

DECENTRALIZED EXCHANGE

WHITEPAPER

V 1.1_07/2019

TABLE OF CONTENTS

01	Title	10	The STDEX Token (STDEX)
03	Abstract	12	Revenue Generation Model
04	Market Outlook	13	History and Team
05	The STDEX Platform	13	Roadmap & Risk

ABSTRACT

There are over 1000 standalone cryptocurrency exchanges, facilitating trading in more than 2000 individual markets. Daily trading volume for cryptocurrencies is equivalent to \$39B with the majority of the trading is concentrated around the top 20 exchanges, denominated in multiple currencies and tokens. But these numbers are exposed to high swing price. Significant volatility is often cited as one of the main reasons why many institutions and individuals have remained on the cryptocurrency sidelines to date, and stablecoins have been developed to address this issue.

Stablecoins, as the name suggests, are cryptocurrencies that are designed to minimize price volatility. This minimization of exchange rate volatility (most commonly against the US dollar) places stablecoins in stark contrast with more volatile crypto- assets like bitcoin, which lack any inbuilt price stability mechanism.

As we at stableDEX.io are strong believers in the blockchain technology and the value of cryptocurrencies to support ecosystems, we decided to contribute to the further development of this new technology by providing a decentralized marketplace where all contributors can exchange stable coins with each other P2P.

MARKET OUTLOOKS

The emergence of stablecoins is a natural development in the cryptocurrency ecosystem. Tether, the largest stablecoin in terms of its market value of approximately \$2 billion USD, illustrates the underlying demand for a stablecoin. Tether recently moved up in the rankings into the Top-5 largest cryptocurrencies, and for some time now it has had the second highest daily trading volume after bitcoin.

Stablecoins are nothing new and have been actively used for the past four years. They also already form an important part of the digital assets ecosystem. The total market value of all stablecoins is approximately \$4 billion, or ~3% of the total market value of all crypto assets.

Stablecoins are listed on over 60 different exchanges at present, with Tether featuring the greatest number of total individual exchange listings (at least 65).

Other stablecoins such as TrueUSD, PAX have also had success gaining listings on major exchanges, with ten stablecoins (43% of live coins) featuring on one or more Tier-1 exchange.

Currently, there are more than 55 stablecoins and 50% are live. STDEX fulfills the purpose to integrate and offer a wide range of stable coins and stable tokens for trading within a 100% Decentralized environment.

The stablecoins market cap is \$4B with a daily trading volume of \$5B. It represents a niche in terms of market cap but the level of interest and resources devoted to stablecoins is striking and indicates that stablecoins are viewed as a very important part of the digital assets ecosystem.

Stablecoins are often thought of as a foundational or infrastructure layer, one that could significantly expand the crypto asset user base from our current estimate of approximately 20-30 million individuals. In other words, stablecoins help create a tipping point for much broader crypto asset adoption.

THE STABLEDEX PLATFORM

stableDEX.io

StableDEX.io is a platform which provides traders, investors and institutional dealers with a decentralized, tested tool to trade digital assets directly with each other (P2P). Unlike centralized exchanges, stableDEX.io users retain custody of their assets at all times.

stableDEX.io Platform

Here some of our USP which we believe will benefit stableDEX.io community.

Trading Products

The platform of stableDEX.io would initially support the crypto to crypto spot trading model. On launch, stableDEX.io has provided the support of the following stable coins:

USDT (Tether) PAX (Paxos)

TUSD (TrueUSD)TokenTrust

USDC(USDCoin) Circle

DAI Maker

WBTC

STDEX

ETH (Ethereum)

Initial trading pairs will include: ETH/USDT - ETH/STDEX - ETH/DAI TUSD/USDT - PAX/USDT - USDC/USDT USDC/PAX - TUSD/USDC - PAX/TUSD WBTC/USDT - WBTC/USDC - WBTC/PAX

STDEX (stableDEX.io native token) will be listed along with the launch of transaction mining with the following pairs:

STDEX/USDT - STDEX/ETH - STDEX/WBTC

Other stable coins/tokens and digital assets would be gradually introduced to the stableDEX.io platform. If you would like to have your stable coin/token, security token, index token or other digital assets listed and traded on stableDEX.io platform, please contact us at hello@stableDEX.io

UI PREVIEW

NORMAL MODE

stableDEX Exchange Margin Rewards Wallet **STDEX/ETH** Last Price STDEX 0.0234230 \$0.04 Change STDEX 1.0 High STDEX 0.435453 Low STDEX 0.09945 Volume 24Hr 12.33445

FAV	USDT	STDEX	ETH
Coin	Price	Volume	
★ USD/ETH	0.00004356	5.3424984 -5.4%	
★ STDEX/ETH	0.00005640	6.6768876 6.7%	
★ DAI/ETH	0.00002340	6.6768876 -7.7%	
★ STDEX/USDT	0.00003644	6.6768876 +3.7%	
★ TUSD/USDT	0.00063440	6.6768876 3.7%	
★ PAX/USDT	0.000344	6.6768876 +3.7%	

PRICE CHART (STDEX/ETH): Open 9485.59, High 9387.65, Low 9487.50, Close 9383.84

Time	Price	Volume
22:35:59	0.000056	5.3424984
22:35:59	0.0000564	6.6768876
22:35:59	0.0000234	4.3456600
22:35:59	0.0000234	4.3456600
22:35:59	0.0000567	4.3456600
22:35:59	0.0000234	4.3456600
22:35:59	0.0000567	4.3456600

BUY / SELL Limit Market Stop-Limit

Buy STDEX Available: 20 STDEX Sell STDEX Available: 20 STDEX

Price: 0.02323476 STDEX

Amount: STDEX

Total: STDEX

Fee: 100% x 0.2 = 0.02

You will approximately pay **0.09834 STDEX**

BUY

ACTIVE ORDERS CLOSED ORDERS BALANCE

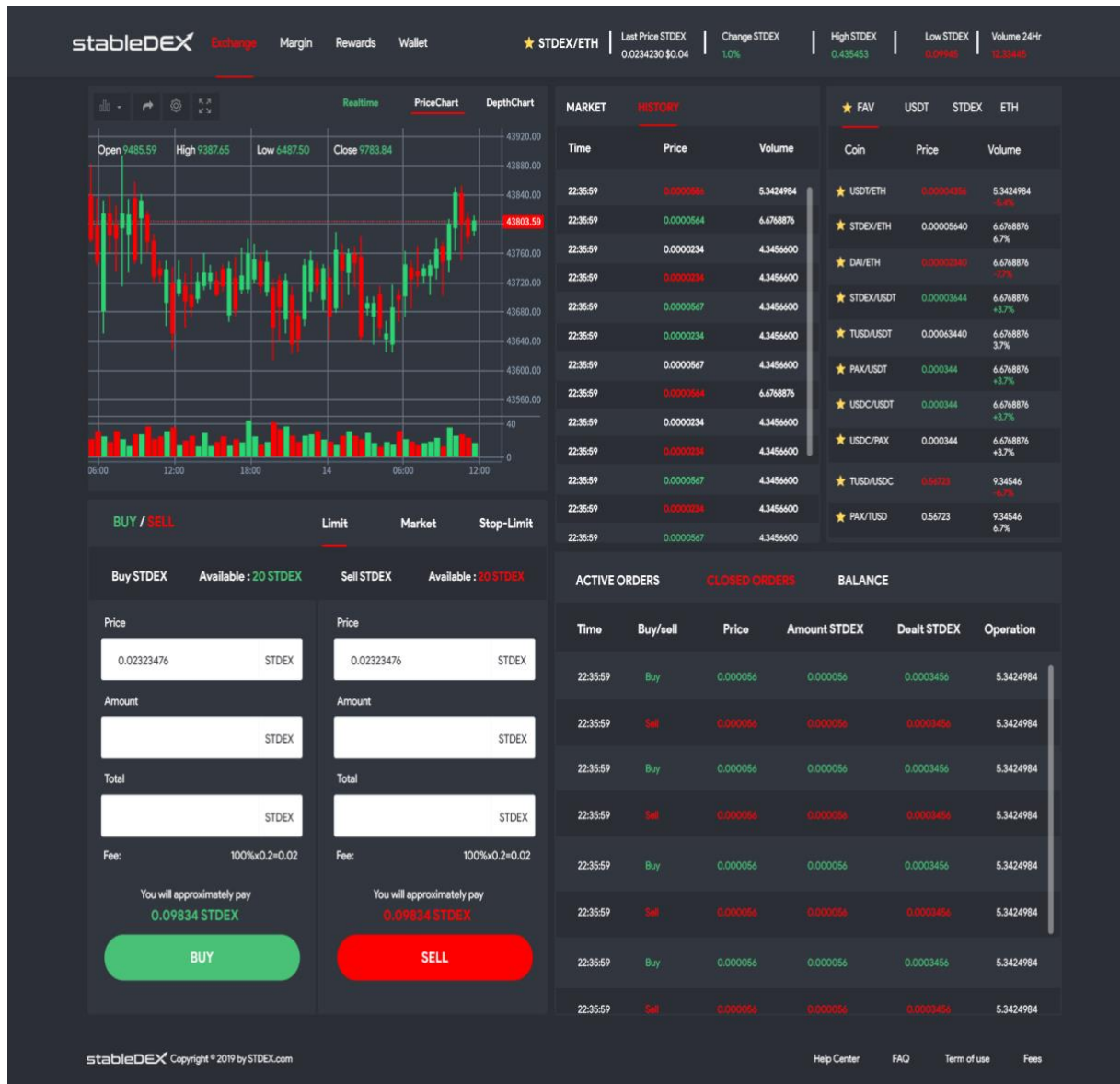
Time	Buy/sell	Price	Amount STDEX	Dealt STDEX	Operation
22:35:59	Buy	0.000056	0.000056	0.0003456	5.3424984
22:35:59	Sell	0.000056	0.000056	0.0003456	5.3424984
22:35:59	Buy	0.000056	0.000056	0.0003456	5.3424984
22:35:59	Sell	0.000056	0.000056	0.0003456	5.3424984
22:35:59	Buy	0.000056	0.000056	0.0003456	5.3424984
22:35:59	Sell	0.000056	0.000056	0.0003456	5.3424984
22:35:59	Buy	0.000056	0.000056	0.0003456	5.3424984
22:35:59	Sell	0.000056	0.000056	0.0003456	5.3424984

stableDEX Copyright © 2019 by STDEX.com Help Center FAQ Term of use Fees

WEB TRADING INTERFACE

UI PREVIEW

DARK MODE



WEB TRADING INTERFACE

STABLEDEX LOYALTY PROGRAM

stableDEX welcomes everyone to enjoy the STDEX token Loyalty Program. The loyalty rewards program is available from September 2019.

HOW DOES IT WORK?

Hold at least 10,000 STDEX tokens in your wallet for at least 30 consecutive days and receive loyalty rewards as shown in the table below. Your reward will be distributed each month based on your individual start time and not at a predetermined date.

In order to receive STDEX loyalty rewards, you'll need to hold your tokens in an ERC20 compliant wallet such as Metamask and MyEtherwallet (where you hold the private keys).

STDEX Tokens are not locked up in this program but by decreasing the number of STDEX tokens held in your wallet, you decrease or lose your rewards.

HOW MANY REWARDS CAN I RECEIVE?

STDEX Loyalty Rewards	Loyalty Group	Hero	Supporter	Member
# of STDEX (min).		1,000,000	250,000	10,000
↑ - ↓	Sep - 19	2.00	1.00	0.50
	Oct - 19	2.00	1.00	0.50
	Nov - 19	2.00	1.00	0.50
	Dec - 19	4.00	1.50	1.00
	Jan - 20	4.00	1.50	1.00
	Feb - 20	4.00	1.50	1.00
	March - 20	8.00	3.00	1.50
	April - 20	8.00	3.00	1.50
	May - 20	8.00	3.00	1.50
	June - 20	15.00	6.00	3.00
	July - 20	25.00	9.00	5.00
	Aug - 20	35.00	15.00	9.00
Total %1 Year		117.00	46.50	26.00

STABLEDEX FEATURES

Non-Custodial Trading

stableDEX.io facilitate wallet to wallet transactions and thus do not hold user assets. At all times, both the Maker and Taker maintain full custody of their funds within their wallet which resides on the Ethereum blockchain.

Benefit: At all times, you as the Maker and Taker maintain full custody and control of your funds within your wallet which resides on the Ethereum blockchain.

Automated Trading and Market Making

stableDEX.io will provide a real-time web socket API enabling cutting-edge capabilities for automated trading.

Benefit: You can build and connect your personal trading algorithm and trading strategy thanks to a real-time advanced web socket API.

Asset Manager Tool

stableDEX.io is developing a non-custodial tool and institutional crypto wallet technology which enables you as an Asset Manager to trade your client's crypto assets without having custody of your client's wallets. For further information, please contact us at: am@stabledex.io

Transaction Mining

The users can obtain STDEX through the Mining mode of "Transaction Mining". Every user reaching a trading volume of worth USDT 1 million within a 30 days period receives 100 STDEX.

Benefit: Receiving STDEX enables you to reduce your transactions fees.

Use Case 1: You trade 1mio USDT and paying in 0.15% in currency equals 150 STDEX which means that you reduce your trading fees by 67%.

Use Case 2: You trade 1million USDT and paying in 0.05% in STDEX equals 50 STDEX which means that you earn 50 STDEX in that period.

Margin Trading

Short selling and margin trades allow investors to achieve superior risk management with their portfolios. They also increase market efficiency for the underlying asset by helping in price finding and allowing individuals to express more complex opinions on price.

Benefit: You have added purchasing power through leverage of your assets and can purchase more assets than the value of the available cash in your wallet.

Transaction Fees

	Transaction Fee in STDEX	Transaction Fee in Base Currency
	%	%
Market Maker	0.05	0.15
Market Taker	0.05	0.15

Benefit: You Receive STDEX and that enables you to reduce your transaction fees. You will pay only $\frac{1}{3}$ of the standard transaction fee by paying with STDEX token.

Withdrawal Fees: NO withdrawal fees on stableDEX.io

Security

The security management system is built in cooperation with a third-party independent security firm. Furthermore, industry experts conduct the review of code and overall architecture design before the system goes live. Advanced security will be set up to monitor systems.

Language Support

The initial release version of the platform will support English. Later releases will gradually support other languages.

User Support

Platform client support will include: web, mobile, real-time chat and email.

Technology

stableDEX.io is a truly decentralized exchange (DEX) that brings the freedom of exchanging digital assets without complexity. Based on Erc20 smart contracts, STDEX supports real time trading and high transaction throughput. The platform supports limit, market and stop limit orders, gas free cancellation, and the ability to fill multiple trades at once. stableDEX.io consists of a smart contract, a trading engine, and a transaction processing arbiter. The smart contract is responsible for trust less storing all assets and executing trade settlement, and all trades must be authorized by the user's private keys.

However, unlike other decentralized exchanges, the STDEX smart contract is designed such that only the exchange is authorized to submit signed trades to Ethereum blockchain. This enables STDEX to control the order in which transactions are processed, separating the act of trading from final settlement. As user's trade, their exchange balances are updated in real-time, while simultaneously their private keys are used to authorize the trade in the contract. This authorization prevents users from rescinding any completed trades, and prevents stableDEX.io from initiating any unauthorized trades. Authorized transactions are passed to the arbiter which manages

the queue of pending transactions, dispatching them in sequence to ensure that each trade is mined in the correct order and that the smart contract balances stay in synch with the exchange balances.

By controlling the transaction sequence, stableDEX.io provides the speed and user experience of centralized exchanges combined with the security and auditability of decentralized exchanges.

stableDEX.io matches that of centralized exchanges while maintaining the security standards only available to decentralized exchanges; real time trading and high transaction throughput.

THE STDEX TOKEN (STDEX)

What is STDEX Token?

STDEX is a major component of the ecosystem on stableDEX.io, and is designed to be used solely as the primary token on the platform. STDEX will be issued by Fine Token LLC as an ERC-20 standard compliant digital token on the Ethereum blockchain. STDEX is a non-refundable functional utility token which will be used as the unit of exchange between participants on stableDEX.io. The goal of introducing STDEX is to provide a convenient and secure mode of payment and settlement between participants who interact within the ecosystem on stableDEX.io.

STDEX may only be utilized on stableDEX.io, and ownership of STDEX carries no rights, express or implied, other than the right to use STDEX as a means to enable usage of and interaction within stableDEX.io. STDEX would also function as the economic incentive to incentivize users to participate in the stableDEX.io ecosystem.

STABLEDEX.IO FUNDING & REVENUE GENERATION MODELS

We at stableDEX.io believe that as a decentralized platform, we will offer significant advantages over traditional financial systems. Our goal is to gain some market share out of currently \$20 billion daily trading volume. We are aware of the decentralized market value and trading volume. We have a first milestone of \$10 million daily trading volume and we want to reach 3 % of the daily trading volume by 2020.

Transaction Fees - Listing Fees - STDEX IEO

We believe that our USP allow us to reach our goals and be a really new and unique decentralized digital asset marketplace.

HISTORY AND TEAM

Our team is composed of highly professional and motivated entrepreneurs and developers with expertise in different fields. Thanks to this and combined experience in business development, management, trading and technology, this allowed us to obtain invaluable knowledge for managing and developing a stable coin decentralized exchange.

More information on our team members can be found here:
<https://www.linkedin.com/company/stabledex>

ROADMAP

Q3-Q4/2018

- stableDEX.io vision, research and concept development (done)

Q1-Q2/2019

- STDEX (ERC20) Token creation & Audit (done)
- Decentralized Marketplace Platform Development (in progress)

Q2-Q3/2019

- Platform Launch - Alpha release
- STDEX Token IEO Phase 1 of 2
- Platform Launch - Beta release
- STDEX Token IEO Phase 2 of 2
- Platform launch - GO LIVE
- Listing of stable coins, indexes and derivatives (in progress)

Q3-Q4/2019

- Transactions Mining Model feature - development and release
- API Connection for automated trading feature - development and release
- Margin Trading feature - development and release
- Asset Manager Tool - development and release

Q1/2020

- stableDEX.io Pro GUI
- Mobile Apps development

STDEX Holder Rights and Ecosystem

Platform Currency

STDEX will be used as the unit of exchange for all services and operations offered on stableDEX.io. Users of stableDEX.io may pay STDEX for transaction fees. The usage of STDEX to pay transaction fees will entitle the user to a possible preferential Transaction Fee.

Trading and Mining Mechanism

The user would be able to participate in "mining" on stableDEX.io through using the platform for trading – paying Transaction Fees at a certain discounted price and receiving certain amount of STDEX as reward for trading on the platform. This is applied to both Market Maker and Market Taker type of transactions equally.

Taker - When user places an order that is immediately filled fully or partially (for example a market or stop order) before getting on the order book, the user for that order is defined as a "taker," taking liquidity away. The trade (full or partial) is Taker trade.

Maker - When user places an order that doesn't fill immediately partially or fully (like a limit order) and sits on the order book waiting to be matched, the user for that order is defined as a "maker," providing liquidity and adding depth to the market. The trade (full or partial) is Maker trade.

In particular, you understand and accept that STDEX:

- STDEX is a non-refundable functional utility token which will be used as the unit of exchange between participants on stableDEX.io.
- does not represent or confer on the token holder any right of any form with respect to The Company or its affiliates, or its revenues or assets, including without limitation any right to receive future dividends, revenue, shares, ownership right or stake, share or security, any voting, distribution, redemption, liquidation, proprietary (including all forms of intellectual property or license rights), or other financial or legal rights or equivalent rights, or intellectual property rights or any other form of participation in or relating to stableDEX.io, The Company and/or their service providers;
- is not intended to represent any rights under a contract for differences or under any other contract the purpose or pretended purpose of which is to secure a profit or avoid a loss;

(d) is not intended to be a representation of money (including electronic money), security, commodity, bond, debt instrument or any other kind of financial instrument or investment;

(e) is not a loan to The Company or any of its affiliates, is not intended to represent a debt owed by The Company or any of its affiliates, and there is no expectation of profit; and

(f) does not provide the token holder with any ownership or other interest in the Company or any of its affiliates

RISKS

You acknowledge and agree that there are numerous risks associated with purchasing STDEX, holding STDEX, and using STDEX for participation in stableDEX.io. In the worst-case scenario, this could lead to the loss of all or part of the STDEX which had been purchased. IF YOU DECIDE TO PURCHASE STDEX, YOU EXPRESSLY ACKNOWLEDGE, ACCEPT AND ASSUME THE FOLLOWING RISKS:

Uncertain Regulations and Enforcement Actions:

The regulatory status of STDEX and distributed ledger technology is unclear or unsettled in many jurisdictions. The regulation of virtual currencies has become a primary target of regulation in all major countries in the world. It is impossible to predict how, when or whether regulatory agencies may apply existing regulations or create new regulations with respect to such technology and its applications, including STDEX and/or stableDEX.io. Regulatory actions could negatively impact STDEX and/or stableDEX.io in various ways. The Company (or its affiliates) may cease operations in a jurisdiction in the event that regulatory actions, or changes to law or regulation, make it illegal to operate in such jurisdiction, or commercially undesirable to obtain the necessary regulatory approval(s) to operate in such jurisdiction.

Inadequate disclosure of information:

As at the date hereof, stableDEX.io is still under development and its design concepts, consensus mechanisms, algorithms, codes, and other technical details and parameters may be constantly and frequently updated and changed. Although this white paper contains the most current information relating to stableDEX.io, it is not absolutely complete and may still be adjusted and updated by the stableDEX.io team from time to time. The stableDEX.io team has no ability and obligation to keep holders of STDEX informed of every detail (including development progress and expected milestones) regarding the project to develop stableDEX.io, hence insufficient information disclosure is inevitable and reasonable.

Failure to develop:

There is the risk that the development of stableDEX.io will not be executed or implemented as planned, for a variety of reasons, including without limitation in the event of a decline in the prices of any digital asset, virtual currency or STDEX, unforeseen technical difficulties, and shortage of development funds for activities.

stableDEX.io Security:

Many digital asset exchanges shut down their operation due to security issues. We pay great attention to safety, but there is no guarantee nor possibility for 100% security, such as various losses, due to unpredictable factors. We are committed to the security of transactions on the best-effort basis.

Competition:

Cryptocurrency exchange is an extremely competitive industry. Many project teams are planning and launching the development of similar trading platforms. In light of the stiff competition, any good concept, start-up, or even mature companies would face the same competition risk. However, we see this as the driving force in the development process.

Other risks:

In addition, the potential risks briefly mentioned above are not exhaustive and there are other risks (as more particularly set out in the Terms and Conditions) associated with your purchase, holding and use of STDEX, including those that the Company cannot anticipate. Such risks may further materialize as unanticipated variations or combinations of the aforementioned risks. You should conduct full due diligence on the Company and the stableDEX.io team, as well as understand the overall framework, mission and vision for stableDEX.io prior to purchasing STDEX.