fxyz Network: A Financial Network Based on Digital Currencies and Digital Identities

Abstract

In a world where everything is connected by data, complex systems form networks that require understanding and mapping. Money, a human invention, often mirrors nature, as seen in various natural and financial networks. By analyzing these networks and their underlying rules, we can gain valuable insights and improve efficiency.

The fxyz network aims to simplify complex financial networks and streamline value transfer, exchange, and creation by leveraging digital currencies and digital identities. This will result in a more efficient, secure, and transparent financial ecosystem for all participants.

Summary points

- The fxyz network leverages digital currencies and digital identities to simplify complex financial networks and streamline value transfer, exchange, and creation.
- Everything is interconnected, allowing for knowledge and value transfer through established connections.
- Security is a priority, with members encouraged to hold assets off-chain and exercise caution in financial interactions.
- Members' presence in other networks expands access to additional markets
- Natural networks function in separate groups but benefit the whole system.
- · Giving back to the community is advantageous.
- Standardizing and synchronizing the digital world with traditional finance is essential.
- Humans require digital memory, reasoning, and value as they possess multiple personas, including online identities.
- The fxyz network is a value network that encrypts user, value, and organizational data, accessible only by those with permission.

Key Aspects

- Simplifying complex financial networks
- · Streamlining value transfer, exchange, and creation

- · Leveraging digital currencies and digital identities
- · Ensuring security and transparency
- Interconnecting networks for knowledge and value transfer
- · Combining digital and traditional finance
- Utilizing technologies like AI, blockchain, and graph databases
- Focusing on privacy, anonymity, and legal compliance

Future Plans

- · Expand membership and partnerships
- · Develop functions for transfers, exchanges, and creation
- · Raise funds for machine and human agents
- · Create apps and tools for financial analysis
- · Map all blockchains and financial entities
- · Transition to advanced technologies like graph databases and AI

The fxyz Digital Currency Network: Evolution and Future

The fxyz network aims to simplify complex financial networks and streamline value transfer, exchange, and creation by leveraging digital currencies and digital identities. By understanding the flow of money in various markets, including the over-the-counter (OTC) foreign exchange market, we can improve efficiency and create value.

Digital currencies like Bitcoin, Ethereum, and Solana, as well as stablecoins and central bank digital currencies (CBDCs), are becoming increasingly popular. By finding a balance between different types of money and analyzing connections between various layers in the financial system, we can harness the advantages of digital currency for faster transactions and real-time calculations.

Our goal is to combine digital money and traditional money into one system, using human and machine intelligence to manage our finances better. By working together and sharing information, we can improve the financial system.

After transitioning to a small boutique team, we integrated AI in various fields such as knowledgebase management, semantic applications, algorithmic trading, and personal AI assistant architectures. The missing piece was moving everything into a graph database, which we began to implement. This allowed both humans and machines to have structured access to financial information.

We initially built on Solana but later switched to an open, modular, and interconnected architecture. Graph databases are now widely used by big institutions, including central banks, for various financial applications. Our main goal is to collect data in a way that both humans and machines can interact with, understand, and act upon. By combining Holacracy and DAOs, we can create a dynamic hybrid model that captures the best of both worlds.

Goals and Collective Organization

Our primary objective is to collect data in a manner that allows both humans and machines to interact with, comprehend, and act upon it. Through collective organization tools like DAOs, humans can form groups and share thoughts, and everyone can have their own collective.

Holacracy and the Future

We can implement holacracy, where leaders are heard in domain-specific matters, and everyone has power when it comes to value/money, ideas, and other pre-agreed aspects.

DAOs & Holocracy

By integrating the decentralized management of DAOs with the structured management of Holacracy, we create a powerful organizational structure that benefits from human judgment and wisdom while leveraging automation and voting mechanisms. This hybrid model works well for organizations that want the advantages of both decentralized community governance and centralized management.

Security, Privacy & Anonymity

We prioritize privacy and security, using technology for verification and trust. For those already in the digital realm, we aim for pseudonymity, allowing certain entities to check identity and funds without accessing private data. We plan to use Cubenet for privacy and anonymization, as well as integrating with various zk protocols for enhanced privacy.

- · AML, antifraud, and KYC functions
- · Multi-level encryption: Anon, Pseudo, Public
- Financial cryptography: dynamic hashing, ZK value checks, and additional privacy layers

Financial Cartography

Mapping everything with graphs allows for:

- Querying
- Visualization
- Pattern recognition

Patterns

- Patterns emerge after reaching a minimum node number (Ramsey num)
- · Finding the rhyme
- · Transitioning from Maze to Tree

Value Domain (layer)

- 1. Digital currencies
- 2. Stablecoins
- 3. CBDCs
- 4. Cryptocurrencies
- 5. Digital Assets
- 6. Tokenized Commodity
- 7. Tokenized RWA
- 8. Digital Financial Assets

Social Domain (layer)

- HumanBeing -> LegalPerson -> OnlineID -> Persona -> Member, Partner, User, etc.
- · Trust, guidance, intelligence, and anonymity are essential
- · Humans have online identities called Personas

Tech Domain (layer)

A self-evolving system that improves with each iteration

Ever updating graph with knowledge and human guidance

News is evaluated, processes are updated, and graphs are adjusted

Data Domain (layers) - Transfer, Exchange, and Creation

- · Data is an asset
- · Everything is tagged by data
- Attributes/properties: volume, variety, complexity
- Core data about users, members, products, partners
- Tagged data metadata

Legal Domain (layer)

Comms Domain (layer)

- Telegram
- Tether

Physical Real-world layer

- Humans
- Machines
- Energy

Science Domain (layer)

Network Applications

These applications support the network's infrastructure and are developed and maintained by domain experts, liquidity providers, developers, and the DAO. They are vital for the seamless operation of the network.

Infrastructure and Core Technologies

Onchain E-spot FX, Exchange, Communications Network, Security, Payment Infrastructure, Remittance Infrastructure, OnOfframp Network.

Data and Analytics Tools

· Data Analytics, Al Bot, Sanction Check.

Optimization and Strategy Features

Algorithms, Currency Transfer Optimization, Arbitrage.

Mapping and Navigation

Maps.

User Facing Products

User-facing products provide intuitive interfaces for end-users, abstracting the complexity of the network's backend systems.

Transaction and Exchange Interfaces

• Retail FX, Transfer Services, On/Off Ramp Services.

Liquidity and Wealth Management

· Intelligent Liquidity Management Tools.

Compliance and Security Services

AML/KYC Checks and Fraud/Crime Detection.

Remittance and Payment Solutions

· Remittance Agencies, Payment Enterprises.

Timeline - Roadmap

Our journey began with extensive research and development, learning valuable lessons along the way. We have now reached a stage where we can implement our solutions at scale.

- Data connections and specific protocol integrations are ready
- · Blockchain connections are fine-tuned
- Various trading strategies based on scientific papers have been tested

We believe that we have reached the minimum required nodes to be effective, allowing us to expand across multiple dimensions and layers. Our primary goal is to act as one cohesive network, sharing wealth and knowledge while evolving based on our findings.

Accounting/Bookkeeping and Challenges

- All money will be distributed through smart contracts.
- Open bookkeeping according to status CipherText AttributeBased encrypted data governance.

Tokenomics

- Project not based on one person, so token allocation is small and longterm.
- Founder: 10-year lock
- Team: 10%
- Friends and Family: 10%Partners, advisors, etc: 10%
- · Investors: 10%
- DAO Users, LP, Community, Devs, partners, etc: 50% through DAO for management and organization, and dev organizations are different

Investment

- Friends and Family: 5% @5MM +
- Private: 5% @10MM +
- · Strategic Seed: 10% @20MM 25MM

Costs

- Most costs are for a boutique team (5-7 people, 5-10k USD/month per person) and hardware, software, and AI costs, calculating, graph db, etc.
- · Minimal marketing costs, almost no cost
- No listing cost
- · No token sale for profit in the short run

Documents

Next-level localization where even UX is localized

Ontology

FIBO ontology as a base

Makes it formal - readable by machine

Standardising data across

Graph Schema

- OWL
- RDF

Knowledge Oracles - House of Wisdoms

- 1. BIS
- 2. IMF
- 3. WB
- 4. PC(CA)
- 5. CBs

xyz Network Pitch Deck

Welcome to the fxyz Network Pitch Deck, where we unveil the future of interconnected financial systems. Dive into our vision of simplifying complex networks, securing data, and revolutionizing the way value is transferred across the globe.

Introduction

In a world where data is the new currency, the fxyz Network stands at the forefront of a financial revolution. Our introduction lays the groundwork for a new era of interconnectedness, where financial, economic, machine and social networks converge through the power of graph technology. We're not just mapping the future of finance; we're creating it.

Summary Points

- Simplification: We're making complex financial networks easier to navigate and understand.
- Security: Your data is your asset, and we protect it with the highest standards of encryption and restricted access.
- Interconnectivity: Our network thrives on the seamless flow of knowledge and value, connecting you to a world of opportunities.
- **Innovation**: We're pioneering the integration of traditional finance with the digital world, leveraging AI and blockchain technology.

What We Do and Don't Do

- **We Do**: Empower users with anonymization tools, implement risk-free trading algorithms, and foster a community that values legal boundaries and collective growth.
- We Don't: Engage in opaque practices, risk user funds, or participate in speculative trades.

The Future is Now

Join us as we expand our network, develop cutting-edge applications, and partner with industry leaders to shape the financial landscape. With the fxyz Network, the future of money is transparent, efficient, and within your reach.

Evolution of Money

We're at the cusp of a new monetary era. The fxyz Digital Currency Network is your gateway to understanding and participating in the evolution of money, from traditional currencies to digital assets.

Our Journey

Our history is a testament to resilience and innovation. From integrating Al in knowledge management to transitioning to graph databases, we've continuously evolved to meet the demands of a changing financial ecosystem.

Building Connections

We bridge the gap between the digital and physical realms, ensuring that our network's architecture remains open, modular, and interconnected for all.

The Power of Graphs

Graph technology ais our secret weapon, enabling us to visualize, compute, and communicate financial information like never before.

- · AI GNN, GCN
- · NLP database, vector store

Data: The Ecosystem's Foundation

Data is the lifeblood of the fxyz Network. We treat it with the care it deserves, ensuring that it serves as the foundation for a thriving financial ecosystem.

Embracing Chaos and Order

In the dance between chaos and order, we find the patterns that drive financial innovation. Our network harnesses this dynamic to deliver unparalleled value.

Collective Goals and Organization

Our collective organization tools, like DAOs, empower individuals to form groups, share knowledge, and drive progress together.

Holacracy: Leadership for the Future

Holacracy fuels our network, providing a framework where leaders and community members alike can contribute to our shared vision.

DAOs & Holocracy: A Powerful Combination

By blending the decentralized governance of DAOs with the structured management of Holacracy, we create an organizational powerhouse.

Members, Circles, and Roles

Anonymity, privacy, and clear roles define our community. Whether you're a member, part of a circle, or fulfilling a role, you're an integral piece of the fxyz Network.

Strategic Partnerships

Our technology and business partners are the pillars that support our ambitious goals, helping us to build a network that's robust and ready for the future.

Security, Privacy, and Anonymity

We prioritize your security, privacy, and anonymity, integrating cutting-edge technologies to ensure a safe and trustworthy network.

Financial Cryptography

Financial Cartography

Our financial cryptography and cartography techniques are revolutionizing the way we understand and navigate the financial landscape.

Domains and Layers: The Structure of Our Network

From the value domain to the tech domain, each layer of our network is meticulously crafted to support seamless transfer, exchange, and creation of value.

Network Applications: The Heart of Our Ecosystem

Our network applications are the engines that power the fxyz Network, driving innovation and ensuring a smooth user experience.

The Road Ahead: Our Timeline and Roadmap

Our roadmap is a blueprint for growth, outlining the strategic steps we're taking to expand our network and solidify our place in the financial world.

Financial Management and Challenges

We're redefining financial management and tackling challenges head-on, ensuring that our network remains resilient and adaptable.

Tokenomics and Investment

Our tokenomics model is designed for sustainability, with a focus on long-term growth and equitable distribution among stakeholders.

The Cost of Innovation

We invest wisely in our team and technology, ensuring that every dollar spent moves us closer to our vision of a simplified, secure financial network.

Documents and Ontology

Our commitment to next-level localization and standardized data ensures that our network is accessible and understandable for all.

Knowledge Oracles: The Wellspring of Wisdom

Our knowledge oracles, from the BIS to central banks, provide the insights and guidance that fuel our network's intelligence.

Bridging Realms: Physical and Digital

In our quest to redefine value transfer, the fxyz Network recognizes the parallels between the physical and digital realms. Both are networks at their core, with systems designed to serve specific purposes. In the realm of finance, these networks are governed by flows and protocols.

In the physical world, we navigate countries, legal entities, and markets. In the digital sphere, we traverse blockchains, digital entities, and their markets and services. By standardizing these networks with ontologies across financial, tech, and digital domains, we can unify and analyze them, creating a seamless ecosystem.

The Total Addressable Market (TAM) for our network is vast, with the OTC foreign exchange (FX) market alone valued at \$7 trillion. By focusing on spot FX, remittance, and other non-speculative financial activities, we can swiftly capture market share with our digital currencies and decentralized governance.

Regulatory compliance is ensured through our advanced digital compliance tools, bridging the gap between innovation and regulation.

Connection points in our network serve as portals, linking entities and facilitating the flow of value. These portals are supported by relational points and forces that guide them, ensuring efficient and secure transactions.

We are establishing FX connections that leverage both traditional protocols like FIX and digital protocols, positioning us to capitalize on the growth of emerging markets, CBDCs, and stablecoins.

Revolutionizing Value Transfer

Today's value transfer systems are slow, inefficient, and unnecessarily complex. Whether formal or informal, these networks are closed, reliant on trust in intermediaries, and costly.

The fxyz Network addresses these challenges by:

· Standardizing data with Ontologies.

- Consolidating information into a single database queryable in simple lanquage.
- Ensuring compliance with regulatory requirements while upholding privacy, anonymity, and security.

Our approach allows us to:

- · Gather all relevant data.
- · Standardize and write it to a central database.
- Provide tailored interfaces for experts, users, partners, and other community members based on their roles.
- Use this central core as a universal interface, enabling contributions and modifications from all network participants.

By merging formal with informal, and physical with digital, the fxyz Network is not just a platform but a revolution in the way we think about and engage with financial networks.

Core Message Outline for the fxyz Network Pitch Deck

1. Introduction to fxyz Network

- 1. a. Vision of transforming finance with digital currencies and identities.
- b. Emphasize the interconnectivity and data-driven nature of the network.

2. The Problem and fxyz's Innovative Solution

- 1. a. Current financial complexities and inefficiencies.
- 2. b. How fxyz simplifies and streamlines financial networks.

3. Unique Technologies and Advantages

- 1. a. Integration of Blockchain, Al, and Graph Theory.
- 2. b. Benefits: Secure transactions, enhanced liquidity, and efficient value transfer.

4. Security, Privacy, and Pseudonymity

- 1. a. Robust security measures for protecting the network and its users.
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5. Network Applications and User Interface

- 1. a. Overview of network applications: remittance, payment solutions, currency exchanges.
- 2. b. User-friendly interfaces abstracting complex backend operations.
- 3. Algorithms

6. Roadmap and Achievements

- a. Key milestones achieved (e.g., funds raised, technology development).
- b. Future goals: expanding the network, new partnerships, technology advancements.

7. The Team and Governance

- 1. a. Introduce the core team and their expertise.
- 2. b. Governance model: DAOs, Holacracy, and community involvement.

8. Call to Action

- a. Opportunities for investment, collaboration, and network participation.
- 2. b. The vision of a unified, efficient, and secure financial ecosystem

Documents and Ontology

- Next-level localization with localized UX
- FIBO ontology as a base for standardizing data
- · Graph Schema: OWL, RDF

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- · Tapping multi-trillion dollar market
- · Hi-tech
- Tech- stack: Solana, Cube, ...Telegram(TMA, TG number, etc)
- · Liquidity Stack: P2P, CEX, ECNs, DEXes, CLOBs, Aggregators
- · Data Stack:
- · Ap pstack

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Draft

Our decentralized digital distributed (3D) currency network is called Fxyz.

- Now connecting to major 3 (BTC, ETH, SOL)
- · We are building a decentralized fund
- · We are building a decentralized FX liquidity aggregator
- · We are building a decentralized forex platform
- · Building on Cube exchange
- · Focusing on triangular arbitrage and other arbitrage strategies
- · Analyze the physical world of fiat and mainly OTC forex market
- Apply analysis to find discrepancies, synchronization, market inefficiencies in the digital realm of stablecoins and CBDCs and try to correct that
- Users will hold their money in MPC vaults
- · Users will earn from holding money
- Crypto Hawala system will be offered to people with private communication channels

Photons equal light, which e

· Anything is everything, and every time is infinity.

Philosophy

Everything is geometric, and everything has a shape if we know the data we can track/build it. Very similar to light is data, and new money is data money. Light = real-time synchronization. Solana's goal is synchronized like the universe. Abstracting this whole decentralized quantum world for the user and just presenting apps, they don't necessarily need to know how it works and decide between this technology battle. They just use it.

Is light the currency of the universe? It is energy for sure, but energy = currency.

"You have to give in order to grow - the best way of learning is by teaching."

If we don't fill the gaps with our own efforts, the universe will do it for us

 and it tends toward disorder, or entropy. Chaos generates order, and order brings chaos.

Benefit the All for the Whole

- Under 500 USD transactions are not charged in some cases if it is an emergency.
- Some portion will be granted for free
- · This can be compensated with tokens

Holistic Approach

Everything is interconnected.

Algorithms, Networks, Graphs: What's the Connection?

- · Dijkstra, Bellman-Ford, and more
- From tiny organisms to the vast universe and complex neural networks

By gathering data, we build a strong foundation for understanding different perspectives. These perspectives are found across various fields, from biology to computers, neuroscience, and finance. We can draw inspiration from them in almost any ecosystem.

Exploring the Complex World of Multilayered and Multiplex Networks

Picture a network within a network. Blockchains are built on top of the internet and physical hardware networks.

We can create a universal multilayer network with multiple multiplex networks.

To do this, we must consider the flow and protocols governing that flow, ensuring smooth connections between different layers and transitions between them.

For instance, blockchains are multilayered networks (with parallel layering and no hierarchy), while Layer 2 solutions (L2s) are multiplex networks. In L2s, each wallet (node) is the same across all networks, but the connections (transactions) and other fundamental aspects differ.

For categorization purposes, we use the Financial Industry Business Ontology (FIBO) with customizations to fit digital finance.

It all depends on the perspective:

- From a legal standpoint, it's a complex mess with multiple governing bodies discussing in old-school format.
- Blockchains are usually mapped with graphs, as they are easier to access and follow their own rules and protocols.

We aim to apply the same approach to the physical/material/normal world, where the digital/quantum/blockchain world is constantly evolving. At least in the digital realm, there's a state when you observe it, and you can watch it all the time with enough resources and access, even if it's permissioned.

If one node has access to any closed-source network, that access would immediately be broadcasted to other participants by sharing information and perhaps even using its value channel or connection to interact with the said system.

fxyz

fxyz

OpenAl

- Llama
- Neo4J
- GraphXR
- Redis
- ELK
- Kafka
- + TradTech (PostgreSQL, Docker, ...fill)

Rules

- justice over anything veritas adl
- justice need reasoning akl
- reasoning needs knowledgebase
- knowledge evolves to wisdom

Chaos and Order

Everything is both chaotic and ordered. Order brings chaos, and chaos generates new patterns. By applying this logic, we can change our perspective and even rely on machines to understand and process the data.