Divs.io

EARN & EXCHANGE

Whitepaper V. 1.1

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Divs.io

An easy-to-use Cryptocurrency exchange that rewards users with the exchange fees

1. The Introduction

Opening statement from the founder

At Divs.io we believe crypto adoption comes with easability, scalability, and user incentives. By designing Divs around just this, we delivered an easy-to-use exchange using a proprietary API that links multiple centralized exchanges into our smooth user-friendly experience, making it easy to get the coins you're looking for. We designed Divs as an exchange for the community, rewarding the majority of the exchange fees to DIVS token holders. While having scalability in mind, we designed the exchange to be easily integratable into other websites or apps, giving other companies and they're users the same exchange experience, all with a small piece of HTML code on their site. Using these metrics, we can continue to grow and scale the Divs business model of generating more volume, and more rewards.

Cryptocurrency exchanges have seen explosive growth in recent years, with volume exceeding 1000x that seen just 4 years ago. They continue to remain the most profitable businesses in the crypto industry, with top exchanges NET worth in the Billions of dollars, all using the same business model of charging exchange fees. Some exchanges reward its users in their own currency (inflationary) only to discount partial exchange fees. To receive a significant amount of these tokens or trading kickbacks oneneeds to personally exchange large amounts of cryptocurrency, leaving only the wealthy to benefit from the rewards.

We created Divs.io to bring change to the industry by distributing the majority of exchange fees back to the users as weekly rewards. Exchange fees are distributed as Tron rewards, and claimable by the DIVS token holders who stake. This allows users to receive rewards based on the amount they have staked and the total weekly exchange volume. This game changing principle of rewarding users with the exchange fees not in our own currency along with other tokenomics like weekly buybacks and token burns will separate Divs from every other exchange on the market.

2. The Exchange API
Interworkings of the exchange

Using a proprietary API we were able to deliver an exchange interface that links together large centralized exchanges like Binance, Ku-coin, and others into one easy-to-use exchange interface. This gives users the benefits of using multiple exchanges without the complexity, users only need to select what coins/tokens they would like to exchange, the amount, then send them to the provided address, the API will perform the exchange and send the coin/tokens to the address you provided. We use centralized exchanges for their large liquidity, speed, and variety of coins/tokens. This ensures users get the selection they desire at the best price, even on large trades as we search multiple exchanges giving you the best rate possible.

Time frame and fees

Exchanges are completed in as little as 5-30 minutes and large trades over 1 BTC in value in under 1 hour. Depending on the blockchain confirmation time of the coin/token being exchanged and how the API performs, the exchange will determine the length of time it takes. Cryptocurrencies like Bitcoin take 10 minutes to confirm a single transaction on their network, whereas Tron only takes 3 seconds. This has to do with the blockchain protocol they use. For example, exchanging Tron for Litecoin may take less than 5 minutes, while exchanging Bitcoin to Ethereum may take 30 minutes due to their longer transaction confirmation times, especially when their networks are congested.

Exchange fees vary depending on how the trade was executed and the cryptocurrencies involved in the trade. The API uses multiple centralized exchanges to perform trades and can even arbitrage from one exchange to another. Coins/tokens experiencing high network congestion may affect the overall fees.

Each exchange has a minimum 1% fee:

.5% goes to the divs token holders who stake

.4%+ goes to our API provider for processing the exchange

.09% goes to the Divs team

.01% will be used to buy divs tokens every week and burn them

3. About The Divs Ecosystem
Understanding The Tokenomics

Divs Tokenomics was based on a supply of 10,000,000 tokens, with 2,061,125 or 20.61125% of the supply being burnt forever after launch with no new tokens to be minted again. Divs has a deflationary aspect that will give scarcity to the token, by decreasing the supply making it more rare over the long term. DIVS token supply will deflate as tokens are unstaked from the staking contract, 15% of all Tokens unstaked will be burned forever deflating the supply. The staking contract is used for staking(holding) DIVS tokens and receiving rewards that are generated from fees when users make exchanges. Rewards are distributed in Tron and not DIVS tokens, rewarding users to stake without the risks of an inflating supply. Considering the supply only deflates after someone has bought DIVS, staked it, (held it for a period time) then unstaked it, value has been given to the token before the 15% is burnt from unstaking. This ensures the staking pool will never dilute-out early stakers by an inflating supply, and reward them by staking longer as more people unstake there will be less tokens in the staking pool to dilute the rewards. This makes for a fair staking system rewarding users in Tron and not DIVS tokens, keeping DIVS finite while still being able to provide rewards. This allows users to sell their Tron rewards without ever applying sell pressure on DIVS price itself or one can use their rewards to buy more DIVS tokens creating positive price movement, and compounding their staking position.

Staking Rewards

Divs brings a new concept to rewarding exchange members by distributing Tron rewards based on the total amount of volume the exchange is experiencing. Divs Tokens act as your exchange membership, by staking divs your membership is active, allowing you to receive fees that come from the exchange as tron rewards, or unstake at any time to stop receiving rewards. Stakers earn exchange fees according to their percentage of the staking pool. Exchange fees equivalent to .5% of the total exchange volume get distributed as Tron rewards to the DIVS token holders who stake. Users can benefit from this system by staking enough DIVS tokens to fit their needs.

Those who make larger exchanges pay more in fees than those who don't, therefore those who exchange more could stake more DIVS tokens to receive more Tron rewards at the end of each week. Staking enough Divs tokens could earn you even more in rewards then you are paying in exchange fees, making exchanges virtually free and then some.

Reward Distribution

Rewards are distributed every week on Monday at 4:00p.m. UTC in tron to the Divs token holders who stake. After each exchange is made we receive the profits in the form of bitcoin. At the end of each week, we exchange the Bitcoin for Tron using the Divs exchange, sending the tron to the Staking contract a week early, this will allow everyone to see their rewards for next week according to their percentage of the staking pool. Then one week later the Tron rewards will be distributed to the Stakers accordingly, allowing them to claim their rewards. In order to be eligible for the weekly rewards users need to have their Divs tokens staked before the rewards are distributed every week. There is no lock or wait period when staking and users can withdraw their tokens at any time or leave them staking for the following week. After the rewards are distributed for the week, we then take last week's accumulated fees and exchange them for tron, sending the Tron rewards to the staking pool for next week's distribution. A 20% fee will be deducted from any amount you unstake, 15% will be burned forever and 5% will be restaked by DIVS.io to generate funds for charity works.

Liquidity Locked + buyback and burns

Divs.io provided the Initial liquidity to Justswap.io (a decentralized exchange) with over $500,000 in TRON/DIVS tokens. After providing liquidity we sent the Liquidity Pool tokens (the representation tokens of the provided liquidity) to the official Tron burn address, virtually destroying them. This ensures the initial liquidity can never be removed and is locked, providing a market to buy and sell DIVS tokens for eternity. Divs.io is also taking a portion of their weekly Tron Rewards to buy Divs tokens on the open market and burn them. This creates positive price movement for DIVS, then burns or destroys the tokens taking tokens out of circulation forever, creating scarcity over the long term, while building a higher price floor week over week. These tokenomics have provided a base foundation of initial liquidity followed by weekly buybacks adding positive price movement to a deflating supply, stabilizing price for the future.

4. Divs as a Service
An integratable exchange

Divs integration services can provide other crypto projects and websites with the same exchange service directly integrated into their sites, even with their own look, feel and coins. This provides project owners with an onramp, driving users with other coins/tokens into their ecosystems with ease. Project owners can then buy Divs tokens, stake, and generate weekly Tron rewards for their team or community. These integrations can give projects a consistent stream of Tron rewards, while strengthening the Divs ecosystem by generating more exchange volume and Tron rewards.

We provide our exchange API to the public absolutely free. This includes our default exchange UI that's easily integratable into any website in just a few minutes. Website owners can also redesign the UI to match their site's needs or request our development services to design the UI at a cost. We can even add your own cryptocurrency and others to the exchange, or subtract ones you don't like, all using our services. With a support button built into the exchange widget, users can get support at a moment's notice. This makes it easy for website owners as they don't have to dedicate any resources to maintain or upkeep the exchange in any way, just set it and forget it.

Scalable Exchange

As we integrate our exchange with projects across the crypto space, the Divs exchange traffic and overall volume will increase. Unlike most exchanges only located on their own websites, we see our exchange integrated into websites everywhere. This gives us the ability to consistently increase the exchange volume and overall reach of Divs. No matter if the exchange is on our website or others, stakers receive the exchange fees equivalent to .5% of the weekly volume. This means as more projects integrate our exchange the more volume and rewards for stakers there will be. Website owners can also take advantage of this by staking Divs tokens and earning fees not only from their own exchange volume but everyone who has integrated the exchange into their sites.These weekly rewards can provide project owners with an extra stream of cryptocurrency for their teams and communities, strengthening their ecosystems from within.

5. The Conclusion
Strong fundamentals

From the beginning Divs.io has been a project for the people. We turned the traditional centralized exchange on its head by making it easy and rewarding the users with the fees. Creating DIVS made a free market for users to capture fees from exchanges which typically hasn't been available for users until now. As time progresses and weekly volume increases along with rewards, so does the price of DIVS tokens as the return of rewards per token increases with exchange volume. Also by rewarding in Tron, users can compound their Divs position every week without inflation risks, not to mention Divs tokens will also be purchased weekly on the open market and burned. All of this plus Our exchange is integratable into any website or app making the exchange volume scale with adoption as we integrate into websites everywhere.