

White Paper



COIN COVID19

AND QUAN2UM EXCHANGE

An Integrated
Crypto-Fiat
System

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Executive Summary

The new coin **COVID19**, the wallet under the same name, and the exchange **Quan2um** form a single integrated ecosystem. **COVID19** is based on the PIVX blockchain, and its emission will equal the world's total population, or 7.8 billion. The coin's name is symbolic. It aims to counteract the negative consequences of the COVID-19 pandemic, such as loss of job and income, economic uncertainty, and health risks.

The advantages of **COVID19** include speed (10x that of Bitcoin), scalability, privacy, low fees, and great income opportunities for the coin holders.

For instance, any ecosystem member will be able to earn a stable revenue through PoS staking. This transaction validation algorithm is much more energy efficient than Bitcoin mining and doesn't require any professional hardware.

Those who hold large amounts of **COVID19** will be able to earn even more with the masternode program. Coin holders won't need to launch or manage masternodes on their own: it's enough to stake a certain number of coins, and the system will do the rest.

Coin holders will also get access to free personal protection equipment, medical care, and virus testing through a special four-tier insurance program.

The ecosystem will feature an intuitive and user-friendly wallet for storing and sending COVID19 coins. It will be integrated with a messenger, allowing users to transfer coins to people in their contact list in just two taps. The messenger will be fully decentralized, ensuring maximum privacy. In the future, COVID19 users will be able to earn additional rewards by lending their computational resources to support the messengers' operations - including the unique video call functionality.

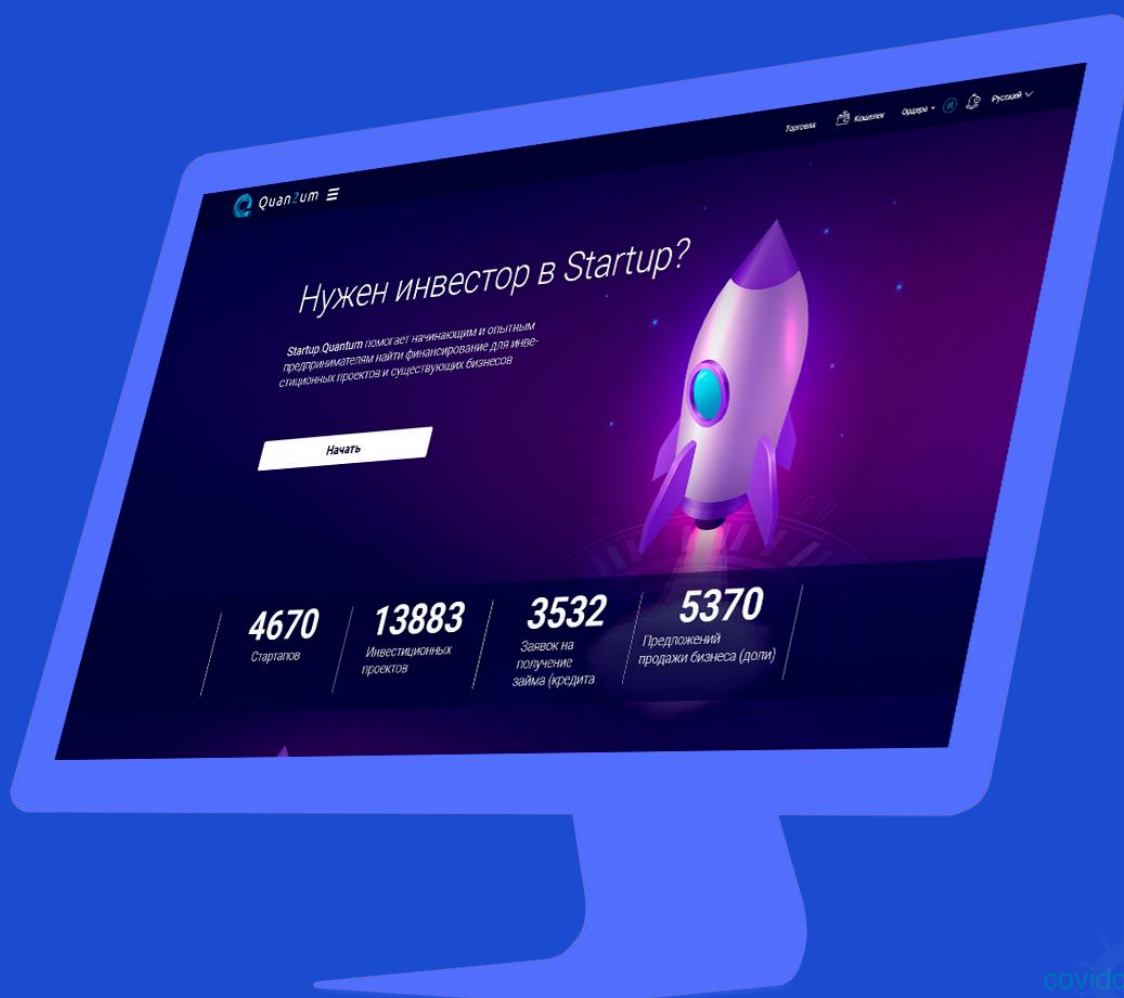
COVID19 will also serve as the native token for the **Quan2um** exchange. Traders who choose to pay their fees in **COVID19** will get a discount of up to 50%.

The key difference between **Quan2um** and its competitors (including such market leaders as BitFinex, Kraken, Poloniex etc.) is its multi-level fiat support. **Quan2um** will feature deposits and withdrawals in numerous fiat currencies using bank cards issued in most countries of the world. It will also support popular digital wallets (e-money systems). At present, none of the large exchanges offers this feature.

Those users who have been affected by the ongoing financial crisis will be eligible to join Quan2um's exclusive algo trading program. Once a user deposits funds in a special asset management account, an advanced bot will trade with these funds, generating a high income.

Other elements of Quan2um's hybrid crypto-fiat strategy include fiat trading and a unique AI-driven system of automated trading. In the second implementation stage, the company will begin issuing crypto-fiat debit cards. They will allow traders to spend their profits without withdrawing them from the exchange. The funds in the exchange account will be automatically converted into the fiat currency needed for the transaction.

Moreover, 2021 and 2022 will see the launch of a new investment platform, charity space, and a crypto payment gateway.



1. Project introduction. The problem of crypto-fiat integration on exchanges.

The coin COVID19 and the exchange Quan2um solve two different but interrelated problems. The coin is designed to help the ecosystem members maintain their pre-crisis income level even during the recession. The exchange, for its part, will integrate cryptocurrency and fiat instruments to minimize transaction costs and maximize the users' earnings.

1.1. Why COVID19?

The coronavirus pandemic isn't just a health emergency on a global scale. It's also a catalyzer driving a colossal economic transformation. This shift will affect each and every person in the world and force businesses in every industry to transfer to a new level of efficiency.

Hundreds of millions of people are already experiencing financial difficulties as a result of the pandemic. According to the UN, over 80% of workers on the planet have lost either their job or part of their income.

The coin COVID19 (ticker: COV19) was created in order to counteract the negative consequences of the pandemic, increase the efficiency of the economic processes in the crypto market, and protect its holders from the current and future epidemics. The name of the new coin reflects its universal character and differences from other cryptocurrencies.

The Covid-19 virus is freely spreading across borders, affecting the economy more than any other disease outbreak in the modern times. On a similar international scale - but in a positive sense, of course - the coin COVID19 will allow users across the globe to earn an additional income and fight the negative effects of the crisis.

This constructive goal makes COV19 very different from other crypto projects under similar names, which have emerged in the past few months. Unfortunately, quite a few crypto scammers are trying to exploit the subject of the pandemic. By contrast, COVID19 will help the ecosystem members protect both their income and health (see section 2.7).

The coin will serve as the foundation of the new trading platform **Quan2um**, where fiat and digital money will be freely convertible into one another. The insufficient integration between digital and fiat currencies is one of the key obstacles on the way to mass crypto adoption (see section 1.2).

The new coronavirus can spread freely across state borders, and its impact on the economy makes it very different from the past epidemics. Similarly – albeit in a positive way – the coin **COV19** will help integrate users around the world into the crypto market.

It's symbolic that the maximum total emission of **COV19** will equal the number of people on the planet: 7.8 billion.

1.2. The challenge: insufficient integration of fiat into crypto exchanges

Although the number of active blockchain wallets is growing fast, cryptocurrencies still play a very minor role in the lives of most people.

Salaries, utility bills, taxes, grocery shopping: for these and many other payments we still have to rely on fiat money. Even the most zealous crypto enthusiasts use dollars and euros in their daily lives.

The same applies to users' interactions with crypto exchanges. Amateur traders have to convert their fiat into crypto before they can deposit the funds in their trading account.

Many large exchanges formally support deposits and withdrawals in fiat. However, the number of payment options is usually very limited and the fees are high.

Among all leading exchanges, only Binance supports buying crypto with a credit card in various currencies. Other platforms impose severe limitations on fiat transactions. Here are a few examples:

Poloniex	The only way to make a fiat deposit is to buy Bitcoin with a debit card through a third-party exchanger. The minimum fee is \$10.
Kraken	Credit card deposits are only possible in CAD. For other currencies, one needs to make a wire transfer, which takes up to 5 business days to process.
Bitfinex	One has to submit a fiat deposit request and include an account statement and an ID. The review period lasts up to 48 hours. If the request is approved, the user receives the bank details for the wire transfer.

To recapitulate: most exchanges don't even support bank cards, to say nothing of popular e-money systems like PayPal or Neteller.

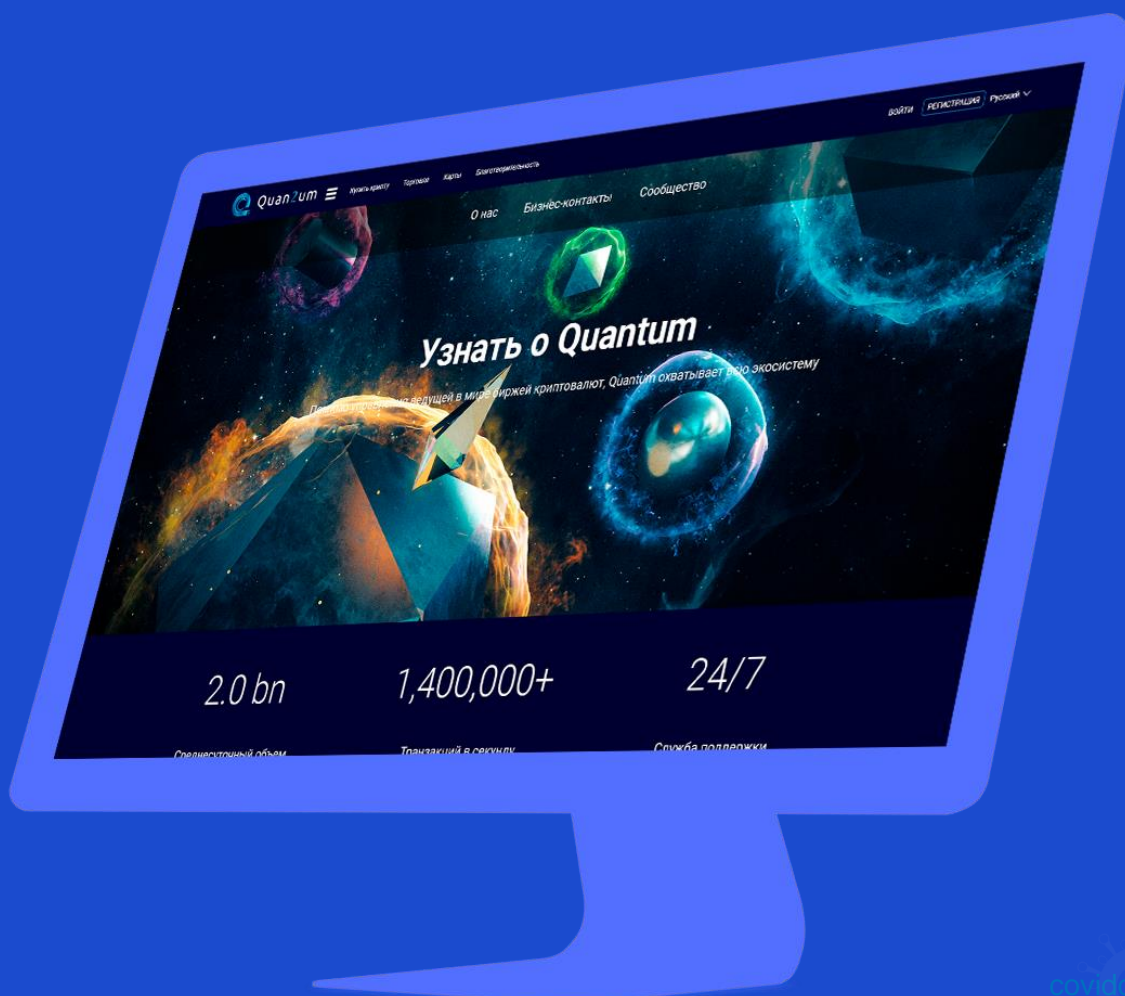
Users are left with only one solution: converting fiat through third-party websites. There are hundreds of such services in the market. Some of them sell crypto for e-money like Neteller and Skrill.

Three main issues arise when working with such exchangers:

- 1) Most only work in a certain country or region and target a specific local currency;
- 2) It takes a lot of time to find an exchanger with the lowest fee;
- 3) Transactions are based on trust, but far from all exchangers can be trusted.

The key challenges solved by the coin **COV19** and **Quan2um** can be summarized as follows:

The crypto economy lacks proper integration of fiat currencies. Users have to complete many additional actions to buy crypto for fiat, deposit the resulting crypto in an exchange and then convert it into fiat again.



2. COVID19 coin

The second part of the White Paper deals with the cryptocurrency **COVID19**. We'll describe the advantages of the PIVX blockchain, the PoS staking algorithm, the masternode program, as well as the features of the upcoming mobile wallet.

2.1. About the COVID19 blockchain

The distributed ledger of the **COVID19** project is based on the popular blockchain PIVX (Private Instant Verified Transaction, v. 4.0.2). Compared to older-generation blockchains, such as Bitcoin and Ethereum, PIVX offers significant advantages:

- Implementation of the energy efficient Proof of Stake algorithm (PoS);
- Up to 10x higher processing speed compared to Bitcoin;
- High level of privacy (a transaction can't be linked to a sender or recipient);
- Scalability: the speed doesn't fall when the number of users grows;
- Existence of masternodes, which ensure network stability and generate revenue for the coin holders;
- Minimal and decreasing inflation: the number of coins in circulation keeps growing, but at an ever slower rate;
- High resistance to attacks.

Each **COVID19** transaction is verified by one randomly selected PoS node (a user who owns a stake and runs special PoS validation software) and one masternode. Next, the same transaction must be confirmed by 101 network members.

Thanks to this validation algorithm, nefarious agents have virtually zero chances to compromise the network. For example, in order to have a 50% chance to double-spend some coins or invalidate an existing blocks, the perpetrator would need to take control of over 70% of all staked coins. In practice, this is almost impossible.

2.2. Proof-of-Stake consensus

COVID19 uses the Proof-of-Stake consensus protocol, or PoS. It requires many times less energy and ensures a higher processing speed than Proof-of-Work, which is used by Bitcoin and Ethereum.

Besides, PoS allows users to 'mine' coins on any device, including a laptop or even a tablet. By contrast, PoW mining requires buying expensive hardware (ASICs).

We should note that the mechanism of transaction validation in PoS networks is radically different from the one used by Proof-of-Work cryptocurrencies. In PoW coins like Bitcoin, a miner has to solve a cryptographic puzzle to discover a new block. Whoever solves it first gets the block reward. In PoS, the system also generates new coins as a reward for every block, but nodes don't need to solve any puzzles. This isn't crypto mining in the true sense, so the terms 'minting' and 'staking' are more often used.

In order to earn rewards, a **COVID19** holder needs to stake (freeze) some of their coins. Next, the user will need to install and run special software that will validate (verify) transactions in the background.

If the software stops working or the device is turned off, the user won't be eligible for new rewards, but there won't be any penalty, either.

A node's chances to be selected as block validator depend on the size of their stake. Those who stake more **COVID19** coins will earn more over the long term, though it's impossible to calculate the reward in advance.

The fact that **COVID19** will use PoS from the very beginning will give it a competitive advantage compared to many major coins. For instance, Ethereum is only preparing to transfer to Proof-of-Stake – a process that will take at least 2 years.

2.3. COVID19 masternodes

Users who buy a certain amount of **COVID19** coins will get access to one more source of income: masternodes.

Unlike regular nodes that only verify transactions, a masternode (MN) also acts as a guarantor of stability in the network. Each masternode stores a full copy of the **COVID19** blockchain and

constantly updates it as new blocks are added. Regular nodes store only a partial copy to save disk space.

If many of the regular nodes go offline or come under attack, it will be easy to restore the **COVID19** blockchain using the complete copies stored by MNs. Moreover, masternodes render various services to the network, including decentralized governance, instant payments, and privacy of transactions.

Masternode operators earn much higher rewards than regular PoS nodes. Overall, 90% of all transaction fees will be paid to the MN and the remaining 10% to the PoS validators of each block.

Masternode setup and maintenance require significant technical expertise. Moreover, a MN must remain operational 24/7, so it needs to run on a virtual private server, not on a personal device.

For this reason, **COV19** holders won't need to deal with the technicalities of launching a masternode. It's enough to stake at least 10,000 COV19 and register in the MN program. The system will proceed to create a masternode on a secure server and the MN owner will begin to receive their rewards.

2.4. COVID19 mobile wallet

Soon after the release of the coin, we will launch a fast and intuitive wallet for web, Android and iOS:



Three-tap transactions.

Thanks to the great UI and navigation any transaction, chat, account or stats can be accessed with no more than three taps or clicks.



Transfers to users from the contact list.

Wallet users won't need to copy and paste the recipient's blockchain address every time. It's enough to add the recipient to the contact list once and link their address to their name. After that, sending crypto will only take two clicks.



A chat with built-in transfers.

The wallet resembles a messenger. When tapping on the avatar of a contact, a chat screen appears, allowing the user to send messages or crypto and request a payment. Transaction confirmations are also delivered within the chat.



Two ways to send cryptocurrency:

simple send and payment request (invoice). In the case of an invoice, the recipient sends a payment request, just like it happens in PayPal. This is particularly handy for those who render paid services or sell goods..



Support for a range of cryptocurrencies.

In the first stage the wallet will support COV19, with support for BTC to be added in the future. Technically any coin issued on any blockchain can be added to the wallet. The final list will depend on a community vote: users will be able to express their opinion in a special channel.



Deposits with a bank card.

Six months after launch, it will become possible to transfer funds from any bank card into the wallet with an automatic conversion into COV19. To link one's card to the wallet, the user will need to pass a KYC; this is done to comply with the anti-money laundering legislation. The verification is completely voluntary: those users who don't want to deposit fiat funds can go on using all the rest of the wallet's features in full privacy.



Offline payments.

The COVID19 wallet will allow users to make contactless payments for goods and services wherever cryptocurrency is accepted. It will be enough to touch the smartphone to the merchant's POS device or phone. In the future, it's planned to implement Shake to Pay (similar to the Starbucks app): the user will only need to shake the phone to automatically select the preferred currency.



Deep integration

with the Quan2um exchange and - in the future - with Quan2um multicurrency debit cards.



VIP club.

Users who store a large sum in COV19 in their wallet will receive special privileges, such as travel insurance, access to airport business lounges etc. (see 2.7 for details).



Smartphone-based cold wallets.

Roughly 12 months after the launch, users will become able to turn their smartphones into fully functional cold wallets unreachable for hackers. This will involve a unique technology that allows to shield part of the phone's memory from the internet by installing a single file. (It's the absence of an internet connection that distinguishes cold wallets from hot ones.)



2.5. Messenger functionality

The messenger and the wallet will be fully integrated. As we've noted above, it will be possible to send crypto in the chat window. Of course, users will also be able to send transfers in the traditional way, by copying the recipient's blockchain address.

Apart from crypto transactions, the messenger will support:

- Instant text messages;
- File transfers of up to 25 MB in any format;
- Voice calls;
- Video calls (in the future).

The COVID19 messenger wallet will be **fully decentralized** and completely private.

An infrastructure of 5 or more dedicated servers will be created to ensure secure data transfer, as well as a separate system analogous to a private blockchain. All the data sent by users (messages and files) will be broken up into packages, encrypted using 5 different algorithms and randomly allocated among the servers.

These encrypted data packages will be transferred from different servers inside the network and then decrypted and joined together on the user's device. No data will be stored on the servers: as soon as the transmission is complete, all the data will be automatically deleted.

This is the key difference between the COVID19 messenger and such privacy-focused services as Telegram. Any server can theoretically fall into the wrong hands, no matter how well it is protected. In this case, all the data stored on the server will become available to whoever takes possession of the server, be it a hacker or a government body. Telegram is not immune to this risk, either. The only 100% effective way to protect data is not to store them on the server at all.

Of course, this also means that if the user loses access to their device, they won't be able to restore their messenger data. However, this is an acceptable risk for those who prioritize privacy.

In the first phase, the messenger and the wallet will form a single app. A year after launch (Q2 2021), it will split into three independent modules: a wallet, a messenger, and a combined messenger-wallet. This is the optimal solution for those users who require only some of the functionality of the original integrated app.



2.6. Paramining: rewards for lending hardware resources

As we pointed out earlier, the messenger's data transfer system will rely on a network of several servers. This initial core of 5 or more servers belonging to the company will be expanded thanks to the hardware resources provided by the users.

The processing power provided by users will boost the network's capacity and allow to implement group video calls. Those COVID19 ecosystem members who have unused processing power will be able to lend them to the network. This includes both real servers and regular consumer devices, even smartphones. It will be enough to install special software.

Encrypted data packages will be sent to the user's device and then from it to the recipient. Since the data will be deleted immediately, the users won't need to have much free memory space on the drive. The program will work in the background without slowing down other apps.

To participate in paramining, it will be enough to check a box in the app. As a reward, the participants will be refunded their trading fees on the Quan2um exchange. The company is also working on reward options for those users who don't trade.

2.7. Assistance for COV19 holders affected by the Covid-19 pandemic or future epidemics

The key task of the COVID19 ecosystem is to curb the negative impact of the coronavirus pandemic. To do this, the project will introduce an insurance and assistance system for COV19 holders. The aid package that each member can receive will depend on their rank, and the rank, in turn, is determined by the number of coins held by the user.

There will be a total of four premium ranks that make a coin holder eligible for insurance:

Silver – **from 1 000 COV19**

Platinum – **from 100 000 COV19**

Gold – **from 10 000 COV19**

Diamond – **from 1 000 000 COV19**

Coin holders will be able to get an aid package both when their health is at risk from the coronavirus pandemic or in case of a different epidemic in the future.

Depending on the status, the system will provide the following types of assistance for free:

1) **Medical box:** an express shipment of protective equipment to any point on the globe

The coronavirus pandemic has demonstrated that it can be impossible to obtain personal protection equipment like masks and gloves even in one's own city, to say nothing about people who find themselves blocked in a different country.

Moreover, those items that are available are often of subpar quality - especially masks.

In the first stage, the company will collaborate with reputable manufacturers of PPEs and antiviral drugs. In the future, the project plans to start its own production of masks and gloves.

Free express medical boxes will be available to all four premium user ranks, though the set of items in the package will be different. Silver and Gold members will get 1 box containing a mask, a pair of gloves, and hand sanitizer. Platinum users will get a family box with 3 such sets. Finally, the Diamond package, apart from 4 medical boxes, will also include a virus testing kit (once such kits become available on the market).

To receive a medical box, the user will need to send a request in the app or web interface, providing a detailed address and describing why they need it.

2) **VIP insurance**

Gold, Platinum and Diamond users will receive VIP insurance policies with special benefits:

- Worldwide travel insurance with a coverage of up to 15m euro, including emergency medical care, evacuation, and repatriation;
- Urgent dental care;
- Compensation in case of delayed departure or delayed luggage;
- Accommodation and plane ticket compensation if the return home is delayed for medical reasons.

On the Gold level, these privileges are free for the cardholder and any 2 of their family members. Platinum members can add 4 family members for free, while Diamond users can add up to 10 family members.

3) Medical assistance at home and in a hospital

For Diamond users who have a confirmed case of Covid-19 (or another infectious disease that has been declared an epidemic or pandemic), the project will offer free medical treatment in the best hospitals and without queues, regardless of the user's location. If there is no suitable hospital nearby, the company will arrange free transportation to the nearest facility.

This privilege differs from standard travel insurance policies in two ways:

- a. Medical treatment for Covid-19 will be available both abroad and in the member's country of residence, while standard travel insurance is only valid abroad;
- b. The service is free for those with the coronavirus and other infectious diseases classed as epidemics. Insurers often refuse to cover such treatments, citing force majeure clauses.

At first, COVID19 will partner up with a number of insurance companies. In the future, the platform may come to include its own insurance company.

2.8. Charity space

The project will promote mutual assistance among members. It is only together that we can really minimize the impact of the pandemic, so it's very important to motivate users to support each other.

The dedicated charity space will allow users to help others both with money and with hands-on actions. Both individuals and legal entities will be able to place requests for aid.

While requests should be preferably related to the impact of the coronavirus, it's not a strict requirement.

Financial aid. COVID19's charity space will not charge any commission on donations. This will distinguish it from other charity platforms, which keep from 20% to 60% of everything they raise.

Users will be able to choose between anonymous and public donations. There's nothing wrong with getting recognition for one's good deed. Such sponsors' names or nicknames will be posted on a special honorary board, possibly with a list of the top donors.

Practical aid. Any user will be able to post a request for aid, such as 'I urgently need a mask' or 'I suspect I'm infected, where can I get tested in the city X'? Every request will have to be properly motivated and include contact details.

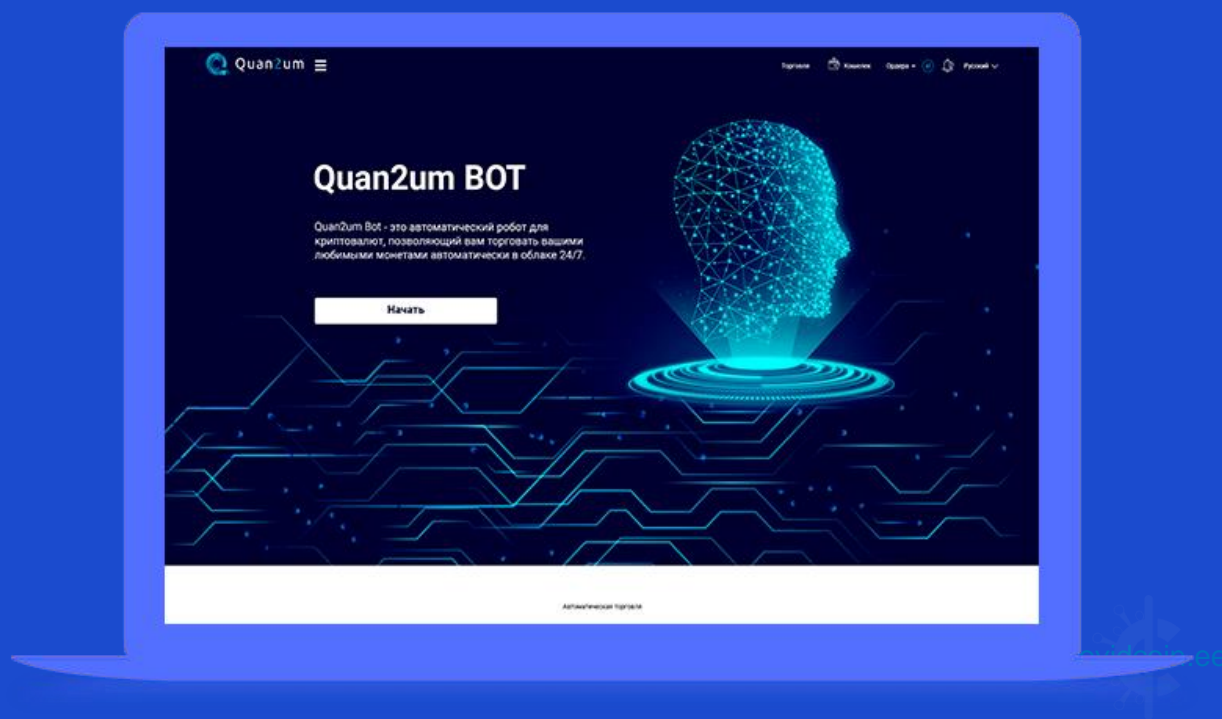
Other users who have the necessary resources will be able to respond to the request and offer help: send a mask, arrange a doctor visit, etc. Once the applicant confirms that they've received the requested assistance, the member who helped them will get a bonus in COV19 coins. The size of the reward will depend on the scale of the aid. Those members who help others most often will receive special honorary badges to wear on their avatar in the system.

2.9. Advantages for COVID19 holders

COVID19 is more than just a universal coin for fast payments. It also offers many revenue opportunities to **COVID19** holders:

- Income from PoS staking on any device;
- High masternode rewards (over 11% annually);
- Up to 50% off the trading fees on the **Quan2um** exchange;
- Reduced fiat deposit and withdrawal fees for the first 500 coin holders.
- Rewards for lending processing power to the ecosystem (paramining).

Of course, users can combine several advantages. For example, one can use their masternode revenue to pay their trading fees.



3. Quan2um exchange: an integrated crypto-fiat trading system

Quan2um crypto exchange will combine advanced trading features and an unprecedented level of fiat support. As we've noted earlier, support for fiat currencies is a key factor determining the user experience on an exchange. It is that deep fiat integration that will distinguish **Quan2um** from its competition.

3.1 Fiat deposits and withdrawals

3.1.1 Operations with bank cards

Quan2um will support most popular credit and debit cards, such as Visa, MasterCard, etc

First implementation stage.

Initially **Quan2um** will establish partnerships with a few leading crypto-fiat gateways. This will ensure fast and reliable card transactions in major currencies: USD, euro, and Russian ruble.

Second implementation stage

In Q4 2020, **Quan2um** will register its own payment company to process transactions in RUR, USD, EUR and possibly some of the CIS currencies. Having its own payment gateway will boost **Quan2um's** revenue, since each deposit and withdrawal transaction will be subject to a small fee.

At the same time, payment costs for the users will actually go down, since the **Quan2um** gateway's fee will be lower than that charged by the third-party providers with which the exchange will collaborate in the first stage.

In parallel with working on the payment solution, **Quan2um** will partner up with a number of regional fiat gateways to expand the range of supported fiat currencies. In particular, there's a

plan to integrate the Turkish lira, Indian rupee, Indonesian rupiah, Chinese yuan, Korean won, Brazilian real, Vietnamese dong, and Mexican peso.

Such a choice of currencies isn't accidental: **Quan2um** aims to cover the top 20 countries by the level of the crypto trading activity.

3.1.2 Integrations with fiat digital wallets

One of **Quan2um's** key innovations is that it will support not only bank cards but also electronic payment systems (digital wallets). None of the large exchanges offers this feature.

Digital wallets are payment systems that can be topped up using bank cards, cash, online exchangers, etc. Their advantages include instant and cheap transfers to other users, including overseas. To make a transfer, one needs to know the recipient's wallet number, phone number, or email address.

Starting from Q2 2021, Quan2um will integrate a number of e-money systems that are popular in Europe, Russia and the CIS. They include Neteller, PayPal, Payoneer, Skrill, PerfectMoney, Yandex Money, Qiwi and WebMoney.

*One of the benefits of integrating digital wallets is that **Quan2um** users will be able to make deposits and withdrawals in their local currencies, even if these currencies can't be used to make credit card deposits on the exchange. For instance, Neteller and Skrill together support 40 different fiat currencies.*

In the future, **Quan2um** will expand its support of e-wallets to include apps that are popular in Asia and Latin America. Some of them can be integrated into the platform directly, while for others **Quan2um** will need to work with local partners.

Expanded e-money support will help attract hundreds of thousands of traders who live in countries where international payment systems aren't widespread. For example, in Brazil 90% of all online payments use local payment systems (Boleto, cards, etc.).

3.2. Available pairs and fiat trading

Quan2um will feature 4 key markets: BTC, ETH, COV19, and QUSD (Quan2um USD). The latter will be a synthetic asset pegged to the US dollar.

Each of the 4 key currencies will be traded in over 50 pairs. Many of them will feature specially created synthetic stablecoins pegged to assets issued on other blockchains. For example, Quan2um may launch an ERC20 version of Tezos or Tron.

QUAD will play an essential role when withdrawing funds to a bank card or digital wallet. Regardless of the coins in which traders earn a profit, they will first have to convert them into Quan2um USD. The platform won't charge any fee when withdrawing QUSD to a card.

Fiat trading. Mixed crypto-fiat trading pairs are a logical addition to the Quan2um concept. They are useful for beginner traders who prefer to deal with just one cryptocurrency at a time.

1

First implementation stage

At first, the crypto-fiat markets on **Quan2um** will be limited to BTC/USD, BTC/EUR, ETH/USD, and ETH/EUR. At the same time the exchange will negotiate with regional liquidity providers to include other fiat currencies. The users will have an opportunity to name the currency pairs they'd like to see added first: for example, BTC/GBP or ETH/RUR.

2

Second implementation stage.

In 2021, we plan to add a number of new crypto-fiat markets. Apart from BTC and ETH, **Quan2um** will feature pairs with USDT, XRP and BCH, as well as other coins that might enter the top 5 by market cap. The final selection will depend on the available liquidity and trader demand.

3.3. Trading bot

The concept of minimizing the effects of the pandemic will also be integrated into the exchange. By Q3 2020, Qua2um will release an exclusive trading bot to help those clients who have suffered financially from the coronavirus outbreak.

These platform members will be able to deposit a certain sum in a special asset management account. The bot created by the Quan2um analysts will use these funds to trade, generating a monthly profit of around 5%.

The bot is designed as part of an aid program for the customers who have been impacted by the coronavirus. Therefore, it will only be available to those users who can prove (by uploading relevant documents) that their income decreased as a result of the pandemic and lockdown. This includes the following cases:

1. Unemployment;
2. Unpaid leave;
3. Involuntary sick leave and self-isolation;
4. Salary cut;
5. Loss of freelance income;
6. Loss of revenue that was not compensated by the authorities (for business owners).

The rewards will be paid in COV19 coins. Users will be able to invest in the bot for a limited period: either until their income returns to the pre-pandemic level or until all the restrictions are lifted.

3.4. The advantages of the COVID19 coin for Quan2um users

- Free coin distribution. The first 500 users who register on Quan2um and pass the KYC will receive a certain amount of COV19 for free. Moreover, these early users will be free from paying the deposit and withdrawal fees for the first month;
- Decreased fees. Those users who choose to pay the trading fees in COV19 will get a discount of up to 50%;
- Additional discount for Platinum and Diamond members;
- Access to the high-yield trading bot for users financially affected by the pandemic (see 3.3).

3.5. Trading interface and security

The advantages of trading on **Quan2um** aren't limited to fiat support. The exchange is designed as a well-balanced trading platform that will satisfy both beginners and pros. Here are just some of its capabilities and features:

A powerful trading engine

A fully responsive web interface

Over 30 markets

Very low fees

More than 50 charts and indicators from TradingView

Cold storage of client assets (only a tiny portion of the funds will be stored in hot wallets to ensure timely withdrawals);

Automatic system block in case of a hacker attack

Tutorials and guides for beginner traders

Frequent trading contests

Safe data storage in a next-generation data center

A web interface will be released first. Six months after launch, a desktop app will become available, followed by a mobile app in the near future.

Bug bounty.

In preparation for the release of the exchange, we will launch a large-scale testing campaign (bug bounty). The testers will receive rewards in COV19. Those who discover major vulnerabilities and bugs will get additional bonuses.

Quan2um will be regularly audited by the leading blockchain security providers (for example, Kaspersky Labs).

User verification.

To access all of Quan2um's features, users will have to pass a KYC. It won't be the exchange itself to supervise the verification but a specialized KYC partner. This will allow to ensure compliance with the new European Anti-Money Laundering Directive 5 (AMLD5), which is obligatory for all EU-based crypto projects from January 2020. On the other hand, this KYC format will be automated, fast, and convenient for users.

3.6 Quan2um Pay debit cards

Quan2um Pay debit cards will allow their holders to pay for goods and services using their crypto balance on the exchange. **Quan2um** users won't have to convert cryptocurrency into fiat on the own: the system will do it automatically and with a minimal fee.

Quan2um Pay will be a great option for professional traders who use their profits to pay for everyday expenses. Instead of withdrawing crypto from the exchange, converting it into fiat and sending it to a bank card, they will be able to pay for anything – from utility bills to flight tickets – using their exchange assets.

The card will support both fiat currencies and crypto, and currency conversion will be seamless. For example, imagine that a trader has only \$30 left on the card but a large sum in BTC on the exchange. If he wishes to make a \$100 purchase, the system will automatically convert some of the crypto on the user's trading balance to obtain \$70, and transfer the resulting amount to the card to complete the purchase.

Apart from the health benefits described in section 2.6, Platinum and Diamond cards will feature increased withdrawal limits and a full package of Visa Infinite benefits, including access to airport business lounges, extended purchase protection, personal concierge, etc.

3.7 Investment platform

In Q2 2021, Quan2um will launch its own investment platform, where COVID19 and Quan2um traders will be able to finance carefully selected and curated startups.

Any project wishing to raise funds on the platform will need to submit an application and pass a comprehensive evaluation (scoring) and due diligence. If it's approved, the startup will be repackaged and relaunched with the help of Quan2um's analysts, marketers and mentors.

The funding and share allocation procedure will differ from other investment platforms. For each \$100 transferred by investors, the startup will transfer \$120 worth of shares, out of which \$20 will be allocated to Quan2um. This way the platform will become a co-owner of each project it approves.

This procedure will serve as a guarantee of the high quality of the startups featured on the platform. Since Quan2um's eventual profit will depend on the success of these projects, only the best ideas will receive the required support.

3.8 AI trading system

A year after launch, Quan2um will add a unique intelligent system of automated trading. It will feature a set of advanced trailing tools:

- Trailing stop loss: a stop loss is activated once the user receives a predefined amount of profit;
- Trailing stop short: the system tracks a down trend and automatically closes a short position once a reversal starts;
- Trailing stop buy: the system tracks a down trend and buys an asset as soon as a reversal starts.

These tools will enable even beginner traders to maximize their income and reduce the amount of time spent on trading.

3.9 'Decentralized Merchant': a crypto payment gateway

More than 19,000 businesses across the globe already accept crypto payments. Paying for goods and services with cryptocurrency has many advantages:

- The merchant doesn't need to spend up to 4% of their revenue on card acquiring fees (which for many can constitute up to a half of their margin, especially in e-commerce);

- No risk of fraudulent chargebacks - a major cause of losses for merchants;
- Accessible for customers from all countries;
- No risk of a transaction getting denied by a bank;
- Very low or almost zero fees.

At present, Bitcoin payments account for most such transactions. However, BTC is badly suited for the purpose: it can take up to an hour to process a payment, and the fee can reach \$1. COVID19 provides a great alternative with its fast processing time (3 seconds) and minimal fee.

With the COVID19 payment gateway, any merchant will be able to accept crypto payments on their website easily and securely. The seller won't need any crypto expertise: Quan2um will take care of all the steps:

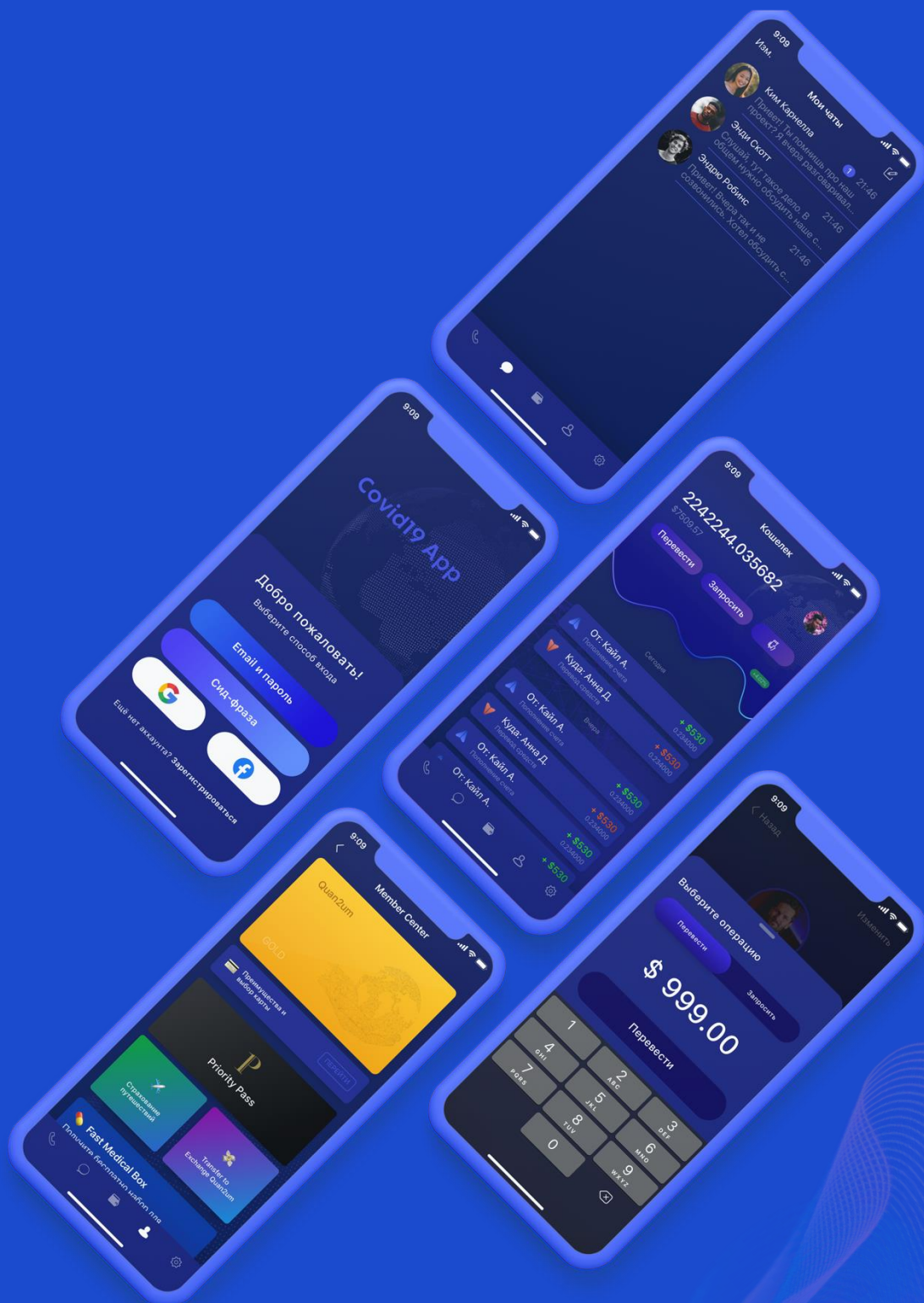
- Invoicing
- Transaction tracking;
- Debiting the funds into the merchant's account with COVID19;
- Storing the revenue in a cold wallet;
- Detecting and blocking suspicious transactions;
- Withdrawing the accumulated revenue to the merchant's external blockchain wallet (crypto settlement);
- Fiat settlement: automatic conversion of the accumulated COVID19 into USD and transferring them into the merchant's bank account.

The gateway's fees will be the lowest in the market. The service will be offered in 2 formats:

1. Plugins for the most popular CMS and e-commerce platforms, such as WordPress, Joomla, WooCommerce;
2. An API for integrating the gateway into any product or website.

CryptoStore: a decentralized marketplace.

In 2021, the project will launch its own marketplace selling goods and digital services for COVID19, other cryptocurrencies, and fiat.



4. COVID19: technical features

Maximum emission: 7 800 000 000	Blockchain: fork PIVX 4.0.2	Premine: 10%
Algorithm: Masternode + PoS	Masternode stake 10 000 COV19	Block time: 60 seconds
Default transaction fee: 0.0001 COV19/kilobytes		

Reward distribution depending on block height

Phase	Block height	Block reward, COV19	MN share	Staker share
0	201-302399	45	90% (45 COV19)	10% (5 COV19)
1	302400-345599	40.5	90% (40.5 COV19)	10% (4.5 COV19)
2	345600-388799	40	90% (36 COV19)	10% (4 COV19)
3	388800-431999	35	90% (31.5 COV19)	10% (3.5 COV19)
4	432000-475199	30	90% (27 COV19)	10% (3 COV19)
5	475200-518399	25	90% (22.5 COV19)	10% (2.5 COV19)
6	518400-561599	20	90% (18 COV19)	10% (2 COV19)
7	561600-604799	15	90% (13.5 COV19)	10% (1.5 COV19)
8	604800-647999	10	90% (9 COV19)	10% (1 COV19)
9	648000-1154203	5	90% (4.5 COV19)	10% (0.5 COV19)
X	1154203-∞	6	84% (5 COV19)	16% (1 COV19)

RoadMap

5. Project roadmap



Q1 2020 (completed)

- Assembling a team
- Analysis of the available PoS blockchains
- Designing blueprints for the coin and wallet



Q2 2020

- Registering a legal entity in Estonia
- Release of the **COVID19** blockchain and coin
- Start of PoS staking
- Launch of the first masternodes
- Marketing campaign
- Start of the bounty campaign
- Work on the mobile wallet




Q3 2020

- Start of masternode sales
- Wallet beta testing
- Work on the exchange interface
- Licensing the exchange in Estonia
- Start of **COV19** coin sales with bank cards
- Beta testing of the web interface
- Work on the mobile app



Q4 2020

- Web interface release
- Listing **COVID19** on an exchange
- Payment company registration
- Beta testing of the mobile exchange app
- Launch of the mobile interface

- 
- Q1 2021**
- Launch of paramining
 - Issuing the first branded debit cards with VIP benefits

- Q2 2021**
- Splitting the messenger-wallet into 3 apps
 - Work on the desktop interface for the exchange
 - Exchange listing of COV19
 - Registering a payment company
 - Beta-testing of the desktop trading interface
 - Release of the desktop interface

- Q3 2021**
- Launch of the charity space
 - Implementing group video calls in the messenger

- Q4 2021**
- Launch of the investment platform
 - Selection of the first pool of startups to be funded
 - Launch of the AI system of automated trading
 - Release of the mobile trading interface

- Q1 2022**
- Release of the Decentralized Merchant payment gateway
 - Connecting the first 20+ merchants

- Q2 2022**
- Launch of the decentralized marketplace CryptoStore
 - Release of the tool to turn a smartphone into a cold wallet

- Q4 2020**
- Web interface release
 - Listing COVID19 on an exchange
 - Payment company registration
 - Beta testing of the mobile exchange app
 - Launch of the mobile interface



COVID19

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