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# THE CRYPTOCURRENCY BIBLE

SUPPLEMENT EDITION  
SEVAN BOMAR

# The 5 Crypto Commandments

- I. Thou shalt lose the get-rich-quick mentality.
- II. Thou shalt not participate in a pump and dump.
- III. Thou shalt HODL.
- IV. Thou shalt study thy Tokens.
- V. Thou shalt not invest more than thee is willing to part with.

# WARNING COPY

THIS IS NOT FINANCIAL ADVICE

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We are not financial advisors. Any information found in this document is our sole opinion and should not be treated as professional financial advice. Past performance is not indicative of future results. Use stop losses and consult a financial advisor to find out more about investment opportunities.

**READ THIS  
DOCUMENT IN  
ITS ENTIRETY  
BEFORE BUYING  
CRYPTOS**

While we have placed all the pertinent knowledge here in this manual for you to get started with Cryptocurrency, we recognize it may be a bit more difficult for some vs. others. If you find yourself in need of additional assistance, we invite you to the most comprehensive 360° approach to wealth building training modules in Cryptospace.

**JOIN OUR TRAINING**  
SIGN UP AND GET READY FOR ABUNDANCE



**CHAPTER 1**

# THE BIGGEST BOOM!

The sole purpose of this document is to insure you do not miss out on what will most likely be the biggest investment opportunity of your lifetime. You most likely missed the dot com craze that made many average investors millionaires. Financial stability not only allows you to live the life of your dreams, but is also the greatest step towards debt relief and sovereignty. Welcome to the peak!

# WHAT IS CRYPTOCURRENCY?

## THE MONEY OF THE FUTURE IS BEING MADE RIGHT NOW!

There are many guides and websites out there about Cryptocurrency, so rather than being redundant and presenting dry definitions of terminology and events taking place like a robot, we are going to take a different approach. We will speak candid about the subject of Cryptocurrency and we feel this will give you a better idea of the true origins and use of Cryptocurrency in our lives now and into the future.

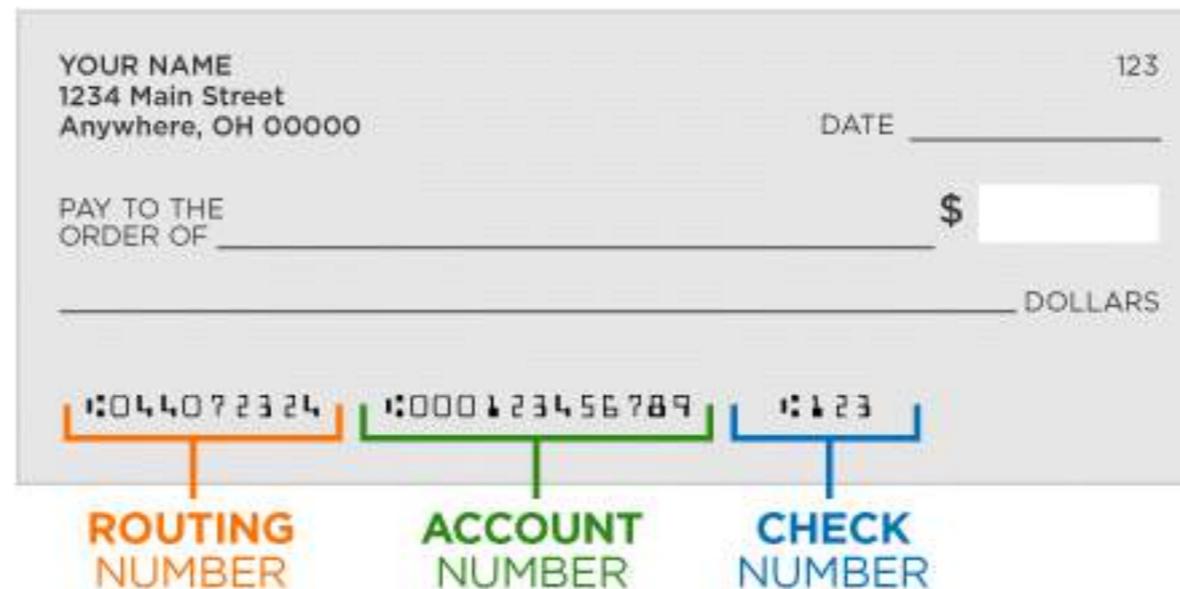
We know there will be some who disagree with the information presented here. Everyone is entitled to their opinion, however, we will let the future tell the final truth.

**SEVAN BOMAR**  
*MindfulChain*

# THE PROBLEMS WITH FIAT CURRENCIES AND BANKS

When we really think about it, fiat currency and the present financial system of digital and paper money, along with the banks, are not truly scalable. This means if each person on Earth became wealthy enough to live a prosperous life, we could not print enough money nor could the current system we are using to transact funds ever be efficient enough to handle all those transactions. In addition, if you are in the United States and wish to do business in China, you need to jump through many hoops with the current closed loop banking structure. You would need to become an international businessman with connections. So, it is no wonder the masses still remain, for the most part, impoverished and uninitiated in to world finance.

Despite the speed of the money transfer that you think you see when you purchase something at a store via credit card or check, it could still take days for that transaction to be completed. In between that time, part of that money is taxed and billed by the many middle men, brokers, and banking institutions that are responsible for carrying out this promissory transaction. All of these fees fall upon you at some point via interest, taxes, and penalties.



**The routing and account numbers on a check can be printed by anyone who has the right ink. In the past it was even easier than that to clone an account.**

The system itself, along with its instruments, are highly inefficient and prone to numerous attacks from hackers and scammers who have discovered ways to benefit from this. An example of this can be seen in the movie *Catch Me If You Can* starring Leonardo DiCaprio. In this movie Leonardo makes an illegal profession of writing bad checks and exploiting a security vulnerability that still exists within the checking system up until this very day. This flaw hinges on the time period it takes to actually confirm the money paid via a check, which could be up to 30 days. If someone happens to clone a check utilizing the information located on the bottom of it for all to see, it could take weeks for the bank to figure out that the check was not create by the real owner of the account. This is now common and referred to as The Nigerian Check Scam and has defrauded U.S. banks for millions if not billions of dollars over decades.

How can a system be so non-efficient and possess such a great risk to the financial stability of the nation, but still continue? The answer is the Banksters. Despite the high levels of loss, they still exercise the greatest dominance because it is governed by them and centralized. That, however, has now been disrupted...enter Cryptocurrency.

Cryptocurrencies are financial instruments that have the ability via blockchain technology to prevent this type of theft through the technological loopholes of a long obsolete system of finance. In addition, cryptocurrency transactions can happen worldwide in minutes vs. the 20+ days it would generally take a normal financial transaction to be completed internationally. This opens up the opportunity for decentralized international banking to the masses. You should now be beginning to see why Cryptocurrency and Blockchain technologies, which are already in use, are a preferred method of transaction for those who want a fraud-free secure option.

## PRIVACY IS NOT A CRIME

If you want to transact anonymously, you are immediately deemed a terrorist or tax dodger. The current financial system most of the world is using makes a healthy lot from “participating” in as many transactions as they can to squeeze out their cut of your energy. There are, however, quite a few other very valid reasons you would want to transact anonymously, especially if you are making a rather large transaction.

- I. Those who have large transactions on public record have become targets for thieves of all types who see them as a “honeypot” or safe that when cracked will most certainly produce a reward.
- II. With the advent of A.I. integrations into every major CRM, all your purchases mark you with a huge tag of classifications and keywords that at minimum expose and target you as a specific type of person.
- III. Currently citizens of various countries are being targeted and even excluded from the purchase of a variety of products based on their government's rules. This can even include investments in other companies. Currently, if you are a U.S. citizen, there are some activities such as buying into certain ICOs that are restricted to you.



***Salesforce, one of the world's largest CRMs, now uses their own A.I. known as Einstein. Zoho has Zia and Hubspot acquired Kemvi.***

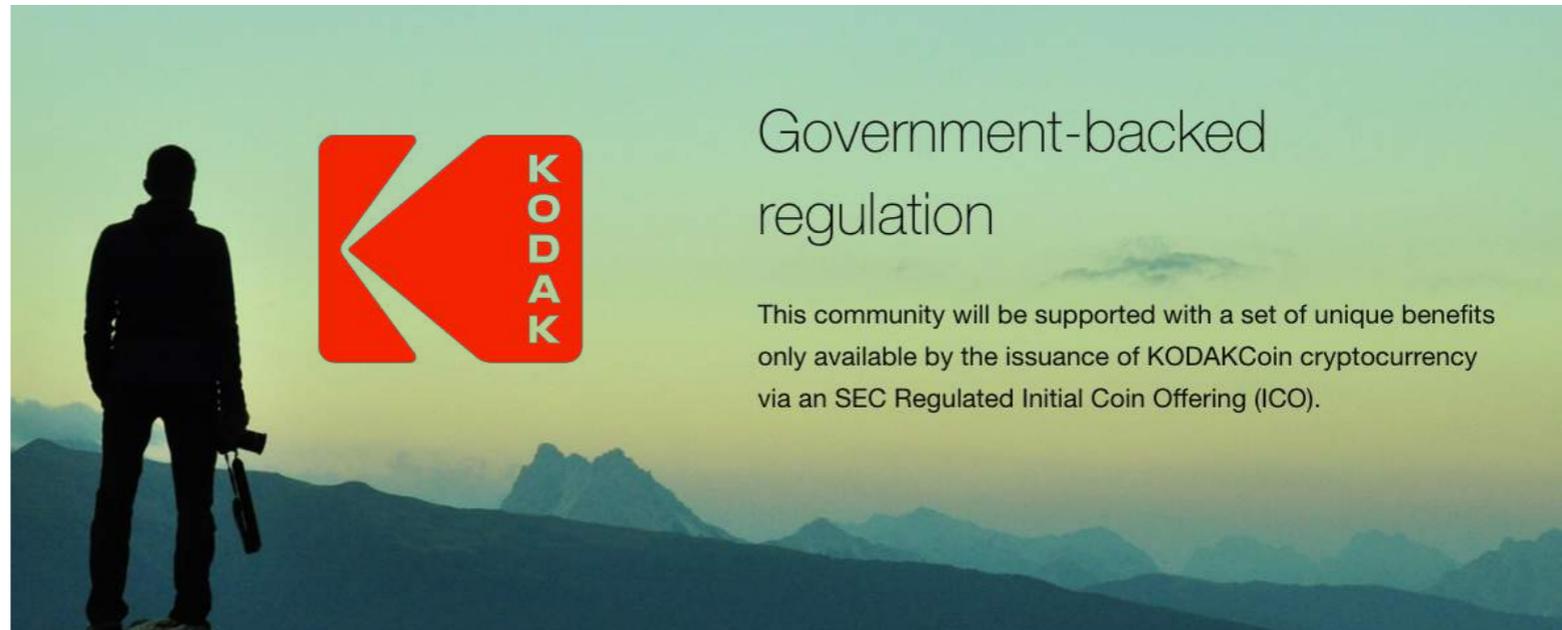
## ICOs vs. IPOs

Cryptocurrencies are not just here to solve the fraud and speed issues with the current banking system; they are actually the currencies of the future and already in heavy use. To understand how they are created, you will need to know a little about the next stage of the world and how a new type of business structure called ICOs are revolutionizing the economic field and rapidly becoming the way Fintech business owners seek funding.

Tokens, also referred to as Coins, are to an ICO what Shares are to an IPO. Each ICO, which stands for “Initial Coin Offering” has its own currency, which equates to its shares. In

addition, each coin has its own ticker, the same way every IPO or “Initial Public Offering” has its own stock ticker that indicates its value. For example, Amazon stock trades under the ticker AMZN and is now worth \$1,252.70 as of this writing. So each share of Amazon stock is valued at that dollar amount. The difference here is the value of a stock is measured by fiat i.e \$. In the **Cryptoverse**, each ICO is actually its own bank and operates under its own symbol. Bitcoin, a very popular cryptocurrency, trades under the ticker BTC, but it is also its own currency, which represents itself under the following symbol: ₿. As of this writing each Bitcoin is worth \$11,124 and began trading at \$1. That’s over 11,000% growth and it has reached as high as \$20,000!

There are now 1300+ Cryptocurrencies on the market, so this equals 1300+ difference currency types. In order to allow transactions or purchases between these coins, many of the **legacy coins**, which are generally the cryptocurrencies that hit the market first, have become the common trading denominator. A **trading pair** is when you can buy one cryptocurrency with another, and just about every Cryptocurrency has a BTC trading pair. Bitcoin currently is to the Cryptoverse what the Dollar is to the United States. You can use it to buy other coins. Ethereum (ETH), Litecoin (LTC), and many others such as USDT can all be used to purchase a variety of coins.



**Major companies like Kodak refuse to miss the ICO craze and have started their own coin.**

In a nutshell Cryptocurrency is a brand new financial system being used to pioneer the new way we transact with one another. Major companies such as Kodak, Disney, and Telegram have already began the launch of their own ICOs! As I type this just like in the times of the dot com boom, many companies are scrambling to figure out how they can be a part of this revolution by integrating their companies with the Cryptoverse in order to see a new round of financial support, investments, clients, partnerships, and use cases.

## **TOKEN VALUATION**

A big question that often comes up is what determines the value of a token? Why is Bitcoin worth \$11,000+ when other tokens that have more functionality from a utility and use case level may still be worth less? The answer to that question is simple: speculation. Because Cryptocurrency is still in its early phases, just like when the internet launched, many people have speculations about what each Cryptocurrency could eventually be worth. Much of the money made on cryptocurrency at the moment is based on that speculation, just like the stock market. Announcements of a new partnership, technological updates, and even rumors and gossip can effect the current market price of a token. Speculation is still the greatest controlling factor. Since the industry is so new, many tokens that are currently worth millions have yet to launch an actual functioning product.

Bitcoin, which offers the very basic utility of a trustless blockchain ledger, is worth more simply because it was the first cryptocurrency and had a high use case amongst people who wished to stay anonymous when making financial transactions. Always keep in mind, the more demand and hype there is for a token, the higher the price will be for it because most Cryptocurrencies have a specific amount in their circulating supply. When the demand is higher, the value of the token increases, and vice versa.

## **WHY CRYPTOCURRENCIES ARE HERE TO STAY**

There are many speculations about the future of Cryptocurrency. Some are still trying to determine whether or not it is legit and here to stay or a huge bubble waiting to burst. Most that make these suggestions or statements have not really done a deep dive and studied the origins of cryptocurrency. Many advisors who have spoken ill about Cryptocurrency are now recanting their statements about the future of this industry. Obviously, billions of dollars are being made while many speculate if this phenomena is real and here to stay.

To answer such questions for ourselves, our team did comprehensive research. After spending weeks on sites like Crunchbase following the money, we found that many of the pioneers of the internet and digital financial systems are heavily invested into the infrastructure of the Cryptoverse. Big names such as Peter Thiel, co-founder of Paypal; Marc Andreessen, co-Founder of Netscape; and many others are all listed as not only primary investors, but in many cases, the owners of many of the systems that allow this technology to be possible.

For instance, Coinbase, a major cryptocurrency exchange that allows you to turn fiat currency into the main legacy coins, raised \$225 Million dollars. A large chunk of that came from Andreessen Horowitz. We have to ask ourselves are these major investors taking a risk or do they know something about the future of finance and where things are headed rapidly? The fact is they do know where things are going and they are insuring it gets there. If you can remember when Paypal started, banks thought it was a horrible idea. They could not imagine why someone would want to transfer money online. Now most businesses that are functioning online see having a Paypal payment gateway as mandatory.

**coinbase**  
Coinbase is the world's most popular place to buy and sell bitcoin.

|                          |    |  |   |  |
|--------------------------|----|--|---|--|
| <input type="checkbox"/> | 1. |  | <b>Draper Fisher Jurvetson (DFJ)</b>        |  |
| <input type="checkbox"/> | 2. |  | <b>Andreessen Horowitz</b>                  |  |
| <input type="checkbox"/> | 3. |  | <b>IVP (Institutional Venture Partners)</b> |  |
| <input type="checkbox"/> | 4. |  | <b>Bank Of Tokyo - Mitsubishi UFJ</b>       |  |

Information obtained from Crunchbase 1/15/2018

This is a perfect example of how life changing innovations always start with an immense amount of doubt and fear fueled by the general consensus. The top financial advisors have told people publicly to stay away from Cryptocurrencies while behind the scenes being caught purchasing large amounts! It's always a good idea to never invest more than you are willing to lose; however, failing to be a part of this financial revolution seems like it will ultimately be the greatest missed opportunity.



**CHAPTER 2**

# BOARDING THE CRYPTOVERSE

Cryptocurrency offers you the opportunity to become your own bank. Because of this you are responsible for the security of your transaction materials. If these applications are not handled properly, it could lead to you losing all of your tokens. We must always keep in mind that the freedom of decentralization comes with the responsibility of protecting oneself from outside threats. Stay vigilant!

# BECOMING THE BANK

HOW TO ACQUIRE AND SECURE CRYPTOCURRENCY

## SOVEREIGNTY

We have spent thousands of years depending on large centralized institutions to distribute and guard our wealth. While this may have been amongst the only options available to us in the past, that has now changed with Cryptocurrency.

People all over the world from every culture and social status can now begin to secure their personal wealth and transact internationally from their cell phone if they wish. With this rising trend in Cryptocurrency, there are also major concerns that have arisen about digital security and the overall safety of the space.

This section will not only teach you how to acquire cryptos, but also how to secure them properly. We recommend finishing this book before jumping in.

**IT'S MONEY 2.0. A HUGE, HUGE, DEAL!**

*Chamath Palihapitya  
Owner of the Golden State Warriors*

## FROM FIAT TO CRYPTOCURRENCY

Now that you know a bit more about Cryptocurrency, you will need to learn how to change your fiat into Cryptocurrency. There are many Cryptocurrency exchanges out there, however, not all of them allow you to use a money deposit, banking account, or credit card to purchase cryptocurrency. The recommendations we have made here are based on our experiences so far with a variety of Cryptocurrency tools made available to you. Not all tools are created equal and to reduce the probability of having a negative experience in your process, we only recommend tools we have tried and know to be proficient. Since this is written in January of 2018, things can change in the future, so you are still required to do your own personal investigation.

## BUYING YOUR FIRST LEGACY COINS

This is a very simple process, but may vary depending upon what country you are in. You will need to check each of the exchanges listed in this chapter of the book to determine if they are available in your area. The on boarding exchanges stand out because they allow you to link your bank account or use a debit or credit card to exchange your money into Cryptocurrency.

Once you have filled out all necessary information and linked your funding account, you are ready. You will notice that most **on boarding exchanges** do not offer a large amount of Cryptocurrencies. These will need to be purchased on the larger exchanges. What you will need to purchase on these exchanges is a **legacy coin** that has a matching pair with the coin you would like to purchase. In most cases, except for a few rare exceptions, this will be BTC. You can also find pairs for ETH, and even LTC, but they are not as numerous. A rule of thumb here is once you have BTC, you can buy pretty much any coin.



The Legacy Coins, with an exception to Bitcoin Cash, generally have quite a few “trading pairs” when you go to the top exchanges. From left to right they are Bitcoin, Ethereum, and Litecoin. Bitcoin Cash, a fork of Bitcoin, is continuously challenging Bitcoin for dominance and has gained many pairs, so it is listed here.

## EXCHANGE TYPES

### ON BOARDING PLATFORMS

I have given them this name and separated them from the rest since they carry the ability to go from fiat to Cryptocurrency. If you do not wish to register yourself, you may want to look into options such as Local Bitcoins, a website that allows you to buy Cryptocurrencies from multiple personal dealers locally.

### TRADING PLATFORMS

Buyers and sellers do not directly interact with one another from a transaction level. Buying and selling is done through the platform.

### PEER-TO-PEER P2P EXCHANGES

P2P exchanges link buyers directly. There are no fixed prices, although the prices have a tendency to be near market value. Their biggest perk is most are decentralized and coins are often listed on these exchanges before they reach the larger exchanges.

### CRYPTOCURRENCY BROKERS

Generally crypto brokerages are highly regulated, which means exact pricing and licensed security options. These firms deal with CFDs, or contracts of difference, which allow trading based on market speculation.

With the growing popularity of Cryptocurrency, exchanges are popping up overnight. P2P exchange software is now even being white labeled. Because of this we have only included the exchanges that are popular for a variety of reasons. While these exchanges are listed here, you must do your own investigation into what exchange is right for you. Some exchanges have country restrictions, so we advise checking the exchanges territory restrictions before applying. Exchanges generally have very bad customer support, so make sure you follow all instructions when applying, making sure all your information matches. Failing to do this properly the first time can lead to weeks of waiting on the exchange to manually review your docs.

## ON BOARDING EXCHANGES

Exchanges that allow you to use your credit card or bank account to transfer your fiat into Cryptocurrency



**COUNTRIES - NORTH AMERICA, AUSTRALIA, EUROPE, ASIA, CANADA**  
**PAYMENT TYPES - DEPOSIT, CREDIT/DEBIT CARD**

Visit Website >>



**COUNTRIES - NORTH AMERICA, U.K., EU, ASIA, CAN, PUERTO RICO, SOUTH KOREA, HONG KONG, SINGAPORE**  
**PAYMENT TYPES - DEPOSIT, CREDIT/DEBIT CARD**

Visit Website >>



**COUNTRIES - 217 COUNTRIES WORLDWIDE**  
**PAYMENT TYPES - CREDIT/DEBIT CARD**

Visit Website >>

## ON BOARDING EXCHANGES

Exchanges that allow you to use your credit card or bank account to transfer your fiat into Cryptocurrency

# Bitstamp

COUNTRIES - 150+ COUNTRIES WORLDWIDE  
PAYMENT TYPES - CREDIT/DEBIT CARD

Visit Website >>

# Kraken

Bitcoin Exchange

COUNTRIES - U.S., E.U., CANADA, JAPAN  
PAYMENT TYPES - DEPOSIT, CREDIT/DEBIT CARD

Visit Website >>



# LocalBitcoins.com

COUNTRIES - WORLDWIDE  
PAYMENT TYPES - CASH, DEPOSIT, CREDIT/DEBIT CARD

Visit Website >>



# CEX.IO

COUNTRIES - WORLDWIDE  
PAYMENT TYPES - CASH, DEPOSIT, CREDIT/DEBIT CARD

Visit Website >>

## MAJOR “CRYPTOCURRENCY ONLY” EXCHANGES

**BITTREX**

COUNTRIES - WORLDWIDE  
PAYMENT TYPES - CRYPTOCURRENCY

Visit Website >>

 **BINANCE**

COUNTRIES - WORLDWIDE  
PAYMENT TYPES - CRYPTOCURRENCY

Visit Website >>

**POLONIEX**

COUNTRIES - WORLDWIDE  
PAYMENT TYPES - CRYPTOCURRENCY

Visit Website >>

**BITFINEX** 

COUNTRIES - WORLDWIDE (EXCEPT U.S.)  
PAYMENT TYPES - CRYPTOCURRENCY

Visit Website >>

## DECENTRALIZED & NON-INTRUSIVE EXCHANGES

Most “on-boarding exchanges” require that you authenticate who you are by providing information such as your Social Security Number, EIN, and other information. This means in most cases that the exchange is **centralized**, so your records of purchase will be kept and can be sent to the IRS or your local tax agency. Coinbase, for instance, was recently subpoenaed and had to release all the information of people who purchased over \$20,000 in Cryptocurrencies.

There are decentralized exchanges that do not do this, since there is nobody between you and the transaction. However, since you need to get your initial Cryptocurrencies from somewhere, its best to keep this in mind. After you have obtained your initial coins, if you wish for your transactions afterwards to remain more anonymous, these exchanges listed below require little more than a confirmed email address. These exchanges may be a bit more difficult to use in some cases, since they may lack a slick GUI or may require you to attach your wallet manually, which takes a little tech know-how. There are many tutorials online explaining how to do this in whatever exchange that you choose.

We have also given further instruction in this guide on how to keep track of your cryptocurrency trades in the event that you need to do an audit. We advise always keeping track of your purchases and doing so as early as possible to avoid financial disorganization that will be tougher to fix later.

CLICK ICON TO VISIT THE SITE



# ADDRESSES AND PRIVATE KEYS

Just like any other digital account, you will generally have an account number or address that funds can be sent to. This does not change in Cryptocurrency. Every time you transfer Cryptocurrencies from one place to another, you are doing it from one alike wallet to the other. You will need to keep your Wallet addresses on hand if you plan to have cryptocurrency sent to you.

Wallet address are like account numbers; however, since you are your own bank, you need to have a way of accessing you account. This is done by the “**Private Key**.” The private key is like the combination code that unlocks your wallet and without it you cannot do so. Some software wallets store your private key automatically and allow you to make exchanges inside of your wallet without entering it over and over. In our section on security, we discuss how to back up your private keys and another method of unlocking your wallet called a “seed phrase.” The purpose of us mentioning wallet addresses now is to make you aware that although your Cryptocurrencies are stored in a wallet on an exchange such as Coinbase, in most cases, you do not have access to the private keys. This means, technically, the wallet does not belong to you and you cannot take control of it. Because of this, we advise always sending your coins after you purchase them from the exchange to your own personal wallet.

The image shows a screenshot of the My Ether Wallet interface. On the left, there is a blue vertical bar with the text "My Ether Wallet" and the website URL "www.MyEtherWallet.com". The main area contains two QR codes. The left QR code is labeled "YOUR ADDRESS" and the right one is labeled "YOUR PRIVATE KEY". Below the QR codes, there are two text boxes: "Your Address:" followed by the address "0x2A8Ed135D5EC01d4030662Eaad07bA57E2B1A043" and "Your Private Key:" followed by the private key "952a3c3dbb01b900d5f775172799c55dcb9462fe7f3c3f5288cde1560c37faf5". A blue circular icon with a white 'E' is shown below the private key, with the text "Always look for this icon when sending to this wallet." to its right.

This is the most common paper wallet from “myetherwallet.” Highlighted in red is the address and the private key. This is just for sample purposes, however, you should never allow someone to see your private key. If they have it, then they can obtain access to your account. The address allows anyone to send you an ERC-20 coin, while the private key allows you to unlock the wallet to transfer funds in and out of it.

## FUNDING AN EXCHANGE WALLET

After you purchase some legacy coins from an on boarding exchange, you are now ready to purchase other tokens from exchanges. These tokens are often referred to as AltCoins, which means an alternative to Bitcoin. There are many exchanges out there. Some are much easier to use than others. Some have restrictions based on the country you live in, while others have no rules at all and can be even dangerous because when transferring coins to an exchange, you count on the exchange security to guard your token while they are on the exchange. Most reputable exchanges do a decent job of this. However, less than reputable exchanges should be used with caution.

Funding an exchange wallet is simple and is generally done with the same process no matter the exchange. You will first locate the “deposit” wallet section of the exchange. You will then find the Cryptocurrency wallet that is identical to the Cryptocurrency you would like to send.

*Note: Always double check the wallet that you are sending your cryptocurrency to just to be sure it matches the cryptocurrency you are sending. Some Cryptocurrencies have variations that sound like they are similar, but they are in fact different. For instance there is Bitcoin and Bitcoin Cash. They are not the same. Sending the wrong coin to the wrong wallet can result in you losing your coins.*

Before sending Cryptocurrencies, always double check the wallet addresses before sending. If you send your tokens to the wrong address, you have most likely lost your tokens for good, so you must be very careful. Remember, you are the bank now, so if you lose your money, there is no one to call that can refund you what has been lost.

## GAS & GWEI

Another important aspect of sending tokens from your wallet to an exchange or any destination is the “transaction fee” or Tx. This is the amount you agree to pay for your transaction to be processed on the blockchain by miners. When you are using an ERC20 based wallet such as MyEtherWallet or Metamask you will be given an option to enter your Gas & GWEI. By default these values are generally set too low and may need to be adjusted manually. Failing to do so may result in your transaction being stuck in “pending” status for hours. A safe amount of Gas and GWEI to use is 250000 GAS and 50 GWEI. Any GAS that is not used will be refunded back to you account.

Despite such large numbers these figures amount to a small amount to pay for your transaction.

When an event takes place such as an ICO and many people are sending Ethereum at one time these numbers can be raised to increase the probability of your transaction being processed first. This is often referred to as a **gas war** or the act of raising your gas and GWEI to beat others who may be using lower amounts. It is not uncommon to see GAS amounts as high as 400,000 GAS and 1000 GWEI, an amount that roughly equates to \$380 in transaction fees alone, being used just for the sender to have an opportunity to participate in something that may sell out in minutes. If you wish to learn more about GAS and GWEI I recommend you head over to the Eth Gas Station at <https://ethgasstation.info/>

## MINING

Since we have discussed GAS and GWEI it would be improper not to have a word about Mining. Mining is the process that many cryptocurrencies use to process their transactions on the blockchain. Mining equipment consists of a variety of computational units that process transactions around the clock. Anyone can mine cryptocurrency if they have a computer and know how to setup the software properly. There are also specific computers that you can acquire designed to mine cryptocurrency specifically, they are referred to as rigs.

The amount of computational power or **hash power** your computer or rig has along with the cryptocurrency you choose to mine determines how much you can make. You can also determine how much you can make beforehand when mining a variety of cryptocurrencies with multiple configurations by using this tool. <https://whattomine.com/> Mining is another way to accumulate steady profit with cryptocurrencies.

## MONITORING CRYPTOCURRENCY PRICES

Once you are in the Cryptoverse long enough, you will begin to have favorite coins that you have done research on and watch constantly. This will start the process of you becoming familiar with the market, so at a glance you can determine if a coin is doing well over time or struggling to find traction. Either way all this information is provided to you in realtime by sites that track the price of coins. This allows you to see the price of the coin at a glance without logging into the exchange. You can use [Coinmarketcap](#) or [Livecoinwatch](#) for this.

|  |       |                  |            |            |            |            |         |            |       |
|--|-------|------------------|------------|------------|------------|------------|---------|------------|-------|
|  | BTC   | Bitcoin          | 0.00007605 | 0.00007605 | 0.00000000 | 0.00007605 | Deposit | Withdrawal | Trade |
|  | STORJ | Storj            | 0.00000000 | 0.00000000 | 0.00000000 | 0.00000000 | Deposit | Withdrawal | Trade |
|  | HCC   | HealthCare Chain | 0.00000000 | 0.00000000 | 0.00000000 | 0.00000000 | Suspend | Withdrawal | Trade |
|  | HSR   | Hshare           | 0.00000000 | 0.00000000 | 0.00000000 | 0.00000000 | Deposit | Withdrawal | Trade |
|  | OAX   | openANX          | 0.00000000 | 0.00000000 | 0.00000000 | 0.00000000 | Deposit | Withdrawal | Trade |
|  | DNT   | district0x       | 0.00000000 | 0.00000000 | 0.00000000 | 0.00000000 | Deposit | Withdrawal | Trade |
|  | MCO   | MONACO           | 0.00000000 | 0.00000000 | 0.00000000 | 0.00000000 | Deposit | Withdrawal | Trade |
|  | ICN   | ICONOMI          | 0.00000000 | 0.00000000 | 0.00000000 | 0.00000000 | Deposit | Withdrawal | Trade |
|  | ZRX   | <u>0x</u>        | 0.00000000 | 0.00000000 | 0.00000000 | 0.00000000 | Deposit | Withdrawal | Trade |

**BQX - ETHOS**
▼

0.00000000

|                   |                |            |
|-------------------|----------------|------------|
| Total Balance     | 0.00000000 BQX | 0.00000000 |
| In Order          | 0.00000000 BQX | 0.00000000 |
| Available Balance | 0.00000000 BQX | 0.00000000 |

**Important**

- Send only **BQX** to this deposit address. Sending any other currency to this address may result in the loss of your deposit.

**BQX Deposit Address**

0xf98af79e47d25659e15849e15b1f33354a83cc7b

Show QR Code

Copy Address

**Important**

- Minimum withdrawal: 0.2 XVG.
- Do not withdrawal directly to a crowdfund or ICO. We will not credit your account with tokens from that sale.

**XVG Withdrawal Address**

**Amount** 24h Withdrawal Limit: 0 / 2 BTC

Available: 0.22500000    Max    XVG

Transaction Fee: 0.00000000 You Will Get: 0.00000000

Submit

## DEPOSIT

## WITHDRAWAL

Here are screenshots from a withdrawal and deposit page inside of an exchange. As you can see indicated by the red arrows, these buttons lead to the withdrawal or deposit page. You can then retrieve a deposit address of an exchange wallet to send your Cryptocurrency to in order to transfer your Cryptos into the exchange for trading. You can also withdraw your cryptocurrency that is in the exchange through the withdrawal page by entering your own personal wallet I.D. (see the next chapter for information about obtaining a secure wallet of your own. It is bad practice to leave coins that you are not trading in the exchange).

# TAXES

Taxes are always a topic that few like to discuss, and that has not changed in the Cryptocurrency space. With new regulations being rolled out constantly, it is important to make sure that you are aware of all tax laws related to Cryptocurrency in your jurisdiction. Since this will vary based on the country you are in, we will speak generally about tax regulations on Cryptocurrency.

Currently in the United States, there has been a new tax bill that was introduced on January 1, 2018, that makes all Cryptocurrency transactions a “taxable event.” This means that you can be taxed on the profit of each trade that you make. Taxes on profits are based on your tax bracket, but you can expect to pay between 20% - 30% of your profit. These amounts can be reduced if you hold on to the asset for over a year.

Keep in mind, the transactions and balances that are in your wallet can be seen by everyone, however, the identity of the wallet owner is unknown unless you expose that information. Because you can literally generate thousands of wallets anonymously, strict privacy is up to you. Using decentralized exchanges such as Tidex and Etherdelta enable you to transact with full privacy. However, centralized exchanges like Bittrex and Coinbase keep all records of your transactions and may be required to send these records to the IRS if they are requested.

# ACCOUNTING

With this in mind it means accounting is also very important. It not only allows you to know how much you are winning and losing, but also allows you to have a record of all of your transactions in the event that you need to participate in an audit. Because there are so many transactions, fees, and price variables when trading crypto currencies, we recommend using softwares that are designed to help you log your transactions. Software such as [CoinTracking](#) and [Blockfolio](#) can do the job.

These softwares also have additional useful features like tracking your profits at a glance so you know when you have reached sell points. You also have the ability to set alarms. Cointracking also allows you to generate a tax report that can easily be sent to your accountant. Both softwares have mobile versions for tracking coins on the go.

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**CHAPTER 3**

# CRYPTO SECURITY

This is by far the most important chapter of this supplement of the Crypto Bible and should not be taken lightly. It's important to keep in mind that while Cryptocurrency is being adapted for broad use, it is still in its infancy stages. In addition, the crypto space contains an element of individuals, such as hackers, that see immense opportunities in your mistakes. This chapter will help you minimize risks.

# TOKEN STORAGE WALLETS

When your coins are not on the exchange or in a “hot wallet,” they will need to be stored securely in order to insure their safety. This will be done in a wallet. There are different types of wallets that offer a variety of pros and cons to their use. We will detail the most common wallets here.

## PAPER WALLET

Just as it states a paper wallet is when you write or print your address, private key, and/or seed password on a piece of paper. Security is based on how well you can hide it and how safe it can be from accidental destruction.

### Advantages

- *Virtually hacker proof since your coins are not online*
- *Your keys are not on a third party server*
- *Cheapest method for safety.*

### Disadvantages

- *It will take longer to move cryptocurrencies around.*
- *You will need to be a bit more technically inclined.*



A popular version of a paper wallet from myetherwallet



# HARDWARE WALLET

A hardware wallet is a specific device used to store your tokens. Companies such as Ledger, Trezor, and KeepKey are the leaders in this field.

## Advantages

- Because these wallets require pin codes to access, they are amongst the most secure. If someone finds a paper wallet, they have the private key. If they find a hardware wallet, they still need to have the pin code to access it. This is an additional layer of security.

## Disadvantages

- May be difficult for beginners that are not tech savvy.
  - Some of the popular models may be difficult to come by.
- Never buy a used hardware wallet as you may run the risk of being hacked. If you must use one, be sure that you have reset the seed.



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# WEB WALLET

Web wallets are wallets that can be accessed via a web browser. They should not be confused with hot wallets. Anything that is online and has money in it becomes very attractive for hackers. Use web wallets with caution and do not store a large amount of your tokens in them.

## **Advantages**

- *Very easy and fast to make transactions.*
- *Best for storing small amounts of Cryptocurrency*
- *You can use them privately with TOR.*
- *Some have API integration with exchanges, making transactions easier.*

## **Disadvantages**

- *If your computer gets hacked, there is a chance they will be able to access your web wallet via keylogging and malware.*
- *Your coin information is generally stored by a third party.*

# MOBILE WALLET

Mobile wallets can be installed on your mobile device as an app and can hold coins in addition to having exchanges integrated within them, making for easy trading and transfers.

## **Advantages**

- *Very easy to use considering other methods.*
- *The possibility to browse and use privately.*
- *Additional features such as built in exchanges and QR codes.*

## **Disadvantages**

- *Weaker security due to being on a cellphone.*

The definitions of Desktop wallets and Mobile wallets sometimes blur. Jaxx can be used as a web, mobile, and desktop wallet and is very popular. Others such as Exodus can only be used on your desktop, but also have exchanges built inside of the wallet. We have listed all popular options here, however, you will need to research them to determine which services you need. Jaxx stands out because you can use it on your mobile and desktop.

# DESKTOP WALLET

Desktop wallets can also be designed by the specific Cryptocurrency creator and used to store those specific coins on your computer. This is an effective method, especially when you use a laptop that is seldom online. The ultimate safety of a desktop wallet depends on the coding and design team.

## **Advantages**

- *Generally easier to use and made for the client.*
- *If stored on an offline computer, it is amongst the safest.*
- *You have your private keys and they are not on a third party server.*

## **Disadvantages**

- *If your computer is placed online, this could be a potential risk if you are hacked.*
- *If you do not have a backup and/or seed and the computer dies, all your coins will be lost.*
- *Sometimes you are asked to give additional security permission such as installing certificates on your computer, which you know nothing about.*



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# EXCHANGE SAFETY

Exchange safety is also very important. While many of the top exchanges do their best to keep hackers at bay and their users' money safe, they are not successful every time, which has resulted in millions of dollars worth of coins being stolen from exchanges.

When you login to an exchange, it is best to go directly from the main web url vs. clicking on links embedded elsewhere. Software such as [Cryptonite](#), which can be installed into your Google Chrome browser, can also let you know if you have accessed the proper cryptocurrency website page or a potential imposter.

**Enable 2-factor authentication** when available. 2-Factor authentication adds an additional layer of protection when signing into your exchange. It requires the use of your cellphone to generate a time sensitive code that must be entered every time you login. While not completely un-hackable, it helps in keeping your account out of the easy target category. You can also contact your cellphone company and have them leave a note on your account to “never port”. This prevents hackers from social engineering a way to crack your 2-Factor Authentication via your cell phone carrier.

It is good form to never leave your coins on the exchange if you can help it. This is a bad habit that slowly starts to creep in due to the cumbersome process of getting coins on and off the exchange. If this is an issue for you, at least minimize your risk by only leaving the coins you are going to trade on the exchange while moving the rest of the coins to a more secure and private wallet.

Always keep in mind when you store coins in exchange wallets, you do not have the private keys and this means you are not in control of the wallet. In the event the exchange shuts down or goes offline, you will not be able to access your coins during that time and you run the risk of losing your coins altogether.

Do not expect to always be able to buy and sell coins during a high internet traffic event when the market is going wild. Many exchanges meltdown due to the high activity and in these events, the exchanges generally cannot handle the load. To avoid this happening, it is best to learn how to chart and place your buy and sell orders beforehand. We cover this in our final chapter related to “best form” when trading Cryptocurrencies.



# **BECOMING A CRYPTO MILLIONAIRE**

It is more than possible for you to become a millionaire with cryptocurrencies for a small fraction of initial investment compared to other financial vehicles. However, this is highly contingent on you knowing and abiding by the techniques revealed in this chapter. Remember, while cryptocurrencies are relatively new, day trading, swing trading, and the stock market is not. Because cryptocurrencies function in a very similar way, many techniques learned and taught by wall street gurus still apply.

# THE PSYCHOLOGY OF A DAY TRADER

Trading on the cryptocurrency market will most likely be the most psychologically challenging event that you have ever participated in. While you have a variety of indicators, trading tips, and tricks, there is nothing greater than realizing and implementing the right psychological mindset you will need to adapt in order to become successful. Here are some simple rules that, if followed, will increase your longevity in the field and reduce stress related to loss due to poor decisions.

## BUY ON THE DIPS, SELL ON THE HIGHS

The most common mistake most new traders make is they immediately see coins that are making huge profits for the day and they jump into those coins expecting to ride them up like a lottery ticket. However, it will always seem the moment you get in to a coin like this, it may go up just a little bit more, but then it will come crashing down as it corrects itself. You will then be forced to hold the coin until the market recovers, which ties up your money, or sell it for a loss. This is bad form and will eventually lead to you being stressed out and losing a lot of money.

This is why charting is so important. Charting allows you to study the history of a coin through its performance chart. This chart logs the coins activity since it began on the market. Charting involves taking this information and using a variety of methods to determine a good time and price to buy the coin. Generally, these times come at the “dip” in price of a coin. Psychologically, when a new trader sees “red” indicating the coin has gone down, they generally see this as a warning not to invest in a coin, when the exact opposite is generally true, hence the statement *buy on the dips*.

This brings us to the next point. Unless you are holding a coin for a prolonged period, which is also a great idea, you must determine when you will sell the coin beforehand or you will be stuck watching the coin going up and thinking it will never come down, which it eventually will. This can be accomplished by setting a percentage of gain you are happy with. If you know you would like to make a 40% profit, you can even set your sell order in the exchange beforehand, so once the coin reaches that amount, the coins will be sold automatically.

Another strategy that works well is “stacking” your sell orders. For instance if you purchase 1000 coins, you may choose to sell 500 of them at 40%, another 200 at 60% profit, etc. This strategy will help you when trying to sell your coins for the highest value. It is impossible to determine where a coin will peak, but this helps you aim for the mark. Nobody knows how high a coin will go at any given time, so these techniques can help you time the market as best as possible to sell on the highs.

## **INVESTORS, TRADERS, AND GAMBLERS**

There is a major difference between a trader and a gambler, and you must be able to know the difference. If you are placing money on any coin at anytime hoping that it will go up and make a profit for you because it seems like it will keep going up, then you are gambling. Since you did not set an exit strategy or a proper entry point, there is really no way to tell yourself when to take profits. In most cases, you will think it will go to the moon and Lamborghinis will promptly follow. The exact opposite seems to happen. The best advice anyone in Cryptoverse will ever give you is to **HODL**, a term that means just buy the token and hold it for a decent period of time. Three months to one year will show you why. If you are not excellent at swing trading, this would have been by far your best option.

## **STRONG HANDS vs. WEAK HANDS**

When you are new it is perfectly normal to feel a bit of anxiety when a coin goes down or does not seem to be performing well. However, when you ask the community about this, you may hear a bit of **FUD**, a term that means someone is spreading Fear, Uncertainty, and Doubt. If you are not sound and firm in your position because of this news, you may decide to sell all your coins and come out of position. This is called **Weak Hands**. This can happen in any instant that you think it’s all over and you should count your losses.

This is why charting is key. If you came into the coin at the proper point, you would already know that it’s only a matter of time before it pops. Someone who knows this when hearing “FUD” may check to see if there is another dip due to that information and buy in at an even lower entry point. That’s **Strong Hands**.

The chart shown on the following page is something you should look over and remember. Many charts actually match up to how this diagram looks because it is truly human emotion that controls whether or not an asset will rise or fall. Be on the lookout for when you begin to reflect these traits and be cautious of your emotional changes during **bullish** or **bearish** cycles.



# WALL ST. CHEAT SHEET™ WE'VE GOT THE WORD ON THE STREET PSYCHOLOGY OF A MARKET CYCLE

THE FEELINGS APPEARING AS THE MARKET FLUCTUATES.

## SIMPLIFIED MARKET CYCLE



I put this comprehensive guide together for you so you can become much more educated about the Cryptocurrency space and how to transact in it. I personally believe this type of knowledge will become more valuable as the Cryptoverse grows. Remember, many of these applications are only a few years old and will need time to grow. It is no doubt the field will change, however, having a sound general understanding of what is going on will allow you to be able to navigate those changes in your favor.

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