# EXCOINCIAL

# Whitepaper

**EX**COIN**CIAL** - Ultra Secure & Advanced Multi-Crypto Exchange

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# 1. EXECUTIVE SUMMARY

Cryptocurrencies have emerged as one of the most prominent and popular applications of the revolutionary blockchain technology that has radically transformed the way we exchange money today. A number of factors attributed to blockchain applications including fast transaction processing, decentralized ledgers providing greater transparency and security, anonymity, and quick and cost-effective peer to peer fund transfer have precipitated an unprecedented increase in popularity of cryptocurrencies and blockchain projects in recent years. With over 1500 cryptocurrencies in circulation and a total market capitalization of over 300 billion USD, the mammoth size of the market is in itself a testimony to the fact that Blockchain is the technology of the future.

However, with new cryptocurrencies hitting the market every day, more and more individual and institutional investors are getting involved with cryptocurrencies, and that has rendered inadequate the quality infrastructure required to meet growing demands. To facilitate and support this multiplying demand for 'cryptocurrency trade and exchange' an advanced platform dedicated to cryptocurrency trading and exchange is a necessity. Realizing the needs and identifying the problems and prospects, we have developed EXCOINCIAL, an advanced and ultra-secure multi-crypto exchange as a meticulously engineered, researched, unique, and balanced response to the issues facing the crypto users and traders. EXCOINCIAL is open to all platform with easy KYC procedures and offers several advanced exchange features including margin trading and lending, advanced custom transaction processing speed, multi-crypto trading and more. This Whitepaper chronicles the journey

of EXCOINCIAL, it details the exclusive features of the platform and explains the key functions.

## 2. INTRODUCTION

Since the inception of Bitcoins, the first cryptocurrency, we have come a long way through. Blockchain technology has opened doors to a host of opportunities by allowing us to solve or simplify a range of complex business problems. It is contributing to shaping the future of the entire Fintech industry. To the core of the ideas inspiring the creation of Bitcoins including the ones classified as the first generation of cryptocurrencies was to develop a peer to peer fund transfer mechanism that would be decentralized, transparent, secure, fast and cost-effective. The second generation of cryptocurrencies like Ethereum further revolutionized the world of alternate currencies. Innovative "Smart Contract" feature first introduced on Ethereum's Blockchain and subsequently by others like NEO and Stellar radically contributed to the development of more and more new cryptocurrencies as it allowed all new and existing businesses develop a token of their own without having to build an entire blockchain network from scratch. What followed, was an accelerated and exponential growth in the number of cryptocurrencies. This unprecedented development can be attributed to both the evolution of the second generation of cryptocurrencies and to tokenization which makes certain complex business processes easier, quicker, transparent and more secure.

The other very crucial development has been the steady evolution of dedicated cryptocurrency exchanges. Typically a cryptocurrency exchange facilitates cryptocurrency owners to exchange, trade and also to some extent store their acquired crypto assets. These exchanges are essential to the circulation and trade of any cryptocurrency.  According to Coin Market Cap, the world's leading

cryptocurrency data aggregator, currently, over 1500 cryptocurrencies are exchanging ownership on popular cryptocurrency exchanges every day.
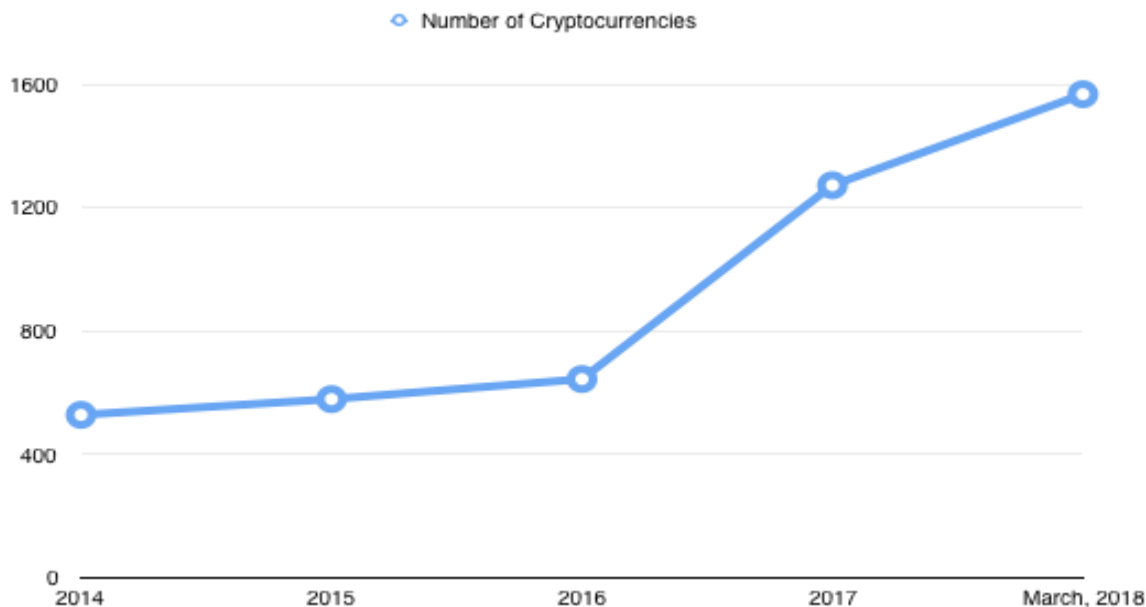


The market is rapidly expanding; with a current total Market Capitalization of over 300 Billion US dollars "Crypto Trading" has emerged as one of the fastest growing industries which continue to attract both existing businesses and startups and individual and institutional investors. The fact that there are over 40 cryptocurrencies which have a market capitalization of over 1 billion dollars each is a clear indicator of the immense potentials of this endearing symbiosis of innovation and technology.

But, with more and more and more cryptocurrencies being developed and pumped into circulation, supporting this multi-billion dollar market calls for ample and adequate infrastructure ensuring seamless trading and exchange. It is estimated that this year alone around 800 new cryptocurrencies have already been created and brought into circulation. Also, if we take a look at growth trends in terms of a total number of transactions in all cryptocurrencies carried

out on a given day we will see that this number has been steadily increasing at a very impressive rate. The cumulative total of all transactions on a given day is at an average of around 300 million per day in 2018, and this is an estimated 42% rise from the cumulative total of daily transactions in 2017. Also, an average of 24-hour daily trade volume of over 1600 cryptocurrencies is approximately 12,500,000,000.

### ■ Total Number Of Blockchain Transactions
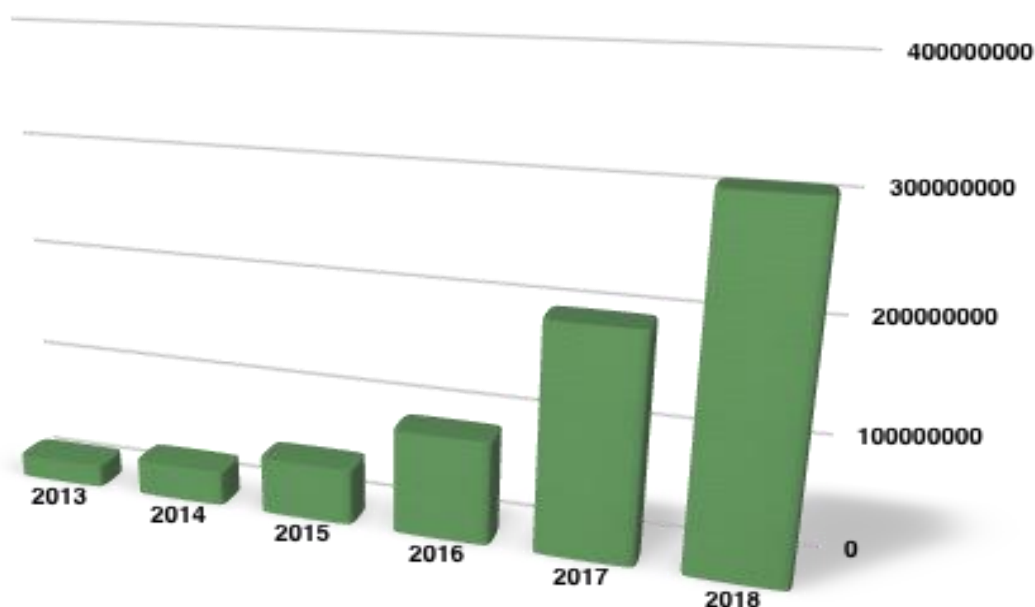


These figures coupled with the growing number of cryptocurrencies impacts and amplify the demand and need for Cryptocurrency exchanges. Moreover, the existing infrastructure is lacking in features and also in numbers. There are few trusted exchanges and due to regulatory implications, some top exchanges also have geographical constraints. This not only adds to the limitation of choice/accessibility issues that average cryptocurrency users and traders face but it also creates a conducive environment for a  monopolistic market with only

a few exchanges categorically catering to a particular community of cryptocurrency users segregated by geographical location or regulatory policies. Moreover, the vulnerabilities of crypto exchanges have surfaced time and again and that can also be attributed to the inability of exchanges to support unprecedented and high trade volumes leading to security breaches and also inadvertent mushrooming of inherently fraudulent crypto exchanges who exploit traders as there is a lack of trusted and tested "Exchange" infrastructure.

Profoundly inspired by the Blockchain technology and as active cryptocurrency users, we delved deeper into research and only after a dedicated and consistent approach and observation we have been able to carefully encapsulate all our ideas, expertise, and experience to create EXCOINCIAL Exchange. EXCOINCIAL is a unique and advanced Multi-Crypto exchange offering a range of promising features to make crypto trading and exchange seamless and secure for all cryptocurrency users and traders. Technically EXOINCIAL is a solid optimization of innovative technologies with enhanced features and functionality including margin trading and lending, advanced custom transaction processing speed, multi-crypto trading and more. EXCOINCIAL also categorically addresses all the pertinent issues facing the crypto users and traders by introducing advanced security features, easy KYC procedure, supporting a range of payment options and having its own API for a great user experience.

# 3. EXCOINCIAL- An Advanced Platform For Fast and Cost-effective Crypto Trading

**EXCOINCIAL** is developed as a powerful platform which is advanced in terms of technical infrastructure, functionality, and user-friendliness. It is a one- stop-solution to all major issues surrounding trade and exchange of cryptocurrencies. In this section, we explain how cryptocurrency trade and exchange is facilitated by typical and traditional "Cryptocurrency Exchanges", identify and discuss the problems that crypto users and traders face and in conclusion we pontificate on how EXCOINCIAL is going to eliminate such issues with its advanced features that provides users with better options and opportunities.

## 3.1 How Crypto Trading Works?

To understand how Cryptocurrency Exchange and trading works let's start with the very basic of procedures and understand how cryptocurrencies are accumulated or distributed to their users. Primarily, there are two ways to get cryptocurrencies:

a) **By purchasing a cryptocurrency from a cryptocurrency exchange** - Users can get cryptocurrencies directly from an exchange. But here it is important to note that not all cryptocurrencies are available on all exchanges. In order to purchase a particular cryptocurrency, the currency should be listed with the exchange you want to purchase the currency from. Also, it is important to know that different exchanges accept different modes of payments and most exchanges accept Bitcoins or Ethereum as the only payment option. The exchanges also have geographical constraints as they don't accept users from a particular

geographical location because of the differential government policies towards cryptocurrencies across countries.

b) **By participating in an ICO** - ICO is a fundraising mechanism adopted by "Blockchain Projects" where they allow investors to purchase their newly developed cryptocurrency. The new tokens are made available for sale and usually have a fixed price with some bonus and benefits to early investors. Those interested in the new coins can directly purchase them from the "ICO Website" of the project. This is how new projects distribute their newly developed cryptocurrencies. These currencies often have a range of uses on the platform for example, the token holders get to use their tokens to purchase certain products or services depending on the project. The value or the price of a cryptocurrency is volatile and it may rise or fall depending on a number of factors: a) typical demand and supply, b) the value that the project's tokens create for its users, c) the performance of the issuing enterprise/company and more. While most of these tokens are transferable, exchangeable, and can be traded it may not be necessarily so. The cryptocurrencies that are transferable get listed on cryptocurrency exchanges. Thereafter, if an owner wants to sell or purchase the currency he may do so on a cryptocurrency exchange. However, it is important to note that the listing of a new cryptocurrency on an exchange is subject to varied "Listing Requirements" of different cryptocurrency exchanges.

## 3.2 Exchange Functions

For all cryptocurrency owners platforms popularly known as "Cryptocurrency Exchanges" facilitate purchase and sale of cryptocurrencies. The process starts with registering on an exchange. The registration process may be different for different exchanges. Also, there are two types of exchanges, centralized and decentralized. While Decentralized exchanges may offer easy registration

process and relaxed "KYC (Know Your Customer)" policies Centralized exchanges offer better benefits, and are considered to be relatively more secure than their decentralized counterparts. Once registered, users can either make a deposit to purchase the currency of their choice or transfer their Crypto Assets to their exchange wallet. The users can also store their Crypto Assets in their exchange wallet or they can transfer their acquired tokens to a private wallet. In principle the entire process is simple but depending upon the exchange it can be complicated for users. As the popularity of cryptocurrencies is taking quantum leaps so is the number of registered users on different crypto exchanges. On average, a popular cryptocurrency exchange has over 5 million registered users and approximately 200,000 participate daily in trade-related activities on a given exchange. But as cryptocurrency exchanges are developing at an equal pace with cryptocurrencies themselves there are major issues facing the crypto trading community. This creates a fertile environment or rather a necessity for new and advanced Cryptocurrency exchanges like EXCOINCIAL to come up with promising solutions and better facilities for crypto users and traders.

## 3.2 Picking the Problems

Trading of cryptocurrencies is becoming increasingly popular, and so is the need to provide nothing but the best trading infrastructure. While the technology is evolving, many exchanges are still limited to traditional methods with little to no advanced features. The security remains a major concern, and we have also witnessed numerous instances where the security of even the most popular of exchanges has been compromised with millions of dollars lost to scams. Users are also vulnerable to frauds due to the mushrooming of such exchanges that make unrealistic claims to attract users. These exchanges tend to exploit their lack of adequate understanding of the new technology. In our quest to develop

EXCOINCIAL, we thoroughly scanned the processes involved in Crypto-trading identifying issues that affect crypto users and traders. We also researched and incorporated better features that make trading easy and eventually more profitable for our users.

| Security | Slow Transaction Speed |
|---|---|
| Security remains a major concern as most trading platforms lack adequate security features to protect their users from a scam. Also, often the exchange wallets where users store their crypto assets gets compromised. Breach of security has cost crypto users in billions as most of the times the users are also not compensated for cryptocurrencies lost to hackers or to security breaches. | Slower transaction processing speeds is a major downside of most cryptocurrency exchanges. In trading, time is of the essence and often users face issues with a delayed transaction that costs them higher because the price of cryptocurrencies is extremely volatile and can change within seconds. Moreover, the transactions fail more than often, and that can be exasperating particularly when one is getting a better deal. |
| **High Trading Fee** | **Limited Options** |
| All crypto exchanges charge a certain percentage or a fixed amount for trading. While this fee can vary dramatically across exchanges, most | Many exchanges are limited and offer limited trading options. Most of the times users have to shift between exchanges to be able to trade |

| | |
|---|---|
| of the times it is very high and negatively impacts the overall profits of a trader. | currencies of their choice. This not only increases the costs but also makes it more complicated. |

| **Complicated KYC process** | **Lack of Advanced Features** |
|---|---|
| The KYC (Know your customer) process of most exchanges are often very complicated, and users have to wait for days or in some cases even weeks to get themselves verified. This often leads to unnecessary delays and can also become frustrating as many users have to share a range of documents revealing unnecessary details of their identity. This makes the entire process tedious and time-consuming. | The cryptocurrencies are still evolving, and a majority of early exchanges lack advanced features which not only make it easier for traders but also helps them to maximize their profits. The advanced trading features like margin trading and lending, advanced custom transaction processing speed and multiple trading pairs provide users with more options and flexibility. As trading is becoming more popular advanced feature enabled exchange is becoming the preferred choice of both crypto enthusiasts and seasoned investors. |

| Limited Payment Options | Ease of Use |
|---|---|
| As cryptocurrencies are still to become mainstream, there are many who are new to crypto trading. As such, they don't own a cryptocurrency let alone being familiar with different kinds of coins. Therefore when they have limited payment and withdrawal options it only makes it worse for them. Most cryptocurrency exchanges have limited payments and withdrawal options. They only accept particular cryptocurrencies and have high charges on withdrawals. | The User-Interface and the design is also an important factor that adds to the experience of trading. When it is easy to navigate on the platform, trading is quick and seamless. Moreover, most exchanges have a very intricate interface which makes it more difficult for users to make better use of the platform. An advanced crypto exchange like EXCOINCIAL considers all aspects of crypto trading and make it the best for crypto users and traders. |

## 3.3 EXCOINCIAL: Exchange with Advanced Solutions

In the previous section, we discussed some of the most common problems that not only make it difficult for crypto-users and traders but also significantly drain their profits. EXCOINCIAL offers distinct solutions to these most pertinent problems. Our goal is to make it as user-friendly and user-driven as possible. The platform is equipped with some of the most advanced features and security solutions. The platform supports some of the highly advanced features like Margin Trading and Lending and Custom transaction processing speed.

EXCOINCIAL also supports over 80 different coins and provides its users with a range of trading options and choices, all at one platform. The easy E-KYC allows for quick confirmations and saves them valuable time. For payments and withdrawals, the platform supports a range of different options. The users enjoy greater flexibility while trading as they can choose from their preferred payment options.

## 4. EXCOINCIAL Exclusive Features For Easy Exchange Trade and Transfer

Excoincial is an advanced multi-crypto trading platform with some exclusive features that makes it stand apart and ahead of the crowd. In the previous section we already mentioned the major issues that is an impediment or hindrance to crypto trading and we also mentioned some of the exclusive features that EXCOINCIAL offers to eliminate such issues from its technically advanced platform. This section details some of those exclusive features and explains how it helps the users make most from their crypto investments with EXCOINCIAL.

### 4.1 - Multi-Crypto Trading Platform - EXCOINCIAL is developed as a Multi-Crypto trading exchange. This means that with EXCOINCIAL users can trade a number of cryptocurrencies. Currently, there's an exhaustive list of over 80 popular cryptocurrencies listed on the exchange that can be freely traded. There would be further additions as more and more cryptocurrencies qualify the strict listing policies. The coins on the exchange have to fulfill certain defined criterias before getting listed and made available for trade. We are particularly

strict with new listings to keep the platform secure and provide the users with nothing but the best trading options. The vetting process keeps all such coins that are "shady or unverified" away from the platform. This safeguards our users as they don't invest in something that is not only highly risky but can also be a ponzi scheme in disguise. Therefore, EXCOINCIAL not only brings to you a range of trading options but also ensures that your investments are relatively more secure by following a stringent verification process before listing a new coin.

## 4.2 - Margin Trading and Lending -

Margin trading is an advanced and exclusive feature offered by EXCOINCIAL. This feature basically allows users to trade even when they do not have the required funds of their own. The users can place a margin order and can purchase cryptocurrencies on the platform. Let's take a look at how margin trading works. Once a user chooses to use the margin trading feature the user gets access to 3 different accounts. These are margin, exchange, and lending. The main account or the exchange account is the account in which the users make their deposits and also make payments for their purchase. The margin account is the account that has the collateral which defines the amount that the user can get in loans to trade on the exchange. The lending account is where the users can have their funds they would want to loan out and earn interests. The margin trading and lending open a host of opportunities for traders as they can make purchases even when they lack funds for that particular purchase for a certain period of time. Also, they get a chance to make more from their crypto assets as users also earn interest by lending tokens. The entire process is easy-to-follow and the feature is integrated in a way that users can easily switch between accounts and can also track the balance on the go.

**4.3 - Peer to Peer Transfer Made Easy -** EXCOINCIAL offers a one-stop solution for peer to peer cryptocurrency fund transfer. The users can choose from over 80 coins listed on the platform and can send funds to an address of their choice. All one needs to do is to select the coin of their choice from their account, and type the coin specific wallet address of the receiver. By clicking the deposit option, the funds get transferred instantly to the receiver's wallet. Similarly, users can also generate a coin specific address to accept deposits on their account with EXCOINCIAL. The process is extremely simple and requires nothing but few clicks. The transaction processing is ultra fast and within seconds the funds can be transferred to any account irrespective of their geographical location.

**How Margin Trading and Lending Helps Traders to Earn More ?**

- Often traders do not have enough funds to make a purchase and miss great opportunities.With Margin Trading users can make a purchase even when they don't have funds of their own. They never miss on any opportunity and make the most from their Crypto Trading.

- Also, with lending users earn fixed interest on their crypto assets.

**4.4 - Advanced Custom Transaction Speed -** This is an advanced feature that allows users to have greater control over their transactions and also provides them with enhanced flexibility to adjust the transaction processing

time as per their requirements. Often traders want to make a particular transaction at a particular time to reap maximum benefits. With EXCOINCIAL they can customize the transaction processing speed and time and automatically make transactions at a time that best suits their needs. The users get to decide how quickly they want to make a given transaction and with few clicks, they can manage the transaction speed.

## 4.5 - Own API -

EXCOINCIAL boasts of having their own Application Programming Interface (API). Having an own API means that the EXCOINCIAL platform has self-developed tools and protocols that help run the software that supports the EXCOINCIAL ecosystem. This makes the entire EXCOINCIAL platform more advanced and ahead of its time in comparison with conventional cryptocurrency exchanges. The API has numerous benefits both for the users as well as the developers at EXCOINCIAL. As the entire exchange runs on its own API, it diminishes its reliance on any third party, and thus for any future upgrade or further development on the platform, becomes very easy. It means that

. Why A Cryptocurrency Exchange with Own API is better for Traders ?

- Own API means crypto users and traders can easily customise the functions they use on the exchange according to their suitability.

- Also, as any new and advanced technology comes into practice a Crypto Exchange with its own API can easily integrate such technology and provides its users with more advanced features.

EXCOINCIAL has a definite edge when it comes to upgrading the entire ecosystem to keep at pace with new and more advanced technologies, as and when required. Also, this makes it easy for the users as it gives them more flexibility in terms of customization of the various functions on the EXCOINCIAL platform. The self-developed API adds to the efficiency of the platform, and not to mention that this also makes it more secure and hack-proof.

## 5. User-Driven And Easy TO Manage

Crypto trading has proven to be one of the most profitable investment avenues in recent years. More and more new and existing crypto users get registered with popular crypto exchanges to explore the market. However, the process is often not easy because most cryptocurrency exchanges have complex registration and account validation process along with an intricate user interface that confuses average users. The experience can be overwhelming and also often obstructing the user from maximizing their profits through trading. Even a simple activity like transferring funds can be tedious owing to the complexities of such platforms. With EXCOINCIAL we have taken particular care to make it all smooth and easy for all cryptocurrency users and traders regardless of their previous experience with Cryptocurrency exchanges. To make EXCOINCIAL more user-friendly and easy to manage we have focused on making it a consumer-driven platform. This means that all processes and features on the EXCOINCIAL platform have been devised and crafted to facilitate the user to the maximum. Even the most essential and basic features are not only easy to manage but more advanced and secure.

**5.1 - Quick E-KYC -** KYC (Know Your Customer) is a standard policy and procedure followed by all professional business enterprises and service providers. However, with most centralized exchanges, the KYC can be a tedious and time-consuming process for new members. EXCOINCIAL follows a standard KYC procedure to keep the ecosystem free from spam and also to ensure that all benefits are seamlessly extended to our users without any hassles. The e-KYC process means that users can register and participate in the KYC process from any electronic device like a laptop, desktop, tablet or a smartphone and can get through the registration process in few quick steps in less than few minutes. The validation and confirmation process is quicker and takes no more than just a few hours. This saves the users from unnecessary waiting time as they can start trading right after. Also, the e-KYC requirements are comparatively relaxed to make sure that our users share only the most relevant and basic information required for any standard and professional Know Your Customer Policy. Our KYC procedures and requirements are designed to fulfill all standard legal requirements for online trading.

**5.2 - Multiple Payment Options -** Excoincial offers multiple payment options and provides its users with greater flexibility as they get to choose their preferred payment method. EXCOINCIAL platform supports all popular Debit and Credit Cards including VISA, Master, American Express, SWIFT/WIRE Transfer, and more. Also, the users can make payments through popular digital payment methods and e-wallets including PayPal, Neteller, Skrill and others. The multiple payment options make it easy for users as they can make online transfers at the comfort of their preference.

**5.3 - Ultra Secure And Transparent -** Security has always been a major concern amongst crypto traders. Addressing these concerns, EXCOINCIAL goes a step ahead in providing a very high level of security for all its users. Information shared on the platform is highly confidential, and all data is encrypted for an extra layer of security. All deposits made are protected by a verified and tested smart contract. Moreover, all EXCOINCIAL users have their identity protected as they get to choose a username on the platform which is visible to others. Their true identity is only limited to the KYC policy and not disclosed to any other individual or business in any way or under any circumstances. The users also benefit from enhanced security features like a 2-Step-Verification process where a verification code is sent to their registered e-mail or mobile number every time they log in to their account or make a deposit or withdrawal request. Users can also activate the advanced google verification feature and enable QR code verification for their accounts. Moreover, all registered users have access to a dedicated customer support system, always there to respond to any of their queries or concerns.

**5.4 - Elastic Multi-Stage Wallet Strategy-** The advanced Elastic Multi-Stage Wallet strategy makes the users' deposits on the EXCOINCIAL platform more secure as it prevents any significant loss even in case of an unexpected and unlikely cyber attack. This strategy allows us to store about 90% of funds offline which means that only 10% of the funds are on the exchange at any given point in time. With the use of elastic multi-stage wallet, we can quickly move funds offline to the exchange, and vice versa should the need arise. While our users have their crypto assets parked safely on the exchange, this strategy diminishes chances of loss to hacking, scam, or fraud even in the most adverse of situations.

# 6. EXCOINCIAL: How It Works?

EXCOINCIAL is an advanced centralised cryptocurrency exchange that is easily accessible to users with an easy sign up process followed by a quick e-KYC.

Step 1: Visit the EXCOINCIAL website. Click on Sign up and choose a username and password, enter your email address.

(Screenshot)

Step 2: Confirm the sign up by following the verification link sent to your email.

(Screenshot)

Step 3: Fill up the KYC details for account validation and verification.

(Screenshot)

Step 4: Check the email for your confirmation email. Usually takes few hours post KYC verification.

(Screenshot)

Step 5: Make a deposit by clicking on "Deposit" under your account.

(Screenshot)

Step 6: Click Trading and choose from a range of currencies and pairs available.

 (Screenshot)


## 6. 1 - Fees and Charges - Signing up and registering with EXCOINCIAL is free of charge and users don't have to pay for e-KYC verification. Also, using the exchange wallet for storing or depositing digital currencies is free of charge. The users are charged only for trading cryptocurrencies on the platform and depending upon the trading pair the charges may vary but are up to 0.25% of the transaction only. The detailed list of charges is subject to change and is always available on the EXCOINCIAL website. The charges also depend on currency traded and may vary from time to time due to policy upgrade or market

conditions. The users also incur a fixed rate of interest charged on margin trading.

**6. 2 - Listing of Coins -** EXCOINCIAL has its own policy to list new cryptocurrency tokens; the listing criteria are confidential and subject to revision from time to time. It is designed to serve the best interest of our users. The strict Listing policy aims to protect users from any scam ensuring that the exchange promotes only the best and most reliable cryptocurrencies. The new cryptocurrency owners can make a listing request but only after a due submission is made all listing requirements fulfilled the listing will be carefully considered for further scrutiny. The token representatives are advised not to make a listing submission request without detailing all the necessary information. Any attempt to forge shared information may result in a ban from any existing or future listings on the exchange. Also, new listings can be initiated only by contacting the exchange's official contact details published on the website. EXCOINCIAL shall not be liable for any listing solicited otherwise.

## 7. Timeline and Roadmap

**7.1 - Phase 1 - (Jan/March - 2018) -** The idea of a Centralised Multi Crypto exchange is conceived. A thorough research and detailed study of existing cryptocurrency exchange models leads to idealise the EXCOINCIAL platform.

**7.2 - Phase 2 - (April/June - 2018) -** The team is consolidated and the process of charting actionable plans along with mapping the shape of the ideas formulated in the initial phase. More detailed studies are carried out with

**defining roles and responsibilities of core team members. Developing the infrastructure as per the actionable plans begins.**

**7.3 - Phase 3 - (July/August/September - 2018)The infrastructure is developed and the website is up. The Whitepaper is published and the platform to be launched in September. The additional features and coins to be identified and added by October.**

## 8. Conclusion

Excoincial is an advanced multi-crypto exchange that is trader centric and hosts a range of promising features that facilitate smoother and safer crypto trading. It has advanced security features like Two Fach Authentication (2FA) and Elastic Multi-Stage Wallet Strategy.  Its easy and quick e-KYC enables users to get registered and start trading right away with no unnecessary wait time. The platform provides endearing Margin Trading and Lending feature which ensures that users do not miss any opportunity to make the most from their crypto assets. With Margin trading, the users get to trade/ purchase cryptocurrencies on the platform even when they don't have just enough funds of their own. Also, users can lend their crypto assets on the platform and earn fixed interest on the loaned amount. EXCOINCIAL further has a very intuitive and user-friendly design that makes navigation easy and also provides for a great user experience.   The entire project, since the idea was first conceived in Jan 2018 has been carefully developed to furthering the vision of creating an ideal user-driven multi-crypto trading platform. This whitepaper and the timely completion of the targets scheduled during the entire development process is a testimony to the fact that it is a dedicated and streamlined effort utilizing the team's experience and

expertise to the fullest. EXCOINCIAL is indeed an exchange platform which is ahead of its time.

## 9. The Team

**Behind EXCOINCIAL we are an organised lot of performance driven and passionate professionals working tirelessly to provide our users with nothing but the best crypto trading experience. Our diverse specializations and expertise give us an edge in making every aspect of EXCOINCIAL totally customised to cater to a range of cryptocurrency users and traders.**

# Don Chancellor

## Founder & President

Chancellor is an IBM certified Blockchain Expert and is one of the early adopters and holders of Bitcoin. Though more inclined to the Medical Profession, but coming from the backdrop and admixture of Medical and Banking/Financial family, he is armed with the art of both worlds and thus lays acclaim to many years of practical experiences in related fields. While studying Medicine & Surgery, he single-handedly spearheaded the operations of FASTCASHIER EUROPE LIMITED, now renamed ZeroPay as its Managing Director in charge of Europe Continent.

# Dieter Frank Wipf

### CEO

Dieter is an independent Auditor with banking background from Switzerland.

Over the years he had various mandates, including political ones, and leadership tasks in African Countries for governmental and non-governmental organizations where he played prominent roles in auditing, service & quality checks; establishment of new Companies in Medicine and Energy sectors.

# Luciano Besitulo

### CTO

Luciano is an immensely qualified and programmatic software engineer with high level experiences in multiple computer programming languages,Software development, Exchange development, Blockchain Technology, digital assets wallet development, smart contracts, cryptocurrencies, as well as FinTech Web development. Being a proactive Blockchain and Cryptocurrency enthusiast, Luciano unequivocally believes in the ultimate triumph of Blockchain Technologies.

# Alexander Papevis

## Head of Support

Alexander holds Masters Degrees in Electronics/Mechanical Engineering as well as Masters Degrees in Economics/Public Administration. He has over 15 years of experience in developing electronics and more than 5 years of experience in developing Electronic Control Systems for Electric Propulsion Thruster Systems.

# Madeleine Winkler

## Secretary

Mrs. Madeleine Winkler is from Switzerland, an unflinching Defender of Global Children, an Ambassador and the current President of the Non-Governmental Organization, So.Sui.Ben, Switzerland, with massive projects and orphanage homes in the sub-Saharan Africa like Central African Republic, Congo, Cameroun, Senegal and a budding Foundation in Nigeria.

She has in the past served in diverse Executive positions in Swiss, including but not limited to being an Assistant to the Executive in the Accountant services for the Financial Director at Reebok Switzerland which was later bought by Adidas; worked for the office of T.O. ADVISCO AG, Switzerland (A Switzerland Company in Accounting Services, Tax & Financial Advisor to Swiss Banks). She worked in the Financial Department for National Business Partners for VALORA LIMITED and she worked as Trustee and Clerical Assistant for many other Companies which are in the areas of full Services Provider of Valuation, Performance Management - Domestic and International, Wealth Structuring, Corporate Finance, Fiduciary, Accounting and Fund Administration Services and many more Executive work experiences.

# Irina Yuhanyuk

## Social Media Director

Irina is a Blockchain and CryptoCurrency enthusiast. She is a highly-motivated, productive and focused team player with strong communication, interpersonal, organizational, time management, analytical and problem-solving skills. Irina is reliable and dedicated with the ability to grasp and apply new procedures quickly; organize and prioritize tasks to meet deadlines and adapt readily to new challenges.

She is currently the Marketing Director at AFRICUNIA BANK project where she is dealing with Marketing and Promotions.

# Claudius Lyn

## Project Advisor



Claudius is a certified Senior Project Management Professional (GPM/IPMA Level B) with Master of Science in Mathematics, Astronomy / Astrophysics. He worked for decades in various capacities including but not limited to Investment Banks in Germany and in IT & Software Manufacturing Industries where he was tasked with realisation of new terms of reference in the course of the replacement of German Federal Data Protection Act via European Regulations, establishment of a project structure, identification of application and system owners, preparation of risk disclosures, exposure and consideration of dependencies to BCBS 239, regulatory reporting, fraud detection and money laundering, project planning, project monitoring, stakeholder management, quality management, risk management, process consulting.

# Panda Osondu Oku

## Head of Operations

**Panda** who resides in Vienna, Austria is an accomplished Entrepreneur. He is the Director of ELECTROPET IBP LIMITED, an Oil, Gas and Renewal Energy Company, and is involved in all aspects of ELECTROPET, ranging from finances to engineering, growth, marketing and product to ensure that their original vision—to inspire people to dream and attain any height in the things they cherish most—is being effectively executed. As EXCOINCIAL Head of Operations, Panda is looking forward helping our firm broaden immeasurably in success and in building a product that continues to be a place where users can lose themselves discovering the things they're passionate about.

# Cal Evans

## Legal Advisor

Attorney PGDip LP Cal Evans is a former United Kingdom Government Adviser with the "Department of Business Innovation and Skills," where he helped them draft the 2011 Agency Workers Regulations. Cal consults for Members of the UK Parliament (MP's), the Home Secretary and team members to improve understanding of the law in the United Kingdom.

Furthermore, he is the Managing Consultant at Gresham International Law Firm with offices in United Kingdom and California, USA. He is a Corporate and Cryptocurrency Compliance Expert, specializing in Online, Cloud Computing, IT, and Business Law with experience working with some of the largest USA Technology firms on this Planet.

Education: Graduated from the University of Surrey, United Kingdom, School of Law with Honors in 2009 and went on to attend the University

of Law in London to obtain his Masters and Post Graduate Diploma in Legal Practice in 2010 (equivalent of an Advanced Paralegal Certificate). He furthered his Education by achieving a certificate in Finance from prestigious Yale University in the USA.

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