

Cargio

cargio.com

Cargio Whitepaper

v.1.0, December 2022

Introduction

**Blockchain
is difficult.
Let's make
it simple.**

The past decade's remarkable growth of cryptocurrency to establish itself as a globally recognized force in the world of finance has fundamentally changed the way we view ownership, freedom and the individual's right to public financial tools.

With Bitcoin's simplicity, universal accessibility, audibility, and properties of non-censorship, the BTC network is an ideal base layer to power the emerging crypto economy.

At Cargio, we view the entire crypto economy as a blossoming tree. The roots consist of two different decades-old technologies; cryptography and distributed computing. The merger of these technologies by Satoshi Nakamoto led to the creation of Bitcoin, the world's first blockchain.

The trunk and beating heart of the tree of the crypto economy is undisputedly Bitcoin.

Meanwhile, the branches are layer 1 blockchains supporting smart contracts such as Ethereum, Solana, Tron, Binance Smart Chain (BSC), and other protocols powering decentralized applications (dapps).

The leaves, fruits and eventual flowers growing on top of the branches are the dapps, products, and services built on top of the smart contract platforms.



The security of smart contracts is improving every year thanks to experienced programmers who are increasingly studying blockchain technology



Since Cargio launched its platform, cryptocurrency has evolved tremendously thanks to a growing number of industry players, more users around the world, mainstream adoption, and a variety of products and services.

Nowadays, launching your crypto project and integrating the most useful and essential features desired is very challenging, since developing popular blockchain integrated dapps requires specialized and still rare development skills. Furthermore, blockchain building becomes increasingly complicated and expensive every day.

We as an industry must instead provide the most straightforward, simple, cost-effective, and time-saving tools so that investors and traders can earn quickly and easily.

On Cargio, anyone can earn.



Who is Cargio?

After working more than 10 years as IT consulting company (development and implementation of information technologies to solve business problems, develop software products and create new technological solutions) with the advent of blockchain and cryptocurrency, it was decided to create our own crypto-platform for trading and earning, which will be easy to use and at the same time highly reliable.

-Development of the Internet: In the early 2000s, the Internet became ubiquitous. This gave impetus to the creation and distribution of online services, e-commerce, web applications and social networks.

-Increasing Computing Power: Computers have become more powerful and affordable, allowing more complex programs and applications to be developed.

-Development of programming languages and platforms: Programming languages and development tools have been developed and improved, which has improved the process of creating software products.

-Focus on security: With the growth of online activity, it has become clear that the security of data and information plays a critical role. In 2004, new methods for protecting data and networks began to be developed and implemented.

-Diffusion of mobile technologies: Mobile devices such as smartphones and PDAs have become more widespread. This contributed to the development of mobile applications and services.

-Development of e-commerce: E-commerce has begun to gain momentum, and this has spurred the development of online stores, electronic payments and order management systems.

-Promotion of open source software: Open source software began to gain wide acceptance and use, which helped to reduce development costs and increase the availability of technologies.

-Increasing demand for information systems: Companies began to realize the importance of automating and optimizing business processes, which contributed to the development and implementation of corporate information systems.

-Globalization: The world has become more connected and globalized thanks to technology. This spurred cooperation between countries and companies in the field of IT.



Besides a strong presence in the Australia and the United Kingdom, our most significant markets include countries all over the world, many other developing nations' populace are tapping into the power of Cargio to go from being unbanked to becoming self-banked.

For the first time in their lives, unbanked people can actually own their money. They can independently decide what to do with their finances.

This is a freedom we do not take for granted and we work tirelessly to ensure that financial tools become available to anyone in the world through our products.

Through trial and error, and never giving up on our vision, Cargio has grown to a global crypto powerhouse with thousands of users in our ecosystem.

Come and join us, it's just the beginning.

01

Cargio Blockchain

Cargio Finance has dedicated the past years to building blockchain solutions and crypto products for millions of users around the world.

100+

nodes

20+

protocols

70k

Participants

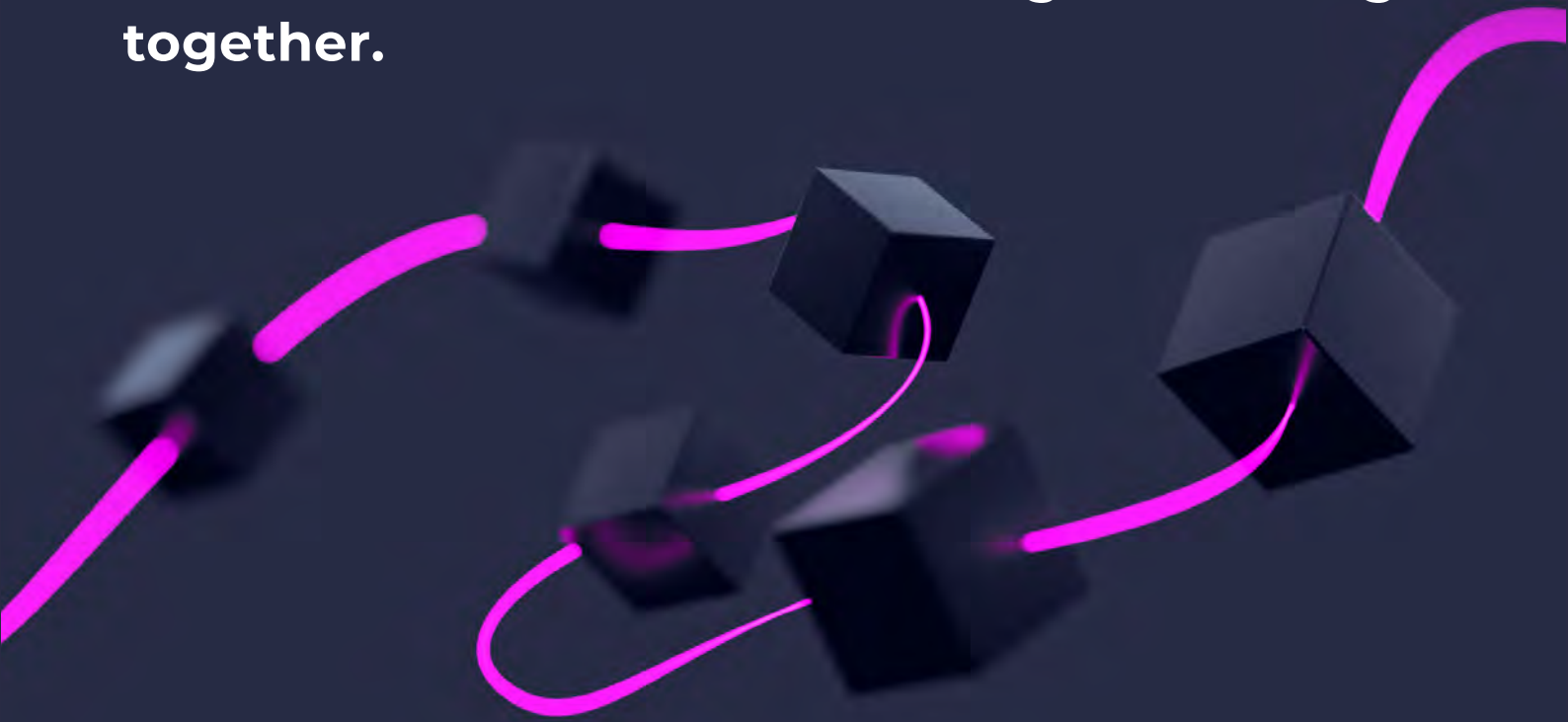
50+

**Price movement
indicators**

Over the years, Cargio has built products and services on the world's top blockchain networks and currently runs 100+ blockchain nodes on top of 20+ major blockchain protocols to ensure optimal uptime for our global users' every crypto need.

We have thus acquired vast expertise in blockchain technology, cryptography, immutability, and which technologies are most effective in facilitating high performance, speed, security, and reliability.

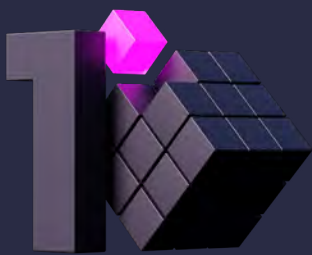
Cargio is here to change and vastly improve the dynamic and essential relationship required between participants and blockchain foundations in order to achieve greater things together.



We will foster the relationship with the investors in Cargio by understanding their needs and addressing them while providing a safer, faster and smarter trading experience through the platform available to all users globally.

The use cases of Cargio are both powerful and numerous, but all are based on usability. The notion of usability is directly reflected in the features of Cargio has to offer since they are rooted in the Cargio's own experience in building products on top of the world's leading blockchain networks. Having this experience has made Cargio focus on making crypto operations easier, simpler, faster, and smarter, but more importantly making it usable and enjoyable for users.

Cargio aims to create safe, efficient and innovative functionality, that empowers partners participate in global decentralized ways to earn by a reliable and affordable way



By empowering people with equal economic opportunity, we want to accelerate the adoption of decentralized finance.



By utilizing blockchain technologies, we strive to create the most innovative, secure, and easy-to-use products possible.



By leveraging the power of blockchain technology, Cargio empowers people to find innovative solutions for earning.

Cargio enables this by offering an array of ready-built and native decentralized directions, which have been prodded, tested, optimized and advanced through a long period to make your trading experience as secure, seamless, simple and inspiring as technologically possible.

Financial Tools as a public service



At Cargio, we believe that everyone has the human right to access essential financial tools.

Today, most of the world's population is provided public services for essentials such as water, gas and electricity. Both public entities and private companies provide these public services to billions around the globe.

In contrast, there is a blatant lack of public financial services that are accessible to everyone, regardless of their origins, social status, gender, or nationality.

Therefore, Cargio's overarching goal is to build out the infrastructure for a world where everyone can receive financial tools for earning. KleverChain will function as the foundation to empower this ambition.



Our mission is to provide financial services using blockchain technology to all people worldwide in a safe, trustless way, using mobile and web applications. This is becoming an alarming necessity, as up until the dawn of blockchain people of all swaths of life needed to rely on private banks to manage their finances, and yet the number of unbanked individuals is at an all-time high and continues to rise.

Cargio strives to address this issue by providing financial instruments and services for reliable and stable earning for everyone.



02

Cargio Products

A new era of functionality for your passive income



Cargio is an ecosystem-changing infrastructure provider with high transaction speeds, a generator of products, digital assets, infrastructure solutions, and decentralization.

Our infrastructure ecosystem brings together the best representatives of the cryptocurrency world, providing an opportunity for each participant to expand their assets, get a completely new experience and increase their level of involvement.

Cargio 01: Trading terminal



Trading terminal allows you to trade your cryptocurrencies in real time without additional commissions with instant profit withdrawal.

Fast transactions without delays thanks to a powerful API for timely reactions to price changes.

A high level of confidentiality makes it difficult for external hackers to influence transactions.

The estimated ROI is +21.4%. The figure is not final, it may vary depending on the external crypto market.

Cargio 02:

Automated trading



Grid auto trading is an automated trading strategy that uses a grid of orders to open and close positions in the market. This type of trading allows you to set predetermined or dynamic price levels to enter and exit a position.

Grid auto trading can be useful for traders who want to use automation to execute a large number of orders and catch price fluctuations in the market. Or for traders who do not have enough experience in trading crypto assets.

The algorithm constantly analyzes price movements and, if necessary, can update the grid parameters to adapt to changing market conditions.

Cargio 03:

Dual-invest



Dual currency investment is an investment strategy that involves investing in two different currencies at the same time in order to reduce risks and protect against currency market instability. This approach allows investors to diversify their portfolio while minimizing potential losses associated with currency fluctuations.

The key element of dual currency investments is the parallel investment of funds in two currencies that are usually in a pair, for example, BTC and USDT or ETH and USDT. Thus, the investor gets the opportunity to protect his assets from the risks associated with the possible depreciation of one of the currencies. The principle of operation of dual-currency investments is that if one of the selected currencies reduces its value relative to the other, then losses in one part of the portfolio can be offset by an increase in the value of the second currency. Thus, with a properly designed portfolio, an investor can minimize losses or even receive positive returns in the face of market volatility.

Cargio 04:

Web 3.0



WEB 3.0 and blockchain are two technological trends that together create new investment opportunities. WEB 3.0 is an evolution of the internet that makes it more decentralized, secure and autonomous. Blockchain, on the other hand, is a technology that provides decentralized and transparent data recording, which is the basis for many cryptocurrencies and decentralized applications.

Cargio 05:

Currency options



A currency option is a derivative instrument that represents the right, but not the obligation, to buy or sell a trading pair at a fixed price over a specified time period. The advantage of working with binary options is that the income from the transaction is fixed and the number of transactions is not limited, which allows you to get the maximum profit in a short period.

Cargio 06:

Farming



Liquidity farming is a strategy used in decentralized finance (DeFi) blockchain protocols that allows users to earn cryptocurrencies by providing their liquidity to trade in asset pairs.

The basic principle of liquidity farming is that the user deposits his funds in the so-called liquidity pools, for example, BTC and ETH cryptocurrencies. Providing liquidity to the pools allows you to ensure the availability of assets for trading and exchange on the Cargio platform.

As a reward for providing liquidity, users receive interest on the provided tokens for their participation in providing liquidity for the platform.



Benefits of Cargio

Benefits of Cargio platform:

Licensed exchange with custom access control and secure data encryption.

Daily financial reports for automated trading and the ability to set personal limits.

Fast transactions without delays thanks to a powerful API for timely reactions to price changes.

Improved traditional cryptocurrency model to provide fast transactions and lower fees.

Ready-made break-even investment strategies with high ROI

The availability of protocols opens up more options and lower barriers to entry for less experienced users.

The unique system for connecting to trading pools and trading automatically uses advanced grid algorithms.

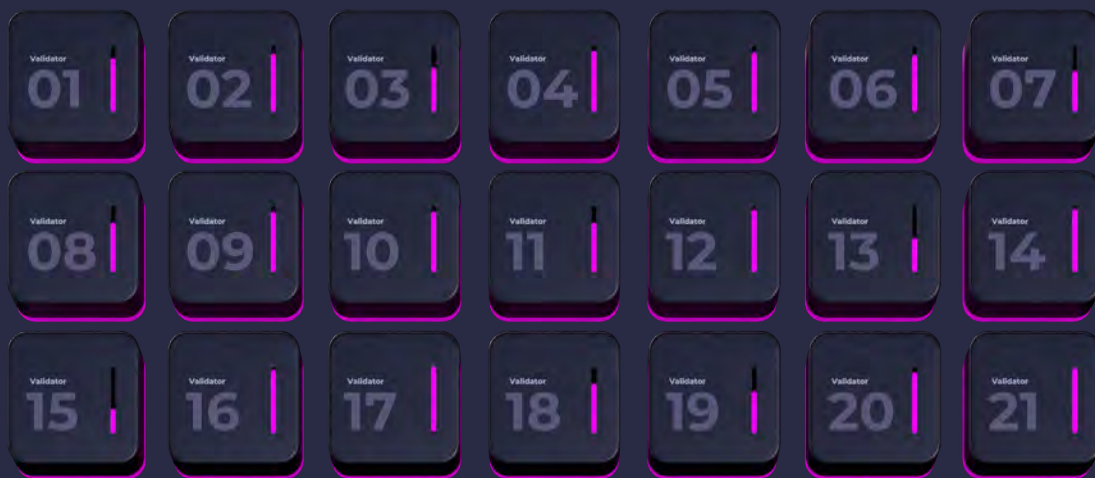


03

Cargio Technology

Using Blockchain Applications should be simple and accessible to everyone users, and that's exactly what Cargio allows.

Cargio is building a secure and efficient blockchain ensured by a Roll Proof-of-Stake (POS) consensus mechanism composed of 21 validators, which are randomly selected among the Masternodes for the Consensus Group in each Epoch.



In this Technology section, we will go into more detail surrounding the technologies that enable the versatile, efficient and high-performance design of Cargio ecosystem.

Proof-of-Stake

The consensus algorithm we use on Cargio ecosystem is based on the Proof-of -Stake consensus mechanism.

On Cargio ecosystem, POS means that entities, companies or individuals, based on their assets, are selected as validators, and their task is to validate transactions and mine blocks.



Masternode

A Masternode is essentially a full node on the network that receives incentives and rewards to operate and perform actions on the blockchain. As the Masternode status is obtained by CRG staking, a Masternode owner also participates in the CRG staking pool and eligible Masternode candidates can all compete for a spot among the top 21 block producers.

When an epoch starts, initially 21 Masternodes (this number can be changed through consensus around network proposal by the community) are randomly chosen to be the validators for that epoch according to the previous hash. A Masternode can be chosen to be a validator more than 2 times in a row.



Scalability and Performance

The Cargio team has learned a lot about the practice of microservices from our experience handling large amounts of data in the private sector and operating dozens of public blockchain nodes while serving over 70 thousand users on Cargio.

The scalability of Cargio ecosystem is ensured by being built on top of a microservice architecture, where each process is responsible for its own task while being integrated with others.

With our modular structure, we will be able to increase transaction rates as we attract more users and see a growing demand. Currently, Cargio can handle 3,000 transactions per second (TPS), although this will increase with the growth of the network and the future deployment of sidechains.

Validators

Validators function as the operators and security backbone of Cargio, maintaining the health of the network by validating transactions and data into blocks.

When validators confirm blocks, they earn rewards in CRG. Inflation will be controlled, and profitability will be maintained by burning an additional fees. In other words, half of all transaction fees in CRG goes to the validators, while the other half of the transaction fees in CRG gets instantly burned and leads to reduction in max supply.

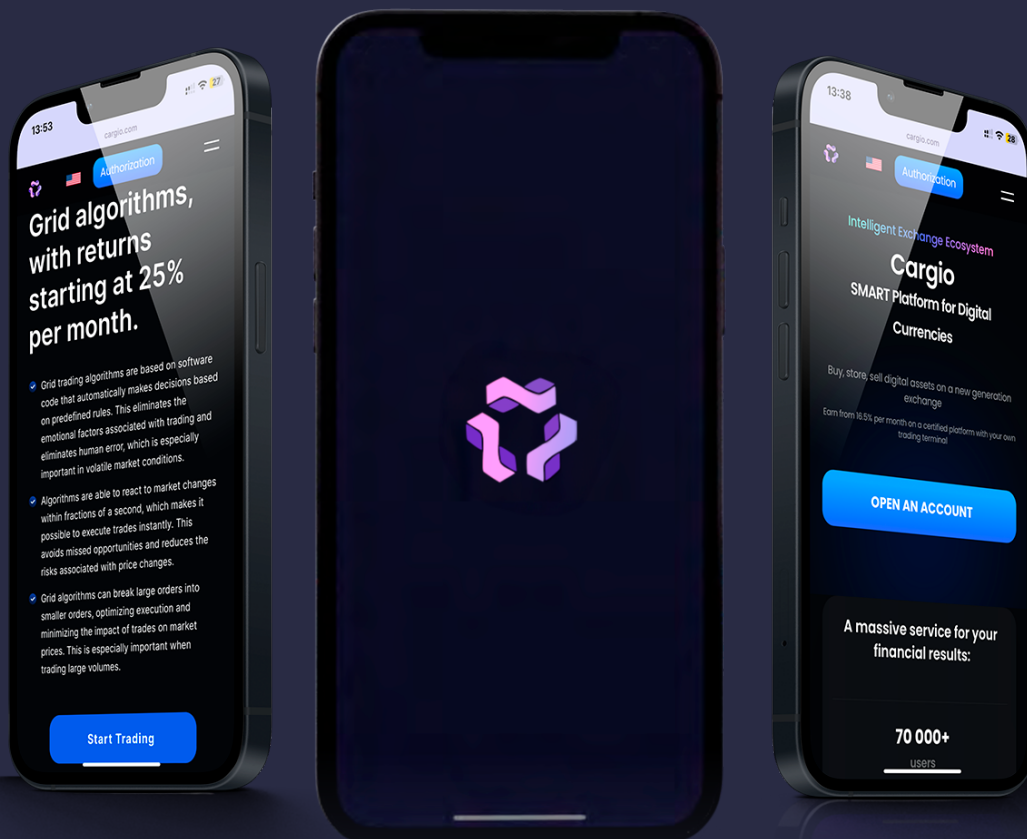
Given that Masternode status is obtained through CRG farming, a Masternode owner is also a member of the CRG Staking Pool. Reward privileges may be changed by community vote or proposal approval.

As previously stated, there will initially be 21 masternodes that provide the initial bootstrapping of the mainnet. Foundation nodes will burn all the CRG block fees they produce. After Mainnet is stabilized, Cargio will submit a proposal to allow public Masternodes to be created and removed.

Cargio Wallet

Cargio Wallet, our first and most advanced product with over 70 thousand users worldwide and already supporting the world's top blockchains, will be the main gateway into the Cargio Blockchain.

The Cargio Wallet was originally designed to solve two of the most critical problems in cryptocurrency today - crypto security and user experience. Our wallet will bring both security around blockchain transactions as well as a simple and intuitive user experience to a whole new level.



Through the gateway and personal home of our users in Cargio Wallet, Cargio will power an already existing and powerful crypto ecosystem, reflecting our vision:

Crypto made simple.

Cargio's team of crypto experts has built and deployed industry-leading products with thousands of daily active users (DAUs) throughout the ecosystem.

The fact that our crypto wallet ecosystem had exceeded 70+ thousand users made it clear that we needed to expand our use cases, but also simplify the use of new features.



Cargio Wallet is a simple, secure and versatile self-custody crypto wallet that supports all major blockchains. It includes our trading terminal, as well as all other cases of the Cargio exchange.

But above all, Cargio wallet comes with all its features, including but not limited to:

Send, receive and hold CRG and all tokens

Farming

Participate in network activities

Get rewards



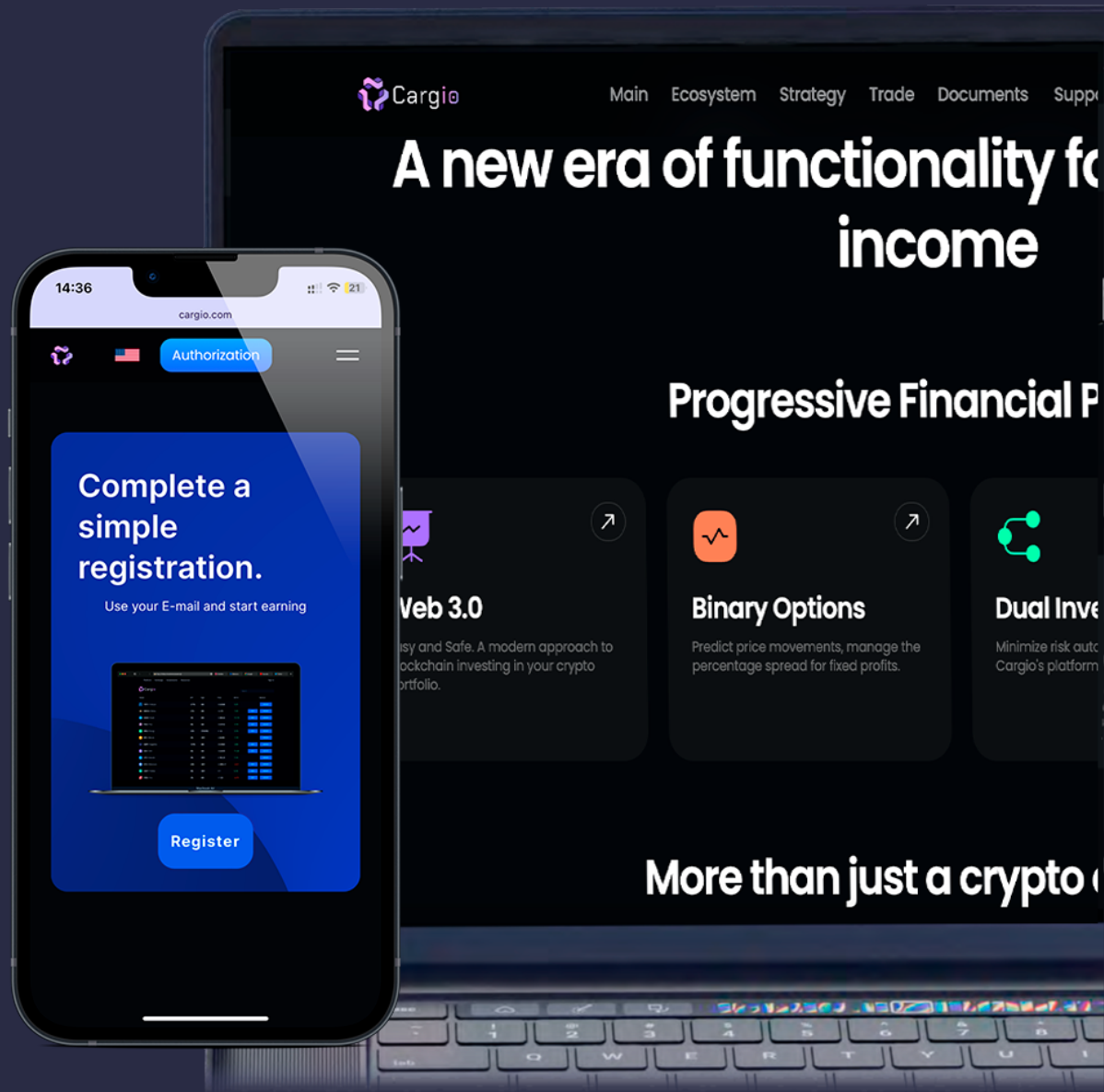
Cargio Exchange

Cargio opened a new and exciting road for Cargio Exchange, our crypto-to-crypto exchange platform.



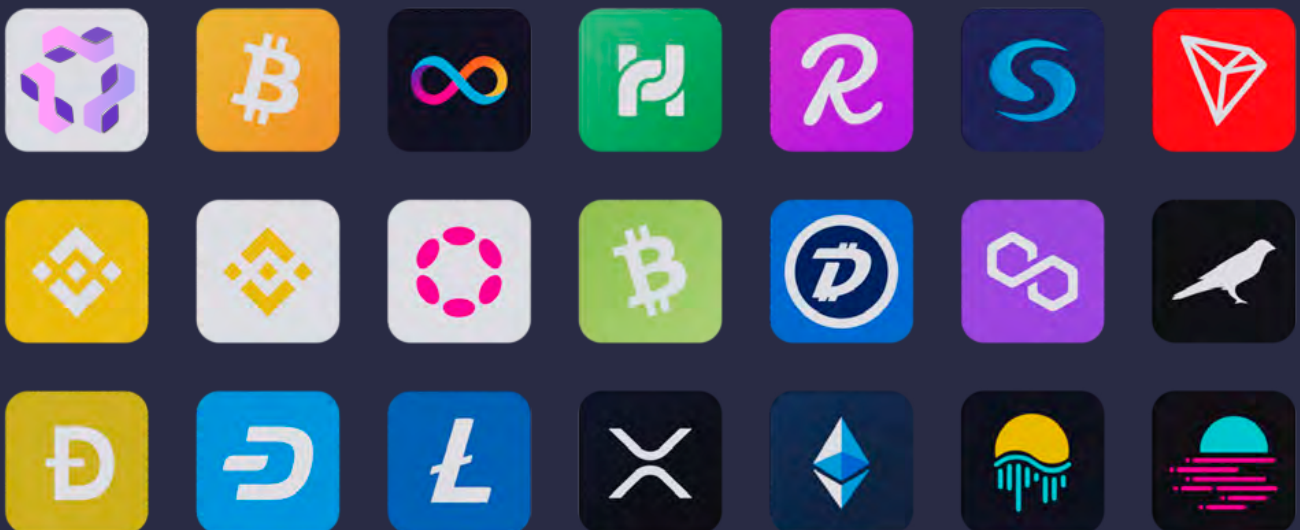
Cargio Kustody

In cryptocurrency custody solutions, large quantities of tokens are securely stored and monitored. In the crypto ecosystem, custody solutions have been a recent innovation that has been expected to herald the entry of institutional capital.



Crypto and blockchain present several challenges for institutional players, most notably the safe custody of assets. As a result of our experience with top custody systems and an understanding of their limitations, we decided to create a system with all the features and security that Cargio Exchange needed.

Cargio Custody will support the top blockchains, making it one of the most secure and comprehensive custody services available.



04

Cargio Finance PTY Limited Roadmap

2004-2013

IT Consulting: development and systems integration

Development and implementation of information technologies for solving business problems

Development of software products and creation of new technological solutions

Professional consulting in financial and technical spheres, designed for large-scale corporate enterprises

Extended IT outsourcing contract with HSBC

Global reconfiguration of Cargio strategies

Modeling an integrated financial development concept

2019-2021

Adapting Cargio's organizational structure to DeFi systems standards

Defining Cargio's market areas and software solutions

Improving security systems for payment gateways and user accounts

Analyzing price delivery in the foreign exchange market

Development of Cargio Core Trading Engine

Developing a conceptual model of a crypto trading terminal for the Cargio ecosystem

Analyzing the industry and finding new ways to improve the efficiency of Cargio systems

AI test developments

Neural Network Modeling Method Analysis

Creation of new solutions in the field of secure Blockchain-technologies

Development of software and hardware cryptographic tools

Optimization of digital business transformation strategies

Expanding the range of technological solutions in the field of information security

Analyzing and developing Blockchain 2.0 technologies

Ethereum Blockchain research

Development of smart contracts and dApps

Updating IT Security Systems Architecture

Opening of Network Security, Cryptography and Cryptanalysis Department

Exploring Blockchain technologies and Big Data

2014-2018

2022

Optimization of security systems in the activation of payment gateways

Development and testing of innovative trading algorithms in the Cargio ecosystem

Integration of ETF contracts on the basis of Cargio

Expanding the range of assets available for trading

Reforming formal entitlement authorizations

Development of Cargio's proprietary AI DaSush

Improving and optimizing the core of the trading terminal system

Development of Cargio token (CRG Token)

Formation of marketing plans and advertising strategies

2023 Q3-Q4

Development of the Cargio smart contract

Cargio ecosystem and token

L2 protocol development and integration

Prototyping a mobile application for Cargio's Android and iOS platform

DDoS defense using AI technologies

Cargio Change - cryptocurrency exchange/ internal exchange

Conceptual rebranding of Cargio's online platform

Regulation by the Australian Securities and Investments Commission

Obtaining authorization to carry out financial activities under the jurisdiction of the UK Certik Audit

Expansion of Cargio's global presence on the world stage

Confirmation of the company's compliance with ISO/IEC 27001 standards by the International Organization for Standardization and the International Electrotechnical Commission

Completion of the SOC (Service Organization Control (SOC) 2 Type II certification process

2023 Q1-Q2

2024 Q1-Q2

API for cloud service integration

Index AI robot

Cargio premium subscription with additional functionality and features

Launch of mobile application for Cargio platform on Android and iOS

Enhancing automated trading using AI

Integration of Cargio smart contracts

2025

Cargio Cryptoacademy (training library)

Launch of Cargio Metaverse with AI, NFT and dApps integration

Establishment of the Cargio Research Institute

Activation of developer functionality providing APIs, technical data for back-testing, and AI tools

Development, testing, and implementation of technology solutions in cloud mining

Developing proprietary software for secure web surfing using AI technologies

Cargio Marketplace Beta

Introduction of progressive commissions to reward market makers and traders with altcoins and large volumes

Expanding the multi-chain ecosystem with promising and in-demand networks

Implementing Coinfirm's AML/CFT platform to further enhance AML/CFT standards

Launch of IEO Mission Control

Technical improvement of the platform security system in accordance with current standards and anti-phishing protocols

CRG Listing

2024 Q3-Q4



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