



In 2008, Satoshi Nakamoto published a paper describing Bitcoin's electronic cash system in the Cryptography Mailing List of Metzdowd. The Genesis block of Bitcoin was created on January 3, 2009, and the first 50 Bitcoins were created simultaneously. Bitcoin was free from the constraints of "trusted third party" with distributed ledgers, and which was called "blockchain" by Satoshi Nakamoto.

As a kind of cryptocurrency, Bitcoin has great advantages over traditional currencies:

Decentralization: Bitcoin is the first type of distributed virtual currency, with the whole network composed of user nodes, and no central bank. Algorithms serve as the guarantee for Bitcoin security.

Global Circulation: Bitcoin can be managed from any computer connected to the Internet. There is no complicated formality or line of limit for its transaction. You can make payment if you know the Bitcoin address of the other party.

Convenient to use: Compared with cash and various precious metal currencies, Bitcoins cost almost nothing to carry and keep, and there is no wear and tear. Cryptocurrency ecosystem might seem like a slow start, but its evolvement became faster and faster in the last two years. It is a sign that the tech giants like Microsoft, Dell and Dish, etc. are embracing cryptocurrencies as a mode of payment. This is a revolutionary solution, and cryptocurrencies have benefited numerous businesses and industries, while the financial and technology industries have become the vortex of cryptocurrency and blockchain storm:



FINANCIAL INDUSTRY

Financial institutions are probing into how to use their advantages effectively: Banks are adapting to blockchain technology and carrying out transactions of derivatives or even cotton with it. A consortium of multiple banks is supporting IBM to create a blockchain technology that can be used for cross-border transaction. Australian Stock Market is the world's first stock trading platform based on blockchain.

BANKING INDUSTRY

More than 2 billion people in the world have no personal bank account. Cryptocurrency accounts enable them to transfer money and receive payments. The countries with unstable or nonproblematic banking systems, for instance, Venezuela, have turned to cryptocurrency, such as Bitcoin and etc.

E-Commerce

Many large online retailers have begun accepting the payment with token coins, such as Bitcoin or Ether, etc. Overstock.com, Expedia, Shopify and other large companies have accepted cryptocurrency as a mode of payment. Merchants and users can complete transactions more safely and faster, and avoid credit card fraud; meanwhile, they need not to worry about payment service providers freezing funds for all kinds of reasons any more.





WE'VE SEEN HOW CRYPTOCURRENCY CAN CHANGE THE WORLD IN MORE WAYS THAN PEOPLE CAN IMAGINE.

WHAT IS BLOCKCHAIN & WHY BLOCKCHAIN?

Blockchain, a cutting-edge technology offers decentralization, transparency, immutability, efficiency, and security. There are many utilities of blockchain, and the following are a few examples:

1. CRYPTOCURRENCIES

Cryptocurrencies like Bitcoin and Ether are digital currencies created using blockchain technology. They are created using mathematical algorithms and cryptographic standards. Central banks and Government can't control them.

Transactions executed to transfer cryptocurrencies from one users' address to another take place on a decentralized public blockchain network. Government and cyberattackers can't shut These peer-to-peer networks down. These public blockchain networks allow anyone to join them, which includes anonymous and pseudonymous users.

Transaction validation processes on These blockchain networks vary, e.g., they might involve transaction validators. These blockchain networks ensure decentralization, transparency, immutability, and security.



Several game developers use blockchain development platforms like Ethereum to create blockchain-based games. Many of These games have digital characters or assets with unique attributes. Game developers create NFTs (Non-Fungible Tokens) to represent them.

NFTs are cryptographic tokens, and they are like cryptocurrencies. However, each NFT is unique. NFTs are also indivisible. These characteristics of NFTs make them suitable for tokenizing digital game assets. Axie Infinity is a popular blockchain-based game involving NFTs.

Uniqueness and indivisibility also make NFTs ideal for tracking digital artworks. Artists increasingly tokenize their creative works using NFTs. Some of the NFTs sold for millions of dollars.

3. DEFI (DECENTRALIZED FINANCE) APPS

DeFi (Decentralized Finance) apps are DApps (Decentralized Apps) that run on a decentralized public blockchain network like Ethereum. They offer a decentralized model for traditional financial services that are managed centrally. DeFi apps use smart contracts to offer transparency, autonomy, and efficiency.

THE FOLLOWING ARE A FEW EXAMPLES OF DEFI APPS:



3A. Stablecoins

Stablecoins are cryptocurrencies, and they are built on decentralized blockchain networks. They offer price stability, unlike many prominent cryptocurrencies.

Stablecoins might be pegged to fiat currencies like USD or precious metals like gold. They might also use popular cryptocurrencies as collateral. An example of a stablecoin is Dai. It's created using MakerDAO, a DeFi platform.

3B. DEXs (Decentralized Exchanges)

DEXs (Decentralized Exchanges) are DeFi apps that run on a decentralized public blockchain. They enable crypto traders to transact directly without an intermediary. That sets them apart from centralized crypto exchanges. Uniswap is a well-known DEX.

3C. Decentralized crypto lending platforms

Traditional banks and financial institutions have stringent rules for lending, therefore, many borrowers can't get loans from them. Decentralized crypto lending platforms like Aave are DeFi apps that intend to solve this problem. They bring borrowers and lenders together. They use the transparency and efficiency of blockchain to make the lending process easier.



4. CBDCs (Central Bank Digital Currencies)

Central banks and Government of several countries are working on launching their respective CBDCs (Central Bank Digital Currencies). These are digital currencies. CBDCs will be built using blockchain technology. However, they are digital forms of the country's official currency.

Central banks of countries will have complete control over their respective CBDCs. CBDCs are expected to provide privacy, security, transparency, and efficiency to financial transactions.

5. Cross-border payments

Cross-border payment transactions take plenty of time due to complex processes. Multiple intermediaries are involved in the settlement process, which increases the delay.

Blockchain provides a distributed ledger that's visible to all stakeholders at the same time. It offers notable data security features, and blockchain offers efficiency. The use of blockchain in cross-border payment transactions is growing. Ripple is a prominent blockchain platform for cross-border payments.



Supply chain management is complex, and tracking a complex global supply chain can be hard. Consumers need assurance that what they buy is produced ethically and safely. Traditional supply chain management involves significant paperwork and manual processes, which makes traceability hard.

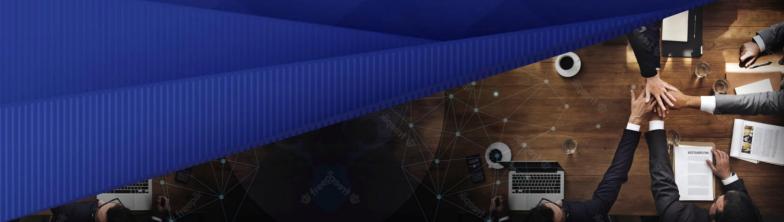
Blockchain offers a transparent distributed ledger with data security. It helps businesses track the entire lifecycle of a product.

An example is IBM Food Trust. It's built using enterprise blockchain technology. It helps all stakeholders in the food supply chain to track the lifecycle of food. Growers, processors, shippers, retailers, regulators, and consumers can trace the entire lifecycle of food products

7. Digital identity management

Provisioning identity documents and managing them involve plenty of complexities. Authorities that provide identity documents use paperwork-intensive and manual processes. Users might lose paper-based identity documents, and getting a replacement can be hard.

Blockchain offers a solution with its decentralization, distributed ledger, security, transparency, and immutability. Identity documents issued using a blockchain platform can't be tampered with, and it's permanent. Users find an immutable digital identity document easier to manage. Evernym is an example of companies working in the blockchain-based digital identity management space.



8. Securing healthcare information

Electronic Health Records (EHRs) promise a lot, however, patients don't have much control over them. Different healthcare provider organizations need to share EHRs among themselves for effective care of patients. Complex processes with silos make this hard.

Blockchain can transform this scenario with its distributed ledger and security features. It enables patients to control their entire set of Electronic Medical Records (EMRs). Effective care becomes easier since different healthcare providers access the same EHRs. Medicalchain is a start-up that's working on securing EHRs with the help of blockchain.

9. Expediting banking and financial transactions

Many transactions in banks and financial services institutions take a long time. Complex processes and intermediaries make them time-consuming.

The distributed ledger offered by blockchain makes information sharing easier. All stakeholders in the banking system can see one version of truth simultaneously. Security features of blockchain prevent tampering with data. These factors can expedite banking transactions.

An example of a project in this direction is the Utility Settlement Coin (USC) project, which later spawned a company named Fnality International. Leading banks like UBS, Banco Santander, BNY Mellon, Barclays, and ING collaborated in this project to



10. Managing property ownership records

In many countries, managing property records is a challenge. Paperwork-intensive manual processes make it hard to reconcile ownership information with historical data. Multiple government departments and citizens need to put in considerable effort, and litigations are frequent.

Read how we helped a marketing company to build a back-office custom ads dashboard

REED CASE STUDY

Blockchain can help to manage property ownership records effectively. Its distributed ledger helps all stakeholders access property ownership records efficiently. Blockchain-based platforms will make provenance easier, and they offer immutability. Multiple state governments in India are exploring blockchain to manage land records.





Today's cryptocurrency and digital asset activities are already a growing reality and will increasingly become an integral part of our daily lives. The world as we know it is in a state of constant and accelerated change. The ability to have borderless commerce and communication through the internet has already caused an immeasurable change in the way individuals handle their lives, finance and security. As this digital trend deepens, everyone independent of origin or social status will be given the empowering opportunity to participate in decentralized digital economies powered by blockchain technology and cryptocurrencies. Decentralized economies powered by cryptocurrencies enable people and businesses to conduct trust less, anonymous and secure transactions across national borders. New opportunities for retail, entertainment, finance and essentially anything else that a person might want to spend fiat currency on, are already available in this digital economy today. Today we would like to introduce you to 90'S TOKEN.

90'S TOKEN is that trusted gateway for blockchain and the emerging decentralized economy, by providing a safer, faster and smarter cryptocurrency experience for all users to enter and thrive in this new decentralized economy. Guided by an integrated and dynamic thinking, our blockchain platform allows users to have access to countless products and services that are indispensable on a daily basis, including crypto wallet, NFT, web3, exchange, and payment channels and more 90'S TOKEN was designed to solve two big issues in crypto today. The crypto security problem and the user experience problem:



We believe that having a utility token that powers all of our products and services brings credibility, agility, accountability and independence to our users. It strengthens our relationship with our community and enables dynamic partnership deals. All transactions carried out in the portfolio of apps go through the 90'S Token, directly or indirectly. 90'S Token is the link between our users and the products and services in the portfolio. We will do a permanent and continuous job to strengthen this link, since this is what connects us with our users and grows the ecosystem.

There is no innovation without risks. There is no innovation without mistakes. There is no innovation without learning from These mistakes. There are many risks involved in building applications in the cryptocurrency and blockchain industries. We at 90'S Token have the skills, experience, vision, teamwork and leadership to face These challenges and overcome These risks.





The 90'S Token

90'S Token is an upcoming multi-protocol utility token based on a multi-protocol approach over a blockchain. It would be issued on different blockchain protocols. The benefits of such an approach are

- Token holders have flexibility
- Support These protocols and initiatives around interoperability

Token holders would be able to seamlessly convert between different protocols and 90'S TOKEN would act as a bridge to facilitate it.

Among the many purposes that 90'S TOKEN would be crafted to serve, the most notable ones are going to be shopping, banking, remittances, and more. Essentially 90'S Token wants to establish payment rails around commerce anywhere to improve the GDP of the internet.

We would look at 2 angles in this paper. What are we doing with the exchange going forward and how does 90'S TOKEN play a role in it

90'S TOKEN ECOSYSTEM INCLUDES:

- ICO Launchpad
- Centralized cryptocurrency Exchange (90'S Crypto Exchange)
- Dapps

Why 90'S TOKEN?

The world of central decision-makers is coming to an end and decisions must be made by consensus and freely. we are not against governments, banks, and stock exchanges. But 90'S TOKEN plan to use this blockchain technology in the world around.

90'S TOKEN strongly believe in crypto-anarchism in which cryptographically protected anonymization technologies, digital pseudonyms, and digital money are employed to circumvent state control - surveillance, censorship, and taxation. Thus, we are Crypto - anarchists aiming at providing conditions for getting rid of state interference.

To this end, we are going toward balance and equity with access to modern global financial services by decentralizing and eliminating cumbersome, slowing, and restrictive governments, banks, and stock exchanges rules.

We should not wait for the wave of change. we do not want to wait for the wave of changes to pass over us; we want to be Mainstream.

Indeed, 90'S TOKEN are a start-up that wants to create an anonymous ecosystem over a blockchain to utilize blockchain technology as a financial tool in our life. We are here to solve some of the problems that exist in blockchain-based projects.





DIRECT DEMOCRACY

Democracy literally means rule by the people. it falls into two categories, indirect and direct. The concept of "indirect democracy" (also called representative democracy) refers to the fact that the people choose others to represent them and make important decisions on their behalf. In this regard, representative democracy is completely different from "direct democracy", in which the people, all members of a group, are given the right to vote.

Representative democracy is typically employed in the countries where the population is too large to be constantly engaged in decision making. It's not always reliable because the votes of elected individuals may not provide faithful and accurate reflection of people's will. These individuals may distort the peoples' demands. Moreover, indirect democracy can lead to massive bureaucracies, which are too slow to take action, especially on momentous issues.

However, each person's point of view is taken into account in a direct democracy providing free, fair, regular and competitive elections. it offers the people greater opportunities for participation in which they can exercise their sovereignty within the decision-making process in the most direct manner.

Blockchain technology paved the way for bringing democracy back to full circle. So, by means of this technology, a paradigm shift is taking place from centralization to decentralization.



Centralization refers to the fact that the power of planning and decision making are exclusively in the hands of few people. It means that the systematic and consistent concentration of all the powers is at central points. Regulatory capture, corruption, rent-seeking efforts, government intervention in markets, and monopolies are the perfect examples of centralization. the scenario, however, has been changed completely. Decentralization is growing in popularity due to rise in demand for transferring supervision and decision-making from a centralized association (individual, corporation, or group of people) to a dispersed network where corruption and monopoly are prevented and transparency, free economy, free markets and fair competition are provided.

To this end, 90'S TOKEN, a financial blockchain ecosystem, has been developed. It is aimed at achieving equity, meaning that the income and opportunity among people can be evenly distributed. In other words, the absence of equity creates a scope of inequality in the market. For example, in a monopoly market where there is only a single buyer, the other people sell their labour at a very cheaper rate as compared to a competitive market where there is a lot to buy and wages are very competitive too. As a result, Income difference is one of the most common problem areas which an economy must face when there is no equity in the economy. In this case, equity, as a goal, can be reached through true decentralization achieved by 90'S TOKEN.

- As a result, doing business, the people can enjoy the benefits of a decentralized world in which they are able to make decisions freely without central decision makers.
- All mentioned benefits are mainly facilitated through consensus decision-making process.

90'S Crypto Exchange

The idea behind 90'S Crypto Exchange is to provide a simple, intuitive, safe and powerful user experience where anyone can trade, with unmatched speed and advanced security architecture.

90'S Crypto Exchange was created as a home to users who are completely new to crypto trading by providing a simpler user experience, while enabling reliability and useful features to experienced traders through market-leading speed, ironclad security, market maker opportunities and low fees. All features and concepts deployed on 90'S Crypto Exchange are built and designed with the end users in mind. This includes both users that are taking their first steps in the world of crypto and do not yet understand how crypto trading exactly works, but at the same time facilitating advanced tools for more seasoned traders to profit and benefit from.

90'S Crypto Exchange sets out an ambitious plan to make crypto trading simple, joyful and accessible to all, and aims to take the world of crypto to the next level. The launch of 90'S Crypto Exchange will be a game changer for the entire ecosystem and the 90'S Token, which will be playing a central role in not just the exchange, but all products and platforms in the 90'S Crypto Exchange world of apps.



Users from all over the world will be able to trade at extremely low amounts and very low fees. We have had the third world strongly in mind when building the exchange structure and low threshold for entry.

90'S Crypto Exchange is meant to be a tool to give freedom to the little guy, who on other platforms is often forgotten or neglected, since priority is primarily put on larger traders or whales. Like always, we will do it differently.

90'S Crypto Exchange will be a fundamentally fair platform where our firstclass support team will give as much emphasis on new and small traders as on big and experienced traders, and the exchange experience will fit both newcomers as well as seasoned traders.

As crypto continues to explode in popularity and value over the next few months, 90'S Crypto Exchange will become the crypto hub that supplies the necessary liquidity for various crypto projects to operate, while ensuring reliability and never before seen trading engine speed.



ROAD MAP

Q1 2022

Set up the concept, Hiring Talent: Development & Management team.

Drafting Whitepaper, Token Development, Token Audit, Website UI and landing page design

Q2 2022

Q3 2022

Social Media Handles, Private Sale Round

ICO Development

Q4 2022

Q1 2023

Marketing Campaigns

Token listing in Exchange **Q2 2023**

Q4 2023

Exchange Development

Q1 2024

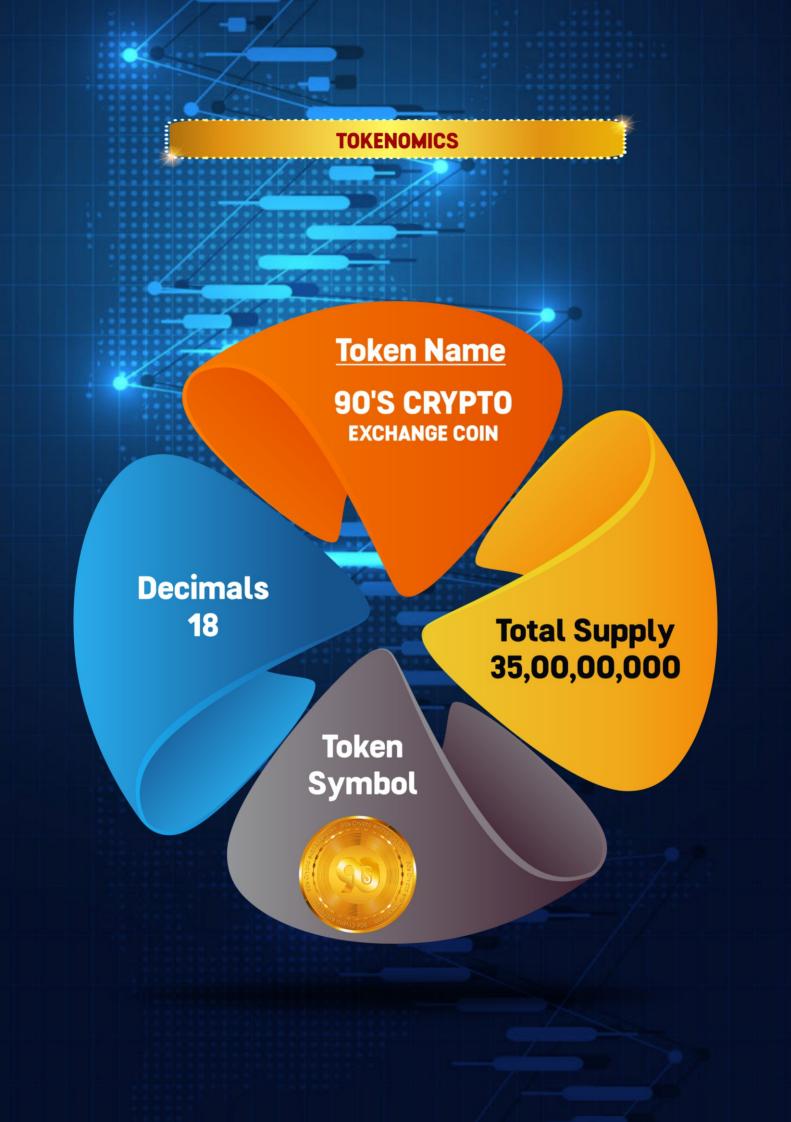
Marketing campaigns for Exchange

Start Token Listing in exchange **Q2 2024**

Q1 2025

Blockchain development

FUNDING ALLOCATION Product Development **Business** Marketing **Development 20**% 10% **FUNDING** ALLOCATION Legal Partner & Regulation Investor 10% **15**% Contingency





A) FIAT DEPOSIT/WITHDRAWAL MECHANISM

i) P2P (AED & USD) - The fastest way to deposit USD As we already learned, 90'S Crypto Exchange deploys a P2P funds transfer system for deposits and withdrawals. Precisely, a P2P USD & AED mechanism. The biggest advantage of using P2P USD transfers is that traders can freely use 90'S Crypto Exchange for cryptocurrency trading or simply buying and HODLing funds without the fear of overstepping legal boundaries set by the government of UAE.



While most of the cryptocurrency exchanges in UAE had to bite dust back then, 90'S Crypto Exchange developed a P2P USD & AED transfer mechanism, eliminating the need for a bank payment gateway.



which incentivises users making USD deposits. The intention behind introducing this scheme was to encourage more and more depositors to deposit money using the P2P USD & AED system; thus mobilising USD withdrawals for thousands of traders. At the same time, depositors have the freedom to earn as much as they want through tip by simply depositing USD & AED.

B) CRYPTOCURRENCY DEPOSIT/WITHDRAWAL MECHANISM

Building a seamless flow for cryptocurrency deposits and withdrawals has been one of The priorities at 90'S Crypto Exchange More than a year down the line, 90'S Crypto Exchange, today, sports the fastest and most sophisticated cryptocurrency deposit and withdrawal mechanism in the world. Another mentionable fact about 90'S Crypto Exchange is that it is the world's first cryptocurrency exchange that asks for a single confirmation for cryptocurrency deposits. Cherry on top, the exchanges charges the lowest fee across the globe on select cryptocurrencies and minimal fee for others.



The core strength of a cryptocurrency exchange comes from its overall liquidity, and 90's Crypto Exchange enjoys highest liquidity in UAE. Have a look at some of the figures depicting the same:

During volatile market, 90's Crypto Exchange achieves a 24-hour trading volume of 350 - 400 BTC.

During normal market conditions, the exchanges maintain a 24-hour trading volume ranging between 150 to 200 BTC.

Another factor as important as liquidity is the strength of code that's responsible for executing trade orders. While there is no simple scale for measuring the code strength, instant approval and execution of orders says it all about the integrity of our trade engine.

D) RISK MANAGEMENT

90'S Crypto Exchange was incorporated with an intent to not only help user's trade cryptocurrency conveniently, but also trade with the least possible risk. With the same in mind, 90'S Crypto Exchange enables traders to limit or minimise trading risks by using Stop - Limit - Orders and Bracket Orders.

Each serving a different purpose while trading, both the orders can be used to limit, minimise or even eliminate risk. While on one hand, a Stop-Limit-Order makes sure the trader enters the market when the price momentum is right, a Bracket Order ensures that the trader fixes their entry as well as exit points even before the order is placed. And for a rainy day, there is trailing stop-limit. Particularly, bracket order avoids poor trade decisions made under panic, which is the most common cause behind traders incurring losses in cryptocurrency trading.



Cryptocurrencies use various time stamping schemes to "prove" the validity of transactions added to the blockchain ledger without the need for a trusted third party. The most widely used proof-of-work schemes are based on SHA-256 and scrypt. Some other hashing algorithms that are used for proof-of-work include Crypto Night, Blake, SHA-3, and X11. The proof-of-stake is a method of securing a cryptocurrency network and achieving distributed consensus through requesting users to show ownership of a certain amount of currency. It is different from proof-of-work systems that run difficult hashing algorithms to validate electronic transactions. The scheme is largely dependent on the coin, and there's currently no standard form of it. Some cryptocurrencies use a combined proof-of-work/proof-of-stake scheme

TRANSACTION FEE (TX FEE)

Transaction fees for cryptocurrency depend mainly on the supply of network capacity at the time, versus the demand from the currency holder for a faster transaction. The currency holder can choose a specific transaction fee, while network entities process transactions in order of highest offered fee to lowest. Cryptocurrency exchanges can simplify the process for currency holders by offering priority alternatives and thereby determine which fee will likely cause the transaction to be processed in the requested time



A cryptocurrency wallet stores the public and private "keys" or "addresses" which can be used to receive or spend the cryptocurrency. With the private key, it is possible to write in the public ledger, effectively spending the associated cryptocurrency. With the public key, it is possible for others to send currency to the wallet

ANTI-MONEY LAUNDERING OR AML

A set of laws designed to prevent converting illegally earned money into what appears to be legally earned money. Laundering just means cleaning something that is dirty. Money laundering is the process of making illegally earned moneys (dirty money) appear to be legally earned (clean money). Anti-money laundering rules and laws are designed to make it difficult for criminals to launder their money.

ANTI-FRAUD LABELLING SYSTEM

If an account/address is hacked, the account owner can add a label to its account which causes all addresses from that account to be automatically labelled over blockchain, so exchanges and traders will not process any transaction that is labelled.



We are aimed at providing a better kind of smart contracts. There is no need to do programming because 90'S TOKEN smart contracts can be used easily by some simple steps.

So, to create a smart contract in the 90'S TOKEN Coin blockchain, you don't have programming knowledge.

SWAP SYSTEM

After launching of Main-net, All 90'S TOKEN owners will be able to transfer their tokens to the Main-net. There will be enough time for all users to do it.





Obviously, there are some risks, but we are doing our best to manage them well. Cryptocurrency trading can be extremely risky. Cryptocurrency trading may not generally be appropriate, particularly with funds drawn from retirement savings, student loans, mortgages, emergency funds, or funds set aside for other purposes. Cryptocurrency trading can lead to large and immediate financial losses. The volatility and unpredictability of the price of cryptocurrency relative to fiat currency may result in significant loss over a short period of time. Transactions in cryptocurrency may be irreversible and accordingly, losses due to fraudulent or accidental transactions may not be recoverable.

Purchasing cryptocurrencies comes with a number of risks, including volatile market price swings or flash crashes, fraud, market manipulation, and cyber security risks. In addition, cryptocurrency markets and exchanges are not regulated with the same control or customer protection available in equity, option, futures, or foreign exchange investing.

There is no assurance that a person who accepts a cryptocurrency as payment at the present time will continue doing so in the future. Before investing in a blockchain project, investors must be aware of all the risks involved in this project to others.

They must accept that investing in the 90'S TOKEN project may be at a high risk of losing money and investing in 90'S TOKEN is no exception to the abovementioned risks. The project roadmap may change for any reason without any notice.

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Crypto / digital asset trading is highly risky and highly volatile, and you should never invest more than you can afford to lose. Risks associated with 90'S TOKEN may lose up to the full value of the funds. The Binance Smart Chain Blockchain network, like all existing ones, is a High-risk investment.

90'S TOKEN participants assume the risk associated with project development and deployment. This document (White Paper) is for information purposes only and may be subject to change. We cannot guarantee the accuracy of the statements made or conclusions reached in this White Paper and we expressly disclaim all representations and warranties (whether express or implied by statute or otherwise) whatsoever, including but not limited to:

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This document is intended for people who have experience purchasing blockchain tokens. If you have not regularly participated in prior token sales, nor fully understand risks associated with it, we strongly advise against participating in the 90'S TOKEN sale. Each participant fully accepts any risks associated in the process of the token sales, distribution and accepts that no guarantees will be made for the tradability of the token, nor protection against the exposure of volatility which may occur, resulting in a large difference in the value between the purchase date and the date 90'S TOKEN Coin are tradable. By participating in the 90'S TOKEN and by acquiring 90'S TOKEN you acknowledge that the primary function of the 90'S TOKEN is enabling the 90'S TOKEN Ecosystem, and not being a value storage asset.

Also, you accept that blockchain tokens inherently come with great risks, such as loss of value, theft, hacking or other complete loss of tokens, loss of usability and security and other weaknesses in 90'S TOKEN or third-party software. Please be aware that it is your own responsibility to adequately hold, store and trade the 90'S TOKEN, for instance by choosing a compatible wallet. If you do not fully understand These risks and obligations, we encourage you to get informed or obtain relevant counsel or to abstain from any involvement.

