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01.

Background

01. Background



As COVID-19 outbreak continues, the standard for the new normal arises to equip with the non-face-to-face era. Business that does not require human contact such as food delivery and online conferencing are growing faster than ever and blockchain technology supports the industries lacking connectivity and data exchange such as medical and disctribution areas.

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Blockchain, to put it simply, is a data distributed processing technology that connects the targeted digital records(blocks) into a chain. The Bitcoin protocol, created in 2008 by a developer called 'Nakamoto Satoshi', increased its value as an optimized cryptocurrency with four representative technological characteristics of blockchain; decentralization, transparency, immutability and availability. Early developed blockchain platforms were mostly regarding financial services which were targeted to government regulations, therefore the response to the cryptocurrency was skeptical. However, as the potential for blockchain technology grows and extensive cases of utilizing distributed ledgers emerge, it receives recognition from more and more people. It advances for companies and organizations of different sizes and types, the benefits of blockchain are becoming more and more evident.

O2.
Introduction

02. Introduction



There are dozens and hundreds of blockchains operating as platforms in these days. In reality, high barriers obstruct users to utilize those platforms to be function as those are intended to. High transaction cost and low speed are just simple issues and in order for users to utilize the blockchain technology, they must learn complicated concepts such as a private key, a public key, an address and staking and it is difficult to ask for support when a user lost wallet or got hacked; sometimes it is difficult to be called as a technology that works in the 21st century.

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In case of Ethereum, there are a large user pools because of first-mover advantage, however the daily fee reached sixty billion GAS(\*Footnote: based on etherscan.io on May 21st, 2020) and a single transaction takes about an hour with the payment of minimum fee that it is virtually impossible for ordinary users and business users to use in daily life.

Moreover there are several diverse, innovative and well-made DApps(decentralized applications) existing, however due to the limitation of blockchain platform, users are not fully utilize the function of platform, but use as a hedge of cryptocurrency provided from the platform.

BizAuto platform is well-aware of the limitations of existing blockchain platforms and firmly believe a game-changing blockchain platform can be created by overcoming those limits.

03.

Technology

03. Technology

# BizAuto Platform

# A.Infrastructure, Vision & Goal

According to the research from Blocktivity and The Center for Information and Industry Development (CCID), under China's Ministry of Industry and Information Technology, EOS is the most well-functioning blockchain platform at the moment that it reached 92% of activity rate among all the blockchain platforms(\*footnote:https://blocktivity.info/), only takes 0.5 seconds to create a block, and hit a record of 4,508 transaction per second(TPS)(\*footnote: https://ultra.io).

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Speed, stability, cost, and user experience are four important factors of blockchain platform. Leveraging existing technology is a good way to fully satisfy all the needs. EOS is a blockchain platform that achieved those factors in some level and underlying technology are based from EOS.IO open source technology. Hence BizAuto platform decided to adopt the proven EOS.IO technology rather than develop the blockchain technology from the ground up; it significantly reduced the time for developing and testing and absorbed all the benefits of EOS such as providing stable service.

However, EOS certainly has its own limitations. It has been several years since the project was released and the service has started, however the number of accounts is still only about two million; the actual number of users is expected to be much smaller as the robot accounts are consist of most of activities.



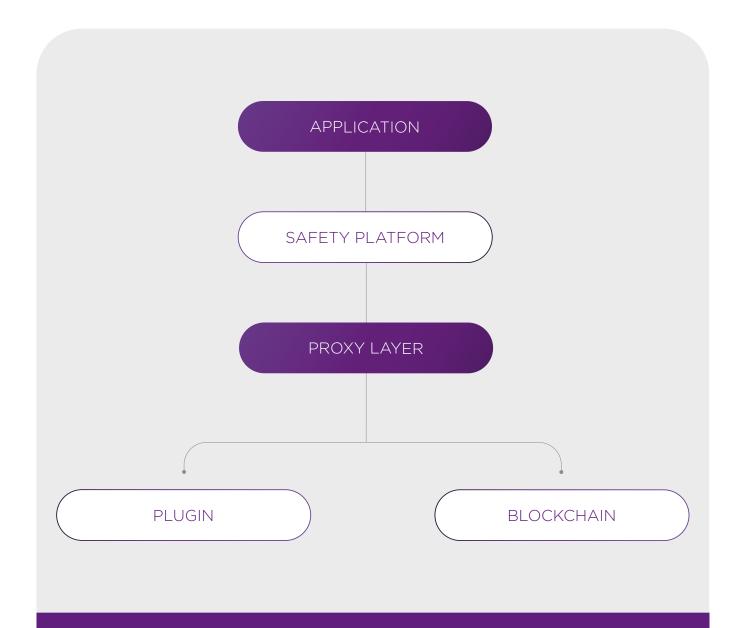
This is because one of the important factors, user experience (UX), is not carefully considered. This led to the development of BizAuto platform, a new blockchain platform focused on both increasing business needs and user experience. Usual blockchain platform developers only concentrate on developing a platform but not the integral parts which are closer to commercialization of blockchain such as protocols, wallets, and Dapps. BizAuto platform developers do develop the underlying software directly that it aims to let companies to focus on their own business and users utilize the platform even if they do not have a prior knowledge of blockchain.

|                         | Bitcoin                                   | Ethereum  | EOS   | BizAuto   |
|-------------------------|---|---|---|---|
| Consensus<br>Mechanism  | PoW<br>(Proof of Work)                    | PoS<br>(Proof of Stake)   | DPoS<br>(Delegated Proof of Stake)  | DPoS<br>(Delegated Proof of Stake)  |
| Confirm Time<br>(Speed) | 10mins ~ 1hour                            | 1~ 60mins<br>(depends on network)   | 0.5 seconds   | 0.5 seconds   |
| Commission              | Higher than \$10                          | \$0.1~15<br>(depends on network)  | Zero  | Zero  |
| Smart<br>Contract       | Do not support                            | Limited support<br>(Solidity)   | Limited support<br>(C++, WASM)  | Support<br>(C++, WASM, Auto XML)  |
| TPS                     | 2~7 per second                            | 12-13 per second  | 4,508 per second  | 4,508 per second  |
| DApp                    | Do not support                            | 3,000   | 500   | 500   |
| Characteristics         | First blockchain-<br>based cryptocurrency | A blockchain platform<br>that has established<br>The basic structure of<br>smart contract | A blockchain that solves the problem of transaction speed and high commission fees. | - High transaction speed & no commission fees  - Application of DID & quantum node technology  - A blockchain which solves the security problem with AutoXML smart contract |
|                         |   |   |   |   |



# **B.** Architecture

BizAuto applies micro-service architecture for efficient load balancing and expansion. The nodes can be classified according to the functions supported by the nodes, and each node is implemented in a virtual machine to run separately from the operating system, depending on how the docker operates the container. This allows the node operator to run a new node by inputting a single command and it will be a major step to be easily participated in blockchain network.



03. Technology /11



# 1. Application Layer

A. It consists of DApps which are applications used by real users.

B. It is accessible by BizAuto platform application.

### 2. Safety Platform Layer

A. It is a layer which processes operations such as user's shift in assets and performing transactions; it consists of BizAuto Platform application & protocols that manages user's key directly such as wallet & DID and also maintains personal information.

B.On each DApp, any process cannot be executed, besides searching, without consents from users through the Security layer.

## 3. Proxy Layer

A. This layer prevents direct access to the blockchain and distributes the load.

B. Each developer may operate nodes directly to access BizAuto or attempt to approach optimized nodes automatically through the Proxy layer.

## 4. Plugin Layer

A. It is a layer including nodes with various plug-ins such as generating quantum random number and searching transaction history which helps DApp development.

B. It does not generate blocks directly.





## 5. Blockchain Layer

A. This layer contains nodes that produces actual blocks and processes transaction.

B. Blocks are produced through the defined consensus algorithm and transmits blocked data to the nodes of the plugin layer.



03. Technology /13



# C. Security

BizAuto is equipped with Wallet Protocol, DID (Decentralized ID), QRNG(Quantum Random Number Generation), RPK(Recover Private Key) in order to provide s secure platform environment for both personal and business users.

### i. Wallet Protocol

There is no need to expose private keys or passwords every time to utilize DApps. The developers are required to receive authentication through user's wallet provided in BizAuto platform. Each DApp only requests to perform an action to the Wallet that does not deliver mentioned personal information; therefore, users would use the DApps with an easy mind and the developers only need to focus on their own business without worrying about hacking or fraud issues

### ii. DID

This function is provided in BizAuto platform which the users only need to authenticate their personal information once from the designated certificate authority and can selectively provide the information for the DApps in need. The personal information provided from the certificate authority is encrypted and stored in his/her personal device, and the DApp developers verify the information on the blockchain whether it got tampered or not and based on the result, efficient analyses on customer and reasonable cost execution are possible. All online services that request personal information for membership, or simply using services, can be easily built without extra authentication process. e.g.) E-commerce, community channels and social network service and etc.

03. Technology / 14



### iii. Quantum Random Number Generation

In the existing blockchain, it only generates predictable random numbers that it can be difficult to develop certain DApps using random numbers such as online games. Those numbers can be predicted by quantum computing power. In order to resolve this matter, BizAuto introduced quantum random number generation hardware and let DApp developers utilize it that any industry using unpredictable random numbers may consider the use of BizAuto.

e.g.) developing game, drawing for an event, noticing transparent probability, and etc.

### iv. Recover Private Key

One of the well-known weakness of blockchain arises when a person loses his/her blockchain asset by misplacing personal smart devices or private keys. In order to avoid this problem, BizAuto let users save the encrypted private keys within server based on user designated passwords or other authentication method. Users may register new device or restore the device and the encrypted private keys will be delivered to user's personal device and cannot be decrypted unless there are designated passwords or authentication methods; therefore, users safely store their assets. Users may no longer store their private keys on a piece of paper nor need to purchase hardware wallet.

04.

BizAuto MainNet



# A. AutoXML



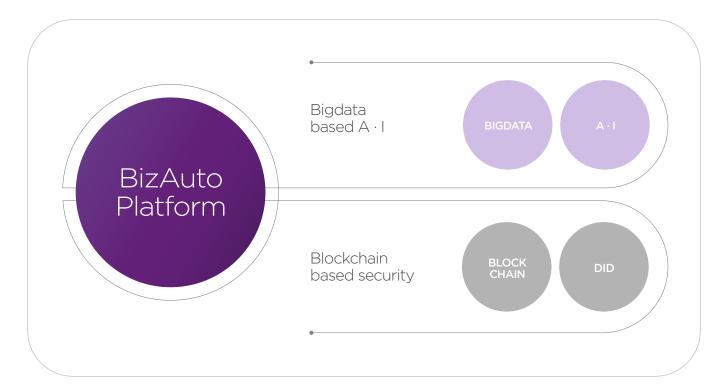
BizAuto powerd by Auto XML -



Industry

Finance/Law&Admin/ e-Commerce/ Security&many more The Extended Markup Language (XML), which was released in 1998, is a language that extends HTML, the existing web page building programming language, and is a language designed to be used as a means of information exchange in a blockchain network. Based on this technology, AutoXML is a core technology of the BizAuto platform as a language optimized for building blockchain services by providing functions such as web standard data, web documents, protocols, and databases. In the case of other blockchain, programming languages such as Solidity, Python, and Java were mainly used, writing in a complex programming language, taking data from a database, coding it, and putting it in a block. Therefore, a developer who can handle the language only able to fix when every time a simple bug occurs. In the case of AutoXML, he/she can process without going through a centralized system (RDBMS, WAS, etc.), and the contents of the blockchain are in the form of web documents and check directly in the browser.In particular, the implementation of AutoXML>s two-way communication service can enhance security by processing and encrypting data determined by the user. AutoXML-based blockchain has secured technology to build side chains using various blockchain platforms, and it is possible to provide commercialized services that apply various types of content such as video, photo, music, etc., thereby ensuring security by mutual signature when creating smart contracts. Unstructured data that can be reinforced Blockchainization of encryption keys determined by users has been implemented, and the number of adapters has yet to be increased in proportion to the number of increases in the database.



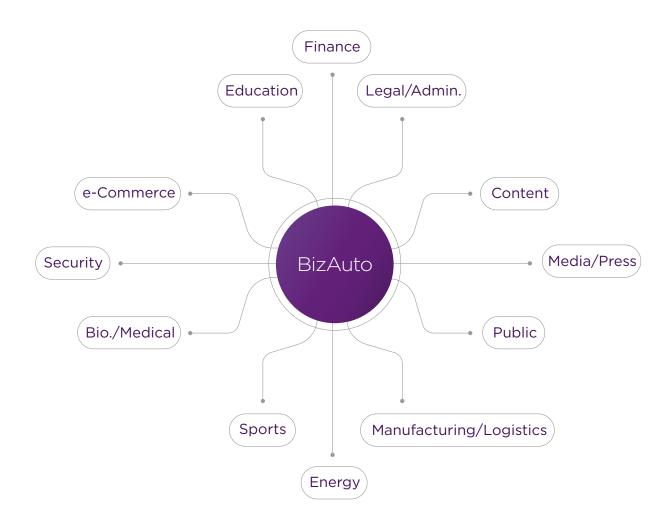


AutoXML addresses effective standard smart contract, bidirectional processing of structured and unstructured data, integrating with existing data, connecting with Bigdata & A·I, and encrypting blockchained data. Bigdata generated by AutoXML blockchain can be safely stored and analyzed due to dispersibility and security of blockchain network structure. Bigdata generated by AutoXML blockchain can be safely stored and analyzed due to dispersibility and security of blockchain network structure. The analyzed data on this platform is agreed upon by nodes and it can be equipped with immutability and integrity; therefore it connects with A·I that enables to make right decisions. Furthermore, BizAuto users will be able to use the data they in future areas. For example, Real Estate DApp analyzes



real estate appraisal, renting history and related documents such as bank statements, tax documents, purchase agreement, home inspection reports and etc. after converting to Bigdata through AutoXML smart contract, and A  $\cdot$  I provides the appropriate information for users who want to purchase land or buildings in order to avoid housing or mortgage fraud and engage in reliable transactions without wasting time.

BizAuto will lead the fourth industrial revolution through hyper-connectivity, hyper-intelligence, and hyper-convergence in connection with A·I, which are applied to various industries, and will support various fields such as medical, education, e-commerce, and finance through the MainNet blockchain and establish a new business eco-system.

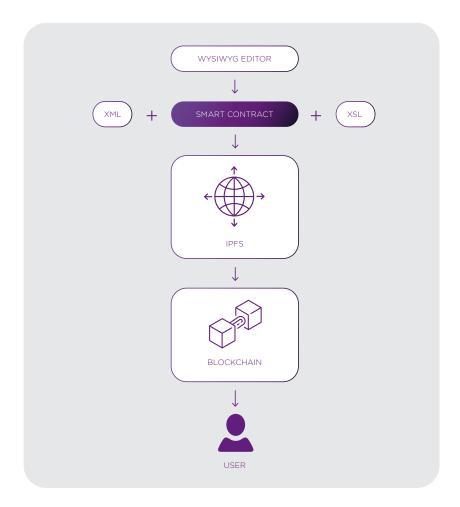




# **B. BizAuto Platform**

The BizAuto platform aims to allow users to store all data in an encrypted & decrypted blockchain and utilize those without a centralized server. There data can be effectively used in various industries by converting to Bigdata that is relevant to each industry.

For ease of use, it provides a WYSIWYG editor, and via smart contracts, unstructured and structured data in XML and XSL format creates and processes Metadata in decentralized IPFS and finally stores the data. Through this process, blockchainized data can be easily accessed by users.



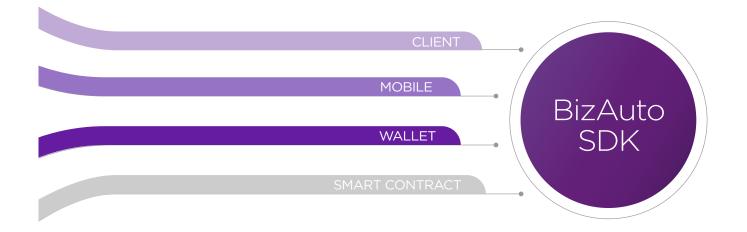
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# C. BizAuto DApp Economy

In general, BizAuto users can create a wallet, transfer cryptocurrencies, use various DApps through BizAuto Mainnet, but there is a limitation to fully explore the blockchain technology and develop it to the next level. Therefore, BIzAuto contemplates the way to approach the technology easily to its users.

### **BizAuto SDK**

The environment where SDK users develop decentralized applications (DApps) in various fields will be provided by developing and distributing the SDK in the BizAuto platform. A DApp refers to a decentralized application equipped with smart contracts and developers can create through the provided SDK and register DApps that users can install and use through the BizAuto platform. Through the development of applications in various fields, developers have the opportunity to provide convenient services to users and generate revenue from fees earned with smart contracts.



04. BizAuto MainNet /21



### BizAuto Development Lab.

The developers inside BizAuto Development Laboratory create DApps after thorough analysis of business areas that are easily applicable to blockchain and most frequently used by public thus BizAuto tries to bring commercialization of blockchain technology that has been recognized as a means of trading.

### **BizAuto Solution**

While SDK users develop DApps, users of BizAuto solution can select, purchase, design and customize a templateized blockchain platform to suit their purpose, so the BizAuto platform provides a customer-oriented blockchain platform license service. The users may request for open or close license development service and get secure and stable DApps using quantum random number generation technology. The entire process of solution development will be disbursed through BizAuto; Users make a payment to the BizAuto Development Laboratory for developing solutions, requesting specific features, and applying for customized services, but can use the provided default templates.

04. BizAuto MainNet

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### **Inapp Payment Solution**

Inapp payment solution via BizAuto is available to install. First of all, users purchase BizAuto with key currencies or other cryptocurrencies and use platform services in DApps provided on the BizAuto platform. By applying the API for InApp payment solution, other apps such as e-commerce platforms and online & offline franchise stores are able to receive payments in BizAuto. Through DID technology provided by the BizAuto platform, payment can be simply authenticated by using personal information stored in a user's personal device without going through complicated procedures using phone or e-mail verifications. This leads to the commercialization of BizAuto and increases its value as a new currency.



# D. Block Producer Reward & Responsibility

BizAuto implements Delegated Proof of Stake (DPoS) consensus, which features improved basic scalability and faster transaction processing speed than other algorithms. There are three upcoming updates since the launch of the BizAuto MainNet, and each update increases the BP and reward amount for block generation as follows.

| DIVISION           | PHASE 1 | PHASE 2 | PHASE 3 | PHASE 4 |
|--------------------|---------|---------|---------|---------|
| BLOCK<br>PRODUCERS | 7       | 14      | 21      | 24      |
| REWARD(%)          | 0.5%    | 1.0%    | 1.5%    | 2.0%    |

Additionally, the incurred fees caused by token verification & information registration of Tracker will be stored in the specified wallet and token burning will be conducted in accordance of the BP's voting results quarterly. Through this process, overall BizAuto's value will be increasesd and reduced the circulated cryptocurrencies.

05.
BizAuto
DApp

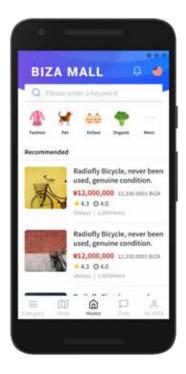
05. BizAuto DApp

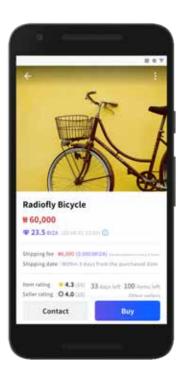
# BizAuto Platform

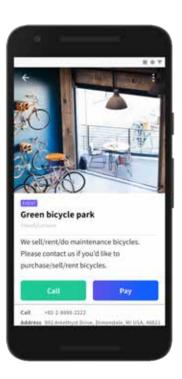
Decentralized
P2P Shopping mall

It is a blockchain utilized e-commerce platform to purchase goods and services with cryptocurrencies.

- Users have their own shopping platform with lower fees by minimizing unnecessary fees.
- Information such as records of products purchased & paid with cryptocurrency will be recorded in blockchain ledger and stored in encrypted format.
- It is a P2P based service; the buyer purchases the registered product from the seller and the product payment is sent directly to the seller in cryptocurrency.







05. BizAuto DApp

# BizAuto Platform



It is a service platform that integrates comprehensive real estate services (brokerage, room sharing, rentals and others) and blockchain.

- It stores contracts, required documents, payments and notarized papers from the existing brokerage in the blockchain using smart contracts.
- It provides room sharing/rental services to tourists and foreigners staying in the short and medium term, and easily handle the necessary services when conducting a contract and receive the fees in cryptocurrency.
- Cryptocurrency will be deposited as a security deposit and at the end of the contract, any damages in the place will be cut into tenant's deposit and the remainder will be reimbursed.





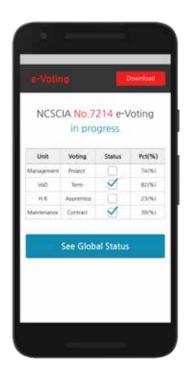




It is a blockchain-based electronic voting system platform with transparency and equity.

- When a voter has a difficulty to participate in voting due to health condition or staying abroad in preliminary election or general election, it is possible to vote through the electronic voting DApp.
- It is possible to develop a customized electronic voting system using the DApp in companies or private institutions.
- Blockchain can be used fundamentally block data forging and fraud attempts to increase fairness in voting and prevent cyberattacks and systemic errors.











Learners achieve their learning opportunities using blockchain anytime & anywhere.

- e-Learning DApp proposes an effective learning method by providing personalized solutions and precisely analyzed information to the learners by utilizing stored data of BizAuto blockchain users.













It is a decentralized safety enhanced financial platform off from the current system.

-In line with the non-face-to-face era, various financial service DApps will be provided to support cryptocurrency trading, loans, futures, decentralized exchange service and etc. which allow the transition from traditional assets to digital assets.









It is a platform that enables access to medical service easily by blockchainizing medical data.

-BizAuto platform develops a blockchain medical data DApp that allows easy access to patient medical data to enable a non-face-to-face examination if a patient is in an environment or situation where medical service is difficult to reach and also let patients easily contact with healthcare workers.

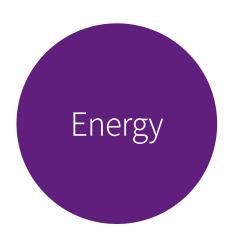






05. BizAuto DApp





It is a user-oriented platform to directly trade energy through smart contracts.

-It provides blockchain utilized DApp for energy transactions between individuals in various energy fields such as electronic power transmission, electric vehicle charging and paying, optimizing energy data, new renewable energy incentive program establishment, certified emission reduction trading and etc.







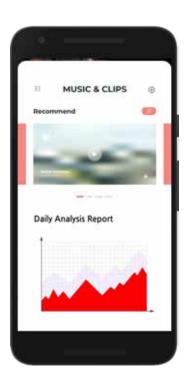


It provides accurate and diverse news using blockchainized content.

- By applying blockchain technology to media market, it creates a new media/press environment which content creators provide various types of information (video, text, images & etc.) and DApp users remunerate appropriately to them.







05. BizAuto DApp

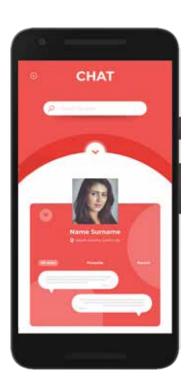
# BizAuto Platform

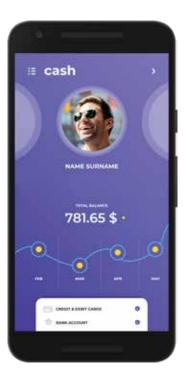


Based on fast transaction speed and stability of the BizAuto platform, regardless of individual and business users, wide range of application in various industrial sector is possible.

- Since it is equipped with security & mass data process tec nology utilizing quantum random numbers, BizAuto platform provides blockchain-based integrated service platforms with outstanding security technology in public, legal/admin., manufacturing/logistics, sports, media/press and other industries.







06. Conclusion

06. Conclusion /35



BizAuto platform is an innovative blockchain platform developed with a focus on the needs of businesses and user experience(UX), while fully satisfying the needs for faster speed, stability, and overall cost.

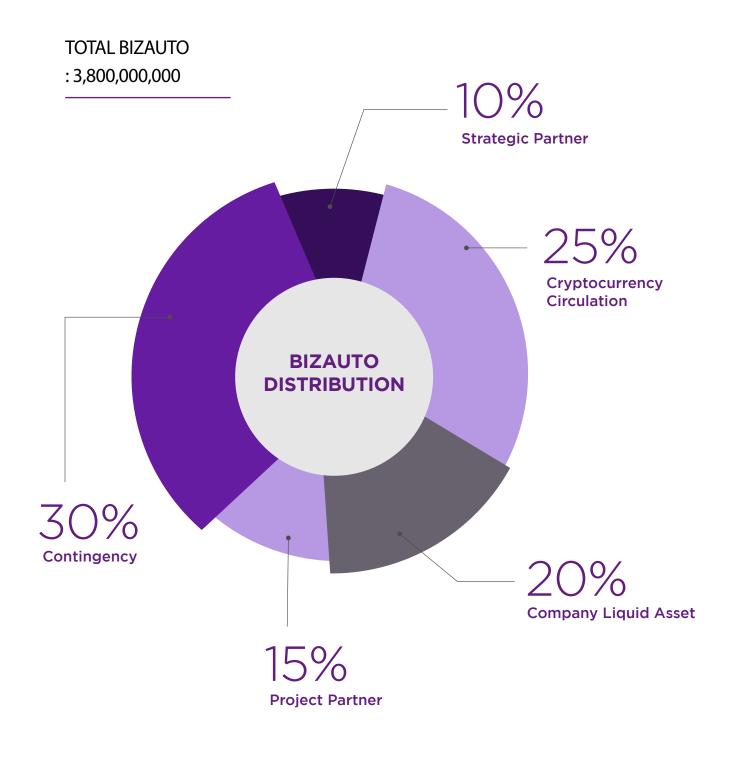
Additionally, BizAuto platform solved security problems in current cryptocurrency market such as hacking by constructing quantum nodes using quantum random numbers for empowering security and processing large amounts of information in order to build a safe platform for both individual users and corporate users. Furthermore, through DApp which applied AutoXML technology for metadata creation and DID technology, it enables the verification of user identity information, distinguishes forgery of data within blockchain and solves security and transaction speed problems. Based on this, it provides efficient customer analysis in a cost-effective way and executes the practical use of blockchain and the commercialization of cryptocurrency. In the case of AutoXML, de-centralized services are available and particularly by implementing bidirectional services of structured and unstructured data, security enhancement and user-oriented data processing are eneabled. Bigdata generated by AutoXML blockchain is safely stored and analyzed, and the analyzed data is interconnected with A · I after consensus of the nodes, therefore it enables A · I to make the right decision to provide necessary data in the necessary fields to BizAuto users.

BizAuto platform will support various fields such as finance, education, e-commerce, and media through this mainnet blockchain, and build a new business eco system by completing the world's first blockchain-based smart contract with scalability and distributed security.

07.

# BizAuto allocation plan

- The BizAuto allocation plan is subject to change.

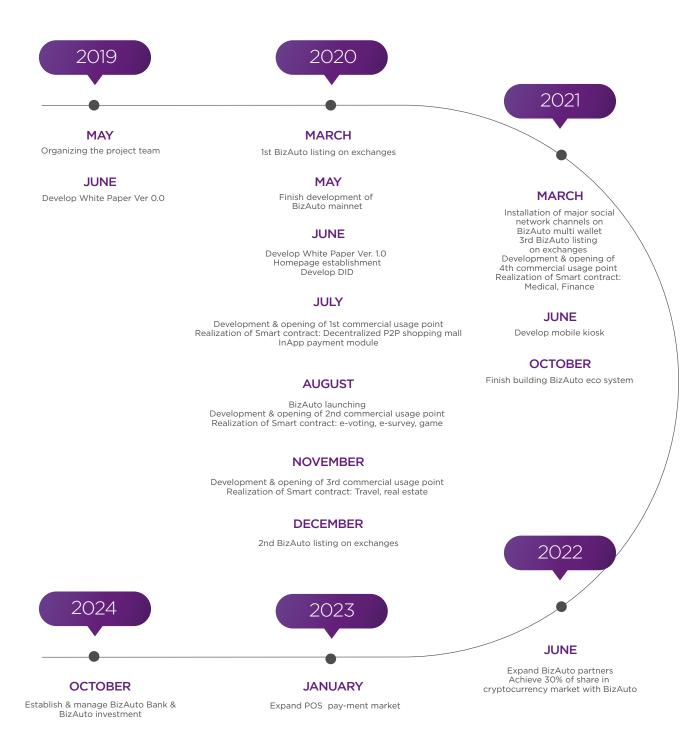


08.

Roadmap



- BizAuto team is dedicated to meet the project's plan
- It is subject to change.



### **DECEMBER**

BizAuto based 3,000 DApps

09.

**Partners** 



It will be released later due to the security issues.

10.

Disclaimers

10. Disclaimers /43



This document is written as a reference to provide information about the cryptocurrency projects planned by BizAuto team and it can be modified or replaced at any time. The information contained in this document does not guarantee the accuracy of any information herein and shall not be liable for such legal responsibility.

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# Thank you.



