

# JQRBT Exchange

Connecting the Future of Finance: A Secure, Efficient, and Global Digital Asset Trading Platform

> JQRBT CRYPTO GROUP LIMITED Whitepaper V1.0 March 2025

### **Table of Contents**

Disclaimer	1
Executive Summary	1
1. Introduction	2
2. The JQRBT Exchange Platform	2
2.1 Platform Overview	2
2.2 Core Features	2
2.3 Unique Selling Propositions (USPs)	3
2.4 User Experience (UX/UI)	3
2.5 Mobile Strategy	4
3. Technology & Architecture	4
3.1 System Architecture Diagram	4
3.2 High-Performance Matching Engine	5
3.3 API Access	5
3.4 Scalability and Reliability	7
4. The JQRBT Native Token (JQRX)	7
4.1 Overview and Purpose	7
4.2 Tokenomics	8
4.3 Utility and Value Capture	10
4.4 How to Acquire JQRX	10
5. Security & Compliance	11
5.1 Multi-Layered Security Architecture	11
5.2 Robust Compliance Framework	12
5.3 Potential User Secure Asset Fund (USAF) - Planned	12
6. Market Analysis & Strategy	12
6.1 Target Market and User Persona	12
6.2 Competitive Landscape	12
6.3 Go-to-Market Strategy	13
6.4 Marketing and Growth Plan	13
6.5 Partnerships	13
7. Business Model	13
71 Revenue Streams	13
7.2 Fee Structure	14
8. Team & Advisors	14
8.1 Core Team	14
8.2 Advisory Board	15
9. Roadmap	16

10. Risk Factors	17
10.1 Market Risks	17
10.2 Technical Risks	18
10.3 Regulatory Risks	18
10.4 Operational Risks	19
11. Conclusion	19



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### **Executive Summary**

The global cryptocurrency market offers immense opportunity but faces persistent challenges: security vulnerabilities, inconsistent user experiences, trading inefficiencies, and regulatory uncertainty hinder mainstream adoption.

JQRBT's Solution: JQRBT CRYPTO GROUP LIMITED, incorporated in the United States, is building a next-generation digital asset trading platform designed to overcome these hurdles. We provide a secure, efficient, user-friendly, and compliant ecosystem connecting global users to the future of finance.

### **Core Advantages:**

- Security First: Implementing institutional-grade security, including multi-layered cold storage, advanced protocols, and continuous monitoring to safeguard user assets and data.
- High-Performance Trading: Powered by a proprietary matching engine targeting millions of transactions per second (TPS) for a low-latency, highthroughput experience.
- Rich Functionality: Offering spot, margin, and planned derivatives (perpetual contracts), alongside explorations into P2P, Earn, social, and Al-driven trading tools.

- Superior User Experience: Delivering an intuitive interface for novices and powerful, customizable tools for professionals across Web and Mobile (iOS/Android) platforms.
- Compliant Operations: Committed to strict adherence to US and major international regulations, including robust KYC/AML policies, fostering a transparent and trustworthy environment.

JQRX Token Ecosystem (Planned): JQRBT plans to introduce JQRX, a native utility token designed to reduce trading fees, reward participation, enable governance features, and integrate platform services, enhancing the overall ecosystem value. (See Chapter 4 for details).

Vision & Mission: Our vision is to be a leading global digital asset platform, bridging crypto with mainstream finance. Our mission is to empower individuals and institutions worldwide with secure, efficient, and trusted access to the digital asset economy. Team: JQRBT is driven by an experienced international team with deep expertise in fintech, blockchain, cybersecurity, and compliance. (See Chapter 8). Conclusion: JQRBT combines robust technology, stringent security, user-centric design, and a commitment to compliance to deliver significant value. We invite you to read the full Whitepaper to learn how JQRBT is shaping the future of digital asset trading.

### **1. Introduction**

The digital asset market has rapidly evolved into a significant global sector, presenting immense opportunities. However, its full potential is constrained by persistent challenges that undermine user confidence and hinder mainstream adoption. Key issues include prevalent security vulnerabilities, often complex and intimidating user experiences, performance limitations during peak volatility, fragmented market liquidity leading to suboptimal pricing, and an uncertain, evolving regulatory landscape.

JQRBT emerges to directly address these market shortcomings. We are building a next-generation digital asset trading platform founded on the core pillars of uncompromising security, high-performance technology, superior user experience, and rigorous compliance. Our approach combines financial-grade infrastructure with crypto-native innovation to create a reliable and efficient trading environment for a global audience.

Our Vision: To empower global users and seamlessly connect them to the future of digital assets. We aim to become a benchmark for trust and reliability in the industry, driving technological advancement, promoting financial inclusion, and fostering a vibrant ecosystem.





Our Mission: To provide the world's most secure, efficient, and trustworthy digital asset trading platform, empowering individuals and institutions to confidently participate in and benefit from the digital economy.

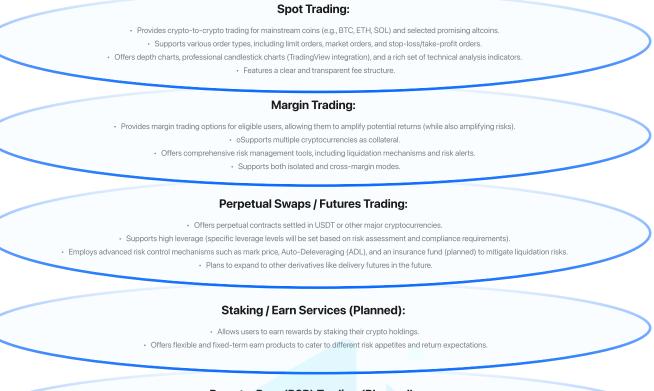
### 2. The JQRBT Exchange Platform

### 2.1 Platform Overview

JQRBT is a next-generation global digital asset trading platform engineered for security, high performance, and user-friendliness. We provide a comprehensive ecosystem built on robust technology, addressing the needs of novice investors, active traders, and institutions seeking reliable access to a wide range of digital assets and innovative features. Our goal is to bridge the gap between traditional finance and the digital asset economy.

### 2.2 Core Features

JQRBT platform plans to offer the following core trading functionalities, continuously expanding based on market demand and technological advancements:



### Peer-to-Peer (P2P) Trading (Planned):

Provides users with a secure and convenient P2P marketplace supporting various local payment methods.
 Introduces escrow services and dispute resolution mechanisms to protect the interests of both parties.

### 2.3 Unique Selling Propositions (USPs)

In addition to comprehensive core features, JQRBT aims to stand out through the following unique advantages:

### AI-Powered Smart Risk Management & Insights:

- Utilizes artificial intelligence and machine learning to monitor market anomalies in real-time, identify potential risks (like abnormal trading behavior or market manipulation attempts), and provide risk warnings to users.
- Develops AI-based personalized trading insights and market sentiment analysis tools to aid user decision-making.

### Aggregated Liquidity Engine (Planned):

 Aims to connect multiple external liquidity sources (other exchanges, market makers), combining them with the platform's own liquidity to offer users better trading prices, lower slippage, and deeper order books.

### Institutional-Grade Service Standards:

 Provides dedicated services for institutional clients and high-net-worth individuals, including preferential fee rates, higher API limits, Over-The-Counter (OTC) trading services, and dedicated account managers.

# Integrated Social Trading Features (Planned):

- Allows users to follow top traders, learn their strategies, and potentially copy their trades (subject to relevant regulations and risk disclosures).
- Builds a community forum for users to exchange ideas, share insights, and market analysis.

# Foundation of Security & Compliance:

 Treats security and compliance as the platform's lifeline, investing significant resources in building defense systems and compliance frameworks that exceed industry standards (details in Chapter 5), thereby establishing longterm user trust.

### 2.4 User Experience (UX/UI)

JQRBT prioritizes a superior user experience. We are committed to delivering an interface that is both intuitive and easy to navigate for beginners, while simultaneously offering the powerful tools, customizable layouts, and in-depth data required by professional traders, ensuring clarity and performance across the platform.

### 2.5 Mobile Strategy

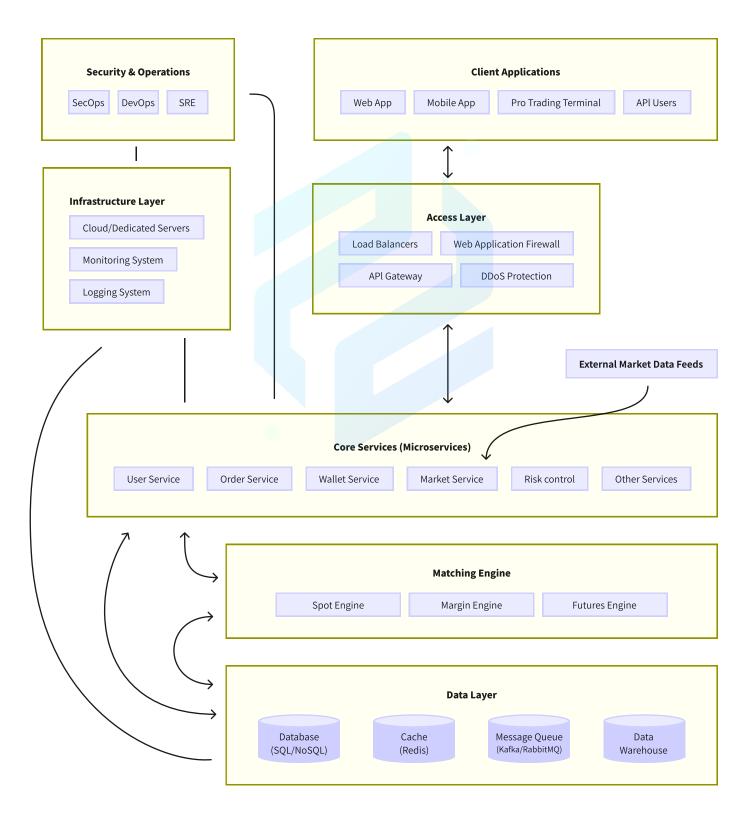
Recognizing the critical importance of mobile access, JQRBT offers high-performance, fully functional native applications for both iOS and Android. These apps provide core trading features, account management, and secure access, all optimized for a seamless on-thego trading experience.

### 3. Technology & Architecture

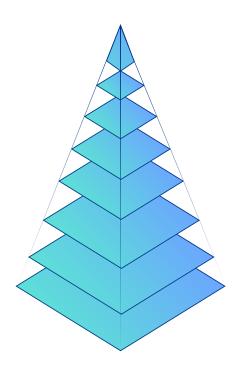
JQRBT's technology architecture is the cornerstone of its core competitiveness. We adopt an advanced, robust, and scalable design philosophy aimed at delivering financial-grade performance, reliability, and security.

### 3.1 System Architecture Diagram

JQRBT employs a modern, service-oriented, distributed Microservices Architecture. This approach decomposes the complex system into a series of independent, separately deployable, and scalable service units, enhancing system flexibility, maintainability, and fault tolerance.



### Key Component Breakdown:



1. Client Applications: Offers multiple access methods including Web App, Mobile App (iOS/Android), and professional trading terminals, alongside rich APIs for institutional clients and algo traders.

**2.Access Layer:** Handles all external requests, acting as the system's "firewall." Provides load balancing, WAF and DDoS protection, and unified API management via an API Gateway.

3.Core Services (Microservices): Comprises multiple independent services, each responsible for specific business functions like User Service, Order Service, Wallet Service, Market Service, Risk Control Service, etc.

**4.Matching Engine:** The "heart" of the system, responsible for efficiently and fairly matching buy and sell orders. Utilizes separate engines for different trading types (spot, margin, futures).

5.Data Layer: Employs various data storage technologies (SQL/NoSQL databases, caches, message queues, data warehouse) to meet the performance and consistency needs of different services.

6.Infrastructure Layer: Leverages cloud services or dedicated servers to provide computing, storage, and network resources, including comprehensive monitoring and logging systems.

**7.Security & Operations:** Managed by dedicated SecOps, DevOps, and Site Reliability Engineering (SRE) teams responsible for ongoing security audits, performance optimization, and capacity planning.

8.Market Data Feeds: Connects to external exchanges and market data providers for real-time market reference data.

This architectural design ensures that the JQRBT trading platform possesses high performance, high reliability, high security, and scalability, capable of handling growing user demands and transaction volumes.

### 3.2 High-Performance Matching Engine

JQRBT's matching engine is a core component, either developed in-house or deeply customized based on mature open-source technologies, specifically designed to handle massive concurrent transactions:

Ultra-High Throughput: Designed to process millions of orders per second (Millions TPS), effortlessly handling trading pressure during peak market periods.

**N1** 

Extremely Low Latency: Core matching logic completes in microseconds, with end-to-end latency from order receipt to trade result generation

controlled

within milliseconds.

Fairness Guarantee: Strictly adheres to the Price-Time Priority matching principle, ensuring all orders are processed fairly. In-Memory Matching:

04

Core matching logic runsEin memory for maximumoprocessing speed,scoupled with reliablespersistence mechanismsoto ensure data safety insunexpected situations.s

High Availability:

05

Employs redundancy designs like primarystandby or multi-active setups to ensure continuous matching service and avoid single points of failure.

### Technology Stack:

06

Likely developed using high-performance compiled languages such as C++, Rust, or Java, combined with efficient in-memory data structures and concurrent processing models.

### 3.3 API Access

We understand the critical need of programmatic traders and partners for powerful, stable, and easy-to-use APIs. JQRBT will provide comprehensive, standardized API interfaces to meet the requirements of various user types.

### **API Type Comparison:**

Feature	REST API	WebSocket API	FIX API (Planned)	
Protocol Type	HTTP/S	WebSocket (ws/wss)	ТСР	
Comm.Style	Request/ Response(Synchronous)	Full-duplex, Push(Asyng Real-time)	Session-driven,Bi- directional	
PrimaryUse	Acct Mgmt, Order/Cancel, History	Real-time Market Data, Order Updates	High-Frequency Trading,Inst. Execution	
DataFormat	JSON	JSON	FlX Tag=Value Format	
Latency	Miliseconds (RelativelyHigher)	Low Latency (Better than REST)	Very Low Latency(Optimal)	
Use Case	Web/Mobile Integration,Non-RT Strategy	Real-time Apps,Trading Bots	Pro Quant Trading, Inst.Systems	
TargetUser	All Devs, General Algo Traders	Real-time Sensitive Traders	Institutional Clients, ProHFT Teams	
StateMgmt	Stateless	Stateful (Connection)	Stateful(Session)	

### **Key API Features:**

# Security: Mandatory HTTPS/WSS encryption for all API requests. Authentication via API Key and Secret Key. Support for IP address whitelisting for enhanced account security. Implementation of fine-grained permission controls and Rate Limiting to prevent abuse. Implementation of fine-grained permission controls and Rate Limiting to prevent abuse. Implementation of fine-grained permission controls and Rate Limiting to prevent abuse. Implementation of fine-grained permission controls and Rate Limiting to prevent abuse.

By offering diverse API options and robust developer support, JQRBT aims to empower developers and institutional clients, fostering a thriving programmatic trading ecosystem.

Dedicated technical support channels for developer inquiries.

### 3.4 Scalability and Reliability

The platform's architecture is designed with future business growth and traffic peaks in mind:

- Horizontal Scaling: The microservices architecture allows independent scaling of service instances based on load, enabling elastic scalability.
   Critical components like the matching engine and market data service also support horizontal scaling.
- High Availability (HA): Critical services and data stores employ redundant deployments (e.g., across availability zones) to eliminate single points of failure. Databases, caches, and message queues are configured with high-availability solutions.
- Fault Tolerance: Inter-service communication utilizes mechanisms like circuit breaking, service degradation, and retries to isolate failures and ensure the stability of core functions.
- Data Backup & Recovery: Strict data backup policies (including real-time backups, periodic snapshots) and a comprehensive Disaster Recovery Plan are implemented to ensure the safety of user data and transaction records.
- Continuous Monitoring & Operations:
  - A comprehensive monitoring system covers system performance, business metrics, security events, etc.
- Automated operation tools enhance deployment and management efficiency.
- A 7x24 Site Reliability
   Engineering (SRE) team ensures
   rapid response and resolution of
   production issues.

### 4. The JQRBT Native Token (JQRX)

### 4.1 Overview and Purpose

The JQRBT Token (Ticker: JQRX) is the native utility token integral to the JQRBT exchange ecosystem, initially issued on the BNB Smart Chain (BEP-20). JQRX is designed primarily to:

 Incentivize user activity and platform growth (e.g., trading, community participation).  Enhance the user experience by providing tangible benefits like cost savings.  Connect various platform services and foster ecosystem

development.

Enable potential future

community governance participation.

Disclaimer: JQRX is a utility token intended for use within the JQRBT platform. It does not represent ownership, equity, or rights to profit distribution in JQRBT CRYPTO GROUP LIMITED. Its value is linked to its utility and ecosystem development, not investment speculation. Acquisition and use are subject to applicable laws and platform terms.

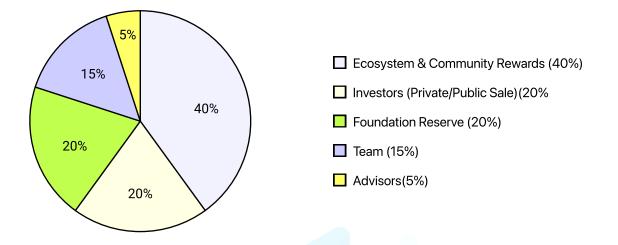
### 4.2 Tokenomics

The token economic model of JQRX is meticulously designed to balance incentives, sustainability, and long-term value.

- Total Supply:
  - The total supply of JQRX will be fixed at 1,000,000,000 (1 billion) tokens.
  - · This total supply is constant and will not be inflated, ensuring the token's scarcity.

### Allocation Plan:

JQRX tokens will be allocated according to the following proportions to support the comprehensive development of the ecosystem:



### **Allocation Plan Details:**

• Ecosystem & Community Rewards (40%): Primarily used to drive platform growth and user engagement, including trade mining, Staking rewards, liquidity incentives, marketing campaigns, community building, and developer incentives.

Team (15%): Rewards the core founding and development team, incentivizing long-term contributions, subject to strict vesting schedules.

 Private/Public Sale Rounds (20%): Used to raise funds necessary for project development, covering R&D, market expansion, operational, and compliance costs, while bringing in strategic investors.

- Advisors (5%): Rewards advisors providing strategic, technical, and compliance guidance, attracting industry experts.
- Foundation Reserve (20%): Reserved for future strategic partnerships, ecosystem investments, liquidity management, contingency planning, and long-term sustainable development.

This allocation structure ensures broad distribution of JQRX tokens while providing sufficient resources for the project's long-term development and ecosystem prosperity.

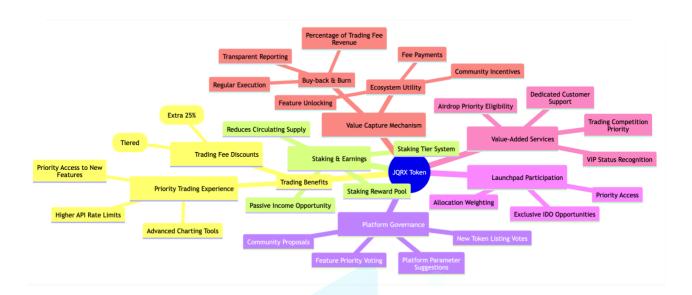
### Vesting Schedule:

To ensure long-term project stability and align interests with contributors, lock-up and linear release mechanisms are set for specific allocations. Below is a preliminary release schedule example presented in a table:

Allocation	% of Total Supply	TGE Release (%)	Cliff (Months)	Linear Vesting (Months)	Total Vesting (Months)	Primary Purpose
Team	15%	0%	12	36	48	Long-term retention & incentivizat ion of core team
Advisors	5%	0% - 10% (Variable)	6	18 - 24	24 - 30	Reward early guidance & incentivize ongoing support
Private Investors	(≤20%) <sup>1</sup>	5% - 15% (Variable)	0 - 6 (Variable)	12 - 18	12 - 24	Provide early liquidity, balance market pressure
Public Investors (if any)	(≤20%) <sup>1</sup>	25% - 50% (Higher)	0	3-6	3 - 6	Meet liquidity needs of public participants
Ecosystem & Commun ity	40%	On-demand Release	N/A	Per Activity/ Program	Ongoing	Continuou sly incentivize user participat ion & growth
Foundation Reserve	20%	0%	12	Strategic Unlock	Long-term	Reserve strategic resources for future needs

### 4.3 Utility and Value Capture

The core value of the JQRX token lies in its extensive utility within the JQRBT ecosystem and its designed value capture mechanisms.



- Trading Fee Discounts: Pay fees with JQRX for significant reductions.
- Staking Rewards: Stake JQRX to earn passive yield.
- Launchpad Access: Use JQRX to participate in Initial Exchange Offerings (IEOs) on JQRBT.
- · Priority Access & Services: Potential early or enhanced access to new features or premium services.
- · Governance (Future): Planned gradual implementation for JQRX holders to participate in certain platform decisions.

The token's value proposition is supported by:

- Buy-back and Burn: JQRBT intends to allocate a portion of platform revenue to periodically buy back JQRX from the market and permanently remove it from circulation, creating deflationary pressure. (Details to be announced).
- Ecosystem Demand: As the platform grows and JQRX utility expands, organic demand for the token is expected to increase.

### 4.4 How to Acquire JQRX

Users can obtain JQRX through various methods:

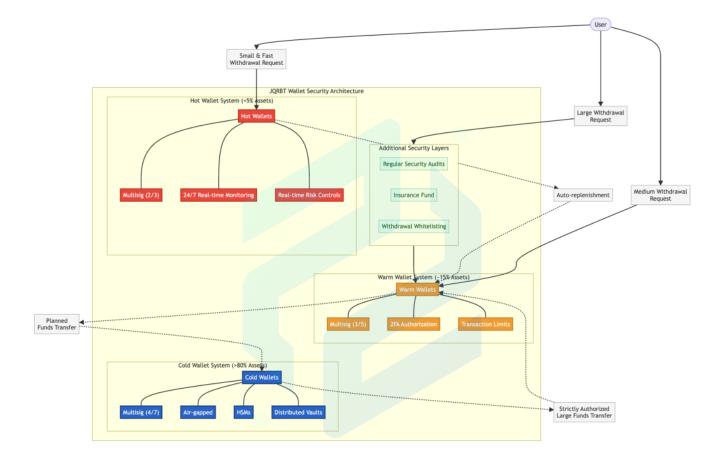
- Platform Rewards: Earned via trading activity (trade mining), completing tasks, referrals, and staking JQRX.
- · Promotions & Events: Participation in community campaigns, contests, and potential airdrops.
- Token Sales: Acquisition during official private or public sales rounds (subject to regulations and eligibility).
- Market Purchase: Buying JQRX on the JQRBT exchange or other listed secondary markets after the Token Generation Event (TGE).

### 5. Security & Compliance

At JQRBT, security and compliance are not merely technical requirements or operational procedures; they are the foundation of our platform's existence and our core commitment to users. We understand that in the digital asset space, trust is the paramount factor in a user's choice of platform. Therefore, we are dedicated to investing top-tier resources to build a comprehensive, multi-faceted security defense system and a rigorous compliance framework that exceeds industry standards.

### 5.1 Multi-Layered Security Architecture

We employ a rigorous, multi-layered "Defense-in-Depth" strategy across technology, processes, and personnel to safeguard the entire ecosystem:



- Asset Security: User funds are paramount. We utilize a sophisticated multi-tiered wallet architecture where the vast majority (>80%) of assets reside in institutional-grade, air-gapped cold storage, secured by multi-signature protocols and robust physical/procedural controls. Smaller, operational balances in warm and hot wallets also employ multi-signature security, real-time risk monitoring, and strict transaction limits, ensuring both security and withdrawal efficiency. Regular third-party audits validate our asset protection measures.
- Platform Infrastructure Security: JQRBT's systems are shielded by multiple layers of technical defense, including advanced DDoS
  mitigation, Web Application Firewalls (WAF), intrusion detection/prevention systems, and network segmentation. We adhere to a
  Secure Development Lifecycle (SDL) and engage independent security firms for regular penetration testing and vulnerability
  assessments to proactively identify and remediate potential risks. Sensitive data is encrypted both in transit and at rest.
- User Account Protection: We empower users with robust security controls, strongly recommending (and often mandating) Two-Factor Authentication (2FA) for critical actions. Features like device management, withdrawal address whitelisting, anti-phishing codes, and real-time security notifications provide users with tools to actively safeguard their accounts.

### 5.2 Robust Compliance Framework

As a US-incorporated entity, JQRBT is committed to compliant operations globally. We adhere strictly to applicable laws and regulations:

- KYC/AML/CTF: We implement stringent Know Your Customer (KYC) verification processes, leveraging professional third-party services. Comprehensive Anti-Money Laundering (AML) and Counter-Terrorist Financing (CTF) policies are enforced, including transaction monitoring and adherence to international standards and sanctions lists.
- Regulatory Adherence: We proactively monitor the evolving regulatory landscape across jurisdictions, seek necessary licenses/registrations, and cooperate transparently with regulatory bodies to ensure a trustworthy and sustainable trading environment. Data privacy regulations (like GDPR) are respected.

### 5.3 Potential User Secure Asset Fund (USAF) - Planned

To further bolster user confidence, JQRBT is actively exploring the establishment of a dedicated User Secure Asset Fund (USAF). This aims to offer an additional layer of protection against potential losses from extreme, unforeseen security events. (Further details will be announced as plans solidify).

### 6. Market Analysis & Strategy

### 6.1 Target Market and User Persona

JQRBT targets a global audience, focusing on key user segments with tailored offerings:

- Newcomers & Long-term Investors: Attracted by a userfriendly interface, robust security, educational resources, and straightforward earn/staking options.
- Active Retail Traders: Served with high-performance trading (spot, margin, derivatives), advanced tools, diverse assets, and competitive fees.
- Institutional Clients & High-Net-Worth Individuals: Offered premium services including deep liquidity, OTC trading, advanced API access (FIX planned), dedicated support, and stringent compliance.
- Developers & Algorithmic Traders: Supported with reliable, low-latency APIs (REST/WebSocket), comprehensive documentation, SDKs, and a sandbox environment.

Market Segmentation Strategy: We will cater to the needs of different user groups by offering differentiated product features, fee structures, and customer service, reaching target users through precise marketing channels.

### 6.2 Competitive Landscape

While the crypto exchange market is crowded, JQRBT differentiates itself through:

- Security & Compliance Focus: Leveraging our US incorporation and commitment to rigorous security protocols and regulatory adherence to build trust, particularly appealing to risk-averse users and institutions.
- Technology-Driven Performance: Utilizing a high-performance matching engine and scalable microservices architecture for a reliable and efficient trading experience.
- Optimized User Experience: Aiming for an interface that is both intuitive for beginners and powerful for professionals.
- Planned Innovative Features: Developing unique offerings like AI-powered risk management tools, aggregated liquidity engine, and integrated social trading capabilities.
- Integrated JQRX Token Ecosystem: Driving platform loyalty and growth through the utility and incentive mechanisms of the native JQRX token.

### 6.3 Go-to-Market Strategy

Our rollout follows a phased approach:

- Launch Phase: Establish a secure core platform (spot/margin), onboard initial users and market makers, ensure foundational compliance, and build early community awareness.
- Growth Phase: Expand globally with localization, launch JQRX token and associated programs, introduce derivatives (perpetual swaps) and other features (P2P, Staking), and scale marketing efforts.
- Maturity Phase: Build a comprehensive ecosystem (Launchpad, aggregated liquidity, social trading), enhance institutional services, solidify brand reputation, and explore further integrations (DeFi, NFTs).

### 6.4 Marketing and Growth Plan

Growth will be fueled by an integrated, data-driven strategy emphasizing:

- · Targeted Digital Marketing: Employing SEO, content marketing, social media engagement, and strategic advertising.
- Community Building & Engagement: Fostering active communities (Telegram, Discord) via events, AMAs, referral programs, and JQRX-based incentives (e.g., trade mining).
- Brand & Reputation Management: Building relationships with media, KOLs, and participating in key industry events.
- Localization: Adapting messaging and channels for key international markets.

### 6.5 Partnerships

Strategic collaborations are essential. We will partner with market makers, liquidity providers, security firms, KYC/AML solution providers, payment processors, blockchain projects, and media outlets to enhance platform capabilities, security, compliance, and market reach.

### 7. Business Model

JQRBT aims to establish a sustainable business model focused on delivering high-quality trading services and features, ensuring long-term platform health while creating value for our users.

### 7.1 Revenue Streams

Our primary revenue will be generated through:

- Trading
   Fees: Competitive
   Maker-Taker fees
   applied to Spot and
   Derivatives (e.g.,
   Perpetual Swaps)
   trades. This model
   incentivizes market
   liquidity providers.
- Margin Trading Interest: Interest charged on funds borrowed by users for margin trading activities.
- Withdrawal Fees: Small fees charged upon cryptocurrency withdrawal, primarily designed to cover the associated blockchain network transaction costs (miner/gas fees).
- Listing Fees
   (Selective): Potential
   fees from high-quality
   blockchain projects
   seeking token listing,
   subject to rigorous due
   diligence.
- Value-Added Services

   (Planned): Potential
   future revenue from
   premium offerings such
   as enhanced API access
   for institutions, IEO/
   Launchpad platform
   services, or specialized
   data products.

We are committed to developing diverse revenue streams to enhance platform resilience and support continuous development.

### 7.2 Fee Structure

JQRBT will implement a competitive, transparent, and user-centric fee structure based on the following principles:

- Tiered VIP System: Trading fees will decrease based on a user's past 30day trading volume and/or their JQRX token holdings. Higher tiers benefit from significantly reduced fees.
- Maker-Taker Model: Maker orders

   (adding liquidity) will generally incur
   lower fees than Taker orders (removing
   liquidity), potentially including rebates
   at high VIP levels.
- JQRX Payment Discount: Users will have the option to pay trading fees using JQRX tokens to receive an additional discount on the standard fee rate.

All specific fee rates, including the detailed VIP tier schedule, withdrawal fees per asset, and margin interest rates, will be clearly published and readily accessible on the JQRBT website and trading interface. We are committed to maintaining transparency and will provide advance notice of any fee adjustments.

### 8. Team & Advisors

JQRBT's success is built upon an experienced, passionate, and diverse team of professionals. Our core members possess deep expertise in fintech, blockchain technology, cybersecurity, compliance, risk control, and global market operations. The Advisory Board consists of industry leaders and experts providing invaluable guidance for JQRBT's strategic development.

### 8.1 Core Team



- Ethan Schmidt Chief Executive Officer (CEO)
- Over 15 years of experience in fintech and executive management. Previously at Goldman Sachs, focusing on digital transformation strategy. Later founded and successfully led PaySphere Inc., a payment technology startup. Deep understanding of global financial markets and regulatory landscapes. MBA from Stanford Graduate School of Business.



### Olivia Dubois - Chief Technology Officer (CTO)

• Seasoned software architect and technology leader with over 12 years of experience in developing high-frequency trading systems, distributed systems, and core blockchain technologies. Held key technical positions at Google and quantitative hedge fund Citadel Securities. Ph.D. in Computer Science from MIT.



- Noah Maxwell Chief Operating Officer (COO)
- More than 10 years of experience in exchange operations management and global business development. Formerly
  with Kraken cryptocurrency exchange, responsible for global market operations, customer service system setup, and
  product management. Multilingual and adept at cross-cultural team collaboration. Master's in Economics from the
  University of Chicago.





### Sophia Rossi - Chief Compliance Officer (CCO)

 Veteran legal and compliance expert with over 13 years of experience in financial regulation and compliance practices, specializing in digital assets and Anti-Money Laundering (AML). Previously served at the U.S. Securities and Exchange Commission (SEC) and provided compliance consulting for fintech companies like Stripe. J.D. from Georgetown University Law Center.

- Liam McGregor Chief Security Officer (CSO)
- Cybersecurity expert with over 15 years of experience in information security architecture, threat intelligence, and incident response. Led critical infrastructure protection projects at the U.S. Cybersecurity and Infrastructure Security Agency (CISA) and cybersecurity firm CrowdStrike. Holds multiple authoritative security certifications including CISSP, CISM. Master's in Information Security from Carnegie Mellon University.



### Isabella Moreau - Chief Marketing Officer (CMO)

Creative marketing strategist with over 10 years of experience in digital marketing, brand building, and user growth.
 Contributed to significant user growth at HubSpot. Specializes in data-driven marketing decisions and global brand
 promotion. Master's in Marketing from Columbia Business School.

### 8.2 Advisory Board

JQRBT is honored to have the following industry experts and thought leaders on our Advisory Board, providing guidance for the platform's strategic development:



- Professor David Chen Technology Advisor
- Professor in the Computer Science Department at UC Berkeley, a renowned scholar in blockchain technology and distributed systems. Authored numerous high-impact papers and holds several related patents. Provides guidance on cutting-edge technology directions.



- Ava Williams Regulatory & Compliance Advisor
- Former senior executive at the UK Financial Conduct Authority (FCA), with extensive experience in international financial regulations and crypto-asset regulatory policy. Advises on JQRBT's global compliance strategy.



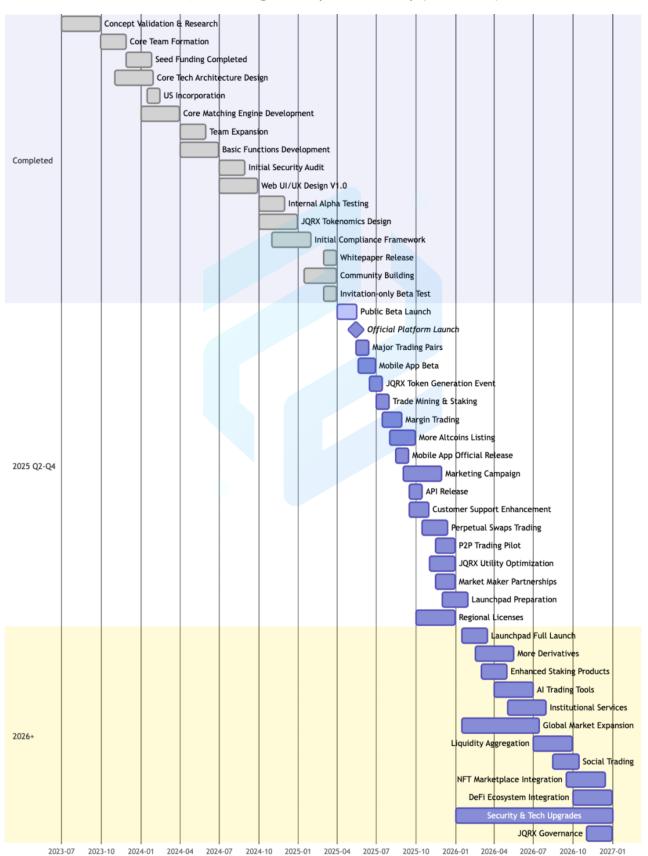
- Daniel Ivanov Market Strategy Advisor
- Successful serial entrepreneur and Venture Capitalist focusing on FinTech & Web3. Possesses a wide network and deep market insights in the fintech sector. Advises on JQRBT's market positioning, growth strategy, and financing.



- · Dr. Lena Petrova Economics & Tokenomics Advisor
- Economist specializing in digital economics and token engineering, with academic ties to the London School of Economics (LSE). Designed token economic models for several successful blockchain projects. Provides expert advice on JQRX design and long-term sustainability.

### 9. Roadmap

This roadmap clearly outlines the development plan and key milestones for the JQRBT trading platform. We are committed to transparency regarding our progress and will dynamically adjust our plans based on market feedback, technological breakthroughs, and strategic priorities.



### JQRBT Exchange Development Roadmap (2023-2026+)

### Phase 1: Completed Milestones (Pre-March 2025)

This phase covers the entire process from concept to readiness for official launch, including core team formation, initial funding, technology architecture design, core feature development, security audits, compliance framework establishment, whitepaper release, and initial community building efforts.

### Phase 2: Short-term Plan (2025 Q2-Q4)

This is a critical phase where JQRBT transitions from beta testing to official operation and rapidly iterates on core features. Key activities include public beta testing and official platform launch, mobile app release, JQRX token launch and related incentive programs, gradual rollout of advanced trading features (margin/futures), expansion of trading pairs and liquidity depth, and full-scale launch of marketing and user growth initiatives.

### Phase 3: Mid-to-Long Term Development (2026+)

Long-term planning focuses on platform feature expansion, ecosystem enrichment, and globalization strategy. Major directions include the Launchpad platform, more derivative types, AI-driven trading tools, social trading, DeFi/NFT integration, institutional client service expansion, global market penetration, continuous security enhancements and technology upgrades, and the gradual implementation of JQRX governance features.

### Key Milestone Examples (Projected):

- May 15, 2025: Official Launch of JQRBT Trading Platform
- June 15, 2025: JQRX Token Generation Event (TGE) & Initial Distribution
- October 15, 2025: Perpetual Swaps Trading Functionality Launch
- January 15, 2026: Full Launch of JQRBT Launchpad Platform

Disclaimer: This roadmap is based on current plans and market expectations and may be subject to adjustments due to various internal or external factors (including technical challenges, market changes, regulatory developments, etc.). JQRBT reserves the right to modify the roadmap based on actual circumstances and will promptly announce significant updates through official channels.

### **10. Risk Factors**

Participation in the JQRBT trading platform and holding or using JQRX tokens involve various risks and uncertainties. Before making any related decisions, you should carefully consider the following risk factors and other information contained in this Whitepaper. These risks are not exhaustive, and other risks that JQRBT currently deems immaterial or is unaware of may exist. The occurrence of any of these risks could materially adversely affect JQRBT's operations, financial condition, reputation, and the value and liquidity of the JQRX token.

### **10.1 Market Risks**

- Cryptocurrency Price Volatility: The cryptocurrency market is known for its high volatility. Prices can fluctuate dramatically in short periods due to various factors, including market sentiment, supply and demand, macroeconomic factors, regulatory news, and technological developments. The price of the JQRX token will similarly be affected by these factors and the performance of the JQRBT platform itself, potentially leading to significant value decline or even total loss.
- Liquidity Risk: The JQRX token or other cryptocurrencies traded on the JQRBT platform may face insufficient liquidity. This means users might find it difficult to quickly buy or sell assets at desired prices at specific times, increasing trading costs or preventing trade execution.
- Market Competition Risk: The cryptocurrency exchange market is extremely competitive. JQRBT faces intense competition from established large exchanges, regional exchanges, DEXs, and emerging platforms. Competitors may have stronger brands, larger user bases, more funding, or faster innovation speeds, which could limit JQRBT's ability to gain market share and achieve profitability.
- Market Manipulation Risk: The relatively immature cryptocurrency market may be more susceptible to manipulation, such as wash trading or pumpand-dump schemes. Although JQRBT will implement monitoring measures, such risks cannot be entirely eliminated.
- Macroeconomic Risks: Global economic conditions, inflation, interest rate changes, geopolitical conflicts, and other macroeconomic factors could negatively impact the entire cryptocurrency market and JQRBT's business.

### **10.2 Technical Risks**

- Platform Security Breaches: Despite JQRBT investing significant resources in building a robust security system, no online platform is completely immune to security attacks. Hacking, malware, insider threats, etc., could lead to user asset loss, data breaches, or platform service disruptions, severely damaging the platform's reputation and user trust.
- Technical Failures and System Downtime: Trading platforms rely on complex technical systems. Hardware failures, software bugs, network issues, or disruptions in third-party services (like cloud providers) could cause temporary or prolonged platform unavailability, affecting user trading and asset access.
- Matching Engine Performance Risk: Under extreme market conditions, the matching engine might face unexpected pressure, leading to increased latency or performance degradation, impacting trade execution efficiency.
- Smart Contract Risks (if JQRX or related features are based on them): If the JQRX token or features like Staking are implemented via smart contracts, there is a risk of vulnerabilities in the smart contract code. Exploits could lead to token theft or functional anomalies.
- Scalability Challenges: As user numbers and trading volumes grow, the platform may face challenges in scaling its systems. Failure to effectively scale capacity in time could lead to performance degradation.
- Reliance on Third-Party Technology: JQRBT may rely on technologies or services provided by third parties (e.g., KYC/AML vendors, cloud infrastructure). Failures or security issues with these third-party services could negatively impact JQRBT.

### **10.3 Regulatory Risks**

Regulatory Uncertainty and Changes: The global regulatory environment for cryptocurrencies and digital asset exchanges is rapidly evolving and highly uncertain. New laws, regulations, policy interpretations, or enforcement actions may emerge at any time, potentially having a significant adverse impact on JQRBT's operating model, services offered, the legal classification of the JQRX token, user access requirements, or even requiring JQRBT to cease operations in certain jurisdictions.

Legal Classification Risk of JQRX

the JQRX token differently (e.g., as a

security, commodity, virtual currency). If

registration and disclosure requirements or even restrict its issuance and trading.

JQRX is deemed a security in a major

market, it could trigger additional

Token: Different jurisdictions may classify

Increased Compliance Costs: To meet evolving regulatory requirements, JQRBT may need to invest substantial resources in compliance systems, obtaining licenses/ registrations, legal counsel, etc., leading to significantly increased operating costs. Licensing/Registration Risk: JQRBT may require specific licenses or registrations to operate legally in certain jurisdictions. Obtaining these can be time-consuming, costly, and success is not guaranteed. Failure to obtain or maintain necessary licenses/registrations could result in fines, operational restrictions, or even shutdown.

AML/CTF Compliance Risk: Failure to effectively implement KYC/AML/CTF policies could lead to regulatory penalties, fines, reputational damage, or even criminal liability. Data Privacy Regulation Risk: Data privacy regulations worldwide (like GDPR, CCPA) are becoming increasingly strict. Noncompliance could result in substantial fines and reputational loss.

### **10.4 Operational Risks**

- Management and Execution Risk: JQRBT's success largely depends on the experience and execution capabilities of its management team. Loss of key team members, strategic missteps, or failure to execute the roadmap as planned could negatively impact the project's development.
- Talent Competition Risk: Competition for talent in the blockchain and cryptocurrency space is fierce. JQRBT may face difficulties attracting and retaining top technical, operational, and compliance personnel.
- Third-Party Risk: JQRBT relies on third-party partners like market makers, payment channels, and banks. Failures, service disruptions, or noncompliant behavior by these partners could impact JQRBT's operations.
- Reputational Risk: Negative press, misinformation on social media, customer service issues, security incidents, etc., could damage JQRBT's brand reputation and lead to user churn.
- Catastrophic Event Risk: Natural disasters, wars, pandemics, or other force majeure events could affect JQRBT's data centers, offices, or team members, leading to operational disruptions.
- Insurance Fund Risk (if established): Even if an insurance fund is established, its size may be insufficient to cover all potential losses, and payout rules may have limitations.

Investors and users should independently assess these risks and seek professional advice if necessary. Investing in cryptocurrencies and using related platforms carries high risks, potentially leading to the loss of the entire investment.

### 11. Conclusion

Digital assets and blockchain technology are reshaping the global financial landscape at an unprecedented pace, ushering in a new era of opportunity. However, as outlined in this Whitepaper, the current cryptocurrency market still faces challenges related to security, efficiency, user experience, and regulatory compliance.

### **JQRBT's Commitment:**

In response to these challenges, JQRBT was established. We are not merely building another cryptocurrency exchange; we are dedicated to creating a secure, efficient, user-friendly, and compliant next-generation digital asset trading ecosystem. We firmly believe that by combining cutting-edge technology, financial-grade rigor, and an unwavering focus on user experience, JQRBT can provide global users with a trustworthy platform to confidently participate in and benefit from the burgeoning digital economy.

### **Recap of Our Core Advantages:**

Security as the Bedrock: We treat security as our lifeline, employing multi-layered defense strategies, advanced asset protection technologies (cold/hot wallets, multi-signature), and strict internal controls to safeguard user assets and data.

Exceptional Performance: Our proprietary high-performance matching engine and scalable microservices architecture ensure a smooth trading experience with low latency and high throughput.

User-Centric: From an intuitive interface to powerful professional tools, we prioritize user needs, aiming to lower entry barriers and enhance trading efficiency.

Compliance First: As a US-incorporated company, we strictly adhere to relevant laws and regulations, implement robust KYC/AML policies, proactively embrace regulation, and build a transparent, trustworthy environment.

JQRX Ecosystem Empowerment: The native JQRX token serves as the core medium connecting platform services, incentivizing user participation, fostering ecosystem prosperity through utilities like fee discounts, staking rewards, and governance participation, and capturing value via buy-back and burn mechanisms.

Global Vision, Local Service: We target the global market with multi-language support and plan for localized operations tailored to regional needs, connecting digital asset users worldwide.

### Looking Ahead:

JQRBT's roadmap clearly charts our development path from platform launch to ecosystem maturity. We will continuously invest in R&D, introducing innovative products and services such as P2P trading, perpetual contracts, Launchpad, aggregated liquidity, AI trading tools, and social trading features. We will actively seek strategic partnerships, expand our global market presence, and always prioritize security and compliance.



### **Call to Action:**

We stand at the forefront of the digital finance revolution. JQRBT is more than a trading platform; it is a bridge connecting to the future of finance. We cordially invite you to:

- Follow Us: Stay updated on the latest news and announcements through our official website (https://www.jqrbt.com) and social media channels (Twitter, Facebook, etc.).
- · Join Our Community: Participate in our official communities, interact with other users, and share your insights and suggestions.
- Experience the Platform: Register and experience the secure, efficient, and user-friendly trading services offered by JQRBT upon its official launch.
- Learn About JQRX: Deepen your understanding of the JQRX token's economic model and potential utility, and stay informed about its issuance and acquisition methods.

We believe that through the collective efforts of our users, community, and partners, JQRBT will overcome challenges, seize opportunities, and become a leading global digital asset service platform, together shaping a more open, inclusive, and efficient digital financial future.

Thank you for reading this Whitepaper. We look forward to embarking on this digital asset journey with you at JQRBT!

JQRBT CRYPTO GROUP LIMITED March 2025

