



# Whitepaper

New Generation  
Mobile Cryptobank

Version from 01/08/2020



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# ◆ Introduction

MinePlex Banking is a new generation mobile cryptobank with its own liquid token. The project is based on an exceptional balance of traditional financial systems, blockchain technology and mobile applications.



**MinePlex Banking's aim** is to create a reliable and convenient mobile crypto bank for the daily use of cryptocurrencies anywhere in the world: paying bills, buying goods, saving and growing assets.



**MinePlex Banking's mission** is to expand Blockchain influence and to integrate it comprehensively into real life spheres. We want to remove restrictions when it comes to accessing the world of cryptocurrencies, which separate miners and ordinary users. We want to introduce affordable, clear and simple financial tools to use cryptocurrencies and Fiat.

In order to implement the project, we are developing our own unique blockchain with a Liquid Proof-of-Stake (LPoS) consensus algorithm, which combines such advantages as simplicity, operating speed and decentralisation.

**MinePlex Debit Card** Issue will allow you to use cryptocurrency every day without restrictions or commission overpayment. The system's own token will give access to all the benefits of the service. MinePlex Banking cards will work with payment systems such as Visa, MasterCard and UnionPay around the world.

*"We are focused on creating an integrated ecosystem that will simplify the use of banking services as well as digital assets and will be personalised and focused on the convenience for each client".*

## ◆ 01 Market overview



The banking industry is undergoing a paradigm shift. To the first place in the list of strategic tasks comes digital transformation and overall readiness to innovative changes.

In January 2020, the Capgemini consulting company identified 10 main trends in the banking industry for the current year. In 4th place on the list is [the need to implement blockchain technologies](#), with the help of which banks can achieve the following advantages:



- ◆ simplify user identification;



- ◆ reduce the risk of fraud;

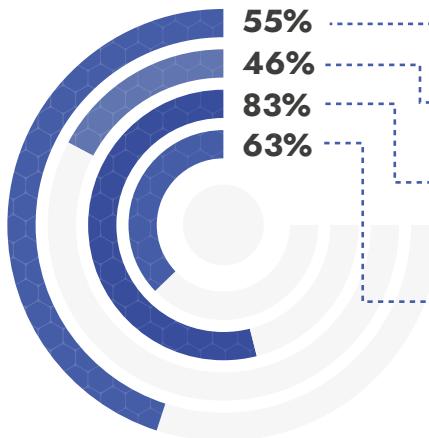


- ◆ store data from different sources on a single secure database;



- ◆ cut down expenses.

Blockchain solutions are becoming mainstream in the financial and technological fields. According to a survey by the Deloitte auditing company among the top managers of the largest technology companies in the world:



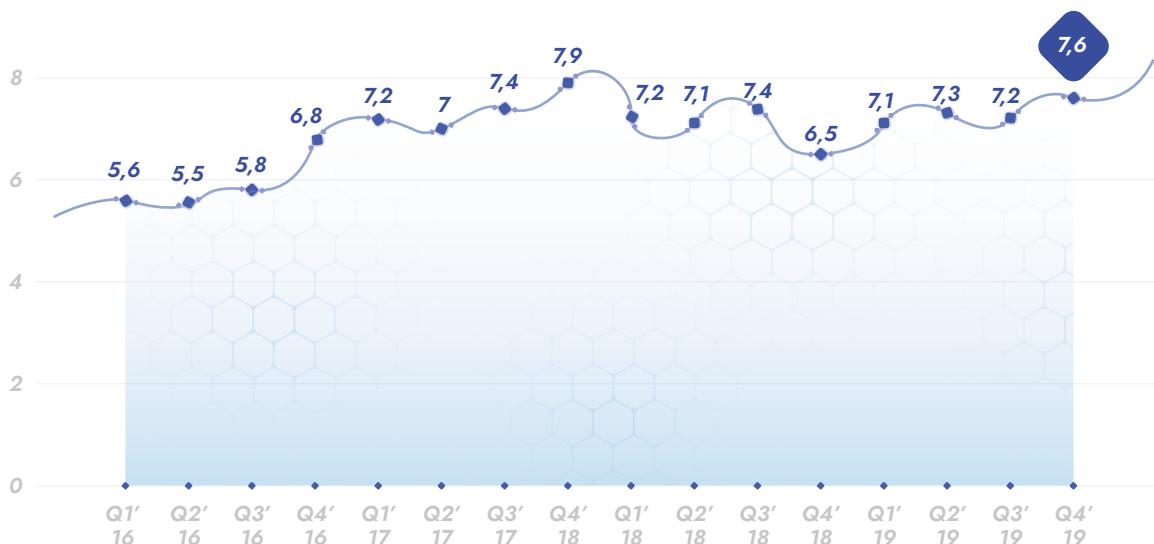
- 55% ..... ◆ put blockchain in the top five strategic priorities;
- 46% ..... ◆ have already introduced Blockchain into production;
- 83% ..... ◆ believe that digital assets will become the alternative to paper currency within 5-10 years;
- 63% ..... ◆ want to keep the cryptocurrency in the asset basket.

According to Rob Massey, a partner of global and American tax leader in blockchain and digital assets Deloitte Tax LLP,

**"The research confirms what we see in the marketplace - the spread of digital assets used as a medium of exchange, store of value, digital representation of specific assets, or equity participation in a company".**

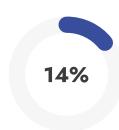
## 011 BANKING SERVICES MARKET OVERVIEW

The market capitalization of the global banking sector in the fourth quarter of 2019 was € 7.6 trillion.



According to digital banking statistics, by 2024 the total number of online and mobile banking users will exceed 3.6 billion people.

The digital banking services market in the same year will reach \$ 9 trillion.



- growth of the digital banking services market;



- of international banks are focused on building digital ecosystems to improve customer service and increase revenues;



- of banks invest in cybersecurity;



- of loans in the USA were issued through a mobile application;



- of bank executives believe that new technologies will drive the global banking business in the next 5 years;



- increase in the limit of contactless transactions on average worldwide in 2020;

**926  
MILL.**

- ◆ million MasterCard credit cards were in circulation worldwide at the end of 2019;

**853,9  
BILL.**

- ◆ billion purchases will be made by holders of major cards in 2028, increasing the amount by 131% over the next 10 years.



**The key solution** of MinePlex Banking will be a customer-oriented mobile bank with access to services and digital assets for any user.

## 012 CRYPTOCURRENCY MARKET OVERVIEW

Cryptocurrencies are digital assets that do not have a centralised regulatory authority. The cryptocurrency industry is one of the most popular and fast growing.

In April, Deutsche Bank suggested that the pandemic would speed up the process of central banks creating their own digital money. At the same time, the People's Bank of China (PBoC) announced plans to test its national digital currency ([DECP](#)) in 2020 and the next digital currency in 2022.

The steady growth of the industry and the introduction of cryptocurrencies will support the growing demand for trade, ease of money transfers and cross-border transactions.

### Market value of cryptocurrencies

**1,03** USD BILLION  
2019

**1,40** USD BILLION  
2024

**6,18%** projected  
growth in the  
next 5 years

The cryptocurrency market capitalization was \$ 258 billion at the beginning of June 2020. The main cryptocurrencies are Bitcoin (BTC), Ethereum (ETH), Ripple (XRP), Bitcoin Cash (BCH), Litecoin (LTC) and Tezos (XTZ). Most of the market in the next 5 years will be held by Bitcoin (at the moment its share is 66%).

For the more convenient use of cryptocurrency, there are bitcoin ATMs. On June 1, 2020, there were [7,962](#) ATMs in the world. Different types of bitcoin ATMs allow you to buy and even sell bitcoins.

However, they have significant problems:



geographical limitation (81% of ATMs are located in the USA);



cash-only purchase, purchase limit.



**MINEPLEX BANKING'S GOAL** is to remove restrictions on the purchase, sale and use of cryptocurrencies. Using the mobile app, the client will be able to safely store, trade and borrow against digital and traditional assets. All this on just one platform.

## 013 DIGITAL WALLETS MARKET OVERVIEW

Since the creation of the first cryptocurrency (Bitcoin), the number of digital wallets has been growing steadily. At the end of March 2020, there were over **47** million users. And their number is increasing.



**"Bitcoin looks more attractive because other assets are not profitable ... These results confirm the trend we are seeing in the market in increasing interest in digital assets and their acceptance as a new investment asset class"**

**TOM JESSOP,** the president of Fidelity Digital Assets.

## 014 THE PROJECT'S POTENTIAL AUDIENCE ANALYSIS

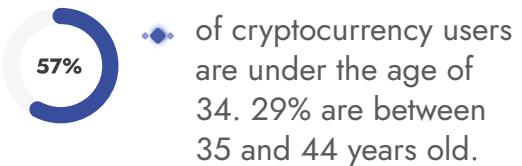
The growth of mobile banking users is due to many factors: convenience, speed, availability and economic benefits. The absence of an office is a sign of a popular new type of bank (the so-called non-bank). By 2023 these types of banks will have **85** million clients.

### Audience of crypto users and bank customers

According to age:

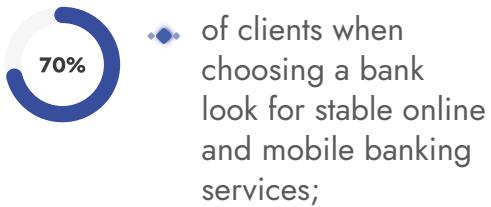


- of customer under 54 years use mobile payment services;

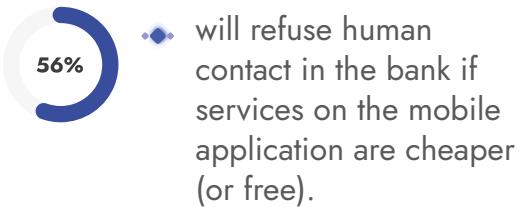


- of cryptocurrency users are under the age of 34. 29% are between 35 and 44 years old.

According to demand:

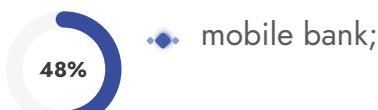


- of clients when choosing a bank look for stable online and mobile banking services;

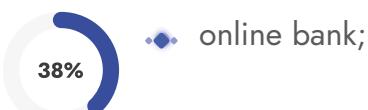


- will refuse human contact in the bank if services on the mobile application are cheaper (or free).

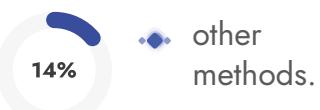
For transfers between accounts users choose:



- mobile bank;

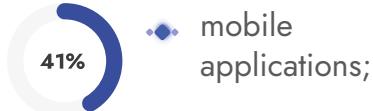


- online bank;

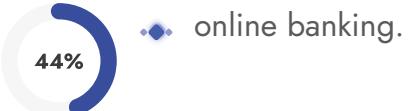


- other methods.

For paying bills:



- mobile applications;



- online banking.

**MinePlex Banking** aims to provide the maximum benefit from digital currencies and mobile banking technologies. Customers will be able to:

- ◆ reduce expenses when using the application;
- ◆ save time when contacting the bank;
- ◆ be confident in the reliability and security of their funds;

## ◆ ◆ 02 Problematic

MinePlex banking was created to solve key user problems

### Problem

- ◆ Limited use of digital assets, payment option only in industries that accept cryptocurrencies.
- ◆ Multiple security threats: hacking, malfunction, fraud.
- ◆ Outdated banking platforms and equipment.
- ◆ Long transfers (over a few days).
- ◆ P2P exchanger through sites with additional registration, waste of time and fees to pay.
- ◆ You can't withdraw large amounts, there's a risk your card will be blocked.
- ◆ Freezing accounts without warning the user.
- ◆ Detachment, often a lack of interest in the client's problems.

### MinePlex Banking solution

- ◆ Convenient use of cryptocurrencies every day anywhere in the world.
- ◆ All user funds and transactions are secured using blockchain technology and reliable encryption algorithms.
- ◆ Modern technologies, use of smart contracts to increase automation.
- ◆ All payments are made within one minute.
- ◆ Reliable and safe cryptocurrency exchange in one place, without unnecessary procedures and with minimal fees.
- ◆ Legal purchase and sale of cryptocurrencies, receiving money to the account in full. The bank cannot block the card without a reason.
- ◆ Transparency of bank-client relations and visibility of all transactions.
- ◆ Personalised advice, decision support.

# 03 MinePlex Banking ecosystem



35% Finance

15% Journeys

10% Technologies

10% Food

10% Loyalty Programm

10% Purchases

5% Education

5% Car



## FINANCE

- MinePlex Banking debit card with cryptocurrency and fiat.
- Online: crypto bank, crypto wallet, exchanger, transfers and payments.



## JOURNEYS

- Using the MinePlex card without borders: automatic conversion of cryptocurrency and fiat into local currency.
- Payment for tickets and hotels via the app.



## TECHNOLOGIES

- mobile application.
- Own MinePlex blockchain with two liquid tokens.



## FOOD

- Using a MinePlex card anywhere in the world where Mastercard, Visa, and Union Pay are supported.



## MINEPLEX LOYALTY PROGRAMM



## PURCHASES

- Using the MinePlex card when shopping.



## EDUCATION

- Opening of the innovative MinePlex University.
- Expanding of the base of interested, knowledgeable network users and integration of the project's influence into new areas.



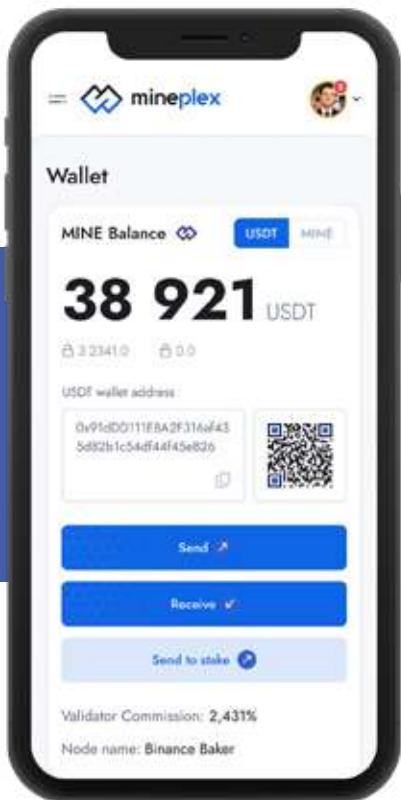
## CAR

- Petrol stations.
- Payment of taxes and state duties via the app.

## 031 MOBILE CRYPTOBANK

MinePlex Banking is a reliable mobile cryptobank with a current account and classic payment transactions. It's located on your mobile phone and works 24/7. Thanks to blockchain technology and the use of smart contracts, bank transfers can be made quickly and safely.

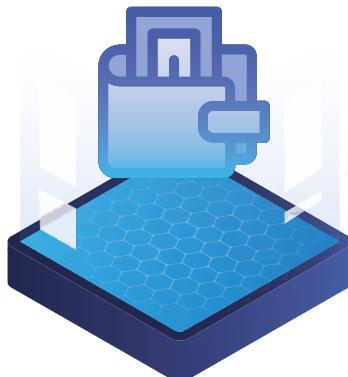
### With the mobile cryptobank you can:



- ◆ pay rent and bills for utilities and other services;
- ◆ exchange different currencies;
- ◆ create savings;
- ◆ transfer funds between bank accounts;
- ◆ make interbank payments;
- ◆ have fiat accounts in euros and dollars;
- ◆ make international payments and transfers;
- ◆ keep money in both Fiat and cryptocurrencies;
- ◆ take out loans;
- ◆ refinance loans from traditional banks on favourable terms.

## 032 MULTI-CURRENCY WALLET

The MinePlex Banking CryptoWallet is designed for the fast and easy use of cryptocurrencies. Thanks to mobile access, you can flexibly manage assets and analyse your portfolio at any time. To begin with, the wallet will support its own MINE and PLEX tokens, and by the spring of 2021, support for more than 20 major cryptocurrencies (USDT, BTC, ETH, etc.) will be introduced.



### With the mobile wallet you can:

- ◆ view a list of your addresses with balances;
- ◆ find out the latest cryptocurrency exchange rates (updated every second);
- ◆ track actual wallet transactions, such as «pending confirmation» or «fulfilled»;
- ◆ view the latest completed transactions;
- ◆ buy/sell cryptocurrency.

## 033 P2P EXCHANGER

The MinePlex Banking Exchanger allows you to quickly and securely sell and buy cryptocurrency software and display it in a single mobile application. The client account is tied to the crypto wallet, saving your time and simplifying the exchange process. Euros and dollars will be accepted as payment.



### With the P2P exchange you can:

- ◆ perform profitable cryptocurrency exchanges directly between users;
- ◆ find the best exchange rates;
- ◆ purchase cryptocurrency using a card or bank transfer.

## 034 MASTERCARD DEBIT CARD

The MinePlex debit card issue will allow you to use cryptocurrency every day with no restrictions and no overpayment of fees. The system's own token will provide access to all the service's benefits. MinePlex Banking cards will be compatible with such payment systems as Visa, MasterCard and UnionPay throughout the world.



### Using the debit card you can:

- ◆ save on exchange transactions: the conversion takes place directly from one currency to another, reducing commission costs;
- ◆ withdraw cash from any ATM in euros;
- ◆ buy and sell euros and dollars in the application at a favourable exchange price with almost no fees, no search for exchangers and no queues;
- ◆ use the card anywhere in the world, just like at home.

## 035 FIAT TRANSACTIONS

MinePlex Banking provides traditional mobile banking services for fiat currencies. A feature of the bank is the safety and transparency of operations due to blockchain technology.



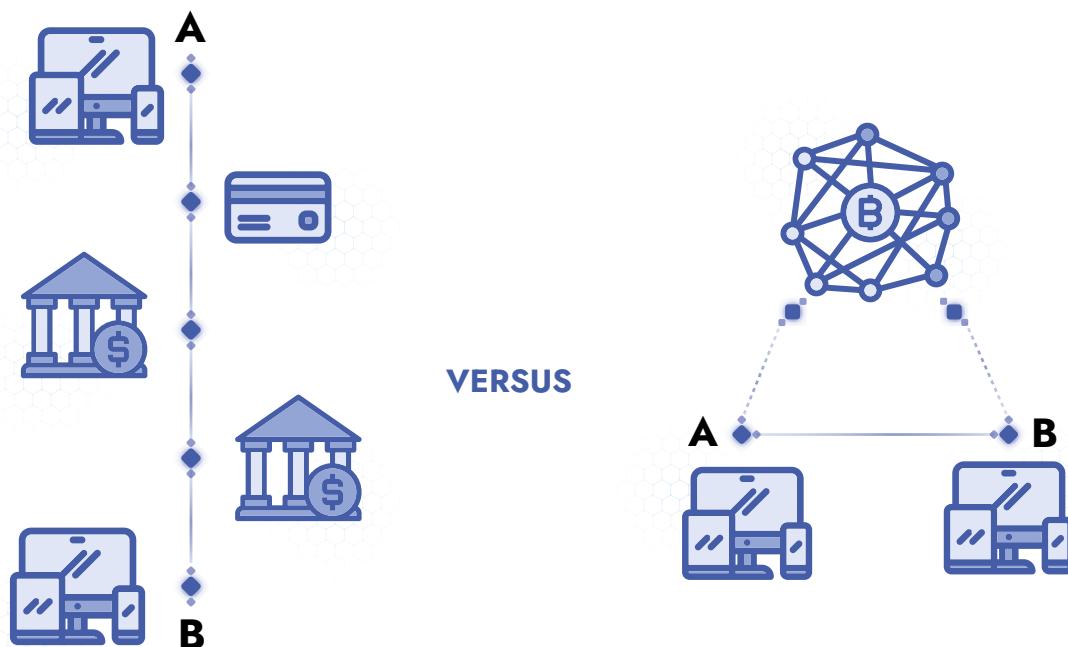
### You can perform transactions with the following advantages:

- ◆ the bank cannot unilaterally block your card;
- ◆ the ability to perform transactions with large amounts of money;
- ◆ perform automatic conversions when travelling abroad (future plans include using most national currencies).

## ◆ 04 MinePlex Banking blockchain

The creation of a reliable mobile cryptobank has become possible thanks to blockchain technology. To confirm security, banking systems apply formal verification. The details of the parties are compared (sender's address, recipient's address, signatures, etc.). Based on it, a decision is made whether the operation (transaction) is genuine or not. However, in classical banking systems, the verification is performed by the bank itself. Thus, a third party arises between the sender and the recipient, which is the central controlling authority. There is no guarantee that the verification will be transparent and that the bank will not make a knowingly false decision. In addition, all funds are under the control of the bank.

Blockchain technology performs the verification in a decentralised way. It takes place through the consensus of all network participants (nodes). Transactions take place directly from user to user, and only the owner of the funds has access to them.

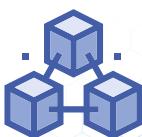


**Classic system:**  
centralized with a third  
controlling party.

**Blockchain system:**  
decentralised and without  
a third party.

In blockchain, a pre-written code is responsible for making a decision regarding the authenticity (validity) of each transaction. The main problem of this approach is the fact that if an error is found in the code, it can lead to the failure of the entire system and the need for a hard fork. This process is technically complex and can take a long time.

## MinePlex Banking Blockchain features



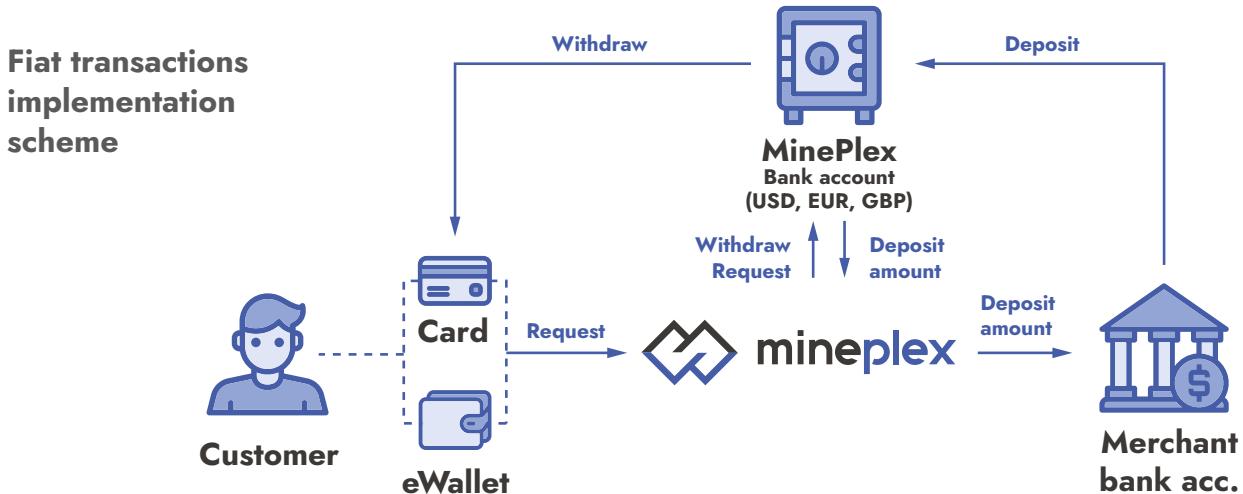
- The MinePlex decentralised system is built on the multi-stage Tezos blockchain architecture, which allows changes and updates to be made without hard forks.



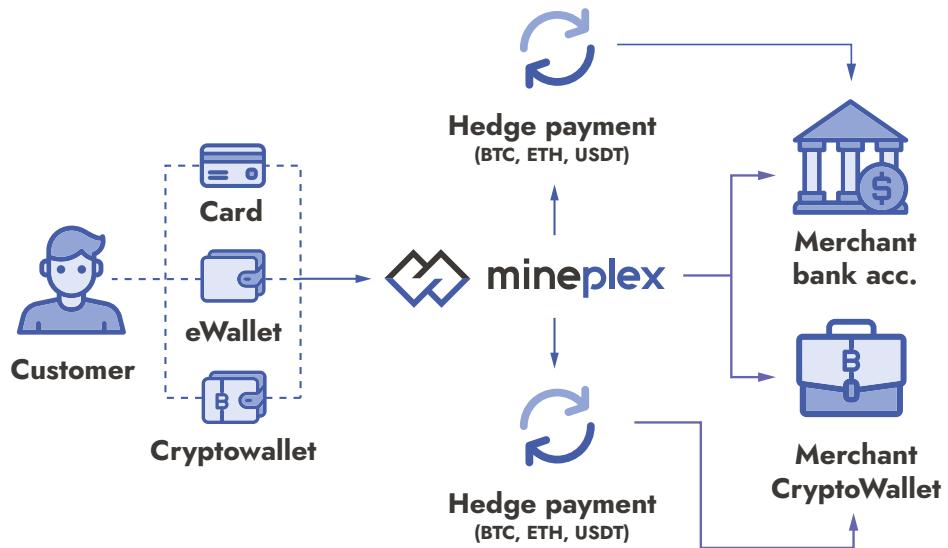
- Blockchain's important element is the smart contracts developed in Michelson, the language used in the aerospace industry where the cost of error is particularly high.

### The MinePlex Blockchain speeds up and simplifies crypto fiat transactions:

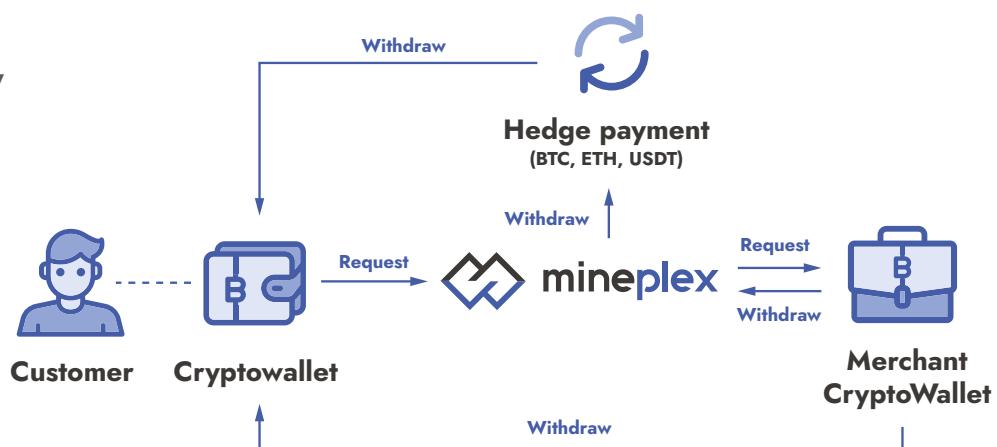
- a single application to access cards and wallets is protected by several security levels;
- buy and sell cryptocurrency and fiat in seconds without leaving your wallet;
- utilities payments, loan repayments, sending a transfer in cryptocurrency and Fiat;
- all transactions are performed directly. They can be verified by transaction participants because they remain in the record registry;
- the security protocol in a decentralised system automatically blocks fraudsters.



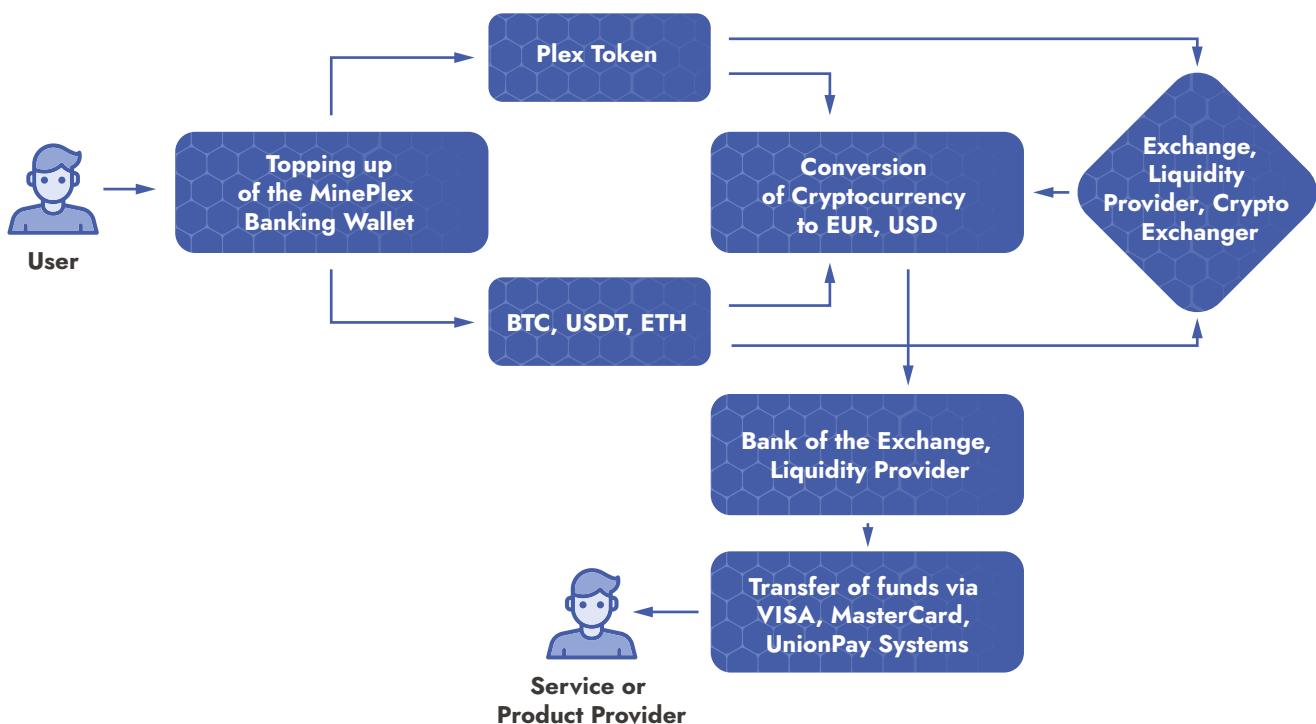
## Payment and transfer scheme



## Cryptocurrency transactions implementation scheme



## How the MinePlex Banking debit card works



## ◆ 05 Tokenomics

The MinePlex Banking ecosystem is based on 2 tokens: MINE and PLEX.

### MINE TOKEN



***Basic (native) token, which is a unit of computing power of the MinePlex blockchain required to create (generate) a PLEX token. It serves as a tool for internal commissions payment.***

The MINE token is not subject to volatility and has a par value of \$0.01.

### PLEX TOKEN



***Liquid token with limited issue. The PLEX token is issued for every new block, i.e. once a minute, according to a pre-defined issue algorithm in the blockchain.***

Due to the fact that the issue is limited and its speed and size decreases over time, the PLEX token is deflationary in nature.

## 051 TECHNICAL SPECIFICATIONS OF TOKENS

Ticker	MINE	PLEX
• Purpose	• unit of computing power	• payment tool
• Initial Issue	• 259 200 000 000	• 0
• Maximum issue	• 259 200 000 000	• 414 720 000
• Number of digits after the comma	• 4 characters	• 4 characters
• Starting price	• 0,01 USD	• 0,20 USD
• Blockchain	• MinePlex	• MinePlex
• Method of obtaining	• purchase in a personal account, exchange for PLEX inside the blockchain, P2P	• is charged for plexus of the Mine token, purchase on the exchange after listing, P2P

## 052 MINE TOKEN EMISSION

- 01** ♦ The MINE token emission is 259 200 000 000.
- 02** ♦ 10% of the emission (25 920 000 000 MINE) is a reserve fund for MinePlex Banking. These tokens will form an initial stake, which in turn will provide the starting price for a PLEX token.
- 03** ♦ 20% of the emission (51 840 000 000 MINE) will be allocated for sale through your personal account.
- 04** ♦ 70% of the emission (181 440 000 000 MINE) will be on a special smart contract that exchanges PLEX tokens for MINE tokens inside blockchain.

## 053 PLEX TOKEN EMISSION

The emission of PLEX tokens is divided into 4 stages. For each stage 25% of the total emission will be issued - 103 680 000 PLEX.

Stage	1	2	3	4	TOTAL
♦ Emission per block	♦ 600	♦ 300	♦ 150	♦ 75	
♦ Blocks per stage	♦ 172 800	♦ 345 600	♦ 691 200	♦ 1 382 400	♦ <b>2 592 000</b>
♦ Emission per stage	♦ 103 680 000	♦ 103 680 000	♦ 103 680 000	♦ 103 680 000	♦ <b>414 720 000</b>

The size of 1 block is 1 minute.

## 054 PLEXUS OF MINE TOKEN

- 01 ♦ To get the right to receive a share of the PLEX token, which is generated in each block, a Plexus of the Mine token must be done.

Plexus can be compared to stacking. However, in the Liquid Proof-of-Stake (PoS) algorithm, the stake itself means the ownership of MINE tokens. Unlike Delegated Proof-of-Stake (PoS), the address itself is delegated, not tokens. So users always have access to their tokens and can use them or change the delegate (Plexus Pool) at any time.

## 055 PLEXUS POOL

The Plexus Pool (hereinafter referred to as PP) is responsible for generating new blocks and confirming them in the [MinePlex Banking blockchain](#). To organise a PP, you need to expand the node of the MinePlex Banking network and have a minimum stake of [1 MegaMine](#) (hereinafter - MM) = 1 000 000 Mine.



### Block creation.

To create a new block, 1 PP is randomly selected. The more MM a particular PP has, the more likely it is that the system will select it to create a new unit and it will receive a reward.

Only full MMs are included in the queue. For example, if the total stake in PP is 1 999 999 Mine, it will be 1 MM for the system. Under these conditions, the average monthly reward for this PP will be 10%, as opposed to 20%.



### Block confirmation

To confirm a block, 30 PP are randomly selected, which means that the queue for block confirmation falls 30 times more often than for its creation.



### Rewards for blocks

The maximum reward per unit is 600, 300, 150 and 75 PLEX tokens respectively, depending on the emission stage.

The maximum reward is paid if the block was created with '0 priority' and it was confirmed by 30 PPs. The block has '0 priority' if it was created precisely by the PP that was assigned.

#### Distribution of rewards for a block with '0 priority':



- is paid to the confirming PPs



- (multiplied by) the number of confirming PPs is paid to the PP which created the block.

Therefore, for the creation of a block, PP will not receive more than 50% of the total maximum reward for the block + commissions for transactions made in this block.

#### Distribution of rewards for a block without '0 priority'



- is paid to the confirming PPs.



- (multiplied by) the number of confirming PPs is paid to the PP which created the block.

Therefore, for the creation of a block, PP will not receive more than 7.5% of the total maximum reward for the block + commissions for transactions made in this block.

## Insurance deposits



- ◆ For block creation 6% of MM



- ◆ For block signature 0.2% of MM

Insurance deposits are frozen for 5 plexus cycles as rewards for creating and signing blocks.

## Delegator

Any user who for any reason is unwilling or unable to organise their own personal PP can delegate their address to one of the PPs. The PP may charge a fee for providing their services.

## 056 PLEXUS CYCLES

The plexus process is divided into cycles, which means that the right to create and confirm blocks is distributed among Plexus Pools on cycles, but not on separate blocks. The rights are distributed 5 cycles ahead. For example, there is the 10th cycle and the rights to create and sign blocks in this cycle are distributed for the 15th cycle, in the 11th cycle for the 16th, etc.

1 cycle is 1 440 blocks (24 hours). The full plexus cycle is 12 cycles:

- 01 ◆ After the address delegation, it will be in the queue for 2 cycles.
- 02 ◆ After 2 cycles, MINE tokens located on the address will be used in the distribution of rights to create and sign blocks, and the status of the address will be confirmed.
- 03 ◆ After 5 cycles, the first reward will be accrued and the address status will become active.
- 04 ◆ The reward will be frozen during the next 5 cycles.

Therefore, a full plexus cycle is the time from sending MINE tokens to the stake to receiving the first reward from the PLEX token, which is 12 cycles. If the Plexus Pool has free PLEX tokens, it can pay rewards to its delegators as soon as they are received - 7 cycles.

The full plexus cycle is valid when the Plexus Pool is changed or when the address is topped up with Mine tokens.

## 057 PLEXUS DIFFICULTY

The plexus difficulty determines the exchange rate of the PLEX token for the MINE token inside the blockchain and is calculated using the following formula:

$$PD = (P / 100) * (M / E) / B$$

**P** – basic profitability for plexus, which is 20% for 30 days (constant);

**M** – total stake of MINE tokens (variable);

**E** – emission of tokens per block (variable);

**B** – number of blocks for 30 days = 43 200 (constant).

The logic behind the formula using the initial parameters of the PLEX token as an example:

$$PD = (20 / 100) * (2 592 000 000 / 600) / 43 200$$

- 01 ♦ **20 / 100** – with this action we express the basic profitability for plexus in fractional form = **0,20**.
- 02 ♦ **2 592 000 000 / 600** – determine the size of the stake in MINE tokens required for mining 1 (one) PLEX token per block = **4 320 000 MINE**.
- 03 ♦ **0.2 \* 4 320 000** – determine the size of the basic award in MINE tokens for 30 days = **864 000**.
- 04 ♦ **864 000 / 43 200** – determine the difficulty of plexus = **20**.

### The formula fidelity proof

As the MINE token is not volatile, it is used as a basis for calculating the basic profitability in the MinePlex banking network.

For a stake equal to **4 320 000 MINE ( 43 200\$ )** a 20% reward for 30 days will be **864 000 MINE ( 8 640\$ )**.

A stake of **4 320 000** produces **1 PLEX token** per block. This means that **43 200 PLEX will be produced in 30 days** ( the number of tokens produced per block (1 PLEX) is multiplied by the number of blocks in 30 days (60\*24\*30), as a result, we get **43 200 PLEX** ).

Multiply the number of PLEX tokens by the difficulty of plexus **43 200 \* 20 = 864 000 MINE**.

Therefore, we can see that when receiving PLEX tokens for staking MINE tokens, the yield in \$ is 20% per month. PLEX tokens can be exchanged for MINE tokens and stake can be increased for more rewards. Or you can fix the profit by selling both MINE and PLEX tokens.

This formula is linear. The value of plexus difficulty changes in proportion to the change in variables (the total stake of MINE tokens and the emission of tokens per block).

## ◆ 06 MinePlex Banking development strategy

**The goal of the MinePlex team is to become a publicly available international financial service and to take a leading position in mobile cryptobanking. The MinePlex development strategy will help to scale up the user network.**

**We provide the market with a highly demanded product and from the very beginning we will give our clients access to the services and benefits of MinePlex Banking financial instruments.**

To do this, we plan:



- ◆ Launch of a PR and marketing campaign.



- ◆ Attraction of loyalty program partners.



- ◆ Listing on the TOP cryptocurrency exchanges.



- ◆ Develop our own applications for iOS and Android platforms, with access to them in the corresponding application stores.



- ◆ Cooperation with payment network service providers. At the moment we are negotiating with Visa, MasterCard, UnionPay, in order to acquire another debit card.



- ◆ Introduction of services such as Apple Pay, Google Pay, etc.



- ◆ The opening of the MinePlex Innovation University will provide training to the project's community on blockchain technology, decentralised finance, advanced technology, etc. This will expand the base of interested, knowledgeable network users and integrate the project's impact into new areas.

# ◆ 07 Project Roadmap

March 2021

## 1. Knowledge Base

The knowledge base will be available to all registered users in their personal account. The knowledge base will contain the following sections:

- **Instructions** - step-by-step instructions, from registering in a project to receiving reinvestment and fixing profits.
- **Affiliate program** - a detailed description of the action of all bonuses and the conditions for their accrual. Terms and definitions used in the MinePlex Affiliate Program.
- **Video content** - recordings of all online conferences, as well as other training videos.
- **FAQ** - answers to frequently asked questions.
- **Blockchain vocabulary** - the terms and definitions used in the field of blockchain.

## 2. MinePlex Market

The following functions will be available in the marketplace:

- **Purchase of goods for PLEX.**
- **Commodity mining** - the ability to pay for part of the cost of a product with a PLEX token and receive the product after a certain time.

## 3. Listing on 2 exchanges

Listing on the 3rd exchange will allow [CoinMarketCap](#) to calculate the **(Market Cap)** of the PLEX token.

Market capitalization is one of the main indicators of any crypto asset and is calculated using the following formula: **number of tokens in circulation \* per token market value.**



#### 4. Integration with partners

Integrations with 2 very interesting projects on the WIN-WIN system are planned. The process of each integration and its results, we will describe in detail in separate materials.

#### MinePlex Wallet mobile application for Android

#### MinePlex Wallet mobile application for IOS

#### Active work with pools

**P2P** - A platform on which users will be able to directly with each other make secure transactions of exchanging MINE and PLEX tokens for both cryptocurrency and fiat currencies.

#### Educational platform

The platform will contain comprehensive information which is necessary to study blockchain technology and the world of digital financial assets:

- text materials;
- video materials;
- conducting online conferences.

#### A big offline event of MinePlex birthday

**October 2021**

## **1. Halving**

The second halving of the PLEX token will take place. Thus, its emission for each block (~ 1 minute) will decrease from 300 to 150.

## **2. Obtaining an EMI license**

EMI (Electronic Money Institution) license allows to:

- Accept and send payments from clients / to clients.
- Process electronic money and money transfers without third parties.
- Issue debit cards.
- Create merchant solutions.
- Issue own e-currency.

**November 2021**

## **1. Listing on a cryptocurrency exchange from the TOP 50 list.**

## **2. MinePlex Money**

MinePlex Money is a payment system that will allow you to accept and send payments from users / to users of MinePlex Banking in fiat currencies (**RUB, EUR, USD**).

**December 2021**

## **1. Adding an affiliate program to the MinePlex Wallet mobile app**

## **2. MinePlex Bank**

- **SWIFT** (Society for Worldwide Interbank Financial Telecommunications) - is an international interbank system for transferring information and making payments.
- **SEPA** (Single Euro Payments Area) is a single area in which the differences between domestic and international payments in euros are completely eliminated.

## ◆ 08 Key features of the MinePlex Banking project and benefits for end users



- ◆ Cash withdrawals from any ATM.



- ◆ Use your debit card anywhere in the world.



- ◆ Making international payments and transfers with minimum fees.



- ◆ Storage of all assets in one secure location.



- ◆ Payments for purchases and services around the world without restrictions.



- ◆ Earn money on the stacking and affiliate program.



- ◆ Creating savings.



- ◆ Direct exchange of cryptocurrencies and Fiat currencies without intermediaries.

## 09 Project team



SULAIMAN  
AL-FAHIM  
CEO

W



- ◆ One of the world's leading international business intermediaries. Goodwill ambassador. Philanthropist. Multimillionaire.
- ◆ Included in the list of «Most Influential Arabs in the World» by Arabian Business. He received the title of Builder of the Year for his entrepreneurial skills and community service from the Mayor and President of the Los Angeles City Council. Has a certificate of special recognition from Congress. President of the Arab Union for Real Estate Development for 8 years. Developer of the Year as recognised by a Member of the Senate.
- ◆ Master of Business Administration in Finance and Real Estate at the American University's Coda School of Business. Doctor of Philosophy. As the former president of the UAE Chess Federation, he has sponsored international competitions and supports promising players. Founder and host of the business-themed reality show *Hydra Executives*. Author of the book **BRAND BUILDER** on how to become a successful developer.
- ◆ Founder and CEO of Hydra Properties. Head of Al-Fahim Holding. Leading coordinator in international construction and expansion in the UAE and the Middle East. Supporter of the International Renewable Energy Organization (IREO).
- ◆ Sulaiman al-Fahim's outstanding experience in project management, ranging from healthcare to trade, has led to a huge client base for his corporations. As a representative of his country's culture, Sulaiman al-Fahim understands the need to ensure thoughtful development that meets the needs of the target population both in the UAE and abroad. Through a strong global partnership, Sulaiman al-Fahim and his companies are strengthening ties between the Middle East and the rest of the world, providing stability and a positive international experience.



VLADISLAV  
BABITSKY  
CTO



- ◆ Senior level developer in IT since 2010.
- ◆ More than 50 successfully implemented projects, including those in the areas of e-commerce, fintech, blockchain, medicine, computer vision and satellite monitoring. Participation in the development of government projects for Russia, Belarus, USA, China, selected regions of Europe and UAE.
- ◆ He has worked with Panasonic, CryptoCompare, Evraz, OMA, ScanEx, United Company, Tomography, Paracels, Elema, Belagroprombank and others corporations.



YURI  
KOZIK  
Team Lead



- ◆ Senior-level architect and full-stack developer. Over 10 years of experience in commercial development.
- ◆ Main expertise: blockchain, Fintech, RPA systems, web 3.0. 45+ highload projects implemented and launched. Participated in the development of government projects for Russia, Belarus, USA, China, selected regions of Europe and UAE.



ALEKSANDR  
MAMASIDIKOV  
CMO



- ◆ Expert in crypto and digital marketing. Aleksandr has been developing and implementing PR strategies for more than 13 years. Since 2015, he has been working in global Fintech and blockchain projects. Included in the TOP-20 blockchain entrepreneurs according to PublishOx. Founder and Director of the IEO Agency. Author of numerous articles on Digital marketing, blockchain and Fintech for Forbes and the world's largest financial publishers. Participant of the largest conferences and Digital Summits on the cryptoindustry.



**PAVEL  
KRAMARENKO**  
Head of Art Mineplex Banking



- ◆ Founder & CEO of Amprise Design. Leads a design team as an Art director and performs projects himself since 2012.
- ◆ Over 120 design projects worldwide. For the last 3 years the team created more than 15 complete branding solutions in fin-tech & blockchain industry. Besides that he designed UX & UI solutions for 20+ international platforms & SaaS's.



**FEDOR  
BOGORODSKIY**  
Chief Finance Officer  
of CardCenter



- ◆ Economist, journalist, writer. Participated in the implementation of the first state-owned cryptocurrency in the world in Venezuela. He worked on the implementation of the issue of the first MasterCard card in the Russian Federation. More than 27 years of experience in the banking sector. He was a participant in the development of cards (payment systems MasterCard, Visa, MIR), processing, Internet acquiring (including ApplePay, SamsungPay), the introduction of POS-terminals, ATM networks in the territory of the Russian Federation, Latvia, Uruguay. Participated in the creation of the Financial Institute in Europe - StreamPay S.A., Latvia.

## ◆ 10 Legal information

The White Paper was prepared by MinePlex Banking to provide interested parties with information regarding the project and the MINE platform and PLEX liquid token used on the platform.

Please read the disclaimer before you start reading the White Paper. MinePlex Banking reserves the right to make changes to the White Paper.

Regardless of whether this White Paper is read in whole or in part, it is not and should not be regarded as any form of legal, financial, tax or other professional advice. You should seek independent professional advice before making your own decision about whether to receive any MinePlex tokens. You are responsible for any estimates, risks and decisions you make in connection with the purchase of MINE and PLEX tokens.

The tax regime to which MinePlex tokens will be subject is undefined. All persons wishing to receive MinePlex tokens should seek independent tax advice before deciding to receive any tokens. MinePlex makes no representation as to whether or not there may arise any tax implications from the purchase or ownership of MinePlex tokens.

This white paper, and any accompanying oral presentation, does not include a prospectus or admission document, and is therefore not and shall not be interpreted as an offer, an invitation to sell, or an offer to subscribe for or to purchase any shares or other securities, or any other organisation through which projects promoted by MinePlex shall be conducted and/or developed.

This White Paper and any part thereof may not be distributed in any jurisdiction where the offer of tokens in the manner set forth in this White Paper is regulated or prohibited.

Any distribution of this White Paper and the offer and/or sale of MinePlex tokens may be restricted by law in certain jurisdictions. It is the responsibility of each recipient of this document to inform themselves and to comply with any applicable legal requirements. You may not and shall not purchase MinePlex tokens if you are a citizen or resident of: (i) the United States of America, (ii) Malaysia, (iii) Japan, or (iv) any country, state or territory where the purchase of tokens or cryptocurrencies is prohibited. By viewing this White Paper or buying MinePlex tokens, you hereby represent and warrant that you are allowed to do so by law and assume full responsibility for compliance with applicable laws and regulations.

Certain statements and opinions in this document are forward-looking and reflect MinePlex's current expectations and projections regarding the possible development of MinePlex and its future projects. Statements including the words «expects», «plans», «believes», «projects», «will», «aims», «may», «future», «further», «continuation» and similar statements are deemed as having a forward-looking or perspective nature. By their nature, forward-looking statements involve a number of risks, assumptions and uncertainties that could potentially cause actual results or events to differ materially from those expressed or implied in the forward-looking statements. These risks and uncertainties include:

- ◆ changes in the conditions of the stock or cryptocurrency market, as well as changes in the regulatory environment in countries where MinePlex shall operate;
- ◆ changes in the competitive environment in which MinePlex operates;
- ◆ the risk that MinePlex may not be able to implement its plans and projects or may not have sufficient funds to continue its operations;
- ◆ other factors independent of MinePlex.

MinePlex disclaims any obligation or any forward-looking statement.

MinePlex makes no representations or warranties in this White Paper. The contents of this White Paper have not been independently verified, and therefore MinePlex makes no representations or warranty, express or implied, as to the accuracy or completeness of the information or opinions contained herein. MinePlex does not and shall not be liable in any way for any loss arising, directly or indirectly, from any use of or otherwise in connection with this information.

The national and international regulatory framework governing blockchain technology and distributed registries in general and related applications is in the process of clarification and is therefore subject to change. It is possible that the interpretation and application of existing laws and regulations may be modified or adapted, and may also be subject to legislative initiatives at the national and international levels. Clarification and making changes to the regulatory framework may adversely affect the MinePlex token without any of our influence on these events. This includes, in particular, the risk that the MinePlex tokens purchased may not be used or may no longer be used as originally intended due to regulatory restrictions, may become unusable and/or the MinePlex platform may need to be adapted to the regulatory environment.

By accepting this document, each user hereby agrees that the information contained herein may not be used by them for any purpose other than to acquaint themselves with MinePlex and its proposed projects mentioned in this White Paper.

A MINE token is hereby a utility token and its ultimate utility shall depend on the platform's successful development on which it is intended to operate. MINE and PLEX tokens are hereby not digital payment tokens as defined in the Singapore Payment Services Act. MinePlex tokens are not securities as defined in the Singapore Securities and Futures Act («SFA»). Accordingly, the SFA does not apply to the issue of MinePlex tokens. For the avoidance of doubt, the offer of MinePlex tokens must not be accompanied by any prospectus or information and no prospectus or information must be submitted to the Monetary Authority of Singapore («MAS»).

MinePlex tokens are intended for people familiar with cryptographic tokens and blockchain-based software systems. Smart contracts implemented on blockchain may consist of flaws, vulnerabilities or issues that could lead to technical problems or complete loss of MinePlex tokens. The acquisition of MinePlex tokens does not constitute a cryptocurrency brokerage for any form of shares or securities and does not confer any right to any dividends, interest or similar financial rights. MinePlex tokens are functional service tokens that will be used on the MinePlex platform.

MinePlex activities may be interrupted, suspended or delayed due to force majeure. In this White Paper, force majeure shall be interpreted as extraordinary events and circumstances and includes: natural disasters, armed conflicts, war, civil unrest, industrial action, epidemics, lockouts, prolonged power or communication outages, actions of municipal, state or federal government agencies, other circumstances beyond MinePlex's control.

In order to control and manage the MinePlex tokens stored in your digital wallet, you will need a private key or a combination of private keys. Accordingly, the loss of the required private key(s) associated with your digital wallet or storage where your MinePlex tokens are kept shall result in the loss of these MinePlex tokens. In addition, any third party that gains access to such private key(s), including by accessing the accounts of the hosted wallet you are using, may misappropriate your MinePlex tokens. Any errors or failures caused by or otherwise related to the digital wallet or storage to which you have chosen to receive and store your MinePlex tokens, including your own failure to properly maintain or use this digital wallet or storage, may also result in the loss of your MinePlex tokens. In addition, your failure to follow the exact procedures established regarding purchasing and receiving MinePlex tokens, including, for example, providing an incorrect personal wallet address or providing an address that is incompatible, may result in the loss of your MinePlex tokens.

Hackers or other malicious groups or organisations may attempt to interfere with our website or MinePlex tokens in a variety of ways, including but not limited to malware attacks, «denial of service» attacks, consensus attacks, Sybil attacks, smurfing and spoofing.

# • 11 Contacts

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• **Linkedin**



• **Instagram**



• **Twitter**



• **Github**



• **YouTube**



• **Facebook**



• **Blog & News**



• **Telegram**

- channel ru
- channel en
- group en
- group ru



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