



monyx

White Paper

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LAST UPDATE: December 19th, 2017



The Future of Investing

The first investment platform that aims to outperform Bitcoin on a risk-adjusted basis through state-of-the-art Algorithmic Trading powered by Artificial Intelligence.



INTRODUCTION



With the rise of the cryptocurrencies and Blockchain technology, new opportunities are arising in the financial system.

The cryptocurrency market is currently worth over \$500B, which is a staggering number. But in contrast to the traditional capital markets - \$500 Billion is a small number.

Soon, the money from the traditional type of economy will flow into cryptocurrencies for speculative purposes or gaining capital profit, or simply by supporting projects that are built on decentralized platforms.

Investors simply don't want to miss to hop on this train.

Monyx take what works from the traditional financial system and remove what doesn't, and provides the easiest opportunity to enter the cryptocurrency trading market in a professional way.

The cryptocurrency market is currently not as developed as the old-world financial markets, and that's why there are still so many opportunities for investors looking for a great return, not achieved in the traditional markets.

As the digital currency market progress and grow, more professionals will come to the market. The sector is now in a great position to further strengthen and grow.



WHAT IS MONYX?

Monyx is the first cryptocurrency investing platform that aims to outperform Bitcoin on a risk-adjusted basis. Just like Bitcoin, Monyx is based on open-source Blockchain technology for secure, transparent, seamless and fast transactions. The core of Monyx is state-of-the-art algorithmic trading aided by artificial intelligence.

Once you own Monyx, it behaves like an interest bearing asset: they possess value over time and can be traded on exchanges. In the future you'll be able to use it for pure financial transactions.

We use our extensive knowledge of cryptocurrencies and blockchain technology to develop successful investment strategies. Our goal is to generate alpha for our clients while minimising risk. We've traded successfully with our algorithms since 2013, and have now decided to open up for outside capital.

Monyx have outperformed Bitcoin during 2017.



THE ISSUE

Algorithmic trading and HFT (High Frequency Trading) used by banks and hedge funds have never been accessible for retail investors. The entry-barrier for such technology is enormous.

Most people have been trying to trade cryptocurrencies on their own, but very few of them are successful because the cryptocurrency market is extremely volatile and unpredictable. To be a good trader you need years of experience, and have the right mind-set, even with that – frankly it's a lot of stress to trade on your own. In fact, 90% of traders lose money trading by themselves.

Even people that don't trade but want to hedge their positions against volatility don't have many options.

Over 80% of the total trading volume in the traditional financial market (Wall Street) is made by algorithmic HFT (High-Frequency Trading) robots. That number is only 20% in the cryptocurrency market which make it the perfect time to enter this market - as it's not as crowded, which make it easier to find opportunities in the market to make money.



THE SOLUTION

In contrast to other hedge funds, crypto funds or similar. Monyx platform is open for all and the entry-barrier is low (\$100 USD).

Trading is based on our own trading platform which is based on algorithmic trading powered by artificial intelligence.

The trading system has more than 4 years of research and development behind it, and is now finally open for outside capital.

Investment strategies used by Monyx:

- **Arbitrage**
- **Market Making**
- **Prediction Trading**

By providing liquidity and matching orders, Monyx are increasing market efficiency and connecting crypto markets, while earning a fraction on every transaction.

Monyx will use a blend of active strategies including leveraged trading, algorithmic schemes, and investing in the sale of tokens by blockchain start-ups (ICOs), These strategies will help Monyx outperform Bitcoin at lower volatility.

The robots only make short-term trades, and all trading is automated and occurs daily ranging from milliseconds to hours.



Connected to the largest trading crypto platforms, already

Monyx is connected via its API to the largest and reputable trading crypto platforms, like BitMEX, Bitfinex, Bittrex, Poloniex and also OTC (Over-the-Counter exchanges). These are advanced exchanges for professional traders and investors.

We only work with reputable exchanges and only trading cryptocurrencies worth at least \$1 billion. By being connected to many exchanges in the same time the robots can make trades between exchanges in milliseconds.

Our algorithms are currently integrated to the following exchanges:





MONYX ICO FACT SHEET

Maximum Supply: 24,000,000 MYX

ICO Crowdsale: 8,000,000 MYX

Initial Token Price: **\$0.45-\$1.00** (USD)

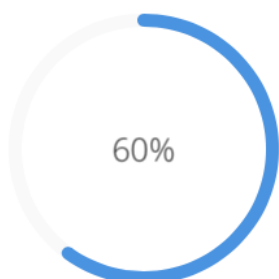
Start Date: 25th December 2017, 12:00 AM UTC-5

End Date: 14th January 2018, 12:00 AM UTC-5

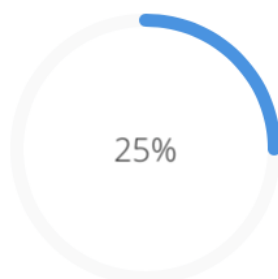
Note: All unsold and unallocated coins will be destroyed and additional release of coins will not be possible.

Due to expected high demand we will have caps on each ICO round: Max **5,000 MYX** per 24 hours per account.

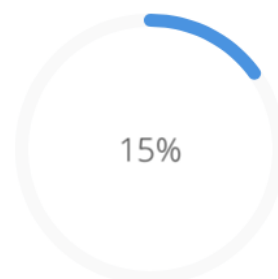
ICO Funds Distribution / Allocation



Investors / Underlying Assets



Marketing



Development



ICO 1 PRE-SALE + 5 ROUNDS

Monyx ICO crowdsale will have one pre-sale and 5 rounds. If all Monyx tokens in a round is sold out, we will move on to the next round instantly, but at a higher price.

PRE-ICO: **\$0.45** – BONUS **15%** - **1.8M**

ROUND 1: **\$0.60** – BONUS **10%** - **1.4M**

ROUND 2: **\$0.70** – BONUS **8%** - **1.2M**

ROUND 3: **\$0.80** – BONUS **3%** - **1.2M**

ROUND 4: **\$0.90** – BONUS **2%** - **1.2M**

ROUND 5: **\$1.00** - **1.2M**

PRE-SALE!	ROUND 1	ROUND 2
\$0.45 PER TOKEN	\$0.60 PER TOKEN	\$0.70 PER TOKEN
+15% BONUS	+10% BONUS	+8% BONUS
1,800,000 MYX AVAILABLE	1,400,000 MYX AVAILABLE	1,200,000 MYX AVAILABLE
BUY NOW	BUY NOW	BUY NOW

ROUND 3	ROUND 4	ROUND 5
\$0.80 PER TOKEN	\$0.90 PER TOKEN	\$1.00 PER TOKEN
+5% BONUS	+3% BONUS	+0% BONUS
1,200,000 MYX AVAILABLE	1,200,000 MYX AVAILABLE	1,200,000 MYX AVAILABLE
BUY NOW	BUY NOW	BUY NOW



LENDING

This investment option involves profiting from Monyx algorithmic trading bots. You lend liquidity to our algorithmic trading bots and you earn interest every day.

You will receive daily interest based on the performance of the algorithmic trading bots. You can track the performance daily on the dashboard. Upon investment term completion, you will receive your **capital back**.

Our lending platform is very unique in the sense that you have the option to choose which currency you want to invest and get back.

However, we privilege the ones that invest more money because that is increasing the liquidity for the arbitrage and market making strategies.

INVESTMENT	PERFORMANCE (DAILY)	CAPITAL RETURN
\$100-\$1,000	Monyx AI Bots Performance * +0.1%	140 days
\$1,001 - \$10,000	Monyx AI Bots Performance * +0.2%	120 days
\$10,001 - \$50,000	Monyx AI Bots Performance * +0.3%	80 days
\$50,001-\$100,000	Monyx AI Bots Performance * +0.4%	60 days

Risk disclaimer: The return is not guaranteed; it's depending on the performance of Monyx algorithms. Monyx investment is a speculative investment and involves high degrees of risk. Investors must have the financial ability, experience and willingness to bear the risks of an investment. Past performance is not necessarily indicative of future results.



STAKING

Staking Monyx is a great option to earn more.

Anyone holding Monyx in their wallet will receive interest on their staking balance in return for helping maintain security of the network. You can do it by either the Monyx Web wallet or Desktop wallet launching January 2018.

PERIOD	STAKING RATE
First year	10% per month
Second year	4% per month
Third year	2% per month

* PoS Minimum Staking Time is 24 hours. PoS Maximum Staking Time is Unlimited*



AFFILIATE PROGRAM

Instant withdrawal of ICO referral bonus in Bitcoin

Our attractive affiliate program lets you promote Monyx and earn bitcoins or coins by attracting new investors.

You can even earn without investing or participate in the ICO.

We will pay you for each investment or coin purchase made by your referrals.

You can choose to get paid in Bitcoin or Monyx during the ICO.

You are able to withdraw referral commission during ICO.

Investment/Lending Referral Commissions:

5 Levels: 8% + 3% + 2% + 1% + 0.5%

ICO Referral Commissions:

3 Levels: 8% + 3% + 1%

High-Volume Partners

If you are able to attract high net-worth investors to Monyx - such as institutional or individual investors - please contact us to negotiate about better affiliate commissions and terms.



BUY-BACK PLAN

We're going to buy back Monyx coins in the open market every day after the ICO. The reason for that is; We are so confident in Monyx long-term prospect and value - that we have decided to buy back coins at a rapid rate once it hits the open market after the ICO.

This will make the price of the coin more stable and increase in price over time. We will be buying tokens in the open market every day at market price.

10% Yearly Buy-Back Plan

More than 10% of the outstanding tokens will be bought each year. Our current strong capital position will allow us this. This will also increase the value of the token and make it more stable

What is a Buy-back plan?

A buyback allows companies to invest in themselves. By reducing the number of tokens outstanding on the market, buybacks increase the proportion of tokens owned by enduring investors. A company may feel its tokens are undervalued and buy them back to provide investors with a return, and because the company is bullish on its current operations.

Companies buy back tokens for a number of reasons, such as to increase the value of tokens still available by reducing the supply of them or eliminate any threats by tokenholders who may be looking for a controlling stake. * *Investopedia.com*



COIN SPECIFICATIONS

Name	Monyx
Symbol	MYX
Type	PoW/PoS Hybrid Blockchain
PoW Algorithm	X11/Script
Block time	90 seconds
PoS Reward	10% Monthly First Year
PoS Minimum Staking Time	24 hours
PoS Maximum Staking Time	Unlimited
Coin base Maturity	25 Blocks
Max Supply	24,000,000 MYX
Coins Pre-mined	10,000,000 MYX



THE TEAM

Monyx is led by a team of quants, professional traders and programmers with years of experience in investment banking, technology, fintech, Blockchain and AI (Artificial Intelligence).

A big part of our team have previously worked at: Credit Suisse, Morgan Stanley, Julius Baer, Google, Saxo Bank **with accumulated trading and technology experience of over 60 years.**

Based in Zug, Switzerland

The majority of the team is based in Zug, Switzerland - called the Blockchain capital of the world, also known as the most Blockchain-friendly city in the world.



ROADMAP

August 2013-July 2017

- Successful Live Trading
- Development of algorithms and trading systems.

August 2017

- Building Platform for outside capital.

November 2017

- Successful Beta test of the Investment platform with selected testers

December 2017

- ICO Crowdsale starts

Initial Price: \$0.45-\$1.00

January 2018

- Lending Platform Starts
- Launch of Internal Exchange (January 15th)
- Listing on External Exchanges (Coinexchange.io, Cryptopia)

• **Price Target: \$15-\$20**

February-March 2018

- Aggressive Marketing campaigns
- Listing on HitBTC and CoinmarketCap
- Desktop/Mobile Wallet
- Monyx Mining Pool

• **Price Target: \$50-\$80**

Q2 2018

- Robo Advisory Service
- Institutional Investors
- Listing on Major Exchanges

• **Price Target: \$100-\$150**



GOT QUESTIONS?

Our Team is responsive and open to feedback. If you have any questions regarding Monyx - feel free to send us an email or contact us through our social media below. Please, also read our FAQ on our website before contacting us.

All questions and inquiries will be answered within 24 hours.

Thank you!

Email: support@monyx.io

Website: <https://monyx.io/>

Telegram: <https://t.me/MonyxOfficial>

Twitter: <https://twitter.com/MonyxCoin>



THANK YOU!



Thank you for taking the time to read our white paper. Our goal with the white paper is to give you a brief summary about Monyx.


We hope you will use this white paper as a guide for making an informed investment decision. Keep in mind that this is an early draft and will be updated continuously.

Thank you!

The Monyx Team



RISK DISCLAIMER



Monyx is a speculative investment and involves high degrees of risk. Investors must have the financial ability, experience and willingness to bear the risks of an investment. Past performance is not necessarily indicative of future results.

No Guarantee

Past performance is no guarantee of future returns and there is no guarantee that the market price of coin will fully reflect their underlying net asset value.

There is also no guarantee that the Company's investment objective will be achieved. Potential investors are advised to seek expert financial advice before making any investment decision and should be aware that they may not fully recover the amount invested.

Nothing in this whitepaper is, or should be relied on as, a promise or representation as to the future. Although Monyx carefully evaluates potential returns based on historic performance, Monyx makes no representation regarding the likelihood or probability that any actual or proposed account allocation will in fact achieve a particular investment outcome or goal.



LIMITATION OF LIABILITY

Important Disclaimers: Due to the uncertain regulatory landscape in the United States, we unfortunately do not offer our services to US citizens at this time.

You do not have the legal right to participate in Monyx digital asset public sale if you are a citizen, a resident of (tax or otherwise), or a green card holder of the United States of America (including Puerto Rico, US Virgin Islands, and any other protectorate of the United States), Singapore, People's Republic of China or other representatives of the United States, Singapore, or the People's Republic of China or any jurisdiction whether the issue of MYX would be illegal or subject to any requirement for registration, licensing or lock-up. "A representative of the United States, Singapore, People's Republic of China" means - a naturalised person resident in any of those jurisdictions or any institution, organised or registered in accordance with the laws of any of those jurisdictions. US citizens living abroad may also be deemed "US representatives" under certain conditions. According to the laws of the United States citizens of the United States living abroad can also be considered as "US Representatives" under certain conditions.

This white paper shall not and cannot be considered as an invitation to enter into an investment. It does not constitute or relate in any way nor should it be considered as an offering of securities in any jurisdiction. The white paper does not include nor contain any information or indication that might be considered as a recommendation or that might be used to base any investment decision

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PLEASE NOTE THAT U.S. PERSONS MAY NOT PARTICIPATE IN THE ICO. IF YOU ARE A NON-U.S. PURCHASER, YOU MAY ONLY PARTICIPATE IF YOU ARE OUTSIDE OF THE UNITED STATES AT THE TIME OF THE PURCHASE.

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