# ARTIZ
# WHITEPAPER

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## ABSTRACT

The cryptocurrency market and the number of traders are growing rapidly, cryptocurrency and trading are also rising topics amongst non-experienced traders. However, the learning curve for the mainstream is too steep and that limits the ability for cryptocurrencies to grow further. Artiz will open the world of the cryptocurrency to the mainstream population and expand the number of people that have access to cryptocurrency trading.

# TABLE OF CONTENTS


1. INTRODUCTION ..... 4

2. PROBLEM DESCRIPTION ..... 5

2.1 RISK FOR NON-EXPERIENCED USERS ..... 5
2.2 HARD TO START ..... 5
2.3 MOBILE TRADING ..... 5
2.4 FINANCIAL INSIGHT ..... 5

3. DEVELOPMENT ..... 6

3.1 PHASE 1 (FOUNDATION) ..... 6
3.2 PHASE 2 (ALL-ROUND PLATFORM) ..... 7
3.3 PHASE 3 (SOCIAL PLATFORM) ..... 7
3.4 SECURITY ..... 8

4. REVENUE MODEL ..... 9

4.1 DIRECT ARTIZ PURCHASE ..... 9
4.2 FEES ..... 9
4.3 IN-APP PURCHASES ..... 9

5. PREVIEW ..... 10

6. ICO ..... 13

6.1 CAPS ..... 13
6.2 ALLOCATION ..... 13
6.3 PRESALE ..... 14
6.4 TOKEN VALUE ..... 14
6.5 SCHEDULE ..... 15
6.6 FUNDS USAGE ..... 16
6.7 ROADMAP ..... 16

7. USE OF TOKEN ..... 17

7.1 AZX-TOKEN ..... 17
7.2 TRADING FEE ..... 17
7.3 ADVANCED FEATURES ..... 17

8. TEAM ..... 18

9. ADVISORS ..... 21

# 1. INTRODUCTION

Cryptocurrencies have been a rising topic lately. Every day a substantial amount of people is introduced to cryptocurrencies by their friends, colleagues, relatives and social media. However, learning how to trade and trading in general takes time. And even if someone manages to get started with trading it is very likely that mistakes will be made, turning the first encounter with cryptocurrency trading into an expensive lesson.

To bring the cryptocurrency trading to the mainstream population it needs to be displayed a lot simpler. That is why we founded Artiz, the user friendliest mobile cryptocurrency exchange. Artiz will be the trading platform for the mainstream. Both inexperienced traders with no, or not enough, knowledge about cryptocurrency trading as the professional traders will experience benefits from using the Artiz platform.

Besides creating a mobile exchange, we also issue a token called AZX. There will be a total of 80 million tokens, that will never be increased. AZX will be an *ERC20* token and will run natively on the Ethereum blockchain.

## 2. PROBLEM DESCRIPTION

The following problems arose after using multiple exchange platforms for a longer period of time and listening to many different users of these platforms. These problems prohibit cryptocurrency trading from entering the mainstream.

### 2.1 Risk for non-experienced users

The risk involved with trading cryptocurrencies is significantly higher than with traditional stock option or FIAT trading. A high risk can mean a high reward, but it can also result in great loss. Before investing money into cryptocurrencies people should have the opportunity to learn how to trade. At present, there are no options available for users who are interested in gaining knowledge about cryptocurrencies and becoming better traders before investing their money. Of course, there is also the option to invest with a long-term strategy.

### 2.2 Hard to start

To a beginning trader in cryptocurrencies, the user interface of a traditional exchange can look quite intimidating. Exchanges are lists and graphs filled with numbers with limited explanation in the interface itself. There is no proper introduction to start trading cryptocurrencies, like information buttons or other means to overcome the overwhelming feeling that many beginning users might experience. The problem for novice traders is that the current exchanges are displayed in a way that is only targeted at professional traders.

### 2.3 Mobile trading

Each day the number of smartphone users increases. In 2018, there is an expected rate of 2.5 billion smartphone users worldwide. Still using current available exchanges on your smartphone is not easy. The interfaces are not designed for smartphones, leaving the user with either too little or too much information on the screen. Since the smartphone is in most cases the device that people carry with them everywhere they go, a lot of people would benefit from the possibility to make quick trades using their smartphone.

### 2.4 Financial insight

Traditional exchange websites give little to no insight into your financial situation. There is no conclusive overview of people their current holdings, change over time and gains or losses. On the other side of the spectrum there are apps that gives people a better insight into their portfolio but these do not have any trading capabilities. Another option is that traders manually register their transactions and calculate the actual profits and losses themselves. Artiz will provide a seamless integration of trading and it will calculate the actual profits and losses all combined in one platform.

# 3. DEVELOPMENT

In this section, there will follow an explanation about how the issues mentioned above can be solved by adding new features to an exchange platform that greatly enhances the user experience. The features are separated into three phases to validate our product during development. In this process Artiz will take the opinion of their investors very seriously.

## 3.1 Phase 1 (foundation)

Phase 1 will result in the first version of the Artiz mobile exchange app. All features needed to trade cryptocurrencies will be available, as well as some of our differentiating features that make Artiz stand out. A full explanation of all features available in Phase 1 can be found in the Phase 1 Preview section. The intentions are to release the first version of the app in the second quarter of 2018.

### 3.1.1 Mobile trading

Artiz will be designed for smartphones only! The app will be available on Android and iOS. That means Artiz will not primarily target professional traders. Of course, they can use the app as well. By not building a web-based platform Artiz can focus all its energy and resources into designing and developing the best possible mobile app.

### 3.1.2 Demo trading

Artiz will allow traders to trade in demo mode. This means it is possible to trade without the risk of losing money. The demo version is a mirrored version of the real market, and is the best way to learn how to trade cryptocurrencies. This feature will allow beginners to gain insight in the market, get interested in certain cryptocurrencies and validate if the right decisions are being made. When traders feel comfortable enough it will be easy for them to switch from the demo mode to the real cryptocurrencies.

## 3.2 Phase 2 (all-round platform)

When phase 1 is finished the developments on phase 2 will start, which is all about building an all-round platform. In phase 2 the following features will be implemented:

### 3.2.1 Onboarding

A step by step introduction into the trading process will be added. Video tutorials will be implemented. It will be made easy to start trading by following the on-screen steps.

### 3.2.2 News

News about cryptocurrencies listed on Artiz will be shown on the Artiz newsfeed. This will allow people to make smart decisions based on the latest rumours, news and results.

### 3.2.3 Notifications

The app will have the option for people to add alerts, this way they will get notified when a cryptocurrency is below or above a specific price point, or when important news about a cryptocurrency is available.

### 3.2.4 Financial insight

Artiz will have an unprecedented insight in the status of your holdings. The app will show exactly what trades have been made, how much fee was paid and how much was gained or lost since that trade. We will also show the total earnings in multiple currencies to see how much money is made. All transactions will show gross and net values, so it will be easy to display all the numbers in BTC as well as FIAT currencies. The aim is to be totally transparent.

## 3.3 Phase 3 (social platform)

Phase 3 is our last planned phase this far, and is all about social features.

### 3.3.1 Trade with friends

Artiz will be a platform where people can invite friends. It will allow people to trade together, follow each other's positions and share results.

### 3.3.2 Ranking

Artiz will introduce leaderboards categorized in friends, nearby or global traders. This way people can follow popular and successful traders and grab this opportunity to learn from them. Reaching the top of the leaderboard will result in winning great prizes. Of course, there is also the possibility to remain completely anonymous.

### 3.3.3 Battles

It will be possible to battle against other traders, to find out who is the better trader.  In a battle players try to get the most in return on an investment (ROI) in a specific timeframe. The player who gains the most wins the battle.

### 3.3.4 Achievements

Whilst trading on the Artiz platform users get achievements to boost their motivation.

### 3.3.5 One-stop shop

Currently there are a lot of different websites where people can find information about cryptocurrencies. We aim to combine all this information right at your fingertips without having to switch to another app or website.

## 3.4 Security

The Artiz Exchange software will be designed from scratch to be secure. Artiz will strive to follow the industry's best practices to ensure the security of the Artiz infrastructure and the user's funds in cold storage. All transactions and trades will be fully auditable.

# 4. REVENUE MODEL

## 4.1 Direct Artiz purchase

App users will be able to buy AZX within the mobile app without having to manually purchase BTC and exchange this for AZX. The user will receive AZX in their wallet directly after confirming the purchase with FIAT.

## 4.2 Fees

| | |
|---|---|
| **Trading fee** | 0,050% |
| **Trading fee, paid in AZX** | 0,025% |
| **Deposit fees** | 0% |
| **Withdrawal fees** | Market conform pricing |
| **Listing Fee** | To be determined |

## 4.3 In-app purchases

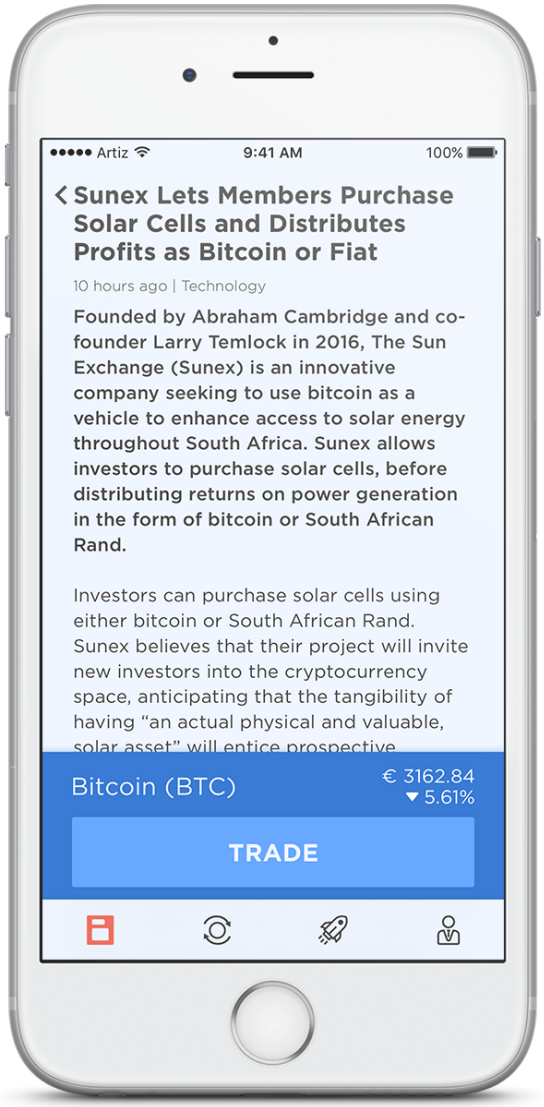
Artiz will receive FIAT from users who purchase premium features within the app. Artiz will conduct research to decide which premium or subscription based features will be added to the app.

## 5. PREVIEW

The screenshots below are not final, these are an indication for the final version.

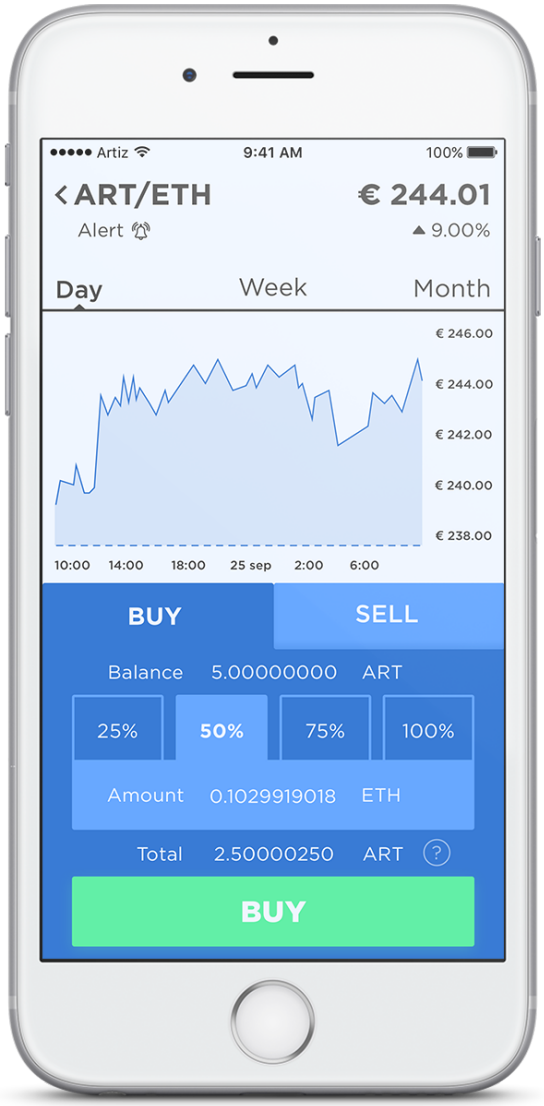
**Start Screen**

**News Feed**

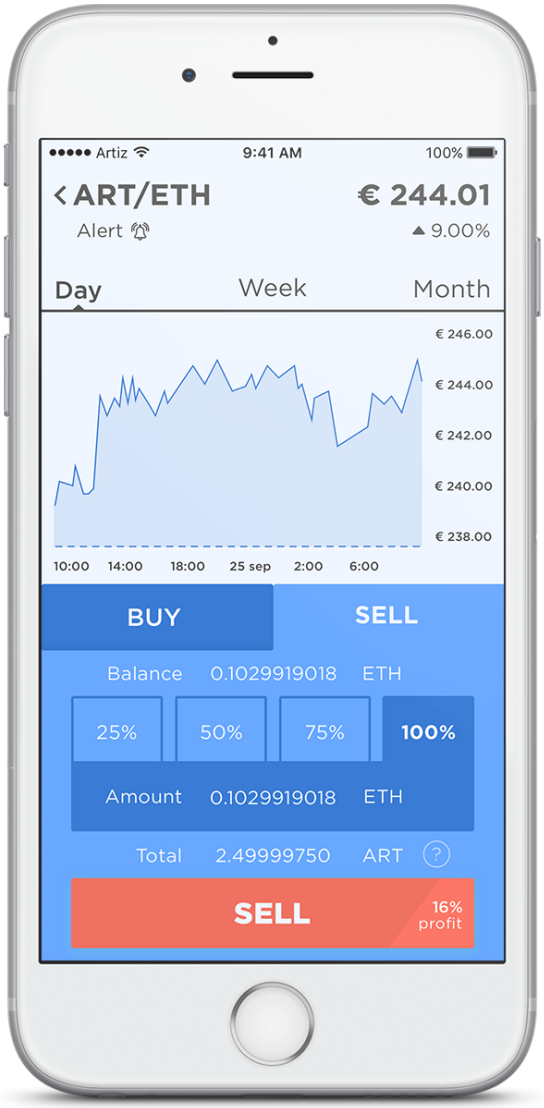


## Trading Center

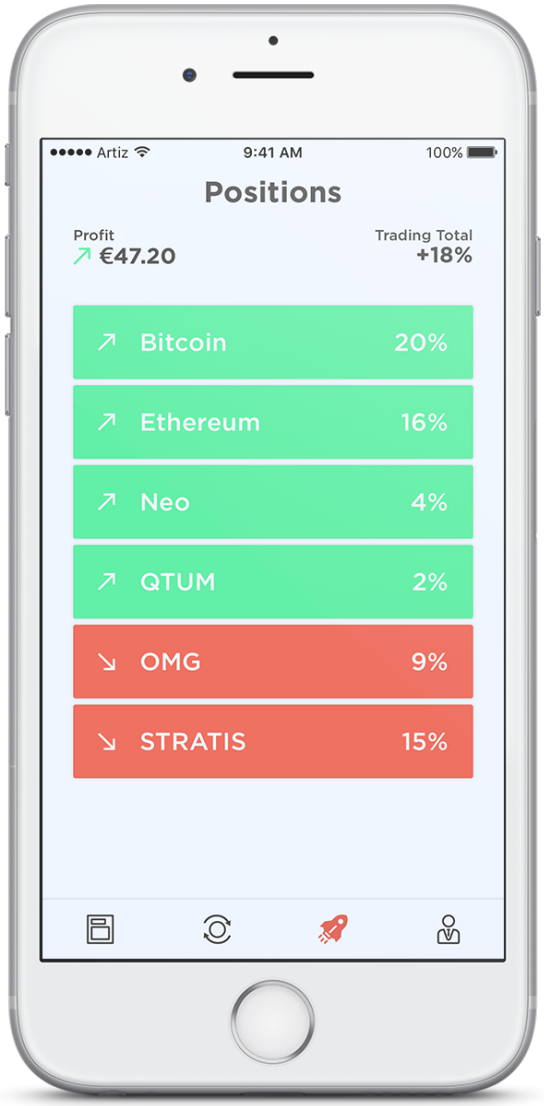
## Trading Pair (buy)



## Trading Pair (sell)




## Positions



# 6. ICO

## 6.1 Caps

The following caps have been established. When the soft cap is reached before the end of the ICO period the project will proceed. When the hard cap is reached the ICO will be closed automatically.

| | Amount |
|---|---|
| **Presale** | €225,000 (two hundred twenty five thousand Euro) |
| **Soft cap** | €9,000,000 (nine million Euro) |
| **Hard cap** | €17,000,000 (seventeen million Euro) |

## 6.2 Allocation

| | Amount | Percentage | Description |
|---|---|---|---|
| **Total Supply** | 80,000,000 | 100% | The total amount of tokens that will ever be created. |
| **Presale** | 3,000,000 | 3,75% | The total amount of tokens offered in the presale |
| **ICO** | 69,000,000 | 86.25% | Tokens reserved for ICO participants. |
| **Artiz Team** | 8,000,000 | 10.0% | Tokens reserved for the Artiz company. |

The Artiz reserve of 10% will allocated to the founders (75%) and to the first Employees (25%). Founders and employees will have a vesting time of at least 1 year.

## 6.3 Presale

Artiz has reserved 3 million AZX tokens to be sold during the presale to allocate funds needed to run the ICO. This includes funding for legal and marketing. The presale is offered to the members of the Crypto Currency Club Netherlands (https://www.facebook.com/groups/cryptocurrencyclubnederland/)

The following formula is used to determine the unit price of one AZX token during the pre-sale round:

$$AZX\ unit\ price = \frac{Softcap}{3M + 69M} = 0.125 - 40\%\ discount = 0.075$$

Thus, the AZX unit price is set to €0.075

## 6.4 Token Value

During the ICO, the total amount of AZX tokens you can receive depends on the total amount raised. Therefore, the AZX tokens will be distributed when the ICO is closed.

We will use a bonus based system depending on the time of investment, to reward early investors.

| | Day 1 | Day 2-7 | Week 2 | Remainder |
|---|---|---|---|---|
| **Tokens bonus** | 20% | 10% | 5% | - |

As there are 69 million AZX tokens available for the ICO, the introduction price lies between €0,125 (when the soft cap is reached) and €0,236 (when the hard cap is reached)

Your amount of AZX tokens is calculated according to the following formula:

$$AZX\ tokens = \frac{Total\ AZX\ in\ ICO}{Total\ raised} \cdot (your\ investment + bonus)$$

The total amount raised is unknown until the ICO ends. Below we show a few examples to give you an indication how many tokens you could receive for your investment.

Artiz is successful in reaching the hard cap of 17 million and you have bought for €5000 AZX tokens on day 16 of the ico:

$$AZX\ tokens = \frac{69000000}{17000000} = 4,05882$$

Instead of buying on day 16, you have bought on the first day to get the 20% bonus:

$$AZX\ tokens = \frac{69000000}{17000000} \cdot 5000 = 20294$$

Last, when Artiz is successful in reaching only the soft cap of 9 million and you have bought for €5000 on the first day of the ICO

$$AZX\ tokens = \frac{69000000}{9000000} \cdot (5000 + 20\%) = 46000$$

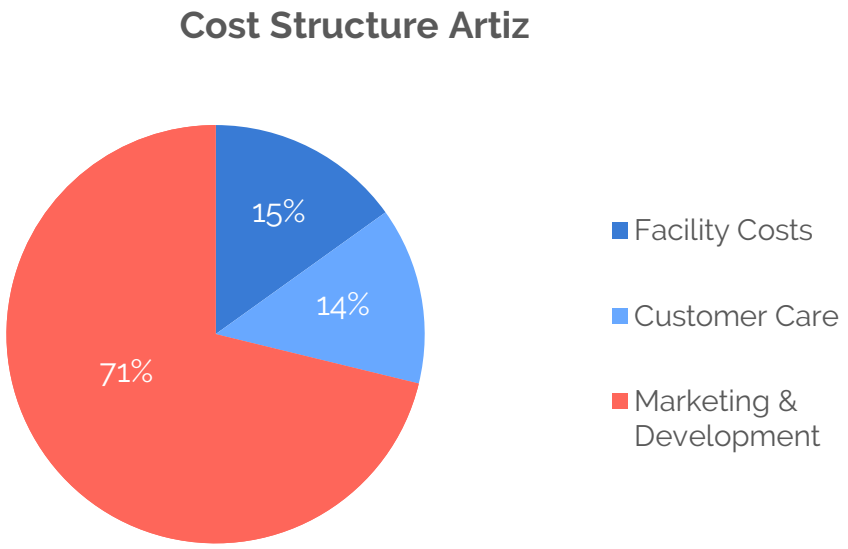
## 6.5 Schedule

| Date | Event |
|---|---|
| | ICO presale starts |
| | ICO presale ends |
| - | ICO start |
| - | ICO finish |

## 6.6 Funds usage

More than 70% of the funds will be used to develop the Artiz marketing strategy and the the Artiz mobile app. This also includes the team recruitment and training. We have developed a marketing strategy with several promotional activities to raise the popularity of Artiz, The biggest challenge is to reach the mainstream who is at the moment not familiar with cryptocurrency trading.

In our financial insight (https://artiz.io/files/FI_291217.pdf) document, more detailed




information is available.

## 6.7 Roadmap

In the third and fourth quarter of 2017 we started elaborating our idea to bring cryptocurrency trading to the mainstream whilst adding playful elements to trading itself (gamification). This culminated in the Artiz Whitepaper and the ICO preparation.

The first quarter of 2018 will be used to launch the ICO. In the second and third quarter of 2018 the first version of the Artiz app will be developed and this will be released at the end of the third quarter. From this point on we will start developing phase 2 and phase 3, during this process we will listen to the community so the development is at market demand.

| Milestone | Time |
|---|---|
| ICO Preparation | Q3-Q4 2017 |
| ICO | Q1 2018 |
| Development Phase 1 | Q2-Q3 2018 |
| Release Artiz Mobile Exchange App | Q3 2018 |

| | |
|---|---|
| Development Phase 2 | Q4 2018 |
| Development Phase 3 | Q1 2019 |

# 7. USE OF TOKEN

## 7.1 AZX-token

The AZX token will be tradable in the first released version of the Artiz app. Artiz will make sure to get the AZX token listed and tradeable on multiple exchanges.

## 7.2 Trading fee

Artiz will provide the possibility to use the AZX token for a 50% discount on trading fees.

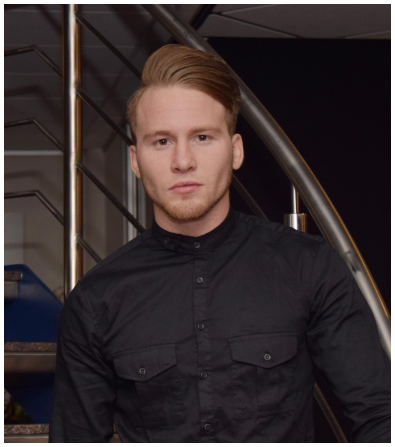
## 7.3 Advanced features

Artiz will offer advanced features which can be paid for with AZX. The first of these features is the ability to follow professional traders, receive push notifications and learn from their investments.

*To stay ahead of the competition Artiz will not discuss further advanced features in this white paper.*

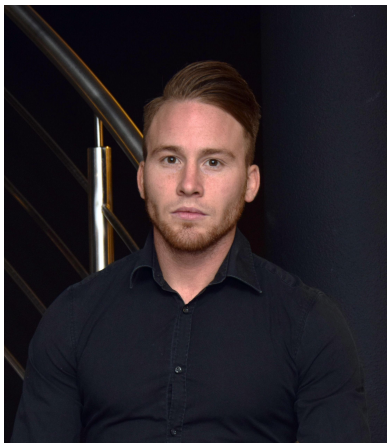
## 8. TEAM

**Sven Gijsberts**
General manager
M.Com. International Business Administation
*Founder, Trusti, Superthuis*



**Jorik Oude Engberink**
Product Development
B.Com. Small business & retail management
*Founder of Zwapp, SHRD, Cryptocurrency Club Nederland*

**Chris ter Beke**
Software Engineering
B.Sc. Creative Technology
*CTO & Co-founder, Printr*
*Back-end Lead, Trusti*



**Kenny Oude Engberink**
Business Development
B.Com. Small business & retail management
*Founder of Zwapp, SHRD, Cryptocurrency Club Nederland*

**Emre Akman**
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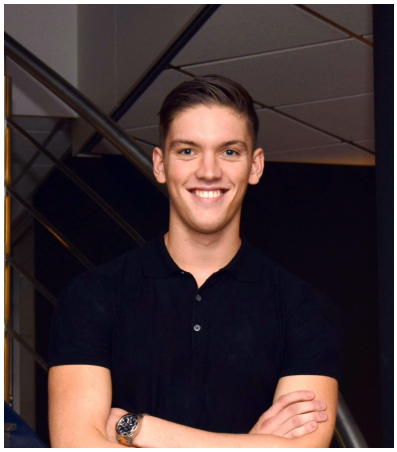
*Lead iOS developer, Trusti, Buku*

**Niels Elburg**
Platform Engineering & Security
B.Sc. Computer Science
*Software Engineer, Vasco Data Security*
*Android Developer, Trusti*



**Wouter Poort**
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**Jesse Degger**
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*Lead Developer, PlingMe*

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## 9. ADVISORS

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*Founder, tour operator noSun,*

**Elody Hutten**
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*Phd. beps related developments by tax professionals*

**Thomas Mentink**
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M.Com. Int. Business Marketing
M.Com. Int. Business Management
*Director of finance and strategy, Ferm Powertools*

# JOIN ARTIZ!

Whilst making cryptocurrency trading more user friendly and easier to understand, we believe that we can bring cryptocurrency trading to the mainstream population. Are you ready to take off and join our adventure?

## CONTACT


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