



# Coin Online

International Digital Asset Trading Platform

White Paper  
Version 1.0



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# **01** Project Overview

# 01 Project Overview

## 1.1 Background of project establishment

The launch of Coin Online comes at a time when the cryptocurrency exchange market is at a critical stage of development, marking the rapid growth and technological innovation of the industry and heralding an important shift in the global financial ecosystem. The lines between traditional financial frameworks and the emerging digital currency economy are beginning to blur, paving the way for mainstream adoption of crypto assets.

Source: Coin Online, 2017.2.12. All rights reserved.



- ① Market maturity and growth potential: The cryptocurrency exchange market has undergone a transformation from early exploration to gradual maturity, showing great growth potential. This growth is not only reflected in the expansion of trading volumes, but also in the need for diversification among investors and traders.
- ② Driving force of technological innovation: The rapid development of blockchain and crypto technology has created new opportunities and challenges for trading platforms. Technological innovations, such as smart contracts, decentralized finance (DeFi), etc., offer new perspectives and possibilities for cryptocurrency trading.
- ③ Security and compliance importance: As the market grows, security issues and regulatory compliance are key areas that exchanges must focus on. The level of trust users have in the trading platform, as well as the compliance of the platform, becomes a key factor in its success.



## 1.2 Introduction to Coin Online

Coin Online is an international digital asset trading platform based in the United States that provides multi-currency and multi-language spot trading services for global blockchain investors. The platform is known for its advanced dealmaking technology and strict risk control management system, focusing on industry chain projects with practical application value.

Coin Online is committed to providing users with secure, convenient and comprehensive blockchain asset exchange services, gathering high-quality blockchain assets around the world, and aiming to establish a world-class blockchain asset trading system. Since its inception in 2017, the platform has become the platform of choice for cryptocurrency novices to raise funds and enter the market, offering a large number of newly listed tokens and leading the market with cryptocurrency innovators, entrepreneurs, users and enthusiasts.

- **Security:** By employing industry-leading security technologies, two-step verified login, phishing and fraud prevention systems, and offline cold wallet storage, Coin Online ensures maximum security of user assets.
- **User experience:** The interface design is simple and clear, providing bilingual services in Chinese and English, making it easy for users around the world to use the platform to trade.
- **Technological innovation:** The platform adopts a high matchmaking system to ensure fast and efficient trading. The new MPC wallet and multi-party computing technology provide users with flexible and secure money management solutions.
- **Globalization and compliance:** Coin Online is registered in the United States and complies with local laws and regulations. Currently, the platform holds the MSB financial license in the United States and has global compliance and professional industry standards.

### SUMMARY

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### SUPPORT

We always be in touch!



### TRANSACTIONS

More >

### SECURITY

More >

### 1.3 Vision & Mission of Coin Online

#### A) Platform vision

Coin Online's vision is to create an advanced, comprehensive and sustainable cryptocurrency exchange market. Coin Online is committed to being a technological innovation leader in the industry and hopes to push the entire cryptocurrency market forward to become a secure, transparent and efficient trading environment.

- Technological innovation pioneers: Continuous technological innovations, such as advances in blockchain, smart contracts and crypto technology, have made Coin Online one of the most advanced and reliable trading platforms in the market.
- Driving industry standards and compliance: Driving higher standards and compliance in the global cryptocurrency market, working with regulators to ensure the legitimacy and security of transactions.



#### B) Core mission

- Security first: The security of user assets is considered a core task, and we are committed to providing a highly secure transaction environment through the adoption of advanced encryption technology, cold storage solutions and multi-authentication systems.
- Efficient trading experience: The use of advanced technology and high-performance matching system to provide users with a fast and smooth trading experience to meet the needs of large to small transactions.
- User-friendly interface and support: Provide intuitive and easy to use trading interface and 24/7 customer support, designed to meet the needs of all types of users, to ensure that the trading experience is convenient and comfortable.



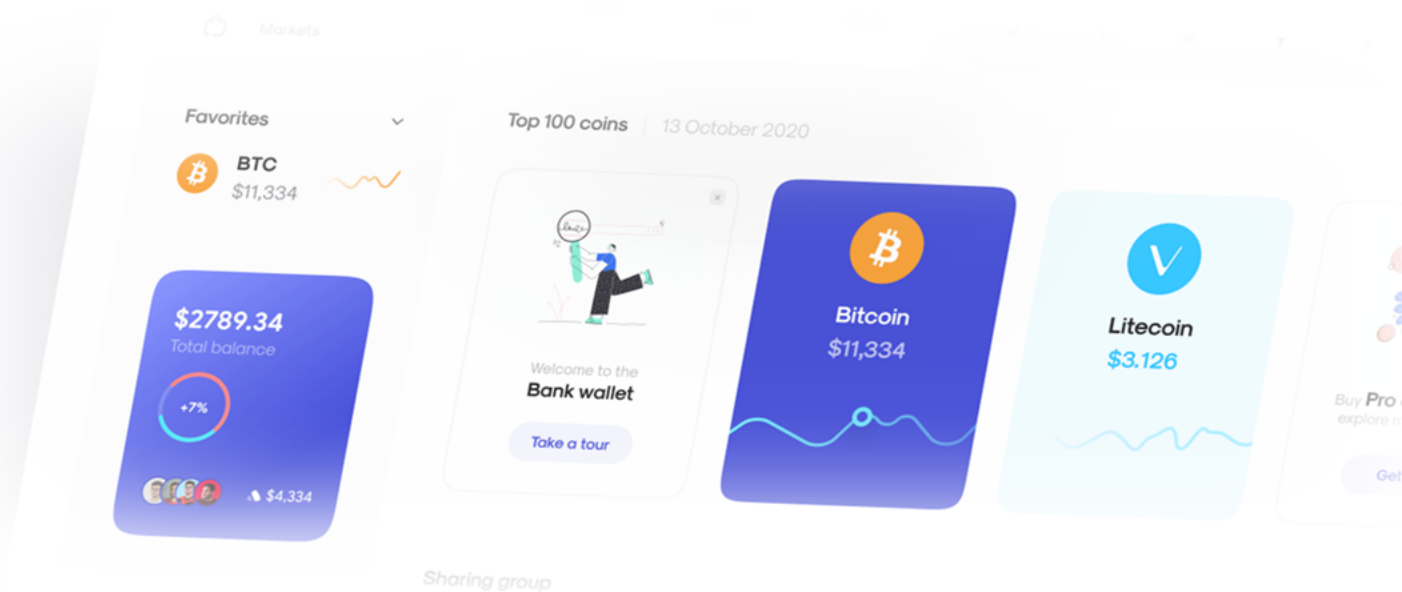
# **02** **Market Analysis**

## 02 Market Analysis

### 2.1 Status and trends of the global cryptocurrency market

#### A) Growth momentum

From the earliest Bitcoin to thousands of tokens today, the market cap of cryptocurrencies around the world has multiplied. According to the latest market report, the total market value of cryptocurrencies has exceeded \$2 trillion, showing strong growth momentum.



#### B) Diversified investment opportunities

In addition to mainstream digital currencies, emerging crypto projects such as DeFi, DApps, and NFT provide investors with more diversified options. These innovative applications not only demonstrate the diversity of blockchain technology, but also provide the market with broader room for growth.

#### C) A change in regulatory attitudes

At the beginning, countries around the world held a wait-and-see or even boycott attitude. However, as cryptocurrencies are increasingly recognized as a legitimate financial asset, many countries are looking for appropriate regulatory means to ensure transparency and fairness in the market. It also marks an important step for cryptocurrencies to move from the fringes to the mainstream.



#### D) Technological innovation and market depth

DeFi and NFT are examples of blockchain technology innovation in recent years. DeFi challenges the way the traditional financial system works, while NFT brings new changes to the art and collectibles market. Innovation provides investors with rich investment opportunities, but also brings a deeper level of value to the entire cryptocurrency market.



## 2.2 Market positioning of Coin Online

Far from being a cryptocurrency exchange in the traditional sense, Coin Online represents a new generation of trading platform thinking that blends local culture and economy with global cryptocurrency trends to create a unique and highly adaptable trading environment.

#### A) Highly adaptable service model

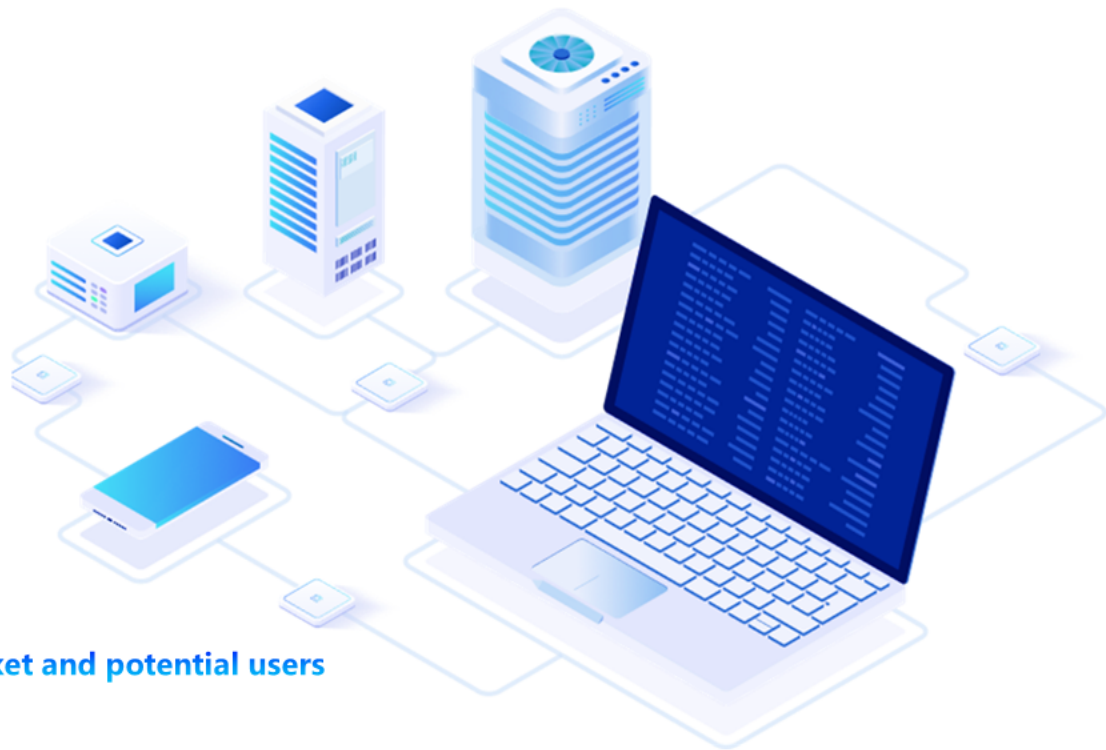
Coin Online recognizes that every city in the world has its own unique financial environment, cultural differences and technological adaptability. Therefore, instead of simply copying a fixed trading model, we conduct in-depth market research for each city and design the trading platform and tools that best suit its characteristics.

#### B) Deepening of localization strategy

Localization strategy goes beyond the customization of products and services. Coin Online has established partnerships with local financial institutions, businesses and government departments to jointly promote the development and popularity of cryptocurrencies in the region. To ensure that the services of the platform can keep pace with the actual needs and trends of the local market.

### C) Dual guarantee of safety and compliance

Coin Online knows that in the financial field, any security incident can cause irreparable losses. We use the most advanced security technologies and solutions in the industry to ensure the absolute safety of user funds. The platform maintains close communication with regulators around the world, not only follows local laws and regulations, but also actively participates in the formulation of relevant policies and standards to promote the healthy development of the entire cryptocurrency industry.



## 2.3 Target market and potential users

### A) Global urban layout

Coin Online's strategic positioning focuses on the world's metropolises and economic hubs. These cities have a high level of economic activity, a concentration of financial institutions, and extensive use of digital technologies. We believe these cities have a natural leadership advantage in the development and adoption of cryptocurrencies.

### B) Urban user segmentation

- Financial institutions: including traditional banks, brokerages and investment funds. They want to use cryptocurrencies to expand their asset portfolios, increase investment channels, and participate in investment opportunities in emerging markets.
- Startups and technology companies: Many startups and technology companies are exploring the application of blockchain technology, and they need a reliable trading platform for the trading and management of digital assets.

- Retail investors: This group includes the general public who are interested in cryptocurrencies and blockchain technology. They may be new to cryptocurrencies or experienced traders looking for a safe and convenient trading environment.

#### C) Geographical potential

While many metropolitan areas already have the infrastructure to trade cryptocurrencies, there are still a large number of cities whose crypto markets are still in their infancy. Coin Online will focus on cities with strong economies but untapped cryptocurrency markets, such as those in Latin America, Africa and Southeast Asia, where economies are growing rapidly.

#### D) Partner deepening

- Strategic cooperation: Strategic cooperation with the world's top financial institutions and technology companies to jointly explore and promote the application and development of cryptocurrencies.
- Supervision and compliance: Coin Online not only follows the regulatory regulations of various countries, but also actively communicates with regulators and participates in the formulation and improvement of cryptocurrency-related policies and regulations.



# **03** **Functions & Services**

## 03 Functions & Services

### 3.1 Futures Service

#### A) Highly liquid market

Using an advanced aggregation engine, Coin Online aggregates liquidity from the world's leading cryptocurrency exchanges, providing tight bid-ask spreads and ensuring fast closing of large orders. The depth and width of the platform remain stable even when markets are volatile, allowing traders to execute large trades seamlessly and maximize the efficiency of their trading strategies.



#### B) Diversified contract types

The product portfolio includes standardized deliverable futures contracts and innovative perpetual futures contracts. Perpetual futures, particularly contracts with a money rate exchange mechanism, allow long-term holding of positions without fixed delivery dates, while enabling seamless market pricing, reflecting the close relationship between the spot market and the demand for leveraged trading.

#### C) Leverage flexibility

The demand for leverage varies from trader to trader, and the platform offers options ranging from conservative, low-leverage options to high-risk, high-leverage options. The platform uses a real-time risk assessment model to dynamically adjust the leverage ceiling, ensuring that the stability of the system is not compromised by exposure to a single large position.

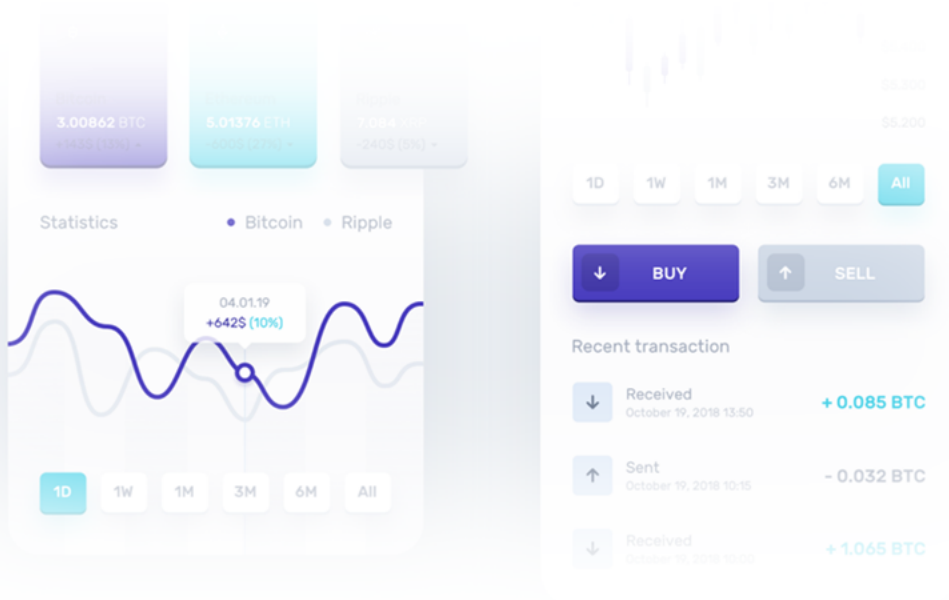


#### D) Risk management tools

The platform's risk management tools bring together industry best practices, including liquidity safeguards such as automatic closing (ADL) systems and insurance funds, as well as individual risk restrictions such as stop-loss and stop-profit orders, which combine to provide a multi-layered network of protection to ensure the safety of users' assets in extreme market situations.

#### E) Price discovery mechanism

Coin Online's futures contract market provides an efficient and transparent price discovery process, ensuring the authenticity and accuracy of the price index through deep market order and algorithmic trading strategies. By closely anchoring the spot price of the underlying asset to the futures price, Coin Online's price index reflects a real-time snapshot of global trading activity and serves as an important benchmark and hedging tool.



### 3.2 Option Service

#### A) Diversified options types

Coin Online offers a wide range of options including European and American options. European options can only be exercised on the expiration date, while American options can be exercised at any time before the expiration date, which gives traders more flexibility.

#### B) Customized exercise price and expiration period

The platform allows users to customize strike prices and expiration dates, allowing traders to more precisely construct options strategies based on their market forecasts and risk appetite.

### C) Advanced pricing models

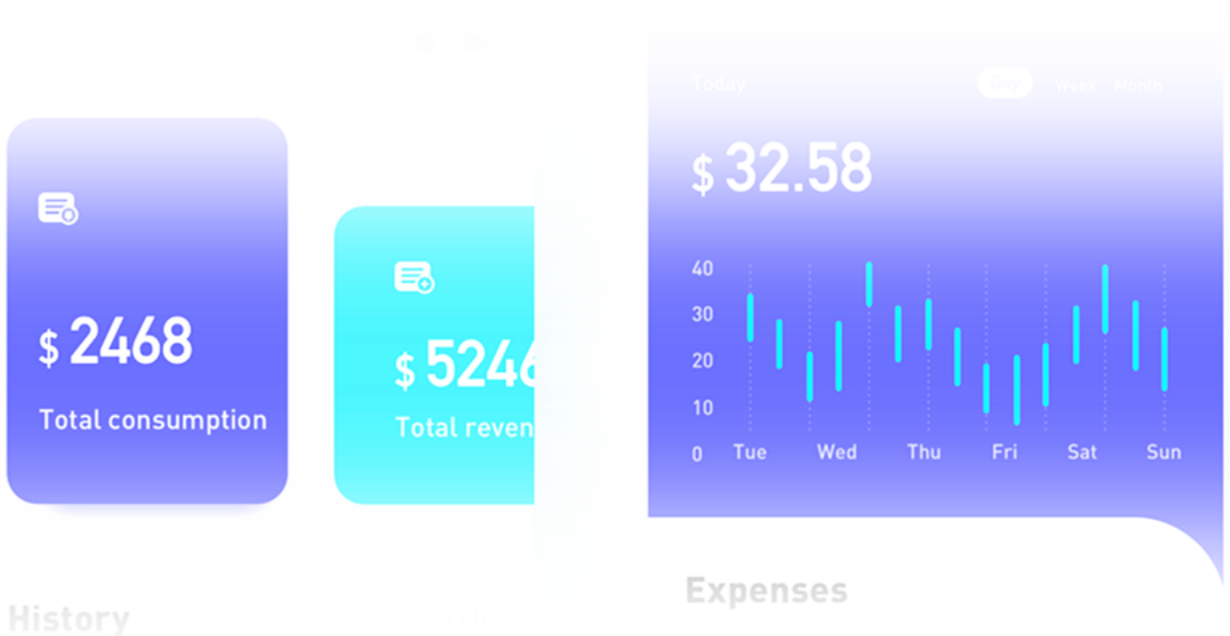
Coin Online uses advanced pricing models such as the Black-Scholes model for option valuation. The model takes into account the volatility of cryptocurrencies, potential liquidity risks, and other market factors to provide traders with accurate option pricing.

### D) Risk and return probability analysis tools

Risk assessment and probability calculation tools, such as Greek value analysis, are included to help traders understand and quantify potential risks and benefits, making the decision-making process more scientific and rational. These include, but are not limited to, indicators such as Delta ( $\Delta$ ), Gamma (rate of change of Delta), Theta (decay of time value), Vega ( $v$ ) volatility sensitivity, and Rho ( $\rho$ ).

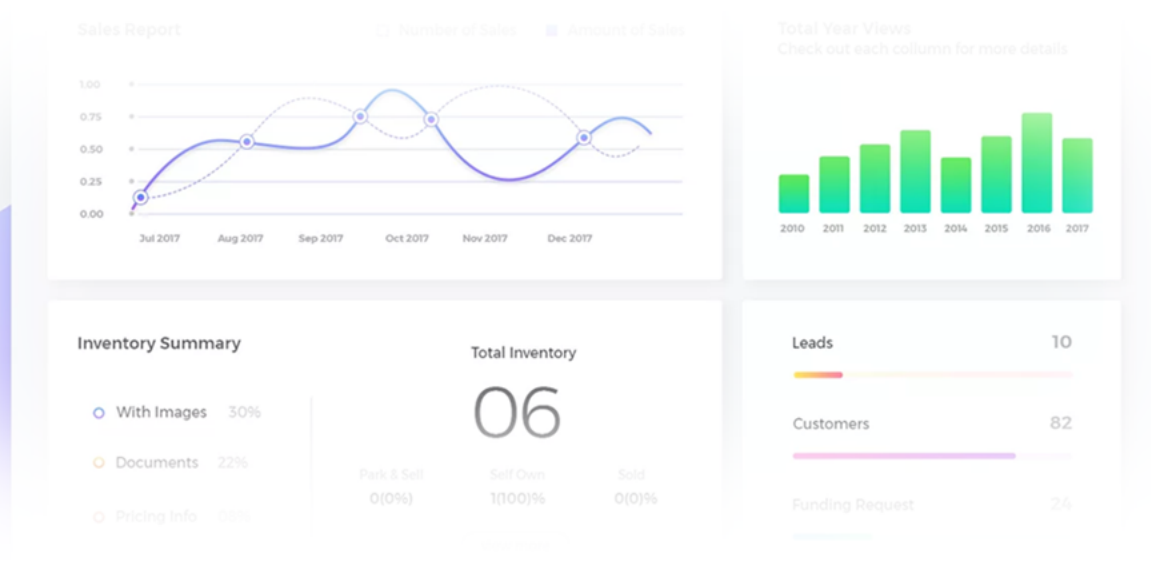
### E) Option strategy builder

- Strategy simulation: Users can create strategies and use historical data to simulate their performance to understand how strategies behave under different market conditions.
- Sensitivity analysis: The builder provides a capability to assess the specific impact of market movements on strategies, especially during extreme market volatility.
- Cost-benefit analysis: Traders can compare the potential costs and benefits of different strategies and how effective these strategies are at different levels of leverage.



### 3.3 Fiat currency transaction services

Fiat trading is an important part of the Coin Online trading platform, providing users with an intuitive and efficient bridge to seamlessly exchange fiat currencies (such as US dollars, euros, RMB, etc.) with cryptocurrencies.



#### A) Multiple fiat currency options

The platform supports a wide range of major fiat currencies, making it easy to trade in your local currency wherever you are, reducing the impact of foreign exchange fluctuations on your investment results.

#### B) Fast and secure purchase process

At Coin Online, we aim to make the buying process as simple and efficient as possible. Complete P2P transactions easily and enjoy zero fees with these three steps:

- ① Choose your merchant: Choose the right price, payment method and merchant for your transaction needs. After confirming the trading conditions, you can submit your order.
- ② Complete fiat transactions: Follow the payment method suggested by the platform. Once this is done, just click on the Coin Online P2P interface [Transferred, notify seller]. It is worth noting that the entire P2P transaction process is safe, fast and private.
- ③ Issue/receive cryptocurrency: When the seller confirms receipt of the payment, the corresponding cryptocurrency will be issued. You can view and manage your assets in your fiat account.

### C) Multiple payment methods

Coin Online's payment options range from traditional bank transfers to popular electronic payment methods to meet various transaction needs. Industry-leading security technologies, including cold storage and multiple signatures, are adopted to ensure the security of user assets. At the same time, it provides a range of trading tools and resources, such as real-time price charts, depth charts and trading information, to help you make more informed trading decisions.



## 3.4 Coin exchange service

Coin trading is one of the core functions of the Coin Online platform, which allows users to directly transact between cryptocurrencies without the need for fiat currencies, providing an efficient and convenient solution to meet the diversified investment and cash needs of users.

### A) Broad trading pairs

Coin Online is committed to providing the most comprehensive pair of coin trading. It not only supports mainstream cryptocurrencies such as Bitcoin, Ethereum and Ripple, but also continues to expand support for niche and emerging currencies, thus giving users more trading and investment options.

### B) Efficient trading experience

With Coin Online's advanced matching engine, users' transaction requests can be matched within milliseconds, ensuring a smooth and efficient transaction process. In addition, our system architecture ensures high availability and low latency of the platform, maintaining a stable trading experience even at peak times.

### C) Transparent transaction fees

Coin Online always insists on providing fair, reasonable and transparent transaction rates. All rates are publicly displayed on the platform and there are no hidden or additional fees.

### D) Advanced trading tools

In order to meet the needs of professional traders, Coin Online offers a series of advanced trading tools, including but not limited to technical analysis tools such as K-chart, MACD, RSI, and API access, allowing users to trade according to their own strategies.

### E) Security and risk management

Safety is always a top priority. We use multiple encryption, cold storage, and distributed system design to ensure the security of user assets. At the same time, in order to prevent losses caused by violent market fluctuations, the platform has also set up market protection mechanism and intelligent stop loss function.





### 3.5 Contract Service

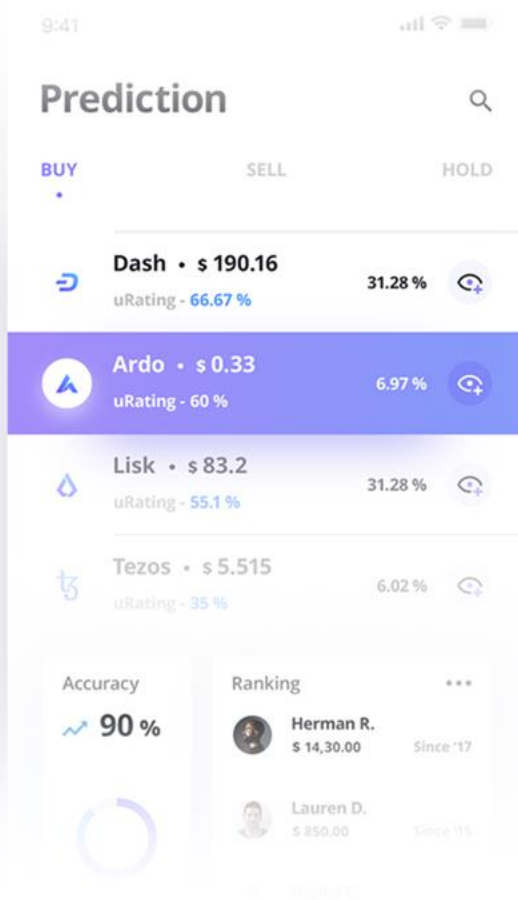
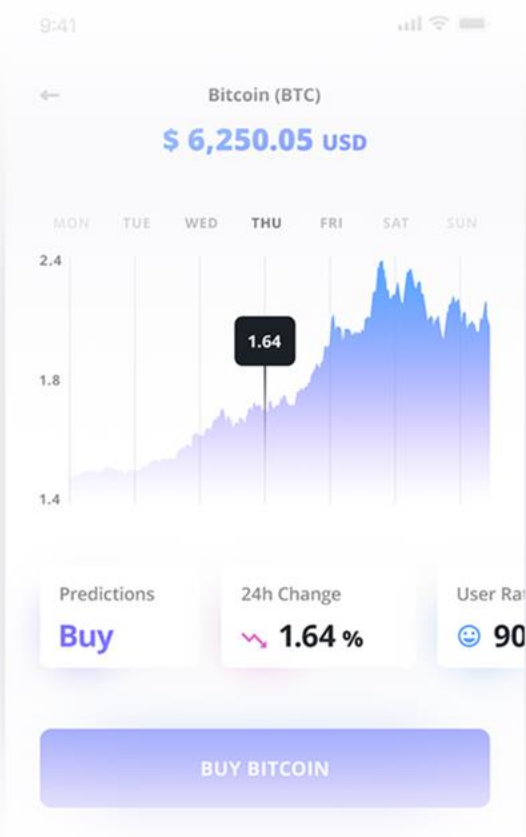
#### A) Contracts for Difference (CFDs)

- **Market Access:** Contracts for Difference (CFDs) provide seamless access to the cryptocurrency market, allowing traders to speculate on the price movement of Bitcoin as well as other crypto assets without actually owning them.
- **Leveraged Trading:** With CFDs, Coin Online offers adjustable leverage options ranging from the more conservative 2:1 leverage to the extremely risky 100:1 leverage to suit traders with different risk tolerances. High leverage can amplify gains as well as losses, so Coin Online is equipped with advanced risk management tools to help users manage their risk exposure.
- **Pricing transparency:** The platform provides fully transparent pricing for all CFD products, based on market supply and demand, combined with liquidity pools and order book depth to determine prices. This pricing mechanism ensures that traders receive fair and consistent market quotes under all conditions.
- **Order execution:** High-speed execution guarantee. Whether it is a market order, a limit order or a stop loss order, it can be executed with a very low slip point. This ability to execute efficiently is particularly important for users pursuing HFT strategies and algorithmic trading.



## B) Leveraged spot contracts

- Custom leverage: Traders can choose the level of leverage that suits their risk appetite to trade spot contracts. A wide range of leverage options can provide flexibility in the efficiency of capital use and market exposure.
- Cost of Position: Another feature of leveraged spot contracts is the cost of position, which represents the cost of borrowing funds. Coin Online offers competitive open position costs to encourage traders to trade with leverage while remaining cost effective when holding positions for the long term.
- Risk limitation: High leverage carries certain risks and provides tools to limit these risks, such as automatic closing, margin calls, and multi-level risk warning systems.



## 3.6 Lending Function

### A) Improvement of capital efficiency

Users can lend their crypto assets to others through a lending service and earn interest income, which is more capital efficient than simply holding the assets. Users who borrow money can use these additional resources to trade or invest in the hope of earning more than the cost of borrowing.

## B) Flexible lending options

Coin Online offers a range of lending options, including short - and long-term lending, as well as fixed and floating rates. Options provide users with strategies that range from conservative to aggressive to adapt to different market conditions and personal preferences.

## C) Safeguards

In order to ensure the safety of funds, a number of risk control measures have been implemented. All lending transactions require sufficient margin in case the borrower fails to repay. The platform monitors market prices in real time to ensure the appropriateness of margin levels and automatically makes margin calls or forced liquidations if necessary.

## D) Transparent interest rate regime

Lending rates are automatically adjusted based on market supply and demand, ensuring a fair interest rate between borrowers and lenders. Users can view the current lending market interest rates on the platform in real time and decide whether to trade.

- ① Coin holders can lend crypto assets to earn interest and increase portfolio returns
- ② Traders can borrow money to increase leverage and maximize the potential profit of trading
- ③ Users can borrow to obtain liquidity and avoid the tax burden caused by the sale of assets



### Smart Budget Planner

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ntum rutrum, neque sem pretium metus,  
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### Goals

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### Today Expenses

Apartment Rent  
\$34.50



Breakfast  
\$34.

# **04** **Technical Members**

## 04 Technical Members



**Michael Johnson**

D. in Computer Science from Stanford University. He worked as a senior engineer at Microsoft, focusing on big data and machine learning technologies. Prior to joining Coin Online, he led several successful blockchain innovation projects and has an in-depth understanding of cryptography and decentralized systems.



**David Wilson**

She holds a master's degree in software engineering from MIT. He worked at IBM for many years, focusing on blockchain and enterprise application development. He has in-depth research on smart contract design and distributed ledger technology, and has successfully implemented several decentralized financial solutions.



**James Smith**

He holds a double master's degree in mathematics and statistics from Harvard University. Prior to joining Coin Online, he worked as a data analyst at Google with strong data processing, analytics and machine learning skills. James is responsible for developing advanced market analysis tools to optimize trading strategies.





**Ethan Brown**

Cum laude graduate of Computer Science, University of California, Berkeley. He worked at Facebook, where he focused on front-end development and user experience design. He has extensive experience in building intuitive and responsive user interfaces.



**William Davis**

He graduated from Cornell University, majoring in cybersecurity. He has many years of experience at Cisco Systems, where he specializes in network security, system vulnerability assessment and defense strategies. He is responsible for ensuring system security and data protection at Coin Online.



**Robert Miller**

He worked at Amazon and has extensive experience in cloud computing and large-scale distributed system development. He has deep expertise in database management and server architecture. At Coin Online, Robert is responsible for the stable operation and performance optimization of back-end systems.



# **05** **Policy Statement**

## 05 Policy Statement

Coin Online is committed to maintaining a robust and compliant digital asset trading environment. In order to promote legitimate and transparent business activities and maintain a good reputation among users and the digital asset industry, the platform has developed and implemented a comprehensive anti-money laundering (AML) program. Through these efforts, we aim to prevent money laundering and ensure full compliance of platform operations.



### AML/KYC Policy

Based on risk assessment, a multi-level control system is implemented to reasonably prevent money laundering. Real Name Authentication (KYC) Requirements: Each user must complete the KYC process when registering, providing the following information:

- Email address
- Mobile phone number
- Full legal name (including former name and local language name)
- nationality
- Social Security number, passport number, or other government-issued ID number
- Date of birth
- Proof of identity (such as passport, driver's license or other valid identification issued by the government)
- Other personal data or documents that may be required at the discretion of the compliance team

The platform will continuously monitor all trading activity to identify any suspicious transactions. In the event that suspicious activity is suspected or reasonably suspected, the Platform reserves the right to impose functional restrictions or complete restrictions on relevant user accounts without prior notice and may report suspicious transactions to local regulatory authorities.



## Legal statement

### A) Compliance and legal compliance

Coin Online aims to provide a global digital asset trading platform that does not violate any laws and regulations. All institutions and individuals using the Platform must comply with the relevant laws and this statement, and must not use the platform for any illegal trading activities, such as money laundering, smuggling or bribery.

### B) Cooperation and data provision

At the request of the administration, the Platform will assist in the investigation of any named user or take the necessary action on the user account, such as closing, freezing or transferring money.

### C) Handling violations

If the user violates the provisions of this Statement, the platform will take necessary measures to improve the rules and services in accordance with the law. Nevertheless, the Platform shall not be liable for any violation of the law caused by the user's actions.

### D) Knowledge and acceptance

Any person who uses this website, directly or indirectly, is deemed to have fully understood and voluntarily accepted these provisions.



# 06 Disclaimer



## 06 Disclaimer

By choosing to use Coin Online and the services it provides, you accept the terms of this Statement. Before you decide to proceed, please make sure you read and understand the following carefully.

### A) Accuracy of information and services

In this rapidly changing digital age, the accuracy of information and services has become a top priority for platforms. While the team continuously strives to update and maintain all information and services provided to ensure their accuracy, please note that changes in the environment, market and technology may affect the timeliness of relevant content. Therefore, the platform strongly recommends that all content provided should be considered as reference material and not an absolute basis for decision making.

### B) External links and resources

With the advancement of technology, the Internet has become more interconnected. In order to provide users with a more comprehensive perspective, Coin Online may contain links to external third-party websites or resources. While these links are intended to enhance your online experience, please understand that the Platform assumes no responsibility for the accuracy, completeness or persistence of the content of these external links. These links are for informational purposes only and users should exercise the necessary caution when accessing these external resources.

### C) Investment and financial advice

The complexity and variability of the financial markets necessitate thorough consideration of any advice and information. Although Coin Online provides financial information and possible recommendations, these are based on the current understanding and analysis of the platform. However, the uncertainty of the financial environment means that these recommendations should not be considered professional or legally binding guidance. Any investment decision involves a certain amount of risk, and the platform strongly recommends that you consult a financial expert or a professional in a related field for more specific, in-depth advice before making a decision.

#### D) Technical service interruption or error

Despite the platform's efforts to ensure the stability of the platform, Coin Online's services may be subject to brief interruptions or errors due to technical reasons, maintenance or other unforeseen factors. The Platform apologizes for any inconvenience this may cause you, but please understand that the Platform is not responsible for any loss resulting from this.

#### E) Limitation of liability

The Platform is always committed to providing users with the highest level of service, but Coin Online and its partners will not be liable for direct or indirect losses arising from the use or inability to use the Services unless expressly required by law.

#### F) Declare changes

As the business develops and regulations are updated, the Platform may need to modify this disclaimer from time to time. We recommend that you check back regularly to ensure that you are aware of the latest terms and conditions. By using the Services of the Platform, you agree to and accept this Statement and any updates thereto.

