



SUBX

WHITEPAPER

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1. Introduction

Satoshi Nakamoto's seminal Bitcoin white paper proposed a revolutionary new digital currency. But it was based on its predecessor Hashcash and the proof-of-work concept was originally proposed by Dwork and Naor in 1992 as a means of combatting junk email.

1.1. The success of Bitcoin

So why did Bitcoin achieve such explosive economic value while its predecessors were mostly of academic interest only?

1.2. Real Implementation

More than just a white paper, "Satoshi" released the open source reference implementation in 2009. Because Bitcoin itself was more than just a white paper, but an actual working system, it was able to capture the imagination of developers and leverage the paradigm of open source software development to quickly iterate and improve into a global-class financial infrastructure.

1.3. Open Governance

More importantly, Bitcoin is an open system that allows for evolution through forking and as such provides an assurance of its long-term trustworthiness. If stakeholders ever get upset with the direction of Bitcoin, they can and already have produced forks that users and miners can migrate to if they see fit.

1.4. The Problems of Bitcoin

The biggest problem with Bitcoin at the moment is that it has not broken out into mainstream adoption. One study pegs the number of active cryptocurrency users to between 2.9 and 5.8 million².

This paper proposes a solution for adding a billion users to the cryptocurrency movement by adding two key elements missing in order to provide significant adoption by mainstream users. The next billion users have not yet entered cryptocurrency for two main reasons:

1.5. Too complicated

Cryptocurrency suffers from complexity for the average user. Managing private keys, public keys, blockchain concepts—it's all vastly out of the reach of the average user. In some cases, the next Billion users may even barely be able to operate a smartphone.

1.6. Not Relevant

Today, the only thing you can buy with a cryptocurrency are other cryptocurrencies. The vast majority of people are not involved with this process and no interest. Until the average user can use cryptocurrency to buy a bag of rice or a loaf of bread, the relevancy of cryptocurrency will be restricted to a small audience.

1.7. The Solution

This paper presents SUBX, a platform for consumerizing cryptocurrencies by enabling their use in retail Point of Sale (POS) through a mobile payment app.

Following in the footsteps of Bitcoin, SUBX has the same properties of Real Implementation, Open Governance and Incentivization that allows for the rapid global expansion of the solution.

1.8. Real Implementation

SUBX is a complete end-to-end solution for mobile retail point-of sale (POS) including a full-stack reference implementation of all the components. It includes a mobile application with a payment system. All of these components will be made widely available through open source and open specifications.

1.9. Incentivization

The SUBX network incentivizes participation through providing free hardware to retail stores in the initial target geography of Asia. Users are incentivized to participate in the SUBX network through accessibility and ease of use and the convenience of mobile payment.

With a solution that decreases complexity and adds relevance of cryptocurrencies to end users, we will see rapid mainstream adoption of cryptocurrencies and the merging of the crypto-economy

2 . VISION

The Next Million Crypto Users

SUBX will help to generate demand for new and old, as well as big and small cryptocurrencies. No other online cryptocurrency exchange can bring in new cryptocurrency users from this segment and in the same number, thanks to our powerful focus on attracting the consumer market.

From 1000 to 1 million with future growth in mind, let's look at some relevant statistics as of October 2018:

- Bitcoin price is approximately USD 6,192 - Bitcoin market capitalization is approximately USD 100 billion - Trading frequency is 250,000 times - Trade volume is USD 900 million.

With trading volume accounting for 1.1% of total volume, the reason bitcoin had such respectable numbers is because there may be as many as 5.8 and 11.5 million - an average of 8.7 million - active wallets. However, the global bitcoin wallet ownership numbers do not even reach 2% of the population of South East Asia.



Just take a few Minutes to absorb this information. what if we could introduce 1 million, even 2 million users. what kind of impact would this have on the cryptocurrency landscape of SUBX?

1 million users in 3 years

SUBX is concentrating initial traction efforts on Asia. We have local team with a deep understanding of the Asian market - plus we have track record, connections and products to match the local market's needs.

We will spend the next two years building an extensive coverage of convenience stores, shopping malls, retail shops, chain outlets, cafe, restaurants and other outlets. We will use SUBX apps to coverage an even greater number of smaller sellers. Our goal is for users to be able to buy and spend SUBX within a 5-minute walk of any location in Asia and Europe. With our initial outreach in Asia, we intend to expand into other countries such as, Malaysia, Singapore, Japan and other regional markets simultaneously. Our plan is to cover the whole of Asia within three years. At the same time, we will explore other parts of Asia, the Americas and Europe using our open source and open specification for adoption of our protocol. In this way we can achieve our objectives in sales of cryptocurrency; usage of cryptocurrency; and growth of cryptocurrency.

SUBX will be provided as open source and the hardware reference implementation specifications will be provided under Creative Commons. SUBX solution will therefore be readily deployable across the world in regions outside of Indonesia. With these international deployments, SUBX will be able to reach the desired user mark.

3. Mission

3.1. The first million

Cryptocurrencies, while capturing the imagination of 1000 people has almost no meaning or value to most of the world.

SUBX seeks to bring cryptocurrency to the first million users.

3.2. Benefits

By achieving this goal, SUBX will help increase the value of cryptocurrency for all users around the globe bringing with it a stable market to use.

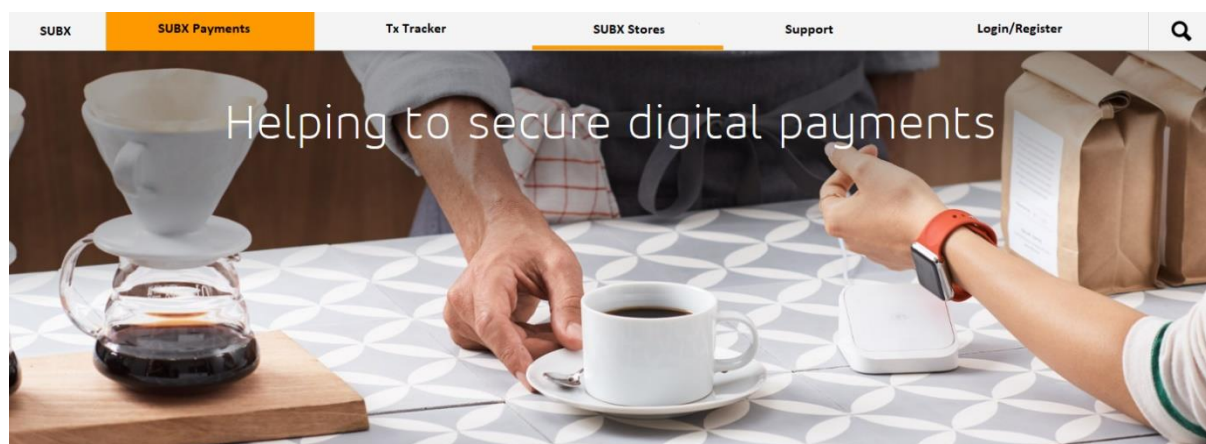
4 . Problem

4.1 Complexity

One of the hardest problems in crypto is how to radically reduce the complexity of handling cryptocurrency. SUBX solves this problem through several end users' layers including a mobile wallet with an implemented payment system

4.2 The Mobile Wallet

The mobile wallet is a helpful component because it solves the handling of private and public keys. Instead of managing a long and complicated blockchain public key, it may be preferable for end users to simply maintain a password-based system that is much more familiar. Increasingly mobile devices can be secured by fingerprint or face recognition, so even the password may become too complex for many users and in fact a point where the complexity can help create a security risk. With the mobile wallet there also will be a website with all the information on to learn more about SUBX and also where you can track your transactions via the panel.



4.3 P2P Payments

Peer2Peer Payments will be made easier between a business or a group of people with the mobile wallet enabling them to make fast and swift payments with no limits, using SUBX cuts out the middleman which slows down the processing in normal banks, with SUBX you can send a payment within seconds to the receiver and will be able to track it with our own made block explorer giving you ease of mind.

5. Solution

SUBX aims to bring in the First million SUBX users as it allows users to buy cryptocurrency anywhere at anytime. This will make SUBX the world's largest It is 'decentralized' because the ecosystem and transaction records live on the blockchain.

SUBX allows for two customer use cases. It enables users to: 1) Buy or Sell cryptocurrencies through a P2P. 2) Use SUBX to goods anywhere at any time and Buy anything using cryptocurrency through the SUBX Mobile Wallet,

SUBX consists of:

- SUBX Mobile App – Once the mobile wallet has been fully developed it will let the user have a wide range of options to use it for such as buy more SUBX via the app or even sell SUBX via the app for cash. It will also allow you to send payments from person to person and track them in app
- SUBX Platform - a reference implementation stack including software and hardware that performs the full Point of Sale (POS) device function I,e mobile application will have all the necessary tools you require to fully complete your daily transactions in 1 tap of a button.

Effectively, SUBX will become:

1. Asia's Largest Used Coin for Day to Day Payments
2. Your very own Crypto Portable Wallet.
3. An Offline Crypto exchange allowing for meeting people to sell SUBX in person.

6. SUBX Mobile App

Existing SUBX App/Bot are expected to promote the rapid growth of SUBX once it is released. Since October 2018, SUBX has been Working on the mobile wallet to get it circulated as soon as possible, when the SUBX mobile wallet is released it will be available to download on the android app store for free and within seconds

We will also be looking at adding different markets to the mobile wallet once it has been fully developed such as being able to buy virtual currency for games or even buying that special someone something with SUBX on amazon

6.1 Time Frame

As it is not an easy task to build a Mobile wallet there is a time frame set for 1 month to give the team developing it enough time to test it for bugs and security flaws, then they will look at implementing different markets onto the app for ease of access. Once it has been fully tested it will be released all social media channels for download.

7. SUBX Payment Request

On the app you will be able to request funds from customers by sending them a notification through app which will then allow them to pay the owed amount for the product they have received or you can even request payments from people you have met when you have sold SUBX privately making it easier to pay with just a click of a button.

8. SUBX Platform

Starting with Asia, our team aims to provide retail outlets, restaurants and convenience stores with the SUBX mobile app allowing them to accept payments in cryptocurrency and opening there business to a wider range of people who prefer to use crypto for their daily purchases such.

The SUBX mobile app will have an extra feature for business owners to allow them to have more control of what they can do and request. For example there will be an extra option to alert the customer of what they need to pay for there products. This will be a lot easier then messing with lose change trying to find the right amount. The SUBX mobile wallet will save the customer and business a lot of time allowing for more customers to be seen quick and efficiently.

9. SUBX Blockchain

Latest Transactions

Show entries

Block	Hash	Recipients	Amount (SUBX)	Timestamp
8714	f274d08f9255eed24726454a199b4a4eca7ba1b18e36022b649681f57b9ff	1	1609227.00000000	Thu, 11 Oct 2018 20:23:28 GMT
8713	52668f9536ab2dfb0b0ff198118503abcdb137b5346fbd0bcc7726f3b0ce703	1	371119.50000000	Thu, 11 Oct 2018 20:23:01 GMT
8712	0b20f83de7380646955933bf135a171f7293af56925996d58b46a14c365686	1	3579882.00000000	Thu, 11 Oct 2018 20:17:36 GMT
8711	04ca598f2aa5c27d1e95703956f1d6a17f94dfcece9786c92e29de69b42c8d	1	200424.00000000	Thu, 11 Oct 2018 20:16:58 GMT
8710	aaad5d6ddec9f6d822c20dfabae67a14ef99e849e8da336a6413741566625	1	200424.00000000	Thu, 11 Oct 2018 20:16:58 GMT
8709	295100b0aeeb8aa4343e9c27190cb466b5f5dc7a9418169032c1ce66aca948d	1	1602105.00000000	Thu, 11 Oct 2018 20:03:39 GMT
8708	4f4431b04693c5360a125a7682dad30c8c35268e8de6e3a70dcd95b20770	1	342000.00000000	Thu, 11 Oct 2018 20:01:44 GMT
8707	18f56f418068db3c1ff34db0090a4ae7ced7b02e0b90637254c1c9c055e46ad	1	342000.00000000	Thu, 11 Oct 2018 20:01:44 GMT
8706	090c1bae550311b6cc6859c8bfa764f9a22b9c9c3e319c88a56a7789e2	1	456025.50000000	Thu, 11 Oct 2018 19:59:17 GMT
8705	99642bc15ef9cc62c84fb088c00a9d35868e08305dda8ad585b781e592e	1	1233952.50000000	Thu, 11 Oct 2018 19:59:02 GMT

Showing 1 to 10 of 100 entries

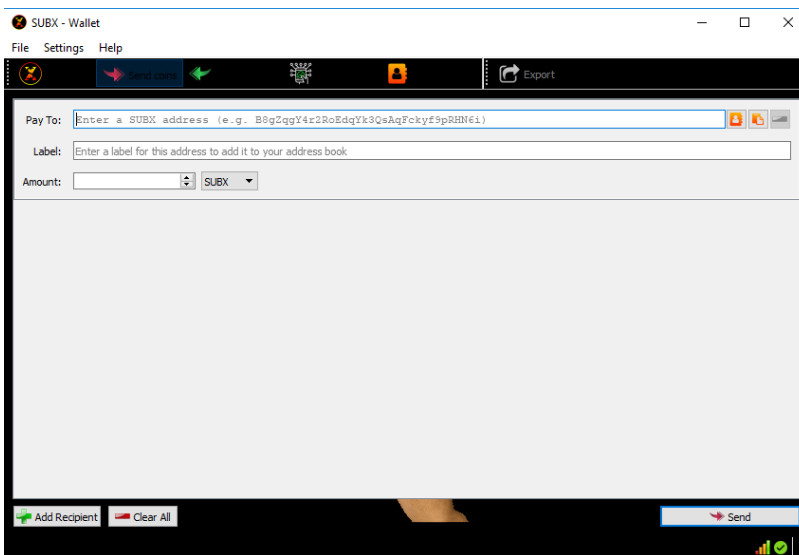
Previous 1 2 3 4 5 10 Next

Every SUBX app will be connected to the SUBX Blockchain via XPlugins. As a result, each physical outlet is part of the SUBX blockchain allowing for tracking of transactions and communities from all over the world will be able to connect with it.

9.1 Connecting the world

SUBX will be widely available from any part of the world on your devices or computers but this isn't enough, we plan to allow businesses to sell SUBX to its customers for a premium price allowing the business to gain more attractions and to allow the customers to top up their wallet anywhere they are.

10. Progress to Date



SUBX has been launched by the SUBX team which has already developed a highly successful desktop wallet for the whole markets that have grown rapidly among the communities to become some famous in some parts of the world.

SUBX is aiming to become the largest known sub-sat coins in the crypto community by promoting it to new and old

communities.

SUBX is also the first coin to have a stable blockchain that can hold 2 Trillion coins and a wallet that can hold over 96 Billion coins at one time, it is also the first coin to have an automatic paying airdrop bot on its discord which is a major advantage which cuts down time by 99% and saving the developers a lot of time doing it manually.

11. Roadmap

Q1 . Develop Stable SubInvest Coin with Stable Blockchain Technology And Wallet using the best software available also to be released with block explorer for user to track transactions anywhere in the world

Q2. List SUBX onto exchanges that will bring in many investors and communities who can use subx to their benefit and for their businesses, also to be developed (SUBX mobile wallet which you can send and request payments from any person while knowing your coins are safe at all times while there with you.

Q3. Release SUBX mobile application to the communities and approach businesses for trial runs and offer them the SUBX technology at no cost to themselves allowing them to have more confidence in the system and allowing them to open to a wider range of customer.

Q4. After trial run of SUBX wallet to businesses it is our aim to fully distribute handheld systems in the future where you can simply scan a generated QR code with your device allowing quick payment to the person or business you are acquiring the SUBX or product off saving time.

12. Compliance

12.1. Legal compliance

SubInvest Limited is registered in the United Kingdom. We adhere to the United Kingdom Financial Service Authority rule by complying with the Virtual Currency Business's Sector Specific AML/CFT Guidance Notes; 2012 Digital Data Protection Act; 2006 Companies Act 1996 Transfer of Securities Act and 2009 Anti Money Laundering Guideline Notes;

13. The SUBX Team

Brewin95 (Developer Of SUBX)

Brewin95 has had only 2 years of Experience in the cryptocurrency world but has continued to show great commitment for SUBX and is working on bringing the coin to the big exchanges. Brewin95 is also the developer of EXIST which was his first coin which he continues to develop alongside his EXIST Team.

Discord: <https://discord.gg/6n5Q4vs>

Website: <http://www.subxcoin.com/>



G420 (Developer Of INFO & K2X)

Gerome has many years of experience in the cryptocurrency world and is well known to many communities for coding and coin building skills, SUBX wouldn't be here today if it was for him breaking through the barriers of coding allowing him to develop the first ever stable Blockchain for a high supply coin also leading to the first ever wallet to be stable to hold over 100 Billion coins the first for the world.



Discord: <https://discord.gg/wyXZE27>

Website: <https://cryptoinforum.com/>

BTCNOMAD (Developer Of NMD)

Nomad also has many years of experience with cryptocurrency's, without him sub would have no site which would be a major downfall, with his skills he has managed to build a completely new website for SUBX which is a major upgrade to the old one. He is also updating the site everyday to add in new information to make sure every community member is kept up to date with there SUBX news.



Discord:

Website: nomadcoin.net

14. Legal & Ownership

SubInvest Limited is a registered private limited company in the Isle of Man, which is the legal entity that owns the SUBX Payment App and also takes responsibility for SUBX distribution, management, disposal of coin and other business activities.

15. Jurisdiction Risks

15.1 – Indonesia

SubInvest Applications are distributed and promoted in Indonesia through Google Play and the iOS AppStore. They use SUBX technologies and coins. The Indonesian authority has

stated that cryptocurrency can be bought and sold as virtual goods. However, it is not allowed to be treated as currency. We will abide by this rule.

15.2 – Malaysia

We will be actively seeking advice from the government of Malaysia in the future to participate in digital payment.

15.3 – Thailand

Thailand has allowed the trading of cryptocurrency, and the country is a host to several token and blockchain companies including OmiseGo. Thailand will be on our list as a target market.

16. Risks & Indemnity

The information contained in this Offering Memorandum (or white paper, hereinafter 'Memorandum') is intended only for the persons to whom it is transmitted for the purposes of evaluating SUBX Coins offered hereby. Prospective purchasers should not only rely on the information in this Offering Memorandum. We strongly encourage Purchasers to do their own research. No persons are authorized to give any information or make any representation in respect of the Project or the coin offered herein and any such information or representation must not be relied upon. This Offering is a private placement and is not, and under no circumstances is to be construed as, a public offering. SUBX coins are being offered in reliance upon exemptions from the registration and disclosure requirements set forth in applicable legislation. This Offering Memorandum does not constitute an offer for sale of securities for sale, nor a solicitation for offers to buy any securities.

16.1. Anti-Money Laundering (AML)

Purchasers agree that he or she shall not participate any money laundering, illegal currency exchange and other restricted activities in any form via SubInvest Coin and other relevant derivatives (if any). Each purchaser shall understand that he or she will be restricted from selling, exchanging and disposal the SubInvest Coin and other relevant derivatives directly or indirectly for the purpose of Money Laundering.

16.2. Countering the Financing of Terrorism (CFT)

Purchaser agrees that he or she shall not participate in any financing, exchanging and supporting activities for the purpose of financing of terrorism via SubInvest Coin and other relevant derivatives (if any). Purchaser shall understand that he or she will be restricted from selling, exchanging or disposing of the SubInvest Coin and other relevant derivatives for the purpose of Financing of Terrorism.

16.3. Purchasers' Obligation

Due to legality issues, this Offering is being made to, and subscriptions will only be accepted from, persons resident or citizen not in following regions or countries, including but not limited to Mainland China, United States, Malaysia and other regions or countries that forbid ICOs. This Offering is being made pursuant to certain exemptions contained in the United Kingdoms Designated Business Act.

16.4. Statement

Due to the frequent changes in the relevant policy, law and regulation, technical, economic and other factors, the information provided in this Offering Memorandum might not be accurate, reliable and final, and may change on multiple occasions.

THE INFORMATION PROVIDED IS FOR REFERENCE ONLY. The Team shall not be responsible for the accuracy and legitimacy of the information provided. Prospective purchasers should not only rely on the information in this Offering Memorandum. We encourage Purchasers to do their own research.

In essence, this memorandum is a business proposal or business promotion documents; it shall not in any case be legally binding. The content stated in this document is just for reference, Coin buyers shall take extra precautions.

16.5. Language

This document may have several language versions, if case of any dispute; we shall refer to the English version as final.

16.6. Confidentiality

This Offering Memorandum is confidential and has been prepared solely for delivery to and review by selected prospective purchasers of the Coin offered hereby. Distribution of this Offering Memorandum to any person other than the person to whom it is delivered and those persons, if any, retained to advise such person with respect thereto is unauthorized, and any disclosure of any of its contents without the prior written consent of the Corporation is prohibited. This copy of the Offering Memorandum is personal to the person to whom it is delivered and does not constitute an offer to any other person or to the public generally to subscribe for or otherwise acquire any of the token offered hereby.

16.7. THIS IS A SPECULATIVE PROJECT

The offer of SUBX Coins in this Memorandum must be regarded as highly speculative due to the nature of the Corporation's business and its relatively early stage of development.

Purchasers shall understand the underlying risk. The purchase of the tokens is suitable only for purchasers who are able to accept the risks inherent in the Project's business. In addition, there are a number of other risk factors that should be considered by persons proposing to purchase the Subinvest Coin.

17. Contacts

Email: EXIST-NOW@outlook.com

Discord: <https://discord.gg/s5xC4Jq>

Twitter: <https://twitter.com/SUBX15?lang=en>

Telegram: <https://t.me/joinchat/AAAAAEW8Nn0a0seTUGzNww>

Website: <http://www.subxcoin.com/>