WHITEPAPER

Crypto eXchange HUB



LIST ANY TOKEN
TRADE ANY TOKEN AGAINST ANY OTHER
ALL TOKEN CREATION PLATFORMS SUPPORTED
SAVE ON FEES

This document is not an offer of securities or a collective investment scheme. This whitepaper is for informational purposes only and should not be relied upon on when attempting to understand what the "TCXhub exchange platform" is and what the "TCXhub Token (TCXB)" is.

The information contained within this whitepaper is the basis for the structure of the ever evolving TCXhub exchange platform.

When used within this document, the words, "Coin", "Coins", "Token", and "Tokens" are one in the same.

When used in this document any symbol or name of a token, that is not TCXhub Token or TCXB, is used in here as a real world example title only and TCXhub does not sponsor, endorse, promote, or give approval of the titles; they are just titles for the included real world examples. All rights to the tokens utilized in the real world examples are property of their respective owners.

Any and all information contained here within is the individually and/or collective visions and opinions of TCXhub, Inc., its leadership, counsel, and/or advisors.

MISSION STATEMENT.

"To create a globally accepted cryptocurrency exchange which provides the ability for anyone to trade any cryptocurrency."

PROBLEM.

- 1. Cryptocurrency exchanges have a hold on the market by requiring developers and communities to pay astronomically large listing fees just to get a token listed.
- Cryptocurrency exchanges open and close registration sign ups and can require minimum deposit amounts before allowing someone to open an account to trade.
- Cryptocurrency exchanges set trade pairings which limits the ability to trade freely.

SOLUTION.

TCXhub is the solution creating an "all inclusive" exchange platform allowing anyone to trade any token against any other token.

- 1. Minimal listing fee.
- 2. Verified Non-Profits list for free.
- 3. No lock on registration sign ups.
- 4. No huge minimal deposit requirements.
- 5. Low transaction fees.
- 6. Creation of new custom trade pairings (trade any token against any other).

LISTING FEE. WHY?

In today's world anyone can build a coin, create a website, and start social media marketing in less than one day and for less than \$100. TCXhub looks to attempt to prevent "scammers" from listing their worthless tokens within the exchange platform by requiring a minimal listing fee that any token backed by a real project and a real community can afford, while having the said minimal listing fee being an amount the TCXhub believes is higher than most "scammers" are willing to pay.

"It's like a \$20 cover charge at a night club, it keeps the rift raft out".

DEVELOPMENTAL TIMELINE.

TCXhub Mission, Purpose, Action Development, Exchange Platform Development

Q2 2018

JULY: Private Placement Memorandum (Common Stock)

Q3 2018

AUGUST: Testing and Deployment of Platform

MID - AUGUST: Regulatory Filings (SEC, FINRA)

SEPTEMBER: Platform Launch (with mobile HTML5 client)

OCTOBER: User Account Token Gift

Q4 2018

NOVEMBER: Stage 2 of Platform Launch

DECEMBER: Stage 3 of Platform Launch (Full Liquidity)

JANUARY: First Scheduled Token Burn

Q1 2019

JANUARY: Launch of Android and IOS Native Client

EXCHANGE DEVELOPMENT STAGES.

STAGE 1

TRADING PAIRS

TCXB vs any listed token
BTC vs any listed token
DASH vs BTC and ETH
ETH vs any listed token
LTC vs BTC and ETH
Waves vs any listed token
Custom Trade

STAGE 2

Introduction of additional supported token platforms Introduction of additional standard coin trade pairings

Introduction of part 1 deployment testing of fiat vs token trade pairings

STAGE 3

Introduction of Liquidity
Trade any token against any accepted fiat currency

Present projected fiat currencies: USD, EURO, YEN Further additions to be announced

EXCHANGE FEES.

Listing Fee: \$5,000 (USD) payable in USD, BTC, or ETH

Verified Non-Profit Listing Fee: \$0.00 (Free)

Initial TCXhub launch fess: (Standardized Coin / Token: i.e., BTC, ETH)

Minimum Deposit: The minimum stated deposit will vary by coin / token on standardized coins / tokens. The minimum deposit will focus around the TCXhub's minimum deposit guideline structure of \$5 USD equivalent in coin / token.

<u>Transaction Fee</u>: The initial transaction fee for a trade will vary by coin / token from the expectation of 0.05% to 0.2%. TCXhub has no plans and does not expect to charge a transaction fee above 0.2%.

Withdrawal Fee: TCXhub may charge a small fee.

Initial TCXhub launch fess: (Non-Standardized Coin / Token)

Minimum Deposit: 10 of coin / token

<u>Custom Trading Pair</u>: 1.0 TCXB <u>Transaction Fee</u>: 0.05 TCXB

Withdrawal Minimum: To be set on a per coin / token basis.

Withdrawal Fee: TCXhub may charge a small fee.

*If and when the averaged pairing value of TCXB in the pairing of TCXB vs BTC and TCXB vs ETH, reaches or exceeds the equivalent in USD value of \$10, TCXhub will review the above stated fees, cap USD equivalent value of each fee, and may lower above stated fees.

Other Fees: There may be other fees relating to maintenance, performance analysis', goods, or any other product or service offered to platform users.

LISTING FEES IN DETAIL.

For-Profit Projects: \$5,000 listing fee.

This fee may be paid by the developing team, or TCXhub may create a community group for the developing team to utilize the community to raise the listing fee by receiving donations from the community.

TCXhub will not accept payment in developing team's token, as TCXhub's internal standard for "market manipulation prevention" does not allow it to do so.

TCXhub reserves the right to assist a noble project, if the developing team and the community are unable to pay the listing fee. This assistance will only be in the form of understanding the initial proposed trading value of said coin / token of the noble project and then allowing for the coin / token to pay fifty percent (50%) of the listing fee while donating the other fifty percent (50%) in their coin / token to a notable and verified non-profit organization that accepts cryptocurrency as a form of donation.

<u>Non-Profit Projects</u>: A non-profit project that can provide legal proof within their location (country, territory, state, governing body) of formation of their non-profit status, will be listed free of charge.

Any project claiming to be a non-profit, that cannot verify their non-profit status through legal proof will NOT be listed, until legal proof is supplied. A non-profit application without legal proof of non-profit status, may NOT ask to forgo the verification process and just pay the \$5,000 listing fee; as their listing will be forever denied.

Listing Guideline Clauses:

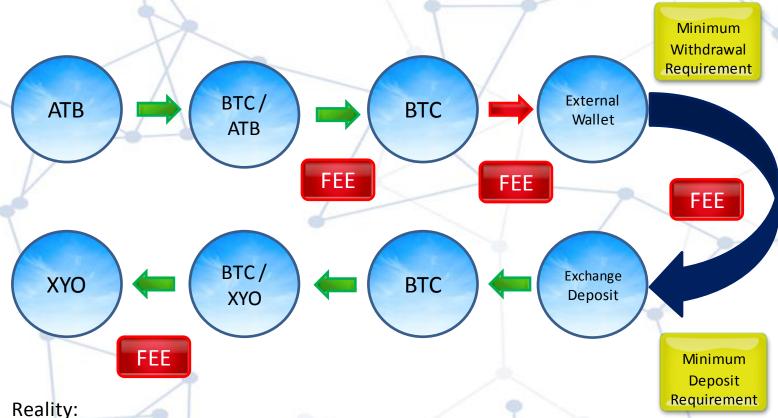
- 1) Coin / Token must have a verifiable, transparent, and trackable contract id.
- 2) Coin / Token project must have a verifiable and up to date SSL certified website.
- 3) Coin / Token project must have a verifiable physical address, phone number, and contact personnel.
- 4) Coin / Token must have at least one (1) social media presence.
- 5) Coin / Token project must NOT be lead by or controlled by an individual that may be deemed a "bad actor" as defined by the Securities Exchange Commission of the United States of America (SEC).

*TCXhub reserves the right to modify, waive, and/or expand these guideline conditions and/or fees at any time without notice.

CUSTOM PAIRING PURPOSE.

PRESENT PROBLEM:

Example 1: Two (2) tokens traded are not traded on the same exchange and the holder of ATB wants to trade for XYO.



- Long process relying on multiple outside factors effecting the flow, timing, and money.
- Four (4) separate fees incurred (3 trade/transaction, 1 transfer fee).
- This total process could stop in mid-cycle if the minimum withdrawal and/or deposit requirements are not meet.

Example 2: Two (2) tokens traded on the same exchange and holder of ATB wants to trade for GOS.



Reality:

This transaction created two (2) separate transaction fees.

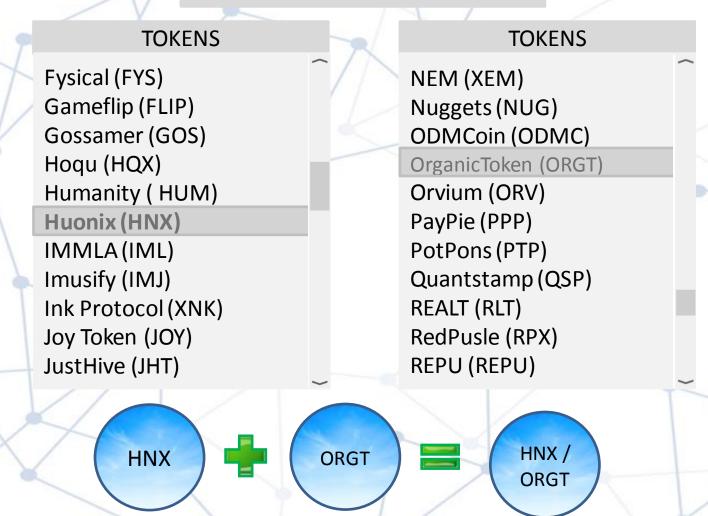
CUSTOM PAIRING PURPOSE.

SOLUTION:

Step 1: Creation of a custom pairing

The first time a custom pairing is created the user shall choose which two tokens to trade against each other. The user can chose from any token listed within the platform.

CUSTOM PAIRING



The trade pairing is created, with the creation fee paid in TCXB, and shall stay open as long as the trade pairing maintains at least one (1) active trade every twenty-nine (29) days.

<u>Step 2 (active trade pairing)</u>: Any user can start trading (transaction fee is paid in TCXB)



EXCHANGE PLATFORM GENERALIZED STATEMENT.

TCXhub strives to be the foremost cryptocurrency exchange providing extreme versatility for its user and opening the exchange listing market to all coins and tokens. Offering the listing ability of any token created on any platform completely opens up the entire world to TCXhub and to its users. TCXhub will provide an "all inclusive" exchange platform for its users so they will no longer have to go elsewhere.

TCXhub, by opening the complete cryptocurrency market to its users, must maintain strict internal guidelines and regulations to protect itself and its users. These guidelines and regulations will include but are not limited to, process and procedures for its own employees and their personal trading activities within the exchange, recycling process of used TCXB tokens currencies collected through fees, insider trading guidelines, market markers, and market manipulation alerts and actions.

TCXhub will apply for exchange approval with both the SEC and FINRA, and will work with the SEC and FINRA to maintain a compliant position with present and upcoming rules and regulations for the protection of TCXhub and its exchange platform users.

DO NOT TRADE CRYPTOCURRENCIES ON ANY EXCHANGE UNTIL YOU FULLY UNDERSTAND HOW THAT EXCHANGE WORKS, THE FEES THEY CHARGE, AND MAINTAIN A FULL UNDERSTANDING OF THE CRYPTOCURRENCIES AND THEIR MARKETS THAT YOU WISH TO TRADE. YOU CAN AND WILL LOSE YOUR MONEY IF YOU DO NOT FULLY UNDERSTAND WHAT YOU ARE DOING IN THE CRYPTOCURRENCY MARKET.

TCXhub TOKEN.



Name: TCXhub Token

Symbol: TCXB

Platform: Ethereum (ERC-20)

Supply: 500,000,000

Decimals: 6

Contract Id: 0xbaef94fd24e7dfc69d1d0a41bf9af3f12cafb6d7

DISTRIBUTION.

 Founders:
 3,000,000

 Development / Marketing:
 7,500,000

 Airdrop / Bounty Programs:
 5,000,000

 Shareholder Gifting:
 200,000,000

 User Account Gifting:
 18,100,000

 Treasury Supply:
 266,400,000

PURPOSE OF TCXhub TOKEN.

TCXhub Token (TCXB) was create for the purpose of providing a way for "in exchange platform" users to pay for "in platform" fees such as, but not limited to, creating non-standardized (custom) trade pairings, transaction fees for trading of non-standardized (custom) pairings, gas, and payment for other TCXhub "in platform" goods and services.

TCXB may also be used within the platform for the purchases of other goods and services TCXhub may offer and may be traded between "in platform" users.

TCXB is a utility token that is only for use within the TCXhub's "exchange platform" and holds no value for use outside of TCXhub's "internal exchange platform".

See: TCXhub Token (TXCB) Description.

At no time has TCXhub ever held a public event offering TCXB for sale or does TCXhub ever plan to do so. TCXB is only available within the TCXhub "exchange platform" and may only be used within the platform.

FOUNDERS SUPPLY.

The founders supply of TCXB was arbitrarily determined and agreed upon by the founders to represent zero point six percentage (0.6%) of total supply. This supply was granted as a gift to founders of TCXhub.

DEVELOPMENT / MARKETING SUPPLY.

The Development / Marketing supply of TCXB was arbitrarily determined at a percentage rate of one and a half percent (1.5%) of total supply. This supply shall be gifted to, in part, any individual or entity that assists with the development of TCXhub or the marketing of TCXhub. On October 1, 2018 at 12:00 am (EST) any TCXB held within the Development / Marketing Supply shall return to the Treasury Supply.

AIRDROP / BOUNTY PROGRAMS SUPPLY.

TCXhub has allocated this Airdrop / Bounty Programs supply equal to one percent (1%) of total supply for the purpose of creating initial interest in the community for the exchange platform. This supply will be fully gifted to the individuals and/or group(s) assisting in the airdrops and bounty programs and will be distributed to participates as stated in each program; there is no guarantee that the full supply will be gifted to the public.

SHAREHOLDER GIFTING SUPPLY.

TCXhub shall gift to each of its common stock shareholders, of record at 5:00 pm (EST) on August 20, 2018, four (4) TCXB for each share of common stock held. All TCXB to be distributed to these shareholders of record of common stock, will be distributed beginning August 21, 2018. If the required amount of TCXB for distribution for this shareholder gifting supply exceeds the amount stated here within, then the excess amount needed for distribution will be withdrawn from the treasury supply. If this total supply is not distributed, the remaining TCXB will be returned to treasury supply.

USER ACCOUNT GIFTING SUPPLY.

On the 31st day of the exchange platform being open and live, TCXhub shall gift to every exchange platform user who holds a minimum of two hundred and fifty (250) TCXB within their internal TCXhub exchange platform account as of 11:59 pm on the 30th day of the exchange platform being open and live, a bonus of ten percent (10%) of their respective TCXB in said account. To be eligible for this gift of appreciation a user must have an open an active account within the TCXhub exchange platform with the minimum two hundred and fifty (250) TCXB held in that account at the time stated above; external accounts holding TCXB will not qualify for this gift. If the required amount of TCXB for distribution for this user account gifting supply exceeds the amount stated here within, then the excess amount needed for this distribution will be withdrawn from the treasury supply. Any remaining TCXB held in user account gifting supply that is not distributed as stated above will return to the treasury supply.

TREASURY SUPPLY.

The amount of TCXB shown in treasury supply is the initial amount of TCXB to be held in treasury. The treasury supply amount of TCXB will change daily with the collection of fees in TCXB and the recycling of TCXB back into the exchange platform.

TCXhub TOKEN (TCXB) DESCRIPTION.

The TCXhub Token (TCXB) is an "in platform" utility token created for the purpose of processing fees related to "in platform" goods and services. To be able to utilize the TCXB token for the processing of fees within the TCXhub platform, TCXhub must create a way for "in platform" users to acquire and dispose of TCXB. The process for acquiring or disposing of TCXB will be through trade pairing only available within the platform. TCXhub will allow holders of TCXB to maintain their TCXB holding internally within the platform or externally in an ERC-20 compatible wallet.

HOWEY TEST:

The "Howey Test" is a test created by the Supreme Court for determining whether certain transactions qualify as "investment contracts." If so, then under the Securities Act of 1933 and the Securities Exchange Act of 1934, those transactions are considered securities and therefore subject to certain disclosure and registration requirements.

- 1. It is an investment of money
- 2. There is an expectation of profits from the investment
- 3. The investment of money is in a common enterprise
- 4. Any profit comes from the efforts of a promoter or third party

The Howey Test of TCXhub Token (TCXB) (as believed by the TCXhub):

- 1. It is an investment of money: No, the acquisition of TCXB is made within the platform for inner-platform use only; to provide a way to pay for fees related to goods and services within the platform.
- 2. There is an expectation of profits from the investment: No, the basic principal of TCXB is to cover the payment for goods and services. Any other visible reason would be related to "in platform" users activities, and should not be relied upon when acquiring TCXB to cover payment of fees with the platform.
- 3. The investment of money is in a common enterprise: As it relates to an investment contract, a "common enterprise" is defined as an enterprise in which the fortunes of the investor are interwoven with and dependent upon the efforts and success of those offering or selling the investment or of third parties. The acquisition of TXCB transpires directly within the platform and may only be used within the platform. TCXB and its "in platform" value is not tied to the success of TCXhub, Inc., and no holder of TCXB has any right to make a claim of attachment to, against, or relationship of, TCXhub, Inc.
- 4. Any profit comes from the efforts of a promoter or third party: NO, there is no external value of TCXB and any change to TCXB's "in platform" value is the result of the actions of the in platform users and holders of TCXB. A transaction containing TCXB does not utilize a promoter nor is there a third party, the transaction has only two parties, the party disposing of TCXB and the party acquiring TCXB.

TCXhub TOKEN (TCXB) DESCRIPTION.

GENERALIZED STATEMENT OF TCXHUB REGARDING TCXHUB TOKEN (TCXB) STATUS:

The TCXhub Token (TCXB) is utilized and only utilized within the TCXhub "exchange platform". Just as when an individual enters Chuck E. Cheese and purchases tokens or the rechargeable Power Card that stores CHIPS at Dave & Busters, these two (2) purchases of tokens or CHIPS are designated for in location use only, and so is the design of TCXB designated for in location use only; with the location being the "exchange platform".

The tokens from Chuck E. Cheese and the CHIPS stored on the Power Card from Dave & Buster's both can be taken out of the location they were purchased from, but they have no value outside of a Chuck E. Cheese or Dave & Buster's location. The TCXB tokens work exactly the same, the can be removed from the platform but hold no value outside of the platform.

And if an individual decided before leaving Chuck E. Cheese or Dave & Buster's that they wish to dispose of their tokens or CHIPS there probably would be an individual or group of individuals that would purchase the individuals remaining tokens or CHIPS. If a TCXhub exchange platform user decided to end their present session within the platform, there probably would be an individual or group of individuals that would purchase the users TCXB.

The TCXB tokens work the same as the Chuck E. Cheese token or the Dave & Buster's CHIPS, they are for in location use only and a market to resale while in location may exist for all three (3). The TCXB token is an "in platform" utility token for "in platform" use only.

TCXB is a product of TCXhub and the revenue from TCXB recorded by TCXhub shall be placed on the sales revenue line of TCXhub's financial statements possibly affecting the tax liability of TCXhub, Inc.

TCXhub TOKEN (TCXB) INITIAL PRICING.

TCXhub shall set the initial opening price of TCXB on the opening day of the exchange platform to equal that of \$0.35 USD converted into the equivalent value of TCXB's in each trade pairing.

With the addition of future coin / token trade pairings with TCXB, TCXhub will set the initial trading value of TCXB in each new pairing to equal that of the equivalent USD value of the average of the to the last record trades values against of TCXB / BTC and TCXB / ETH as of 11:59pm (EST) on the prior day to the addition of each new trade pairing.

After the initial set value of TCXB in each trade pairing, the increase or decrease in value of TCXB will be affected only by the trading of TCXB within the platform. At no time, after the initial price set for TCXB in each trade pairing, shall TXChub have the right to alter, adjust, or modify the market price of TCXB in any of its trade pairings.

TCXhub (TCXB) HOLDING EVENT DISTRIBUTION.

At any given time TCXhub may announce a TCXB holdings related giveaway. When announced, with at least a ten (10) day prior notice TCXhub will take a snapshot record of all internal exchange platform accounts holding TCXB and a snapshot record of the treasury supply of TCXB as of 11:59 pm (EST) on a stated day. And, on the stated day of the announced event, at 12:00 pm (EST), TCXhub will be broadcasted the event live via the stated media outlet as stated in the announcement of the event. The rules, regulations, and terms of an event will be provided or a link to them will be provided within the announcement of the event.

PERIODIC EVENTS.

TCXhub reserves the right to run and perform any type or form of an event, giveaway, bonus program, bounty program, or any other type of event that would result in the distribution of TCXB; at any time TCXhub so desires.

TREASURY SUPPLY TOKEN (TCXB) BURN SERIES.

At the start of every quarter, starting with quarter one (1) of 2019, TCXhub shall burn twenty-five (25%) of the treasury supply on record as of 11:59 pm (EST) on the last day of the prior quarter, until the treasury supply holds five million (5,000,000) TCXB. The last token burn to occur within this series, may not equal twenty-five (25%), as this last token burn will conducted to result in treasury supply equaling five million (5,000,000) TCXB. At the time of the last token burn within this series, resulting in the treasury supply holding only five million (5,000,000) TCXB as of the time of record, TCXhub will discontinue this treasury supply token burn series regardless of future increases or decreases to the treasury supply.

FUTURE TOKEN (TCXB) BURN EVENTS.

At any time TCXhub holds the right to announce the burn of any or all tokens held and/or under control of TCXhub. TCXhub shall also hold the right to purchase tokens within the exchange platform from users within the exchange platform and create a burn event with these purchased tokens. If TCXhub, determines to purchase TCXB out of the exchange platform from users for a token burn event, TCXhub will make a public announcement (giving at least a 72 hour notice) of its intentions to purchase from users within the exchange platform detailing, including but not limited to, the intended amount of TCXB to be purchased and/or the intended USD value to be spent to purchase and the date and time in which TCXhub will begin and end the purchase process of TCXB for the purpose of creating a token burn event.

DISCLAIMER:

The development of TCXhub and the developmental timeline displayed here within is subject to the appropriate funding of TCXhub. The lack of capital funding may and will delay the projected developmental timeline.

TCXhub retains all rights to adjust, alter, or modify, including but not limited to, any of its plans, terms of service, goods and services offered, process and procedures, this whitepaper, and any other relating factor to TCXhub, Inc., TCXhub.com, and the brand TCXhub at any time without notice (where applicable by law).

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