Contents

TIME

TIME is self-evident which comprises of hours consisting of minutes, days consisting hours and year consisting of days. But we hardly think of the fundamentals of time.

TIME is non-stop. It has a phenomenon which follows an effective combination of action, process and/or conditions. With its indefinite process of existence, TIME is irreversible which caters through the past, present and future. Measuring varied events using the sequences, comparing duration in events, intervals, quality and quantity changes in real time, defines the components of time.

TIME is measured under different parameters – seconds, minutes, hours, days and years. On an average, every human being has an approximate timeline of 80 years to distinctively enjoy this life. But, have you ever thought of the hours which are actually productive? Or have you ever calculated the hours which we might have utilized yielding productive outcomes?

TIME COIN

TIME introduces its first-ever Non-Fungible Token for the TIME community.

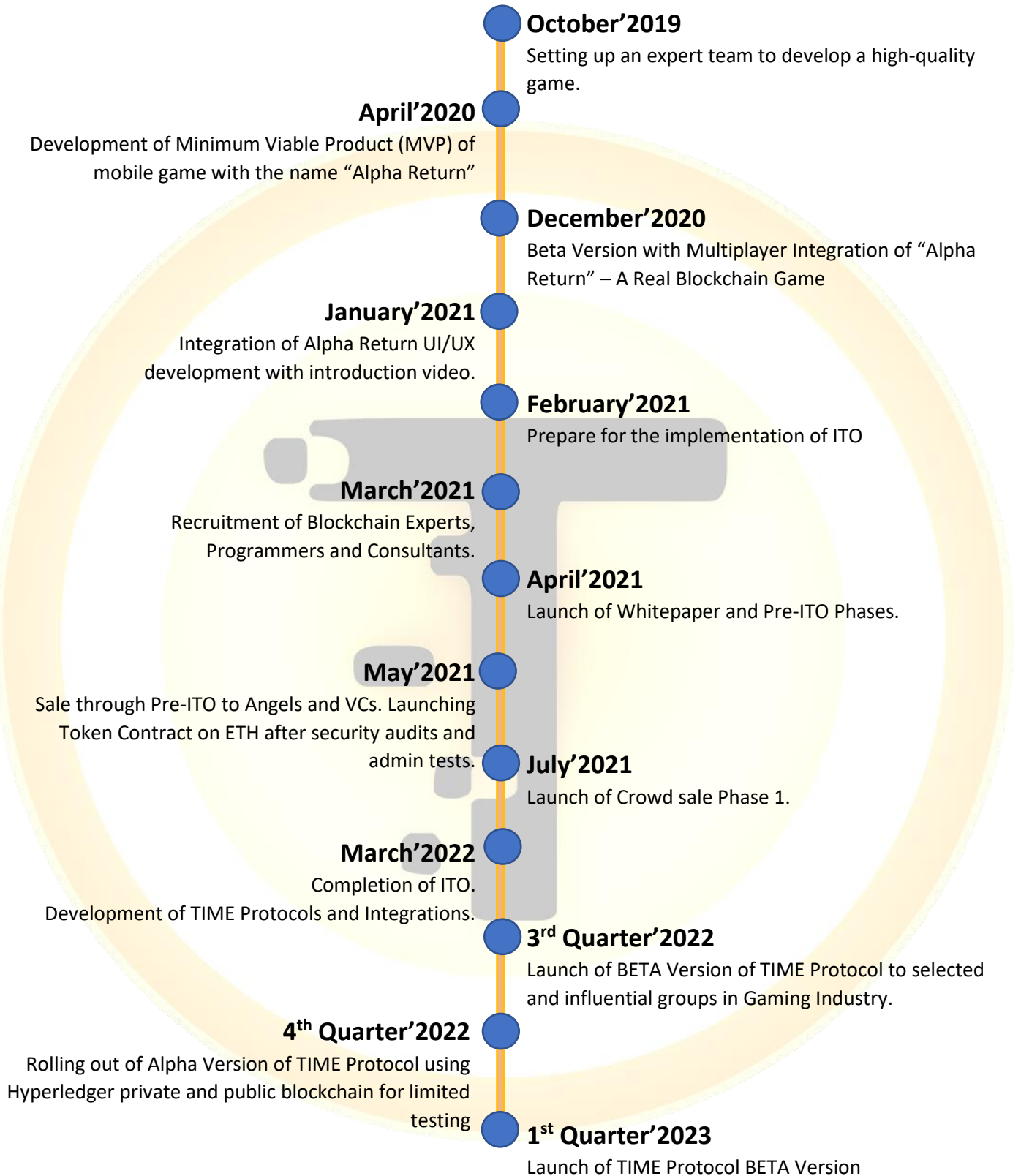Total Supply = 10 Billion
Pre-Sale Supply = 16 Million

Value of each coin =
1Million coin to be given through air drop = 50coin/email
Value of the next 5Million coin = $0.10 - $0.29
Value of the next 10Million = $0.30 - $0.90

TIME ROADMAP

October'2019
Setting up an expert team to develop a high-quality game.

April'2020
Development of Minimum Viable Product (MVP) of mobile game with the name "Alpha Return"

December'2020
Beta Version with Multiplayer Integration of "Alpha Return" – A Real Blockchain Game

January'2021
Integration of Alpha Return UI/UX development with introduction video.

February'2021
Prepare for the implementation of ITO

March'2021
Recruitment of Blockchain Experts, Programmers and Consultants.

April'2021
Launch of Whitepaper and Pre-ITO Phases.

May'2021
Sale through Pre-ITO to Angels and VCs. Launching Token Contract on ETH after security audits and admin tests.

July'2021
Launch of Crowd sale Phase 1.

March'2022
Completion of ITO.
Development of TIME Protocols and Integrations.

3rd Quarter'2022
Launch of BETA Version of TIME Protocol to selected and influential groups in Gaming Industry.

4th Quarter'2022
Rolling out of Alpha Version of TIME Protocol using Hyperledger private and public blockchain for limited testing

1st Quarter'2023
Launch of TIME Protocol BETA Version

INTRODUCING

TIME Blockchain

To calculate your productive hours and rewarding your efforts, here's TIME Blockchain for you. We measure your active time and mine according to your activity. Your active timeline is measured and calculated on pre-defined parameters which will be given back to you in the form of monetary rewards. Your productivity timeline will be tracked through the TIME ecosystem which will define your active hours generating rewards.

Functions

TIME's Blockchain is digital, entrenched and public ledger linked and secured by cryptography. It is a continuous process of building blocks (containing a hash pointer, links of previous blocks, timestamp and transaction data). TIME blockchain works on the basis of Distributed Ledger Technology (DLT), and is ideal for verifying, performing and storing data and record transactions. TIME's blockchain works as a trusted third-party along with diverse functionalities and serves very well to the existence of cryptocurrency in the industry.

The blockchain network of TIME is totally a decentralized system, dispersing any regulatory power from a governing body. Any amount of data passing through the network gets updated to all the participants of the network in a consistent manner. This is the reason why every participant of the network receives updated information at all times. For the gaming part, when an individual is using the TIME blockchain to play a game, mining is initiated and new cryptos are generated once 10,000 users are enlisted as per POW (Proof of Work), POS (Proof of stake), & POC (Proof of Capacity).

Proof of Time

Based on the network consensus mechanism, Proof-of-Time used in TIME's blockchain is a simple way of token contribution which is dependent to the active time spent on the network. Rewards are generated on the active time of users, the longer a user remains active, the more rewards are generated. The algorithm used by TIME blockchain is coded in such a manner to randomly generate tokens and mine as per the total time spent in the blockchain network. The algorithm used for measuring POT in TIME's blockchain is a trusted code which is applicable for POW, POS, and POC.

To generate more tokens inside the TIME blockchain network the user has many choices in form of TIME ecosystem which can be accessed using unique IDs. The unique IDs are first verified in the network by the admin until the total number of users crosses the 10,000 mark which will then activate Time blockchain and generation of new TIME tokens will be initiated in an automated manner as per the algorithm helping contribute to the TIME blockchain. Among all the ecosystems the gaming section there is proof of play which states the total time spent playing by an individual for any of the games and must continue playing in order to contribute to TIME blockchain.

Generation of asset ROI

Asset ROI or return on investment is basically counted as the return on assets invested is basically a measure of profit from the potential return from investment in TIME blockchain. There are many ways of determining asset ROI,

however, the common method used for calculating ROI is by dividing the net profit into total number of assets. Using TIME blockchain user has the option of increasing ROI and asset quantities simply by staking on the network or even when actively playing the game. The items acquired in a game like coins, power boosts, game levels, or any other items acquired in the game. User even gets the option to sell or buy for the items in Caesium Auction Platforms.

Consensus & Unique Selling Point

The consensus involved in TIME's blockchain network is a fraud-proof mechanism used in the computers to complying according to the electronic agreement on the distributed network. TIME's blockchain is decentralized and is operated using self-regulating systems working on a huge scale. This involves the contribution of the 10,000 network users or participants for every ecosystem who have been successfully verified and authenticated using unique user IDs. Improved efficiency and speed are first and foremostly considered for any blockchain network, and TIME's blockchain network eradicates any man-made errors by taking the advantage of automation.

The unique selling point of TIME's blockchain network is calculated by the total time spent and cryptos mined on the network which will provide the rewards afterwards. When the user joins the network by completing the KYC verification process, then a unique ID is created for every user which is applicable for all the ecosystems, but the user will also have a separate user ID as well. Once the 10,000-user mark per ecosystem is achieved the ecosystem gets activated and is now ready to join TIME blockchain. In terms of reward generation, as specified earlier it is dependent on the active time of users. Rewards will be generated according to the active time spent in every ecosystem, but in that case, the ecosystem should be connected to TIME's blockchain first.

Mechanism of Decentralization

The basic concept of decentralization in a blockchain network is the transfer of authority or decision-making power from a centralized entity to a distributed network like TIME's blockchain network. The information of an individual using TIME's blockchain is not stored in a centralized location or server. Instead, the information is stored in blocks or nodes which is then copied and spread across the network computers. When a new node is created in TIME's blockchain network, the information is instantly updated in the network and to its participants.

Driven by DLT or distributed ledger technology the blockchain network of TIME is decentralized with trusted ledgers recording all the transactions happening on the P2P or peer-to-peer network. The entire mechanism of decentralization basically works according to hashing but is dependent on TIME's blockchain, POS (proof or work), POS (proof of stake), and POC (proof of capacity). TIME's blockchain is entirely decentralized and the transactions are recorded across different computers in the digital ledgers also known as blocks.

Unique ID Generation

To access TIME's blockchain comprising all the ecosystems, the user has to create unique user ID in order to access all the ecosystems - Gaming, Fleet management, GPMS, Finance/Ecommerce, Stack, Trading, Reit, Education, EHS, and IoT security systems using both private and public keys. In terms of creating unique user IDs, the user also has the option of creating IDs using phrases or sentences written in English which will serve as password to access the ecosystems. Seed phrases can be used for unique ID generation and to encrypt the private key as well. These phrases can be written in English along with characters in a readable format.

Unique IDs generated on TIME's blockchain will have both the private and public keys which function using the cryptographic system, and the public key is used for identification purpose, whereas, the private keys are not disclosed and are only used for authentication and encryption process. The generation of unique IDs in TIME's blockchain starts with the generation of a private key and the corresponding public key is generated using the algorithm used in the computer. After creation of the unique IDs the user can access TIME's blockchain network and the ecosystems. When the user joins the network by completing the KYC verification process, then a unique ID is created for every user which is applicable for all the ecosystems, but the user will also have a separate user ID as well.

Unique ID generation for all ecosystem

In general, identity of an individual is the collection of information or personal details to be registered in any database. For any individual it might consist of the first and last name, nationality, date of birth, and any other personal information which can be shared with a decentralized or any other platform. TIME has developed several ecosystems for a varied segment of users and the ecosystems are; Gaming, Fleet management, GPMS, Finance/Ecommerce, Stack, Trading, Reit, Global Education System, EHS, and IoT security systems. These ecosystems can be accessed by the users of TIME blockchain only after successfully completing the KYC and verification process.

TIME blockchain will be activated once all the ecosystems have reached a minimum of 10,000 active users holding a unique user ID. Once registered using the unique IDs, the ecosystems can be successfully added to TIME's blockchain and apart from the unique user IDs applicable for all ecosystems, they will also have a separate user ID as well. In other words, the entire process is very simple, all the ecosystems of TIME can be accessed using the unique IDs and earn rewards in return from the blockchain network.

Rules & Regulations

As per the latest rules and regulations implemented by Time, to use TIME's blockchain the user has to create unique IDs after undergoing KYC verification, then only the user will be able to make a valid contribution in TIME's blockchain. To do so the user has to remain active with all the ecosystems and must have a minimum of 10,000 valid users for each and every ecosystem as offered by TIME. Once the maximum mark of 10,000 users have reached for every ecosystem, it will consequently activate TIME's blockchain network automatically. To make contributions in TIME's blockchain the users have to stay active using the unique IDs and then only the blockchain will remain active. The rules and regulations of using TIME's blockchain is simple, the only thing required here is to create a valid unique ID after going through the KYC process as implemented by TIME.

KYC Approval & Community Support

KYC or Know Your Customer is a basic process which determines the exactness of the user details provided by every user of the blockchain network. TIME has designed a unique KYC process using DLT (distributed ledger technology) to verify every user wanting to access every ecosystem and to be a part of TIME blockchain. Blockchain is an evolving technology and relies on cryptography helping define the identities of the network participants. For instance, to become a part of TIME's blockchain the user must have a unique ID which will undergo stringent verification process and this ID will act as a digital watermark assigned to every user. The KYC process has its own significance as it allows the organizations to check the identities on every virtual transaction in real-time.

A blockchain community is basically referred to a social group of varied sizes that share all the common characteristics or interests. In a blockchain network like that of TIME, the members of the group share the same ideas and interests about cryptocurrencies like Bitcoin, Ethereum, and several others. The KYC verification process implemented by TIME is simple where at a time three users are verified and among them one will be a referral user and the other two will be randomly chosen types which is selected by the system. The KYC process is applicable for all the ecosystems offered by TIME and everything is done the decentralized way without the intervention of any financial body, and the KYC is completed and approved by the admin only.

Activation of Ecosystem

Activation of ecosystem once attach with blockchain

The basic idea behind TIME's ecosystem is DLT (distributed ledger technology) based and comes with different business logics and policies. Activation of TIME's ecosystem and being attached to the blockchain is a simple concept to understand. Once 10000 unique users are registered for in an ecosystem (Gaming, Fleet management, GPMS, Finance/Ecommerce, Stack, Trading, REIT, Global Education System, EHS, and IoT security systems) the concerned ecosystem get attached and activated in the TIME jBlockchain.

In order to attach with TIME's blockchain the user has to go through the KYC process helping create a unique UI to be accessed with a public and private key or even seed phrases as well. After the completion of verification and approval of the user IDs, TIME's ecosystems will be activated and every ecosystem initially must hold 10,000 valid users with verified KYC which will initiate the activation of TIME's blockchain network.

Wallet & Airdrop

Wallet integration and airdrop requirement

A wallet is basically an electronic method of storing digital currencies or cryptocurrencies in a secure manner. The wallets provided by TIME is a decentralized type which can be used for both transaction and to store the payment information as well. These wallets allow the user to transfer fund to one another and to hold funds and even store user IDs as well. From the security's perspective the wallets are quite secure as there are many security features embedded which helps in storing all the information the safest way possible.

Airdrop is basically a promotional activity as witnessed and offered by many blockchain service providers for the funding purpose of a digital currency project. The wallets can be used for single airdrop which is usually done by airdropping equivalent number of coins or tokens to the users registered with the blockchain platform. Single airdrop is allowed by TIME for a single user having a valid email ID. The upper limit for a single user is limited to a maximum of three emails where 50 coins can be airdropped for every email.

TIME virtual machine or TVM

TIME virtual machine is basically a computing means which uses an algorithm rather using a computer to run or deploy apps or decentralized applications. TIME's smart contract is developed to allow the developers create and deploy dApps seamlessly. These applications are basically software's that exist and run on a blockchain network or a P2P network of computers instead of using a single computer and the computer will always be outside the control of any entity or any authoritarian body.

TIME virtual machine allows the user become a part of the TIME smart contract environment and develop any decentralized app or dApps. Once the apps are deployed in the blockchain network as per the smart contract, the features of the apps cannot be changed or altered, thus enhancing security and reducing downtime at the same time. With TIME smart contract the users or the developers get to create and deploy dApps without any downtime in the most secure way possible. The dApps are best used in a P2P network which acts as an operating system with a secure and resilient software ecosystem. Using TIME blockchain the developers can even create different online tools best suited for global business markets.

Summarization

Summing up everything, TIME offers a transparent platform giving you the opportunity to create new tokens and earn rewards using various means on the offering. With PoW or proof-of-work it becomes easy to provide security and verification to non-fungible assets or NFA in TIME blockchain. With unique ID generated for every ecosystem it helps identify the asset holders or the "Owner" of the tokens created. With PoC or proof-of-capacity it becomes easier to keep control over data usage on both PoW and PoS (proof-of-stake) which leads to the minimization of data storage input or block utilisation and optimised transaction per second or TPS on the blocks.

In terms of minting new coins, every transaction starting from the first block and the asset transactions will be recorded in TIME's Decentralized Ledger (TDL). TDL will be adopted by validators also known as "POOL" and every user will be able to register as validators with applicable terms and conditions where they can earn reward as per the stake on the POOL. For gamers – to achieve better gaming statistics all they need to do is finish the preceding levels and purchase the higher levels to receive more rewards with each passing level. Time Virtual Machine (TVM) – is a TIME smart contract that allows the developers to create and deploy dApps in the most secure way possible.

TIME Ecosystem

The TIME Ecosystem work on the concept of Proof-Of-Time. Establishing the effects of productivity surrounding the activities you perform within a distinctive period of time; the miner gets activates to mine and reward you as calculated.

The TIME ecosystem comprises of the following aspects –

Gaming

The global gaming market was valued at USD 162.32 billion in 2020 and is expected to reach a value of USD 295.63 billion by 2026, registering a CAGR of 10.5% over the forecast period (2021 – 2026). Game developers across emerging economies are continually striving to enhance gamer's experience, launching, and rewriting codes for diverse console/platforms, such as PlayStation, Xbox, and Windows PC, which are incorporated into one product provided to the gamers through the cloud platform.[1]

Adopting the concept of Blockchain, multiple companies and entities are coming ahead to build their games on blockchain. With the innumerable opportunities as offered by the Blockchain technology, the gaming platforms are being redefined. Scalability, seamlessness, transparent and secure, games built on blockchain brings out the best for gamers and blockchain enthusiasts.

TIME Ecosystem – Alpha Return

Alpha Return – A Blockchain Game built on the integrated concept of Active Playing Time (APT).

Alpha Return is a multiplayer game which calculates the active playing time of the users, trades their assets and generate returns on the investment. The game enhances the power of players, enables a battle zone for miners to fight and earn rewards and achievements. Users will play and earn coins which will be calculated on the user's active time on the game. The coins earned will be traded real-time which will generate the ROI and distributed to the User.

TIME's Alpha Return Game is built on the core competences of Blockchain and gives you an action-packed environment to play. TIME has built the first ever truly decentralized digital scarcity game. Alpha Return runs on the concept of decentralization where no one owns the actual game and the developers hold no control on the game and its features once deployed in the Blockchain ecosystem. The ever-growing TIME community will be able to verify the transactions and actions taken within the ecosystem without the involvement of any third-party entities.

Challenging – Alpha Return is Challenging and Action-packed.

Why do we need challenging games? **Age old sayings defines** that people usually enjoy games when they get opportunity to enhance their performance on a challenging environment. As described by Dr. Scott Rigby, President of Immersyve, a research firm that has worked with companies like Warner Bros., Disney and Electronic Arts gave a detailed insight. According to him, "Decades of research on what energies us intrinsically show repeatedly that we have a basic need to grow our abilities, to integrate new experiences, learning and improving as we go along. We can see this in our pursuit of challenges in games, but just as easily in out excellence playing soccer with friends, or seeking out new challenges at work etc. We like it because success at a challenge satisfies this basic need to feel mastery and growth – a need that has energized us for thousands of years to keep exploring, innovating and tackling new frontiers."[2]

Decentralized – Alpha Return is built on the Blockchain Decentralization Ecosystem.

The basic concept of Decentralization is to remove any third-party influence within the network. Without any centralized entity, within the distributed network, there's no ownership or decision-making authority. Alpha Return

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[1] https://finance.yahoo.com/news/gaming-market-growth-trends-covid-124800829.html/

[2] https://www.gameinformer.com/

is built on the decentralized system which has an architecture where once the game is deployed, no one can make any changes in the game. All members within the community can view and verify the transactions, game scores, coins, trades, battles etc. But no modifications can be done in the network. Assuring fairer and greater service to all associated members within the community, decentralization is an answer to a stable environment. Games built on the decentralized modules are getting widely popular these days, pertaining to their increasing ownership in the world market.

Transparent – Alpha Return in built on the concept of Blockchain Transparency.

Transparency within a network is appealing. Games built on the Blockchain technology gives enforces law and accountability. Addition to that a sense of privacy with enhanced protection to data and information is provided. Hence, the transparency which Alpha Return provides to the community is incomparable. TIME Ecosystem offers the transparency where users within the community will be able to verify the transactions and actions within the gaming zone.

Security – Alpha Return issues security and trust.

Built on Blockchain's encryption technology – Alpha Return offers maximum security to transactions, assets and data for users. How secure is the game?

Keeping an example of Bitcoin - Blockchain technology accounts for the issues of security and trust in several ways. First, new blocks are always stored linearly and chronologically. That is, they are always added to the "end" of the blockchain. If you take a look at Bitcoin's blockchain, you'll see that each block has a position on the chain, called a "height." As of November 2020, the block's height had reached 656,197 blocks so far.

After a block has been added to the end of the blockchain, it is very difficult to go back and alter the contents of the block unless the majority reached a consensus to do so. That's because each block contains its own hash, along with the hash of the block before it, as well as the previously mentioned time stamp. Hash codes are created by a math function that turns digital information into a string of numbers and letters. If that information is edited in any way, the hash code changes as well.

Here's why that's important to security. Let's say a hacker wants to alter the blockchain and steal Bitcoin from everyone else. If they were to alter their own single copy, it would no longer align with everyone else's copy. When everyone else cross-references their copies against each other, they would see this one copy stand out and that hacker's version of the chain would be cast away as illegitimate. [3]

Alpha Return is built with the collection integrations of random number generation, decentralized breeding algorithm, battle implementation, distinctive game mechanics – representing a broader economic model which emphasizes on the strengths of the games built on blockchain. The philosophical background, technical foundations and the economic model of Alpha Returns are pre-defined, whereby assets supply is limited by the proposed game mechanics.

Features of Alpha Return

**Alpha Return - an engaging and Action-packed game**
Released in the Alpha Return series, it is an engaging and action-packed game developed for users of all age groups, especially targeting the younger audience. It is an action-packed game where you define your landing spot and free fire to help you survive through all the levels of the game. It is a war game offering many challenges and levels to

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[3] https://www.investopedia.com/terms/b/blockchain.asp/

score more and get better stat drops at the same time. Actively playing the game brings in many earning possibilities and longer the user survives the challenges offered in every level higher are the chances to earn more.

Alpha Return is developed for reward generation and is based on a decentralized algorithm with distinctive battle simulations. The game is built on blockchain giving every user the opportunity to earn more while actively playing the game by collecting weapons, increasing scores, and surviving each level without a scratch. Being blockchain powered, the game allows the user to earn more with least investment from the preceding levels to the succeeding levels. It is a secure game which is cryptographically secured and the assets are represented as non-fungible tokens or NFTs. Start playing and earn with each passing level of Alpha Return - Home (erg-champ.com).
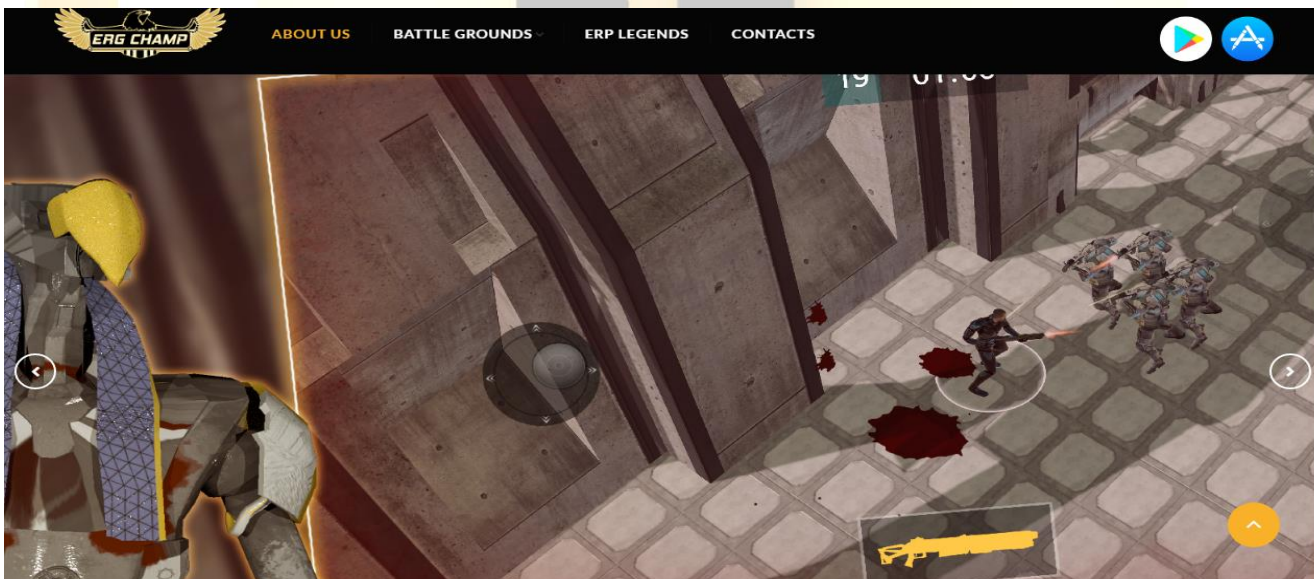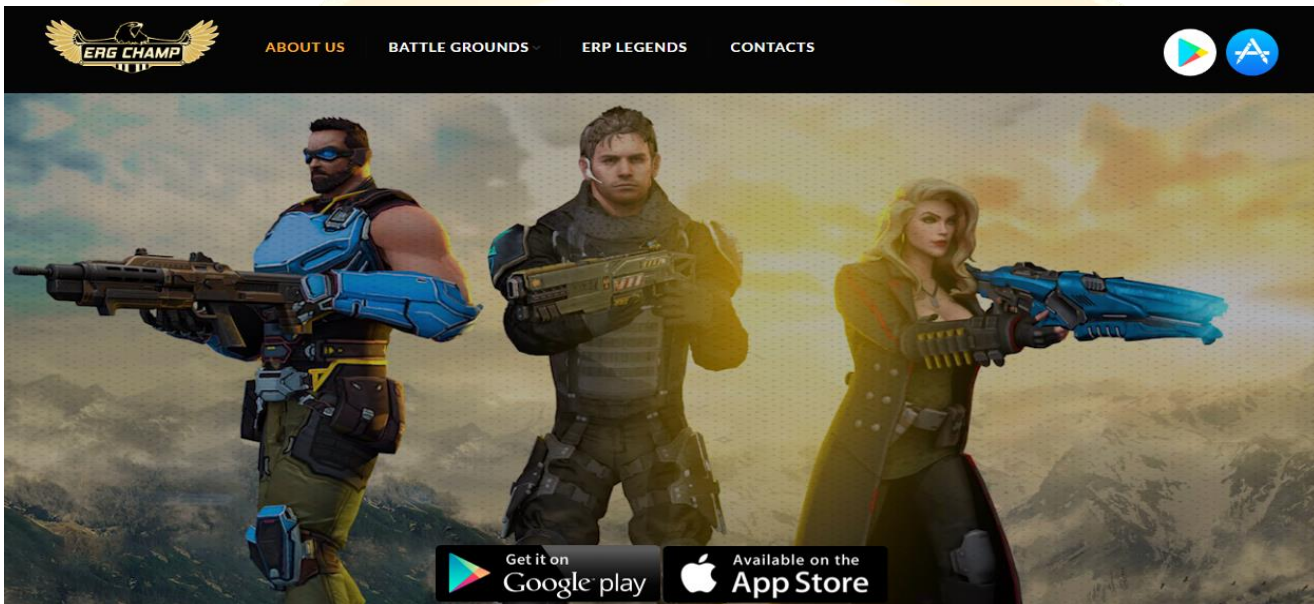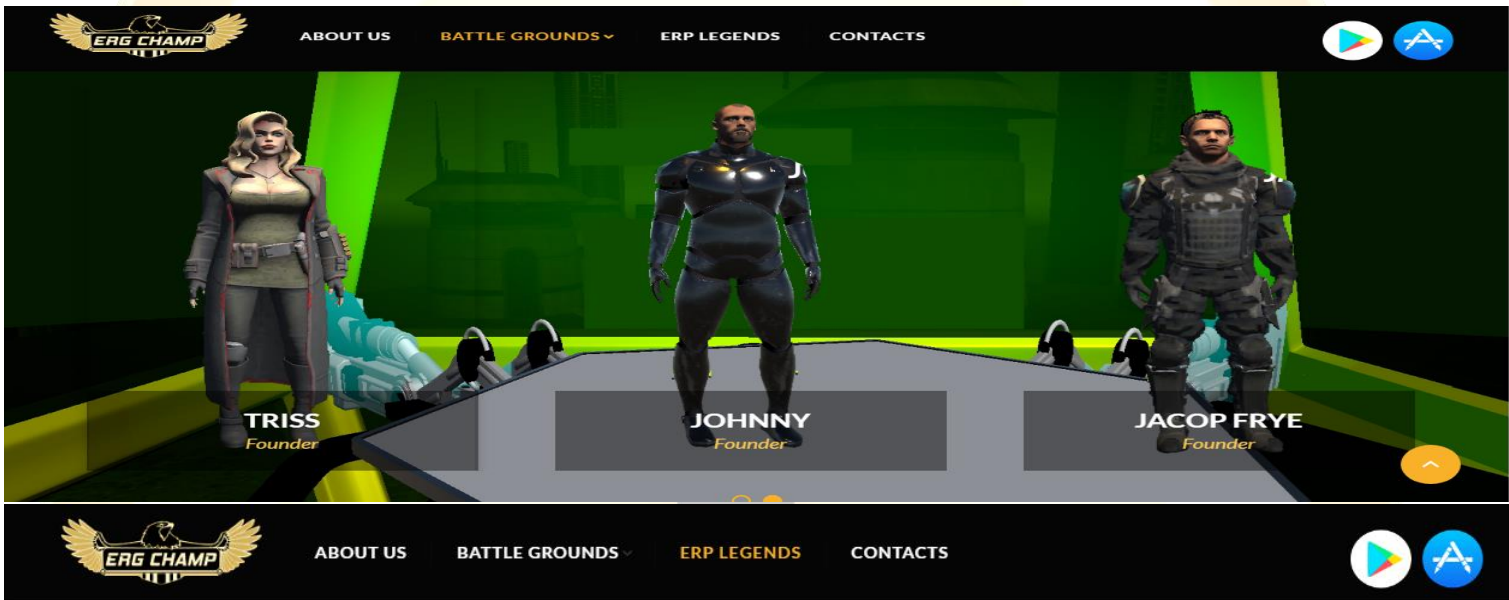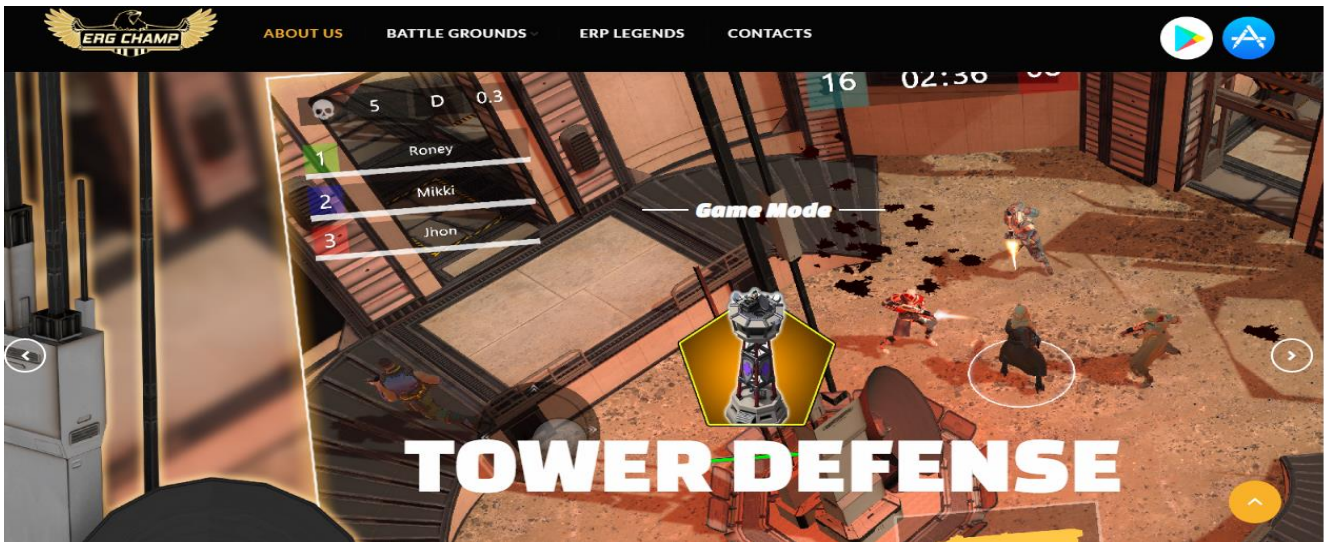
All   JACOP FRYE   KASSANDRA   KRATOS   TRISS MERIGOLD   JOHNNY CAGE

Fleet Management

Fleet management is the management of:

- ➤ Private Vehicles which are used for the purpose of work
- ➤ Aviation machinery like aircrafts
- ➤ Rail cars
- ➤ Ships
- ➤ Commercial vehicles like vans, trucks, cars etc.
- ➤ Rail cars

There are several other non-powered assets like gear boxes, shipping containers, generators, tanks, trailers etc., which cannot run without external power.

From vehicle financing and leasing, maintenance, supply chain management, licensing, compliance, driver management, fuel management, vehicle re-marketing, etc., all comes under the functions of Fleet Management. The concept allows companies to rely on the transport business minimizing risks which are widely associated with investment, efficiency and productivity. Reducing cost followed by enhanced quality in service defines all about Fleet Management.

The functions within the concept of fleet management are relatable. While some functions perform independently, some are interconnected. The Fleet Management System also assign drivers and evaluate their performance in increasing the efficiency of the entire system. Maintenance, repair, punctuality, quality in delivery, fuel management, vehicle registration, permits, warranties, etc., fleet management system gives an easy and well-defined access to needs uplifting performance.

TIME Ecosystem – Fleet Management

The concept of Fleet Management System with TIME Ecosystem defines the active hours of drivers, earning them reward for their services. The Fleet Management will have Live Monitoring System integrated to have a detailed overview of the associated drivers, their performance and activities.

TIME Ecosystem's Fleet Management System will calculate the active hours of the drivers and reward them on the following parameters – Safety, Quality and Punctuality.

The Live Tracking System gives access to users to view the live status of the rides. With drivers offering quality service which caters with both safety and punctuality brings out the best in the fleet management system. The time during which the driver remains active, the coin keeps mining and generate the reward which the driver earns with his service. The mining time in calculated with the active time of the drivers or drivers staying active on GPS. Along with that the quality of service rendered too are taken into consideration and generates the rewards.

Global Product Management System

The GPMS or Global Product Management System is an integrated tool used widely across organization to develop and improve business prospective. Integrated with Blockchain, GPMS performs with credibility across every domain assuring transparency and quality into any and every sphere.

Benefits of IATF 16949:2016 – GPMS

The prime focus of IATF 16949 is to standardize the methods on which the quality of products is measures globally. Reducing variations, identifying and managing the waste within the supply chain and offering customer-centric approaches makes it one of the most recognized and adopted process.

• **Customer Satisfaction** - Delivering the products which consistently meets the customer requirements as well as assures the level of satisfaction any customers seek.

• **Reduced operational Costs** – The process of Continuous improvement often results in enhanced operational efficiency and reduced cost.

• **Improved relationships with stakeholder** - Improved perception of the organization bridges the gap between the customers, staff and suppliers.

• **Dignified business credentials** – Holding Independent verification towards a recognized industry standard defines the organization's credibility.

• **Win more business opportunities** – Opening multiple national and international doors this certification leads to organizational development and success.

• **International recognition** – Promote your company across global spheres, this adds confidence for global sourcing.

• **Thorough quality approach** – Promising and Common approaches in the concept of supply chain meant for subcontractor development. [4]

TIME Ecosystem – GPMS

Automating the quality standards of your products, GPMS brings global recognition for your organization. Within the TIME Ecosystem, GPMS is integrated with the decentralized platform powered by Blockchain giving a transparency to customers for the products they buy from the global market. TIME's GPMS gives you access to view and verify the product quality, know the product origin and get detailed knowledge of the intermediaries.

This automated tool brings out the best within an organization, improves brand value, customer satisfaction and enhance brand credibility and trust. You will be able to know all the product stages with the order being placed. Product credibility, product quality and customer satisfaction will be the parameters to define the principles. This will generate the mining and the TIME reward system.

TIME follows the ultimate principles of –
Transparent
Decentralized Platform
Customer-focused

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[4] https://quality-one.com/iatf-16949/

Engagement
Decision making based on evidence
Improvement
Relationship management

Features of GPMS

- GPMS – Integrated with an Individual ID System which delivers the credibility for the products.

- Live Tracking System of Product – View and verify the product life cycles to have a detailed knowledge and transparency of the products and the associated intermediaries.

- Criteria – The minimum criteria to meet the requirement is IATF 16949

- Reward System - Earn Reward for systems with no loopholes and systems which actually govern the credibility of the GPMS.

Finance

Blockchain is regarded to make the biggest noise in the financial market offering curated services related to finance and trading.

According to a study done by Markets and Markets, "The global blockchain market size is expected to grow from USD 3.0 billion in 2020 to USD 39.7 billion by 2025, at an impressive Compound Annual Growth Rate (CAGR) of 67.3% during 2020–2025."[5]
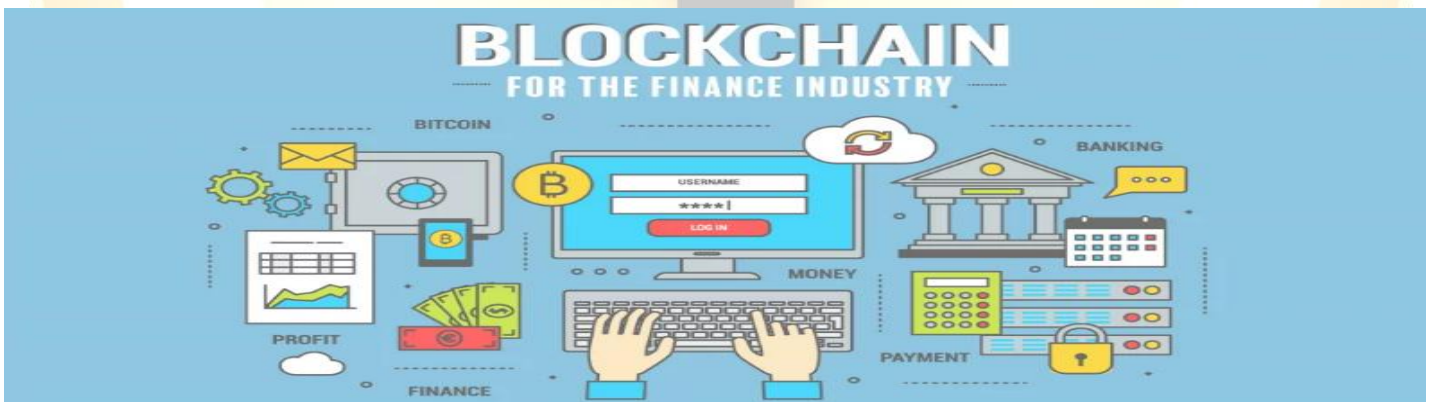
Advantages

Decentralized

The Blockchain Technology is integrated with the transparency and security which prevents data hacks. It allows digital ledger to be distributed among the nodes which removes the need of processing and storing transaction data.

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[5] https://www.devteam.space/blog/5-examples-of-blockchain-uses-in-financial-services/

The controlling system of the third party is removed in from the system. The concept makes transactions cheaper, faster and more secure

Secure

A basic advantage of the blockchain technology is its incredible capability of security. The encryption technology secures the transaction ledger which individuals having unique key codes may gain access to. With Blockchain being peer-to-peer and decentralized it tends to offer a more secure environment. Though being widely popular, cryptocurrency like bitcoin never got hacked with the backed-up security provided by the blockchain technology.

Cannot be changed

One of the most important aspects of blockchain ledger that it is unalterable. It tends to offer innumerable advantages during day-to-day affairs. Compared to others, digital ledgers are the trusted and right source of information

TIME Ecosystem – Finance
TIME plans on integrating a Finance System which will depict the following features –

- Cyber Security - Enhanced cyber security across the Finance ecosystem for the transactions done through debit cards, credit cards, internet banking and wallets.
- Records – Every transaction within the ecosystem is recorded assuring accuracy and transparency.
- Monitor – A distinctive monitoring system which monitors your daily expenses and manage them for proper efficiency.
- Spend and Earn – An integrated system which generates rewards for every transaction made in the ecosystem. Spend and earn rewards assure the best for your finances.

Staking

With reliable mechanisms, Blockchain is one of the most trusted inventions which helps in reaching an agreement within the network. However, with the concept pf PoS or Proof-of-Stake, the mechanism helps in determining who might validate the next block within the network.

Validating transactions and creating new blocks, the right staking prospects are taken up by the PoS crypto owners. Generally, staking is a way of rewarding the participants within the blockchain network, which is often compared with the interest as incurred from the traditional banks. [6]

Each blockchain network as its own PoS focused on a particular currency. On a wider view, staking is defined as keeping your funds locked in a wallet. This task helps anyone to perform multiple functions within the staking reward network. [7]

TIME Ecosystem – Staking

TIME offers an integrated system for you to stake your coin. The standard methods for staking are usually to hold your coins in your wallet or lock them in a smart contract which generates interest in the form of rewards. TIME Stating program offers higher returns compared to the primary plays in the market. The active time within the staking program which align you through the TIME reward system.

Staking Disclaimer – You must choose the right platform and time to participate in the staking program. Start with smaller amount so that you get accustomed to the protocols of the network. Make sure to pick projects which resonated your future. Keep in mind that staking actually helps the project and your participation helps the project to grow and be successful.

Trading

Forex and crypto market data

The forex market is a global marketplace which enables you to exchange national currencies. Compared to other, forex market tends to be an intricate asset which higher liquidity due to its reach and abilities. Keeping the practical aspects in view, majority of the currency conversions occur to earn profits. The number of conversions adds to the price movements of the currency which manages the volatility rates.

With increasing competitions, the forex market is hitting new dimensions for traders to look into.

What makes the Forex Market to move?

Forex market comprises of global currencies, that makes predictions of exchange rate difficult as there are multiple factors which can contribute to the price movements. But, similar to other financial markets, the forex market is driven by the concept of demand and supply, which further influences the fluctuation on price.

Central banks

The supply is thoroughly controlled by the central banks; they may announce measures which will have significant effects on the currency prices. For instance, during Quantitative easing the bank may inject more money in the economy which may cause a drop in currency price.

News reports

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[6] https://www.ledger.com/staking/
[7] https://academy.binance.com/en/articles/what-is-staking/

Several Commercial banks & associated investors often want to put the capital to economies which offers stronger outlook. Hence, when a positive news piece hits the world markets concerning a region, it may encourage investments increasing demands for that particular region's currency.

However, unless a parallel increase of supply in the currency, there seems to be a disparity between demand and supply which causes the price to rise. Similar to that when a negative news hits the market, investments often decrease which lowers the price of the currency.

Market sentiments

Market sentiments, often reacts to news, which drives currency prices. Traders who believe at what direction the currency is heading may trade and convince their associates to trade too which manages the increase and decrease in demand.

Economic data

Do you know economic data is often regarded as an integral reason for movement of prices of currencies? There are two basic reason for the same – 1. Indicates how the economy has been performing, 2. Shares an insight of what might the central back do.

Market Data of Cryptocurrency

Cryptocurrencies are known as, digital assets which uses the cryptography defined as the encryption technique, made for security. Primarily, Cryptocurrencies are used to buy and sell, like forex. With no intrinsic value associated to it, they are not available to be redeemed with other commodity. There's no central authority, hence, follow the decentralized protocols.

TIME Ecosystem – Trading

The Time Ecosystem introduces a Trading Platform. Distinctively defined under the following aspects, Trading within TIME brings out the opportunity to trade and earn.

My Fxjournal Copy Trade System

- Analyzing the accounts for Forex Trading account integrated with advanced statistics.
- Usage of the innovative dashboard to stay focused and informed about the Forex market.
- Usage of the trade analysis pages acting as a portfolio of the trader's trading skills.
- Learning, comparing and improving trading skills which acts as help in the Forex Forum.
- Publishing the account statement backed up with the Tracking and Trading Analysis.

Technically, trading journals are a log which can be used for recording the trades. Often traders make sure to use the trading journal which reflects the previous trades which can further be evaluated. The journals can be used to improve the trading perspectives.

Reasons one should maintain a trading journal are:

- Trading Journals help identify the weak and strong points depicted in the style.
- Trading Journals could help in increasing trading consistency.
- The Trading journal helps you keep accountability.
- The Trading journal helps in choosing the best strategies for trading.

Do you know that keeping a journal can improve your trading game? The set of guidelines and rules which are followed in the trading game includes trader psychology, risk management and associated strategies.

Trade & earn

Similar to stock trading, crypto trading is a basic concept of trade and earn. You buy and sell coins or tokens keeping a profit margin in mind. Keeping the concept on similar ends, both stock and crypto trading yields profit when traded on right perspective.

Reward swap fee

Reward swapping became a popular form under the concept of earning products. Multiple users get trade benefits from the features like instant transactions, low fees and a variety of assets supported in the system. It has turned out to be a passive income opportunity.

REIT

Real Estate belong to the long-term growth plan which caters into the essentials of wealth building strategies. REIT or Real Estate Investment Trust allows online investment into commercial real estate. Investors or real estate enthusiasts primarily focused in earning returns from real estate investments can get access to multitude of opportunities through REIT.

Significantly, investment into REIT is not directly done into assets pertaining to real estate rather into big entities associated to the real estate market. So, how does Real Estate Investment works? The real estate is a massive 35 Trillion USD industry. Say, you buy a property of USD 10,00,000 which you plan to rent out to tenant. With 20% as down payment and 80% as mortgage loan, your return on the investment seems diluted without any proper planning. Now, you search for a tenant and rent the property calculating the sum for a year as return. But what aspects you may need to calculate which can yield return on the investment value covering the mortgage and associated expenses of having a property.

Other than the mortgage loan, there are other recurring total expenses calculated on Property Tax + Insurance + Operating & Maintenance. Now how do we calculate your total return? Your total return is calculated on Gross Rental Income – Expenses – Mortgage Interest. Over the period, the real estate has seen change in property value which further gets added into your total return.

Now, the ultimate agenda of REIT is income and growth. Similar to mutual funds, REIT manages your diverse portfolio on your real estate assets which includes apartment, office buildings, hotels etc., managed under professional expertise. With no middleman, the platform comprises of trusted buyers and sellers who have their ultimate agenda to get the best for their real estate assets.

TIME Ecosystem – REIT

Real Estate Investment Trust – A platform for all your real estate assets yielding higher returns and getting you connected to genuine buyers and sellers. TIME has taken a close call in creating an ecosystem on REIT which defines the credibility of real estate enthusiasts. The platform where sellers meet buyers, where every transactions and payment are verified and special rewards are given to fast sellers.

Positives of REIT

- Higher Returns – Yielding higher returns on real estate assets compared to your individual strategies or through other platforms, with special rewards designated for fast sellers.

- Reward System – Other than your rental income, you have the availability to earn rewards for your active time and credibility across the TIME's REIT platform.

EHS

EHS = Environment, Health, and Safety. It is a term which is used to refer the laws, regulations rules, programs, professions, and workplace protecting the health & safety of public and the employees available within the distinctive environment associated to the workplace. You may think that what compromises in the profession of health professionals and occupational safety.

E = *Environment*. Related to releases and spills in the environment.

H = *Health*. Illness caused die to biological pathogens, radiation and airborne particulates.

S = *Safety*. Accidents and injuries resulting from forklift or moving machines.

Significance of EHS

One of the primary benefits of having EHS is to prevent any kind of incidents like illness, injuries and/or facing any harmful environmental releases. The hazards are real and so are the impacts.

Time Ecosystem – EHS

Do you know that your team may be called HSE, SHE or EHS depending on the work and priorities of the organization you work into? E = Environment, H = Health, S = Safety. If your organization is big and is responsible towards its duties, you may be having a team handling the parts of EHS within your organization. There are multiple risks associated to EHS which often impact your organization. Below are the top risks which your organization may be facing.

The top 5 risks to impact include:
1. Laws and Regulations
2. Occupational Hazard
3. Natural Disasters

4. Employees' Health and Wellness
5. Environmental Impacts

Global Reporting System

Global Reporting Initiative or GRI is an independent multi-stakeholder, non-profit organization which promotes social, environmental and economic sustainability. In the year 2997, GRI was founded under the partnership of UNEP or United Nations' Environment Program.

GRI has developed a guideline on Sustainability Reporting which strives increase in accountability and transparency of social, environmental performance. It also provides organizations with comprehensive reporting towards sustainability framework which is widely defined across the world.

Managing tasks & Identifying Compliance gaps

Every company has some pre-defined policies and procedures; a gap analysis is performed to identify the best practices which mitigates the risks within the business.

Risk Identification

How do a company identify if its under risk? There are multiple aspects to consider like prior citations, information and security logs, facility inspections, safety manuals etc. Potentials risks which may occur due to stake holders like suppliers, intermediaries, services providers etc. A gap analysis is need to identify the risks for a business to stay active and perform.

Problem Solving Tools

Steps of Problem Solving –

- Identify the problem, its causes and source
- Identify varied options available which can perform as a solution
- Evaluate the available options and prioritize
- Implement the option and check if the solution has actually solved the problem.

Reporting system which will report the time for the usage of Oil and Gas

The concept of management system for reporting helps in capturing the required data which are necessary to run a system. The gathered data can be financial excerpts, client, employee headcount, investment performance, products, etc. 6 reasons to define the efficiency of the reporting system is defined below –
- A constant need of reporting on analysis of trends and decision making
- Reports which may be unavailable at the required time sent to the right stakeholder
- A holistic view followed by a lack of visibility towards enterprise performance
- An error prone report can be generated with the issues like inadmissible data management, data redundancy followed by quality issue
- Highly value resources
- To fit into the local needs, a change can be brought in the global report.

Reward System

Maintaining a safe environment always come with rewards. In perspective to the Environment Health and Safety Management, TIME offer rewards for systems recording zero accidents.

Global Education System

The Global Education System is getting integrated with Artificial Intelligence.

Artificial intelligence or AI is known to be one of the popular branches of computer science which concerns with building multiple smart machines; which are capable of performing powerful tasks that generally requires human intelligence. It's the endeavor which replicates or simulates the human intelligence across machines. The concept of AI always has the required potential to change the way humans interacts.

AI is often defined as interdisciplinary science which has multiple approaches typically defined under the concept of machine learning which is gradually shifting the dimension of the tech industry.

Generally, students have always been inclined towards interactive classes, and with the concept of online education, AI has taken a valuable place. Artificial intelligence helps create an interesting and useful platform. The world which is experience the diversification in education, AI is implementing technology in this diversification. The format of learning is redefining under the influence of Artificial Intelligence.

Visual integrated with an interactive platform for learning is dominating the online classes. It is widely drawing the attention of students, increasing potentials. One can revisit the lectures, attend to missed classes, get access to study materials – with AI's could feature, learning is offering personalized touch to the students. The perks also include two-way communication where students can share their insight making the session more interactive.

TIME Ecosystem – Global Education System

TIME plans and focuses on getting a standardized global education system which will monitor students and judge on a pre-defined parameter. This reduces the concepts of biasness and privileges within the education system assuring equal opportunity to all.

Features of the Global Education System

- Standardized Global Education System

- Monitoring students' active times for online education and learning

- Implementation of AI for better understanding of individual expertise

- Learn and Earn

IoT and Blockchain (BoT)

Basically, Blockchain Technology works to record. It is also called block, of several public databases, popularly known as "chain," within a network which are bridged through the available peer to peer nodes. Primarily, the storage often is referred as '**digital ledger**. The transaction that occurs within the is ledger happens to be authorized through the owner's digital signature, authenticating transaction and helping in safeguard from tampering.

Blockchain is one of the emerging technologies with has multiple advantages across the digital world. While the blockchain as well as are both powerful and independent in their own dimensions, their combination can proof to be incredible for enterprises. Do you know the combination of the concept of Blockchain and IoT are often referred to as Blockchain of Things or BIoT.

The Internet of Things (IoT) is often referred as a system of interrelation, objects connected through internet, which can collect as well as transfer data across wireless networks without any human intervention. The business or personal possibilities are often endless.

Nowadays, businesses are often motivated by the prospects of IoT which increases the revenue, reduces the operating costs, as well as improves the efficiencies. Comprehensive businesses are often driven by the need of the regulatory compliance. However, be the reasons, the deployment of IoT device often provides the insights and data which are required to streamline the workflows, visualizing the usage patterns, automating the processes, meeting the multiple compliance requirements, followed by competing more and effective changes in the business environment.

Application of IoT –

Ensured with Data Security following the concept of Endpoint Encryption

Though there are multiple benefits offered under encryption method, there still seem multiple obstacles. Varied technological leaps are streamlining the entire process, but the distinctive scope determines how costly the deployments might be. However, determining that the scope can be a significant hurdle which underscores the challenge. Encryption requires processing power. The stronger and the encryption is, it helps on more available computing horsepower which is required to run.

Finally, there happens to be myriad methods related to encryption available to choose. As a basic rule, the National Institute of Standards and Technology often recommends the Advanced Encryption Standard due to its speed, flexibility and practicality followed by the encryption strength.
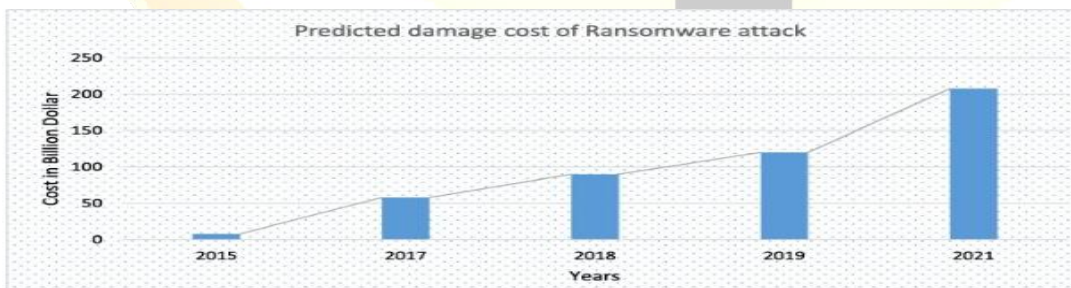
TIME Ecosystem – IoT Security System

IoT security portfolios often allows any developer to protect multiple devices from the varied vulnerabilities which occurs during the deploying of security levels that matches the application requirements. Do you know the Cryptography technology often helps in combating the communication attacks during the security services which can assure protection during the occurrence of any lifecycle attacks? Multiple and popular isolation measures which are available can be implemented fending the software attacks followed by tamper mitigations against the physical attack on the available chip.

Data Security

IoT devices often collect larger volumes of information and data; out of which some will require a sense of protection widely based on the concept of compliance and/or sensitivity. The data protection aspects of IoT requires an edge towards cloud, with distinctive encryption and a thorough key management process. TIME offers the required security integrated with the encryption technology to provide the best data security

Cryptographic Key

Leverage Cryptographic Key to Prevent Attacks

Ransomware is one of the key cyber threats faced by individuals and organizations these days and it has become a huge business now. Security researchers have tried to provide various solutions to protect individuals and enterprises from Ransomware attacks. However, with the advancement of IoT, individual life, as well as business, is becoming fully dependent on the internet and interconnectivity between human and computing devices.

Hackers are also coming in the market with new faces and technologies and their way of attack is every time different and unpredictable. In such a situation, it is the responsibility of every single individual and organizational worker to take extra care of their individual and organizational assets to not become the victims of Ransomware. There exist various software and preventive measures to protect the computational environment, but individuals and entrepreneurs must update security software from time to time.
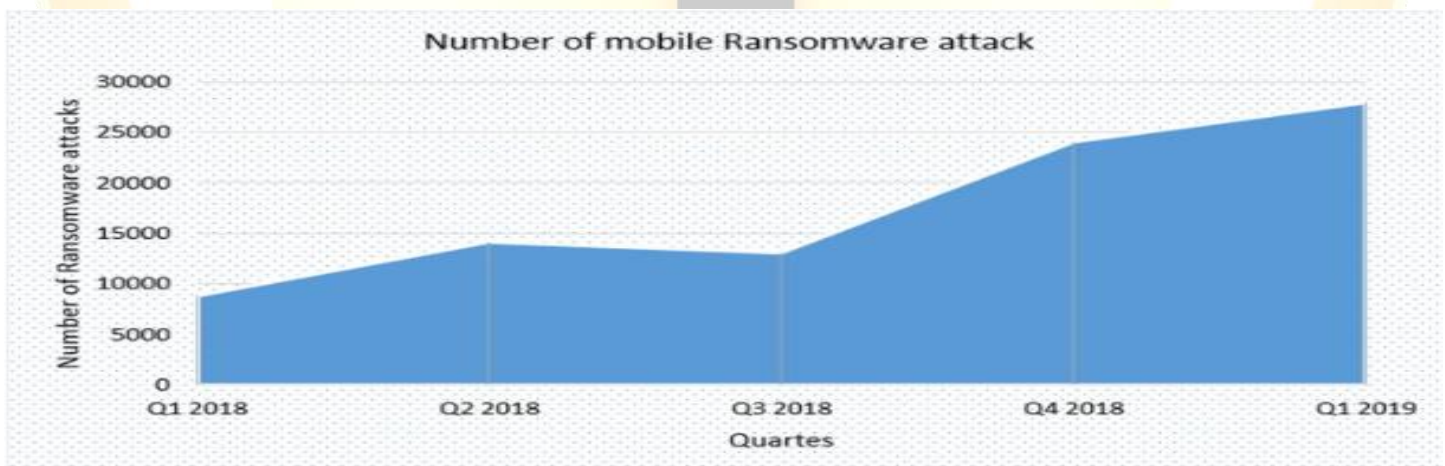
Security Solution with IoT

Assuring protection and security to the network connections of the IoT devices to associated back-end systems available on the internet following the protocol of implementing the traditional security solutions like, anti-malware, antivirus, firewalls as well as intrusion detection and prevention systems.

Authentication

Authenticating IoT Devices - Allowing users to authenticate any of the IoT devices while introducing the multi-user management features under single IoT device followed by implementing a robust authentication mechanism like, digital certificates, two-factor authentications, and biometrics.

Usage

Usage of IoT Data Encryption – Protection of users and prevention of IoT data and information breaches is a prime obligation. To follow the encryption process successfully - encrypt the data between the timeline of data rest and during-transit between the back-end systems and IoT devices using the standard protocols of cryptographic algorithms.

PKI Security

Usage of PKI Security Processes in IoT - Ensuring a secure connection between the IoT devices and apps, usage of the public key infrastructures for IoT security methods such as digital certificates, cryptographic security key, and the life-cycle capabilities including public or private key generation, followed by distribution, management as well as revocation.
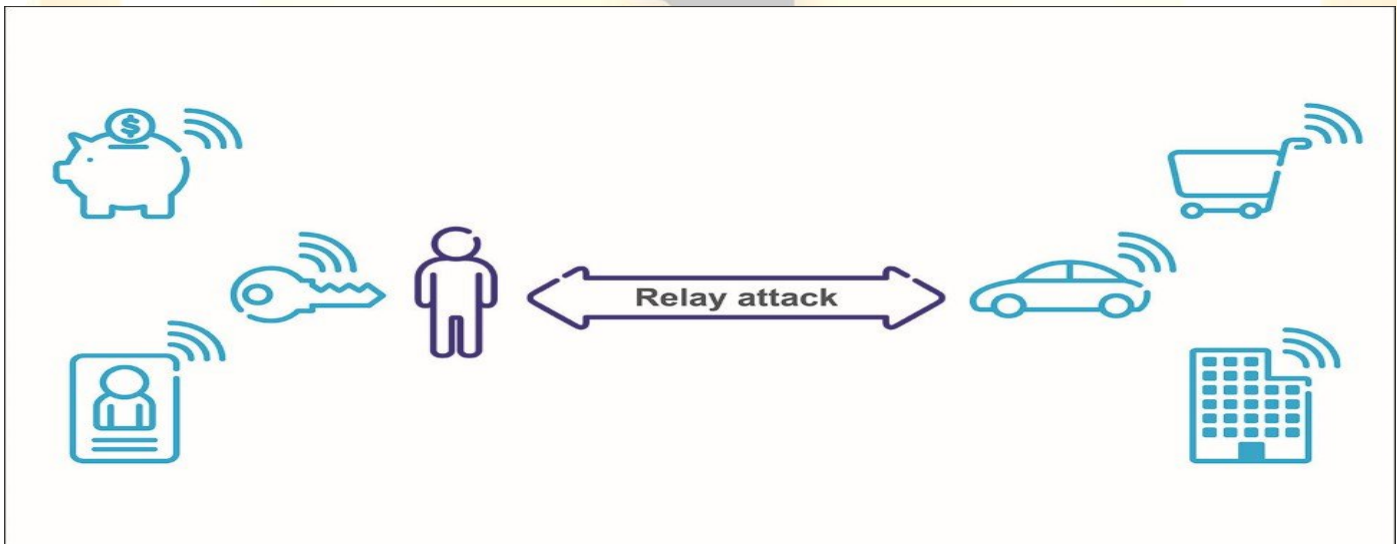
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