



WOW
EXCHANGE

A crypto-to-crypto exchange that prioritises traders like you

W H I T E P A P E R

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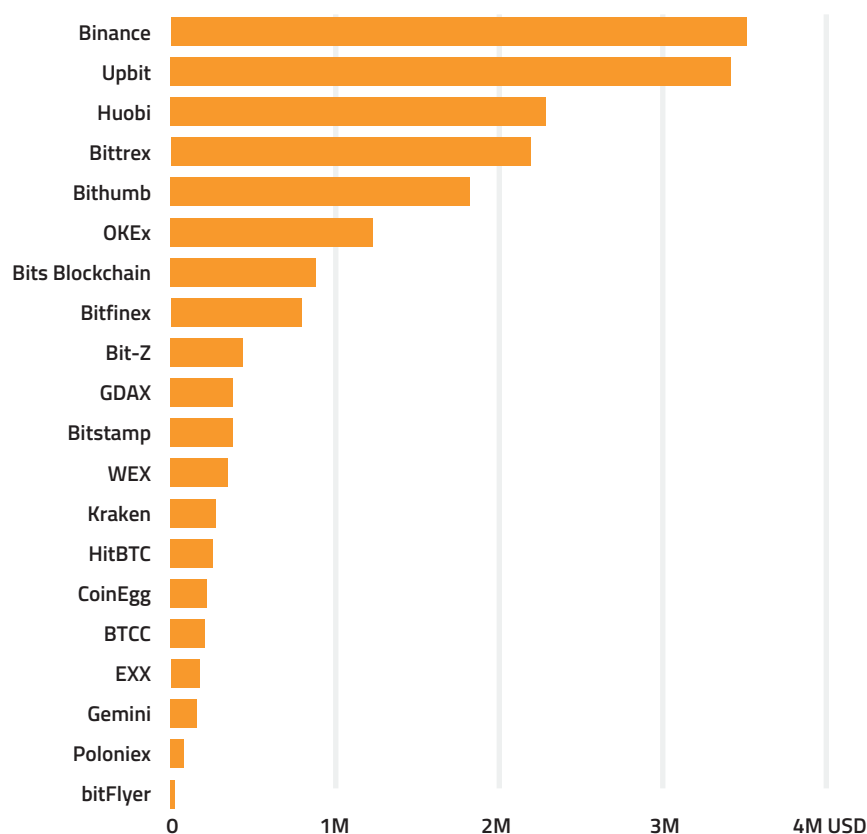
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Market Introduction

The market for digital-asset exchanges, or crypto-exchanges, is increasingly profitable as part of the cryptocurrency phenomenon in the recent years.¹ For instance, the top 10 exchanges (as shown in the diagram below) generate as much as USD\$3 million in fees a day, or reaching more than USD\$1 billion per year, according to estimates by Bloomberg using trading volume reported and fee information.

Crypto to crypto exchanges on the one hand are growing in popularity rapidly. Among the top 20 largest exchanges globally based on trading volumes, half of them are crypto to crypto exchanges. In fact, the world's largest trading platform as of this time of writing, Binance, currently only accepts cryptocurrencies.

■ Daily revenue (Est.)



Sources: Daily revenue estimated with CoinMarketCap reported 24Hr volume and fees listed on exchanges' websites.

¹ <https://www.bloomberg.com/news/articles/2018-03-05/crypto-exchanges-raking-in-billions-emerge-as-kings-of-coins>



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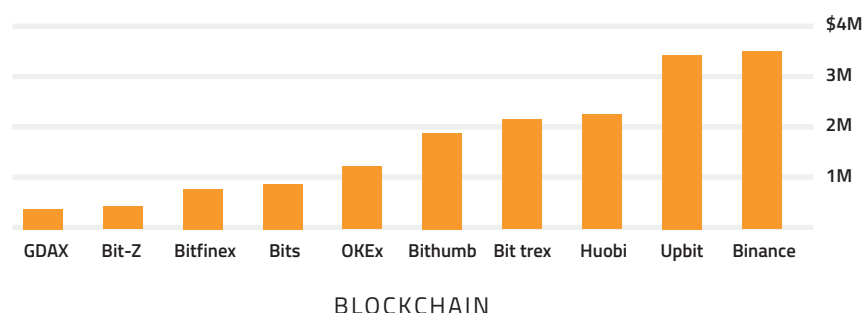
High Trading Fees

According to Cryptovest, crypto investors can find themselves paying up to over \$1 billion a year in trading fees.² Exchanges on average charge 0.1% to 0.3% for both maker and taker fees, affecting traders' profit margins significantly. Furthermore, exchanges that claim they charge low trading fees often only apply such ideal rates to traders whose trading volume exceeds a certain (very high) threshold.

Kings of Crypto

Digital assets exchanges are making millions in trading revenue per day

■ Daily revenue estimate



*Note: Estimates use CoinMarketCap reported 24-hour volume and fees listed on exchanges' websites.
Data: Bloomberg, CoinMarketCap, exchange websites; graphic by Bloomberg Businessweek*

Low Liquidity of ICO Tokens

ICO tokens are often unable to be immediately traded in exchanges post-ICO. A low liquidity of tokens means the spread is large and reduces the currency's value. High listing fees are not helping either, especially when top exchanges charge exorbitant listing fees ranging from \$50,000 to \$1 million, according to Business Insider.³

Security Issues

Cryptocurrency trading platforms holding large amounts of cryptocurrency deposits naturally become target of black hackers, with a total of more than 30 crypto exchange hacks since 2011. Studies show that 78% percent of crypto thefts happened on exchanges, with the highest amount valued at approximately \$480 million at the time of theft on Mt. Gox.⁴ Embezzlement of crypto funds or deposits is also another problem surfacing in recent times when government authorities are increasingly considering regulations for the crypto sector.⁵ Investors stay concerned about such security issues, which can impact growth of the crypto trading market.

² <https://cryptovest.com/news/crypto-exchanges-pocket-millions-daily-from-trading-fees/>

³ <https://www.businessinsider.sg/cryptocurrency-exchanges-listing-tokens-cost-fees-ico-2018-3/?r=UK&IR=T>

⁴ <https://cointelegraph.com/news/the-mess-that-was-mt-gox-four-years-on>

⁵ <https://www.ccn.com/korean-cryptocurrency-exchange-executives-detained-in-embezzlement-probe/>



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WOWX Features

WOWX is a centralized crypto to crypto exchange operating on ERC20 platform that accepts Ethereum, and in the near future Bitcoin, as base currency for trading other coins. The native currency is called WOWX token (WOWX). A centralized exchange like WOWX can offer:



High Liquidity

Centralized exchanges are more popular with investors and enable faster trading, hence higher trading volume



Faster Transaction Speed

Off-chain or centralized matching systems help facilitate far greater transaction speed than decentralized/P2P exchanges.



Easy-to-Use Interface

A user-friendly interface, especially familiar for users of traditional exchanges, lowers barriers to entry and allows easy on-boarding of new traders.



Better Regulation

Most centralized parties are licensed companies and have to adhere to governmental regulations, lending them greater accountability.

WOWX seeks to better customer participation and retention by engaging users on the platform through highly remunerative activities. In doing so we enable greater liquidity of digital assets within our system and higher trading volume. WOWX currently has several features such as our unique token distribution to help our users profit, and plans to embrace even more convenient rewards for users for trivial yet desirable behaviour.



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Key Features

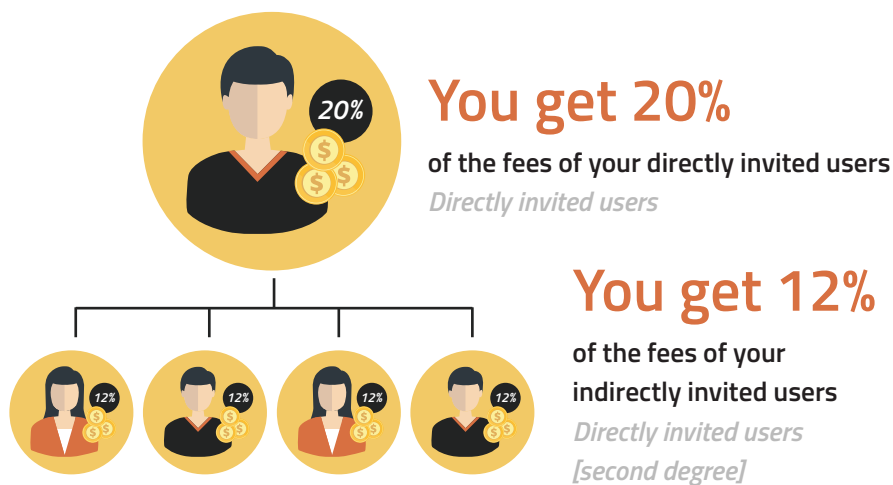
Distributed Transaction Rewards

WOWX is committed to growing its user base to increase trading volume and liquidity which will benefit everyone on the WOWX exchange. We will commit a percentage of revenue taken from trading fees to incentivise users to invite other traders to trade on the platform.

Registered WOWX users will receive an invitation bonus for every new user they bring on board. Users invite others via a referral code unique to them. Those who successfully invite others to trade on WOWX will receive a share of the invited person's trading fee as a bonus. The user who sends the invitation will receive a portion of trading fees accrued by the invitee. This has a network effect, so a user can accumulate bonuses from the traders that their referrals invite. The user who invited the referral gets a portion of the transaction fees.⁶

There will be two tiers of referrals, and users will only get referral commissions from users they invite directly on the exchange and one tier below. (Referral bonus will be paid out in the same cryptocurrency in which the transaction fee was paid in, in proportion to a user account level ranging from 50% to 100% of transaction fees collected. This means, for example, a blue tier member will get 50% of the 20% transaction fees collected from a user he directly invites to trade on WOWX; whereas a platinum tier member will get the full 20% transaction fees from a user he directly invites). Referral bonus will be applicable to all transaction fees paid for 6 months from the date of the user account creation, paid out on a monthly basis.

WOWX reserves the right to make any changes including complete terminal of the referral program at any stage without any prior notice.



⁶ Percentage of transaction fees earned as bonus will be according to "Referral Fees" indicated in the table in the 'WOWX Account Levels' section of this white paper.



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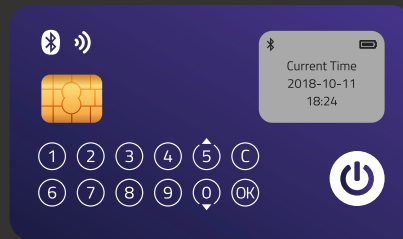
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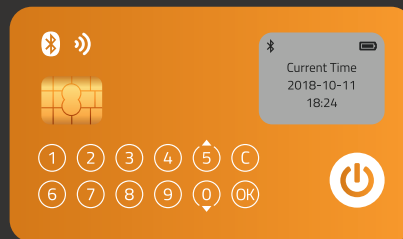
WOWX Smart Card



Blue

No Minimum Trading Volume

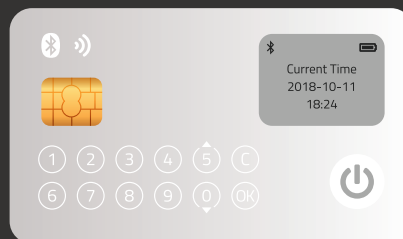
- 0.1% Trading Fees
- 0.5 Payout Factor
- 50% Referral Fees
- No Limit on Daily withdrawal



Gold

Minimum Trading Volume 100 BTC

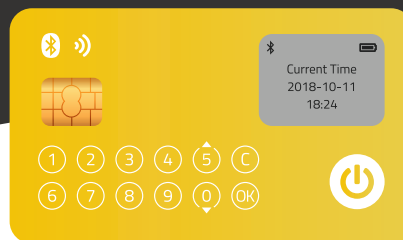
- 0.09% Trading Fees
- 0.75 Payout Factor
- 50% Referral Fees
- No Limit on Daily withdrawal



Platinum

Minimum Trading Volume 500 BTC

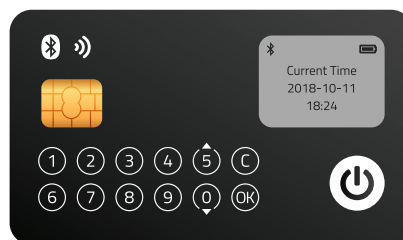
- 0.08% Trading Fees
- 1.25 Payout Factor
- 100% Referral Fees
- No Limit on Daily withdrawal



Reserve

Minimum Trading Volume 5,000 BTC

- 0.07% Trading Fees
- 1.5 Payout Factor
- 100% Referral Fees
- No Limit on Daily withdrawal



Black Founders Edition

Minimum Trading Volume 10,000 BTC

- 0.05% Trading Fees
- 2.5 Payout Factor
- 100% Referral Fees
- No Limit on Daily withdrawal



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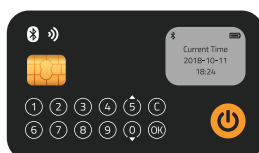
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Security is our priority when operating an exchange, especially since users are sending their valuable assets to a single location to be held, and vulnerability remains a concern for a centralized exchange.

As a supplementary precautionary measure, WOWX will be integrating a hardware technology that functions as a portable, secure storage for your private keys and coins, boasting multiple security features with a large storage capacity. We may even further develop the use of the wallet to include a cryptocurrency-spending function will be integrated in the near future.

WOWX Smart Card will consist of multi-factor authentication. Industry research shows that approximately 66% of successful breaches involved a hacker using compromised log-in credentials. Multi-factor authentication methods like two-factor authentication (2FA) are used every day by millions of users to secure network access, protect financial accounts, digitally sign transactions, and offer high levels of security to protect against hacking attacks. We will incorporate two kinds of authentication for user authentication and transaction signing:



One-button Authenticator

Having a one-button authenticator function, the WOWX device supports strong authentication with one-time passwords (OTPs) that expires every minute. This will be used for logging into the platform, as well as to authenticate withdrawals.



Transaction Data Signing Authenticator

A transaction data signature is a short piece of information used to authenticate a message. Our solution works by creating a transaction data signature unique to each transaction. Data signature will be based on information including account numbers, transaction amount and time stamp. Not only does this preserve data integrity and ensure authenticity, any changes made after transaction has been electronically signed will be invalid.

The WOWX Smartcard will comprise of an E-Paper Display (EPD), an EMV chip, power and option buttons to input or make selections, and a rechargeable battery with its own charging terminal. Through the EPD, one will be able to view account balances and QR codes for blockchain wallet addresses for Peer-2-Peer transactions. Option buttons will allow for input of PIN codes and addresses for verification and transfers. Rechargeable battery life will be ~30 days.



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WOWX Account Levels

WOWX account will be separated into the following tiers with multiple benefits for users that incentivises trading and to be active on our platform.

	Blue	Gold	Platinum	Reserve	Black
Trading Volume	0 BTC	100 BTC	500 BTC	5,000 BTC	10,000 BTC
Trading Fees	0.1%	0.09%	0.08%	0.07%	0.05%
Payout Factor	0.5	0.75	1.25	1.5	2.5
Referral Fees	50%	50%	100%	100%	100%
Cold Wallet	Yes	Yes	Yes	Yes	Yes

Users will be able to see their trading volumes intuitively on the trading platform, users are primarily grouped by their trading volume, the more users trade on the WOWX platform, the more benefits will be made available to them.

Trading volume has to be maintained within a 30-day window, upon achieving the trading volume required, the benefits will be made available for 30 days. Should the trading volume fall below the tier, user account will receive a new tier after the 30 day windows expires.

Corporate accounts will also be available at 0% trading fees.⁷

⁷ Only available to market makers; to enjoy 0% trading fees, market makers will need to stake an amount of WOWX Tokens on the exchange.



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Additional Features

Airdrop of Listing Fees for Token Holders

ICOs who wish to join us and list on our exchange can give us a portion of their tokens as part of their listing fee. WOWX will help distribute these transaction tokens, using blockchain technology on the ERC-20 platform to maintain transparency, to all WOWX Token holders.

We encourage onboarding of traders onto our platform by implementing such a mechanism that allows accessibility to distributed tokens only on our exchange that cannot be redeemed elsewhere.

Suppose that Listing Fee for A-ICO is:

$$\mathcal{X} \text{ BTC} + \frac{\mathcal{X}}{2} \text{ WOWX} + \frac{\mathcal{X}}{3} \text{ BTC in A-coins}$$

if $\mathcal{X} = 3$, 1 BTC worth of A Tokens is distributed among all WOWX Token Holders.

$$\text{Payout} = [\text{A Tokens Paid} \times \frac{\text{Current WOWX Tokens}}{\text{All WOWX Tokens in Existence}} \times \text{Payout Factor}]$$

Payout factor varies according to the user level, and payout will be enforced by smart contracts that are transparent to all. A payout factor will be taken into account for traders who are on the WOWX platform which will incentivise accounts with high trade volumes to receive more tokens from the airdrop.

Universal Smart Contract

WOWX will allow customers to list and pay fees through one universal Ethereum smart contract that once any form of Ethereum or Ethereum tokens are received, will distribute all tokens received to all holders of WOWX Tokens, in proportion to the WOWX they are holding against the total supply.

In the event where tokens are sent from the smart contract to the WOWX exchange wallet, tokens will be credited accordingly to the exchange wallet and redistributed again to the account holders. However if it's sent to another exchange wallet, WOWX will have contact the exchange to notify them of the distribution. The token being credited will have to be listed on the third parties exchange platform to show up or exchanges will have to honour the airdropped tokens.

We recommend adding the tokens to a standard Ethereum wallet such as MyEtherWallet or transferring WOWX tokens to our exchange that has a preferential payout factor for events such as this.



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Crypto-to-Fiat Support for Merchant Usage

WOWX will establish a subsidiary platform that functions as a cryptocurrency payment service provider to extend cryptocurrency payment acceptance. This platform enables payment services to e-commerce merchants all over the world that accept payments in specific cryptocurrencies for their goods and services online. Acceptable cryptocurrencies for transactions will be Bitcoin, Ethereum and WOWX tokens for now, merchants will be paid in fiat currency for their products or services.

Applicable for offline merchants empowering them to accept cryptocurrency payments, our payment solution can be easily installed through plugging a node into already existing on physical POS systems. WOWX will also incorporate and provide payment solution in the form of the WOWX Smart Card inbuilt with standard EMV chip technology.





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Echo Trading Service for Everyday Investors

Our system allows entry-level users the option to trade and invest based on real-time actions and decisions of top traders. Especially useful for everyday traders who are new or lack time to do market research, these people can follow and learn how and when to trade from big players that are similarly aligned in investment ethos by means of Echo Trading. Top traders/whales/portfolio managers are reviewed and selected according to their portfolios, which include current and earlier track records of traders' performances.

The Echo Trading feature on WOWX will automatically process market movements according to public data available on the stock market in real-time and consecutively mimics the movements of top traders. In return, those who have their portfolios followed will take a cut from the profits of those who Echo Traded them. Not only will this help average investors reduce time, risk, and make more sound trading decisions, every party can stand to profit collectively.

Margin Trading

Users can add leverage to a trade with money borrowed from a lender on the exchange. This provides a greater return for traders but at a multiplied risk, to how much you borrow plus accruing daily interest.

Users can lend a maximum of 200% (leverage multiplier) of the collateral they have in their margin accounts. Once the trader is unable to cover their positions including interest at any time, the platform will automatically liquidate the position and the loan plus interest is paid back to the lender. If the asset gains over 200% or the leverage multiplier in the user's margin account, their positions are liquidated and the loan plus interest will be paid back to the lender.

WOWX will be facilitating the loans in BTC and USDT at launch of margin trading function. More currencies will be considered in the future, as well as P2P loans.

API Support

A closed Application Programming Interface will be provided to developers and other platforms in the exchange ecosystem, WOWX is committed to working with other developers to integrate our exchange into the blockchain ecosystem. A closed API is selected because of security reasons, we will whitelist the parties requesting for integrating APIs to ensure there are no leaks and malicious actors in the system to abuse the API.



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Trading Fees

The WOWX primary revenue stream will be from the trading fees collected from each trade, both from the Maker and Taker. A Maker is a trader who creates a new order on the exchange that does not match an existing order. A Taker is a trader that matches against Makers. Market Buy orders are also considered Takers as they take an existing order from the market.

To increase liquidity on WOWX exchange, Makers will be incentivised further as they create liquidity on the exchange. Trading fees for Makers, should they choose to pay trading fees in WOWX Tokens rather than the trading currency, will get a 50% discount off trading fee on top of their trading account levels.

	Blue	Gold	Platinum	Reserve	Black
Trading Volume	0 BTC	3 BTC	15 BTC	50 BTC	100 BTC
Taker Fees	0.15%	0.12%	0.1%	0.08%	0.05%
Maker Fees	0.15%	0.12%	0.1%	0.08%	0.05%
Maker Fees (if paid in WOWX)	0.075%	0.06%	0.05%	0.04%	0.025%

Withdrawal Fees

WOWX will charge a withdrawal fees for all cryptocurrencies on the exchange. The withdrawal fees includes a base transaction fee that goes toward the blockchain network, that varies according to the cryptocurrency type, as well as a nominal administrative fee to process the request.

COIN	FEES
BTC	0.001 BTC
ETH	0.01 ETH
USDT	50 USDT



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Withdrawal fees for alternate coins will be reviewed weekly to ensure that withdrawal fees will remain within a reasonable range that still covers the transaction fees that goes towards the blockchain network, especially if it's built on a blockchain platform such as Ethereum or Stellar.

Deposit Fees

WOWX will not charge any deposit fees for any cryptocurrency assets deposited, regardless of the amount deposited.

Listing Fees

It is very important to have enough currency pairs for comfortable work. WOWX will work closely to onboard promising and quality projects and tokens. Anyone, either project owners or community members are free to submit a proposal to list, WOWX listing team will review and reach out to project owners for the onboarding process.

Listing fees collected include a token code audit by our team of engineers to ensure that no malicious codes or backdoors are injected into the token script by project owners, to protect WOWX users.

Should the tokens use private or customised blockchain, there will be additional fees for wallet integration. Tokens that are based on Bitcoin Protocol such as Omni Layer or blockchain platforms such as Ethereum and Stellar will be supported by default once launched.

Fees will be paid in a combination of 3 currencies, Bitcoin, WOWX Tokens and the project coins in the following ratio:

$$\frac{1}{3} \text{ BTC} + \frac{1}{2} \text{ WOWX} + \frac{1}{3} \text{ BTC in A-coins}$$

Bitcoin and WOWX tokens collected will go towards the operations of the exchange, while the company's coins will go towards all holders of WOWX Tokens.



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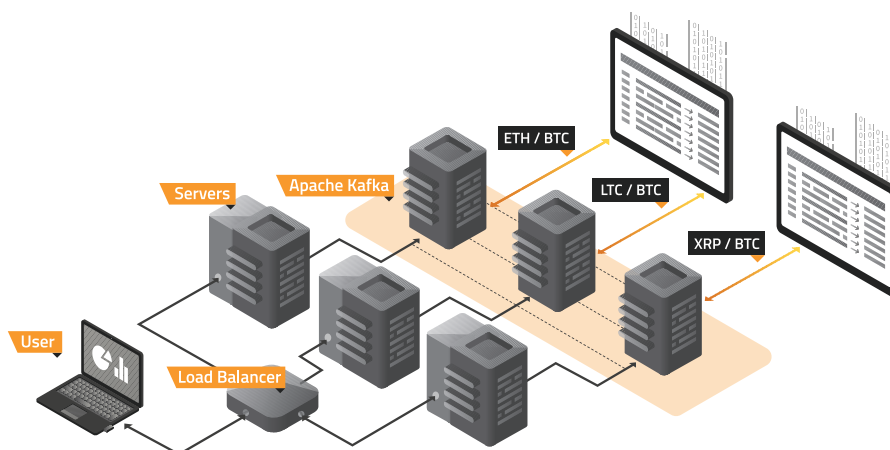
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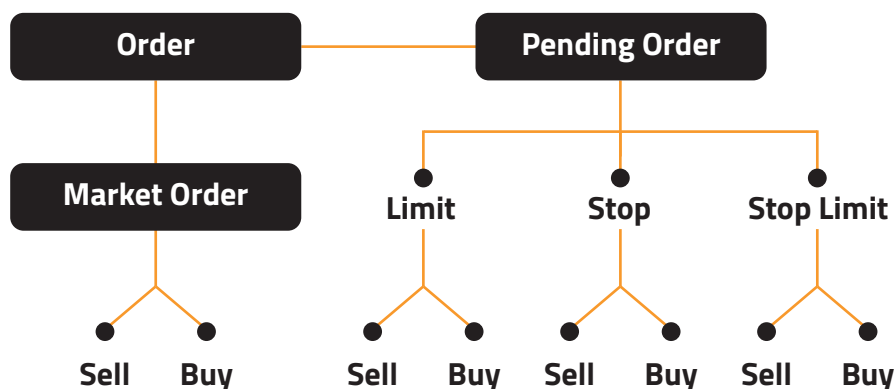
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Exchange Technology

WOWX is building a custom exchange with our own trading engine. A matching or trading engine is a software that keeps a record of all open orders in a market, generating a trade if two orders can be fulfilled by each other. It will be built primarily as a web platform, while the mobile app version on iOS and Android will be in the pipeline for development in later stages.



The exchange has an order book compiling a list of buy or sell orders sorted by price and timestamp. When a new order is received, it is checked against the other side of the market (a new purchase order is checked against sell orders, and vice versa) to see if there are any orders matching the conditions imposed by the new order. If any existing order fulfills the conditions of the new order, then the system generates trade between orders until the conditions are invalidated or until orders are filled. The exchange will mainly support 3 types of orders: Market Order, Limit, Stop.





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Market Order

A market order is a request to buy or sell a security at the best-available price in the current market. Any time a trader seeks to execute a market order, this means the trader is willing to buy at the asking price, or sell at the bid price.

Traders execute a market buy order will be buying or selling orders already placed by makers in a market, priced currently in a pool of orders on either side of the order books. The trader executing market order is immediately giving up the bid-ask spread, given that market orders fill at a price dictated by the market, as opposed to limit or stop orders.



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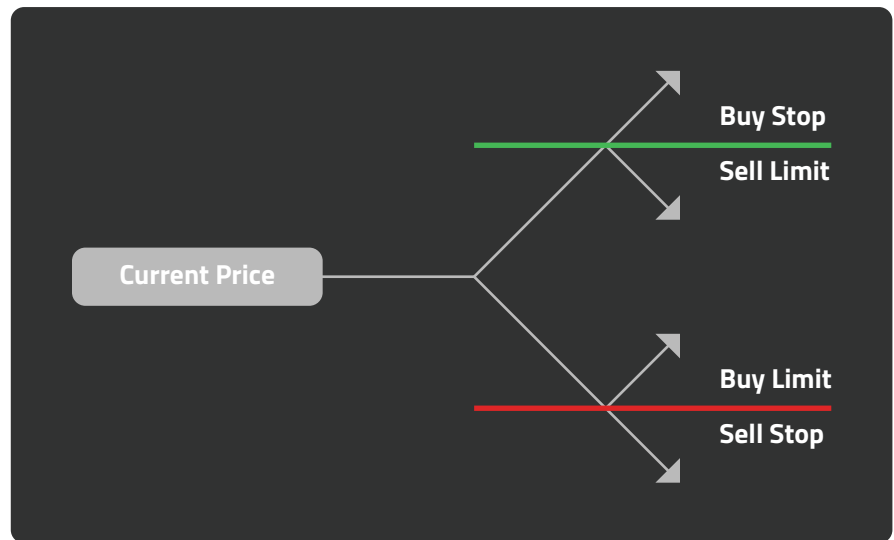
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Limit Order



The price of execution of orders of various types relative to the current price

A limit buy order (buy limit) is an order for a purchase at a specified price or lower, because the buyer wants the price to be as low as possible that is not available on the market at the moment. The buy limit order is set at a price that is lower than the current market when the trader believes the price will go lower and will buy in at the specified price, lower than the current market.

A limit sell order (sell limit) is an order for sale at a specified price or higher, because the buyer wants the price to be as high as possible. The sell limit order is set at a price that is higher than the current market price. The trader uses this order when he believes the price continues to go up and will sell at the specified price, higher than the current market.



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Stop Limit

A stop order is when you choose a price higher for selling, or lower for buying, that you want to trigger a market order at. Whereas a stop-limit order will be executed at a specified price (or better) after the given stop price has been reached. Once the stop price is reached, the stop-limit order becomes a limit order to buy or sell at the limit price (or better).

	Limit Order	Stop Order
Wants to Buy	\$50 I'm waiting for the right buying opportunity (price dip). If the stock is available at \$50 or lower, then BUY.	\$60 I'm waiting for the right buying opportunity but don't want to miss out. If the stock price rises instead of dipping, that's my loss. I want to limit the extent of this loss. So if it rises to \$60, then BUY.
Already Bought	\$60 I'm waiting for the right selling opportunity (price rise). If I can get \$60 for this stock, then SELL.	\$50 I'm waiting for the right selling opportunity but the price may fall instead. That would be my loss. I want to limit the extend of this loss. So if the price dips to \$50, then SELL.

A buy stop order is an order for a purchase at a specified price or higher. The trader uses this order when he believes that the price, reaching a specific level, will continue to raise. The buy stop order is set at a price that is higher than the current market. On the exchange market, as soon as the price of the last transaction becomes equal to or more than the price set in the buy stop order, it immediately turns into a market order and is executed on the same terms as all other market orders.

A sell stop order is an order for sale at a specified price or lower. The trader uses this order when he believes that the price, reaching a specific, will continue to fall. The sell stop order is set at a price that is lower than the current market. In the exchange market, as soon as the price of the last transaction becomes equal to or less than the price set in the sell stop order, it immediately turns into a market order for sale and is executed on the same terms as all other market orders.



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By default, orders will be good until cancelled by the trader or is completed. WOWX supports several duration-based orders including Good-till-cancelled (GTC) orders, Immediate-or-cancel (IOC) orders and Day orders.

A GTC is an order where a date and time is specifically set by the user, and said order will expire after the specified date and time.

An IOC is an order to buy or sell that must be immediately filled and any unfilled portion of the order is cancelled. Investors can place a variety of security trades that indicate a minimum price of a sell order or a maximum price before a sell order is filled.

A Day order is an order to buy or sell that automatically expires if not executed on the day the order was placed. In other words, if the trader does not execute the order on the day it was placed, the order will automatically be cancelled.

Duration orders can also accommodate other conditions, such as an instruction to fill the entire order or only a portion of the trade. Fill-or-kill are orders which must be filled in its entirety; whereas Partial Fill allows orders to be filled at a wide variety of prices, depending on supply.

	GTC	IOC	Day Order
Fill-or-Kill	Order must be filled in its entirety.	Order must be filled in its entirety or be cancelled.	Order must be filled in its entirety or be cancelled at the end of the day.
Partial Fill	Portions of the order will be filled according to supply	Some portions of the order will be purchased immediately. Any unfilled parts of the order will be cancelled.	Portions of the order will be filled as and when throughout the day. Any unfilled parts of the order will be cancelled by the end of the day.

All orders can be manually cancelled by users any time prior to execution.



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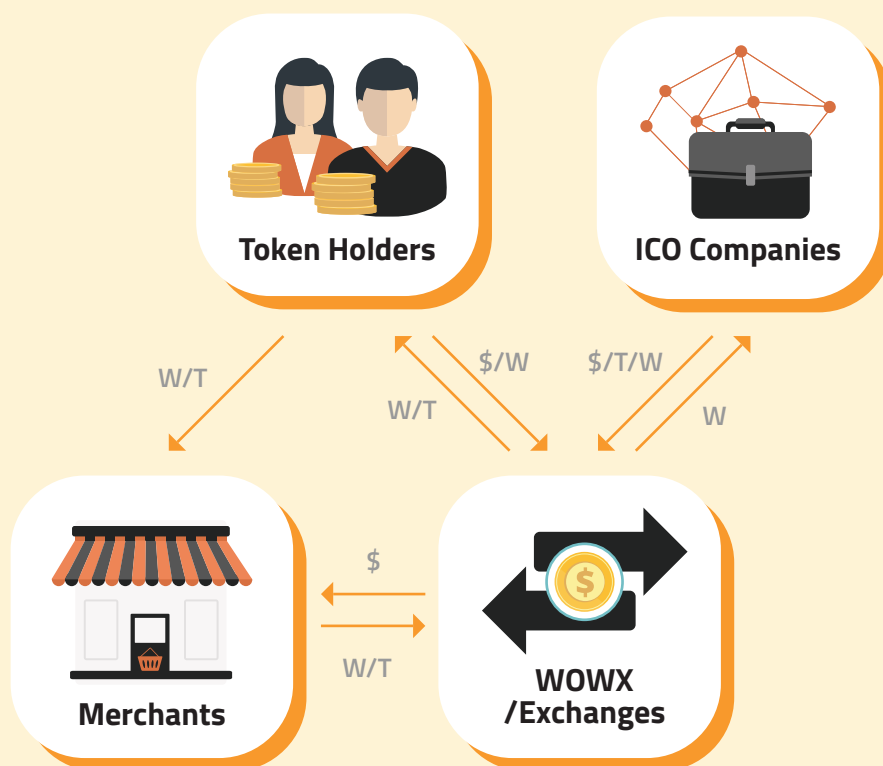
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Token Holders

WOWX token holders will receive airdrops each time a new token is listed on our exchange. A payout factor will be tied to token holders holding WOWX tokens on our exchange; the higher the user account level and the more tokens one holds, the greater the amount of tokens the user will receive from such an airdrop event.

Tokens kept outside WOWX will not be eligible for the additional payout factor and will be the default at 0.75, regardless of how much WOWX is being held. They will however get tokens in proportion to the amount of WOWX held in their wallets. Non-Ethereum based tokens will not be credited too if users do not keep the WOWX tokens in WOWX exchange, this is a cross chain technical limitation.

WOWX will be listed on our own exchange with a BTC / USDT currency pairing.



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WOWX / Third Party Exchange

Holders of WOWX Token will benefit the most from these airdrops. The largest beneficiary will be WOWX, followed by third party exchanges holding tokens for their customers who trade WOWX on their exchanges. They too, will receive these airdrops if the token distributed is an Ethereum-based token. WOWX can work with these third party exchanges too to credit airdrops should it be outside of the Ethereum network, by having a corporate account with WOWX. They can however choose to distribute the tokens to WOWX Token holders on their platform or keep the tokens for themselves.



ICO Companies

A portion of listing tokens on WOWX will be collected in WOWX Tokens. Corporate accounts or their market makers can enjoy a 0% trading fees account if they stake WOWX tokens with the exchange.



Merchants

Merchants will be able to accept payment in cryptocurrencies. We will initially support three main tokens: Bitcoin, Ethereum and WOWX. Payout to the merchants will be in fiat, in their local currencies.



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Token Sale Details

Token	WOWX Tokens (WOWX)
Total Supply	185,000,000 WOWX
Tokens for Sale	92,500,000 WOWX
Reserved Tokens	92,500,000 WOWX
Token Price	USD \$1.00
Hard Cap	USD \$29,595,238.10
Currencies Accepted	USD, ETH
Min. Purchase	USD\$100
Pre-sale Date	1 Feb 2019
Pre-sale Bonus	5%
Public Sale Date	1 Mar 2019

The WOWX Token Sale will be conducted on the Ethereum blockchain. It will be built on the ERC20 Token standard, users will be able to store their WOWX Tokens on an Ethereum wallet such as MyEtherWallet.

The team will be allocated 50% of all WOWX Tokens generated at the end of the token sale, a maximum of 92,500,000 WOWX Tokens if the hard cap is reached. WOWX Tokens will not be minable, and no future tokens will be issued after the token sale. All unsold tokens will be burnt at the end of the token sale.

Participation in the public sale shall be limited to natural persons, whose wallets will be cleared pursuant to Know-Your-Customer (KYC) checks. KYC checks include proof of identity and residency.





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2019



Q1 2019

ICO Token Sale,
MVP UI/UX development



Q2 2019

KYC onboarding system,
Market research: Merchant focus groups and surveys,
Crypto payment integration: ETH, BTC and WOWX payment
integration



Q3 2019

API Support,
Hardware wallet development,
Universal listing ETH Smart Contract



Q4 2019

Trading MVP release (Beta)

2020



Q1 2020

Hardware wallet integration and distribution,
Payment gateway development: POS systems integration



Q2 2020

Margin Trading Launch



Q3 2020

Payment service launch for ETH and WOWX,
Merchant processing roll out



Q4 2020

Trading bots software development kit (SDK),
Margin trading for alternate currencies,
Scale and performance enhancements,
Merchant acquisition with third party service plugins



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2021



Q1 2021

Audit and regulation enhancements,
WOWX stand-alone POS hardware development



Q2 2021

Global payment system roll out,
1000 Merchants processing with WOWX,
WOWX POS hardware release



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