

# STELLAR GOLD

A platform for the future of conversion of crypto to fiat easily

Safety  
Security  
Solutions



*Global decentralize network to buy crypto & convert it into fiat with no conversion fee*

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## **Abstract:**

An absolutely distributed form of electronic money adaptable and well-disposed to utilize would enable online Payments to be sent specifically starting with one gathering then onto the next without experiencing a financial institution like banks. We propose an answer to the scaling issue utilizing the Stellar Consensus Protocol (SCP). It is a mysterious exchange and detectable. Our token also has a Forum where individuals can talk about our token. We additionally have another platform which will keep you up to date about our token.



## **0.1 Introduction:**

Versatility issues have been around since the dispatch of Bitcoin in 2009. It exists in light of the breaking points of the most extreme measure of exchanges the bitcoin network can process.

It is a result of the way that hinders in the blockchain are constrained to one megabyte in size. Thus, the current blockchain measure is 1 MB, the blockchain adaptability issue happens to be. Bitcoin blocks convey the exchanges on the bitcoin network since the last block has been made. Rather than Visa's pinnacle of 47,000 exchanges for each second, the bitcoin system's hypothetical most extreme limit sits at under 7 exchanges for every second.

We need to enable the Satoshi's vision with Stellar Gold and instead of forking and hurting bitcoin framework, we will give an absolutely shared rendition of electronic money were adaptability issues are the matter of the past. we pick Stellar for propelling Stellar Gold since Ethereum has additionally plenty of inconveniences with respect to adaptability.

## **0.2 Our Vision:**

*“Move Money Across Borders Quickly and Conversion of Crypto into Any International Fiat.”*

## **0.3 What is Stellar Gold?**

Stellar Gold is a platform for the future of conversion of crypto to fiat easily.

While existing solutions offer to solve just one problem at a time, our team is up to build a secure, useful, & easy-to-use product based on private blockchain. It will include easy cryptocurrency payments integration, and even a digital arbitration system. At the end, Our aims to convert the crypto currencies without any conversion cost like no deposit and withdrawal.



#### **0.4 WHY WE ARE NOT USING EHTEREUM OR ANY OTHER TECHNOLOGY?**

Ethereum and Bitcoin utilize a blend of specialized traps and motivating forces to guarantee that they precisely record who claims what without a central authority. The issue is, it's dubious to safeguard this equalization while additionally developing the number of clients (Especially to the point where individuals normal can utilize the framework to buy espresso or run Applications). It is due to Ethereum relies upon a system of 'hubs', every one of which stores

the whole Ethereum exchange history and the current 'state' of record adjusts, contracts, and capacity. This is clearly an awkward assignment, particularly since the all-out the number of Transactions is expanding around each 10– 12 seconds with each new block. The stress is that, if engineers raise the span of each block to fit more exchanges, the information that a hub should store will become bigger successfully dismissing individuals from the system. On the off chance that every hub develops sufficiently vast, just a couple of extensive organizations will have the assets to run them.

In spite of the burden, running a full hub is the most ideal path for clients to exploit Privacy and security. Making full hubs increasingly hard to run would additionally constrain the number of People that can check exchanges themselves. As it were, decentralization and versatility are as of now at chances, yet designers are searching for courses around this.

#### **0.5 Exchange Processing speed comparison:**

Supported by the blockchain innovation various cryptocurrencies are trading possession in the market. Evaluations state that there are more than 1400 cryptocurrencies which are trading proprietorship on mainstream crypto trades and more are being used for a scope of purposes.

Given the idea of cryptocurrencies and the way that secrecy is the key quality, it is preposterous to expect to have a correct figure. Aside from making a decentralized money and guaranteeing secure exchanges a standout amongst the most critical highlights which are frequently discussed in connection to cryptocurrencies is quick exchanges. In any case, the truth of the matter is that all in all on the off chance that we look at the exchange speeds that are offered by existing exchange components (visa, PayPal) that encourage exchanges for fiat monetary forms we see that in common sense none of the cryptocurrencies are even near their exchange handling speeds.

While Visa can process 24000 exchanges for each second and PayPal can process around 200 exchanges for each second, the most prevalent digital money Bitcoin forms just 7 exchanges for each second on a normal.

In spite of the fact that bitcoin cash has appeared to process up to 60 exchanges for every second, it still exceptionally eases back when contrasted with Visa or PayPal. To address the issue of moderate exchange speeds and make crypto exchanges speedier Ripple is the main blockchain based currency with a good exchange speed which they guarantee to be up to 1500 exchanges for every second. "This makes ripple second just to VISA (well known shared exchange) as far as exchange speed as Ripple turns out to be quicker than PayPal by over 300%. PayPal with 218 million dynamic clients is as yet the most prominent shared store exchange specialist organization." But then in the midst of all the cryptocurrencies, Ethereum is generally extremely moderate with an exchange speed of just up to 20 exchanges for each second.

Despite the fact that Ethereum outflanks bitcoin in exchange speeds and was produced with a case to offer preferred exchange speeds over that of Bitcoins, with developing blockage on the Ethereum's blockchain it has neglected to keep up to the higher exchange speeds. Frequently, the exchanges are not prepared and take hours to get verified.

According to Blockchain.info, Bitcoin currently processes about 3 transactions per second. Estimates show that number can go as high as 7.

You can track confirmation times at ETH Gas Station, which currently estimates a 2-minute processing time.

### **Stellar:**

Stellar was forked off of the Ripple convention in 2014, despite the fact that the group says it's rolled out numerous exclusive improvements to the stage from that point forward.

The group at Stellar says the system can without much of a stretch handle 1,000 exchanges for every second today. Exchange settlement time is evaluated at 2-5 seconds.

### **0.6 Conclusion:**

Blockchain technology can assume a noteworthy job in disturbing the balance tech industry, the manner in which we make exchanges and Ethereum, specifically, furnishes a large group of chances with its applications. Be that as it may, the moderate exchange speed which is to a great extent because of the procedures engaged with the working of Ethereum blockchain while guaranteeing the decentralized idea of the stage is a noteworthy issue that must be recognized profoundly with cryptocurrencies picking up notoriety among individual and gathering speculators the traffic and clog on Ethereum blockchain will additionally increment. Likewise, with smart contracts, new businesses and organizations are making their own tokens to raise assets through their ICOs. This calls for quicker exchange confirmation and preparing to make the blockchain and organizations depending on the innovation adaptable and practical. While some exploration and imaginative answer for this emergency is



persuading it is yet to be altogether tried. Further research is required to investigate the conceivable outcomes and execution of the proposed arrangements.

### **0.7 STELLAR'S PROPOSAL:**

While Bitcoin and Ethereum can't deal with significantly various exchanges every second and in this way is a feasible and cutting-edge money related alternative, Stellar ran over with a shrewd idea where adaptability issues can be taken to the next level.

Taking care of more than 2000 exchanges for each second, we trust Stellar offer us the shot of executing the vision of Satoshi's under Stellar Blockchain.

### **0.8 Stellar Lumens Blockchain:**

The Stellar Consensus Protocol (SCP), a development for FBA. Like all Byzantine understanding conventions, SCP makes no suppositions about the sound conduct of aggressors. Not at all like earlier byzantine understanding models, which assume a consistently acknowledged enrolment list, SCP appreciates open participation that advances natural system development. Contrasted with decentralized confirmation of-work and evidence of-stake plans, SCP has unassuming processing and monetary prerequisites, bringing down the hindrance to passage and conceivably opening up money related frameworks to new members.

### **0.9 Stellar Consensus Protocol:**

This segment shows the Stellar Consensus Protocol, SCP. At an abnormal state, SCP comprises two sub-protocols: a nomination protocol and a ballot protocol. The nomination protocol produces hopeful qualities for an opening. Whenever run sufficiently long, it, in the end, creates a similar arrangement of hopeful qualities at each unblemished node, which implies nodes can consolidate the applicant esteems deterministically to deliver a solitary composite incentive for the opening. There are two gigantic provisos, in any case. In the first place, nodes have no chance to get of knowing when the nomination protocol has achieved the purpose of intermingling. Second, even after assembly, not well-acted nodes might probably reset the nomination procedure a limited number of times. At the point when nodes surmise that the nomination protocol has merged, they execute the ballot protocol, which utilizes united casting a ballot to submit and prematurely end ballots related with composite qualities. At the point when unblemished nodes consent to submit a ballot, the esteem related with the ballot will be externalized for the space being referred to. When they consent to prematurely end a ballot, the ballot's esteem winds up unessential. On the off chance that a ballot stalls out in a state where at least one flawless node can't submit or prematurely end it, at that point nodes attempt again with a higher ballot; they connect the new ballot with indistinguishable incentive from the stuck one on the off chance that any node trusts the stuck ballot was submitted. Naturally, wellbeing comes about because of guaranteeing that all stuck and submitted ballots are related with similar esteem. Liveners pursues from the way that a stuck ballot can be killed by moving to a higher ballot. The rest of this area introduces the nomination and ballot protocols. Each is portrayed first as far as calculated proclamations, at that point as a solid protocol with messages speaking to sets of theoretical explanations. Ideas, for example, applicant esteems and ballots should dependably be deciphered with regards to a specific opening regardless of whether a great part of the discourse leaves the space certain.

## **0.10.The Stellar Gold Solution:**

Executing Stellar Lumens innovation, we make it simple to move advanced resources around the globe, rapidly, dependable and furthermore engaging the genuine vision of Satoshi. We propose a shared system utilizing SCP to record an open history of exchanges with a restricted supply of 21 million coins in presence ever. Our point is to give a worldwide arrangement of the Bitcoin adaptability issues. As BTC was attempting previously however propelling their token over Ethereum they will find likewise a few versatility inconveniences.



### **1.1 Features:**

#### **Fast Transaction:**

Over the Stellar Network happens the quickest exchanges ever expand on the Blockchain. 2 ~ 5 seconds and your instalment will be on your wallet. An exchange on the system comprises of at least one tasks. Instalments, offers, and charges are on the whole instances of tasks that could make up a solitary exchange.

#### **Cheap Price:**

In the event that such a large number of exchanges are submitted, nodes propose the exchanges with the most noteworthy expenses for the record's exchange set. The result is simply 0.00001 XLM expense on the general system. Not exactly both Ethereum and Bitcoin and with likewise a vastly improved exchange speed.

#### **Security:**

Stellar utilizes industry-standard open key cryptography devices and strategies, which implies the code is all around tried and surely knew. All exchanges on the system are open, which implies the development of assets can generally be reviewed. Every exchange is marked by whoever sent it utilizing the Ed25519 calculation, which cryptographically demonstrates that the sender was approved to make the exchange.

While all exchanges are open, banks utilizing Stellar to trade assets in the interest of individual record holders can keep data about the people sending and accepting it private by putting away scrambled or remarkable identifiers in the exchange's notice field. This enables banks to meet administrative consistence necessities and keep exchange history verifiable while as yet keeping favoured data secure.

#### **Worldwide Transactions:**

Moving cash crosswise over fringes rapidly, dependably, and for divisions of a penny never has been excessively simple. With Stellar Gold now we can associate banks, making instalments and confiding in individuals everywhere throughout the world without agonizing over twofold spending issues.

#### **Scalability:**

To wrap things up, contingent upon equipment and system configurations, a preservationist gauge of Stellar Gold handling rate is 1000 activities for every second. The circulated Stellar system is comprised of servers running the Stellar Core programming. These servers are kept up by different people and

substances. Stellar Core keeps up a nearby duplicate of the system record, imparting and remaining in a state of harmony with different cases of Stellar Core on the system.

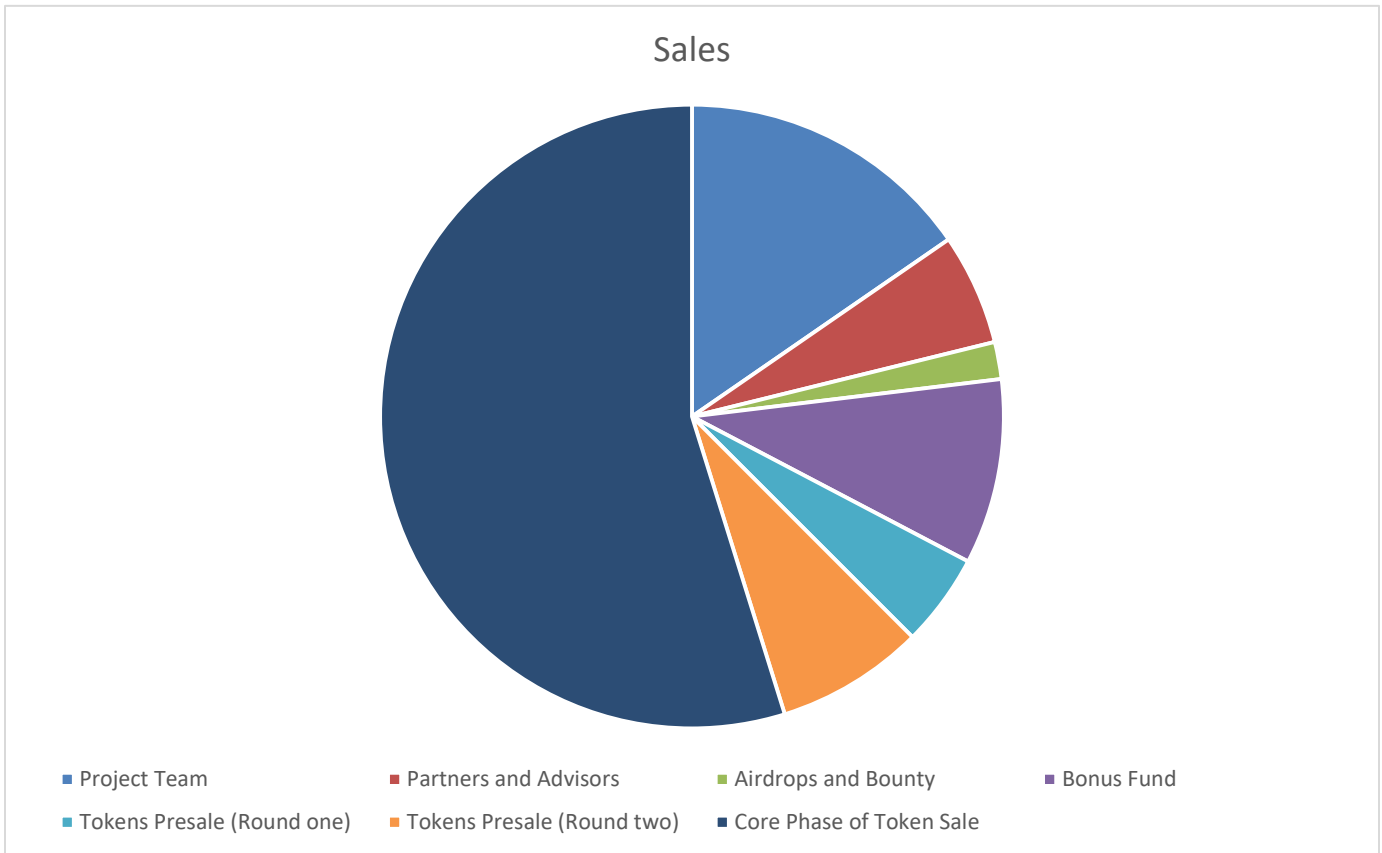
### **1.2 Supply of Stellar Gold Tokens:**

**Number of tokens for sale:  
1000000 XLMG**

Project Team: 16%  
Airdrops and Bounty: 2%  
Tokens Presale (Round one): 5%

Core Phase of Token Sale: 57%

Partners and Advisors: 6%  
Bonus Fund: 10%  
Tokens Presale (Round two): 8%



### **1.3 Services:**

We are providing you services which other Coins fail to deliver.

#### **Application:**

Our application of Stellar Gold is still in development and it will be soon launched in March. The application will not only keep you up to date about our new projects but will also help you keep track of your tokens.



### **Wallets:**

Your XLMG Tokens Will Be Securely Store in The Lobstr Wallet and You Can easily Withdraw, Transfer, Trade them from there.

LOBSTR is a great way to get started with Stellar.

Simple, smooth and secure, it has all what it takes to manage your Lumens wisely.



## **1.4 STELLAR IMPLEMENTATIONS**

### **FEDERATION SERVER:**

The Stellar federation protocol enables you to change over a comprehensible address like Amy\*your\_org.com to a record ID. It likewise incorporates data about what ought to be in an exchange's update. When sending an instalment, you contact a federation server first to figure out what Stellar record ID to pay. Fortunately, the extension server does this for you.

### **Federation:**

The Stellar federation protocol maps Stellar addresses to more information about a given user. It's a way for Stellar client software to resolve email-like addresses such as name\*yourdomain.com into account IDs like: GCCVPYFOHY7ZB7557JKENAX62LUAPLMGIWNZJAFV2MITK6T32V37KEJU. Stellar addresses provide an easy way for users to share payment details by using a syntax that interoperates across different domains and providers.

### **Stellar Addresses:**

Stellar addresses are divided into two parts separated by \*, the username and the domain.

For example: jeff\*stellar.org:

- jeff is the username, • stellar.org is the domain.

The domain can be any valid RFC 1035 domain name. The username is limited to printable UTF-8 with whitespace and the following characters excluded: <\*,> Although of course the domain administrator can place additional restrictions on usernames of its domain.

Note that the @ symbol is allowed in the username. This allows for using email addresses in the username of an address. For example: ammar@gmail.com\*stellar.org.

### **Distributed Exchange:**

Notwithstanding supporting the issuing and development of advantages, the Stellar system likewise goes about as a decentralized circulated trade of a benefit that individuals have added to the system. Its record stores the two adjusts held by client records and offers that client accounts make to purchase or move resources.

### **Offers:**

An account can make offers to purchase or move resources utilizing the Manage Offer activity. So as to make an offer, the account must hold the advantage it needs to move. Likewise, the account must believe the backer of the benefit it's attempting to purchase.

At the point when an account makes an offer, the offer is checked against the current request book for that advantage match. In the event that the offer crosses a current offer, it is filled at the cost of the current offer. Suppose that you make an offer to purchase 10 XLM for 2 BTC. On the off chance that an offer as of now exists to move 10 XLM for 2 BTC, your offer will take that offer— you'll be 2 BTC poorer however 10 XLM more extravagant.

On the off chance that the offer doesn't cross a current offer, the offer is spared in the request book until it is either taken by another offer, taken by an instalment, dropped by the account that made the offer, or discredited on the grounds that the account making the offer never again has the benefit available to be purchased.

Beginning in protocol variant 10, it is never again feasible for an offer to be negated in light of the fact that the account owning the offer never again has the advantage available to be purchased. Each offer contributes moving liabilities for the moving resource and purchasing liabilities for the purchasing resource, which are collected in the account (for lumens) or trusting (for different resources) possessed by the account making the offer. Any activity that would make an account be not able to fulfil its liabilities, for example, sending endlessly a lot of equalization, will come up short. This ensures any offer in the requested book can be executed totally.

Offers in Stellar act like limit arranges in conventional markets.

For offers set at a similar value, the more established offer is filled before the more up to date one.

### **1.5 Coin distribution:**

In total there will be 7,000,000,786 coins created. 9% coins for community token sale and 10% coins will be locked for development purposes. Also 0.02% coins will be distributed as an airdrops and bounties. After this no airdrop and bounty campaign will be released. The token sale price will be 1 XLMG = 29.75 XLM.

### **1.6 TOKEN SALE:**

Stellar Gold is an XLM based token and it will be available on stellar port for sale. It's compatibility of the token with third-party services wallets, exchanges etc.

#### **Start:**

March 28, 2019 (9:00AM GMT)

**Number of tokens for sale:**

10000000 XLMG (9%)

**End:**

May 28, 2018 (11:00AM GMT)

**Tokens exchange rate:**

4 XLM = 1 XLMG, 1 BTC = 300000 XLMG

**Acceptable currencies:**

XLM, ETH, BTC, LTC, XRP, SLT, BTX

**Minimal transaction amount:**

1 ETH/ 1 BTC/ 1 LTC

Token sale will be available through <https://stellarport.io> a Stellar Decentralized Exchange.

**1.7 Our Roadmap:****1.8 Our Core Team:**

With so many ICOs on the market today, One thing isn't clear: who will be the leader in the world of these tokens?

The main reason that Stellar Gold has a tremendous advantage over every other coin offering in this area is that we have an established, proven team that has been in this field for many years

The Stellar Gold Team combines a passion for esports, industry expertise & proven record in finance, development, marketing & licensing.

<b>DATE</b>	<b>DEVELOPMENTS</b>
March 2019	Start of the ICO Crypto Platform Development
June 2019	Over 100 merchants on site Launching of our Prototype
August 2019	ICO preparation and press tour
October 2019	Start Token Sale Round (2)
December 2019	Partnership for the future product
January 2020	Our team set-up and commercial preparation
May 2020	Priority for Token Holders
June 2020	Starting of Token Sale Round (3)
October 2020	Blockchain usage announcement for Global Network
December 2020	Operational launch in U.N to general



## Hamza Khan, CEO & Founder

Full stack developer, blockchain developer

Ten years of experience in IT and Digital industry (Solidity, SQL and NoSQL Databases, PHP, Java, C++, C#, HTML5, CSS3, LESS, Sass, Twig, JavaScript, AngularJS, Polymer, jQuery, AWS, RESTful Web Services and APIs, etc)

## Muhammad Niyas

Co-Founder

5 years of experience in digital fundraising Previously served as a campaign manager at local competitor

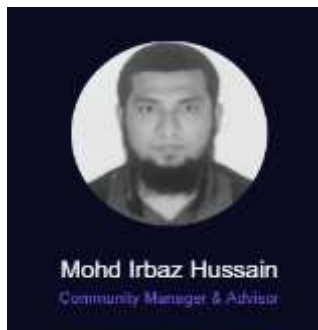


## Mohd Irbaz Hussain

Community Manager & Advisor

Oversees UK Business Development

6 years of experience in Business Developments relating to Cryptocurrencies





## **Ammar Aamir**

Community Management & Promotion

Senior Vice President and Chief Marketing Officer, Marketing and Communications