

2019

---



# CENTEX

Advanced decentralized financial platform for the  
future of funding, IEO Launch Pad and more...

PREPARED BY:

CENTEX LTD

---

CENTEX.IO  
LONDON, UK

## **INTRODUCTION**

### **CENTEX PLATFORM**

- Overview
- Platform Security
- Enhanced User Security
- IEO Launchpad
- Virtual Machine (CVM)
- Tokens Issuance
- HTTP API
- Decentralized Exchange (DEX)
- Smart Contract-based Automated Trading
- P2P Atomic Swaps
- Mobile Platform
- Payment Gateway
- Proof of Stake
- Depositnodes
- Lending and Borrowing
- Referral Program
- Cold Wallet Storage

### **ADVANTAGES**

### **ROAD MAP**

### **TRADING PLATFORM INTERFACE PROTOTYPE**

### **REVENUE MODEL**

### **COIN SPECIFICATION**

### **CENTEX IEO**

### **FUNDS USAGE**

### **DISCLAIMER**

### **CERTIFICATE OF INCORPORATION**



# INTRODUCTION

CENTEX, a privately held financial technology company incorporated in the UK, operates cryptocurrency trading, and provides numerous other cryptocurrency and crypto asset-related products and services such as DEX, IEO Launchpad, CRC-10 and CRC-20 token issuance, smart contract-based automated trading, P2P atomic swaps, blockchain based deposits (Depositnodes).

Since the introduction of the Bitcoin, the world of cryptocurrency has dramatically expanded. Cryptocurrency exchanges began to feel estranged from a sudden boost in demand and there seems to be difficulty in keeping up with the sudden market growth.

CENTEX create a cryptocurrency financial center with the help of advanced blockchain technologies. Our mission is to bring financial services on crypto assets to a the new level. CENTEX team develop a state-of-the-art platform to provide comfortable, convenient, safe and inexpensive services to customers across the globe.

***This whitepaper describes the essence of the CENTEX platform, how it works, and how it will be developed.***

# CENTEX PLATFORM

## OVERVIEW

In building the CENTEX platform, we thought to distinguish the platform from the numerous exchanges that have propagated the market. CENTEX has sought to build a platform that would be the most global, professional, and secure digital asset exchange for investors and an IEO tool for teams with great ideas.

## MAIN GOALS & OBJECTIVES

01

Multi-tier & decentralized platform architecture for safety and stability

04

Provide services in 99% of countries around the globe

02

Capable of processing more than 1,000,000 orders per second

05

Daily rewards from CENTEX Depositnodes network

***No matter what user role a person decides to take while interacting with CENTEX, whether as investor, a trader, a IEO holder or a referrer, our primary concern is making sure they are guaranteed to enjoy the CENTEX experience and make the most out of it.***

## PLATFORM SECURITY

CENTEX provides a unique and innovative form of security that is as strong as the Bitcoin network

Several crypto exchanges have failed due to poor security. Almost all security breaches can be prevented by taking simple precautions. CENTEX team has developed this project with security as the foremost concern in their minds. We make great efforts to ensure that we have followed all the industry standards when it comes to securing infrastructure and data including CryptoCurrency Security Standard (<https://cryptoconsortium.org/standards/CCSS>).

Range of security precautions on the back-end:

- *Clickjacking attack protection*
- *Man-in-the-middle (MITM) attack protection*
- *POODLE attack protection*
- *HSTS header presence*
- *Drive-by download attack protection*
- *Heartbleed attack protection*
- *Robot vulnerability protection*
- *TLSv1.3 presence*
- *HIPAA, PCI-DSS, NIST guidance compliance.*



99.999%

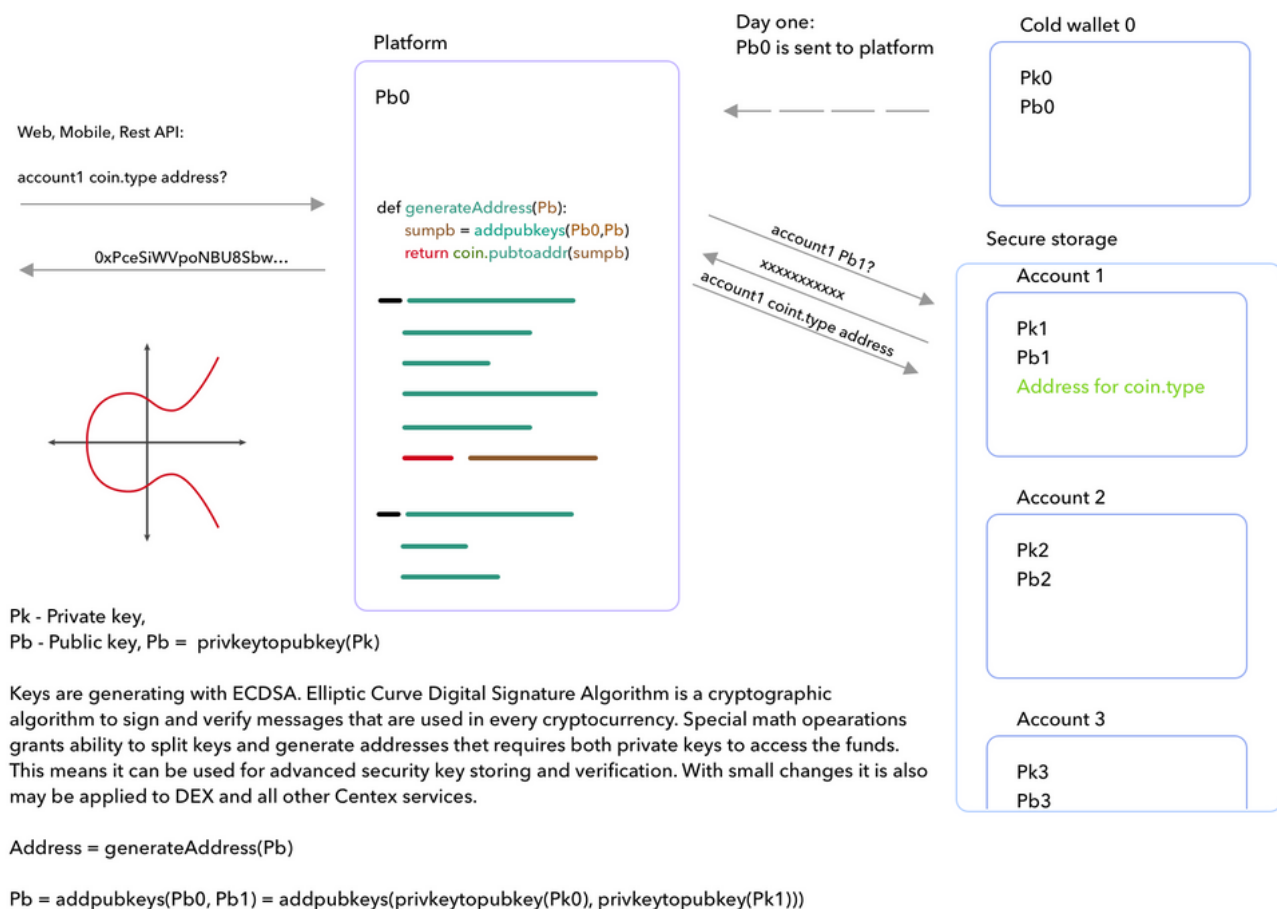
SERVICE AVAILABILITY

## ENHANCED USER SECURITY

Security is the highest priority for the CENTEX. While cryptocurrencies present a huge opportunity for traders, security remains a key issue that prevents widespread acceptance of cryptocurrency as an investment asset. We will provide safest platform in the market that traders can feel secure to invest in.

Key features:

- CENTEX stores digital assets in cold wallets.
- Privacy information and wallets private keys are encrypted and partly distributed between different data storages.
- CENTEX will support FIDO U2F hardware security keys and software-based 2FA



## IEO LAUNCHPAD

IEO is the fuel for growth in the cryptocurrency landscape, bringing new funds and new ideas into the world, and offering mass investors a chance to own a piece of the projects they believe in and wish to support.

The CENTEX IEO platform will allow qualified projects to make token sales directly on the CENTEX platform. Projects that successfully raise capital on CENTEX platform are subsequently listed on the CENTEX exchange, and token sale participants receive their subscribed tokens in their exchange wallets. It will also benefit token-holders directly, because each IEO launched adds value to the platform, and hence to the coin.

## CENTEX VIRTUAL MACHINE (CVM) CRC-20 TOKENS

The CVM is a lightweight, complete virtual machine for CENTEX's ecosystem. The CVM connects seamlessly with the existing ecosystem to provide global developers with a custom-built blockchain that is efficient, convenient, stable, secure, and scalable. CENTEX platform is one of the first blockchain platform that will utilize Python as a smart contract language. Simplicity is a key to success.

## CRC-10 TOKENS ISSUANCE

CENTEX platform will allow users to create tokens easily without any programming coding. Created tokens can be distributed and utilized for crowdfunding and for organizing IEO campaigns. Companies will also be able to utilize tokens to pay for products and services within their applications.

Each account will be able to issue CRC-10 tokens in the CENTEX network at the expense payable in CNTX coins. To issue tokens, the issuer needs to specify a token name, the total capitalization, the exchange rate to CNTX, the description, total bandwidth consumption, and the amount of token frozen.

## HTTP API

CENTEX will provide HTTP API libraries for all popular programming languages. This will bootstrap trading BOTs development and data analysis tools.

## DECENTRALIZED EXCHANGE (DEX)

CENTEX will develop a decentralized exchange as a side chain of the main blockchain, where CNDX token will be used as one of the key base assets as well as gas to be spent. Any account will be able to create a trading pair between any token. It will be world's fastest decentralized digital asset exchange, also offering the highest level of security.

## SMART CONTRACT-BASED AUTOMATED TRADING

Trading bots and automated trading software have become extremely popular. HFT, neural networks, and arbitrary trading are fundamental technologies in this field. One of the challenges in trading bot development getting data as quickly as possible, analyzing it and making a decision. Architecture will allow built-in modules to be written into the platform, which will be executed directly on servers in restricted environments. With low gas price for executed contract automated trading platform will give ability to analyze and make better decisions in extremely volatile crypto market.

## P2P ATOMIC SWAPS

Atomic swaps will enable two or more parties to swap cryptocurrencies peer-to-peer without extending trust to a third-party arbiter. Through the program's gateway, the need for trusted third parties and the cost of mediation is minimized. Users and their counterparties can use atomic swaps to avoid paying unnecessary fees and to minimize counterparty, settlement, and custodial risks.



## MOBILE PLATFORMS

CENTEX will have coverage on all major devices and platforms. This includes browser based clients (Chrome, Safari, Edge, Opera), mobile web clients, Android and iOS devices.

## PAYMENT GATEWAY

CENTEX will develop gateway that functions as a cryptocurrency payment service provider to extend cryptocurrency payment acceptance. This gateway will enable payment services to e-commerce merchants all over the world that accept payments in cryptocurrencies for their goods and services.

As the CENTEX Exchange gets the license for accepting and sending payments with fiat, it will allow users to make daily purchases through the CENTEX payment gateway. CENTEX plastic card is coupled with user's exchange account. Purchases will be paid in any desired cryptocurrency with instant conversion to USD/EUR on exchange with minimal commission.

## PROOF OF STAKE

With CENTEX Proof of Stake to achieve this consensus, users lock their funds in a wallet, staking an amount of CNTX in order to have a chance to validate a block of transactions and to get rewarded. Staking wallets with higher amounts of CNTX gains higher chances for winning blocks and receiving rewards. One may assume that this leads to the individual with the most CNTX gaining centralized control over the network; however, an individual must gain 70% of CNTX supply in order to achieve a 50% chance of double-spending or invalidating one block. Achieving 70% of CNTX supply is not only inconceivable, but is also made futile by the market's reaction to such accumulation, as the price of CNTX would only increase, providing even more difficulty.

## DEPOSITNODES

In addition to both conventional PoS, the CENTEX network will use of Depositnode (similar to Masternodes) DAO governance. CENTEX depositnode comprises an additional exclusive set of nodes for handling particular tasks.

The major advantage of utilizing a network of depositnodes is incomparable speed. With a technology unique to CENTEX, transactions are achievable, with speeds as short as a single second. When a node makes a transaction, that transaction is sent straight to the depositnode network, where depositnode is chosen as the delegate. This delegate then locks the transaction and broadcasts the locked transaction across the network, invalidating any block discrepancies. With this process, depositnode transactions reach efficiency comparative to major credit card companies.

Also CENTEX depositnode provides passive income with few additional requirements for running a CNTX node. The first requirement is that wallets must have a minimum of 20,000 CNTX, locked.

When the block is found by a CNTX staker, depending on the term of the deposit it is distributed as follows:

**Wallet staker - 10 %**

**1 Month Depositnode - 30%**

**3 Month Depositnode - 30%**

**6 Month Depositnode - 30%**

Picture shows approximate node distribution and ROI after IEO

```
#ROI
mncost = 20000

mncount1 = 250
mncount2 = 95
mncount3 = 35

tier1 = 0.30
tier2 = 0.30
tier3 = 0.30

ROI1 = blockReward * blocksPerDay * 365 * tier1 / mncount1
ROI2 = blockReward * blocksPerDay * 365 * tier2 / mncount2
ROI3 = blockReward * blocksPerDay * 365 * tier3 / mncount3

print(str(ROI1 / mncost * 100) + "%")
print(str(ROI2 / mncost * 100) + "%")
print(str(ROI3 / mncost * 100) + "%")

63.072% - tier1 (1 Month Deposit ROI)
165.978947368% - tier2 (3 Month Deposit ROI)
450.514285714% - tier3 (6 Month Deposit ROI)
```

## LENDING AND BORROWING

CENTEX platform will provide opportunities to make additional income by temporarily lending their cryptocurrency assets to other members of the platform and by borrowing, using cryptocurrency assets as collateral to receive loans.

## REFERAL PROGRAM

Opportunity to invite friends to the platform using a unique referral code. Such users will be rewarded with commissions collected from their referrals.

## COLD WALET STORAGE

CENTEX team together with the partner company develops a card type cold storage wallets for personal use. It will be possible to use cold a wallet to store all your private keys while using CENTEX DEX platform.



# ADVANTAGES

## **Simple and user-friendly interface**

Convenient and intuitive trading platform, plus large number of professional analytical tools.

## **Platform Reliability**

We have ensured a high level of security of data storage and transmission, using cryptographic solutions based on blocking technology.

## **Quality Service**

Fast verification and processing of customer requests, as well as 24/7 user support.

## **CENTEX Community Membership**

Becoming the a CNTX coin holder means you become a member of the CENTEX community, which gives you the right to participate in decision-making on platform development

## **Revenue from DN (Depositnode) and Staking**

You can earn revenue by staking CNTX coins in your wallet or by owning one of the CENTEX Depositnodes.

## **Listing of coins and IEO on the CENTEX exchange**

The CENTEX team develops the state-of-the-art IEO platform, which increases the trading volume and contributes to the growth of income of the holder of CNTX coin

## ROAD MAP

### Q1 2019

Team Formation; Research and Development  
Whitepaper Preparation  
CENTEX Blockchain Development  
CENTEX All-in-one Wallet Development.  
Marketing Plan

### Q2 2019

CENTEX IEO on the Largest IEO Platform  
Launching Our Own unique CENTEX Blockchain (CNTX coin)  
Website Development  
Legal Entity Registration  
Building MVP

### Q3 2019

Launch of CENTEX Exchange Platform  
Launch of CENTEX IEO Services  
CENTEX DEX Platform Prototyping  
Mobile Platform Development  
Listing on the Largest Exchange with Daily Volume More Than 1 Billion  
Listing on Smaller Exchanges

### Q4 2019

Mobile Platforms Launch( iOS, Android)  
Listing on World's Top Cryptocurrency Exchanges  
CENTEX Virtual Machine (CVM)  
Massive Marketing Campaign

## ROAD MAP

2020

## DEX Platform launch

## International expansion

Integration with third-party fiat gateway, buying/selling cryptocurrencies directly from wallet app

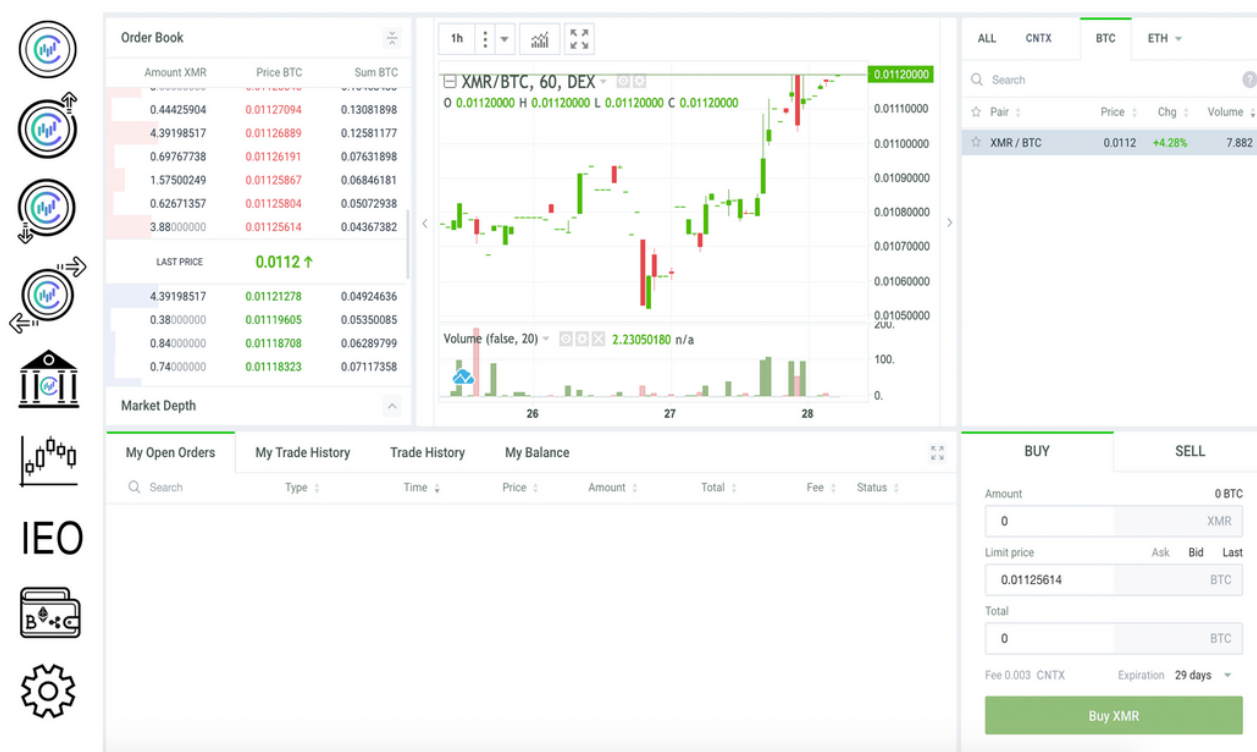
## Improvements in DEX speed and memory requirements

## Smart contract-based automated trading

## P2P Atomic Swaps

Lending and Borrowing Platform provides an estimated timeline of when the team will achieve development goals

## TRADING PLATFORM INTERFACE PROTOTYPE



## REVENUE MODEL OF CENTEX

Customers will use CNTX coin to pay for any fees on our platform, including but not limited to trading fees, IEO listing fees, token listing fees, withdrawal fees, access advanced analytics, signals, trading bots, strategies, community platform, copy trading and much more. CNTX coins are vital to utilizing the full capabilities of the CENTEX platform. Users will be able to unlock exclusive premium features on the platform.

## COIN SPECIFICATION

- Ticker: CNTX
- Algorithm: Keccak256
- Consensus: Hybrid POS+DP
- Block time: 60 seconds
- Rpc-port: 37322
- Port: 37323
- Masternode collateral: 20001 (Tier1), 20003 (Tier2), 20006 (Tier3)
- Block reward: 20 CNTX (decreasing by 11% each year)
- Total supply: 100 000 000 CNTX

## CENTEX IEO

To build this great project we CENTEX will need customer trust, which will be our most valuable asset. Thus, we are not selling tokens that are issued on another blockchain, we develop our own unique blockchain that will be integrated in CENTEX decentralized ecosystem. Total 10,000,000 coins will be issued at the start and 5,000,000 will distributed during IEO.

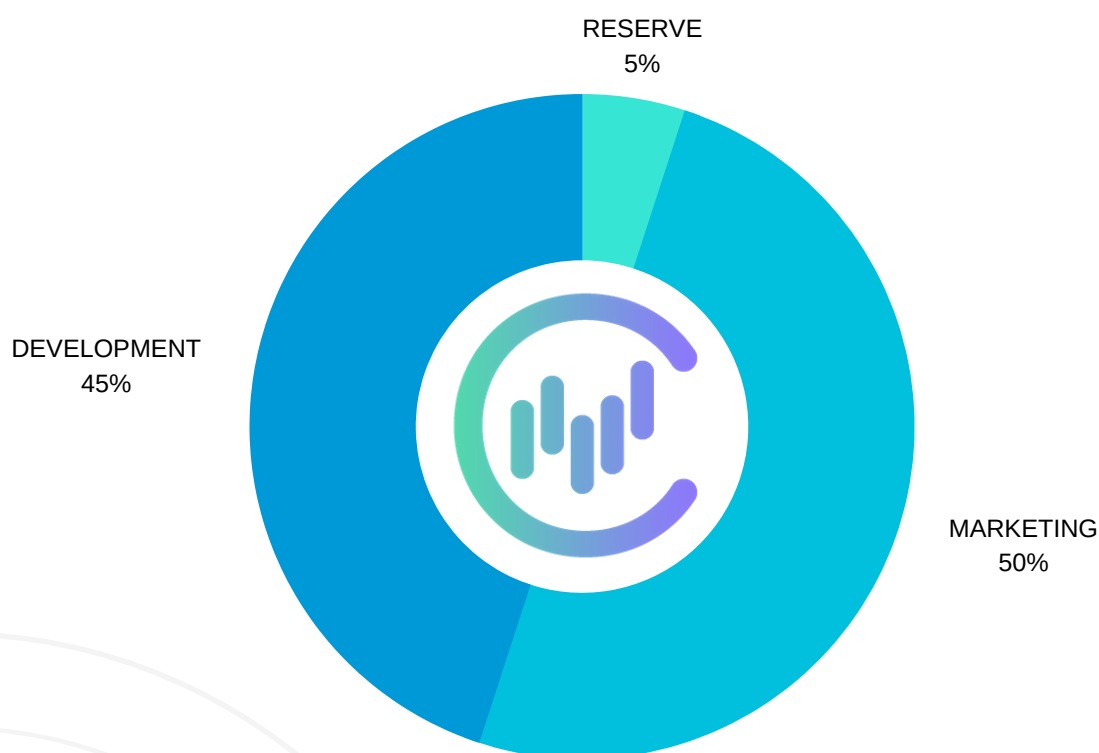
IEO on a third party exchange platform - 5,000,000 CNTX  
CENTEX Company Fund - 5,000,000 CNTX

## FUNDS USAGE

45% of the funds will be used to build the CENTEX platform and perform upgrades to the system, which includes team recruiting, training, and the development budget.

50% will be used for CENTEX pr and marketing, including continuous promotion and education of CENTEX. Budget for various advertisement activities, to help CENTEX become popular among investors, and to attract active users to the platform.

5% will be kept in reserve for any situation that might occur.





## DISCLAIMER

To the maximum extent and to the best of CENTEX ability, CENTEX, any officers and employees (henceforth known as "CENTEX") shall not be liable for any losses of any kind, contract or otherwise (including but not limited to loss of revenue, income or profits, and loss of use or data), arising out of or in connection with any acceptance of or reliance on this whitepaper or any part thereof by you.

CENTEX will do its best to launch its operations and to develop the CENTEX platform and the CENTEX coin ("CNTX"). CENTEX assumes no liability or responsibility for any loss or damage that would result from or relate to the incapacity to use the CNTX.

This whitepaper is written to provide information on a platform being planned by CENTEX. All materials are for informational purposes only and should not be used as a basis for any investment decision. This whitepaper does not constitute or relate in any way, nor should it be considered as an offering of securities in any jurisdiction. Any information contained in this whitepaper can change without any notice at the sole discretion of CENTEX. From time to time, updates may be made to this whitepaper and posted on the proper channels. It is the responsibility of the user to ensure they are in possession of the latest version of the whitepaper.

The cryptocurrency space faces large regulatory risk that may have a direct effect on CENTEX and the CENTEX coin ("CNTX"). Regulatory authorities around the world are carefully scrutinizing businesses and operations associated to cryptocurrencies and related services. As a possible result of regulatory measures, investigations or actions by authorities, CENTEX may be limited or prevented from developing its operations in the future. In such cases, any person utilizing CENTEX services acknowledges and understands that neither CENTEX nor any of its affiliates shall be held liable for any direct or indirect loss or damages caused by such changes.

CENTEX shall not be liable for any loss during the utilization of the CENTEX platform and CNTX by any reason. This whitepaper and any other materials or explanations made by CENTEX shall not and cannot be considered as financial advice for an investment. CENTEX shall not be considered as an advisor in any legal, tax or financial matters. Acquiring CNTX shall not grant any right or influence over CENTEX organization.

# CERTIFICATE OF INCORPORATION



## CERTIFICATE OF INCORPORATION OF A PRIVATE LIMITED COMPANY

Company Number **11967396**

The Registrar of Companies for England and Wales, hereby certifies that

**CENTEX LTD**

is this day incorporated under the Companies Act 2006 as a private company, that the company is limited by shares, and the situation of its registered office is in England and Wales.

Given at Companies House, Cardiff, on **29th April 2019**.

The above information was communicated by electronic means and authenticated by the  
Registrar of Companies under section 1115 of the Companies Act 2006



Companies House



THE OFFICIAL SEAL OF THE  
REGISTRAR OF COMPANIES



*Let's not describe blockchain just as a revolution. It will change the way our financial world operates.*

**CEO, CENTEX LTD - Rovshan Suleymanov**

## CONTACTS

<https://centex.io>

[mail@centex.io](mailto:mail@centex.io)

<https://t.me/centexio>

<https://twitter.com/centexio>

<https://discord.gg/CETCHuU>

27, Old Gloucester Street, LONDON,  
WC1N 3AX, UNITED KINGDOM