KuBitX

Know it. Have it. Secure it.

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This Whitepaper does not constitute or form part of any opinion on any advice to sell, or any solicitation of any offer by KuBitX or its affiliates to purchase KBX tokens nor shall it or any part of it nor the fact of its presentation form the basis of, or be relied upon in connection with, any contract or investment decision.

All proceeds of the KBX Token Generation Event shall be used to fund KuBitX's cryptocurrency exchange, businesses and operations.

No person is bound to enter into any contract or binding legal commitment in relation to the contribution to the KBX Token Generation Event and no cryptocurrency or other form of payment is to be accepted based on this Whitepaper.

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This Whitepaper contains "forward-looking statements," as that term is defined in the U.S. Private Securities Litigation Reform Act of 1995, concerning the business, operations and financial performance and condition of KuBitX. Words such as "anticipate," "estimate," "expects," "projects," "intends," "plans," "believes," "will" and words and terms of the similar substance typically indicate forward-looking statements. Furthermore, all statements regarding KuBitX's and/or its affiliates' financial position, business strategies, plans, and prospects and the future of the industry which KuBitX and/or its affiliates are in are forward-looking statements. These forward-looking statements, including but not limited to statements as to KuBitX's and/or its affiliates' revenue and profitability, prospects, future plans, other expected industry trends and other matters

discussed in this Whitepaper regarding KuBitX and/or its affiliates are matters that are not historical facts, but only predictions.

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(a) Changes in political, social, economic and stock or cryptocurrency   market conditions, and the regulatory environment in the countries in which KuBitX and/or its affiliates conduct its respective businesses and operations;

(b) The risk that KuBitX and/or its affiliates may be unable or execute or implement their respective business strategies and future plans;

(c) Changes in the anticipated growth strategies and expected internal growth of KuBitX and/or its affiliates;

(d) Changes in the availability and fees payable to KuBitX and/or its affiliates in connection with their respective businesses and operations;

(e) Changes in the availability and salaries of employees who are required by KuBitX and/or its affiliates to operate their respective businesses and operations;

(f) Changes in preferences of customers of KuBitX and/or its affiliates;

(g) Changes in competitive conditions under which KuBitX and/or its affiliates operate, and their ability to compete under such conditions;

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(i) War or acts of international or domestic terrorism;

(j) Occurrences of catastrophic events, natural disasters and acts of God that affect the businesses and/or operations of KuBitX and/or its affiliates; and

(k) Other factors beyond the control of KuBitX and/or its affiliates.

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This Whitepaper includes market and industry information and forecasts that have been obtained from internal surveys, reports and studies, where appropriate, as well as market research, publicly available information and industry publications. Such surveys, reports, studies, market research, publicly available information and publications generally state that the information that they contain has been obtained from sources believed to be reliable, but there can be no assurance as to the accuracy or completeness of such included information.

While KuBitX has taken reasonable steps to ensure that the information is extracted accurately and in its proper context, KuBitX has not conducted an independent review of the information extracted from third party sources, verified the accuracy or completeness of such information or ascertained the underlying economic assumptions relied upon therein. Consequently, neither KuBitX nor its respective directors, executive officers and employees acting on their behalf makes any representation or warranty as to the accuracy or completeness of such information and shall not be obliged to provide any updates on the same.

ABSTRACT

KuBitX is one of the most advanced and robust cryptocurrency trading platforms designed to embrace the idea of "Simplicity" and "Accessibility," empowering and educating people from all walks of life to embrace the technological revolution of Blockchain and invest in cryptocurrencies. Contained within the KuBitX ecosystem are the KuBitX Trade engines, the secure KuBitX wallets and an advanced Admin dashboard for regulating the activities within the Trade Exchange. By targeting the untapped, high potential demographics for their inclusion in the Cryptocurrency market, our goal is to become one of the most diverse cryptocurrency marketplaces for buyers and sellers. We aim to achieve this by developing a robust trade engine, providing regular banking services through our Financial Service Providers and initiating an Ambassador program to spread awareness and adoption.

The KuBitX team is composed of an extremely talented and experienced bunch of professionals with significant work experience from Fortune 500 companies and "Big Four" consultancy firms that have identified "Inclusion" and "Adoption" as the major pillars of growth for any Cryptocurrency marketplace. As a result of many brainstorming and ideating sessions, the team was able to come up with unique ideas such as an in-built Financial Services feature in addition to making the coin listing process convenient in terms of time and cost.

To create a harmonious ecosystem within the exchange, the KuBitcoin (KBX) token will be used for fee payments within the exchange operation and will be also be integrated into the *banking processes* integrated with the exchange to enable users to get fiat services in a short span of time.

The user-friendly outlook of the exchange will also allow it to promote adoption. Simplifying the process of remittance also provides us with the potential to target a good user base and thus helping in increasing the liquidity of the exchange.

The KuBitX ecosystem is effectively going to be one of the most comprehensive and compliant solutions for traders, partnering with the best trade engine experts having a broad industry experience. Our platform will redefine how exchanges operate and by attracting more traders via our various product offerings, we will expand the pool of participants by fostering greater market liquidity and thereby contributing to its overall growth.

BACKGROUND

HOW THE IDEA OF KuBitX CAME TO LIFE

The idea to create a new cryptocurrency exchange came up when the founders identified some crucial shortcomings in the present Cryptocurrency exchange ecosystem. The founders had a strong belief that the cryptocurrency exchange ecosystem has more to offer.

Following are the biggest gaps which caught our attention:

1. Lack of a mature ecosystem -lack of regulations on the way trades operate on the exchange often allows "whales" to manipulate the prices of certain currencies which is against the interests of other traders. Despite the cryptocurrency space growing rapidly and currently having a market cap of about $300 billion the trading ecosystem is still premature. There are several exchanges which suffer from serious liquidity concerns and many charge high trade fees which are very expensive to many people around the globe.

2. Friction in dealing with fiat currencies – Often getting liquidity in fiat currencies against crypto assets is a hassle and leaves currency holders at the mercy of market volatility which often can lead to people losing out on money due to delayed processing either by the exchange or the banks.

3. Lack of good customer support –Traders often complain of bad user experience due to the non-responsive customer support provided by many exchanges. Often it is either the lack of management staff to handle the requests or a lack of will which leads to a poor customer support. We identified that most of the exchanges do not spend enough on customer support.

4. Security issues – the cryptocurrency space is often being bombarded by hackers who try to use the vulnerabilities present in the exchanges to their benefit. Many exchanges in the past have suffered cyber-attacks which has led to losses in the order of billions of dollars. Often, not following the industry standards and neglecting the basic rules of cyber security allow for such attacks to happen. Thus, exchanges do have a huge responsibility on their shoulders to protect the hard earned money of their customers.

5. Lack of awareness and education among the masses leading to a low adoption rate – Due to a lack of education and knowledge about the Blockchain and cryptocurrency space, people are reluctant to be a part of the cryptocurrency ecosystem which has led to the market being dominated by a select group of traders who are able to manipulate the market at will. This fluctuation and volatility further lowers the rate of adoption of cryptocurrency trading.

Thus, we got motivated by the idea that we can provide sustainable and progressive solutions to the above-stated problems through comprehensive planning and diligent work. Moreover, though Africa has the smallest share of the number of cryptocurrency exchanges when compared to the world (4% of the total exchanges) according to a study conducted by Cambridge University[1] on cryptocurrency exchanges, the adoption rate is on the rise. This not only acts as a source of motivation but also puts a great deal of responsibility on our shoulders to deliver the best services to people belonging to developing and LDCs (Least Developed Countries).

WHO WE ARE

The KuBitX team is composed of an extremely talented and experienced bunch of professionals with significant work experience from Fortune 500 companies and "Big Four" consultancy firms. Having gained substantial insights and expertise in our respective domains, it was natural for us to work in the development of the emerging markets from where we actually belong. The team has this innate quality of not only motivating each other constantly but to complement each other's work. The go-getter attitude of the team has thus led to overcome all the obstacles that we have faced till date.

THE PRESENT CRYPTOCURRENCY EXCHANGE ECOSYSTEM

Undertaking thorough and diligent market research has led us to gain substantial insights into the present working architecture of the Cryptocurrency exchange ecosystem.

The Market share by 24-hour trading volume is as follows[2]:

Source:https://www.jbs.cam.ac.uk/faculty-research/centres/alternative-finance/publications/global-cryptocurrency/#.Wya-pxYo-Ec
[2] Source: https://coinmarketcap.com/

Exchange	Volume(Billion USD)	Selling Point
Bitmex	2.43	Leverage Trading
OKEx	1.44	Leverage Trading
Binance	1.08	Customer Support, Low Fee Structure, Ease of Use
Huobi	0.97	P2P Trading, Chinese Exchange
Bitfinex	0.58	Leverage Trading
Bithumb	0.46	High Liquidity

KuBitX   **Comparison Chart**

FEATURES	KuBitX	BINANCE	BITFINEX	BITTREX
Processing speed (Million Transactions/sec)	12M+	1.4	2	NA
Fee	0.05%	0.1%	0.2%	NA
Fiat Withdraw	YES	NO	YES	NO
Mobile App	YES	YES	YES	YES
Latency (nanoseconds)	40-50	214 M	NA	16 M
Available Languages	5	10	2	1

KuBitX being a new entrant in the market has taken into account the unique selling points of the big 5 above and has ideated and improved on the following aspects of the exchange ecosystem:

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- Processing Speeds – The above exchanges have an average processing speed of 1.4m transactions per second. KuBitX will start with transaction speeds of 12M + (million) per second with an aim to upgrade to even higher transactions per second milestones. This would be achieved by using Golang with the advanced architectural design.
- Fiat deposit and withdrawal – Though cryptocurrencies are emerging as a means of exchange and store of value, fiat currencies still have a large share of domination as a medium of exchange. Thus, KuBitX with extended partnerships with payment services providers will assist users in fiat deposits and withdrawals.
- Customer Support – KuBitX is being built keeping the community and users at the center. Thus, we aim to offer 24hr online customer support to be at the service of our users consistently. A customer support hub to be set up using the Global Channel Team to support tailored customer engagement. KuBitX also plans a sizeable amount of its fund allocation towards strengthening its customer support.
- Ease of use – Not only we are working hard to develop a user-friendly web interface for our users, our training platform will offer a seamless integration of the user with the overall framework of the exchange and its functionality. The training will consist of Beginner, Intermediate and Professional levels to allow a vast section of users to participate.
- Multi-Lingual – Being global in our outlook, we aim to offer our services in 5 languages to enable a large set of users to get benefits out of our services thus removing the barrier of language which often hinders the integration of people on a web platform.

Considering the penetration and utility of mobile platforms in our daily life, we are also coming up with the KuBitX trading application for mobile platforms compatible with both Android and IOS.

ISSUES REVOLVING AROUND INCLUSION IN THE EMERGING MARKETS

Traditional banks are still struggling to reach the unbanked across Africa. In 2014, a staggering 66% of Sub-Saharan Africans did not have bank accounts. The small size of national markets, a lack of financial literacy, low-income levels, political instability and weak judicial systems have created a constrained African banking system. And banks continue to rely on traditional banking models of branch networks, expensive technology, inadequate systems and a limited talent pool. As per the latest reports issued by the World Bank in August 2017, around 2 billion people were unbanked across the world.

Cryptocurrency can bridge the gap and play a vital role in the financial inclusion of people who are still unbanked. The global adoption rate of cryptocurrency is still below 3% implying that there is still a lot more room for growth and as more tokens are created, they will need to be listed in Exchanges. So there is still a demand vs. supply gap of cryptocurrency exchanges.

The market is ripe for Cryptocurrency as witnessed this past year. Exchanges such as Binance, Bittrex, and many others had to halt registration of new users because they could not handle the ever-increasing traffic with their current infrastructure.

More education still needs to be imparted to educate more people. KuBitX is committed to doing so by having structures in place such as having Country Ambassadors in various African countries who will create awareness as well as educate, they will conduct meet up's for those activities.

The current population of Africa as a whole stands at 1.28 Billion[1]which has a growth rate of 2.52% yearly. This huge market serves as the target market for the Vision and Mission of KuBitX.

The traditionally unbanked of Africa are devoid of a strong financial footprint but the optimism shown towards cryptocurrency by these people promises a better future financially.

The cryptocurrency market currently has a market capitalization of $342 billion which is expected to rise up to $1 trillion[2] by the end of 2018 as per market experts.

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[1] Source: http://www.worldometers.info/world-population/africa-population/

This not only shows the overall growth potential that the cryptocurrency market has, but also the role emerging African markets would play in contributing to this growth.

We aim to begin our journey by reaching out to people in the flagship countries of South Africa, Nigeria, Zimbabwe, Kenya, Ghana, Angola and Uganda aiming to reach a market share of 1-10 million users in the first three years of operation.

Achieving such levels of mass adoption, we aim to provide access to financial services to a large section of the African population thus promoting the overall economic growth of the Continent which would thus lead to a better quality of life.

KuBitX VISION AND MISSION

The ideation process behind KuBitX was undertaken keeping in mind the broader vision to educate, enable and engage people from emerging markets in the cryptocurrency ecosystem. The technological development that has taken shape since the dawn of the Internet era has been top-down, i.e., from the developed nations towards the developing nations. This has created a gap in the overall development process thus compelling people from the emerging markets following the trail of development rather than being active contributors in shaping the process. KuBitX aims to leverage the emerging technology to move forward in the vision and mission that we have.

The broader areas upon which the vision of KuBitX has a focus upon are:

1. Education about Blockchain technology enhancing adoption by masses – KuBitX has come up with a unique initiative called Global Channel Ambassadors to enter, understand and capture local emerging markets. We aim to tackle the socio-economic hindrances to adoption. The KuBitX Global Ambassador Initiative will reach the grassroots to drive local adoption.
2. Liquidity improvement – Liquidity is one of the most important pillars of any exchange that exists. Many exchanges today suffer from a liquidity crunch leaving users stranded with their currencies. To tackle this, we plan to involve market makers to build sustainable volume on the exchange, reducing cost of transactions and simplifying the complete process. To avoid wash trading, we have Anti Market Manipulation (AMM) tool on the platform. Market surveillance, supervision and compliance are being looked into very carefully. The admin can choose to freeze an account associated with suspicious trading.
3. Robust Security – Security is one of the most crucial pillars surrounding a cryptocurrency exchange. We at KuBitX do take the security of the whole platform very seriously. Hereby, we not only are developing our own exchange system secure but also plan to make users aware of various frauds and hacks going on in the market. Following are the security measures taken by the team:
   - We are storing the password hashes and not the original passwords in our servers.
   - All user data is encrypted using the AES-256 before being inserted into the database.
   - KuBitX has designed a customized security architecture to ensure encryption keys are stored very well.
   - Secure offline multi-signature cold wallets/vault system.
   - Our system is fully GDPR compliant.

- KuBitX has developed a third-party code verification and penetration testing functionality.

4. Financial Inclusion – The emerging markets today especially in Africa and Asia suffer from a large chunk of their population being out of reach of the traditional banking system. Banks become controllers but here the person becomes the controller because P2P transactions are possible through their phones. The philosophy of the Blockchain era is excluding the third party and use P2P transactions. Africa has large amount of unbanked people hence KuBitX will educate people how to take advantage of Blockchain philosophy thus enhancing financial inclusion.

5. Economic development of the emerging markets – On a macro level, the emerging markets like Africa experience from low GDP rates, high inflation and generally poor economic growth. KuBitX with extensive strategic partnerships with the private and public sector, have designed an institutional investment plugin on the KuBitX engine to enable a higher volume of crypto trading and traditional capital trading functionalities. For instance, Zimbabwe uses a legal tender which is not native to their country thereby creating a negative impact on all aspects of their economy. KuBitX will be creating opportunities for a digital economy thereby allowing each nation to run its own economy and giving it an opportunity to play in the global market.

Our vision is one of collective growth for all market participants, both our customers and the KuBitX ecosystem, thereby contributing our share to the growth of the market itself.

VISION
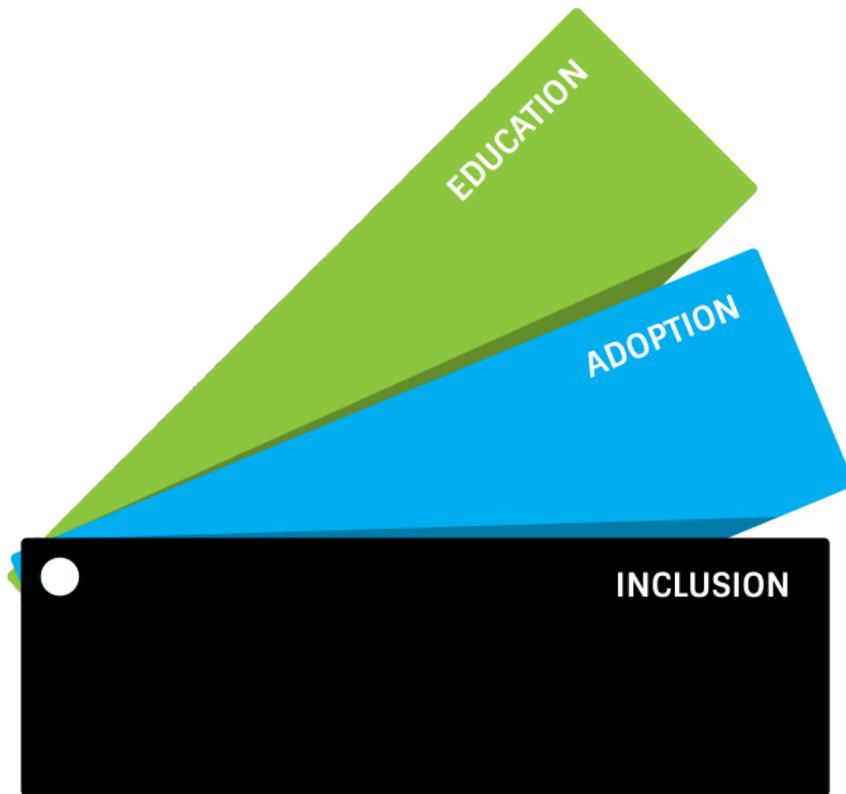
WHAT MAKES US DIFFERENT?

KuBitX has been developed not just as a trade engine but an engine for growth and development of the emerging markets assisting in financial inclusion, financial education and Blockchain adoption by the people. We strongly believe that KuBitX has the potential to reach the emerging regions and educate the citizens with little or no access to Blockchain based services and adoption and offer multiple crypto to fiat exchange and paring.

1. KUBITX AMBASSADORS – THE VALUE PROPOSITION...OUR DIFFERENTIATOR

Ambassador/Channel Program:

The Ambassador program is key to entering, understanding and capturing the local emerging markets.

An innovative offering like KuBitX will not be understood and adopted without engaging with people locally in each region

It will not be sufficient to run traditional adverts, social media or digital marketing techniques.

In the target markets, education/awareness creation by regional people will form the basis for understanding the Blockchain technology, crypto-currencies and the offerings of KuBitX.

WHAT'S THE VALUE OF AMBASSADORS?

- Ambassadors will engage with people in multiple ways, e.g. via information events in cities & large towns. Furthermore, they will connect with local influencers and people involved in government and regulation

- The Ambassadors will help us accelerate crossing the chasm in their respective regions, helping KuBitX to be adopted much faster, and thereby reducing the budget for advertising in these regions.

- The Ambassadors being in-country will help us gain a better understanding of how we can drive the adoption of KuBitX and the inherent values it will bring across the Socio-Economic sphere of each country in the emerging countries.

Our goal is to enable the seemingly ordinary or day to day people and businesses from small to large to use the features of KuBitX for exchanging money from fiat into crypto or to make cheaper international payments.

Using Ambassadors who travel the country we make sure we get in touch with the everyday people.

We have already identified and started to work with extremely qualified people for this position, which has already provided us with unique insights into local markets and needs. In many areas, the proficiency in the English language is not sufficient to confidently work with this new technology, but Ambassadors will help to bridge this gap by speaking the main local language.

The benefits of the Ambassador program will be measurable, accountable and necessary and periodic improvements may need to be made to make this a worthwhile investment

2. FINANCIAL SERVICES

Our strategic partnerships with banks and payment providers are helping us to create a full-service financial institution with cryptocurrency integration. This entity will provide all of the traditional banking services and more:

- Funds transfer (wire and peer-to-peer)
- Payment processing
- Merchant servicing
- Remittances
- Bill payment
- Trade Financing

Additional service offerings:

- Track and spend digital currencies in a single account.
- To connect their account with any existing digital currency trading platform.

Users will have the ability to link their cryptocurrency trading accounts directly with their financial services account. This creates a comprehensive account equipped to interact seamlessly with the emerging digital currency economy.

The KuBitX digital currency trading platform will be directly integrated with its financial services providers, allowing users a seamless experience when managing their accounts and buying/selling digital currencies and tokens.

Developers can design and build their applications knowing they will have no problem opening a financial services account for their business. Merchant processing will be

available allowing them to convert digital and fiat currencies into any payment form they desire.

KuBitX BUSINESS MODEL

The KuBitX business model consists of revenue streams coming from commissions on market trading and management fee. This section will detail how the revenue stream and KuBitcoin (KBX) tokens have been integrated into the system, giving an idea as to how the KuBitcoin (KBX) token holders will be rewarded.

1. 25 % discount on using the KuBitcoin (KBX) token – KuBitcoin (KBX) tokens have the utility of acting as a method of payment for the trading fee. Plus, the users opting to use KuBitcoin (KBX) tokens as a method of payment of the trading fee will get a discount of 25% compared to the original trading charges.
   If the trade receivable is NEO, we will calculate it by the exchange ratio of NEO to KBX at the market price, which is based on the market price of NEO / BTC and KBX / BTC. Exchange ratio of NEO/KBX = NEO/BTC [market price] / (KBX/BTC [market price]). KuBitX update cycle for the market price is 1 second

   Suppose user needs to buy 1 Bitcoin

 | Quantity | 1 |
   | --- | --- |
   | Spot rate | $10,000 |
   | Actual Trading fee | $5(0.05%) |
   | Discounted Trading fee | $3.75(0.0375%) |

2. Payment processing fee - KuBitX will offer direct withdrawal to the bank account of a user requesting liquidity in fiat by enabling them to exchange KuBitcoin (KBX) tokens for Fiat on the levy of a Payment Processing fee of 2.5%.

TOKENOMICS

KuBitX will issue a fixed supply of **500,000,000** KuBitcoin (KBX) tokens which are based on the ERC-20 standard. The reasons for choosing ERC-20 tokens are the present familiarity of the market with this standard plus the stability of Ethereum Blockchain.
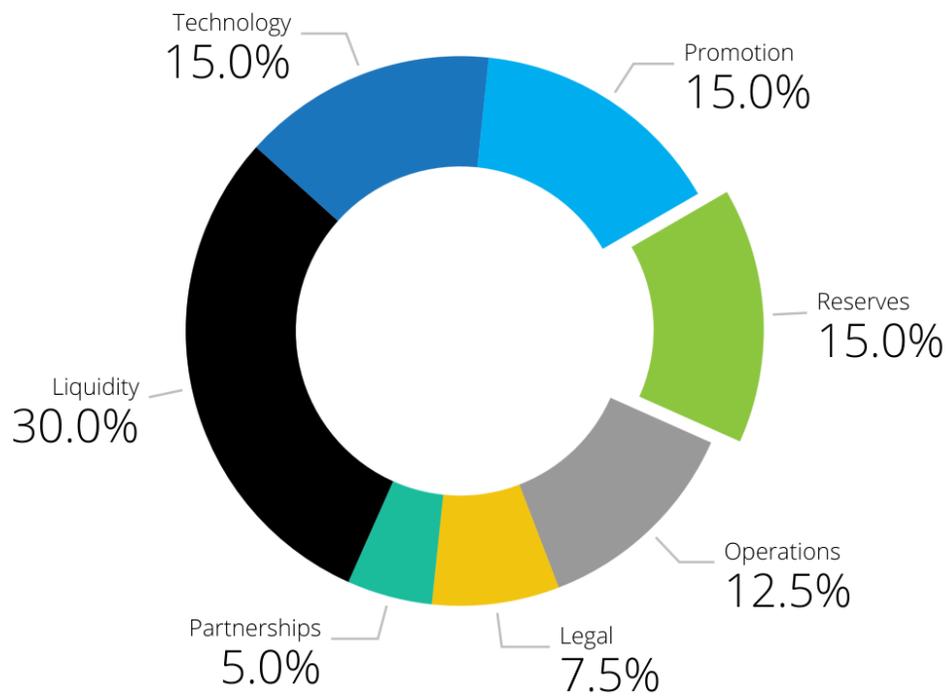
| Token Name	Kubitcoin (KBX)
Token Type	ERC-20
Total Supply	500,000,000
Price	1 ETH = 8,909.09 KuBitcoin(KBX)
Currencies Accepted	ETH
Soft Cap	10,000 ETH
Hard Cap	25,000 ETH
Pre-Public Round Bonus	20%
Public Round Bonus	10%
Unsold Tokens	All Burned

TOKEN DISTRIBUTION
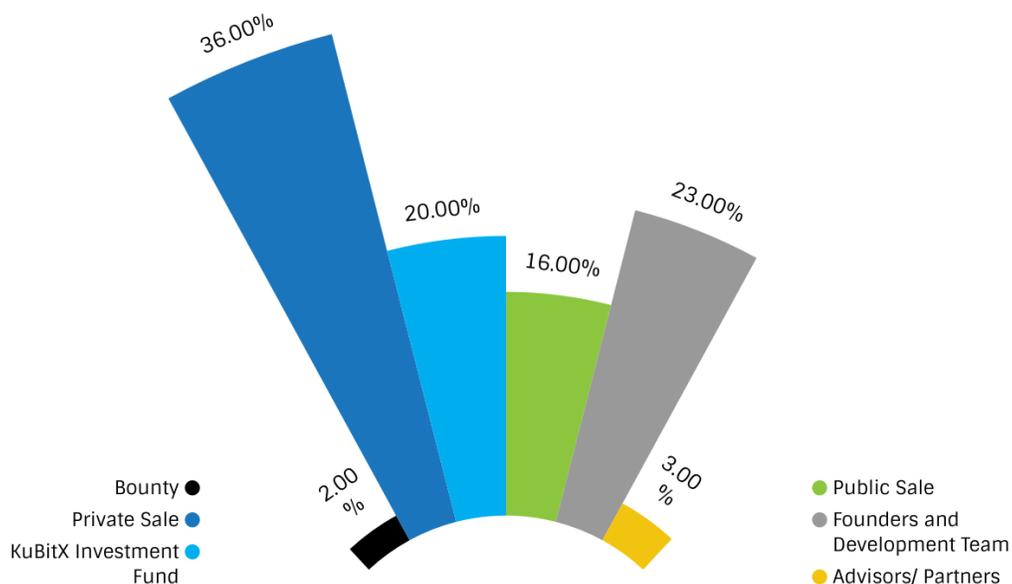
15% of team tokens will be released after three months from the end of public round of

TGE, 85% of team tokens will be locked for 2 years after which there will be gradual release of the tokens over a period of another 2 years.

FUNDS ALLOCATION

Technology 15.0%
Promotion 15.0%
Reserves 15.0%
Operations 12.5%
Legal 7.5%
Partnerships 5.0%
Liquidity 30.0%

EXCHANGE ARCHITECTURE - KuBitX

The KuBitX Exchange is designed to operate at low latency, high throughput, and maximum uptime. By incorporating geo-replication in its architecture, the exchange is built to be fault tolerant, ensuring that the platform delivers a seamless and uninterrupted trading experience to its users. Below is a high-level abstraction of the exchange architecture showing how the different systems within the exchange are connected logically.
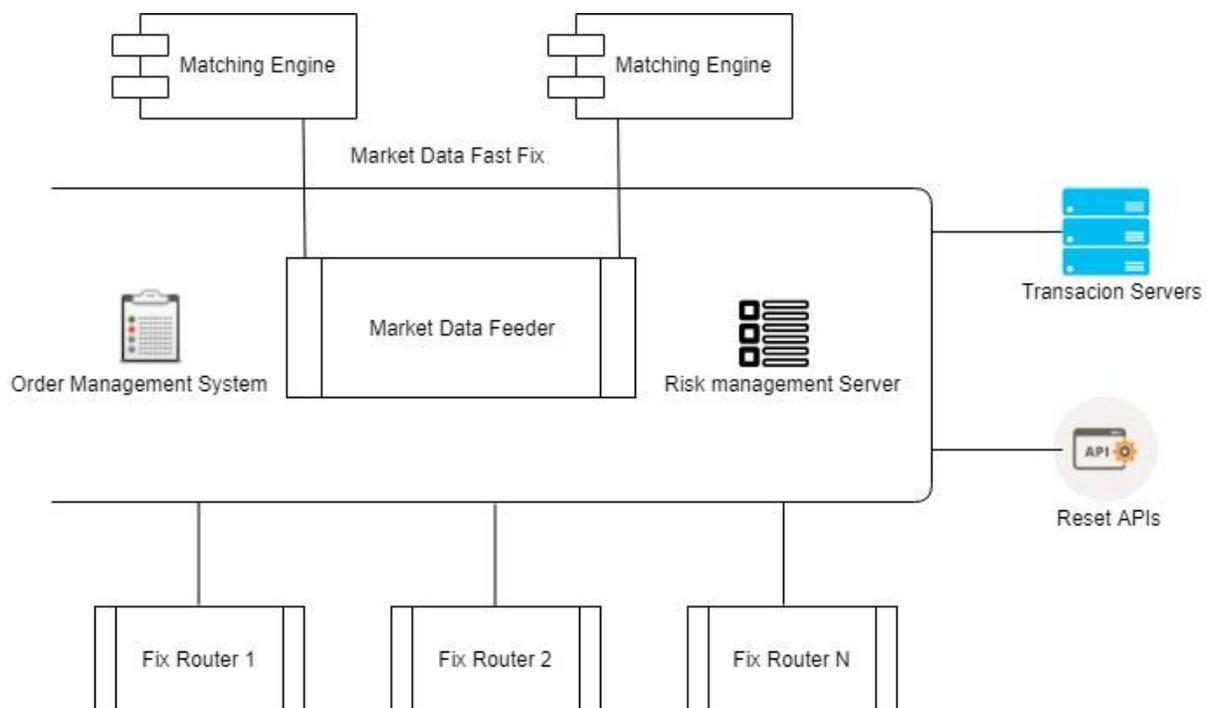
KuBitX Exchange Architecture

EXCHANGE FEATURES – KuBitX

ADVANCED APIS AND FINANCIAL INTEGRATION

KuBitX's advanced APIs promise to give the users a hassle-free trading experience. It will allow them to get connected to FIX, Rest, Binary, WebSocket, and third-party custom APIs. This architectural design will also enable integration with banking, payment gateways, and settlement.

EFFICIENCY AND PERFORMANCE

KuBitX's market exchange trading platform is a proven fast, high-volume and low-latency exchange engine. This exchange platform will be hosted on high availability IT infrastructure, thus, enabling fault-tolerant architecture with guaranteed 99.995 percent uptime. In order to provide a fault-tolerant architecture, a standby instance setup has been planned with active data replication. This standby instance will start as an active instance, in case the primary exchange goes down due to any reason. Active geo-replication will provide database redundancy and a low-latency platform for the end-users. Geo-targeted load-balanced environment for the trading front-end has also been planned for deployment. A high-level exchange and infrastructure diagram below indicates the planned setup of the platform. KuBitX has come up with a Trade Engine which delivers a speed of 12 Million plus transactions per second with a latency of 40-50 ns.

SECURITY MEASURES

KuBitX has identified and reviewed the industry best practices in terms of security measures and designed our platform to include top-level security features to safeguard both the client's funds and trading operations from hostile penetration attempts. Some of the key security features include:

• Secure cold storage with cold wallet management Cryptocurrency Security Standard (CCSS).

• Third-party security line by line code audit.

• Blacklist feature in token contract is implemented in case of theft or hack

• Insurance of online/hot wallets.

• Up to 3-Factor Authentication.

• Multi-Firewall Protection.

• DDoS prevention.

• OWASP Top 10 Compliant.

• Extended Validation SSL Certificate.
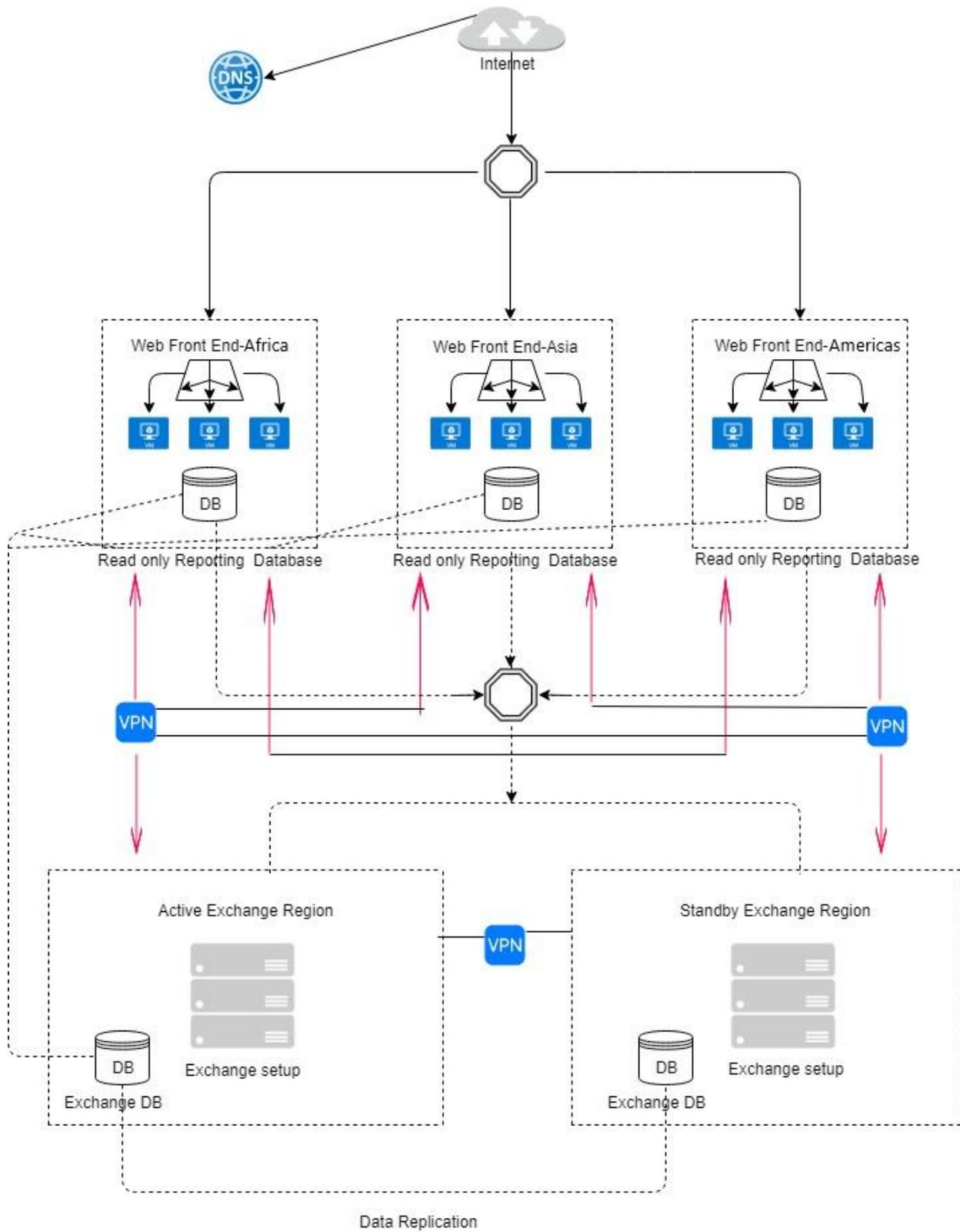
MONITORING AND CONTROL

Processes play a major role in delivering business values. KuBitX will ensure highest level uptime and availability of IT infrastructure by applying IT-industry's best processes which include.

1. Change Management

The purpose of the 'Change Management' process is to control the lifecycle of all the changes, enabling beneficial changes to be made with minimum disruption to the IT services. The main objective is to ensure that all changes are recorded, evaluated, authorized, prioritized, planned, tested, implemented, documented and reviewed in a controlled manner.

2. Problem/Incident Management

The primary objectives of problem management are to prevent problems and the resulting incidents from happening, to eliminate recurring incidents, and to minimize the impact of incidents that cannot be prevented. The following diagram explains the problem/incident management process that KuBitX will implement.
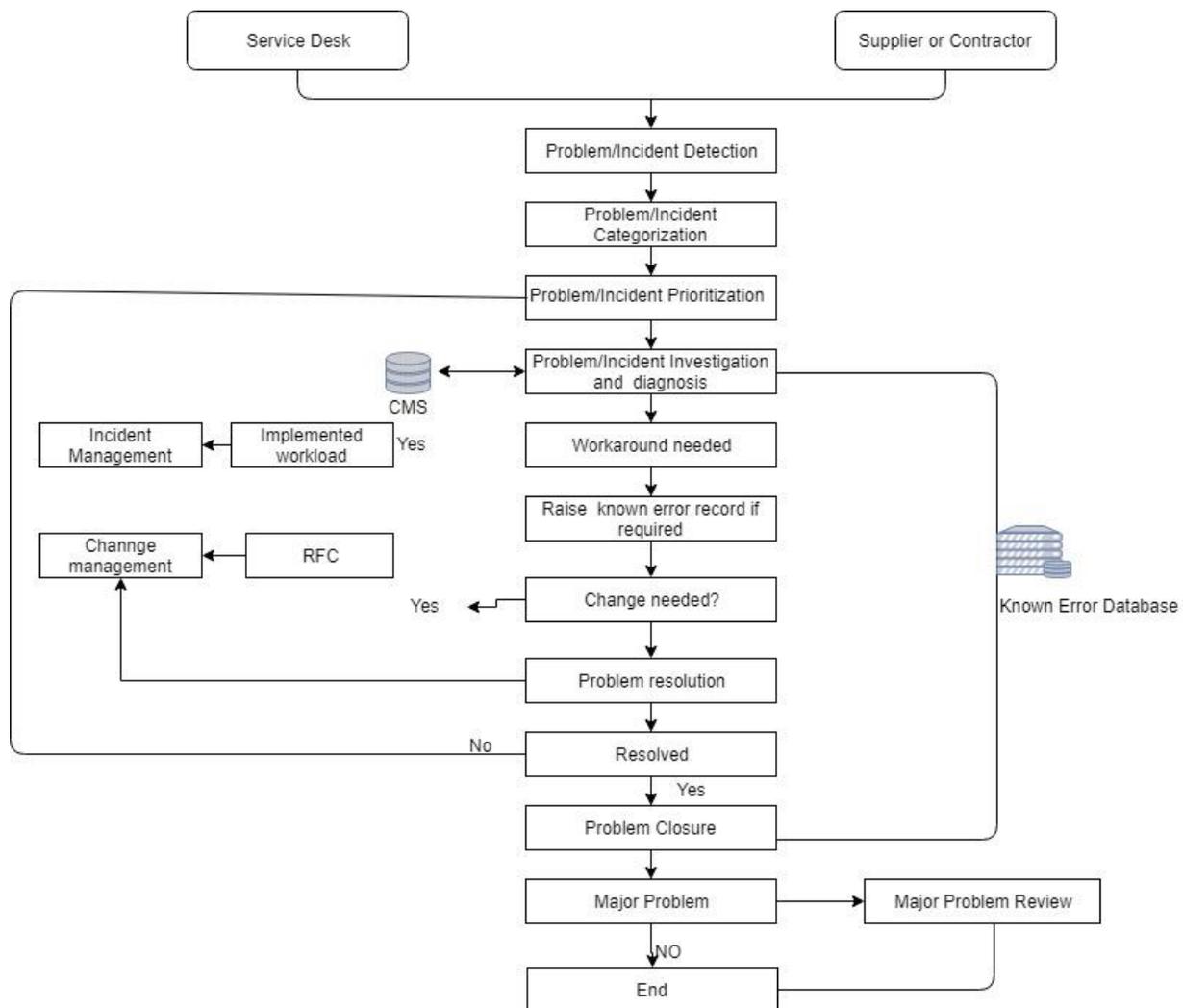
3. Monitoring

IT Infrastructure monitoring allows maintaining quality-of-service. KuBitX will implement infrastructure monitoring tools and processes to achieve the following:

- Performance benchmarking to see the current and past health of different servers and services

- Alerting capabilities in the form of a call, email and SMS for early identification of the problems, and notification to the customers

- Provide accurate reporting for the ease of fixing any problem

• Clear data visualization to compare and contrast the performance of different servers and services.

• Real-time monitoring of the platform traffic.
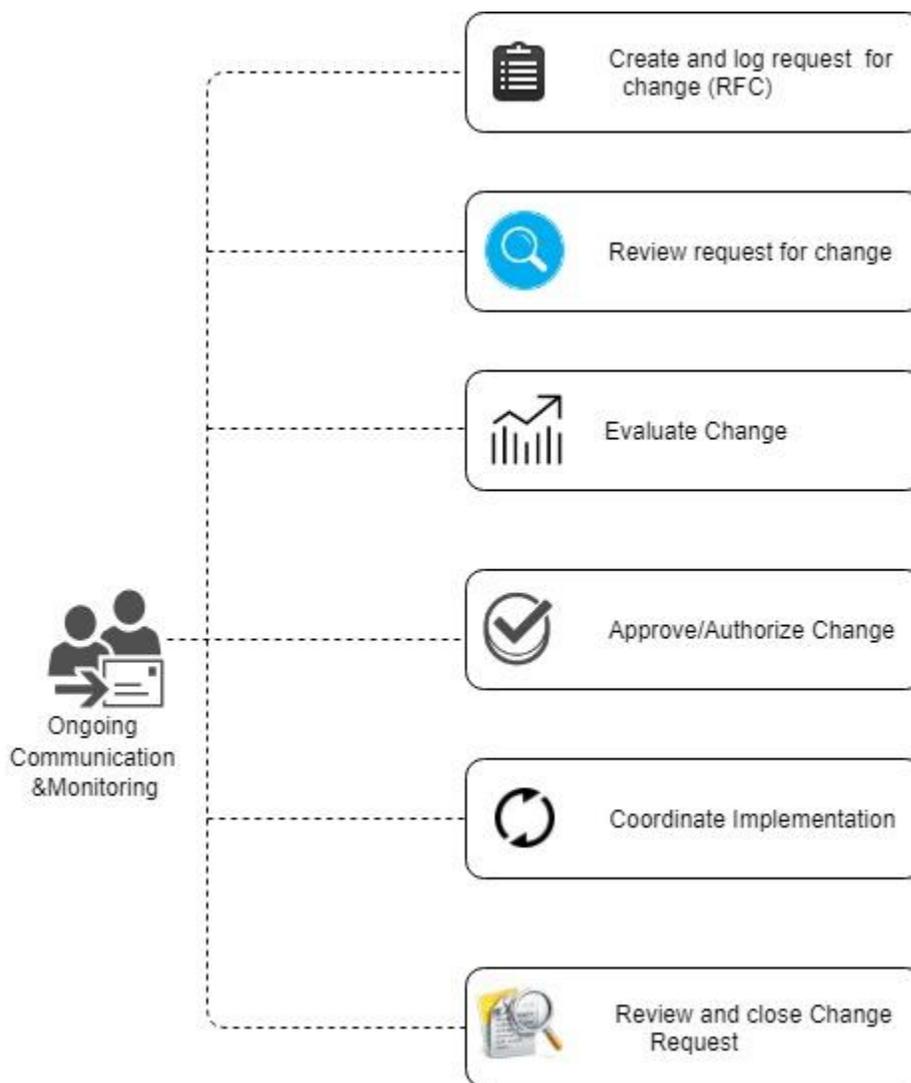
4. Customer Support

Despite the boom in cryptocurrencies and enthusiasm amongst people over the past few years, crypto exchanges have been constantly reported to deliver a poor customer service. For instance, many of them fail to address general trade issues over the phone simply because there is a lack of manpower or knowledgeable employees. Moreover, during a technical malfunction, crypto exchanges suspend new account registration and fail to timely alert their customers. Eventually, they are unable to address all the inbound queries from the traders using their platform. There is a strong need for excellent customer support delivery. Therefore, KuBitX has a strong focus on delivering a strong customer support 24/7. Some of the features of KuBitX's customer support plan are:

- Customer usability product design

- Customer feedback driven product improvement

- Multiple channel support

- Detailed FAQ section and Tutorials

- A customer support hub by the Global Channel Team to support tailored customer engagement.

- 24/7 customer desk

KuBitX - ROADMAP

Q4 2017

- Project Initiation
- Project feasibility study
- Benchmarking

Q1-Q2 2018

- Project Engagement
- Team Structuring
- Legal processes for incorporation in Malta
- Whitepaper creation first draft (Business)
- Angel/Seed Contribution Engagements

Q3 2018

- Project Execution
- Launch KuBitX Channels Ambassadors (Flagship countries)
- Prototype
- Start Pre- Public Round of TGE
- Exchange Soft Launch

Q3-Q4 2018

- Project Execution (Contd.)
- Phase 1: Financial Services integration with KuBitX
- End Pre- Public Round
- Exchange Go-Live
- Public Round of TGE
- Global Promotions

Q1-Q4 2019/2020

- Project Add-ons
- KuBitChain
- Phase 2: Financial Services integration with KuBitX
- Continuous Improvement (Operations, Product Enhancements and Community Feedback for Improvement)

KuBitX Roadmap

Q4-2017	Q1/Q2-2018	Q3-2018	Q3/Q4-2018	Q1/Q4-2019/20
Marketing				
• Define market segments • Identify lead users • dentify competitive products	• Whitepaper creation - first draft	• Launch KuBitX Channel Ambassadors(Flagship countries)	• Global Promotions	• Place the product with key customers
Product				
• Investigate feasibility of product concept	• Product Engagement • Define major subsystems and interfaces	• Project Execution • Prototype Development • Exchange Soft Launch	• Exchange goes live • Financial Services Integration with KuBitX (Phase 1) • Obtain regulatory approvals • Implement design changes • Public round of Token Generation Event	• KuBitXChain • Financial Services Integration with KuBitX (Phase 2)
Financing				
• Economic analysis	• Angel/Seed investor engagements	• Start private round of TGE	• End private round of TGE	
Other functions				
• Estimate development cost • Assess development feasibility	• Legal processes for incorporation in Malta • Team Structuring	• Define quality assurance processes		• Continuous improvements in operations, Product Enhancement and Community feedback)

TEAM

KuBitX comprises of a bunch of talented and experienced professionals having worked in Fortune 500 and the "Big Four" consultancy firms in the past. Having gained substantial insights and expertise in our respective domains, it was natural for us to work in the development of the emerging markets from where we actually belong. The team has this innate quality of not only motivating each other constantly but to complement each other's work. The go-getter attitude of the team has thus led to overcome all the obstacles that we have faced till date.

We at KuBitX are driven and committed to our cause of bringing to fruition, the next breakthrough in the world of crypto trading. Meet our team members:

Eric Annan
Co-Founder & CEO

Eric leads KuBitX as the Chief Executive Officer. He is Entrepreneur/Blockchain Educator.
Blockchain/Cryptocurrency Advocate and Educator.

Certified Bitcoin Expert. Former Lead Technical Account Manager at Huawei Technologies. Founder of Digitalkudi.com cryptocurrency trading platform in Nigeria and Ghana

Peihan You
Chief Strategy Officer

Digital Service and Marketing Expert.
   Blockchain enthusiast. Over 12 year's global experience in marketing, project management, and digital service.
Former lead of Huawei Technologies Digital Services.

Successfully designed and implemented some of the most innovative and successful digital services across Africa, Middle East, and Asia. Equipped with an MBA from the University of Liverpool and Executive Education from the Harvard Business School

Victor Akoma-Philips
Co-Founder, Chief Operating Officer

Blockchain consultant, evangelist, and contribution. 18+ years multi-million dollars project management and ICT consulting experience with DELL, Cisco, MTN, and Huawei. Master of Business Administration Finance.

6 years at MTN with over 60 million RGS (Revenue Generating Subscribers). Led Sim Registration Projects, Led Data Center Build did Ugandan Revenue Authorities - URA and other Global Projects in the Americas.

Juliana Mwangi
Chief Financial Officer

Blockchain Entrepreneur and Accountant.
Juli is certified and professional accountant practicing in Nairobi, Kenya. With over 8 years' experience have worked with Procter and Gamble, USAID and led some medium sized Team to deliver huge projects in the Eastern part of Africa.

Amadeu Alexandre Filipe
Co-Founder, Lead IT Operations

IT professional and Blockchain evangelist with cross-industry experience which spans over 9 years with a main focus in Information Technology and Oil & Gas with both offshore and onshore experience in the multicultural environment.

He is also an active cryptocurrency trader and the co-founder of AngoBit the first Angolan B2B trading platform. An active member of the Angolan Cryptocurrency Community. He is currently working with British Petroleum in Angola

Victor Olorunfemi
Lead Product and Trade Development, Trade Support

Technology Consultant at PwC. Over 8 years' experience in Audit and taxation. Works with PwC as Technology Consultant for 8 years where he built a number of internal business tools and facilitated the adoption of new technologies to improve work efficiency.

He led the team that designed and developed the tax system encyclopedia for one Africa's largest countries. He is a technology enthusiast and an active cryptocurrency trader.

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Subramanian Venkatesan
Lead, DApp, Smart Contract Developer

Ethereum Smart Contract Developer, writes smart contracts for token sales (ERC20, Vesting). Also teaches people ethereum programming at the local meet up's in Toronto**.**

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Ayokunle Ajayi
Lead, Exchange and Cyber Security

With over 8 years experience in advanced Cyber Security and currently an Information Security consultant, Blockchain enthusiast and Tech-head.
Currently leads a Team to deliver and manage complex defense security projects in one of the largest Telecom provider in Africa.

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Ebuka Ezewuzie
Lead Front End/UI/X Development, System Engineering

Enterprise Architect. With over 12 years' experience in Enterprise Architecting. Architect for Financial Services and e-commerce in the largest Telecom Company in Emerging Africa   -MTN

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Obi Ezenwugo
Lead, Community Management

Blockchain and Crypto enthusiast. An experienced Community Manager. Have managed extremely successful token sales across diverse regions.
13 years Project management experiences across various organizations including ABB and Nairda. Founder and CEO of AGES limited in Nigeria.

Binod Nirvan

Chief Token Strategist and Smart Contract professional

Binod is the CEO and co-founder, MixERP. During his career, Binod has founded several ISVs related to CBS, Insurance, HRM and ERP.

Through his offshore software development firm in Asia, his team has been assisting startups building their MVPs.

Shireen Ramjoo
Chief Marketing Officer

With over 11 years of experience in the financial communications industry, having worked at three of the four major banks in South Africa and various global clients across Africa on financial campaigns that included both the banked and unbanked markets. Her understanding of the financial landscape and trends in these emerging markets is pertinent in positioning new trends in the next evolution.

Shireen is the founder of Liquid Crypto-Money, a blockchain & crypto advisory firm consulting to clients all across Africa, and is a regular media commentator on cryptocurrency, having been already featured in Forbes, CNBC and CGTN. She is extremely passionate about driving targeted awareness campaigns on the subject matter.

Charles Meruwoma
Lead Infrastructure and Capacity management

Cloud and Enterprise Infrastructure Expert.
Charles supports Amazon Web Services in the Cloud support division.
With over 14+ Years in the Infrastructure space,

Charles possesses a rather in-depth knowledge of the
Virtualization and Enterprise capacity planning and
Management and also recent With the Blockchain architecture

Friday Enemali
Lead, Investor Relations, Global Channel Ambassador

He is a graduate of Agriculture from the Ahmadu Bello University Za-
ria. He founded his own company: Green Innovations Agricultural
Services Limited.
Working with over 15,000 farmers across 3 states in Nigeria, he
changed the face ginger cultivation, processing and packaging.
Owing to his passion for the modern day market place and trending
businesses, he ventured into digital currencies and has gone on to
create wealth for both himself and countless others across Africa. He
is currently a Digital Currency Consultant, Strategic Networker,
Motivational Speaker, Brand Ambassador for Digital Network Africa
(DNA) and the Lead Global Engagement for KuBitX Exchange.

Zulekha Cara
Lead, Global Channel Initiatives

Entrepreneur and early cryptocurrency adopter and advocate. Crypto
currency trader/miner, ICO advisor and Blockchain consultant.
Founder of CryptoTraders Za Pty Ltd, a leading cryptocurrency train-
ing provider in South Africa.
She majored in Finance and Economics at the University of Cape
Town and holds an honours degree in Financial Analysis and Portfolio
Management. She has worked at a top South African bank and as a
Business Process Analyst for a large FMCG organisation

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ADVISORS

Grant Gulovsen
Legal Advisor, Americas

Grant is an Illinois-licensed attorney with over 15 years' experience in entertainment, employment, contract, corporate and intellectual property law.

He started investing in Bitcoin in 2013, and is currently a member of International Blockchain Consulting Group's Blockchain Leadership Tea. He regularly advises Blockchain projects about U.S. securities laws and has drafted/contributed to several whitepapers. He also co-founded Antipodal Talent 美中人才, which is a talent management agency for Chinese Internet celebrities.

Richard Gardner
Trade and Exchange Advisor. CEO Modulus Global

CEO, Modulus , High-Tech Software Developed for NASA, IBM, Microsoft, Shell, BOA, NASDAQ, Yahoo, Siemens & more

Domenic Thomas
CEO, FSP Division

CEO, World Blockchain Initiative (Worbli.io), Leads the Financial Services Division for KuBitX.

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Dr. Jonathan De Giovanni
Legal Advisor, Malta

Partner at WDM International | Non-Executive Director | Malta Citizenship & Residency Approved Agent | Tax Consultant

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Leo Fiadzinu
Blockchain & Trade Advisor

Leo has 20+ years in the banking and financial sector and a deep understanding of the capital markets.

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A seasoned entrepreneur and Blockchain expert for over 5 years leading the second largest Blockchain technology and crypto solutions company in Toronto, Canada called Bitcoin Bay.

Dr. Raj Ravindran
Capital Markets and Financial Advisor

Raj is the co-founder of "ThinkingNorth", a venture capital platform that connects entrepreneurs to the capital.

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He is also the EVP at Ensign Capital, an Exempt Market Dealer that provides capital market advisory and Capital raising solutions to emerging private and public companies.
Active in the Blockchain space since past three years, he also serves as the Director and VP, Business Development at Coinstrike Inc. He is a Masters in Chemical Engineering (Oil & Gas Synthesis) and PhD in Industrial Organizational Economic from Moscow. He also holds an MBA in finance.

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Jack Zhou
Online Engagement Advisor

Founder of Peak Technology which owns one of the biggest overseas Chinese online community in Australia and NZ with over 600,000 members and over 80,000 daily active users.

Jack has rich experience in community management, internet technology. Back up with over 4 years experience with IBM and Siemens and a Masters degree from the University of Wollongong in Australia. Jack will help us taking KuBitX to new heights.

Ugo Nduaguba
TGE Advisor

Ugo Nduaguba is a seasoned ICO investor and advisor. He is a co-founder of Cryptocollective, a company that specializes in ICO advising and Masternodes. Ugo is also part of the "Diary of a Made Man" series, which is a crypto show that shows the ins and outs of key decision making within the crypto industry.

Alakanani Itireleng
Blockchain Awareness Advisor

Alakanani Itireleng is the founder of a Blockchain hub in Botswana called satoshicentre (satoshicentre.tech).I founded the centre where i currently work with developers to try bring the understanding of bitcoin and the Blockchain technology and thereby getting the developers in Botswana involved in this technology by working to bring solutions to the problems that are faced by Africans in everyday life. The centre is currently building a crowdfunding platform on the Blockchain for startups in Africa

What started only as a passion and love for Bitcoin turned into a lifestyle of adopting the Blockchain technology as one of the technologies that if used well can be of great importance to the problems we face in Africa from vote rigging to land registration.

Mrs Alakanani is also a well-known Bitcoin evangelist who since 2013 has been involved in teaching people in her country about Bitcoin and Blockchain and has spoken about Bitcoin and Blockchain in various conferences in Europe and Africa since 2014.

STRATEGIC PARTNERS

Modulus Global

Exchange & Security Partner

[Website](#)

LocalAU

Networking Partner in Asia and Australia

WDM International

Legal and E & S partner

[Website](#)

TGE Launch Malta

Blockchain Partner

[Website](#)

UMS Conferences

Conferences Partner

[Website](#)