



# Fynqora

The world's leading international platform for digital currency trading



**white paper**

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# Chapter 1 Overview of the development of the digital currency market

## 1.1 Overview of digital currency development

The development of cryptography in the 20th century laid the technical foundation for digital currency. For example, the advent of public key encryption enabled both parties to conduct secure transactions without directly exchanging sensitive information. The "cypherpunks" movement of the 1990s had a profound impact on the birth of digital currency. The cypherpunks advocated for the use of cryptography and decentralized technology to protect individuals' freedom and privacy in the digital age and opposed the centralized control of the traditional financial system.

The 2008 global financial crisis exposed many problems of the traditional financial system, such as bank bailouts and excessive money supply, which triggered the demand for decentralized money and the hope of finding a financial solution that is not controlled by a single institution. On October 31 of the same year, a mysterious figure under the pseudonym Satoshi Nakamoto released the white paper "Bitcoin: A Peer-to-peer Electronic Cash System", presenting a blockchain-based electronic cash system that addresses the long-standing double payment problem in the digital currency field. On January 3, 2009, Satoshi Nakamoto unearthed Bitcoin's "genesis Block #0" and embedded it in the front page headline of The Times, satirizing the traditional financial system. On January 12, Satoshi Nakamoto sent 10 BTC to cryptographer Hal Finney, completing the first Bitcoin transfer and verifying the feasibility of peer-to-peer transactions.

In 2013, programmer Vitalik Buterin proposed the concept of Ethereum, aiming to extend blockchain technology to the fields of smart contracts and decentralized applications (dApps). In July 2015, Ethereum 1.0 was officially launched, and its native token, Ethereum (ETH), became the second-largest cryptocurrency after Bitcoin. The emergence of Ethereum has brought more possibilities for the application of blockchain technology and has driven the development of decentralized finance (DeFi). Since then, blockchain technology has been applied in



various fields such as finance, supply chain management, and the Internet of Things, and its decentralized and immutable nature has provided new ideas for addressing the pain points of traditional industries.

As the Bitcoin and cryptocurrency markets continue to grow, more and more mainstream financial institutions are beginning to pay attention to and get involved in this field. In 2017, the Chicago Mercantile Exchange (CME) and the Chicago Board Options Exchange (CBOE) launched Bitcoin futures contracts, marking the entry of cryptocurrencies into the traditional financial system.

Blockchain has enabled the Internet to leap from "information" to "value", bringing two unique functional features to the Internet and the digital world: the first is the technical blockchain credit layer for "value transfer" in the digital world; The second is the economic Token for "value representation" in the digital world. With the continuous development of blockchain technology, the global cryptocurrency market is gradually becoming an important component in the financial field. The emergence of cryptocurrencies has brought revolutionary changes to the traditional financial system and has drawn attention and research worldwide.

In recent years, more and more people have begun to learn about and invest in cryptocurrencies, not only because of their relatively high return on investment, but also because of their potential importance in the global economy. Whether it's Bitcoin as the market leader, Ethereum in smart contracts, or other emerging cryptocurrencies, each has its own unique charm and value. Today, more than 617 million users worldwide are linked to decentralized systems, and \$845 billion is flowing in on-chain economies, marking the emergence of a whole new global infrastructure.

Since then, with the market capitalization of mainstream tokens such as BTC, ETH, BNB and Ripple soaring, and the application of Web3 technology, more entities have begun to explore the possibility of introducing token economy incentive models, and a new era dominated by the crypto economy is coming.



## 1.2 Digital currencies are widely recognized by the market

Digital currencies, especially mainstream cryptocurrencies like Bitcoin and Ethereum, are gradually being recognized by an increasing number of individuals, businesses and investment institutions.

Digital currencies are based on blockchain technology, and the decentralized ledger recording method eliminates the risk of a single point of failure in the traditional financial system, enhancing the security and stability of the system. Cross-border payments and remittances are a major area of strength for digital currencies. Traditional cross-border payment processes are complex, costly and time-consuming, while digital currencies can complete transactions in a short time with lower fees. In addition, through encryption technology and anonymity design, digital currency can protect users' privacy to a certain extent and meet users' demands for privacy protection.

In terms of investment value and potential, take Bitcoin as an example. Its total supply is fixed at 21 million, and this scarcity gives it a value store function similar to that of gold. As the market's recognition of Bitcoin continues to rise, its price is showing a long-term upward trend. Over the past few years, Bitcoin and some of the mainstream cryptocurrencies have performed exceptionally well in the market, attracting the attention of a large number of investors. Despite greater price volatility, its returns are far higher than those of traditional asset classes in the long term. Meanwhile, as an emerging asset class, digital currencies have a lower correlation with traditional assets, providing investors with a diversified portfolio and reducing overall investment risk.

In terms of the expansion of application scenarios, more and more businesses are beginning to accept digital currencies such as Bitcoin as payment methods, including well-known companies like Microsoft and Starbucks. In addition, some countries and regions are exploring the application of digital currencies in the public service sector. The rise of decentralized finance (DeFi) has brought new possibilities for the application of digital currencies. DeFi decentralizes financial services through smart contracts, such as lending, trading, insurance, etc., providing users with more convenient and efficient financial services. Blockchain



technology can be used for supply chain management to achieve traceability of goods and transparency of information. Digital currencies can serve as payment tools in supply chains, enhancing transaction efficiency and security.

The regulatory environment is also gradually improving. Many countries and regions have introduced or are developing regulatory frameworks that recognize the legal status of digital currencies and regulate their trading and use. This provides legal safeguards for the development of the digital currency market and boosts investor confidence. At the same time, regulators are striving to balance innovation and risk when formulating policies, providing a relatively relaxed environment for the development of the digital currency industry. Some countries, for example, encourage innovative projects to be piloted in compliance with regulations through methods such as sandbox regulation.

Traditional financial institutions, listed companies and enterprises, venture capital and private equity funds, etc. are getting involved in the digital currency field. Big banks such as Goldman Sachs and JPMorgan Chase are exploring custody services for crypto assets, and payment giants like PayPal are allowing clients to buy, hold and use digital currencies on their platforms. Asset management firms such as BlackRock and Grayscale have launched products like Bitcoin ETFs, providing investors with convenient access to investment.

- MicroStrategy has Bitcoin as its main reserve asset and holds a large amount of it.
- Tesla has invested in Bitcoin and accepted it as a means of payment.
- Square invests in Bitcoin and supports Bitcoin payments.
- a16z (Andreessen Horowitz) focuses on investments in the blockchain and cryptocurrency sector and has invested in several star projects such as Coinbase.
- DCG (Digital Currency Group) owns multiple enterprises and investment portfolios related to cryptocurrencies, including CoinDesk, Genesis Trading, etc.
- Sequoia Capital Crypto focuses on areas such as DeFi protocols, Layer-1 public chains, and has invested in several promising projects.



As technology continues to evolve, the performance of blockchain will be further enhanced, with faster transactions and lower costs. Privacy protection technologies such as zero-knowledge proofs will be more widely applied, further enhancing the privacy and security of digital currencies. Breakthroughs in cross-chain technology, enabling interconnection between different blockchains, will further promote the coordinated development of the digital currency ecosystem. It is certain that the future of the digital currency market is bright.



### 1.3 Digital currency trading markets drive industry progress

Digital currency exchanges are Bridges connecting the digital currency world with traditional financial markets. Their main function is to facilitate digital currency trading. They are the main venues for digital currency trading and circulation, used for buying and selling various digital currencies such as Bitcoin and Ethereum. In addition to providing trading and circulation venues, exchanges also assume the business roles of market makers and investment banks in the traditional sense.





- Matchmaking: The platform provides matchmaking services for both buyers and sellers to ensure that transactions are completed efficiently and quickly.
- Asset custody: Many centralized exchanges offer asset custody services where users can store their digital currencies in the exchange's wallet for convenient trading.
- Fiat currency exchange: Some exchanges support fiat currency trading, allowing users to purchase digital currency in fiat currencies such as the US dollar, the Chinese yuan, etc.
- Real-time market monitoring: The platform provides real-time information on market prices, fluctuations, trading volumes, etc., to help users stay informed about market dynamics.
- Data analysis and tools: Provide tracking and analysis of market data such as trading depth and volume to help investors make smarter decisions.

Digital currency exchanges can be roughly divided into the following categories:

- Fiat currency and digital currency trading: Fiat currency and digital currency exchanges offer trading services for fiat currencies such as the US dollar and the euro with digital currencies like Bitcoin and Ethereum. Due to different monetary policies in various countries, fiat and digital currency exchanges are subject to strict regulation worldwide. Currently, only a few exchanges offer direct exchange between fiat and digital currencies. Trading between fiat currency and digital currency is mainly divided into two models. The first is direct trading within the exchange, such as BTC/USD and ETH/USD products offered by exchanges like Coinbase and Bitfinex. The second model is over-the-counter (OTC) trading, where the exchange only provides matching services, and the transactions between buyers and sellers are completed entirely outside the exchange.
- Coin-to-coin exchanges: Coin-to-coin exchanges mainly offer trading and circulation between various types of digital currencies. Coin-to-currency exchanges focus on conversions between digital currencies and have obvious advantages in terms of transaction efficiency and transaction costs. Investors can quickly convert their digital currencies directly into any of them,



enhancing the liquidity of digital currencies. Due to the ban on fiat currency trading, coin-to-currency exchanges have relatively less regulatory pressure and are developing at a faster pace. Currently, the vast majority of exchanges in the market offer coin-to-currency trading services.

- Digital currency derivatives Exchange: The most distinctive feature of a digital currency derivatives exchange is that it allows leveraged trading. Derivatives are structured rather complexly, highly volatile and risky compared to regular products. At the same time, digital currency derivatives exchanges have very high requirements for the founding team, which needs not only senior technical experience but also rich experience in trading financial products.

At present, in the entire field of cryptocurrencies, exchanges play the most crucial role in circulation, trading and value exchange. Therefore, as one of the most important circulation links in the entire cryptocurrency market ecosystem, exchange platforms have an irreplaceable and significant position. The most important role of an exchange is to deliver the value of the project's cryptocurrency to all investors and connect them tightly. With the development of cryptocurrencies, digital asset exchanges are also increasing.

Digital asset traders in Europe have reached 10.3 million, according to a data report from Datalight. Many European traders are deeply attracted by the unpredictability of digital assets. Governments in several European countries, including Gibraltar, Malta, Estonia, Liechtenstein and Switzerland, have been very aggressive in their regulatory stance on digital assets. In Liechtenstein, people can open bank accounts using Ethereum. Malta, with a population of less than 500,000, has also become the country with the highest volume of digital asset transactions in the world.

## 1.4 The Rise of Fynqora

Digital asset exchanges, as an important application scenario in the early stage of blockchain development, undertake important tasks such as market expansion, capital diversion, token circulation and trading, and digital asset exchanges are also important traffic entry points in the early stage of blockchain. As an explorer in the field of digital currency trading, Fynqora is driving industry transformation with professional underlying technology and innovative trading models, making digital



asset trading safer, more convenient and more efficient, and accelerating the arrival of the era of value interconnection.

Since 2021, Fynqora has been working hard to explore and create a more market-appropriate comprehensive digital currency trading solution:

**1) With the benefit of users as the premise, adopt a low-fee strategy to compete for market share**

Fynqora International adopts an innovative model, an ultra-low transaction fee strategy for global professional users, which is cheaper than the transaction fees and commissions of exchanges such as Huobi, okex, and Binance, along with the strong information research capabilities of the exchange, maximizing the interests of investors.

**2) Use world-class technical standards**

Fynqora International Station has the world's top trading technology architecture, with a multi-tier, multi-cluster system architecture and multi-variety trading approach, providing a safer, more stable and efficient trading experience. Distributed basic capabilities including underlying basic capabilities, distributed core protocols, gateways, and clients ensure data consistency, network stability, consensus reliability, and service availability on a decentralized basis. At the same time, these basic capabilities are exposed through a complete OpenAPI, which enables a good integration with other financial components and businesses, thereby better supporting the construction of digital currency transaction scenarios.

**3) Barrier-free cross-border flow of funds**

Fynqora International Station establishes a new digital currency financial system, providing convenient channels for the flow of funds. The transfer of value through digital currency not only breaks through regional regulatory restrictions but also bypasses expensive transit agencies, effectively reducing the cost of cross-border capital circulation.

**4) A solid foundation of trust**

In digital scenarios, many means of risk control are at risk of failing or not



applicable, and the core trust foundation of trading is threatened. Fynqora International uses blockchain technology, relying on data and cryptography, etc., to build a more robust trust from the bottom up with the fewest trust assumptions, laying a more solid foundation for trading.

At present, the Fynqora team believes that the direction of market transformation is for platforms to evolve into communities and for regulation to align with technology. Digital asset trading platforms themselves possess the ability and responsibility to lead this transformation. As a result, Fynqora takes building a secure, stable, fair, transparent and deep exchange as its core value pursuit, aiming to create a new one-stop trading ecosystem for users around the world.





## Chapter 2 Overview of Fynqora

### 2.1 Introduction to the Fynqora platform

Fynqora, as one of the top ten digital asset trading platforms in terms of real trading volume globally, is steadily moving towards its goal of becoming the world's leading integrated trading international platform for digital currencies with its outstanding market performance and innovative service model. In this rapidly evolving digital currency era, Fynqora is not just a trading platform, but a super hub that connects different trading entities around the world and meets diverse demands.

The core competitiveness of Fynqora lies in its diversified business layout and strong technical support. The platform builds an efficient, convenient and feature-rich digital currency trading and investment ecosystem through a series of core businesses including real-time market information, coin-to-coin trading, contract trading, wealth management and new coin subscription.

Real-time market information provides users with the latest developments in the global market, helping them quickly grasp market trends; Spot trading and contract trading offer investors a wide range of trading options, whether it's solid spot trading or high-risk, high-return leveraged trading, where you can find the right tools. Wealth management services and new coin subscriptions have opened up new channels for asset appreciation for users, from robust wealth management plans to early-stage investments in emerging projects, Fynqora caters to the needs of users with different risk preferences and investment goals.

The vision of Fynqora is to build a value network highway that links digital currency trading and investment. This "highway" is not just a fast lane for the flow of information, but an accelerator for the appreciation of assets. By integrating global resources and connecting traders from different countries and regions, Fynqora breaks geographical barriers, allowing users around the world to freely trade, invest and increase value on this platform. Whether it's professional institutional investors or individual investors just entering the market, they can find trading strategies and investment opportunities that suit them on this platform.

Currently, Fynqora's services cover more than 130 countries worldwide,



providing tens of millions of users with secure and reliable digital asset trading services. This large user base not only reflects Fynqora's market influence, but also its significant position in the global digital currency market. Fynqora has earned the broad trust of its users by ensuring the security of their assets and the legality of their transactions through strict security measures and compliant operations.

While expanding its business, Fynqora is also actively responding to market changes and continuously optimizing the user experience. The platform is constantly introducing new technologies to enhance transaction efficiency and security, while also exploring new business areas such as emerging fields like decentralized finance (DeFi) and non-fungible tokens (NFTS) to maintain its leading position in the industry. The future of Fynqora is full of infinite possibilities. It will continue to lead the trend of digital currency trading and investment, providing global users with better, more efficient and secure digital asset trading services and helping the digital currency market move towards a more prosperous future.

## 2.2 Background and Qualifications

Fynqora was initiated by the Fynqora Crypto Fund and created in collaboration with top global capital, technology, and community teams.

Fynqora Crypto Fund was established and registered in the United States, holds MSB and SEC licenses, and is an experienced financial brokerage, crypto asset management and other services integrated financial fund with a wide influence and good reputation in the crypto market. With branches and offices in international financial centers such as Tokyo, Singapore, Hong Kong, Canada and Sydney, the management team has more than 10 years of experience in operating global financial markets. Since its establishment, Fynqora crypto Fund has served more than 2.5 million clients and has grown into a large and region-renowned international crypto investment fund, becoming one of the well-known brokers in the industry.

Based on the successful operational experience and expertise of the fund team and the rise of the cryptocurrency market, Fynqora Crypto Fund has decided to expand its business into the new cryptocurrency exchange area to meet the growing demand for digital asset trading. In 2021, it invested \$50 million to establish the Fynqora trading platform and successfully obtained dual licenses from the U.S. MSB and SEC.



As a compliant crypto fund, Fynqora Crypto Fund adheres to strict laws, regulations and regulatory requirements. Take measures such as KYC to ensure the legitimacy of user identities and the compliance of transactions. At the same time, a sound risk control system has been established to ensure the security and stability of the trading platform and provide users with a reliable trading environment.

In the future, the Fynqora crypto Fund will continue to drive innovation and application of blockchain technology and digital currency trading, providing customers with efficient, secure and reliable all-round solutions. By integrating technology, help the market optimize its business in areas such as data security, transparency, and smart contracts, and enable customers to thrive in the digital age.

## 2.3 Core Concepts of the platform

Fynqora not only creates a fair and ideal environment for investors to invest in, trade and manage digital assets, but also continuously pays attention to undervalued value coins and high-quality coins that are blocked by the high thresholds of other trading platforms in the market, enabling these potential projects to meet regulatory compliance requirements such as security, auditing, reporting and analysis in the safest and most effective way. With the aim of achieving a win-win situation for more users and investors, project parties, etc.

- Anti-censorship: Since there is no centralized entity in Fynqora to monitor and control transactions, this mechanism will ensure stronger anti-censorship capabilities, that is, it can effectively prevent any malicious shutdown and censorship by any authority against the exchange.
- Real-time asset and trading data query verification: Fynqora will be the world's first real-time, open and transparent trading community. The most important reason why traditional types of exchanges cannot achieve transparency in assets is that they are constrained by technology. The advent of blockchain technology has made that technically feasible. Fynqora's mission is to turn that feasibility into real practice. Fynqora will establish a real-time asset and transaction data query verification mechanism and make it public.
- Asset security Assurance: Security is the top priority for digital asset trading. Fynqora uses security designs such as multi-signature, offline signature, and





layered architecture to store 90% of digital assets in cold wallets, ensuring the security of digital assets. At the same time, on the Fynqora platform, both parties can choose privacy-protected transactions. It can provide privacy protection for the transfer and trading of digital assets. Be able to provide anonymity protection for digital asset holders.

- Multi-asset intercommunication trading and cross-chain support: Be able to connect to existing major digital token networks, complete asset exchange without changing the original chain mechanism. New digital token networks can also be connected to Fynqora at an extremely low cost.
- Comprehensive risk control and protection: The Fynqora platform is constantly strengthening its security protection system, implementing security requirements step by step, gradually building a future-oriented traffic security system, endogenous aggregation of transaction security technology and data environment, endogenous aggregation of blockchain network security operation and data operation and application development, and conducting practical, systematic and regular security monitoring, Build an on-chain security defense system that features dynamic defense, proactive defense, deep defense, precise protection, overall control and joint prevention and control.
- Market pain point resolution: In response to the existing drawbacks of exchanges, Fynqora is gradually coming into the spotlight because of its excellent pain point solutions and the advantages of security, stability, and efficiency. In Fynqora, users have absolute control over their assets. The exchange is only responsible for providing digital currency liquidity. The matching transactions are completed by smart contracts, and the final settlement, clearing, etc. are carried out through the on-chain network, ensuring the openness and transparency of transactions and significantly reducing users' trust costs in the exchange.

## 2.4 Platform Advantages

Fynqora Global, the world's leading digital asset trading platform, is providing millions of users in more than 130 countries around the world with secure and reliable digital asset trading and asset management services, thanks to its outstanding trading performance and strong service network.



In the last 24 hours, Fynqora Global's trading volume reached \$536,866,236.36, an astonishing volume that not only demonstrates the platform's activity but also reflects its significant position in the global digital currency market.

### **1) Financial-grade security**

Comprehensive financial risk control systems and anti-theft systems, cold and hot wallets, multi-signature systems ensure the security of funds.

In the field of digital asset trading, security is one of the most concerning issues for users. The Fynqora platform is well aware of this and thus makes financial-grade security one of its core strengths. The platform is equipped with a comprehensive financial risk control system and advanced anti-theft technology to ensure the safety of users' assets. By combining the use of cold and hot wallets, Fynqora stores most of its funds in the offline cold wallet and transfers them to the online hot wallet for transactions only when necessary, significantly reducing the risk of funds being stolen. In addition, the platform uses a multi-signature system, where each transaction requires multiple authorized signatures to be completed, further enhancing the security of funds. These measures together form a solid security line, allowing users to trade and invest with peace of mind.

### **2) Ultra-fast deposit and withdrawal**

Recharge and withdrawal can be completed in as fast as 3 minutes, with 24-hour manual online review to protect customers from missing the best investment opportunities.

In the digital currency market, timing is everything. The Fynqora platform is well aware of the importance of speed and is committed to providing users with super-fast recharge and withdrawal services. The platform has optimized the transaction process so that top-up and withdrawal operations can be completed in as fast as 3 minutes, a speed that leads the industry. To ensure smooth transactions, Fynqora also has a 24-hour human online review team. At all times, users can receive prompt responses and support to ensure that their transaction requests are processed quickly. This efficient service not only enhances the user experience, but more importantly, it helps users seize market opportunities and not miss any investment opportunities.

### **3) Global services**



Global business services network coverage helps you invest in global crypto assets and trade with global users.

The global business services network coverage of the Fynqora platform is another major advantage. The platform has a wide range of services, covering more than 130 countries and regions around the world and serving millions of users globally. This means that users can easily invest in global crypto assets and trade with other global users through the Fynqora platform, no matter where they are. This global service network not only broadens users' investment horizons, but also provides them with more diverse investment options. Users can access crypto assets from various countries and regions here, seize investment opportunities in the global market, and achieve global asset allocation.

#### 4) Select assets carefully

Strictly select premium crypto projects and filter out 80% of the extremely risky ones for you.

Among the many crypto projects, how to select the quality and reliable ones is a headache for many investors. The Fynqora platform solves this problem for users through its professional team and rigorous screening mechanism. The platform conducts in-depth research and evaluation on every crypto project that comes online, and conducts rigorous reviews from multiple dimensions such as the project's team background, technical strength, market prospects, and white paper. Through this process, Fynqora is able to filter out 80% of extremely risky projects for users and only select high-quality projects that have potential and are safe and reliable to go live. This strict control over asset quality not only reduces users' investment risks, but also helps them make wiser investment decisions in a complex market environment, ensuring that users' investments are safer and more stable.

Fynqora creates a safe, efficient and convenient digital asset trading environment for users with its financial-grade security measures, fast deposit and withdrawal services, global business network and strict screening of quality assets. Whether the user is a novice investor or an experienced trader, Fynqora can meet their needs and help them increase and preserve the value of their assets in the digital currency market.



## Chapter 3 Fynqora Business Modules

### 3.1 Real-time Market information

In today's rapidly changing digital currency market, timely and accurate information is key for investors to make informed decisions. Fynqora is well aware of this and is committed to providing users with comprehensive, real-time and easy-to-understand market information services to help them stay ahead in the global digital currency market.

Pair	Price	Change	High	Low	24h Volume	Trend Chart
★  BTC	107331.7600	-0.40%	108799.90000	107162.10000	13189.61	
★  ETH	2458.6600	+0.91%	2524.03000	2410.47000	515448.61	
★  LTC	85.4900	-1.34%	88.45000	85.02000	1033588.90	
★ AXS	2.2240	-1.04%	2.35980	2.20910	2757327.98	
★  ETC	16.5175	+0.53%	17.15000	16.38400	75215.73	
★ POT	17.9494	+0.64%	18.89210	17.81490	9515683.55	
★ DOGE	0.1643	+0.56%	0.17001	0.16324	157551146.63	
★ COMP	44.2300	-1.84%	47.35000	44.08000	291702.95	
★  SSV	7.4185	+2.79%	7.95250	7.20190	751938.38	
★ SOL	151.3665	+0.40%	154.78980	149.48560	1249482.15	
★  LINK	13.3183	+0.22%	13.86790	13.12590	21910776.06	
★ RCS	18.6426	+0.63%	19.52100	18.47640	2685863.99	

#### 1) Global market dynamics

The Fynqora platform provides users with real-time global digital currency market updates, covering major digital currencies such as Bitcoin and Ethereum, as well as a wide range of emerging crypto assets.

Users can view key data such as the price trend, trading volume and market depth of these digital currencies here. This information includes not only real-time price fluctuations, but also trading activity and market supply and demand for



different trading pairs. With these data, users can quickly grasp market dynamics, adjust investment strategies in a timely manner, and thus seize opportunities and avoid risks in a rapidly changing market.

## **2) In-depth analysis and reporting**

In addition to basic market data, Fynqora also provides users with professional market analysis reports and in-depth research. These reports are written by a team of industry experts and cover multiple dimensions such as macroeconomic trends, industry dynamics, and technical analysis.

For example, macroeconomic trend analysis helps users understand the impact of the global economic situation on the digital currency market; Industry dynamics reports focus on the latest developments in blockchain technology, policy changes, and market hot events; Technical analysis provides investors with trading signals and strategy recommendations through charts and indicators. These in-depth contents provide comprehensive decision support for professional investors, helping them make more precise investment decisions in a complex market environment.

## **3) Multilingual support**

Considering the diversity of its global user base, Fynqora offers market information services in multiple languages. The platform supports multiple languages including English, Chinese, Japanese, Korean, Spanish, French, etc., ensuring that users from different countries and regions have access to information without barriers. The Fynqora platform keeps users informed of the latest developments in the global digital currency market, no matter where they are or what language they use. This multilingual support not only enhances the user experience, but also reflects Fynqora's international vision and service capabilities as the world's leading digital currency trading platform.

By offering real-time global market dynamics, in-depth analysis and reporting, and multilingual support, the Fynqora platform not only helps users quickly understand market dynamics, but also provides them with comprehensive decision support to ensure that users can make wiser and more accurate investment decisions in the global digital currency market.



## 3.2 Coin-to-coin trading

Coin-to-coin trading is one of the important ways for investors to achieve asset allocation and value growth. The Fynqora platform, with its strong technical capabilities and user-friendly services, provides users with an efficient, convenient and low-cost coin-to-coin trading environment.

### 1) A rich array of trading pairs

The Fynqora platform supports trading pairs between major and emerging digital currencies, providing users with an extremely wide range of investment options. Whether it's well-known mainstream digital currencies like Bitcoin (BTC) and Ethereum (ETH), or promising emerging digital currencies, users can find corresponding trading pairs on Fynqora to trade.

This diverse set of trading pairs caters to the needs of different investors, whether they are long-term investors seeking stability or active traders keen on short-term trading, where they can find a suitable investment strategy for themselves. By offering a wide range of trading pairs, Fynqora not only broadens users' investment horizons but also creates more opportunities for them to increase their asset value.

### 2) An efficient matching system

Trading efficiency is crucial in digital currency trading, especially when the market is volatile. The Fynqora platform uses an advanced matching engine to ensure that trading orders can be matched quickly. This efficient matching system greatly enhances trading efficiency, allowing users to quickly complete trades in market volatility and seize fleeting investment opportunities.

In addition, Fynqora's trading system has low latency and is capable of handling high concurrent trading requests. This means that even during peak trading hours, users don't have to worry about trading delays or system lag. Whether it's large trades or high-frequency trades, Fynqora provides users with a stable and smooth trading experience, ensuring that users' trading instructions are executed promptly and accurately.



### 3) Discounted transaction fees

For investors, transaction fees are one of the important factors influencing transaction costs and returns. Fynqora offers users more competitive transaction costs by optimizing the transaction fee structure. The platform's transaction fees are at a relatively low level in the industry, which not only reduces users' transaction costs but also increases their return on investment. By offering discounted transaction fees, Fynqora has attracted more users to engage in trading, further boosting the platform's trading activity and market depth. This win-win strategy not only benefits users but also the long-term development of the platform, making Fynqora more competitive in the global digital currency trading market.

By offering a rich array of trading pairs, an efficient matching system and favorable transaction fees, Fynqora creates an ideal coin-to-coin trading environment for users. Whether you are a novice investor or an experienced trader, you can find trading opportunities that suit you here to increase and preserve your assets.

## 3.3 Contract Trading

Contract trading is an important tool for investors to achieve high returns and manage risks. The Fynqora platform creates a secure, efficient and highly attractive contract trading environment for users by offering a diverse range of contract products, a sound risk control mechanism and deep liquidity support.

### 1) A diverse range of contracts

The Fynqora platform offers a variety of contract trading products to meet the trading needs of users with different risk preferences, including perpetual contracts, delivery contracts, and second contracts, etc. Each of these contract products has its own characteristics, providing users with a wide range of trading options.

- **Perpetual Contracts:** A perpetual contract is a contract without an expiration date, and its price is closely linked to the price of the underlying asset. This type of contract is suitable for investors who hold for the long term and hedge risks, as it allows users to trade without worrying about the contract





expiring. The flexibility of perpetual contracts gives users more freedom to adjust their positions and find the right trading strategy for both short-term volatility and long-term trends.

- **Deliverable contracts:** Deliverable contracts have a fixed expiration date, and users need to settle them at that time. This type of contract is suitable for investors who have a clear expectation of short-term market volatility, as it allows users to lock in gains or hedge risks for a specific period of time. The expiration mechanism of the delivery contract also makes the market more transparent, allowing users to plan their trading strategies more clearly.
- **Second Contract:** A second contract is an innovative contract product that allows users to complete transactions in extremely short periods of time. This type of contract is suitable for high-frequency traders and can capture the gains from small market fluctuations in a short time. The high liquidity and fast trading features of second contracts offer users extremely high trading efficiency and flexibility.

By offering a variety of contract products, Fynqora not only meets the trading needs of users with different risk preferences, but also provides users with the opportunity to magnify the potential for returns through leverage operations. Users can choose the appropriate contract type and leverage ratio based on their risk tolerance and trading strategy to achieve higher returns in market volatility.

## 2) Risk control mechanisms

Contract trading has high potential for returns, but it also comes with high risk. To help users manage trading risks effectively, the Fynqora platform is equipped with a sound risk control mechanism.

- **Automatic liquidation mechanism:** When market volatility leads to an excessive risk in a user's position, the platform automatically triggers the liquidation mechanism to gradually reduce the user's position to avoid the risk of margin calls due to excessive leverage. This mechanism is particularly important during market volatility and can effectively protect users' asset security.
- **Forced liquidation mechanism:** If a user's margin is insufficient, the platform will automatically execute a forced liquidation operation to prevent the user



from incurring greater losses due to leveraged trading. Forced liquidation is the last line of defense to protect users from extreme market volatility.

- Risk warning Feature: Fynqora also offers real-time risk warning features, automatically alerting users of potential risks through the system. Users can adjust their positions or take other risk management measures in a timely manner based on the warning information to better respond to market changes.

These risk control mechanisms not only protect users' asset security, but also enhance their confidence and sense of security in contract trading. Through these, Fynqora ensures that users can manage risks effectively while pursuing high returns and achieve robust trading.

### 3) Deep liquidity

In contract trading, liquidity is a key factor in ensuring smooth trading. Fynqora ensures sufficient liquidity in the contract trading market by introducing a market maker mechanism. Market makers provide immediate counterparties to the market by offering buy and sell quotes, ensuring that users can trade at reasonable prices at any time.

- Market maker mechanism: Fynqora works with a number of professional market makers who ensure the market has sufficient depth and liquidity by providing continuous buy and sell quotes. Users can find a suitable counterparty on the platform and make quick trades regardless of market conditions.
- High liquidity advantage: High liquidity not only enhances trading efficiency but also reduces trading costs. Users can complete transactions within smaller spreads, thereby increasing the overall earnings of the transactions. In addition, high liquidity reduces trade slippage, ensuring that users' trade orders are executed at the expected price.

By introducing a market maker mechanism, Fynqora provides deep liquidity support for the contract trading market, ensuring that users can trade at reasonable prices at any time. This deep liquidity not only enhances the user experience, but also strengthens the stability and reliability of the market.



The Fynqora platform creates a secure, efficient and highly attractive contract trading environment for users by offering a diverse range of contract products, a sound risk control mechanism and deep liquidity support. Whether you are an investor seeking high returns or a trader focusing on risk management, you can find a suitable contract trading product on the Fynqora platform.

## 3.4 Wealth Management Services

In the digital currency sector, wealth management services are gradually becoming one of the important ways for investors to increase the value of their assets. Fynqora has a deep understanding of investors' demands for stable returns and convenient operation. Therefore, it has launched a rich variety of digital currency wealth management products, aiming to provide users with a safe, efficient and lucrative wealth management environment.

### 1) A wide range of wealth management products

Fynqora has carefully designed a range of digital currency wealth management products to meet the needs of different users, including fixed-term wealth management, current wealth management and pledge lending. Each of these products has its own characteristics and offers users a flexible and diverse range of choices.

- Regular wealth management: This product is suitable for users who wish to lock in funds within a certain period to obtain stable returns. Users can choose different investment terms, from short-term (such as 30 days) to long-term (such as 180 days or longer), and select the appropriate term based on their own financial planning and market expectations. Term investments typically offer a relatively high annualized rate of return, helping users achieve a steady increase in asset value over a fixed period.
- Current wealth management: For those who want to keep their funds liquid and be able to withdraw them at any time, current wealth management is an ideal choice. Users can deposit or withdraw funds at any time and enjoy a certain amount of income. While the yield of current accounts may be slightly lower than that of fixed accounts, it offers greater flexibility, allowing users to adjust their funds allocation at any time according to market



changes and personal needs.

- **Collateralized lending:** Collateralized lending is an innovative financial product where users can obtain loans or engage in collateralized mining by staking their digital assets. This approach not only provides users with an additional source of funds, but also allows them to earn extra income by staking their assets. For example, users can stake Ethereum (ETH) to obtain stablecoin loans, or participate in staking mining to earn new digital currency rewards.

By offering a variety of wealth management products, Fynqora caters to the risk preferences and capital needs of different users, helping them diversify their assets and increase their value.

## **2) A balance between high returns and low risk**

In the realm of wealth management, returns and risks always go hand in hand. The Fynqora platform ensures the safety and profitability of wealth management products through rigorous risk assessment and project screening mechanisms. The platform's professional team conducts in-depth due diligence on every wealth management product, evaluating it from multiple dimensions such as project background, technical strength, market prospects to operation team, to ensure that only high-quality and reliable projects can be launched.

- **Risk assessment:** The platform uses advanced risk assessment models to conduct quantitative analysis on each wealth management product. By assessing multiple factors such as market volatility, credit risk, liquidity risk, the platform is able to set a reasonable risk level and expected return for each product.
- **Project Screening:** Fynqora's project screening mechanism is very strict. Only projects that have undergone multiple rounds of review and meet the platform's security standards and yield requirements will be included in the wealth management product pool. This screening mechanism effectively filters out high-risk projects, ensuring that users can enjoy higher returns while reducing investment risks.
- **Risk diversification:** The platform further reduces users' risks by diversifying their investments. Users' funds will be diversified across multiple different



projects to avoid significant losses due to problems with a single project. This diversification strategy balances returns and risks to a certain extent, providing users with a more robust financial experience.

Through rigorous risk assessment and project screening, Fynqora ensures that users can enjoy higher returns while effectively reducing investment risks and achieving steady asset appreciation.

### 3) Convenient operation process

User experience is crucial in the digital age. The Fynqora platform is dedicated to providing users with a simple and convenient financial management process. Whether it's subscribing or redeeming wealth management products, users can easily complete the operation through the platform's mobile or web end.

- **Mobile operation:** The mobile application of Fynqora is designed to be simple and intuitive, allowing users to subscribe for and redeem wealth management products anytime and anywhere via their mobile phones. Whether it's viewing the product details, choosing the investment period, or submitting the subscription request, all can be done in just a few seconds. This convenience allows users to manage their assets at any time and not miss any investment opportunities.
- **Web-based operation:** The web version of Fynqora also offers a smooth user experience for those who are accustomed to using a computer. The web-based operation interface is feature-rich, allowing users to view detailed information such as the yield curve and risk assessment report of each financial product to make more informed investment decisions.
- **Quick redemption:** Users can initiate redemption requests at any time when they need to withdraw funds. The platform's fast redemption mechanism ensures that users can receive their funds in a short time, whether dealing with emergencies or seizing new investment opportunities with ease.

With a convenient operation process, the Fynqora platform not only enhances the user experience but also lowers the threshold for wealth management, allowing more users to easily participate in digital currency wealth management and achieve stable asset appreciation.



## Subscription: 3.5 Singapore dollars

SGD subscription is one of the important ways for investors to access early investment opportunities. The Fynqora platform, through its professional new coin subscription service, offers users the opportunity to participate in emerging digital currency projects and also provides support for the growth and development of the projects.

### 1) Quality project screening

The Fynqora platform is well aware of the importance of the quality and potential of new coin projects to investors, and thus has established a strict project review mechanism. The platform's review team conducts a comprehensive assessment of every new digital currency project, covering key dimensions such as team background, technical strength, and market prospects. The team background assessment includes the industry experience of the project founder, past achievements, and the professional capabilities of the team members; The technical strength assessment focuses on the innovation of the project, the rationality of the technical architecture, and the progress of development; The market prospect assessment analyzes the market demand, competitive environment and potential user group of the project. Through these detailed evaluations, Fynqora ensures that the screened projects not only have high investment value but also have the potential for long-term development. By participating in the new coin subscription through the Fynqora platform, users can gain the opportunity to invest in these high-quality projects first and thus gain the upper hand in the digital currency market.

### 2) A fair subscription mechanism

To ensure fairness in new coin subscriptions, the Fynqora platform has adopted a set of transparent and impartial subscription mechanisms. All users, regardless of their capital size or investment experience, have an equal opportunity to participate in the new coin subscription. The platform verifies the identities of users participating in the subscription and reviews the sources of funds through compliance measures such as KYC (Know Your Customer) and AML (Anti-Money Laundering). These measures not only protect the interests of investors, but also maintain the fairness and stability of the market and prevent malicious hype and

unfair behavior. Through KYC and AML processes, Fynqora ensures that every user participating in the subscription complies with legal requirements, thereby creating a healthy and orderly investment environment for the new coin project.

### 3) Project incubation and support

Fynqora not only provides users with new coin subscription services, but also is committed to promoting the growth and development of quality projects. Through its own ecosystem fund, Fynqora provides incubation and support for selected high-quality projects. This support may include multiple aspects such as capital injection, technical guidance, marketing promotion, and strategic planning. With the support of the ecosystem fund, the project can obtain the necessary resources to accelerate its development and promotion process and thus enter the market more quickly. Fynqora's incubation model not only provides fertile ground for the project to grow, but also gives investors more confidence and security. When users participate in the new coin subscription, they are not only investing in a promising project, but also supporting a business that is expected to succeed in the future.

The Fynqora platform offers users the opportunity to participate in new digital currency projects through rigorous project screening, a fair subscription mechanism, and incubation and support for projects. This all-round service model not only helps users access early investment opportunities, but also provides strong support for the growth and development of projects. Through Fynqora's new coin subscription service, users can discover and invest in emerging projects with potential in the digital currency market, while the platform's compliance measures and incubation support also guarantee the interests of investors and the success of projects.







# Chapter 4 Fynqora Platform Technology Architecture

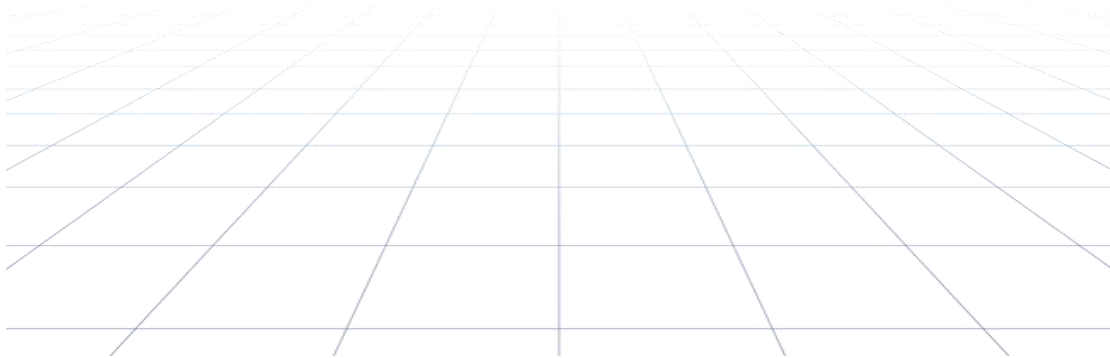
## 4.1 Overall Architecture design

The Fynqora platform adopts a layered architecture design, which can effectively enhance the scalability, maintainability and security of the system. The overall architecture can be divided into the following main layers:

- **User interaction layer:** This is the part where users come into direct contact, including web pages, mobile applications, etc. Users can conduct transactions, view market conditions, manage assets, etc. through these interfaces. Fynqora focuses on the user experience and thus provides a simple and intuitive operation interface at the user interaction layer, while supporting multiple languages to meet the needs of users worldwide.
- **Application Services Layer:** This is the core business logic layer of the platform, responsible for handling users' transaction requests, asset management, and the display of market data, etc. It implements different functional modules through a series of microservices, such as transaction matching, order management, wallet services, etc.
- **Data management layer:** Data is one of the core assets of a trading platform. Fynqora uses a variety of database technologies to store different types of data, including relational databases (such as MySQL) for structured data and non-relational databases (such as MongoDB) for logs and transaction data, etc.
- **Blockchain Interaction Layer:** Fynqora supports a variety of mainstream blockchain networks, such as Bitcoin, Ethereum, etc. This layer interacts with blockchain nodes via RPC interfaces, enabling functions such as transferring and querying digital currencies.
- **Security and Monitoring Layer:** To ensure the security and stability of the platform, Fynqora has integrated comprehensive security protection mechanisms and real-time monitoring systems into its architecture. Security



protection includes firewalls, DDoS protection, data encryption, etc; Real-time monitoring systems can monitor the platform's operational status in real time and detect and handle anomalies promptly.



## 4.2 Low-latency network architecture

Network latency is one of the key factors affecting trading efficiency in a high-frequency trading environment. Even microsecond-level delays can result in the loss of trading opportunities or increase trading costs. Therefore, the Fynqora platform adopts an advanced low-latency network architecture to ensure that trading instructions can be executed quickly and accurately, providing users with an ultimate trading experience.

### 1) Multi-point deployment strategy

Fynqora has adopted a multi-point deployment strategy, with server nodes distributed across multiple global financial centers, including Singapore, Tokyo, London, and New York. This geographical distribution strategy not only covers major global markets, but also significantly reduces network latency.

By deploying server nodes in multiple financial centers, Fynqora ensures that users can connect to the nearest server node with the shortest network path wherever they are, enabling fast transaction instruction transmission.

- Geographical coverage: Multi-point deployment ensures low-latency access for global users. For example, Asian users can connect to a server in Singapore, European users can connect to a server in London, and North



American users can connect to a server in New York. This layout significantly reduces network latency due to geographical location.

- Redundant design: Multi-point deployment also offers the advantages of redundant design. If a node fails or there is a network issue, users can automatically switch to other nodes to ensure the continuity of transactions.

## 2) Dedicated line network connection

To avoid the instability of the public network, Fynqora uses a dedicated network to connect each server node. The dedicated line network has the following advantages:

- High bandwidth: A dedicated line network provides high-bandwidth connections that can handle high concurrency transaction requests and ensure fast transmission of transaction instructions.
- Low latency: Dedicated lines reduce network hops and routing latency, ensuring that transaction instructions reach their destinations in the shortest possible time.
- High stability: The stability of dedicated lines is much higher than that of public networks, which can effectively avoid network congestion and packet loss problems, thereby enhancing the reliability of the trading system.

## 3) High-performance core transaction engine

Fynqora's core trading engine is written in a high-performance programming language, such as C++, to achieve ultra-low latency trading processing. C++ is one of the preferred languages for financial trading systems, thanks to its efficient performance and direct control over the underlying hardware. By optimizing the code and algorithms, Fynqora's trading engine is able to process trading requests at extremely high speeds, ensuring the real-time and accurate nature of transactions.

- Optimized trading algorithm: Fynqora's trading engine uses an efficient matching algorithm that can match buy and sell orders in an extremely short time. This algorithm not only processes trade requests quickly, but also optimizes the execution price of trades and reduces slippage.



- Memory mapping technology: The system achieves inter-process communication through technologies such as memory mapping, further enhancing the response speed of the trading system. Memory mapping technology allows the trading engine to directly access data in memory, reducing disk I/O operations and significantly improving system performance.

#### 4) Hardware acceleration and optimization

To further enhance the performance of the trading system, Fynqora has adopted advanced hardware acceleration technology:

- High-performance servers: Fynqora deploys high-performance servers equipped with the latest cpus, Gpus, and high-speed storage devices. These hardware can provide powerful computing power and storage performance to ensure the efficient operation of the trading system.
- FPGA acceleration: In some key modules, Fynqora also uses field-programmable gate array (FPGA) technology. Fpgas are capable of hardware acceleration for specific computing tasks, further reducing latency and enhancing the performance of trading systems.
- Network acceleration devices: Fynqora uses high-performance network acceleration devices such as smart network cards and network interface cards (nics). These devices can optimize the processing of network packets, reduce network latency, and enhance the overall performance of the system.

#### 5) Real-time monitoring and optimization

To ensure continuous optimization of the low-latency network architecture, Fynqora has established a real-time monitoring system that can monitor key metrics such as network latency, transaction processing speed, and system load in real time. With these monitoring data, Fynqora's technical team was able to identify and address potential performance issues in a timely manner to ensure the efficient operation of the trading system.



- Performance monitoring: The real-time monitoring system is able to monitor key metrics such as network latency and transaction processing speed in real time to ensure that the system's performance is always at its best.
- Automatic optimization: The system automatically adjusts resource allocation, optimizes transaction paths, and reduces latency based on real-time monitoring data.
- Fault Warning: Through machine learning algorithms, the system can predict potential fault points and issue warnings in advance to ensure the stable operation of the system.

## 4.3 Highly available system design

High availability of the system is one of the key factors in ensuring user experience and platform credibility. The Fynqora platform ensures high availability and stability of the system through a range of advanced technical means and design strategies.

### 1) Multi-layered redundancy design

To minimize downtime and ensure the stable operation of the platform, Fynqora adopts a multi-layer redundant design. The core idea of this design is to deploy backup systems on multiple critical components to ensure that even if one component fails, the system can seamlessly switch to the backup component and continue to operate normally.

- Critical Component backup: Fynqora's critical components, such as the database, transaction engine, network devices, etc., all have at least two backups. These backup components are distributed across different servers or data centers to avoid the impact of a single point of failure.
- Automatic failover: The system can monitor the operational status of each component in real time through a heartbeat detection mechanism. Once a component is detected to be faulty, the system automatically switches to the backup component within seconds to ensure service continuity. This automatic switching mechanism significantly reduces the time and risk of



human intervention and enhances system availability.

## **2) Database redundancy and backup**

The database is one of the core components of the trading platform, storing key data such as users' trading records and asset information. Fynqora employs a variety of database redundancy and backup strategies to ensure the security and availability of data.

- **Master-slave Replication:** Fynqora's database adopts a master-slave replication architecture, with the master database handling write operations and the slave database handling read operations. This architecture not only enhances the system's read performance, but also provides data redundancy. Once the primary database fails, the system can automatically switch to the slave database and continue to provide services.
- **Off-site backup:** To prevent data center-level failures, Fynqora regularly backs up data to off-site data centers. These backup data are transmitted and stored encrypted to ensure the security and integrity of the data. When necessary, the system can quickly restore data and services at an off-site data center.

## **3) High availability of the transaction engine**

The trading engine is the core of the trading platform, responsible for handling users' trading requests and matching orders. Fynqora ensures high availability of the trading engine through a variety of technical means.

- **Load balancing:** The transaction engine uses load balancing technology to evenly distribute transaction requests across multiple servers. This design not only enhances the system's processing capacity, but also avoids the risk of overloading a single server.
- **Hot backup:** Each instance of the transaction engine has a hot backup that synchronizes the status of the primary instance in real time. Once the primary instance fails, the hot backup instance can take over immediately to ensure the continuity of transactions.

## **4) A well-developed monitoring and alerting system**



In order to detect and handle system anomalies in a timely manner, Fynqora has established a complete monitoring and alerting system. This system is capable of monitoring the operational status of each component in real time and notifying operations personnel immediately when an anomaly occurs.

- **Real-time monitoring:** The monitoring system can collect and analyze key metrics of the system in real time, such as CPU usage, memory usage, network latency, transaction processing speed, etc. Through these metrics, operations personnel can be informed of the system's operational status in a timely manner.
- **Intelligent Alerts:** The monitoring system is equipped with an intelligent alert mechanism. Once an anomaly is detected, such as performance degradation or failure of a component, the system will immediately notify the operation and maintenance personnel via text message, email, or instant messaging tool. This intelligent alert system ensures that operations personnel can identify problems and take action in the first instance.
- **Automatic protection mechanism:** In some cases, the monitoring system can automatically trigger protection mechanisms such as suspending transactions, automatically switching to the backup system, etc. These protection mechanisms can effectively prevent further escalation of faults and safeguard users' assets.

## 5) Disaster recovery plan

In addition to the day-to-day monitoring and backup mechanisms, Fynqora has developed a detailed disaster recovery plan. In extreme situations such as data center failures or natural disasters, Fynqora is able to quickly restore services and ensure the safety of users' data and assets.

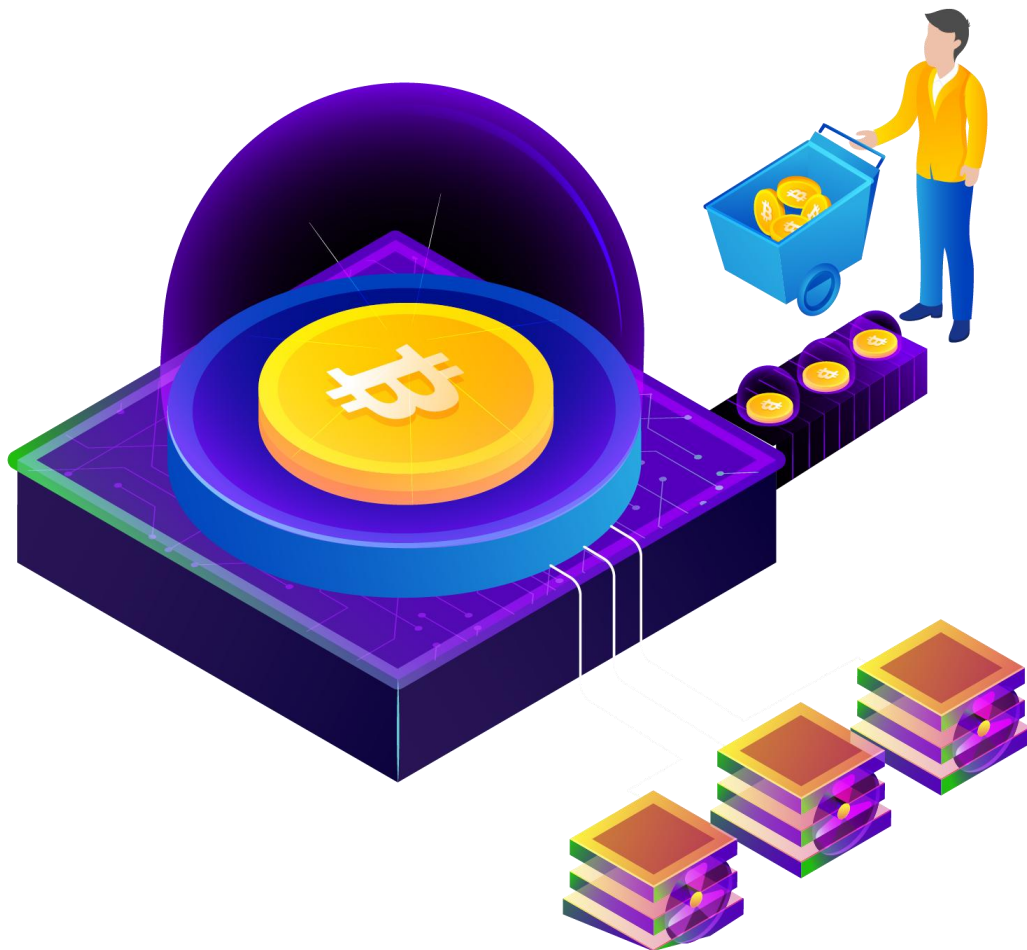
- **Off-site data centers:** Fynqora deploys data centers in multiple geographical locations that are connected to each other via high-speed networks. In the event of a disaster, the system can quickly switch to other data centers to restore services.
- **Data Recovery:** Fynqora conducts regular data recovery drills to ensure rapid data recovery in the event of a disaster. By backing up data and off-site storage, Fynqora is able to restore users' data and transaction records in a





short time.

The Fynqora platform builds a highly available system architecture through multi-layered redundancy design, database backup, high availability of the transaction engine, a sound monitoring and alerting system, disaster recovery plans, and continuous optimization and upgrades. This architecture not only minimizes downtime but also ensures stable operation of the platform in the face of various failures and challenges. Through these measures, Fynqora provides users with a secure, reliable and efficient trading environment, ensuring that users can trade with peace of mind in any situation.





## 4.4 Real-time risk control system

Fynqora builds a highly advanced and powerful real-time risk control system. The system is capable of monitoring multiple dimensions of risk in real time, including position risk, liquidity risk, technical risk, etc., to ensure that effective measures are taken at the first moment of risk occurrence to protect the interests of users and the platform. For example, when the drawdown of a trading strategy exceeds a preset threshold, the system will immediately and automatically suspend the operation of that strategy. This mechanism can effectively prevent excessive losses caused by market volatility. At the same time, if a user's total position exceeds the set risk limit, the system will automatically perform a position reduction operation to reduce potential market risk. In addition, when network latency anomalies are detected, the system automatically switches to conservative mode to reduce trading frequency and complexity, thereby lowering trading risks caused by network issues.

With these intelligent risk control measures, Fynqora's risk control system can not only identify and respond to various risks in real time, but also automatically adjust risk control strategies based on market dynamics and user behavior. This dynamic adjustment capability enables the platform to maintain a stable operation in a complex and volatile market environment, providing users with a safe and reliable trading environment.

## 4.5 Deep Application of blockchain technology

Fynqora's technology architecture is deeply integrated with blockchain technology. By supporting multiple blockchain networks, the platform is able to offer users a wide range of digital currency trading options. For example, for mainstream digital currencies such as Bitcoin and Ethereum, Fynqora interacts with blockchain nodes via RPC interfaces to enable functions such as transferring and querying digital currencies. In addition, Fynqora leverages blockchain's smart contract technology to provide users with decentralized finance (DeFi) services. Smart contracts can automatically execute preset trading rules, thereby reducing human intervention and enhancing the transparency and security of transactions.



In today's rapidly evolving digital currency field, the application of blockchain technology has expanded from the initial digital currency transactions to a wider range of financial services and application scenarios. The Fynqora platform deeply recognizes the huge potential of blockchain technology and thus deeply integrates blockchain technology into its technical architecture, not only providing users with a rich selection of digital currency transactions, but also expanding decentralized finance (DeFi) services through smart contract technology, further enhancing the platform's functionality and service scope.

### 1) Support for multi-blockchain networks

The Fynqora platform supports multiple mainstream blockchain networks, which enables users to trade and manage multiple digital currencies on one platform. For example, for Bitcoin (BTC) and Ethereum (ETH), the two most popular digital currencies, Fynqora interacts with their respective blockchain nodes via RPC interfaces, enabling functions such as transferring and querying digital currencies. The support for this multi-blockchain network not only meets users' demands for trading different digital currencies, but also provides users with broader market opportunities.

### 2) The application of smart contract technology

In addition to supporting multiple blockchain networks, Fynqora also makes deep use of blockchain's smart contract technology. A smart contract is an automatically executed contract clause that is encoded on the blockchain and automatically executed once a preset condition is met. The application of this technology brings many advantages to the Fynqora platform:

- Decentralized Financial Services (DeFi) : Smart contracts enable Fynqora to offer decentralized financial services (DeFi). DeFi services allow users to engage in financial transactions such as lending, trading, insurance, etc., without the involvement of traditional financial institutions. Through smart contracts, these transactions can be executed automatically, reducing human intervention and enhancing the transparency and security of transactions.
- Automatic execution of trading rules: Smart contracts can automatically execute preset trading rules, which means that users can set specific trading conditions. Once the market meets these conditions, the transaction will be automatically executed. This automated way of trading not only improves



trading efficiency but also reduces the risk of human error or delay.

- Lower transaction costs: As smart contracts reduce the middlemen, so do transaction costs. Users do not have to pay high intermediary fees, which increases the return on investment.
- Enhanced transaction security: The code of smart contracts is open and transparent, and anyone can view and verify the logic of the contract. This transparency enables users to better understand the rules and risks of transactions, thereby enhancing the security of transactions.

The Fynqora platform, by deeply integrating blockchain technology, not only supports multiple blockchain networks to provide users with a wide range of digital currency trading options, but also expands decentralized finance (DeFi) services using smart contract technology. This deep application not only enhances the platform's functionality and service scope, but also brings users higher transaction efficiency, lower transaction costs and stronger transaction security.



## 4.6 Security and Privacy Protection

In terms of security, Fynqora employs financial-grade security measures. The platform's trading system uses a separation of cold and hot wallets, with the majority of funds stored in the offline cold wallet and only transferred to the online hot wallet for trading when necessary. This design significantly reduces the risk of funds being stolen. At the same time, Fynqora also uses a multi-signature system, where each transaction requires multiple authorized signatures to complete, further enhancing the security of funds. In addition, the platform encrypts the



storage and transmission of user data through encryption technology to ensure the privacy of users and the security of funds.

### **1) Cold and hot wallet separation mechanism**

Fynqora uses the method of separating hot and cold wallets, which is recognized as a security practice in the industry. Most users' funds are securely stored in offline cold wallets that are completely isolated from the Internet, thus avoiding the possibility of hacking. Only when necessary, such as when processing user withdrawal requests, will a portion of the funds be transferred to online hot wallets for transactions. This separation mechanism significantly reduces the risk of funds being stolen, as the funds in the cold wallet remain safe even if the hot wallet is attacked.

### **2) Multi-signature system**

To further enhance the security of funds, Fynqora introduced a multi-signature system. Under the multi-signature system, each transaction requires multiple authorized signatures to be completed. This means that even if one signature is leaked or maliciously used, the transaction cannot be executed without the cooperation of other signatures. This mechanism provides an additional security guarantee for user funds, ensuring that only legitimate transactions that have undergone multiple verifications can be processed.

### **3) Encryption technology**

Fynqora attaches great importance to protecting users' privacy and uses advanced encryption technology to encrypt the storage and transmission of user data. All sensitive data, whether it's personal information, transaction records or wallet addresses, is encrypted during storage and transmission. This means that even if the data is intercepted during transmission, attackers cannot interpret its content, thus protecting users' privacy and the security of their funds.

### **4) Full coverage of security**

In addition to the above measures, Fynqora has deployed all-round security protection mechanisms. The platform uses technologies such as firewalls, DDoS protection, and intrusion detection systems to prevent unauthorized access and cyber attacks. At the same time, Fynqora conducts regular security audits and

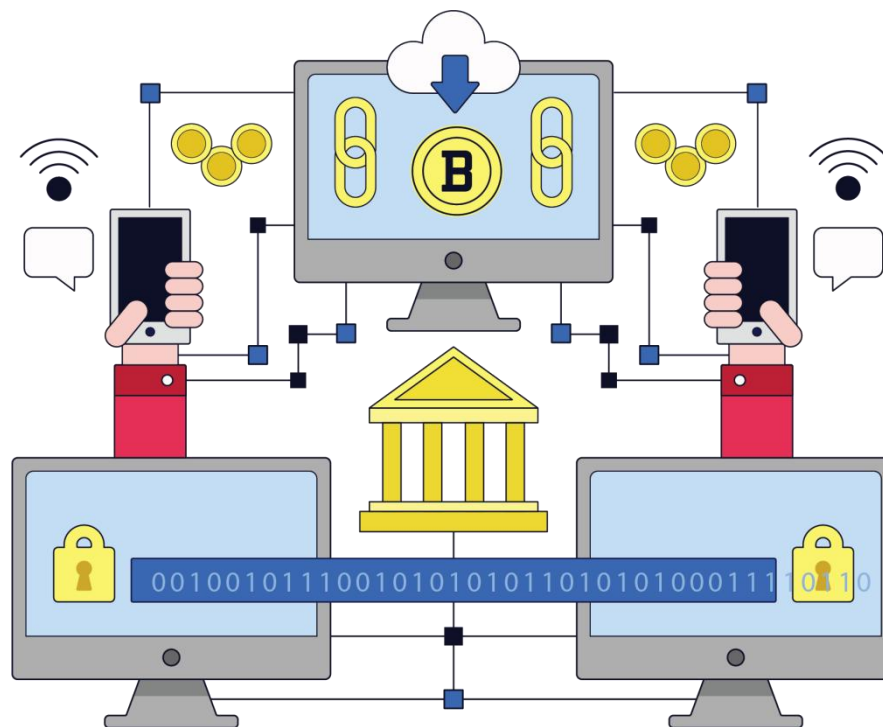
vulnerability scans to promptly identify and fix potential security vulnerabilities, ensuring the platform's security.

### 5) User authentication

Fynqora has implemented strict authentication procedures to prevent fraud and illegal activities. Users need to go through multi-factor authentication when registering and using the platform, such as SMS verification codes, email verification, identity verification, etc. In addition, the platform has adopted compliance measures such as KYC (Know Your Customer) and AML (Anti-Money Laundering) to ensure the authenticity of users' identities and prevent illegal funds from flowing into the platform.

### 6) Data backup and recovery

In response to possible disaster situations, Fynqora has established a complete data backup and recovery mechanism. The platform regularly backs up user data and stores the backup data in secure off-site data centers. In the event of data loss or system failure, Fynqora is able to quickly restore data, ensuring the security of user assets and transaction records.



## 4.7 Scalability of the system architecture

As the number of users increases and transactions grow, the scalability of the platform becomes particularly important. Fynqora's technical architecture uses a microservices architecture, splitting different functional modules into independent services. This design approach enables the platform to flexibly expand the resources of each module to meet the growing business demands. For example, when the load on the deal-making module increases, the platform can enhance its processing capacity by adding server resources or optimizing algorithms. This flexible scalability ensures the platform's stability and efficiency when dealing with high concurrency transactions.

### 1) The advantages of the microservices architecture

Fynqora's technical architecture adopts a microservices architecture, splitting different functional modules of the platform into independent services. This architecture approach has several significant advantages that can effectively enhance the platform's scalability, flexibility, and stability.

- Independent scaling: Each microservice is an independent process with its own database and code base. This means that when the load of a module, such as a deal-making module, increases, the platform can independently scale the resources of that module without making large-scale adjustments to the entire system. For example, by adding server resources or optimizing algorithms, the platform can rapidly enhance the processing capacity of the deal-making module to better handle high concurrency transactions.
- Flexible deployment: The microservices architecture allows the platform to flexibly deploy individual services based on actual needs. Different services can be deployed on different servers based on their load conditions, and even in different data centers. This flexible deployment approach not only enhances system availability but also reduces the risk of single point of failure.
- Rapid iteration: Since each microservice is independent, the development team can quickly iterate and update a single service without worrying about affecting other services. This ability to iterate rapidly enables Fynqora to



respond quickly to market changes and roll out new features and optimize existing services in a timely manner.

## **2) Dynamic resource allocation**

To further enhance the scalability of the system, Fynqora employs a dynamic resource allocation mechanism. The platform can automatically adjust the allocation of resources for each microservice based on the real-time business load.

For example, when market fluctuations cause a sharp increase in the load of the transaction matching module, the system automatically detects this change and quickly allocates more computing resources and memory to the module. This dynamic resource allocation mechanism not only improves resource utilization efficiency, but also ensures the stability and efficiency of the platform in the face of unexpected situations.

## **3) Horizontal scaling and vertical scaling**

Fynqora's scalability design encompasses not only dynamic resource allocation but also both horizontal and vertical scaling.

- Horizontal scaling: When the load of a service increases, the platform can expand the processing capacity of that service by adding more server instances. For example, if the transaction matching module is overloaded, the platform can start more transaction matching server instances and use load balancing technology to evenly distribute transaction requests across these instances. This horizontal scaling approach can effectively handle high concurrency transactions and enhance the overall processing capacity of the system.
- Vertical scaling: In addition to horizontal scaling, Fynqora can also enhance the processing capacity of individual services by upgrading the hardware configuration of existing servers, such as increasing the number of CPU cores, memory capacity, etc. This vertical scaling approach is suitable for scenarios with high performance requirements for individual services and can further optimize the performance of the system.

## **4) Continuous monitoring and optimization**



To ensure that the system's scalable design can effectively meet actual business needs, Fynqora has established a sound monitoring and optimization mechanism. The platform monitors in real time the operational status and performance metrics of each microservice, such as CPU usage, memory usage, response time, etc. Through these monitoring data, the technical team can identify potential performance bottlenecks in a timely manner and take corresponding optimization measures. For example, by optimizing the code, adjusting the database index, upgrading the hardware, etc., continuously improve the performance and scalability of the system.





# Chapter 5 Transaction Mechanisms and Supporting Facilities

## 5.1 Examples of trading mechanisms

### 1) Distributed trading mechanism

Fynqora can build contracts to fulfill the function of a peer-to-peer exchange. It is also very easy to set up automatic matching of sell and buy information, such as providing users with the ability to exchange BTC/USDT and other currencies on the platform. This makes it possible to build a digital crypto asset trading system based on blockchain technology that does not require the participation of a third party.

### 2) Fiat currency trading mechanism

The trading system is fiat currency trading. All transactions must be completed through acceptors, who submit buy or sell AD applications through the OTC trading market Merchant center. Users select the ads submitted by merchants in the OTC market to buy or sell virtual currency.

The user's selling process is to wait for the merchant to make the payment. After actually receiving the payment from the merchant, they confirm the receipt operation, enter the transaction password, and the system transfers the coins to the merchant to complete the transaction. The user's purchase process is to transfer money based on the merchant's receipt information, click confirm payment after the transfer, confirm payment after the merchant has indeed received the payment, enter the transaction password, the system transfers money to the user, and complete the transaction.

### 3) Acceptor mechanism

All transactions in the OTC market must be conducted through acceptors, who post purchase and sell requests, and users select the corresponding orders for the sale and purchase of coins. Acceptors make profits by buying and selling the difference. Among the platform users, only agents have acceptor privileges and can use the merchant system to post advertising orders. The rules of the merchant



system are as follows:

- **Post AD orders:** You can choose the AD type (for sale or purchase), define the order limit, the amount of coins, and the price. Limits are calculated in RMB. Minimum transaction amount and maximum transaction amount can be set. The user's transaction amount cannot be lower than the minimum transaction amount, and the maximum transaction amount cannot exceed the quantity of coins multiplied by the price. The number of coins is the total number of coins requested for purchase or listed for sale in that order. If it is a listed sale order, the system automatically determines that the listed sale quantity cannot exceed the asset balance. If it does, advertising cannot be posted. The rule for price setting is to set the floating ratio based on the platform's suggested price. The lower price of the put order is placed at the front, the higher price of the purchase order is placed at the front, and in case of the same price, the order is placed in the order of submission time. The request and post prices are set by the back-end administrator and can be set separately).
- **AD management:** Merchants can manage submitted ads and in-transaction ads. Untraded ads after submission can be taken up or down, and ads can be modified (with limits, quantities, prices, etc.). An advertisement in the transaction cannot be taken down/modified, etc. You can make a payment, confirm the release, etc. If the merchant and the user do not confirm the payment within 15 minutes, the order will be automatically cancelled. If you click confirm the payment but actually do not make the payment or have made the payment but the other party does not confirm the receipt, you can contact the back-end for processing. You can manually confirm payment or cancel the order in the background.

#### 4) Coin-to-coin trading mechanism

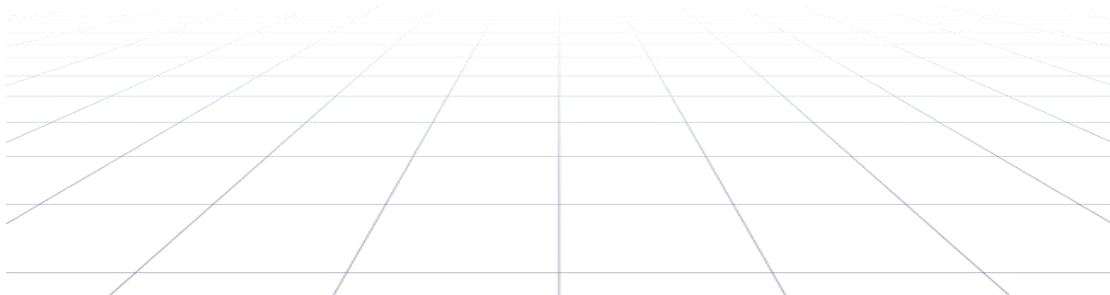
The trading system is for trading pairs, where buyers and sellers freely trade and the system automatically matches them, including the following four ways of placing orders:

- **Buy - Limit trading:** Buyers can set a buy price. If there are sell orders at the same price in the market, the system will automatically match. If there are no or the number of sell orders at the same price is insufficient, the remaining number of buy orders will automatically enter the buy order and wait for the



system to match.

- Buy - Market price: Buyers cannot set a buy price. The system automatically matches sell orders on the market by price from low to high. If the number of sell orders is insufficient, the remaining quantity of buy orders automatically enters the buy order and waits for the system to match.
- Sell - Limit: Sellers can set a sell price. If there are buy orders at the same price in the market, they will be matched automatically. If there are none or the number of buy orders at the same price is insufficient, the remaining number of sell orders will be automatically placed in the sell order and await matching by the system.
- Sell - Market price: Sellers cannot set a sell price. The system automatically matches buy orders in the buy order by price from high to low. If the number of buy orders is insufficient, the remaining quantity of sell orders automatically enters the sell order and waits for the system to match.



## 5.2 Decentralized trading upgrade

In the future, Fynqora will continue to upgrade to decentralization and, based on excellent features such as decentralization and openness, eliminate middlemen by building exchanges on a decentralized blockchain platform to provide users with point-to-point direct trading capabilities. The ultimate form of Fynqora in the future will be an open broker model. Compared with CEXs, Fynqora is rooted in the excellent features of blockchain and has the following main advantages:



### 1) Privacy protection

One of the main advantages of Fynqora in the future will be privacy and anonymity. In Fynqora, users make transactions, transfers and account controls through public and private keys, without the need for KYC as in most centralized exchanges to access all trading functions. In Fynqora, users only need to create a username and password, then import an existing wallet or create a new one to start trading, and it provides users with 24/7 online service. This feature provides a perfect trading venue for privacy-conscious users who want to remain anonymous.

### 2) Resistant to censorship

In the future, as there is no centralized entity in Fynqora to monitor and control transactions, this mechanism will ensure that it has stronger anti-censorship capabilities, that is, it can effectively prevent any malicious shutdown and censorship actions carried out by any power party against the exchange.

### 3) Security

Although the safety factor varies among different Fynqoras due to design differences. In the future, Fynqoras will be able to provide better security for trading users' funds by using non-custodial wallets to prevent hackers from concentrating on attacking centralized custodial wallets to steal users' funds. In addition, because Fynqora uses a decentralized clearing and settlement model, this will greatly reduce the possibility of hackers attacking through the clearing process. Trading users can also ensure that their funds are in full custody during the trading process through a custodian program, and in the worst-case scenario, even if Fynqora stops running, users can wait for the custodian program to stop to regain control of their assets.

### 4) Versatility and flexibility

In the future, in Fynqora, users will theoretically be able to trade any asset as long as there are buy and sell orders, without the exchange going through the approval process for listing or opening a trading pair, and there will be no listing fees. This feature of free convertibility and trading provides a broad space for its business expansion. For example, merchants issue "mooncake token" on the chain for promotional activities. If users cannot consume the "Mooncake token" in a short time, then users can automate the exchange of the "mooncake token" with other



major currencies (such as BTC, ETH, EOS, etc.) through Fynqora.

#### 5) Less likely to be manipulated

Manipulation by centralized exchanges is often criticized, such as through volume manipulation to forge trading volume; Influence users' trading behavior by closing token deposits and withdrawals and restricting trading equivalents; Even manipulate the trading market by maliciously manipulating prices. In the future, Fynqora will be able to effectively reduce the likelihood of trading manipulation because the order book cannot be forged by any individual or entity.

## 5.3 Supporting features

Fynqora developed basic functions including wallet, asset registration, digital currency trading, blockchain browser, operation management system, etc., to support the efficient service implementation of the multi-business ecosystem.

#### 1) The asset registration system

Asset registration is one of the fundamental functions of Fynqora, and the asset registration process is typically carried out by a gateway or gateway agent. All assets registered by the gateway or by the agent need to gain the trust of the asset owner, and only trusted parties can trade the same asset. The registered assets are mainly divided into:

- Currency type assets: Currency type assets are mainly used for the gateway to connect with other digital currency and digital asset platforms. For example, the gateway can register the asset code of BTC, and any account with BTC can trust the gateway and recharge BTC assets to the gateway account. There is no limit to the currency type of assets. The gateway can register as many asset symbols as it actually has currency assets.
- Physical type assets: mainly referring to digitized assets, which are generally registered by enterprises or institutions and sold by the gateway. This type of asset usually has a certain quota, and after registration, the asset registrant



will be restricted from issuing additional assets by means of operational permission threshold suicide.

## 2) Fynqora wallet support

For the convenience of ordinary users to use the wallet, the Fynqora wallet adopts the SPV method, that is, accessing the wallet via the Web. The wallet uses the SSL protocol and supports Symantec CA certificates. At the same time, the wallet supports both cold and hot wallets.

- Cold Wallet: A wallet suitable for large sums of money. The public and private key pairs of the wallet are generated offline. The user can generate any preferred key pair. Once the key is selected, the public key starting with G is provided to accept large sums of money, and the private key starting with S is managed and kept by themselves.
- Hot Wallet: Hot wallets are suitable for small and fast transaction scenarios. The key of a hot wallet is managed. When a user registers a wallet account, the generated private key will be encrypted locally on the user's computer using the user's payment password via 3DES, and the encryption result will be managed in the wallet cloud via the SSL protocol. That is, the hot wallet key information transmitted over the network and stored in the cloud is the user's encrypted data, and no one other than the wallet user can access the original content of the private key.

When a user needs to sign a transaction, the private key hosted by the wallet's cloud server is obtained, and the user enters the payment password to decrypt the content on the user's local computer. Once decryption is successful, the wallet's local program will sign the transaction information with the private key and submit it to the global intelligent trading center network for the transaction. The Fynqora wallet contains two types of assets: native assets and registered assets, similar in nature to the Renminbi and various cards in a wallet in real life. Native assets can be used without any trust, while gateway registered assets must trust the corresponding assets for value exchange.

## 3) Asset query system support

Fynqora provides a complete asset inquiry system, making it easy for ordinary users to check the number of assets displayed in any application developed based



on Fynqora. The asset query system supports linking different blockchain nodes to check the ledger status and can observe each block and each transaction generation in real time. When entering the corresponding account, the balance of various assets in the account and all transaction records can be queried.

#### 4) Yield aggregator support

In the future, to meet users' diverse trading needs, Fynqora will build a system of yield aggregators by creating DeFi lockers. That is, we will build the Fynqora trading yield aggregator to enable DeFi lock-up. In the form of an aggregator, Fynqora expands trading functions such as staking USDT, transferring funds into the exchange vault, and managing funds through strategy to maximize returns while minimizing risks.

Fynqora enables efficient multi-asset intercommunication of the yield aggregator system. On the path to value returns, we recognize the drawbacks of existing similar platforms that, because of their different ideas, cannot reach higher places. In different communities, perhaps everyone speaks the same language, but each holds their own ideas and values. The Fynqora team believes that community communication does not require full recognition of values, and the protocol followed by Fynqora is a bridge that spans all chains, absorbs and receives all those who uphold the idea of decentralization, and leads them to ultimate freedom. In addition, Fynqora will focus on information security to create more safeguards for asset freedom.

We believe true asset freedom comes from the privacy and security of information, only when assets flow as they wish and are always in a safe place is true asset freedom. Blockchain doesn't mean being unconventional. Besides making assets more free, it also aims to make the experience more human. Fynqora will provide anonymous decentralized financial services to everyone, making modern finance no longer just a tool for the rich to make money, but a key for the common people to financial freedom.

## 5.4 Multiple tools and resources to support





### 1) High performance support

Fynqora adopts a architecture design at the service level of large financial institutions, integrating advanced in-memory matching algorithms, asynchronous non-blocking read and write, distributed real-time information transmission frameworks, and related advanced technologies. It features high reliability, high performance, strong security, scalability, and ease of maintenance. A friendly trading environment with enhanced support for the FIX protocol and API. We expect our system to handle 200,000 transactions per second.

### 2) Liquidity support

Fynqora has abundant resources and a large number of partners within the industry, and has partnerships with many international mining farms, active communities, investment funds, and professional investment institutions to provide sufficient liquidity for the platform. Fynqora has a professional quantitative team that connects to the market depth of the world's leading exchanges, provides a total of fragmented liquidity solutions, supports high-frequency quantitative trading, and is compatible with a set of API interfaces for fast programmatic trading. Introducing a market maker system.

### 3) Powerful trading tools

As the market matures, the complexity of trading demands increases, and the previous simple buying and selling trading functions are no longer enough to satisfy the appetite of professional investors. Fynqora, with its rich experience in securities investment, combined with artificial intelligence deep learning technology, provides a richer suite of trading tools for professional investors, including automatic regular investment tools, quantitative trading tools, strategies, etc. It also makes it easy for ordinary investors to access professional tools, lowers the threshold for professional investment, and makes trading more accessible.

## Chapter 6 Global Teams and Partnerships



## 6.1 Operations and Technical Teams

Fynqora's core architects and R&D personnel come from top technology companies and are all technical experts with over ten years of R&D experience. They have been involved in practice since the blockchain 1.0 stage and are well-versed in the application of blockchain distributed systems.

Goddard - an internationally renowned data engineer who has held key positions in several globally renowned Internet big data research centers, responsible for the research and development of Internet basic technology applications and participated in numerous internationally renowned projects, is a pioneer in the field of blockchain technology.

Harvey graduated from the Department of Computer Science at Yale University with a Ph.D. in Computer Science and Big data. He is an architect, database expert, chief technical expert for exchange construction, and has extensive experience in the development of database applications, data warehouses, big data and blockchain in the trading industry.

Meredith - With 15 years of technical development experience and authoritative influence in blockchain underlying technology development, covering both academic and business fields in her career, she is a research scholar, engineer and leader. She has held multiple engineering management positions at Google and Amazon.

Roice Morrison - Blockchain developer and enthusiast, has been involved in the blockchain industry since 2013 and has been involved in the development of several crypto digital currency projects. Including proof-of-concept platform, blockchain Explorer, online wallet and one of the largest token mining pools.

Wolf Carr - Graduated from the University of California with a master's degree in mathematics and a doctorate in computer science, with a focus on applied cryptography. Formerly an architect at RSA Security, a leading provider of information security and encryption solutions worldwide, and a core developer of RSA Go ICOFM products; He is also a blockchain expert in Singapore and an expert member of the US Digital Currency Association.

Mat Lebiz - Ph.D. in Computer Science from MIT, has worked for well-known



international companies such as Microsoft, Amazon, Google, IBM, and has published hundreds of academic reports on computer science, the Internet, and blockchain. He is also a professor of computer science at the University of Pennsylvania. Having served as a senior executive at companies such as IBM, Amazon, and Google, he has unique insights into blockchain technology and extensive experience in corporate management, data analysis, and business operations.

David Aister - a professor at Stanford University, a member of the North American Blockchain Alliance, and one of the earliest experts to study the underlying technology of blockchain. Having served as the head of a U.S. government blockchain project, with over 15 years of experience in risk control, he is skilled at using scientific, rigorous, and meticulous risk control review standards and methods to comprehensively verify the real information of trading station customers, analyze transaction risks, review transaction registrations, and assess the ability to control digital assets to prevent bad transactions to the greatest extent.

Dinesh Singh, a seasoned and renowned angel investor in the blockchain industry, founded BTC123, the world's largest blockchain portal. His rich experience ensures that the technical strategy and design architecture of the Fynqora platform deliver the best performance in terms of application design, security and operation.

## 6.2 Capital Support

In today's highly competitive digital currency trading platform market, capital support is one of the key indicators of a platform's strength and potential for development. Fynqora has received support from top international crypto Capital, including A16z, Pantera Capital, Multicoins Capital and Alchemy Ventures, thanks to its outstanding technical architecture, innovative business model and keen insight into market trends.

### 1) The favor of top capital

The investment of these top international crypto capital in Fynqora is not only a recognition of its technical strength and market potential, but also a demonstration of confidence in its future development. A16z (Andreessen Horowitz), a globally



renowned venture capital firm, is known for its acute insight into innovative technologies and cutting-edge markets. Pantera Capital is an investment firm focused on blockchain and cryptocurrencies, with extensive industry experience and exceptional investment vision. Multicoin Capital is known for its deep understanding of blockchain technology and its precise grasp of the market. Alchemy Ventures is highly regarded by the industry for its forward-looking investments in emerging technologies.

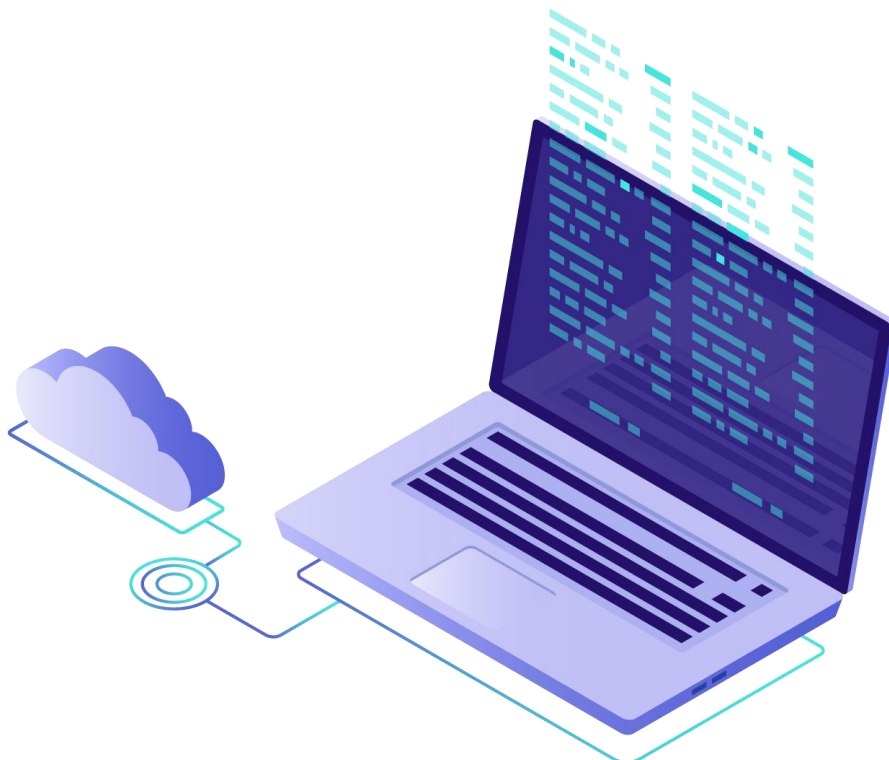
## 2) The significance of capital support

Getting these top capitals to back Fynqora is of great significance in many ways:

- **Enhanced financial strength:** These investments provide Fynqora with sufficient financial support to further optimize its platform technology, expand its business scope, enhance the user experience, and market globally. This will not only help Fynqora stand out in the fierce market competition, but also provide a solid financial guarantee for its future expansion and innovation.
- **Industry endorsement and trust:** The investment of top capital itself is an industry endorsement for Fynqora. These investment institutions are known for their professional investment teams and rigorous investment processes, and their investment decisions are often based on in-depth due diligence and market analysis of the projects. Therefore, having their support means that Fynqora's technical architecture, business model and market prospects are highly recognized within the industry, which will greatly enhance the trust and confidence of users, partners and potential investors in Fynqora.
- **Resource integration and synergistic development:** These top capitals bring not only funds but also abundant industry resources and strategic guidance. By working with these investment institutions, Fynqora is able to better integrate industry resources and build broader partnerships with blockchain projects, technology teams and financial institutions around the world. This integration and synergy will bring more business opportunities and innovative inspirations to Fynqora, driving its continuous development and progress in the blockchain field.
- **Enhancing market competitiveness:** In the digital currency trading platform

market, capital support can often be a key factor in enhancing competitiveness. Top capital investment not only helps Fynqora optimize and enhance its technology development, marketing, and user experience, but also gives it an edge over its competitors. By constantly optimizing platform functionality and service quality, Fynqora can better meet user demands, attract more users and transaction volumes, and further consolidate its position in the market.

Fynqora is backed by top international crypto Capital, including A16z, Pantera Capital, Multicoon Capital, Alchemy Ventures, which is not only a high recognition of its technical strength and market potential, It provides a strong impetus and guarantee for its future development. These capital supports will help Fynqora further optimize its platform technology, expand its business scope, enhance the user experience, and market globally. At the same time, the endorsement of top capital and the ability to integrate resources will also greatly enhance Fynqora's market competitiveness and drive its continuous development and progress in the blockchain field.



## 6.3 Compliance building

In today's globalized digital currency market, compliance building is an important cornerstone for the stable development of platforms. Fynqora, a digital currency trading platform dedicated to global business expansion, is well aware of the importance of compliant operation. As a result, Fynqora has not only obtained the MSB (Money Services Business) license in the United States and regulatory recognition from the SEC (U.S. Securities and Exchange Commission), but is also actively expanding into global markets. Applications include ASIC (Australian Securities and Investments Commission), SCB (Saudi Capital Market Authority), CMA (Dubai Financial Services Authority), CySEC (Cyprus Securities and Exchange Commission), FCA (UK Financial Conduct Authority), BaFin (German Federal Financial Supervisory Authority), DFSA (Dubai Financial Services Authority), etc. Financial regulatory licenses in multiple countries and regions within it to continue to advance global compliance building and ensure the legal and sound operation of its business worldwide.

### **1) U.S. MSB license with SEC regulation**

The U.S. MSB license is issued by the Financial Crimes Enforcement Network (FinCEN) under the U.S. Department of the Treasury and applies to businesses engaged in financial services such as money transfer, remittance, virtual currency trading, and currency exchange. Fynqora's acquisition of the MSB license means it has received federal-level compliance recognition for conducting related business in the United States. In addition, Fynqora has also received regulatory approval from the SEC, which further enhances its compliance and credibility in the U.S. market. As the top regulator of the U.S. securities market, the SEC has strict regulatory requirements. Fynqora's recognition by the SEC indicates that it has reached high standards in terms of information disclosure, investor protection, and market fairness.

### **2) Global compliance layout**

In addition to the compliance construction in the US market, Fynqora is also actively applying for financial regulatory licenses in other countries and regions to expand its global business territory. ASIC is Australia's financial regulator, which oversees financial services and corporate conduct. Obtaining an ASIC license will enable Fynqora to operate legally in Australia and the Asia-Pacific region, providing local users with compliant digital currency trading services. SCB is Saudi Arabia's financial regulator responsible for overseeing activities in the country's capital markets. By applying for an SCB license, Fynqora will have the opportunity to enter

the Saudi market and serve users in the Middle East. CMA is the Dubai Financial Services Authority, which oversees financial services activities within the Dubai International Financial Centre (DIFC). Obtaining a CMA license will enable Fynqora to operate within the DIFC and further expand its presence in the Middle East.

CySEC is the Cyprus Securities and Exchange Commission, which oversees the country's financial markets. Obtaining a CySEC license will enable Fynqora to operate in the EU market and provide compliant trading services to European users. FCA, the UK's Financial Conduct authority, is responsible for regulating financial markets in the UK. Obtaining an FCA license will enable Fynqora to operate in the UK and throughout the EU market and enhance its competitiveness in the European market.

BaFin is the German Federal Financial Supervisory Authority, which oversees the country's financial markets. Obtaining a BaFin license will enable Fynqora to operate in Germany and throughout the Eurozone, further solidifying its position in the European market. DFSA is the Dubai Financial Services Authority, which oversees financial services activities within the Dubai International Financial Centre (DIFC). Obtaining a DFSA license will enable Fynqora to operate within the DIFC and provide compliant trading services to users in the Middle East.

### 3) The significance of compliance building

Fynqora's aggressive promotion of global compliance is not only a strategic layout for its business expansion, but also a demonstration of responsibility towards users and investors. By obtaining financial regulatory licenses in various countries, Fynqora is able to operate legally worldwide and provide users with safe, reliable and compliant digital currency trading services. Compliance building helps to enhance users' trust in the platform and improve its market competitiveness. In the context of stricter global regulation, platforms that operate in compliance will be more likely to win users' favor and market recognition. Compliance construction will also help Fynqora build partnerships with global financial institutions, expand business areas and achieve diversified development. For example, working with traditional financial institutions on digital currency-related businesses and promoting the integration of digital currencies with traditional finance. Compliance building helps Fynqora respond to changes in regulatory policies in various countries and reduce operational risks. Regulatory policies are constantly being adjusted and improved in various countries, and a compliant platform can adapt to policy changes in a timely manner to ensure the stable operation of the business.

Against the backdrop of stricter global regulation, Fynqora's compliance construction has laid a solid foundation for its steady development in the global digital currency market.







## Chapter 7 Disclaimer

### 7.1 Risk Warnings

- **Market risk:** The digital currency market is highly uncertain and volatile. Prices can rise or fall sharply in short periods of time, and investors may face the risk of losing their principal. Fynqora reminds users to fully understand market risks before engaging in trading and to invest with caution based on their own risk tolerance.
- **Technical risks:** Despite Fynqora's advanced technical architecture and security measures, digital currency trading platforms can still be affected by technical issues such as technical glitches, cyber attacks, and system vulnerabilities. These issues can lead to transaction delays, failures, or data loss, and users should be vigilant about such risks.
- **Regulatory risks:** The digital currency industry is still in its early stages of development, and there are differences and changes in regulatory policies across countries. Fynqora strives to comply with relevant laws and regulations, but the uncertainty of regulatory policies may result in restrictions on platform operations or business adjustments, and users need to pay attention to the impact of regulatory changes on their own investments.
- **Operational Risk:** When using the Fynqora platform, users should properly keep their account information and login passwords safe to avoid financial losses caused by personal operational errors, account theft, and other such behaviors. Fynqora assumes no responsibility for any consequences resulting from improper personal operations of users.

### 7.2 Limitations of Platform Liability

- **Transaction Execution:** Fynqora, as a digital currency trading platform, only provides transaction matching services and does not participate in the actual trading activities of users. The trading risks between users are borne by both



parties involved in the transaction, and Fynqora is not responsible for users' trading decisions and results.

- **Information Accuracy:** Fynqora strives to provide accurate and timely market information and data, but does not guarantee the absolute accuracy and completeness of the information. Users should analyze and judge market information on their own, and Fynqora shall not be liable for user losses resulting from information errors.
- **Force majeure:** Fynqora shall not be liable in the event that the platform fails to operate normally or users suffer losses due to force majeure factors (including but not limited to natural disasters, wars, policy changes, network failures, etc.). Fynqora will do its best to take measures to minimize the impact of force majeure on users.

## 7.3 User Responsibilities and Obligations

- **Legal compliance:** When using the Fynqora platform, users must comply with local laws and regulations and must not use the platform for any illegal activities. Fynqora reserves the right to suspend or terminate the user's account and report the relevant information to the relevant law enforcement agency if the user violates the law.
- **Account Security:** Users are responsible for keeping their account information and login passwords safe and must not disclose their account information to others. Fynqora assumes no responsibility for account theft or loss of funds due to personal reasons of the user.
- **Trading decisions:** Users should make trading decisions with caution based on their investment experience and risk tolerance. The market information and analysis provided by Fynqora are for reference only. Users should assume the risk of trading decisions on their own.



## 7.4 Intellectual Property Statement

- Platform Content: All content on the Fynqora platform, including but not limited to text, graphics, data, software, trademarks, logos, etc., is protected by intellectual property laws. No unit or individual may copy, distribute, modify or use for any other commercial purpose without the written authorization of Fynqora.
- User Content: Any content posted by a user on the platform, including but not limited to transaction information, comments, suggestions, etc., should ensure its legality and authenticity. The user shall be responsible for any legal disputes arising from the content posted by the user.

## 7.5 Application of Law and Dispute Resolution

- Application of Law: The interpretation, application of this white paper and any disputes related to this white paper shall be governed by the laws of [specific country/region] and conflict of laws shall not apply.
- Dispute Resolution: In the event of any dispute between the user and Fynqora, both parties shall first resolve it through friendly consultation. If consultation fails, either party may bring arbitration or litigation to [specific arbitration institution or court].

## 7.6 Others

- Terms Update: Fynqora reserves the right to modify and update the terms in this white paper in accordance with market changes and business development needs. The modified terms will be published on the platform and will take effect from the date of publication. By continuing to use the

platform services, the user shall be deemed to have accepted the modified terms.

- Right of Final Interpretation: Fynqora reserves the right of final interpretation of this white paper. If you have any questions about this white paper, you may contact Fynqora customer service at any time for consultation.

Fynqora advises users to read and understand the entire content of this white paper carefully before using the platform. By using the platform, the user is deemed to have fully understood and accepted all the terms and conditions of this white paper.

