trade history and Reporting system
- Monitoring System include platform and API modules for custom application

Control Center

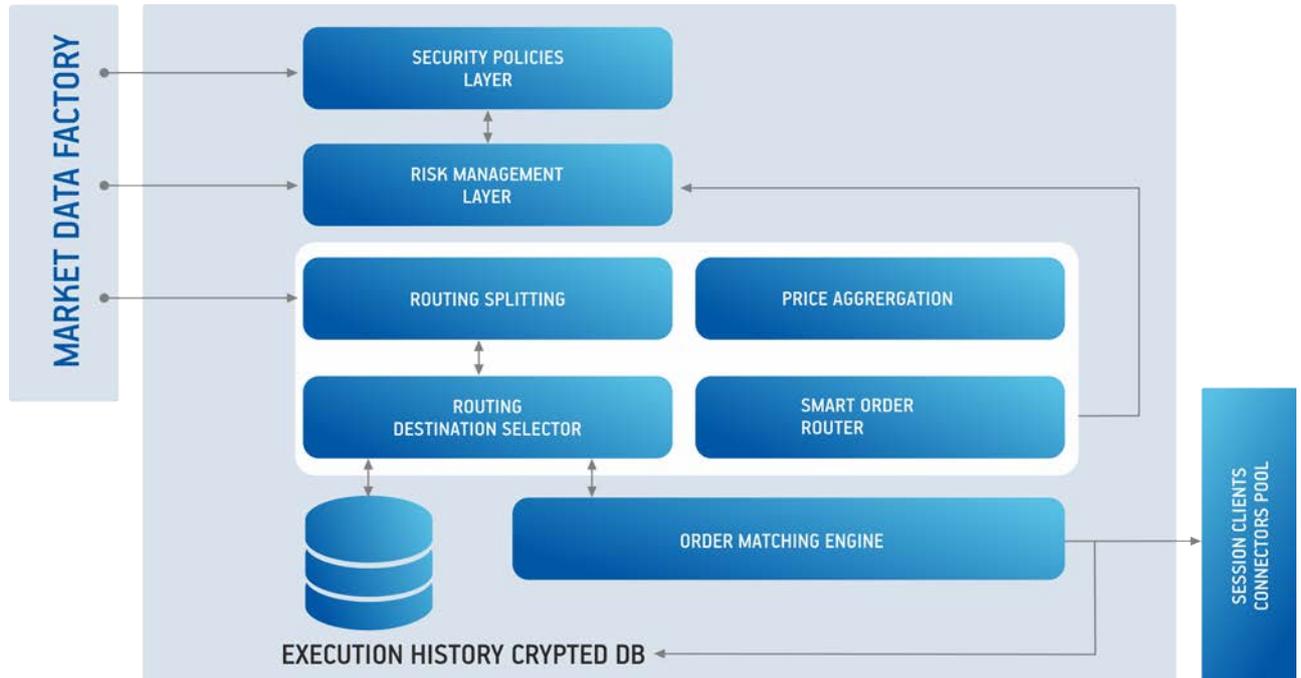
- Compliance CRM system
- Account management interface
- API's connectors for normalized Market Data and Execution
- Health monitoring interfaces

Market Data



Connectors Pool	Aggregated and filtered secure connections for/from Liquidity Providers based on their API's or FIX standard protocols.
Exchanges Normalized Data	We utilize internal fast hybrid FIX/API engines to aggregate Order Books and other Fundamental Data into ISLB structures that have smaller size than usual.
ISLB Data Cache	We utilize best practices for data collaboration to get fastest access to certain split trading data structures named layered cache.
Sessions Clients Pool	This is unique technical layer of data that gives our clients opportunity to get Market Data in a convenient form and with richest APIs interfaces.
Market Data Storage	Offline storage for raw and composite market data.
ISLB CRM Data	Trading Data for Risk, Account and Reporting management system.

Traders.One OMS



FIX/ISLB protocols

To increase performance and convenience for clients we aggregate and filter data/execution for/from ISLB Liquidity Provider using factory standards API's or FIX protocols.

Security Policies Module

ISLB CRM to automate KYC-related workflows with full integration into Risk Management System. This layer gives access to the platform for clients through a web-based management portal and will be able to configure individual trading preferences.

Risk Management

ISLB's risk system will perform basic pre-trade tests like funds availability, Max Loss per month based on Total Equity by default. In addition, clients will be able to set their own limits like max daily PNL, net exposure, maximum number of active orders, and so on, via a web-based management portal.

Order Processing

With intellectual price aggregation system, clients have more order execution possibility. Order processor has ability to split original order in several components and send it to different exchanges based on the current market conditions like how much liquidity is available. SMART Order possibility can be built with the best possible execution plan and integrating in Destination Selector module for best performance.

Order Matching Engine

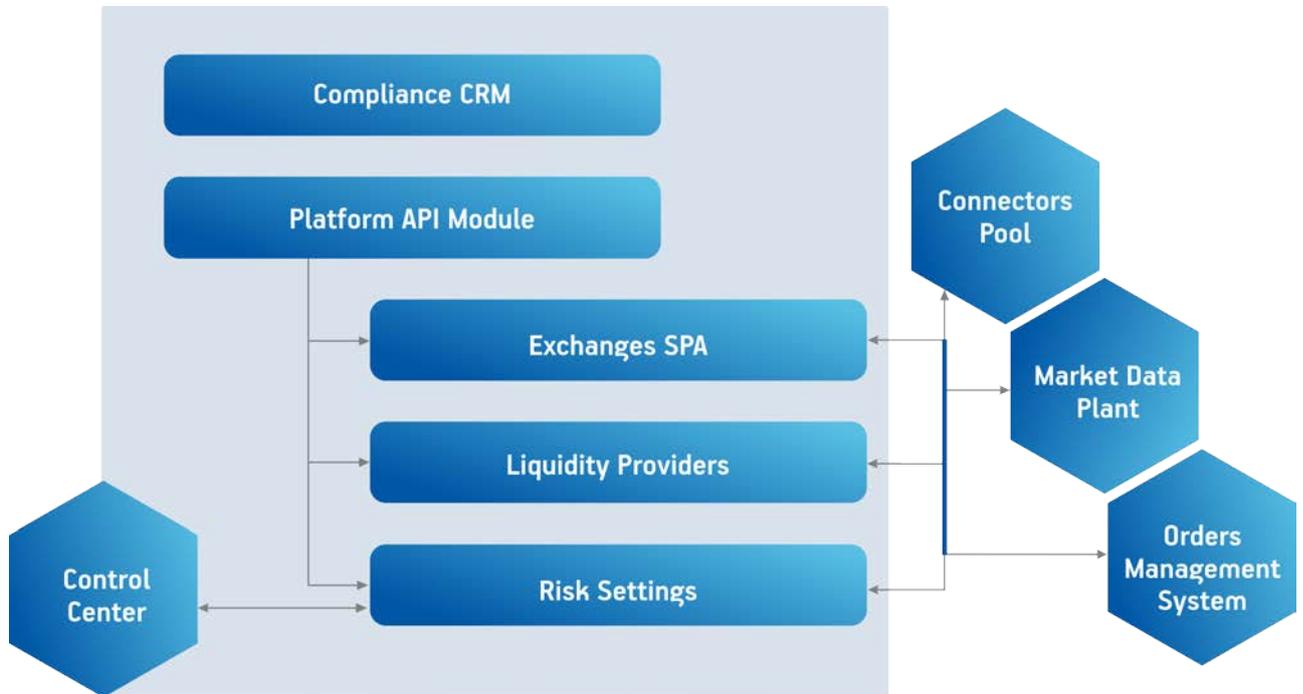
Our Matching Engine will be engineered to be hyper-scalable to support a very high number of Crypto Token pairs and will offer native support for a number of key order types, around which a powerful Order Management System will be built. Its main function will be as translator between clients executions and exchanges reports with sending corresponding messages to the trading interfaces.

Execution History Data

Important component for our consistent system that can be divided into two layers of storage to achieve the best performance and availability. Splitting many type of historical

data provides ample opportunities for real time Risk management and wide range of Reporting services.

Account Management



Compliance CRM
Platform Configuration
Module

Exchanges

Liquidity Providers

Risk Settings

Internal CRM to automate KYC-related workflow. Clients will have access to the platform through a web-based management portal and will be able to configure individual trading preferences.

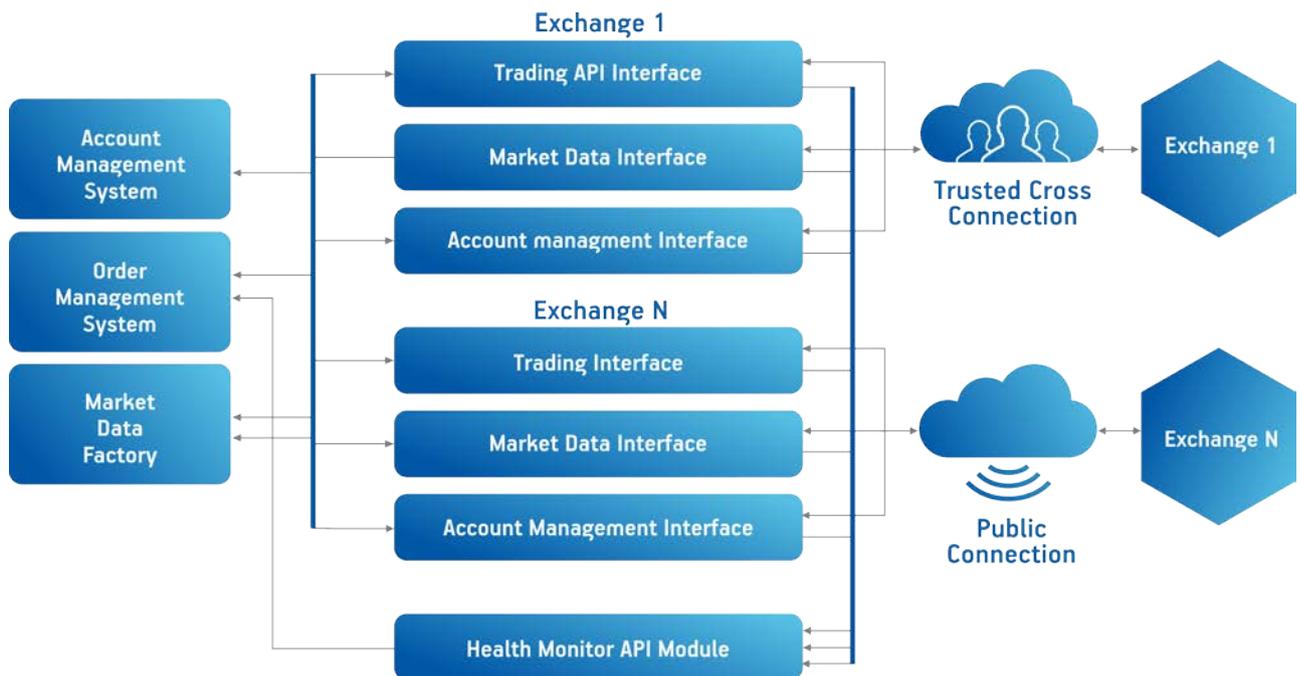
At FIX API stage, will be used to configure access to exchanges where client has existing accounts.

Composite books settings with high level of customization.

Each instrument will have its' own liquidity sources. For example, BTC/USD book can be built using quotes from exchanges A and C, and ETH/USD - from A, B, and D.

XTRADE's risk system will perform basic pre-trade tests like funds availability by default. In addition, clients will be able to set their own rules like max daily PNL, net exposure, maximum number of active orders, and so on.

Connector Factory Pool



3.6 NEM blockchain

NEM's architecture provides an incredibly secure and stable platform through its use of Eigentrust++ and an incentivized public node network based on its two-tier architecture and NEM's private blockchain option allows complete control over internal data privacy when a public blockchain isn't the right solution. To ensure transparency, Traders.One proposes using a public NEM blockchain to provide accessible and immutable storage for historic values, including:

- Order Matching Engine: execution times, volumes, slippage reports, and other information related to system wide transparency.
- Token Data: data on distributed tokens, token sale contribution data, smart contract timelines, and other data pertinent to the transparency of the platform as a whole.
- Reports: trading statistics, amount of tokens sold and at what price, daily statement snapshots including profit and loss from previous days and the resulting token price.

Using NEM's public blockchain, optional Mirror applications will let companies share their signals, indicators, reinforcing data authority via unchangeable blockchain storage. NEM blocks complete every 60 seconds with 3-4k Tx/sec, making transactions confirm quickly enough for everyday use.

It is proposed that a Traders.One private NEM blockchain be used for storing sensitive information, ensuring data immutability. Even in the event of a compromised database, a full NEM backup will exist containing a 100% in-tact blockchain record of all pertinent data and user verification statuses.

4 ISLBHash Blockchain

ISLBHash will initially be built on top of Ethereum's ERC-20 Token Standard but is not just another cryptocurrency wallet and browser for decentralized applications. It is a gateway to the decentralized internet which exists in parallel with the usual internet but follows its own rules. It cannot be modified or blocked. It is everywhere and nowhere at the same time. It belongs to no one and everyone.

By Q3 2019, Traders.One will create its own blockchain that will have specific financial industry requirements already built in. All Traders.One services will be migrated to the ISLB blockchain.

The ISLB blockchain will support more sophisticated financial industry programming languages (C++, Python, C#- like language and other commonly used languages in the financial industry) for the design and construction of smart contracts that will allow financial institutions and fintech startups to build decentralized financial services on top of the ISLB BLOCKCHAIN.

When we launch the ISLB blockchain will have the following features:
Full decentralization, KYC/AML, Node Management (Region Restrictions), Deposit, Margin Management, Issuance of new Client's Crypto tokens that can be tradable on ISLB Digital Exchange, transaction speed under three seconds for ISLB debit card instant payments, High bandwidth, the lower the transaction price.

"Many of the current projects feature clear and useful ways of application yet fail to fully meet the needs of the market"

"is an open-source program, so all developers can embed parts of its code into their applications and browsers" (IntenseLab)

Traders.One is creating a financial services based blockchain that will be powered by ISLB. As more FinTech services utilize the ISLB blockchain, we anticipate ISLB becoming the token of choice by a growing ecosystem of financial service providers thus causing the utility of ISLB to grow.

5 Various Revenue Models

Traders.One is focused on becoming the de-facto trusted, EU/Asia-based technology platform for large financial players to easily execute on crypto with ability access to equity markets. We will generate revenues via execution fees, market data sales, VPS services, software licensing, and other ancillary income streams. Operational funds for creating the crypto platform and the balance sheet required to execute across multiple exchanges will be raised via a token generation event.

" the team has strong entrepreneurial experience, having launched successful companies in industries ranging from finance to ai based visual analytics." (IntenseLab)

Executions Fees Based Model

Most exchanges charge an execution fee of between 0.1% to 0.3% (10 to 30 basis points). On OTC transactions the fee can be as high as 0.6% (60 basis points). Upon final completion of the product, we intend to participate in the execution fee model as well. Remaining within a competitive cost range, but allowing our customers to trade amongst exchanges, we attract a much wider pool clientele which would result in high trading volumes. Through strategic partnerships with the

exchanges we intend to receive discounted pricing from volume flow, we can choose to pass on portions of this discount to the consumer subsidizing their cost and making our platform more economically attractive.

Market Making Based Model

The new found demand in intraday and daily cryptocurrency trading, and large spreads amongst the various exchanges, to the opportunity to market make on the exchange, presents a very profitable possibility. Sophisticated traders that are interested in using our platform would prefer constant liquidity in a 24x7 market. This high trading demand presents an very profitable opportunity for us in the form of market making. Acting as a market maker will also allow us to maintain stability on the platform while keep liquidity and best price execution robust.

The below table shows a snapshot of approximately 24 hours trading volume from the top 10 exchanges by volume (Data from coinmarketcap.com)

#	Exchange	Estimated 24 Hours Operating Values		
		Volume USD	Trading Fees USD (0.1% Average Fee)	15% Trading Fees USD (0.1% Average Fee)
1	Bitfinex	\$ 500,000,000	\$ 500,000	\$75,000
2	Bithumb	\$ 420,000,000	\$ 420,000	\$63,000
3	Bittrex	\$ 380,000,000	\$ 380,000	\$57,000
4	Poloniex	\$ 180,000,000	\$ 180,000	\$27,000
5	Coinone	\$ 170,000,000	\$ 170,000	\$25,500
6	HitBTC	\$ 160,000,000	\$ 160,000	\$24,000
7	Kraken	\$ 140,000,000	\$ 140,000	\$21,000
8	GDAX	\$ 130,000,000	\$ 130,000	\$19,500

A low-end estimate of 0.1% has been made for the average trading fee paid by customers. This data is not published by the exchanges, but is likely higher. The final column shows what the daily rewards would be if they were to distribute 15% of their trading fees to token holders. 15% of trading fees is a balance between awarding our token holders and ensuring the business remains profitable.

Exchange Fee Structure (Bonus) Our proposal intends that takers on the exchange, or clients who place orders that are filled immediately, will pay a commission on all executed orders, starting from a MAXIMUM of 0.10%. Makers onto the exchange, clients who place limit orders below the ticker price on the buy side, and above the ticker price on the sell side, will receive rebates that account for up to 50% of any fee charged to the taker that eventually hits their resting orders. If two makers' orders are eventually matched (i.e. neither side is matched immediately) neither will be paid a rebate, but no commissions will be charged to either side.

Subscription Based Model

Professional market data and trading platforms such as Bloomberg typically charge a monthly software fee for utilizing the platform, especially if the platform is licensed across a spectrum of

users in an organization. Most professional trading platforms charge a monthly subscription fee that ranges from \$50 per month up to a few thousand depending on markets traded, data usage and resources such as API used. We believe a mixed subscription model from no monthly fee (Free Model) for limited trading functionality to monthly price based on level of sophistication subscribed would serve us well. We would allow ourselves the opportunity to capture both retail and professional/institutional traders with such a model.

Credit Sleeve

A credit sleeve cross guarantees a transaction between two parties who do not have a credit relationship by utilizing a third party which has a credit relationship with both initial parties. Credit sleeves will allow Traders.One to leverage our balance sheet and act as an inter-market mediator to create liquidity in the cryptocurrency space. “For the Equity markets we can do a Buying Power as example, 1:40 without additional charges based on your trading history.”

Payment Service Provider

By establishing stable banking relationships Traders.One aspires to offer fast and secure payment processing in both cryptocurrencies and fiat. In addition to a full spectrum of familiar features, Traders.One plans to implement a unique rewards program for token purchasers and custom trading solutions, carefully configured to fit the contours of the digital asset economy.

Partnership/White Label Based Model

With our unique consolidation and trading features, our product should establish itself as one of the premier Crypto Currency Trading Platforms besides Equity. We have experience creating White Labels and custom software based on our richest API for various institutional clients such as PrimeFX, IB, Bank of America etc.. This will allow other players in the industry to utilize our solution with their existing infrastructure which we can achieve thru direct partnership, introducing broker and white label programs. Allowing potential competition to partner with us would only add to strength as an industry leader and help us gain and maintain market share quickly.

New Products Based Model

The cryptocurrency trading space is still in its infancy stages with regards to trading products. Many versions of existing trading products are being traded with limited utilization across the market, such as options, short sales, crypto currency lending, sophisticated analytical filters, advanced swaps and many more. Developing market relevant new products and enhancing on limited products allows us to open a new stream of revenue for the platform and her services.

AI Marketplace

IntenseLab has been built Automated Trading Systems and provided HF Trading opportunities for a list of institutional clients from USA, Dubai. Part of knowledge and great experience will be converted in additional profit in AI marketplace. Also users can select from Signals/AI marketplace a suitable automated algorithmic strategies or market’s signals with certain service fees.

Data Distribution/Wholesaling Model

As crypto markets evolve, market data will begin to be sold as a commodity, like market data at all other exchanges. At that juncture, ISLB anticipates becoming a licensed data vendor.

Market data is generally free over the internet from multiple crypto exchanges, but the data is 1) slow and 2) not coded to the same universal format. With our consolidated multi exchange platform (and multi exchange consolidated quote feed) we are uniquely positioned to take advantage of our

ability to provide consolidated, low latency data and direct market access to institutions and individuals with their own infrastructure and trading platforms. In this scenario, with market data feeds being unified and distributed in a low latency application, Traders.One anticipates that the feeds also can be monetized on an MRR basis, as with VPS services.

Conclusion

Based on crypto currencies last volume (coinmarketcap.com) near \$500 billion per month and over 20 mil crypto wallets (blockchain.info) was created, we can imagine that all mentioned above can be converted in to company profit. 0.1% from volume and keep in mind that 50% of that volume would be people removing liquidity the system can generate near \$5mil profit per month and from platform basic fees calculated from 200k accounts it would bring us additional **revenue of over \$1mil.**

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TOKEN SALE PARTICIPANTS SHOULD BE AWARE THAT, AS WITH ANY DEVELOPING INDUSTRY, THERE ARE RISKS INVOLVED (INCLUDING THE FAILURE TO BUILD THE INTENDED PLATFORM). TRADERS.ONE HAS WORKED HARD TO MITIGATE THESE RISKS BY PARTNERING WITH THE INDUSTRY-LEADING BLOCKCHAIN PLATFORMS. THE POTENTIAL FOR FUTURE REGULATION, SECURITY VULNERABILITIES IN ONE OF OUR THIRD-PARTY SERVICE PROVIDERS, VOLATILITY IN CRYPTOCURRENCY MARKETS, AND OTHER CIRCUMSTANCES MAY PRESENT UNFORESEEN CHALLENGES THAT MAY IMPACT THE TRADERS.ONE PLATFORM AND/OR THE VALUE OF COIN. PLEASE REFER TO OUR TERMS AND CONDITIONS FOR MORE DETAILS CONCERNING OFFICIAL COMPANY POLICIES.