

FINEXCA SYSTEMS

Finexca Exchange White Paper v1.1

<https://www.finexca.com>

TABLE OF CONTENT

DISCLAIMER	2
INTRODUCTION	3
FINEXCA SYSTEMS	4
FINEXCA EXCHANGE	4
• What is Finexca Exchange	4
• Our Objectives (Finexca Exchange)	4
• How we intend to be different	4-6
FINEXCA ECOSYSTEM	6-7
• Finexca Exchange	6
• Finexca Payments & remittance	6
• Fiquidity (Market data and Liquidity service)	7
• Finstanter(Instant digital asset swap)	7
• Figniter(Launch pad)	7
• FineBounty	7
• Finexca Blockchain	7
FINEXCA EXCHANGE CATEGORIES	8
• Finexca Centralized Exchange	8
• Finexca P2P Exchange (Market Place)	8
• Finexca Decentralized Exchange	8
FINEXCA EXCHANGE PLATFORM	8
• Matching Engine	8
• Finexca Exchange "SAMC" program	8
• Trading Pairs	8
• Finexca Launch pad service	8
• Device/platform coverage	9
• Current features of Finexca Exchange	8
• Promotional programs	9-10
• Revenue generation model	10
FINEXCA COIN (FNG)	10
• Use cases (values)	11
• Benefits of using Finexca coin	11
• Finexca coin(token) structure	11
• Coin allocation	11
• Founders' token "Lock up" schedule	12
• Allocation of funds raised	12
• IEO schedules	12-13
FINEXCA EXCHANGE ROADMAP	13-14
FREQUENTLY ASKED QUESTIONS	14-15
CORE TEAM MEMBERS	16
CONNECT WITH US	17

DISCLAIMER

THIS WHITEPAPER IS WRITTEN TO PROVIDE INFORMATION ON A PLATFORM BEING PLANNED BY FINEXCA SYSTEMS. ALL MATERIALS ARE FOR INFORMATIONAL PURPOSES ONLY AND SHOULD NOT BE USED AS A BASIS FOR ANY INVESTMENT DECISION. THIS WHITEPAPER DOES NOT CONSTITUTE OR RELATE IN ANY WAY NOR SHOULD THEY BE CONSIDERED AS AN OFFERING OF SECURITIES IN ANY JURISDICTION. ANY INFORMATION CONTAINED IN THIS WHITEPAPER CAN CHANGE WITHOUT ANY NOTICE AT THE SOLE DISCRETION OF FINEXCA SYSTEMS. FROM TIME TO TIME, UPDATES MAY BE MADE TO THIS WHITEPAPER AND POSTED ON THE PROPER CHANNELS. IT IS THE RESPONSIBILITY OF THE USER TO ENSURE THEY ARE IN POSSESSION OF THE LATEST VERSION OF THE WHITEPAPER.

INTRODUCTION

Blockchain and crypto currencies have helped to positively transform the world of finance and how values are transferred securely irrespective of location and time. This has resulted to an explosive interest in crypto currencies around the world and providing new opportunities to make the world a better place.

With a massive increase in daily trading volume, relevance, utility, there is no iota of doubt that crypto currency is the FUTURE CURRENCY.

So many businesses from different industries like social networks, banks, remittance service providers, etc. are already keying in to this new technology to be able to serve their customers better.

At Finexca, we are positioned to provide state of the art blockchain and crypto currency services that will drive the mass adoption and growth of this new technology in Africa and beyond.

FINEXCA SYSTEMS

Finexca Systems is a blockchain and cryptocurrencies solution company that builds tools (software and hardware) to help make day-to-day transactions easier and faster without compromising system security and service delivery.

FINEXCA EXCHANGE

What is Finexca Exchange?

Finexca Exchange is a global one-stop multi asset digital exchange solution built in order to promote the adoption and application of blockchain/crypto-currencies, provide secure and simple exchange services in Africa and other parts of the world.

Finexca Exchange systems are the answer to global market demand for a reliable, stable, flexible and extra secure multi asset trading/exchange system.

Our Objectives (Finexca Exchange)

1. To promote the global adoption of blockchain and crypto currencies.
2. To provide highly secure and reliable exchange platform.

How we intend to be different from others.

Solid customer support: At Finexca, we understand that customer satisfaction is key to the growth of any business; this is why we put so many

resources into supporting our users (potential and existing) round the clock. Whenever you have any issue, questions, etc., there is always someone to attend and help you solve it quickly.

Better system security measures: Improper implementation of standard security measures is one of the major problems that brings exchange platform to its knees as malicious user (hackers/scammers) are working round the clock to see that they penetrate and steal users' funds. This also contributes to the low adoption rate of crypto currencies.

At Finexca, the security and safety of our users and systems are our priority. For this reason, we successfully implemented several security measures in line with the industry standards to ensure that our users and systems are safe at all time. Some of these measures include but not limited to the following:

- a. Crypto assets hot and cold storage.
- b. Bank-level encryption.
- c. Account activity monitoring (using machine learning) and logs to prevent account theft.
- d. Access controls (IP white/black listing, access levels, linked devices, etc.)
- e. Google 2Factor/Multi Factor authentications.
- f. Strong user password policy.
- g. Training of our users on how to secure their accounts from modern cybercriminals.
- h. Network and application firewall.
- i. Periodic security audits.
- j. HTTPS, SSL, Top level DDOS attack prevention.
- k. And many other measures.

Many Channels of fiat deposits and withdrawals: We have partnered with few key players in fiat payment processing (cards, bank accounts, mobile money, debit cards, etc.) to enable our users withdraw their crypto currencies to their local bank accounts or other linked accounts.

SMS and USSD integrations: This is an alternative channel for our users (potential and existing individuals or businesses) with poor internet access to manage their accounts from their feature or smart phones. Internet access is one of the problems in Africa. With this option, our users will not worry whether they have access to the internet or not as they can interact with the platform as though they were connected.

Awareness and adoption: It is obvious that the adoption of crypto-currencies in some part of the world is very low, this is due to the fact that the right

knowledge, benefits, technological importance, market advantages of crypto currencies have not been properly communicated to the masses. In some countries, many see crypto currencies as scam due to previous scam experiences they had and what they read/hear from media.

We are partnering with other players in IT, educational sectors, public media companies through Finexca Blockademy (Blockchain Academy) to promote, educate the masses about blockchain and crypto-currencies.

FINEXCA ECOSYSTEM

Finexca Exchange: Finexca exchanges are modern solutions for all trading activities for new comers, seasoned traders and investors. These exchanges are categorized into centralized, decentralized and P2P exchange. This white paper talks about Finexca Exchanges.

FinexcaPay (Crypto Payments and global remittance solution)

The rate of local and international transactions increases globally especially in Africa where businesses need to pay manufactures or service providers in other countries in currencies not easily accessible to the business owners. This tends to slow down businesses and create so many bottlenecks in achieving smooth international transactions.

FinexcaRemit will solve this problem by providing solutions with which banks, individuals, businesses can connect to and securely send value across to their intended recipients at a very low transaction fee through Finexca Network (agents, partners, communities, etc.).

FinexcaPay is a truly modern crypto currency payment system for individuals, businesses globally. This solution was built to empower both the banked and unbanked businesses and individuals by enabling them participate in the global economy. Finexca engages agent/partner (Finexca Agent Network) to reach out and provide financial services to customers in remote areas or uneducated (those that cannot read or write) users of the system. FinexcaPay will issue debit cards (FinexcaPay Card), POS solution (both software and hardware) to individuals and businesses in order to promote crypto-currencies engagement in day-to-day financial activities.

Fiquidity (Finexca Liquidity service)

Fiquidity being a digital exchange market making, trading, real-time and historical market data, digital assets management solution, provides businesses with the best exchange deals globally by interconnecting and serving several high volume exchanges' order book through a simple and unified API.

Finstanter

Finstanter is a Finexca Systems' product that rests on the shoulder of **Fiquidity** (Finexca liquidity service) to enable users (new and season trades/investors) to instantly and securely exchange/swap multiple digital assets (crypto, fiats, etc) of any size and volume at the best exchange rates.

Figniter (Finexca Launch pad service)

Figniter is a service that helps promising, thoroughly checked and verified start-ups, established businesses raise funds for their projects/ businesses on Finexca Exchange through what is known as Initial Exchange Offering (IEO).

Finebounty (Simplified bounty management platform)

Finebounty is platform which connects bounty host, hunters/freelancers, and managers/validators in order to effectively and timely manage, partake in bounties, airdrops campaigns and also remove human errors during validation of submitted tasks and settlements of rewards to users.

Finexca Blockchain

Finexca Blockchain is a next generation decentralized operating system for modern decentralized apps. All Finexca system (those that need decentralization) will be built on this same blockchain for the purpose of flexibility, speed and security.

FINEXCA EXCHANGE CATEGORIES

Below are the types of exchanges to be operated by Finexca globally. Others will be introduced later.

- **Finexca Centralized Exchange:** A world class modern multi asset trading platform for the inexperienced and experienced traders. Support for multiple channels of FIAT payment and withdrawal has been integrated to make life simple for all users.
- **Finexca P2PExchange (Marketplace):** Finexca Peer-to-Peer (P2P) exchange allows users to exchange digital assets by choosing who to trade with, terms of trade, means of payments, etc. This will help promote the adoption of exchange services in places where regular exchanges services have failed.
- **Finexca Decentralized Exchange (Finexca DEX):** Finexca DEX is a non-custodian multi-blockchain exchange. This enables you trade different crypto currencies powered by different blockchain confidently while controlling and maintaining your private keys. This gives you better security because there is no third-party service which is used to store your currencies and you have complete control over the security of your assets.

FINEXCA EXCHANGE PLATFORM

Matching Engine

Our matching engine is currently capable of processing above ten thousand (10,000) orders per second under heavy load. This means that your orders will get processed without delay.

Finexca Exchange "SAMC" program

SAMC (Save My Cash) program is a measure built into the core exchange system to ensure the safety of our customers' funds by reserving 10% of Finexca exchange trading fees as an insurance to attend to emergencies. The SAMC program is enabled by default.

Trading Pairs

Finexca exchange will support multiple promising, highly useful crypto currencies, FIAT and other digital assets including but not limited to BTC, ETH, USDT, USDC, PAX, USD, EUR, NGN, GHS, KSH, ZAR, ZMW, and GBP.

Device/platform coverage

Finexca exchanges will support the following platforms:

1. **Web Based** (Completed)
2. **Bots friendly RESTful API for individuals and institutions**(Completed)
3. **Android** (Active development)
4. **IOS** (Active development)
5. **Desktop Applications for Windows, Mac, Linux family of Operating systems** (Coming Soon)

Current Features of Finexca Exchange

1. Inbuilt multi wallet system
2. High level security
3. Multi-language
4. Multi-platform / devices support
5. Multi- assets (Fiat, crypto, gift-cards, etc.)
6. Fast order matching Engine
7. Solid and fast customer support
8. Support deposit from local bank, payment cards, mobile money, etc.
9. Withdraw to local bank, prepaid cards, mobile money, etc.

Promotional programs

From time to time, we will be organizing different promotional campaigns to encourage, appreciate our users and to create more awareness. Examples of such promotions include but not limited to

1. **Free trade week program** : Qualified users can trade on selected markets for free
2. **Revenue sharing program**: A certain percentage of total revenue realized would be shared among our users.
3. **Referral program**: Our referral program enables existing users to earn money for every new user they introduce to any of our platform.
4. **Volume Trading Program**: This program offers both new and season traders (individuals/institutions) the benefit of paying less exchange fee for successfully executed trades.
5. **Bug Bounty programs**: This program is to reward security researcher or users for detecting any security issue with our systems. This will help to ensure that our systems are always safe.

6. **Agents and ambassadors program:** This is a special program tailored to motivate and appreciate individuals or groups that help to promote Finexca products / services, assist users (potential and existing) solve basic problems.
7. **And many other programs:** We will introduce so many other programs that will benefit Finexca communities/users in future as this will also help to promote the mass adoption of crypto currencies globally.

At Finexca, we are focused on building solid one-stop global multi-asset trading platform (Finexca Exchange) and guide the global trading/ digital exchange system to a new age by creating an environment where everyone feels safe and truly safe.

We can't do this without your help and support, connect with us today and let's together make the world a better place for us and generations to come.

Revenue generation model

#	Item	Description
1	Exchange/Trading Fee	Finexca exchange will charge a small fee for trade execution. See fee schedules web page for details
2	Listing fee (Centralized & Decentralized exchange)	We may charge small token to list powerful and promising projects on Finexca Exchanges.
3	Withdrawal Fee	Finexca exchange may charge small fee for withdrawal
4	Over the Counter (OTC) trade	Fees to be charged in order to process customers' large trade request.
4	Other/Uncategorized Fees	Finexca may charge fees for other services which are to be introduced later.

FINEXCA COIN (FNG)

Finexca Systems will issue an ERC 20 utility token called Finexca Coin (**FNG**). This token will temporarily run on Ethereum blockchain before the launch of Finexca Systems' blockchain.

Finexca coin will be used as the primary crypto currency to power payments on all Finexca systems' product/ services. Users of Finexca coin will be able to get goods/services at discounted price globally.

Use cases (Values)

To promote wider adoption of blockchain/ crypto- currencies especially Finexca Coin, we have partnered with some service providers in different industries globally which include but not limited to Fintech, AgricTech, e-commerce, transportation industries, just to enable our users seamlessly pay for goods and services globally.

We are still pushing beyond limits to provide our users with even several other options with which Finexca coin (**FNG**) can be used aside **trading** on exchanges.

Benefits of using Finexca Coin

- Extremely low or zero transaction fees
- Discounted price of items/services purchased from any of our partners (**Part of our promotional programs**)
- Tradable on several exchanges globally.
- Ever growing lists of real life use cases and benefits which are to be introduced later.
- Local and international remittance.
- Accessibility to Finexca numerous promos and giveaways.

Finexca Coin (Token) Structure

Name	Finexca Coin
Symbol	FNG
Blockchain	Ethereum
Standard	ERC-20
Total Supply	1,000,000,000
Decimals	8
Initial price (USD)	\$0.059

Coin Allocation

A total of **One billion (1,000,000,000.00) Finexca Coin** will be issued and distributed as outlined in the table below.

Beneficiaries	Percentage	Amount(Finexca Coin)
Founding Team	10%	100,000,000.00
ICO / IEO (Private and public sales)	55%	550,000,000.00
Airdrops / Bounty	10%	100,000,000.00
Company Reserve	25%	250,000,000.00

Founders' token "Lock up" schedule

Finexca Team holding (100,000,000.00 FNG which is 10% of total FNG supply) will be vested as outlined in the table below.

Year	Percentage	Amount(Finexca Coin - FNG)
2020 - Initial release	25%	25,000,000
2021 - One year after launch	35%	35,000,000
2022 - Two years after launch	40%	40,000,000
Total	100%	100,000,000

Allocation of Funds Raised

Development, Security and Upgrades, recruitment, training	Development & Operations	45%
Marketing and branding	Marketing, promotions, branding	20%
Reserve	Reserve to attend to emergencies	15%
Legal & Licenses	Payment for legal and license fees needed to ensure that Finexca meets all regulatory requirements.	20%

IEO Schedules

Pre-sale (private) schedules:

Private investors are entitled to discounts base on the quantity of FNG purchased. See the table below for details.

Note: Only 25% (137,500,000 FNG) percent of the total "ICO/IEO" allocation shall be sold to private investors.

How to join the private-sale program

Kindly send a mail to fng@finexca.com or chat with us via any of our social media handle (see last page for social media links)

Public sale schedules: 75% (412,500,000 FNG) of the total “ICO/IEO” allocation shall be sold to the general public in phases as outlined below.

Phase	Price (USD)	Quantity to sell
Phase One	0.059	40% - 165,000,000 FNG
Phase Two	0.0708	40% - 165,000,000 FNG
Phase Three	0.0885	20% - 82,500,000 FNG

Kindly visit <https://finexca.com/fng> for information on how to buy FNG.

FINEXCA EXCHANGES ROADMAP

This roadmap provides an estimated development timeframe of Finexca exchange services.

Q1-Q3 2019	<ol style="list-style-type: none"> 1. Research and development started. 2. Partnership with bank and card payment processors established.
Q4 2019	<ol style="list-style-type: none"> 1. White Paper Released 2. Airdrop Launched 3. User’s Account pre-registration launched 4. Distribution of white paper to potential private investors
Q1 2020	<ol style="list-style-type: none"> 1. Presale of FNG to private investors 2. Finexca ICO/IEO goes live on Finexca Exchange and other partners’ sites. Details about this can be found on Finexca’s website (https://www.finexca.com) 3. Launching of Finexca centralized exchange for public use. 4. Integrating Finstanter and FinexcaPay into Finexca Exchange. 5. Finexca P2P Exchange goes live 6. Launching of Finexca Exchange mobile app (Android & IOS) 7. Enable OTC trading platform for institutions. 8. Recruit more developers and customer support 9. Launching of Finexca Fiquidity platform

Q2 2020	<ol style="list-style-type: none"> 1. Establishing more partnerships to promote global use of crypto currencies 2. Launching of Finexca prepaid debit card 3. Integration of SMS gateway 4. Integration of alternative mobile banking platforms 5. Recruit more staff to help provide reliable services to our users 6. Launching of Finexca Decentralized Exchange (DEX) 7. Launching of Finexca revenue sharing program for 6 Months.
Q3 2020	<ol style="list-style-type: none"> 1. Launching of Finexca Blockademy 2. Integration of USSD service
Q4 2020	<ol style="list-style-type: none"> 1. Launching of Finexca blockchain 2. Further developments/integrations

FREQUENTLY ASKED QUESTIONS

(For new comers to blockchain or Crypto currencies)

Q. What is blockchain?

A. Blockchain is the technology that powers decentralized database.

Q. What is Bitcoin?

A. Bitcoin is the first crypto currency built on the blockchain technology.

Q. What is Crypto-currency (cryptocurrency)?

A. Crypto currency is a decentralized digital currency based on cryptographic principles and runs natively on its blockchain.

(For general users)

Q. What is Finexca Coin (Currently a utility token)?

*A. Finexca Coin is a **UTILITY TOKEN** issued by Finexca Systems which can be used within and outside the containers of Finexca services to pay for goods and services which include but not limited to*

- *pay utility bills,*

- *transfer money to local bank accounts,*
- *buy airtime & data bundles ,*
- *buy cars, lands, houses,*
- *Pay for hotel services,*
- *Shop online globally*
- *etc.*

Q. Will the Finexca coins be pre-mined?

A. Yes, Finexca coin will be pre-mined and distributed according to the coin distribution table above.

Q. Will you have an unlimited token supply?

A. No, the token supply is limited as shown above.

Q. Will your token be sold on exchanges aside Finexca Exchanges?

A. Finexca Coin will be traded on several exchanges globally.

Q. Will your team have a token lock up period?

*A. Yes. Kindly look at **Founders token “Lock up” schedule** section for detailed analysis.*

Q. Will there be discount for early investors?

A. Yes, there will be discount. More information can be found on Finexca exchange' website (<https://finexca.com>)

CORE TEAM MEMBERS



Julius Emmanuel
Founder /CEO
[linkedIn](#)



Ola Success
CTO
[linkedIn](#)



Bashir Bello Dau
COO
[linkedIn](#)



Joseph Akpa
CFO
[linkedIn](#)



Auwal Abdullahi
Developer
[linkedIn](#)



Bright Ogbonna
CMO
[linkedIn](#)



Oluwaseun Joseph
Business
Development &
Growth Manager
[linkedIn](#)



Oladoyin Abiola
Director of Igniter
Finexca Launch
Pad
[linkedIn](#)



Emmanuel Sunday
Customer success
manager
[linkedIn](#)



Auwal CK
Zonal Agent
Acquisition
Manager

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Stay tuned to new developments and updates.

Website	https://finexca.com
Telegram Page(English)	https://t.me/FinexcaExchange
Facebook Page	http://facebook.com/finexcaHQ/
Twitter Page	https://twitter.com/FinexcaHQ
LinkedIn	https://www.linkedin.com/company/finexcasystems

THANK YOU