

GHOST TALK: A BLOCKCHAIN SOCIAL NETWORK

WHITE PAPER

V.2.3

GHOST TALK: A BLOCKCHAIN SOCIAL NETWORK

VERSION 2.3

ABSTRACT

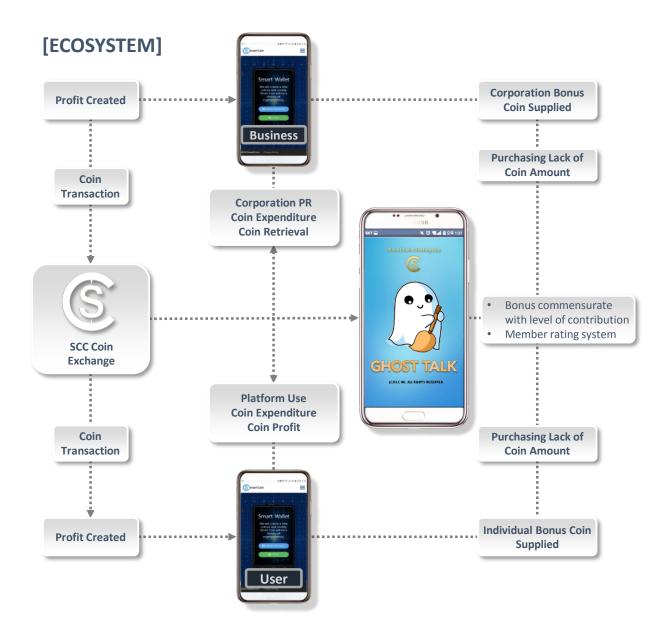
In this white paper, SCC Co., LTD. ("we, "our"), proposes a distributed payments system to reward content generators of a new social media service platform, Ghost Talk, using the introduction of the cryptocurrency token, Smart Coin. Unlike traditional, centralized services that rely on users to produce content but do not reward user engagement, SCC Co., Ltd., has created a social network service platform that rewards both content generators and promoters by incentivizing a marketplace to develop on the Ghost Talk platform for user engagement and messaging.

CONTENTS

INTRODUCTION	4
PRODUCT SPECIFICATION AND USE CASES	8
TOKENOMICS AND INCENTIVES	12
IMPLEMENTATION PLAN	12
CONCLUSION	14
CITATIONS	18

INTRODUCTION

Prior to the launch of social media platforms and smartphones, traditional advertisers targeted large audiences through centralized distribution channels such as commercials, magazine or print, and/or billboard advertisements. These enterprises employed known actors, models, or public figures to be the representative face or brand of their products. With the rise of social media platforms, especially those with mobile applications, such as Instagram, Facebook, WeChat, and Snapchat, however, these distribution channels have increased and allowed a new crop of marketing representatives to sell products or brands, e.g., "influencers." These influencers have large followings —hundreds of thousands or more — on social media platforms and are paid by enterprises to promote their products and/or brands to their followers.

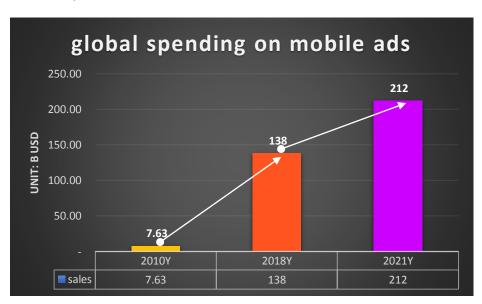


 https://cnalifestyle.channelnewsasia.com/trending/the-rise-of-social-media-nano-influencers-10938106 Even more recently, the marketing industry has recognized that individuals with smaller followings on social networks – 1,000 or less – can be just as or more useful in brand promotion. This has led to the rise of "nano-influencers"². What the market has discovered, in short, is that people buy things from those they know, leading to an increasingly distributed model of advertisement from the seller's perspective.

MARKET LANDSCAPE

Global mobile marketing has been rapidly accelerating since 2010 when smart phone technologies entered the market. In 2010, global spending on mobile ads was 763M USD. By 2018, this number rose to 138B USD and is projected to be 212B USD by 2021³. Market reports indicate that Asia Pacific (APAC) is a huge market for mobile ads and leads the growth in mobile ad spending. For example, in a February 28, 2019 H2 report, Smaato, a global advertising platform for mobile publishers and app developers, revealed that APAC drove 44% of the ad growth⁴. This trend reveals new opportunities for advertisers interested in capturing the growth provided by mobile technologies, especially those interested in capturing the APAC market.

Currently, dominant players taking advantage of mobile social media platforms for advertisement include platforms and messaging applications such as Facebook, Instagram, Snap, and WeChat. On these platforms and/or applications, users create content through photos or messages and share them with their followers. This creates a market for content creation and sharing, while advertising revenue from enterprises in turn drives the platforms' revenue.



- 2. https://www.statista.com/statistics/303817/mobile-internet-advertising-revenue-worldwide/
- 3. https://www.businessinsider.sg/smaatos-h2-2018-report-sees-massive-mobile-ad-request-growth-in-asia-pacific/
- 4. https://www.businessinsider.sg/smaatos-h2-2018-report-sees-massive-mobile-ad-request-growth-in-asia-pacific/

Market Gap

Recently, however, the traditional social media platforms have come under scrutiny by users and regulators over their control of data⁵. In the most recent criticism of social media platforms, regulators and users are challenging the platforms' centralized policies and privacy terms. Facebook, a social media giant with 68.95% market share⁶ and an increasing investment in mobile applications indicated by its acquisitions of photo content mobile application Instagram and messaging application WhatsApp (acquired by Facebook), is a notorious case study in the changing landscape of user privacy. Facebook's privacy policies frequently change, putting the onus on users to stay up to date on what data is being shared or not shared and on what can be considered public domain. While terms of service⁷ can offer some support to users' privacy, this is dependent on – as the Facebook privacy case has shown – how broad those terms are and the range of interpretations in different legal jurisdictions. Moreover, users must inherently trust that Facebook –or the social media platform— will honor the terms of service after handing over their data to the platform.

On the other hand, from the enterprises' (or sellers') perspectives, in order to advertise or promote content on platforms such as Facebook and/or Instagram, they must adhere to those platforms' oftentimes black box advertising algorithms. These algorithms are not transparent and can frequently change, once again putting the pressure on businesses to test, understand, and essentially, be at control of another platforms' business decisions⁸.

In addition to the issues outlined above, users are not compensated for increased activity on the social media platform, even though enterprises and social media platforms generate revenue from the users' activities. For example, a user creating content (e.g., a post) or sharing content that features a brand does not get a share of the advertisement revenue. Instead, they must separately negotiate contracts with enterprises by becoming influencers or nano-influencers even though they provide the inherent value to the platform by using it. This overhead and barrier to entry for individual users looking to create and distribute content stagnates what could be additional content generation on the platform. Because of this, both the users and the sellers lose.

^{5.} https://www.techrepublic.com/article/facebook-data-privacy-scandal-a-cheat-sheet/

^{6.} http://gs.statcounter.com/social-media-stats

^{7.} https://www.facebook.com/terms.php

^{8.} https://filmora.wondershare.com/facebook/facebook-algorithm-change.html

Proposed Solution

We (SCC Co., Ltd. or SCC) propose a social media application, Ghost Talk, for messaging, content creation, and decentralized distribution that enables:

- 1) Advertisers and individual sellers to promote products or brands,
- 2) Users to be rewarded for their activity in the application, and
- 3) Both sellers and users to have control over their social networks, content creation, and data.

Unlike traditional, social media platforms where only advertisers and the platform are rewarded, Ghost Talk rewards individuals for participation through the introduction of the token, Smart Coin, an ERC20 coin. Any activity on the messaging application generates Smart Coin rewards, which can be traded in at an exchange, creating an incentive to generate content, publish reviews, and expand networks within the Ghost Talk messaging ecosystem.

As the trend continues for mobile ad growth and given the current challenges facing traditional, centralized social network service platforms, Ghost Talk fills a market gap by putting content creation and branding directly into the hands of users.

PRODUCT SPECIFICATION AND USE CASES

Ghost Talk is a social media mobile application that rewards content creation, sharing, and activity within the application for individual users as well as enterprises and small businesses. The rewards are distributed using Smart Coins, SCC's blockchain token and ERC20 coin (XSCC), and can be saved in a Smart Wallet.

Ghost Talk offers the following services, which are described in greater detail below:

- Peer-to-peer messaging service with automatic deletion of messages, protecting user data,
- Content creation platform in content specific channels (or, public chat boards) that reward participants for creating new content channels including paid content, recommendations, corporate promotions, and community activity, and
- Enterprise promotion platform that enables corporations to promote their products and conduct marketing campaigns, and offer a corporate reward system.

Ghost Talk Messaging Service

Snap validated the market's need for messaging privacy with the launch of Snapchat, a disappearing mobile messaging application. Since then, in order to gain market share, Facebook and Instagram have adopted Snap's models using "Stories", 24-hour disappearing content, such as a disappearing photo or series of photos⁹. Given this market signal as well as the new concerns over data retention and privacy, we designed Ghost Talk Messaging with two key privacy functions:

- Automatic deletion function which allows users to ensure that all messages disappear immediately upon being read by the receiving party, and
- Time set deletion function that allows senders to control when a message disappears after being received.

Ghost Talk ensures that all messages, contents, and any user data associated with the messages are deleted from the users' phones and not saved in a central server.

Ghost Talk Content Creation Platform

While private messages can be shared amongst users or groups of users, we have also designed Ghost Talk to enable content creators to make and distribute new content through Ghost Talk's content creation service using channels, a public chat board or room. Channels are open to all users and can be specified by topic, brand, or other interest. Experts, professionals, or enterprises can create paid channels based on their expertise or brand in order to promote their business.

9. https://www.bbc.com/news/technology-45950635



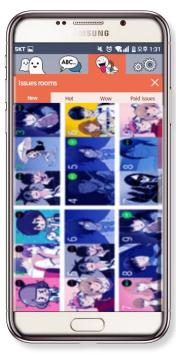
Users can create content platforms in Ghost Talk to connect to similar interest groups, promote artists, or even promote their own hobbies. Unlike traditional social media applications, users contributing to any channel's content — paid or free channels — are rewarded Smart Coins for the following (additional information on Smart Coin distribution and reward structure are provided in the following section, "Tokenomics and Incentives"):

- Any new, diverse, and high-quality content contributors generate in the channel. The more "likes" this channel receives, the more Smart Coins the content generator is rewarded. If a channel is disliked, the contributor will not be rewarded for the content (pictured above).
- Quality comments are rewarded with Smart Coins to generate discussion and activity.
- Promoting, liking, disliking, or reviewing content on the channel is rewarded. Users can promote or dislike a channel's advertised service based on their levels of satisfaction (or dissatisfaction).
- Anytime a contributor directly provides or shares the new content to another user, including inviting new users to the channel.

Use Case Example: Ghost Talk Content Creation Platform for Artists







For example, the Ghost Talk platform can directly connect artists and fans (pictured above). A professional artist, such as a band, can create a specific channel to promote a concert or publicize their work. Any profits created through uploaded videos, songs, art,

or other creative work can be rewarded directly to the artist. Fans can "like" the artist's work, and the artist can receive Smart Coins as a result. In addition, in the example of a band promoting a concert, even after the concert is held, fans can continue to participate in various social network activities using Ghost Talk such as marketing, offline event support, the creation of fan based merchandise, etc., in order to promote the band.

Importantly, unknown artists can easily promote their work and leverage the Ghost Talk community, making it easier and more efficient to connect artists with a fan-base. For example, a new artist can upload a music video onto Ghost Talk into a free or paid channel. Users can join the room for free to evaluate the music video. The artist can be compensated for the content by the user's evaluation (e.g., good, very good, bad, etc). Users can also purchase rights to the content from the artist by paying them using Smart Coins on the Ghost Talk platform, enabling content trading.

Use Case Example: Ghost Talk Content Creation Platform for Enterprises



Enterprises can carry out corporate PR and marketing campaigns through the Ghost Talk platform by purchasing and distributing Smart Coins (pictured above). The enterprise can then reward any contributor who participates in the enterprise's promotional event. In addition, enterprises can use Smart Coins as a loyalty points/rewards system. The Smart Coins can then be used to purchase products that the corporation sells, be kept for later use, or traded on an open exchange.

In addition to partnering with mature enterprises, we will partner with startups and entrepreneurs to help innovators utilize the Ghost Talk platform for marketing campaigns and crowdfunding.

Competitive Analysis and Value Proposition

Blockchain-based social media platforms are gaining momentum and interest as both users and technologists recognize that content creation is what drives the value of any social media platform¹⁰. This means that incentives to create platforms that reward users, while protecting user data, are growing rapidly¹¹. In addition, privacy and data concerns from centralized social media platforms are driving market need for a distributed social media model.

- 10. https://hackernoon.com/6-social-media-powered-by-blockchain-fdc41d16cb12
- 11. http://fintechnews.sg/20994/blockchain/top-10-blockchain-social-media-alternatives-to-watch-out-for/

This, coupled with the mobile messaging and mobile ad growth driven in APAC has indicated that the Asian market is ready for the blockchain based, mobile social media platform that we propose.

Specifically, we understand the Asian market needs, preferences, and interests in order to launch a blockchain social media product that can gain user stickiness. Given that social media platforms rely on user engagement, our unique position in the Asian markets can generate the initial interest needed to launch a successful social media platform. In addition, we have already engaged potential enterprise partners to enable a base community and to produce the initial content needed to drive user engagement. Once user momentum and a community are built within the Ghost Talk ecosystem, we plan to expand to other regions.

Below, we outline the competitive landscape for both blockchain-based social media applications and traditional, centralized social media platforms.

Competitive Landscape Table

Product	Pay for user's c ontent?	Distributed pa yment model?	Deletes users' messages?	Ease of use
SCC Ghost Talk	Yes	Yes	Yes	Yes
Sapien ¹²	Yes	Yes	No but roadmap may inclu de it	Yes
Steemit ¹³	Yes	Yes	Encrypted messages	Yes
Synereo ¹⁴	Yes	Yes	No but but roadmap may i nclude it	Yes
Sola ¹⁵	Yes	Yes	N/A	Yes
Ong.social ¹⁶	Yes	Yes	N/A	Yes
Foresting	Yes	Yes	Unknown	Yes
MeWe ¹⁷	Unknown	Unknown	Yes	Yes
Telegram	No	No	Yes	Yes
Kakao Blockchain ¹⁸	TBD	TBD	Yes (in roadmap)	Yes
Kik messages	No	No	Anonymous messaging	Yes
Snap/SnapChat	No	No	Yes	Yes
Facebook/Messenger	No	No	No	Yes
Instagram	No	No	No	Yes
WhatsApp	No	No	No	Yes
WeChat	No	No	No	Yes

- 12. https://www.sapien.network/
- 13. https://steemit.com/
- 14. https://www.synereo.com/about-us/
- 15. https://sola.ai/
- 16. https://www.ongcoin.com/
- 17. https://mewe.com/about
- 18. https://www.coindesk.com/kakaos-blockchain-arm-raises-90-million-in-private-token-sale

TOKENOMICS AND INCENTIVES

Ghost Talk is an application that enables enterprises, small businesses, artists, and promoters (i.e., sellers) to directly compensate and reward content generators and users to share, review, engage, and/or add additional, original content to their work or ads. Given that social media applications rely on user engagement to propel the business, our goal is to create a distributed market where users can be directly rewarded for their participation. We believe that sellers and users should directly control generating and being paid for their own content and data without cumbersome legal contracts with a middleman (see Facebook case above). In that way, payment and storage of cryptocurrency tokens to reward content generators require a blockchain payments platform.

To enable the payments between these sellers and users, we will issue our own blockchain token, Smart Coins, as the token of payment. Smart Coin will be listed on open exchanges so that users can exchange them for other cryptocurrencies or sell them for cash currencies. In addition, we will also issue the Smart Wallet for users to store Smart Coins, along with a Smart Contract as a payment escrow service to ensure that funds are securely and fairly distributed. Below, we describe in greater detail Smart Coin, Smart Wallet and Smart Contract, as well as security measures.

Smart Coin

Smart Coin (symbol: XSCC), as described above, will be used to pay content generators on the Ghost Talk platform. Smart Coin is an ERC20 coin¹⁹, and validations for transactions related to payments will happen on the Ethereum blockchain. The benefits of using an ERC20 coin are transaction speed, a known validation protocol, and connection to the Ethereum ecosystem (see below for more details).

Issuance of Smart Coins

Issuance of Smart Coins is as follows:

Total token numbers issued: 10B XSCC Smart Coins

• IEO price: \$0.01 USD/XSCC

Hard cap: \$20M USD

Soft cap: N/A

Every service using the Ghost Talk platform for content creation, sharing, and advertisement must use Smart Coins. Initially, we will work with experts from different, targeted industries (e.g., entertainment industry, beauty, artists, etc.) to produce content to initiate the Ghost Talk enterprise ecosystem. In addition, we plan to host launch events to freely distribute coins to early adopters of the platform to increase engagement and use.

Detailed Description of Usage and Velocity of Smart Coins

Rewards for users engaging with Ghost Talk are given in points, which can later be exchanged for Smart Coins on the Ghost Talk application. Points (i.e., rewards) are automatically given for engagement — such as creating new, innovative content or sharing content — or deducted, in the case where an individual pays content contributors for promoting their business.

Anyone can upload and trade content. In order to participate in paid promotions, the promoter must open a paid channel (i.e., paid room). Participants in the paid channel will be compensated based on their level of participation. Specifically, the promoter of the paid channel will need to:

- (1) Have points within Ghost Talk by purchasing Smart Coins on open exchanges or receiving rewards/points in Ghost Talk.
- (2) Open a paid room.
- (3) Issue rewards/points to users who are generating high quality content, which are held in escrow using the Smart Contract (see below) until the obligation is complete. Depending on legal jurisdictions for different country's laws on payments, these points can be held within the Ghost Talk platform until legal process for the payment of the Smart Coin is determined.
- (4) Content creators/users can then exchange the points for Smart Coins and use them as they prefer.

In addition to being paid for content generation and engagement in the platform, users with large followings will be given additional rewards to incentivize expanding the social network.

Consensus

Smart Coin will utilize a Proof of Work (PoW) consensus model. This rewards participants who can solve the cryptographic hash problem for validating transactions and creating a new block through mining.

Transaction Speed

The speed of Smart Coin transactions will be the same as the Ethereum blockchain²⁰. This would mean a 15 second block time, on average, depending on network conditions. If improvements are made to the speed of transactions on the Ethereum blockchain, then these improvements will be inherited by Smart Coin.

Smart Contract (Treasury)

Because Smart Coin will be an ERC20 coin, we can leverage the proven technology of the Ethereum ecosystem, and Ethereum smart contracts. Our holding and escrow system will be called and Smart Contract.

^{20.} https://ethereum.stackexchange.com/questions/25798/what-is-the-transaction-confirmation-time-for-erc20-based-token

Smart Wallet allows users to control how they spend their Smart Coins. Users can spend them on a single channel within Ghost Talk, on multiple channels, or sell their Smart Coins on an open exchange where XSCC is listed. Ghost Talk users can deposit their coins in their wallets by registering their wallet address when signing up for the platform.

Security

ERC20 tokens' security depends on the smart contract code from which the tokens are created. As discussed above, we plan to leverage the technology proven by the Ethereum ecosystem to create a secure, Ethereum token.

IMPLEMENTATION PLAN

Product and Business Roadmap

We began developing Ghost Talk as a blockchain social media application in 2014. Since then, our team has developed a beta version of Ghost Talk. We have also established 16 key strategic partnerships in Korea, Japan, and China. We also have set up corporate entities in Korea, Japan, Thailand, the United States and Singapore.

In the next quarter (Q2 2019), we will finalize the development of the Smart Coin, Smart Wallet, Smart Contract, and a production-ready version of Ghost Talk. We are currently in beta testing with 200-300 users and will expand to 1,000 beta testers prior to the production ready launch. Our initial marketing goals for the end of Q2 2019 are to:

- (1) Establish an expansive enterprise network of partnerships to continue creating and launching content in Ghost Talk, and
- (2) Build a consumer community around Ghost Talk that can empower individuals to create, share, and review content in our social media application. We've had 10,000 unique visitors to the Ghost Talk website, and plan on traffic increasing to 100,000+ prior to launching. We'll convert these visitors to Ghost Talk mobile users to increase user adoption.

We plan to conduct an IEO in Q2 2019 in conjunction with the launch of the production ready version of Ghost Talk. Our roadmap includes gaming, additional media, and rewards programs.

Intellectual Property

Currently, SCC Co Ltd has submitted 10 patents related to the Ghost Talk distributed social network service platform with 3 that are issued/registered in Korea:

- Patent 10-2018-005083: Electronic wallet system for electronic signature based on blockchain
- Patent 10-2018-0058421: Alliance blockchain system that enables sharing of data between different blockchains
- Patent 10-2018-0058422: Multiple server systems with different functions to block hacking of the cryptographic exchange and electric wallet management system using closed coin

More information about our roadmap and submitted patents can be provided upon request.

Team Overview

Our team at SCC Co., Ltd. is comprised of experienced technologists and entrepreneurs. Our executive team has founded over 10 companies, focusing on high-technology innovations. In addition to our technical team, we also understand that a global market presence requires advisors with industry experience as well as business credibility in their regions.

Executive Team

CEO, Simon Yang is a serial entrepreneur with a background in wireless networks, social media platforms, and mobile technology. He was the CEO and founder of H Information (1996-2005), GAIA Telecom (2000-2002), Mypan (2006-2010), Tiba Holdings (2011-2017), and ICT Korea (2018-present). Mr. Yang has published over 10 books in computer science with 15 published patents in mobile technologies.

COO, Ian Park is a serial entrepreneur with a background in asset management, NPL investment, and media. He was the CEO or Founder of 3D Paper (1999-2006), Intercosa (2006), C-DIC Korea (2007-2010), GWS (2011 as COO), Crowd Asset (2014), Cri Culture (2015), and Sysco Holdings (2016-present).

CTO, Jungki Claudio Oh is a serial entrepreneur with over 15+ years of experiences. After graduating Sogang University, continued study at University of North Carolina majoring in Computer Science and the University of Pennsylvania in Computer & Information Science. Tenure track for Computer Science professorship at the Far East University.

CMO, Josh Igoe is a blockchain marketing expert and early cryptocurrency adopter, using Bitcoin since 2011. He has been a marketing consultant since 2016, and is the founder of BlockMavens Ltd. (2018-present). He has experience working with ICO, IEO, and STO cryptocurrency projects around the globe.

CSO, Thomas Kang holds an M.S degree from IE Business School in Spain. Specializing in business strategy and market penetration for early stage companies, he has set up legal entities throughout the SEA region. Currently he is consulting blockchain projects, setting up go to market strategies in Asia and developing new business opportunities with exchanges and partners in the crypto world.

CFO, Euy Joon Lim's career highlights include head of business development and financing in major corporates and projects in UAE including Dubai holdings and Royal group. After returning to Korea, he continued his career in the financial markets and joined a successful biomedical startup, Dior Medibio, as head of business development.

Technical Staff

Seock-jun Choi, Senior Engineer and Technical Product Manager with a background in Internet information, mobile devices (Tencent), payments, and gaming (SEGA).

Danny Hwang is a product manager, technologist, and full stack developer. As the former CEO of First Picture (2008-2016), Mr. Hwang has over 10 years of industry experience.

Kanghoon Lee, Backend Web Developer, Chief Researcher with experience at Samsung and the Bank of Korea, and in asset management, e-commerce, privacy, and antimoney laundering.

Lee Kook Ju, participated in more than 20 projects in finance and banking industry as a project manager created mobile solutions and contents.

International Advisors

Andrew Long: Co-Founder, The BlockOn Group, crypto & blockchain evangelist. Media and content specialist.

Jeff Frey: Marketing and business development, InternsInBeijing, Alethena.

Kade Almendinger: Blockchain and cryptocurrency specialist, CEO of HODL Technologies LLC. Consultant, trader, evangelist and ICO advisor.

Sean Kwon: Korean-British business and finance professional with a demonstrated history of working in various industries with good network of professional and influential contacts around the World. Skilled in Business Development, Business analysis, Investment analysis, Marketing Strategy, Entrepreneurship, Sales strategy, Event production and Public speaking.

Distribution of Funds

We plan to use the funds raised to develop the next generation of our social network service platform. This includes the new features in the platform such as gaming, mining, and other activities that will engage users and increase user stickiness. Specifically, our goals are to portion the funds into four broad categories:

Immediate platform development/engineering: 35%

Community reserve: 30%Public distribution: 20%

Overhead, including management, marketing, business development, operations,

advisors: 15%

CONCLUSION

The market has shown that it's ready for a disruptive, social media application that protects users' data and rewards the main contributors of the platform through decentralization. Leveraging innovations in the blockchain payments industry, we are able to create a decentralized payments platform to reward users of our proposed Ghost Talk social media and messaging service using our Smart Coin token, Smart Wallet, and Smart Contracts. As validated by the momentum gaining in distributed social media start-ups, we believe that with a team based in Korea and advisors with experience in APAC, we are fully poised to capture the high growth APAC market as well as expand to new regions.

CITATIONS

- https://www.statista.com/statistics/303817/mobile-internet-advertising-revenueworldwide/
- 2. https://www.businessinsider.sg/smaatos-h2-2018-report-sees-massive-mobile-ad-request-growth-in-asia-pacific/
- 3. https://www.forbes.com/sites/valleyvoices/2018/06/25/how-instagram-is-eating-the-world/#761d808c3145
- 4. https://cnalifestyle.channelnewsasia.com/trending/the-rise-of-social-media-nano-influencers-10938106
- https://www.techrepublic.com/article/facebook-data-privacy-scandal-a-cheatsheet/
- 6. http://gs.statcounter.com/social-media-stats /
- 7. https://www.facebook.com/terms.php/
- 8. https://filmora.wondershare.com/facebook/facebook-algorithm-change.html/
- 9. https://www.binance.com/en
- 10. https://www.bbc.com/news/technology-45950635
- 11. https://hackernoon.com/6-social-media-powered-by-blockchain-fdc41d16cb12
- 12. http://fintechnews.sg/20994/blockchain/top-10-blockchain-social-media-
- 13. http://alternatives-to-watch-out-for/
- 14. https://www.sapien.network/
- 15. https://steemit.com/
- 16. https://www.synereo.com/about-us/
- 17. https://sola.ai/
- 18. https://www.ongcoin.com/
- 19. https://mewe.com/about
- 20. https://github.com/ethereum/eips/issues/20
- 21. https://medium.com/@admazzola/how-does-erc20-token-mining-work-fc91f11019f6
- 22. https://ethereum.stackexchange.com/questions/25798/what-is-the-transaction-confirmation-time-for-erc20-based-token
- 23. https://www.binance.com/en/blog/295063453682311168/Trust-Wallet-20-One-App-for-All-Your-Crypto