



# Blockchain **PPC** Digital Currency Multi-Chain Global Payment Platform

PPCoin

opens a new era of blockchain finance payment

To Usher In A New Era 

# *Point to Point Coin*

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PPCoin

Opens a new era of blockchain finance payment

# 1 PROJECT BACKGROUND

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## 2020 Blockchain--Blockchain leads a new era

In 2020, the global payment with digital currencies has begun to be launched. Only the combination of blockchain technology and AI big data is the integrated scheme to empower the industry. This year, the digital economic industries, including 5G, artificial intelligence (AI), big data, blockchain, and cloud computing, have risen in tandem together with international capital markets.

As Libra and DCEP have been successively launched, the new round of competition and cooperation between the world's two poles in the future digital sovereignty and engine of digital economy may become one of the top issues in the next decade. For the globalized industrial pattern of blockchain, the top decision-makers of various countries have elevated blockchain to the level of a national strategy.

Blockchain technology has been applied in different fields worldwide, including finance, government affairs, medical treatment, and industrial manufacturing to varying degrees, and the society's awareness of the value and applicable scenes of blockchain has been continuously raised. With so many good news, a global blockchain boom has set off. The global payment with digital currencies has begun in 2020--5G + AI + blockchain. Blockchain is an irresistible trend in the future. The persons who take early actions will win~

## Cumulative number of blockchain projects promoted by the governments worldwide as of August 2019



### Top three countries with the most government-led projects

- |              |             |
|--------------|-------------|
| <b>TOP.1</b> | Netherlands |
| <b>TOP.2</b> | Korea       |
| <b>TOP.3</b> | U.S.        |

As of August 2019, the number of blockchain projects promoted by the countries worldwide has reached 154, which are primarily applied to the fields such as financial industry, government archives, digital asset management and vote, and the top three countries with the most government-led projects are Netherlands, Korea and U.S.

## Policy attitude of EU member states



Germany: Implement open digital monetary policies to encourage the application of blockchain



France: Build a G7 cryptocurrency task force



Poland: Do not ban digital currency trading but ban ICO



Malta: Hope to be a "blockchain island"



Netherlands: ABN AMRO Bank launches a blockchain platform for commodity sector

 1

### February 2018

The European Commission announced the launch of the "EU Blockchain Observatory and Forum" mechanism, which aims to boost the development of blockchain technology in Europe and help EU benefit from it.

 2

### April 2018

The European Commission announced that 22 EU states have signed an agreement to establish a European blockchain consortium.

 3

### April 2019

EU officially launched the International Association for Trusted Blockchain Applications (INATBA)

# 2 MARKET PAIN POINTS

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### Unable to protect privacy

In the present public blockchain, all transaction data are open and transparent on the chain. Due to the decentralized nature of the blockchain, every participant can acquire complete data information easily. Although the blockchain also has the characteristics of anonymity, which can cut off the association between the transaction address and the real identity of the address holder, this protection is extremely fragile. Once the digital wallet address and the wallet owner's personal information are matched by observing and tracking information such as blockchain address, all the privacy of the wallet owner's account information, transaction records, etc., will be completely exposed on the Internet and cannot be eliminated, which will cause a more serious problem of Internet privacy disclosure.



### Unable to hold diversified assets

Based on the differences of protocols, the asset forms that can be supported by the public chains of different protocols are also different. Most of the present public chains are unable to realize asset diversification. For instance, bitcoin only supports its original public chain token BTC, and virtual assets has a single form and weak liquidity. Based on ERC-20 protocol, Ethereum (ETH) has more abundant types than those of bitcoin assets. It not only supports its native token ETH, but also supports other homogeneous and interchangeable virtual assets. However, it still does not support real assets and non-exchangeable assets, such as non-exchangeable virtual assets like game props, and real assets like real estate and stock.



### Performance bottleneck

The performance bottleneck of traditional public chain is primarily embodied in transaction processing speed, which is reflected in TPS, i.e., transaction per second. The TPS of bitcoin is only about 7, which cannot meet the daily use of high-frequency small amount transfer. The TPS of Ethereum is slightly faster than that of bitcoin, about 7 to 15. However, because Ethereum is a smart contract platform, the application scene is more complicated, so it is more prone to congestion than bitcoin. With the emergence of EOS, TPS can reach about 3,000 to 4,000. Although this performance has been much better than those of bitcoin and Ethereum, application scenes are increasingly rich with the continuous popularization of blockchain technology, and the performance is far from enough to meet the increasing market demand.



### Contracts cannot meet complicated businesses

Due to the contractual conditions, traditional public chains can only fulfill very simple businesses and trigger a single action. It cannot work across contracts to implement calls between contracts. For example, Contract A can only implement the trigger action within the contract, but different businesses will have their own contract in the complicated business scene. Through the blockchain technology innovation, Contract A can be used as a condition to trigger Contract B. However, the traditional public chain cannot achieve the link and trigger between various contracts, and each transaction behavior is independent and separated, so it cannot achieve the convenience and high efficiency of transaction and asset circulation.



### Assets cannot circulate across chains

With the progress of the times, block chain technology will be utilized in more fields. With the rise of transaction volume and the increasing diversification of demands, multi-chain parallelism is bound to become a trend. Therefore, cross-chain circulation of assets is inevitable. However, the traditional public chain is like an isolated island. The assets circulate on their respective chains, but they cannot support the information exchange and asset transfer between different blockchains, so that the free circulation of assets cannot be realized completely.



### The storage cost of public chain is huge

The traditional public chain is a single-chain structure, where all nodes participate in transaction processing and transaction records and information storage. However, the single-chain nodes are mostly used for consensus function but store all transaction records and other information generated by all people on the chain, even many records and information without significance for storage. Huge storage volume not only seriously affects efficiency, but also directly results in a high storage cost.

# 3 PPCOIN POSITIONING

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## PPCoin Positioning

PPC Digital Currency Multi-Chain Global Payment Platform (Point To Point Coin) is a multi-signature split payment network based on a payment network of hierarchical channels, which uses existing mature technology, simple principle, simple design, is based on the PPC payment network, and can easily and reliably achieve the fast sending and receiving of digital currency with low handling fees. The Platform comprehensively uses technologies such as time-locked transactions and postponed broadcast of transaction structures, which can achieve low transaction fees and fast transfer of blockchain assets without trust, which is comparable to Lightning Network in terms of speed, security and privacy.

In the traditional world of fiat currency, users need only an email address as a payment account to complete the high-speed transfer, collection and shopping of more than 20 kinds of fiat currencies in the world, and PayPal has become a world-class enterprise. In the blockchain industry, no similar products have yet been born, and PPC's design concept is to create a PayPal in the blockchain payment field. PPC provides different services to business users and individual users, being committed to building the era of blockchain payment 3.0.

## PPC Digital Currency Multi-Chain Global Payment Platform (Point to Point Coin)

PPC Digital Currency Multi-Chain Global Payment Platform is an instant, free and safe distributed chain payment network. PPC payment network is a potential two-tier payment network that uses a tree-like network topology model that can build up a perfect payment network ecosystem by simply improving the efficiency of the network and increasing the expansion ability of the network ecology under the premise of maintaining a sufficiently high degree of decentralization.

The world is entering the era of tokenization. In the future, there will be tokens worth more than hundreds of billions of dollars circulating on the PPC Digital Currency Multi-Chain Global Payment Platform, and a revolution of value network is poised to take place. The Platform can solve many pain points of blockchain payment, such as slow speed, high fees and no commercial solutions, allowing blockchain assets to be transferred freely, safely, and with zero delay. PPC will make blockchain payment as convenient as communications, which has the characteristics of fast speed, security and complete business solutions. And the Platform is the infrastructure for financial payment, which is open, equal and secure. Such a decentralized settlement network will become the infrastructure for large-scale commercial use of the blockchain.



## PPCOIN Technological Innovation

### Endow a simple digital currency payment capability

PPCOIN team has realized a simple, safe and reliable payment interface by using complex intelligent technology, which enables PPCOIN to effectively empower all partners and quickly acquire the ability to collect digital currencies. Users use PPCOIN to scan codes, and merchants get fiat currencies instantly. The providers of application scenes, games, entertainment and other online content complete the transplant in 6 days. It is compatible with different application forms, such as H5, APP, Web. Trade virtual digital assets through PPCOIN. Sell goods and get fiat or digital currencies directly.



## PPCOIN Technological Innovation

### Symmetrical Side Chain

In addition to performing the function of main chain, PPCOIN can work with the main chain of other currencies to enhance transaction speed, security, and privacy protection as a side chain.

### The technical features of PPCOIN's improved peer-to-peer side chain are as follows:

- ① Bidirectional anchoring maps the assets of the main chain to transactions on the side chain.
- ② Smart contracts are compatible with ETH smart contracts.
- ③ Support the digitalization of real/virtual world assets.
- ④ Strengthen security and privacy. The main chain is only responsible for confirming the transfer of assets. The side chain completes fast transactions, transaction information protection, account security protection, and user privacy protection.



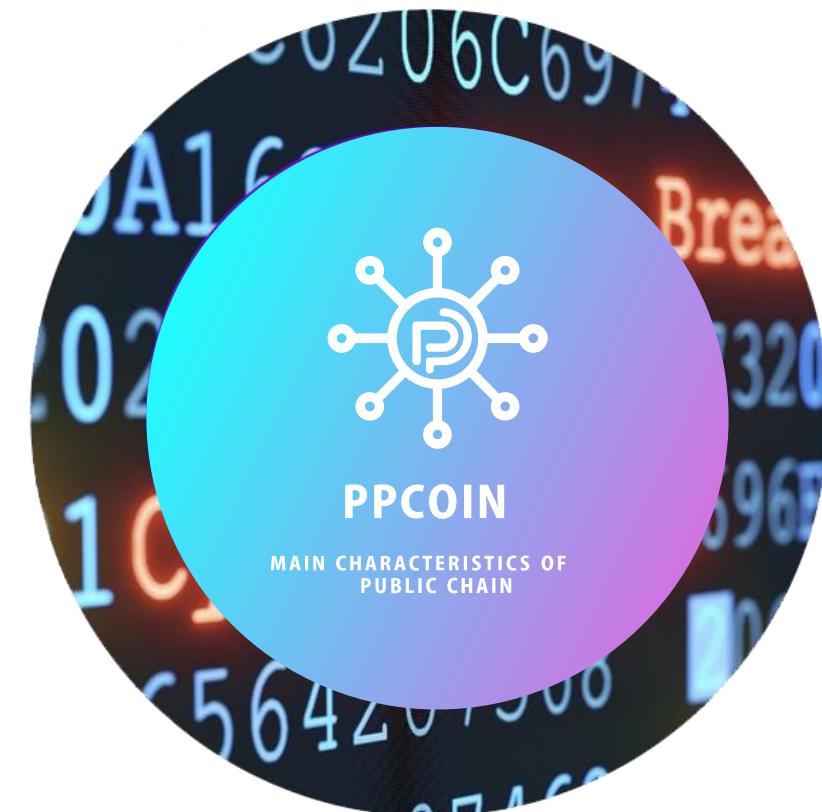
## **PPCOIN Technological Innovation— Public chain optimized based on the third-generation digital currency encryption algorithm**

### **Main features of PPCOIN public chain:**

- ① The TPS of PPCOIN main chain optimized based on the third-generation digital currency encryption algorithm can reach a million.
- ② Enhanced DPoB (Delegated Proof of Belief) consensus mechanism.
- ③ Support the digitalization and transaction of assets other than digital currency.

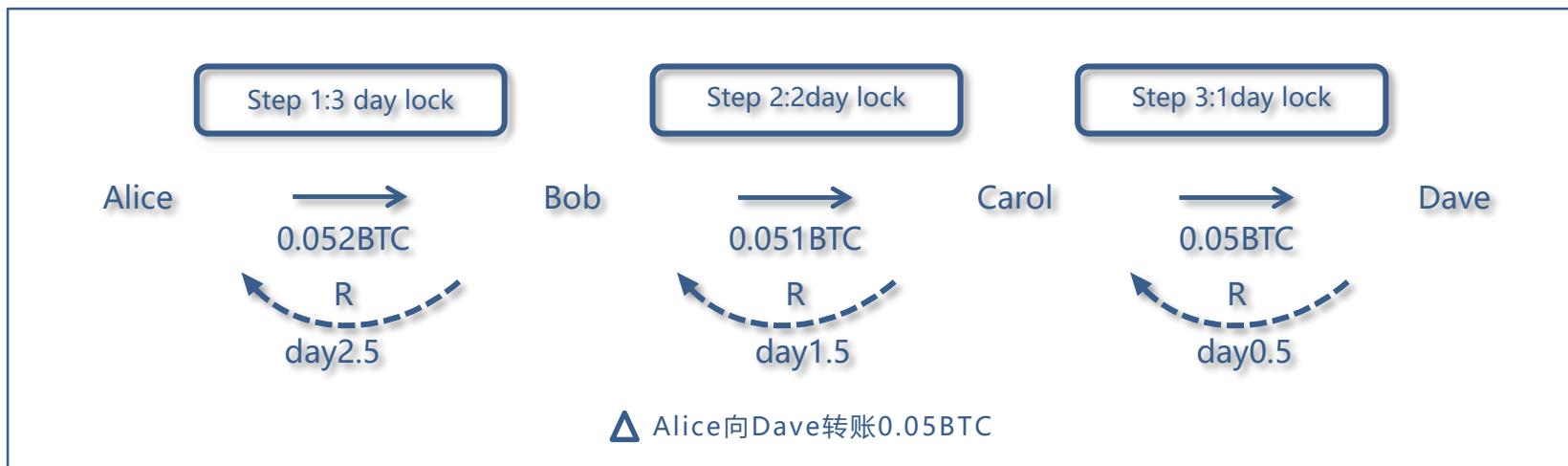
PPCOIN public chain is designed to do high-speed and safe right verification, transaction, and privacy protection for PPCOIN users. Technically, PPCOIN public chain is greatly improved on the basis of the world-leading third-generation digital currency encryption algorithm and the third-generation consensus DPoS, from which DPoB consensus mechanism is derived.

PPCOIN will handle transactions which are several orders of magnitude larger than ETH. First of all, PPCOIN public chain adopts the next generation consensus DPoB technology, which can achieve 50,000 to 1 million transactions per second under harsh test conditions. In addition, PPCOIN public chain will adopt parallel processing technology, which can make the transaction scale up to one million times per second. PPCOIN public chain uses DPoB consensus mechanism to provide complete basic functions such as account creation, virtual asset creation, asset transfer, right verification, pledge, transaction, and witness, and achieve decentralized autonomy.





## PPCLightningNetwork - Lightning Network



### Basic Principles:

Use 2to2 multi-signature wallet to pre-charge to build a bidirectional micro-payment channel. Achieve Lightning Network accessible to all network nodes by building more bidirectional micro-payment channels to make the transfer of assets on the main chain to be instant and with very low service fee.

### Based on the technologies:

- ① Recoverable Sequence Maturity Contract (RSMC)
- ② Hashed Time Lock Contract (HTLC)
- ③ Multiple adjustment points form Lightning Network
- ④ Realize atomic cross-chain swaps in the future



## PPCOIN Technological Innovation— Intelligent Decision-making and Transaction Channel

PPCOIN makes intelligent decisions on the adaptation layer and execution path of business logic.

In the initial stage, decisions were made on the basis of the strong rules of expert systems.

Selection based on payment scene characteristics: Lightning Network, symmetrical side chain and exchange.



### Scene features of symmetrical side chain:

- ① The transaction amount is higher than the pre-charged amount of Lightning Network;
- ② or the main chain transaction fee of the currency is low;
- ③ or the current Lightning Network cannot establish a payment channel with the target.

### Intelligent Decision-making and Across the Exchanges

- ① The transaction amount is higher than the pre-charged amount of Lightning Network;
- ② or the main chain handling charge of currency is low;
- ③ or the present Lightning Network cannot establish a payment channel with the target.

### Scene features of exchange:

- ① Not supported by Lightning Network



## PPCOIN Technological Innovation— Intelligent Decision-making and Across Order Receivers

If the exchange API is needed to solve the currency exchange path, the following problems need to be solved:

- ① Path selection of the exchange for currency conversion;
- ② Best choice for the exchange rate of currency conversion.

Based on the total amount of order, time limit of transaction, and total exchange rate of currency conversion, PPCOIN gives the smart optimal exchange and the best path for currency conversion.



## PPCOIN Technological Innovation— Intelligent Decision-making and Across Order Receivers

Intelligently match order receivers based on the following basic rules:

- ① Possible 1: N's multiple order receivers matching the total amount of order.
- ② Matching principle of giving priority to exchange rate.
- ③ Pledged digital currency guarantee on PPCOIN chain.

For the conversion of digital currency and fiat currency, PPCOIN is also in the extensive joint cooperation with order-taking institutions.

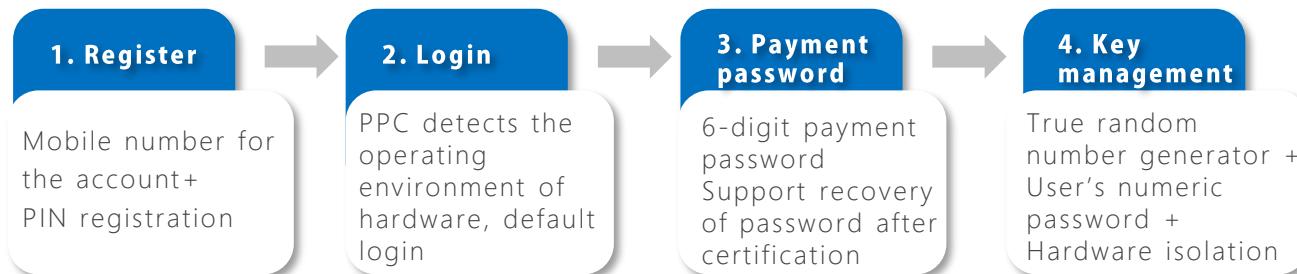
Optional paths:

- ① C2C
- ② Order-taking institutions
- ③ Access to financial institution-friendly facilities such as Zipper and Ripple
- ④ Exchange



## PPCOIN Technological Innovation— Account Security Enhancement for Financial Hardware Isolation Technology

**PPCOIN redesigns and realizes the security system of the account**



Based on the realization of the above-mentioned DPoB consensus, we implement and deploy full-node witnesses based on the Trusted Execution Environment (TEE) to vote, confirm and incorporate transactions on the entire chain. In the TEE environment, the full node can greatly accelerate the confirmation speed and greatly improve the security mechanism.

The PPCOIN team has optimized the implementation specification of TEE, using the unidirectional signature of the banking and financial institutions and the anti-destructive reading of the PPCOIN hardware isolation technology, so that the user's key will not appear when the server runs. Similar to cold wallet key isolation, signature only occurs in isolated PPCOIN hardware.





## PPCOIN Technological Innovation—TEE (Trusted Execution Environment)

TEE is an independent environment that runs in parallel with the operating system to provide security for a rich environment. Compared to user-oriented operating systems, it aims to provide a higher level of performance and functionality than secure elements, using a hybrid approach to protect data using hardware and software. Therefore, it provides a sufficient level of security for many applications.

Trusted applications running in TEE have access to the full functionality of the device's main processor and memory, and hardware isolation protects these applications from applications installed by users running on the main operating system.

Software and password isolation within the TEE protect the trusted applications contained in each other. TEE technology is often used in financial payment scene, copyright protection (DRM) scene and so on which need high intensity safe operation environment and need to isolate sensitive information

# 4 CORE ADVANTAGES

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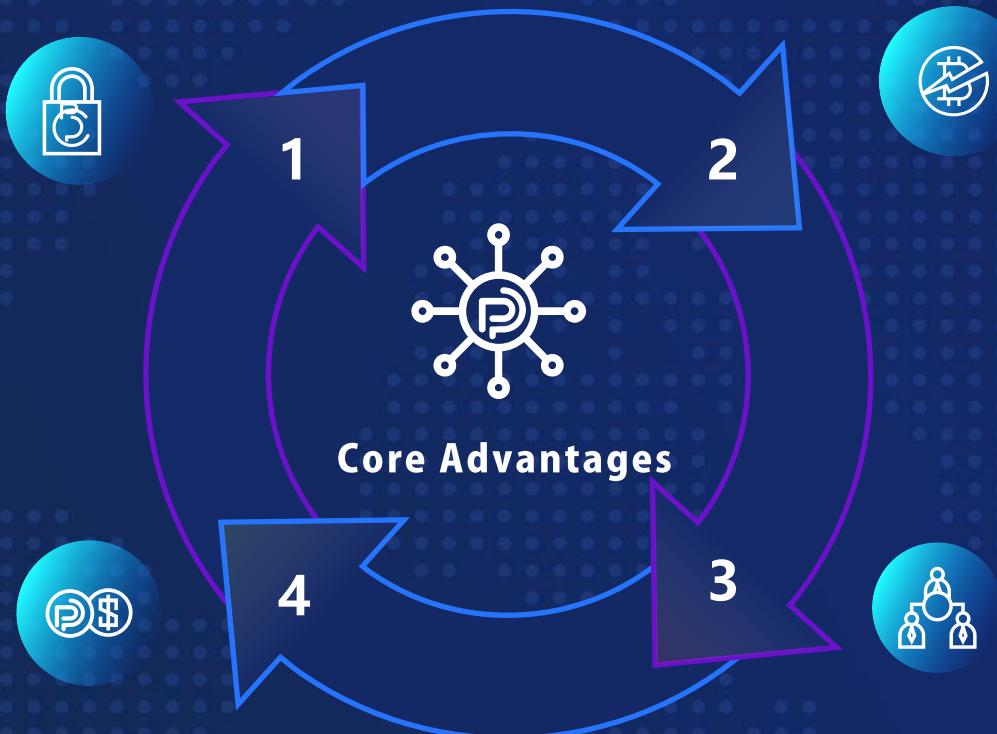


## Cross-Chain Circulation

To achieve greater efficiency and freedom in asset circulation, PPC supports the free settlement of multiple global chains, covering over 100+ countries and regions.

## Multi-platform

PPC Digital Currency Multi-Chain Global Payment Platform supports cross-platform settlement, including mobile terminal and PC terminal.



## Express payment

Quick arrival at the speed with second as unit worldwide  
Break through regional and national boundaries to realize quick arrival at the speed with second as unit worldwide

## Cross-regional

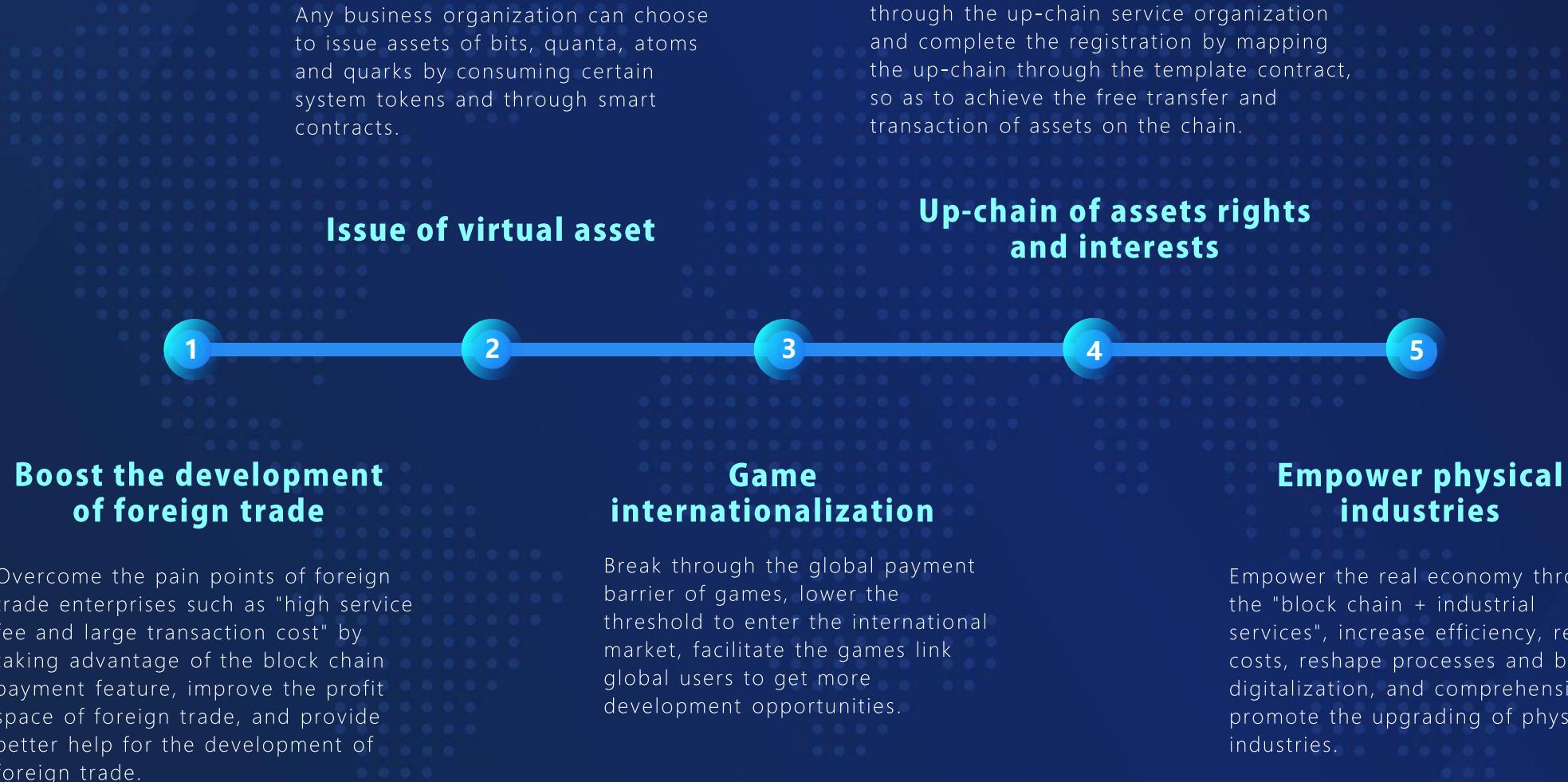
Support cross-regional and multi-national currency payment transactions worldwide  
Users can conduct transactions freely at anytime and anywhere.



# 5 SCENE APPLICATION

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# 6 DEVELOPMENT BLUEPRINT

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## Period of Blueprint Planning

Combining with the block chain application development trend and relevant regional policy support, PPC strives to realize the free flow of diversified assets worldwide through continuous exploration and innovation, so that everyone has equal opportunities to create wealth, thus creating a fair and just world. To this end, a blueprint for future development is planned, and the adjustment is made based on the actual situation.

## Assets Freedom

Diversified assets can be protected by privacy in PPC and freely flow around the world at low cost. Any transaction becomes easier. Any distance is no longer a problem. No borders, no time delays. Globalization is no longer a difficult choice, and the world is a truly global village.



## Period of Tackling Difficulties

To achieve the ultimate goal of "free flow of assets", PPC still has a long way to go. It needs determination and perseverance to go all out and overcome the difficulties, including single asset form, fragile privacy, low transaction speed and possible performance bottlenecks. PPC will struggle all the way to the future!

## Period of Financial Ecology

In the final phase, PPC will create the ultimate financial ecology in this global village where everything is ready. Build the "global village" into a "financial tribe ", leading all mankind to open a new era and enter a new world of fairness and justice!

# 7 INVESTMENT INSTITUTION

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# PPCoin

## PPCoin Eco

PPCoin Eco Global digital currency payment ecological alliance. The PPCoin Alliance launch team is mainly distributed in the United States, the United Kingdom, Singapore, and Japan. The alliance team is composed of the former Goole blockchain technology expert Ardoino, the blockchain encryption algorithm 3.0 founder Galia, and the former Microsoft Block. Launched by core technology teams such as chain technology expert Galia and global well-known blockchain investor Daire, many of the world's top blockchain VC strategic leaders have adopted the new CDC core technology architecture to create a decentralized, cross-region, A cross-platform, cross-chain, instant, secure, low-cost global decentralized, free payment and settlement platform. PPCoin platform servers are distributed in 21 countries including the Americas, Europe, and Asia. The global digital currency payment ecological alliance is distributed and decentralized. The team maintains and updates together. With a distributed top-level team, led by top-level strategic funds, and trillion-level application requirements, PPCoin will start a new era of global payments in 2020.



## BLOCKCHAIN CAPITAL

Blockchain Capital, founded by Bart Stephens and Brock Pierce, is located in San Francisco. It is a blockchain multi-stage venture capital company that aims to gain diversified contacts with the blockchain ecosystem and also offer investors investment opportunities and proprietary transaction process.



## Bitcoin Capital

It was set up for professional investors who want to learn about the growth of encrypted digital assets such as Bitcoin and blockchain technology. This is a high-return investment fund and company which is engaged in mining, token investment, and venture investment.



## P2P CAPITAL

P2P Capital focuses on blockchain technology, invests for basic digital asset, and provides funding and suggestions for blockchain infrastructure.



## Carbon Block Ventures

It is a private equity fund focusing on cryptography and blockchain field, which was founded in 2017. It makes strategic investments in projects that benefit the blockchain ecosystem, accelerating and suggesting the ecosystem. And it helps the valuable Internet which accelerates and creates the future through strategic investments and partnerships with innovative projects.

**Ardoino**

PPC's CTO, former core member of Google's technical team, computer scientist, geek, innovator and creator. Apply coding algorithms to professional and technical personnel in the fields, such as AI, automatic learning, data analysis, cryptography, and Internet.

**Galia**

Former core member of the Microsoft technical team who has a Bachelor of Arts degree of Dartmouth College and a Master's degree in International Economics from SAIS, Johns Hopkins University and has great passion for distributed technology.

**Daneil**

Worked at a well-known fund company in the U.S., committed to financial derivatives trading, and have rich experience in stock trading. The transactions he completed involve foreign exchange, overseas bonds, US stocks, A shares and global commodity futures.

**Daire**

Senior blockchain expert, former Google algorithm engineer, the world's most valuable expert in the field of Microsoft blockchain, and representative lecturer of Microsoft TechEd Conference.

# 8 PPCOIN FOUNDATION

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## PPC Global Ecological Foundation

Managed by PPC Global Ecological Foundation, PPCoin is committed to the industry investment of digital currency multi-chain global payment platform. PPC Global Ecological Foundation is a top block chain investment foundation and also an important node of PPCoin in the world in the future and can participate in the construction of global nodes of PPCoin. PPCoin cooperates with the foundation through co-construction and sharing. The two parties work with each other to build a win-win situation.

### Set up digital currency ATMs

Set up offline digital currency ATMs worldwide

### PPC public chain

Provide ecological base support for global users based on the PPCoin platform

### Expand acceptance power

Conduct C2C acceptance business of issued currencies worldwide, and conduct acceptance management and training

### Expand offline merchants

Expand offline shops to use PPCoin for payment worldwide

### Deal with legal issues of tokens

Deal with the legal issues of the issued tokens in their respective regions and countries.

### Obtain the qualification of fiat currency transaction

Solve the qualification problem of fiat currency transaction in the city or country

## ***Point to Point Coin***

Ecological co-construction is an inherent gene of PPCoin. Ecological co-construction can not only help developers realize value transformation, but also benefit ecological users, investors and public chain itself. It is a development community of "a shared future".

We look forward to more technology developers joining PPCoin's ecological construction. We will provide full support to technology developers with strong technical strength to help technology developers achieve sustained benefits and help ecological users and PPC achieve common prosperity.

Presently, PPC Digital Currency Multi-Chain Global Payment Platform has world-renowned technology companies, including the well-known companies like Google, IBM, Intel, Docker and RedHat. And it also boasts a strong technical team, cutting-edge core technologies, and a top blockchain investment foundation to provide PPC with secure and controllable technological and financial support. In the future, PPC will continue to advance innovative technology research to benefit global payment platform and digital economy.



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