



Q4 2019 Summary Call

Dash Core Group, Inc.
30 January, 2020

A few things before we get started

- This call is being recorded and will be shared on the Dash YouTube Channel
- Audience microphones are muted
- Questions were collected previously and will be answered at the end
- Additional, ad hoc questions - please type on the Youtube chat

Moderator: Ryan Taylor, CEO

Operator: Robert Wiecko, COO

Strategy

Market Performance

Financials

Tech Update

Growth

Outlook

Q&A

Appendix

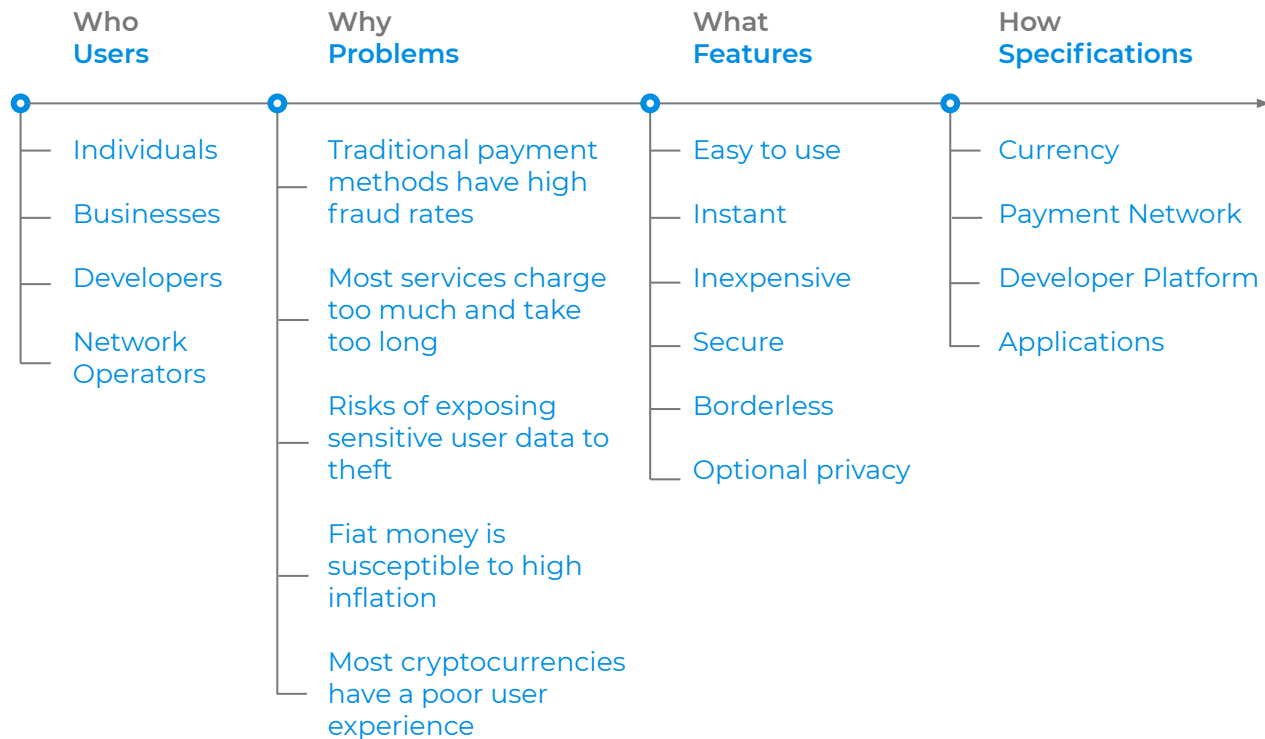
What is Dash?

Goal

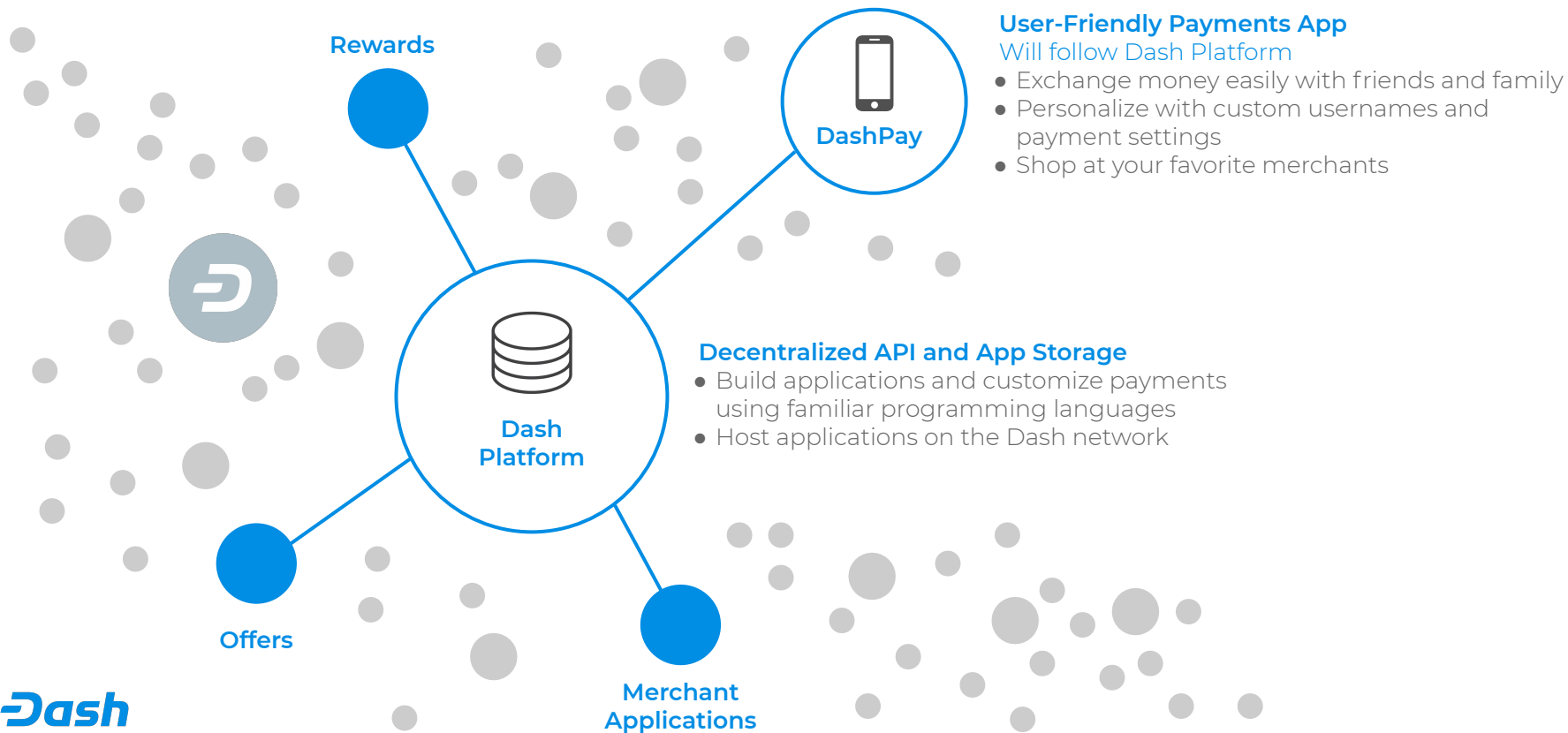
Financial freedom for everyone
Your money, your way - move your money to anyone, anywhere, anytime.

Mission

Make payments as quick, easy, secure and inexpensive as possible.



What is *Evolution*?



How DCG is Growing Dash

Growth Build the ecosystem

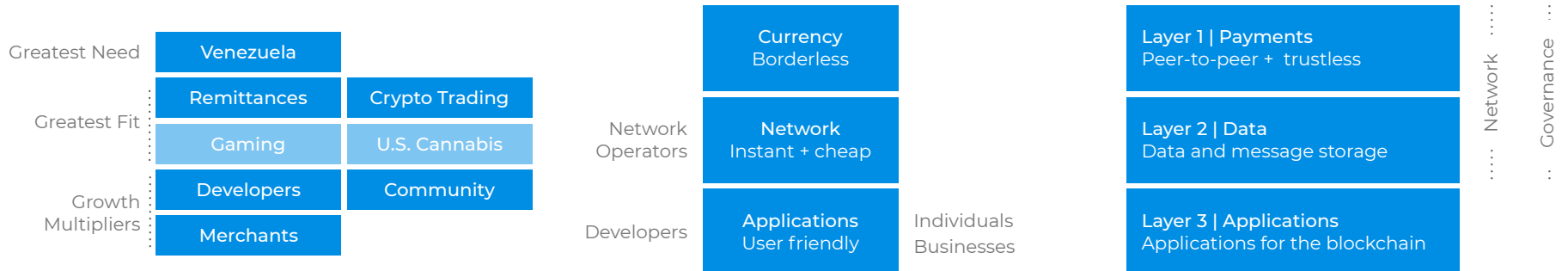
- Build brand**
Increasing brand awareness by expanding Dash's presence in verticals in addition to blockchain
- Build community**
Cultivate a community of contributors and maximize the network's potential
- Build partnerships**
Prioritize financially underserved markets based on user need and market fit

Product Put users first

- Functional**
Functions as intended
- Reliable**
Secure and performant
- Easy to use**
Fast, affordable, intuitive
- Delightful**
Fun to use

Technology Build the system

- Increase access**
Provide solutions for consumers, merchants and developers
- Extend capabilities**
Create blockchain platform upon which to build distributed applications
- Scale performance**
Ensure network level performance while scaling transaction volume



Strategy

Market Performance

Financials

Tech Update

Growth

Outlook

Q&A

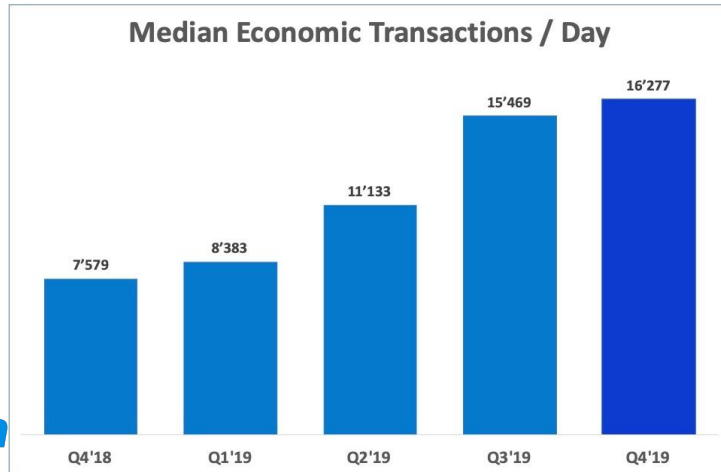
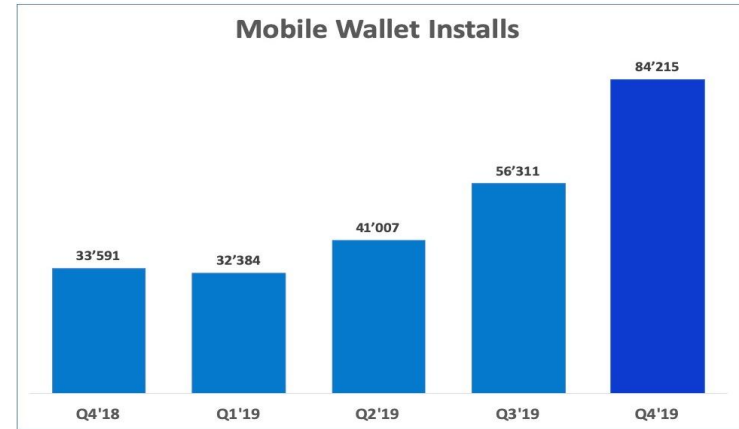
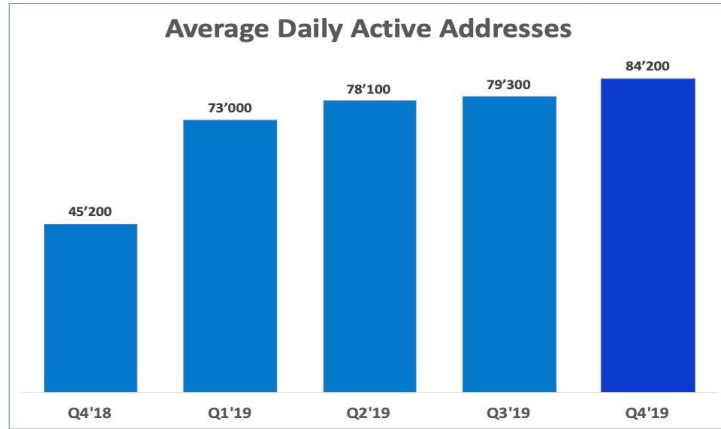
Appendix

Market Performance

Question	Metric	Q4 '19	QoQ	YoY
PRODUCT: Is Dash a Better Way to Move Money?				
<i>How much is the currency fluctuating?</i>	Daily Volatility	3.32%	-19.4%	-48.0%
<i>How much does it cost to send a payment?</i>	Median Fee	\$0.0003	-37%	-44%
USERS: Are More People Using Dash?				
<i>How many daily active addresses?</i>	Avg Daily Active Addresses	84.2K	6.2%	86.4%
<i>How many DCG wallets are installed on active mobile devices?</i>	Installed Wallets on Active Devices	84,215	50%	151%
<i>How many addresses have a balance greater than 1 USD?</i>	Total Addresses > 1\$	575,658*	52.7%	38.8%
USAGE: What are Dash Users Doing?				
<i>How much Dash is traded daily on exchanges?</i>	Avg Daily Traded Vol	\$274M	28.8%	62.4%
<i>What is the total payment volume?</i>	TPV	\$1.52B	-16.4%	18.2%
<i>What was the number of economic transactions?</i>	Economic Transactions	1.65M	-38.8%	-61.4%
<i>What is the median transaction value?</i>	Avg Daily Median Tx Value	\$10.31	-11.3%	-28.9%
<i>What percentage of transactions are InstantSend?</i>	% InstantSend	100%	n/m	n/m
<i>What percentage of transactions are PrivateSend?</i>	% PrivateSend	0.47%	68%	213%
CRYPTOCURRENCY PAYMENT GROWTH: How fast are other payment-oriented networks growing?				
<i>What was Dash's typical number of economic transactions?</i>	Median Economic Transactions / Day	16,277	5%	115%
<i>What was Bitcoin's on-chain typical number of transactions?</i>	Bitcoin Median Transactions / Day	312,556	-5%	21%
<i>What was Lightning Network growth?</i>	Lightning Network Capacity	\$6.21M	-5%	223%
<i>What was Bitcoin Cash's typical number of transactions?</i>	Bitcoin Cash Median Transactions / Day	40,176	-15%	148%
<i>What was Litecoin's typical number of transactions?</i>	Litecoin Median Transactions / Day	21,269	-22%	-9%
MARKET: What is Dash Market Value?				
<i>How many coins are circulating?</i>	Supply	9.24M	2.0%	8.3%
<i>What was the quarterly (last day mean) price of Dash?</i>	Price	\$42.26	-39.1%	-47.8%
<i>What is the network value of Dash?</i>	Market Cap	\$391M	-37.9%	-43.5%



Quarterly Performance Trends



Strategy

Market Performance

Financials

Tech Update

Growth

Outlook

Q&A

Appendix

Balance Sheet

(Non-GAAP compliant. See disclaimer.)

Cash/Dash assets at the end of 2019 totaled ~\$1M, essentially flat from \$1.1M at the end of 2018

Dash Core Group received 60% of the Dash Network proposal funding during 2019



(In thousands \$US)	At December 31 FY 2019	At December 31 FY 2018	Percent Increase / Decrease Vs. Prior Year
Assets- USD Equivalent, DASH at market value			
Budget Accounts			
Bus Dev - General	169	296	-43%
Core Team Salaries	546	424	29%
Evo - External Contractors	0	72	-100%
Infrastructure	19	5	256%
Legal	80	129	-38%
Marketing / Comm / Conf / Travel	85	85	0%
Property Lease	25	3	695%
Public Relations	6	19	-71%
Escrow	0	32	-100%
Other			
Prepaid Expenses & Retainers	28	49	-43%
Other Current Assets	38	14	172%
Total Assets	995	1,130	-12%
Liabilities			
A/P & Accrued Expenses	94	230	-59%
Escrow Balances	0	32	-100%
Other Current Liabilities	5	0	NM
Equity			
Retained Earnings	868	9,243	-91%
Net Income	29	(8,375)	NM
Total Liabilities & Equity	995	1,130	

Management has elected to omit substantially all of the disclosures required by accounting principles generally accepted in the United States of America ("US GAAP"). If the omitted disclosures were included in the financial statements, they might influence the user's conclusions about the Company's financial position, results of operations and cash flows. Accordingly, the financial statements are not designed for those who are not informed about such matters. Treatment of "DASH" as a foreign currency and its "mark-to-market" accounting is not in compliance with US GAAP; Statement of Cash Flows has been omitted.

Income Statement

(Non-GAAP compliant. See disclaimer.)

Recognized \$4.3M as revenue from the Dash Network proposal system in 2019

DCG revenue matched total expenses during the year

The largest expense item continued to be compensation, dwarfing the rest of the expense categories



(In thousands \$US)	At December 31 FY 2019	At December 31 FY 2018	Percent Increase / Decrease Vs. Prior Year
Revenue			
Dash Budget System	4,253	7,284	-42%
Uncategorized Income	30	101	-70%
Total Revenue	4,283	7,385	
Expenses			
Bus Dev / Marketing / PR	206	2,363	-91%
Compensation Costs	3,111	4,874	-36%
General & Administrative	202	222	-9%
Occupancy Costs	25	54	-54%
Professional Fees	241	1,103	-78%
Travel & Entertainment	89	199	-55%
Total Expenses	3,875	8,815	
Other Gain/Loss			
Exchange Gain (Loss)	(129)	(6,756)	-98%
Fiat Guarantee Gain (Loss)	(3)	(147)	-98%
Other Income	0	30	NM
Total Other Gain (Loss)	(132)	(6,873)	
Interest Expense	0	2	-100%
Tax Expense	247	70	253%
Net Income	29	(8,375)	

Management has elected to omit substantially all of the disclosures required by accounting principles generally accepted in the United States of America ("US GAAP"). If the omitted disclosures were included in the financial statements, they might influence the user's conclusions about the Company's financial position, results of operations and cash flows. Accordingly, the financial statements are not designed for those who are not informed about such matters. Treatment of "DASH" as a foreign currency and its "mark-to-market" accounting is not in compliance with US GAAP; Statement of Cash Flows has been omitted.

Strategy

Market Performance

Financials

Tech Update

Growth

Outlook

Q&A

Appendix

Roadmap

Q4 2019

Dash Wallet Redesign

- Uniform UX across Android and iOS
- Dark mode support for iOS
- Advanced security options
- Easy access to commonly used features

Q1 2020

Dash Wallet Releases

- iOS v4.0 release
- Android v7.0 release

DashPay Demo

Future

DashPay

- Register username on the blockchain
- Create list of contacts
- Pay and get paid by username

Q4 2019

Dash Platform - Evonet

- Public testnet
- Data contracts, documents & identities
- Naming service and DashPay contracts
- Libraries
- Developer documentation

U.S.
Open House

Q1 2020

Dash Platform - Evonet

- Light client support
- 3rd party data contracts
- 3rd party node support
- Stabilization of Evonet
- Platform console project

Developer
Meet-up

Future

Dash Platform Rollout

- Credit system
- Proof of service
- Improved identity and data contracts
- Protocol & chain optimizations

Q4 2019

DashCore v0.15 Testnet

- Backports to BTC v0.15.2
- QT Wallet UI update
- Post stress test enhancements

New documentation site

Q1 2020

DashCore v0.15 Mainnet

- PrivateSend enhancements
- Faster mempool syncing
- QT Wallet UI enhancements
- Backports for BTC v0.16

Future

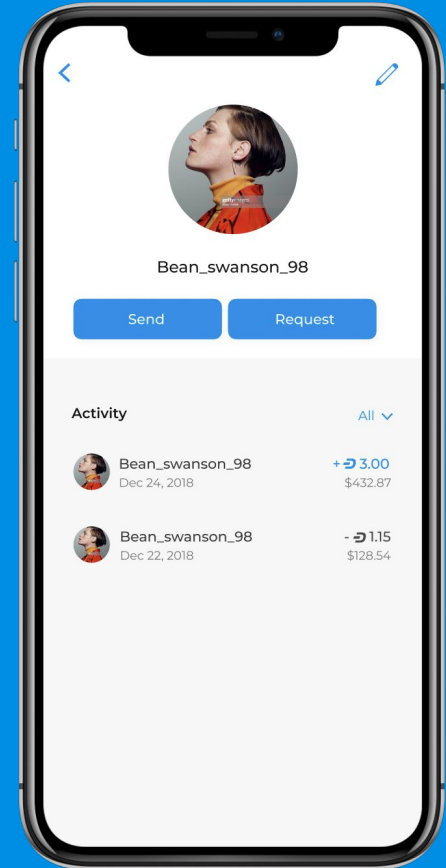
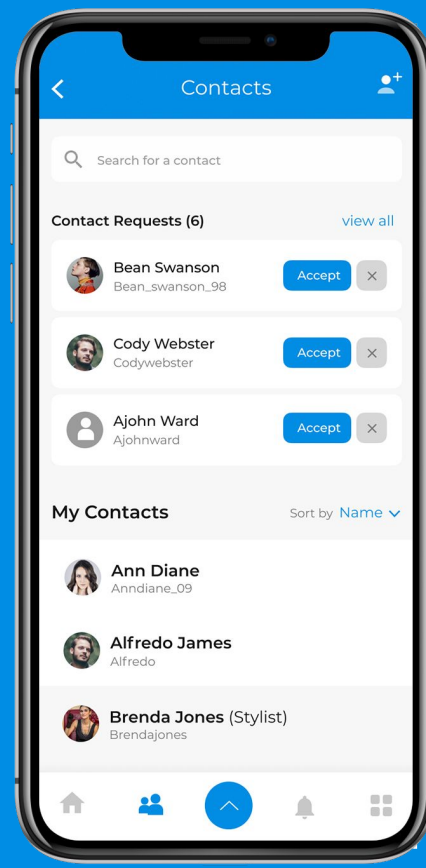
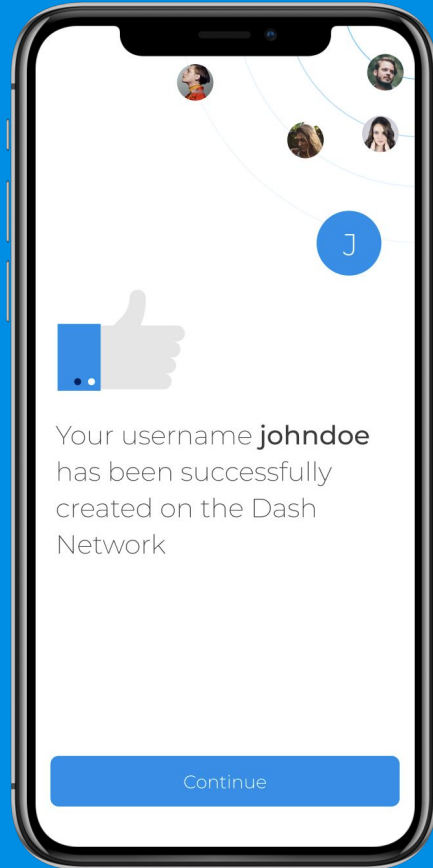
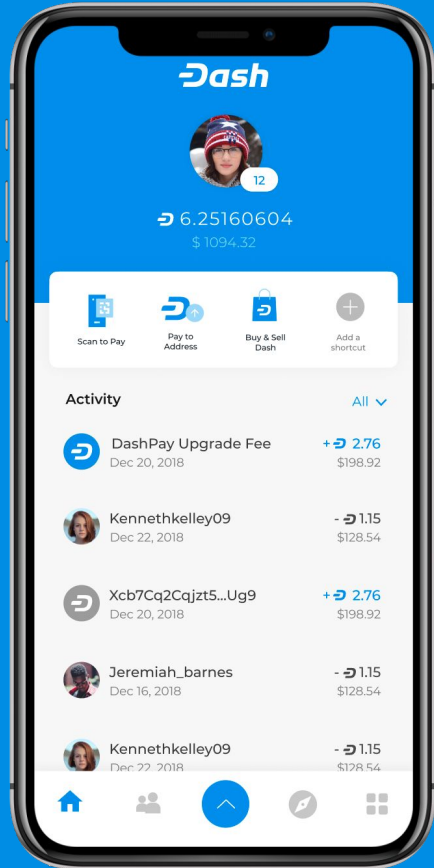
DashCore

- Proof of service enhancements
- Platform credit distribution
- Store of value enhancements

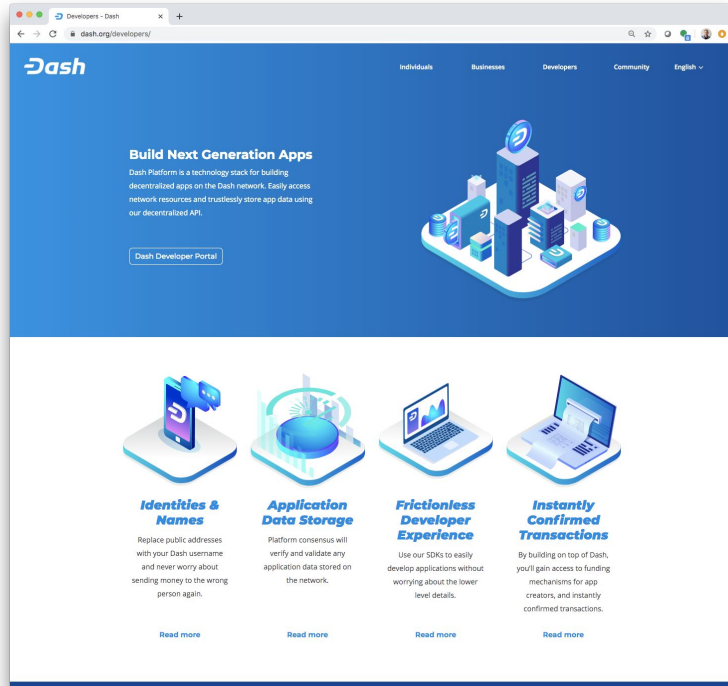
Dash Platform Development Goals

Secure Platform	Incentivize Platform	Prepare for Mainnet
<p>Solidify security model for storing + retrieving data</p> <ul style="list-style-type: none">• Ability to safely register application data schemas (data contracts)• Storage of platform data in authenticated tree structures• Proofs of data in DAPI responses• Signing platform data using BLS• Research for support of light clients / SPV through DAPI and Proof of Service (PoSe)	<p>Encourage network participants to host platform components</p> <ul style="list-style-type: none">• Proof of Service (PoSe) to enforce hosting requirements• Fees associated with data operations• Distribution of rewards to masternode owners• Recovery mechanisms for identities	<p>Finalize implementation for mainnet + launch</p> <ul style="list-style-type: none">• Improvements to platform chain to support chain halts + improve consensus efficiency• Feature flags to allow for the smooth introduction of new features• Final security checks• Mainnet release
<p>Access Platform Inspire new use cases & demonstrate capabilities</p>		
<ul style="list-style-type: none">• Platform access via the Decentralized API (DAPI)• Decentralized application storage via Drive• Identities registered on the platform blockchain	<ul style="list-style-type: none">• Usernames facilitated by Dash Platform Name Service (DPNS)• Simplified development workflow via Dash SDK• Developer hub with documentation + tutorials	

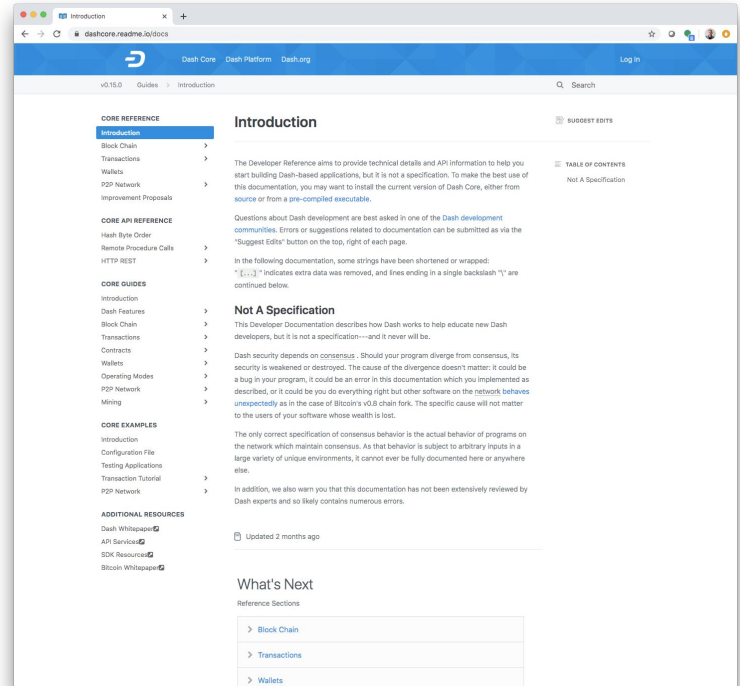
DashPay Development Update



Developer Portal & Documentation



dash.org/developers



[new documentation site](https://dashcore.readme.io/docs)



Strategy

Market Performance

Financials

Tech Update














Growth

Outlook

Q&A

Appendix

Growth

Venezuela					
Trading					
					
Remittances					
Other					

Strategy

Market Performance

Financials

Tech Update

Growth

Outlook

Q&A

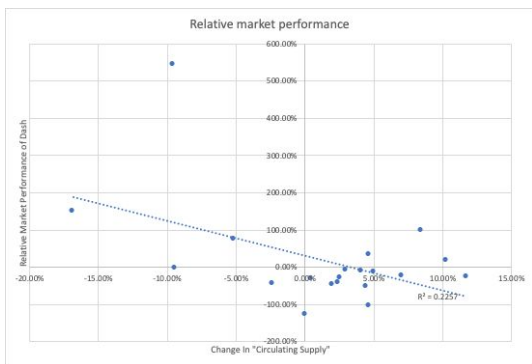
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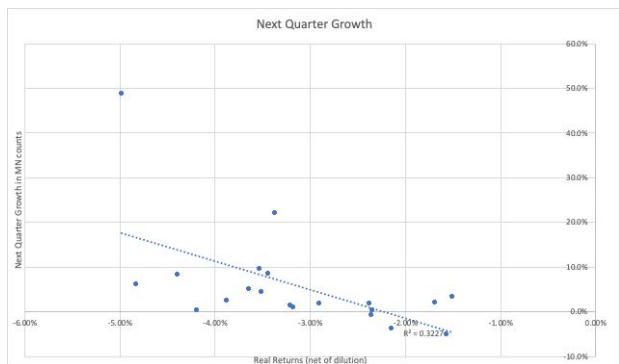
Outlook

Improving Dash as a Store of Value

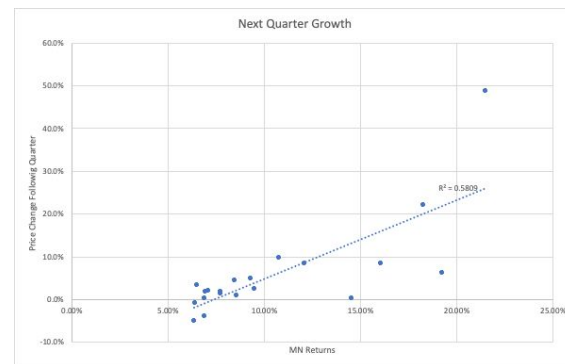
There is a moderate correlation between the change in circulating supply and relative market performance.



High MN returns seem to attract MN investments, so the relationship is causal...



...and is strongly correlated with resulting increases in Dash's price.



Improving Dash as a Store of Value


Historical returns demanded by MNOs suggest ROI measures are converging toward ~3-5% over time...



... and so it is likely that MNOs will continue demanding lower “headline” ROI in the future, but the declines will moderate.



Mining Reallocation Effects

Token	Hashrate
	~5 PH/s
Happycoin	~0.066 PH/s
Axe	~0.037 PH/s
ImageCoin	~0.027 PH/s
Others	~0.017 PH/s
Total	~5.15 PH/s

- Dash is protected against 51% attacks by ChainLocks
- It also heavily dominates X11 hashrate (> 97%), giving us ample opportunity to reallocate safely
- Idle Dash mining capacity is largely technically obsolete, meaning it can no longer be deployed economically even if the price increases
- If performed slowly over time, a reallocation would allow additional time for technical obsolescence of old mining equipment to take hold

Still Emerging Solution

Reward Reallocation

- ❑ Reallocate block reward from 50 / 50 split today (excluding proposal allocation) to 25 / 75
- ❑ Transition would take place over time at a rate of 1% per quarter (25 quarters total)
- ❑ Provides a “soft-landing” in 2026, by which time inflation rates will be much lower
- ❑ Significantly dampens circulating supply growth without high risk of spiking price (e.g., simply takes pressure off inflation)

Broader Participation

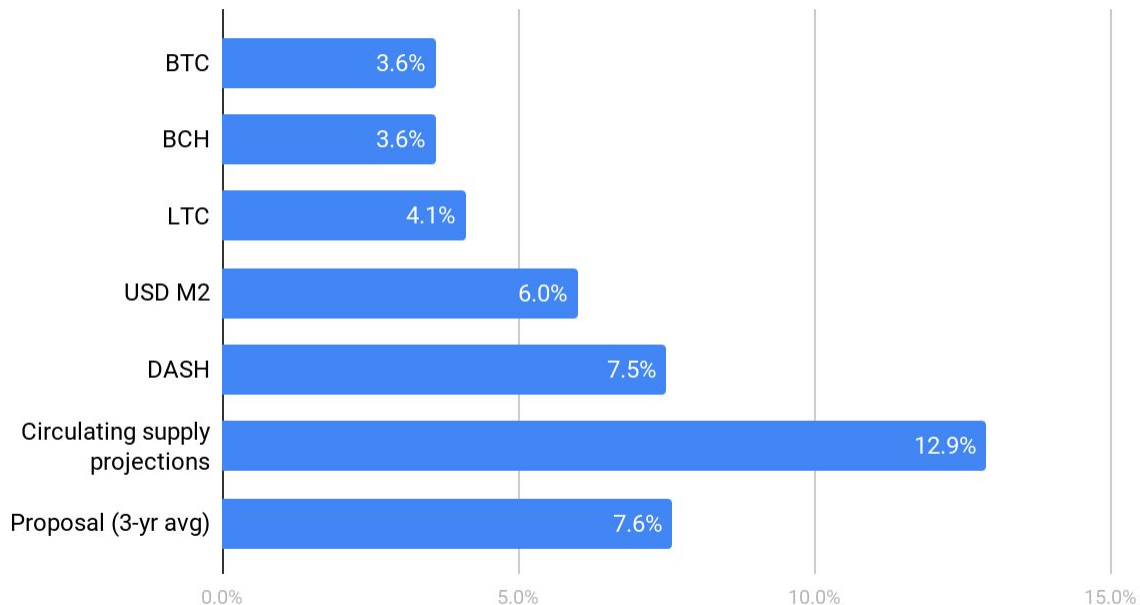
- ❑ Trustless masternode shares would allow smaller amounts to participate in MN collateralization
- ❑ MN operators would be required to contribute at least 100 Dash of own funds to align incentives
- ❑ Shared nodes would not be vote-eligible due to scalability and implementation complexity issues
- ❑ Collateral providers name their terms (duration and rate)

Proposal System Flexibility

- ❑ Proposal system funding limit would be eliminated or increased (e.g., 20%)
- ❑ However, any “unused” funding would roll over to miner / MN allocations, rather than get “burned”
 - ❑ Month A: 24% miner / 72% MN / 4% proposals
 - ❑ Month B: 22% miner / 66% MN / 12% proposals
- ❑ Creates healthy tradeoff requiring “value” for proposals to pass

Circulating Supply Inflation Rates

Annualized Money Supply Growth (as of 12/2019)



Next Steps

- Continued engagement with community to shape final proposal(s)
- Test model and analyses with additional experts, including Arizona State University researchers
- Formal presentation livestream with community to share detailed findings, economic models & assumptions, and proposed changes
- Formal decision proposals for each protocol change: reallocation of rewards, introduction of masternode “shares”, and proposal process changes
- It is possible (and healthy) for competing proposals to present alternative solutions; to the extent they directly compete with the final DCG proposal, we would cooperate to structure a “bake-off” voting process

Strategy

Market Performance

Financials

Tech Update

Growth

Outlook

Q&A

Appendix

Q&A

1. Do DCG core developers plan to spend more time engaging with other blockchain experts to discuss things, sharing, learning, feedback and at the same time getting exposure, and understand what the market want? (jleony)
2. Will implementation of Tendermint protocol allow cross-chain communication and what is our relationship with COSMOS (ATOM)?
3. For many centralized APIs, the service provider imposes limits on how many API requests a registered user is permitted to prevent abuse. I think that many people will be relying on the DAPI to be reliable for servicing requests. How will the new Evolution DashDrive and DAPI deal with spam and DOS attacks? (MoreEXP)
4. How has the testing for Dash Platform been going? Are any dapps being tested at the same time? Is the Dashpay dapp being tested on Dash Platform test-net? Has a timeline been explored for the main-net releases of Dash Platform and Dashpay?
5. Has optional privacy on mobile wallets been discussed as a deliverable? If so, is there a rough date users can expect this functionality?
6. Will relevant Dash Core members consider putting on a group livestream to talk solely about Dash's marketing/branding/Evo marketing for 2020, and beyond....plus include some community member questions in the livestream? (Critical_Input)
7. How does DCG strategy fit into the DCW governance proposal that just passed? (AgnewPickens)
8. With Dash Force being defunded, does DCG have any plans to fill the void, in particular, the back end work they did? (kanuuker)

Thank you!

Strategy

Market Performance

Financials

Tech Update

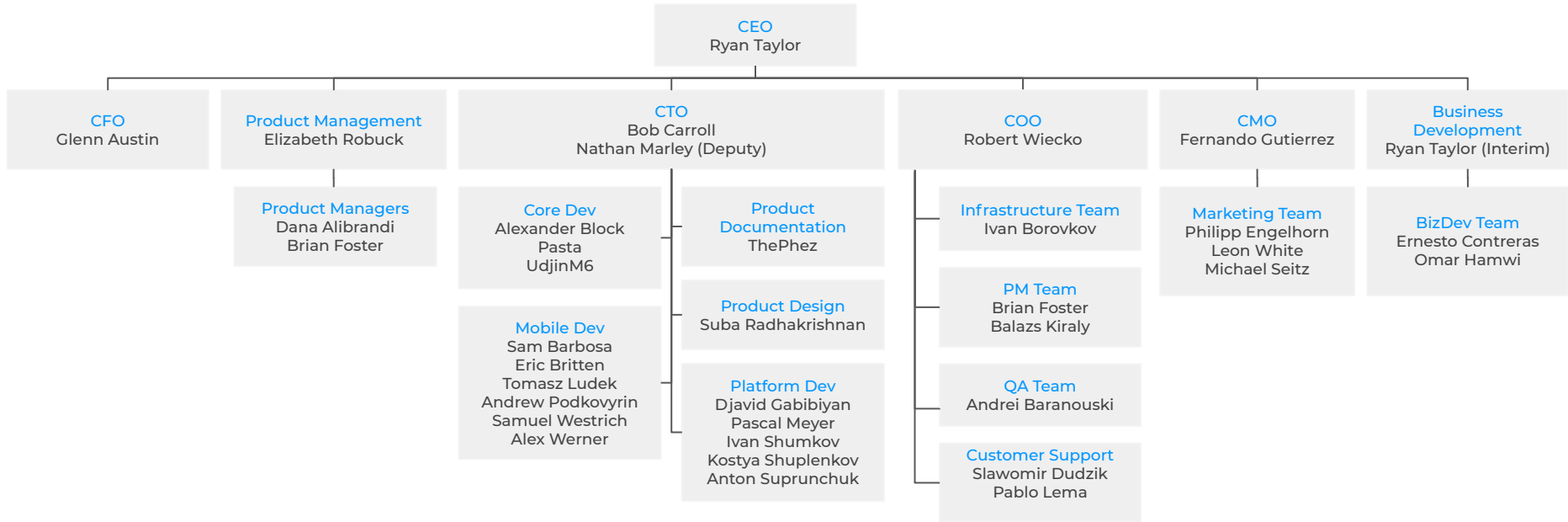
Growth

Outlook

Q&A

Appendix

How DCG is Organized



What the Teams Accomplished

Tech

- Dash Core v0.15.0 released to testnet
- Began Bitcoin backports for BTC v0.16.x
- Launch Dash Platform and SDK on EvoNet
- DashWallet re-design
- DashWallet iOS beta launch
- Launched developer documentation portal

Business Development

- Educated exchanges to both reverse privacy-related delistings and proactively ensure others have the required information
- Grew our Dash ecosystems in Venezuela supporting payment processor partners
- Completed InstantSend/ChainLocks exchange campaign reachouts. Currently in the process of adding IS/CL to over a dozen exchanges
- Begun conversations with South Latin America exchanges and remittance providers to enable Dash activity

Marketing

- Sponsored and participated in Money 20/20
- Sponsored and participated in Labitconf
- Organized Evolution Open House
- New developers page in dash.org
- Improved payment processors content in dash.org
- Increased visibility of IS exchanges on dash.org
- New languages for the website
- Prepared tools to do media outreach internally instead of through an external firm

Finance/HR

- Monthly Board of Directors and weekly balance sheet report communicated internally
- Continued to request funding from the Dash network for DCG
- Engaged with crypto ratings council leading to Dash being rated a 1 (consistent with few or no characteristics of a security)

Operations

- Evonet launch preparations project
- Q3 call + internal call preparations
- Dash Explorer deprecation
- Regulatory issues - support
- 360 Review
- Salary framework - project start
- Business Continuity Plan
- Process for periodic accounts review (AWS, Slack, Github...)
- Process for review and decommission of hardware and software

Product

- Supported Dash Platform and SDK MVP release to Evonet and creation of Dash developer documentation portal
- Completed prioritization of high level backlog
- Drafted initial version of high level roadmap (WIP)
- Finalized new UI designs for DashWallet (iOS + Android) to refresh and unify the UX
- Kicked off project to improve outside development contribution process
- Kicked off store of value discussions

Current Activities

Management Team

Understand problems and determine priorities

CEO, CFO, CTO, CMO, COO, BusDev, Product

- 360° Final Reviews
- PrivateSend and compliance issue (Japan)
- SoV Discussion (initiation)
- US Open House
- Dash price issue mitigation (internal actions)
- Revenue sources policy

Value Team

Deliver products with user-first approach

CEO, CTO, CFO, CMO, COO, BusDev, Product

- Product prioritization process
- Mobile store accounts migration
- EvoNet release preparations
- Explorer deprecation
- DashCore 0.14.1 release

Growth Team

Design go-to-market activities and drive growth

CEO, CMO, BusDev, Product

- Partner strategy planning
- Remittances channels design
- Gaming strategy Evaluation
- Venezuela strategy
- Wider LatAm strategy
- InstantSend & ChainLocks exchange campaign
- Marketing Strategy Coordination
- Technology and Dash Platform Strategy
- New Opportunities for Adoption

What's Next (Q1)

Tech

- Dash Core v0.15.0 release to mainnet
- Continue Bitcoin backports for BTC v0.16.x
- 3rd party contracts on Dash Platform (EvoNet)
- DashWallet iOS re-design launch
- DashWallet Android re-design beta
- Maintain developer documentation portal with DashPlatform and Dash Core updates
- DashPay demo (EvoNet)

Business Development

- Develop and integrate liquidity solutions to complement ecosystem in Venezuela (Remittance, acquire options and new ones)
- Close larger scale and headline integrations
- Add fiat pairs in top Venezuela migrant destinations and build remittance corridor tests in two locations
- Develop New Business Development Strategy for the US and Canada to replace Cannabis/Gaming
- Complete onboarding of IS on BTI Exchanges

Marketing

- First animated Dash explanatory video
- Series of videos about Dash Platform
- Direct media outreach
- Remittances campaigns to increase the availability of Dash in Venezuela

Finance/HR

- Optimally manage balance sheet reserves
- Automate monthly salary payouts to contractors
- Continue engagement with regulators and exchanges on privateSend and security status
- Finish year end finance and human resource activities
- File federal and state taxes

Operations

- Align expectations for estimation and predictability between management and development teams
- Find a solution for the situation with developers having very limited transparency
- Finalize salary framework
- Create process for review and decommission of hardware and software (review testnet servers)

Product

- Refine plan for Dash Platform phased rollout
- Support release of UI redesign on both iOS and Android
- Develop plan for piloting improved outside contribution process

Quarterly Performance Trends

Metric	Q4 '18	Q1 '19	Q2 '19	Q3 '19	Q4 '19	QoQ	YoY
PRODUCT							
Daily Volatility	6.39%	3.57%	4.42%	4.12%	3.32%	-19.4%	-48.0%
Median Fee	\$0.0006	\$0.0003	\$0.0005	\$0.0006	\$0.0003	-37%	-44%
USERS							
Avg Daily Active Addresses	45.2k	73.0k	78.1k	79.3k	84.2k	6.2%	86.4%
Mobile Wallet Installs on Active Devices	33,591	32,384	41,007	56,311	84,215	50%	151%
Total Addresses > 1\$	414,750	619,951	600,349	376,953	575,658*	52.7%	38.8%
USAGE							
Avg Daily Traded Vol	\$169M	\$214M	\$365M	\$213M	\$274M	28.8%	62.4%
TPV	\$1.29B	\$1.85B	\$3.50B	\$1.82B	\$1.52B	-16.4%	18.2%
Economic Transactions	4.27M	0.77M	1.10M	2.69M	1.65M	-38.8%	-61.4%
Median Economic Transactions / Day	7,579	8,383	11,133	15,469	16,277	5%	115%
Avg Daily Median Tx Value	\$14.50	\$10.49	\$20.76	\$11.63	\$10.31	-11.3%	-28.9%
% InstantSend	0.13%	0.75%	35.37%	71.38%	100%	n/m	n/m
% PrivateSend	0.15%	0.79%	0.62%	0.28%	0.47%	68%	213%
CRYPTOCURRENCY PAYMENT GROWTH							
Bitcoin Median Transactions / Day	258,207	304,128	363,947	329,536	312,556	-5%	21%
Lightning Network Capacity (USD)	\$1.92M	\$4.35M	\$10.94M	\$6.54M	\$6.21M	-5%	223%
Bitcoin Cash Median Transactions / Day	16,232	10,722	47,743	47,487	40,176	-15%	148%
Litecoin Median Transactions / Day	23,309	22,871	25,997	27,434	21,269	-22%	-9%
MARKET							
Supply	8.54M	8.72M	8.89M	9.07M	9.24M	2.0%	8.3%
Price	\$80.95	\$105.65	\$164.81	\$69.35	\$42.26	-39.1%	-47.8%
Market Cap	\$691M	\$922M	\$1.47B	\$629M	\$391M	-37.9%	-43.5%

Customer Support Q4 2019 Summary

Total Received Tickets

438 ▼ 22%

Total Resolved Tickets

439 ▼ 22%

Total Unresolved Tickets

13 ◀▶ 0%

Average Received Tickets

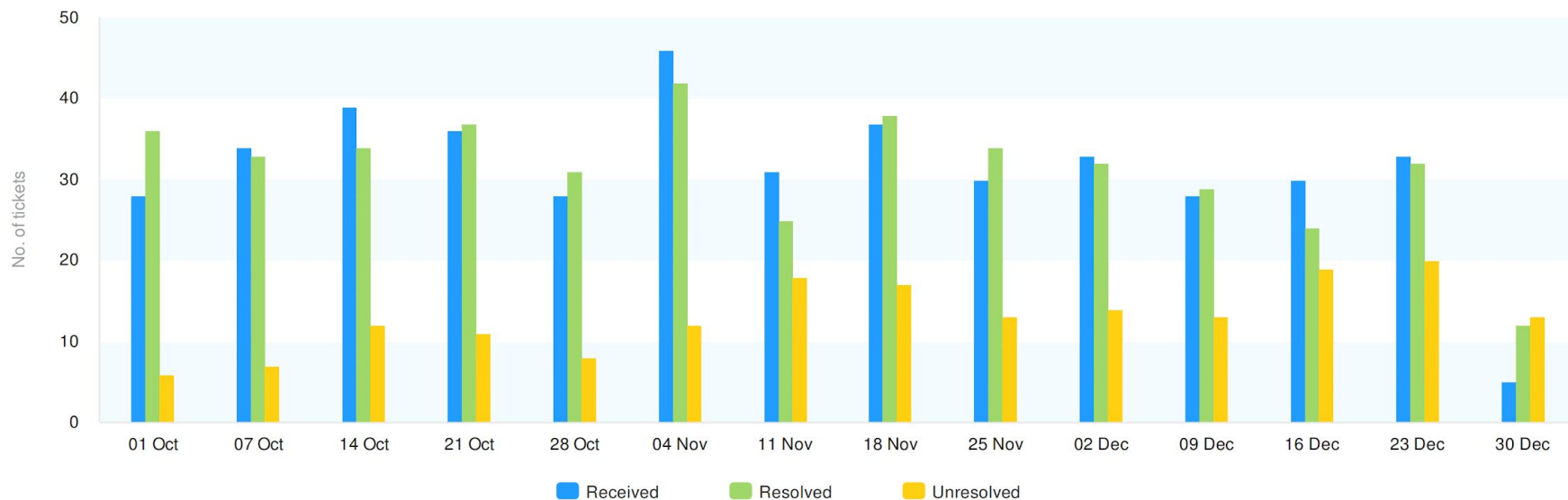
31 ▼ 22%

Average Resolved Tickets

31 ▼ 22%

Average Unresolved Tickets

13 ◀▶ 0%



Data Glossary

METRIC	DEFINITION	SOURCE	NOTES
Daily Volatility	Standard deviation of daily close price variance	coinmarketcap.com	
Median Fee	Mean of the daily median fee in USD for each day in the quarter	https://coinmetrics.io/newdata/dash.csv	
Avg Daily Active Addresses	Mean Daily Active Addresses (sum of unique in-out addresses for the day)	https://coinmetrics.io/newdata/dash.csv	
Wallet Installs on Active Devices	Estimated number of instances of installed Dash Wallet app on devices that have been active within the last 30 days	google play console iTunes connect	Only 30% of iOS users permit app reporting. In order to reach a more accurate estimate of the number of iOS wallets, we divided the number of app installations for iOS by 0.30. It is likely that this estimate is nonetheless below the actual installation count, since Dash and cryptocurrency users are more likely than the general population to value privacy and opt out of app reporting.
Total Addresses > 1\$	Amount of addresses with a balance greater than 1 USD (snapshot)	bitinfocharts.com	*Should be a snapshot of last day of the quarter, but the snapshot this quarter was not captured until January 22nd, by which time the price had increased substantially. By that time, a large number of PrivateSend denominations of 0.0100001 Dash became worth > 1 USD
Avg Daily Traded Vol \$	USD Volume traded on exchanges, daily mean	coinmarketcap.com	CoinMarketCap relies on self-reported volume, which is known to be exaggerated by exchanges to boost their perceived liquidity. OpenMarketCap is an alternative that reports only "trusted exchanges", but this metric changes as exchanges are vetted and added, and historical data is inaccessible.
TPV	Total Payment Volume in USD	https://coinmetrics.io/newdata/dash.csv	We are using a new metric for payment volumes that excludes certain volumes to improve accuracy. A detailed post on the approach can be found here: https://coinmetrics.io/introducing-adjusted-estimates/
Economic Transactions	Number of on-chain transactions excluding PrivateSend mixing and coinbase transactions	dashradar.com	We leverage data on transactions per day, subtracting from the total mixing transactions, and coinbase transactions.
Median Economic Transactions / Day	Median number of on-chain transactions per day excluding PrivateSend mixing and coinbase transactions	dashradar.com	Calculated by extracting the daily transaction count and subtracting mixing and coinbase transactions. Median is useful because stress tests have minimal effect on this metric, which provides a snapshot of typical usage levels.
Avg. Daily Median Tx Value \$	Mean of the daily median transaction value in USD for each day in the quarter	bitinfocharts.com	
% InstantSend	# InstantSend / # Economic Transactions	n/m	All transactions are now InstantSend, so we will be discontinuing this metric going forward. We left this metric on the slide to include that fact in the discussion and will remove it starting next quarter.
% PrivateSend	# PrivateSend / # Economic Transactions	dashradar.com	no coinbase & no mixing transactions in denominator. These are transactions that utilize only PrivateSend denominated inputs.
Cryptocurrency Payment Growth	Median transactions per day, except Lightning Network for which this data cannot be obtained.	bitcoinvisuals.com	LN does not reveal or enable tracking of the number of LN payments. The best proxy for usage may be the number of unique open LN channels.
Supply	Number of coins circulating	blockchain	
Price	Avg price for the final day of quarter (across a number of exchanges)	bitinfocharts.com	
Market Cap	Product of Price and Circulating Supply	bitinfocharts.com	Also known as Network Value