



ARTIS TURBA



# White Paper

MAY 2018



# Contents

---

Contents .....	2
{Hello World; we are Artis Turba}.....	3
Enter the Blockchain .....	4
Cryptocurrency Market.....	5
Local Environment .....	6
Regulatory Framework .....	7
Section References .....	7
Artis Turba Platform.....	8
Wallet Functionality.....	8
Exchange Platform .....	9
Use of the Artis Turba Exchange Platform .....	10
ARTIS to fuel the system .....	11
ARTIS Markets .....	11
Cross Pair Trading .....	11
ARTIS Affiliate Reward Program (AARP).....	12
ARTIS Launchpad.....	13
Roadmap .....	14
Artis Turba Company .....	15
Get in Touch with us .....	16





## {Hello World; we are Artis Turba}

---

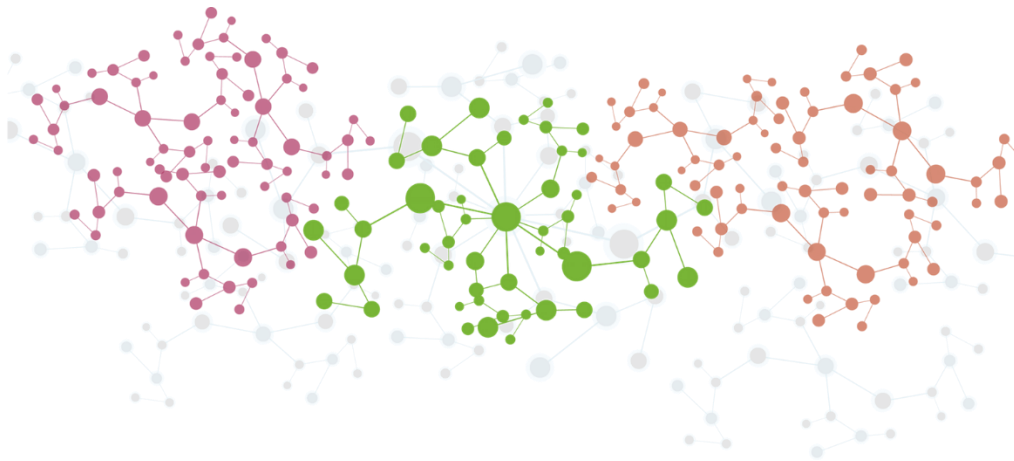
Born on Saturday 4<sup>th</sup> of February 2017 with the **vision** of introducing Africa to the blockchain, we have embarked on the **mission** to make the use of Cryptocurrencies as easy and intuitive as possible. We believe that this will help to lower the barriers that keep most of the African population from participation in these exciting new technologies.

We have seen that two components form the wall that keeps Africans from participation in the blockchain ecosphere. Those two components is **Accessibility** and **Awareness**. At the current time, there is no viable model in operation that exposes project developers to the people on the African continent, and because there is a lack of exposure, overall awareness of blockchain developments remains very low and participation even lower.

Our strategic position offers us the **opportunity** to lead Africans and to unlock the wealth that the continent can offer to the world. Our location and departure point, South Africa; allows us to look beyond our local borders and peer further into the continent to establish a super **community**. To achieve this we will enable direct FIAT conversions of the Cryptocurrencies listed on the **Artis Turba Exchange** and thereby create mutual beneficial eco-systems between developers and communities in Africa.

By opening a way for the African population to participate in established blockchain technologies, we believe that we will see many more African counterparts come to the forefronts with their own ideas and projects. Our sincere wish is that during this journey the various developers from all over the world can **meet minds** with their African counterparts and by doing so can further the development of blockchain technologies for the betterment of society at large.





## Enter the Blockchain

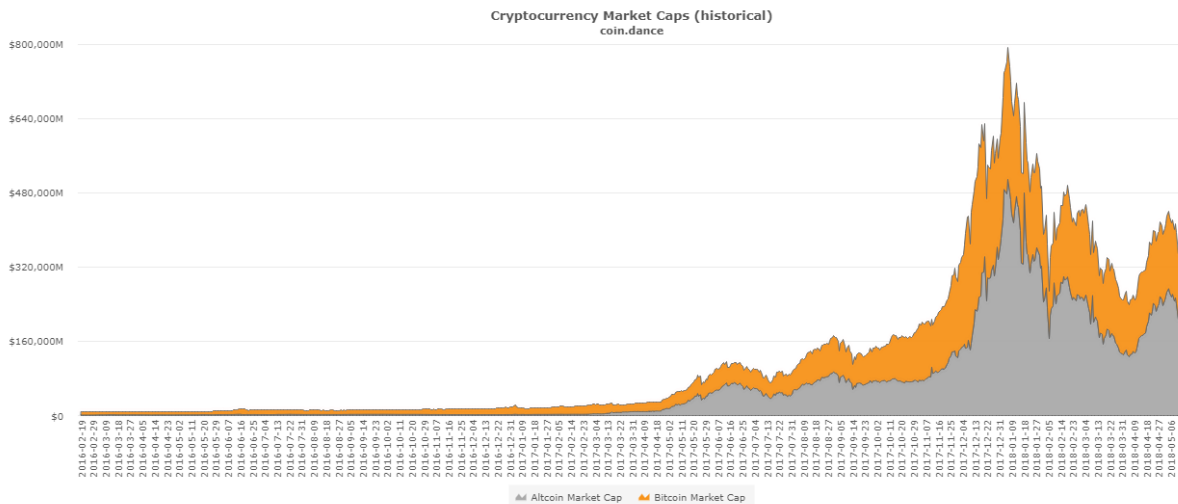
---

Widespread adoption of blockchain technologies has seen the advent of Cryptocurrencies as a new approach to currency in which all historic transactions of the underlying is recorded on a decentralized public ledger. This ledger is open to view by all members of the public, with the aim of public ledgers to promote open transparency of transactions conducted and thereby to ensure accountability in and from those issuing institutions from which a blockchain or cryptocurrency may originate; whether public or private. This aim seeks to enable **trust** without the need of **trusted third parties** such as banks, governments, notaries, accountants and currency and could be considered as the “automation of these roles” in society at large.

Note that *currency* is not the sole intended purpose of blockchain technologies but rather is one potential application of the underlying technology. We hope to expand the readers mind with a simple example; imagine a blockchain upheld by the medical industry in which medical histories of patients are maintained. The transactions on this blockchain would include all consultations, surgeries, prescriptions, allergens, etc. Medical practitioners can then inspect the entire medical history of a patient by a simple search to take note of any case specifics for that patient. The point here is that the true potential of the technology remains to be utilized.

Thus although the term cryptocurrencies may be a misnomer and **Digital Assets** may be a more suitable fit; or rather as the South African Central Bank Governor, Lesetja Kganyago put it during the Q&A of the Apr 2018 MPF held at Pretoria; “...these **Crypto-thingies** are not currencies because they are not an accepted medium of exchange, a unit of account or a store of value...”. Other Central Bank Governors share the same sentiments and most agree the underlying technology looks to be promising. Although stored in a digital format, this new brand of thingies can be exchanged for fiat currency and other digital assets when suitable bids and offers meet and ultimately represent an asset in the financial sense.



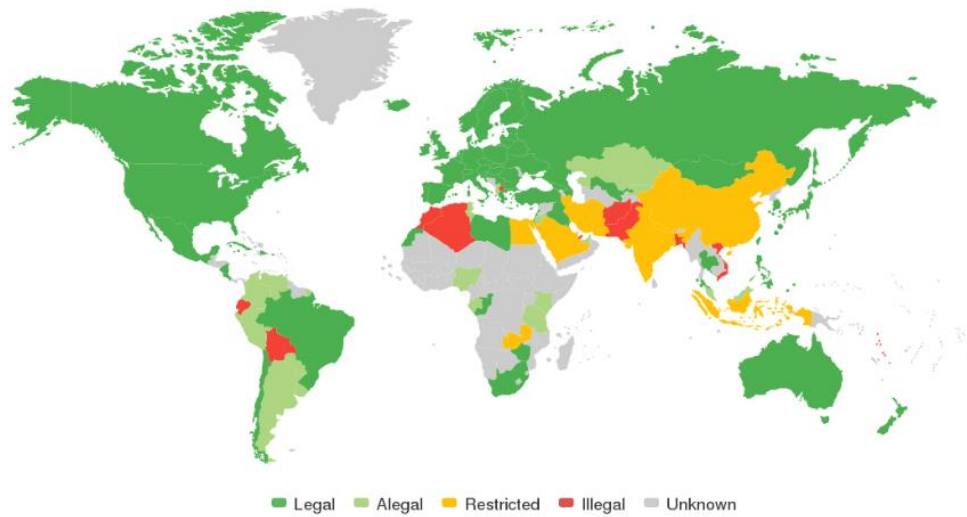


## Cryptocurrency Market

With the Total Cryptocurrency Market Capitalization growing from just over a \$1 Billion in early 2013 to over \$800 Billion at its peak in December 2017, the attractiveness of the Cryptocurrency market has grown exponentially as a viable vehicle for entrepreneurs and start-ups to conduct fund raisers for their projects and thus serve to easily attract investors (both accredited and non-accredited investors alike) and speculators into the market seeking to take advantage of volatile price growth where excessive returns become commonplace. The early investors are awarded with issued Digital Assets in good-faith that these Projects will deliver on their promises and that their Digital Assets list on leading exchanges and grow in price. At this stage investors and speculators enter the market seeking further returns.

Bitcoin currently dominates the Cryptocurrency Market as of May 2018 with a 37% dominance (measured *vis-à-vis* by Market Capitalization); however, the widespread adoption of the technology has seen this dominance challenged and falling from well over 90% (from the end of 2014) to 80% by March 2017 and then to 40% over the next year as various Digital Assets started emerging on a wide scale level from fund raising efforts. Along with forecasted growth for the Cryptocurrencies market, the growth trend of the Altcoin market share is forecasted to continue to grow in dominance as **smart contract** platforms such as Ethereum and NEO enables entrepreneurs and start-ups to utilize the underlying technology to deploy their own unique digital assets for use with their envisioned products and services.





## Local Environment

---

Our local rivals; Luno, Altcoin Trader and ICE<sup>3</sup>X have made significant contributions in providing Accessibility for South Africans into the blockchain eco-system. Each of these represent a key strength altogether with their own limitations. These limitations offer us an opportunity to fill a gap in the marketplace and thereby to contribute to the eco-system.

The Luno platform is a BTC and ETH wallet and exchange platform that is accessible through their intuitive web-based and smartphone applications and offers BTC/ZAR, ETH/ZAR and ETH/BTC trading pairs. The company operates across borders in South Africa, Nigeria, Indonesia, Malaysia and selected European countries where they offer direct *fiat* conversion in most of those countries. At the time of writing, the platform averages \$4 million in daily trading volume of which BTC/ZAR accounts for 87%. The trading fees range from 0.25% to 1.00% pending trading pair. The limitation of this platform is the lack of altcoin availability.

ICE<sup>3</sup>X & Altcoin Trader are web based platforms that offers a wider selection of Altcoins including BTC, BCH (BCC), ETH, LTC, DASH, ZEC and XRP paired against ZAR. No information is currently available for daily trading volumes, with the last published information for Altcoin Trader equal to \$500,000 per day. Altcoin Trader lacks specific information about trading fees on their website, while ICE<sup>3</sup>X trading fees range from 0.25% to 0.75% based on user trading volumes. The limitations of these platforms is the lack of cross pair availability.

The joint limitation of these platforms is users do not control private keys and ultimately result in barriers for these users to participate in projects around the world as they have to pay repeatedly for transaction costs. There is also a lack of a formal marketplace for trending altcoins and new developers to launch their own projects and Artis Turba can provide this formal marketplace.



# Regulatory Framework

---

Lack of formal regulatory frameworks has introduced uncertainty on a grand scale in the market about the future of Cryptocurrency, with most Governments of the world having a neutral/alegal stance on Cryptocurrencies at this time together with only a few member nations completely out-ruling their citizens from participation, and a few more that has set restrictions in place for participation in the Cryptocurrency markets.

- Nations with restrictions on Cryptocurrency participation include;
  - American Samoa, China, Egypt, India, Indonesia, Iran, Nepal, Saudi Arabia, and Zambia
- Nations that have completely out-ruled Cryptocurrencies include;
  - Afghanistan, Algeria, Bangladesh, Bolivia, Ecuador, Morocco, Pakistan, Qatar, Macedonia, Vanuatu, and Vietnam

Although there is still an ongoing debate about how to classify the so-called Cryptocurrencies which will serve as the foundation around which coming regulations will be coded; one thing is certain and that is that Governments will seek to tax income from earning from, investing in or speculating with Cryptocurrencies. Therefore it is common practice to introduce **KYC, CML & AML** procedures in lock step to be **compliance ready**.

Furthermore it should be noted that Cryptocurrency Exchanges will be subjected to further regulations apart from those envisioned for Digital Assets – where Digital Assets can either be classified as a security or utility token under the **Howey Test**. Cryptocurrency Exchange regulations are envisioned to unfold on a near similar route than its counterpart; the conventional centralized exchange.








## Section References


- [Bitcoin Dominance Analysis](#)
- [Cryptocurrency Statistics](#)
- [Blockchain on Wikipedia](#)
- [The Bitcoin and Blockchain Explained](#)
- [19 Industries the blockchain will disrupt](#)

- [Luno Fee Schedule](#)
- [Altcoin Trader Fee Schedule](#)
- [Politics and Cryptocurrencies](#)
- [Investopedia: Howey Test](#)



Welcome Nigel Peacock

	Artis	750.000000
	EOS	0.000100
	TRON	30.000000
	Ethereum	0.006379
	Bitcoin	0.001800
	Ripple	40.99996
	Bitcoin Cash	0.033271

 Artis

Send | Receive | Tx History

Recipient Address

Amount

Note

Send

## Artis Turba Platform

Artis Turba aims to combine the best of both worlds; that is to provide our users with an **intuitive** multi device wallet and exchange platform that offers a wide selection of quality Altcoins not yet available to the African market along with **FIAT** and **Cross pairs**. Furthermore, we aim to utilize the power of the blockchain to reach across borders into the African continent and to provide the platform that will allow widespread adoption in Africa.


### Wallet Functionality

Currently our platform provides a wallet interface for Ethereum and Ethereum based tokens along with BTC, BCH (BCC), and XRP wallet functionality that can be accessed via simple login through either desktop or mobile. Near future Planned additions for the platform include FIAT, LTC, Dash, XMR, DGB and other leading tokens and cryptocurrencies (including leading ERC-20 tokens). Use of the wallets are absolutely free for our users and the only fees that apply are normal mining transaction fees when broadcasting sending transactions.

In all instances users retain control of their own private keys and Artis Turba in no means has access to user private keys as private keys are encrypted in the browser on user side before transmitted to server side. The provision of wallet functionality is the foundation to the exchange platform and forms the basis of FIAT and Cross pairing.



Welcome Nigel Peacock


 ARTIS/BTC ▼ 0.000001
 

24 H Volume  
 1,000,000 ARTIS 1,00 BTC

[Exchange Wallet](#) | [Place Order](#) | [My Trades](#)

ARTIS/BTC rate  
 Amount  
 Fee  
 Total

[Buy](#) [Sell](#)

[Order Book](#) | [Trade History](#)

ARTIS/BTC	Amount	Total	ARTIS/BTC	Amount	Total
0.000001	2000.00	0.002 BTC	0.000001	2000.00	0.002 BTC
0.000001	2000.00	0.002 BTC	0.000001	2000.00	0.002 BTC
0.000001	2000.00	0.002 BTC	0.000001	2000.00	0.002 BTC
0.000001	2000.00	0.002 BTC	0.000001	2000.00	0.002 BTC
0.000001	2000.00	0.002 BTC	0.000001	2000.00	0.002 BTC
0.000001	2000.00	0.002 BTC	0.000001	2000.00	0.002 BTC
0.000001	2000.00	0.002 BTC	0.000001	2000.00	0.002 BTC
0.000001	2000.00	0.002 BTC	0.000001	2000.00	0.002 BTC

## Exchange Platform

To complete our mission to make the use of cryptocurrencies as easy as possible we have designed an intuitive interface through which our users will be able to trade all listed pairs. The exchange layout follows the same look and feel as the wallets layout and features the user block and market blocks.

The user block provides interaction between user and the market and is where users control their orders, and can inspect their personal trade history. User wallets are separated from exchange wallets as an added layer of security and to ensure immediate settlement of trades – thus for a user to trade on the platform they will need to deposit the intended funds from their personal wallet to the exchange wallet. Similarly when a user wants to withdraw their funds it will be sent from exchange wallet to their personal wallet.

The market block contains all relevant market data such as open orders, trade history and volume data for users to make the best informed decisions in the market place. Additional add-ons to market blocks will see us evolve from *beta-Exchange* to *full-Exchange* as we add graphs, depth books and API features for third party services to relay the data generated from the exchange.

## Use of the Artis Turba Exchange Platform

- No fees for depositing cryptocurrencies to Artis Turba user wallet
- No fees for transferring from personal to exchange wallet
- Trading fees of 0.25% on the exchange platform for all listed Cryptocurrency pairs
- Trading fees of 0.75% on the exchange platform for listed FIAT pairs
- No fees for FIAT EFT deposits
- Cash deposit fee of ZAR20.00 + 5.00%
- FIAT deposits and withdrawals will be processed on business days by 16:00 SAST
- Withdrawal fees from the exchange wallet are as follows

Coin	Name	Minimum Withdrawal	Withdrawal Fee
ARTIS	Artis	200	100
BTC	Bitcoin	0,002	0,001
ETH	Ethereum	0,002	0,001
BCH	Bitcoin Cash	0,002	0,001
XRP	Ripple	22	0,25
EOS	EOS	1	0,5
TRX	Tron	150	75
ZAR	South African Rand	50	10

\*Trading & Withdrawal Fees are subject to change according to changing blockchain conditions. The fee schedule will be updated and posted on the website to include any changes and additional listings.





Enable Cross-Pair Trading



Earn with AARP



Launch with ARTIS

## ARTIS to fuel the system

---

We introduce **ARTIS** as utility for the Artis Turba platform. ARTIS is built on the Ethereum ERC20 standard and was created with a fixed total supply of 350 million. No more will be created and none will be burned at all. These details can be verified through any Ethereum Blockexplorer. To view ARTIS on such a Blockexplorer simply follow the link; [etherscan.io/ARTIS](https://etherscan.io/ARTIS)

## ARTIS Markets

ARTIS can be found trading on decentralized exchanges such as ForkDelta and TokenJar plus an additional listing on OctaEX that has opened up ARTIS/BTC and ARTIS/LTC trading pairs.

[ARTIS/BTC OctaEX](#)

[ARTIS/LTC OctaEX](#)

[ARTIS/ETH ForkDelta](#)

The current market price for ARTIS is \$0,007 and circulating supply is 114,000,000 ARTIS. These details can be verified on the [LiveCoinWatch](#) page.

## Cross Pair Trading

By utilizing ARTIS as an intermediary, the Artis Turba Platform will enable cross pairing between novel pairs that have not been available in the market due to lack of liquidity in such markets. This will open more possibility for our users without the need of unnecessary costs to migrate portfolios between differing cryptocurrencies.



## ARTIS Affiliate Reward Program (AARP)



Earn \*\$13 per Year from holding

1,000  ARTIS

\*\*Earnings are distributed in



Bitcoin



Ethereum



Dash



Litecoin



Ripple

ARTIS entitles all holders to a share in 50% of the revenue earned on the upcoming Artis Turba Exchange

\*Earnings are subject to trading volumes and the market price of the underlying Cryptocurrencies. Trading volumes of \$10 million/day will result in \$13 earnings per year per 1,000 ARTIS.

\*\*Payouts will be credited to user exchange wallets on a daily basis.  
The list of underlying Cryptocurrencies may change in the future as we continue to add awesome

The ARTIS Affiliate Rewards Program (or AARP for short) will entitle all holders of ARTIS to a pro-rata share in the revenues generated on the Artis Turba exchange. To enable AARP earnings, holders are required to keep their ARTIS in their Artis Turba wallets so we can read and verify the user's public addresses and pay out the earnings accordingly to how much ARTIS they hold. The pay-outs will occur daily at 12pm GMT.

## ARTIS Launchpad

Our platform is ideal for new and existing project developers to list their cryptocurrencies and to gain exposure to the South African and Cryptocurrency Markets at large. We have the capacity to list any ERC-20 token or native blockchain digital asset on the Artis Turba platform. For existing project developers we provide a listing on the main board with pairing against any of the listed cryptocurrencies. For new developers we provide an ICO board through which project developers can hold fund raising events.

To apply for a listing please fill in the form by following the link; [Artis Turba Partner Program](#)



# Roadmap

---

Note that the roadmap is subject to change to adapt to market conditions from time to time. We will always notify our users of any changes across our social media platforms.

2017	Conceptualization, Market Research Marketing Phase 1 through Distribution Programs
March 2018	Implement Wallet Functionality for ARTIS, BTC, BCH, ETH, XRP, EOS and TRX
June 2018	Add Wallet & Exchange Functionality DGB, VEN, OMG, LTC, Dash Release of Beta Exchange
July 2018	Phase 2.2 Artis Turba Affiliate Reward Program (AARP)
July 2018	Phase 3 Add ZAR pairs
August 2018	Listing of Partner Program Assets Phase 2 Marketing - South Africa
October 2018	Launchpad for other developers
December 2018	Awareness Campaigns
2019	Forward Together



# Artis Turba Company

---

Artis Turba (Pty) Ltd, Registration Number 2012/127321/07, is legally incorporated in South Africa under the Companies Act of 2008 as a proprietary limited company. As per our Memorandum of Incorporation 100 Shares has been issued and is owned by Nickey Oosthuizen and Nigel Peacock.

Our team consists of a group of dedicated individuals with a combined experience in excess of 85 years. Our combined experience includes web and mobile application development including a Forex Trading platform, Online Payroll application and various other financial applications.

Nigel Peacock (Co-Founder and Head of Development) received his BSc degree at the University of Pretoria in South Africa and following a short career in the sciences started working in the capital markets. He went on to complete the South African Institute of Financial Markets Representative Exams and joined a private hedge fund as an intern in the Foreign Exchange Department. Nigel now trades his own funds under Lighthouse Capital Investments and his speciality is creating algorithms that analyse macro-economic data to predict trends and cycles in the FX markets.

Nickey Oosthuizen (Head Advisor) has been part of various international web and mobile application developments liaising with international development teams working on a wide range of platforms, his speciality is simplifying UI's making it intuitive, his experience span over 17 years and has access to various external consultants and development teams.

Partho Gosh and Chirag Keni – Our development team's experience includes HTML5, PHP, Mysql, Apache, SOAP, XML-RPC, Java, C++, C#, CMS, application architecture and network architecture. The development team has extensive knowledge of two-tier and three-tier architecture and distributed object frameworks and legacy connectivity.







## Get in Touch with us

---

Via Email

[business@artisturba.com](mailto:business@artisturba.com) for business proposals

[info@artisturba.com](mailto:info@artisturba.com) for general information and queries

Fok ons kort n physical address, postal address en n telefoon nommer, dit sal jare se verskil maak.

Moet ook die image op die bladsy uithaal, dit doen nie jou werk wat jy gedoen met die whitepaper goed nie, kan miskien iets anders insit.

Via popular social media sites:

<https://twitter.com/artisturba>

<https://facebook.com/artisturba>

<https://medium.com/artisturba>

Artis Turba White Paper V4.1 May 2018

©2018 Artis Turba (Pty) Ltd, Registration Number 2012/127321/07, South Africa



