

PCEX

Transforming Crypto Investment Market



*Introducing*

*Unique Business Model for Crypto Businesses to Grow Financially*

## ABSTRACT

In today's financial world, there are mainly two types of exchanges:- one is a stock exchange that deals with fiat, securities and derivatives and the one that completely deals in digital assets aka cryptocurrencies. Both of them have their own pros and cons, but when talking about the future, exchanges that deal in cryptocurrencies are going to shine. Digital exchanges are not only creating an open and borderless world of finance but also adopting the trading features offered by many stock exchanges to expand the business boundary and acquire users from the conventional financial market, thus playing an important role in bringing an economic revolution in the world.

Not tomorrow or a day after tomorrow now is the right time to be a part of this cryptocurrency evolution and enjoy the benefits it brings to you. Based on the market analysis and in-depth industry research, we believe that digital exchanges will be bigger, many times bigger in the coming years. Even in today's scenario, if 5% of global gold and stock market flows into cryptocurrency, the global market cap will increase from 200 billion to 4 trillion USD. Many surveys have also confirmed that the total revenue across the cryptocurrency exchange industry is projected to reach 400 billion USD by 2024.

Although this boom creates an amazing opportunity for businesses to grow financially, however, the growth is limited in this industry due to the lack of great investment opportunities. This is what the unique business model of PCEX has exclusively been built to achieve.

By bringing together partnership firms, limited liability firms and limited firms through our unique business model, we aim to become the most preferred crypto exchange for businesses to achieve financial prosperity in the world of cryptocurrencies. Our business model is designed to act as a medium to help trading members to start their own successful trading business without investing a lot.

The primary purpose of this whitepaper is to describe the offerings and unique business model of PCEX and invite early adopters to grab this great opportunity to grow financially and make PCEX an exchange that powers the future of crypto finance.

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## **1. INTRODUCTION**

The world of finance is changing at a rapid rate. Within 5 to 10 years, digital assets aka cryptocurrencies have experienced a broad acceptance in the financial market even after facing so many challenges. In fact, countries like Ecuador, China, Senegal, Singapore, and Tunisia have launched their own cryptocurrencies and use them for trading and investment purposes. Knowing the potential of cryptocurrencies, many early adopters, enterprises, and asset managers have also begun to include digital assets into their portfolios and trading strategies to achieve financial prosperity.

Though cryptocurrencies have the potential to revolutionize the world of finance, however, the cursory glance into the current crypto market has revealed that there is a very limited offering for enterprises and little or no freedom for the trading members to achieve financial independence. By keeping this in mind, we have decided to come with a centralized exchange that becomes the most preferred choices of trading members to achieve success in the world of crypto market.

In building the PCEX exchange, we aim to distinguish the platform from various copycat exchanges that have been proliferated in the market. In our vision, we sought to make PCEX a platform where enterprises can find lucrative business opportunities,

establish their own trading business, and achieve financial prosperity using the benefits of our global presence, high volume and liquidity.

Started our journey from Estonia with just five trading members, now PCEX has emerged as a global leader in the cryptocurrency market, having members all around the world.



**Figure 1: Our Network**

We offer a platform where you can find the world's largest network of trading members, 100 million trading volume, lucrative business opportunities and even start your own trading business by investing a little. We provide complete marketing and IT support to help you in starting your own trading business easily and economically.

PCEX is the other main exchange trading service platform that offers a gateway to members to enter in the spot, futures and options market and clear and settle down the trades in their own account. One of the strongest points of our exchange is that it gives members the freedom to build a network of n numbers of authorized members and earn a recurring commission without any cap. Empowering people while establishing our exchange as a forerunning adopter in the global market is what we strive for.

## 2. CHALLENGES OF THE EXISTING CRYPTO TRADING SYSTEM VS OUR SOLUTIONS

Though the cryptocurrency market has the potential to bring a financial revolution, there are certain challenges that prohibit its potential to scale new heights. At PCEX, we analyzed those challenges and came up with solutions that will accelerate the growth of the trading market and redefine user experience when it comes to crypto trading or investment.

### 2.1 Challenge #1 Lack of Mature Trading Option

The trading options presently offered by most of the exchanges these days are nowhere close to their traditional counterparts. The design philosophy of most of the exchanges is the reflection of the lack of trading options available for the trading members and trading members. The prominent form of trading available on most of the exchanges is spot trading. In the stock market, where numerous and varied types of investment options exist, many trading members find it as a great choice to grow financially.

#### Our Solution

PCEX is one of its kinds of exchange in the crypto landscape that offers many lucrative investment opportunities to enterprises and trading members to grow financially. We have introduced the derivative market i.e. futures and options trading on our exchange to give lucrative choices to our every investor to grow financially while taking benefits of our high volume capabilities. We have utilized advanced technologies to create a platform that can support complex operations, give trading members an option to see real-time and historical market data for all types of trading and execute multiple transactions without any delay.

### 2.2 Challenge # 2 Lack of Liquidity

Liquidity is the sole of finance. Any exchange business requires adequate liquidity to facilitate the efficient execution of trades. However, not all exchanges are the same. Many crypto exchanges have been shut down or stop trading due to the lack of liquidity. Professional trading members and normal enterprises are significantly affected by this scenario. Having a shallow order book means high slippage when trading, which is not good for trading members or trading members.

#### Our Solution

The primary objective of PCEX is to provide adequate liquidity for trading members and trading members. With proper management of assets, unique business model, and large crypto and trading members network, we are able to provide adequate liquidity to each trading member, helping them to execute any order without wasting their time. Our trading

members are mainly partnership firms, limited liability firms and limited firms of different countries. So, liquidity and volume is not going to be a concern on our exchange platform.

### **2.3 Challenge #3 Security**

Cyber-attack and hack have remained a concern since the inception of crypto exchanges. Apprehensions about exchange security create a negative feedback loop when it comes to liquidity. As crypto exchanges are under security theft, many trading members and trading members avoid leaving a large amount of asset at exchanges, which then exacerbates the lack of liquidity at a specific time.

The crypto exchanges need to be on their toes as cybercriminals utilize new and innovative ways to funnel out funds from exchanges. By providing optimal security, exchanges can not only protect the digital asset from theft but can also win the trust of the trading members to keep their money on the exchange.

#### **Our Solution**

At PCEX, We have utilized modern-day technologies and tools to avoid the chances of cyber-attack. We have implemented a 5 layer security process and 2-factor authentication to safeguard the account of each of our trading members. We follow strict guidelines and do not share personal information with any of our members as well as third parties. Moreover, we have a team of security auditors who have been tasked to seek out vulnerabilities in our architecture. On our exchange, we are committed to making security the largest piece of our engineering org and providing members with a safe and secure platform to perform for trading and investment.

#### **The 3 Key Security Features of our exchange are:**

- We store 90% of data in the offline or cold wallet, a great measure against theft or loss.
- Data is stored with the strongest encryption algorithm. Account and wallet information is shared only on registered mobile or email id.
- PCEX supports 2FA like Google authenticator and implements 5 layer security, making it impossible for any hacker to access the account of any member.

## 2.4 Challenge #4 Costly Clearing & Settlement

Free movement of fiat currencies is still a challenge for many exchanges. Some exchanges do not support fiat currencies due to long compliance processes, extra fees, transaction limits and local restrictions. Moreover, some exchanges partner with third parties which facilitate clear and settle down the trades. However, they take some charges for the same.

### Our Solution

Our clearing and settlement process is very simple. We have INR and USDT wallet which you can use to clear and settle down the brokerage earned on your account. Furthermore, you can clear and settle down the trades done by other authorized members in your account in faster turnaround time. Unlike other exchanges, we also do not take any charges for clearing and settlement.

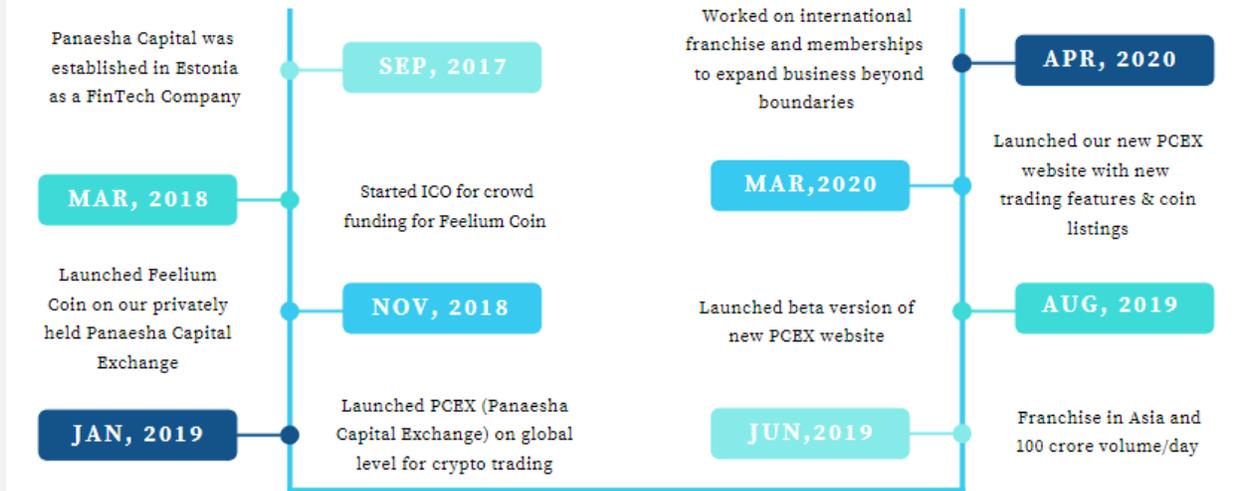
## 3. ABOUT PCEX

PCEX started its journey one and a half years ago from Estonia as a centralized crypto exchange. Started our journey as an exchange as well as trading member, we have successfully created a network of 250+ franchisees all around the world. Working on the B2C business model, we expanded our client networks in countries like Uthonia, Norway, United Kingdom, United State, United Arab Emirates, etc.

Worked on the crypto market, we have analyzed that there is a very limited scope of investment in the crypto market. To give crypto enthusiasts a lucrative opportunity to grow and shine in the crypto universe, we have come with a unique business model which is a combination of both B2B and B2C models. Based on the working model of stock exchanges, we have created a centralized crypto exchange that provides API based trading membership to partnership firms, limited liability firms, and limited firms and allows them to create their own network of authorized members and earn commissions from lucrative trading options.

Currently, we have 170+ trading members that belong from countries like Estonia, China, Russia, Hong Kong, Japan, Thailand, India, US, UAE, Australia and so on.

## OUR ROADMAP



**Figure#8: PCEX's Roadmap**

### 3.1 Legal & Regulatory Compliance

PCEX is an Estonia based crypto exchange. This means that the rules and regulations shall be applied to its establishment, interpretations, content, operations and enforcement by the Republic of Estonia. As a crypto exchange, it is the responsibility of PCEX to determine the best means and measures for protecting the personal information of trading members and processing data in relation to e-wallet and cryptocurrency transactions.

Though PCEX has a virtual presence in many countries, country-specific regulation and licensing are required for physical presence.

For this, PCEX will apply for a license for providing services of exchanging a virtual currency into fiat currencies and vice-versa from Estonia. Along with a license for offering virtual currency wallet from Estonia. These licenses are under process and will be issued by Estonia Financial Intelligence Unit.

We also clarify that all the disputes or disagreements that arise out of or relating to the services that agreed upon in the agreement should be governed, interpreted, and enforced as per the laws of the Republic of Estonia.

### 3.2 Our Team

PCEX Exchange team of experts are coming from different professional backgrounds and have many years of expertise in the domain of blockchain technology, IT, Economics, Finance, security, stock exchange, marketing, banking, Investment and Business Administration. Every member of the PCEX team has accrued their skills through their skills and knowledge. Their experience and knowledge is what helps in making our dream of building the world's best crypto exchange a reality.

We at PCEX are driven and committed to our cause of bringing the best investment opportunities, as well as, the next revolution in the world of the crypto market. Meet our core team members:

#### **Sandeep Phogat**

Founder & CEO

Sandeep is a serial entrepreneur, investor, financial advisor and blockchain expert. He brings his 10 years of experience on the table to give people lucrative and profitable investment options in the form of PCEX. Having a special knack in the blockchain and crypto industry, Sandeep is currently on a mission to revolutionize the financial industry by bringing innovative investment opportunities among the trading members.

#### **Chavi Ahuja**

Co-founder

A seasoned CryptoPrenuer, Chavi led the team of PCEX to achieve its mission of becoming the world's most preferred and largest cryptocurrency exchange for trading and investment. Her background as a business analyst is crucial in driving PCEX's development in terms of expansion of business, trading systems as well as members. She has attended Symbiosis Center for Management 7 Human Resource and received her master's degree in business analytics.

#### **Swetanshu Dubey**

Chief Technical Officer

Swetanshu has worked in varied domains right from information security, IT services to software development. His knowledge, experience, and mastery in his domain have tailor-made him for his role as Chief Technical Officer at PCEX. Under his guidance, the company is able to provide the perfect balance of technology, finance and security on the trading platform.

### **Vishwas Singh**

Vice President - IT

Vishwas is the Vice President of our experienced and specialized IT team. His experience in the domain of blockchain technology, android and iOS development has helped us in creating a platform that offers a seamless and secure trading experience to every member. He graduated with a B.Tech degree in Computer Science from Maharaja Argasen Institute Of Technology.

### **Sanjay Gairola**

Team Lead - IT

Sanjay has been an IT expert for more than 15 years. His rich and diverse experience in leading and managing the IT teams has helped PCEX in completing our project at the operational level.

## **4. PCEX'S BUSINESS MODEL**

We believe that we have the largest network of trading members and have a business model that you cannot find on any crypto exchanges presently available in the world. Our business model is drafted by keeping the above-mentioned issues that affect crypto enthusiasts on various levels and prohibit their growth in this market.

Our business model is intended to provide every investor with greater liquidity and volume and a platform to start their own trading business. Through our business model, we will facilitate more and more people to invest in the next generation financial world and achieve prosperity using our extremely efficient, secure and economical trading services. We are not merely disrupting the ecosystem of exchanges, but also creating a new way to approach crypto trading and investment.

#### 4.1 PCEX: A New Trading Business Model Explained

Our new trading business model is great for those who want to invest in the crypto market or want to work as a leader while achieving growth financially. Unlike our competitors, most of which offer only trading options, we offer companies a great opportunity to set up their trading business, expand our crypto community by adding master franchise, franchise and freelancers by using the depth and breadth of their own and our entire network of operations across the world. We have clients from almost all crypto loving countries like China, USA, Singapore, Australia, Thailand, UAE, Japan, Hong Kong, Russia and India, and thereby able to provide better liquidity and volume for executing trades, clearing and settlements.



Figure 2: Trading Business Model

This image is the pictorial representation of our membership hierarchy as well as how trading, clearing and settlement is done on our platform.

#### 4.2 Role of PCEX Exchange

PCEX crypto exchange allows companies or members of all types to raise funds and get higher liquidity by providing them with access to a pool of private and institutional trading members. It utilizes a powerful matching engine to match the buy and sell orders that happen under different trading members in seconds.

The role of the exchange is therefore to:

- Brings members together
- Enable members and trading members to raise capital in the crypto world
- Provide an adequate amount of liquidity and volume to every member
- Ensure fast transactions of every trade
- Analyze the performance of every trading member

### **4.3 Membership Hierarchy Explained**

Trading membership of PCEX is open to partnership firms, limited liability firms, limited firms like corporate entities and organizations. All trading members are permitted to add n numbers of authorized members under themselves and can execute the clearing and settlement on their own behalf or on behalf of authorized members. On our exchange, an investor can only perform trading and buy and sell cryptocurrencies only through one of the members of the exchange. The PCEX crypto exchange has at present 170+ trading members, each of them has hundreds of authorized members under themselves that perform trading.

Here are the roles and responsibilities of members and non-member of the exchange.

#### **4.3.1 Trading Member**

The trading member of our crypto exchange acts as a link between those who want to buy or sell their cryptocurrencies. For this intermediary function, he/she is paid with a commission which is also known as brokerage. A trading member on our exchange can add authorized members(who are not members of the exchange) but perform trading on members' behalf in various localities.

A trading member has the power to establish, maintain and enforce procedures to supervise its business and to supervise the activities of its authorized members that are reasonably designed to achieve compliance with the PCEX by-laws, rules and regulations. Furthermore, only trading members have the authority to handle the KYC, order placement, bank details matching, and clearing & settlement of the trade on their own and on their authorized member's account.

#### **Who can Join as a Trading Member?**

The trading membership of PCEX is open only for partnership firms, limited liability firms and limited firms.

### Eligibility Criteria to be a Member

PARTICULARS	DESCRIPTION
Type Of Constitution	Partnership firms, LLP (Limited Liability Partnership), LTD (Companies, Corporations & Institutions)
Trading Member (TM)	Can execute trades on his own account as well as on account of his clients and, clearing and settlement of trades will be done through Trading-Member
Documentation	ITR - 3 ys, Registration No, Financial Statements, Address Proof, Property Papers/Lease Agreement
Relevant exp	Stock, Forex, Wealth Mngt
Rights, privileges, obligations & liabilities	
Participantship	Stock exchange, Stock options, Futures exchange
Designated Partner/Eligibility	Should have atleast 2 partners as designated partners who would be taking care of the day to day management of the partnership
Age	Minimum 21 years
Designated Partner Education	12th or equivalent
Designated Partner Experience	Should have a minimum of 3 years experience in an activity related to dealing in securities or as portfolio manager or as investment consultant or as a merchant banker or in financial services or treasury, broker, sub broker, authorised agent or authorised clerk or authorised representative or remisier or apprentice to a member of a recognised stock exchange, dealer, jobber, market maker, or in any other manner in dealing in securities or clearing and settlement thereof

**Figure #3: PCEX'S Trading membership Eligibility Criteria**

#### 4.3.2 Authorized Member

An authorized member refers to any individual and corporate body who is not a trading member of our crypto exchange but acts on the behalf of trading members as a master franchise, franchise, freelancer and client. Also referred as market makers, such members are responsible for performing trades and otherwise assist or join hands with trading members to trade in cryptos through such trading members. When it comes to membership, it is up to the trading member to determine whether he/she wants to add traders as a franchise, master franchise or a freelancer.

Though master franchise, franchise, freelancer and client is collectively referred as an authorized member, each of them has different powers, benefits, responsibilities and earning potential.

Authorized members earn their compensation through the commission for every executed transaction. Since they act as a middleman between a trading member and clients, an authorized member has the potential to earn more if they have a huge client base.

The authorized members have the right to access the dashboard, market, order, wallet, account, track down their client base and brokerage earned using the account of the trading member.

It is important for every trading member to enter into an agreement with all authorized members. The agreement lay down as a foundation to distinguish the roles and responsibilities of trading members as well as authorized members.

## **4.4 Types of Trading**

The crypto market is a very large market with many different investment options, features and advantages. Enterprises and trading members may engage and trade on our exchange in the spot market, futures market and options market. Many exchanges mainly offer spot trading option but we offer other trading options as well to help trading members find lucrative trading opportunities for investment.

### **4.4.1 Spot Trading**

Spot trading refers to the buy and sell of cryptocurrencies or digital assets for instant delivery on a specified spot date. The spot market is the world's largest trading market in the crypto universe with over \$5 trillion traded daily. In the crypto market, the spot price may change within seconds. This is the most competitive market as the orders get filled and new ones enter the marketplace.

As such trades happen within seconds, transaction charges are usually higher than other trading options available in the crypto universe. PCEX usually charges 0.05% to every trading member for every trade happening in the spot market.

### **4.4.2 Futures Trading**

Futures trading can be referred as a financial trade obligating traders to buy and sell digital assets at a predetermined date and price. This type of trading enables traders to speculate in which direction the market, as well as different cryptocurrencies, are going towards. Many trading members and crypto traders prefer the future to hedge the price movement of the underlying asset to help prevent losses from unfavourable changes. As this is a long term investment market, its transactional charges are competitively lower than the spot market. PCEX usually charges 0.005% to every trading member for every trade happening in the futures market.

#### 4.4.3 Options Trading

Just like futures trading, options trading also allows trading members and traders to buy and sell cryptocurrencies at a predetermined price over a certain period of time. However, options trading is considered as a lower risk due to the fact that the trading members or traders can withdraw the contract at any point of time. As you can cancel the contract any time, the chances of loss are usually lower than the futures market.

### 4.4 Revenue Model

PCEX's revenue will come from the following sources.

Source	Description
<b>Exchange Fee</b>	PCEX will initially charge a certain amount for membership & security. Other variation will subsequently be introduced, including renewal of membership etc.
<b>Clearing &amp; Settlement Fee</b>	PCEX will not charge a penny for clearing and settlement of brokerage and trades.
<b>Spot Fee</b>	PCEX will charge 0.5% for every transaction happening in the spot market.
<b>Futures Fee</b>	PCEX will charge 0.05% for every transaction happening in the futures market.

<b>Options Fee</b>	A certain % of amount will be charged for every transaction happening in the options market.
<b>Listing Fee</b>	PCEX will select and list innovative coins on its exchange. There may be a fee associated with those listings.

### 4.5 Earning Potential of Trading Members

The cryptocurrency market has experienced a revolution driven by technology and radical changes in the market. As this market has grown exponentially in the past few years, it has opened a gate of huge earning opportunities for trading members and trading members of all levels. However, to take advantage of this lucrative market, it is equally important to find an exchange that can offer you great opportunities and leverage to rise and shine in the world of cryptocurrencies.

The scope to grow financially as a trading member on PCEX is too high. However, it depends on how many authorized members as well as clients you have onboarded to perform trading.



**Figure #4: A reference calculator have taken from one of our member's website**

Let us assume that a broker onboarded 10 authorized members and each of them has 50 clients. By assuming that each onboarded clients bring Rs. 100000/day then the margin funds available would be Rs.10,000,000 (which is the 10x limit of the volume come on the website every day). If the 30% of the margin funds will be utilized with 2x trading turnover then the initial monthly brokerage that trading member will earn would be Rs 5,40,000, thereby the quarter 1, quarter 2, and annual brokerage earned would be Rs. 16,20,000, Rs. 24,30,000 and Rs 97,20,000 respectively.

## 5. PCEX CLOUD TRADING PLATFORM FEATURES

As PCEX's range of services is designed to cater the needs of trading members, we have decided to simplify the trading experience by covering all aspects of trading. Having a user-friendly interface, our exchange comprises a lot of features which not only help in simplifying your trading business but also play an important role in creating liquidity for every market access. Some of the key features are listed below:

### 5.1 Powerful Matching Engine

Our matching engine is capable of operating 20,000 orders per second, making PCEX an efficient platform to ensure high order-matching speed. Moreover, our order matching speed is expected to become two times faster than while the throughput will increase by 200 times. This ensures that our platform is capable to meet any order matching demand. This also means that your order will not be stuck due to the high demand on the exchange.

Designed using advanced technologies and composed of microservices like the front end, API back end, order-matching system, and message alert systems, our exchange has achieved high scalability, availability and performance even under high traffic on our exchange.

All the orders that occur on our exchange is stored in our internal database called Key-Value Stores, which our matching engine utilizes for maintaining opening orders, aggregated order-book-building, sorting, and finding and matching the perfect orders based on price, timestamp, volume, and other things.

### 5.2 Multi-layer Membership

The multilayer membership model offered by PCEX will help trading members and enterprises to multiply their returns by making and expanding the existing network of multi layer of authorized members. Trading members on our exchange have the power to make master franchise, franchise, freelancers and clients and earn recurring commissions without any cap. The exchange will not interfere or share the profit you earn from the authorized members as brokerage.

### **5.3 Higher Liquidity**

When you search over the internet, you will find hundreds of crypto exchanges that offer lucrative trading options. However, not all crypto exchanges are the same. A lot of them face liquidity problems, which costs a lot to trading members. Since its inception, liquidity has not been a concern for PCEX. It has the largest networks of trading members most of them are partnership firms, limited liability firms, and corporate houses, which enable it to provide adequate liquidity to every member to grow in today's revolutionary financial market.

Though the exchange has sufficient liquidity, we also do book sharing with other major cryptocurrency exchange platforms and liquidity aggregators to arrange a good amount of liquidity on our platform.

We deal in all mainstream cryptocurrencies, thereby enabling trading members to invest in them and clear and settle down the trade either using INR or USDT.

### **5.4 Blockchain Based Wallets**

Though we have a centralized exchange, we offer blockchain-based wallets. This helps us to ensure that the transactions that happen on our platform are secure, as they are cryptographically signed. Our wallet is both hot and cold and comprises a user-friendly interface that enables trading members to access it through any mobile devices, desktops, tablets, and other smart devices. Though our blockchain-based wallet comprises all the features that are necessary for doing safe and secure transactions, we have also implemented 2FA Google authenticator to make sure that only an authorized trading member can access the wallet.

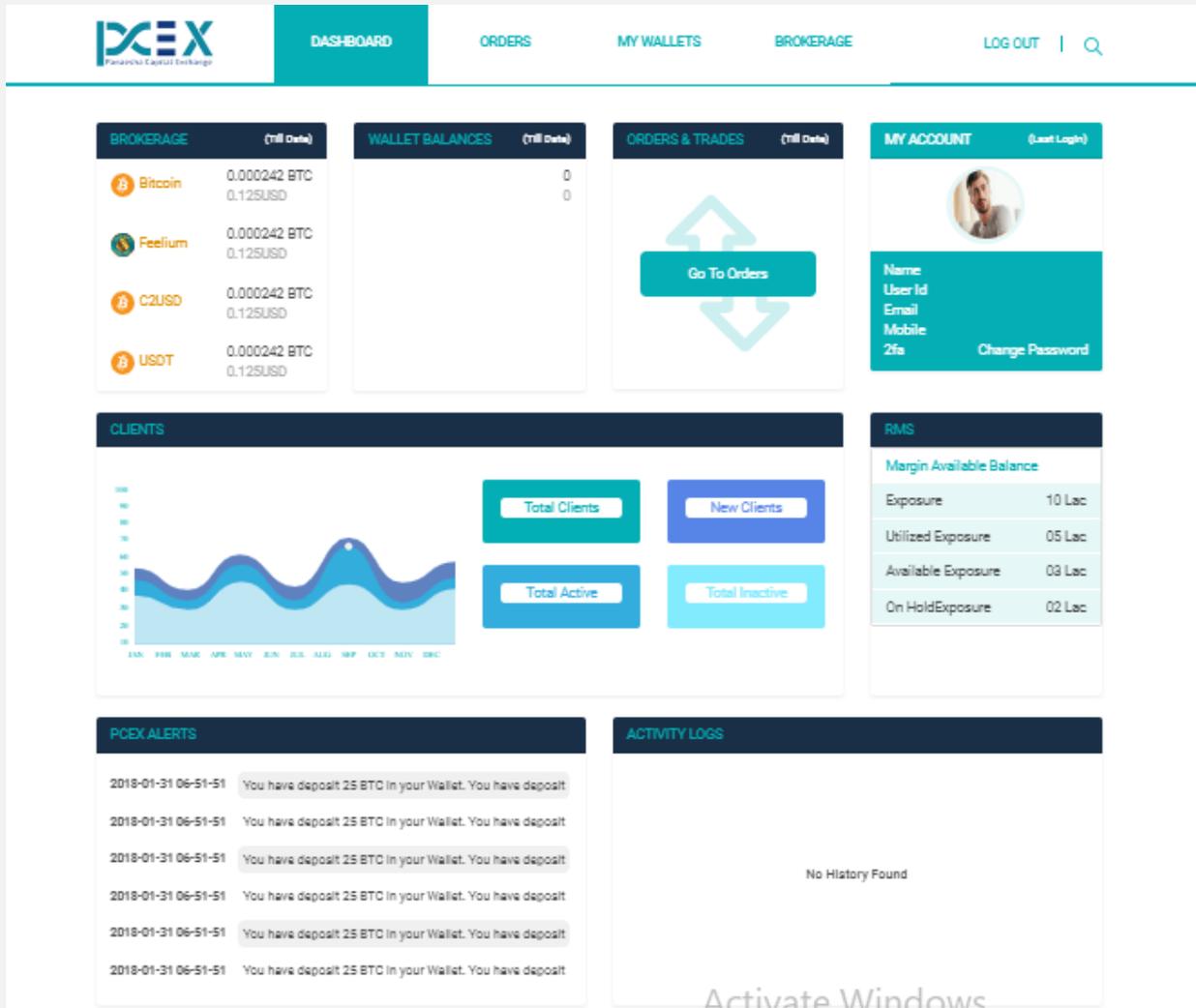
Within the wallet, a trading member can see how much balance they have in their wallet, access their transactions history, watch how much cryptocurrencies they have in their account, and can deposit and withdraw the fiat and cryptocurrencies in faster turnaround time.

The screenshot displays the 'MY WALLETS' section of the PCEX website. At the top, there is a navigation bar with the PCEX logo and menu items: DASHBOARD, ORDERS, MY WALLETS (highlighted), and BROKERAGE. On the right side of the navigation bar, there are links for LOG OUT and a search icon.

The main content area is divided into three sections:

- Wallets Balances:** A dark blue header with the text 'Wallets Balances' on the left and '(Till Date)' on the right. Below this header, there are two rows of zeros (0).
- Crypto Wallet Address:** A dark blue header with the text 'Crypto Wallet Address'. Below this, there is a vertical list of currency options: Bitcoin, Ethereum, Feeium, and USDT. To the right of this list is a form for the Bitcoin wallet address. The form has two tabs: 'Deposit' (selected) and 'Withdraw'. It contains the text 'BTC Wallet Address' and 'Deposit Address (You can share it with Sub-Broker to get paid)'. Below this is a text input field containing the address 'HFGVSDH6SGH5677777fg' and a copy icon. Below the input field is a QR code and a text box with the instruction 'Just scan the wallet address' followed by two lines of placeholder text: 'Lorem ipsum dolor, sit amet consectetur adipisicing elit. Labore iure quibusdam expedita voluptates error?' and 'Nostrum dolor nulla earum iste quae vero ad ipsam iure voluptatem. Quibusdam iure incidunt harum officia.'
- Transaction History:** A dark blue header with the text 'Transaction History'. Below this is a table with the following columns: Currency, Timestamp, Type, Transaction ID, Amount, and Status. The table is currently empty, and the text 'No Wallet History Found' is displayed in the center.

Figure #5: PCEX's Wallet



Figure#6: PCEX's Dashboard

### 5.5 Advanced Risk Management System

As the crypto market is highly volatile, it is important to analyze the market before making an investment. To protect the trading members or trading members from making mistakes PCEX comes with a risk management system that is unmatched in the market. It comes with a lot of features that help trading members in making investment decisions that maximize their gain and minimize the certainties of loss.

**Some key features of our risk management system are as follows:**

- Customer-centric interface
- Stop-loss features to minimize unpredictable outcomes
- Robust monitoring tools to get a real-time update of every digital asset
- Real-time data of risk associated with digital assets based on your investment behaviour
- Automated features to ensure proper management of leverage and risk
- Maintenance margin feature to ensure that you have a minimum amount of cryptos needed to cover all open position

### **5.6 24/7 Back Office Support**

We provide 24/7 back-office support to our every trading member to provide support and resolve their problems in faster turnaround time. Unlike other exchanges that comprise a team of techies with limited exposure to the financial market, our team of professionals have diverse exposure and expertise in working with global exchanges, doing market analysis, resolving legal issues, and customer service & support. Not only do we help our members in resolving their trading issues, but also provide compliance & legal support to resolve the disputes between business partners and clients.

We offer multiple communication options to resolve the problems of our members in faster turnaround time. We are available via:

- Email
- Call
- Live Chat
- Detailed FAQ Sections & Tutorials

### **5.7 Server Setup**

PCEX will use Amazon web service EC2 server strength with a separate database so that trading members have their own database and codebase and utilize a load balancer to improve the performance and reliability of the server e by distributing the workload across multiple servers. If one of the servers that is load balanced fails, the other servers will handle the incoming traffic until the failed server becomes healthy again. It can also be used to serve multiple applications through the same domain and port, by using a layer 7 (application layer) reverse proxy. This has been used to cater a large number of clients without facing any problem.

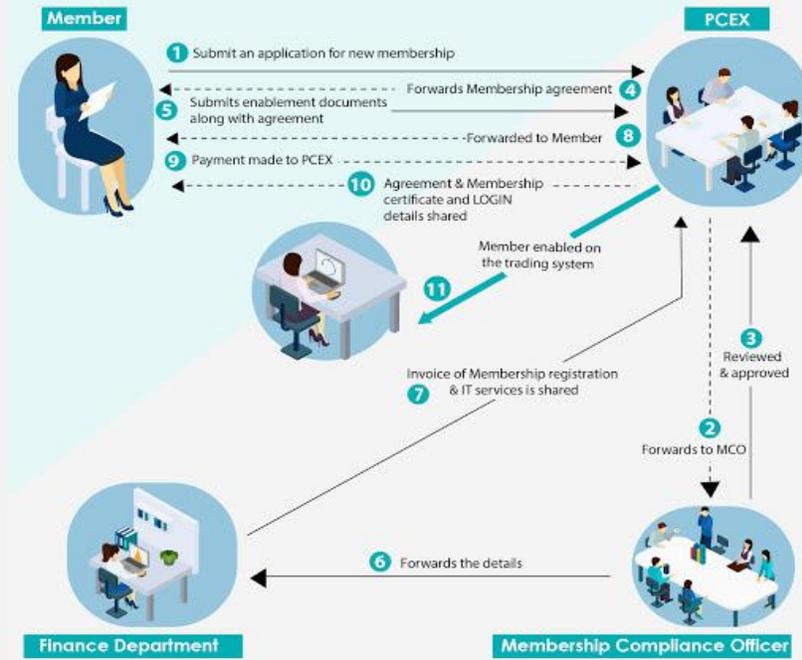
### **Advanced APIs**

PCEX advanced APIs guarantee to give accurate data of the crypto trading market to help users in making a smart investment decision. Designed using advanced technologies and comprising a lot of advanced tools, it will allow trading members to access the real-time and historical data of the spot, futures, and options market and help them to analyze where the crypto market is moving towards.

## **6. APPLICATION PROCESS**

PCEX's application process for membership is quite simple and hassle-free. We have taken many initiatives for the automation of various steps that need to be taken by trading members for regulatory compliance. In today's business scenarios where business decisions have been taken in minutes, we have developed our application process in a way that helps members in starting their own trading business in minutes.

Our entire process of filing an application for membership is online. This means that you do not need to submit any hard copies for processing your applications. You can upload all the required documents online to complete your membership applications.



**Figure#7: Application Process**

## 7. DISCLAIMER

This whitepaper is the summary of PCEX's unique business model and its technology. It has been written to invite and encourage potential trading members about PCEX investments. Every information covered in this document with an intent to help trading members in understanding the PCEX concepts in clarity.

The views in this document related to the platform as well as other concepts are PCEX's opinion and can be modified without giving prior notice. No regulatory authority has examined and approved any of the information covered in this document.

The information provided in this whitepaper does legally bind PCEX. No such action has been or will be taken under the laws, regulatory requirements or rules of any jurisdictions.