LOANDEX

COMMISSION FREE TRADING EXCHANGE

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1 Abstract

Advancement in latest blockchain technology is dragging many people to shift their financial systems from traditional fiat-based to blockchain system. Market cap of Cryptocurrency, which is based on blockchain technology, has jumped to a staggering 110B USD by July 2017 as against 7B USD in January 2017.

Further, trading volume for cryptocurrency has surpassed that for stock trading in August 2017. Cryptocurrency exchanges existing today are unable to meet the requirement for modern day trading. Modern exchanges that can fulfill this gap are required with trading fees as low as zero. Loandex is one such exchange platform offering to trade in multiple cryptocurrencies in the new era of the blockchain. First product offered by Loandex is a unique high-frequency trading exchange for cryptocurrency at zero trading fees which solve the current problems of existing exchanges. It facilitates spot and margin trading with zero fees thus maximizing the traders' profit and liquidity in the market.

In fact, Loandex is having cryptocurrency of its own named LDX token which can be used to trade on the exchange without any commission saving the high transaction cost for each trade.

2 Introduction

2.1 Current Problem in Cryptocurrency market

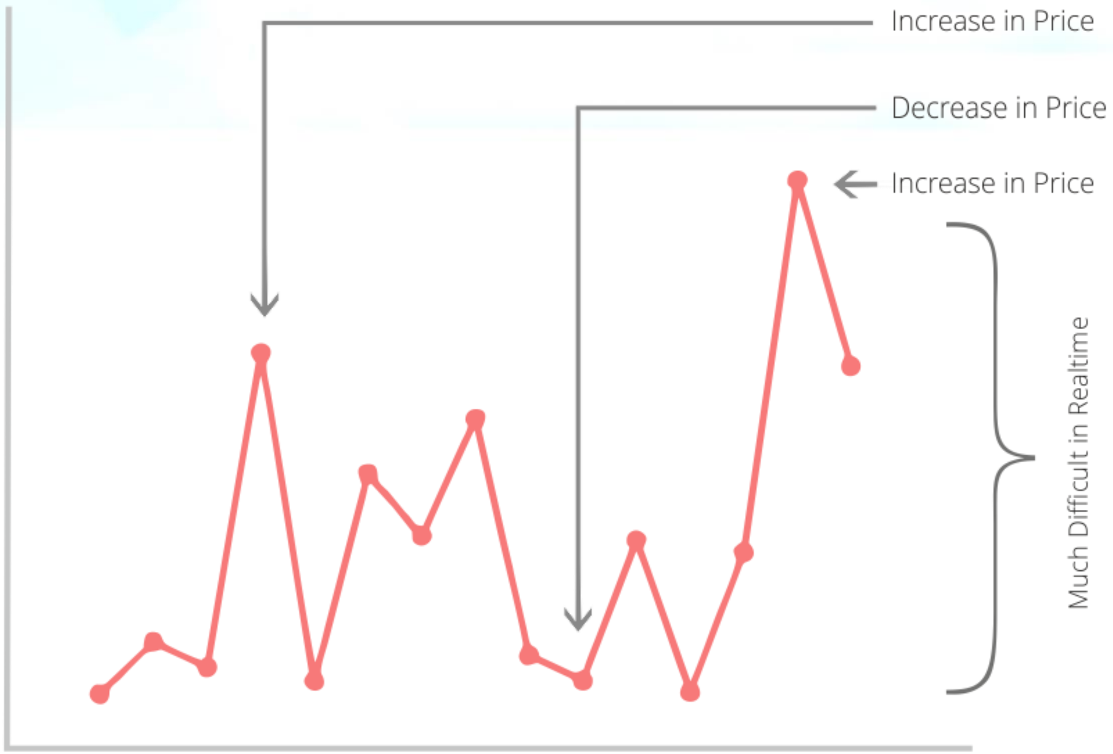
High Trading Fees

It's one of the factors having the deep impact across all exchanges. As per a recent research, top 50 exchanges for cryptocurrency charged, on an average, 0.2% as trading fee from both makers as well as takers, impacting profit margins of traders significantly.

Some of these exchanges are claiming to have charged lower trading fees, however, the same is often applicable only when the trader reaches a certain threshold which is generally kept very high.

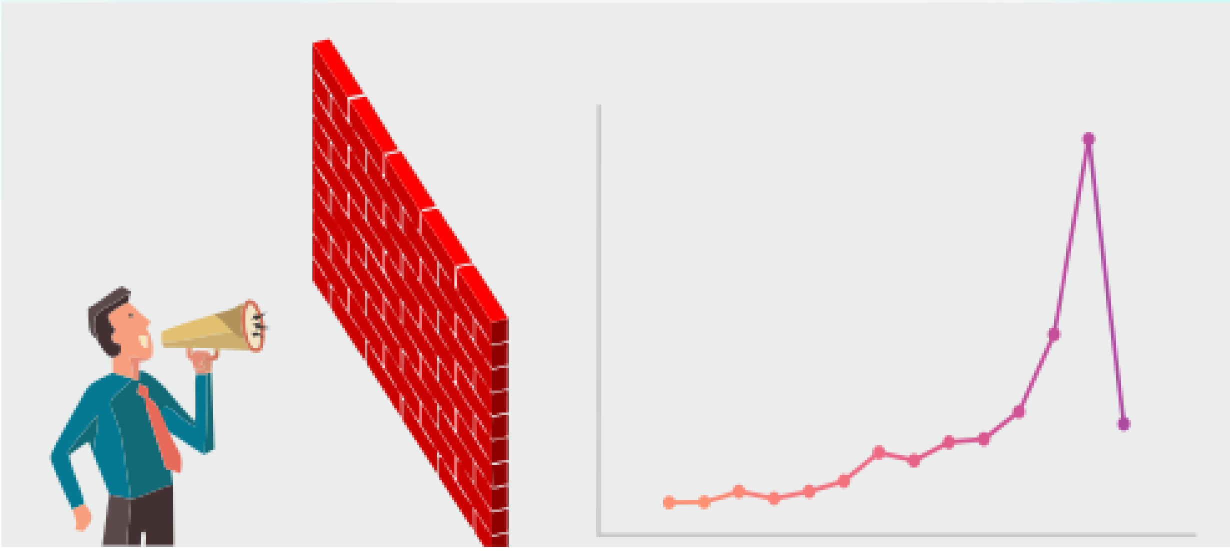
Thus, the same is acting as a deterrent to trading in certain coins and certain tokens with low volume forcing traders to pay trading fees at higher rates.

2.3 Difficulties in Real-time trading



People want to make a faster trade, doesn't matter about robots, every system takes care of it. The expert traders are looking for an exchange, where they can take advantage of price variations. The API calls have inherent limitations. It leads to delay in execution of orders including the order book.

2.4 Downtime with no-warning



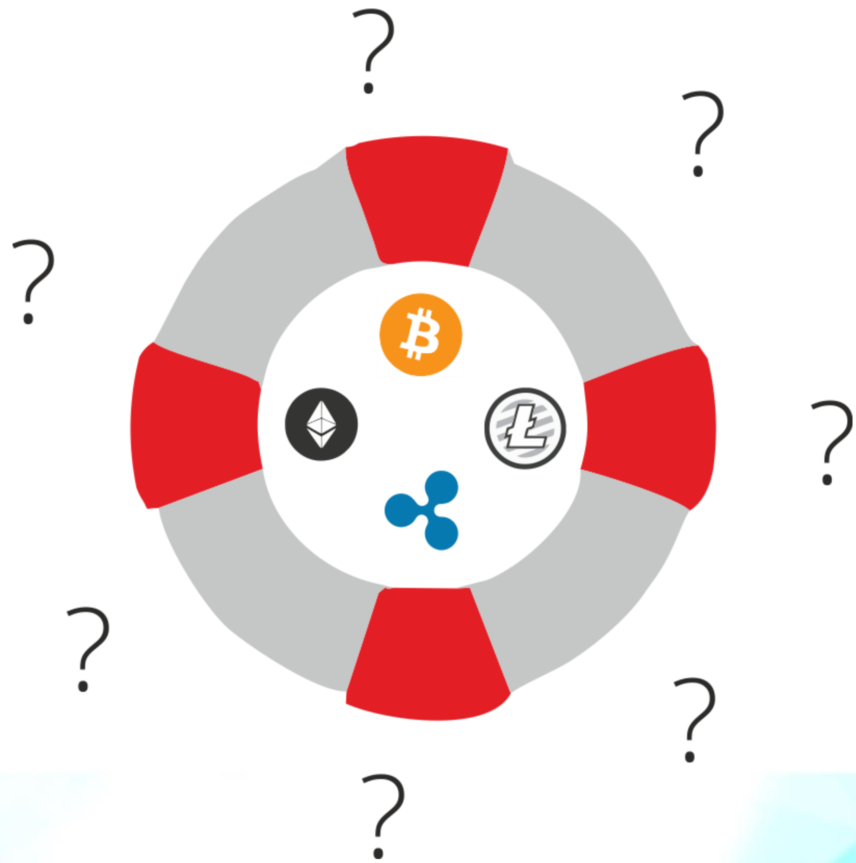
One of the common problems amongst existing exchange platform is shut down without any warning. Coinbase, one of the leading platform, had claimed that on 27th of May, 2017, the trading halt was the reason for unprecedented higher volumes of trade.

This incident also resulted in the drastic drop in Bitcoin value. Shutdowns of exchange platforms have led to a trading halt for users causing large amounts of losses in investments.

As of the day, these incidents can be observed very frequently with no resolution in sight. Shutdowns and downtime of exchange are serious problems and put the users at a disadvantage of not being able to take benefit of price variation across days.

2.5 Asset security issues

Security concerns are haunting the current cryptocurrency exchanges. Adoption of the banking system that is 100% reserved is still a grey area for the exchanges. Unable to mitigate the risk of deposit embezzlement and other risks makes these exchanges highly unsecured.



Further, these trading platforms hold the huge amount of deposits of cryptocurrency, making them a favorite target for the hackers. Security concerns are adversely affecting the growth in cryptocurrency trading and the overall cryptocurrency market.

2.6 Only Limited Fiat Currencies Supported

Most trading platforms support fiat currency of one type only. Some of these exchanges do not even facilitate withdrawal and deposit of FIAT currencies.

These exchanges makes the users believe that they have their interest in mind, by protecting them against legal problems across different nations.

This affects the credibility of these exchanges and indirectly results in userbase reduction.

2.7 No multi-language support for international reach

Provision of multilingual facilities is essential in blockchain industry. Not only for small traders, but also for large and king-sized business tycoons.

E.g; The business tycoon of China wants to trade in "XYZ" exchange. However, in absence of multilingual support, he will select next alternative in the list.

2.8 Slow, Lengthy and insecure KYC process

Most exchanges don't provide replies or provide inadequate replies. Poor customer services, tedious and unorganized KYC process leads to user harassment. Here, Kraken can be taken as one of the examples, where it takes a period of 30 days for completion of Tier 4 level verification when there is high demand for verification of identity.

3 Financial Solution of this issues

Loandex is a kind of exchange that facilitates trades and commission free while resolving problems of existing cryptocurrency exchanges.

The feature of ZERO fees for trading on Loandex (LDX) maximizes the profit of traders and increases market liquidity. It is capable of processing orders at faster rates reaching more than a million every second providing true platform for “real-time” and efficient trading thus designating it as world’s first exchange for cryptocurrency capable of facilitating trading in high-frequency will not be wrong.

Loandex runs on the network called Ethereum's blockchain. This blockchain network has many features similar to that available in Bitcoin. However, a major difference is that Ethereum uses blockchain like shared space mainly for other apps that are decentralized and for smart contracts., making them compatible very easily through its system. Thus, Loandex is able to provide support for a wide group of cryptocurrencies.

4 Loandex Exchange Overview

Loandex is a new generation decentralized exchange for trading cryptocurrencies, We understand the privacy concern of our users and that's why we have decided to maintain a KYC free platform.

4.1 Loandex Token Listings

- The exchange will have both web/desktop version and will contain more than 10 currencies on the initial launch time.
- There will be one poll for users who want their currency in the listing of Loandex exchange support coins. It encourages users to vote for the coin they want to be listed on the exchange.
- The exchange will be the first Decentralized Exchange (DEX) to offer margin trading.
- The Loandex team is built up of experienced developers and security researchers with years of experience in software engineering and blockchain technology.
- Initially, the Loandex platform will have 4 base currency trading pairs of LDX, BTC, ETH and LTC.
- This will be a free trading platform with LDX market pairs, while the 0.05% will be charged in BTC, ETH, LTC market pairs for maintenance and logistics expenses only.
- The Loandex Token is viewed at above $$ within months as it's the only currency that will be allowed for charges and paying for any of our services.
- The powerful servers of Loandex can handle more than 120 million visitors per month. Since there is no chance of downtime.

4.2 Burning Program

- Each vote during the poll for coin listening will cost 0.1 LDX to the coin owners.
- The amount of LDX paid for voting will be sent automatically to the burn address.

- So, there will be a buy-back of burned token to increase the token value for our token holders.

5 Decentralized Trading in Loandex Exchange

Governance is usually carried off from the decentralized entities, in the case of the Ethereum led Blockchain. The protocol, as we read above, tells us that there’s no compulsion what so ever for the parties to put trust on to each other.

The token’s main function can be thought of as analogs to the fuel of the network. Hence, it rules out any probable speculations. Even though the success of the firm is not guaranteed, but adoption of these possible solutions can prove advantageous. The usage of cryptocurrencies anyway rules out the disadvantages or problems that have been mentioned above.

Also, the users who intend on having bases at the cryptocurrencies and the technology should have enough and detailed knowledge about the technology, only then the person will be able to measure success and be comfortable in applying the same knowledge on to the business.

Ethereum and Loandex promise free-trading and free of all the bugs. In any way, it assures that one gets through the order book and the trading pairs after completing account registration and normal verifications.

6. Security Measurements in Loandex

The cryptocurrency is now on the lead and since it provides liquidity of all your funds, people are opting more of this trading option even though the security isn't a 100 to begin with. People are always looking for guides to protect their cryptocurrency exchange accounts. While on the Loandex exchange, we are committed to secure user accounts.

Make sure you check it properly. Domain of the Loandex is secured by SSL security. Make sure to check Loandex website URL begins with the format of 'https://'. HTTPS is a secured edition of HTTP method which stops catching and modifying information that you're delivering to the server.

To use SSL, we suggest using an expansion for your web browser like "HTTPS Everywhere". There will be a number of phishing sites that'll allow you to have access to your accounts, but atlast they are fraud ones! They'll hack in to your account and steal all the data that's there and get away with your cryptocurrency. So, make sure you are logged in at correct site.

6.1 Two Factor Authentication

The most common way to add extra protection to your account is allowing Two Factor Verification (2FA) where you simply get a non-reusable OTP or a verification pin for certain objective. Based on the feedback you're using the choices different from e-mail, SMS or other app producing exclusive requirements that are being used during certain actions. It's up to you whom one you will choose, but we suggests you to use Google Authenticator app which produces disposable OTP for every 30 seconds. If you decide to enable Google Authentication code on your exchange account, you will receive a unique QR code that you need to scan with your smart phone app or a web browser expansion like "Authenticator" for Chrome, Firefox or any other browser that you use.

6.2 Manage Your Account Login History

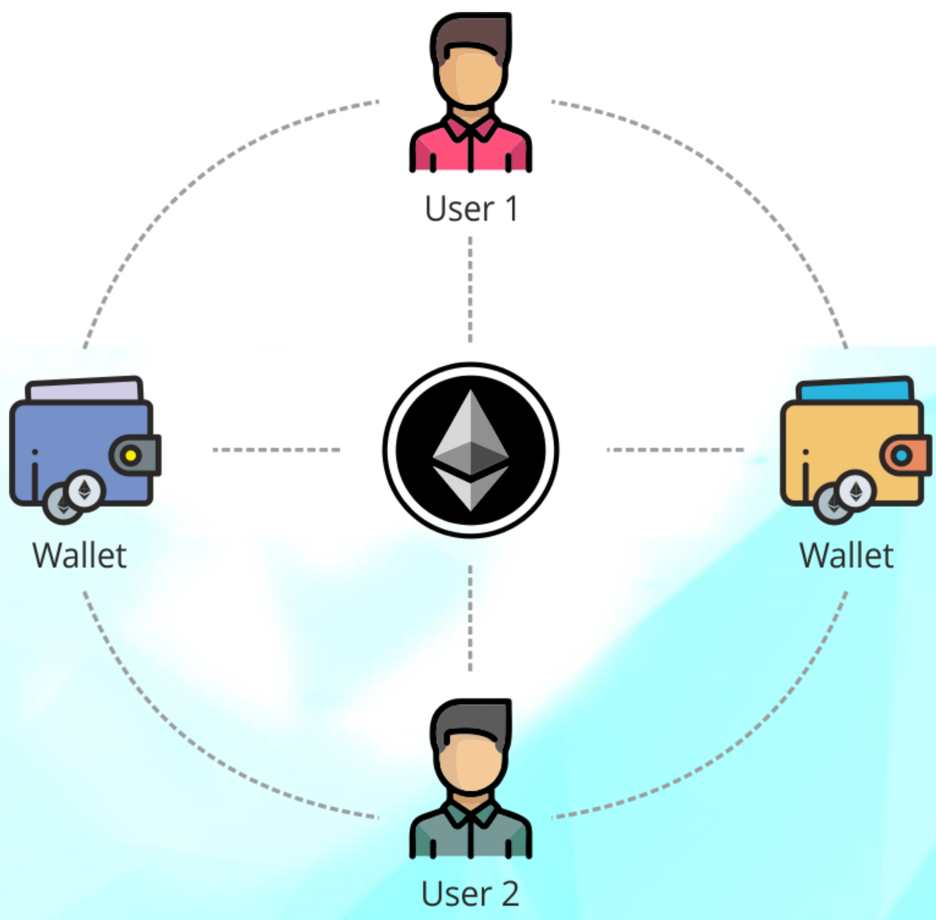
It's extremely advised and a recommendation that during your single login period your account must be instantly signed out when you won't execute any activities after the certain time frame in Loandex exchange. You can turn on that option from your account security settings. Such an advanced automatic options enables turns on one secure step for your account. Even, there will be an option to revoke accesses to the browsers or computers where are logged in.

7 Features of Loandex Cryptocurrency Exchange

7.1 Fully Decentralized Exchange

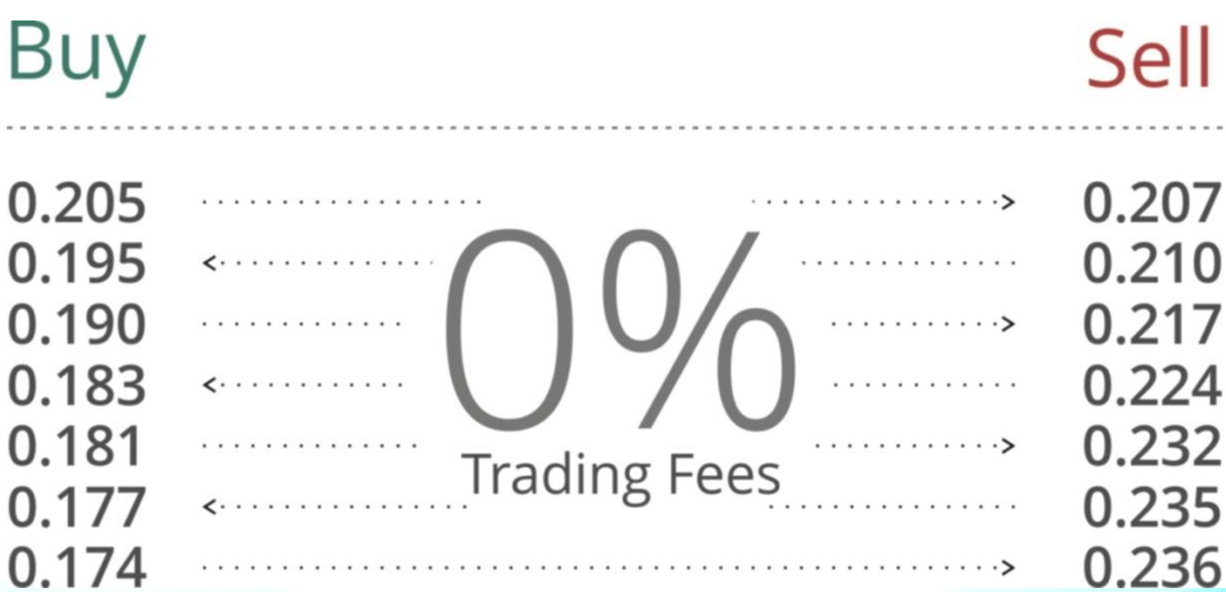
The Loandex is designed to develop a decentralized commission free cryptocurrency technology. As the agreement criteria of Blockchain technology developments, decentralized high-frequency dealing and real-time order book related will become possible. The powerful decentralized system can be expected from this technology in question.

7.2 Secure & fast Ethereum based token wallet



Ethereum can be safely termed as the leading Blockchain network existing in the current world. It is the most powerful and secure token exchange system ever. The LDX token is a token by the Loandex Company. Tokenized secure system and Ethereum Blockchain networks are mixed on to build this token!

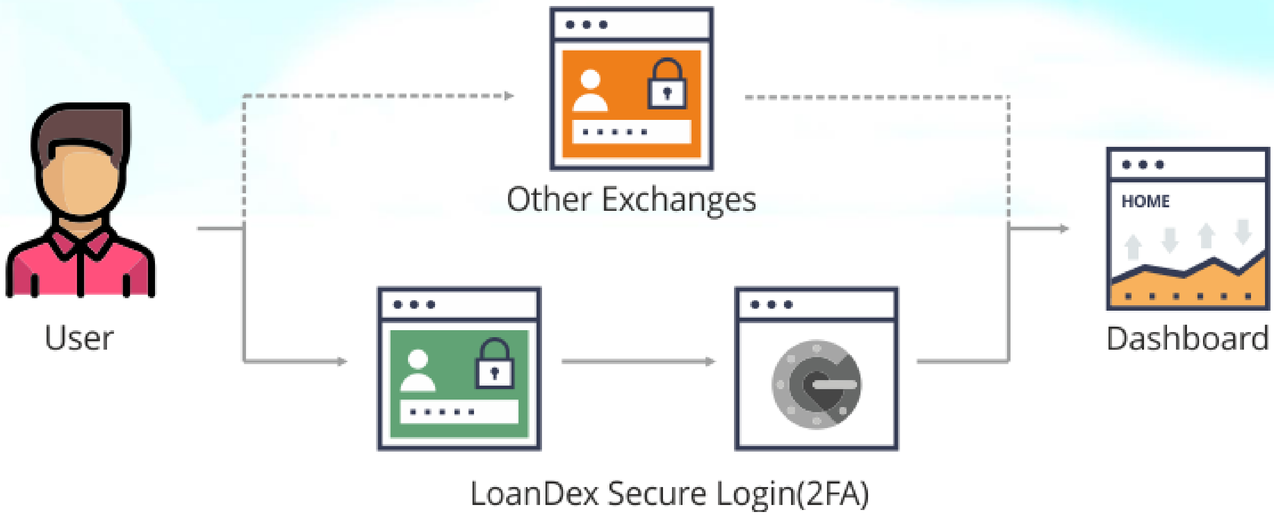
7.3 Zero Trading Fees



The best feature of Loandex is that it has ZERO dealing charges for spot dealing and margin dealing with up to 10x access to the concept of improving the expected benefits for investors all across the globe.

Quite precisely, it will increase great amounts in an exchange itself. High dealing quantity means better possibilities that your business order gets implemented immediately.

7.4 Two factor authentication enforcement



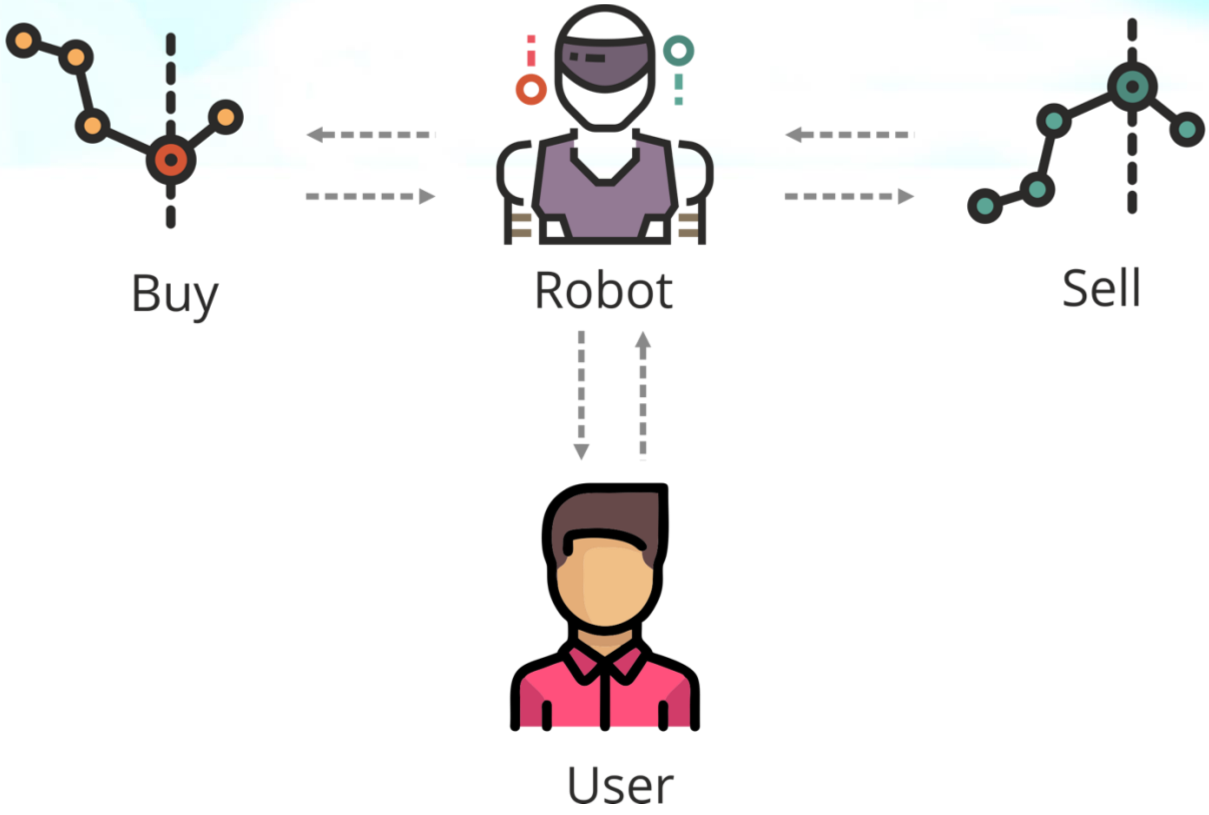
Two Factor authentication process secures data, and that is what's used in Loandex! Not just the two-factor authentication, Loandex also has the last step as the email-confirmation being sent to the ID provided; this way it secures the cryptocurrencies of the users.

Everything, even changing the profile or updating the information too needs the two-way authentication. Even though it's the users choice whether or not to disable it, but recommendation would be to not disable the two-factor authentication owing to the security reasons.

7.5 24x7 Customer support services

Forbid but if the users were to come across problems that they aren't able to solve; they'll always have the guidance of experts from Loandex, and can be sought out from the mobile app or even the website. As soon as the query is given forth to the team, they'll reach out within 24 hours. The main goal of Loandex has always been to satisfy the customers and nothing to compromise with it.

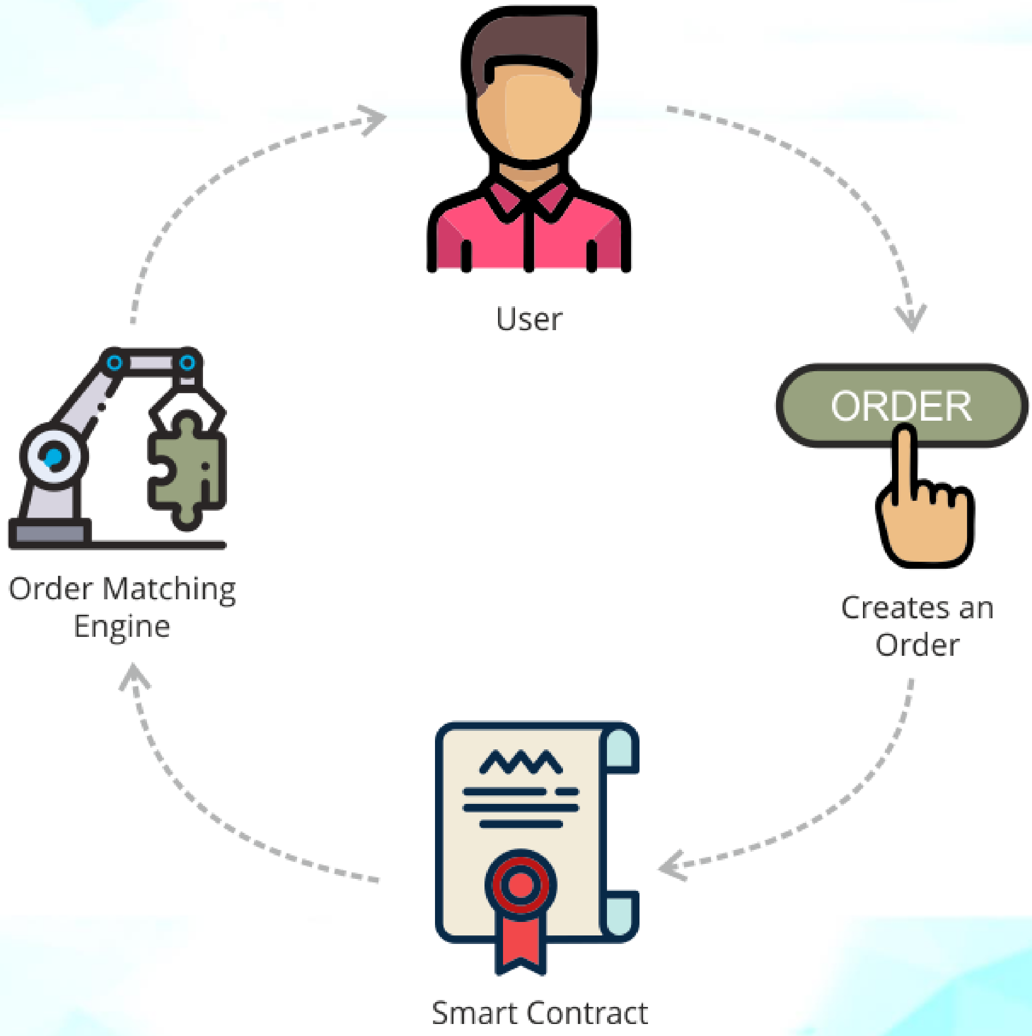
8 Automated Trading features



Investors want to run businesses on fluid assets and markets of the same with limited risks to face, where they can get success quickly and with the at least risk of slipping. Loandex market creators are computerized trading crawlers with methods that are designed to get rid of even.

The main advantage of the LDX tokens is when the users use them actively; the governance of the new tokens issuance becomes less of a worry. The interested parties who actively use the assets usually control the LDX token governance.

9 Distributed order matching engine



The LDX distributed order matching system is preferred by a lot of users owing to the fact that the one-to-one matching of orders is used in the decentralized exchanges. Loandex has micro-services, API backend, and order matching system so that the users achieve availability and scalability aspects.

WAMP or the Web Application Messaging Protocol is used to update the users of the transactions and the order updates. 1,587,180 orders per second are pretty much processed by Loandex in real time to achieve 10,142 book updates per second for each trading pair. Loandex is the first cryptocurrency agency that is capable to handle approx 75963 users in the real time.

Let's take an example here; Lisa has placed the transaction. She wants to offer her 100 Y token and looks for 10 X token in return. If there are related purchases in it, she may not have to spend all of her 100 token. The LDX Intelligent related will link her with the best offer detailed for 10 X token. In a one-to-one program, she could be paired with any person seeking 100 Y tokens. If the Loandex data source contains no related purchase, Lisa's offer purchase for 100 Y tokens instantly becomes a start buy purchase for 10 X token and has the probability of getting over 100 Y tokens in a potential business. The smart agreement makes sure guidelines that provide results as good as or better than what the consumer has asked for. It is pretty much visible hence that Loandex is a commission-free trading system ever.

10 ICO Structure

Decentralized commission free trading exchange platform (DAPP) will soon be launched by Loandex as it's already raising funds. This would be versatile that would make sure that the established ways would see a new ray of hope in the field and would give guidelines of how things can be done differently. Hence, Loandex will also launch the programs where it'd be easy to develop informational DAPP.

10.1 Token Information

Token Name

Loandex Token or the LDX happens to be the key element of the Loandex trading exchange system. The payments of the project services would be made only in LDX, because of the fact that LDX is the internal currency of the project by Loandex.

Total Tokens

LDX will be issued on the Ethereum platform. The number of LDX is hard-capped at 1 billion tokens in total.

$0.02 happens to be the price of the token. If the users have any premiums, the tokens would be distributed to them accordingly. The price of the token is fixed exactly an hour before pre-ICO/ICO.

10.2 ICO Summary

Two phases of an ICO exist:

1) Pre-ICO and 2) ICO.

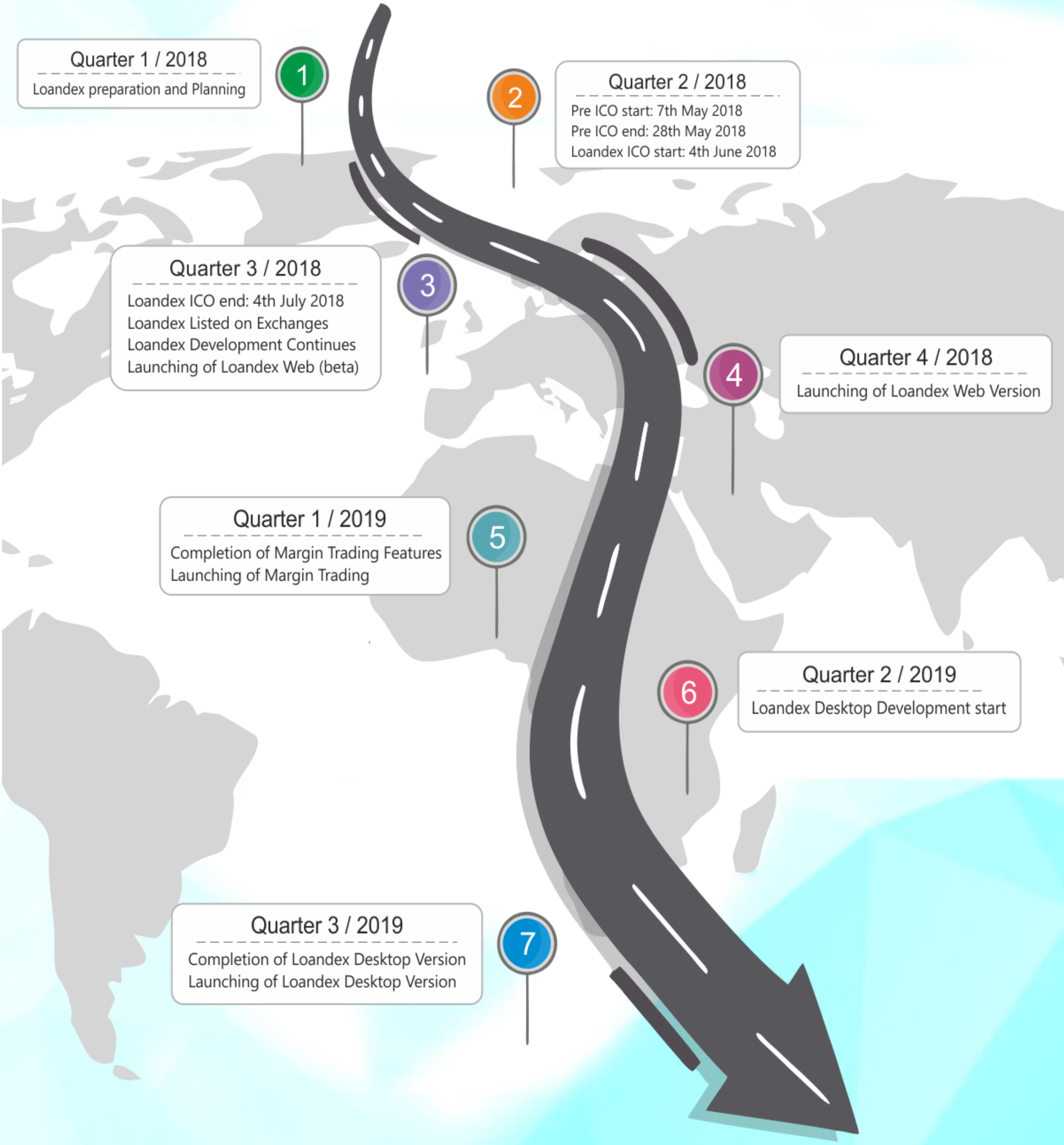
Pre-ICO:

100,000,000 LDX will be offering at a discounted price of $0.01/LDX token. The Pre-ICO phase will last for only 21 days.

ICO stage:

The official ICO will last for 1 month, from it's starting date. Total 600,000,000 LDX will be issued at a cost of $0.02 per LDX, with 20% purchase bonus.

11 Roadmap



Quarter 1 / 2018
Loandex preparation and Planning
1
Quarter 2 / 2018
Pre ICO start: 7th May 2018
Pre ICO end: 28th May 2018
Loandex ICO start: 4th June 2018
2
Quarter 3 / 2018
Loandex ICO end: 4th July 2018
Loandex Listed on Exchanges
Loandex Development Continues
Launching of Loandex Web (beta)
3
Quarter 4 / 2018
Launching of Loandex Web Version
4
Quarter 1 / 2019
Completion of Margin Trading Features
Launching of Margin Trading
5
Quarter 2 / 2019
Loandex Desktop Development start
6
Quarter 3 / 2019
Completion of Loandex Desktop Version
Launching of Loandex Desktop Version
7

12 Team

We have a good team of advisors and developers working together to keep up the Loandex exchange. Let's get yourself introduced to the Loandex team, who empowers and manage the exchange.

Yasir

Chief Executive Officer (CEO) at Loandex

Security Analyst, Web Developer with several years of experience in Cryptocurrency

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Mayur

Blockchain, Backend & Exchange Developer

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Ivan

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Reymond

Marketing and Social Media Manager

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Blockchain enthusiast and seasoned executive,
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Junaid

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Fox

Community Manager

LinkedIn: *https://www.linkedin.com/in/jacob-fox-b5b13386/*

13 Legal Notice

We did prepared whitepaper only to help all the potential LDX token holders to get the vitals of the information on the Loandex Exchange platform. This whitepaper is just marketing information and general guidance and set of rules about Loandex, and doesn't need any obligations or contractual implications. This happens to be the basic data about the LDX tokens and token holders based on which it might be made easier to decide the purchasing of the tokens further.

Also, none of the information provided above is any form of quotation of any kind. There's no offer for the LDX tokens here, in the whitepaper. It doesn't fall under the section of buying or selling the tokens in any jurisdiction.

LDX tokens cannot be purchased by the basis of this document and it doesn't offer to the people or companies who aren't legally equipped with the participation and have insufficient legal capabilities.

Get in touch with the professional legal officers, finance officers or any other tax consultants to make sure that you are eligible to participate or purchase the LDX tokens.

LDX Token sale is completely voluntary. The terms of agreement from the Loandex platform stand strict; one can refer to the online website to refer and abide by the same. Since it is voluntary, if you do not accept the terms and conditions; you are free to not participate in the token sale. In any case, Loandex will decline your participation and purchases if you are not fully abiding by the terms and conditions.