



Argentas

// At a glance

As a powerful second generation blockchain project, Argentas helps to build new open global financial system. The Argentas ecosystem will be formed around its core HydraNet blockchain, network interfaces and bridge entities, and an eventual decentralized application platform focusing on global financial applications. Argentas has the potential to become the blockchain for global finance.

The opportunity

Global finance will 'go crypto', and there is no way back:

- Bank accounts and banks as we know them will disappear and morph into blockchain network interfaces – blockchain will record transactions and hold 'account balances'
- Bank services will become dapps, decentralized applications
- Enabled by the distributed ledger technologies (DLT), first time ever, truly global, instant and virtually free payments are possible
- DLTs have first time ever made possible to create a truly global

open financial architecture and system – without any central authority or control

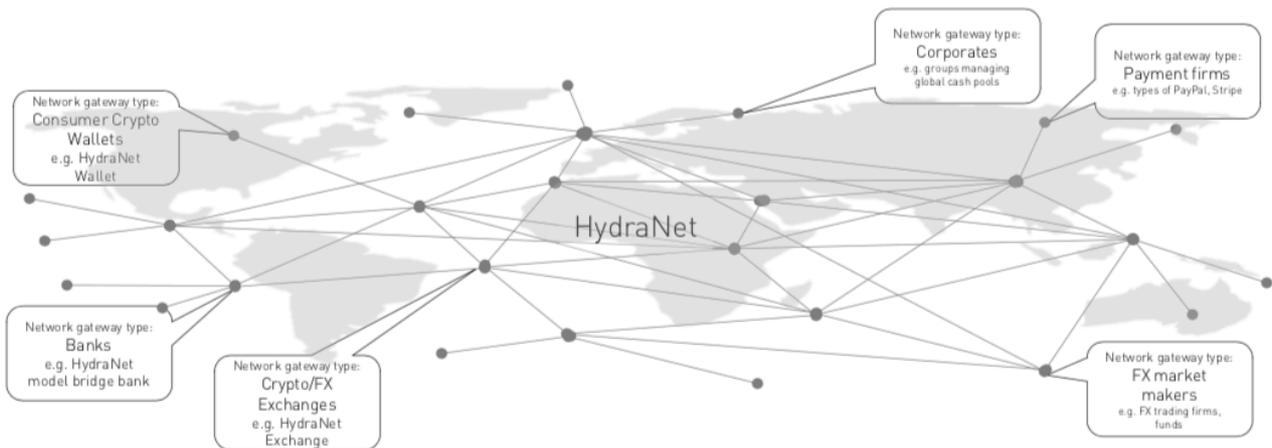
No one has so far created a 'perfect' solution to make this all happen: This is the perfect opportunity ahead.

Why us?

- Backed by strong financial services and technology (Fintech) experience and expertise in building and launching real life business grade Fintech platforms and operating businesses, the Argentas team has a realistic project that creates a powerful second generation blockchain platform to transition global payments and 'centralized' banking

into the decentralized world of blockchain

- The project is not only to create the right kind of blockchain platform and native cryptocurrency, but an ecosystem also covering the interfaces, bridge entities and dapps to facilitate smooth movement and transition between traditional and crypto economies, migrating and creating real business activity, boosting the growth of the crypto economy
- The project is not "proof-of-concept" but focuses on helping to build sustainable real value-adding





economic activities, and growing the new decentralized economy

- Argentas **decentralizes banking and payments** and **gives financial power back to the people**
- The network will become the '**de-central bank of crypto**', which will generate immense value to its users in terms of money, time and effort saved and new activity created
- **Global finance will be made democratic: universal access will be given to all**, and the bank will truly be in the pocket of every user, enabling true financial inclusion

The spaces we are in

The **space we are in is enormous**, potentially covering the business of traditional **banks, payment firms, payment card schemes** (Visa, MC, Amex etc.), **financial messaging networks (Swift)** and other **financial services providers**.

The total global market cap of banks (largest ones ca. USD 400 billion) is into tens of trillions of dollars, leading card schemes more than a trillion, and e.g. SWIFT processes trillions of dollars worth payments every day. These amounts tell something about the value of **this space of tens of trillions of dollars we are disrupting, and migrating and growing the activity into new crypto ecosystems with enormous value-added**.

Most financial transactions will be digital and decentralized, and **Argentas is well positioned to capture this vast creation of new value**.

How we do it?

The key characteristics for a second generation blockchain in order to be successful are the following:

- **Speed (low latency):** Fast transaction confirmation times of 2-5 seconds (base case), w/objective **instant (sub-second)**
- Transaction throughput (**scalability**): Targeting at least 50-60 thousand transactions per second (e.g. the global volume of Visa), but research on "**lightning network**" (no viable commercial application exists yet) as secondary payment channel and/or powerful primary layer solutions to enable **up to millions of transactions per second**
- **No mining:** Consensus-based transaction validation (based on a variation of '**Byzantine Generals' Agreement**), no proof-of-work (PoW) / proof-of-stake (PoS), **consumes much less computing power, much more environmentally friendly**
- **Low transaction cost:** Lack of mining consumes much less computing power, causing **much less network congestion and capacity problems, which enables much lower costs**
- **Decentralized control, transparency and flexible trust:** Anyone free to access and participate the network and choose who to trust – anyone equal,

enabling complete financial inclusion

- **Safety and security:** The security should not only rest on "normal" **digital signatures and hash families** (base case) but **eventually be quantum resistant** (for which more research is needed).
- **Smart sharding:** Research on the possibility not to replicate the whole ledger entirely (as in base case) but portion it across the network through "**smart sharding**", **lowering network load & increasing overall capacity**
- **Easy, convenient, intuitive user interfaces:** User interfaces – e.g. the native the wallet, are simple and easy to use, intuitively facilitating buy, sell, store and transfer of value and use of any available app.

Ecosystem

Our thinking is that in order to be successful, we do **not only need core blockchain protocol, but an entire new synergistic ecosystem** that facilitates the migration of true economic activity between the traditional economy and the cryptoeconomy, and the creation of entirely new kind of economic activity in the crypto sphere.

The Argentas Ecosystem ("AE") will have three principal dimensions that will create **automatic internal synergies, reinforcing it and increasing its value-added through every additional piece of economic activity or transaction:**

1. **HydraNet** – the Argentas-developed protocol and blockchain



(including its all is components)

2. **HydraNet interfaces / bridge entities** such as native wallets, exchanges, banks and other actors interfacing with HydraNet
3. **HydraNet dApps** – further decentralized applications (dapps) that leverage the power of HydraNet for economic activity

Given the fast-evolving nature of the cryptocurrency sphere and the underlying technologies, the structure and components of the AE are likely to evolve accordingly.

The AE has been conceived so that every dimension will support and the strengthen the network and the ecosystem itself, so the growth of any dimension – the number of network nodes, the volume of transactions (in its native assets or otherwise), the number and type of network bridges and interfaces, and the number and type of other dapps (e.g. wallets are also dapps) – will boost the position and value of the network, **all components being mutually synergistic to benefit the ecosystem as a whole**, potentially creating the **leading blockchain ecosystem for global finance**.

Strategic plan

The development of the ecosystem is divided in two key phases:

Phase 1: Development and implementation of (i) the HydraNet protocol and blockchain, and (ii) its key interfaces & bridges i.e. wallet (native), exchange (native) and banks (non-native connecting through APIs) or similar, because the network use, when interfaced with the “rest of the world” will significantly increase through the bridge entities compared to the singular use of its **native digital asset / cryptocurrency** for transactions, when not interfaced. In order to facilitate the transition between the ‘old’ and ‘new’ systems towards the ‘post-banking’ era in the new global financial system, Argenta may or may not partner with, invest in, hold, acquire, set up or dispose various network bridge entities such banking units, while the fulfilment of its strategic objectives is independent of such units.

Phase 2: Development of further dapps – the further decentralized applications, which may also interface with the other network key user interfaces such as wallets, exchanges and banks, will focus

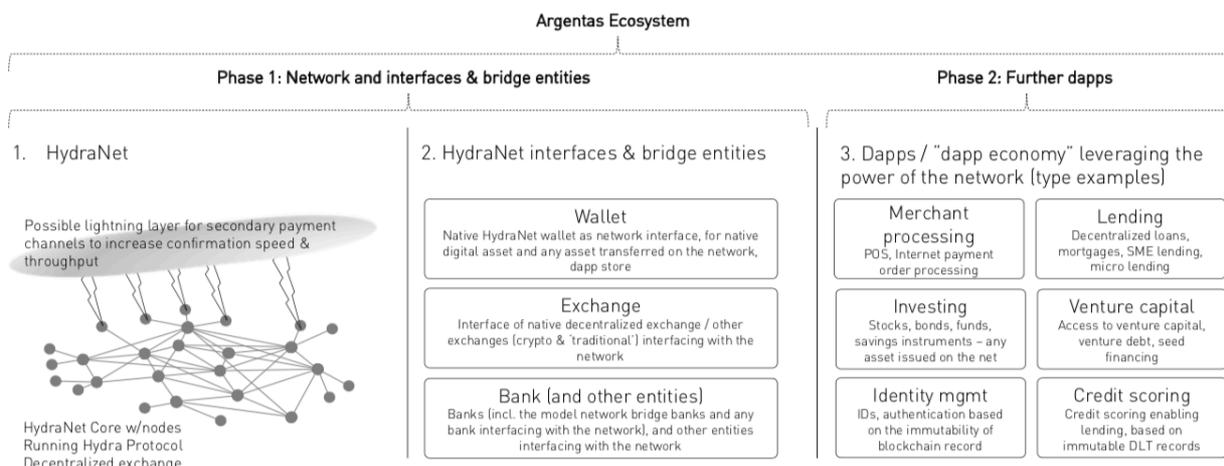
on financial activities that boost general economic activity, crypto and traditional, and provide value-adding services that could be ones like decentralized lending that will be inherently supported by HydraNet structure.

Dapp development and interfacing will be open to all, and it will be the intention of Argenta to support the development and integration of interfaces, bridge entities and dapps in the AE through venture funding or similar initiatives, depending on the resources available.

The role of bridge banks

Why a bank entity adds value for a network that will render banks useless?

- Even if banks and bank accounts will eventually disappear, as of today, they can interface with and act as important **bridges between the crypto economy and the traditional economy, holding balances of fiat money and other non-crypto assets** that are issued as network credit
- Recent bad treatment of crypto users by traditional banks, blocking access to their payment, card and





other services, makes it **urgent to have crypto friendly banks available**

- A bank entity can act as a **laboratory for the transition from closed-ledger “centralized” banks to the DLT “decentralized” crypto banking, and dapps replacing banking services** on the network, **eventually making the network the bank**
- Such model bank(s) would run an **entirely digital online platform leveraging machine learning / artificial intelligence and minimize human intervention**

Mission

Argentas as a project was formed to fulfill its mission of **making global financial services faster, cheaper, easier, more convenient and secure, and offer them with style and substance.**

Vision & objectives

The objective of Argentas is to fulfill its vision by growing into **the leading blockchain ecosystem for global finance.**

Token distribution

Argentas offers its community – the early believers, fans and supporters – an early opportunity to currently participate, in preferred terms, in the private pre-distribution of the Stellar XLM compatible **AXU (Argentas Exchange Unit) Token through its website.**

The AXU Tokens are also listed and **verified on the [StellarPort](#) decentralized exchange** and can be acquired and traded (independently of Argentas) through the exchange.

A public token distribution at higher rates will take place later during the second or third quarter of the year.

Careers

Please visit the Careers page of the website at argentas.io/careers.html and consult the current job openings.

More information

Please follow our website argentas.io and our social media channels like

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