

NEXT.EXCHANGE

WHITEPAPER

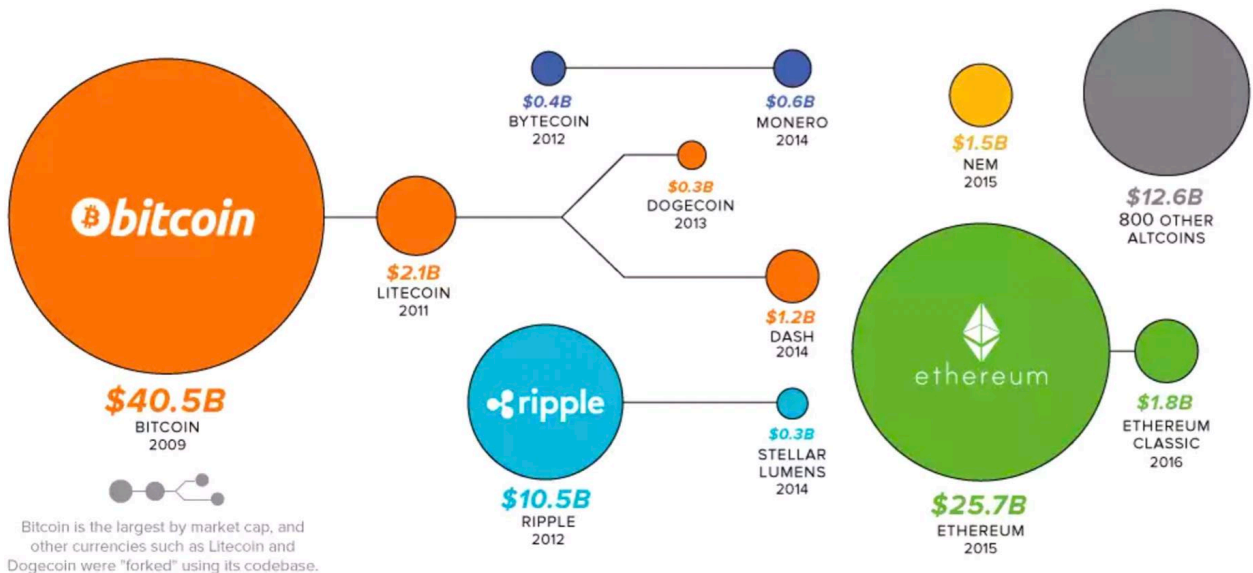


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Introduction

The cryptocurrency market today comprises a multi-billion-dollar industry. That being said, it is yet to be fully accepted by the masses as an investment tool, compared to standard fiat currencies like the dollar (\$) or the euro (€). While holding a market share of approximately 1.2% in current exchange currencies, that figure is expected to see rapid growth in the upcoming years. We established NEXT.exchange because we believe in the potential of cryptocurrency, and that through its application, corporations may find an easy and efficient way of receiving finance for their projects. This will be achieved by utilizing what is known as an ICO (Initial Coin Offering). Our vision at NEXT.exchange is to allow companies to fund their activities as simply and securely as possible by utilizing digital currencies for project development and service development. Right now, we are designing and constantly upgrading a fresh new platform for cryptocurrency exchanges, trades and conversions into foreign fiats.

THE CRYPTOCURRENCY UNIVERSE



Large capital acquisitions through ICOs, combined with the increasing public acceptance of cryptocurrency as a medium of trade, will provide start-ups and investors alike with opportunities for rapid project development and growth. However, the market potential for cryptocurrencies is yet to be fully realized. We at NEXT.exchange, are currently developing a unique cryptocurrency exchange platform which will provide traders with the latest tools to get new coins with crypto or fiat at <https://next.exchange>.

NEXT.Exchange Embraces Blockchain Technology

Incorporated in the Netherlands, NEXT.exchange is a next-generation cryptocurrency exchange committed to offering a **fiat gateway** and **non-banking asset management** solutions outside of traditional financial systems and banking establishments. Unlike these institutions, we place all assets straight into the Blockchain ledger.

History

Our team is composed of highly professional and motivated entrepreneurs and developers with expertise in a plethora of different fields. Thanks to this and combined experience in business development and management, this allowed us to obtain invaluable knowledge regarding the ins and outs of developing a business from conception to conclusion.

We are among the unsung heroes who took up the task of researching the new technology known as the Blockchain, going way back as far as 2011 when only very few believed in it. Furthermore, we have grown in technical maturity and insight as to developing a business and providing financial service guidance and solutions, utilizing our own in-house Blockchain technology. We wholeheartedly believe in Blockchain technology. We are capable of providing a boost for well-rounded people who utilize this technology in order to deliver business breakthroughs, while maintaining easy access to shares and dividends from companies around the globe. Purchase and sell shares in just a few clicks. Thanks to NEXT.exchange, security, professional expertise and quick, headache-free access to financials will become the new global standard. We strongly believe that everyone everywhere should have access to professional corporate finance tools.

Meet the team behind **NEXT**.exchange

“At NEXT.exchange we are developing a new kind of cryptocurrency trading platform. To become a game-changer we are prepared to regulate our services, which can be launched worldwide with unique features for fiat, cryptocurrencies, physical and digital assets”.



Christiaan van Steenbergen

Founder & Software Engineer

Christiaan is an experienced entrepreneur who has spearheaded several businesses in the telecom, software and fin-tech industries. Today, his entrepreneurial spirit drives him towards the development of new technologies, with a dedicated focus towards cryptocurrency software, big data and Blockchain, which will completely change the financial market.



Gleb Jout

Blockchain consultant & Content and Strategy Manager

Gleb has over three years of managerial and financial experience. His impeccable communication skills, dedication, strategic mind and understanding of the Blockchain industry provide the necessary tools and experience to assist NEXT.exchange's journey towards becoming one of globe's best exchanges.



Mr. Rob van Dijk

Lawyer & Head of Legal Operations

Rob van Dijk has acquired two decades of experience as an attorney, representing individuals and business in the areas of contract law, general commercial business practices, financial law, labor law, debtor/creditor law and corporate law. Currently, Rob serves as a registered attorney for the Dutch Bar (Nederlandse Orde van Advocaten -- NOvA). He is also the owner and managing partner of the renowned law firm, LEXIUS.



Drs. Chris Haveman

Business Strategy Operations

Drs. Chris Haveman is a graduate of the University of Leiden, specializing in mathematics, computer science and with a concentration in psychology. His experience as an executive chairman on supervisory boards for various multinational corporations such as Boer & Croon (one of the top corporate finance houses in the Netherlands) has brought him the opportunity to provide professional strategic guidance as NEXT.exchange's capital market reform specialist.

Our Strategy

Our goal is to become the next-generation cryptocurrency exchange, fully utilizing the Blockchain technology, delivering propositions for new users of unparalleled value, and offering strong returns for investors. Ultimately, we wish to drive the creation of a new financial ecosystem grounded in the interactions between assets and Blockchain technology.

Our mission is to foster and enhance the adoption of cryptocurrency as a medium of exchange for global stock trading. We will achieve this by increasing awareness and educating the general public on the safety and advantages of utilizing digital currencies and Blockchain technology.

We at NEXT.exchange believe that the time has come for businesses around the world to adopt Initial Coin Offering (ICO) practices and gain easy access to stock markets. Due to all of the regulations and boundaries currently enveloping the financial industry, it has become increasingly more difficult for fresh start-ups and even existing companies to enter financial markets. We believe “Wall Street” does not have the necessary expertise on the subject matter and cannot provide such individuals and organizations with the necessary guidance to enter modernized financial markets. NEXT.exchange has the required tools and expertise – in the form of easy access to rapid funding, professionally tailored teams, and impeccable support services – to provide companies and start-ups with the opportunity to experience positive business growth and development.

Our aim is to minimize the hassle and unnecessary limitations of bureaucracy and build an easy-to-use, foolproof platform for the masses. We want to provide a solution for businesses to easily access corporate financing solutions, and for the public to obtain in start-ups and profit-based companies around the world without unnecessary headaches. The platform we developed is a fully functional alternative to the cryptocurrency and stockmarket exchange, which is currently being dominated by EuroNEXT and Wall Street.

Our Goals

- To provide an exchange platform between fiat-, cryptocurrencies and (digital) assets with a large, active and friendly community.
- To provide our users with an efficient platform that can handle significant loads and operate at optimal performance even during peak load times.
- To provide new and prospective projects and their communities with a reliable platform and multiple pairings.

“NEXT.exchange is constantly in pursuit of new technologies and to advance the financial market experience for our clients. We adapt ourselves to future technological goals”.

What is **NEXT**.exchange capable of?

Currently, our platform enables users to sell and purchase digital assets, utilizing bank transfers and cryptocurrencies. During the first year of our launch, we plan to make our services available to clients located in the **European Union, United States, and Russia**. In the second year of operations, clients based in **Latin America, Asia, and Australia** will be able to utilize our platform. We then plan to bring our services to other **developing countries** not mentioned before.

NEXT.exchange ensures the safety and security of client funds by utilizing cold storage methodologies, backed by a trust and smart contracts, in which we have very strict rules and guidelines pertaining to seller selection. Thereby, providing buyers with confidence and trust in our services. During the first phase of our rollout NEXT.exchange will be integrated with the Ethereum platform. We then plan to migrate our codebase to our own Blockchain platform, which can handle large transaction volumes. We believe that our organization can draw significant benefits from the many features that Blockchain technology can offer. Our final objective is to create an exchange platform for businesses, through which shareholders can receive dividends and trade their assets, with a fluid and easy-to-use interface.

Short-Term Targets

- Acquiring all of the necessary permits and licenses to operate as a cryptocurrency exchange within countries in which this sector is regulated by governmental law.
- Focus on driving strong and stable user growth, targeting users who are already familiar with the functionality of stock exchanges, as well as those who are just beginning to develop an interest in this sector. We plan on achieving our user growth targets via social media campaigns and exposure.

Long-term goals

- Acquiring at least a 10% market share in the cryptocurrency exchange sector; growing into a fully-fledged platform for trading.
- Invest heavily in production and service development to ensure that NEXT.exchange can provide the best technological platform solutions in today's highly competitive industry.
- Expand business operations globally, ensuring the presence and strong brand awareness in key regions of the world.

What are **NEXT**.exchange Innovations?

Combining traditional finance with the cryptocurrency world is a unique and challenging process. At NEXT.exchange we are targeting experienced professionals as well as newcomers in this field. To us, security is the most important aspect of business practice. This is why we integrate similar smart technologies to provide our clients with the highest guarantee of security available on the market. Currently, our unique features include:

- **Pool Trading** – We are capable of obtaining high trading volumes and generating substantial profits in today's stock market due to our integration with other corporate finance houses and major trading forces.
- **Community Trading** – We are capable of providing users with a platform to which they can upload their smart contracts in order to participate in an active smart contract community for trades, business, services, and increased visibility.
- **Coin Suggestions** – New and existing cryptocurrencies can be submitted for consideration by our community users via our website. If we see a digital asset getting a considerable amount of support from its community, we will carry out the due diligence and make a decision to list this asset.
- **Social network for ICOs** – All of the ICOs listed on our platform will have their own profile, through which the community at NEXT.exchange can get in touch with the team behind the ICO, as well as get direct updates and news from the ICO. Imagine it like a Facebook profile for ICOs.
- **Crypto Mining** – Users will be granted the option of investing funds in mining pools. Mining pools work on a constant, passive earning model. Considering that the cash power of mining pools will be more-or-less equal, returns on investments from the mining of new coins will be split among investors.
- **Cold and secure storage of funds** – We have nullified the threat of cyber-attacks and hacking threats thanks to the utilization of cold storage methods. Clients will be able to use the Trevor™ device in order to store money securely and safely, via two-factor authentication and other security validation methods.

- **Services tailored to inexperienced users** – Our system provides inexperienced users the opportunity to copy and learn from the actions and decisions of more experienced traders. New traders can benefit from the expertise and knowledge base of experienced market practitioners. For traders who simply do not have any spare time to devote to market and trading research, NEXT.exchange will provide an Auto-Trade tool. This is a feature that automatically follows the actions of top traders based on current and historical performance. Auto-Trade is the safest automated trading method, and will be implemented in the NEXT.exchange investment fund.
- **Investment Funds** – NEXT.exchange will provide its users with fully managed investment funds. Generally, pools of companies, ICOs or the top 30 cryptocurrencies.
- **Trader Advantages** – Traders who operate on our platform will have the opportunity of earning a percentage of their follower's profits and obtain boosts to gain certain advantages, such as lower processing and transaction fees.
- **Referral program** – Our referral program is designed to benefit both invitation senders and recipients. A bonus system will be implemented that will allow users to receive rewards once they recruit new users to the platform. This ensures that new users are introduced so that NEXT.exchange's trading volume grows.
- **Fiat gateway** – Only on NEXT.exchange we create instant swaps between crypto and fiat. We started with USD and EUR and will add more local currencies as we move along.
- **Payment Service Provider** – We integrate Payment Service Providers to create a bridge for services like PayPal, Stripe and Payoneer. As long they accept cryptocurrency-related businesses, we have them covered.

Permits & Regulations

Conducting operations of a stock exchange is vastly different from any other business practice, due to the fact that capital is not only required to fund growth and trade cycles, but also for regulatory aspects and requirements. These regulations are in place to ensure that financial institutions experience a minimal risk of financial distress during economic hardships in which high pressure is evoked on an institution's deposit base (quantity of withdrawals outnumber deposits). Therefore, most of the capital that will be raised will be put into a trust fund (foundation) that is supervised by the Dutch AFM (Authority Financial Markets) in order to satisfy optimal capital adequacy requirement ratios, which are legislated and required in order to obtain operating licenses in new jurisdictions.

Regulatory requirements

Proper licensing is one of the key aspects of being a fully functional financial institution. NEXT.exchange expects to acquire an investor license (*beleggersvergunning*) to enable trading in traditional stocks. Also, NEXT.exchange is in the process of applying for an e-money license which covers the European Union. Today, a lot of banks are refusing clients which are active in the cryptocurrency market. NEXT.exchange sees opportunities to acquire an e-money license themselves to serve this market and create partnerships to ensure its operation and to create a fair playing field for others.

The cryptocurrency market is decentralized and does not yet fall under any governmental regulations. The United States Congress, however, has expressed plans to regulate cryptocurrencies¹ in the foreseeable future, while others are banning them.

¹ 'Congress submits bill making it illegal to hold cash, Bitcoin, or other assets outside of a bank without informing them in writing'
- <https://www.congress.gov/bills/115/congress/senate-bill/1241/text#toc-idea0e9489fc8f46379f95bb56c8bbbda5>

We expect that the regulation of cryptocurrencies will be implemented, and therefore, we want to be ready to face these obstacles and bind the market under the NEXT.exchange platform by way of the following:

- Providing licenses to cryptocurrency, credit unions and crowdfunding platforms.
- Maintaining a deposit of over €100 million in a secure trust.
- Opening IBAN/SEPA credit and debit accounts for our clients, without restrictions.
- Provide banking services, like payment cards and terminals which work with cryptocurrencies.
- Investing and partnering with innovative cryptocurrency businesses.
- Lobbying with (semi)-government institutes and corporates about the possibilities that Blockchain technology can offer.

Services to be offered

NEXT-generation Cryptocurrency Exchange

The world needs a next-generation cryptocurrency exchange which is innovative, fast and easy to use and understand. Today's exchanges are mostly decentralized, answering to no government or central authority and located in an area outside of any jurisprudence. All while a huge community is trading their cryptocurrencies. Security is another important issue - a second Mt. Gox incident could still happen, even nowadays. One hack on the wrong exchange and the money is gone.

NEXT.exchange prevent this as much as possible to provide every trader their own wallet and unique address. These would be under the trader's sole control and synced with the Blockchain. This hybrid approach is unique and offers our platform an intuitive interface and reduces risk. It also presents lower transaction fees and measures to prevent fraudulent activity by applying Know-Your-Customer (KYC) policies.

The NEXT.exchange platform will be able to support the most popular cryptocurrencies, including, but not limited to, Bitcoin, Litecoin, Dash, Ethereum (including ERC20), NEM, Electra, Electroneum, Rupee and NEXT. These will all be fully paired with all other crypto- and fiat currencies.

Cryptocurrency crowdfunding

Since the founding of Kickstarter, the crowdfunding markets have developed into an industry with over \$2.5 billion+ of active assets. Compared to crowdfunding, the current cryptocurrency market volume is even higher. Despite being relatively new, the ICO market has already overpassed Kickstarter's volume. This is rather impressive, considering that the market is still in its early stages, with a ridiculously high ceiling for crowdfunding and profit generation. We at NEXT.exchange believe that ICOs will replace IPOs entirely in the near future, due to developing technologies and obsolete business practices. ICOs will provide companies of all sizes with rapid financing solutions and liquidity at a such a rate that IPOs will soon lose their appeal and competitive advantages.

Instant ICO Deployments

Currently, an Initial Coin Offering is a very time-consuming and strenuous process, which may take months of hard work to fulfill. NEXT.exchange will provide users with fully automated API web services in which ICO token sales can be launched almost instantaneously. We will provide a ready-to-go programming code so that ICOs may be launched the same day as a request is filed, accompanied by a target audience list and automated marketing procedures implemented to attract investor attention to new prospective ICOs. Considering that NEXT.exchange will provide all of the necessary services, token supplies, smart contracts and legal documentation, we will require a small fee of 5% for our services.

The NEXT token

Although we greatly value our shareholders, we want everyone to have the opportunity to become involved in the early stages of our exciting, groundbreaking company, and have the opportunity to generate a profit, taking the first steps in the direction towards revolutionizing the digital asset market and corporate finance industry. Exchanges work because people use them to buy and sell their digital assets. and the more assets our exchange platform has, the more profits will be made, which means more income returns back to our token holders.

We will provide interested parties with all pertinent information needed to decide on whom to follow in the industry. This includes fully detailed profile outlines depicting profit and loss over time, plus historic graphs analyzing business performances and trades. Token holders will also have the benefit of being notified each time **a successful trade** is placed and can monitor the overall profit ratios over time.

We provide to our token holders additional features like:

- Access to a fiat gateway with over a dozen (local) currencies.
- Up to 15 days earlier access to new listings.
- Lower transactions fees on the platform.
- Pool trading of fiat, cryptocurrencies and (digital) assets.
- The ability to automatically follow another successful investor practices and trends.
- Full range of professional analytic tools and insight (credit) information tools.
- Token rewards for high-volume trading activities and bringing in new investors.

Token holders will have the opportunity to reap rewards for large volume trading and referrals of new investors to our platform.

Profit Sharing for Token Holders

NEXT.exchange will share its profits with token holders. While NEXT.exchange services need to have certain centralized elements for its launch, we strive towards decentralization and the minimization of trust related issues.

All trades on NEXT.exchange will be publicly reported and visible on the “Token Holder” section of our website. This is not only standard practice but a requirement for all regulated exchanges – cryptocurrency and otherwise.

To verify the integrity of our trade data, users will be able to check the trades they made in the published trade data section of our website. Furthermore, all completed trades receive a sequential trade ID number, which ensures that there are no gaps in the compiled data.

As stated previously, dividends will be paid out on a quarterly basis¹. Based on these quarterly results, NEXT.exchange will load the ETH (Ethereum) amount of dividend payouts onto a smart contract. The smart contract will contain a table of dividend distributions. Think of it as a snapshot taken when dividends have been declared. Token holders will then proceed to query the smart contract dividend distribution function to move dividends from the wallet in which the tokens were stored at the time the “snapshot” was taken. The smart contract will proceed to pay out dividends to the wallet that made the request after validating all provided information. If the “snapshots” do not match the dividend payout amounts at 100% validity, the smart contract will refuse the payout request. This means that either all dividends will be paid out fairly and accurately or no dividends will be released at all.

NEXT.exchange researchers will monitor real-time dividend payouts as micro transactions. However, the Ethereum network’s² capabilities do not currently extend to high-volume transactions of such small size. Therefore, it is intended that this will become a readily available option when the Ethereum network gains the capability to receive shares³ and lightning network capabilities⁴.

¹ Dividends can be paid quarterly to token holders, starting three months after the public release of NEXT.exchange’s platform.

² <https://github.com/ethersphere/swarm>

³ <https://github.com/ethereum/wiki/wiki/Sharding-FAQ>

⁴ <https://github.com/raiden-network/raiden>

The NEXT blockchain

To make sure NEXT.exchange can handle forecasted traffic and trading volume, the development of a unique blockchain has started with the following features:

- Ability to process up to 100.000 transactions a second.
- No transaction costs on the Blockchain.
- Decentralized scalability.
- Integration of smart contracts and multiple assets.
- Universal wallet applications for web and mobile.
- Real-time global payments.
- Cross-over platform integrations (API).
- and much more...

With this impressive speed, we are able to execute lightning fast exchange-transaction and to connect payment cards to our Blockchain or even third party services, like insurances, energy contracts, big data or the Internet of Things. The NEXT blockchain hold assets which are listed on the platform and is completely secure, infinitely scalable and decentralized.

Roadmap



Conclusion

Digital assets and Blockchain technology will definitely change the world. We at NEXT.exchange wants to be there when it happens. We hope to do this by offering an innovative and secure platform where users around the world can safely and easily exchange their assets.

Every day, cryptocurrencies are gaining more and more legitimacy. The number of companies that are starting to accept cryptocurrencies as a means of payment is increasing on a daily basis. Reddit, WordPress, Baidu, and other online businesses like pizza chains, grocery stores, gyms, entertainment centers, and even vending machines are accepting cryptocurrencies in lieu of traditional fiat.

We are living in a period of a digital financial revolution

Bitcoin and Ethereum are pioneering the cryptocurrency era. However, the diverse cryptocurrency scene falls short in convincing public masses of its legitimacy and safety.

NEXT.exchange have the ability and capability to guide the cryptocurrency stock exchange into a new age. An age which gives both novices and experienced traders a peek into and a piece of history in the future of corporate finance practices.

So... What are you waiting for? Let's exchange!
Join us on our path towards a financial revolution.

NEXT.EXCHANGE

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