



# **DBX - Digital Ecosystem**

## **White Paper**

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# Legal Information

We recommend that you seek legal, financial, tax, technical, or other professional advice prior to undertaking any of the above mentioned actions. This is not an exhaustive document that is legally binding and does not create any legal relationship with you, including, any offer or invitation to make offers. This document is for informational purposes only and does not contain advice or recommendation. Legal documentation regarding the "DBX" token is posted on the website of "DBX" digital ecosystem (section "Documentation").

DBX Global Crypto Network "Elektronik" (Turkey, reg. No. 112565), carries out the accompanying work on the distribution of "DBX" tokens. All the legal documentation governing the interaction between users and the "DBX" digital ecosystem service is determined by the documentation upon registering at <http://www.dbx.so> resource, and no part of this document constitutes other guarantees of compensation for losses, assurances of circumstances, or promises compliance with applicable laws. When using "DBX" ecosystem services and "DBX" tokens you are solely responsible for compliance with any applicable laws under the jurisdiction of your residence.

This document and related documentation may contain legal clauses, disclaimers, representations of circumstances, arbitration clause, and limitation of liability that may affect your statutory rights. Before entering into any legal relationship with "DBX Global Network", we recommend that you seek professional advice\*.

The "DBX" token is not an investment, currency, commodity, currency swap, security or, any other fiat financial instrument.

Please note that there are some restrictions on the use of the Service, on participation in the distribution and ownership of "DBX" tokens in case you or your representative are directly or indirectly under the control, or control of a person who is recognized as a limited person, and/or under any sanctions. The "Restricted person" within this document is an individual and/or legal entity with citizenship, place of birth, place of residence, location in the United States and Canada, as well as countries subject to UN Security Council's sanction restrictions.

\*- Before deciding to work with "DBX" digital platform or any of its tools, please read this document carefully. This document is not a public offer and contains only reference and informational materials. The whole responsibility for making any decisions and performing any actions with DBX tokens ("Tokens") and/or in connection with any use of DBX digital cryptographic ecosystem is entrusted to the user and/or their representative.

# Opening Words

The digital ecosystem "DBX" welcomes you!

We draw your attention to a concept that will create unlimited opportunities for development and income for all interested parties.

The combination of traditional payment services with blockchain technology can be compared to the Big Bang, with no exaggeration, as a result of which, according to one of the theories, the Universe arose. And now we are witnessing the emergence of a new coordinate system!

But how can one combine an orderly system of work and exchange of payment data with the concept of a full decentralization, which implies self-regulation of work? The answer to the question directly depends on how and where the blockchain is used as a working coordinate system. The scope of its possible application and the possibilities of integration into the traditional settlement system depend on this. We are witnessing the collision of two seemingly mutually exclusive instruments. The banking settlement classics are opposed by a decentralized monster in the form of a blockchain. Orderliness or synchronization - which one wins? Are there any points of possible contact?

Currently, the blockchain is used in transactions between participants with smart contracts, which provide guarantees of secure execution, since it is impossible to substitute and fake data, including the participants. Nevertheless, in contrast to the revolutionary innovation, we have a traditional system of values as a working model: a state regulated system of payments using a banking card and a telephone, with the need to carry out identification procedures and control settlement participants. A reasonable question: is it possible to combine both? Can the intersection of technologies result in products and services that will change the familiar world? The answer to this question directly depends on the ability to combine the speed and computing power of both technologies. We cannot even imagine yet what computing power will be available to mankind in 10-20 years. Artificial intelligence provides us with endless possibilities already. Within the framework of this document we will tell interested parties about two unique services, the first of which is implemented within the traditional practice of settlements. The second one has appeared relatively recently and is associated with the use of digital financial assets (including cryptocurrencies), which are becoming a more and more popular alternative to fiat currencies and classic securities.

This document will highlight the "DBX"<sup>\*</sup> group of companies representing the "DBX" digital ecosystem, whose services and innovations will be discussed, as well as present the products and services that we have managed to create at the intersection of these two in-demand technologies.

<sup>\*</sup>- DBX digital ecosystem currently unites financial companies under jurisdictions in Turkey, Panama, Kong-Kong, Russia.

# **Introduction**

It is quite obvious that the current processes associated with the development of blockchain technologies and the market for digital financial assets (including cryptocurrencies) are facing opposition from regulators and their desire to leave the national currency as the only legal tender. But the cryptocurrency market is growing exponentially and its current growth shows the pace that the internet has. It follows from this that one cannot but reckon with the new instrument of the market, and it must be grounded. At the first stage of such grounding of various cryptocurrencies they need to be integrated into traditional payment services for buying and selling cryptocurrencies on exchanges, with the possibility of withdrawing into fiat money.

The next step should be prompted by the market.

If cryptocurrencies prove to be an effective and reliable means for payments and settlements in the next 10 – 15 years, this will be a signal for market participants to use them as one of the main means of payment. And this will ensure the scale of the calculations. On the way to this event, we are ready to take the first step by linking the e-wallet located on “DBX” digital ecosystem to various financial instruments: IBAN accounts, bank payment cards, etc., thereby providing an opportunity for clients to make payments to the national fiat currency from electronic money wallets, where, among other things, cryptocurrency tokens are stored. It is a controlled, regulated, transparent process of transferring digital financial assets into the national currency of a country.

There are many options for the implementation of the service demanded by customers. The whole world is waiting for universal cryptocards, integrated into the payment system, as well as the implementation of the possibility of paying with QR codes from the wallets of the exchange in shops, cafes, online stores and so on. Knowing the requirements of the market, we are working on the practical implementation of these needs.

After finalizing, testing and launching a business account, an electronic wallet, and other services of “DBX” digital ecosystem, which are anchor products, it is planned to maximize its penetration into the real sector of the economy.

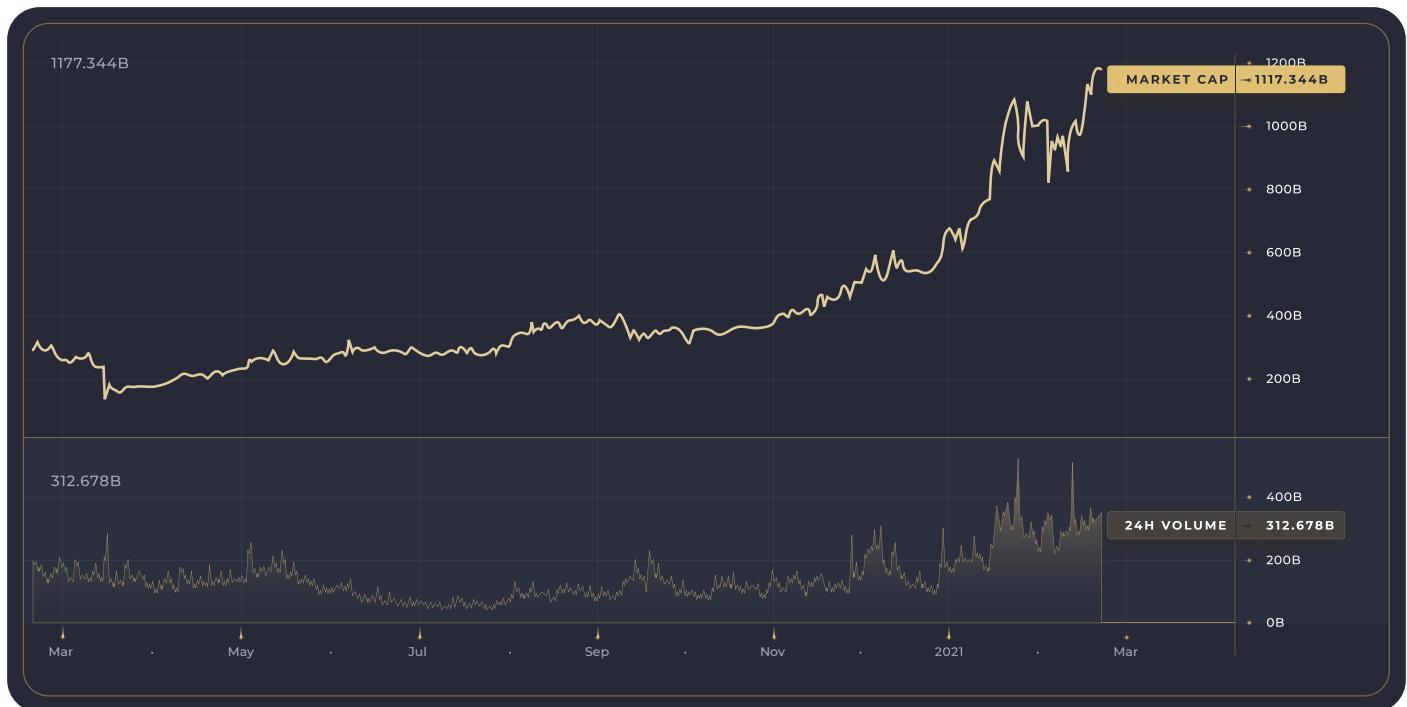
## **Cryptocurrency Market Problems**

The digital ecosystem “DBX” is finding new ways to invest funds, providing all interested parties with the opportunity to manage their savings, in order to generate income in the promising segment of cryptocurrency assets, while ensuring reasonable risks. Cryptocurrencies (or digital financial assets) are completely decentralized, secure digital currencies whose creation is controlled by cryptography. Cryptocurrency is not issued by central banks, and its value does not depend in any way on the policies of the banks. Unlike conventional currencies, where issuing new money masses to increase the total money supply can be made, cryptocurrency prices are based solely on supply and demand. Bitcoin, created in 2009, became the first cryptocurrency. There are currently over 8000 alternative cryptocurrencies called altcoins, such as Ethereum, Ripple, and Litecoin.

The high volatility of cryptocurrency assets and risks of government exposure create uncertainty in the market and are a warning factor for many potential participants in this market. However, the interest of an increasing number of investors in the cryptocurrency market is growing every day, and the infrastructure necessary for their effective work does not have time to develop at the required pace. Services that solve individual user tasks lose their attractiveness due to their narrow focus. In order to perform a typical operation, (purchase of cryptocurrency or exchange of fiat currencies for cryptocurrency) and get the final result (goods in hand or cash fiat money), the client needs to use the services of several companies,

each of which will require additional time to complete the transaction, as well as large fees, which increases costs. At the junction of classical and cryptocurrency economies, the problem of developing a single solution has become more urgent than ever.

## Aggregate Market Capitalization of the Cryptocurrency Market in 2020



Source: <http://tradingview.com>

The total market capitalization of cryptocurrencies amounted to more than 740 billion dollars as of the end of 2020 (at the beginning of 2020 - about 180 billion dollars). Investments in cryptocurrencies and technologies brought the greatest profit in 2020, which is 700% of profit for the year. The share of bitcoin in the cryptocurrency market has updated its annual maximum.

# Comparison of Market Capitalization of Leading Cryptocurrencies in 2020, in %



Source: <http://tradingview.com>

Currently, the main task of the digital ecosystem "DBX" is technological development, maintaining a high level of information security and comfortable work for users of the resource. The most important direction is the development and implementation of the tools demanded by the market, which will attract new participants to the platform and ensure a progressive and sustainable growth of both the capitalization of the platform itself and its financial instrument, the "DBX" token.

Based on the existing forecasts and trends that we observe in the market, when calculating business plans for the development of "DBX" digital ecosystem, we propose growth from 40% (with a pessimistic forecast) to 100% (with an optimistic forecast) per year.

## Solution: DBX Ecosystem

"DBX" is a digital ecosystem registered under the Turkish jurisdiction with friendly and affiliated structures in Hong Kong and Panama, as of February 2021. In 2021 it is planned to register and launch several financial companies under the European jurisdiction with licensing of related bodies.

Currently, the digital ecosystem "DBX" is actively developing and attracting a pool of professional partners in the form of ICO projects, financial companies and banks, payment systems, online stores, as well as shopping and service enterprises (shops, cafes, fitness clubs, enterprises service, etc.).

The cryptocurrency market has already grown to such a size that the solution of its problematic issues is possible only in a comprehensive and centralized manner, through accredited platforms that comply with all international security standards and operate within the legal framework.

The development of the "DBX" token can be traced back to the very first Bitcoin, from which the "DBX" crypto asset ecosystem was created as a result of several successful forks.

Each predecessor to “DBX” was an improvement on some of the features of the antecedent core coin of which it was a fork. This is how the very idea of “DBX” gradually crystallized with all its solutions, which made it possible to eliminate the disadvantages and inconveniences of the cryptocurrency predecessors and added actual advantages. Thus, the “DBX” team received a token that combines the best properties of different cryptocurrencies, which, at the same time, continues to improve due to constant development in the “DBX” environment.

“DBX” is a digital financial asset that is a decentralized distributed database (blockchain) system that uses cryptographic algorithms. The created system meets all the basic values of the crypto community: anonymity, decentralization, coin fungibility and high transaction speed.

The “DBX” network is based on several blockchains, which have been significantly improved, allowing the elimination of the shortcomings of BTC, other cryptocurrencies, and their forks.

“Quark” Algorithm, “Zerocoin” Anonymous Protocol, and “ERC-20” Smart Contract Protocol.

The “DBX” system is designed in such a way that, thanks to the use of masternode 2.0, it is protected from any centralized influence of a legal or natural person. As a result, from a technical point of view, our team managed to create a cryptocurrency network that can be conveniently and safely used for instant payments, everyday purchases, as well as for profits from staking. For the holders of our tokens, there are no restrictions on payment directions, while the transaction fees are minimal.

“DBX” has created the possibility of two-way flow of digital assets from the “Quark” blockchain to the “ERC-20” blockchain, and vice versa. This increases the advantages of “DBX”, thanks to which the user can afford to choose the blockchain that is most suitable for their needs and optimize already minimal fees, as well as use their compatibility both with the external environment and communications within the “DBX” digital ecosystem.

## **Technological advantages and features of the digital “DBX” ecosystem**

The innovative technological solutions used in the development of the platform include the following important points:

- high speed of transfer, conversion, and minting of coins, as well as almost instantaneous transaction within 0.5 to 2.5 seconds;

- the ability to completely break the link between addresses and transactions, as well as between addresses and balances. Both addresses participating in the transaction remain hidden, while, if necessary, you can send completely open transactions in terms of code and information;

- cost-effective transaction processing, which takes up a small amount of data, consuming less energy;

- transactions can be carried out with several types and denominations of tokens, while the accuracy of expenses is determined by the possibility of receiving change in “DBX” coins or Zerocoin tokens.

## **Project Description: DBX Digital Ecosystem**

The digital ecosystem “DBX” includes a number of projects operating on several blockchains, while being one platform. The basis for the ecosystem is the investment fund which manages borrowed assets.

The “DBX” ecosystem, which is registered under the jurisdiction of Turkey, includes affiliated

legal entities located in Panama and Hong Kong, legal entities with jurisdictions in the EU, UAE, USA that are preparing for registration.

The structures of the “DBX” digital platform in 2021-2025 are planned to open and interact with clients in 18 exchange capitals: London, Frankfurt, Tokyo, Dubai, Shanghai, Zurich, Sao Paulo, Sydney, Wellington, Hong Kong, Singapore, Toronto, New York, Chicago, Moscow, Johannesburg, Mumbai, Riyadh. This will increase the interest and demand for “DBX” tokens among the institutional players of the financial world.

In these locations the platform will deliver the following financial services:

- crypto ATM service;
- card processing;
- e-commerce merchant;
- investment instruments for working in financial markets.

From the point of view of the prospects for the development of the “DBX” digital platform, an important point is the target for the next 5 years of operation: by 2025, the number of users who will be registered and served on the platform should reach 10 million people.

“DBX” digital ecosystem consists of multi-active algorithms that encrypt and secure transactions. These algorithms include “Quark” and “Zerocoin”. The main purpose of their use is information protection of platform users from hacker attacks. A special channel for exchanging transactions between users is not displayed in any of the “DBX” blockchains. The second platform algorithm used is the widely recognized “ERC-20” protocol, which is integrated into the ecosystem to increase the communication of an asset in the digital space.

If an investor wants to receive rewards by paying the system the minimum amount of transaction fees, he has access to the blockchain based on the “Quark” algorithm to be sure of the confidential nature of information about transactions. If an investor is interested in rapid entry into other blockchains, the SWAP function provided on the ecosystem can be used, which will ensure the transition to the “ERC-20” blockchain.

The ability to choose the most optimal blockchain for the user makes the “DBX” ecosystem a hybrid project in the world of cryptocurrencies, where user capabilities range from PoS consensus and masternodes 2.0 to viability in the DeFi world. Since users of “DBX” digital ecosystem have a unique opportunity to choose the blockchain that is most suitable for the current tasks and goals of investment activity, when participating in trading on cryptocurrency exchanges, the “DBX” token will be able to hedge using market indices “BTC” and “ETH”.

The goal of the “DBX” digital platform is to create a fundamentally secured investment asset that allows one to use it not only to store savings, but also completely different purposes directly, without intermediaries. By using “DBX” in their financial transactions, the user automatically becomes an investor, investing in technological projects of the digital space. By involving the asset in their daily transactions, the user thereby makes a contribution to the development and growth of the capitalization of their own investment portfolio.

“DBX” is not limited to creating solely an asset base. The system commits itself in the form of asset management for its fundamental growth in the digital space. Through the investments of its users, the “DBX” ecosystem forms a commitment to increase and develop cryptographic innovations in the asset, as well as the growth of project innovations for the development and improvement of the ecosystem as a whole.

The “DBX” token, which is issued by “DBX” digital ecosystem, is a decentralized asset that allows investors to use it as a tool to enter other investment areas when necessary, without resorting to fiat currencies. This solution makes the “DBX” investment system flexible, building communication in the digital space, which contributes to the growth of people's interest in the

cryptocurrency market and ease of transactions with cryptocurrency.

The “DBX” ecosystem will be constantly improved. The infrastructure of investment terminals is being created in locations available to investors for convenience and efficiency.

The first “DBX” cryptocurrency ATM will appear in those countries, where there is a currently developed legislation on digital financial assets, where governments are loyal to the idea of working with cryptocurrencies. Thus, the “DBX” digital asset has fundamental principles of operation, one of which is the extensive practical experience of the “DBX” team in investor capital management.

Currently, the ATM series is being tested for implementation in the countries of the European Union, Turkey, Russia, Hong Kong. The ATM network will radically differ from the existing hardware and software systems, first of all, by the ability to connect cold wallets. It also contributes to the creation of a friendly, intuitive menu interface. All connections to ATM terminals will be carried out via encrypted VPN nodes that have an access path through a server gateway with constant random regeneration to protect investment operations from third-party interference.

In the development for 2021, there is a “DBX” mobile application for all existing operating systems for working with assets via B2B, B2C, C2C channels with the ability to accept payments through the digital decentralized token “DBX”. In the case of cross-border transfers, transactions will not be controlled by regulatory and supervisory authorities. They will be fully controlled in terms of cash flow and will have a minimum amount of transaction fees. On the basis of the “DBX” blockchain, a tool is being created for diversifying assets into different instruments without using fiat currencies, which will significantly reduce technical costs in investment operations in the exchange markets and real estate.

## **Benefits of Operating with “DBX” Ecosystem for Users:**

- There is no need to deeply understand investments and try to manage asset portfolios.
  - There is no need to place deposits in banks at low interest rates. People just need to integrate the “DBX” system into their lives to get all the benefits of working in it.
  - The “DBX” platform and the “DBX” token are a convenient toolkit (including infrastructure) for all digital spaces: the Internet, cyber games, virtual reality, and even the physical world.
  - The system will be connected by a single software.
- “DBX” will contribute to the development of marketing infrastructure, creating loyalty programs for system users. Keeping funds in digital assets will provide the following opportunities:
- quick exchange of digital assets in your personal account online,
  - making a profit from the masternode 2.0,
  - fast reinvestment in the “DBX” ecosystem,
  - access to the digital community around the world,
  - accessible secure network, the ability to use “DBX” to purchase any goods and services on the most favorable terms.

Ensuring information security and privacy of every user of the digital ecosystem will be the main task for the global “DBX” crypto network. Additional platforms will be created to protect the community. The “DBX” ecosystem will combine the capabilities of global banking network standards and user accessibility, successfully competing in the entire global cryptocurrency sector.

It is planned to make the digital “DBX” platform an active participant in the exchange of information, the goal of which is to create a full-fledged community and a favorable financial

atmosphere for it.

An ecosystem with multi-level information support is the goal of the “DBX” team. Decentralized venture projects of the digital fund, created on the basis of the “DBX” network, will allow the token issued by the platform to acquire an internal asset reinvestment mechanism.

“DBX” will be the first to allow platform investors to receive smart dividends from the project in a decentralized manner. In the decentralized “DBX” system, the distribution of profits by funds and dividend payments to investors is configured. The resulting profit is distributed among trust funds, therefore, payments of smart dividends are targeted in nature and are sent to investors who can familiarize themselves with its operating activities at any time through their personal account on the platform, which is ensured by the transparency of the used transaction processing technologies in the blockchain explorer.

## DBX Digital Ecosystem Innovations

Collaboration of blockchains in one digital ecosystem, where the user can choose the necessary one, depending on the operations performed or planned activities, without having to change the underlying crypto asset is one of the innovations.

The user of the “DBX” platform is given the opportunity to use one of the best algorithms to this date - “Quark”, which combines the advantages of protection against hacking, supplemented by the functionality of the “Zerocoin” protocol, which ensures information security and anonymity of transactions.

The “DBX” tokens issued by the “DBX” ecosystem have a unique feature: they are coins that are completely cleared of transaction history and are used for each iteration as new ones (whether it concerns coin minting or converting to place coins in a pool). This allows you to use tokens for transactions that are completely cleared of history and cannot be associated with a specific wallet or user when making transactions. This approach ensures complete confidentiality of transactions and users, participating in them.

## Benefits of Working with DBX Tokens for Users:

- “DBX” tokens are minted to make fast, information-safe transactions between business and people in everyday life- fast cross-border transfers and savings from masternodes 2.0;

- The “zDBX” token is a prototype of a "digital offshore" investment in the “DBX” system, which ensures the protection and anonymity of assets. All actions generated by a decentralized asset management system are being improved in the functions of confidentiality and security, speed, simplicity and development of the fundamental foundations of the system itself;

- The “DBX-ERC” token is a “digital mirror” of the “DBX” blockchain, created in the project structure for blockchain multiplication, as well as for reducing operating costs for the system itself in business processes with exchanges and DeFi applications. The users of the “DBX” platform have the right to choose which blockchain to use, depending on the goals and nature of the transaction.

Smart dividends are the anchor tools that the “DBX” ecosystem lays as the base of its financial fundamentality. The “DBX” ecosystem allocates more than 45% of the total emission of the “DBX” ecosystem (17.6 billion “DBX” tokens), in accordance with the business development plan, for decentralized rewards to holders (i.e. 8,000,000,000 coins). “DBX” investors do not need to worry about building their own mining farm, funding its operating costs, and keeping the equipment running smoothly. The “DBX” cryptocurrency network makes it possible to earn money in the form of passive income through the function of saving and accumulating “DBX” tokens, implemented in users' electronic wallets on the platform. The amount of the reward for

masternode 2.0 depends on the balance of the user's wallet. An active user can receive dividend rewards from masternodes 2.0 in an asset, which can be easily diversified and reinvested in other projects on another blockchain.

The supply of "DBX" coins is automatically adjusted, depending on the dynamics of events in the cryptocurrency market, which ensures its stability and a controlled process for issuing "DBX" tokens. The work on the development of the "DBX" project does not stop even for a day, thanks to the algorithm for the distribution of the mined coins incorporated in the system. All of the above mentioned technical actions are aimed at technical improvement of the "DBX" token as a blockchain asset, created for the possibility of reliable investments and ensuring the most comfortable management by users.

Thus, the investment idea of minting a "DBX" token is the ability for a user to interact directly and use a liquid market asset, while working with the usual stock market assets for most users is possible only through specialized agent companies, which reduces the return on investment, increasing transaction costs.

## **Digital Products and Services of "DBX" Ecosystem**

The digital products and services that the "DBX" Team develops and prepares for implementation in the network are primarily aimed at meeting the demand of potential clients of the platform, who are actively involved in processes related to the digital economy, the development of blockchain technology and are interested in investing in cryptocurrency assets.

The global goal for creating the "DBX" ecosystem is to fill it with all kinds of in-demand services and services that will allow users to cover their current life needs, while spending a minimum amount of time and without incurring significant costs for intermediary services and payment of fees.

One of the main features of "DBX" tokens, the official coin of the "DBX" ecosystem, is their actual linking to the operation of an existing crypto bank. We develop the project and constantly add new services to the existing ones. The diversification and monitoring of market trends allow minimizing the risks associated with investing in a project. An active, modern, information-safe, profitable, and secure "DBX" system is a guarantee of stability for investors, users, and all interested parties.

At the initial stage, the following products and services of the system are being prepared for launch:

### **"Digital Vegas" Service**

The interest of Internet users to websites offering betting and gambling services is enormous. The key issue is the compliance of these services and payments made by users with the legislation on combating money laundering and terrorist financing.

The services for betting and gambling users, provided by the "DBX" ecosystem, fully comply with the legal requirements of the jurisdictions where they are provided. The platform confirms that the identification procedures of users, transactions, etc., carried out as part of the provision of these services, comply with the AML policies of financial institutions that provide payment gateways for processing transactions.

### **"Marketplace" Service**

The "Marketplace" application, which is designed for implementation in certain geographic locations where the cannabis trade is legalized (the states of California and Hawaii (USA), Amsterdam (the Netherlands), Barcelona and Tenerife (Spain)), is of great interest and popularity. The platform offers automated services for its registered users, offering the sale of all kinds of

cannabinoid products with delivery. Currently, such service is not provided to users in the above geographic locations to the extent that the "DBX" platform plans to do it. The main purpose of this service from the "DBX" is compliance with all legal requirements, full legalization and transparency of the services provided. Today this topic is not developed in any of the above mentioned countries at the level that we plan to do. This is in no way a help to DarkNet, but it will solely be on legal basis in particular regions.

## **Creation of a Neural Network for Processing Information Flows**

Since the "DBX" digital ecosystem is based on blockchain algorithms, this provides the ability to form a huge database that can be used for useful purposes for society. This is one of the most promising and interesting directions for the development of the platform, since the formation of such database provides unlimited opportunities to ensure the security of entire regions, the development and popularization of knowledge libraries available to anyone. The neural network will perform a rainbow enumeration of probabilities in the general population and a sample of information flows, thereby forming arrays of information and allowing drawing the necessary conclusions to increase the capital of "DBX" ecosystem.

## **Digital Fund for Assistance Project**

The work on this project is an impulse for the "DBX" Platform Team, which will visually observe how the digital community is developing, bringing usefulness to people like an improvement in the realities of human life. Our goal is to create a cryptocurrency fund in which every local fund in the world could be accredited to register a wallet in order to be able to raise funds for charity in the world of blockchain users.

### **"DIGITAL FUND"**

Acting as a socially responsible business, the structure of products and services of "DBX" digital ecosystem provides the development and comprehensive support of the "DIGITAL FUND".

The core values of the "DIGITAL FUND" investment ethics are as follows:

- safe storage and movement of clients' funds in the implementation of investment operations;
- selection of only high-quality investment instruments for filling user portfolios;
- selection (and assistance in choosing) reliable partners in the investment environment;
- timely and complete fulfillment of obligations to investors;
- the unconditional priority of the interests of investors;
- reinforcement of each investment idea with real data, obtained in the course of a comprehensive analysis of the situation;
- return of the invested funds of investors within the terms originally stipulated in the agreement.

The "DIGITAL FUND" application is designed for investment management and allows the user not to devote much time to training, as well as daily analytics of large data sets.

Features provided by the application:

- setting up statistics in different convenient versions;
- linking each investment direction via API to each account with the total income from the transactions shown;
- the ability to see what percentage profit a particular instrument brings and within what time frame;

- the operation of your assets in all available markets under the management of professionals and smart digital technologies.

Investors get their own cabinet, where the infrastructure and tools for convenient investment portfolio management have been created:

- the amount of funds contributed by the investor, distributed by the digital fund to the necessary instruments, is displayed;

- a quick exchange of fiat funds for cryptocurrencies is made;

- cryptocurrencies can be invested in venture projects, information about which is posted and constantly updated in the service;

- profit is generated in the currency selected by the user, while the choice of currency is made either by the user itself, or following the recommendations of the service, which selects the best projects for investment for the selected currency.

Thus, when buying a digital asset and storing it on the balance of the wallet, the investor receives accruals in the same asset (token). This provides additional convenience, compared to working with an investment portfolio that consists of federal assets and securities. The "DBX" platform is backed by a masternode 2.0, which implies a stable increase in the annual return on investments in the "DBX" token for 3 years from the moment the project was put into commercial operation.

For those who store digital assets in "DIGITAL FUND" wallets, an investment safety cushion is provided as insurance in unforeseen crisis situations in the markets. In addition, this will allow insuring at a time when prices on the market are low and there is an opportunity to profitably purchase attractive assets.

Today, the "DIGITAL FUND" application provides opportunities to work in the areas of trade in global markets, own blockchain investment assets, and implement their own investment projects.

## Hedge Fund and Venture Fund Services

The Hedge Fund portfolio asset management service, deployed on the DIGITAL FUND platform, will provide investors with the opportunity to place funds in risk management on the exchange markets.

Venture projects are one of the foundations of the digital environment, created to support and promote the DBX token. The company plans to create a blockchain for projects that provide a set of smart solutions. Along with the development of a network of partnerships in the field of cryptocurrencies, the DBX team is actively creating blockchain projects of its own technology.

DBX intends to regularly launch new projects that meet the needs of the ecosystem.

These projects will also provide an additional inflow of investors into our environment. In these projects, users will receive salary, business profits, income from the purchase of everyday goods in the DBX ecosystem.

Benefits of an investment safety cushion:

- protection of funds from inflation (the instruments containing the investment cushion bring the minimum profitability at the inflation level);

- high liquidity and availability of funds;

- low volatility (the instruments used in the cushion at the current moment show a drawdown of no more than 5%).

In order for the users of the digital sector to more actively implement DBX tokens in their calculations, the "DIGITAL FUND" service plans to smoothly introduce rewards and loyalty programs at different levels to its users and service providers.

## Referral Program

The referral program provides the possibility of additional earnings for each user by distributing the project link, which will allow them to receive the right to accrue bonuses to the user's account wallet in the form of a percentage of the income in the system received from the sale of tokens to the investor.

Income from the referral program will be generated by purchases of each new attracted client using your referral link and amount to 3% of each transaction. At the same time, discounts on pre-sale packages with crowdsale remain with the investor.

Also, the referral loyalty program will be fixed in the "DIGITAL FUND" service and will amount to 2% of the investor's net profit for portfolio investments. The same condition will apply to assets invested in venture capital projects.

The platform reserves the right to change the terms of the referral program at any time due to changes in market conditions, the risk of fraud, or any other factors affecting the business.

## Airdrop

The unique innovative cryptocurrency ecosystem DBX definitely deserves the attention of investors, since it offers unique solutions today, the alternative of which does not exist on the market.

A particularly striking and noteworthy point is the fact that any potential user of the DBX platform will be given the opportunity to get DBX coins absolutely free. To do this, you need to track the free DBX Airdrop, which the company will launch for active users of the community after a special release.

To receive DBX tokens in the amount of 50 US dollars, you need to register 5 users in DBX channels in social media: Facebook, Instagram, Twitter, Telegram Chat, Telegram Chanel.

## Community

One of the top priorities of the "DBX" is to build and expand the ecosystem community. The DBX principles are based on the interest of increasing the number of active community members to even higher than in the general growth of the company's capitalization. The main point of the fundamental evaluation of an asset is precisely the number of real users.

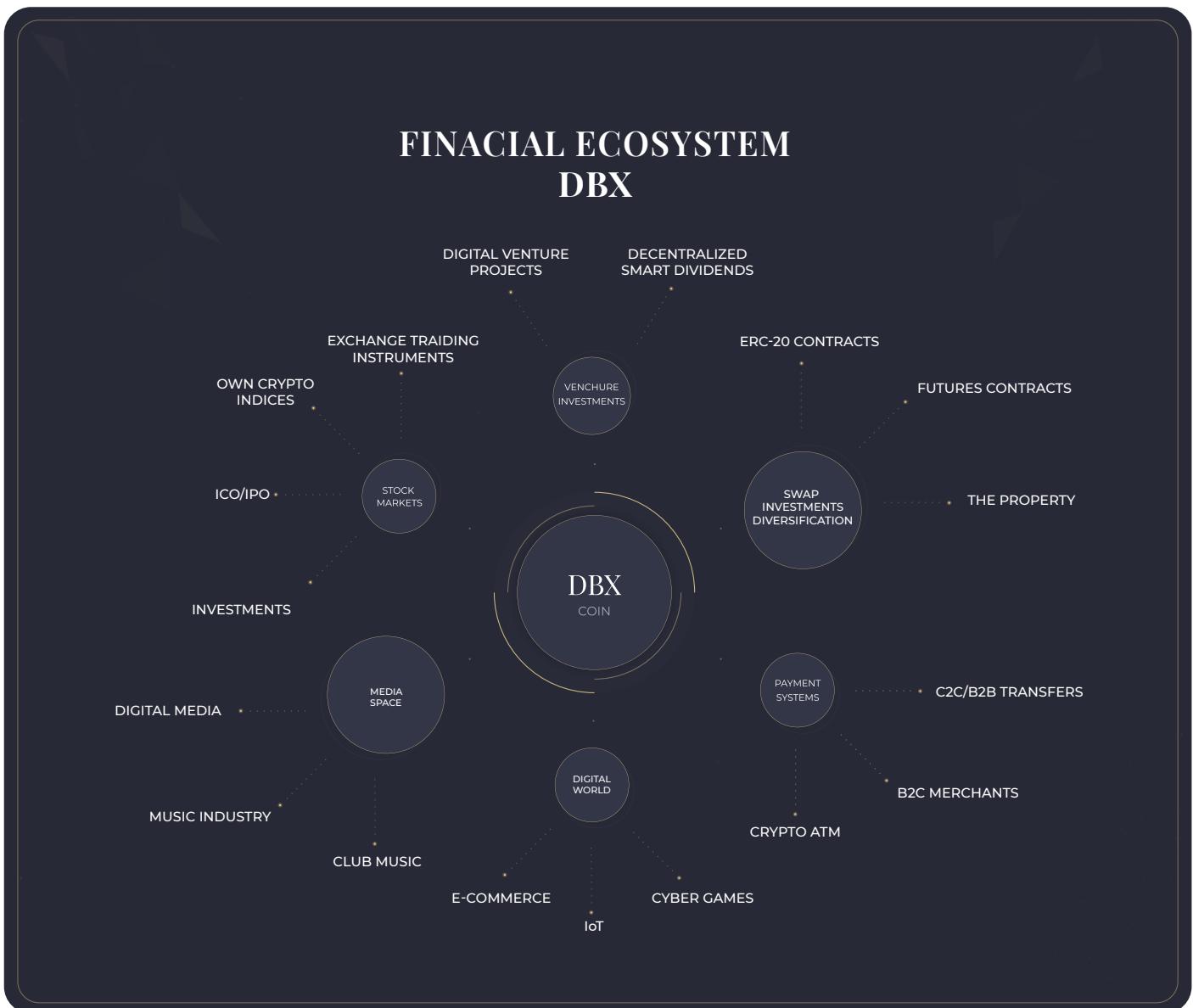
Already at the start of its development, the "DBX" digital ecosystem plans to attract the attention of the widest possible community, especially young people interested in the development of modern investments, programming, the development of artificial intelligence, cyber games, music, media space, sports, the recreation industry, and leisure.

To attract and unite members of the "DBX" community, it is planned to launch own series of sea parties, sports tournaments in sea sports in summer, 2021. And this is just the beginning of a powerful promotional campaign to increase brand awareness and socialization of the "DBX" brand.

# Goals and Objectives of the “DBX” Ecosystem

When starting to work on the project of creating “DBX” multifunctional digital platform, one of the goals was to create a powerful information technology portal available for users around the world. One of the strategic goals of our team is to make “DBX” a universal crypto platform for making settlements in cryptocurrency, which will work in accordance with all the regulatory requirements of regulators around the world. What we have and what we want to promote on the market is an honest, transparent and profitable financial product for us and our clients. The development of the digital ecosystem “DBX” from the point of view of the implementation of services was initially divided into stages of several key tasks.

Crowdsale is a stage that will provide an opportunity for all people interested in the development of the cryptocurrency market to participate and contribute, and, of course, purchase a “DBX” token - a tool that protects and multiplies your savings.



# Technological Component of the “DBX” Ecosystem

## “Quark” Algorithm

The “DBX” ecosystem is based on the blockchain, the basic principles of which were taken from the Bitcoin network, while the use of the more advanced Quark algorithm solves most of the common problems of cryptocurrencies and ensures high transaction speed. The innovations applied in the “DBX” platform ensure the network to remain operational even in the event of a failure of several critical nodes.

The “DBX” ecosystem, which is the issuer of the tokens of the same name, uses the “Quark” algorithm, which is a system of 6 different most secure parallel hashing processes, as the main gateway. These algorithms competed in the National Institute of Standards and Technology (NIST) competition, and represent the next generation of the SHA-3 algorithm. This makes the algorithm resistant to hacking and guarantees the reliability of the entire network, because, if someone decides to hack “Quark”, they will have to hack all of the 6 presented algorithms. In addition, some of these algorithms are considered superior to SHA-2 in terms of security, such as Keccak, which was selected by NIST as the next generation of secure hashing-3 (SHA-3) algorithms. These two factors make “Quark” one of the safest algorithms currently available.

The use of the “Quark” algorithm in POW or POS consensus mechanics is intended to provide an increased level of security and confidence, while maintaining the functioning of the cryptocurrency ecosystem. This is achieved due to the high complexity of the algorithms used. Unlike the algorithm used in the Bitcoin network (SHA-256), “Quark” is protected from the threat of a single point of failure (SPOF) that can stop the entire system. For example, if a computing breakthrough occurs, it can disable the SHA-256 hash function, while a similar situation with “Quark” will not lead to system failures until all six algorithms are cracked at the same time. If the problematic part is identified, it can be replaced with another hash function, without affecting the overall performance of the entire system.

Thus, the use of the “Quark” algorithm provides confidence in the security of digital assets and a high level of protection.

## “Zerocoin” Algorithm

The “DBX” protocol, based on “Zerocoin” (zDBX), provides anonymity and, therefore, security.

The blockchains of most cryptocurrencies, by default, record all transactions transparently and are constantly available for any analysis, while the confidentiality of financial information is of most importance to an individual. This transparency destroys the fungibility of coins, which is inherent in free trade and secure settlements. “DBX” uses zero knowledge proofs that have been applied in the “Zerocoin” protocol (zDBX), the main idea of which is to achieve anonymity by minting special tokens that are used only in the pool and have no connection with addresses.

The “Zerocoin” Protocol (zDBX) has been known since 2013 as a cryptographic extension of Bitcoin, which should be an effective means of providing true crypto anonymity to Bitcoin. The “DBX” blockchain takes full advantage of an improved version of the protocol itself, which can be configured to prevent the binding of different addresses and transactions to avoid tracking issues.

The network nodes process their part of the information in encrypted form, and none of them has full access to each other. The system uses zero knowledge confirmation, preventing any one from getting information that compromises the participants in the transaction. Thus, you get protection from dirty coins and attacks by hackers, thieves, and other intruders.

Zero knowledge proofs are used to completely sever the links between transactions, while maintaining the integrity of the ledger. The minting operation involves the creation of a token, using a public coin and a secret key. As a result of minting, one ordinary public coin can be obtained, which can then be exchanged for another token in the pool.

When spending, the user provides a secret key for the crypto asset, thereby proving that they are the owners of the coin. When zero knowledge proof is used, it provides anonymity by hiding exactly what Zerotokens in the pool are being spent. Instead, it only shows that the user has the right to spend a token, which can be any of the coins in that blockchain.

However, then vulnerabilities, one of which allowed attackers to spend the same token twice, burning the coins of other users, was discovered in the cryptographic scheme of the "Zerocoin" protocol.

To avoid this, a global revision was made, as a result of which each "zDBX" has its own unique serial number. The protocol requires the disclosure of this serial number and confirmation of its validity only when the "zDBX" is spent. This allows verifiers to have a list of previously used serial numbers and identify valid transactions.

The developers offered an easy way to solve this problem by using a new random public key as the serial number. Expense transactions must be additionally signed with such a random key, and the attacker will not be able to spend them, since they will not have a public key for this, despite the fact that they will be able to see the serial number and create coins with the same number.

Thus, the "zDBX" protocol does not allow associating previous transactions with other addresses, using the principle of mixing cryptocurrencies from different addresses, and the use of RSA-2048 encryption ensures complete confidentiality of key data that cannot be known to any third party, including the system.

## Information Security of the "DBX" Ecosystem

The uniqueness of the "DBX" ecosystem is the fact that it uses a pool checkpoint system, which allows you to get by with much less computing power, with the possibility of accumulating a large number of coins in it. This makes transactions on the "DBX" ecosystem not only nearly instantaneous, but also requires minimal power consumption.

From the user's address, the coins are converted into a pool. After that they are spent in any direction, both inside the system and outside it, being passed to the "DBX" addresses as tokens, indicating the value of the asset. The token pool, based on the "Zerocoin" protocol, is a decentralized blockchain system.

Thus, instead of sending "DBX" coins with traces of ownership and traceability risk, the system sends a zero knowledge confirmation, after which the tokens are converted back to "DBX" coins to the destination address. In fact, every time a transaction is made, new coins are minted, which are completely clear of any history. This means that it becomes impossible to track and link transactions to addresses and their owners in any way.

## Denominations and Minting

When a user spends a certain amount of "DBX", they receive a token in the "Zerocoin" pool, confirming that they have this asset of value. However, the value is not represented by the "DBX" coin, which has its own history and can be associated with the user's address, but is a set of tokens of various denominations used in the system.

To indicate the denomination, in many operations only whole numbers are used at the same time, with the exception of small change, so it is impossible to determine the addresses

involved in the transaction by the sum of the denominations. In the process of minting new tokens, which occurs automatically, the denominations for representing a certain transfer amount are determined by the system algorithm.

Automatic minting of coins starts when the wallet is unlocked, and the "DBX" network is synchronized. This eliminates the need to manually start the minting or conversion process. This helps to increase the confidentiality of the transaction and the addresses involved, since a large number of new tokens of various denominations appear from different places, the coins are selected by an automatic algorithm, each denomination is minted from different sources. In case of a shortage of the required number of denominations determined by the system, automatic minting will start when there is an enough amount of them.

## Transaction Security

When sending tokens from the pool, the user of the "DBX" cryptocurrency has the ability to select the desired security level in the range of 1-100, which determines the number of tokens involved in the mixing of coins. So, with each subsequent level, the number of blocks will increase, to which new tokens will be added. Accordingly, the more blocks will be involved, the higher the computational complexity will be, the more energy and time spent on the transaction will be required, but at the same time, the higher the confidentiality and, therefore, the security of the transaction will be.

In addition, for the sake of security and preservation of your valuable tokens, it is necessary to take into account that the data of minted tokens for the duration of the transaction is not stored in the blockchain, but in a database hosted locally. A serial number is generated for each denomination. Therefore, in case of any computer failures or Internet problems, there is a risk of losing your tokens, so it is worth making a backup copy of the wallet.dat file.

## Instant Anonymous Transactions with Full Confirmation

The goal for the creators of "DBX" is to provide the mass user with truly secure digital means from third-party interference, both for everyday payments and for long-term investment purposes. The stability of "DBX" protects the user's investment in cryptocurrency, and the confidentiality of transactions ensures not only the privacy of finances, but also their protection from intruders.

The "DBX" crypto asset is based on the principles laid down by the creators of the first cryptocurrency - Bitcoin, the ease of its Litecoin fork, as well as the anonymity and speed inherent in Zcash& Dash. In addition to this, the "DBX" network uses the tried and true "Zerocoin" anonymous protocol, which is as effective as possible after improvements, providing protection against blockchain analysis and tracking. The Proof of Stake consensus used in the "DBX" network allows greener coin generation and cryptocurrency usage, as compared to other systems, by reducing power consumption.

All these functional algorithms are modified and tuned in a special way, which allows you to eliminate their inherent disadvantages and combine the desired functions in one cryptocurrency. The stability of the "DBX" crypto asset is ensured by a limited number of coins with dynamic settings, periodic coin burning and transaction fees. In addition, there is no room for manipulation in the system that could allow developers or anyone else to play with the value of the coin.

The "DBX" crypto asset is a self-developing system that has set a course for continuous progress, since about one-sixth of the reward for each block is directed to the evolution of the network. In this way, the community funds monthly marketing programs, software development and other activities, necessary to generate these financial revenues. All the decisions regarding the direction of progress and its funding in the community are made by voting of the masternodes 2.0.

# DBX Tokens Generating algorithm

The “DBX” blockchain leverages the fundamental properties of an immutable decentralized ledger to conduct peer-to-peer transactions, in which the network itself verifies and confirms transactions without the involvement of any third party. At the same time, the Bitcoin blockchain that has served as a prototype uses the Proof of Work consensus, which relies on the processing power of the network for hashing, which over time significantly increases the complexity and power consumption of supporting the network for cryptographic tasks.

With the advent of Litecoin, which is a fork of Bitcoin, they started using the Scrypt algorithm, which allows faster block hashing, but has more technical limitations, requiring more expensive specialized hardware to mine and maintain the network function.

Unlike Bitcoin, “DBX” mining uses the Proof-of-Stake (PoS) consensus principle, which spends electricity more easily and economically, and does not require such expensive hardware.

Every 60 seconds, a 2MB block is redirected with the issuance of 6 new “DBX” coins, of which 5 are sent for masternode 2.0 and staking as a reward and 1 is sent to the superblock reserve for network development.

Mining fees, as well as transactions, are burned to ensure the stability of the token, while maintaining the liquidity of the cryptocurrency as a means of payment, minting new tokens will not be severely limited, as ensuring the operation of the blockchain network will continue to receive rewards. This balances the system and value of the “DBX”, while keeping the fee at the same level without having to increase it on a regular basis.

## Masternode 2.0

The “DBX” system operates at the expense of masternodes 2.0, which are powerful servers backed by collateral in “DBX” coins. These network nodes are designed to primarily support the blockchain governance mechanism as well as additional services. The first master nodes were launched in 2014 on the Dash cryptocurrency network, for which they were invented, and which is the predecessor of the “DBX” crypto asset.

Master nodes store a complete copy of the “DBX” blockchain, the system of user accounts on the blockchain, and also provide a unique second level service. For example, in the Dash cryptocurrency, masternodes 2.0 provide the operation of tools responsible for the speed and anonymity of transactions.

Like the predecessor Dash, in the “DBX” network, master nodes must be backed up by a pledge confirmation in the coins of the “DBX” ecosystem. This ensures the functioning of the entire system, for which the holders of the master nodes are regularly rewarded. The “DBX” network allocates more than 45% of the total asset capitalization to master nodes, which is a very attractive factor for investors.

The owners of the master nodes are most interested in the success of the project, so only they get the right to vote in determining the direction of the ecosystem evolution and allocating the Budget. When generating new blocks, 10% of the reward is allocated to funding the development and implementation of various functions and improvements in the “DBX” ecosystem.

The basic requirement for running a masternode 2.0 on a “DBX” network is a 500 DBX securing lock, which cannot be spent without interrupting the masternode 2.0. The second requirement is the actual server running the “DBX” masternode 2.0 software.

Masternodes 2.0 in “DBX” algorithm protocols give rise to many interesting features not available in conventional blockchains. Beyond the basic, the services that masternodes 2.0 provide to the network include guides on how to run a masternode 2.0 using either a hosting

provider, or by setting up and maintaining your own hosting solution.

“DBX” network users can choose to manage their own masternode 2.0 in their own wallet. It only takes a few steps and willingness of the user to take responsibility for setting up, securing, and maintaining both the server and the masternode 2.0 collateral.

In terms of technical parameters and compliance with the information security requirements, the platform provides the following tools:

- masternode 2.0 confirmation - 10 blocks;
- transaction confirmation - 6 blocks;
- primary speed of passage - 9 minutes (changes with reconfiguring the complexity of the network);
- Algorithm “Quark”;
- Proof-of-Work/Proof-of-Stake.

## “ERC-20” Algorithm

The communication system of the project is built on the basis of user demand. With investment trends evolving from cryptocurrencies to the DeFi space, a second multitier “DBX” network algorithm has emerged-“ERC-20”.

The focus of the system on the smart blockchain allows it to be divided into two fundamentally different ideas of cryptographic technologies.

“DBX” (“ERC20”) is designed for users for the flexibility of blockchain operations. This opportunity opens up the adaptation of the asset in the global tokenomics. The platform allows the user to quickly integrate into Defi projects with the communication links of the ETH system.

The “ERC-20” protocol, designed specifically for the financial industry, is the official protocol of the Ethereum network. This network is the universal standard for creating digital assets on the Ethereum blockchain. Most of the ICO/IEO held in the world use smart contracts of this particular blockchain platform.

Thus, the global goal of the “DBX” platform, which is the issuer of “DBX” tokens, is to create a fundamental digital asset that can replace the usual fiat for households, both in accumulation and in the purchase of goods and services in everyday life.

And for business structures, “DBX” cryptocurrency will become an irreplaceable investment tool, confidential, profitable, safe to use.

## “Crowdsale”: What are the Purposes of Raising Fundsfor the “DBX” Ecosystem?

We decided to conduct crowdsale because we see a promising and profitable investment in technologies that are innovative and transparent for earning money, including in the form of passive income, in the developed toolkit, which will be launched on the “DBX” ecosystem.

Each investor who makes a decision to invest in order to generate income can choose the most suitable tool for work on the platform, based on their own preferences in terms of income, risks, involvement in the management process.

From the point of view of an asset for investment, “DBX” tokens have a significant potential for increasing income due to a key quality - limited emission, which provides the value and uniqueness of this digital asset.

The volume issue of “DBX” is fixed and controlled by the digital ecosystem itself. If the amount of transaction fees when purchasing “DBX” tokens set inside the block corresponds to the number of coins, and the amount is exceeded, when the demand for tokens exceeds the

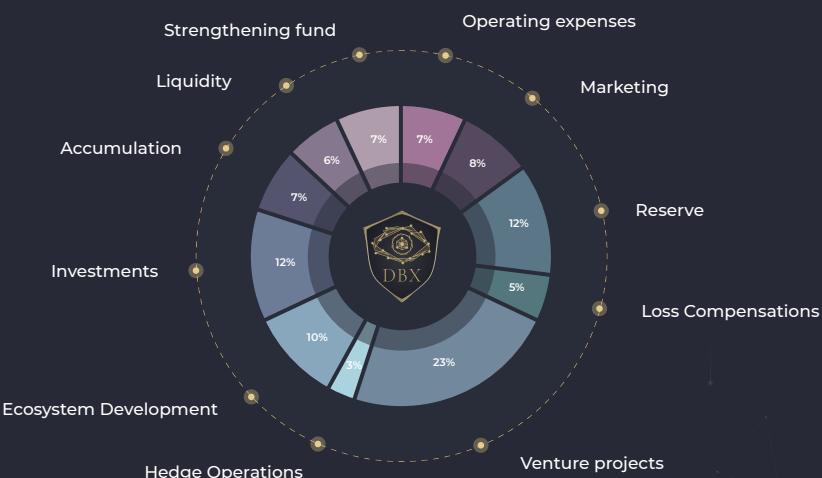
size of the fixed issue, the system will automatically destroy the excess amount of coins generated by such transactions.

This means that the number of "DBX" tokens on the blockchain will never exceed the volume of the originally announced issue, which allows us to ensure high liquidity of our tokens due to the constant supply. Thus, due to the fixed number of tokens on the blockchain, the price will always rise, and the number of coins equal to the generated, will not allow to increase the supply of tokens by reducing their value. Thus, the "DBX" functionality is a dynamic, sustainable ecosystem that can self-adjust and respond to changes in market conditions.

The self-tuning process can be compared to the model of fiat currency regulation, when the withdrawal of the money supply from circulation occurs by changing the level of credit obligations (of the state or subjects of the market system) of borrowed funds in the economy. In the real economy, this process is centrally regulated by governments and banks, while in the "DBX" blockchain this happens automatically and decentralized, thanks to built-in algorithms, and without the ability of anyone to purposefully influence this process. This eliminates the risks of fraudulent activities, the possibility of using insider information for illegal enrichment. Such self-regulation occurs solely depending on the number of transactions, the amount of the fee, and the number of burned coins. Even if someone wants to indirectly influence the issue of coins, the limit values, due to the complexity of the algorithms embedded in the platform, are almost impossible to predict.

According to the crowdsale terms, the total number of issued tokens of "DBX" is 17.600.001.071 coins, of which 8,000,001,071 will be redistributed to the masternode 2.0, with a monthly distribution of smart dividends in the amount of 3% of the balance of assets on the wallets to each user. Thus, the "DBX" platform grants the user the right to reward, for trusting a digital asset at the initial stage of the platform's development, during the formation of the network and connecting communications to all possible sources. The platform, on its own decentralized blockchain, will distribute the reward to its users. 1,760,000,000 tokens are supposed to be used for the placement of IEO. Due to the reduction of investor risks, the platform plans to limit the free sale of tokens for 93 days after the IEO.

## DESTRIBUTION OF CAPITAL: - TO FUNDS FROM COINS RESERVE - FROM COINS TRADE ON EXCHANGE/ CROWDSALE.



The funds will be allocated to instruments to increase the fundamental base of the asset. The main directions are technological developments to increase the infrastructure of the entire system.

Due to the increasing density of the digital network foundation, "DBX" plans to increase its presence in various digital and technological areas, set by the demand of users and the economic system as a whole, with a forecast horizon of 5-10 years in the future. Promising active areas are critical banking, digital investments, technological development of venture projects in the field of digital applications, IoT, E-commerce.

In the main strategic directions "DBX" takes into account not only the risk management of a digital project, but also deploys analytical tools in risk diversification to protect the capital of its investors.

In 2021, the attracted funds will be launched:

- implementation of a proprietary blockchain with desktop wallets;
- online account with the ability to swap between specific blockchains - connection of third parties;
- company registration and company licensing in strategically targeted countries
- mobile application b2b, b2c, c2c for exchanging transactions, with a marketplace for users, an incentive cashback system
- investment application "DIGITAL FUND".

The public sale of "DBX" tokens will consist of 3 rounds, during which a limited number of coins will be offered for sale.

The investments that will be attracted during the crowdsale of the "DBX" digital ecosystem are planned to be used for:

- implementation of a strategic development plan that will ensure the growth of trading and the reputation of "DBX" in the crypto currency market;
- growth in fee income of investors from all transactions on the platform;
- expanding the geography of business: opening offices, participating in international events;
- obtaining licenses: to strengthen the legal structure of business in new countries of presence;
- implementation of technical developments: adding new services, analytic systems;
- marketing and popularization of the fundamental ideas of the "DBX" digital ecosystem, building up the base of potential users.

# Issue parameters

Name: **DBX**, Ticker: **DBX**

Platform: **PIVX / ETH**

A type: **Fork / ERC 20**

IEO cost: **0.0642**

Limitation: **none**

Unsold tokens: **held for future membership**

Return on investment: **3% monthly masternode 2.0**

Accepted buying methods: **All major cryptocurrencies and fiat are used.**

Total number of tokens (coins): **17 600 001 071**

Private Sale and Public Sale (coins): **1 700 000 000**

Masternode 2.0 Staking (coins): **8 000 001 071**

Sales on exchanges (coins): **3 520 000 000**

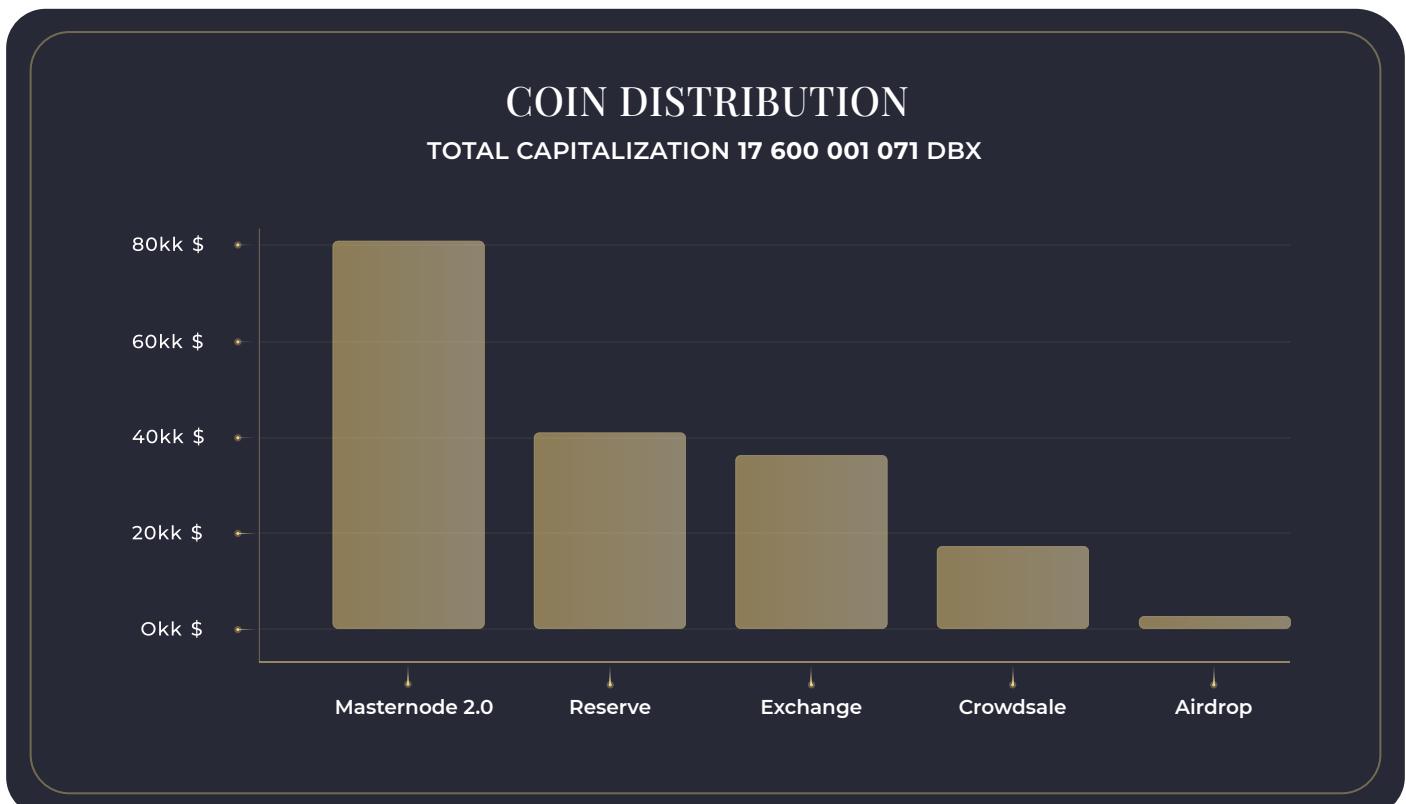
Reserve (coins): **3 580 000 000**

Bounty Reward + Referral Program (coins): **300 000 000**

Marketing (coins): **500 000 000**

Also, during the initial placement, a monthly reward of 3% is provided for investments of at least 500 DBX.

## “Crowdsale” Coin Distribution of “DBX” Digital Ecosystem



## Sales rounds

**PRE-SALE 1 / 566 666 666 DBX \*0.0214 USD = 12 121 212 USD**

**PRE-SALE 2 / 566 666 666 DBX \*0.0321 USD = 18 181 818 USD**

**IEO-SALE 3 / 566 666 666 DBX \*0.0642 USD = 36 363 636 USD**

**TOTAL CROWDSALE**

**66 666 667 USD**

## Coin values on DBX crowdsale

**COIN PRICE ON CROWDSALE 0.0642 \$**

> 500 \$

**7 788 DBX**

**Masternode HOLD**

3% Per month

**+233 DBX**

> 1000 \$

Bonus 2 %

+312 DBX

**15 888 DBX**

**Masternode HOLD**

3% Per month

**+476 DBX**

> 3000 \$

Bonus 3 %

+1 402 DBX

**48 130 DBX**

**Masternode HOLD**

3% Per month

**+1 443 DBX**

> 5000 \$

Bonus 4 %

+3 115 DBX

**80 996 DBX**

**Masternode HOLD**

3% Per month

**+2 429 DBX**

> 10000 \$

Bonus 5 %

+7 789 DBX

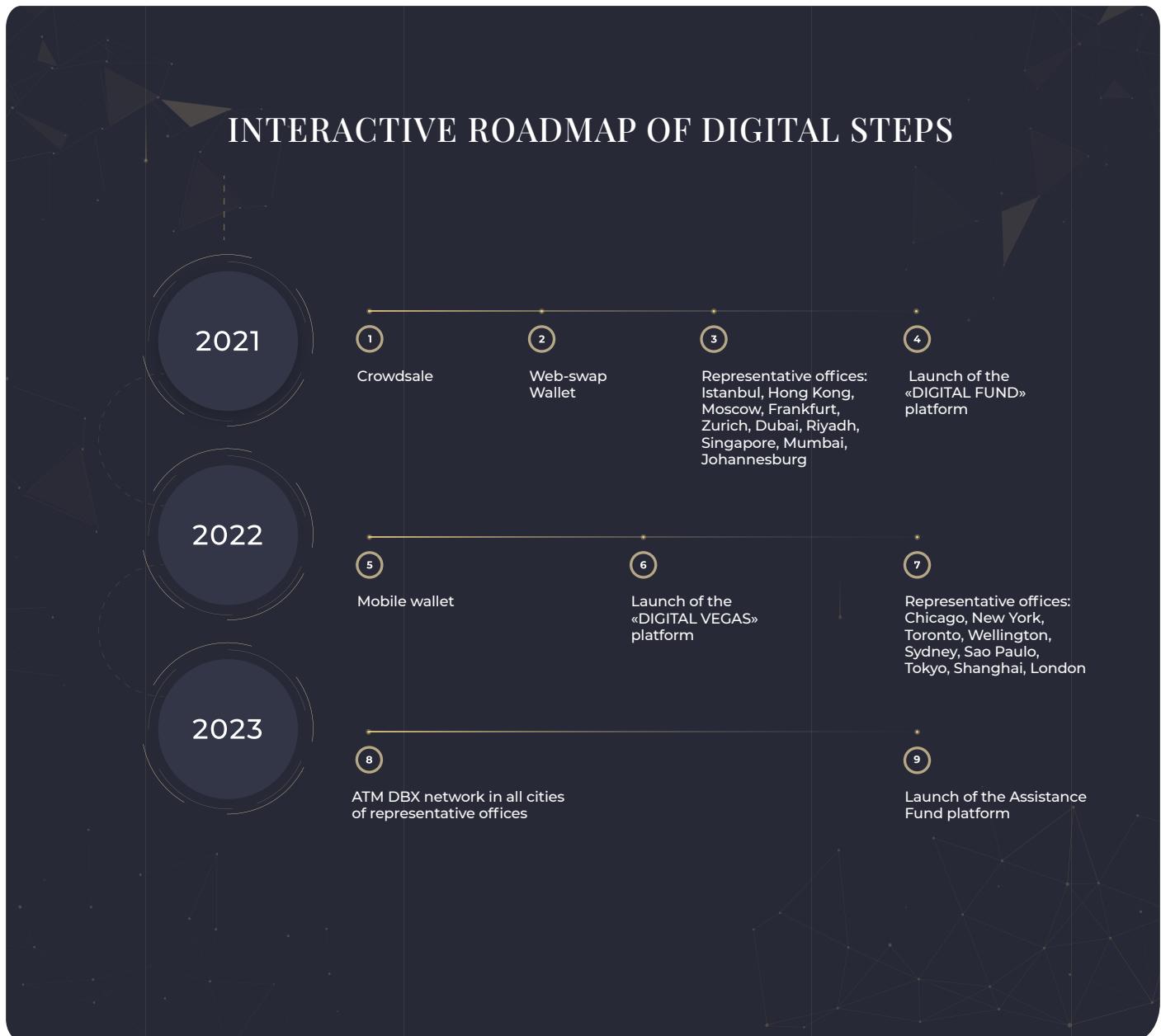
**163 552 DBX**

**Masternode HOLD**

3% Per month

**+4 906 DBX**

# DBX Digital Ecosystem Crowdsale Roadmap



# The team of “DBX” digital ecosystem



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Managing partner



**Fatih Kuruoglu**  
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consultant, Turkey



**Nadejda Zakharova**  
Managing Director, Estonia



**Ivan Kapustkin**  
Fullstack developer



**Alexey Brekhin**  
Fullstack developer



**Alexander Volkov**  
Fullstack developer



**Daniel Dubovoy**  
Digital Marketing



**Svetlana Biryukova-  
Karatash**  
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