




CORPORATE WHITE PAPER

WITH DETAILED GUIDE ON ACCOUNT
OPENING, FUNDING AND GENERAL USE



REDEFINING FINTECH IN DIGITAL
INVESTMENT COMPANY



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INTRODUCTION

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BACKGROUND

Maven Trading Fx is a decentralized international and multicultural investment platform, accepting deposits, paying interest, and offering loan and other products as well as other investment retail services.

Maven Trading Fx caters to the worldwide crypto community, and operates a comprehensive online retail investment presence, allowing crypto and fiat depositors to transfer funds internationally, access credit and debit card services as well as other investment functions while earning interest. More importantly, **Maven Trading Fx** expects to make a significant investment in cryptocurrency technology that it plans to bring to the marketplace.

As a FinTech firm, **Maven Trading Fx** believes it brings a unique level of operational experience to the needs of the financial community. Although blockchain technology has exploded over the past few years with the success of Bitcoin, alternative coins and other applications, the company's community has traditionally resisted adopting blockchain technology in retail applications. With a decentralized currency and payment infrastructure being extremely disruptive to the investment industry, it is no wonder major investment have resisted adopting blockchain technology to support its retail business. Bitcoin has been belittled by many banks, even while in the background companies have been making investments in blockchain technology for applications such as internal funds transfers and “hyper-ledger” functions etc. All this has occurred in the backdrop of a cryptocurrency marketplace that has had overwhelming attention over the past year. Even with a retrenchment at the start of the year, the alternative coin (or “altcoin”) space has come into its own. Many altcoin companies have brought considerable enhancements to blockchain technology, making important contributions to the crypto ecosystem which have further been adopted (and enhanced again) by other companies. The innovation in this industry and the speed of its adoption is unprecedented, even when compared to the major achievements of other already existing firms.

PURPOSE

Maven Trading Fx seeks to position itself as major player in this space by offering a unique suite of financial services to crypto participants, and by innovating with a variety of blockchain enhancements that are focused on the financial industry. To accomplish these goals, **Maven Trading Fx** intends to undertake a **Security Token Offering (STO)** for a new digital token. **Maven Trading Fx** intends to marry present-day retail investment with the benefits of blockchain infrastructure to allow decentralization, autonomous transactions and smart contracts. To help drive crypto adoption to the mainstream, **Maven Trading** also intends to make the more familiar functions available to cryptocurrency holders, such as demand deposit accounts, interest bearing savings, certificates of deposit and access to money market funds. However, the Firm believes that all the banking products in

the world will not drive adoption in the crypto space until a bank can provide enhanced security, ease of use and a few exciting developments found nowhere else.

Some key aspects of **Maven Trading Fx** 's anticipated technology are:

The development of Smart Contracts that implement the depository options for cryptocurrency associated with the company's retail offerings;

- ★ Proprietary **Smart Wallets** that unlock functions contained in the smart contracts and communicate with the bank using a proprietary protocol;
- ★ A security protocol that uses data provided by **Smart Wallets** to enhance the security of wallet balances;
- ★ A **KYC - AML** blockchain solution that provides instant validation and verification for KYC required transactions across the ecosystem; and
- ★ A “**deposit commitment**” protocol enabling the earning of interest for all digital assets held in decentralized wallets in any location.

THE STATE OF THE BLOCKCHAIN ECOSYSTEM

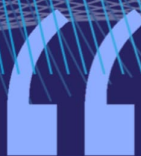
Blockchain technology, cryptocurrencies, and token sales have had an unprecedented rise over the past year. It wasn't too long ago that founders and VCs were mainly focused on centralized exchanges, enterprise or private blockchain solutions, and wallets amongst several other popular blockchain startup ideas that dominated the market from **2012** till date.

However, the rise of Ethereum with its **turing-complete** scripting language and the ability for developers to include state in each block, has paved the way for smart contract development.

This has led to an influx of teams building decentralized projects seeking to take advantage of an important property of blockchains — the ability to reach a shared truth that everyone agrees on without intermediaries or a centralized authority.

Although enabling transactions without a centralized authority is the mainstay of blockchain technology, this obviously is a barrier to adoption by banks for their retail transactions. While it's possible that this is a welcome outcome among crypto enthusiasts who would prefer to do all their financial transactions “**off the grid**”, this factor also inhibits the widespread adoption among mainstream consumers who are not as concerned about anonymity but look for the familiarity, credibility and support from their banking relationship.





With anything new, there are always early adopters. In the crypto market, although the growth has been phenomenal over the past couple of years to over a US\$1.1 Trillion market cap at the end of 2019, the market is still only a tiny fraction of the size of traditional banking.

The speculative aspects of the marketplace are exciting to some, but there are still barriers to widespread adoption, such as:

Security risks: The crypto marketplace has been affected by a large number of hacks and breaches that have resulted in millions of stolen tokens representing billions of dollars of lost funds from traders, miners, and other participants. Mainstream adoption will be limited until a security solution becomes widespread.

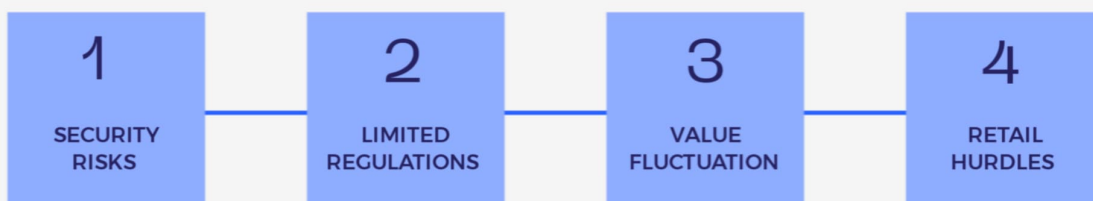
Limited regulations: The crypto marketplace has been affected by a large number of scams, including ponzi schemes and questionable investments that have eroded the fortunes of participants. As with any new financial instrument or marketplace, it takes time for legislators to “catch-up” with issues affecting potential victims.

Volatility: Most people are risk adverse, unlike the existing crypto speculators who deal with the daily ups and downs of this market. (Many people would prefer to earn interest in a stable investment space instead of engaging in the “gamble” of trading between cryptos, only to lose principal on a daily basis.)

Retail Hurdles: Existing providers have not served the retail community effectively. Consumers still struggle simply buying bitcoin, and altcoins are not usually available for a direct purchase. For the most part, a bitcoin purchase is the only way to enter the altcoin space, by buying bitcoin first and then trading it within an exchange for another cryptocurrency. And because of slow (or non-existent) service, getting through KYC Verification (KYC - ‘Know-Your-Customer’) at some providers can take days or even weeks.



ISSUES PLAGUING AND HINDERING THE WIDESPREAD ADOPTION OF CRYPTO



INTRODUCING MAVEN TRADING FX

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Maven Trading Fx as an investment platform with a top-tier level of expertise in investment and finance aims to address these barriers with a better and more robust investment offering aimed at the crypto community. In addition, the platform is rolling-out new technology which implements needed functionality, security, and operational simplification in the space. An in-depth discussion of the technical aspects of the technology are contained later in this document. For now, visualize a platform with blockchain technology and systems that will be able to accomplish the following:

- ★ Crypto participation now goes beyond token ownership for speculation and trading. Now, decisions made about token functionality enable additional ownership benefits to be made available. This function reduces volatility by building intrinsic value into the token - not just some perception of value driven by speculation.
- ★ Crypto purchase hurdles will be eliminated. Streamlined KYC Validation results will be stored on the blockchain with a token owned by each individual consumer. This system will create a standard that will be used industry wide with shared tokens offering instant KYC or AML validation across numerous transactions and vendors.
- ★ Unauthorized transactions or stolen tokens are retrievable even though the perpetrator is anonymous and covers their tracks with sophisticated cloaking and obfuscation techniques. (i.e. untraceable transactions now become retrievable.)
- ★ Although operating on a decentralized and distributed blockchain, a new set of rules protects the participants, taking an important step in self-regulation to protect the entire network and economy.

Because **Maven Trading Fx** is an actual financial platform, it desires to bridge the blockchain gap left empty with no central authority. Through new proprietary Smart Wallet technology, blockchain KYC solutions, specialized Smart Contracts, **Maven Trading Fx** plans to provide the key cryptographic and operational components to the ecosystem that enable retail trading platform. These functions can also enhance token ownership - allowing token owners to participate in the management of their portfolio. For example, based on choices made by digital assets collectors owners in Smart Wallets, deposits can be made remotely to enable interest payments (by **Maven Trading Fx**) depending on the kind of deposit that was made. (i.e. a savings account.)

MAVEN TRADING TECHNOLOGY FACILITATING CRYPTO BANKING

SMART WALLETS AND SECURITY

Any virtual currency aspires to achieve widespread and mainstream adoption. It is not far fetched to say that many crypto enthusiasts would like their crypto currency to replace their fiat currency for retail payments, savings and investments. They generally like the value proposition that comes with crypto, but its functionality brings only a subset of what fiat provides.

Let's take interest for example, parking your money at your local company and getting interest payments in return is nothing new. But what if you could take your Ripple into your local company, make a deposit and get paid interest, while also watching its market value double or triple in comparison with your fiat deposits. While we all know this is coming someday to your local company, Maven Trading Fx brings this to the marketplace today for multiple fiat and crypto currencies.

Let's take it one step further, it's one thing to physically make a deposit in a company and earn interest. But what if you could "commit funds" located in your exchange wallet to a company and earn interest without having to make a transfer or a physical deposit? Although companies have spent billions of dollars over hundreds of years extending their branch networks to make it easier to service their clientele, Maven Trading Fx intends to prove that a branch network is unnecessary with virtual or crypto currency technology.

The Maven Trading Fx Smart Wallet technology is special in that it has two states of operation. It defaults to a standard "crypto-container" that stores an amount of digital assets and facilitates deposits and withdrawals on the Maven Trading Fx network. When activated, the "Smart" technology utilizes a new proprietary protocol of communication that allows a Smart Wallet to connect with Maven Trading Fx to identify the options chosen within a given Smart Wallet. Conversely, interest meant to be paid-out to a token use the same protocol to travel back to the applicable Smart Wallet wherever it may be.

For security, we can agree that hacking and malicious theft is a major digital issue and will continue unabated. Huge companies concentrate exclusively on securing and hardening their client's systems. But security is an ever-changing environment, and smart people with malicious intent will always find new ways to cheat the system. In our view, blockchain technology is one of the most exciting technological developments in the history of computing. Anonymity is key, and trust is paramount. This is why it's so important. But theft in this environment is just too easy, and the bounties involved are just too enticing.

Smart Wallets eliminate security threats because they communicate with Maven Trading Fx over our proprietary protocol. All new Smart Wallet addresses on the network are registered with Maven Trading Fx . The registration will enable interest payments to the Smart Wallet based on deposit options chosen by the token owner. By keeping track of addresses in this fashion, Maven Trading Fx can also see debits (withdrawals) and credits (deposits) in the network for every transaction completed. Maven Trading Fx has no control over the transactions themselves, but having the data is a by-product of communicating with Smart Wallets as described in this paper.

In the event of an unauthorized transaction, Maven Trading Fx plans to track the beneficiary address of a theft, and retrieve funds even if hundreds of addresses are used in a chain to obfuscate the destination of a theft. Wallets or addresses associated with a fraudulent transaction can be frozen until an investigation is completed.

While this system is being designed to support decentralized transactions that are independent of a central authority, Maven Trading Fx plans to provide an important oversight role that establishes a level of security that mainstream clientele can adopt as a state-of-the-art solution.

FACILITATING CRYPTO COMMERCE

Maven Trading Fx seeks to position itself to support the needs of both retail and corporate customers. Retail customers desire to make purchases of bitcoin (and alt-coins directly) without KYC delays or problems with credit card authorizations. Corporate customers look to make larger crypto transactions possible without causing problems with their existing financial institutions, (who might have "anti-crypto" policies in place.)

Maven Trading Fx plans to support both of these constituents by establishing the infrastructure, relationships and capital required to enhance these functions in this marketplace. The anticipated result: more ownership, better support and larger transactions made available across all markets.

ESCROW SERVICES AND POINT OF SALE SERVICES

Maven Trading Fx is currently developing a guaranteed-value point of sale merchant payment service that will allow vendors of large ticket items to sell products directly for crypto without concerns about cryptomarket volatility. Likewise, for two or more parties looking to sell or buy crypto in larger quantities, **Maven Trading Fx** also has guaranteed-value escrow service services available to facilitate these transactions. These systems are positioned to bring large crypto transactions to the mainstream and service an undersupported niche in this marketplace.

MODEL

Maven Trading Fx's goal is to establish itself as the preeminent retail trading platform solution for the global crypto community. It aspires to pursue the following lines of business:

RETAIL BANKING:

- ★ Multi-currency deposits by offering a unique suite of high yield products. These include Maven Trading Fx index funds, (crypto, money market etc.), standard certificates of deposit, and other retail accounts. (DDA, Savings etc.)
- ★ Crypto deposits in a standard “transfer to Maven Trading Fx or leave on deposit” scenario to offer its high yield deposit products to crypto holders.
- ★ A limited suite of high-yield deposit products to decentralized – digital assets holders.
- ★ Payment services – Maven Trading Fx will be offering credit and debit cards, including high-end “prestige” cards manufactured in gold, silver, steel, aluminum and palladium, as a business-to-business solution to marketing partners with large affiliate customer bases.
- ★ Maven Trading Fx will offer many lending products, achieving a Return on Equity as set by the board of directors.

LICENSING:

Maven Trading Fx will package the Smart Wallet technology to be licensed to major platforms worldwide. The Company hopes to demonstrate the benefits of using Smart Wallet Technology – SWT.

FINANCIAL TECHNOLOGY

Maven Trading Fx expects to add a suite of enhancements to the blockchain ecosystem. By creating a number of significant improvements, the Company hopes to bring needed financial expertise to the industry.

Maven Trading Fx 's technology is designed to support blockchain transactions completed in a decentralized environment, but further include an oversight component that enables essential functions required by retail trading platform.

By maintaining the benefits of blockchain infrastructure, which allow decentralization, autonomous transactions and smart contracts, **Maven Trading Fx** plans to take advantage of the prior art. But to drive adoption to the mainstream, **Maven Trading Fx** believes it is necessary to introduce the more familiar functions customers expect from their platform provider, such as DDA accounts, interest bearing savings accounts, certificates of deposit and access to money market funds. But all the platform's products in the world will not drive adoption in the crypto space until a bank can provide enhanced security, ease of use, and a few exciting developments found nowhere else. The following sections take a more detailed snapshot of **Maven Trading Fx**'s technology and why it makes sense for retail platforms today.

Maven Trading Fx 's technology is expected to reside in these core areas:

- ★ The development of Smart Contracts that implement the depository options associated with Merco Bank's retail offerings;
- ★ Proprietary Smart Wallets that unlock the functions contained in the contracts and communicate with the bank using a proprietary protocol;
- ★ A security protocol that uses data provided by Smart Wallets to enhance security of wallet balances;
- ★ A KYC - AML blockchain solution that provides instant validation or verification for KYC required transactions across the ecosystem; and
- ★ A "deposit commitment" protocol enabling the earning of interest or dividends held in decentralized wallets in any location.

SMART CONTRACTS

Maven Trading Fx has created unique "Smart Contracts" that establish all digital assets as a specialized financial platform, containing the functionality associated with retail bank products, which in turn, enables the control and placement of deposits at a bank. The Smart Contract at the core represents a "Unit of Deposit" at the platform and it allows the owner to make choices and control the disposition of funds – even while the balance is still in a decentralized wallet. (i.e. at an exchange.) For example, one choice might allow the currency to be linked to an interest-bearing account, while another choice would allocate the balance to a demand deposit account associated with a debit card.

The **Smart Contract** contains built-in options that can be controlled by **Maven Trading Fx's Smart Wallet** technology (below) that change the “personality” of the funds in applicable Smart Wallet even though the it is not located on the **Maven Trading Fx** network.

Maven Trading Fx plans a number of retail platform products that will be incorporated into Smart Contracts which may include:

- *Demand Deposit Accounts – Merchant Services (DDAs)*
- *Interest Bearing Savings*
- *Certificates of Deposit*
- *Money Market Accounts*
- *Index Funds (Stock, Crypto etc.)*

In its default state, our system allows any digital traded on an exchange of other cryptocurrency, but when activating the Smart Contract, it can also be associated with any of the deposit options built into the contract. Used in conjunction with a Smart Wallet, the owner can make choices about how to utilize his portfolio. By “**Committing**” the balance to **Maven Trading Fx** 's deposit base, the funds can earn interest enabled by Smart Wallet technology.

SMART WALLETS

The introduction of **Maven Trading Fx Smart Wallet** will be a new technology that enables user control of optional Smart Contracts and communicates these choices to the bank. **Maven Trading Fx's** platform is designed to be integrated with options based on any kind of Smart Contract. (It can apply to the purchase of an item – stipulating color or size etc.; or the purchase of a service – providing a choice of amount or duration etc.) As it relates to retail platform, we are using it for enabling the Smart Contracts that are the basis of blockchain – options relating to “Unit of Deposit” at the bank.

A Smart Wallet is designed to be integrated into any exchange or vendor looking to service the blockchain community. It defaults to a standard “crypto-container” that stores an amount of digital assets and facilitates deposits and withdrawals on the **Maven Trading Fx's** blockchain network. But when activated, the “Smart” technology utilizes a new proprietary protocol of communication that allows a Smart Wallet to connect with **Maven Trading Fx** to identify the options chosen. Conversely, interest or other awards meant to be paid-out use the same protocol to travel back to the Smart Wallet wherever it may be. This allows interest to be earned even if they reside in an exchange. The question is, how do interest payments get awarded to an owner who is essentially the beneficiary of an anonymous transaction on the blockchain?

Like other platforms, **Maven Trading Fx** is subject to KYC - AML guidelines. The objectives of these guidelines are to prevent investment platforms from being used by criminal elements for money laundering activities. Taking a deposit at a platform can trigger a number of forms and procedures which start the verification process so that KYC guidelines can be met.

With digital assets trading, earning interest in decentralized wallets (without a traditional deposit interaction), the challenge is how to uphold KYC rules with interest payments going to an anonymous owner of funds? The answer likely resides in how users interact with the Smart Wallet and how **Maven Trading Fx** handles their option choices.

SECURITY - TRADING – DECENTRALIZED AND REMOTE ACCOUNT

In our view, global mainstream adoption of the crypto space cannot occur without getting a handle on security. Over the past **7 years**, over **2 Billion Dollars** in various crypto funds have been hacked, stolen or misappropriated. However, you describe it, this is far too important an industry to be deterred by theft, and although we live in a digital age where smart people can figure out ways of cheating the system there are many simple ways to not only deter a theft, but in the event one occurs, to retrieve the funds that were taken.

Many people in the crypto space want a solution, but truthfully, they also want anonymity, no central authority, peer-to-peer exchanges and established trust. At **Maven Trading Fx** company, we want this too, but this does not address the simple case of leaving your laptop lit to go to the bathroom while someone can peek into your wallet passwords. People make security mistakes and in truth, blockchain technology is analogous to a simple door lock. As the old saying goes, “it keeps honest people honest.”

We live in a world where malicious hacks are increasing not decreasing. Leaving the blockchain to fend for itself in terms of security, with so many touch points and so many “peers” using the system is like eliminating the sheriff in the wild west. You can try to board up the doors and even the windows in your bank, but malicious people will always find a way in.

Because **Maven Trading Fx’s** Smart Wallet technology communicates with **Maven Trading Fx** to facilitate interest payments (among other things) Smart Wallets should introduce a new concept to the blockchain – **oversight**.

OVERSIGHT

Smart Wallets eliminate security threats because they communicate with **Maven Trading Fx** over its proprietary protocol. All new wallet addresses on the network are registered with **Maven Trading Fx**. As stated above, we use this to enable payments or awards to the wallet based on options chosen by the token owner. By keeping track of addresses in this fashion, we can also see debits(withdrawals) and credits(deposits) in the network for every transaction completed. **Maven Trading Fx** will have no control over the transactions themselves, but having the data is a by-product of communicating with Smart Wallets as described in this paper.

By introducing this oversight, **Maven Trading Fx** plans to react to an unauthorized withdrawal by freezing the wallet that is the beneficiary of a theft. Funds can be retrieved in the event of an unauthorized transfer because **Maven Trading Fx** is in communication with all the wallets in the blockchain system. Although this concept might be contradictory to the core philosophies of the blockchain, the benefits of the security enhancement far outweigh the loss introduced by simple oversight.

With the **Maven Trading Fx** system, we plan to track the beneficiary address of a theft, and retrieve funds even if hundreds of addresses are used in a chain to obfuscate the destination of a theft. Wallets or addresses associated with a fraudulent transaction can be frozen until an investigation is completed.

DECENTRALIZED AND REMOTE ACCOUNTS

When is a deposit a deposit? Traditional banking would obviously say when a bank takes possession of your funds and puts it in your account for safe keeping. From there, they can leverage the funds in their portfolio to lend-out, to charge interest and make profits. This is the way it has worked for thousands of years and there has been no reason to change it, until now.

In Maven Trading Fx 's model, we take advantage of digital currency to make changes to the paradigm. With Crypto, a physical deposit is no longer required. If digital assets are "committed" to us, we can leverage those funds as if they were physically deposited into an account.

Traditionally, a cash deposit is put into any number of instruments to earn interest. If a bank has a credit card portfolio charging 20.5% interest per month, some of this cash might be allocated to fund purchases on their credit card base. In this case, cash deposited is utilized to make a purchase on a credit card for a customer and that customer is charged the interest on the revolving credit. This is an overly simple example, but it helps to explain how Maven Trading Fx can take deposits remotely.

When digital or crypto assets or currencies are committed, Maven Trading Fx does not have access to those funds to "spend" on financial instruments or credit card portfolios to earn interest. But the funds are set aside in the Smart Wallet and are secured (no withdrawals allowed) until they are released. There are a number of strategies to enable access to those funds but the simplest will have Maven Trading Fx selling an equivalent amount of digital assets in the open market for cash.

By "covering" these deposits with equivalent transactions resulting in cash, Maven Trading Fx can make investments just like any other platforms to earn interest or margins on other financial instruments.

This process is analogous to taking a loan out using your savings as collateral. There are costs associated with doing business this way (transaction fees etc.) but the benefits far outweigh the extra overhead.

Like any other platforms, Maven Trading Fx intends to operate on ratios and reserves. In traditional platforms when a deposit is made into a savings account, there is a good chance that the deposit will be left for a considerable period of time. In our view, commitments of digital assets in Exchange Savings Accounts will have a much smaller duration, but across all the Smart Wallets the pooled amount will be very significant. We anticipate studying the ratios and duration of committed digital assets in our initial stages to maximize efficiency in the platform's leverage and trading to maximize earnings.

KYC

The Know Your Customer and Anti-Money Laundering guidelines are an important development affecting retail banking and the crypto community at large. There has been a great deal of resources applied by larger institutions to comply, and a large number of service providers have cropped up with validation services or techniques that assist smaller operators to conform. The overhead for large and small operators alike has been a significant issue, but more importantly with every new account, customers have had to "re-do" their validations and in many cases, been forced to wait days before being "verified" new accounts. Some potential customers "give up" during the wait, looking for easier more streamlined applications with other service providers.

Maven Trading Fx is developing technology that solves the frustrations surrounding the overhead, multiple applications and the processing time with KYC. Operating on a stand-alone blockchain backbone, our "KYC token" is being developed with Smart Contracts that contain standardized KYC information encrypted in the blockchain. KYC tokens can be created on Merco Bank's website and stored in a KYC "wallet" on a customer's computer.

The KYC Smart Contracts are being designed to include "attachments" of various kinds that contain a user's personal information, including images, forms, data and other "holders" of information that relate to a person's identity. After providing this personal data one time, a token will be created, encrypted and stored on behalf of the user. As an important line of business, Maven Trading Fx will certify the validity of the information, so that other vendors or service providers can take the KYC Token at face value and with a private key exchange, decrypt the information for their application for easy verification.

RETAIL BUSINESS MODEL

JURISDICTION

Our existing privileges in **EEA, Hong Kong, and the USA** already enables the bank to operate, but we seek additional to increase our correspondent platform capabilities in favorable jurisdictions as well as to establish additional lines of business. As a platform, **Maven Trading Fx** will be regulated under various Offshore Trading Legislation in each jurisdiction with regards to that of the International Community.

Therefore, **Maven Trading Fx** will be subject to its authority as guided by the regulations in the regions of operations. Among other things, this authority permits the applicable regulatory authority to restrict or prohibit activities that are determined to be a serious risk to the platform.

The platform must have sufficient capital and an effective capital planning process, consistent with its overall risk profile and considering the size, scope, and complexity of its operations, to ensure its safe and sound operation.

BUSINESS OVERVIEW

The anticipated principal business of **Maven Trading Fx** is to provide retail platform and certain wealth management services to individual and corporate customers through its online web platform.

Traditional investment activities will include extending secured and unsecured personal and commercial loans, and accepting consumer and commercial deposits. These investment activities will be conducted online, with **24-7 personal platform support** provided in multiple languages by **Maven Trading Fx** loan officers and personal customer support located around the world.

Maven Trading Fx's retail product delivery network is planned to include access to funds from a worldwide **Automatic Teller Machine - ATM network**, a dedicated online video chat support system (in lieu of contacting support via international telephone) and a comprehensive online application software suite that provides access to the platform's products and services.

DEPOSIT ACCOUNTS

Maven Trading Fx will accept deposits in multiple currencies, including **USD, Euro and British Pound Sterling**. The Company will also be the first retail platform to accept key crypto currencies on deposit including **Bitcoin, Ethereum, LiteCoin, Ripple, USDT, Bitcoin Cash** and others which will be made available on request. These currencies will be on par with the platform's fiat deposits, and will be provided access to all high-yield deposit products, which are anticipated to include Savings Accounts, Money Market Accounts, Certificate of Deposits, and accounts linked to certain Index Funds.

Interest rates on high-yield accounts will be set from time to time by management to stay competitive in the marketplace but also to maintain minimum operational margins as set by the board of directors.

LENDING

Maven Trading Fx plans to create a number of lending products that will offer secured and unsecured commercial and personal loans through an automated application process.

Types of loans will include:

- ★ Lines of Credit (associated and linked to DDA accounts).
- ★ Personal Loans (unsecured – based on credit and ability to pay).
- ★ Personal Loans (secured – collateralized by deposits).
- ★ Commercial Loans.

Based on Maven Trading Fx's intended licensing expansion into additional geographical areas, the bank will also launch automotive and mortgage financing.

AMOUNT

5M

USD

SHARES

5,000

UNITS

AMOUNT

1.00

USD PER SHARE

STARTING UP WITH MAVEN TRADING FX

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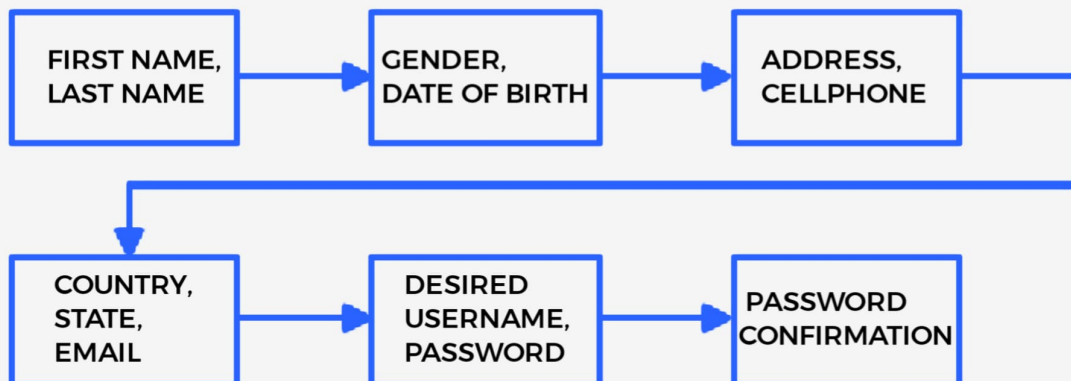
SETTING UP A NEW ACCOUNT FOR FRESHERS OR NEWBIES

Maven Trading Fx has carefully designed its platform - maventrading.com to contain numerous features to cater for users of any ethnicity, religion, country region or location around the globe, financial capacity or budget and of all, any level of knowledge in digital assets investment platform and management.

On getting onto our webpage as a newbie or a fresher and you wish to bank with us, click on the “GET STARTED” or “OPEN ACCOUNT” option.

Once you have clicked on either of these options, you will be redirected to a portal where you will have to enter your information as required, ranging from your **Personal Information**, **Contact Information** and then down to the **Authentication** processes and then agreeing to company operational policies and terms.

You are required to enter your details as thus:



On accepting the company terms and operational policies, please ensure that the details filled in this area as demanded are true and are easily memorable to prevent you running into forced verification issues which may trigger a level one security protocol on your account hence, freezing it. After you are done accepting the operational terms, policies and conditions, to finalize the creation process, click on the “SUBMIT” option.

Accounts created with us are guaranteed 100% secured with top tier encryption, similar to that of the world bank. However, we advise our users to ensure they protect their information as provided on here their own way by ensuring that they do not permit access to their information from third-party website, particularly the untrusted ones.

LOGGING INTO AN ALREADY EXISTING ACCOUNT:

To log into an already existing account which has been previously created with us, visit our homepage at: maventrading.com and click on the “Sign-in” option on the top corner of our homepage.

On clicking on this option, you will be redirected to a portal where you will log into your account. This portal only has room for three entries which are:

USERNAME OR EMAIL – PASSWORD

Once these details are provided correctly and confirmed, you will be automatically granted access to your account on clicking on the “**LOGIN NOW**” option.

Maven Trading Fx offers diversified sustainable portfolios as pertaining the services we render as a financial institution. These investments and trading portfolios such as **FDR, ANNUITIES, TRADING, ARBITRAGE** and **HALAL INVESTMENT** contains several plans and packages for any user at any level notwithstanding the level of knowledge in investment trading.

FIXED DEPOSIT RECEIPT - FDR

As one of the most common savings and investing options used by individuals, fixed deposits provide investors with an interest rate that is higher than what is offered on normal standard accounts. The maturity value of a fixed deposit is based on the date of maturity chosen by the individual. Individuals opt for fixed deposits as they are not risky and also provide assured returns.

Maven Trading Fx also offers Deposit Pension Scheme referred to as DPS which is an installment-based savings deposit for individual customer. In this account a customer deposits a certain amount of money for a certain period, and on maturity an agreed amount will be paid to the customer. This could be referred to as Pension Funds Investment.



ANNUITIES

An **annuity** is an insurance product designed to provide consumers with guaranteed income for life. **Annuities** are insurance contracts that provide a fixed income stream for a person's lifetime or a specified period of time. An **annuity** can be purchased with a lump sum or a series of payments and begin paying out almost immediately or at some point in the future. Annuities are often used as a way to fund retirement.

Annuities can be optimized for income or long-term growth, but they are not short-term investment strategies. These products appeal to people whose objectives include long-term financial security, retirement income, diversification and principal preservation.

ARBITRAGE

Arbitrage trading is a relatively low-risk trading strategy that takes advantage of price differences across markets. Most of the time, this involves buying and selling the same asset - like Bitcoin - on different exchanges. Since the price of Bitcoin should, in theory, be equal on Binance and on another exchange, any difference between the two is likely an arbitrage opportunity.

Arbitrage describes the act of buying a security in one market and simultaneously selling it in another market at a higher price, thereby enabling investors to profit from the temporary difference in cost per share. In the stock market, traders exploit **arbitrage opportunities** by purchasing a stock on a foreign exchange where the equity's share price has not yet adjusted for the exchange rate, which is in a constant state of flux.

The price of the stock on the foreign exchange is therefore undervalued compared to the price on the local exchange, positioning the trader to harvest gains from this differential.

Although this may seem like a complicated transaction to the untrained eye, arbitrage trades are actually quite straightforward and are thus considered low-risk.

This is a very common strategy in the trading world, but it's mostly been a tool of large financial institutions. With the democratization of financial markets thanks to cryptocurrencies, there might be an opportunity for cryptocurrency traders to take advantage of it, too.

HALAL INVESTMENT

Halal Investment, also referred to as Islamic finance or shariah-compliant finance, refers to financial activities that adhere to shariah (Islamic law). Two fundamental principles of Islamic trading are the sharing of profit and loss, and the prohibition of the collection and payment of interest by lenders and investors. Islamic trading is grounded in the tenets of the Islamic faith as they relate to commercial transactions. The principles of Islamic trading are derived from the Qur'an—the central religious text of Islam. In Islamic trading, all transactions must be compliant with shariah, the legal code of Islam (based on the teachings of the Qur'an). The rules that govern commercial transactions in Islamic trading are referred to as **fiqh al-muamalat**.

Other primary services, products and opportunities we offer as a financial institution are further described with the following terminologies - **SAVINGS, FIXED DEPOSITS, STAKING, ASSETS, TRADING, LOAN, AFFILIATE SCHEMES, CITIZENSHIP OR RESIDENCE BY INVESTMENT.**

All the abovelisted as offered by Maven Trading Fx are further explained thus:

SAVINGS

Savings, refers to the funds that a person or an institution has left over they subtract out their expenses from disposable income over a given period of time. Savings therefore, represents a net surplus funds for a person or an institution after all expense and obligations have been paid.

Maven Trading Fx keep savings for its clients, exposed to absolutely no risks of loss but also come with correspondingly minimal returns or interests as opposed to dividends. For the yield from savings to be increased exponentially, it must be put through investments programs, schemes or plans.

FIXED DEPOSITS - FD

A Fixed Deposit – FD is a financial instrument provided by **Maven Trading Fx** which provides investors with higher rates of interests or returns than a regular savings account, until a given or specific maturity date. It may or may not require creation of a separate account.

In regions such as Canada, Australia, New Zealand, India and United States, they are referred to as term deposits or time deposits but in the EU and United Kingdom, they are referred to as **bonds**.

For a fixed deposit, it is the money that cannot be withdrawn from such account as compared to recurring deposits or a demand deposit before maturity.

STAKING

Crypto-staking, refers to a process used to verify cryptocurrency transactions which allows participants to earn passive income on their holdings. You can earn anywhere between 5 – 20 percent per annum on the amount of cryptos you stake while with Maven Trading Fx.

ASSETS–DIGITAL ASSETS

Digital assets are digital representations of values that are not issued or guaranteed by a central authority or public authority, hence, uncontrolled by it and do not have the legal status of currency or money. They are accepted by natural or legal persons as a means of exchange or payment or are used for investment purposes and can be transferred, stored and traded electronically.

LOAN

In finance, a **loan** refers to the lending of funds or assets by one or more individuals, organizations, or other entities to other individuals or organizations as where it applies. The recipient who is the borrower incurs a debt and is usually liable to pay interest on the debt until it is repaid as well as to pay the principal amount borrowed.

There is always an issuance or document evidencing the debt which normally specifies among other things, the principal amount of money borrowed, the interest rate the lender is charging, and the supposed date of repayment. **Maven Trading Fx** offers loans to prospective individuals and corporate bodies with little or no interests with the aim of empowering them.

AFFILIATE SCHEMES AND PARTNERSHIPS

This describes a means of earning by being an indirect member of the mechanical part of the firm being **Maven Trading Fx**. As an affiliate or a supposed partner, you contribute to the progress of the firm through a supposed referral pattern which is intended to facilitate the growth and expansion of **Maven Trading Fx**.

These efforts are duly rewarded automatically based off the investment deposits made by the supposed downlines or chain of the affiliate or partner. Partnerships can also be from any form of colossal contribution which stimulates the growth of the firm in a big way. **Maven Trading Fx** also offers corporate partnership programs for organizations who wish to become an affiliate.

CITIZENSHIP OR RESIDENCE BY INVESTMENT

Maven Trading Fx offers its clients residency and citizenship opportunities in country regions where they have jurisdictions for operation or could be regarded as strong footholds. This program provides families with the privilege of acquiring an alternative citizenship or residency which in turn gives them the rights to travel freely to various destinations and to settle in another country.

More than ever before, wealthy individuals and elites are pursuing citizenship and residency options as the most effective way to access previously unimagined opportunities. **Maven Trading Fx** gives its clients this opportunity on a platter depending on their investment portfolios. The most credible and successful citizenship and residency programs offered by **Maven Trading Fx** are from investments as low as **150,000.00USD**.



TRADING

Trading digital assets involves the act of speculating on these assets' price movements or value fluctuations through a contract for difference trading account or buying and selling the underlying assets through an exchange.

Contract For Difference (CFD) trading on digital assets – CFDs trading are derivatives, which enable you to speculate on digital assets prices and value fluctuations without taking ownership of the underlying assets. You can go long ('buy') if you think a cryptocurrency will rise in value, or short ('sell') if you think it will fall.

Both are leveraged products, meaning you only need to put up a small deposit – known as margin – to gain full exposure to the underlying market. Your profit or loss are still calculated according to the full size of your position, so leverage will magnify both profits and losses.

Buying and selling cryptocurrencies via an exchange - when you buy cryptocurrencies via an exchange, you purchase the coins themselves. You'll need to create an exchange account, put up the full value of the asset to open a position, and store the cryptocurrency tokens in your own wallet until you're ready to sell.

Exchanges bring their own steep learning curve as you'll need to get to grips with the technology involved and learn how to make sense of the data. Many exchanges also have limits on how much you can deposit, while accounts can be very expensive to maintain.



RISKS

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PLEASE READ THIS SECTION AND THE FOLLOWING SECTIONS CAREFULLY AS THEY CONTAIN IMPORTANT INFORMATION. IF YOU ARE IN ANY DOUBT AS TO THE ACTION YOU SHOULD TAKE, YOU SHOULD CONSULT YOUR PERSONAL LEGAL, FINANCIAL, TAX OR OTHER PROFESSIONAL ADVISOR(S).

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No person is bound to enter into any contract or binding legal commitment in relation to the sale and purchase of cryptocurrency or other form of payment is to be accepted based on this Whitepaper.

Any agreement relating to the sale and purchase of any digital or crypto asset is to be governed by a **Simple Agreement for Future Tokens (a "SAFT")** or such other agreement or document as Maven Trading Fx may require (collectively with the **SAFT**, the "Purchase Documents") and no other document, (including this Whitepaper). If there is any inconsistency between the Purchase Documents and this Whitepaper, the Purchase Documents shall govern.

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OUR INSURING PARTNERS



Finsurance - FINS is a renowned insurance firm which provides general insurance services – ranging from health insurances to assets insurances directly to and for the concerned individual, a group or a corporate body or entity.

FINS severally, has taken it upon itself to offer assistance through several poverty elimination programmes and schemes so as to empower the general public but for their best interest and to be assured of even and fair distribution, has chosen to do so through its several international and domestic partners.

LEDGER are primarily, enablers with the sole purpose of delivering a unique digital assets custody technology, as a platform and a suite of services for the entire digital assets collection and management industry.

They provide their clients with the most secure, effective and cost-efficient cloud-based solutions while offering them their unique expertise in the security part of the digital assets industry.

APPRECIATION

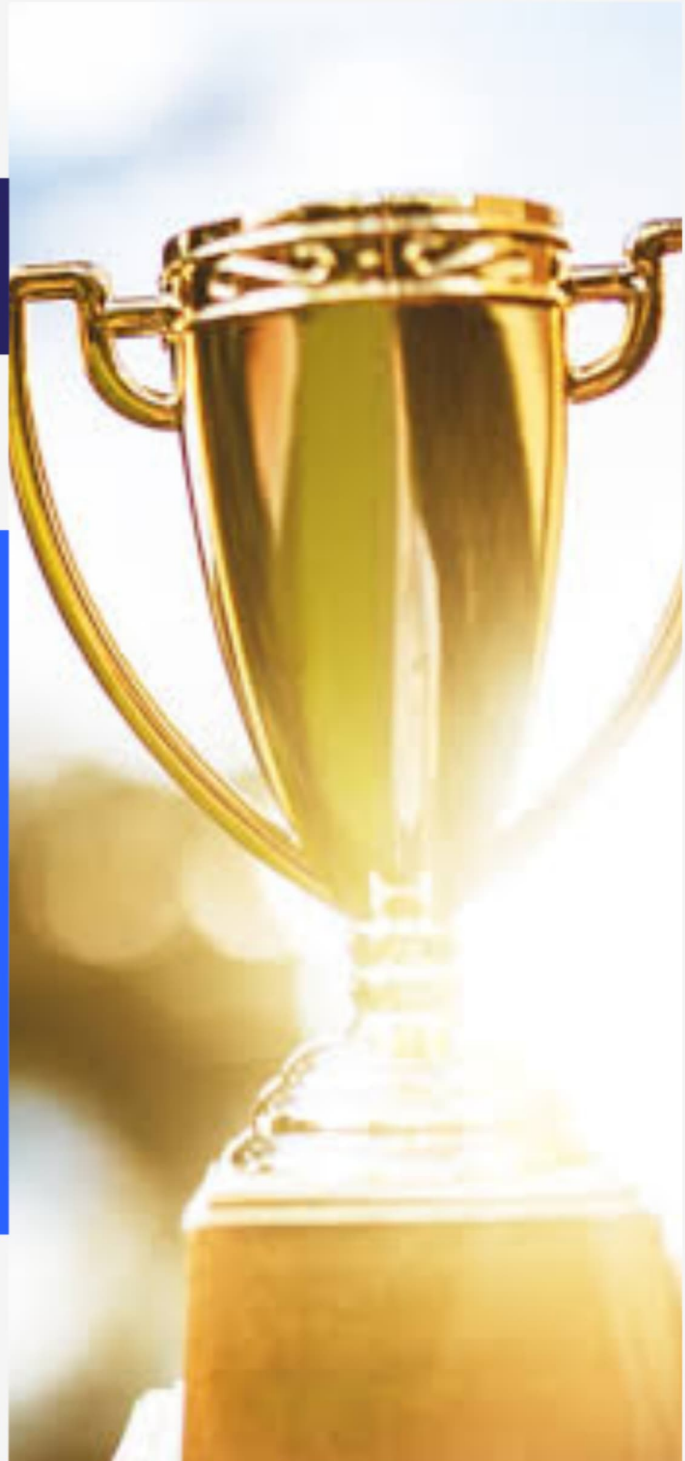
On behalf of the entire team of **Maven Trading Fx**, we would like to acknowledge and express our immense admiration and gratitude for the amazing efforts and relentless attitudes of our sponsors and affiliates who did everything in their power and jurisdiction to make sure that this document as a prioritized project is completed successfully.

We also would use this medium to congratulate our various heads of operation units and departments for putting in their very best in this project.

Finally, we most appreciate the relentless efforts of our shareholders, members and clients as we further pride in your hard work and dedication in making every of our critical projects a great one.

Thank you all once again for your contributions.

Best Regards,



**MAVEN TRADING FX - MAVEN
TRADING TRUSTEES LLC**

