

Table of Contents

- 1. Abstract
- 2. Vision
- 3. MODOO RETURN Project Platform
 - 3-1. MODOO RETURN Token
 - 3-2. MODOO RETURN Platform
- 4. MODOO RETURN Eco-system
 - 4-1. Eco-system
- 5. MODOO RETURN Skill
- 6. Realization of value
- 7. Security Policy
- 8. Securing stability
- 9. Token publish
- 10. Road -Map
- 11. legal advice

1. Abstract

Until just a few months ago, about 3,000 virtual currencies had been developed and introduced, but only a few companies have developed them with proper plans. Each of them was born with various purposes and purposes, but the use is unclear. We thought about what utility value virtual currency (COIN) could actually be for many people's daily lives, and we focused on gold, which has been widely accepted, valued, and long used as a monetary and asset value as a solution to our worries. This is the beginning of the MODOO RETURN project. We will implement a digital transaction ecosystem so that the actual spot of gold can be easily exchanged for virtual currency in a digital environment, and this ecosystem will be built as a blockchain network.

As decentralized distributed ledger is possible through blockchain technology, virtual currency with various purposes emerges, and the platform for purchasing such virtual currency is naturally established under the name of "virtual currency exchange." Many people looking forward to the world that blockchain-based virtual currency will create are investing real money through these exchanges to get virtual currency. There is no doubt about the expectation of a new world through blockchain, but virtual currency that provides concrete and real utility value is currently lacking, and for this reason, more and more participants are disappointed and leaving.

In other words, it should be possible to provide real utility value to those involved in the cryptocurrency project. In this situation, the MODOO RETURN project aims to build an ecosystem to achieve utility value as a real thing and aim for a hyperconnect society through a decentralized blockchain. The MODOO RETURN project is the first start, and we will build an ecosystem where virtual currency itself has sufficient utility value and can directly link with real goods. This is the vision of the MODOO RETURN project.

The MODOO RETURN project aims to use blockchain technology to provide practical utility value and build a satisfactory ecosystem in the world now and in the future. In addition, rather than focusing on decentralization technology, we want to focus on building an ecosystem to exchange real goods with virtual currency. We will continue to study and consider ways to safely benefit the ecosystem by eliminating unnecessary uncertainties in ecosystem construction as much as possible and overcoming various technical limitations. Now we'll talk about the ecosystems that want to build MODOO RETURN, and we'll talk about the vision, policies, and members for the realization and realization of technology.

2. Vision

The core of the MODOO RETURN project consists of three main components.

- 1. MODOO RETURN Tokens.
- 2. I'LL BE BACK COIN.
- 3. MODOO Gold Exchange

1. MODOO RETURN STABLE COIN.

The MODOO RETURN coin is a stable coin. It will serve as a medium for maintaining and activating the MODOO RETURN ecosystem to be built through the MODOO RETURN project. The MODOO RETURN token is not related to any asset price and is used as a means of purchasing virtual currency only on the MODOO RETURN platform as a utility token. In addition, MODOO RETURN STABLE COIN can be exchanged for M-mark pure gold in the MODOO RETURN project for the same amount as the investment.

2. I'LL BE BACK COIN.

The IBBC token can be used on the MODOO RETURN platform and can be exchanged for gold. IBBC is a token that can be traded on the MODOO RETURN platform and is fixed at 1 IBBC = 1g of gold. IBBC Token is a means of paying MODOO RETURN STABLE COIN, calculated as 500/1 of the amount invested by staking IBBC Token and paid daily.

3. MODOO RETURN: 디지털 금 거래소 (MODOO Gold Exchange)

It refers to an online exchange where MODOO RETURN coins can be traded in real gold and digital gold. Wherever you can access the online network, you can access the MODOO RETURN exchange and use the MODOO RETURN token to convert your digital gold into real gold as well as trading transactions. MODOO RETURN will play a pivotal role in the ecosystem that the MODOO RETURN project is trying to build. In addition, not only MODOO RETURN coins but also other secure cryptocurrencies will be designed to be exchangeable in kind on the MODOO RETURN exchange, which must be based on a philosophy of fairness, transparency and stability as well as technical efforts.

3. MODOO RETURN Project Platform

3-1. MODOO RETURN Token

- MODOO RETURN is a utility token used for currency distribution on the platform.
- MRS is a digital gold equivalent to the value of gold in tokenization.
- The MODOO RETURN platform plans to start with gold and expand its products to a variety of precious metals, including diamonds, white gold, and platinum.

IBBC has officially signed a business agreement with the gold exchange, which can supply gold, and will purchase more than 100 kilograms of gold by the end of December 2023. We will also open the MODOO RETURN platform to other vendors in the future, and to join the MODOO RETURN platform, suppliers and consumers must download the MODOO RETURN APP and deposit a certain amount of IBBC tokens in the MODOO RETURN repository. (Member name may be changed.) Membership ratings are based on IBBC tokens and vary by service and benefit.

- Official Market Transaction: Convert to Gold and Tokens / Transactions take place very quickly. By applying the market price determined by the own statistical system and the market price of the cryptocurrency exchange, the transaction contract is immediately concluded at the exact value of each other. The transaction is confirmed through one authentication for conversion to the transaction is confirmed.
- Switching/selling with other value objects: Mobile gift certificates, gift cards, and transactions of MODOO RETURN are available.
- Smart Contract: MODOO RETURN supports Smart Contract, which allows users to receive support for various types of transactions. It can implement a trading system with other affiliated objects and can be used in offline authentication and verification procedures.
- Easy and simple: The MODOO RETURN platform does not have a difficult and complex trading system. Intuitive and clear UI/UX design allows you to see your assets accumulated/settled and transfer and trade in a similar way to traditional Internet payment transactions. The focus was on improving accessibility and usability for various age groups.
- Anytime, anywhere: You can access MODOO RETURN at any time in areas where you can access the Internet/Wi-Fi, and participate regardless of the user's device type.

3-2. MODOO RETURN Platform

The MODOO RETURN platform is a platform that provides the ability to securely store and move users' assets, and induces the concurrency of transactions, enabling mutually reliable transactions without intermediaries. It is a platform designed to allow users to move between users and intermediaries by storing users' assets stored in the DB inside the service in the DB and blockchain outside the service. These capabilities can be extended through a distributed platform for data exchange, creating conditions for fair trade in the gold trading market. The platform uses MODOO RETURN TOKEN currency to measure the value of user assets, and this MODOO RETURN allows anyone to conduct fair and safe gold transactions.

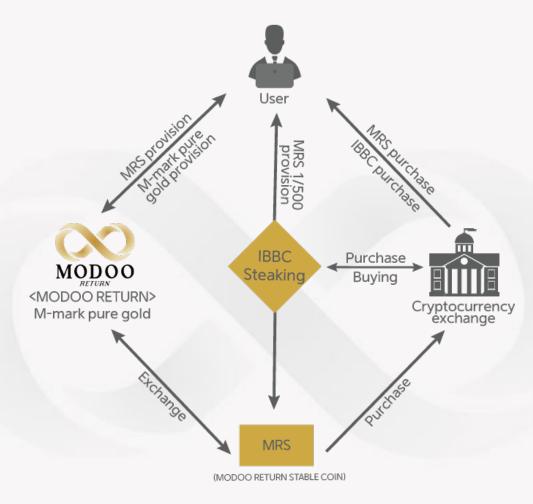
Through the MODOO RETURN platform, you can view and trade global real estate (hair salons) with smart glasses. It can also be used through partnerships such as OK Cashback, Happy Point, L Point, Shinsegae Point, CJ ONE Point, Syrup Point, GS Point, E-Mart Everyday, E-Land Retail, Daiso Point, H (Hyundai) Point, NH (Nonghyup) Point, PAYCO Point, Hana Members, Honey Money, Cultural Gift Certificate Exchange, and Paybook.





4. MODOO RETURN Eco-system

In order to use the platform smoothly, MODOO RETURN Token is essential. We can limit or control the amount of money issued by fixing the block time.



< MODOO RETURN Eco-system >

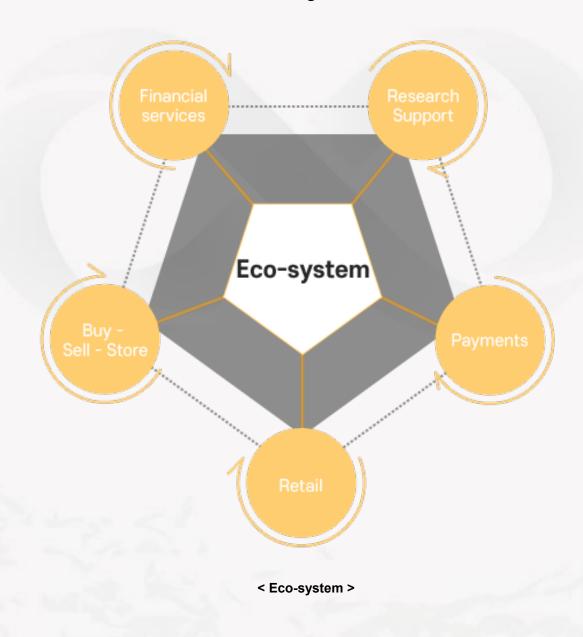
IBBC users can safely trade according to their needs and roles/functions. Each time a transaction is made, the company acquires a certain Cash/IBBC in the name of a fee in accordance with its own policies and regulations.

4-1. IBBC Eco-system

IBBC is a blockchain-based decentralized ecosystem where you can freely participate across various individual, corporate, and national boundaries.

We want to provide equal information, access and trading opportunities for all customers in the market that we want to create.

It also allows customers to control and manage their information.



5. MODOO RETURN Skill

Smart Contract The structure of smart contracts on the digital gold exchange

- Token Info : MODOO RETURN POINT STABLE COIN (ERC -20)
 I'LL BE BACK COIN (ERC -20)
- MODOO Rule CONTRACT EMO, EMS, Circuit Breaker, Blacklist / Whitelist



6. Realization of value

A. Realizing the Practical Utility Value of Cryptocurrency

The MODOO RETURN project will create an ecosystem that will enable virtual currency and commodity trading, providing all participants with reliable and reasonable opportunities for transactions. The reasons for this are as follows.

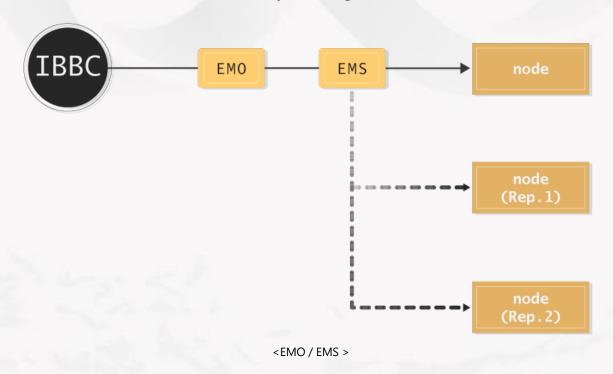
- ✓ Business partnerships with trusted companies
- ✓ Global Transaction Information / Share Market Information in Real Time
- ✓ Enables global transactions by building hyper-connected platforms
- ✓ Fairness and transparency of all transactions and contracts

B. Value to IBBC Token Investments Global hyperconnect-level transaction size enables lower acquisition costs compared to the market. And it saves time and effort compared to offline transactions, so it also saves transaction costs. For this reason, the IBBC token value can be recognized in the cryptocurrency trading market, and the token value can continue to rise, so IBBC tokens also have the potential for investment purposes.

7. Security Policy

The volatility of the IBBC Circuit Breaker cryptocurrency is as dynamic as the future of the blockchain. IBBC, which can absorb and handle market shocks caused by various variables, may experience an unexpected surge in trading volume through the multiplier effect of demand by laying the foundation for stability and reliability. Under these circumstances, the IBBC can invoke the circuit breaker as a safeguard for the market's stability and coin holders. The activation conditions of this circuit breaker are recorded in the smart contract, which prevents arbitrary manipulation, preventing situations that represent the interests of certain groups.

The flow of EMS and EMO markets and the transformation of technology always surpasses the number of early designers. Therefore, we will implement EMS (Emergency Stop) and EMO (Emergency Off) functions in smart contracts to make every effort to respond to emergency situations. Since it is a manual operation, MultiSig is applied so that it cannot be operated arbitrarily by a specific individual, and emergency operation is approved under the observation of a lawyer (or legal advisor).



8. Securing stability

The Stability of Cryptocurrency and Spot Transactions

- 1. Development of artificial intelligence trading system: Introduction and advancement of robo-advisor algorithms introduced in the financial industry.
- 2. Recruitment of professional securities traders: secure trade stability by hiring a large number of traders for professional transactions.
- 3. Partnership/collaboration with domestic RoboAdvisor trading solutions will be concluded.

9. Token publish

1. STABLE COIN

COIN NAME: MODOO RETURN POINT STABLE COIN

SYMBOL: MRS

total issuance: 5,000,000,000 MRS

Contract: 0x93357e338Fe47BE206B3C159819B8B6028600152

2. MAIN COIN

COIN NAME: I'LL BE BACK COIN

SYMBOL: IBBC

total issuance: 500,000,000 IBBC

Contract: 0x384B87Ad61BA02565225563bA1B05b69E1796512

10. Road-map



11. legal advice

- 1. This white paper is intended to illustrate MRS/IBBC's business plan and vision and may vary in schedule and detail due to changes in market conditions, which may not be notified in advance.
- 2. The version of this white paper is based on the version indicated at the bottom of the document, which reflects only the direction and progress of the business and is subject to change without prior notice after production and distribution.
- 3. We would like to inform you that all information or analysis in this white paper cannot be the basis for investment decisions and is not any investment proposal or advice.
- 4. We would like to inform you that any future planned content or data in this white paper may, for any reason, be inaccurate and have no guarantee or commitment to that content.
- 5. The allocation of MRS/IBBC tokens will be made separately from this white paper, and the terms and conditions of the contract will be in accordance with the applicable statements. If the contents of this white paper do not match or conflict with the contents of the contract, the contents of the contract will be given priority.
- 6. The contents of this White Paper shall not be reproduced, modified or distributed in whole or in part in the case of countries or regions where the relevant business is illegal. In addition, if a person in a country or region that makes an investment in the content of this white paper is aware of the content of this white paper, the MRS/IBBC Foundation has no legal responsibility for such investment as it has taken risks.
- 7. The MRS/IBBC as defined in this White Paper shall not be construed in any case as a financial investment instrument such as bonds, stocks, securities, options, derivatives, etc. and shall not claim any rights related thereto. MRS/IBBC does not guarantee interest income, principal guarantee, etc. under any circumstances, and MRS/IBBC buyers shall not interpret MRS/IBBC's purchase as an investment and revenue-generating act, and no one shall understand or recognize financial income such as investment income, interest, etc.

- 8. This white paper does not guarantee the integrity of the business undertaken by MRS/IBBC, and contracting parties wishing to use MRS/IBBC may only use MRS/IBBC's services within the scope specified in the white paper.
- 9. The content of this White Paper is not responsible for any errors and delays in schedule and related matters that may occur during service delivery and development, and no one may be held responsible for this.
- 10. This white paper is based on plans for future plans and the realization of plans. However, the implementation of the plan cannot be guaranteed, and the content of this white paper does not guarantee the integrity of future developed services.
- 11. The contents of this White Paper shall not be construed as legal, financial, accounting, tax advice, etc. In the course of purchasing and using MRS/IBBC, separate legal, financial, accounting, tax, etc. may occur in accordance with national and regional policies and laws. Purchasing and user of MRS/IBBC may require additional advice and MRS/IBBC is not responsible for this.
- 12. Inform MRS/IBBC that the implementation of the business model may be delayed or other tangible or intangible losses may occur due to unintended reasons such as system attacks, natural disasters, and force majeure reasons from third parties.
- 13. MRS/IBBC is not responsible for the buyer's risk caused by the buyer's loss or leakage of his/her private key.