



Smart Finance



AB Smart Tech
兩儀智能科技

AI and BLOCKCHAIN

人工智能和區塊鏈

Private & Confidential · 保密文件

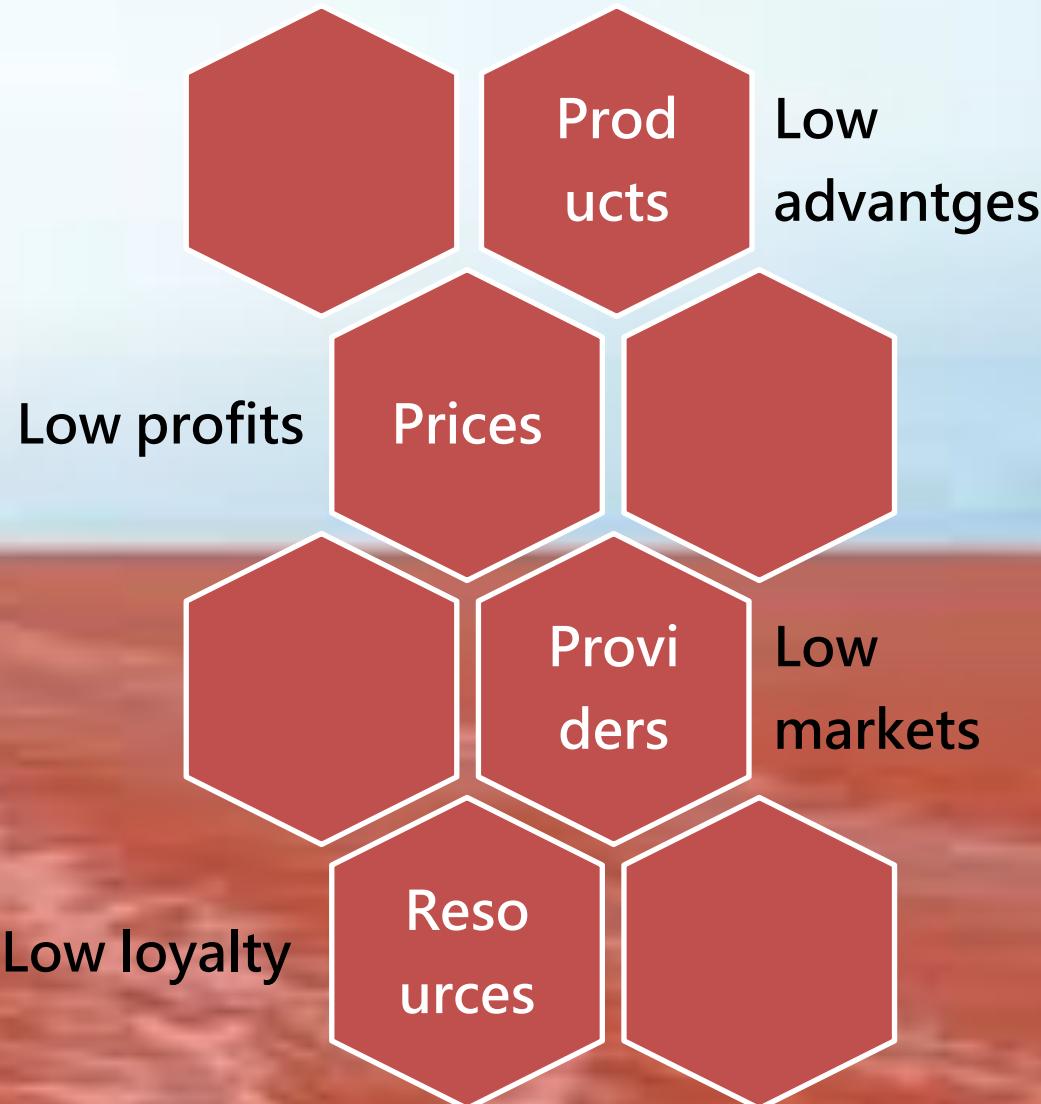


Che-Pin Chen (Benjamin)

- Ph.D Student, Department of Risk Management and Insurance, National Cheng Chi University
- Master, Department of Mathematics, The Pennsylvania State University / Master of Laws, National Cheng Chi University
- Fellow of Society of Actuaries, Fellow of Actuarial Institute of Taiwan, Certified Enterprise Risk Actuary
- Financial Risk Manager FRM®, Certified Business Valuator
- Over 25 years of working experience in corporate governance, fintech, blockchain & smart contracts, data analyses, machine & deep learning, risk management, marketing, and actuarial practice.
- Qualified trainer with multiple certifications
- Experience in due diligent of insurance companies, appointed pricing actuary, projects for Insurance Bureau, corporate banking insurance, employee benefits planning, and insurance sales & member recruits
- Major performance including: merger projects for Taishin financial holdings (TWSE 2887), Chinatrust financial holdings (TWSE 2891), Waterland financial holdings (TWSE 2889); Golbal risk pooling for LCY Chemical (TWSE: 1704), Taitien (TWSE 8289); Employee benefits program for Lien Hua Foods TWSE: 1231), Accton (TWSE: 2345)
- Awards: Outstanding Labor of Taipei City, Professional award of Faith-Hope-Love, Model for Customer Service & multiple sales awards of Insurance Company.



Red Sea – 4 lows





Securities Paradigm Shifting



Youtube mass marketing
in Chinese
13% of Asia from Taiwan
Two-year growth **62.5%**



Daves
(Risk
investor)

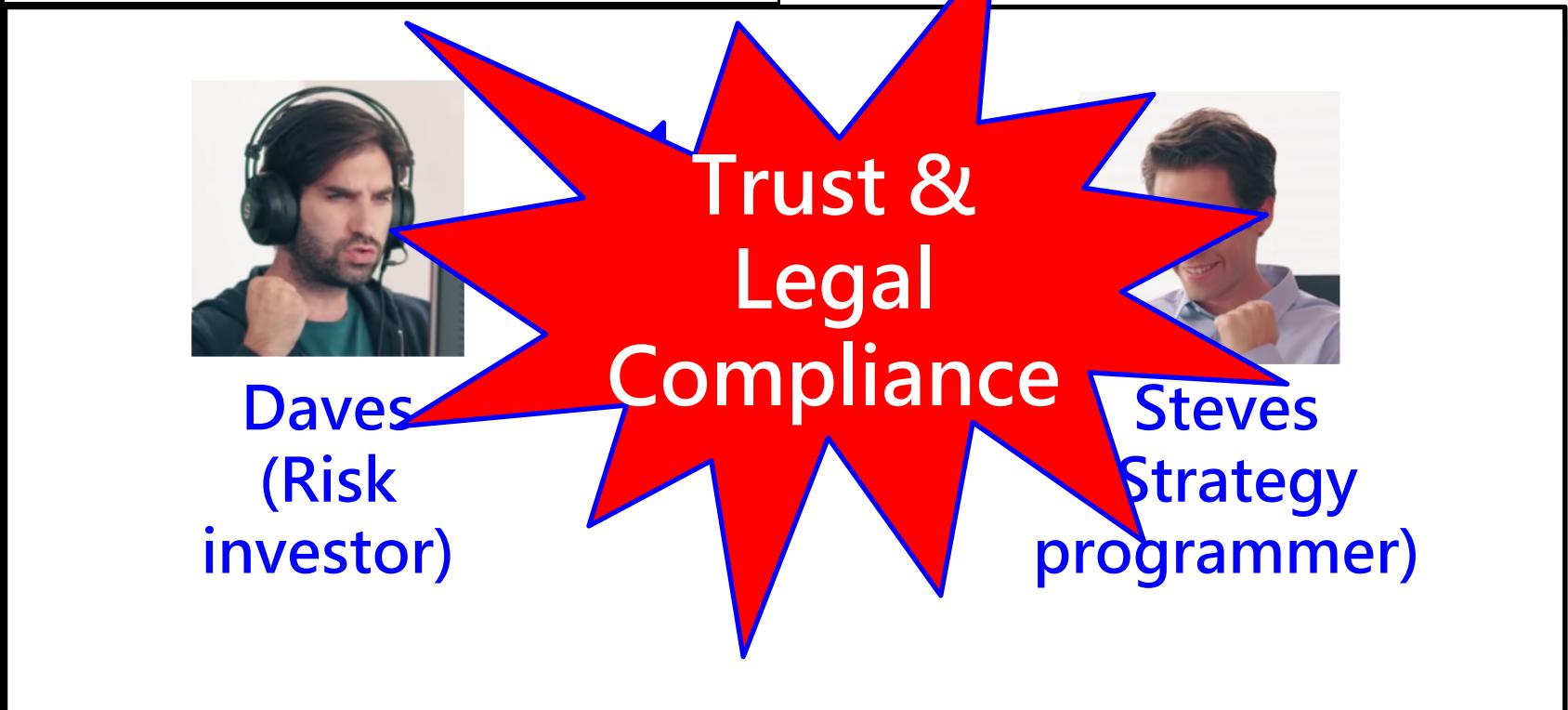


Steves
(Strategy
programmer)

Securities Paradigm Shifting



Youtube mass marketing
in Chinese
13% of Asia from Taiwan
Two-year growth **62.5%**



Trust Issues



etoro

blockchainer
填寫個人資料
10%

社交交易 真實 ▾

我的關注 我的投資 全球互動社區

投資市場 交易產品 投資者風雲榜 複製基金CopyFunds

客戶服務 邀請好友活動 新 幫助

存入資金

搜索 / 投資者 26 搜索結果

搜索市場或投資者

近 6 個月 ▾ 有照片 ✖ 日虧損(< 15%) ✖ 回報 (5% - 80%) ✖ 已驗證 ✖ 複製者 (> 5) ✖ 複製投資 (< 20%) ✖ 複製者變化 (> 1%) ✖

個人資料 表現

DonMiguel Michael Wagner +28.40% 6 風險 24 複製者 +700.00% 過去7天 +

Alex969 Алексей Бизякин +25.12% 6 風險 112 複製者 +166.67% 過去7天 +

mqftrader mariano alfonso qu... +5.54% 5 風險 6 複製者 +50.00% 過去7天 +

muhalba Muhammed Lubib ... +44.74% 8 颗星 風險 33 複製者 +32.00% 過去7天 +

Daxcall Ulrich Schneider +5.08% 3 風險 5 複製者 +25.00% 過去7天 +

ALnayef Fahad Alhajri +37.15% 5 風險 2,322 複製者 +22.60% 過去7天 +

44.74%
Numbers ?
Hindsights ?
Orders ?

搜索結果



Legal Compliance

金管會認定eToro交易平台違法 已移送檢調

eToro claimed illegal by FSC

f 分享

LINE 分享

留言

列印

存新聞

A-

A+

2020-07-14 17:27 聯合報 記者戴瑞瑤／台北即時報導

讚 1.3 萬 分享



交易

熱門市場

投資

教學

公司

HOME / 交易 / 平台 - 歷史記錄

eToro 交易平台及應用 程式

eToro是全球頂尖社群交易平台，受到來自140多個國家的數百萬使用者的信任。eToro線上交易平台和應用程式提供不同金融資產，可於當中交易和投資。



eToro(e投睿)交易平台已遭金管會認定違法。圖／eToro交易平台官網

<https://money.udn.com/money/story/5613/4701371>

Bank Paradigm Shifting

DeFi : Jan. 0.69B
8-month growth 12x

傳統借貸

- 有價物擔保
- 銀行中介

P2P借貸

- 信用擔保
- 社群媒合

DeFi借貸

- 虛擬貨幣擔保
- 智能合約媒合



Bank Paradigm Shifting

DeFi : Jan. 0.69B
8-month growth 12x

傳統借貸

- 有價物擔保
- 銀行中介

P2P借貸

- 有價物擔保

DeFi借貸

- 虛擬貨幣擔保
- 智能合約媒介

Full

understanding ?

Total Value Locked (USDT)

\$8 . 65B

All | 1 Year | 90 Day | 30 Day

Aave Dominance

18 . 91%

\$7.5B
\$6.0B
\$4.5B
\$3.0B
\$1.5B
\$0

Jul

Aug

DEFI
PULSE

<https://defipulse.com/>

Fraud Cases



金管會強調，發行或銷售者如涉及違法情事，將由檢調機關依法辦理；虛擬貨幣或ICO發行方如有以虛偽不實的技術或成果，或有以不合理的高報酬，吸引投資人參與，則可能涉及詐欺或違法吸金等刑事案件，為維護金融秩序及投資人權益，將由檢調機關於查調具體事證後依法辦理。 2017/12/19

(中央社記者蔡怡杼台北2018年6月22日電)比特幣等虛擬商品詐騙事件頻傳，金融監督管理委員會今天發出新聞稿強調，金管會迄今未同意任何ICO(首次代幣發行)募資依證券交易法規定申報生效的個案。

法務部調查局台中市調查處今天表示，調查局與台中地檢署接獲民眾檢舉，指出IRS國際儲備體集團台灣辦事處，涉嫌向民眾宣稱可藉投資比特幣賺取價差，違法吸金逾新台幣15億元，有上千人受害，且不乏律師、醫師。

今年4月間傳出，美國律師事務所Roche Cyrulnik Freedman LLP對幣安、波場(TRON)等11家公司、交易所，提出集體訴訟，指控這些公司用數位代幣出售非法證券，欺騙投資人。金管會相當關注此事，昨天特別發布新聞稿提醒國內投資人注意。

2020/07/07

Social Copy Trading, Social Funding Matching



SteveS
(auto traders)



DaveS
(copy traders/risk
investors)



MaryS
(fixed-income
investors)



Smart Social Copy Trading

(Alpha version)

The screenshot shows a web-based application for social copy trading. At the top, there's a navigation bar with links for 'Invest Block', 'Portfolio', 'Logout', and 'Member Info'. A dropdown menu under 'User Info' includes options like 'My Account', 'Currency Exchange', 'Program', and 'Investor'. A red box highlights the 'My Account' option. Below the navigation, there's a main content area with a blue-to-green gradient background. It features several callout boxes with green outlines and arrows pointing to specific elements:

- A green box labeled 'Browse programs' points to a section on the left.
- A green box labeled 'logout' points to the 'Logout' link in the top navigation.
- A red box labeled 'My Account' points to the highlighted 'My Account' option in the dropdown menu.
- A green box labeled 'Exchange' points to the 'Currency Exchange' option in the dropdown menu.
- A green box labeled 'Auto-programmers' points to a section about auto-programmers.
- A green box labeled 'Copy-traders' points to a section about copy-traders.

The central content area contains promotional text: "Hi, we are Invest Block. We are your first investment with experts. Sign up here." It also mentions "We use blockchain to..." and "to get started, click the button down below." At the bottom right, there's a large blue button labeled "Discover".



Smart Social Funding (Alpha version)

CHAINBANK

關於我們

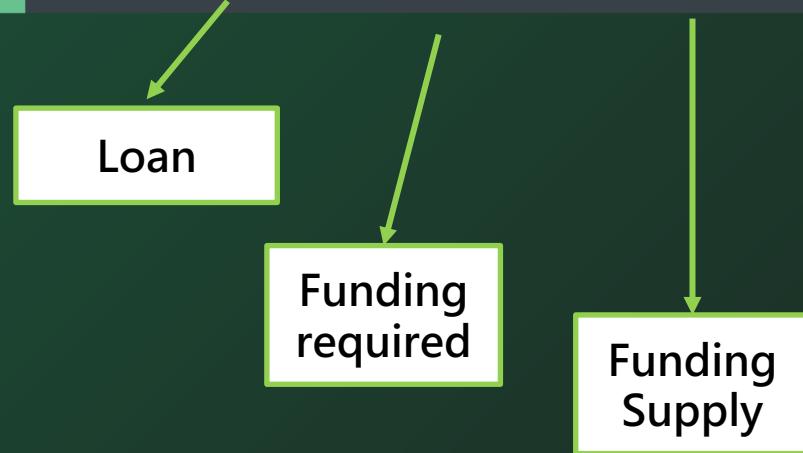
借貸投資

資金需求會員專區

資金提供會員專區

查詢

Achien會員中心



CHAINBANK

應用區塊鏈技術讓您借貸投資安全有保障

Insurance Paradigm Shifting



Elders' Association
Capital inadequacy

Insurance
High cost

Ant Group
Asymmetry

Intercare
Short term

3FM launch 3-day USD 875,000

DeFi 崩盤怎麼辦？Hakka推出MakerDAO保險「3F Mutual」，上線 1 天已吸引數千萬流入！

by Sandra — 2020-09-21 in defi, 保險

Credit: Hakka Finance

<https://www.blocktempo.com/third-floor-mutual-101-first-pool-makerdao/>

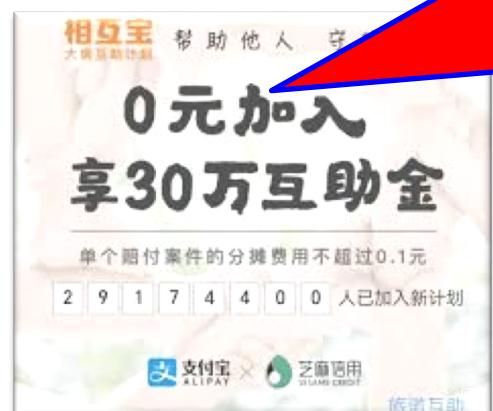
Insurance Paradigm Shifting



Elders' Association

Capital inadequacy

Few variety of underlines



Ant Group

Asymmetry



Intercare

Short term



3FM launch 3-day USD 875,000

DeFi 崩盤怎麼辦？Hakka推出MakerDAO保險「3F Mutual」，上線 1 天已吸引數千萬流入！

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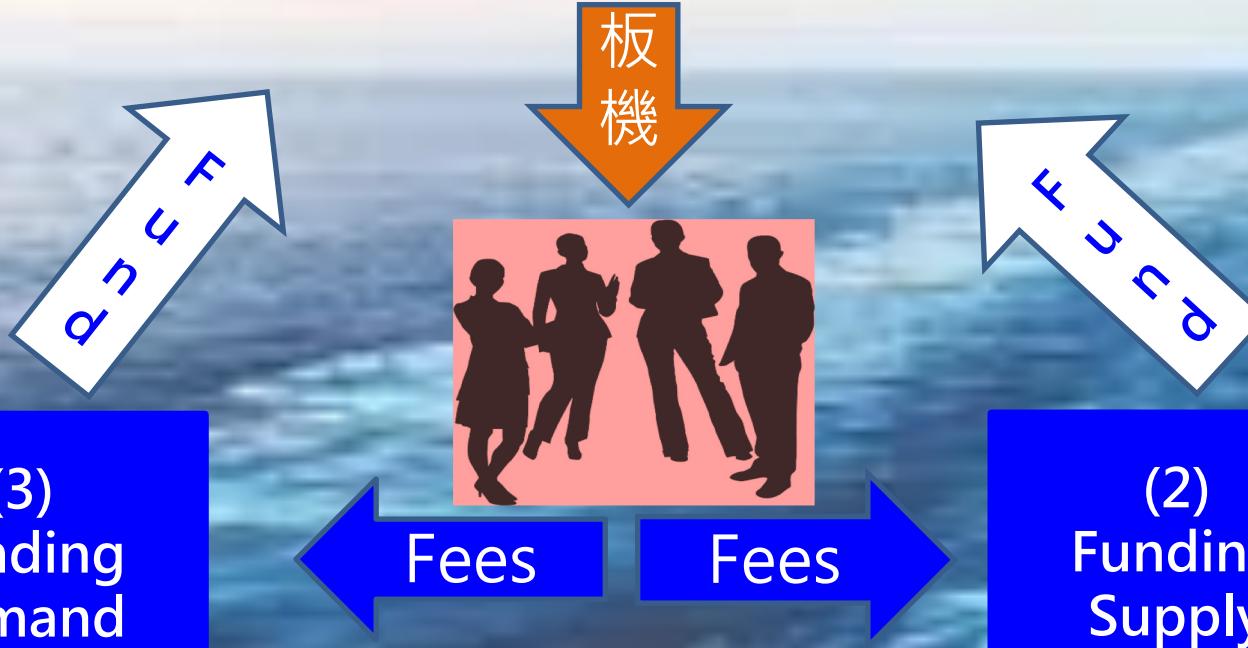


www.blocktempo.com/third-mutual-101-first-pool-mutual/

Risk Sharing, Funding Matching, Copy Trading



(1)
Risk share
funding



Social Risk-Sharing (Warranty POC version)



智能合約風險媒介

首頁 風險方案列表 發起方案 核保商品 加入方案 換錢 結算 登入

Initialized

Validation

Join plan

智能合約風險媒介系統

何謂風險媒介?

如何以區塊鏈智能合約實行?

立即報修

This screenshot shows the homepage of the "Social Risk-Sharing (Warranty POC version)" platform. At the top, there are navigation links: 首頁 (Home), 風險方案列表 (Risk Scheme List), 發起方案 (Initiate Scheme), 核保商品 (Insured Product), 加入方案 (Join Scheme), 換錢 (Exchange Money), 結算 (Settlement), and 登入 (Login). Below the navigation, the text "智能合約風險媒介" is displayed, followed by three pink-bordered boxes: "Initialized", "Validation", and "Join plan". A large blue starburst graphic on the right side contains the text "Easy extend to different market". The main content area features a dark background with abstract light streaks. In the center, there is a question "何謂風險媒介?" and its answer "如何以區塊鏈智能合約實行?", along with a "立即報修" button. At the bottom, there is a section titled "可加入風險商品類別" (Risk Products Categories) with three items: "mobile" (電子產品), "notebook" (筆記型電腦), and "component" (電腦零組件). Each item has a circular icon and a "立即加入" button.

可加入風險商品類別

電子產品

mobile

notebook

component

手機保固

筆記型電腦

電腦零組件

即刻享有保障!

即刻享有保障!

立即加入

立即加入

This screenshot provides a detailed look at the "mobile", "notebook", and "component" categories for insurance. Each category has a corresponding icon: a smartphone for mobile, a laptop for notebook, and a gear for component. Below each icon is a brief description and a "立即加入" button. The "mobile" category is described as "手機保固" and includes a note: "填寫手機型號、購買日期、保固時間、專屬序號。即刻享有保障!". The "notebook" category is described as "筆記型電腦" and includes a note: "即刻享有保障!". The "component" category is described as "電腦零組件" and includes a note: "即刻享有保障!".

Our Advantages

Target to non-traditional customers

- Community, e.g. etoro users
- Blockchain group:, e.g. DeFi users

Patents & products advantages

- Market share advantage: patents raise the bar
- Competitive advantage: full range of products

Trustfulness and creativeness

- Safety: trust and transparency guaranteed by blockchain
- Creativeness: auto-trading, margin trading, pledge lending and risk sharing
- Forward-looking: **Investment tranches**, matching risks and rewards (KYC)

Leading planning

- Legal compliance plans
- Alpha version ready for testing

Summary



Key Partners	Key Activities	Value Propositions	Customer Relationships	Customer Segments
1. Financial Intermediary 2. Financial Advisory 3. Blockchain node manager	1. Incentive 2. Competition Key Resources 1. Members 2. Sponsors	1. Provide the trustful P2P matching 2. Transparency, in-manipulation	1. Social interaction 2. Pledge 3. Real and virtual Channels 1. Social media 2. Current members	1. Copy traders 2. Fixed income investors 3. Programming traders 4. Blockchain users 5. Risk adverters
Cost Structure		Revenue Streams		
1. Human resource 2. Stress testing 3. Server based on stress testing 4. Blockchain		Product/Service 1. Matching (Main) 2. Gap between supply and demand	Royalty 1. Licensing	Other 1. Consulting fee



Thank You For Your Patient