A Decentralized Cryptocurrency Exchange
with Fiat Onboarding and Offboarding.

WHITEPAPER

Version 2.1

Binkd / BDEX / BINK

Binkd is The World's Most User-Friendly Way to Buy and Sell Cryptocurrency.

BDEX is the underlying Decentralized Cryptocurrency Exchange.

BINK is the Utility Token that makes everything run.

Providing consumers with the easy-to-use interface of a broker app and the robust features of a decentralized exchange all in one seamless solution.

Founders
Jim Risner, Mike La Rotonda, Mandy Singh
https://www.binkd.com/

Telegram:	t.me/binkdex
Slack:	binkd.slack.com
Github:	github.com/binkd
Twitter:	twitter.com/getbinkd
Blog:	medium.com/@binkd
LinkedIn:	https://www.linkedin.com/company/binkd/

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Abstract

Binkd's mission is to be the world's easiest and most trusted way to buy and sell cryptocurrency. We are filling a major void in the current cryptocurrency broker / exchange landscape by offering a user-friendly front-end broker app and site along with a decentralized exchange and P2P transactions. Binkd is an easy-to-use hybrid cryptocurrency exchange with an off-chain broker app and site that lets customers fund their account with fiat currency and exchange it for any cryptocurrency quickly and affordably and an on-chain decentralized exchange built on the Ethereum blockchain. Customers can fund their account with fiat currency and buy the cryptocurrency of their choice in a few easy steps. The current centralized broker / exchange systems on the market are slow, insecure, unstable, difficult to use, and go against the ideal of decentralized networks. The existing decentralized exchanges do not allow for the onboarding and offboarding of fiat currency and lack the liquidity needed to be successful.

Introduction

A fast, easy, and secure way to buy and sell cryptocurrency with fiat currency including USD, EUR, and JPY or alternate cryptocurrency. We want to open the world of cryptocurrency to everyone.

Binkd is easy-to-use, trustworthy, secure, and robust. From the user's perspective they will be interacting with a user-friendly site and mobile app that allows them to buy and sell cryptocurrency with fiat or alternative cryptocurrencies with the click of a button. Binkd is the Asset Gateway which allows users to fund their accounts with fiat and then buy cryptocurrency on the blockchain using the BINK tokens. The Binkd Token (BINK) is an ERC20 standard utility token which facilitates the seamless transactions between other cryptocurrencies on the blockchain and can be used to pay transaction fees. Behind the scenes Binkd will be securely processing transactions on its Binkd Decentralized Exchange (BDEX) built on the Ethereum

Blockchain Platform and 0x Protocol for increased security, liquidity, and stability over existing centralized broker exchanges.

The Binkd mobile app and site is a consumer-friendly layer on top of the Ethereum Blockchain Platform network that makes it easy for anyone to access and take advantage of the benefits of secure blockchain technology and decentralized cryptocurrency via P2P transactions. In order to fund their account with fiat currency Binkd will take a hybrid approach where we provide the asset gateway (between banks and credit cards and the end-user) to exchange fiat for BINK tokens. Once the user has BINK tokens they are able to exchange for any other cryptocurrency on the blockchain. With BDEX, when the user is buying or selling their cryptocurrencies, they are buying from, and selling to another person on the network via P2P transaction. Binkd makes it possible for non tech-savvy individuals to take advantage of true blockchain technology by serving as the user-friendly layer on top of the P2P network.

Central to Binkd's mission of being a trusted service will be our emphasis on customer support and compliance. Users will have access to 24/7 email support, web chat (and phone support in the future).

Problems with Today's Exchanges

Currently, consumers can either use unstable, slow, centralized, and limited broker sites like Coinbase or they have to go through the many hurdles to set up and understand a daunting, even harder to access, centralized, and professionally-oriented trading site Bitfinex. There is currently no solution that combines the features and functionality of both a broker and exchange in a user-friendly way.

Common User Journeys in the Current "broken" Marketplace

1) The typical user journey for an average consumer interested in cryptocurrency is to first sign up for a basic broker site like Coinbase. Once the consumer discovers the insufficiencies, instability, long delays, outages, and lack of cryptocurrency options to trade (to name a few), they start looking for other solutions and hit a virtual dead end. Not to mention that existing broker sites like Coinbase are on a centralized database system which goes against the entire idea of blockchain and a decentralized network.

2) The other use-case scenario is that the user goes to an exchange first and gets turned off by the lengthy verification process which can take days or sometimes weeks. They discover that they can't user fiat to buy. It's not

available in the USA. Or they are overwhelmed by the daunting and hard-to-understand trading interface. With an exchange the users also have to wait until their ask price is matched with someone else that wants that same price. This requires timing, patience, and general understanding of trading practices which the typical consumer doesn't have. The typical consumer wants to be able to buy what they want with a tap of a button on their smartphone.

Consumers wanting to purchase or trade cryptocurrency can choose between centralized or decentralized exchanges, both with their own set of problems.

Centralized Exchanges: The major issues with existing centralized exchanges are security, stability and usability.

- **Security:** With centralized exchanges, ownership and storage of the cryptocurrency is centralized on the exchange itself making it a prime target for hacking. Mt. Gox was hacked for $450M, Bitfinex for $66M, Youbit for $35M and NiceHash for $60M. The promise of cryptocurrency is decentralization and centralized exchanges are not living up to that promise.
- **Usability:** The majority of existing exchanges are difficult to use and designed for power-users.
- **Stability:** With the increase in trading volume of cryptocurrencies centralized exchanges have experienced significant downtime making the creation of accounts, access to your currency, and the ability to trade very difficult if not impossible.
- **Slow Transaction Times:** When trading fiat to crypto, transferring from wallet, withdrawing funds, etc.
- **Limited Support for Digital Currencies:** Most exchanges only trade the top, few cryptocurrencies.
- **Poor Customer Service:** Extremely slow responses or no support at all.

Decentralized Exchanges: While decentralized exchanges solve the security risk prevalent on centralized exchanges they are difficult to use and are limited to only trading crypto pairs (crypto for crypto), a roadblock for new users wanting to purchase cryptocurrency with fiat.

Our Solution

Binkd aims to solve these ever-growing problems by creating a simple, user-friendly front-end with a robust decentralized back-end and world class customer support. The Binkd Decentralized Exchange (BDEX) will take care of pricing and matching the buy / sell transactions for users over the Ethereum Blockchain Platform and 0x Protocol and eventually cross-chain. The BDEX exchange will handle trading the

many cryptocurrencies. The BINK Token will be built on top of the Ethereum blockchain platform to ensure fast transaction times, smart contracts, an ever-improving platform with more features and strong development community, functionality, security, and stability.

The core function of the BINK token is to facilitate seamless exchange between any other ERC20 cryptocurrency on the Ethereum blockchain. It can also be used to pay for the Binkd Transaction fees.

Using the BINK token to exchange with another cryptocurrency removes the lag time of the current centralized brokers that are doing it with Fiat-to-crypto IOUs and ensures the transactions are written to the blockchain by pairing BINK-to-Crypto. This interaction is behind the scenes and does not affect the normal user experience.

When users sign up for Binkd to make a transaction they will be funding their account and getting BINK tokens in one seamless step. Binkd handles the conversion rate automatically.

A few simple steps:

1) *Sign up for a Binkd account. KYC / AML*
2) *Fund your account with Fiat currency or cryptocurrency.*
3) *Determine which cryptocurrency you want to buy.*
4) *The correct amount of BINK tokens will be automatically deposited into your secure Wallet. This fiat-to-BINK trade happens on the BDEX exchange or by minting new BINK tokens depending on liquidity.*

Now you are ready to buy any of the top cryptocurrencies of your choice.

For Fiat-to-Crypto transactions there will be a 1% commission fee. Plus any Credit card fees if applicable.

For Crypto-to-Crypto Transactions: fees will be .25% which can be paid in BINK Tokens or USD.

Advantages

- **Easy**. Simple user-friendly interface via Smartphone App and Website.
- **Stable**. More stable than existing broker sites like Coinbase, Kraken, Bitstamp.
- **Secure**. Decentralized so all transaction data is on the blockchain.
- **Choices**. Ability to buy / sell multitude of cryptocurrencies.

- **Support**. Top-notch Customer Support
- **Trusted**. Based in the US and founded by ex Yahoo!, United Online and Votigo execs.
- **Experienced**. Founding team has over 50 years experience in the Internet Software industry.

Product & Use Cases

There are three core components to the BINKD experience:

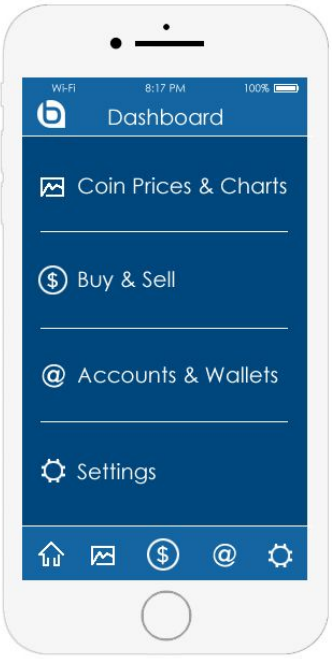
BINKD is the user-friendly Broker mobile app and website that sits on top of the Decentralized Exchange (BDEX). It is the core focus of the Binkd project making it easy for anyone to buy, sell or trade cryptocurrency.

BINK is the token that facilitates the transactions on the blockchain for crypto-to-crypto exchanges. It is an ERC20 standard token built on the Ethereum blockchain.

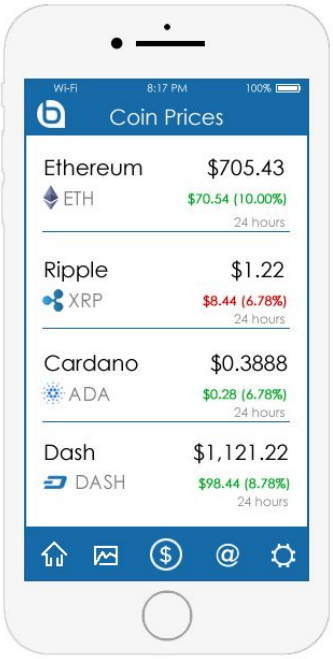
BDEX is the Binkd Decentralized Exchange built on the 0x protocol. It is the underlying trading engine that facilitates the P2P transactions between users and the various cryptocurrencies.

Product Screenshots

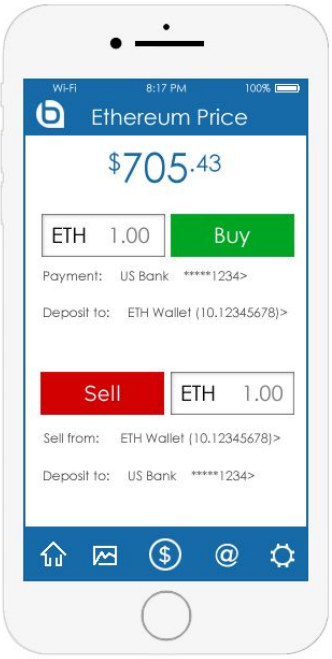
Dashboard



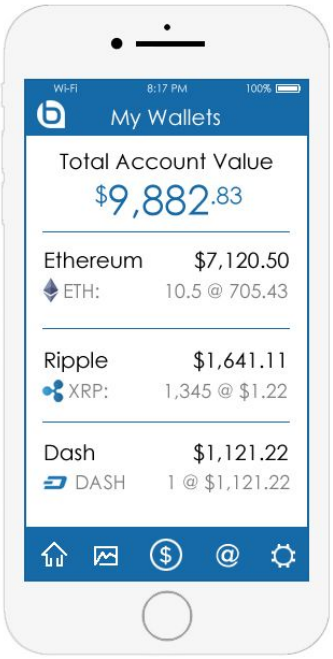
Price Screen



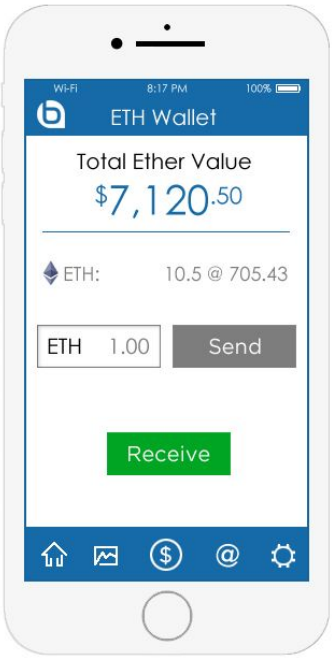
Buy / Sell. After click on Price of coin



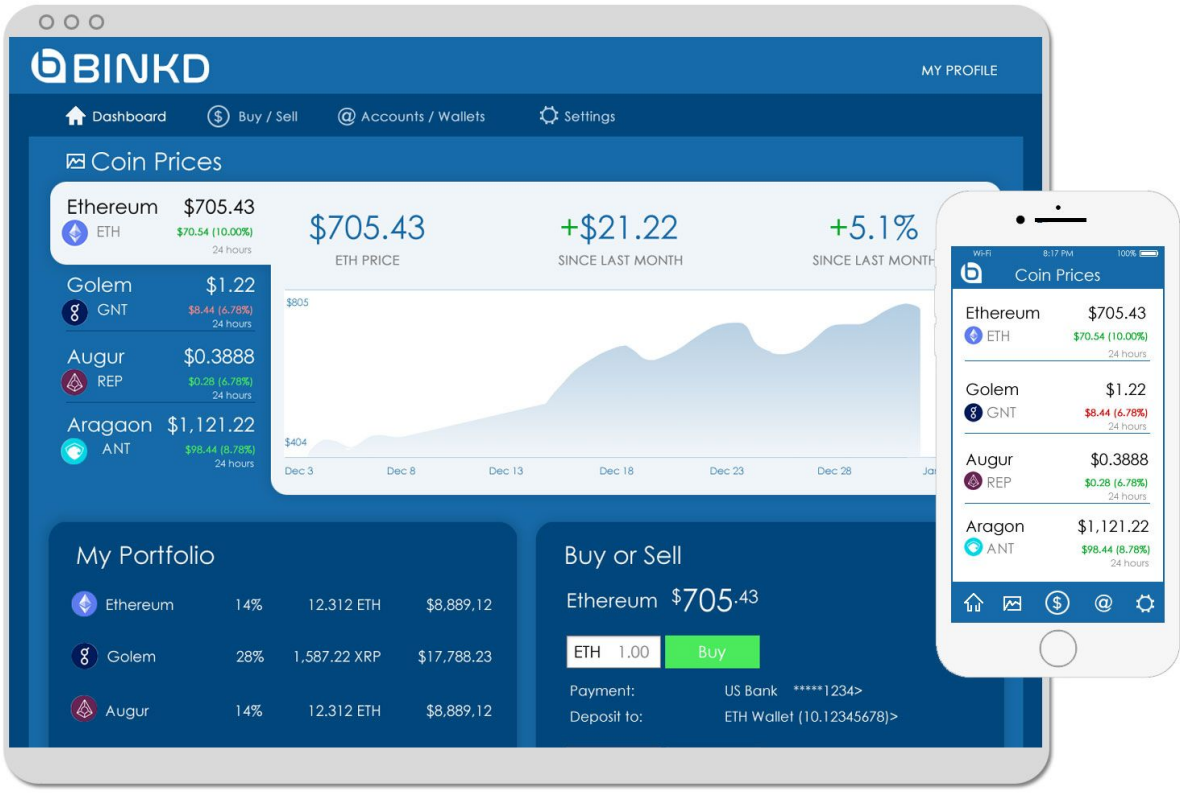
Accounts / Wallets



ETH Wallet



Receive into ETH Wallet


BINKD
MY PROFILE
Dashboard
Buy / Sell
Accounts / Wallets
Settings
Coin Prices
Ethereum $705.43
ETH $70.54 (10.00%) 24 hours
Golem $1.22
GNT $8.44 (6.78%) 24 hours
Augur $0.3888
REP $0.28 (6.78%) 24 hours
Aragaon $1,121.22
ANT $98.44 (8.78%) 24 hours
$705.43
ETH PRICE
+$21.22
SINCE LAST MONTH
+5.1%
SINCE LAST MONTH
$805
$404
Dec 3
Dec 8
Dec 13
Dec 18
Dec 23
Dec 28
My Portfolio
Ethereum 14% 12.312 ETH $8,889,12
Golem 28% 1,587.22 XRP $17,788.23
Augur 14% 12.312 ETH $8,889,12
Buy or Sell
Ethereum $705.43
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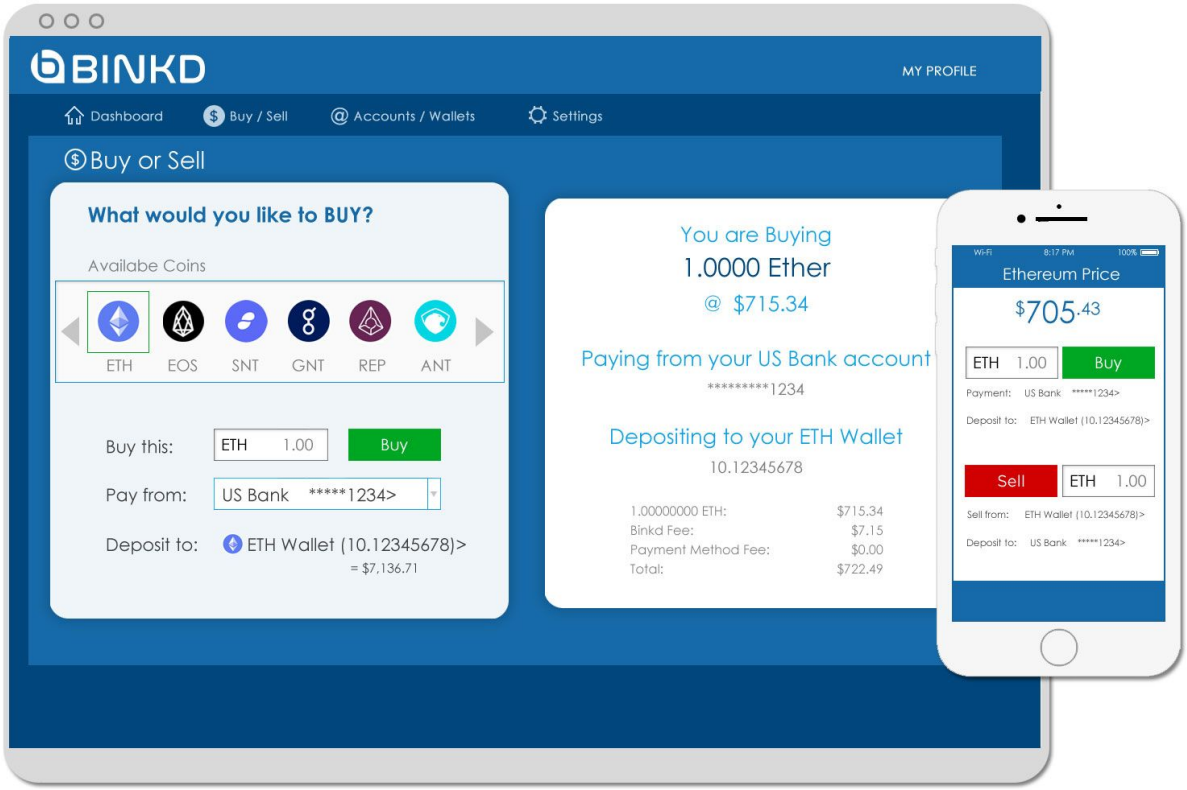

BINKD
MY PROFILE
Dashboard
Buy / Sell
Accounts / Wallets
Settings
Buy or Sell
What would you like to BUY?
Availabe Coins
ETH
EOS
SNT
GNT
REP
ANT
Buy this: ETH 1.00 Buy
Pay from: US Bank *****1234>
Deposit to: ETH Wallet (10.12345678)>
= $7,136.71
You are Buying
1.0000 Ether
@ $715.34
Paying from your US Bank account
*********1234
Depositing to your ETH Wallet
10.12345678
1.00000000 ETH: $715.34
Binkd Fee: $7.15
Payment Method Fee: $0.00
Total: $722.49
Ethereum Price
$705.43
ETH 1.00
Buy
Payment: US Bank *****1234>
Deposit to: ETH Wallet (10.12345678)>
Sell
ETH 1.00
Sell from: ETH Wallet (10.12345678)>
Deposit to: US Bank *****1234>

Use Cases & Examples

1) Be able to easily and safely buy / sell cryptocurrency with fiat (USD, EUR, JPY).
2) Fund my account with fiat currency from my bank account or credit card.
3) Easily buy different cryptocurrencies in addition to other than the top three (Bitcoin, Ether, Litecoin) over $1B market cap with fiat. Binkd chooses which to list based on specific criteria to ensure a stable platform. (EOS, QTM, OMG, SNT, REP etc)
4) Quickly and easily create an account and complete any necessary verification processes.
5) Have control of your own money and remove the middle-man.
6) Ability to send friend money internationally without expensive transaction fees.
7) Easily get a public key address so you can be paid in cryptocurrency.
8) Find a trustworthy US-based, licensed broker and/or exchange.
9) Manage your own private key, wallet and transactions from a user-friendly mobile app or site.
10) Give nicknames to your Private and Public address for easier management.

User Personas

Persona One: Chloe

“I want to buy ETH, EOS, OMG, etc with my US dollars. I’m not a professional trader or a cryptocurrency geek. I just want to buy a little crypto.”

Persona Two: Matt

“I’ve heard blockchain is a safer and more secure way to store my money. It can’t be hacked like my credit card or bank account. (distributed ledger system). So I want to use a broker that is developed on blockchain technology. Not centralized like all other brokers in existence.”

Persona Three: Jake

“I want to buy Ether, Eos, Golem, etc, but I can’t figure out how to do it. Isn’t there a simple smartphone app that offers this?”

Persona Four: Terry

“I don’t want to pay a commission fee when I’m trading between cryptocurrencies. I would prefer a flat fee. I understand having to pay more when I’m using fiat currency, but when I’m trading one crypto for another can’t it be cheaper?”

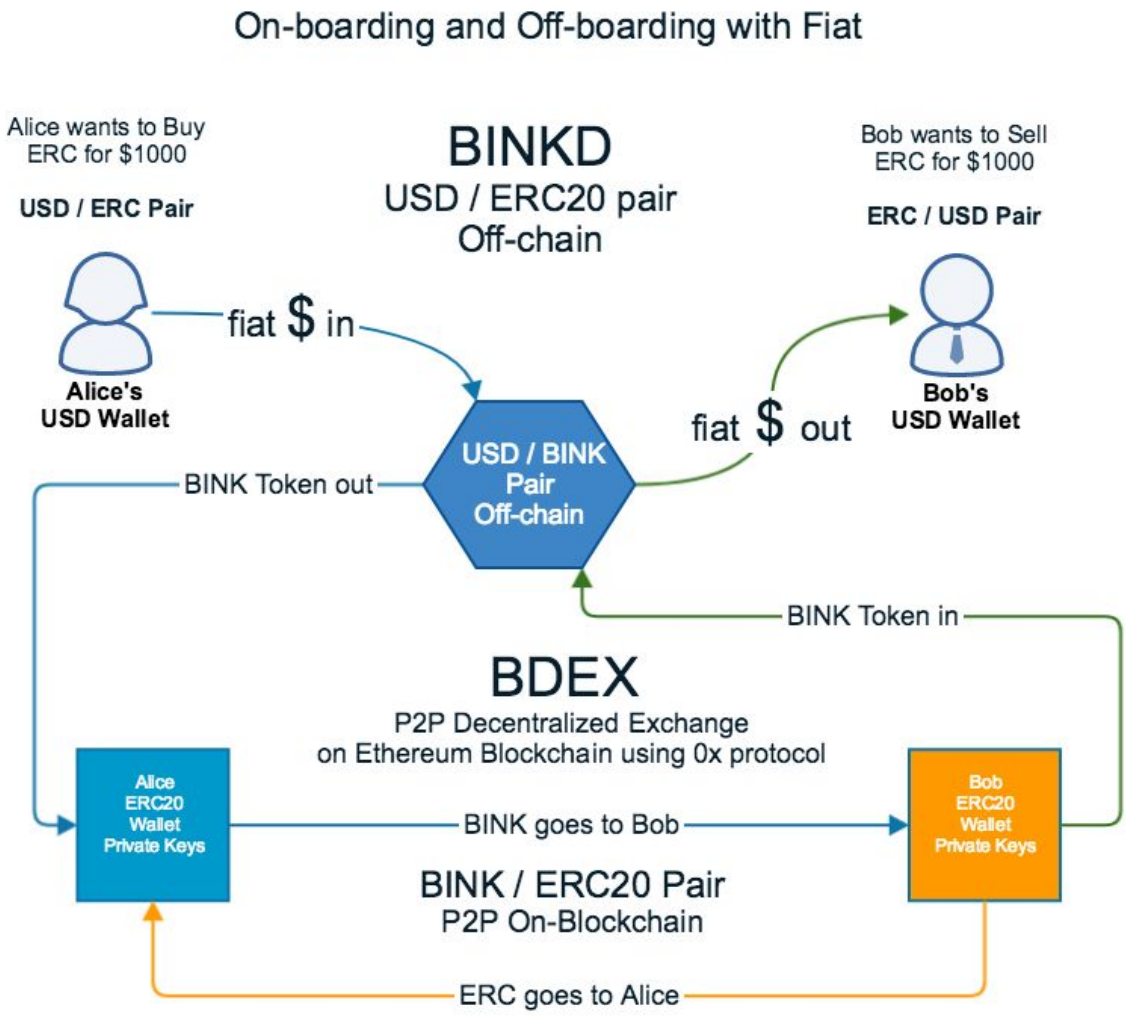
Transactions

Broker

The Broker site has a 1% transaction fee and is meant for average consumers looking for a convenient and secure way to buy / sell cryptocurrency with fiat.

Exchange

The Exchange has a .1 - .25% transaction fee for Takers and 0% for Makers and is designed for advanced traders that want to get off of the centralized exchanges that are currently on the market.



Alice (buyer / maker): User funds Binkd account with $1000 Fiat currency (USD, EUR, JPY) →

→ $1000 worth of BINK coins are directly deposited into secure ERC20 Wallet

→ Alice buys ABCrypto →

← Wallet funded with ABCrypto

Bob (seller / taker): User wants to sell ABCrypto for USD fiat →

← Sells ABC-crypto to Alice on the BDEX in exchange for fiat

Alice can now: hold it, exchange for a different cryptocurrency directly on Blockchain P2P, exchange for fiat, withdraw, send, receive, transfer.

Bob: User now wants to sell their ABCrypto for fiat and withdraw the fiat.

← User sells it to another buyer and and is able to withdraw fiat.

Technology

Binkd is leveraging the Ethereum Blockchain platform, and the BINK token will adhere to ERC20 token standard.

How we are solving the problems technically

- Building on Ethereum blockchain for better stability and ever-improving functionality.
- Creating BINK tokens using ERC20 standard.
- OpenZeppelin open source for solidity smart contracts https://github.com/OpenZeppelin
- Building the Decentralized Exchange on 0x protocol https://0xproject.com/docs/0xjs
- Leveraging AWS scalable cloud architecture.
- Integrating with better ID processing technology for KYC than is currently being used by the market leaders.
- Facilitating faster transactions by using the BINK token for all buy/sell transactions.
- Using proven and trusted 3rd party platforms such as Plaid, Stripe, Dwolla for Bank ACH funding and credit card, debit card funding.

Security

Security is top priority for us and our customers. We take security seriously. Following are few measures we take to secure our site and data:

- Regular security scans and penetration tests are performed by external Security professionals. Any improvements suggested are incorporated at the earliest.

- All data communications over the Internet and internal networks is encrypted using SSL, VPN tunnels which utilize only secure protocols and ciphers.

- Network traffic filtering is achieved by utilizing Router access lists, Firewalls and filters on our Load balancers. Additionally, we have local firewalls on our Servers and Applications.

- Our API's are secured by white listing HTTP access methods, use of access tokens that change over time, protected against cross-site request forgery, input validation and use of security Headers.

- Two factor authentication is used site wide. Privileged access is granularly segregated with role based access controls.

- Data at rest is encrypted where ever possible, using encryption and tokenization solutions to ensure the security of data throughout its lifecycle.

- Intrusion prevention is performed at hardware level by our Firewalls. We also have software based Intrusion detection systems in place. All logs are asynchronously fed to a centralized log server. Automated alerts are generated which are sent to our administrators on a 24x7 basis.

- Our systems are regularly patched, we receive US-Cert alerts and patch our software or hardware if required. OWASP10 releases are reviewed to minimize security risks to our web application.

- We have developed a robust software deployment tool to push code changes after they are reviewed and approved by the change control board.

- Our web based monitoring tool, regularly monitors all aspects of network, systems and applications, with trending capability and automatic alerting system.

Product Roadmap

Idea conceived June 2017.

Q4 2017

- White Paper
- Initial Prototype(s)
- BINK Token creation and smart contract

Q1 2018

- MVP (Minimum Viable Product)

Q2 2018

- MVP of Broker Site
- MVP of BDEX Exchange Site
- MVP of Mobile Broker App (iOS, Android)

Q3 2018

- Alpha of Broker Site
- Alpha of Mobile app (iOS, Android)
- Alpha of BDEX Exchange Site

Q4 2018

- Beta of Broker Site
- Beta of Mobile App (iOS, Android)

Q1-Q2 2019

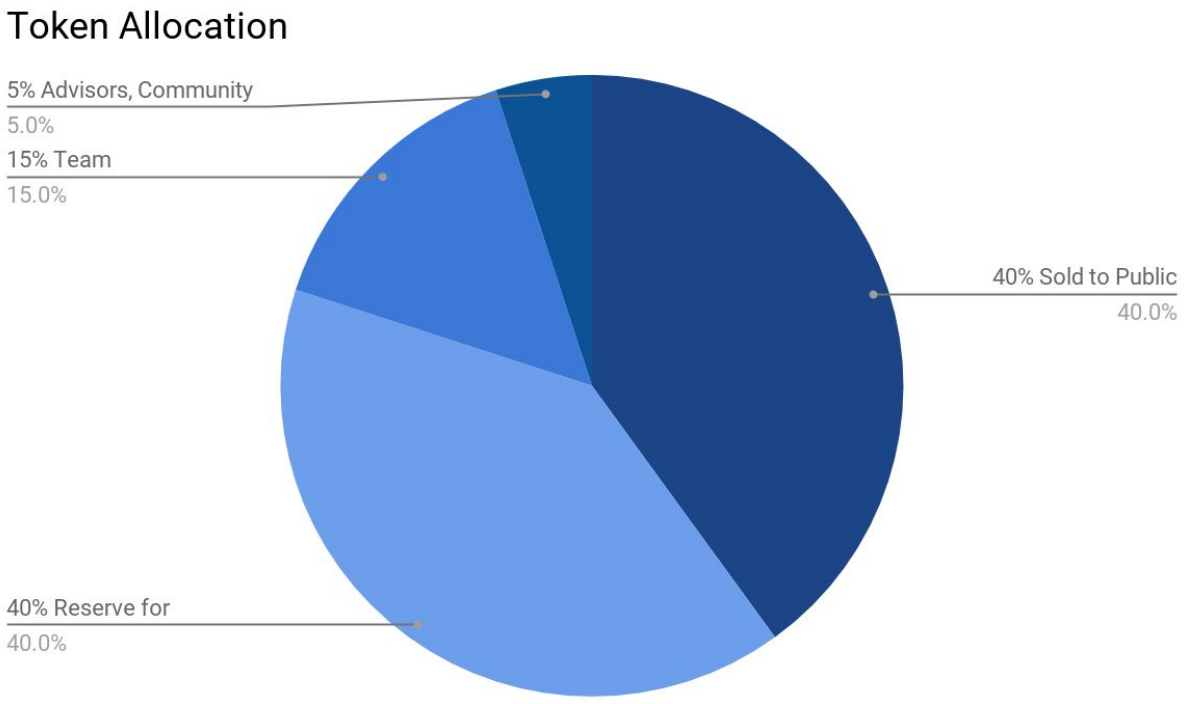
- Beta of Exchange Site
- Beta of Mobile App (iOS, Android)
- Full Production Launch

- Eventually we will have cross-chain trading with non-ERC20 tokens.

Tokens

Token Distribution Overview

- Token Symbol: BINK
- Accepting: ETH only
- ERC20 Token: Yes
- Mintable: Yes
- Burnable: Yes
- Pausable: Yes
- Countries Allowed: As determined in the sole discretion of BINKD, an A-Block Corp company.



BINK Token Vesting Period

The tokens issued to the Team will be fully vested in 3 years.

- 25% at Initial Token Distribution
- 25% After Year One Cliff

- 50% Monthly vesting over next 12 months

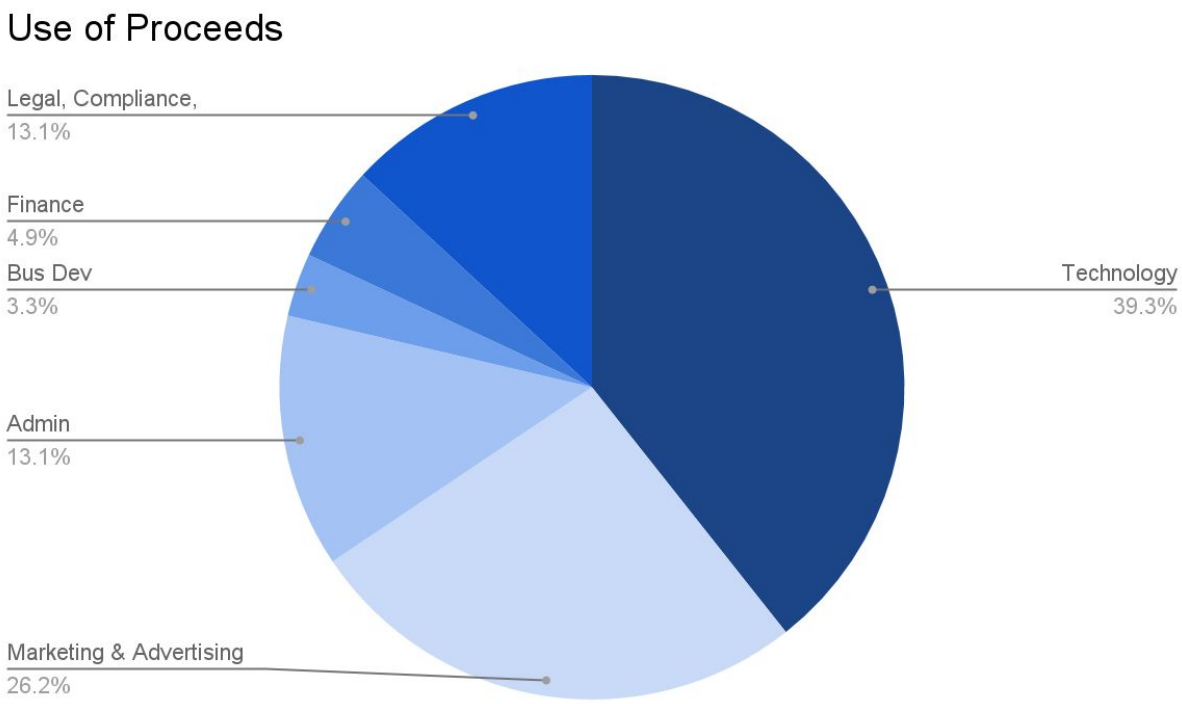
Reasons to buy the BINK token

1. People are prepaying for their transaction fees now in order to get a discount.
2. BINK tokens allow a way to buy cryptocurrency with fiat and then exchange BINK for other Cryptocurrency on-blockchain.
3. People are pre-buying the BINK Tokens because they want a better broker / exchange solution they can use for buying and selling cryptocurrency in the future.
4. By buying the BINK Tokens people are demanding a better solution than what currently exists in the world.
5. Buying BINK Tokens gives people the opportunity to help shape the product by providing valuable feedback during the various stages of the product cycle (Alpha, Beta)

Upon launch of the service BINK Tokens are released when users fund their accounts. Their fiat currency is used to buy BINK which they can then trade for any other cryptocurrency of their choice on the decentralized blockchain or hold to use at a later time.

Without the BINK token we would not be able to allow consumers to easily use fiat currency to buy the cryptocurrency of their choice. We would not be able to write the transactions to the blockchain.

Use of Proceeds



Year One Staffing and Expenses

Technology

- CTO
- 4 Back-end engineers
- 1 Android developer
- 1 iOS developer
- 2 Front-end developer
- 1 UX/UI Designer
- 2 QA engineers
- 1 Project Manager
- 1 Product Manager
- 1 Systems Administrator
- Hosting and Data Security

Customer Support

- 2 Customer Support Reps
- 1 Community Manager

Marketing

- CMO
- Director of Marketing
- Marketing Manager
- 1 Graphic Designer
- Advertising budget

Legal & Compliance

- In-house Counsel
- Outside Counsel
- Compliance Manager

Business & Partnership Development

- VP of Business Development

Finance

- CFO

Administrative

- CEO
- COO

Market Opportunity

- As of January 10, 2017. Total Crypto Market Cap is $725B according to CoinMarketCap.com

- As of December 2017 the global market cap for all cryptocurrencies was over $600B USD, close to the average turnover on the New York Stock Exchange.

- According to a report published by MarketandMarkets, the cryptocurrency market is expected to grow from USD $541 million in 2017 to USD $2.9 billion by 2023, and at a Compound Annual Growth Rate (CAGR) of 32.31 percent during the forecast period. The market is growing rapidly due to people's strong enthusiasm in the digital currencies.

- As of January 3, 2018 there were over 1,300 cryptocurrencies with a combined market cap of over $700B USD a 3,600% increase in one year. Daily trading volume grew 18,000% in 2017 to reach over $40B USD per day. (https://coinmarketcap.com/)

- As the overall Cryptocurrency Market grows there is growing demand by the average person that wants to be able to buy cryptocurrency with their native fiat currency. These people need a user-friendly way to do it on their smartphone or computer.

Target Market

- Average consumer that wants all the benefits of cryptocurrency, but needs a simple solution to start buying, selling, sending, receiving.

- People that want to exchange their fiat currency for cryptocurrency in a secure and trustworthy environment.

- Users of existing broker sites like Coinbase that need and want a better, more stable solution.

- People that want a decentralized P2P solution, but don't have the technical know-how to get started.

- People that want to buy cryptocurrency, but cannot get access due to long delays and outages at most of the available exchanges.

- Avid Traders that want a decentralized exchange with a user-friendly interface.

- People looking for a US-based service to buy / sell cryptocurrency.

Competition

Exchange	Platform	Custodial	Blockchain	Fiat	Available in US	Location	Beginners
BINKD	Hybrid	Hybrid	Ethereum	Yes	Yes	USA	Yes

Coinbase	Centralized	Yes	N/A	Yes	Yes	USA	Yes
Kraken	Centralized	Yes	N/A	Yes	Yes	USA	NO
Gemini	Centralized	Yes	N/A	Yes	Yes	USA	NO
Bitstamp	Centralized	Yes	N/A	Not in US	Yes	USA	NO
Bittrex	Centralized	Yes	N/A	NO	NO	USA	NO
OKCoin	Centralized	Yes	N/A	Not in US	NO	China	NO
Bitfinex	Centralized	Yes	N/A	NO	NO	Taiwan	NO
Binance	Centralized	Yes	N/A	NO	NO	China	NO
RadarRelay	Decentralized	No	Ethereum	NO	Yes	USA	NO

Business Model

Revenue from transactions

Binkd will generate revenue by collecting transaction fees from trades.

- Fiat-(to BINK)-to-Cryptocurrency exchanges = 1% commission fee plus any applicable credit card fees.

- Crypto-to-Crypto exchanges = .25% transaction fee

Regulation & Compliance

BINKD will abide by all Country, US Federal and State regulations for cryptocurrency exchanges including:

- “Know Your Customer” (KYC)
- “Anti-Money Laundering” (AML) laws.
- Obtaining the necessary Money Transmitter / Sale of checks certificates per US state.
- Registering as an Alternative Trading System
- Partnered with top law firm

Team

Binkd’s founding team has over 50 years of combined experience in the Consumer Internet industry. Skillsets include Backend Technical Development at scale,

Software and Web Development, and User Experience Design and Development. The founders have worked for Yahoo!, United Online, NetZero, Juno Online, and Classmates. For the past 10 years they have run a successful Software-as-a-Service Platform servicing global brands and banking institutions including US Bank, The World Bank, American Express, Royal Bank of Canada, BB&T, Bank of the West, and more.

Leadership

Jim Risner

CEO & Co-founder

Jim is an Internet entrepreneur with over 20 years experience working at startups as well as public companies. Before starting Binkd Jim co-founded Votigo, Inc. in 2006 as a pioneer in the Social Media Marketing industry building a Software-as-a-Service platform for large brands and agencies. Prior to founding Votigo Jim was the Vice President of Interactive Design & Development at United Online, Inc. (NetZero, Juno, Classmates, etc) from 1999 to 2006. Jim started his career as a Webmaster in 1996 and worked for various software startups in San Francisco. He was the first employee at AimTV which was acquired by NetZero in 1999. He graduated from the University of Colorado, Boulder with a BA in Geography, Computer-Aided Cartography.

Mike La Rotonda

COO & Co-founder

Mike is a seasoned entrepreneur and product leader with over 20 years of experience creating and growing consumer technology products and companies. Most recently he Co-Founded Votigo, Inc., a Social Media Marketing Software-as-a-Service platform for large brands and agencies. Prior to Votigo, Mike spent several years as a product leader at Yahoo! In Mike's early career he held various product and general management positions at several venture-backed companies in Silicon Valley.
He holds a Bachelor of Arts degree in History from Santa Clara University.

Maninder Singh

CTO & Co-founder

Mandy has over 16 years of experience in internet technologies and leads the outstanding engineering team that is building Binkd. He was also the CTO and first employee of Votigo's innovative social media Software-as-a-Service platform for the past 11 years. He is a technologist with a passion for all things digital, including

blockchain, crypto, social media, user experience, and innovation. Having worked with all layers of the web stack, from being a javascript ninja to doing backend development, his keen insight to the latest trends in technology have been critical to the success of the companies he has worked for. Before BINKD and Votigo Mandy spent 8 years managing developers for United Online, Inc (Classmates.com, NetZero, Juno, MySite, PhotoSite).

Amitabh Gupta

Director, Systems

Prior to BINKD, Amitabh handled Systems at Votigo and United Online for a combined 9 years.

Praveen Kumar Parankusham

Senior Software Engineer

Before working on BINKD Praveen spent over 7 years at Votigo Software Private Limited managing a team of Software Engineers. Prior to BINKD and Votigo Praveen spent several years as a software engineer at various companies.

Mohammed Abdul Riyan

Senior Web Developer

Riyan has spent the past 5 years at Votigo Software Private Limited, a Software-as-a-Service platform for social media marketing and promotions. Prior to Votigo he held positions at Thermographic Measurements Limited and United Online.

Conclusion

The Binkd broker site and mobile app along with the Binkd Decentralized Exchange (BDEX) will revolutionize the way people buy and sell cryptocurrency around the world. Binkd is filling a major void in the current cryptocurrency broker / exchange landscape by offering the user-friendly front-end broker app and site along with the decentralized exchange and P2P transactions.

Join Our Community

Give us your feedback and ask your questions on:

Telegram:	t.me/binkdex
Slack:	binkd.slack.com
Github:	github.com/binkd
Twitter:	twitter.com/getbinkd
Blog:	medium.com/@binkd
LinkedIn:	https://www.linkedin.com/company/binkd/