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Earn & Exchange

Whitepaper V. 1.0

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DIVS

An easy-to-use Cryptocurrency exchange that rewards users with the exchange fees

1. The Introduction
Opening statement from the founder

At Divs we believe crypto adoption comes with easability, scalability, and user incentives. By designing Divs around just this, we have delivered an easy-to-use exchange interface using a trusted API provider. The API links together multiple centralized exchanges into one easy-to-use interface and rewards users with the majority of the exchange fees. With our exchange easily integratable into any website or app, other projects can also provide their users with the same exchange experience, giving an easy on-ramp into their ecosystems. With these metrics in place, we can efficiently scale the Divs business model to generate more volume and more rewards.

Cryptocurrency exchanges have seen explosive growth in recent years with volume exceeding 1000x since just 4 years ago. They continue to remain the most profitable businesses in the crypto industry, with top exchanges' net worth in the billions of dollars, all using the same business model of charging exchange fees. Some exchanges reward their users in their own currency (inflationary) only to discount partial exchange fees. To receive a significant amount of these tokens or trading kickbacks, one needs to **personally** exchange large amounts of cryptocurrency, leaving only the wealthy to benefit from the rewards.

We created Divs.io to bring change to the industry by distributing the majority of exchange fees back to the users as weekly rewards. Exchange fees are distributed as Tron rewards, and claimable by the DIVS token holders who stake. This allows users to receive rewards based on the amount they have staked and the **total** weekly exchange volume. This game-changing principle of rewarding users with the exchange fees not in our own currency, along with other tokenomics like weekly buybacks and then permanently locking it in liquidity, will separate Divs from everything else on the market.

2. The Exchange API
Interworkings of the exchange

Using our exchange API provider, we are able to deliver an exchange interface that links together large centralized exchanges like Binance, HitBTC, and others into one easy-to-use exchange interface. This gives users the benefits of using multiple exchanges without the complexity, as users only need to select what coins/tokens they would like to exchange, the amount, and then send them to the provided address. Our API provider will perform the exchange and send the coins/tokens to an address you provide. We use centralized exchanges for their large liquidity, speed, and variety of coins/tokens. This ensures users get the selection they desire at the best price, even on large trades, as we search multiple exchanges giving you the best rate possible.

Time frame and fees

Exchanges are completed in as little as 5-30 minutes and large trades over 1 BTC in value in under 1 hour. Depending on the blockchain confirmation time of the coin/token being exchanged and how the API performs, the exchange will determine the length of time it takes. Cryptocurrencies like Bitcoin take 10 minutes to confirm a single transaction on their network, whereas Tron only takes 3 seconds. This has to do with the blockchain protocol they use. For example, exchanging Tron for Litecoin may take less than 5 minutes, while exchanging Bitcoin to Ethereum may take 30 minutes due to their longer transaction confirmation times, especially when their networks are congested.

Exchange fees vary depending on how the trade was executed and the cryptocurrencies involved in the trade. The API uses multiple centralized exchanges to perform trades and can even arbitrage from one exchange to another. Coins/tokens experiencing high network congestion may affect the overall fees.

Each exchange has a minimum 1% fee:

.5% goes to the Divs token holders who stake

.4%+ goes to our API provider for processing the exchange

.09% goes to the Divs team

Half of .01% will be used to buy Divs tokens every week, to then be provided as liquidity using the other half of the .01%. We will then burn the Liquidity Pool token, locking the liquidity forever.

3. About The Divs Ecosystem

Understanding The Tokenomics

Divs Tokenomics are based on a finite supply of 10,000,000 tokens, all of which will be circulating never to be burnt or minted again. This gives Divs scarcity and creates value as it becomes more rare over the long term. Creating Divs with a finite supply made it so the staking pool would never dilute-out early stakers by inflation or under-reward later stakers due to deflation. This makes for a fair staking system, rewarding users in Tron and not Divs tokens, keeping Divs finite while still being able to provide rewards. This allows users to sell their Tron rewards without ever applying sell pressure on Divs or use their Tron rewards to buy more Divs tokens, creating positive price movement and generating themselves more rewards for the following week.

Staking Rewards

Divs brings a new concept to rewarding exchange members by distributing Tron rewards based on the total amount of volume the Divs exchange is experiencing. Divs Tokens act as your exchange membership. By staking Divs your membership is active, allowing you to receive fees that come from the exchange as Tron rewards or unstake at any time to stop receiving rewards. Stakers earn exchange fees according to their percentage of the staking pool. Exchange fees equivalent to .5% of the total exchange volume get distributed as Tron rewards to the Divs token holders who stake. Users can benefit from this system by staking enough Divs tokens to fit their needs. Those who make larger exchanges pay more in fees than those who don't; therefore, those who exchange more will want to stake more Divs tokens to receive more Tron rewards at the end of each week. Staking enough Divs tokens could earn you even more in rewards then you are paying in exchange fees, making exchanges virtually free and then some.

Reward Distribution

Rewards are distributed every week on Monday at 00:00 am UTC in Tron to the Divs token holders who stake. After each exchange is made, we receive the profits in the form of Bitcoin. At the end of each week, we exchange the Bitcoin for Tron using the Divs exchange, sending the Tron to the staking contract a week early. This will allow everyone to see their rewards for the next week according to their percentage of the staking pool. Then one week later a Bot will call the function to distribute the rewards to the

stakers accordingly, allowing stakers to claim their rewards. In order to be eligible for the weekly rewards, users need to have their Divs tokens staked before the rewards are distributed every week. There is no lock or wait period when staking, and users can withdraw their tokens at any time or leave them staking for the following week. After the rewards are distributed for the week, we then take last week's accumulated fees and exchange them for Tron, sending the Tron rewards to the staking pool for next week's distribution.

Liquidity Locked

Divs.io will be providing the initial liquidity to Justswap.io, setting the price to 1Tron = .0933 Divs tokens. Once the presale has completed, the majority of the Tron raised will be used for providing liquidity with Divs tokens. After liquidity has been provided, the Liquidity Pool token (the representation token for the provided liquidity) will be burnt in the Official Tron burn address. This ensures the initial liquidity can never be removed and is locked **forever**. We are also taking a portion of our weekly Tron rewards to buy Divs tokens on the open market to then provide it as liquidity. We are allocating half of .01% of the weekly volume to buy Divs tokens every week to then be provided as liquidity using the other half of the .01%, again burning the LP token and locking liquidity forever. This will provide a base foundation of initial liquidity followed by weekly buybacks, adding positive price movement and liquidity on a consistent basis.

4. Divs as a Service
An integratable exchange

Divs integration services can provide other crypto projects and websites with the same exchange service directly integrated into their sites, even with their own look, feel and coins. This provides project owners with an onramp, driving users with other coins/tokens into their ecosystems with ease. Project owners can then buy Divs tokens, stake, and generate weekly Tron rewards for their team or community. These integrations can give projects a consistent stream of Tron rewards, while strengthening the Divs ecosystem by generating more exchange volume and Tron rewards.

We provide our exchange API to the public absolutely free. This includes our default exchange UI that's easily integratable into any website in just a few minutes. Website owners can also redesign the UI to match their site's needs or request our development services to design the UI at a cost. We can even add your own cryptocurrency and others to the exchange, or subtract ones you don't like, all using our services. With a support button built into the exchange widget, users can get support at a moment's notice. This makes it easy for website owners as they don't have to dedicate any resources to maintain or upkeep the exchange in any way, just set it and forget it.

Scalable Exchange

As we integrate our exchange with projects across the crypto space, the Divs exchange traffic and overall volume will increase. Unlike most exchanges only located on their own websites, we see our exchange integrated into websites everywhere. This gives us the ability to consistently increase the exchange volume and overall reach of Divs. No matter if the exchange is on our website or others, stakers receive the exchange fees equivalent to .5% of the weekly volume. This means as more projects integrate our exchange the more volume and rewards for stakers there will be. Website owners can also take advantage of this by staking Divs tokens and earning fees not only from their own exchange volume but everyone who has integrated the exchange into their sites.These weekly rewards can provide project owners with an extra stream of cryptocurrency for their teams and communities, strengthening their ecosystems from within.

5. Presale & token allocation
Token Breakdown

The Divs.io token presale will be held for users to obtain Divs tokens early while generating funds for future development and providing liquidity. 52% of the funds raised in the presale will be used for providing liquidity for the open market after the presale has completed. 22% are for the angel investors who initially funded the project and 20% for future development of other smart contracts and a Divs mobile app, leaving 6% for marketing and advertising.

The Divs token allocation will be distributed as follows: 50% of the supply will be used for the presale. 15% of the supply will be used for liquidity paired with Tron raised from the presale, 10% to angel investors for initially funding the project, 10% to the developers, 10% to the founder and 5% for marketing. These marketing tokens will be used as an incentive for projects that integrate our exchange and produce a large amount of volume.

The presale will launch on January 9th, 2021 at 4pm UTC with 5,000,000 Divs tokens for sale. 50% of the total supply will be split evenly between 4 rounds, each round more expensive than the last, with a timer for each round. The next round begins after the round is bought out or the timer runs out, whichever comes first. Each round has a minimum purchase of 2,000 Tron and a max of 350,000 Tron per wallet. After the 4th round of the presale has completed and we have provided liquidity to the open market on justswap.io, withdrawals will be enabled for users to claim their tokens purchased from the presale.

Below is a breakdown of the presale details and token/funds allocation:

Minimum purchase per round: 2,000 TRON
Maximum purchase per round: 350,000 TRON

Round 1
Time limit: 24hours ~ 1 day
1 TRON = .28 DIVS ~ 1 DIVS = 3.57 TRON
Amount of Divs tokens for sale: 1,250,000
Amount of Tron to complete this round: 4,462,500

Round 2
Time limit: 48hours ~ 2 days
1 Tron = .18 DIVS ~ 1 DIVS = 5.35Tron
Divs tokens for sale this round: 1,250,000
Amount of Tron to complete this round: 6,687,500

Round 3
Time limit: 48hours ~ 2 days
1 Tron = .14 DIVS ~ 1 DIVS = 7.15Tron
Divs tokens for sale this round: 1,250,000
Amount of tron to complete this round: 8,937,500

Round 4
Time limit: 72hours ~ 3 days
1 Tron = .11 DIVS ~ 1 DIVS = 8.93Tron
Divs tokens for sale this round: 1,250,000
Amount of tron to complete this round: 11,162,500

All 4 rounds = 5,000,000 DIVS tokens ~ 31,250,000 TRON
Soft cap: 3,750,000 DIVS tokens ~ 20,087,500 TRON
Hard cap: 5,000,000 DIVS tokens ~ 31,250,000 TRON

Justswap.io list price and liquidity:
1 Tron = .0933 DIVS ~ 1 DIVS = 10.714 Tron
1,500,000 Divs tokens and 16,071,429 Tron in liquidity

Token Allocation

Allocation	amount of tokens	as a %
Presale	5,000,000	50.00%
Angel Investors	1,000,000	10.00%
Liquidity	1,500,000	15.00%
Founder	1,000,000	10.00%
Developers	1,000,000	10.00%
Marketing	500,000	5.00%
totals	10,000,000	100.00%
Team Tokens	2,000,000	
Public Tokens	7,500,000	
Marketing tokens	500,000	

TOKEN DISTRIBUTION

Marketing, 500,000, 5%
Developers, 1,000,000, 10%
Founder, 1,000,000, 10%
Liquidity, 1,500,000, 15%
Angel Investors, 1,000,000, 10%
Presale, 5,000,000, 50%
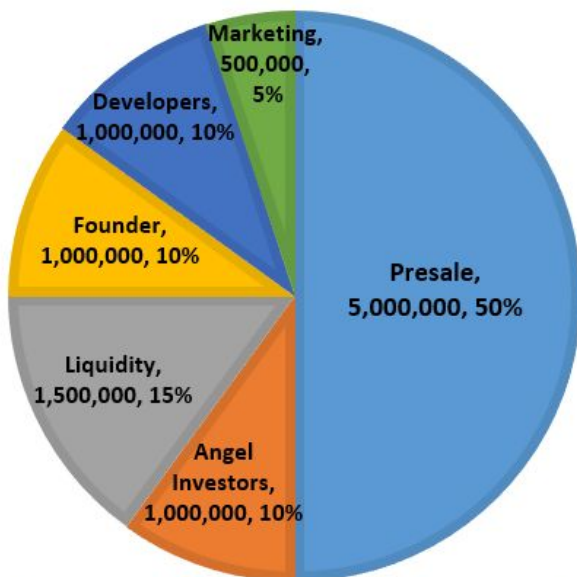
Presale Angel Investors Liquidity Founder Developers Marketing

TOTAL PUBLIC VS. TEAM TOKENS

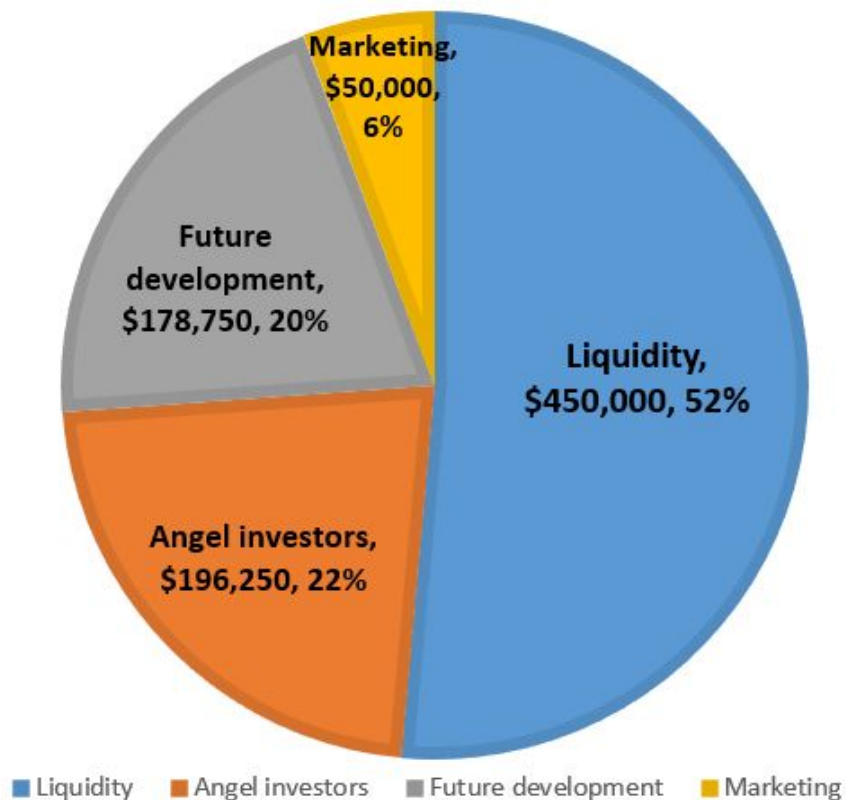Marketing tokens, 500,000, 5%
Team Tokens, 2,000,000, 20%
Public Tokens, 7,500,000, 75%
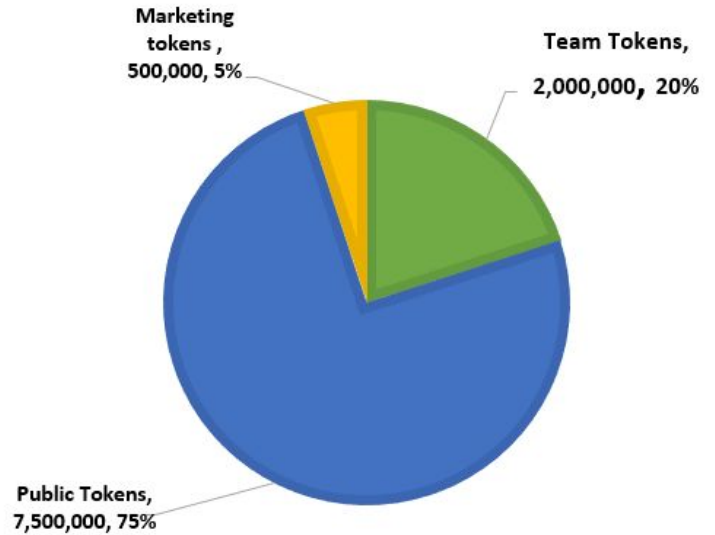
Team Tokens Public Tokens Marketing tokens

Presale calculated at	all USD values were based on tron's price at $0.028		
$0.028 per Tron			
Presale funds Allocation	**in USD**	**As a %**	**Presale funds allocation in TRX**
Liquidity	$450,000	51.43%	16,071,429
Angel investors	$196,250	22.43%	7,008,929
Future development	$178,750	20.43%	6,383,929
Marketing	$50,000	5.71%	1,785,714
totals	**$875,000**	**100.00%**	**31,250,000**

Presale Breakdown	**Tron Raised in Presale**	**amount In USD**	**Price per round in USD roughly**
Round 1	4,462,500	$124,950	$0.10
Round 2	6,687,500	$187,250	$0.15
Round 3	8,937,500	$250,250	$0.20
Round 4	11,162,500	$312,550	$0.25
Totals	**31,250,000**	**$875,000**	

Justswap.io liquidity		**exact token price at launch in ratios**	**Token price at launch roughly**
Divs	1,500,000	1 DIVS = 10.714 Tron	$0.30
Tron	16,071,429	1 Tron = .0933 DIVS	

PRESALE FUNDS ALLOCATION

Marketing, $50,000, 6%
Future development, $178,750, 20%
Liquidity, $450,000, 52%
Angel investors, $196,250, 22%

■ Liquidity ■ Angel investors ■ Future development ■ Marketing

6. The Conclusion
Road map & Future development

From the beginning, Divs.io has been a project for the people. We turned the traditional centralized exchange on its head by making it easy and rewarding the users with the fees. Creating Divs made a free market for users to capture fees from exchanges which typically hasn't been available for users until now. As time progresses, we see weekly volume increasing along with rewards, and in turn so will the price of Divs tokens as the return of rewards per token increases with exchange volume. Also, by rewarding in Tron, users can compound the Divs position every week, not to mention Divs tokens will also be purchased weekly on the open market to provide more liquidity. All of this plus our exchange is integratable into any website or app, making the Divs exchange volume scale with adoption we integrate into websites everywhere.

As we grow, Divs.io will establish ongoing partnerships and exchange integrations throughout the space to scale volume and adoption. We believe marketing is the key to adoption and plan to start a marketing campaign after the presale has concluded. As we continue into 2021 we will begin development of our Divs mobile app, allowing you to make exchanges on the go or claim your weekly rewards with ease. We will continue to make UI improvements to our exchange like adding live price feeds and charts right into the exchange widget. Later, we plan to launch a core compounding contract to compliment the ecosystem. Core compounding works by selling your position when in profit and adding to your position when at a loss, compounding your earnings over time. These additions to the ecosystem and other fundamentals are what make Divs.io different from every other exchange on the market.

"We're giving the exchange fees back to the people"
-Founder Money Mike

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