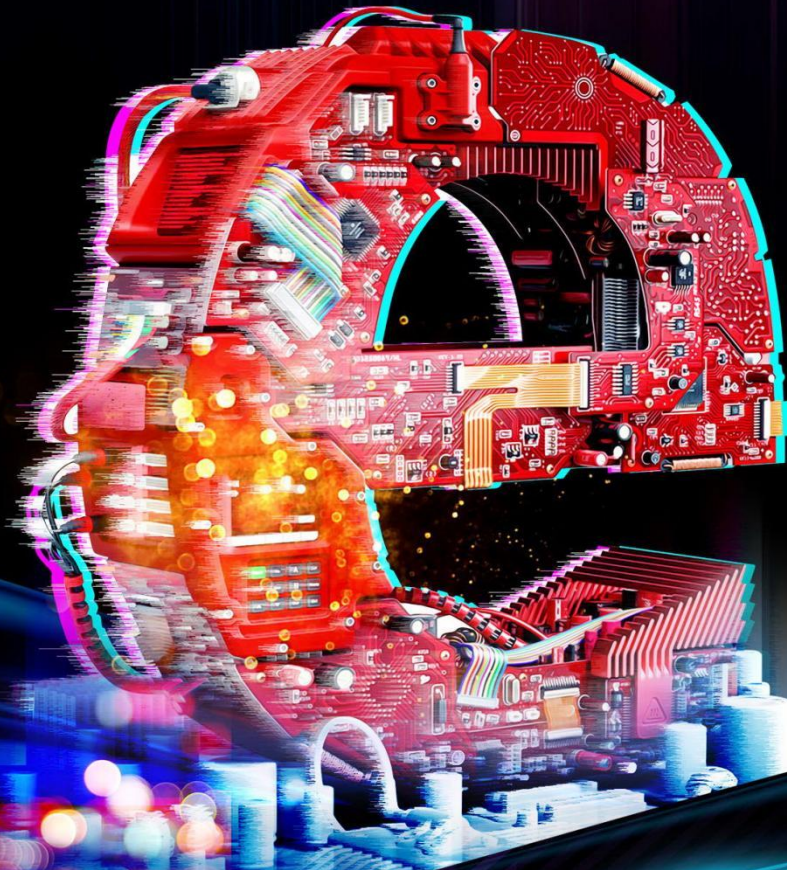# White Paper on Earth Neighbors

Based on the application ecology of bulk trade, international logistics and international supply chain finance

ANCHOR GOLD COIN

Contents

Chapter 1: Integration of blockchain and payment

1.1 Payment Industry Overview

Payment transaction is the basis of social and economic activities, and its functions are mainly undertaken by traditional financial institutions, and supervised by traditional financial institutions and relevant supervision institutions. With the iterative update of information technology, payment scenario of mobile terminal and offline payment small high frequency, payment and settlement of various scenarios and terminal demand rapid growth, the traditional financial institutions system is more and more difficult to meet the growing demand for payment, third-party payment by taking a large number of small high frequency payment settlement demand, and traditional financial institutions large low frequency settlement business complementary relationship, to provide customers with more convenient and personalized payment services.

The market size of third-party payment has grown rapidly from 16.9 trillion yuan in 2013 to 200 trillion yuan in 2023. The transaction scale has increased by more than 10 times, with a compound growth rate of more than 80% in the past three years. It is expected to reach a market size of 400 trillion yuan in 2025, and it will still maintain a high growth rate in the next three years.

After more than a decade of industry development, the rise of the Internet payment and mobile payment has further promoted the development of the third-party payment industry with a transaction scale of more than 100 trillion yuan. To some extent, the rise of the third-party payment has greatly improved the problems of traditional financial institutions such as high transfer fees and slow payment time.

In the traditional sense, the third-party payment includes the settlement, receipt business and cross-border e-commerce of traditional financial institutions. As non-financial institutions, third parties establish payment and settlement channels between banks, merchants and users. On the one hand, they sign agreements with banks to build data exchange and information transmission networks; on the other hand, they link merchants and integrate users to gradually

form a platform with transaction as the core and establish fast, convenient and effective transaction settlement services.

At present, the third-party payment market has become the most mature industry in the field of Internet finance, and is widely used in various scenarios as basic services, payment is an important node of information flow, capital flow, control the payment means mastering traffic access, traffic for Internet companies bring users, data, and capital flow, is the core competitiveness of the block chain enterprises, traffic import active encryption digital currency application scenario, in the early stage of block chain development, mastering the payment terminal means mastering the channel access.

Although the third-party payment has made great progress compared with the traditional financial institution system, the third-party payment is still based on the clearing and settlement system of banks. The settlement system of traditional financial institutions still has many disadvantages that need to be solved. Let's take cross-border payment as an example and can clearly appreciate its core problems.

1 ） Inefficiency

In the traditional cross-border payment model, traditional financial institutions process payment transactions in batches at the end of the day, usually a cross-border payment to complete in at least 24 hours. Moreover, in the traditional payment model, the traditional financial institutions need to carry out manual reconciliation, which will also take some time.

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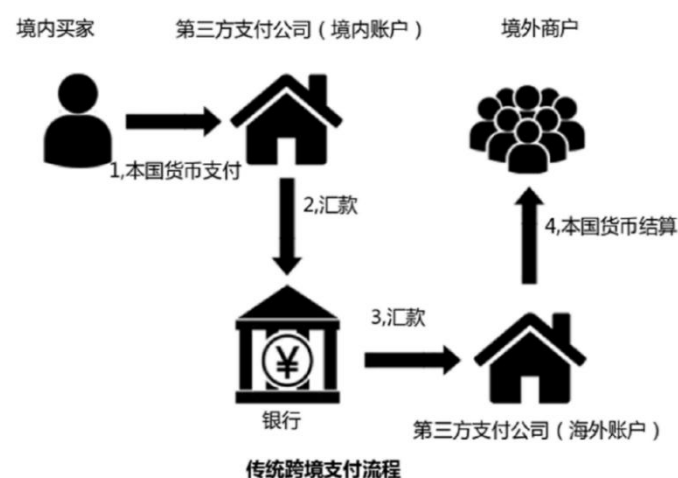
2 ）Expensive

The traditional cross-border payment model has four costs: payment processing cost, receiving cost, financial operation cost and reconciliation cost. According to the World Economic Forum report "The Future of Global Financial Infrastructure", the remittance fee generally costs 7.68% of the remittance amount. The average cost of a cross-border payment to an agent bank is between $25 and $35, which is more than 10 times the cost of using Automatic Clearing House, ACH).

传统资金入境流程
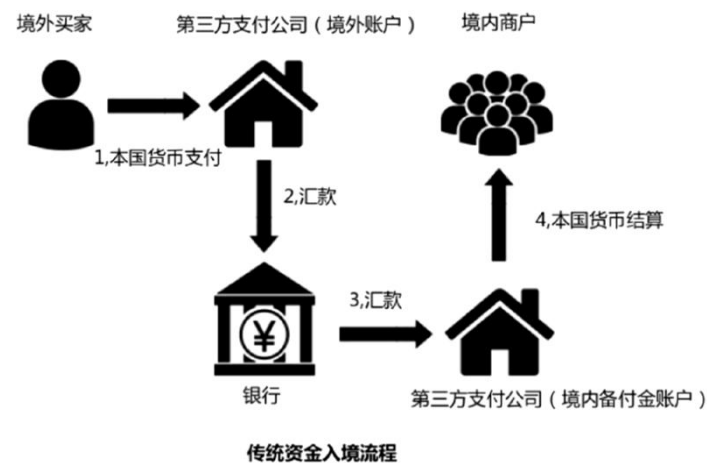
3) Poor liquidity

In the traditional cross-border payment model, traditional financial institutions need to hold currencies from multiple countries in their bank accounts in order to maintain liquidity, which are called "current accounts". Since it is difficult for the remittance bank to predict when the agent bank will confirm its transfer information, it has to hold a certain amount of foreign currency in its current account.

4) Force majeure factors

Due to external force majeure reasons such as changes in policies or wars in a national currency, it is likely to lose trust and endorsement, leading to the depreciation and inability of the national currency issued. Moreover, in the traditional cross-border payment model, not all banks can join SWIFT, or it is not economic to join SWIFT.

The emergence of block chain technology, for millions of payment industry have a huge impact, network payment, mobile payment and more small, more high frequency M2M (machine to machine) payment theory and time is to the centralized network payment focus, means of payment based on block chain technology become the focus of the current research and the focus. At the same time, the cryptocurrency born based on the blockchain technology has brought strong changes to the reform of the payment model.
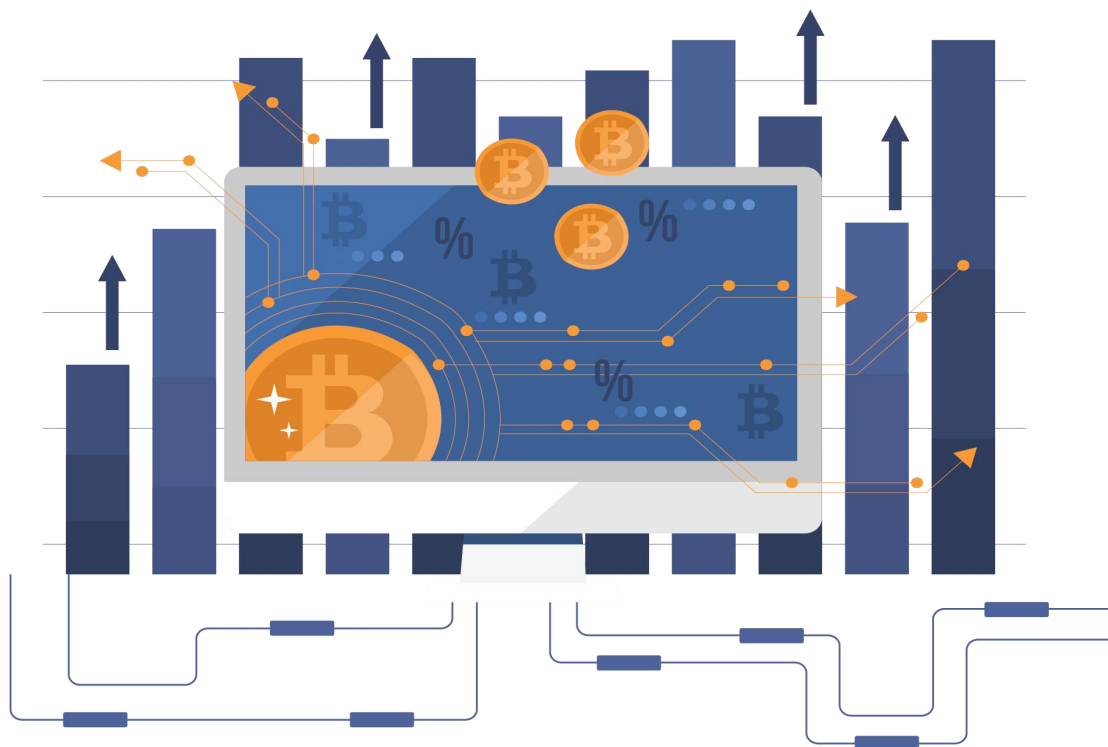
1.2 Blockchain and the token economy

Internet after more than 40 years of development, brought people e-mail, Internet, Internet companies, social media, mobile networks, big data, cloud computing and Internet of things such as new things and new concepts, greatly reduce the cost of search, collaboration, and the information exchange, and multiple entry, promoted such as new media industry, new entertainment, the emergence of new retail, and on the basis of the new work organization structure model and unprecedented digital business model. However, for business and economic activities, the sharing and transmission of information alone cannot meet

the development of the economy and society. In the absence of inspection information provided by a third party, people cannot quickly confirm the identity of the transaction party, nor can they establish the trust relationship needed for business activities between each other.

Until 2008, Satoshi Nakamoto (Satoshi Nakamoto) first published a peer-to-peer cash system and its basic protocol- -Bitcoin: The white paper "Bitcoin: an electronic cash in a peer-to-peer network", and Bitcoin was born. After more than a decade of development, the blockchain technology behind Bitcoin has gradually been recognized by more people, and continues to develop and innovate on its basis.

Thanks to the characteristics and advantages of block chain technology: block chain data structure to verify and store data, distributed computer node consensus algorithm to generate and update data, cryptography to ensure the security of data transmission and access, the script code of smart contracts to program and operate data and form a new distributed infrastructure and computing paradigm. In addition, blockchain technology can establish reliable peer-to-peer trust in the network, separating the value transfer process from the dependence on intermediaries, disclose information and protect privacy, make joint decision-making and protect individual rights and interests. This mechanism improves the efficiency of value interaction and reduces the cost.

Blockchain plays a role in trust, just like the role of the Internet in information. Based on the ability to improve transparency and protect privacy, blockchain connects the most profound human needs of "trust", pointing out a way forward to a fairer, more efficient and more accessible global business system. Blockchain technology has great potential and will bring great changes to traditional business trade, financial industry, government departments, and even human society.

With the development of blockchain technology, the token economy relying on the underlying technology of blockchain is also booming at a high speed. Blockchain moves the Internet from "information" to "value", bringing two unique functional features to the Internet and the digital world:

• The first is the technical blockchain credit layer, which is used for the "value transfer" of the digital world;

• The second is the economic token (Token), used for the "representation of

value" in the digital world.

With the great development of blockchain technology, especially the basic public chain, all walks of life have made extensive discussions and attempts on the application of blockchain, and the possibility of landing is gradually emerging. At present, on the basis of blockchain value representation and value transfer, major application platforms and international top institutions use the incentive and governance functions of the token to mobilize various user groups and partners to transform the Internet platform, in order to build a fair, just and open decentralized value ecology.

However, the current Internet technology can not yet achieve the point-to-peer value transfer. Different from the replicable characteristics of information transmission, value transmission needs to ensure the uniqueness of ownership, so the current transmission of value still needs to rely on the central organization to undertake the accounting function. Then, if the network itself can provide reliable accounting function, it will make the value transfer no longer completely dependent on the central organization, and can realize the point-to-point transfer of value.

With the support of blockchain's distributed general ledger technology (DLT, Distributed Ledger Technology) and the token economic model, the participating parties can build trust (Trust) at the technical level of the blockchain, with the potential to become the infrastructure to build the free circulation network of value in the future, that is, the formation of value Internet (Internet of Value).

Through comparative analysis, research of typical application cases and related references in various fields, and combined with our own research and development and application practices, we have gained some experience conducive to promote the application of blockchain in business, and recommended the following application scenarios or problems. We should actively consider trying blockchain technology:

1) **Business development requires cross-subject collaboration**

When it comes to building IT systems for cross-body businesses, traditional solutions are usually two approaches. Either establish and operate a centralized system to handle the business needs of each participant, and the business data is maintained by the centralized organization; or adopt the SOA architecture, and

each participant publishes the service interface and calls each other, and the data is still maintained by each participant. If the centralized scheme is adopted, and if the participants of the business are relatively independent and equal, it is very difficult to develop and build a centralized system, including coordination, project approval, cost allocation and other issues. If the SOA scheme is adopted, the technical practice is more complex, the technical scheme lacks the versatility, and it is difficult to support the complex business. In addition, from the perspective of data, neither centralized solutions nor SOA are difficult to achieve tamper-proof data.

In business participants relatively independent between equal across the main business collaboration scenario, using block chain data, tamper-proof, the characteristics of the distributed and digital contract, to solve some previous need to coordinate in the business level, on the technical level to solve, make the problem solving process more efficient, flexible and more objective.

2) Business development requires low-cost trust between participants

Most businesses require a certain foundation of trust, especially in cross-subject scenarios. Blockchain can provide a very effective help for application scenarios with difficult trust building and high trust maintenance costs. Let's examine how blockchain builds low-cost trust from three aspects:

- Data credibility: In traditional solutions, data is usually stored in a centralized manner, and business data that should be shared is usually held by powerful participants.

In this model, the credibility of data is guaranteed by the business/social credit of the data holder, which can only establish subjective credibility. For some important areas, additional costs are still required to prevent the risk of data being maliciously tampered with. The blockchain solution combines cryptographic hashing and digital signatures, links the data change history in chronological order in the form of blockchain strips, and enables all parties involved to jointly own the data through consensus protocols. Since multiple parties hold the same copy of the data, the data is signed and confirmed, and the "fingerprint" (hash value) of the data is recorded, cryptographic technology ensures that the data cannot be tampered with, and the data becomes credible. Blockchain makes data holding decentralized and uses technical means to achieve objective "credibility" of data.

- Contract performance: The performance of ordinary contracts (or agreements, agreements, and contracts) is fundamentally guaranteed by law. Contracts are generally voluntarily performed because of interests, moral or legal consequences, and are affected by many subjective factors. In order to prevent breach of contract or pursue breach of contract in business activities, high costs (guarantees, insurance, attorney fees, lengthy judicial procedures, etc.) are required. The essence of blockchain smart contracts is a set of digital contracts that are strictly enforced by computers. In terms of execution, ordinary contracts are executed after the subjective will of people; while smart contracts are executed in a timely manner by computer programs after the triggering conditions are met, which is objective. We digitize assets to the blockchain or anchor them to the blockchain, use smart contracts to describe commitments to asset relationships, and the execution process and results of smart contracts are strictly recorded by the blockchain, which can reduce the cost of fulfillment and ensure efficient fulfillment. Blockchain smart contracts bring a new and more precise representation of "contracts" and a more objective and stricter execution method. Since contracts are the basis of our social activities, this change will have a wider social impact.

- History can be proven: The blockchain solidifies the transaction history and provides traceability and query of the transaction history to ensure that the transaction cannot be tampered with and cannot be denied. If an event occurs, the event is recorded in the blockchain together with the timestamp, and in the future, the blockchain can be used to prove that the event did happen at this time. The blockchain therefore preserves a trusted historical record for all parties involved in a transaction.

3) The business process has a long transaction, a long cycle chain

When the business is transferred between multiple subjects, it is difficult to determine the authenticity and validity of the indirect subjects. At the same time, due to the isolation of the multi-subject business, it is difficult to extend the multi-level business. Blockchain technically ensures the true identity of the participants of the whole long transaction and long cycle chain, the credible data, realizes the multi-level transmission of credit, promotes the flattening of the business chain, and improves the business efficiency. As a typical application of blockchain technology, Bitcoin has a market value of $100 billion in the trading market. However, such a high market value system has operated on public networks in an open source way for many years, showing good security and robustness. The

performance of the Bitcoin system reveals an important fact —— Objective blockchain technology as a means can directly build trust without intermediary endorsement.

If we apply blockchain technology to a wider range of industrial, financial, public services and other scenarios, there will be great changes in the division of production in society. These changes include:

- It is easier to build trust in the business transaction process, reduce risks, and make transactions more certain

- The intermediate links in business transactions are reduced, and multi-party transactions can be concluded directly

- The centralized service model of traditional intermediaries will undergo a huge change

This influence has gradually emerged. With the gradual maturity and rich application of blockchain, this influence will be gradually amplified and penetrated into the whole society like the butterfly effect, promoting the efficient coordination and consensus decision-making among decentralized or multi-centralized subjects. Human beings develop civilization because of their mastery of "tools". We believe that blockchain is a new "tool", which will ultimately promote the progress and development of human society.

1.3 Blockchain is changing the payment landscape

1) Defects of the traditional payment system

The value transfer of the traditional payment system needs to rely on the clearing center for the data interaction between the banks. With the development of Internet finance, third-party payment (especially mobile payment) has seen explosive growth, but it still relies on centralized solutions to solve the value transfer. The centralized scheme is to put all the value transfer calculations in a central server (cluster) through the endorsement of a company or government credit. Although all the calculations are also done automatically out by the program, the centralized person or organization must be trusted. In fact, to solve the credit problem through the endorsement of centralized institutions, credit can only be limited within certain institutions and regions.

In the operation process of the traditional payment system, the customer A of Bank A initiates A payment to the F customer of Bank C, which requires the

endorsement and settlement of the intermediary agencies. Assuming that Bank A does not open a clearing account in the central Bank, Bank A must act as an agent through Bank B, and the payment between Bank B and Bank C will be settled through the clearing account of the central bank. Finally, customer F receives the currency transferred by A. With cross-border payments involved, the process is even more complicated.

At present, the settlement and payment of cross-border trade transactions must use third-party intermediary, going through the opening bank, central bank, overseas bank (agent bank or overseas branch). Each institution has its own account book system and isolated from each other, need to establish agency relationship and credit line; each transaction needs to be recorded in the bank, clearing and reconciliation with the counterparty, resulting in slow transaction speed and high cost. Many small and medium-sized enterprises, especially those in developing countries, pay even more high costs in cross-border payments.

2) Break through the limitation of Internet value transfer

At the beginning of the birth of the Internet, the core problem to be solved is information manufacturing and transmission, but it cannot solve the problem of value transfer, that is, a part of the value (including monetary assets, securities, financial derivatives, etc.) from one address to another in a way that everyone agrees in the network.

Blockchain technology can build an "trust" ecosystem to meet the needs of economic activities under the environment of information asymmetry and information uncertainty, and break through the limitations of Internet value transfer. COINS is the first block chain technology in the field of finance, but if the block chain run not the currency but legal tender, commercial Banks formed alliance established after pay private chain, currency block chain is just as the digital assets is registration, transfer, without the limit of seven transactions per second, can with the aid of block chain technology quickly complete payment and settlement.

Example of payment processes under blockchain technology:

| ① A向B发起支付 | ② 交易数据在网络上形成一个"区块"(block) | ③ 区块信息通知所有参与主体 |
| ④ 参与主体认证该交易 | ⑤ 该"区块"被加入数据链条 | ⑥ 货币从A转移到B |
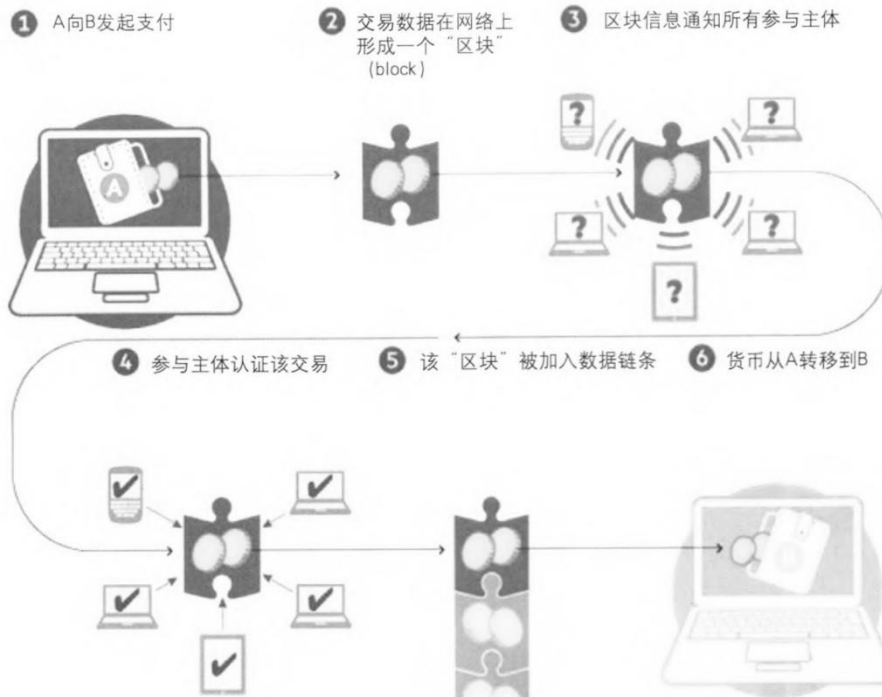
4) Blockchain technology changes to the payment system

Compared with the traditional payment system, blockchain payment is a direct data interaction between the two parties of the transaction, and it does not involve intermediaries. Even part of the network paralysis does not affect the operation of the whole system, which greatly reduces the systemic risk of centralized payment methods. As can be seen from the figure, the completion of a single payment under the blockchain technology does not require the participation of any centralized institutions, and the traditional financial institutions and customers in the market can completely establish a private chain to complete the payment process.

Assuming that A initiates A payment to B in excess of its account balance, because each participant has a data copy of all the historical payments in the distributed book, it will not be certified by the other subject in step 4 of the figure above. Once the transaction is certified, the block representing the transaction will be permanently added to the data link, and the data link cannot be modified. The process of identifying transactions on the blockchain is the process of clearing, settlement and audit, which is of great significance to optimize the business process of financial institutions.

A payment network based on blockchain technology is expected to solve payment problems safely, quickly and at a low cost. Trust is a difficult problem

faced by information interaction, that is, when any node in the whole network cannot trust the other party communicating with it, how to create a consensus basis to conduct secure information interaction without worrying about data tampering. Without the review and endorsement of any centralized organization, blockchain technology can help market players to solve the problem of mutual trust.

Blockchain uses algorithmic proof mechanisms to ensure the security of the entire network, and all nodes in the entire system can automatically and exchange data safely in a detrusted (tru earth neighbor ess) environment.

By adopting block chain technology, can realize point-to-point real-time trading and improve the transaction efficiency, so that the central node or clearing houses become redundant, help businesses save 80% -90% of the transaction costs, and due to the authenticity of the transaction data is through the entire network node common verification, is tamper-proof, so can eliminate the necessity of trading intermediary, reduce transaction costs. In addition to the advantages listed above, it can also make the payment methods more fragmented by combining blockchain technology. The payment methods based on blockchain technology have lower fixed fee cost. Therefore, under the future trend of gradually enriching online and offline payment scenarios, it can meet the increasingly flexible payment needs of users.
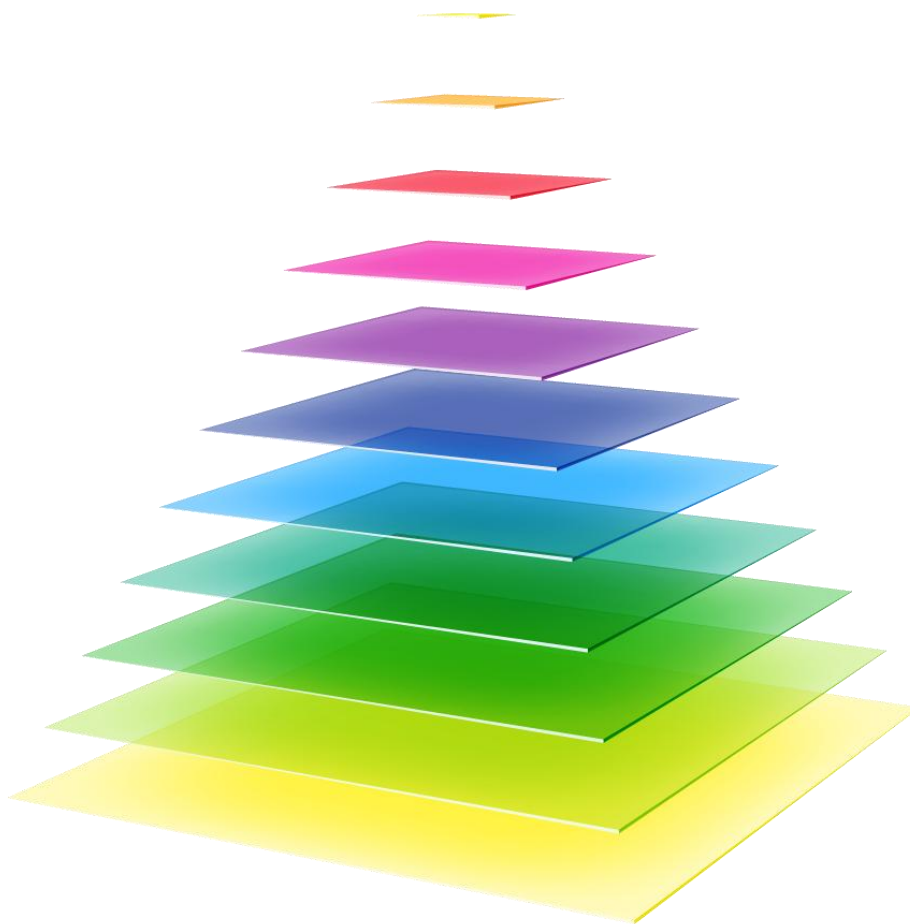
1.4 The integration of blockchain and international trade

The integrated application of blockchain technology plays an important role in the new technological innovation and industrial transformation, and blockchain + payment is changing the pattern of clearing and settlement. From the perspective of technical characteristics and applicability, it is generally believed that blockchain technology and encrypted payment are the most likely to take the breakthrough in the international supply chain and cross-border trade, which is also one of the industries of the earth's neighbors.

Blockchain technology itself can be regarded as a ledger, which can be used to

record all the behaviors happened on the blockchain, including the behavior time, the amount, the account and other information. Different from the traditional ledger, the blockchain ledger adopts the decentralized distributed accounting method, and the information on the chain has the characteristics of tamper-proof, transparent sharing, privacy and traceability. This definition has three main meanings: first, the important role of blockchain is to effectively solve the trust problem or reduce the trust cost, improve the efficiency of transaction execution and even innovate the business model; second, the blockchain is not necessary, adopt the decentralized model or the traditional authority centralized model, ultimately depends on the economic cost of implementation; third, the blockchain and the traditional authority model is not completely mutually exclusive, in many application scenarios, blockchain can be used as a supplement and auxiliary to the traditional institutions.
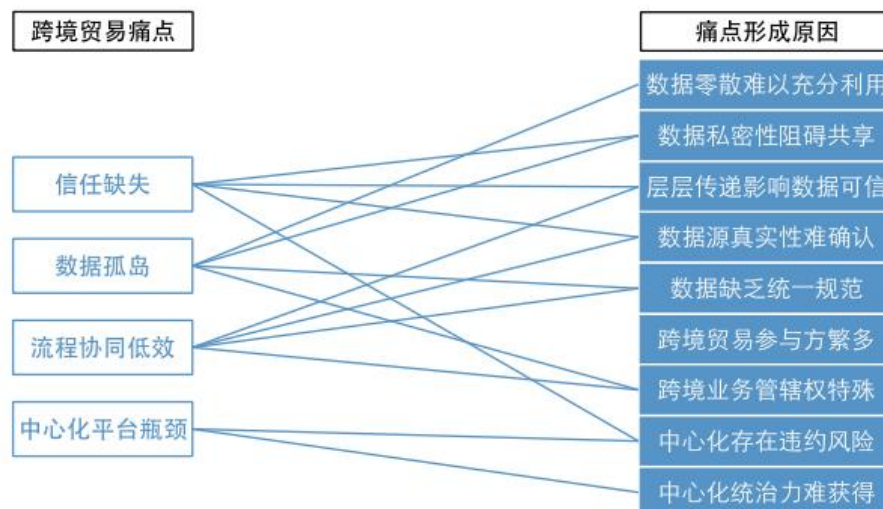
Through the analysis of the blockchain concept, the Earth Neighbors team believes that the application value of blockchain in the international supply chain and cross-border trade will be reflected in the following aspects:

1) Improve the implementation efficiency of the post-trade links

In the traditional business process of commodity trade, one of the bottlenecks affecting the efficiency is the document circulation and processing after trade. No matter domestic trade or international trade, a large number of documents and vouchers will be produced, but information interconnection cannot be realized between documents, and even a large number of documents still exist in paper form.

Trade contracts, shipping bills of lading, letters of credit, formal invoices and other documents need to be transferred many times between the relevant parties: from the consignor to the bank, to the bank to the insurance company, to the port and customs.... For trading enterprises, this means wasting a lot of middle and back office manpower to transfer and check the documents. Through the introduction of blockchain technology, the trade process after the signing of the contract can be fully automated, and help trading enterprises to stop doing inefficient paperwork related to the post-trade link: it includes the whole process of transaction review, confirmation, logistics and billing from the transaction to the final settlement, eliminating the paper-based process.

2) Help trade credit risk prevention and control

Another problem of document circulation is credit risk prevention and control. Although the current electronic documents have effectively solved the risk of passive human error in the process of circulation and input, the electronic documents are still weak for active credit fraud, such as repeated pledge of warehouse receipts, false invoices, etc. The essence of this kind of "double flower" problem lies in the information asymmetry between traditional financial institutions and warehouses, traditional financial institutions and traditional financial institutions, resulting in loopholes such as collusion between trade enterprises and warehouses to forge repeated warehouse receipts. Use blockchain technology to trace and trace physical trade. Help industry buyers to trace the source of their goods, and help traders to prove ownership of their goods.

In the blockchain system, traders are able to know where the goods are located, and what is more meaningful is that traders can prove their ownership of the goods without having to show others the state of the goods (such as where the goods are).

3) Efficient product traceability

Block chain technology with qr code, radio frequency electronic tag technology, can a single product gives identity coding and authentication information, application of advanced data acquisition technology, Internet technology and big data disposal technology to complete the product in the consumption link, warehouse, logistics, channel sales and consumer interaction traceability management, to ensure that the whole life cycle process can be tracked, which can improve the enterprise market response speed and management degree.

Through the introduction of blockchain technology, trade financing costs can be reduced. Use the imtamable and transparent sharing characteristics of blockchain to build a trade financial regulatory system to realize dynamic real-time monitoring of various financial activities on the platform; realize the chain of multiple application scenarios, including multi-level financing of supply chain receivables, cross-border financing, tax filing of external payment, etc. Among them, the supply chain accounts receivable financing module has actually provided an effective idea to solve the problem of "financing difficulties of small and medium-sized enterprises". With the help of blockchain technology, the accounts receivable assets based on the excellent reputation and qualification of the core enterprises of the industrial chain can be more conveniently circulated and discounted, and then provide accounts receivable financing services for small and medium-sized suppliers at multiple levels upstream.

1.5 The birth of the Earth Neighborhood Project

In view of the current international situation and the problems existing in the industry as well as the advantages of the blockchain technology, AGC token payment takes the earth's neighbors as the core, and establishes a fair and open comprehensive application system of "social networking + e-commerce + bulk trade + international logistics + supply chain finance + payment" by using the blockchain technology. To solve the problems of trust and fairness faced by the industry, so that the whole business competition environment is more fair, open and efficient.

The mission of Earth Neighbors is to build a complete value ecosystem for trade and users in the blockchain era, and hope that this ecosystem can guarantee users' free will and personal value, especially the time value. Earth's neighbors hope to realize the interconnection between independent supply chains, build a bridge between each continent, and let human beings understand the encrypted new world built by blockchain from a new dimension.

Build a multi-dimensional supply chain exchange ecological and payment and settlement system, is we design the earth neighbor pay, social, cross-border electricity, bulk trade, international logistics, international supply chain finance, through the block chain underlying technology, build multiple solutions, and

through the platform tokens (Anchor gold coin AGC) to reward:

- Cross-border payment solutions;

- Cross-border social e-commerce retail and clearing solutions;

- Cross-border e-commerce empowerment industry belt construction solutions;

- International logistics solutions for the interconnection of goods flow, information flow, and capital flow;

- International trade services and settlement solutions;

- Based on blockchain, give token value to social, e-commerce, bulk trade, international logistics, international supply chain finance, etc., and realize the tokenization transformation of more assets;

- Physical asset tokenization development solutions, and establish AGC token incentive model and circulation ecology to drive the application of AGC in social, e-commerce, bulk trade, international logistics, international supply chain finance and payment scenarios.

When the participants of the Earth neighbors contribute accordingly, we provide a corresponding reasonable return according to the calculation of the contribution mechanism. As the underlying system providing technical support, Earth Neighbors will also provide the whole process support for the ecological construction and transformation and upgrading of third-party organizations.

Chapter 2: Overview of the Earth Neighbors Project

2.1 Project profile

Earth Neighborhood is jointly built by the world's top capital and Lyding Labs and coinstore technical teams, Aimed to implement cross-border payment solutions based on BSC technology, cross-border social e-commerce retail and clearing solutions, international logistics solutions, asset token solutions and so on, Establish an application ecology based on bulk trade, international logistics and international supply chain finance, To solve the difficulties in the supply chain of data island, lack of trust, inefficiency of process collaboration, supply chain monopoly, international trade war and so on, Finally, the global integration of social, e-commerce retail, bulk trade, international logistics, international supply chain finance and cross-border barrier-free payment and settlement system.

At present, under the influence of regional conflicts, trade wars, international monopoly, etc., the estrangement of the business world is forming, is dividing the entire international supply chain, the business world is becoming an isolated island after another, the bridge between the economies has been ruthlessly dismantled, not only that, they also built a high wall. Based on this, Earth Neighbors will be committed to building a new blockchain ecosystem, as an optional Internet value transmission protocol in the future world, to further promote the ease of use and practicality of blockchain technology in the field of international trade supply chain and payment clearing. Truly achieve the combination of blockchain technology with traditional social networking, e-commerce and logistics applications.

At the heart of Earth's neighbors are cross-border payments, That is, by establishing a global accessible cross-border settlement system, Issuing platform token Anchor gold coin (hereinafter referred to as AGC), To provide value barrier-free circulation support for applications including social networking, e-commerce retail, bulk trade, international logistics, international supply chain finance, etc., when the time comes, Independent social platform transactions, cross-border e-commerce commodity payment, international logistics settlement are all using AGC token payment, Thus, the efficient removal of the intermediate

link, Preventing international monopolies, Avoiding conflict and confrontation, Unimpeded the international supply chains, Bring the economies closer together, Let the supply chain burst into new vitality and vitality.

In the application scenario, Earth neighbors provides different services and products to business users and individual users.

- For merchant users, Earth Neighbor will provide a commercial platform that can achieve one-click access to Earth Neighbor and application payment solutions.

- For individual users, Earth Neighbor will provide many functions customized for encrypted digital currency users, such as mobile DAPP wallet, communication module based on RSA algorithm encryption, over-the-counter guaranteed transactions, and ultra-fast transactions.

- At the same time, when participants make contributions to the development of the Earth Neighbor ecosystem, the system will provide corresponding reasonable returns (reward AGC tokens) based on the calculation of the contribution mechanism. As a commercial-grade cross-border payment system and social e-commerce application ecosystem, the ecological construction and transformation and upgrading problems of third-party commercial institutions can also be solved through the application of Earth Neighbor.

In the future, with the support of strong global capital, business network, core talent and strategic cooperation, Earth neighbors will form a diversified business matrix and AGC token incentive ecosystem, laying a solid foundation for value-borderless and barrier-free flow. With industry-leading technical support, clear positioning and strategic planning, Earth Neighbors will first gain market share and accumulate solid user support through penetration into target industries. Based on this, it has gradually developed into a model of real combination with real business applications.

BLOCKCHAIN
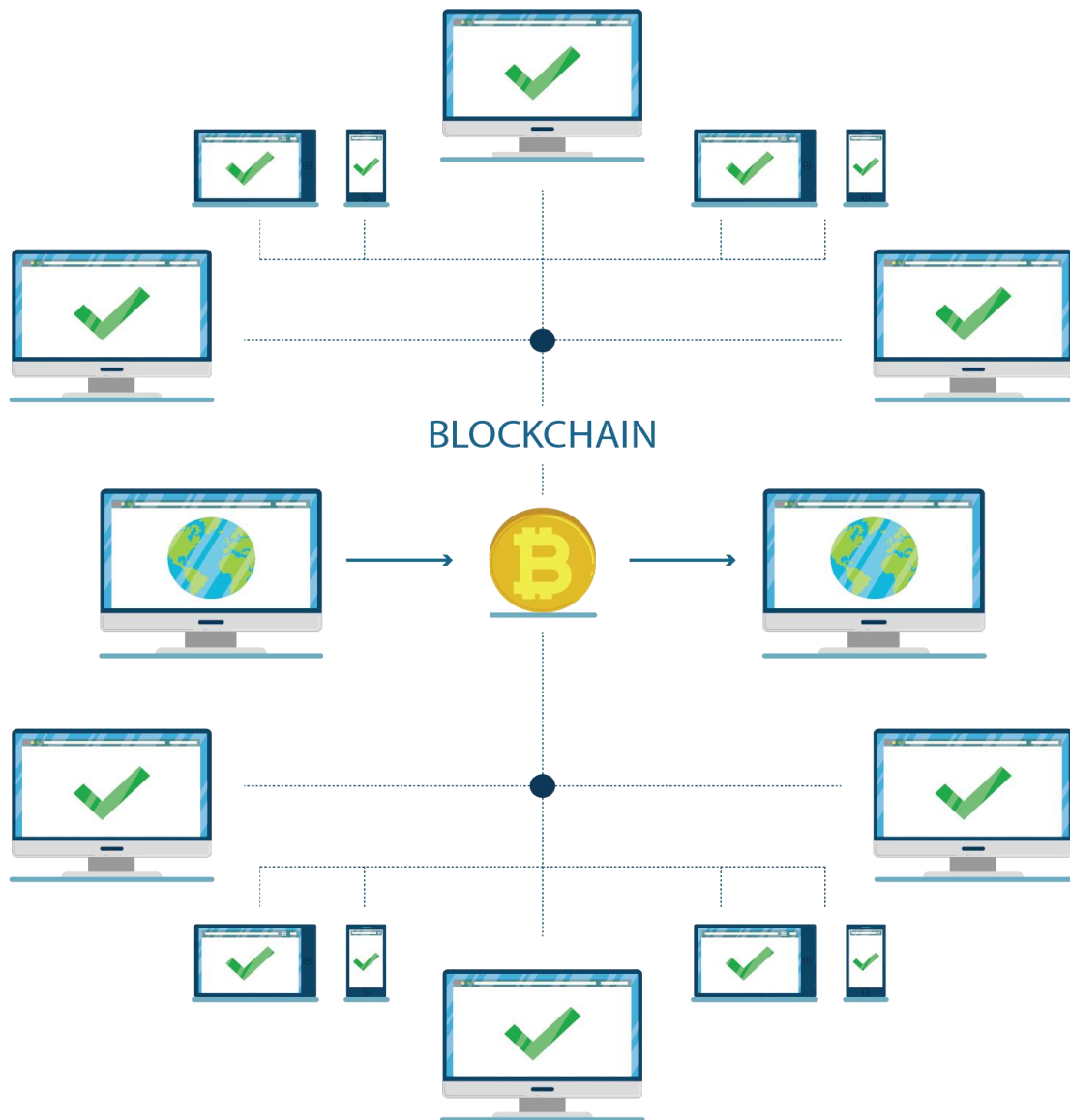
2.2   Social platform

The earth neighbor social platform is based on BSC technology, bringing new changes to users. The Earth Neighbor social platform builds an encrypted social space for people to interact with an avatar.

In the earth neighbor social platform, the traditional social model will be completely overturned. Users can create virtual characters in the platform and meet

together for shopping, games, consumption and other social activities. The vision of earth neighbor social platform is to realize the anonymity of comprehensive value systems such as Internet surfing, social networking, communication, payment, transaction, advertising, games, break through all kinds of key technologies of value transmission network, and build a global value Internet and free and free space. The platform ecology closely links the "blockchain + asset privacy and anonymity + freedom of communication + network barrier-free link" together in new ways, forming an unprecedented digital world application ecology. The ecological chain and the ecosphere intersect each other and form a matrix structure, thus forming a complete and open circular ecosystem together.

Each user has a virtual identity in the earth neighbor social platform, where they can publish content. The platform will recommend users and information through AI algorithm based on the user's social portrait and interest map. Based on this, every user can establish a new social relationship in the virtual social space. This kind of social relationship is no longer "near" the physical location, no longer aims at "add friends", and no longer offline social relationship mapping. This higher dimensional virtual social network is "social virtual reality".

As the continuous introduction of Web3.0 related technology, the earth neighbor social platform will break through the limitation of time and space, expand the scope of our friends, in the earth neighbor social platform, borrow holographic virtual image technology, can do the real scene huge reduction, at the same time, can greatly improve the user experience, increase user engagement. Compared with virtual social networking, the user interaction advantage of earth neighbor social networking platform is more obvious, more like a combination of online social networking and offline social networking.

In addition, the Earth Neighbors team believes that SocialFi shows the display of personal value. Only by enabling the creative content and social influence produced by a single individual can more individuals gain benefits in the creator economic system, and the value ecology of SocialFi can be developed and expanded. Therefore, in the earth neighbor social platform, SocialFi has built a perfect self-negotiation economic system for users, and everyone can get benefits through their own value.

Users have a unique DID account identity in the earth neighbor social platform, which can contain various real and valid certificates in real life, or various authorization certificates in the virtual world. According to the actual needs, users

can choose to display or use them, so as to experience the better services brought by the universe. At the same time, different metasome scenes can have different DID account identities of earth neighbor social platforms, and in the future, they can also realize account shuttling between different metaceses, and assets "cross-universe" transactions. Users can independently build a social ecosystem based on blockchain and VR, and they can earn revenue by creating content, making the platform a mixture of social and NFT markets,

- Social layer: Social to Earn, earn while following. Earth Neighbor social platform users first establish social connections through investment strategy subscriptions, which is more sustainable based on on-chain reputation.

- Middle layer: Play to Earn, earn while playing. The creator economy will incentivize a large amount of content, which will inevitably generate information noise. Various investment strategies are of varying quality. The middle layer of the Earth Neighbor social platform is designed as an interactive experience for screening investment strategies. The purpose is to screen high-quality investment strategies and investors with cognitive abilities. In the Earth Neighbor social platform, such professional investors are called "navigators."

- Core layer: Invest to Earn, earn while investing. Whether it is earning while following or earning while investing, for Web3.0 explorers, Invest to Earn is the most efficient way, which is also the most important result of the investment strategy. In the core layer of the Earth Neighbor social platform, creators will tokenize their investment strategy content, which will not only attract subscribers to learn content, but also allow followers to participate in investment, thereby providing high-value liquidity to the market, among which professional investor "navigators" are indispensable.

The primary incentive of Earth's neighbor social platforms is to empower creators to consistently produce high-value SocialFi models. Web3.0 ecology also requires the middle inviter to dig, screen and match, so as to attract more participants to subscribe to quality SocialFi participation strategies, and the inviter will also get corresponding incentives.

2.3 Cross-Border Electronic Commerce

Earth neighbors will through the wallet, payment system and AGC tokens, for global users and partners to provide more fair, more friendly cross-border electricity services, drive including cross-border commodity trading, commodity traceability, international trade financing, data security, supply chain management in the areas of disruptive change, make block chain technology change the cross-border electricity industry development of the underlying effective technology.

Earth neighbors will establish the world's leading blockchain + cross-border e-commerce payment service ecology, promote the orderly and rapid development of the global trade industry, and promote the world into the blockchain era. In the future, AGC tokens will enable traditional cross-border e-commerce to be digital and verified, and relevant participants can obtain the spillover effect of higher value circulation, and jointly build a truly fair, decentralized and regulated cross-border e-commerce space.

1) The global traceability of cross-border e-commerce products

In the traceability tracking system of global neighbors for cross-border e-commerce products, the transaction traceability mode based on blockchain technology stimulates market vitality and creates a long-term traceability mechanism. To source the whole process based on node consensus, smart contract in blockchain technology. In the decentralized distributed database system maintained by all nodes in the product traceability tracking system network, all the shared transaction information is stored in the smart contract, and the authority of the publisher and regulator is also stored in the smart contract. With the participation of the traceability information publisher and the regulator, the problems of tamper-prone, low efficiency of multi-center account checking, and inconsistent traceability data are solved through the imtamable characteristics of blockchain technology. Realizing the commodity, tracing the source of the commodity, recording the production and exit record of the commodity, the logistics party records the international transportation confirmation record of the commodity, the supervisor queries and supervises all the commodities, and the user queries the record of the commodities purchased by the commodity.

In earth neighbor cross-border e-commerce, the traceability tracking system under the participation of all parties, such as commodity production, processing, transportation, sales, consumption and supervision, can be specifically implemented to improve the logic of blockchain smart contract in each stage. The participants can include the producers, processors, logistics parties, sellers, consumers and regulators. Effectively:

- Traceable source: All information on source, testing, circulation, and procurement is collected and can be traced globally;

- Visualized information: Scan the code to check the subject, source, testing, processing environment and other information, and the information is open and transparent;

- Traceable destination: If there is a problem with the product in the ecosystem, it can be quickly tracked and recalled;

- Big data management: Scan the code data traces to form data reports to help scientific decision-making;

- Accountability: For products with problems, the key responsible persons in the link can be quickly identified;

- Improve brand credibility: The "past and present" of products and logistics are all visualized to improve brand trust.

2) Cross-border e-commerce payment solutions

In addition to the self-built cross-border e-commerce platform, Earth Neighbors will also provide cross-border e-commerce payment solutions based on AGC tokens for third-party merchants. Third-party merchants access to earth neighbor circulation:

- Application: Initiate a demand application to Earth Neighbors;

- Customization: Clarify project details, module customization and implementation plan;

- Launch: Complete on-chain testing and launch, and obtain our technical and product support from the bottom up.

Earth neighbors support solidity smart contract, support across the chain, open source code, cross-border transaction fees, both decentralized, tamper-resistant, timestamp, open smart contract ecological advantages, through the platform based on block chain technology independent development of cross-border mall management system, commodity traceability system, financial management system and payment system, etc., establish a panoramic view for global cross-border business industry chain services.
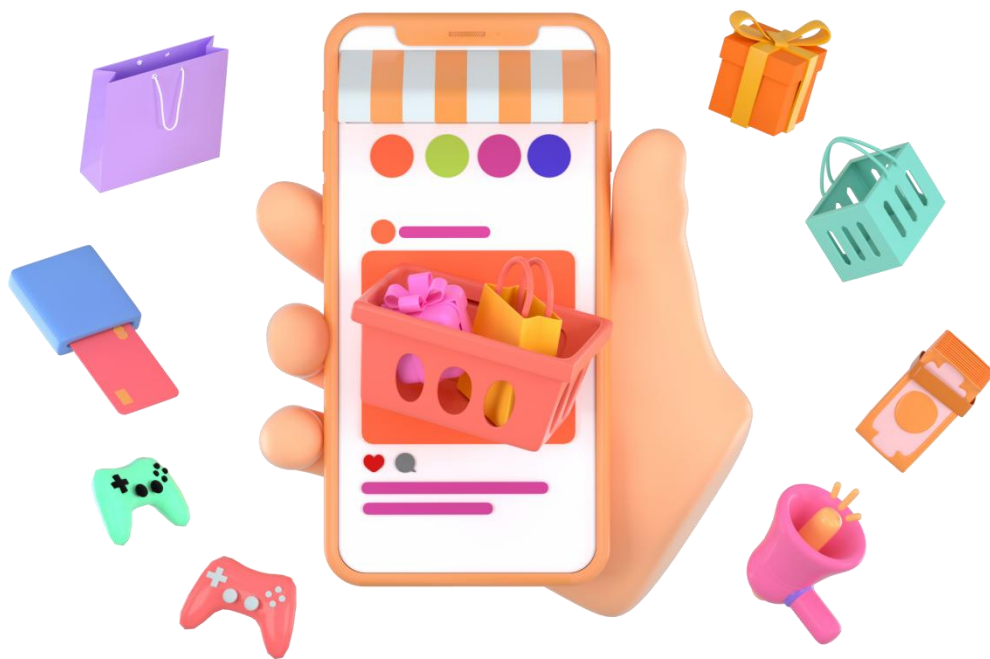
2.4   International logistics

Earth neighbors take "point", "core", "line", "Taiwan" and "calculation" as the core to form a perfect international logistics supply chain network.

1) Point (international logistics hub)

Earth neighbor international logistics supply chain network continues to establish, open up, improve the warehouse, station, etc., With the help of the industrial advantages of manufacturing, trade circulation and industrial chain of the country where the network is located, With the help of data to empower the industrial chain, We will strengthen the coordination capacity of transport carriers such as sea, air, railway and multimodal transport, Continuously expand the "interconnection scale" of industries, Such as a country's characteristic products, the main energy, through the station to achieve industrial "transfer station", "family", "nanny" escort help, To improve the performance capacity of the "last mile" policy, Make the hub more efficient and smooth in the digital connectivity, To achieve product and industry promotion, To improve people's wellbeing.

2) Nuclear (digital product enabled)

The Earth neighbor international logistics supply chain has built a high level of artificial intelligence and digital economy operation area. With AGC tokens as the core, we will promote the layout of "China-Europe freight Train", "ASEAN", "Shanghai Cooperation Organization" and "BRICS" warehouses (stations), interact with each other, and build the Singapore Warehouse, Far East Warehouse, Malaysia Warehouse and relevant national innovation cooperation zones, innovation integration and expansion zones and scientific and technological achievements transformation center. Forming an information technology cluster, artificial intelligence cluster, digital financial development and financial technology demonstration warehouse (station). We will vigorously develop 5G communications, AI + software, credit and innovation, blockchain, digital trade, digital shipping and other industries, build digital factories and unmanned factories, and form a high-end intelligent equipment industrial base, an industrial Internet demonstration base, a high-end service industry base, a trust and innovation industry base, and a basic software strategic base.

3) Line (through-through, inside and outside)

We will actively participate in multilateral cooperation with the WTO, G 20, APEC, UPU and other multilateral cooperation, deeply participate in the application of negative international rules and standards such as electronic documents, paperless trade and electronic transactions, and actively integrate, link and extend the chain to make the supply chain of our neighbors smooth and efficient.

4) Platform (platform, stage construction)

The earth neighbor international logistics supply chain focuses on the logistics industry chain elements such as "people, cars, goods, field, warehouse, enterprises, and parks", based on the core technologies of the Internet of Things, big data, cloud computing, artificial intelligence, and is built in the mode of "1 + N". The 1 is an intelligent logistics service platform, N represents refueling, insurance, finance and other industrial chain services.

Platform including large data center, logistics service platform, logistics cockpit, enterprise logistics cloud, operation support platform five subsystems, provide cargo matching, online signing, transit management, waybill tracking, transaction settlement, service evaluation and logistics data analysis, industry trend analysis, enterprise, digital management services, supply of goods and capacity efficient matching, transaction settlement online, orders, promote manufacturing

enterprises, logistics enterprise authors quality transfer efficiency.

5) Calculate (settlement, payment)

Earth neighbor international logistics supply chain through an independent, complete and efficient international payment system, and the introduction of AGC token payment and transaction, so that customers' income and expenditure smooth, high quality and efficient service.

- Reduce payment costs: AGC is connected to the global clearing network, providing lower fees and better exchange rates, effectively reducing international logistics payment costs;

- Speed   up the arrival of funds: greatly shorten the international logistics capital flow chain, and the fastest arrival can be achieved instantly. Make full use of the AGC clearing and settlement network to ensure that funds can be received extremely quickly.

2.5 Bulk trade services

Earth neighbors will establish a bulk trade service system, which will provide a full range of blockchain underlying technology and application ecological services integration for the global bulk commodity trade. That is, Earth neighbors will establish urban trading centers and world warehouse networks in different countries (regions) around the world, and rely on the advantages of infrastructure and transaction big data to achieve efficient and low-cost bulk trade services through blockchain and AI technology.

Through blockchain technology, Earth neighbors can efficiently realize the real-time recording and sharing of commodity trading information, and improve the transparency and credibility of transactions. It can also be used to build smart contracts and automated trading systems to improve transaction efficiency and reduce risk. The Earth Neighbor bulk trade services have the following characteristics:

- "Decentralization": Earth Neighbor's bulk trade service uses distributed ledger accounting, distributed transmission and distributed storage technologies. The recording and transmission of trade information are carried out on all nodes of the network, and there is no central server to control it.

- Openness and anonymity: In Earth Neighbor's bulk trade service, the generated distributed ledger will encrypt the user's private information, disclose all information about trade, and any outlet can query it.

- Immutability: In Earth Neighbor's bulk trade service, any node that wants to change the data must be approved by more than 50% of the nodes. The modification of the database by a single node will only change the content of the local area network where the node is located, and cannot be updated to all nodes. At the same time, when the system is regularly updated, the trade information that is different from the majority of nodes will be automatically replaced with information consistent with other nodes, which can continuously proofread the trade information to ensure the accuracy and authenticity of the information obtained by users.

- Traceability: When each trade process changes during the trade process, a timestamp will be stamped, indicating when the information was written, and

a large ledger that can be traced back in chronological order will be established. Specifically, anyone can query the complete data or transaction information that existed before a certain time through the ledger, so as to verify the authenticity and reliability of suspicious data.

- Production of smart contracts: Contracts between trading parties can be signed through the Earth Neighbor Bulk Trade Service Platform. Smart contracts are equivalent to transaction contracts in real life. Participants can modify the transaction contract according to the different transaction contents. The generated smart contract will be automatically updated in the platform account to each node that needs to be viewed.

By collecting and analyzing the data of each link of the supply chain, the bulk trade enterprises can more accurately grasp the market demand and supply situation, optimize the inventory management and logistics distribution, and reduce the inventory cost and transportation cost. At the same time, the global neighbor data-driven supply chain management can also improve the transparency and traceability of the supply chain, help the bulk trade enterprises to find and solve potential problems in time, and improve the stability and reliability of the supply chain.

Traditional commodity trading is often limited by region and time factors, and the development of fintech has broken these restrictions, making transactions more convenient and efficient. Through the Earth neighbor platform, buyers and sellers can understand the market situation in real time, conduct fast transactions, and reduce the transaction cost and time cost. At the same time, Earth neighbors can also provide risk management and fund settlement services to provide more comprehensive support for commodity trading.

2.6 Social e-commerce solutions

With the support of social platforms, cross-border e-commerce and international logistics, Earth's neighbors provide social e-commerce solutions for the global market.

1) Social e-commerce system

Earth neighbors completely with BSC technology for the underlying development of social electricity solutions, with decentralization, tamper-proof, timestamp, open intelligent contract ecological main characteristics, based on the BSC technology independently development mall management system, commodity traceability system, financial management system and consumer payment system implementation panoramic industry chain services. For example, as long as merchants put the commodity information on the chain, consumers can obtain the whole industrial chain information of the circulation of commodities by scanning and identifying the traceable QR code from the raw material ——.

- User portrait: On the one hand, the Earth Neighbor social e-commerce solution uses the tamper-proof and difficult-to-break characteristics of blockchain to enhance user trust through privacy confidentiality, data desensitization and other means, so that users are willing to share their non-privacy data such as shopping behavior to form user portraits. On the other hand, the user-related smart contracts define the generation, storage method, sharing conditions, value exchange method, etc. of user behavior data, thereby returning the control of the generation, storage and use of behavior data to users to prevent data leakage and abuse.

- Member ecology: The Earth Neighbor social e-commerce solution combines the consumption needs of all aspects of international e-commerce retail to create a multi-scenario, interesting and social shopping experience for users, so as to obtain richer user portraits, build a member ecology, improve user stickiness, and make the data of user portraits more accurate. In the process of building the ecology, blockchain technology is used to collect user personal information under the premise of ensuring privacy, and to break through the information barriers between multiple applications. Under the constraints of smart contracts, services are provided: consumers, retailers, suppliers, etc. all join the blockchain network and define behaviors that meet their respective needs according to relevant smart contracts; retailers establish platforms to assist the operation of blockchain networks. According to the functions defined by its smart contract, it obtains tradable consumer data from the blockchain, obtains data consumption needs released by suppliers from the platform, and matches data transactions.

- Token economy: While building a social e-commerce ecological application system, Earth Neighbors connects AGC tokens with global e-commerce retail, and uses AGC tokens as a means to achieve the digitalization and

tokenization transformation of social e-commerce. As the only means of value circulation within the Earth Neighbors social e-commerce solution system, AGC tokens will undertake tasks such as payment, trading, logistics, and leisure, accelerate the value circulation within the Earth Neighbors social e-commerce solution, and then form its own value enhancement, and is expected to become one of the mainstream value circulation currencies in the field of social e-commerce.

2) Core value embodiment

Global neighbor social e-commerce solutions will be given full play in the supply chain, e-commerce finance, logistics system, Internet of Things ecology, and consumer entertainment. The basic functions of the global neighbor social e-commerce solutions, such as payment, consumption, digital currency, product anti-counterfeiting, commodity right confirmation, etc.

- Payment system will effectively reduce payment costs: The decentralized features of the Earth Neighbor social e-commerce solution will "change the payment model of the existing third-party payment platform grafted onto the social e-commerce platform". As an intermediary between buyers and sellers, the third-party payment platform will temporarily retain the money, charge a service fee for each transaction, and establish a seller reputation evaluation system. In the new Internet financial system based on the Earth Neighbor social e-commerce solution, buyers and sellers can trade directly. The transaction is based on cryptographic principles rather than trust, so that any two parties who reach an agreement can pay for the transaction directly without the participation of a third party, saving the costs of buyers and sellers.

- Build a complete blockchain supply chain system: Social e-commerce is an industrial chain composed of logistics, information flow, and capital flow, and it is a complex structure that connects suppliers, manufacturers, distributors, and users in the industry. The Earth Neighbor social e-commerce solution based on blockchain technology can be used as a large-scale collaborative tool to adapt to supply chain management. In the e-commerce supply chain, many types of data can be transmitted through blockchain, including insurance, invoices, consignment and transportation, and bills of lading.

- Effectively achieve data security based on blockchain technology: In the

e-commerce industry, consumers' personal data and payment data are stored in a few centralized databases after being handed over to e-commerce companies. This makes these centralized databases easily become targets of malicious attacks, and the risk of data leakage is high. Therefore, switching to the decentralized system of the Earth Neighbor social e-commerce solution no longer requires storing the personal data and payment data of tens of millions of users, allowing consumers to store and control their own data in this decentralized system, thereby eliminating the potential risk of data leakage.

• Drive transaction transparency and establish a trustful future for social e-commerce: The opacity of the transaction process is the biggest problem facing social e-commerce platforms today. The Earth Neighbor social e-commerce solution can improve the transparency of transactions and promote trust. Each transaction is recorded in a shared ledger and cannot be modified by anyone. The shared distributed ledger provides security, transparency, and traceability. Therefore, the Earth Neighbor social e-commerce solution will effectively drive the transparency of each process of cross-border e-commerce transactions and establish an era of trust in social e-commerce.

Chapter 3: Cross-border payment system module

In the Earth neighbor platform, as the infrastructure of payment and settlement, such as social networking, e-commerce, bulk trade, international logistics and international supply chain finance, the cross-border payment system is the core, which includes service modules such as wallet, payment and settlement, multi-currency management and transaction, cross-border finance and supporting functions.

3.1 Design disciplin

The earth neighbor cross-border payment system revolves around the core values of the era of driving value Internet (blockchain encrypted payment). The principle design includes:

1) Principle of value dissemination

Earth neighbors take value-oriented output results, showing a three-dimensional model of blockchain payment application and AGC token asset incentive through multiple dimensions. In the model, all the participants are attached to the whole carrier, which is no longer the result of separate presentation. The industrial application reflects the multi-dimensional value through different permutations and combinations in one field.

2) The principle of autonomy

We believe that decentralization should intervene less to reduce external forces, but rather to keep the system running as well as possible. Only by releasing power to countless carriers can we further release individual productivity. If the Internet liberates productivity, then decentralization further releases productivity and reaches a consensus between individuals, then node autonomy is the law that decentralization must follow.

3) Sustainable principles

The dissemination of information can create value, open up the internal value chain of crypto assets, realize sustainable development, constantly give birth to new demands, give birth to new products and applications, promote the continuous iteration of information, and form a virtuous cycle. The growth rate of the information carrier does not depend on the height of the starting point, but depends on the number of iterations. With the change of demand, the more the number of iterations, the higher the maturity of the system, the greater the influence, the higher the value, and the stronger the sustainability of the internal value chain.

4) High efficiency principle

With the support of block chain technology, Earth neighbors adopts dynamic sharding technology to divide the nodes of the network according to the characteristics of the transaction requests and the node resources. Each fragment

node only processes the transaction requests with corresponding characteristics. This sharding mechanism improves the processing speed of node transactions and TPS. In order to ensure the reliability of sharding nodes, the sharding will adopt dynamic mechanism, and each fragment node member is not fixed and will be elected. In theory, dynamic sharding technology can allow payment systems to millions TPS per second.

5) Principle of generalisation

Earth neighbors ensure their fairness and credibility from the node bookkeeping qualification campaign, data bookkeeping packaging, user service request access, distributed data processing, distributed computing collaboration and other links, and realize the decentralized token incentive in the real sense of network ecology from the mechanism.

3.2 Application goal

The Earth neighbor cross-border payment system will gradually achieve the following goals:

- Create a convenient and efficient payment system: Earth Neighbor provides a simple, easy-to-use, safe and efficient token collection service, realizing one-click collection and real-time settlement. In the Earth Neighbor cross-border payment system, all nodes share the account book. The point-to-point payment between nodes confirms the transaction by using a consensus algorithm and broadcasts the result to all nodes. It is no longer necessary for the payment parties to establish a hierarchical account agency relationship, realizing point-to-point value transmission, making payment more convenient and efficient;

- Improve payment processing efficiency: The Earth Neighbor cross-border payment system uses intelligent technology and blockchain technology to realize the automation and efficiency of payment processing and accelerate the turnover of funds. The decentralized and point-to-point characteristics of Earth Neighbor can reduce intermediate links and reduce costs, greatly improve transaction efficiency, and form a new payment settlement method to drive the borderless circulation of value;

- Reduce payment processing costs: The Earth Neighbor cross-border payment system optimizes the payment process, reduces labor costs and intermediate links, reduces corporate payment costs, and improves profitability. The point-to-point direct transactions of the Earth Neighbor cross-border payment system no longer rely on traditional central finance for credit endorsement and accounting services, reducing the intermediate links in payment and reducing the cost of payment;

- Achieve data transparency and regulatory compliance: The Earth Neighbor cross-border payment system uses blockchain technology to achieve real-time recording and traceability of payment data, meet regulatory requirements, and ensure corporate compliance operations. Through distributed accounting, each participating node can fully back up the data on the chain, and the possibility of payment data loss is extremely small. The loss or damage of some node data has no effect on the operation of the

entire system, the integrity of the database, and information updates;

- Provide diversified payment solutions: The Earth Neighbor cross-border payment system covers a variety of payment methods such as digital currency and stable currency to meet the payment needs of different industries and enterprises. At the same time, it provides instant payment functions, allowing users to quickly and conveniently make payment transactions, which are completed instantly on the chain, saving time and efficiency. The Earth Neighbor cross-border payment system also has smart contract functions, which can automate the merchant settlement process, allowing merchants to receive payments more quickly;

- Support enterprises to issue their own tokens: The Earth Neighbor cross-border payment system provides enterprises with platforms and services for issuing their own tokens, expanding their digital financial business, and enhancing brand influence and competitiveness.
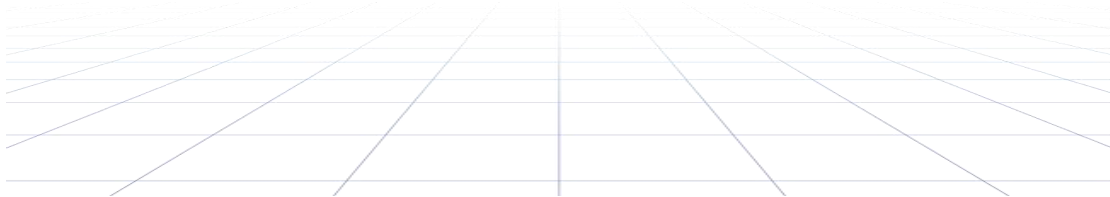
3.3 AGC wallet

Wallet will play a key role in the Earth's neighbor cross-border payment system. AGC wallet can be used for the storage, management and transaction of digital assets. Users can not only fully control their own digital assets, but also greatly reduce the use threshold and management burden of digital currency, and effectively promote the flexible application of digital assets. In the future, transactions through AGC wallet will become the main payment method for users.

The core value of AGC Wallet is to implement and reflect the market authenticity and circulation power of digital assets, so as to create a more convenient and fast way for individual users to realize the authenticity and circulation performance of the global cryptocurrency industry. In our plan, any social networking, e-commerce, bulk trade, international logistics, international supply chain finance and other assets can be paid by scanning the code as long as

they are in the AGC wallet. Scanning the code is a safe address. Quickly realization of charging, withdrawal or more functions. The AGC wallet has the following features:

- Safer: path security, data security, tamper-proof and no single point of failure;

- Faster: real-time transactions, no payment intermediaries, faster cross-border settlement;

- Cheaper: low-cost transactions, low transaction commissions, no middleman commissions.

1) Asset management

Through AGC wallet, it provides users with unified management of multi-blockchain assets, with local wallet, cloud wallet and transaction functions, and realizes the integration of asset management.

2) Multi-currency services

The AGC wallet system can manage a variety of digital currencies at the same time, which not only supports the storage and management of mainstream assets such as BTC, ETH and Ethereum, but also supports standard protocols for smart contract platforms, and rapidly increases the number of tokens issued based on various platforms. To realize the integration of multiple digital asset management and reduce user operation costs. Cloud wallet and local wallet, local wallet private key support; cloud wallet transaction fee free, real-time account, facilitate users to transfer money inside and outside the wallet.

3) On-chain and off-chain dual storage concept

Earth neighbors adhere to the core essence of blockchain, and provide digital currency storage solutions such as decentralized access. Users hold the wallet key and private address key information such as all types of currencies, and the platform does not touch users' assets. At the same time, earth neighbors provide convenient key backup solution —— users only need to do a backup, write down 12 mnemonic words, save to a safe place. Even with the subsequent addition of digital currency types, all categories of digital currency assets can be restored with the 12 backup mnemonic words.

4) Multiple security verification

In addition to allowing users to own wallet keys and private keys, they also provide multiple signature technology guarantee and two-step authorization verification for digital asset management of different sizes. In addition, users conduct mobile phone verification code, fingerprint, face recognition and other verification methods during transfer transactions to ensure the security of digital currency assets in an all-round way.

5) Multi-language support

AGC Wallet will support the Arab, Chinese, English, Russia, Japan, South Korea, Germany and other mainstream digital currency markets and other languages, to provide more comprehensive global services, to create a world-class wallet use.

3.4 AGC payment and clearing

In addition to the transformation of the traditional payment model, the Earth neighbor cross-border AGC payment system will also realize the construction of a payment and clearing system based on blockchain technology through the application of lightning payment network and the integration of high-frequency payment.

1) Transaction channel with lightning payments

Earth's neighbor cross-border payment system uses multiple signature

technology to build transaction channels comparable to a lightning network. The core of AGC technology is to realize high-speed transaction through multiple signature technology. Its security degree is higher than zero confirmation, and its simplicity and landing ability are better than that of lightning network.

2) High-frequency payment and clearing system
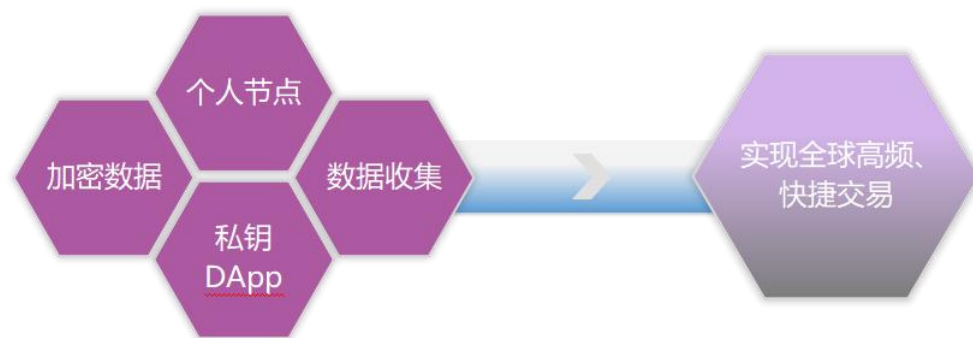
- Personal node: The AGC payment system is based on blockchain nodes, and designs personal distributed account nodes for users, which is the unique ID of AGC users. Through the built-in payment system of the platform, based on the scalability and cross-chain technology of the BSC technology base, users will be able to realize the global fast payment system through the platform.

- Data collection: The AGC payment system will analyze the data of personal node users through data collection, build a trust system for users, and all data information will be based on the private data of personal user data. At the same time, during the trust authentication, broadcasting, and transmission process, personal privacy and data will be fully protected through data desensitization and encryption.

- Private key DApp: The financial transaction data of users of the AGC payment system are all flow data through personal private key DApp. All data will be returned to the personal user wallet through the authentication of blockchain technology and the confirmation of smart contracts to achieve trust, fairness and security. At the same time, AGC has achieved global cross-chain connection. All users can enjoy the fast transactions, financial services, financial application data and other services provided by global finance based on AGC, and can also realize the long-term preservation of digital assets in exchange for other blockchain digital assets. This model will make the commercialization of financial data fairer, more durable and more valuable.

- Encrypted data: The user data encryption of the AGC payment system is based on decentralized storage technology to ensure the security of all transaction data processes. That is, AGC performs data deformation processing on the secret or private information contained in the data, so that malicious attackers cannot directly obtain sensitive information from the desensitized data, thereby protecting confidentiality and privacy. AGC users have no worries when authorizing the platform to pay and use financial service data.

3.5 Multi-currency management and trading system

Through the wallet and payment and clearing system, the Earth neighbor cross-border payment system can provide users with unified management of multi-blockchain assets, form a complete asset management system, and realize one-stop, decentralized, multiple security and multi-language support.

- Rich and diverse applications;

- Pursue easy-to-use and satisfying user experience;

- Explore diverse digital asset application scenarios;

- Full control allows value to circulate faster and better.

The Earth Neighbor Digital Asset Exchange Network can realize risk-free digital currency exchange services through smart contract, cross-chain gateway and cross-smart contract technology. Users exchange digital currencies through the Earth neighbor network, and the smart contracts are created by the platform or other third parties, and the exchange process is monitored and executed by the contract mechanism, avoiding the default risk of the parties involved in the transaction process. In the future, Earth Neighbors will build a new digital asset management ecology, including multi-currency account and exchange function, point-to-point transaction function, point-to-public transaction function, etc.

1) Multi-currency account and exchange function

- The Earth Neighbors Program provides users with mid-market exchange rates for fiat and digital currencies;

- Free transfers to other users through the most popular social media tools;

- Cooperate with other licensed financial institutions;

- Strive to provide more services to our users.

2) Peer-to-peer transaction function

Global value transfer should be as simple as greeting in a chat tool. Wherever you live. Money transfer designs on Earth's neighbors are completely accessible. Through any channel we support, users will only:

- Specify the transfer amount (e.g. 0.1 ETH);

- Earth Neighbor will then return a "hash value" in the form of a unique 18-word hexadecimal string;

- The first user to submit this "hash value" to Earth Neighbor will receive the transfer amount.

Users can transfer money by directly specifying the payee's name or phone number in the chat tool and complete the transaction immediately.

3) Point-to-public trading function

For each user who passes (KYC) authentication, the user will receive a virtual debit card provided by Earth neighbors. The virtual debit card will allow eligible users to use the card at any place (online) and offline.

4) Safety and compliance commitments

We believe that compliance and security are the basis for the adoption of mainstream cryptocurrencies. As Earth's business and team evolve, compliance and risk management professionals will follow compliance policies and procedures to ensure full compliance with all regulatory requirements.

- Earth Neighbors follows the "defense in depth" philosophy, and the security

and compliance mentality is relevant to all aspects of Earth Neighbors' business. Everyone plays a role in security, and we will take a comprehensive approach to cybersecurity;

- As the project develops, Earth Neighbors will complete detailed security assessments in real time, including external penetration testing, threat modeling and risk control reviews;

- Earth Neighbors will engage leading third-party security professionals to conduct thorough external security testing to ensure the integrity of security controls. Anti-money laundering, anti-terrorist financing, the continued proliferation of weapons of mass destruction and regulatory compliance sanctions (collectively referred to as "anti-money laundering/anti-terrorist financing") are also very important to Earth Neighbors.

3.6 Cross-border financial services

1) Commercial financial payment

The earth neighbor cross-border payment system can provide comprehensive financial services such as rapid capital settlement, turnover, credit and financial management for the overall upstream and downstream links of cross-border business. For example, to provide the optimal interest rate credit lending for small and medium-sized enterprises, and support flexible credit granting based on a variety of targets based on collection, credit and mortgage. The diversified payment products will meet the different value-added needs of capital.

2) AGC POS Service

Earth neighbors will build AGC POS services based on AGC tokens to enable transactions between AGC tokens and global mainstream credit cards including Visa, MasterCard, American Express, JCB, Diners Club, Discover, etc.

In the future, AGC POS will be able to pay in cryptocurrencies, simply transferring the cryptocurrency to the card wallet. In addition to introducing

physical cards in the world, AGC will also add stablecoin (such as USDT) support to crypto debit cards, which allows users to pay with their tokens.

3) Global merchant collection service

The Earth neighbor cross-border payment system can meet the diversified collection needs of enterprises in different formats. In the future, the cooperation network of Earth neighbors will be all over the world, with more competitive fee rates, effectively reduce the cost of enterprises, have the local collection ability in many mainstream countries and regions, and complete the global collection faster and more quickly. At the same time, it supports 7 * 24 hours operation withdrawal, the fastest real-time delivery to the account, according to user needs, flexibly choose the currency, amount, account subject, etc. In addition, the powerful technology engine will also support the whole process of collection and provide safe and timely response. Direct access to the mainstream cross-border platform, powerful data synchronization mechanism, can obtain order data in one step, automatic synchronization. After collection, merchants / businesses can convert their funds into AGC tokens in their wallets to obtain more other services and support.
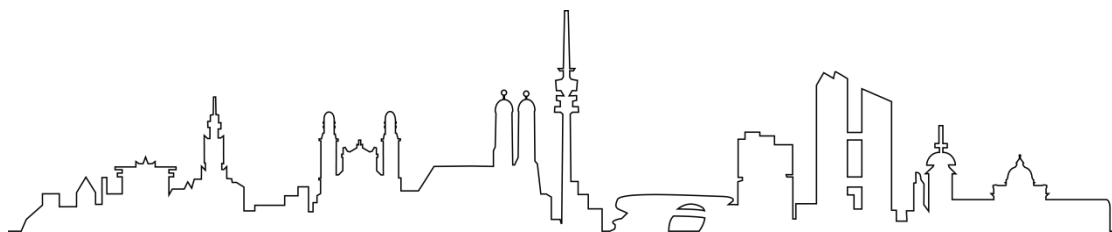
3.7 Supporting function support

1) Asset registration and confirmation

The earth neighbor cross-border payment system provides the whole process service for asset registration and upper link right confirmation, and the process is completed by the gateway or gateway agent. All assets registered by the gateway or assets registered by the agent need to gain the trust of the asset owner, and only the trusted parties can trade the same asset. The registered assets are mainly divided into monetary type assets and physical type assets.

- Currency-type assets: Currency-type assets are mainly used for the gateway to connect with other digital currencies and digital asset platforms. For example, the gateway can register the asset code of BTC. Any account with BTC can trust the gateway and recharge BTC assets to the gateway account. There is no limit on the amount of currency-type assets. The gateway can register as many asset symbols as the actual currency assets it has;

- Physical-type assets: mainly refer to the digitization of assets. Such assets are generally registered by enterprises or institutions and sold by the gateway. Such assets generally have a certain amount. After registration, the asset registration party will be restricted from issuing more through the operation permission threshold suicide method.

2) Blockchain browser

The Earth Neighbor Cross-border Payment System provides a blockchain browser for ordinary users to check the number of assets connected to the Earth Neighbor cross-border payment system. In order to ensure the validity of the ledger, the blockchain browser supports links to different blockchain nodes to query the ledger, and can observe the generation of each block and each transaction in real time. When entering the corresponding account, it can query the balance of various assets and all the transaction records in the account.

3) Traditional industries on the chain

The asset on-chain system of earth neighbor cross-border payment system has the demand and broad application scenarios for large fixed assets token (issuing tokens), provides enterprises with the platform and services for enterprises to issue their own tokens, expands the digital financial business of enterprises, and enhances the brand influence and competitiveness. Earth neighbors use blockchain as the underlying technology to put fixed assets on the chain, and conduct valuation, right confirmation, mortgage and transaction around core enterprises, so as to solve the problem of difficult circulation of large fixed assets and promote the improvement of financial circulation efficiency.

Chapter 4: Key Technology system

4.1 Technical overview

With the support of BSC core technology, the bottom layer of earth neighbor blockchain is composed of three levels of participant management, blockchain layer and application layer, among which the payment system consists of two sub-levels: verification node and voting node.

1) Management of the participating parties

The Earth neighbor system participants join the blockchain network in the form of supernodes. Different business parties can join and exit according to the demand. Information exchange between super nodes to jointly ensure the authenticity of the storage carrier and storage data. By effectively formulating unified and applicable transaction standards, STO gateway, smart contract, etc., and thus effectively linking through passing the identity functions and contract elements of each node in different events.

2) Blockchain layer

Key technology: This part is the basic support of each module of the application service part.

Blockchain technology: including network structure, data structure, consensus mechanism, signature checking and so on, which is the basis of system operation.

cross-correlation technique:

• Data storage module: Content-based addresses replace domain-based addresses, which means that users are not looking for a certain address but content stored somewhere. There is no need to verify the identity of the sender, but only the hash of the content. This can make payment verification faster, safer, more robust and more durable. At the same time, storage security protection measures are provided to prevent data from being forcibly stolen; and data access auditing facilitates the tracing of data

changes and circulation;

- Identity module: Blockchain authentication and registration of users and devices to identify their validity, and management of user identification, namely private keys. The system also includes access security functions as an important guarantee for system security;

- Timestamp service: Provide unified time services for the system;

- Data encryption and decryption module: Provide data encryption and decryption services for the system. This module should support national secret algorithms and pluggable encryption and decryption algorithms;

- Client module: The client provides users with management and query functions for accounts, blocks, nodes and wallets, such as creating new accounts, sending transactions, generating random seeds, obtaining block information, obtaining wallet status, etc. All payment transactions are sent to the blockchain through the client after signing and encryption;

- P2P module: The P2P module connects each node and broadcasts transactions and block-related information on the entire network;

- Mempool module: Transaction cache pool, mempool stores transactions from the RPC interface and transactions from P2P. The implementation of Mempool is mainly to solve the problem that the processing speed of the consensus module is slower than that of the RPC module.

3) Application layer

Application services are implemented and encapsulated for various service modules on the support of the key technologies of the earth neighbor system. Each service is composed of a set of related specifications, processes, and supporting interactive interfaces. You can call the earth neighbor system blockchain layer application service, and connect specific business scenarios through secondary development.

4.2 Security encryption algorithm

Earth neighbors choose the encryption mechanism that meets domestic and international standards and encrypts various data. The payment data and transaction information between users can only be viewed by both parties of the transaction and users with corresponding rights.

1) Privatekey

非公开，是一个 256 位的随机数，由用户保管且不对外开放。私钥通常是由系统随机生成，是用户账户使用权及账户内资产所有权的唯一证明，其有效位长足够大，因此不可能被攻破，无安全隐患。

2) Publickey

Publicavailable, each private key has a public key that matches it. The ECC public key can be generated by the private key through a one-way, deterministic algorithm. The current commonly used solutions include: secp256r1 (international general standard) and secp256k1 (Bitcoin standard). The Earth neighbor control

chain with the initial data chain selects secp256r1 as the key scheme.
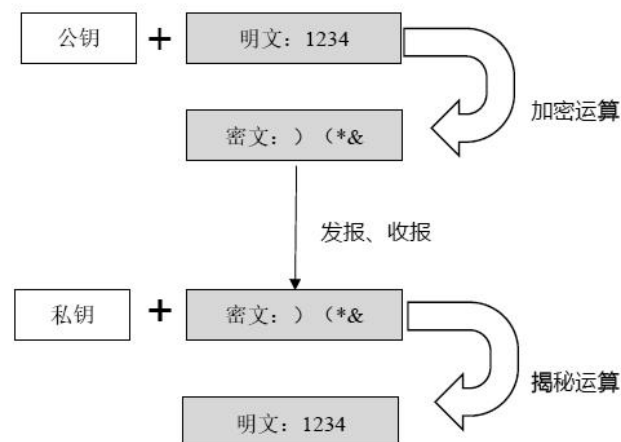
3） Encryption

Through the technology of asymmetric encryption of digital signature, the earth neighbor achieves that the service request can not be tampered with in the transmission process, and ensures that the data of each node is consistent through the consensus mechanism. For the stored data records, they are verified by the self-verification system and quasi-real-time multi-node system in the node to ensure that the stored data records can not be tampered with. The self-verification of nodes refers to that the earth neighbors use the block chain structure to store data records, where tampering with the data will destroy the integrity of the block chain structure. The system can quickly check it out and recover the data from other nodes. In addition, each accounting node of the earth neighbor has its own private key, and the signature of the private key of the node is recorded in each block. The modification of the data in the block can be verified by the signature.

The punctual multi-node data verification is when the private key of the node is stolen, it is possible for malicious users to modify all the data on the ledger chain. The earth neighbor provides the on-time multi-node data comparison mechanism, which can find the ledger data of a node tampered in time.
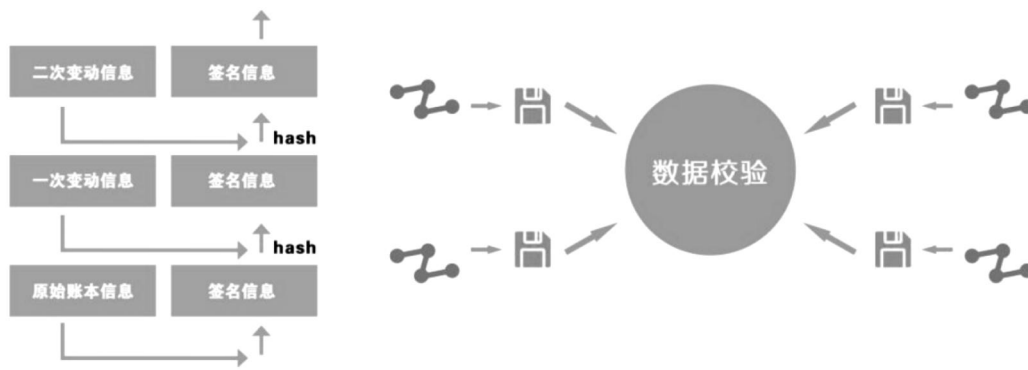
4.3 P2P protocol

On earth neighbors, each node (client) uses P2P protocol for message broadcast interaction. For the earth neighbor data blocks, the P2P protocol adopted is the standard cryptocurrency protocol, and the core feature of the protocol is the introduction of a "ghost" protocol. The control block of the Earth's neighbors uses the standard P2P protocol and does not support the "ghost" protocol. The client usually works in the guardian state. In this state, the work performed by the client includes:

• Call the network daemon to maintain the connection and send messages regularly;

• Obtain the current block information and related block information;

• Obtain industrial manufacturing parameters, and analyze the industrial manufacturing parameters according to the standard model to determine whether to submit the updated parameters.

4.4 Malicious attack prevention and punishment mechanism

The Earth neighbor system follows the PoS consensus mechanism of BSC. Each block at a height in PoS has a consensus expiration date, and if a height exceeds 100 from the latest height, all blocks of that height will be considered expired in the consensus process, then all new consensus activities on those blocks will be directly ignored. Therefore, it is impossible to complete several long range attacks (long-rangeattack) in PoS, but there is still the possibility of launching a short rangeattack within the shelf life. The short-range attacker Attacker tries to forge the A chain to replace the B chain and become the authority chain when the high H + 1 block has not expired. The Attacker needs to make the block A1 score higher than the B1. Since multiple shots will be severely punished, Attacker will inevitably bribe the verifier, otherwise it cannot complete the short-range attack. To demonstrate the security of the PoS consensus algorithm, the following analyzes the cost of Attacker to disable different numbers of blocks.

If Attacker wants to fail B1, the minimum cost of the figure below, quite a double payment attack, Attacker is lucky to become the H + 1 height block proposer, then at least need to bribe 1 / 3 of the verifier in dynasty D0 to make A1 to finality, the minimum cost is 1 / 3 of all deposits.
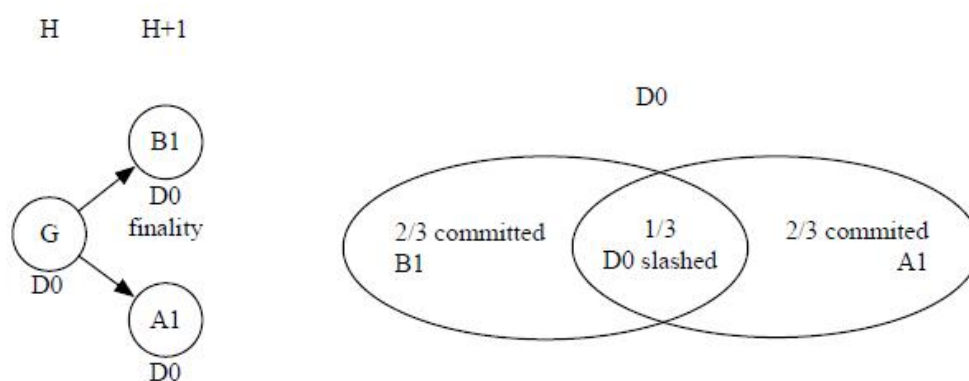
If Attacker wants to void B1-B2, assuming that both B1 and B2 have reached finality and the transactions in the block are effective, in order to void these transactions, two cases are considered here.
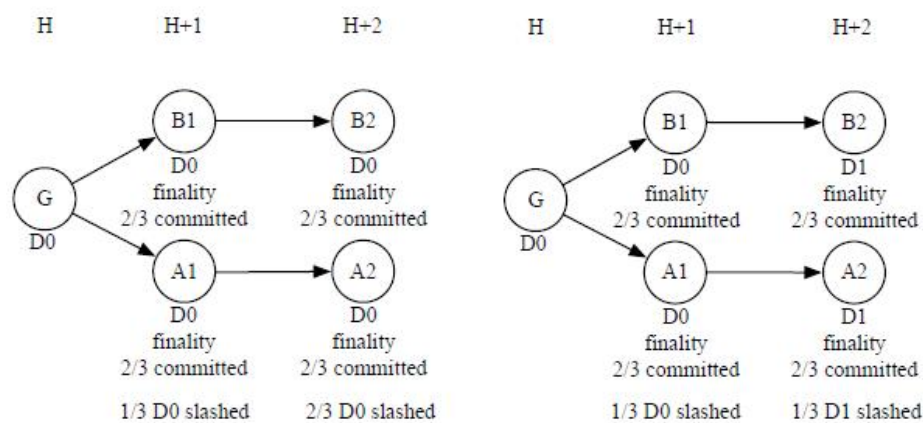
The first one is shown in the figure below, height H + 1 and H + 2 in the same Epoch, the same dynasty, so Attacker first needs to bribe one third of the verifier in

D0 to make A1 reach finality. In this case, the one third of the verifier will be punished and the deposit will be punished.
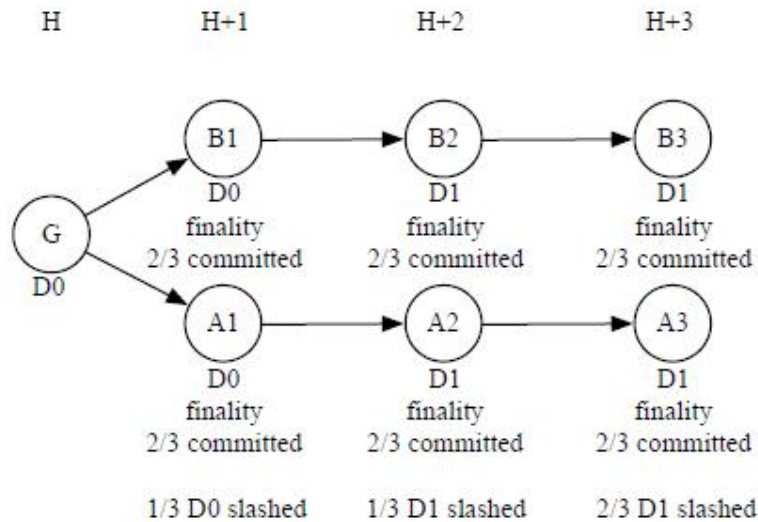
In the verification of A2, the total of the overall deposit is only 2 / 3 of A1. At this time, if Attacker wants to make A2 reach the committ ticket with the same value as B2, it needs to bribe all the remaining verifiers who do not cheat, or at least 3 / 3 of the total deposit. Even so, it cannot guarantee that A1 score is higher than B1, and the risk of attack failure is high.

In the second case, as shown in the figure below, the height H + 1 and H + 2 are just in different Epoch, and the dynasties are different, so Attacker needs to bribe 1 / 3 of D0 to make A1 reach finality, and then bribe 1 / 3 of D1 to make A2 reach finality. One such an attack requires at least 2 / 3 of the total deposit. In conclusion, launching a short-range attack that leads to the failure of two finality blocks costs at least two-thirds of the total deposit.

If Attacker wants to fail B1-B3, as shown in the figure below, Attacker first needs to bribe a third of D0 to complete finality of A1, and then bribe a third of D1 to complete finality of A2, and finally needs to bribe all of D1 to complete finality of A3, losing at least 4 / 3 of the total deposit. It will be difficult to complete these attacks, and even if you are lucky enough to do it, the A1 may score higher than the B1, and the attack may fail.

```
   H          H+1           H+2           H+3

               B1  ─────────▶ B2  ─────────▶ B3
              D0            D1            D1
      G     finality      finality      finality
     D0   2/3 committed  2/3 committed  2/3 committed

               A1  ─────────▶ A2  ─────────▶ A3
              D0            D1            D1
            finality      finality      finality
          2/3 committed  2/3 committed  2/3 committed

          1/3 D0 slashed  1/3 D1 slashed  2/3 D1 slashed
```

4.5 Risk control of the payment systems

Both blockchain and the circulation and payment of cryptocurrency are in a very early stage, so in order to achieve the safe development of the project, Earth neighbors provide complete risk control solutions.

1) System risk control

• Database read-write separation mechanism: In the early stage, system risk control generally ensures the synchronization and read-write separation of the payment system database and risk control system data by establishing database master-slave replication, read-write separation, Sharding and other mechanisms. System risk control generally only has read permissions for the required customer/account data and transaction payment data, thereby ensuring the security and reliability of account data;

• Cache/memory database mechanism: An efficient cache system is an effective measure to improve performance. Generally, this mechanism will store frequently used data in cache systems such as Redis. For example, risk control rules, risk control case libraries, intermediate result sets, black and white lists, preprocessing results, transaction parameters, billing templates,

clearing and settlement rules, profit sharing rules and other data. For some high-frequency transactions, based on performance considerations, memory databases will be used for storage (generally combined with SSD hard drives);

- RPC/SOA architecture: Reduce the coupling between the transaction system and system risk control. In the early stage when there are fewer system services, message middleware such as RabbitMQ/ActiveMQ or RPC methods are generally used directly to implement inter-system service calls. When the number of system services increases and service governance issues arise, SOA middleware such as Dubbo will be used to implement system service calls;

- Compound Event Processing (CEP): Real-time/quasi-real-time payment risk control, compared with the purely rule-based processing mode, the Compound Event Processing (CEP) mode has better performance and scalability.

2) Product risk control

The first stage of product risk control mainly focuses on the pre-market due diligence of the product, including the rationality test of historical data and parameters in the database, and the use of historical payment data or standardized derivatives and its market value to judge the rationality of its design.

The second stage of the product risk control focus on the stable operation stage, through all kinds of payment and financial products access standardization terms, in the form of smart contract set up time through the lock, all through the audit products online, in the form of block chain decentralized data on sales, form the financial product library. At this stage, investors can freely choose the products, and each product will not mislead the investors because of the artificial background. The instructions of all listed products are supported by the data generated after strict intelligent audit, and these data can not be changed or deleted forever.

Chapter 5: AGC token Economic model design

5.1 Coin economics

AGC is mainly used for ecological circulation of earth neighbors, cross-border payment, social networking, e-commerce retail, bulk trade, international logistics, international supply chain finance, and value circulation under various major entity scenarios. For example, in the future, AGC can be used in global business scenarios.

Token name: Anchor gold coin

Short token: AGC

Total issuance volume: 22 billion yuan

Issue Agreement: BSC BEP-20 protocol standard

Issuance stage: first stage private placement, second stage air drop, third stage coinstore exchange listing

When the earth's neighbor ecosystem is formed, the universal AGC payment and cross-chain payment become high-frequency events, and at this time, the demand for AGC tokens is constantly increasing. AGC token holders have the original allocation rights to the development direction of the platform. In addition, AGC tokens, centered on cross-border payments, will also be applied and circulated in supply chain finance, global business travel, logistics supply chain, commodity trade, tax and tax rebates, shopping, payment, and more international trade scenarios. After the launch of AGC tokens on the exchange, in addition to continuously strengthening the leading incentive model of AGC tokens, it will also continue to release new technologies and applications on the chain to comprehensively expand the ecological structure of the earth's neighbors and enrich the vitality of AGC tokens.

We will drop AGC according to the contribution value to attract more fans 'attention to the earth's neighbors. In the earth neighbor business network, AGC

users can enjoy a series of rights and interests such as token appreciation, commission deduction, asset appreciation, income rebate, supervision, voting, currency holding appreciation, shopping reward and international logistics incentive. The Earth Neighbors Global Network rewards the AGC to users who contribute to system mobility through various incentives. The platform gives back to the community users through the incentive mechanism, and enjoys the rights and interests of the Earth neighbor Network by holding AGC.

At the beginning of the launch of AGC tokens exchange, Earth neighbors will publicize and register coin delivery activities through ol, media news, community leaders and other channels, recruit partners, transaction fee reduction activities, and actively build the operation and construction of community communities. Through the community management of leaders, comprehensive community promotion activities, raffle activities, quiz and gift activities, the global AGC evangelists and newcomers can see the determination of the earth neighbor platform to forge ahead.

5.2 Coin governance model

The PoS equity certification brings about decentralization and community engagement. The core logic can be summarized as follows. You might see similar ideas from other networks, especially Cosmos and EOS.

- Token holders, including validators, can "bond" their tokens into a stake. Token holders can delegate their tokens to any validator or validator candidate in the hope that it can become a real validator, and then they can choose a different validator or candidate to re-delegate their tokens to;

- All candidate validators will be ranked according to the number of tokens bonded to them, and the top ranked ones will become real validators;

- Validators can share (part of) their blocking rewards with their delegators;

- Validators may suffer "Slashing", which is a penalty for bad behavior, such as double signing and/or instability;

- Validators and delegators have an "unbonding period" so that the system ensures that tokens remain bonded when bad behavior is discovered, during which time the responsible person will be slashed.

1) Encourage and reward

Both verifier updates and reward allocation occur around UTC 00:00 per day. This is to save on the cost of frequent pledge updates and block reward allocation. This cost can be high because blocking rewards are collected on the chain and allocated to AGC verifiers and principals. Deliberintentional delay is introduced here to ensure distributional fairness:

- Blocking rewards are not sent to validators immediately, but are distributed and accumulated in the contract;

- After AGC receives the validator set update, it will trigger several cross-chain transfers to transfer the rewards to the corresponding validator's escrow address. The escrow address is owned by the system, so the rewards cannot be used before they are promised to be distributed to the delegator;

- In order to make synchronization simpler and allocate time for slashing, the rewards for N days will be distributed only on N+2 days. After the delegator receives the reward, the remaining will be transferred to the validator's own reward address.

2) Beheaded

Cuts are part of on-chain governance to ensure that malicious or negative behavior is punished. Anyone can submit an AGC slash. Transaction submission requires diagonal evidence and cost expense, but success also brings greater rewards. So far, there are two curable cases.

3) Double mark

This is a very serious error when the verifier signs multiple blocks with the same height and parent block, and is likely a deliberate offence. The reference protocol implementation should already have logic to prevent this from happening so only malicious code can trigger this. When a double signature occurs, the verifier should be immediately removed from the Validator Set. Anyone may have a slash request

with AGC signature evidence, which shall contain 2 block headers and parent blocks of the same height, sealed by the offender. Upon receipt of the evidence, if verified that it is valid:

- Instance AGC validator set update cross-chain update, remove the validator from the validator set;

- A predefined number of AGC will be deducted from the validator's self-delegation; neither the validator nor its delegator will receive staking rewards;

- A portion of the slashed AGC will be allocated to the submitter's address, which is a reward that is greater than the cost of submitting the slash request transaction;

- The slashed AGC will be allocated to the escrow addresses of other validators and distributed to all delegators in the same way as the blocking reward.

4) Disabled

AGC activity depends on the fact that everyone in the concentration of equity fiers can get out in time when it is their turn. Valfiers may miss their turn for any reason, especially in their hardware, software, configuration, or network. The instability of this operation can compromise performance and introduce more uncertainty into the system.

There can be an internal smart contract responsible for recording the blocking indicator missed by each verifier. Once the indicator is above a predefined threshold, the verifier's blocking reward will not be forwarded for allocation, but is shared with other better verifiers. In this way, poorly running verifiers should be gradually voted out from the verifiers, as their clients will receive less or no reward. If the metric remains above another higher level threshold, the verifier will withdraw from the rotation, which will be propagated back to the AGC, and the predefined number of AGC validators will then be cut from the self-delegated AGC. Neither the verification person nor the client will receive their pledge rewards.

5) Governance parameters

There are many system parameters that can control the behavior of AGC, such

as Slash amount and cross-chain transfer fee. All these parameters will be jointly determined by the AGC Validator Set based on their pledge through the proposal voting process.

5.3 Value mapping of the AGC

1) Base value mapping

As a cryptocurrency with high application value, the AGC will realize a function similar to a currency. Generally speaking, money has four major functions: value storage, medium of exchange, unit of account, and deferred payment standards. In order to meet the above functions, AGC has specially designed the following features:

- Store of value: Store of value refers to assets that can maintain their value and will not depreciate significantly over time. AGC is a medium of payment designed to ensure stable and steady price increases even in volatile markets;

- Medium of exchange: A medium of exchange refers to anything that can represent a standard of value and is used to facilitate the sale, purchase or exchange (transaction) of goods or services. AGC can be used to complete transactions in different types of transactions around the world;

- Unit of account: A unit of account is a standardized value measurement used to price goods and services. Although AGC has not yet become a standard value measurement outside of the blockchain, it will serve as a unit of account in the Earth Neighborhood Network and some cooperative dApps.

2) Application value of multiple payment

Based on the basic function design of the Earth neighbor network, we can clearly see that AGC will play a large role in the fields of transaction, payment and investment, and will also enter into all aspects of all members of society in the future:

☑ Trading field

- Users can use AGC to replace legal tender for transactions, truly realizing P2P

cash;

- Users can use AGC to replace legal tender for transactions with other digital currencies;

- Users can trade other digital currencies for AGC to avoid the risk of price decline.

☑ Payment field

- Greatly save payment time, especially in cross-border payments;

- Transaction records are stored on the blockchain for better tracking;

- Effectively reduce payment costs in cryptocurrency payment scenarios.

☑ Investment field

Mortgage of other crypto assets to obtain AGC for investment and financial management, and enjoy the double appreciation of assets;

Transaction records are stored on the blockchain, which cannot be tampered with, eliminating bookkeeping disputes;

Combine AGC with IDO and IEO to reduce ICO risk;

Use of AGC features to develop global neighbor-based international loans, derivatives transactions, international trade forecasting markets, and other long-term smart contracts that require price stability.

5.4 Example of token application

Earth neighbors will establish service modules in social networking, e-commerce retail, bulk trade, international logistics, international supply chain finance and other fields. Therefore, the application and circulation scenarios of AGC will continue to expand under the cross-border payment system. AGC can exchange with all digital currencies and support the circulation and payment of all links in the ecology:

• Payment, transfer, fiat currency trading, deposit, withdrawal, etc.;

• Used for payment and settlement and transaction payment with other mainstream crypto assets;

• Settlement with fiat currencies of countries around the world and exchange with mainstream cryptocurrencies around the world.

In addition to the circulation within the Earth's neighbor ecosystem, it will also be circulated in the third-party applications developed based on the Earth's neighbor underlying technology, and will exist as a unique value token. This will accelerate the circulation of AGC, add more circulation value attributes to the scarce AGC, and raise the overall value and price.

1) Global consumer payments

Consumers can use AGC tokens to make consumer shopping in retail cities, including AGC cross-border mall online shopping and global offline physical store shopping. At the same time, it can also serve as a basic means of transnational payment, so as to bring more benefits to themselves. When the global neighbors and the global mainstream platform, consumers can enjoy the wider range of global goods brought by AGC.

AGC token takes payment and payment settlement as the entry point to open up the global e-commerce retail payment link, meeting the consumption of major application scenarios such as merchants' payment, store consumption, online mall shopping, and block chain mall payment. Break the tradition, eventually bypass the traditional financial institution system, establish a global node, and form a global cross-border consumption payment network. Ultimately, the AGC tokens will make the global consumer payment more convenient and more secure.

2) Cross-border trade settlement

The application goal of AGC token cross-border trade settlement is to achieve the payment and settlement of global trade transactions. As an emerging payment method, cross-border trade settlement of AGC token has the following advantages over traditional payment methods: First, cross-border trade settlement of AGC tokens can greatly improve the settlement efficiency of cross-border trade. Second, AGC token cross-border trade settlement is more conducive to privacy protection. Therefore, blockchain payment can replace traditional payment means in some scenarios to achieve higher payment efficiency and lower payment cost. Third, from a macro perspective, AGC token cross-border trade settlement can also reduce the cost of cross-border transactions and increase the speed of capital flow, which can promote the development of global cross-border trade to a certain extent.

3) International logistics intelligent transaction

The application of AGC tokens will greatly affect the efficiency of international logistics payment transactions. Smart contracts and other characteristics can enable market players to set intelligent transaction contracts in advance. Contracts can automatically and intelligently execute international logistics payment transactions in the blockchain network at an appropriate time according to the changes of specific market supply and demand information. From paper contract to smart contract is a great leap in. In this process, contract execution is intelligent and legal processing technology is its two extremely important characteristics. Smart contract includes self-execution, legality inspection and other characteristics, which will greatly enhance the trading tools of the international logistics industry, change the environment of the international logistics industry, and improve the trading efficiency of the international logistics industry.

4) International supply-chain finance

In the business chain of trade finance / supply chain finance, it is naturally multi-party participation and cooperation. The circulation of AGC tokens can upgrade the separate and independent single centers into a unified multi-center, connect the upstream and downstream links of international trade, improve the efficiency of trust transmission, reduce transaction costs, and promote the benign ecological construction of international trade and finance.

In the field of international trade finance, information is scattered in each own system of supply chain, with repeated information verification in circulation and financing links and low efficiency; limited by information flow of each supply chain circle, the two-way selection between small and medium-sized enterprises and financial institutions is limited; lack of unified and reliable credit investigation system for small and medium-sized enterprises, financial institutions are difficult in risk control, and all risk control costs are transferred to financing enterprises.

The circulation of AGC tokens can encourage the participants to the supply chain to create and maintain a unified certificate recognized by all links, and guarantee its true, effective and non-tamper proof; in addition to the sharing of vouchers, the project / contract execution process can also be completely recorded and tracked, reduce the difficulty of risk control of financial institutions, improve the feasibility of SME financing; dilute the inherent circle of supply chain, expand the scope of voucher credit extension, become the entrance of asset securitization

and digitalization, and enhance liquidity; chain information is also the process of enterprise self-credit investigation. Based on these credit data, various financial services can be developed.

- Unify the credentials, ensure the unique authenticity, and greatly reduce the verification cost;

- Make the process visible, enhance the transparency of performance, and improve the financing management ability;

- Data records, promote the credit system, and reduce the risk control cost.

AGC tokens can serve as the main digital currency of trade financing to realize barrier-free exchange with the global mainstream fiat currencies, and realize a more convenient trade financing function. AGC tokens can also be used in warehouse receipt pledge financing, accounts receivable financing, bill custody and discount, consumer financial management, and bulk commodity trading in international trade.

5.5 Promote the circulation of value without borders

In the earth's neighbor application ecosystem, we take AGC tokens as the center, give full play to the advantages of value transmission protocol in the payment field, and realize the implementation of a global faster and low-cost payment, clearing and exchange financial system. The system, which supports all types of currencies, will make Internet payments as simple and convenient as Email.

Based on the financial system, AGC tokens will be introduced into the tripartite entity industry, build a bridge of "real world-blockchain world-real world", and establish a global value-added ecology of AGC token circulation. In the value-added ecology of AGC token circulation, the identity information of participants can be managed through smart contracts to provide better financial,

transaction payment, clearing and settlement and other services for organizations and individuals within the system.

In the consumption scenario, AGC tokens closely link "bulk trade, international logistics and international supply chain finance" in new ways, forming an unprecedented digital world application ecology."Bulk trade, international logistics, international supply chain finance" form the vertical integration of closed-loop ecosystem, bulk trade, international logistics, international supply chain finance form horizontal expansion of open ecosystem, ecosystem and ecosystem staggered, matrix structure, together constitute the value of the AGC tokens complete loop.

In the financial scenario, AGC will take finance as the core, based on barrier-free payment, cross-border transaction settlement, total currency (including digital currency and fiat currency) exchange, and drive the application breakthroughs in other industries from financial innovation. With the popularization of AGC tokens application and the improvement of social awareness, it will gradually penetrate into various fields of society, such as blockchain online finance, enterprise option allocation, supply chain finance, DeFi, etc., to realize unlimited value-added potential.

Chapter 6: Project landing and development

6.1 Landing support

Thanks to the advantages of sustainable development and innovative blockchain technology, extensive commercial application and refined governance, the implementation of the Earth Neighborhood Project has the following support:

Strong team: Earth neighbors have very mature and strong technical support, accumulated rich industry and technology experience in supply chain finance, cross-border payment, Internet of Things, information technology, web3.0 and other fields, and made industry-leading breakthroughs in the development and application of blockchain technology;

Rich resources: Earth Neighborhood Platform will sign strategic cooperation agreements with top enterprises, banks and financial institutions in the target industry, which will provide strong support for Earth neighbor to enter the target industry, so as to truly promote the actual implementation of payment applications;

Wide contacts: long-term strategic cooperation with the world's top bulk traders supply chain enterprises, stable business, resource sharing, will show a broader space for the development of unbounded trade;

Project governance: Unlike the general platforms, Earth neighbors have a clear and clear strategic plan for the target industry. More focused and professional with the help of blockchain technology distributed decentralization, immutable and encryption security and point-to-point transmission value characteristics, for social, e-commerce, bulk trade, international logistics, international supply chain finance, cross-border payment and other industries to penetrate and quickly gain market share;

Fund management: The capital management of earth neighbors will strictly abide by the principles of fairness, justice and openness, and take the development of earth neighbors as the primary purpose. We will set up an

ecological development fund for special custody and ensure the safety and sustainability of the funds. The use of all funds by the Earth Neighbor Project and Foundation will be disclosed to all investors on a regular basis to ensure the openness of the use of funds.

Future Space: The target industry of the Earth's neighbors is a trillion-level cross-border payment market. The development team develops a sound governance structure to effectively manage general matters, code management, financial management, compensation management, and operational scope of privileges to ensure sustainable development;

Compliance development: The earth's neighbors are absolutely safe as determined by technology, there is no possibility of the network running, because the earth's neighbors are a truly decentralized open platform, open source code, no central server, which ensures that the earth's neighbors are safer than the current traditional financial institutions. Earth's neighbors have no capital pool, complete over-the-counter consensus trading. Rooted in the Internet, surviving in the Internet, the rapid development of the earth's neighbors, will certainly lead to the arrival of a new monetary era.

6.2 Market cooperation

In order to drive the development of AGC token users and the global neighbor market, we will achieve comprehensive publicity through the community, media and exchanges.

1 ） Community

As a community-driven payment project, earth neighbors bring their own decentralized values. At present, our partners are all over the world, especially in the community field, which are very influential, and we will publicize them through community channels. We will be simultaneous in 120 communities, including the US, Australia, Japan, France, Korea and the Republic of Seychelles.

2 ） Medium

With the launch of more applications from Earth's neighbors, AGC tokens are launched on the exchange, and we will also promote them in the global media. For example, Deutsche Finance, Lianhe Zaobao, Daily News, BBC, Wall Street Journal,

Yahoo Finance, Google News, Meta, CNN, Bloomberg, Voice of America, Le Monde and so on.

3) Star partner

To protect Earth's neighbors safe, we recruited a group of all-star partners from the fields of mathematics, computers, artificial intelligence, payments, finance, wallet, and Web3, as validators of the AGC token network.

4) Application cooperation

Earth neighbors will reach strategic cooperation with top applications: BlueMove, PancakeSwap, PONTEM, APTOS, BINANCE, CoinMarketCap, crypto.com, coinbase, CoinGecko, nomics.

5) Online exchange

The Earth neighbors will work with the world's top exchanges to bring AGC tokens to the market, providing liquidity to the market and increasing investors' value, while gathering more like-minded and entrepreneurs. The value of AGC tokens will continue to climb as AGC tokens connect to top exchanges such as Binance, coinbase, Huobi, MEI, MEXC, and Bitget.

In the future, with the support of communities, media and exchanges, work with global users to create brilliance, and continue to improve the cross-border payment infrastructure and AGC token value consensus of global users.

6.3 Marketing and promotion strategies

1) User collection

Earth neighbors will use a variety of methods to attract and increase platform users to build a large and diverse user base. The user acquisition strategy of Earth neighbor includes but is not limited to the following aspects:

Noelling incentive programs: Earth Neighbors will launch attractive incentive

programs to motivate new users to register and actively participate in the AC economic model. These rewards may include transaction fee discounts and other special rewards;

Recommendation plan: The AGC token incentive network will set up a recommendation plan to encourage existing users to introduce new users to join. Both recommenders and referees will benefit from this program, increasing the number of users while increasing user loyalty;

Marketing Partners: Earth Neighbors will actively seek to work with other projects and institutions to expand our user base. Partnerships will provide users with unique advantages and privileges, while also increasing exposure for AGC tokens;

Community building: Earth neighbors will actively build communities, including social media communities, online forums and offline activities. This will help expand the user base and increase user interaction and engagement.

3) Brand building

Brand building is the key to the successful promotion of the earth's neighbors. We will use the following strategies to build and promote the Earth Neighborhood brand:

- Market positioning: We clearly position Earth Neighbor as an application ecosystem based on bulk trade, international logistics, and international supply chain finance. Our goal is to become a leader in the industry;

- Brand reputation: Earth Neighbor will actively focus on user satisfaction and ensure excellent service and support to build a positive brand reputation;

- Social media and publicity: We will regularly publish news, updates and market analysis about the Earth Neighbor platform and AGC tokens through various social media platforms such as Twitter, LinkedIn, Telegram, etc. to establish closer ties with users;

- Brand consistency: Earth Neighbor will ensure brand consistency in all marketing and promotional activities, including logos, website design, advertising and promotional materials.

4） Social media

We will make the most of social media platforms to promote the Earth Neighbor Platform and AGC tokens. We will conduct the following social media events:

- Regular updates: Earth Neighborhood will regularly publish updates and analysis on the Earth Neighborhood platform, token market, trading strategies and platform features on social media platforms;

- Interaction and response: Actively interact with users, respond to users' questions, suggestions and feedback, and enhance user satisfaction.

- Promotional activities: Earth Neighborhood will publicize and promote special events, competitions and reward programs on social media to attract new users and motivate existing users.

Through the above strategy, the earth neighbor platform and tokens will establish a strong brand image in the industry, attract more users, and continue to expand our market share. Earth neighbors will be committed to maintaining communication and interaction with users to meet their needs and expectations.
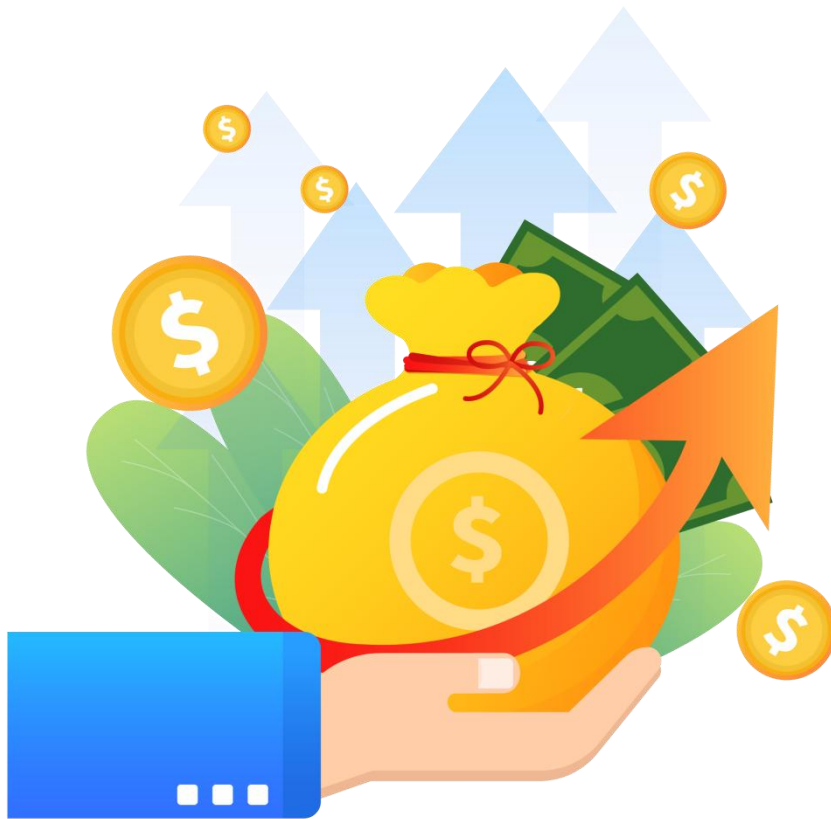
6.4 Development planning

1 ） Initial plan

The focus of the early work is on the development of technology, research on industry technology characteristics and other preparatory work. At the same time, the white paper will be released, market operations will be launched, and the early Earth Neighbor community will be built.

• Improve development, system construction, white paper, testing, auditing, and compliance;

• The community is online and the cross-border e-commerce system test operation is started.

2 ） Medium term planning

The earth neighbor community and ecological module will be established and improved, and then it will be publicized on various global media platforms, seeking more related enterprises and other partners to move in, and expand the influence of the platform.

- Expand the platform with all efforts, develop the underlying blockchain technology, and build a technical system;

- Optimize promotion, and achieve viral marketing through joint community promotion;

- Upgrade global promotion, and join major platforms to promote on the homepage, etc., to greatly increase visibility;

- On July 1, 2024, private placement of 618 million coins will begin; on September 1, 2024, coinstore will open; on November 1, 2024, cross-border e-commerce will be launched, and all e-commerce products will be paid with tokens, including international logistics settlement.

3) Future plan

Integrate many industries, organize multi-language platforms, carry out global business collaborative operation, and create a trillion-level application ecology based on bulk trade, international logistics and international supply chain finance.

- Start the construction of independent public chains and promote the upgrading and application of blockchain underlying technology facilities;

- Become the world's largest application ecosystem based on bulk trade, international logistics, and international supply chain finance, and open up a new future.

Chapter 7: Disclaimer

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