



WHITEPAPER

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1. INTRODUCTION

The EFX token is mainly focused on Trading Platform (Proof of Volume) and POS (Proof of Stacking) where user can do trading by it and exchange it in cryptocurrency is widely accepted all around the globe and EFX is providing blockchain service with some basic features like security, scalability, and validators with it is Binary Option trading technology helps users and admin to avoid security breaches, load balancing, cloud networking and responsive website will always provide a hassle-free experience to users, for admin a technology that helps to identify in between users and spams without any specialized knowledge. Trading a platform with indicators, graphs and some specific features is a different experience for a user who is trading on conventional trading.

Trading is not a new word in human history and humans are remarkably familiar with it since the stone age, cryptocurrency requires to understand a new technology which is not easy to for the user as well as the developers. In the present world, all trading platform has some basic issues like fake volume, wallet hacking, privacy protection and data encryption but EFX is providing a solution which will revolute the industry, a simple trading platform with extraordinary features and security. Every trading platform by EFX is unique from its competitor and advance than market leaders. Visit our trading platform and identify a difference, our users are earning more than any other trading platform in the market because our algorithms are working for users earning.

A cryptocurrency exchange, or a digital currency exchange (DCE), is a business that allows customers to trade cryptocurrencies or digital currencies for other assets, such as conventional fiat money or other digital currencies. Exchanges may accept credit card payments, wire transfers or other forms of payment in exchange for digital currencies or cryptocurrencies. A cryptocurrency exchange can be a market maker that typically takes the bid-ask spreads as a transaction commission for its service or, as a matching platform, simply charges fees.

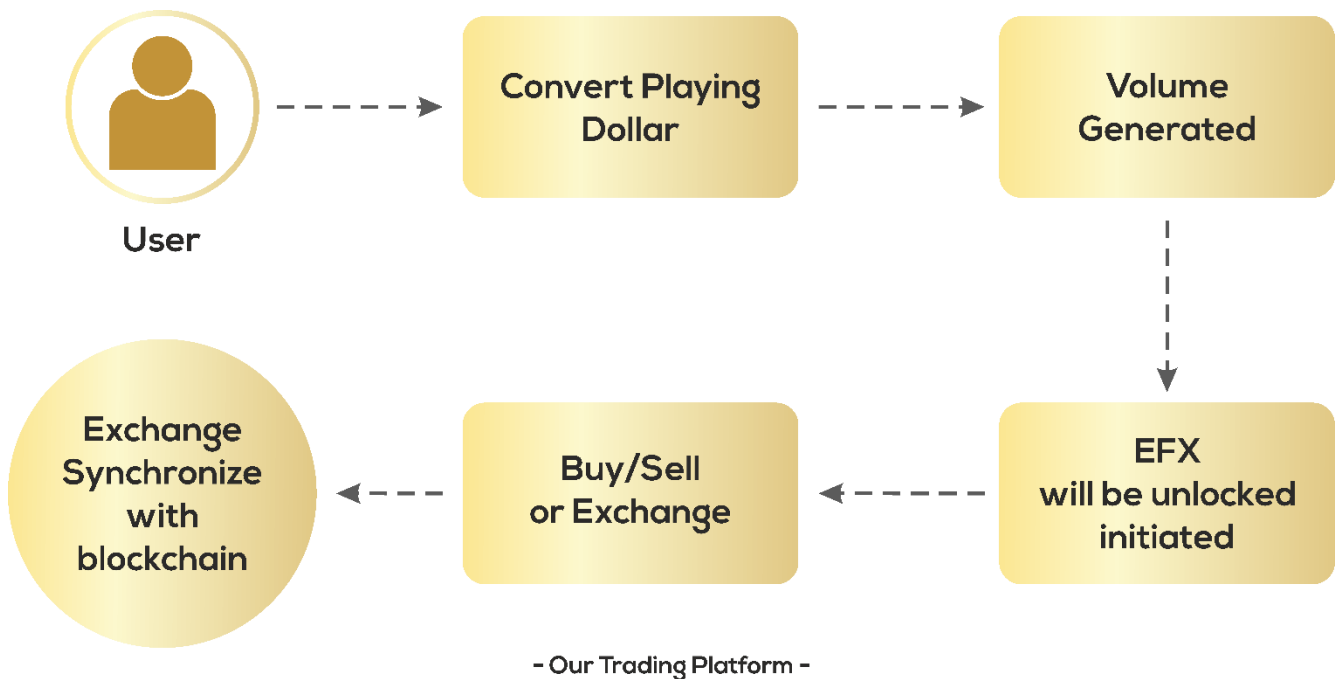
Some brokerages which also focus on other assets such as stocks, like Robinhood and eToro, let users purchase but not withdraw cryptocurrencies to cryptocurrency wallets. Dedicated cryptocurrency exchanges such as Binance and Coinbase do allow cryptocurrency withdrawals, however, we are providing a platform where users can get up to 95% when they are winning.

Our platform allows users to deposit & withdraw money in Crypto only as of now but as per customer's requirements, we can also provide fiat for deposit and withdrawal in the future.

2. KEY PRODUCT

2.1 TRADING PLATFORM

A trading platform is a program that allows investors and traders to position trades through financial intermediaries and to track accounts. Trading platforms also come bundled with other services, such as quotes in real-time, charting software, news feeds, and even premium analysis. Additionally, services can be tailored specifically to specific markets such as stocks, currencies, options, or futures markets.



There are two styles of platforms for trading: commercial websites and prop platforms. Commercial websites, as their name suggests, are targeted towards day traders and retail investors. These are distinguished by ease-of-use and an array of helpful features for investor education and research, such as news feeds and maps.

On the other hand, prop platforms are customized platforms built by large brokerages to match their specific demands and style of trading. Traders use various trading platforms, depending on the style and amount of their trading.

2.2 BLOCKCHAIN

Blockchain technology is a structure that stores transactional records, also known as the block, of the public in several databases, known as the “chain,” in a network connected through peer-to-peer nodes. Typically, this storage is referred to as a ‘digital ledger.’

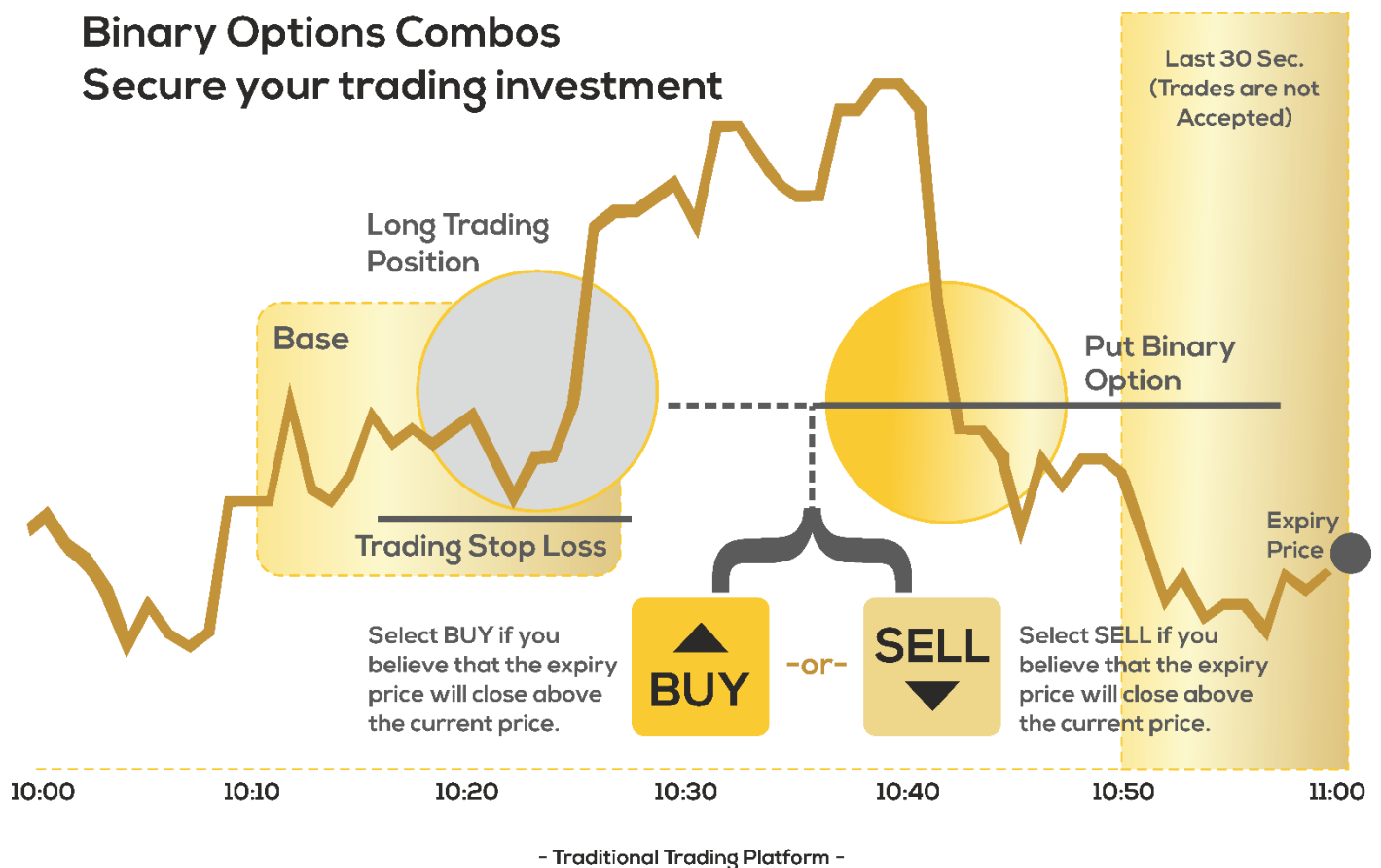
Every transaction in this ledger is authorized by the digital signature of the owner, which authenticates the transaction and safeguards it from tampering. Hence, the information the digital ledger contains is highly secure.

In simpler words, the digital ledger is like a Google spreadsheet shared among numerous computers in a network, in which, the transactional records are stored based on actual purchases. The fascinating angle is that anybody can see the data, but they cannot corrupt it.

Blockchains can be set up to operate in a variety of ways, using different mechanisms to secure a consensus on transactions, seen only by authorized users, and denied to everyone else. Bitcoin is the most well-known example that shows how huge Blockchain Technology has become. Blockchain founders are also trying out numerous other applications to expand Blockchain's level of technology and influence. Judging by its success and increased use, it seems that Blockchain is poised to rule the digital world of the near future.

Binary Options Combos

Secure your trading investment



3. PROBLEM THAT MARKET FACE

With more than 200+ crypto exchanges on the Internet, trading cryptocurrency is certainly a fast-growing trend. Many peoples are hesitant to start using crypto exchanges, due to negative media stories, and frequent issues and challenges faced by exchanges, but there are solutions to problems within the cryptocurrency exchange industry.

3.1 WHAT IS THE MAJOR ISSUE

A. TRADING FEES

High fees for trading are the norm for many cryptocurrency exchanges. With every trade on an exchange, a specific percentage of their order activity is taken as commission from the trader even if they are trading with a loss. This therefore becomes a money-making option for exchanges, without the community getting a share.

The way to both tackles such high charges and retain paying customers is to offer an incentive for those who wish to take part. This can include a referral scheme or profit-sharing program, as a way for a trader to get those around them involved and make some extra profit out of an exchange.

B. CUSTOMER SUPPORT

When users of cryptocurrencies get stuck with anything on the platform or want to find out more about user features, they go straight to customer support contacts for advice or resolution of their issue. Adequate resources for customer support are something that is lacking within many cryptocurrency platforms, as too many growing exchanges don't scale up their resources for the number of users they serve.

Some exchanges address this by employing a customer service provider, with the ability to handle hundreds of queries at once, resolving problems without completely decimating the company's resources and people.

C. SECURITY

Security breaches are common in the industry and frightening for owners of cryptocurrency platforms as they can mean that the personal information of those using a platform can be compromised. People are losing life-shattering amounts of money due to scams and fraud, something that needs to be tackled to protect those investing in coins.

Two-factor authentication is an existing and well-used security measure, requiring the user to enter an email address and/or phone number upon sign-up. The exchange then sends the user a

text or email with a code to enter when they log in, further confirming their identity.

Another option is cold storage, where all the important data is stored securely offline, reassuring users that it will not be tampered with. Some cryptocurrencies have introduced single transaction withdrawal, needing multiple signatures from exchange founders before a transaction goes through. If a hacker were to access the exchange's systems, the user would have time to halt any further progression.

D. USER-FRIENDLINESS

For any platform today, but in particular cryptocurrencies, the user-friendliness of a system is critical to creating a perfect user experience. With complicated pages and users needing to scroll down to find what is needed, customers will look elsewhere if a site is hard to use.

A single-page interface is an answer, allowing everything to be accessible from one place, allowing users to look at the market charts as well as the order book, vital for them to make a transaction. Making it easier for the user will make it easier for the exchange to give the user an unrivaled experience.

E. LIQUIDITY

Both small and large exchanges have fallen victim to shrinking liquidity, as a sudden influx of cryptocurrency transactions has meant the value of these transactions has lessened. Exchanges are experiencing server slow-downs and more technical issues. All of these problems combined are threatening the existence of exchanges with smaller user bases.

A collective pool server comprising of an order book shared amongst different exchanges is a way for exchanges to work together and solve this ever-imposing issue. This means that if one exchange does not have enough liquidity, it can use the collective pool to still allow transactions to be executed.

Crypto exchanges do have issues, many of which can ultimately have a negative impact on users. However, these are amazingly simple to solve. More and more exchanges are embracing these solutions, using innovative security features, simplifying their user interfaces, and providing appropriate customer support. This will help cryptocurrency exchanges grow and become more widely accepted.

3.2 SOLUTION PROVIDED BY US

A. MARGIN TRADING

Margin trade, by its nature, is riskier than conventional trade, but within the domain of crypto, the risk is amplified. Due to the volatile nature of the market, crypto margin traders should be particularly careful.

While hedging and risk management strategies may prove to be handy, margin trade is not recommended for beginners. The ability to analyze charts, identify trends, and determine entry/exit points will not minimize the risks inherent to margin trade, but it may assist in anticipating risks and trading more efficiently.

So, before leveraging their crypto trades, it comes as a recommendation that users should first inculcate a comprehensive understanding of technical analysis and obtain extensive spot trading experience.

B. BENEFITS AND DRAWBACKS

The overt benefit of margin trading is that it can result in increased profits owing to the increased relative value of the trading positions. Additionally, margin trading can be useful for diversifying, as traders can initiate several positions with comparatively minimal amounts of investment capital.

Regarding its upsides, margin trading does have a clear disadvantage of increased losses in much the same way that it can increase profits. A point of divergence with regular spot trading is that margin trade introduces the possibility of potential losses that could exceed a trader's preliminary investment and is viewed as a high-risk trade method.

Depending on the amount of leverage in a trade, even minimal reductions in market prices may cause considerable losses for traders. Due to this, it is critical that investors who decide to utilize margin trading use rigorous risk management strategies and utilize risk mitigation tools such as stop-limit orders.

C. CRYPTOCURRENCY DERIVATIVES

The crypto market has developed into a sprawling ecosystem of more than 2,000 coins and tokens, with each of them focusing on a particular type of application and use case that is made with the disruptive blockchain technology. Although the infrastructure supporting the crypto sphere is still in its preliminary stages, several developments would warrant increased exposure and awareness of crypto.

Crypto derivatives are an example of such progress, which is a fresh line of financial products. The typical form of crypto derivatives at the moment is Bitcoin futures, which obtained a mixed reaction from the community.

The popularity of Bitcoin futures is visible when we observe daily trading volumes, which have witnessed an increase of more than 40% during the third quarter of 2017. In money terms, the aggregate everyday volume of Bitcoin futures stood at 5,053 contracts. It had a total value of approximately 177 million US\$.

This information is staggering, particularly if we consider that the crypto market has been in a recession since the beginning of 2018, where the prices of coins and tokens have dropped by over 85%.

Increased trading volumes are indicators of good liquidity, which is a good thing for market participants. This is reflective of an effective marketplace.

The three common kinds of derivatives products are swaps, options, and futures.

SWAP: A swap is an arrangement between two parties to exchange a series of cash flows in the future, typically based on interest-bearing instruments like bonds, loans, or notes as the underlying asset.

Swaps are typically interest swaps, which consists of the exchange of a future stream of fixed-interest rate payments for a stream of floating-rate payments between 2 different counterparties.

FUTURES: This is a financial contract where a buyer has an obligation to purchase or sell an asset (like commodities) at a static price and a predetermined future price.

OPTIONS: This is a financial contract where a buyer has the authority (and is not obligated) to purchase an asset or a seller to sell an asset at a predetermined price by a particular timeline.

Owing to the nascent nature of the crypto derivatives market, there are not a lot of derivatives products available at the moment. The typical crypto derivatives are Bitcoin futures and options, due to the fact that Bitcoin controls more than half of the entire crypto market capitalization, which makes it the biggest coin, with the highest levels of trade.

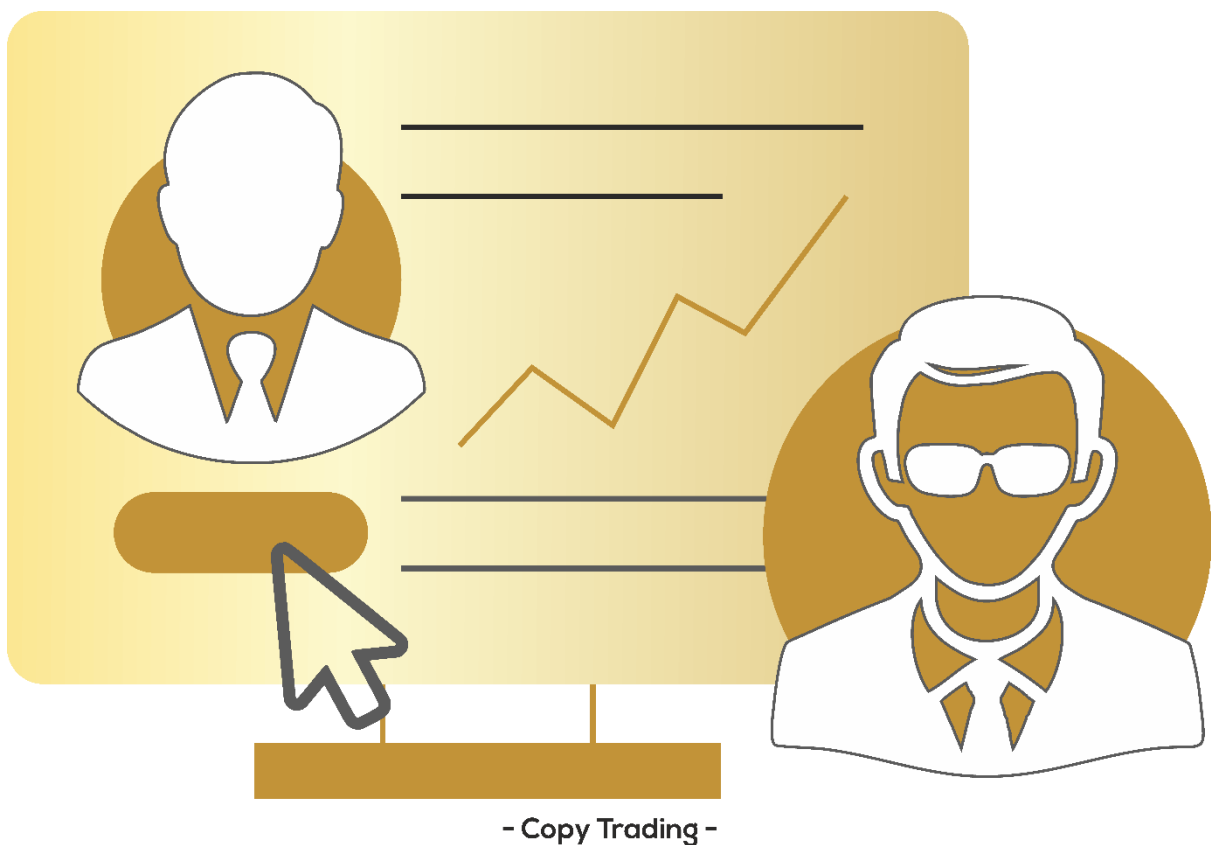
Reasons behind the trade of derivatives:

- Security from volatility
- Hedging (Insurance policy)
- Speculation

D. COPY-TRADING

Copy trading is often mixed up with social trading, but they are quite different from each other.

In social trading, traders collaborate about their trade strategies and price predictions. From this point, other traders – mainly those who lack adequate experience in trading choose those strategies and go by them.



Copy-trading introduces the concept of automation to this process. Usually, on a copy trade platform, users can reach out to expert traders, their trade histories, and strategies.

After identifying the authenticity of the trader, a user can link a part of their funds to that trader's account.

Positions that the trader assumes from thereon are duplicated to the copying trader's account, too. The amount that is invested in the copied trade is dependent on a couple of factors: the amount at stake by the copying trader, and the permitted percentage of that amount that can be invested in a single trade, as indicated in the platform's policy.

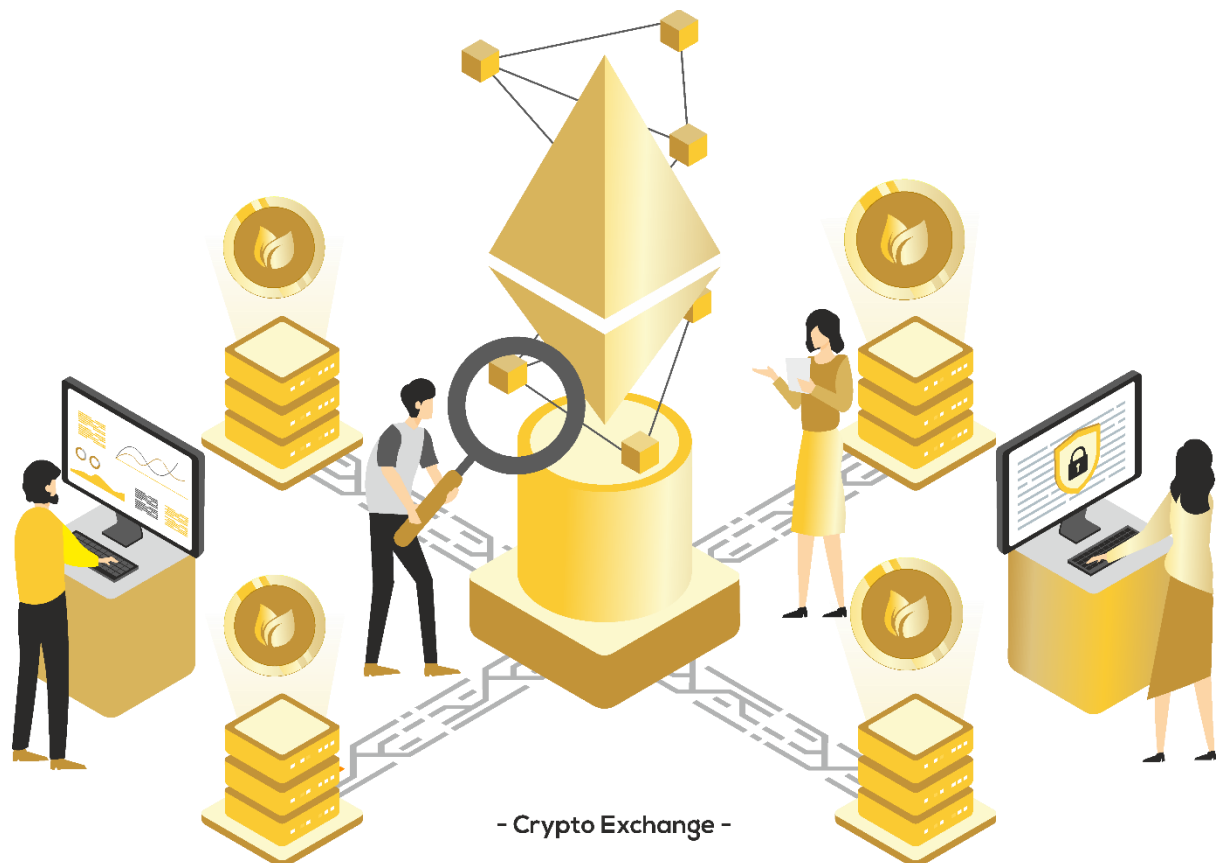
These platforms are in wide usage in recent times within stocks and forex markets. Popular platforms include Zulu Trade, eToro, and Darwinex.

ADVANTAGES OF A COPY TRADE PLATFORM:

- Decreased risks for new traders.
- Reduced hassle, increased profits, simple learning
- Widespread adoption of crypto
- Advantages for experts

4. HOW WE ARE USEFUL

Being one of the reputed white label crypto exchange providers in the market, we render cutting-edge technology along with rich features. We support all the leading cryptocurrencies in the world on our platform. We also accept fiat currencies from our traders. We render Android, iOS, and web applications. Our services are rendered at affordable rates within a short turnaround time. We provide customized solutions with robust security measures.



HIGHLY COST-EFFECTIVE

Our solution comes at an affordable price ensuring that it is worth acquiring our platform than proceeding to build from scratch.

HIGHLY CUSTOMIZABLE

We create high-quality products embedded with 100% customization tailored for your business requirements. It can be adjusted according to your operational aspects.

QUICK SCALABILITY

We help you to witness great growth with our scalable solution. It will suit the expansive nature of your business.

SAVES TIME

We help you to launch in the market quickly.

EDUCATIONAL TRADING VIDEOS

Trading indicators, strategy and market trend analysis guide will be provided by trading experts.

5. EFX BUSINESS MODEL

Banks have traditionally been the facilitators of trade deals, by serving as intermediaries and providing financing for transactions. However, banks have not digitally transformed trade finance for decades, and trade finance is either not scalable for banks, or too complicated and costly for the majority of the companies, therefore leaving almost 70 percent of companies without access to trade finance services. Additionally, the legal processes involved in international trade deals are often lengthy and cumbersome, preventing companies from doing business in an agile way.



We commented: “The traditional trade finance model run by banks had not evolved for decades. Both banks and companies were constrained. Banks were not able to scale their platform to make it available to all clients; while companies did not want to be exposed to counterparty risk.

“We believed that the industry could be made much simpler and more efficient, which would enable companies of all sizes to trade more easily and securely across borders, helping to drive global economic growth. We aimed to develop a platform that could achieve this.”

EFX has an ecosystem where user can trade, stack, and earn. We can understand it by easy way and start with Trade.

- When user will deposit crypto currency in the account, they must convert it for playing Dollar and more they will convert more token will be unlocked and user can buy it from the website or exchange.
- Stacking has similarity but based on reward system, more token will be used for stacking more will be unlocked as a reward system and utilize by user for trading, playing, or stacking.
- User can earn a token while they will covert token from any other cryptocurrency.

6. EFX BLOCKCHAIN

- Blockchain is a specific type of database.
- World's first "Proof of Volume" consensus.
- It differs from a typical database in the way it stores information; blockchains store data in blocks that are then chained together.
- As new data comes in it is entered into a fresh block. Once the block is filled with data it is chained onto the previous block, which makes the data chained together in chronological order.
- Different types of information can be stored on a blockchain, but the most common use so far has been as a ledger for transactions.
- Decentralized blockchains are immutable, which means that the data entered is irreversible. For Bitcoin, this means that transactions are permanently recorded and viewable to anyone.

6.1 HOW IT WILL WORK

Every blockchain is different from the other one and our one well has certain benefits over time, "Proof of Volume" is our concept, and it is working on Trading Volume generated by our exchange and our partnered exchange. Our blockchain will calculate a total trading value from all platform like web, app and partner's exchange.

As we all know we are providing a trading platform for our clients and each exchange is connected with our blockchain for security and scalability. The trading volume of all exchange is different, and each exchange will be rewarded as per their trading volume, to calculate it we will use EFX as central currency and reward will be paid in EFX only.

When user is using our exchange(s) they will deposit cryptocurrency and convert it with playing dollar and it will be count as a volume. EFX tokens will be unlocked as per converted playing dollar and every day at 00.00 hrs UTC time token will be released as per the rate at that time.

Example: -

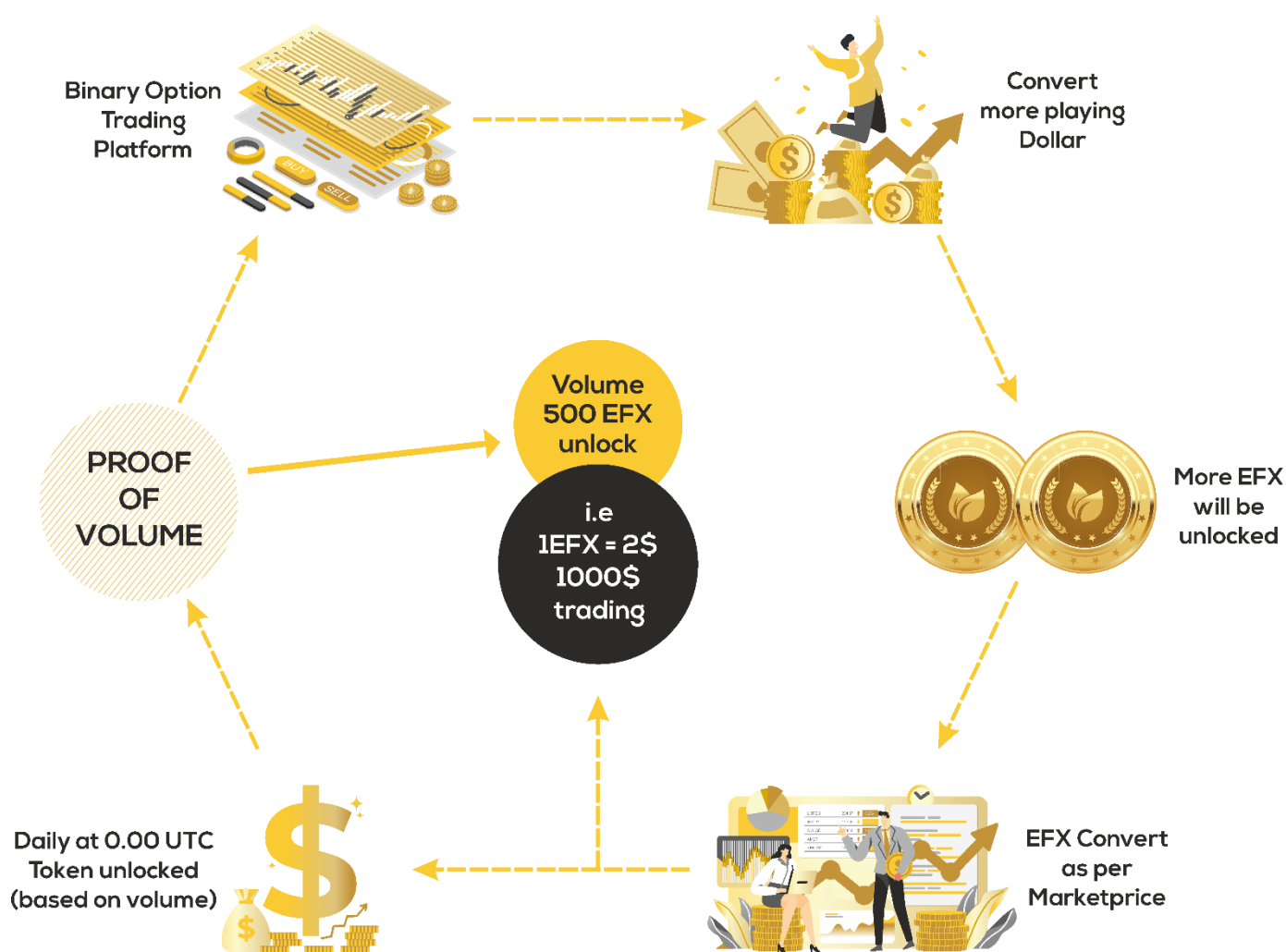
Price of EFX is 2 \$, Total converted playing dollar is 1000\$ for exchange. In that case at 00.00 hrs (UTC) blockchain will be release 500 EFX on earnfinex.io, so people can buy it from the site.

More trading volume, more token available for purchase.

Anyone who wants to use our platform has to contact us and we will provide you a trading platform that is based on gaming, p2p or crypto trading platform for centralized as well DEX.

6.2 WHERE TO USE

Our blockchain mainly works with staking and “POV”. For staking user has to stake EFX and they will get interested in the amount they will stake also they can use any of the below exchange to get the benefit of “POV”.



- Proof of Volume -

We have a number of products as per the client's requirements,

Trading Game (v1)

We can customize a winning model along with indicators, copy trade, KYC verification, 2FA security and wallet system. We will help our client to build this gaming platform for crypto where user can play and earn easily.

Crypto Trading (v2)

A platform with several crypto pairs with some basic functions of a trading platform like buy, sell, bid and trade. Also, we are providing some advanced features like leverage trading, margin trading and round-the-clock security. Also, our exchange is tested by top CEH (Certified Ethical Hacker) and it proves that our product is leg free.

P2P Exchange (v3)

A platform where users can buy and sell directly to other users and get the amount directly in their bank, PayPal or other accounts. Simple matchmaking platform with ease of usage.

DEX (web3)

A decentralized exchange where the identity of the user is "anonymous" and get balance into wallet directly instead of exchange's wallet, Highly secure and easily accessible.

7. WHAT IS THE BENEFIT OF EFX BLOCKCHAIN?

ACCURACY OF THE CHAIN

Transactions on the blockchain network are approved by a network of thousands of computers. This removes almost all human involvement in the verification process, resulting in less human error and an accurate record of information. Even if a computer on the network were to make a computational mistake, the error would only be made to one copy of the blockchain. For that error to spread to the rest of the blockchain, it would need to be made by at least 51% of the network's computers—a near impossibility for a large and growing network the size of Bitcoin's.

COST REDUCTIONS

Typically, consumers pay a bank to verify a transaction, a notary to sign a document, or a minister to perform a marriage. Blockchain eliminates the need for third-party verification and, with it, their associated costs. Business owners incur a small fee whenever they accept payments using credit cards, for example, because banks and payment processing companies have to process those transactions. Bitcoin, on the other hand, does not have a central authority and has limited transaction fees.

DECENTRALIZATION

Blockchain does not store any of its information in a central location. Instead, the blockchain is copied and spread across a network of computers. Whenever a new block is added to the blockchain, every computer on the network updates its blockchain to reflect the change. By spreading that information across a network, rather than storing it in one central database, blockchain becomes more difficult to tamper with. If a copy of the blockchain fell into the hands of a hacker, only a single copy of the information, rather than the entire network, would be compromised.

EFFICIENT TRANSACTIONS

Transactions placed through a central authority can take up to a few days to settle. If you attempt to deposit a check on Friday evening, for example, you may not see funds in your account until Monday morning. Whereas financial institutions operate during business hours, five days a week, blockchain is working 24 hours a day, seven days a week, and 365 days a year. Transactions can be completed in as little as ten minutes and can be considered secure after just a few hours. This is particularly useful for cross-border trades, which usually take much longer because of time-zone issues and the fact that all parties must confirm payment processing.

PRIVATE TRANSACTIONS

Many blockchain networks operate as public databases, meaning that anyone with an internet connection can view a list of the network's transaction history. Although users can access details about transactions, they cannot access identifying information

about the users making those transactions. It is a common misperception that blockchain networks like bitcoin are anonymous, when in fact they are only confidential.

That is, when a user makes public transactions, their unique code called a public key, is recorded on the blockchain, rather than their personal information. If a person has made a Bitcoin purchase on an exchange that requires identification then the person's identity is still linked to their blockchain address, but a transaction, even when tied to a person's name, does not reveal any personal information.

SECURE TRANSACTIONS

Once a transaction is recorded, its authenticity must be verified by the blockchain network. Thousands of computers on the blockchain rush to confirm that the details of the purchase are correct. After a computer has validated the transaction, it is added to the blockchain block. Each block on the blockchain contains its unique hash, along with the unique hash of the block before it. When the information on a block is edited in any way, that block's hashcode changes—however, the hash code on the block after it would not. This discrepancy makes it extremely difficult for information on the blockchain to be changed without notice.

TRANSPARENCY

Most blockchains are entirely open-source software. This means that anyone and everyone can view its code. This gives auditors the ability to review cryptocurrencies like Bitcoin for security. This also means that there is no real authority on who controls Bitcoin's

code or how it is edited. Because of this, anyone can suggest changes or upgrades to the system. If a majority of the network users agree that the new version of the code with the upgrade is sound and worthwhile then Bitcoin can be updated.

BANKING THE UNBANKED

Perhaps the most profound facet of blockchain and Bitcoin is the ability for anyone, regardless of ethnicity, gender, or cultural background, to use it. According to the world bank, there are nearly 2 billion adults that do not have bank accounts or any means of storing their money or wealth.⁵ Nearly all of these individuals live in developing countries where the economy is in its infancy and entirely dependent on cash.

These people often earn little money that is paid in physical cash. They then need to store this physical cash in hidden locations in their homes or places of living leaving them subject to robbery or unnecessary violence. Keys to a bitcoin wallet can be stored on a piece of paper, a cheap cell phone, or even memorized if necessary. For most people, likely, these options are more easily hidden than a small pile of cash under a mattress.

Blockchains of the future are also looking for solutions to not only be a unit of account for wealth storage, but also to store medical records, property rights, and a variety of other legal contracts.

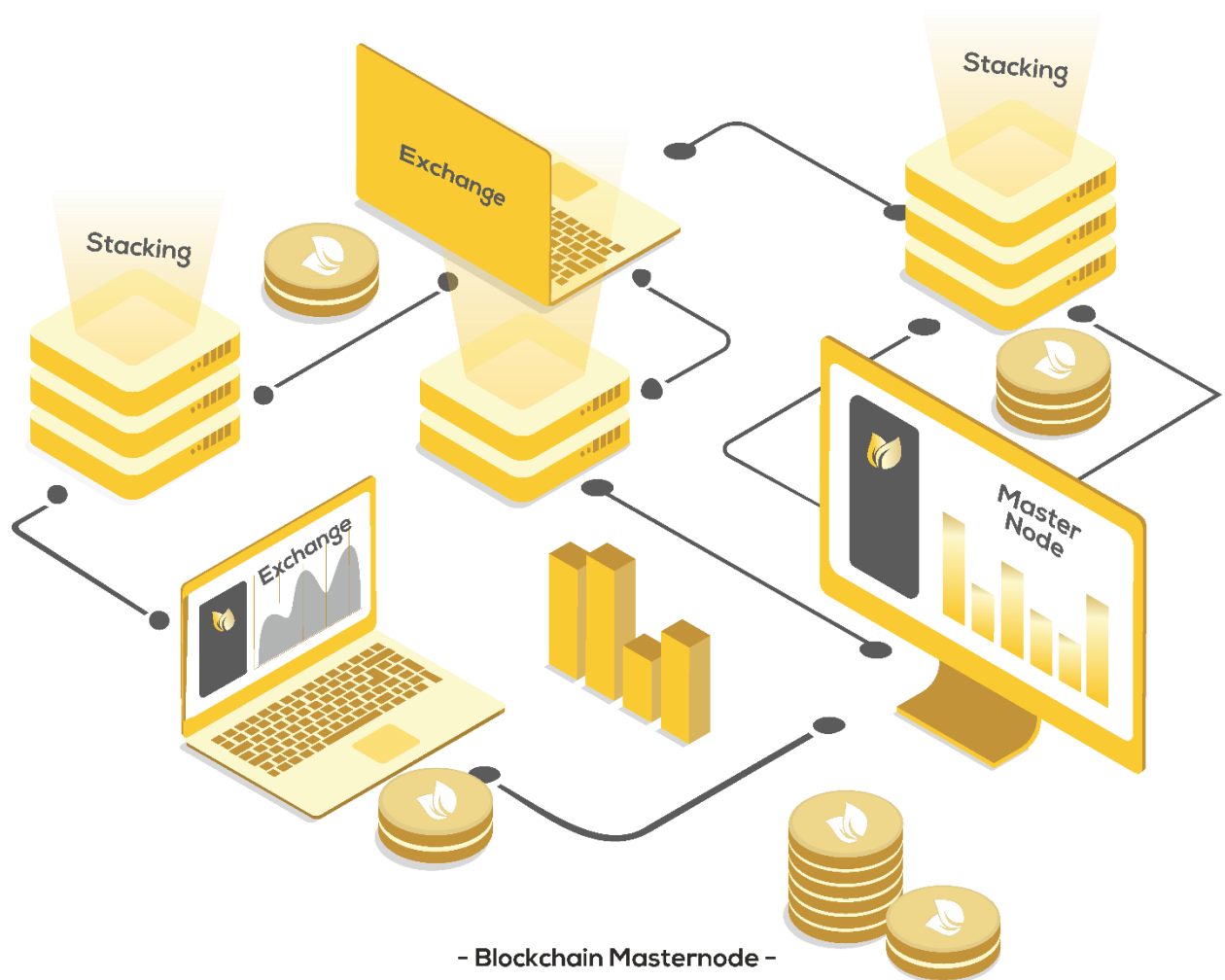
HOW TO EARN FROM IT

Install master node or stake the token to earn staking rewards also you can earn with the exchange platform purchased from our side. Our blockchain and exchange system is working with each other simultaneously. More trading on your platform, more rewards will be withdrawn to you. A simple blockchain with a “proof of volume” concept will help our blockchain to understand the number of users and trades on your exchange. Total volume traded on the platform will be synchronized with our blockchain and more volume = more rewards.

We have 3 sources to earn income in Earnfinex (EFX),

- 1) Master Node
- 2) Staking
- 3) Crypto exchange

We already know things about Staking and Crypto exchange we have to understand Master Node in details



Master nodes attempt to solve the problem by acting as full nodes, and their operators are financially rewarded, similar to miners in a proof-of-work system. They operate on a collateral-based system to ensure that they provide genuine services as a backbone to the blockchain network, and hence are also known as “bonded validator systems.”

In the crypto asset markets, masternodes are generally community-driven. Members of a network will decide autonomously to set up and operate a masternode. While the decision is self-driven, it is usually informed by the incentive structure present within the network. In addition to the potential financial gains the owner stands to receive from operating a masternode, some parties may set up a bonded validator purely for altruistic reasons because they provide the network with the necessary support it needs to flourish.

Masternodes require a substantial amount of tokens to be locked away as a stake during set up. This is both an advantage and a disadvantage. It is an advantage because it ensures the network is populated by masternode operators who are incentivized to stay honest as any malicious activity is likely to result in the slashing or confiscation of the stake.

Operating a masternode can be a disadvantage too, however, as the node must keep the funds locked away at all times, or it ceases to have the privilege of operating as a masternode. If you would like to access these funds you would lose the gains accrued from participating as a masternode operator.

However, if your goal is to simply HODL these funds, operating a masternode is one of the smartest ways to do so. While HODLing is usually a purely passive action, operating a masternode is the opposite as you are actively putting your digital assets to work for you.

Due to the increased responsibilities handled by a masternode, they are usually entitled to a portion of fees from each transaction relayed over the network and in some cases, a portion of the block reward. This is where the earning interest part of masternodes comes into play.

Masternodes are a secure way to store your funds, earn interest, and contribute to a cryptocurrency network while HODLing a digital asset for potential long-term capital gains.



- Proof of Stake -

8. TOKEN ECONOMY

Token Name: - Earnfinex

Ticker: - EFX

Platform: - Ethereum

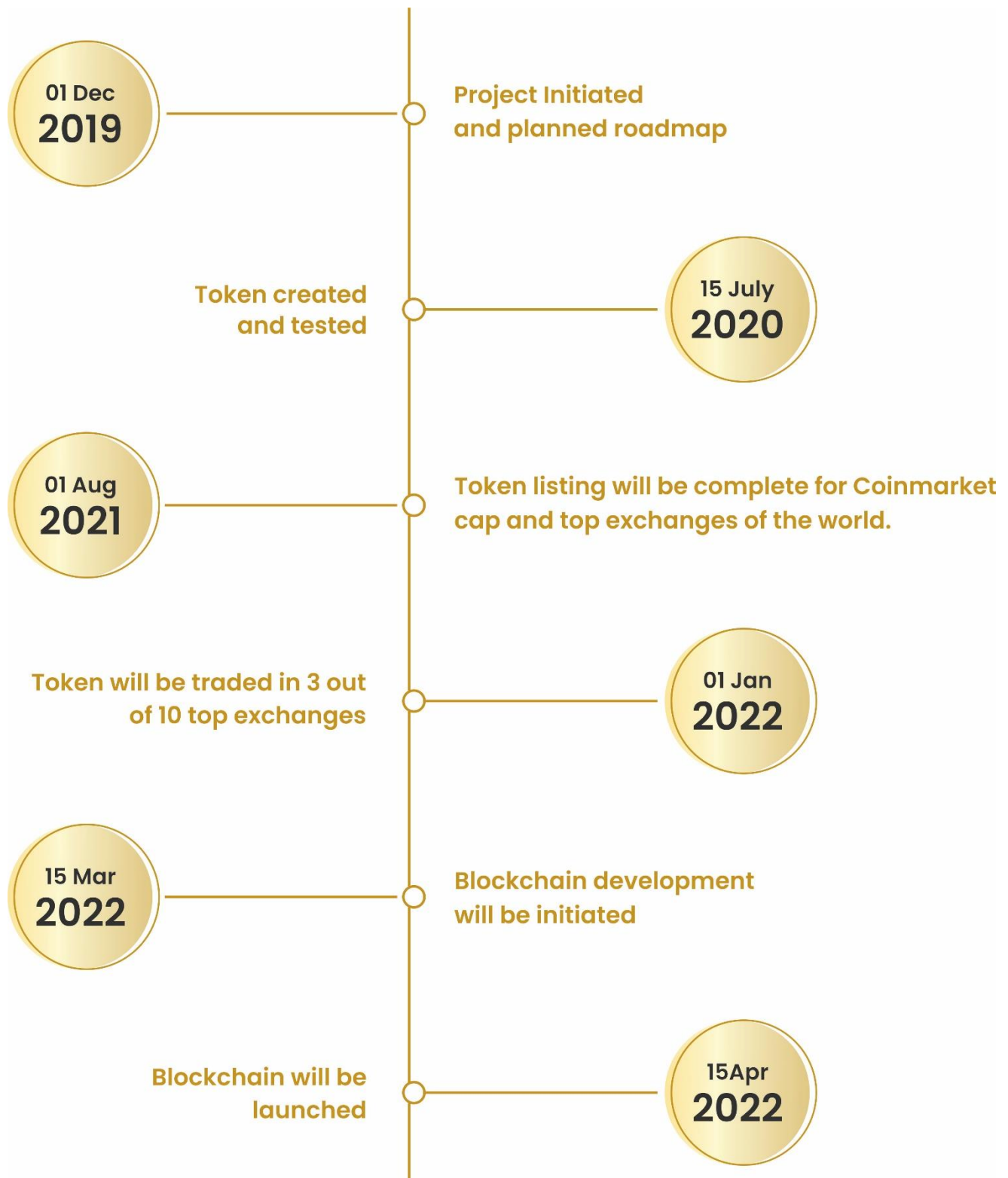
Token Protocol: - ERC-20

Total Supply: - 180,000,000



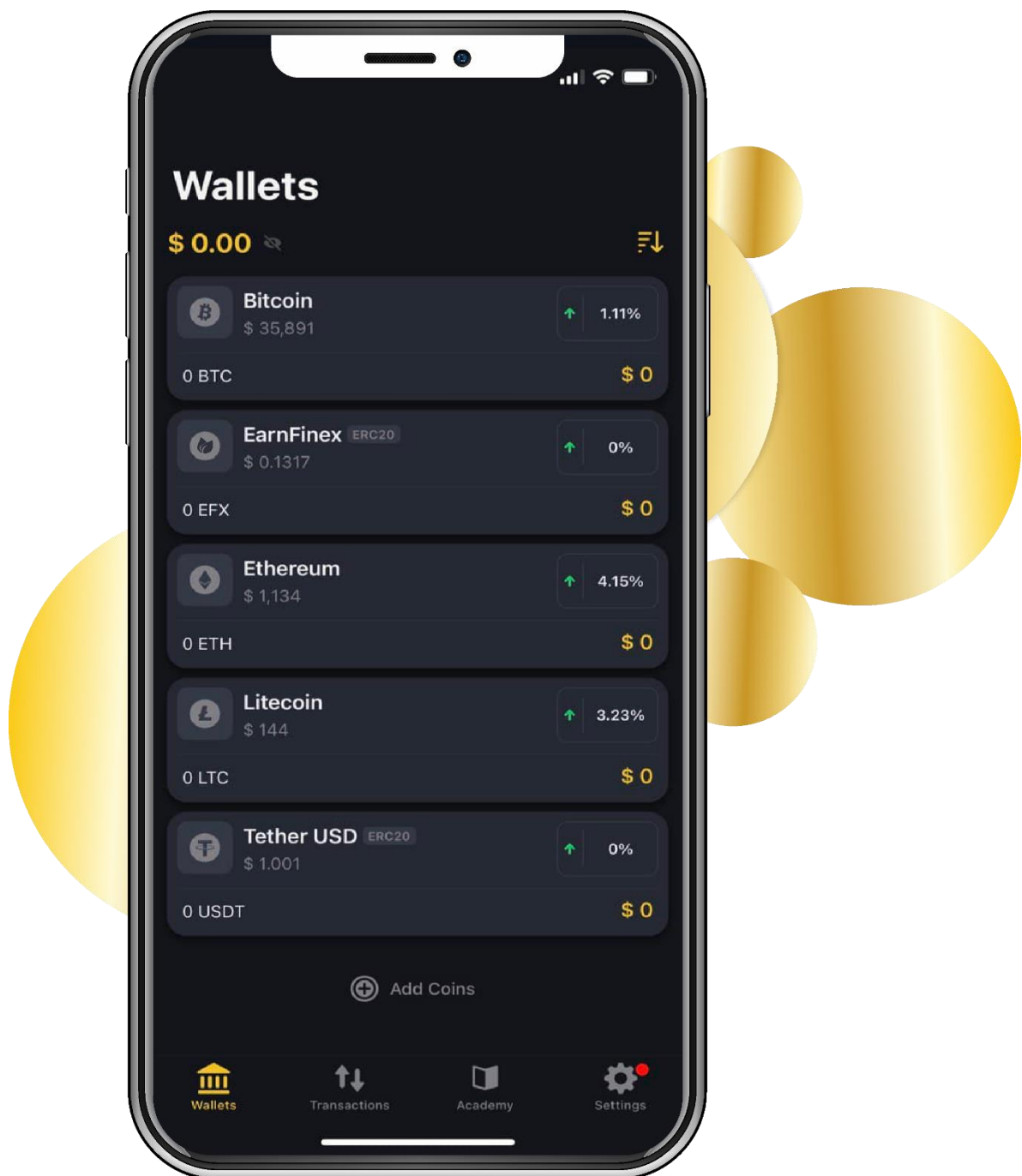
- Tokenomics -

9. ROADMAP



10. GLIMPSE OF THE APPLICATIONS

For Android and IOS Application



- Glimpse of the Applications -

11. DISCLAIMER

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