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# **SUMMARY**

GP Coin is designed to address scalability, applicability, adaptability and governance.

Bitcoin(first-generation cryptocurrency) showed the potential of a secure and decentralized platform, followed by next-generation cryptocurrencies such as Ethereum and Dash Coin and cryptocurrencies proved and realized their value.

In the process, cryptocurrency technology has evolved to use smart contracts that use networks and the benefits of real-world usability have become increasingly evident.

GP Coin is a cryptocurrency that blends actual real-life needs of users to quickly enable real-time payments and realizations of marketplaces to merchants and consumers. The XGP platform is a coin trading platform that provides a total solution for coins and guarantees stable business rewards and gains value investment regardless of the price of coins.

In addition, cryptocurrency has the advantage of decentralization without restrictions on borders between countries, so it can be used as an international swap token for merchant goods and services. These diverse possibilities of cryptocurrencies can provide innovative solutions in the business and consumer economy spheres.

GP Coin will create an environment where projects with high potential in various industries grow together. We plan to find a blockchain team with great skills and ideas to support scarce resources. We will provide a blockchain service environment to potential partners and developers and support them to form legitimate value in the market.

GP Coin can implement an ecosystem comparable to that of Ethereum in XGP through an already built platform. We plan to build services required in various industries such as finance, commerce, games and even entertainment to make it possible to deliver the value of GP Coin to all participants.

FA GLOBAL BK FINANCE Ltd.







# **DISCLAIMER**

FA GLOBAL BK FINANCE Ltd. as a condition of reading all or part of the information contained in this white paper. I agree to the following notices.

# 1. Legal Notice

- This white paper is written for reference purposes to convey information about the XGP platform and GP Coin under the plan and development of GP Coin. It does not provide legally binding promise to the contents described in the white paper. It does not constitute a promise or representation or warranty of any performance, such as an offer for investment or securities trading, or an inducement for an offer.
- No one is obligated to conclude any contract or legally binding agreement about the sale of GP Coin based on this white paper and this white paper shall in no casebe construed as a coin sale or purchase offer by the coin issuer/distributor/company.In the case of a contract corresponding to the sale of coins, a separate contract must be followed and this white paper cannot be the basis for or depend on the contractor investment decision.
- This white paper is not provided as a business plan or business proposal and cannot be interpreted as an investment proposal or solicitation in any legal jurisdiction. GP Coin cannot be understood or interpreted as an opportunity for purchasers to receive all or part of investment returns, income and profits by participating in products and services related to the XGP platform.
- This white paper is used for informational purposes only. This includes calculated

predictions for sustainable outcomes. GP Coins are not securities and do not represent ownership of FA GLOBAL BK FINANCE Ltd. The contents of this white paper cannot be used for monetary promotion but only FA GLOBAL BK FINANCE Ltd. can issue GP Coin. FA GLOBAL BK FINANCE Ltd. makes and expressly disclaims all representations and warranties, express, implied, statutory or otherwise, including, but not limited to:

- GP Coin is intended to operate according to the plan described in this white paper. (Subject to development changes)
- About the business of GP Coin and FA GLOBAL BK FINANCE Ltd., you confirmthat you fully understand and comply with the following:
  - ① You acknowledge that GP Coin does not constitute securities in any jurisdiction.
  - ② The contents of this white paper are not used to induce or solicit any type of investment activity.
  - ③ You must not arbitrarily interpret or understand the contents of this white paper. (including GP Coin, ICO, exchanges and related platforms)
  - All information contained in this white paper and any information currently or in the future known to GP Coin shall not be construed as guaranteeing any profit or benefit in any form, regardless of the time of occurrence.
  - (3) Recognize that there are risks inherent in the crypto market, including risks associated with cryptocurrencies, such as large price volatility and loss of funds.
  - **6** GP Coin's business is under development and may change before launch.
  - ② GP Coin can be supplied with an additional supply of 50,000,000,000 as needed and can be adjusted to increase or decrease.
  - FA GLOBAL BK FINANCE Ltd. acknowledges that from time to time we may send
     you emails. And we don't need your confidential information for these email
     notifications. Therefore, do not respond to unofficial inquiries about GP Coin due
     to fraud, phishing attempts and malicious access intent.

- FA GLOBAL BK FINANCE Ltd. may not guarantee the operating period of the GP
   Coin business. GP Coin business may be closed for various reasons, such as lack
   of public interest or lack of funds to develop solutions.
- You and FA GLOBAL BK FINANCE Ltd. Please clearly understand and acknowledge the above disclaimer to avoid any conflict of interest between us.

### 2. Investment Notes

- This white paper informs users about the possibility of significant loss and various other types of risks for GP Coin purchases for users to participate in the XGP platform ecosystem. The risk or uncertainty information set out below is not guaranteed. Buyers understand the possibility of loss and various other risks and by buying and holding GP Coin are deemed to be aware of and agree to purchase in its current condition without warranty of any kind.
  - ① **Blockchain risk**: GP Coin is coded with ERC-20 Solidity and as a coin using the Luniverse platform, transaction delay, transaction cancellation, or invalidity may occur due to the load of the corresponding blockchain system. In addition, material damage may occur to the XGP team and GP Coin buyers due to problems such as system bugs and abuse that exploits vulnerabilities in the protocol.
  - ② Personal information risk: The user's personal information is necessary to retain the purchaser's electronic wallet. If the personal information of the e-wallet used by the buyer is leaked, GP Coin may be leaked.
  - ③ Other risks: Cryptocurrencies issued through all blockchain systems have their vulnerabilities. It is possible to damage GP Coins in the XGP ecosystem through vulnerability attacks by hackers or other malicious groups.

# **GP COIN OVERVIEW**

GP Coin is an innovative cryptocurrency with increased versatility by applying its XGP platform configuration and Luniverse mainnet platform. Currently, Bitcoin, which is referred to as the first-generation cryptocurrency and Ethereum, which is referred to as the second-generation cryptocurrency, have several limitations such as slow transfer speed, limitations in the scalability of smart contracts and high fees.

GP Coin based on its XGP platform is a differentiated FA GLOBAL BK FINANCE Ltd. We will provide the following solutions based on our technology.

	Bitcoin	Ethereum	GP Coin	
Classification	Public blockchain	Public blockchain	Public blockchain	
Node Participation Eligibility	Everyone	Everyone	Everyone	
Algorithm	POW	POW (POS Update)	POS	
Performance	Block generation approximately every 10 minutes	Blocks are created every 12 seconds.	Agreement upon renewal	
Transaction Concealment	Transaction information public concealment	Transaction information disclosure	Transaction information disclosure	
Smart Contract	Almost none	Ethereum implementation of smart contracts running on virtual machines solidity language development	Via chain code smart contract implementation	
Minimum configuration	Available from 1 minimum for failover 2 units required	Available from 1 minimum for failover 2 units required	Available from 1 minimum for failover 2 units required	

GP Coin is not an enterprise blockchain. We have an XGP platform that can support various B2C / C2B blockchain services such as games, finance and commerce. You can issue your tokens for various services on the GP Coin network launchpad, such as DApp on Ethereum.

GP Coin is a project with an ecosystem expansion in mind. Numerous decentralized blockchain projects today have created several problems that conflict with the real business in terms of structure. GP Coin recognized these problems from the beginning of its development and developed GP Coin considering both technical compatibility and user convenience.

GP Coin can provide all services on the XGP platform. Coin issuance and blockchain environment can be set up separately according to needs and purposes.

# 1. GP COIN



Coin Name : GPC(GP Coin)

Coin Ticker: XGP

Coin Type : Mainnet

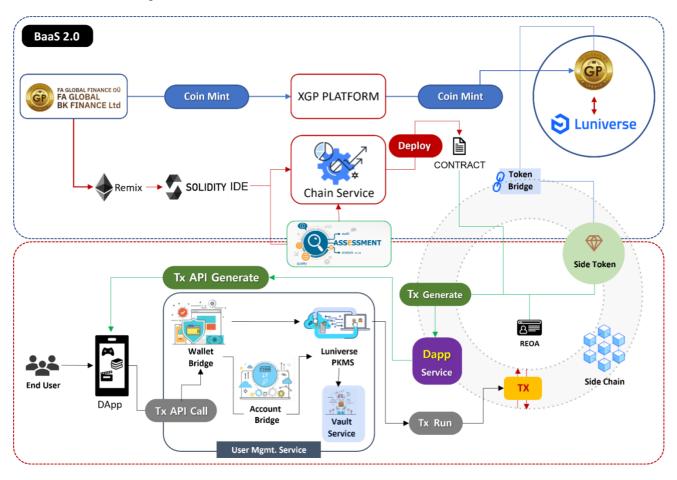
Algorithm: POS

Wallet Type: AOS, iOS, Windows

Time Between Blocks: 2,000 TPS

GP Coin is a cryptocurrency that enables payment in real-time based on the needsof users in real life. The XGP platform is a coin trading platform that provides a total solution for coins and guarantees stable business gains investment regardless of the ticker price. To achieve the highest business efficiency, the XGP platform will expandits services to various fields.

# 2. Coin Chain system (XGP Luniverse Mainnet)



As the environment of the blockchain changes, it is moving from the existing installation type to the service type. Because the blockchain can be installed and operated in the cloud infrastructure, it is easy to manage and can be used at a low cost.

- Chain service: Dapp service stabilization using Luniverse high-performance side chain
  - (1) **High Performance**: It is possible to provide 2,000 TPS of fast block generation and scalability using chain sharding.

- 2 High Usability: Easy to use with REST API, no gas cost.
- **③ High Trust**: Reliability is improved with two-step anchoring.
- **4 High Maintenance**: Various operational tools are provided and global proxy architecture configuration is now possible.
- (3) **Anchoring**: By periodically recording the block header information of the sidechain to the main chain, a safe, comfortable and independent chain environment and distributed reliability are secured.

# XGP Luniverse Chain Service

XGP Luniverse platform provides a sidechain based on a high-speed product chain. These product chains currently provide up to 2,000 TPS in block generation time per second through the XGP Luniverse consensus algorithm. Addition for scalability, if the performance of the product chain is insufficient, chain sharding is provided to configure an additional product chain connection. The usability of the DApp is improved by removing the gas cost through the delegation model, thereby eliminating the cost burden of the user when executing the transaction. Also, anchoring between the product chain and the XGP Luniverse Chain between the XGP Luniverse Chain and an external main chain such as Ethereum are provided in two steps to increase the trust of the transaction. Since all requests to the XGP Luniverse platform are controlled through a global proxy, stable DApp services are supported even if the gas fee is removed to prevent DDoS attacks by analyzing request log-based patterns on the global proxy in real-time and controlling traffic such as throttling.

The main functions of XGP Luniverse Chain are as follows

# **High Performance**

• Stable and fast block times: It operates with a block time of 1 second for fast block responsiveness. To operate based on a short block time, it is necessary to calculate the optimal size of the sidechain considering the target performance level and the network topology should be constructed considering a reasonable level of redundancy. In Addition outside the sidechain, it supports optimization such as not performing neighbour node discovery. To reduce the probability of block reconfiguration, it is adjusted so that the occurrence of contention among verification nodes is minimized in the block proposal process.

- **High-performance transaction throughput**: When block generation, proposal, propagation and consensus processes are performed based on a block time of 1 second, high throughput is supported by including as many transactions as possible in a single block. At this time, if too many transactions are included, block propagation and processing delay occur at the block receiving side. Therefore, as time goes by, blockchain reorganization may occur frequently throughout the network. XGP Luniverse supports stable performance with a minimum performance of 1,500 TPS and critical maximum performance of 2,000 TPS for 30 minutes.
- **Block Cache**: Provides block cache service for reducing the load on XGP Luniverse Chain and product chain and for quick response on the client side.
- Chain Sharding: In the case of a specific DApp, it is sometimes difficult to handle all user requests with only one product chain. In this case, the performance constraint problem can be solved by supporting chain sharding across multiple product chains. At this time, the XGP Luniverse platform provides DApp provisioning and shard chain routing functions at the service level, so that DApps can operate as if they were using a single chain. This chain sharding structure applies not only to the model in which one product chain is dedicated to one DApp but also to the multi-tenant model in which one product chain is shared by multiple DApps.

# **High Usability**

- Free Gas Fee: To increase user usability, the product chain executes transactions without gas cost. In addition, it provides DDoS detection and defence, abusing reporting and blacklisting functions to solve security problems caused by this. This makes it impossible to execute additional transactions for the user account which has caused abnormally many virtual machine (EVM) executions.
- Easy to Access and Use: End users can easily sign up and log in using their phone number, social ID, email, etc. In particular, to support two-factor authentication (2FA) methods such as SNS, biometric authentication, one-time password (OTP, One-Time Password) and PIN for user authentication during transaction processing for remittance or smart contract execution to be secured.

# **High Trust**

Designed to prevent unauthorized access from outside, product chain is safe from arbitrary DDoS attacks and forgery attacks through VPC network and firewall policies. To secure transparency and trustworthiness for the sidechain, two-step upward anchoring is performed leading to "Sidechain"

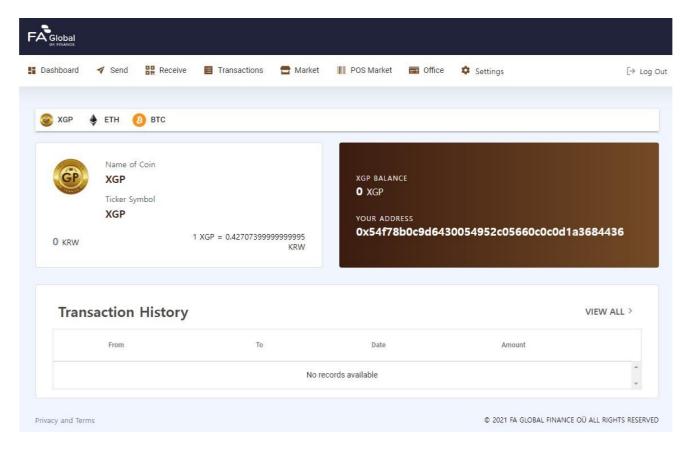
<-> "XGP Luniverse Network" <-> "Ethereum Network". This enables proof of block forgery by hierarchically recording the Merkle root value for each block section of each chain in the upper chain. The staking function of the block validator allows the remaining validators to systematically detect and record the contents on the XGP Luniverse main chain when the validator performs an abnormal operation that harms the network. Afterwards, the staked assets are deprived through voting.

# **High Maintenance**

- Managed Service: Through the governance tool for block validators, validators can easily vote on various agendas registered on the network. These governance tools are convenient because they are provided as a web user interface (UI). Separately, by providing REST and RPC-style interfaces, voting functions are supported by various clients. By providing a block explorer, it provides a function that allows users to easily search blockchain data and extract desired data in a general data format. By providing a node explorer, block verifiers can check basic information about current and past resource status, critical event occurrence status, block generation cycle and chain data reconstruction status for their nodes. It also provides additional information about configuration changes in terms of hardware and software, such as current and past infrastructure events, software versions and update histories. By providing a traffic explorer, it provides a visualized screen by refining analysis and statistical indicators for transaction requests into various metrics and dimensions. Finally, by providing a comprehensive dashboard service for the product chain, it is possible to easily monitor and respond to the overall status of the product chain.
- **Global proxy structure**: Because global routing is applied by referring to the location information of the requested transaction, quick access to the established product chain is possible no matter which country the service is used. It also controls the traffic for each product chain through the traffic control function. It collects and analyzes analysis data for all requests by performing transaction logging and analysis functions and provides users with various analysis data.

# 3. GP WALLET

# [ PC Version ]



GP WALLET provides users with safe and convenient use. All types of cryptocurrencies issued on the GP Coin network can be sent to the GP WALLET address.

# [ Mobile Version ]









GP WALLET can access web pages from PCs and smartphones. It also supports GP Wallet for web browsers. GP WALLET for web browsers can be easily installed as an extension in Chrome or MS Edge.

Currently, GP WALLET provides language services for members in English, Korean, Japanese and Chinese. Furture plans to increase language support.

#### **GP WALLET UPDATE**

- As the TALENT utility token is added to the existing GP WALLET, the swap function is added.

TALENT utility tokens are used as currency in XGP TALENT and can be exchanged for cash on exchanges by swapping them to GP Coins through a wallet.

Utility tokens are additionally applied as a way to purchase real products and stabilize payments.

# **TOKEN ECONOMY**

# 1. Market Situation

Blockchain has shown significant promise in several fields including the Internet of Things, finance, governance, identity management, online decentralization and asset tracking. However, despite technological promises and ambitious ambitions, we have yet to see the practical application of current technology.

We believe this is due to five major flaws in the current technology stack.

- ① **Scalability**: How much processing, bandwidth and storage is used globally to complete a single transaction and how many transactions can you reasonably handle under peak conditions?
- ② **Isolation**: Is it possible to meet the different needs of many parties and applications within the same framework to a near-optimal level?
- **3 Adaptability**: How well does the tool work? Does the API meet the developer's needs? Are there educational materials? Are all the necessary integrations in place?
- **Governance**: Can the governance of the network remain flexible enough to evolve and adapt over time? Is it possible to make inclusive, legal and transparent decisions to provide effective leadership in a decentralized system?
- (3) **Applicability**: Does technology itself respond to urgent needs? Do I need additional "middleware" to bridge the gap between the API and the actual application?

### 2. GP COIN Value

The GP Coin team will create a new blockchain ecosystem through GP Coin. GP Coin is a step forward from the cryptocurrencies we experience today. It will be able to be used in multiple service areas and has been elaborately designed to embed various economic values. GP Coin will play a pivotal role in our ecosystem:

# - Cryptocurrency

GP Coin is a cryptocurrency that provides platform services. By using GP Coin, you will be able to configure a blockchain network based on the XGP platform and create Dapps.

GP Coin also has a monetary function. It carries out all of the commonly mentioned means of storage and exchange of value. GP Coin's transaction price is formed by supply and demand in the market and GP Coin holders can contribute to the formation of monetary value through trading activities through cryptocurrency exchanges.

# - Investment means for blockchain technology

GP Coin will play a role in bringing partners and service developers into the blockchain ecosystem through blockchain technology. This is a differentiator from existing protocol coins or exchange-issued coins. GP Coin and the XGP platform will more actively participate in the blockchain ecosystem and collaborate with potential blockchain service developers.

GP Coin can make direct or indirect investments to expand the ecosystem. The target of investment will be individuals and companies that can contribute to the ecosystem. Individuals and groups with different backgrounds, such as blockchain companies that want to share the value of GP Coin and cryptocurrency exchanges that share a purpose, will work with GP Coin.

# 3. Coin Issuance & Purpose

GP Coin is a cryptocurrency issued on the XGP platform and Luniverse platform and will be issued and distributed as follows.



Coin Sale funds will be used for successful projects as follows:

- ① GP Coin platform and environment creation 35%
- ② Platform development 20%
- 3 Online marketing 15%
- 4 Platform operation and activation 15%
- **⑤** 10% of emergency preparedness
- **6** Other 5%

Legal costs of GP Coin include legal research. It includes regulatory licensing fees for various certifications, approvals and permits, as well as research grants, case studies, etc. to find the actual legal basis for the product.

The economic component implemented must take into account that there are factors that affect the well-being of the system, regardless of the monetary value of a particular token. High enough to cover "hold on" spending throughout the private sale and pre-sale phases.

The sustained money supply must be large enough to make cooperation impossible, but small enough not to affect the speed of calls.

XGP has a cumulative supply of 50,000,000,000 mainnet since its establishment in 2019. Over the years so far, we have experienced growth in coin holders and buyers with an expected 50% improvement in the project. GP cumulative number of wallets and over 70,000 new wallets created in the last 90 days, total transactions over 2.7 million. With more than 40 million blocks already created, XGP is on a mission to be at the forefront of the financial market by collaborating with numerous financial institutions to lead the world's economic mainstream using cryptocurrencies. With more than 20 financial partners, XGP has expanded its dominance by creating banking products and services for local markets.

With over 50,000,000,000 mainnets, XGP is driven by a desire to ensure the profitability of staking as much as mining or trading of cryptocurrencies, while promoting profitability and mitigating or eliminating risk levels.

What is often required is to buy and stake (buy and hold) some coins to add to the mining pool. Since more than 1,000 blocks are generated per hour, the actual return you can get from staking will depend on the amount and duration of your investment.

# Listed exchanges

Digifinex (XGP/ETH, XGP/USDT)

Probit (XGP/USDT)

# **ECONOMY HISTORY**

# 2019

Jan: Established a Swiss corporation

Feb: ① GP Coin (ETH-based) development

② Pre-sale amount (1st: 0 billion, 2nd: 50 billion, 3rd: 50 billion)

Mar: Launched domestic coupon service

Jul: EOS-based ETH Upgrade

**Sep**: Digifinex listed on KRW & ETH market

# 2020

**Feb**: Acquisition of UK Financial Supervisory Authority (FCA) approved corporation

Mar: https://www.forexcounty.com/ Acquisition and launch of UK money transfer service

May: P2P-based GP POS development started

Jun: EU Blockchain License Acquisition

Aug: Bogo Deals, South Africa Coupon Service API

### 2021

Mar: Mainnet Upgrade

Jun: Digifinex listed on the USDT market

Jul: 1) ProBit USDT Market Listing

# 2 https://online.gmeremit.com

Partnership with GME remittance company and provide remittance service between British Pounds<-> Won

**Aug**: ① <a href="https://blockshield.finance/Digital">https://blockshield.finance/Digital</a> asset protection deposit, OTC and service platform Blockshield development and launch

# 2 https://centspay.co

British Pound <-> US Dollar <-> Partnership with Centspay remittance company that provides currency service partnerships in the Caribbean

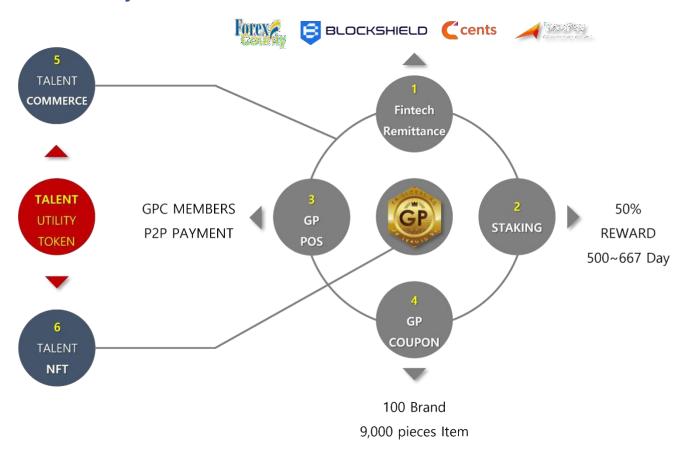
Oct: Expected to increase XGP

### 2022

**Feb**: Expansion and establishment of FA Global Korea branch

# **XGP PLATFORM**

# 1. XGP Ecosystem



The XGP platform ecosystem consists of 6 unique core functions as shown in the diagram above based on the Fintech Technology it possesses.

### **1** Fintech Remittance

24-hour High-Speed Fintech Fintech remittance global service

# ② Staking

De-Fi staking service through GP Coin

# **3** GP POS System

Ready-to-use B2B, P2P POS solutions and application service

# **4** GP Coupon Issuing System

Self-coupon issuance service for corporate services or individual transactions

# **5** Commerce System

Commerce merchant service for transactions within the XGP ecosystem

# **6** NFT Trading System

NTF transaction service for digital content and real economy-based item trading Users can use GP Coin, which is at the centre of all services, for safe B2B and P2P remittance transactions, as well as for direct transactions of on/off-line real economy items.

### 2. XGP Business

The XGP platform is a stable platform created through years of experience in fintech technology and development and provides an integrated solution that guarantees maximum transaction efficiency. Therefore, users can use the services within the XGP ecosystem for safe and fast transactions for various purposes, or benefit from the various services provided by XGP.

XGP provides all Fintech services for stable and fast funding and service sales for individuals as well as companies and is striving to develop more improved services for this purpose.

#### Real-time economic based

GP Coin makes the real economy a reality through a real-time payment system in the lifestyle and purchasing habits of consumers. We maximized the value of GP Coin by differentiating it from existing cryptocurrencies by adding user convenience. Consumers can use GP Coin in various consumption activities such as eating out, movies and shopping.

# - XGP Pay (POS)

GP Coin members will be able to receive payments in GP Coin while running each other's businesses. Non-cash payment is possible by using GP Coin or utility tokens for stable payment for products sold.

### 3. XGP TALENT

TALENT, which belongs to the XGP platform, will provide commerce services for members together with GP Coin.



TALENT is a service only for members provided for GP Coin activation. The TALENT service developed based on the XGP platform is divided into 6 areas.

### ① STORE

The store is divided into a seller area and a consumer area amongst members. Members who are already in business can sell products that they can provide to members through seller authentication. Sub-utility tokens linked to GP Coin may be applied for payment.

#### ② SCARCITY

The TALENT store does not sell products that can be purchased in general stores. Rather than benefit from open market and price competition, we plan to supply only scarce products for members who own GP Coin. We will provide benefits to GP Coin members by carefully selecting only competitive products that cannot be purchased anywhere else.

### **3 MEMBERSHIP**

The TALENT store does not allow anyone to sign up and purchase products. Only members with GP Coin can enter and members all over the world sell and purchase rare products. Differential benefits according to GP Coin holdings will also be applied later.

### **4** CLASS

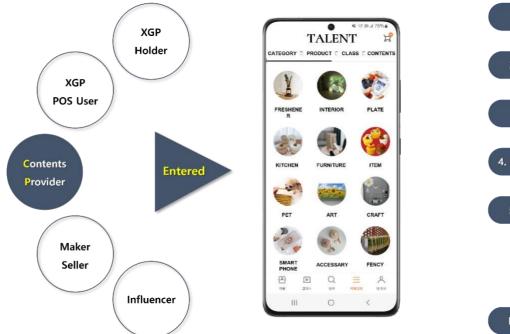
Among the members who hold GP Coin, many have outstanding talents. They can offer their unique strengths through the course for a fee. You can give lectures or teach languages among global members. Any knowledge and experience can open a course as needed and you will make money through the course.

# **⑤** ARTIST

The XGP platform will also provide NFT Market Place services. Works will be published through NFT Minting and members will be able to trade. Through the expansion of the XGP ecosystem, members holding GP Coin will create more experience and more value.

# 6 CRAFT

Through content and products that are unique in this world, such as Creator, Maker and Collector, we will provide the value of scarcity to GP Coin members. A special opportunity that only I can have been being made possible through the TALENT service. Not only hand-made products but also limited edition products, figurines and plastic models can be converted into scarce values.





### XGP TALENT,

It is a shopping mall operated by XGP Holders, XGP POS users, content providers, sellers who make or sell products and influencers.

### **1** TALENT Token

Products can be purchased with TALENT, a utility token used on the XGP platform and merchants can swap them for GP Coin in their GP Wallet.

# 2 XGP POS System

Payment can be made easily from anywhere in the world using the POS system in GP Wallet.

# ③ Paid Lessons

Useful information among XGP members is available in TALENT through paid courses.

# **4** Global Unique Item

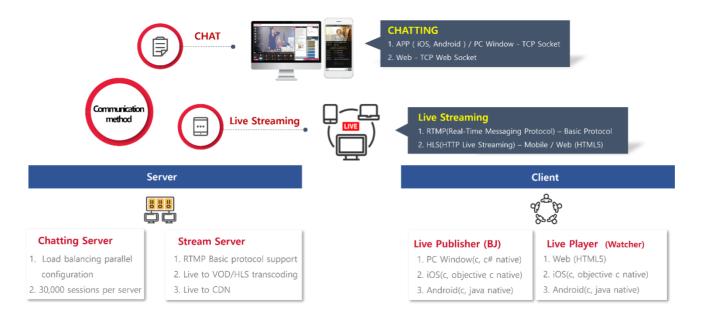
We carefully select only products that cannot be easily found in the global market and provide benefits so that only XGP members can purchase them.

# **5** Membership (Closed Mall)

Only members who purchase and hold XGP can use the service at TALENT.

# **6** Live Commerce

Although it is not active in the European market yet, it is possible to operate the TALENT platform more lively in the Asian market by expanding the stable live commerce platform.



# **Development Spec**

- development language: PHP 5.4.16 ~

- Sever: CentOS Linux release 7.4.1708 ~

- Web Server: Nginx 1.9.10 ~

- Framework: Codelgniter 3.0.0. ~

Database: MariaDB 10.3.4 ~

# **COMPANY OVERVIEW**



### 1. FA GLOBAL BK FINANCE Ltd.

FA GLOBAL BK FINANCE Ltd., which was created through the development of fintechrelated technologies as well as the acquisition of Forex County, a fintech company, is a European financial company that manages assets and operates funds. has a track record of pioneering

GP Coin was developed to provide small business owners with a competitive advantage by leveraging blockchain technology. FA GLOBAL BK FINANCE Ltd. is already actively pursuing global expansion of GP Coin with its existing sales strategy centred on Asia. Currently, our sales strategy is in the final stages and we are preparing to expand into China and Europe.

FA GLOBAL BK FINANCE Ltd. will integrate the coin with the main asset manager. Overseas, we are planning to expand the use of our products and link business with financial institutions.

FA GLOBAL BK FINANCE Ltd. provides multi-currency exchange rates that surpass banks and helps clients transferring currencies get the best results. We are building global links with the best players in the industry to ensure the best customer service.

FA GLOBAL BK FINANCE Ltd.'s online money transfer system is secure and protects your transactions. 24x7x365 service for online payment tracking. We continue to develop a system that enables fast and secure remittance at the lowest cost.



# 2. FA GLOBAL FINANCE OÜ

FA GLOBAL FINANCE OÜ is a European financial company that operates asset management and funds, with a track record of pioneering financial-driven operations with top-tier global companies worldwide. GP Coin was developed to give small and medium business owners a competitive edge by leveraging blockchain technology. FA GLOBAL FINANCE OÜ is actively promoting the global expansion of GP Coin with an existing sales strategy focusing on Asia already in place. The sales strategy is currently in the final stage and is preparing to expand into China and Europe.

FA GLOBAL FINANCE OÜ is planning to integrate with the main asset manager and coin. In other countries, we are expanding the use of our products and at the same time, we are also planning business links with financial institutions.

# **Services**

FA GLOBAL FINANCE OÜ's business vision is borderless software services and financial consulting. To achieve this, we paid attention to the function of crypto-currencywith advantages such as decentralization, transparency, integrity and transparency. As a result, they developed GP Coin and its Platform.

The services provided by FA GLOBAL FINANCE OÜ are as follows.



- Software as a service, to self-mane payments services
- Blockchain services, OTC and arbitrage
- Global Messing infrastructure
- Consultancy Advisory to FS and banks

# 3. Company History

66

# 2023, WE WILL COMPLETE OUR SERVICE INNOVATION BY STABALIZATION.

99

# COMPLETION OF INNOVATION of Products & Services

2023 Completion of Innovation Marketing growth M&A Fintech Blockchain





# 2022 FA Global BK Finance Ltd.

Bank the unbanked across regions both consumer and local business's

Blockchain assets for gaining interest and fintech 2.0

Entering the era of FinTech 2.0, we're seeing a progressive trend from purely focusing on making things easier, to focus on true innovation

# FA Global Finance OÜ

 $\hbox{EU Block Chain License(Starting from 2020$\sim$)} \\ \hbox{Launch Blockshield Platform (OTC, Custody, Atomic SWAPs, De-F\_i} \\$ 

Launch XGP POS
Launch FA Global Governance
Launch FA Global NFT Market
Complete Xangle Audit
Additional listing in KRW Market
Sidechain Creation" IGP"

M&A discovery ETF BTC FUND

# 2021 Launch and prepare of New Market, Products

Upgrade license electronic money institution, Blockchain framework launch, Banking and EMI partnerships

Expand technology. Services, partner with banking and blockchain partners Integrate payments and digital assets, POS across global and key markets Asia.



# International Money Transfer The market of international money transfer ("remittances") has been growing considerably at a CAGR of 10.4% since 2000. \$530 billion is transferred each year. ... The USA is the country that sends the most money, India receives the most money and China has the most

even balance between sending and receiving.



#### Takeover

Company acquired, new private owner and investors. To re-vamp launch global markets such as South Asia, China, Eastern EU, India

Implementing blockchain framework and products to market Fintech 2.0

### 2019



# Launch of services(remittance & coupon voucher) to regions in EU and Africa

### and Afric

Roadmap for management structure, Business finance plan submission Compliance legal – management

#### Market Launch

The Middle East and North Africa were affected by various structural reforms like the introduction of VAT and localization of the labor market.



### 2018 Marketing, Design affiliates, Partnerships



Website platform Launch



#### 2017 Acquired Licenses – Pavn

#### Acquired Licenses – Payment, Currency Exchange, Money Bureau services

Roadmap for management structure, Business finance plan submission

Compliance legal – management

### 2016 Arbitrage solution and platform OTC consulting and service Cryptocurrency technology, Investment of ABT field





FA Global BK Finance, The beginning of Innovation

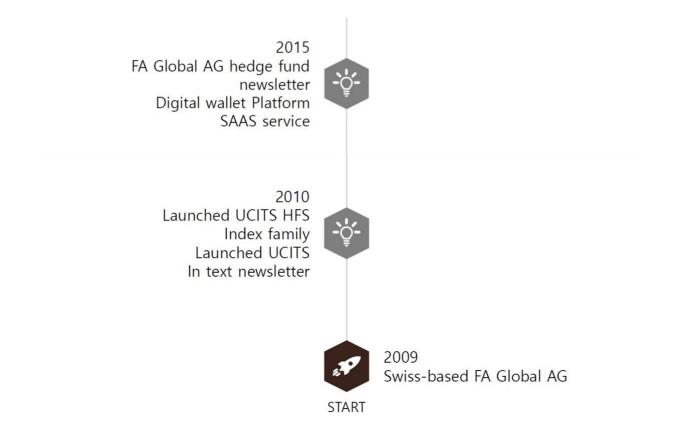
START

2011 Launched first FTEU solution and mobile payment service



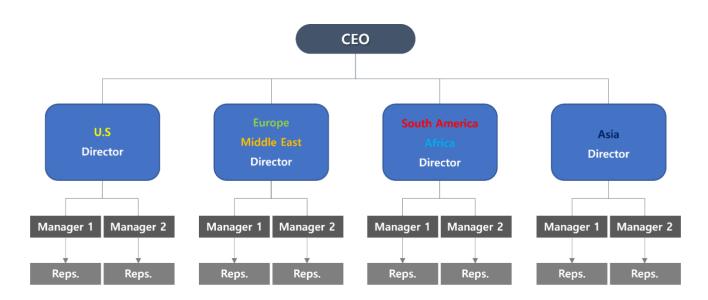


2013 Smart TV search APP subscription model for corporate brands Third party SMS transmission receipt authentication platform



FA GLOBAL JUST RELEASED THE INNOVATION ROCKET

# 4. Organization



# 5. Partners & Customers

Currently, various fintech solutions & services of FA GLOBAL BK FINANCE Ltd. are being supplied and used not only by local companies but also by global conglomerates and various businesses are being promoted with them. We are preparing to enrich the ecosystem by securing global partners and providing more benefits to consumers.



# **MILESTONE**

# 1. Service Milestone



Fintech Mobile Apps,
Dapps
Blockchain & License
Upgrade

2019

2020-2021

Launch of Smart,

Prepaid Crypto Credit

Card

Creation of Banking Products & Services for local Markets

2022

2022-2023 Global Expansion

# 2. Development Schedule

Division		Contents	2022' 4Q	2023′ 1Q	2023′ 2Q	2023′ 3Q	2023′ 4Q
Development	1. XGP UPGRADE	- GP Wallet add function					
		- TALENT Utility Token issuance					
	2. XGP TALENT	- TALENT Commerce Store		,			
		- TALENT Live Commerce					
	3. NFT Market	- FA Global NFT Market	<b>→</b>				
		- FA Global NFT Contents		ART / MUSIC / DOMAIN Etc.			
	4. P2E GAME	- AQUA PLANET (TALENT Token)			,		
Activate	1. XGP ECOSYSTEM	- BUSINESS PARTNER ALLIANCE				-	
		- Category expansion					
	2. Marketing	- Community Management		Monthly expansion target of 10,000 people			
		- Wallet User (Holder) recruitment		Monthly expansion target of 10,000 people			
Expansion	1. Promotion	- Japan / East Asia / India /					
		Mongolia / Central Asia / EU					
	2. Event	- Game, Add, Air Drop					

# XGP PLATFORM,

We have been achieving our business goals since 2019. Efforts to activate XGP PLATFORM will be realized by 2023.

# **TEAM OVERVIEW**

# **CEO**

### Firozeur R. Khan



2020: Co-founder – Centspay.co

2020: MD FA Global BK Finance Ltd & Co

2019: CEO FA Global AG

2016: Manager Leading security identity solutions provider,

2-passports, biometrics, mobile digital payments

2010: Current Investor Founder – Mobile Marketing Group

2008: Director/Owner sold undisclosed – Twist Mobile Ltd.

# Developer

#### Rave Riccardo



Full Stack Engineer – Main Incubator GmbH

Blockchain Architect, Ful Stack developer – Forge Design

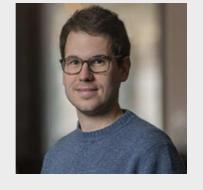
Crypto Architect, Blockchain Developer – Affiliate Coin

Web Architect, Full Stack Developer – Sonnox Ltd.

Technical Specialist – IRPE & Asystel Italia

# **Developer**

# Jeremy Jay Johnson



Head of Engineering & Blockchain developer

– Stratis Platform

Advisor – Universal Reward Protocol

Advisor – Leaseum Partners & Legolas Exchange

Co-Founder – Save Hector Project

BizTalk developer.Architect/Developer - Microsoft

# **Advisor**



# Robert Harris

Founder & Chairman – Fintech Ventures Group

Advisor – Crypto Consulting Group

Founder & Advisor – World BJJ Federation

Personal Trainer - Private

Advisor – Digital Currency Providers (numerous)

# **ETC**

# 1. Certificate



CS01<sub>(ef)</sub>

**Confirmation Statement** 

Company Name: FA GLOBAL BK FINANCE LTD

Company Number: 10371841

Received for filing in Electronic Format on the: 25/11/2020

Company Name: FA GLOBAL BK FINANCE LTD

Company Number: 10371841

Confirmation 25/11/2020

Statement date:

Sic Codes: 62020

70221 70229 82990

Principal activity Information technology consultancy activities

description: Financial management

Management consultancy activities other than financial management

Other business support service activities n.e.c.

6/12/2020 MTR

Register of Economic Activities

Name of entrepreneur Registry code

Address of entrepreneur

Telephone E-mail Website FAGlobal Finance OÜ

14768224

Rännaku pst 12, Nõmme linnaosa, Tallinn, Harju maakond, 10917

fozkhan2002@yahoo.co.uk

Operating licence

Subject field, area of activity Financial services, Providing a virtual currency service

Number FVT000007 Start of validity 08.04.2020

Web address of the register mtr.mkm.ee

# 2. Link

# 1 FA GLOBAL BK FINANCE Ltd. WEB SITE

https://faglobalbkfinance.com

### ② PROBIT

https://www.probit.com/app/exchange/XGP-USDT

### **3 DIGIFINEX**

https://www.digifinex.com/en-ww/trade/ETH/XGP https://www.digifinex.com/en-ww/trade/USDT/XGP

**4** H.Q: UK FCA Regulated Remittance Company(FA GLOBAL BK FINANCE Ltd.)

https://register.fca.org.uk/s/firm?id=0010X000049Mhb9QAC

### (5) FA GLOBAL BK FINANCE KOREA WEB SITE

https://xgpkorea.com

### 6 SNS



**Discord** Discord: <a href="https://discord.gg/FkHnMFvt">https://discord.gg/FkHnMFvt</a>

GP Coin members have activated global communication through Telegram and Discord. About 20,000 global members are communicating GP Coin information and developing opinions in real-time and are presenting active opinions for service expansion.

In the future, we will operate channels that can provide more professional information, such as Github.

# 7 GitBook

https://app.gitbook.com/o/2JGo5fkofnmcZoRnl6lk/home

Working on updates and linkage.

# 8 XGP POS

http://xgppos.com/account/login

FA Global NFT Market

http://faglobalnft.com/

**(10)** FA Global Governance

http://faglobalvote.com/

(1) FA Global Medium

https://faglobal.medium.com/

# 3. Office

- ① U.K(H.Q) 30 Churchill Place, Canary Wharf, London E14 SRE, United Kingdom
- ② Estonia Parda tn 4 Kesklinna linnaosa, Tallinn Harju maakond 10151, Estonia
- 3 Republic of Korea 8th floor Sami Building, 435 Dosan-daero, Gangnam-gu, Seoul, Republic of Korea

# **OFFICIAL NOTICE**

# 1. Competitiveness

Our CEO and Team consist of 25 years of experience in payments, banking and compliance. A license-regulated entity in the UK and Europe Lithuania, HQ London, sub-office in Estonia. Financial sustainability UK business unit has generated record turnover for 2021/22 GBP Fiat to Fiat. We implement our blockchain services to "real life economy", A real-world economy blockchain service. Innovation is a key ethos for BK finance. We partner with institutions to deliver our service.

### ① Trust

GP Coin foundation creates trust between our members, clients and different entities, we integrate our applications where trust is either non-existent or unproven.

As a result, FA Global Bk finance engages in business dealings that involve transactions or data sharing that they may not have otherwise done or would have required an intermediary to do so.

our value and use cases that facilitate transactions among entities that didn't have direct relationships yet still had to share data or payments.

### **②** Decentralized structure

Our technology can expand to enable the sharing of data within an ecosystem of businesses where no single entity is exclusively in charge. We solve the supply chain to on-chain for: Multiple businesses -- from suppliers and companies to producers, distributors and retailers -- want or need information from others in that chain, a GP member is in charge of facilitating all that information sharing. Point of sale purchase, with a decentralized nature.

# **3** Improved security and privacy

GP technology creates an unalterable record of transactions with end-to-end encryption, which shuts out fraud and unauthorized activity. Additionally, making it nearly impossible to hack (unlike conventional computer systems that store data together on servers)

### **4** Reduced costs

GP coin's nature also can cut costs for organizations. It creates efficiencies in processing transactions. It also reduces manual tasks such as aggregating and amending data, as well as easing reporting and auditing processes. Reduced transaction fees when using GP coin and the ability to streamline clearing and settlementtranslate directly into process cost savings. More broadly, XGP helps businesses cut costs by eliminating middlemen -- vendors and third-party providers -- that have traditionally provided the processing that our mainnet blocks provide.

# Speed

By eliminating intermediaries, as well as replacing remaining manual processes in transactions, GP coin can handle transactions significantly faster than conventional methods. In some cases, 2000 TPS can handle a transaction in seconds or less.

# **6** Visibility and traceability

Our merchant's use of GP coin isn't just about speed; it's also about the ability to trace the origin of those services and other products.

# **7** Immutability

Immutability simply means that XGP transactions, once recorded on the mainnet, can't be changed or deleted. On the GP platform, all transactions are timestamped and date-stamped.

### (8) Individual control of data

GP Coin enables an unprecedented amount of individual control over one's digital data, our mainnet technology inherently protects the data that belongs to you while allowing you to control your identity.

### 9 Tokenization

Our NFT and tokenization is the process where the value of an asset (whether a physical or digital one) is converted into an NFT digital token that is then recorded on and then shared via GP coin. Tokenization has caught on with digital art and other virtual assets, but tokenization has broader applications that could smooth business transactions

### 10 Leader

Innovation Leaders across multiple industries are exploring and implementing blockchain-based systems to solve intractable problems and improve longstanding cumbersome practices. Field cited the use case of GP foundation in the real-world economy.

- GP members, XGP to access products and services that benefit consumer purchases to online marketplaces.
- Retail, Merchants, Financial institutions -- and their customers -- are seeing faster and less costly clearing and settlement.
- Nonprofits and government agencies have adopted smart contracts and other blockchain-based applications to integrate GP technology to create immutable records that enforce stipulated terms.