

HCT

(Hancom Token)

1. INTRODUCTION

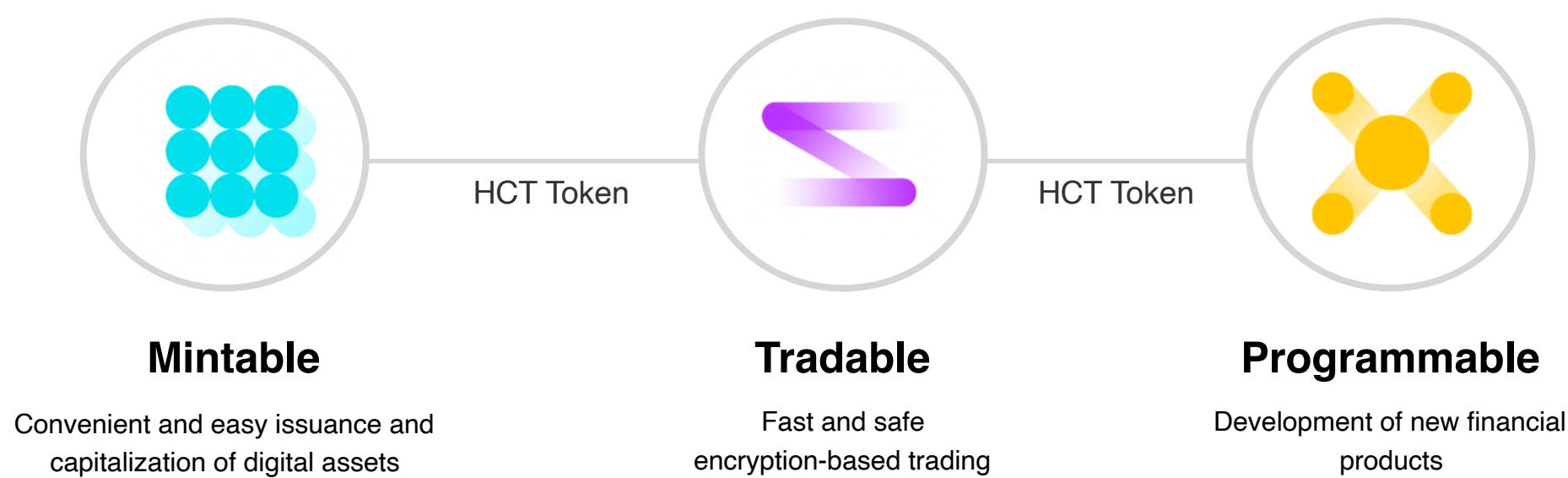
1. Overview of HCT Project

HCT Project Digital Asset Financial System

HCT Project offers the issuance of digital assets for blockchain digital finance, trading and an investment platform of DAFS (Digital Asset Financial System). DAFS platform delivers digital financial capitalization tools concerning various types of assets and rights in response to global standards and regulations as well as library of all subsequent transactional matters.

The assets issued through DAFS will be stored within the custody platform, and may only be traded through smart contracts.

HCT Framework DAFS (Digital Asset Financial System)



2. Characteristics of HCT Framework DAFS

1. Issuance of digital assets

HCT DAFS is capable of issuing digital assets accommodating various types of tokens and uses, i.e. FT/NFT/Hybrid.

2. Compliance with industrial standards of digital assets

The assets issued by HCT DAFS reduce the costs for digital conversions and compliances and enable audits and trading of smart contracts by responding to regulations by financial supervisory authorities in Korea and overseas and complying with industrial standards on digital assets.

3. Powerful contract models accommodating financial environments

HCT DAFS provides the MPA (Multiple Party Agreement), a powerful contract modeling suitable to financial environments, and digital assets issued deliver a sophisticated contract modeling for issuers, trading parties, operational brokers and auditors in order to ensure the transactions among the parties of value chains in the financial market.

4. Protection of digital assets

HCT DAFS provides 2 way KMS for safe protection of digital assets and can be selected as a FIDO v.2 based personalized mobile centralized wallet.

5.“One DAFS + any Blockchain”

HCT DAFS supports multi-blockchain (protocol) architecture for the purpose of outstanding expandability.

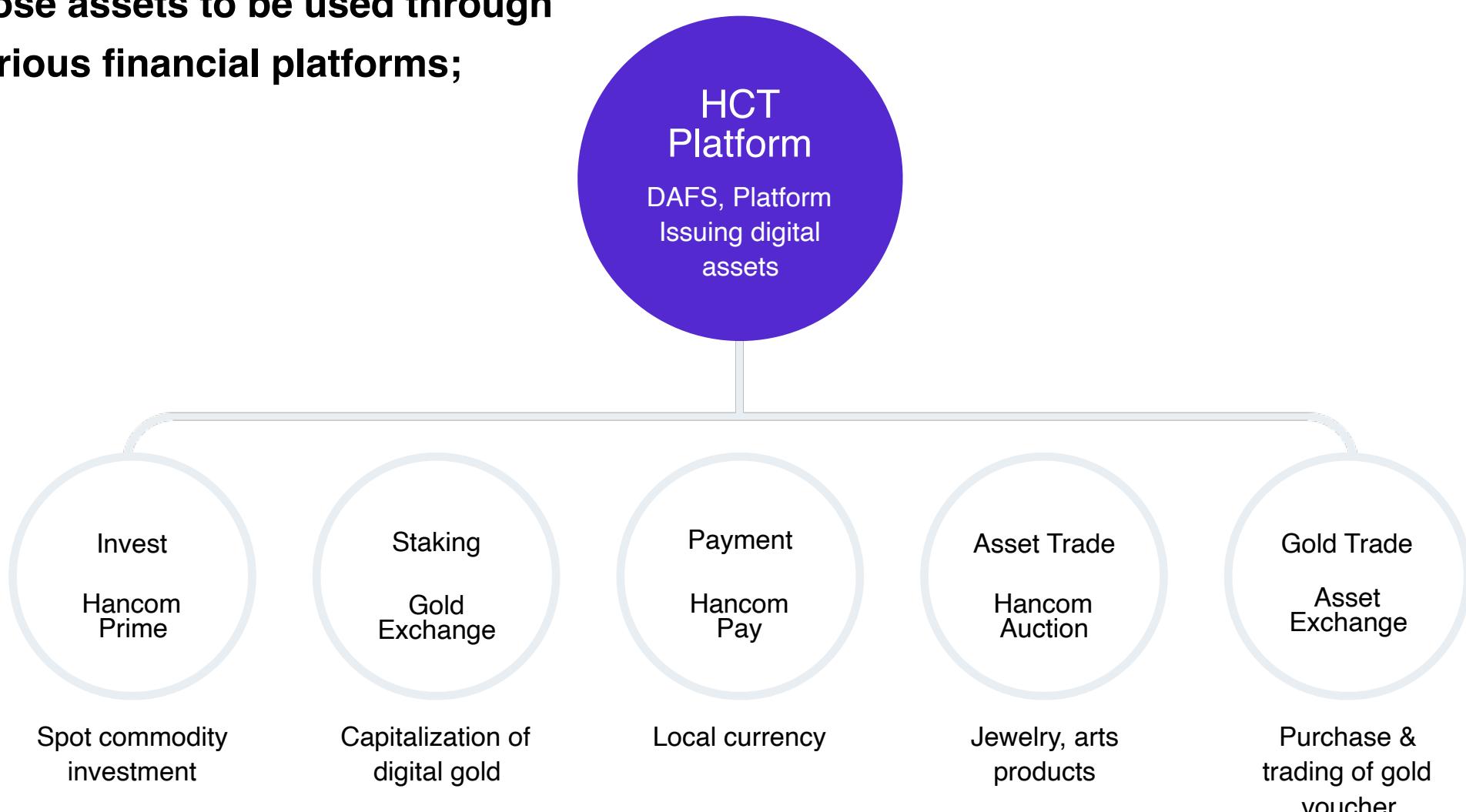
1. PROJECT DESCRIPTION

1. Overview of HCT Project

OUR Mission

To convert a wider range of tangible assets into Digital Assets and facilitate those assets to be used through various financial platforms;

The platform capitalizes important tangible assets, such as gold, real estate and arts product, into digital assets, and provides technologies enabling investments using the above. HCT Token is used for the purpose of deposits, transactions, storage, and commission in financial platforms.



Mintable

Issuance of convenient and easy-to-use digital financial assets by means of DLT technology;

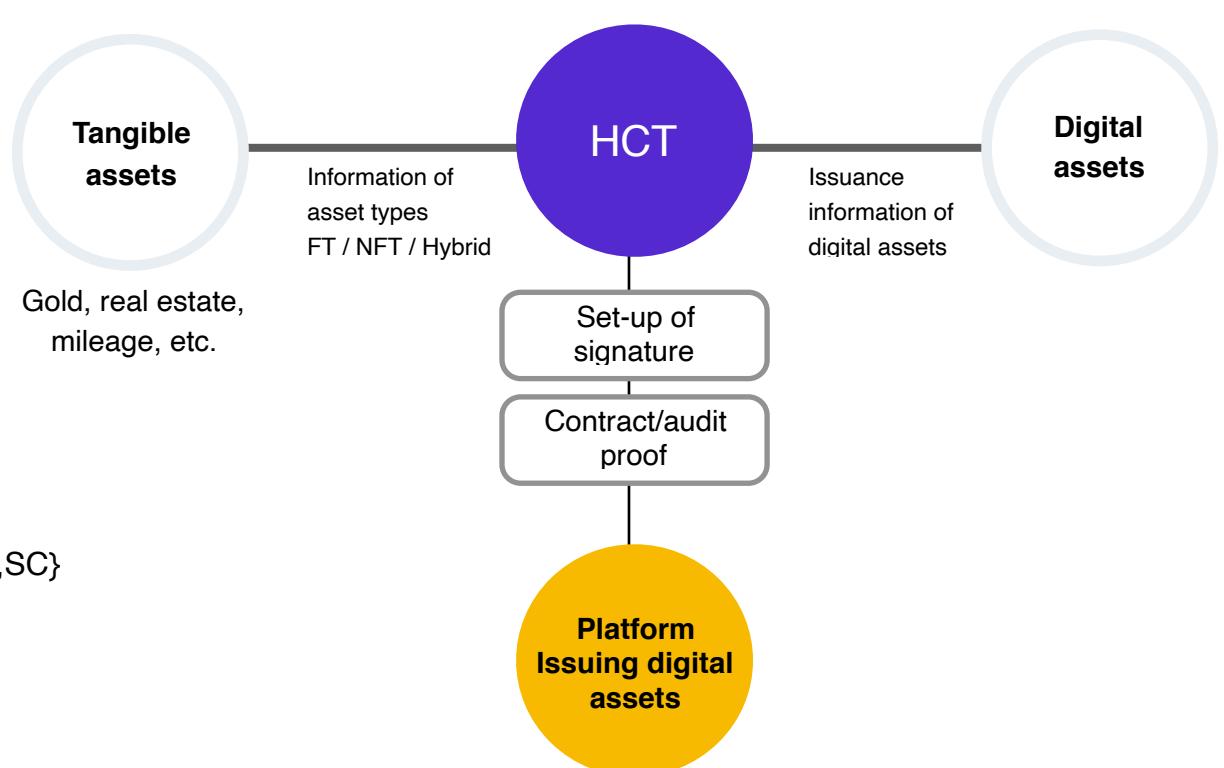
DLT (Distributed Ledger Technology) of DAFS Platform It is capable of issuing digital assets in types of FT, NFT and Hybrid based on the type of assets by means of this technology, and it allows configuration of weighted value of owner's signature.

Issuance of digital assets by types:

- 1) FT: Common assets with quantity units;
- 2) NFT: Unique assets without quantity units (i.e.: photo/painting/sound source/lyrics/art works/other cultural assets);
- 3) Hybrid: It is attributed without having quantity units by given conditions, despite having quantity units (i.e.: unregistered voucher);

Issuance of digital assets by types:

- 1) BOND tF{~d,t,c}
- 2) LOYALTY POINT : mileage tF{~d,t,g,SC}
- 3) DIPLOMA (file type) : deed tN{s,~t,a}
- 4) ART (file type) : game item, sound source, photo ... tN{s,t}
- 5) TICKET & VOUCHER : movies ticket, hotel voucher tN{~d,t,g,SC}
- 6) Digital Monetary : CBDC, colored coin tF{d,t,g,h,c,SC}
- 7) L/C (TRADE FINANCIAL) tF'{~d,t,i}
- 8) ASSET BACKED SECURITIES tF{~d,t,c}



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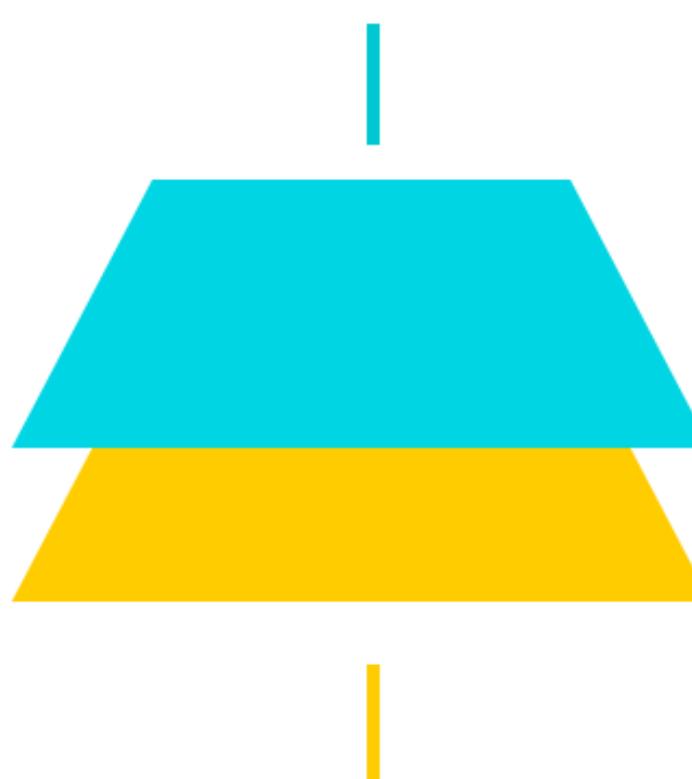
Tradable

Safer & Faster System Structure for Trading of Digital Assets

Dual layer architecture & DLT Technology

DLT technology applied to DAFTS architecture guarantees the speed of trading and allows development of complicated products.

Contract & Confirmation layer (Pre Trade)
: DLT (Financial contractability, Observability, Privacy, Enforceability)



System Structure with High Variability

One DAFTS + Any Blockchain

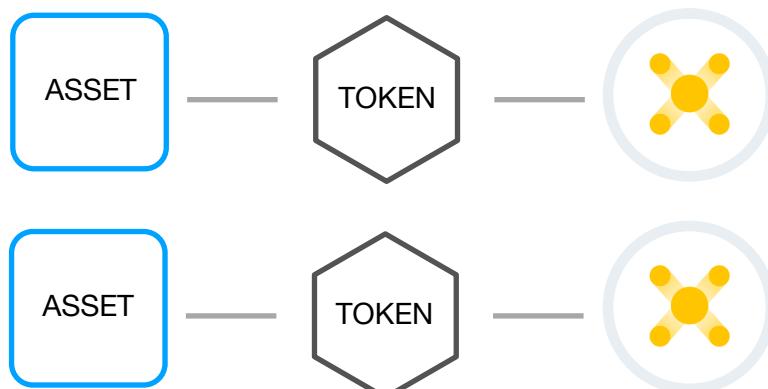
“One DAFTS + any Blockchain” structure only available through DAFTS is the core of HANCOM digital assets platform, and is bound to implement high-performance blockchain capable of processing the first-ever financial post-trade in the blockchain industry.

Accounting / Ledger-DB layer (Post Trade)
: Blockchain (Tokenization, Verifiable finality)



Programmable

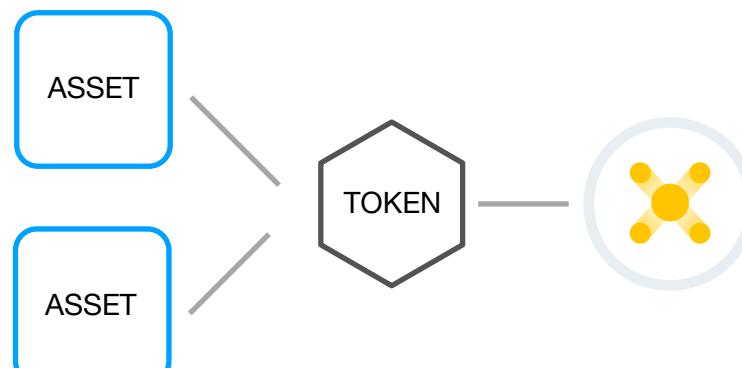
1 Asset / 1 Token / 1 Financial Product



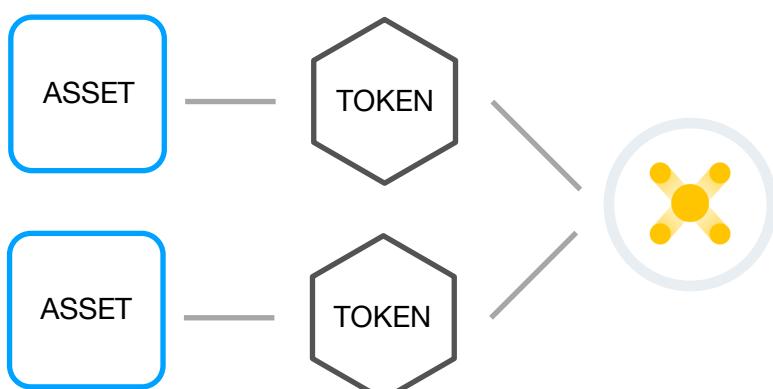
Easy Construction of Various Financial Products

It is capable of providing technical supports to develop various financial products of digital assets and composing financial products according to the assets, and the establishment of assets and token structures can be easily and quickly completed through DAFTS blockchain solutions.

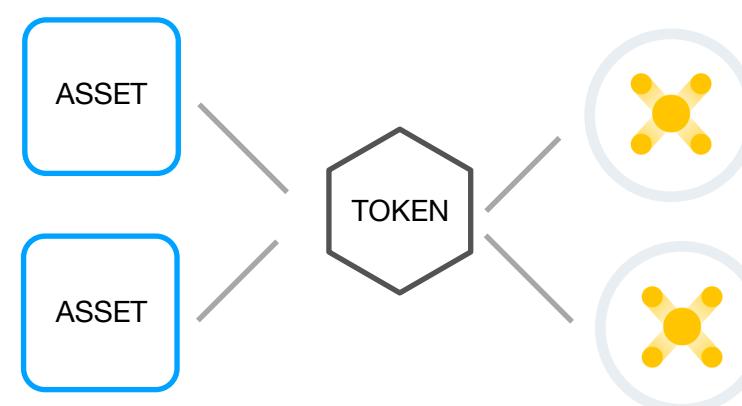
Multi-Assets / 1 Token / 1 Financial Product



Multi-Assets / Multi-Token / 1 Financial Product



Multi-Assets / 1 Token / Multi-Financial Product

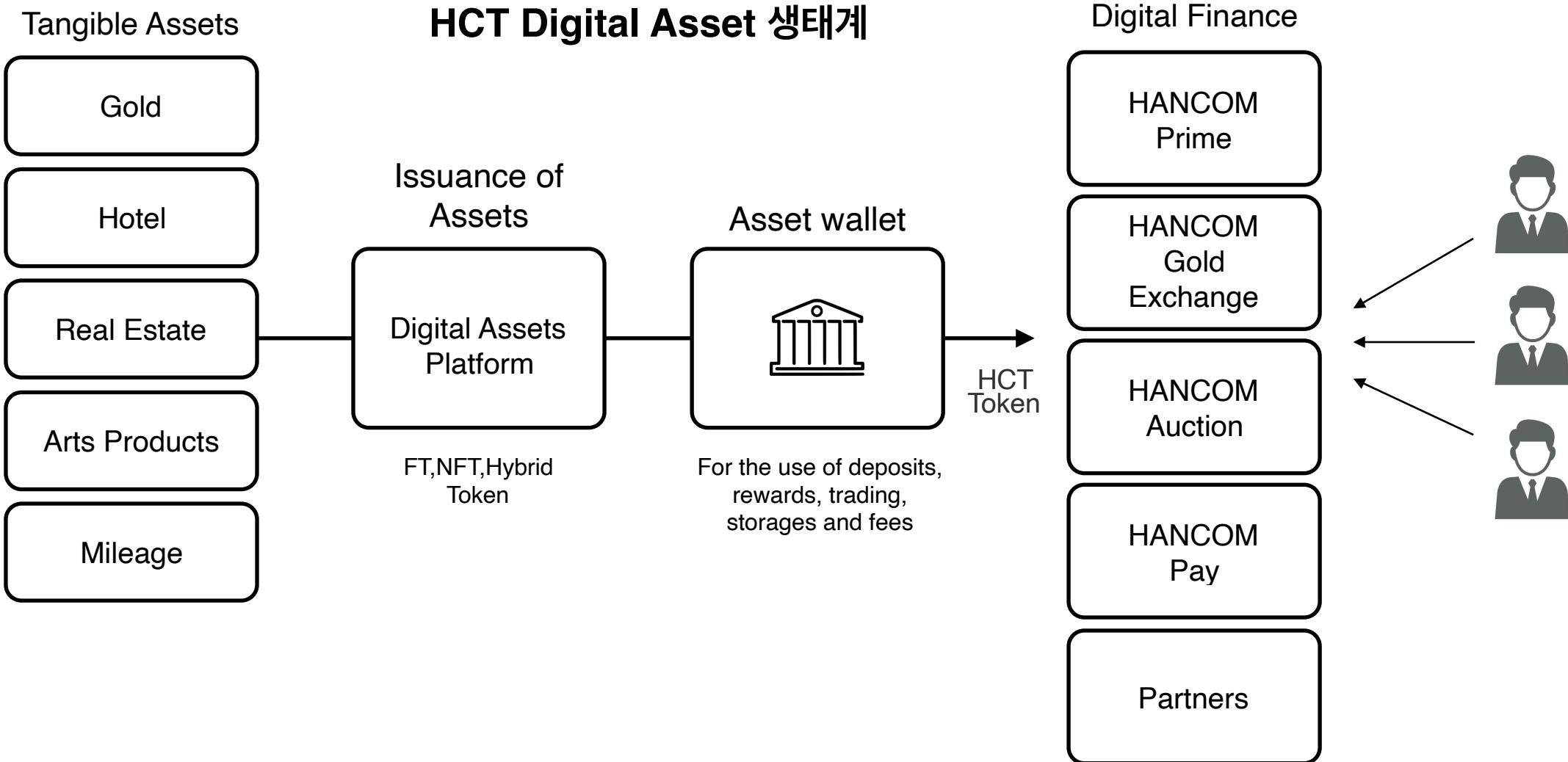


2. PROJECT DESCRIPTION

3. HCT Business Architecture

HCT DASF offers asset issuance technology in FT/NFT/Hybrid types accommodating the attributes of tangible assets, such as gold, real estate and arts products, and it is also capable of being used for the use of deposits, exchanges, rewards, storages, trading and fees within various digital financial services.

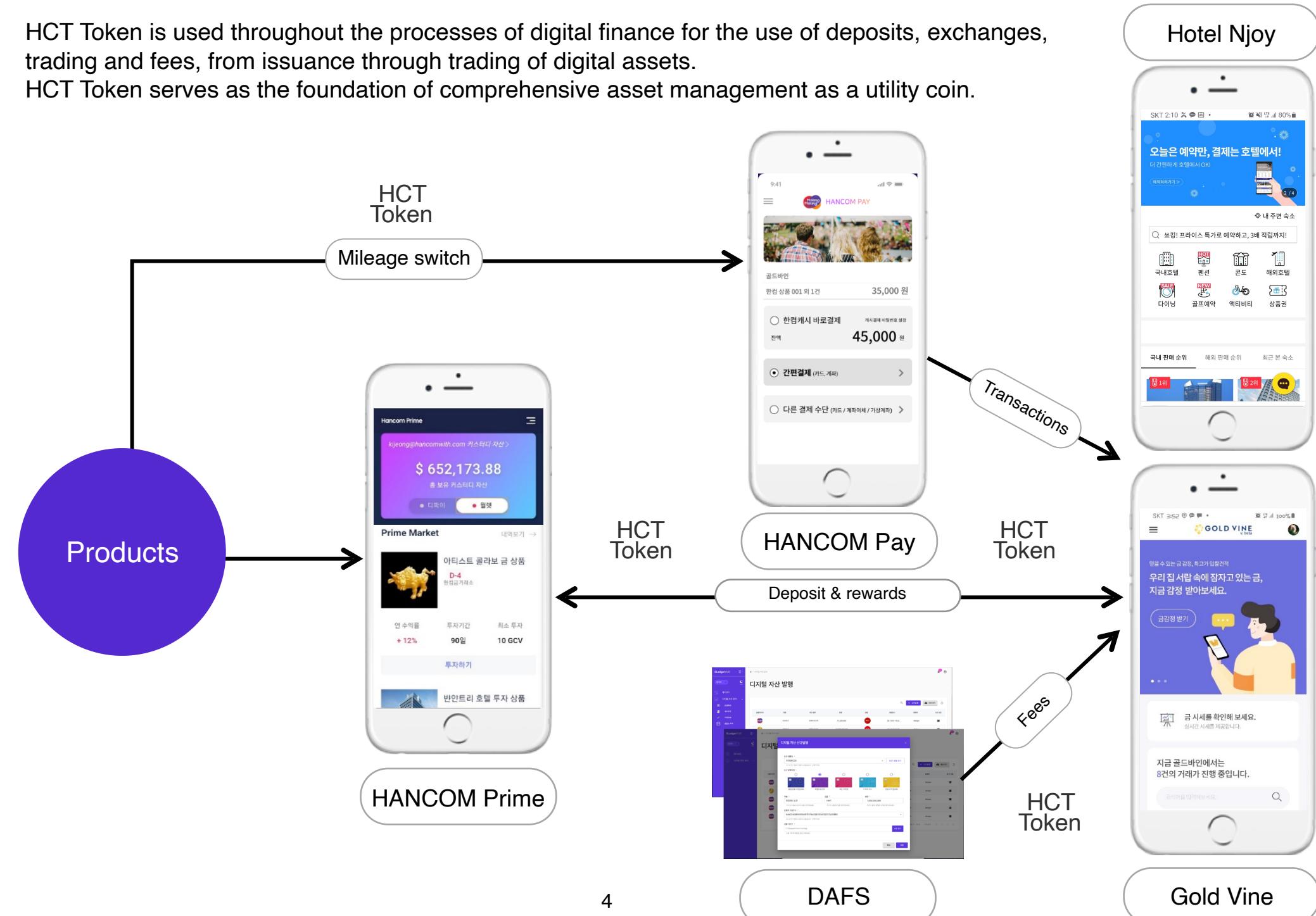
Electronic contracts are offered in order for digitized assets to be exchanged with tangible assets through Custody at any time.



4. HCT Token Use Flow

HCT Token is used throughout the processes of digital finance for the use of deposits, exchanges, trading and fees, from issuance through trading of digital assets.

HCT Token serves as the foundation of comprehensive asset management as a utility coin.



2. PROJECT DESCRIPTION

5. HCT Digital Finance Alliance



6. HCT Service Partners

HCT Service Alliance

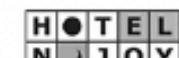
한컴페이



한컴골드



프라임



마일리지



3. TOKEN ECONOMY

Usages of HCT Token

1. Means of deposit of digital assets

HCT Token is the means of deposits within HANCOM digital financial platform and used to pay the rewards according to deposits.

2. Means of trading and exchange of HANCOM Pay

HCT Token is the means of trading and exchange within the platforms of HANCOM Pay as well as alliance partners. Transacted assets will be exchanged directly through the exchange by a membership store.

3. Providing digital asset storage services

Gold, art, real estate, intellectual property rights, etc. shall be digitized and stored using the DAFS platform, and the storage fee shall be paid.

4. Means of payment for digital assetization fees

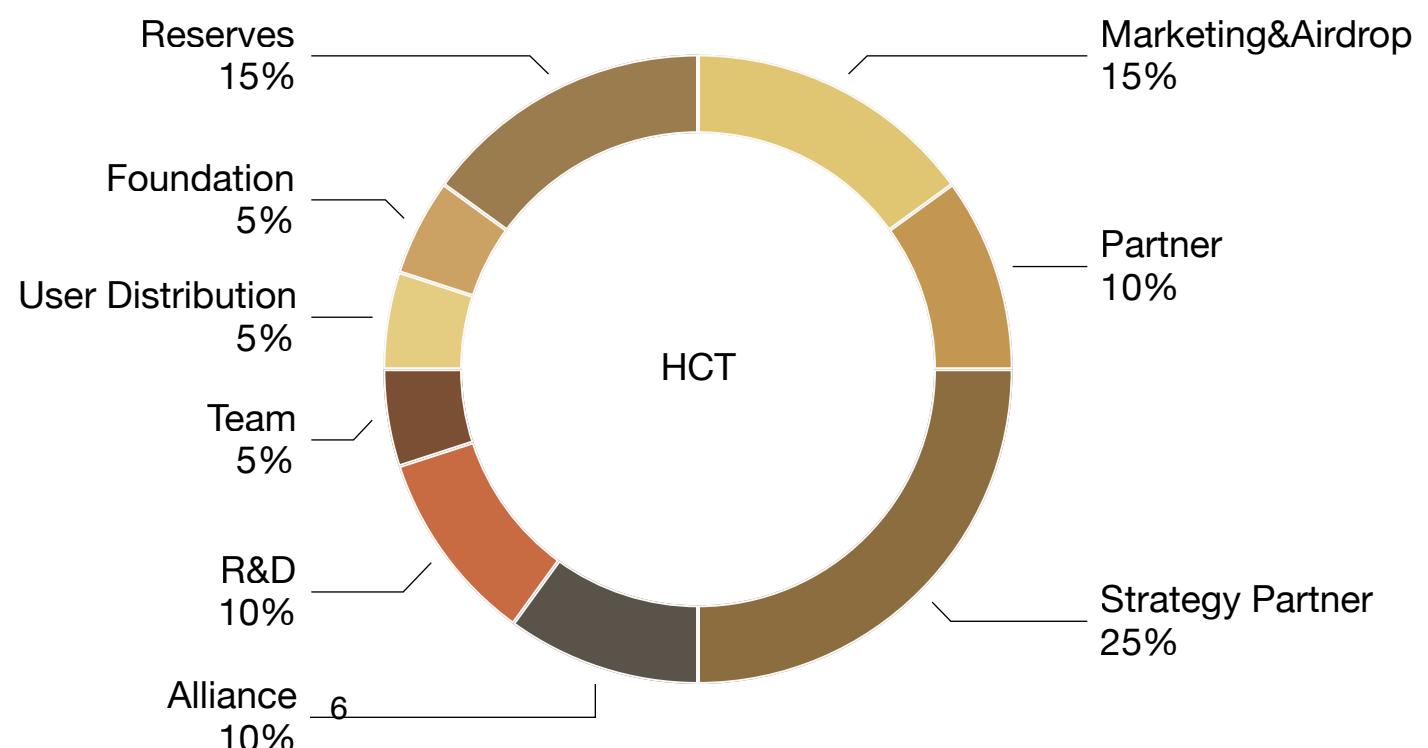
Payment of fees for participating in various activities, such as issuing digital assets

4. TOKEN DISTRIBUTION

Name of Token	 Hancom Token (HCT)
Network	ERC-20
Total Volume Issued	500,000,000 HCT
Issue Price	1 HCT = 0.1 USD

HCT DISTRIBUTION

15% for Marketing & Airdrop
 05% for partner (Hancom SG)
 05% for partner (Xstock)
 25% for Strategy partner
 10% to Global Alliance
 10% to R&D
 05% to Team
 05% for User Distribution
 05% for Foundation
 15% for Reserves



5. PROJECT TEAM

**Jin-hong Park / CEO**

Standing Adviser of HANCOM
Gold Exchange
CEO of Xtock
NHN Naver UX Center

**Seong-ho Yoon / CEO**

Executive Director of HANCOM
Gold Exchange
Advisor of Pine Asia Asset
Director of HANCOM GNA
Auction

**Sang-yeop Song / CTO**

CTO of HANCOM With
CTO of HANCOM Gold Exchange
New Business Development &
Planning at HANCOM MDS

**Gi-jeong Jeon / CSO**

Executive Director of Digital Finance
Business at HANCOM With
Korea IBM IT Consulting
New Business Planning at Meritz
Financial Group

**Dong-jo Kim / COO**

Head of Service Operation at
HANCOM With
PM of Security Technology at Yetti Soft
Head of Security Technology at Soft
Forum

**Byeong-gap Cheon / CBO**

Executive Director of Business at
HANCOM With
Head of Business at HANCOM Gold
Exchange
New Business Development/Sales at
CHOONGWAE Information Technology

Jong-gap Chung / Developer

Head of Development Team at
HANCOM With
Head of Development Team at INITECH
Expert Developer of Blockchain&FinTech

Se-yong Seo / Developer

Head of Development Team at
HANCOM With
Development Experts of DID & Security

Young-jung Kim / Developer

Head of Technology at Pocket Mobile
Head of Development at Brave Innovation
Development Team at NOWON Play

Jong-heun Shin / Developer

Development of HANCOM S-Ledger
Development of RFID-based Solution at
CHOONGWAE Information Technology
Expert in Blockchain& Security

Gwang-min Ha / Developer

Development of Digital Assets Platform at
HANCOM With
Development of Main Net at ENDUS Chain
Expert in Blockchain& Security

Sang-hyeon Park / BD

Digital Business Development at
HANCOM Gold Exchange
Online Business Development at Samsung
Gold Exchange

Chang-hwa Cho / BD

Strategic Planning Team at Xtock
Strategic Planning Team at WB Holdings
Blockchain Exchange
Planning & Operation of OTC&C2C

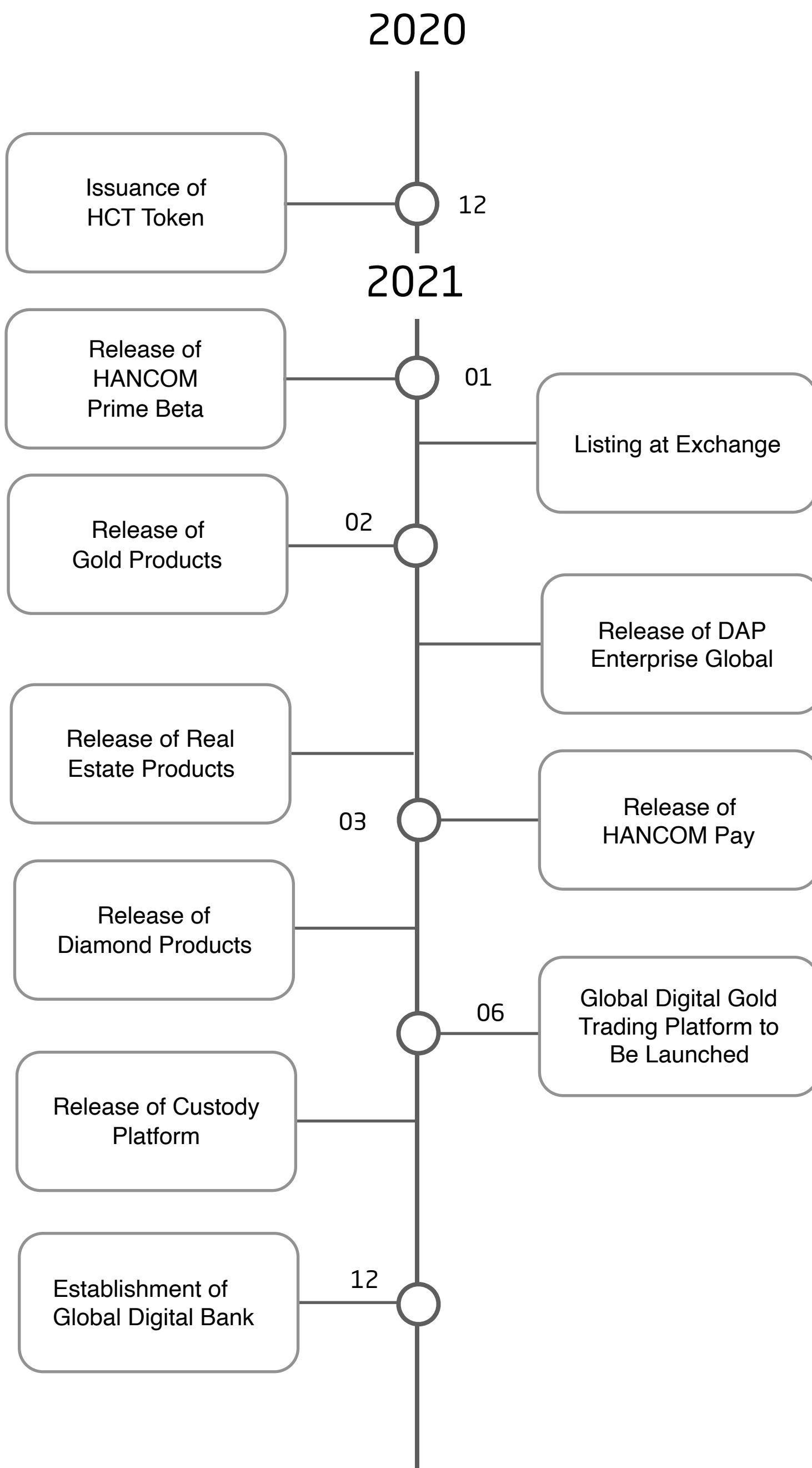
Jung-su Kim / BD

Strategic Planning Team at Xtock
Walton Blockchain

Jing-gyeom Kim / BD

Head of Planning Team at HANCOM With
Solution Consulting at DKUNC
Security SW Engineer at Tmax Soft

6. PROJECT ROADMAP



7. CLOSING

We, HCT Team, hereby prepare this White Paper solely for the purpose of reference in order to offer specific information concerning the services that we're planning and this team for those who are deeply interested in HCT Token.

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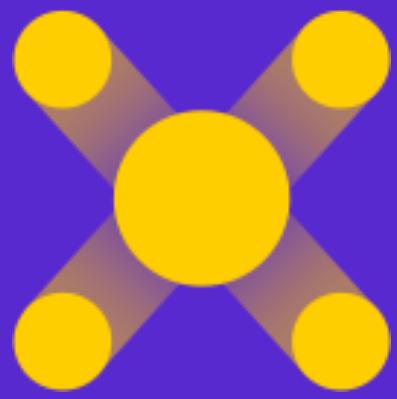
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Thank you