



ripaex



*crypto  
asset  
marketplace*

WHITEPAPER

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# 1. Abstract

**Ripa Exchange is a hybrid-decentralized exchange with a strong focus on lowering the entry level of opening new exchanges and giving crypto traders safe and secure trading partners to operate on a daily basis.**

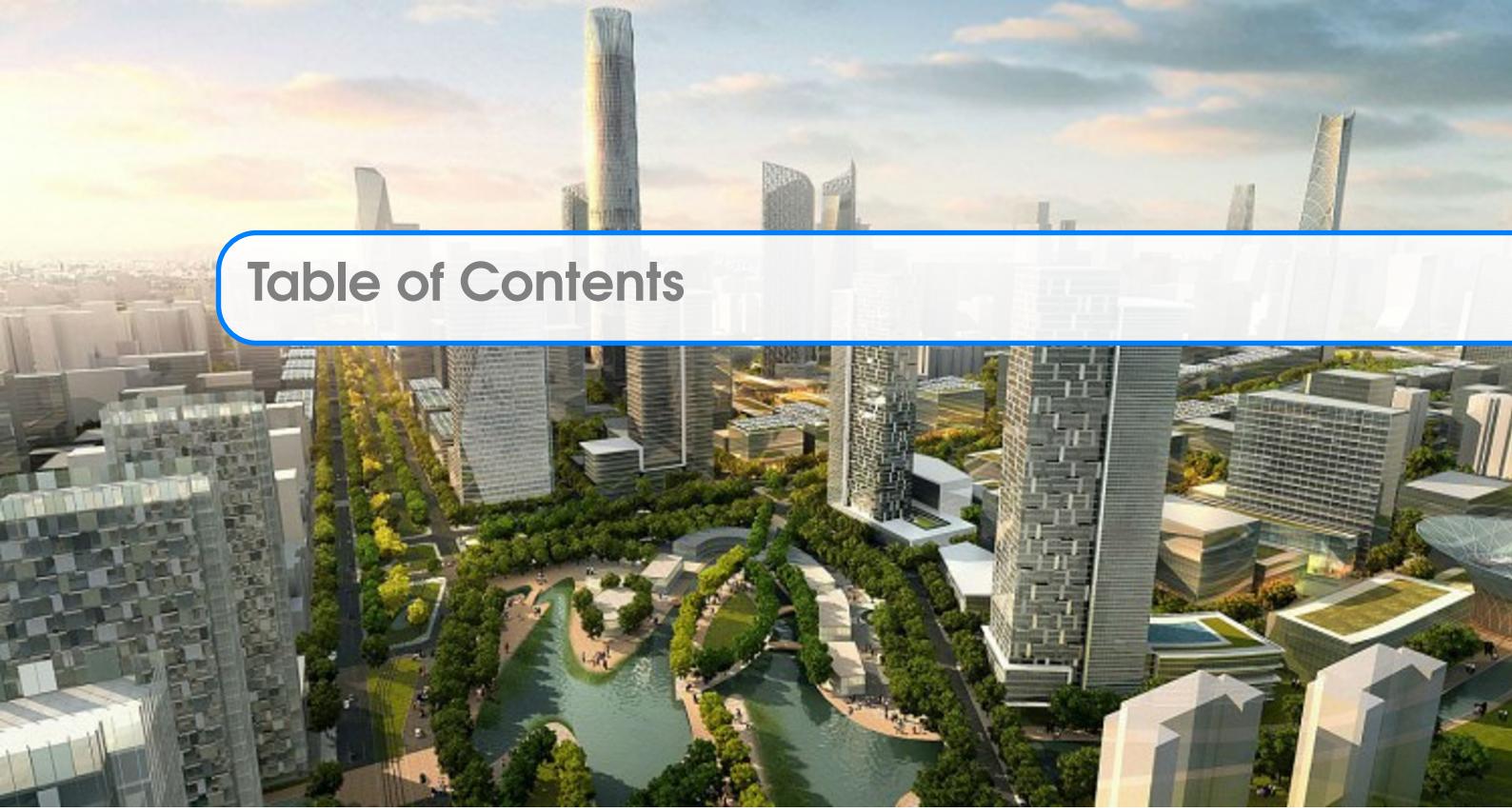
The team of Ripa Exchange believes that, despite the recent developments in the world of cryptocurrencies, it is still expensive to open, manage and build trust on a newly created exchange not only for the resources need to run a reliable exchange platform but also for the build of the platform itself and to find the liquidity necessary to run a profitable business in the first 3-5 year gap.

Action is needed and action is needed now. Users are frustrated with unreliable exchanges that run away with their funds, got hacked or does not sustain the load of a growing industry like this is. Despite the effort of exchanges managers to offer efficient, reliable, and easy to use platforms to trade entry prices for building such platforms is in the rage of five-six hundred thousand dollars and that does not include personnel cost to give platinum customer support, platform infrastructure and daily expenses for the business. All of that for then having an decent exchange platform for which you will need to pay an external software company to make changes as you request.

It is the aim of this project to give you an Open Source, efficient, reliable exchange platform and to give the needed liquidity<sup>1</sup> to your newly created exchange from day **one** so you can focus on finding your customers, give platinum support and comply with all the eterogeneous laws in the industry. As we want that the customer experience will be the best (the sleekest) as possible while making them safer to trade.

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<sup>1</sup>Thank you to the RLSP (Ripa Liquidity Service Provider) technology



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## 2. Introduction

- The industry of virtual currencies has (a high entry level from a technical point of view for the average user and) an high entry level from an economical point of view for the average entrepreneur for buying a reliable cryptocurrency exchange source code, to hire professional DevOps personnel, to hire customer support operatives, to comply with national and international AML/KYC regulations to have liquidity from day one of the exchanges operations. We want to lower this entry level because **running an exchange is HARD** and we want you to focus on things that matters not of caveauts that the industry require because you want to start to make business in this industry and you need the source code to do it.

To strengthen that there is the point that starting an exchange require an high level of investments form your venture capital and also with that the profit of your exchanges operations are not guaranteed in the first 5 years timespan.

For building a professional exchange services we think that the source code of your exchange and the liquidity to offer to your clients from day one should be given to you free of charge: no more paying \$150,000.00 to a company just to have a platform that works and for which you need to pay another \$100,000.00 - 150,000.00 just to brand it and customize as for your needs so you can tide your business to a company that may go bankrupt in the future and found you in trouble as you never had the source code of the product your business rely on.

We believe that **all of this should be free** and we should offer you the best technology in the market so you can focus on your business while we focus on building the technology to run your business in an efficient, secure, responsive and productive way. That is why Ripa Exchange is focusing on building a network of exchanges focusing on an exchange architecture that is *efficient, secure, UI responsive, compliant and customizable* so each exchange in the network can rely on solid foundations while customising its single exchange instance for the needs the business entity of that particular exchange installation needs.

For reaching that goal we choosen to build our Ripa Liquidity Service Provider technology on top of ARK - a blockchain for consumer adoption - which primary focus is increasing consumer adoption for blockchain technologies focusing on two critical areas: A Fast Secure Core Technology and Practical Services for Real People. ARK ecosystem is still at its early stage of development: by the end of 2018 ARK 2.0 will be released with the adding of smart contracts which will permits this blockchain tecnology to compete with Ethereum from a thecnological point of view.

The Ripa Founder Team (RFT), as presented on ripaex.io, acts in the name of the Ripa Crew. The RFT is responsible for the proper use of funds collected under the Token Exchange Campaign (RIPA - TEC) presented below in this document.

The RFT undertakes that the result of this TEC will be used exclusively for the financing of the *Ripa Exchange* project as explained in this whitepaper - which will be made available on the collection platform: tec.ripaex.io - and which should result in the creation of a legal entity whose name will be *Ripa Exchange*. The creation of this company is scheduled for the first quarter of 2019.

To this end, RFT intervenes on behalf of *Ripa Exchange*, a company in the process of being incorporated.

## 2.1 Key Terminology

**Ripa Exchange** : a FIAT <-> CRYPTO exchange (a cryptocurrency exchange) based on the source code of Peatio [1]

**Ripa Token (XPX)** : Lorem ipsum dolor sit amet, consectetur adipiscing elit. Ut purus elit, vestibulum ut, placerat ac, adipiscing vitae, felis. Curabitur dictum gravida mauris. Nam arcu libero, nonummy eget, consectetur id, vulputate a, magna. Donec vehicula augue eu neque. Pellentesque habitant morbi tristique senectus et netus et malesuada fames ac turpis egestas. Mauris ut leo. Cras viverra metus rhoncus sem. Nulla et lectus vestibulum urna fringilla ultrices. Phasellus eu tellus sit amet tortor gravida placerat. Integer sapien est, iaculis in, pretium quis, viverra ac, nunc. Praesent eget sem vel leo ultrices bibendum. Aenean faucibus. Morbi dolor nulla, malesuada eu, pulvinar at, mollis ac, nulla. Curabitur auctor semper nulla. Donec varius orci eget risus. Duis nibh mi, congue eu, accumsan eleifend, sagittis quis, diam. Duis eget orci sit amet orci dignissim rutrum.

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**“,” or “.”** : The Anglo-Saxon use of decimal points and commas to represent numbers has been chosen for the purposes of this document (except in the accompanying excel spreadsheets, and the occasional figure or table derived from excel, where continental numeration has been used). That is to say that a “.” represents a decimal point, and a “,” distinguishes between multiples of thousands, millions and billions. [References]: Where sources have not been given, the information has come directly from RipaEx consortium partners.

## 2.2 Roadmap

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There are essentially four phases to the RipaEx project:

**Information gathering and synthesis (WP2)** This phase recognises the existence of multiple sources of information and experience from across Europe concerning the supply chain of biodiesel UCOME. It aims to make the first comprehensive analysis of this state of the art to form the basis of the later project phases.

**The development of tools and resources (WP3)** The second phase takes the results of the first and develops from them a set of tools and resources which provide concise and comprehensible guidance to market actors in any Member State. With this guidance new biodiesel production facilities can be initiated and vehicle fleets converted to biodiesel.

**The set up of demonstration activities (WP 4-6)** Using the tools and resources developed in WP3, Work packages 4-6 focus on bringing collected knowledge and tools into practice. The three work packages reflect three major focal points (and target groups) within the supply chain for establishing successful biodiesel demonstrations on local scale: production of local biodiesel plants (WP4), distribution facilities for biodiesel (WP5), and demand development for fleets (WP6). The demonstration phase forms the heart of the OilEx action; WP 2 and 3 are focused on providing deliverables (e.g. tools) that enable successful and efficient demonstration activities.

**Dissemination (WP 7/8) and Project Coordination (WP1)** During the full duration of the project, dissemination activities (WP 7/8) are carried out in which results from the individual work packages are disseminated to relevant target groups including project partners, OilEx supporters, EC delegates as well as relevant target groups. This phase covers a wide range of dissemination techniques, from printed and electronic handbooks to workshops and training sessions, ongoing networks, all having the ultimate goal of increasing the uptake of biodiesel among public and private transport fleets across the EU. An overarching work package is concerned with the management of the project from start to finish, ensuring proper coordination, quality assurance and budgetary control (WP1).

## 2.3 Summary

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### 3. The Ripa Exchange



#### 3.1 Theorems

This is an example of theorems.

##### 3.1.1 Several equations

This is a theorem consisting of several equations.

**Theorem 3.1.1 — Name of the theorem.** In  $E = \mathbb{R}^n$  all norms are equivalent. It has the properties:

$$|||\mathbf{x}| - |\mathbf{y}||| \leq ||\mathbf{x} - \mathbf{y}|| \quad (3.1)$$

$$||\sum_{i=1}^n \mathbf{x}_i|| \leq \sum_{i=1}^n ||\mathbf{x}_i|| \quad \text{where } n \text{ is a finite integer} \quad (3.2)$$

##### 3.1.2 Single Line

This is a theorem consisting of just one line.

**Theorem 3.1.2** A set  $\mathcal{D}(G)$  is dense in  $L^2(G)$ ,  $|\cdot|_0$ .

#### 3.2 Definitions

This is an example of a definition. A definition could be mathematical or it could define a concept.

**Definition 3.2.1 — Definition name.** Given a vector space  $E$ , a norm on  $E$  is an application, denoted  $||\cdot||$ ,  $E$  in  $\mathbb{R}^+ = [0, +\infty[$  such that:

$$||\mathbf{x}|| = 0 \Rightarrow \mathbf{x} = \mathbf{0} \quad (3.3)$$

$$||\lambda \mathbf{x}|| = |\lambda| \cdot ||\mathbf{x}|| \quad (3.4)$$

$$||\mathbf{x} + \mathbf{y}|| \leq ||\mathbf{x}|| + ||\mathbf{y}|| \quad (3.5)$$

### 3.3 Notations

**Notation 3.1.** Given an open subset  $G$  of  $\mathbb{R}^n$ , the set of functions  $\varphi$  are:

1. Bounded support  $G$ ;
2. Infinitely differentiable;

a vector space is denoted by  $\mathcal{D}(G)$ .

### 3.4 Remarks

This is an example of a remark.

 The concepts presented here are now in conventional employment in mathematics. Vector spaces are taken over the field  $\mathbb{K} = \mathbb{R}$ , however, established properties are easily extended to  $\mathbb{K} = \mathbb{C}$ .

### 3.5 Corollaries

This is an example of a corollary.

**Corollary 3.5.1 — Corollary name.** The concepts presented here are now in conventional employment in mathematics. Vector spaces are taken over the field  $\mathbb{K} = \mathbb{R}$ , however, established properties are easily extended to  $\mathbb{K} = \mathbb{C}$ .

### 3.6 Propositions

This is an example of propositions.

#### 3.6.1 Several equations

**Proposition 3.6.1 — Proposition name.** It has the properties:

$$|||\mathbf{x}|| - ||\mathbf{y}||| \leq ||\mathbf{x} - \mathbf{y}|| \quad (3.6)$$

$$|| \sum_{i=1}^n \mathbf{x}_i || \leq \sum_{i=1}^n ||\mathbf{x}_i|| \quad \text{where } n \text{ is a finite integer} \quad (3.7)$$

#### 3.6.2 Single Line

**Proposition 3.6.2** Let  $f, g \in L^2(G)$ ; if  $\forall \varphi \in \mathcal{D}(G)$ ,  $(f, \varphi)_0 = (g, \varphi)_0$  then  $f = g$ .

### 3.7 Examples

This is an example of examples.

#### 3.7.1 Equation and Text

■ **Example 3.1** Let  $G = \{x \in \mathbb{R}^2 : |x| < 3\}$  and denoted by:  $x^0 = (1, 1)$ ; consider the function:

$$f(x) = \begin{cases} e^{|x|} & \text{si } |x - x^0| \leq 1/2 \\ 0 & \text{si } |x - x^0| > 1/2 \end{cases} \quad (3.8)$$

The function  $f$  has bounded support, we can take  $A = \{x \in \mathbb{R}^2 : |x - x^0| \leq 1/2 + \varepsilon\}$  for all  $\varepsilon \in ]0; 5/2 - \sqrt{2}[$ . ■

### 3.7.2 Paragraph of Text

■ **Example 3.2 — Example name.** Nam dui ligula, fringilla a, euismod sodales, sollicitudin vel, wisi. Morbi auctor lorem non justo. Nam lacus libero, pretium at, lobortis vitae, ultricies et, tellus. Donec aliquet, tortor sed accumsan bibendum, erat ligula aliquet magna, vitae ornare odio metus a mi. Morbi ac orci et nisl hendrerit mollis. Suspendisse ut massa. Cras nec ante. Pellentesque a nulla. Cum sociis natoque penatibus et magnis dis parturient montes, nascetur ridiculus mus. Aliquam tincidunt urna. Nulla ullamcorper vestibulum turpis. Pellentesque cursus luctus mauris.

■

## 3.8 Exercises

This is an example of an exercise.

**Exercise 3.1** This is a good place to ask a question to test learning progress or further cement ideas into students' minds.

■

## 3.9 Problems

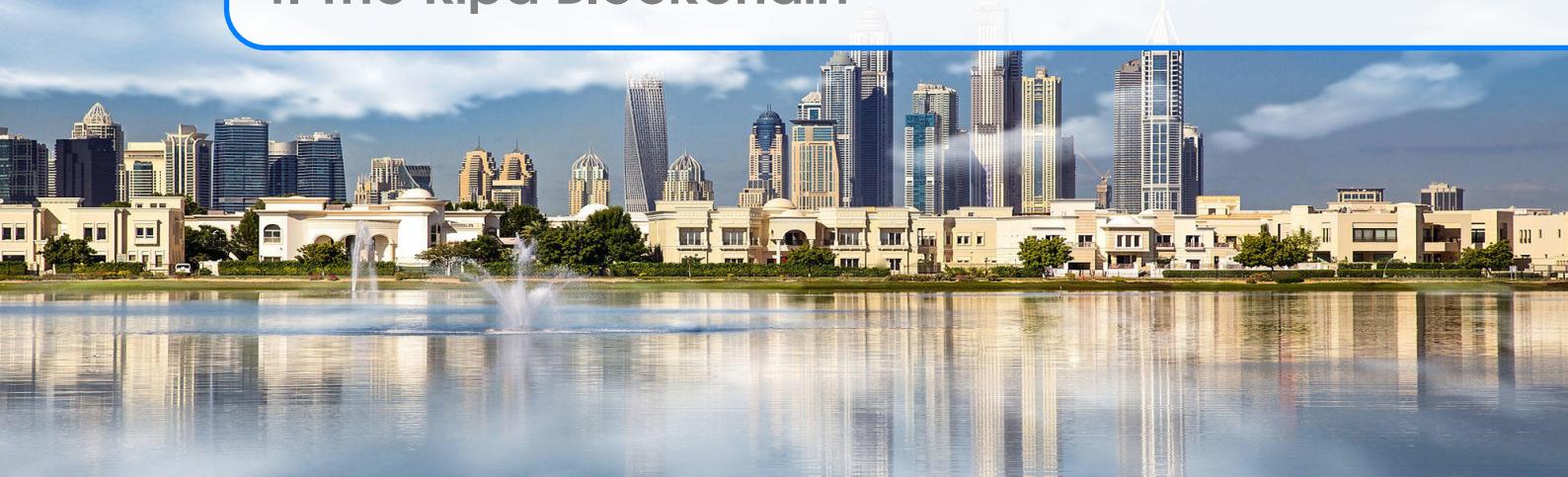
**Problem 3.1** What is the average airspeed velocity of an unladen swallow?

## 3.10 Vocabulary

Define a word to improve a students' vocabulary.

**Vocabulary 3.1 — Word.** Definition of word.

## 4. The Ripa Blockchain



### 4.1 Table

Treatments	Response 1	Response 2
Treatment 1	0.0003262	0.562
Treatment 2	0.0015681	0.910
Treatment 3	0.0009271	0.296

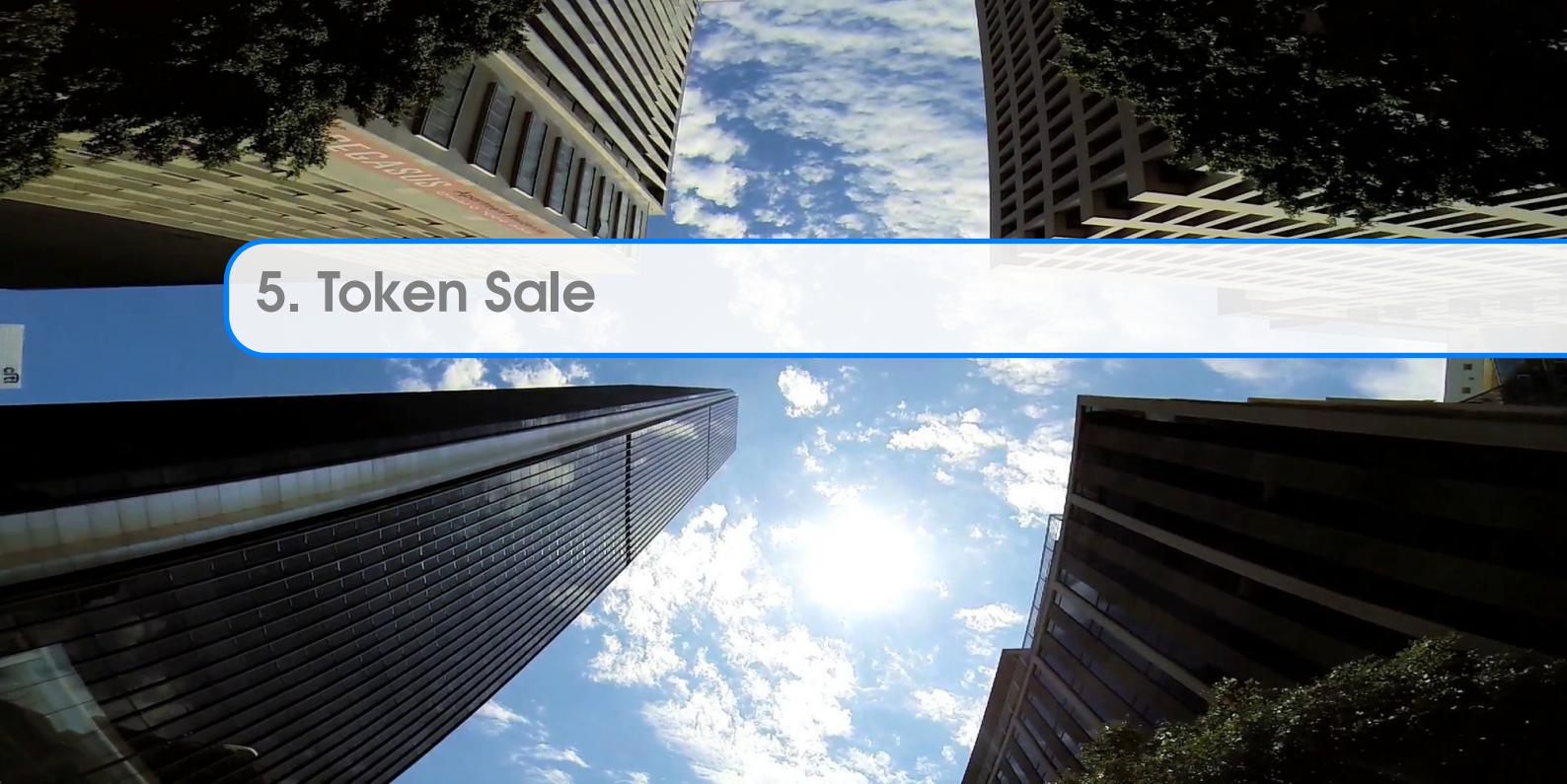
Table 4.1: Table caption

### 4.2 Figure



Figure 4.1: Figure caption

## 5. Token Sale



### 5.1 Table

Treatments	Response 1	Response 2
Treatment 1	0.0003262	0.562
Treatment 2	0.0015681	0.910
Treatment 3	0.0009271	0.296

Table 5.1: Table caption

### 5.2 Figure

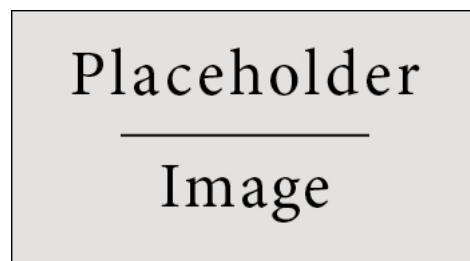
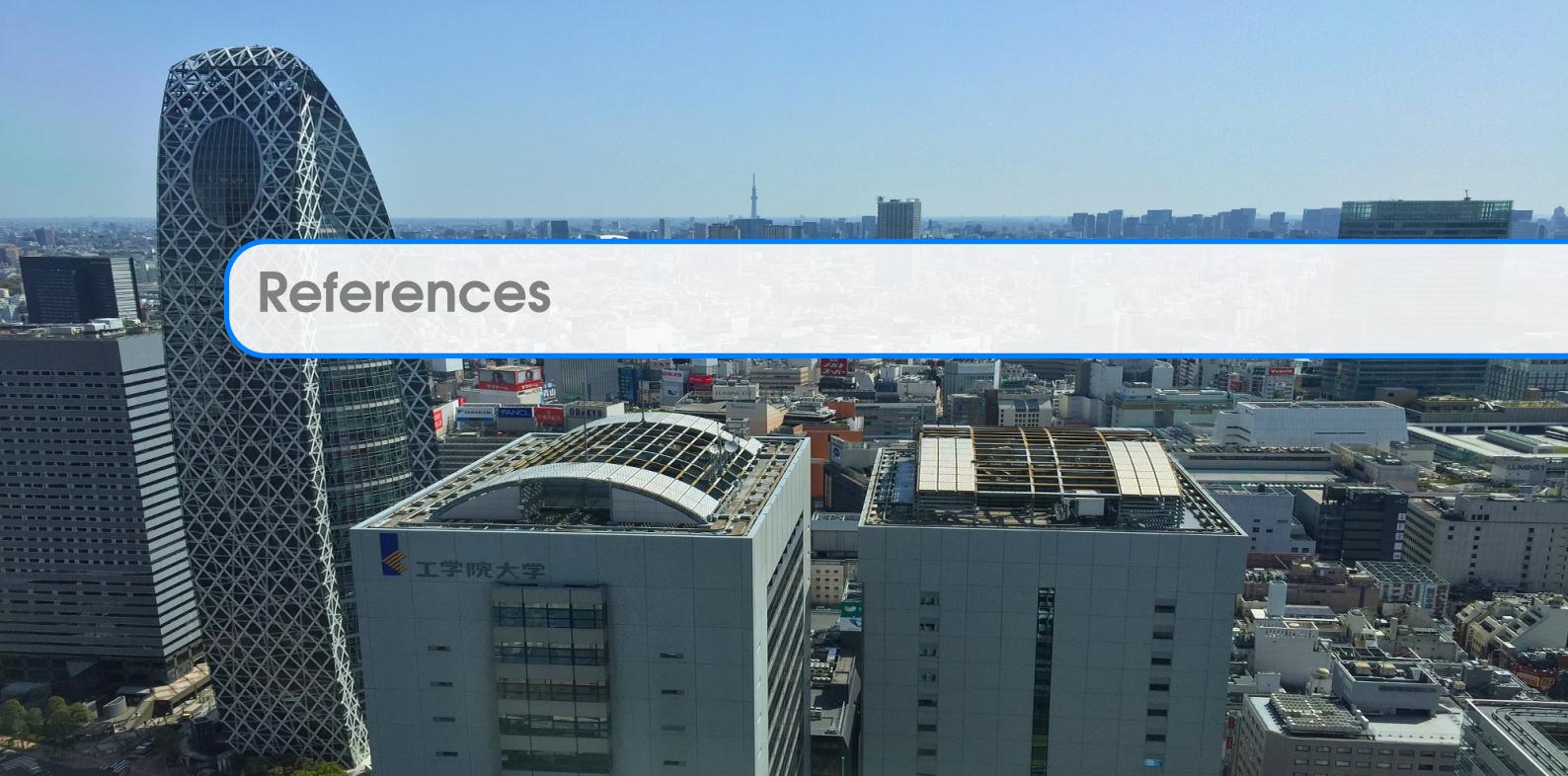


Figure 5.1: Figure caption



## References

- [1] Peatio Team. *Peatio, an Open-Source Assets Exchange*. URL: <https://www.peatio.com>. (accessed: 01.09.2016) (cited on page 6).

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