

OTC COIN WHITEPAPER

BLOCKCHAIN-BASED P2P EXCHANGE SERVICE





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EXECUTIVE SUMMARY

Blockchain technology has penetrated into each area and is changing many industries around the world. Global blockchain technology is advancing at an astonishing speed, and its spread is also accelerating. Before 2020, the blockchain industry is expected to generate US\$80–110 billion in revenue, with promising prospects in the trunking area or personal information security area. Blockchain technology originated from Bitcoin, and features such as near-warner traceability, non-manipulation, decentralization, and timestamp give the Bitcoin system the ability to prevent transaction history manipulation and double consumption. Bitcoin is the first application of blockchain technology.

As we all know, Bitcoin is not just a new cash system, but also ensures decentralized distribution of Bitcoin through blockchain technology. Blockchain changes the way information is collected and shared to form a decentralized, peer-to-peer network, and as a decentralized system, it protects the official transaction ledger that cannot be cryptographically manipulated. Therefore, it can bring about significant change in each area by enabling free trade and information sharing even in an environment where trust is not formed. Blockchain DAPP has the following characteristics.

OTCcoin plans to form an ecosystem as a platform for monetary value of borderless payments and exchanges by utilizing blockchain technology. We are creating a project in which the user becomes the subject of the service by supplementing the various problems of the existing exchanges (hacking, operation, guarding workshop, etc.).

1. Must operate independently as a completely open source system
2. It can be improved by market demand without being controlled by centralized organizations, institutions and individuals, but requires joint recognition by users.
3. Data must be secure and public, and stored in a distributed network with redundancy to prevent manipulation and single failure
4. DAPP visitors consume tokens, but contributors are rewarded with tokens
5. Generate tokens by deciphering cryptographically valuable
6. Decentralized applications have the potential to be developed and self-sufficient through the rights holders of the authorization system, and do not require open, transparent, secure, secure, and trustworthy applications.



1 BUSINESS INFO

OTC MARKET BUSINESS OVERVIEW

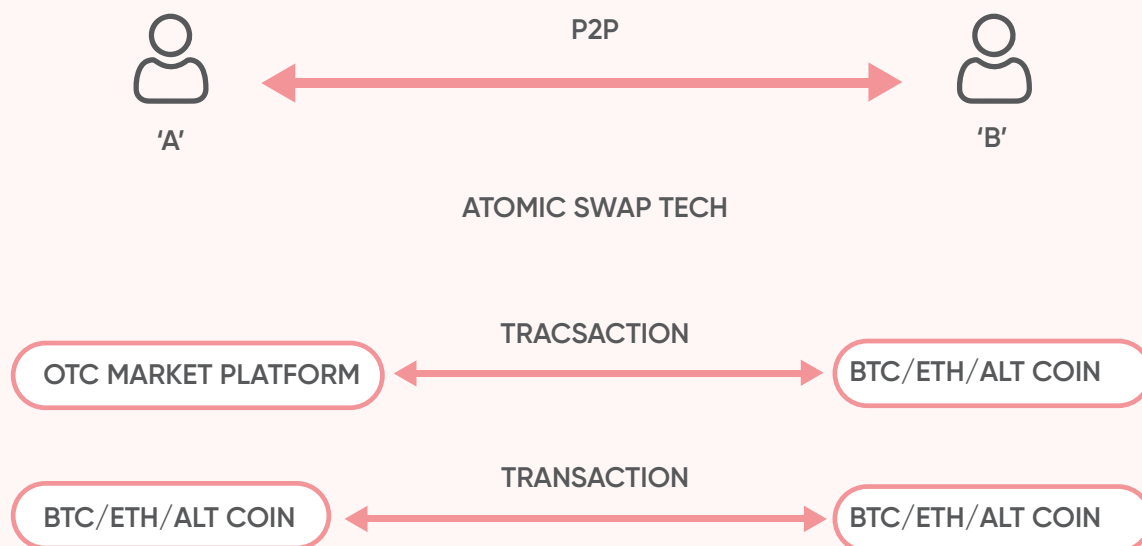
Based on the consumer-centered cryptocurrency exchange platform, OTCcoin aims to increase the utilization and value of the OTCcoin platform by applying atomic swap technology that can swap heterogeneous coins to create a true coin and token ecosystem.

In addition, messenger and group community functions were additionally developed to increase consensus and participation among users. OTCmarket Coin (hereinafter referred to

as OTCCOIN COIN) is provided as a bonus when a friend is recommended when registering as a member on the platform exchange, and is used as a payment coin when using DAPP and P2P transactions.

OTCmarket Coin will be used as the key currency and transaction currency in the exchange, has universal scalability, and can prove its value through listing and exchange of various linked tokens.

OTC MARKET PLATFORM



2 PROBLEM

CRYPTOCURRENCY ECOSYSTEM AND EXCHANGE OPERATION PROBLEMS

- **Environment insufficient to meet policy requirements (compared to the Special Act in the first half of 2021)**

Currently, most of the companies that provide AML solutions partially volunteer their services, so there are not many places that understand the overall process. In addition, in order for domestic exchanges to establish an AML system, various laws such as the Act on the Reporting and Use of Specific Financial Transaction Information (Special Act) and the Act on Real-Name Financial Transactions and Confidentiality (Real-Name Financial System) must be considered as a whole. Among exchanges, only a small number of small and medium-sized exchanges are preparing for this.

- **Security and hacking vulnerabilities**

70% of cryptocurrency exchanges operating worldwide are unlicensed or unregistered. In addition, more than 96% of exchanges did not provide insurance in case the cryptocurrency was stolen by hacking, and there were no security measures against hacking at all. It was found that only 16% of the global cryptocurrency exchanges store their customers' cryptocurrencies in '1) cold wallets, and most customers store and manage their cryptocurrency assets in hot wallets. Cryptocurrency exchanges and users are using internet-based virtual accounts without any security measures because of the convenience of use, which leaves cash on the street without any locks. As a result, the customer's assets become a good target for hackers, causing the problem of being hacked several times.

1. Cold Wallet is a virtual storage space for cryptocurrency that blocks the internet, and stores cryptocurrency through an offline storage device that can be opened with a private key.

- **Delisting of uncompetitive coins**

Bitbox, a cryptocurrency exchange operated by Line, delisted Ripple (XRP), the seventh-largest cryptocurrency by market capitalization. Bitbox announced that it will also exclude Ripple from Bitcoin, Ethereum, and Tether markets. The reason for the delisting was not clearly stated, but most are expected due to insufficient trading volume. Also, in the case of Upbit, coins such as Monero Dash, Zcash, and Pivex have been designated as investments to consider. This amplifies the problems associated with the abolition of cryptocurrencies that lack liquidity and lack of proper technology or business development. Exchanges delisting altcoins are expected to accelerate further.

- **Financial hardship**

Small and medium-sized domestic exchanges suffered from financial difficulties and stopped withdrawing money, which made investors angry. Tax payment, uncertainty of revenue, and abnormal transaction phenomena of altcoins are linked to the exchange's profits, and as new funds are blocked, the growth engine in the industry as a whole is being lost. Also, next year, the discussion of cryptocurrency taxation is rising as a hot potato, raising tensions between exchanges and customers. There are concerns that the market will freeze further if taxation on investors becomes full-fledged.



3 SOLUTION

OTC MARKET SOLUTION

- **Ecosystem composition plan**

OTCmarket will be used as a means of transaction fees in the platform exchange, which will soon serve as a key currency in the exchange and have universal scalability. In addition, the OTCmarket platform not only activates its own coins, but also introduces atomic technology that enables swapping with heterogeneous coins and tokens to maximize user consensus and participation.

This is the same concept as point integration, and through linking services, it is possible to increase the utilization of each coin and token and increase the value. The OTCmarket platform will also increase the value of OTCCOIN PLATFORM by entering various coins issued and circulated in the market. It can be formed and the function of profit share can be expected.

- **Fintech technology introduction solution**

It is to make transactions between individuals and between consumers and merchants, and between companies and businesses faster, safer and cheaper. OTCmarket Coin supports payment with Coin Pay to eliminate trust, information barriers and legal cost issues. We plan to introduce QR code payment method and IC CHIP card technology. In order to prevent potential competitors from occurring when providing global mobile payment services, the OTCmarket platform formed a business strategic alliance with fintech IT companies for electronic wallet financial payment solutions and formed a consortium with unique security technologies. We are thinking of ways to revitalize our business. In other words, OTCmarket's coins play a pivotal role in the fintech service, and various uses can be made through service collaboration of various listed coins or entering the platform on the platform.

- **Providing services for users**

Investors ①Stable reserve ratio ②Generation of profits from business operation sales ③Owned COIN can be converted into cash or swapped with ALT COIN ④Incineration policy (operating to burn **60%** of the test market amount) ⑤Stable assets through profit sharing strategy as a diversification business plan Operation is provided through BIZ PLATFORM. In addition, investment risk is lowered by a variety of profit dividends and value increase compared to existing investment products, and low risk & high return service can be provided instead of high risk & high return. OTC Market has the know-how for the development and operation of investment products, and when securing funds, the profits are distributed to the holders through stable revenue generation and distribution through a business model, and through this, it will grow into a market for specialized investment companies in the market.



OTC MARKET BLOCKCHAIN

- **Transparency**

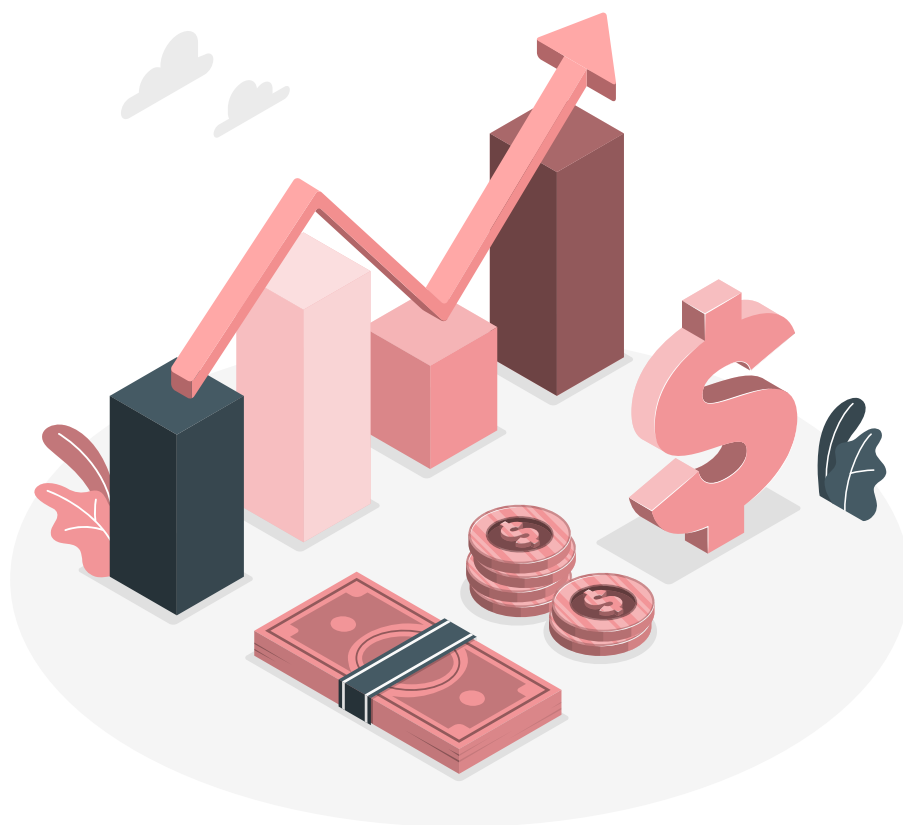
All data is stored on a peer network and is available to all participants. The identity of the participant is determined by the calculation method of the HASH function, and the user's identity is safely protected because all IDs in the network are displayed as HASH codes. The authentication process records the ledgers of both parties and is anonymous by hiding their identities..

- **Immutability**

In every block, the latest transaction history recorded with HASH code is recorded. Any change in any record in the block will affect what will happen in the future. A single block of data change is not possible unless you change the records of all blocks. Therefore, transaction record data cannot be changed. All blocks that have already occurred cannot be changed because new transactions are still in progress. This feature can also be viewed as a transaction record tracking function.

- **Dispersibility**

Decentralization is the most attractive feature of blockchain technology. Asset sharing in a traditional environment does not exist in full trust and the need for democratization and ownership of information, technology and services is very high. However, in a blockchain network, like the sharing economy, all participants share problem-solving abilities and data (transactions) and rely on consultations accordingly.



Characteristics of OTC Market Blockchain



1st - A blockchain ecosystem of coins with the purpose of fast and secure P2P exchange operation and exchange and distribution purposes.



2nd - Anyone can easily transfer coins anytime, anywhere and designed to make it easy to exchange them



3rd - The OTC Market platform is an atomic swap, and through sharing payment modules, partnerships with specific companies, linking with various services that do not exist before, and building social network services among members.



4th - Securing the use of OTC Market by reinvesting part of the profits



5th - It is operated based on the diversity of electronic wallets and blockchain, and it is made possible to transfer money easily and quickly by applying the market price and exchange rate of each country.



The core direction of OTC Market

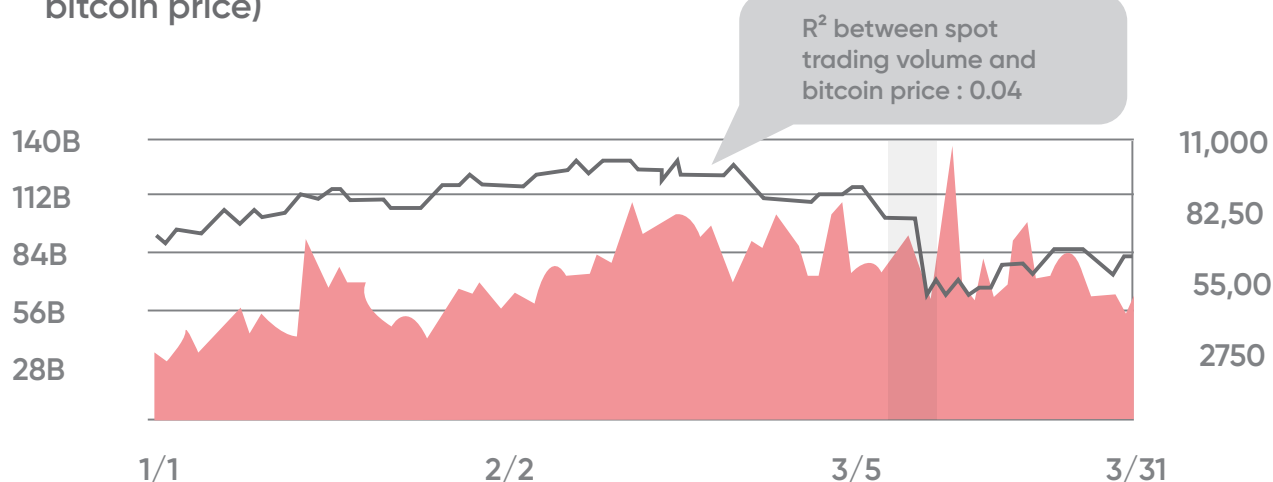
The core direction of OTCmarket blockchain technology is to use it conveniently anytime, anywhere. OTCmarket's blockchain business is to share DAPP services in various industries as standardized currency. The purpose is to spread through continuous contracts with each service developer, to secure various uses through this, and

to establish a system of exchange and remittance for foreign users in the future to create a linkage system for services by country. In addition, among the various purposes of the coin, it places great importance on currency exchange, remittance, and distribution, and intends to establish itself as a people-oriented coin through business and technical alliances with related organizations around the world. The ultimate goal is to acquire users by country.

4 MARKET RESEARCH

GLOBAL MARKET SIZE

The trend of spot trading volume in the whole market (with the right axis bitcoin price)



2020 Quarterly Market Volume

- The total volume of cryptocurrency spot and futures markets in the first quarter of the global quarter was approximately **\$8.8 trillion**.
- Futures trading up **314%** quarter-over-quarter
- Spot trading increased **104%** quarterly
- **\$6.6 trillion** in cash market revenue
- **Over 300** Exchanges Analysis Results from Industry Report on Industry Field Trading in Q1 2020
- Total market volume for this quarter was **\$6.6 trillion**, an increase of **104%** [kwartalnie], with reported actual value of **\$6.647 trillion**

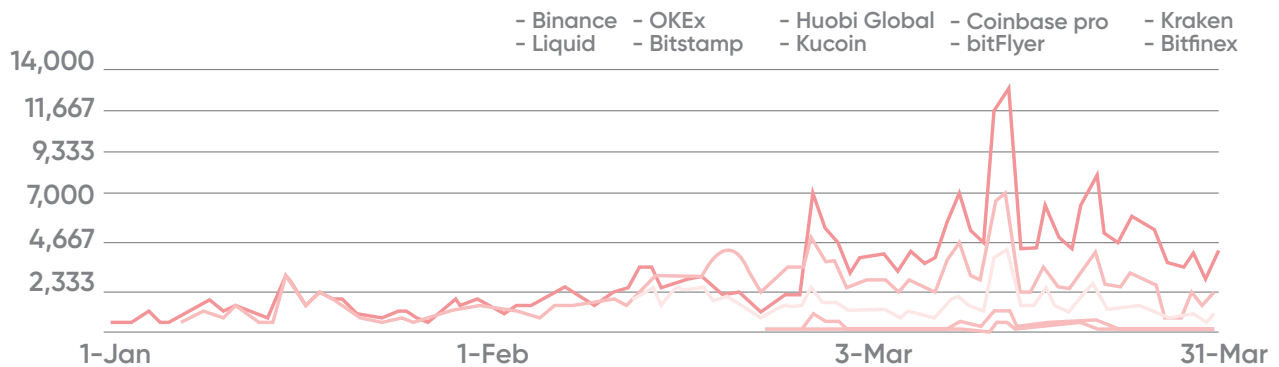
Analysis of the largest exchanges by quarter in 2020

Among the 279 centralized exchanges, the largest exchanges are Binance, Okex. Huobi Global. Announced with Coinbase Pro and Kraken.

Total trading volume of 16 decentralized exchanges analyzed this quarter to be **\$180 billion**.

Tokeninsight 2020Q1 spot exchange rating Top 10 trading volume [Unit: SM]

Source Tokeninsight



Source : <https://ko.0xczx.com/2020042784689.html>



Domestic market size and status

BITHUMB, UPBIT, COINIONE Transaction Status

Sortation	Number of transactions		Trade price (KRW)	
		Daily average		Daily average
2015	753,692	2,065	581,269,035,409	1,592,517,905
2016	1,546,457	4,237	1,657,347,468,353	4,540,677,995
2017	306,979,554	841,040	619,686,618,915,411	1,697,771,558,672
2018	524,473,945	1,436,915	936,368,087,270,439	2,565,392,019,919
2019	408,818,835	1,120,052	487,904,857,217,701	1,336,725,636,213
2020.5	314,276,068	2,081,292	114,908,131,137,385	760,981,000,910
Total	1,556,848,551	787,480	2,161,106,311,044,700	1,093,124,082,471



- Transaction amount surged from **580 billion** won in 2015 and **1.7 trillion** won in 2016 to **620 trillion** won in 2017 and **936 trillion** won in 2018
- **1600 times** increase in 3 years after 2015
- After Bitcoin peaked in December 2017, the transaction volume declined significantly throughout 2018 as its price fell. In 2019, it was **488 trillion** won, a decrease of nearly half from the previous year. Until May of this year, it recorded **115 trillion** won, which is one-third of 2018, when the transaction amount was the highest. However, despite the disappearance of the cryptocurrency investment craze, it is evaluated that the transaction amount is improving.
- Average daily transaction amount surged from **1.6 billion** won in 2015 and **4.5 billion** won in 2016 to **1.7 trillion** won in 2017 and **2.6 trillion** won in 2018.
- In 2019, the transaction amounted to **1.3 trillion** won.
- **760 billion** won in transactions until May of this year, if it is maintained as it is, it will be close to the daily transaction amount in 2017
- Transaction amount decreased from **488 trillion** won in 2019 to **115 trillion** won in five months this year. During the same period, the daily average number of transactions increased from **1.12 million** to **2.08 million**.

CRYPTOCURRENCY TRENDS

- **DeFi**

As interest in decentralized finance services using cryptocurrencies increases, more and more companies are jumping into this field. With the emergence of various companies targeting cryptocurrency finance, both at home and abroad, the atmosphere surrounding DeFi is growing. There is also a saying that the killer app of cryptocurrency is DeFi. Although it is in its infancy, the fact that DeFi has more than \$500 million in funds indicates that there is a demand for DeFi. However, the problems of the DeFi protocols are greatly overcollateralized and there is a risk of complexity of the smart contract, and interest in how to overcome and solve these initialization steps is attracting attention.

- **Institutionalization**

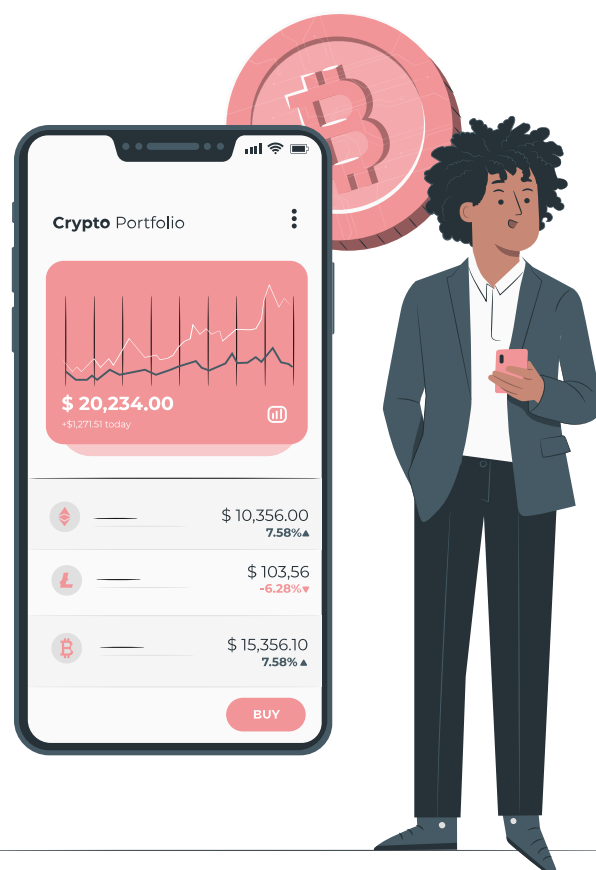
The U.S. Internal Revenue Service (IRS) has announced a tough response to tax evasion and illegal activities using cryptocurrency. Introducing various crime cases arrested by institutions, such as cryptocurrency-related darknet xDedic, Bitcoin ATM money laundering, etc. Meanwhile, in Korea, as the Global Anti-Money Laundering Organization (FATF) recommends that virtual asset operators impose anti-money laundering obligations by June next year, the Special Tax Act has been passed, and it is preparing to be implemented next year.

- **Exchange launches new revenue model, various staking services**

Cryptocurrency exchanges continue to launch staking services. In addition to transaction fees, they are paying attention to staking services as a new revenue model. In particular, competition is intensifying by differentiating cryptocurrency types and period fees for each exchange. Currently, the exchanges that have launched cryptocurrency staking services in Korea are Coinone, Bellic, and Hanbitco. The staking service provided by the exchange is evaluated to be similar to the interest deposit service of a general bank. This is because you can earn money by keeping certain cryptocurrencies in your exchange wallet, just like you earn interest by leaving money in your bank account.

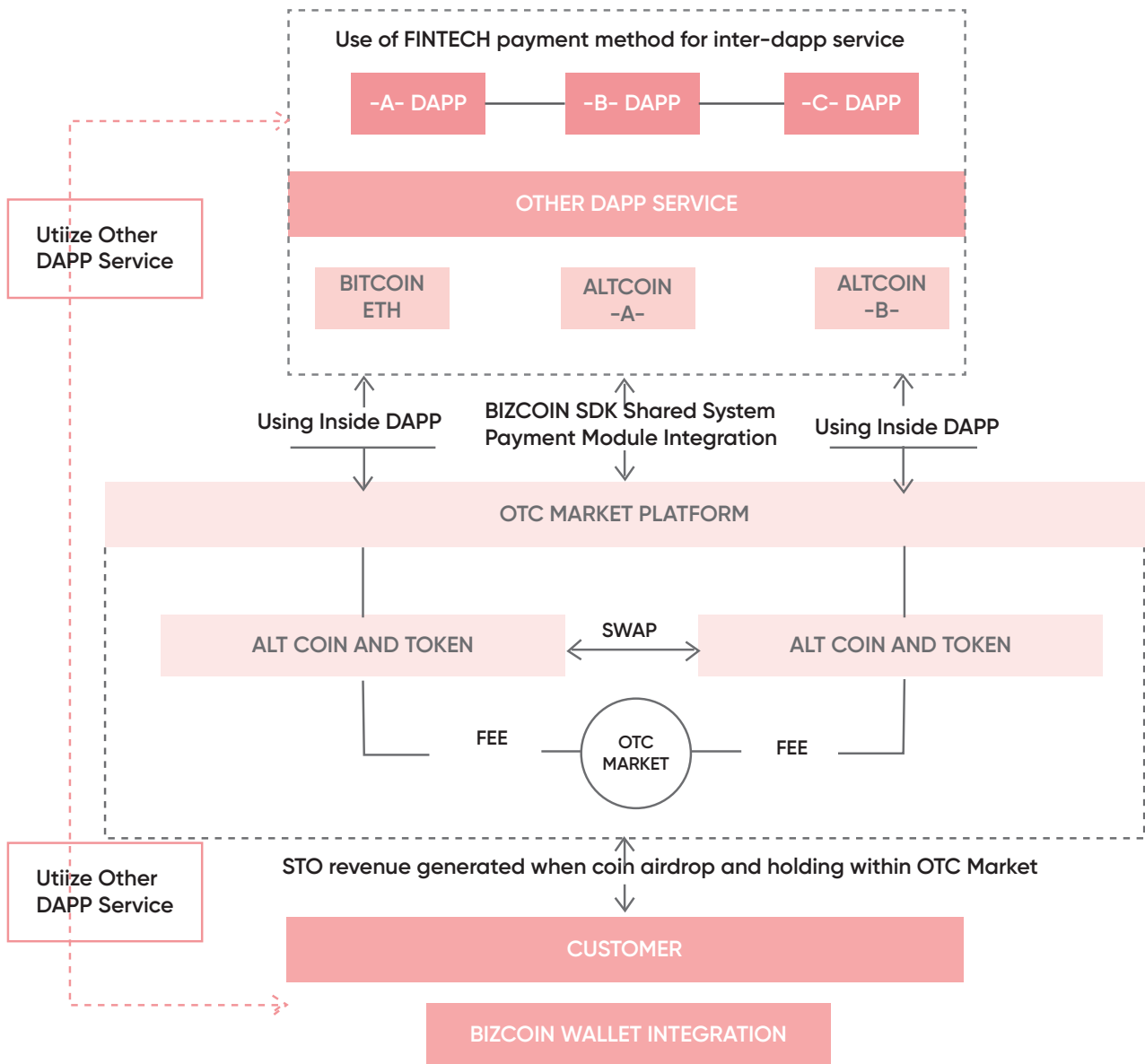
- **Crypto Derivatives**

It is known that the 4th Industrial Revolution Committee (4th Committee) included in its recommendations to the government that it should review the plan to incorporate crypto-assets (encryption-related products into systems such as the Korea Exchange) at the pan-government level in the mid- to long-term. The 4th Committee stated in the 'Annex to the Government Recommendation for the Fourth Industrial Revolution' announced at the end of October last year that "a forward-looking effort at the pan-government level is necessary to respond differently to the new financial order in the digital financial era." "It is necessary to support the development and utilization of domestic custody technology to allow institutional integration and financial institutions to handle cryptographic assets," he added. This means that capital market participants such as securities firms and banks should develop and introduce domestic custody solutions for handling crypto-assets so that the crypto-asset custody market does not become dependent on foreign countries.



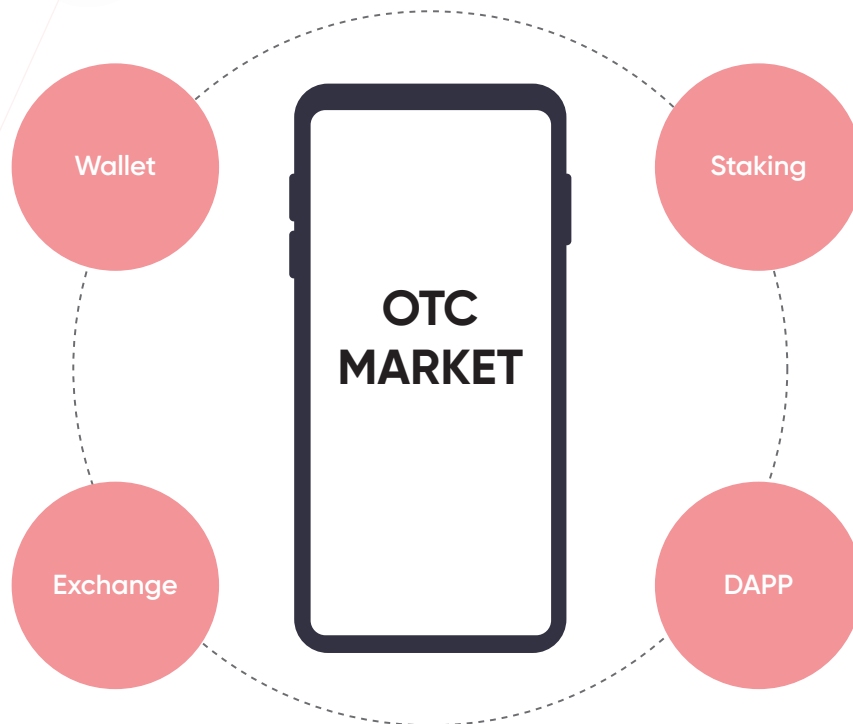
5 SERVICE

OTC Market service flow flow chart



- When registering as a member on the OTC Market platform, rewards are provided when referring friends
- It can be used as a payment coin when using DAPP services affiliated with the OTC Market platform and P2P transactions
- OTC Market is used as the platform's key currency and transaction currency, and utilizes a universal scalable coin.
- OTC Market PLATFORM provides SDK and payment system to affiliated developers
- Can be used as a payment method in various DAPPs

SERVICE GOALS



At the initial stage of OTCmarket platform opening, there may be a small number of customers who sign up for services, but the fewer holders of the initial OTCmarket, the more coins you can receive through airdrops. This will be a powerful entity as a means of attracting early holders.

In addition, since it provides integrated payment modules to a platform that can utilize various DAPP services, users do not have to go through the hassle of installing and using affiliated DAPPs one by one or not signing up for membership. In addition, holders who purchased OTCcoin in the initial stage can see a lot of profit from the price increase as the key currency of the exchange after not airdrop. If this happens, OTCcoin will become a coin that can be used by many customers. However, the problem is when there are more customers who have OTCmarket in the future. As the number of OTCmarket holders increases, the amount of altcoins received by airdrops will

inevitably decrease in order to airdrop to more customers. If the benefits are reduced, this will lead to an increase in the buying trend and later into a selling trend. This also means a drop in the price of OTCmarket. In order to solve this problem, OTCmarket Foundation plans to launch OTCmarket Exchanges, a P2P trading platform, so that it can be used by people all over the world using ATOMIC SWAP.

If there are many OTCmarket holders and the amount of airdrops can be reduced, the foundation can pay dividends to coin holders in the form of STO, even the profits generated from the OTCmarket P2P exchange in 2021 considering the interests and benefits of holders. We are reviewing it. The business goal of the OTCmarket platform is to make the value of OTCmarket continue to rise in proportion as the number of users who use the OTCmarket exchange continues to increase in the future.

MAIN FUNCTION

OTC Market MENU TREE



Staking function: If you have a certain amount of OTC Market or ALT COIN, it is a function to receive incentive token rewards according to the corresponding policy. The amount of ALT COIN received as an incentive increases according to the holding period.

Defi function: It is a function to lend one's own cryptocurrency to the OTC Market network pool and use it to receive incentive token rewards.

P2P SWAP FUNCTION : Assets you own are signed into conditional agreements with other users. Swap is possible. Ex) bit coins → eth. P2P When using the swap function, OTC Market is used as a transaction fee. A certain amount of OTC Market must be held in the wallet.

PAYMENT : It can be used as a payment method within services affiliated with OTC Market. In addition, you can pay with OQ CODE and barcode within offline, and you can check real-time usage history.

6 TECH

SYSTEM ARCHITECTURE LAYER



1. Data Layer

account, core, les, light, trle

- Data Layer that defines the data structure of OTC Market and manages associated data
- As the main data structure 1) Account 2) Transaction 3) Message 4) Risit

Store and manage these data using level DBs such as blockchain

2. Consensus Layer

consensus, miner

- The consensus layer is responsible for the consensus engine that verifies the validity of blocks and mining, which is the process of creating blocks.
- Responsible for gas processing, a fee paid to miners during the mining process

3. Execution layer

eth, contracts, console, ethclient, node

- The execution layer is in charge of processing the OTC Market service smart contract and the VM that executes the smart contract.

4. Common layer

P2P, ethdb, rpc, crypto, rip, params, common, event, metrics

- The common layer contains functions commonly used in operation.
- P2P network protocol, encryption hash function, digital signature, various encodings, common storage, etc.

5. Application layer

mobile, ethstats, Internal, swarm, whisper, cmd/bootnode, cmd/geth, cmd/puppeth, cmd/ripdump

- Smart contract, distributed file system swarm

BLOCHCHAIN PLATFORM

The blockchain protocol used in the OTCmarket platform is the Ethereum protocol. Ethereum was launched in 2015 and is a protocol that implements innovative features of smart contracts and decentralized apps in the Turing language. Block generation of each node is possible, and can be built and run without node control or interference. As an open-source decentralized software platform, the Ethereum protocol features support for facilitating the distribution of data to distributed computer nodes in the network and allowing Ether to be exchanged as a way to settle contracts with other users.

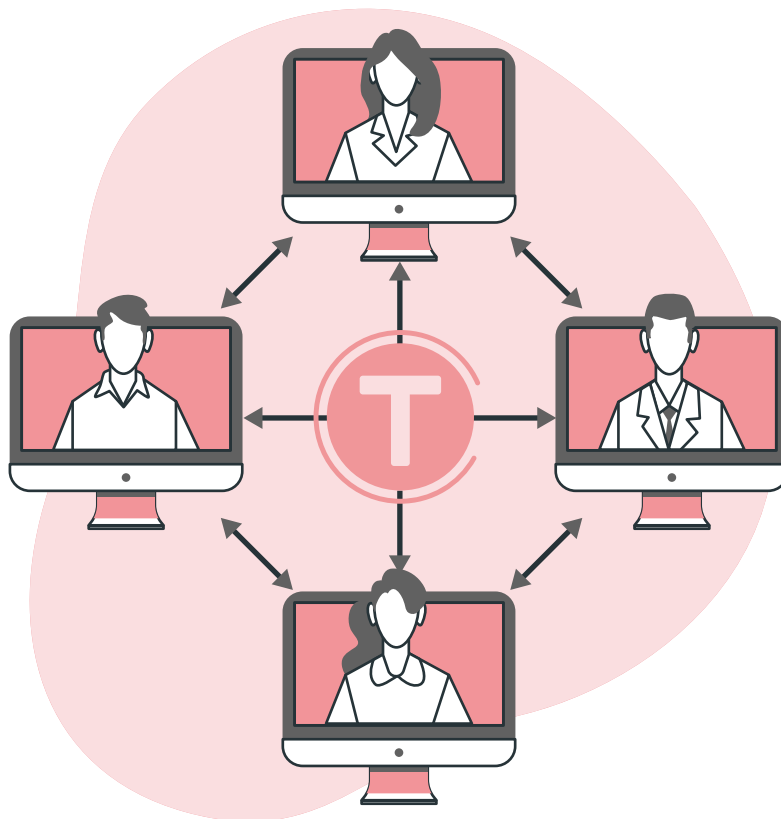
① Platform with built-in currency and payment methods

② A platform where users have their own data sovereignty and my unique information is not hacked

③ A platform where anyone can use the open financial system

④ A platform built on a neutral and open infrastructure that is not controlled by specific companies and individuals

The reason OTC Market platform chose Ethereum is because it is a proven platform that can safely implement various services. In addition, source code developed in a complete Turing language can be deployed and verified. Therefore, it is possible to design with scalability in mind, and it is possible to create logically unlimited services. In the first half of next year, Ethereum 2.0 is preparing for a change in the world's most used blockchain network. This is expected to have a huge impact on the blockchain and cryptocurrency ecosystem. In the future, if Ethereum 2.0 is properly operated, it is expected that more colorful services will be developed.



ATOMIC SWAP

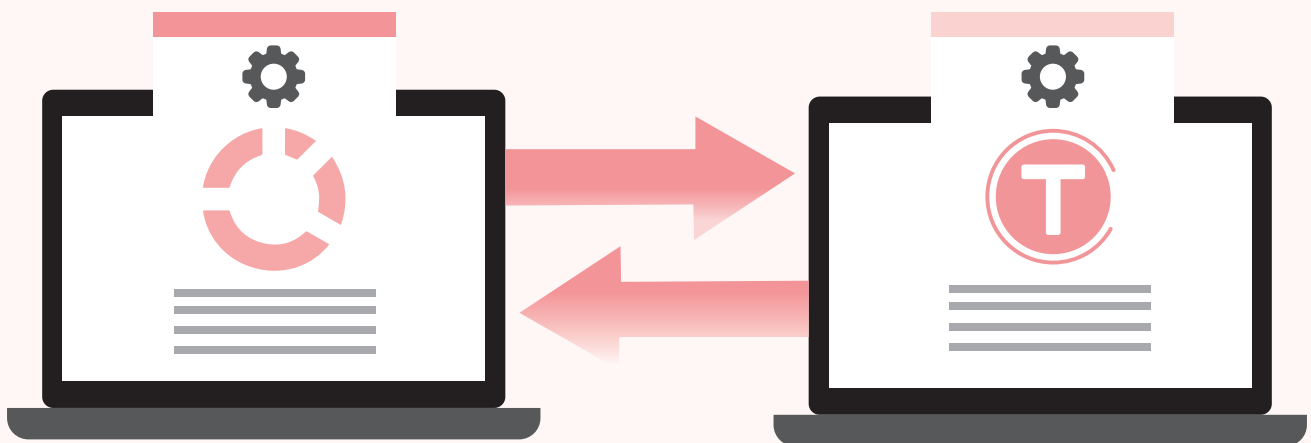
Atomic Swap Technology

It refers to direct exchange between cryptocurrencies based on different blockchains without going through a centralized cryptocurrency exchange. In general, cryptocurrency exchanges are used to exchange coins of different types based on different blockchains, but there are disadvantages in that transaction fees occur and are exposed to hacking risks. Without going through cryptocurrency exchanges to avoid this. Atomic swap technology is used when cryptocurrency holders want to directly exchange different types of coins

Atomic Swap Distinction

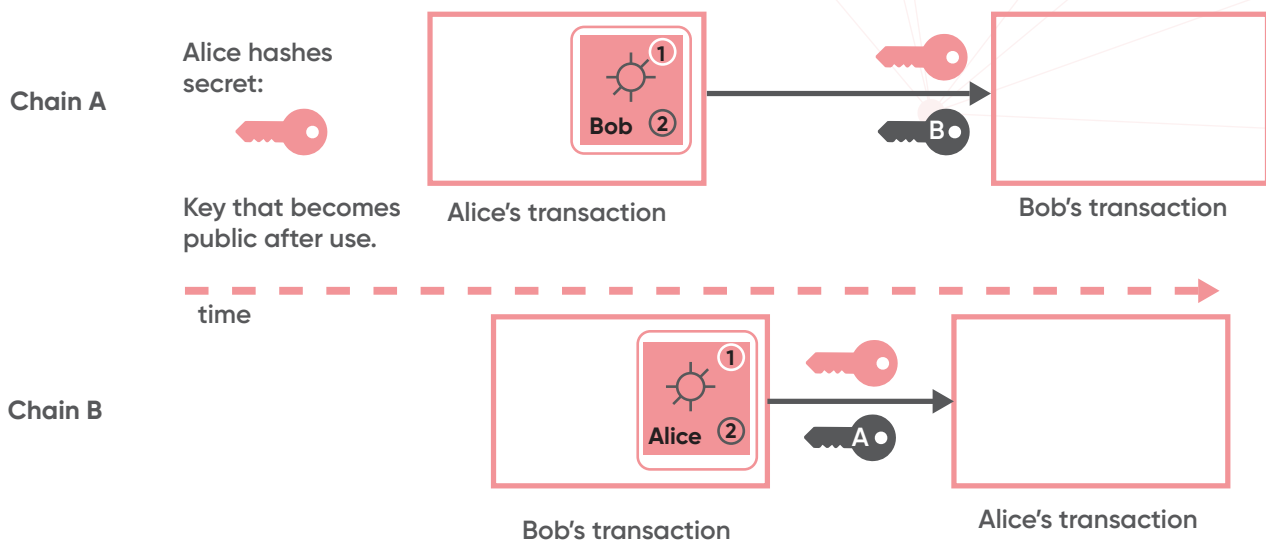
The most important thing in Atomic Swap is the issue of trust in the counterparty. Assuming that A and B agree on an exchange rate, A sends 1 Bitcoin to B, and B agrees to send 10 Litecoins to A in return, the problem is that trust in the counterparty is not formed. There is something difficult about it. In a network-connected relationship, with no information about the counterparty, only the wallet address of the counterparty is known. What will happen if one side sends cryptocurrency but the other does not? In order to solve the other party's trust problem, in Atomic Swap, the hash function applied between the two cryptocurrencies must be the same, be based on a "Hash Time Lock Contract (HTLC)", and use the "Lightning Network".

Atomic Swap Conducted



Atomic Cross Chain Swap (ACCS)

Alice (Chain A) swaps coins with bob (Chain B) relatively quickly and without requiring trust. simplified.



Alice generates a random value X and creates two smart contracts.

TX1: (signed by both Alice and Bob) or (Random value x corresponding to hash(x) and Bob's signature)

> Smart contract to send bitcoin to bob →

TX2: If Alice signs within 48 hours

→ TX1 Smart contract to send bitcoin back to Alice from the smart contract address

→ Alice signs TX2 and delivers it to Bob

→ After Bob receives the TX2, he signs it and delivers it back to Alice.

→ Alice propagates TX1 to the Bitcoin network

2) Bob creates two smart contracts.

TX3: (Alice and Bob both sign) or (Random value x corresponding to hash(x) and Alice's signature) → Smart contract to send altcoin to Alice

TX4: If Bob signs within 24 hours

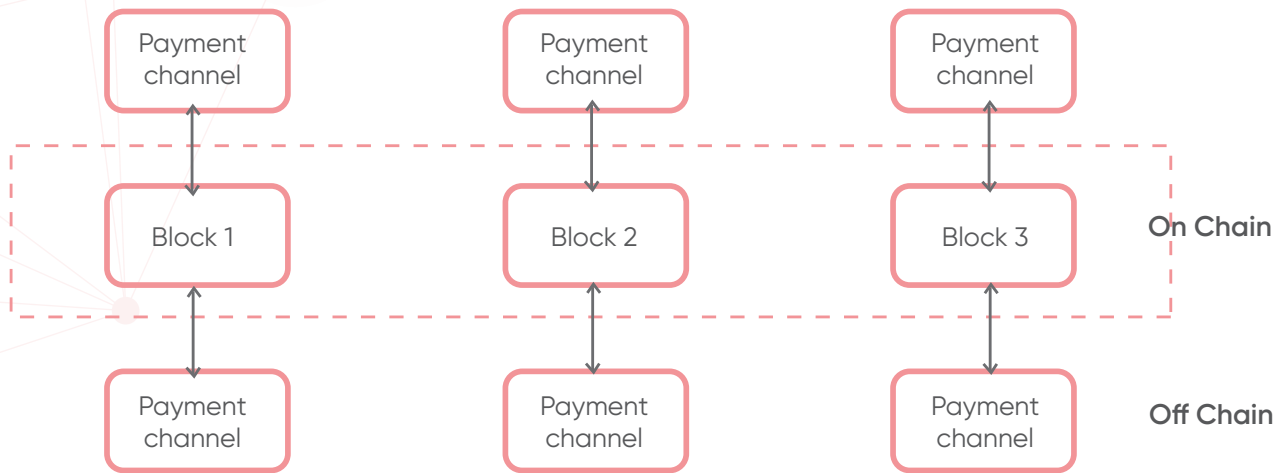
→ TX3 A smart contract that sends altcoins back to Bob from the smart contract address

Bob signs TX4 and delivers it to Alice Alice receives TX4, signs it and delivers it back to Bob

3_ Alice shows a random value X and runs TX3 (a smart contract that sends altcoins to her public key address)

4) Bob executes a smart contract that uses Alice's random value X to send bitcoin to his public key address through TX1.

NETWORK



- **Lightning Network**

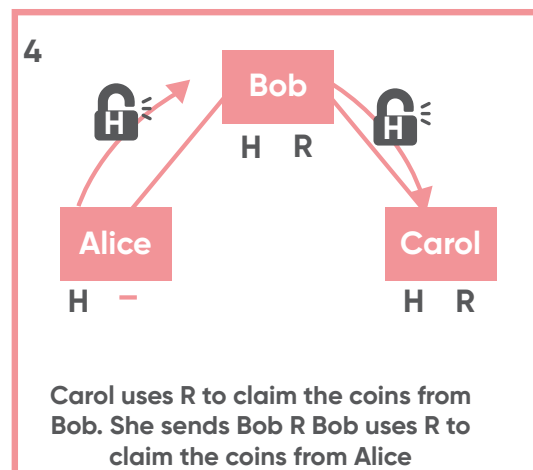
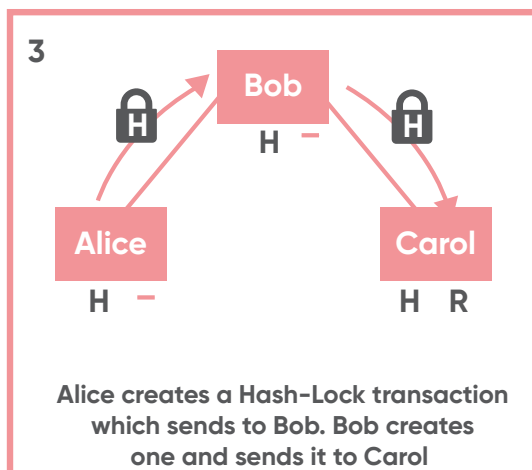
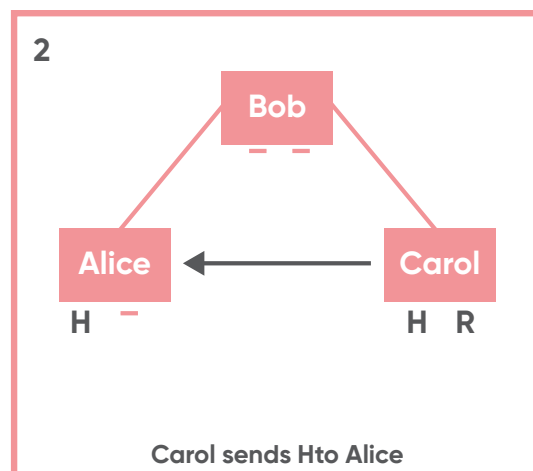
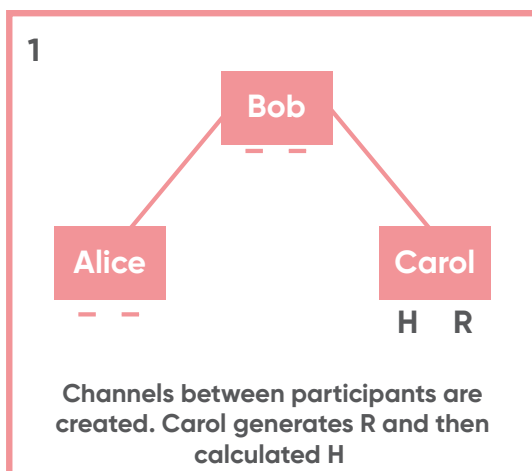
It is the act of recording information that does not need to be recorded on the block chain through an external payment channel. By synthesizing transaction records off-chain and writing only the results to the block, Bitcoin can process thousands of 7 transactions per second. It is an innovative technology. Because off-chain is not on-chain, it is virtually free to create something as an aggregate of programs, and it is easy to implement a secure system and has the advantage of being very fast.



- **Hashed time lock contract (HTLC)**

A function that sets a certain time when two people exchange coins, and if one sends a coin but the other does not send a coin within a certain period of time, the transaction is canceled and the coins received in advance are automatically returned

1. A channel between participants is created. Carol creates R and then calculates H.
2. Carol sends an H to Alice.
3. Alice creates a Hash-Lock transaction to Bob. Bob makes one and sends it to Carol.
4. Carol uses R to claim Bob's coins. She sends Bob R. Bob uses R to claim Alice's coin.



SMART CONTRACT

① Airdrop Incentive Code

Airdrop incentive SMART CONTRACT, one of OTCCOIN's core services. Users purchase OTCCOIN and deposit it in the account designated by OTC PLATFORM. According to the specified information, SMART CONTRACT airdrops the contracted ALT COIN to provide incentives.

① Payment contract code

The contract code is a code that is executed only for users who have completed the KYC verification process. Information used for payment

- ① Purchase ID
- ② Purchase content information
- ③ Purchase date and time information
- ④ You can burn the payment flow between sellers through SMART CONTRACT, and check the history information on the payment history in EXPLORER, which will be developed in the future.

② Identity Verification Agreement Code

OTC MARKET KYC (KNOW YOUR CUSTOMER) is registered when User first join the OTCmarket platform.

- ① UNIQUE ID, PASSWORD information
- ② Pin information
- ③ SMS authentication

information

- ④ Passport information
- ⑤ Information on identity authentication through account information, etc. can be uploaded on the block through SMART COINTRACT, and blockchain ID can be used on OTC PLATFORM. In addition, in preparation for the Special Act to be implemented next year, the KYC secondary authentication system will be upgraded..

③ Rewards contract code

Users who are active through OTCCIN SNS can receive OTC MARKET as a reward for content creation and activity rewards. User can receive rewards for like activity, donation activity, community activity, etc. for content, which can be used as a means of donation.

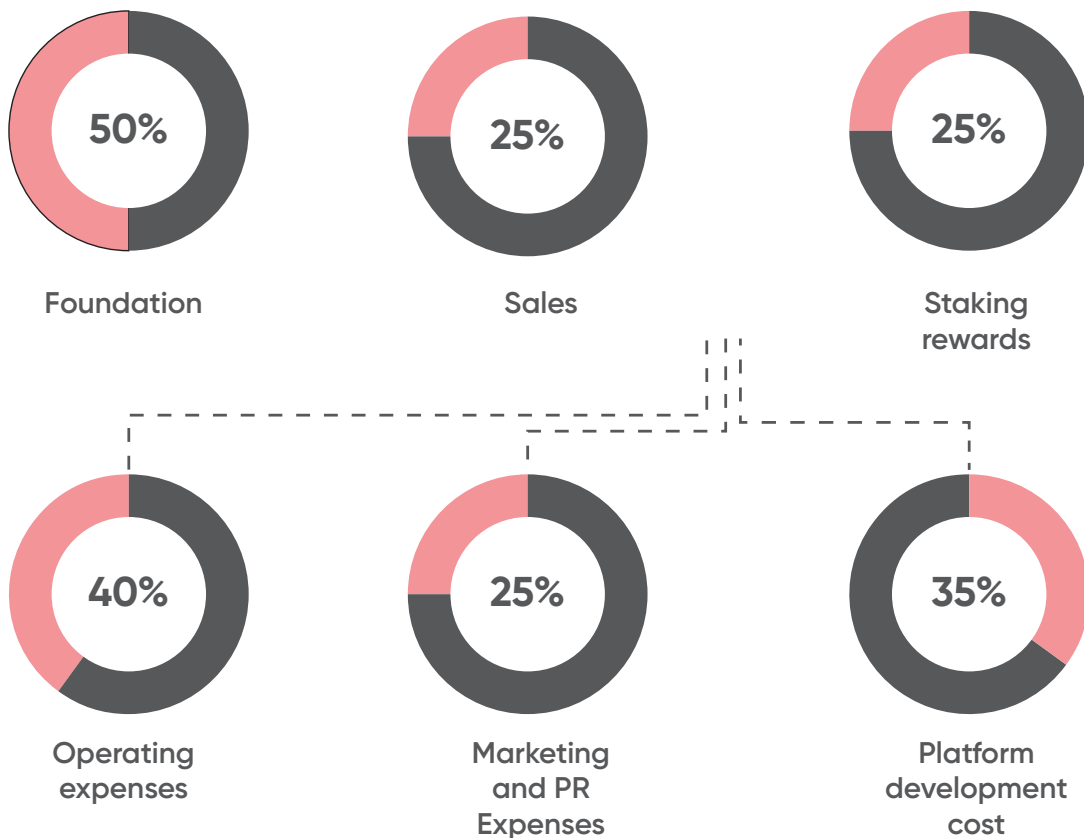
④ Secure transaction security and prevent fraudulent payments

The OTCmarket platform adopts various security solutions to protect the system, protect the server, client, and data under the network, and plan to operate AML and FDS for stable service operation and changes in government policy. FD security transactions and fraudulent settlement SMART CONTRACT are essential.



7 TOKEN DISTRIBUTION

1. Amount to issue Kobicoin Total issuance of **2 billion**
2. OTC Coin Distribution and Operation



- The total issuance is **2 billion**, **50%** of which will be managed by the foundation, and the remaining **50%** will be distributed as **25%** of sales and **25%** of compensation according to sales. Tokens sold through Sale will be used for **40%** of operating expenses for business promotion, **25%** for marketing and publicity expenses, and **35%** for platform development expenses.
- The staking reward is calculated as a percentage by the number of holdings for Kobicoin holders and provided as airdrops and STOs.

8 ROADMAP

OTC established

2021/12

OTC Market SDK

2022/01

Mobile, Web,

ADPLPLICATIONB SDK

OTCmarket platform

Alpha service release

2022/03

OTC Market DAPP

Realease (ANDROIDE,
IOS)

2022/04

OTCmarket Platform

Full version released

2022/08

9 LEGAL NOTICE AND INVESTOR PROTECTION POLICY

LEGAL NOTICE

This overview (Hereinafter referred to as "white paper") provides information on the business model and use cases of the utility coin (Hereinafter referred to as "OTC Market") planned by OTC Market (Hereinafter referred to as the "Foundation"). It is intended to provide. This white paper is provided for informational purposes only, and the information contained in this white paper may be incomplete, not legally binding, and does not constitute a contractual relationship.

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INVESTOR PROTECTION POLICY

1. Investor privacy

OTCCOIN protects the personal information of users (members) by complying with the Personal Information Protection Act and related laws and by providing necessary policies and security facilities. In addition, we implement various policies for data protection when accessing and using related data by employees or outsiders, and at the same time, thoroughly protect related data by introducing biometric information recognition such as fingerprints and multiple supplementary systems

2. Distribution and Security Policy

For OTCCOIN, users participating in the pre-exchange must go through KYC authentication. To encourage transparent distribution, we plan to establish and implement policies to monitor abnormal transactions and prevent money laundering, and improve related systems in stages. In order to protect the holder, the internal system is designed with multiple supplements, and the security policy is strictly complied with to protect users' assets from the risk of hacking. In addition, OTCCOIN is fully committed to security through periodic security education for its employees.





OTC COIN

OTC MARKET PLATFORM

BLOCKCHAIN-BASED P2P EXCHANGE SERVICE