

DBDT Global Community

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WHITEPAPER



Draft for DBDT Global Community
Review and subject to change



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Preface

In 2019, Stablecoins and decentralized finance developed rapidly. As a new type of one kind of global nature encryption currency, stabilizing the currency has become increasingly prominent. In view of the volatility and instability of cryptocurrency, it is difficult to be widely used as a value store at this stage. Stable coins can ensure that the industry enjoys the stability and guarantee of close to the legal currency while enjoying the advantages of decentralization, transparency and security of the blockchain technology.

A Stablecoin derived business models and scenarios have attracted IBM, Facebook, JP Morgan Chase, Samsung and other world industry giants competing layout. In 2020, global social networking giant Facebook released a Stablecoin project, in the same period of the Asian region, the Zaas Investment Bank Limited (Zaas Management Group) anchored \$ 10 trillion in DBDT (Digital BDT) but initial supply to market only 1% which is \$ 100 billion only under Binance Smart Chain (BEP20), and the digital encryption stabilized currency DBDT officially entered the world stage, and together with the legal currency and mainstream digital currency, it has an impact on the international monetary and financial system.

In the future, the Stablecoin will break through the gap with the legal currency and become an important role that will truly affect the international monetary system. This white paper will outline the birth of the Stablecoin, the mechanism and market size from a global background, and the mission of the stable DBDT different from other tokens to establish a complete token system, to create a new blockchain network in the globe, and volatility, low cryptocurrency and plans to build a global financial infrastructure.



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1. Review of Stablecoin Industry.

1.1 The cornerstone of the cryptocurrency market – Stablecoin.

Stablecoin as the encryption assets, is a digital currency that can maintain a subject linked to a stable value, that is, the exchange rate with the legal currency remains relatively stable, similar to the general equivalent of "currency". Stablecoin in accordance with the legal tender of the most commonly used to lock the basis of the value of the price, usually in US dollars (USD) as standard, in addition, there are also other currencies or gold-based monetary stability, Stablecoin that maintain a fixed exchange rate relationship is called "Exchange rate hook." The background of its birth stems from the huge price fluctuation of the cryptocurrency itself, which requires a relatively stable value of cryptocurrency to act as a medium of exchange, thus connecting the world of digital currency and the world of legal currency, facilitating users to price anchoring and trading. This is also a "compromise scheme" adopted in the current situation of legal currency and digital currency trading compliance problems.

Due to various factors such as usage scenarios, public perception, market and monetary policy, the huge price fluctuations are difficult to represent a suitable trading instrument or account unit. The cryptocurrency pursues a new solution and stabilizes the currency as a currency. A new type of global digital currency came into being, Stablecoin as a new global digital currency should be shipped born. Stabilized coins are designed to serve those specific decentralized applications, ie applications that require lower fluctuation thresholds to run on the blockchain. Stablecoin and Bitcoin (BTC), Ethernet currency (ETH) and other mainstream encryption presence currency differences, stable fixed currency value, it can be maintained currency price is relatively stable by means of anchor method currency and encryption assets, as sale and purchase transactions on favorable and Preservation. The exchange ratio between legal currency and goods and services is relatively stable, so the ultimate anchor of Stablecoin is goods and services, which is the actual purchasing power. At present, Stablecoin as a stable value has stabilized function of digital currency by the worldwide attention.

Three Stablecoin evolution: the concept of "**Stablecoin**" first appeared in 2012 in JR Willett wrote "second Bitcoin White Paper". By 2014, the USDT issued by



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Bitfinex's Tether Limited, the Stablecoin was born about six years ago. At present, the three stages of identity and value have evolved before and after the Stablecoin.

- **Stablecoin 1.0:** Many stable coins that have been developed since the end of 2018, the main value is concentrated in the "input channel" and "value-keeping media", their starting point is to solve the problem of participation in token projects. In the final analysis, the Stablecoin of the 1.0 period was the product of a special historical stage that was born out of the contradiction between the rapid development of the demand for tokens and the regulation of the restrictions on the entry of the legal currency.
- **Stablecoin 2.0:** Blockchain technology has tremendous transformation value in the field of payment settlement, especially payment settlement between entities. The Stablecoin at this stage is a tool that uses blockchain technology to perform efficient payment settlement within the banking system. It is essentially a “digital currency” that relies on commercial bank credit rather than government central bank credit. The more financial institutions and customer groups that join this network, the greater the value of the settlement network.
- **Stablecoin 3.0:** Compared with the Stablecoin of the 1.0 period, the more important value of the Stablecoin in the new era is to construct a closed loop of value within a commercial and financial system. For example, based on the closed-loop value of a public-chain infrastructure, a large number of DApp goods and services, as well as the pricing and payment functions of various financial services, need to be undertaken by a Stablecoin with sufficient value.

1.2 Stablecoins stability maintenance mechanism model.

The huge price fluctuations of cryptocurrencies have spawned stable coins, and stable coins can rely on a set of stability tools to ensure that prices remain stable for a certain period of time. It can be seen that the Stablecoin has both the stability of the legal currency and the decentralization of the digital currency. So how does the decentralized Stablecoin maintain its stability? This is due to the stable stability mechanism of the Stablecoin. At present, the stability mechanism of the Stablecoin can be divided into three major mechanism models.



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Fiat-Collateralized Stablecoin: This is a legal tender or supported by the real world some legal assets serve as collateral to support the Stablecoin. There are many currencies in a cryptocurrency exchange, and there is a need for a cryptocurrency to play the value-scale role of the transaction, which is used to measure the value of the cryptocurrency. Although this situation can be used in US dollars or other countries' currencies, it is very cumbersome due to the operation of the legal currency of the exchange, and the procedures are strict. Therefore, in order to avoid this part of the regulation, some large exchanges will use the Stablecoin of 1USD value as the transaction intermediary of the cryptocurrency.

Crypto-Collateralized Stablecoin: This type of Stablecoin monetary asset pool by the encryption support, which is a kind of encryption supported by monetary or other custodies assets to act as a Stablecoin, and the previously mentioned legal tender custodies different type of currency stability, the stability of the currency no need to be in the custody of assets, asset custody to the account on a smart contract, digital assets into Bitcoin (BTC) or Ethereum Square (ETH) type of encryption, such as currency to keep .

Non-Collateralized Algorithmic Stablecoins: This type of Stablecoin is not supported by any real-world currency assets or encrypted, totally dependent algorithm to maintain its value, common, namely Seigniorage Shares. Such Stablecoin usually used elastic supply mechanism, often related to a number of collateral positions, and complex algorithms regulatory stability mechanism. The reason for the fluctuation of the cryptocurrency price is that the money supply is fixed. However, when the demand increases, the fluctuation of the price rises and falls is very large. If the money supply is adjusted according to the demand, when the demand for money increases, the issue is issued. With the increase of the currency, once the demand for money decreases, the amount of issued currency naturally decreases, and in theory, the value of the currency can be maintained. This way of automatically adjusting the money supply is relatively young at present, its structure is complex, and it needs to be based on the belief in future growth.



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1.3 Stablecoin development opportunities and market size.

1.3.1 Stablecoin birth opportunity.

The conflict between digital currency and legal currency: The basic prototype of the modern banking system is mainly derived from the double-entry bookkeeping method that was born 500 years ago, that is, based on the central bank, the upward is the commercial bank, and the top is the financial technology company. After years of development, the banking system has continued to evolve and change, but its core is still a centralized bookkeeping system, relying on the central bank. We transfer money from one account to another, in effect the change in the account is done through the bank. With the emergence of blockchain technology, the emergence of cryptocurrency has brought a new value-sharing system to people all over the world, which has aroused widespread concern. However, cryptocurrency is based on a decentralized consensus mechanism, as opposed to a banking financial system that relies on a centralized regulatory system. Nowadays, the digital money market has a market value of nearly 5 trillion US dollars. However, users still mainly use the mainstream digital currency such as BTC and ETH as the medium of exchange to reflect the value of digital currency. There are still many problems in the mainstream digital currency at present, especially the obvious problem lies in Its price is unstable. The coexistence of both the digitalization of legal currency and the trusted technology of blockchain has become a global problem, and the Stablecoin has thus entered the historical arena. The birth of the Stablecoin was aimed at resolving the conflict between the digital currency and the legal currency and the effectiveness of circulation.

Increased global currency competition: The digitization of money has led to increased competition in global currencies, and the trend in currency use has become more efficient and cheaper transaction costs. However, in the current environment, the conflict between mainstream digital coins and legal coins cannot be alleviated, and perfect docking cannot be achieved. There is an urgent need for a medium to connect

digital coins and French coins to perfectly realize the circulation value of digital coins. When transferring money by means of Stablecoin, it is completely transferred from its own book to another book. The Stablecoin is also a kind of accounting certificate. Of course, for long term token holders, the Stablecoin has more practical uses. At present, many exchanges do not support the direct conversion of legal currency into digital currency, and a stable digital currency is needed as an intermediate role in the exchange. In addition, when the currency market fluctuates drastically, the Stablecoin can also act as a “safe haven”.



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1.3.2 Development opportunities of Stablecoin:

Incorporating government regulation: In September 2018, the New York Financial Services Authority also approved two digital dollar stable coins issued based on the Ethereum ERC-20. The companies that issued the two stable currencies were deposited at the escrow account at a 1:1 conversion price. The US dollar also needs to meet regulatory standards such as anti-money laundering in New York State and implement the process of mitigating risks. This is a digital accept government regulation of the world's earliest stability constant currency. The inclusion of Stablecoin in government regulation has a very important positive effect on the development of the Stablecoin itself. When the government incorporates the Stablecoin into the supervision, it is equivalent to the government giving the Stablecoin the national credit, and the Stablecoin can truly become a "quasi-legal digital currency".

Industry giants have entered the market in 2019, and world giants such as JP Morgan Chase, IBM and Facebook have announced plans to issue digital stable coins that anchor legal currency. JPMorgan Chase is the largest bank in the US, IBM is the "blue giant" of the global IT industry, and Facebook is the social media with more than 2 billion active users worldwide. The three non-financial giants have announced that the issuance of Stablecoin is very special. In the past, the issuance of stable coins often appeared in the form of financial investment products, and the entry of the three giants showed that the Stablecoin began to truly enter the international financial infrastructure field, which may have a richer and more substantial impact on the real economy. The world's commercial giants are competing to announce the issuance of digital Stablecoin, indicating that digital Stablecoin based on legal currency collateral has become one of the mainstream directions for the development of global digital currency.

1.3.3 Stabilizing coins sweeping the global market.

According to the data, from December 2018 to February 2019, the trading volume of the four new stable currencies, such as USDC, has soared by 1032% in the past three months. In just three months, it has broken through the \$5 billion chain transaction record. . The new Stablecoin USDC only within three months will occupy a Stablecoin market share of 13%, worth more than \$ 372 million. At the end of 2018, the emerging Stablecoin growth rate has exceeded 27.5%, and the data shows that the total issued currency of the emerging Stablecoin is 859 million US dollars.



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According to the latest data from AMBCrypto, the trading volume of the top 5 stable coins in Stochastic 2019 Q2 has exceeded the payment service of PayPal. In the second quarter of 2019, the five largest stable currencies based on Ethereum were generally more trading than PayPal Venmo.

In May 2019, the Encrypted Assets Research Corporation pointed out in the latest weekly report that the market value of the US dollar stable currency has reached over \$4 billion. With the increase in the number of stable currency adoptions and trading pairs that anchor the US dollar, its trading volume accounted for 60.55% on May 1, 2019, and 35.78% in the same period of 2018, accounting for nearly double the growth. At present, the trading volume of the US dollar stable currency is still rising steadily, and the stable market value of the currency will exceed the BTC within five years.

As of July 2019, a Stablecoin total market value has reached 4.8 billion more dollars (the data statistically to 54 kinds Stablecoin is the object), achieve the same period last year twice. At present, Stablecoin accounts for about 2% of the encrypted digital currency market. In view of the stability, low risk and diversified assets requirements of the financial industry, the market share of 2% Stablecoin has a large room for growth and has great potential for development.

1.4 Analysis of pain points in the Stablecoin market.

Take the representative of the mainstream Stablecoin USDT as an example. Since its launch, it has been criticized for its reasons of complete opacity, freedom from supervision, poor stability and random increase.

Completely opaque: Since its inception, USDT has advertised its strict adherence to the 100% margin system, which means that for every USDT token issued, its account will be increased by \$1. USDT held in custody is available for redemption at any time. This release mechanism of dollars anchored at the time determined the USDT head position, also formed a user USDT the most common consensus, USDT not only become the encryption hedge fluctuations in the currency, but also laid its mainstream Stablecoin First-mover leading advantages.

In the follow-up development process of USDT, the information of Tether Bank account of its issuing company has never been disclosed, and no credible audit report has been published to prove that it has the corresponding US dollar reserve. This kind of behavior is extremely unreasonable and has caused many market doubts.



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Freed from regulation: Although it accounts for the majority of the current Stablecoin market, USDT has not conducted public audits from start to finish and refused to accept any supervision. This makes it a problem in terms of operational compliance. In the face of numerous market queries, USDT only chooses to issue a unilateral report to respond and modify the introduction on the website. If it does not claim that USDT is a Stablecoin supported only by legal tender US dollars, the “reserve” supporting USDT may sometimes include other assets. The frequent negative news brought about by the lack of supervision has seriously affected the stability of the market and user confidence.

Poor stability: USDT has always been used as a safe haven. When the credit mechanism is lost and there is a huge risk of a run, although the price will not return to zero within a short period of time, there will be a significant decline.

As early as October 2018, USDT had a market capitalization of \$2.7 billion and in 2022 \$72 billion. The media reported that USDT's custodial assets were opaque, and the market capitalization of circulation was greater than the actual asset reserve. In addition, the custodian bank of USDT was suspected of insolvency and other factors, and was attacked by various media. Bloomberg issued a statement saying that once any evidence of Tether's wrongdoing is discovered or if there are a large number of user runs, then the USDT will have problems. Once the report was released, the USDT price collapsed and the short-term decline reached 11%.

Similar incidents, as well as the fall in USDT prices in May 2019, the price was even lower than \$0.9.

Random increase issue: Although USDT issuer Tether's US dollar reserve is still in doubt, the rumor has never affected Tether's random increase, and some media broke the news: It has been proved that the USDT's previous issuance has inextricably linked with BTC's market price manipulation.

On July 14, 2019, Tether issued a total of 5.05 billion USDT in one hour and destroyed a total of 5 billion USDT twice. In response, Bitfinex and Tether Chief Technology Officer Paolo Ardoino have responded on Twitter, saying that this is a problem with data tags from Omni to TronTether . However, many of the associations reflected behind this problem have so far prevented token holders from letting go.



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1.5 Six future trends of Stablecoin.

Explosive growth is coming: The in-demand market for Stablecoin will continue to grow, it being very likely that 2021 would usher in explosive growth. In view of the mainstream digital currency and the legal currency of the conflict in a very long period of time cannot be effectively resolved, but the market demand is steady encryption assets rising, Stablecoin special mechanism will continue to more applications and provide access groups, it is expected to have More Stablecoin projects are pouring in.

Since 2019, the major emerging stable coins have been productive, which is bound to open more global mainstream exchanges to the emerging Stablecoin in the future. The emerging Stablecoin has the opportunity to carry out the same dimension as the head Stablecoin competition. The coming of this stage in the future will become a major breakthrough in the history of the Stablecoin.

Project Application scale: in the future, the use of Stablecoin will not only be used as currency exchange offer, people will increasingly look to it in cross-border electricity supplier, International between remittances and other use of large projects. More companies will use encryption technology to streamline operations and improve efficiency, such as corporate Stablecoin remittance systems integration and other applications.

Industry giants continued admission: Currently IBM , Facebook , JP Morgan Chase and other world of industry giants already have on the stability of currency to make the layout , the future is expected there will be more large technology companies will emerge and enter a Stablecoin as the leading competition, and Developed a stable coin " killer application " and " killer product ".

Industry competition intensified: Intensified competition in the industry: While the Stablecoin industry continues to develop, industry competition will be significantly intensified. In the future, infrastructure such as banking and law, business development and community efforts are the real key points for the development of stable coins. The currency that can be used for the development of the real economy will become the most competitive Stablecoin. What is certain is that the market needs stable funds to bridge the real economy, as well as the circulation of goods between the state and the cryptocurrency, and implement the principle of decentralization and transparency. This is a new opportunity for the development of stable coins.



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Non-dollar Stablecoin: Non-US dollar Stablecoin: The development of non-US dollar Stablecoin will play more role of increasing the global remittance channel, hedge against fiat currency risk, increase the price efficiency of non-US dollar cryptocurrency exchanges, and develop the blockchain on- and off-exchange exchanges.

1.6 Broad-based Asia-Pacific Stablecoin market.

In the early days, most statutory currency-backed stable currencies were more popular in Western countries, and the Asia-Pacific region has received attention since 2019. Take the leading Stablecoin USDT as an example. The latest data survey shows that its adoption rate in the Asian market has been greatly improved a few months ago, which indicates that the Asia-Pacific region is the key to the development of global Stablecoin. According to the United Nations, the growth rate of immigrants in the Asia-Pacific region far exceeds that of other countries. More than 60% of immigrants live in Asia or Europe, and 53% of the world's remittances come from countries in the Asia-Pacific region. Therefore, the application of stable currencies in emerging markets in Asia is very promising and potential.

At the same time, in some developing countries, remittances account for a large share of GDP (such as 28% in Nepal, 42% in Tajikistan, 21% in Armenia, etc.). However, the traditional remittance far not reached the so-called "instant" and "efficient", and tend to make customers spend unnecessary transaction costs. Stabilizing coins based on blockchain technology can improve the speed and stability of asset transfer. Especially for developing countries whose financial infrastructure is still immature, various data indicate that the Asia-Pacific region is hiding a huge Stablecoin market.

In addition, the Asia-Pacific regulatory environment that is more friendly to the encryption market may boost the development of stable currencies and lay the foundation for the future direction of the token. It is understood that in jurisdictions such as Hong Kong, the Philippines and Indonesia, encrypted digital currency exchanges are booming with a relaxed regulatory environment. For example, Indonesia's largest encrypted digital currency exchange is popular and will have more users than the 100-year-old Indonesian stock exchange. The industry believes that with the continuous emergence of non-US dollar stable coins, the Asian market will further promote the development of stable coins.



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2. DBDT – Co-building global stable digital currency market financial ecology.

2.1 DBDT USD Stablecoin Definition.

TBC Shopping Token (hereinafter referred to as DBDT) is made to provide a stable platform for digital currency blockchain technology of one kind with hooks legal tender digital currency. DBDT is a global decentralized US dollar Stablecoin issued by Zaas Investment Bank Limited (ZIBL), focusing on the US dollar digital Stablecoin issuance management in the Asia Pacific region, which is regulated and protected by relevant laws and regularly audited by an independent third party.

Six characteristics of DBDT

- High pass
- Stable price
- Expandability
- Privacy protection
- Weak centralization
- **High security**

2.2 DBDT Vision & Mission

The mission of the DBDT is to build a financial ecosystem in the global stable digital market. Since its inception, the DBDT has focused on the dollar-digit Stablecoin issuance management in the Asia-Pacific region and the digital banking financial business in the blockchain. The DBDT is committed to accelerating the currency flow between the Asia Pacific region and the rest of the world, providing users with a Stablecoin for Bitcoin, and supporting cash exchange and current untrustworthy wallet value audits. An alternative proof of solvency. The DBDT is committed to communicating the DBDT's non-existing over-the-counter features to the user through the most fundamental decentralized, transparent operating model based on the blockchain to ensure the stable value of the DBDT.



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2.3 DBDT Stability mechanism.

Full margin mechanism

The DBDT adopts a “full margin” mechanism, which is anchored at a rate of 1 : 1 with the US dollar 100 %, and its corresponding US dollar reserve is borne by the Zaas Investment Bank Limited, the US Zaas Group (a DBDT corresponding to US\$ 1) , on behalf of token holders (verifiable and segregated from the assets of the issuer), DBDT Foundation responsible for handling redemption requests, using DBDT's unique platform channel to provide users with a variety of financial services, to generate revenue while generating friction costs, in order to maintain the normal operation of the foundation, and to ensure that the redemption pool held in custody is up to 100% of the value of issued DBDT, this is the "full margin mechanism."

Spatial distribution projection

To achieve the DBDT lofty ideals and mission, DBDT will use its own advantages, continue to fall in the global space business applications, actively carry out business cooperation, in helping the corresponding development of the industry while expanding its influence, and establish a DBDT -led Distributed Industrial ecosystem. At present, DBDT has a number of top partners around the world. They will cooperate with DBDT in all aspects to help DBDT at various spatial levels, which will enable DBDT to develop rapidly. In the end, a large number of application scenarios, such as space projection, are distributed all over the world, which greatly increases the value of DBDT and stabilizes from the economic model.

Core barrier development

The DBDT has a global technical team. The team members have unique insights and insights in the areas of blockchain, finance, payment, etc., and have many years of experience, which brings huge advantages to the DBDT technology development. The code builds a unique set of core barriers and ensures that the DBDT is technically robust, secure and transparent, prompting users to prefer DBDT. It is foreseeable that the future will be a technical storm of industrial innovation due to DBDT.

Multidimensional lightning redemption

The DBDT is better able to achieve a price stability commitment, and its actual performance is better than the algorithm-based Stablecoin. The unique



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“Multidimensional Lightning Redemption”, with the terms of service of the DBDT platform, users can redeem or redeem DBDT held in custody and its equivalent dollars, or directly convert the holdings into mainstream digital currencies such as BTC and ETH. The mechanism ensures that the price of the DBDT is always linked to the price of the US dollar, and the dollar storage of the linked USD is always greater than or equal to the amount of currency in circulation. The DBDT would play the role of a bridge between the legal currency and the digital currency, in various dimensions. Provide users with reliable and efficient services.

DBDT Foundation The DBDT Foundation is responsible for the development and operation of the DBDT main chain network, community and ecosystem. The DBDT's compliance operations and audit information are independently carried out by reputable third-party agencies to ensure long-term stable operation of the DBDT. This transparent mechanism design securely protects DBDT holders.

Legality At this stage, USDT still occupies the head position of the Stablecoins market, but in the latest survey report, its market share is gradually shrinking, and it is clear that the market needs new stable assets. The DBDT stands out from the competition, and the DBDT has an advantage over transparency and regulatory protection compared to the USDT. Therefore, to some extent, the emergence of DBDT can not only achieve the anchoring of cryptocurrency and legal currency, but also greatly decentralize through the characteristics of the blockchain and the regulatory mechanism to enhance the stability of user confidence.

The DBDT would rely on a licensed bank as the custodian bank. The custodian bank holds the custodial assets according to the escrow agreement on behalf of token holders (verifiable and segregated from the assets of the issuer), and laws and regulations of both parties. It is an innovative mechanism that effectively avoids the issuer's absconding. DBDT may be used as a means of making payment for goods or services up to the value of tokens owned by the token holder, who may direct the issuer to make payment for goods or services (provided by third parties) on behalf of the token holder. DBDT does not represent any indebtedness owed to the token holder but rather represents digital receipts which entitle the holder to take delivery of fiat currency to token holder upon presentation of the token, akin to a custodian's obligation to deliver property to a customer when requested.



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In addition, the compliance stabilization currency commissioned an auditing agency to conduct regular audits, which can effectively verify whether there is DBDT over-issuance. The DBDT is designed through innovative and stable compliance mechanism. On the basis of achieving 1:1 anchorage with the US dollar, it reduces the threshold of cryptocurrency knowledge and access, which not only makes various digital financial services more stable and credible, but also enters inclusive finance. And the digital financial industry application is fully prepared.

2.4 DBDT Audit System

DBDT as a Stablecoin pegged to the dollar (1 DBDT = US \$ 1), through regular audits of assets and intelligence contracts, to ensure the stability of currency, and reliable.

Open and transparent, information sharing

Based on the advantages of blockchain technology, DBDT can perfectly solve many stubborn problems at the financial level, such as information asymmetry caused by large management span and difficulty in obtaining full-chain data. DBDT takes its own platform as the core and integrates the whole business ecosystem to fundamentally achieve perfect and efficient management of information. All participants are under a common network. In the DBDT main chain management collaboration system, all involved participants are linked together, all information is recorded on the chain, and each node records all the dynamics in the chain all the time to achieve perfect information sharing. Due to open and transparent point-to-point contact, third-party intermediaries are not required in the entire chain, and everyone can view them freely, ensuring transparency and authenticity, and providing real and reliable information.

Multi-party hosting, transparent audit The DBDT anchors the US dollar as a guarantee and is certified by an independent third party. In the case of BEP-20, it uses more than one escrow account to reduce transaction risk, improve stability, and provide transparent audit reports and legal protection against fraud. This measure has greatly improved the stability of the DBDT and ensured that the DBDT will provide users with stable and quality services.

Public disclosure, safe and reliable

The DBDT audits the escrow account entirely through third-party agencies and audits its bank account funds by a world-renowned third-party audit agency. Audit reports are issued on a regular basis to ensure that each DBDT in circulation has a 1:1 anchor



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relationship with the US dollar in a escrow account. Compliance operations to ensure that DBDT holders are strictly protected. The DBDT is also the compliant Stablecoin for a small number of public disclosure audits worldwide.

Intelligent contract, full-face supervision

The circulation of DBDT is achieved through smart contracts. The DBDT's custodian bank

is subject to local laws. The holder of the token will be fully protected by the law as the beneficiary of the fund. In addition, all users can log in to the smart contract address to compare the account balance and the number of issues when the latest audit report is released, and supervise whether there is over-issuance of DBDT.

Highly stringent auditing standards similar to that for IPOs

DBDT public reporting and other audit results would prove reserves at audit standards as rigorous as that for IPOs (Initial Public Offering). In the traditional areas, an IPO refers to the first time which a business or company offers its shares for sale to the public. Typically, upon completion of the IPO, the company is able to apply for listing on the stock exchange or quotation system. The IPO audit is a highly stringent standard because throughout the process, there is a requirement for bank account review, as well as to obtain government approval.

DBDT and third-party auditing are constantly improving the norms, but also exploring a new way to stabilize the performance of the currency in the regulatory environment, what standards to meet, what protocols and methods to use, etc. The involvement of tripartite auditors helped DBDT create and manage stable currencies in a more transparent manner.

The DBDT audit report would contain details of the specific time (year / month /hour /minute) of each issuance, the amount of US dollar tokens issued, the dollar amount in the DBDT escrow account, and the US dollar reserve surplus, and whether the issued and unissued DBDT coins exceed the dollar balance held in the escrow account is compared against the audit.



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The DBDT's auditing system guarantees that DBDT is a regulated and fully decentralized Stablecoin that is not controlled by any centralized exchange or other stakeholders and is customer-centric. This feature gives the DBDT the ability to exchange 1:1 dollars at any exchange on any exchange and over-the-counter. This is one of the important mechanisms for the DBDT to be more stable than the general Stablecoin. This is also an important reason for the rapid growth of DBDT trading volume.

Advantages:

- 1) Assets are kept by third-party institutions, regularly audited, and the transparency is higher.
- 2) The legal framework of the DBDT design allows organizations and users to operate the US dollar directly with the escrow account, without the need to handle the DBDT project team, avoiding the unnecessary component intervention of the team.
- 3) The institution or individual holding the token account can redeem the DBDT held in custody into US dollars after the standard KYC/AML check is exchanged for DBDT.

2.5 Safe and reliable DBDT.

Hot and cold wallet separation

The DBDT wallet encrypts the hot wallet, separating the cold and hot ends, and storing many cold wallets in many places to form a multi-location and multi-center cryptographic signature scheme. At the same time, it uses multi-signal P2SH and financial privacy BIP32 technology to encrypt and transmit all data information. In addition, DBDT Wallet has created a variety of signature algorithms, such as rate limiting, address white network hooking, combined with financial process system and approval authorization system, not only can fully guarantee the security of digital assets, but also make the whole process more efficient and convenient.

Digital encryption storage The funds in the DBDT wallet are separate and they are managed separately. The digital assets stored by the user are written to the block, and no one can hold or trade except the private key holder. People risk control and automation of risk management can maximize risk control. The DBDT wallet is a wallet that is compatible with multi-currency. It uses SHA512-ZERO encryption technology and a separate private key + dynamic verification code to ensure data security on the DBDT network.



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Since the successful development of the DBDT wallet, it has undergone hundreds of back pressure and anti-theft tests to maximize the security of user assets.

3. DBDT Agreement and Technical Solution.

3.1 DBDT Main chain development.

The DBDT Stablecoin is placed on the strong DBDT main chain, so the DBDT main chain directly affects the security, reliability and future development of the entire platform. In addition to facilitating users to convert the legal currency into cryptocurrency, the DBDT stable digital currency platform opens the door to the traditional economy and the digital economy, allowing more users to enjoy the benefits and functions of the digital economy, while supporting real business scenarios. Complex clearing settlement logic and decentralized execution mechanisms. This requires the DBDT main chain to be a blockchain system that is efficient, stable, and provides a Turing-complete intelligent contract implementation mechanism. Currently, existing blockchain products on the market cannot meet the demand.

The DBDT team has built the main chain into a fully independent development, multi-chain efficient base chain based on the DPoS+Raft consensus mechanism, which is the core engine of the DBDT stable digital currency platform. The technical implementation of the main chain will be far ahead of most current blockchain 3.0 technologies in terms of performance, scalability, security and stability. It not only ensures the security and reliability of the DBDT release and use process. Tampering, while providing a powerful smart contract development framework and execution engine, provides the basis for blockchain technology support for complex, DBDT- based clearing and settlement services.

Taking into account the complex business applications that the DBDT platform may face, the DBDT main chain has a complex commercial-grade system design and uses a Docker- based smart contract execution environment. Through the self-developed blockchain engine, the main chain can provide more efficient operation efficiency. The powerful capabilities of Docker make the DBDT main chain smart contract development framework have a richer API system and can implement complex execution logic. As long as the blockchain node has enough host space, it can expand infinitely.



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The components of the node system operating environment of the DBDT main chain are also copied into multiple copies in the form of container Docker, distributed to different regions and different franchisees for multi-point disaster recovery. Once the operating environment is abnormal, the main chain automatically selects another best performing server through the smart contract and runs the system environment Docker on it to restore all system services.

3.2 DBDT Wallet Carry.

DBDT DMG Hot Wallet

In order to ensure the flexibility and convenience of DBDT, the DBDT stable digital currency platform's DMG hot wallet application includes the OTC exchange function between DBDT and USD, which enables users to conveniently use USD to purchase DBDT and facilitate their own assets in traditional financial fields. Transfer to the encrypted world for project participation, cross-border transfers, etc. The wallet also provides exchange channels for DBDT and BTC, ETH and other mainstream cryptocurrencies, making DBDT truly the link between blockchain economic activities. In addition, the wallet will gradually open mobile payment functions in the Asia-Pacific region and its surrounding areas, and realize the application of the encrypted world assets in the traditional economic field and people's daily life, and become the Alipay in the Asia-Pacific region & other part of the world.

DBDT DMG Cold Wallet Whenever the DBDT platform assets exceed \$1 million, the DBDT platform operations team will transfer these assets to the system cold wallet to ensure the security of the assets. The private key is also distributed management to ensure the security and stability of the DBDT platform assets.

3.3 DBDT Technology Stake

- First: BNB
- Second: DBDT Foundation Agreement: Grant (create) and undo (destroy) metadata represented as embedded in the blockchain, users can trade and store tethers and other assets / tokens in the following environments, Cryptography such as p2p establishes a password-safe environment.



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3) Third:

- a) Open source wallet: DBDT Wallet
- b) Super node
- c) Reserved space, future commercial ecological application

3.4 Smart Contract

To meet the needs of users and developers, DBDT will be designed as a high-performance underlying operating system with Turing integrity, supporting multi-asset cross-chain protocols and smart contracts.

The design process is as follows:

- 1) With the DBDT wallet, the user can import the wallet (to prove the ownership of the asset) if the asset is ready to be recharged. The import process will be completely fragmented and the user's private key will not be logged during this process.
- 2) Recharge the corresponding multi-signal managed wallet via the imported BTC, ETH or other supported wallet.
- 3) The node on the DBDT will listen to the refill transaction and call the mapped asset contract through the cross-link protocol.
- 4) After the call contract is successful and irreversible, the mapped asset contract transfers the corresponding mapped asset to the user's DBDT wallet.
- 5) Users can use these mapped assets to use DBDT- based DAPP.
- 6) After use, the user can recharge the mapped assets back to the mapped asset account and obtain the right to withdraw funds from the offshore assets.
- 7) When the privilege is met, the attestation node will initiate a proposal to withdraw the token. When more than 2/3 of the cross-link nodes are signed, the out-of-chain asset will return the address of the user Token.

The DBDT has the advantages of being safe and not tamperable. In the financial payment process, the transaction records submitted by the consumer can be ~~verified~~ by the payment system. According to the intelligent contract of the blockchain,



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the system realizes the transaction and automatically generates the payment instruction, and at the same time, the block center records the data of each link one by one, and The transaction value is updated synchronously through the transaction data of the block record.

Therefore, the consumer can obtain the same level of security as the purchased product, confirm the entire transaction and payment process in the payment mode, and make the process truly transparent, which effectively avoids the loss caused by the theft of the attack. Enhance the security, openness and transparency of users in the platform trading process.

3.5 Super Node

How to become a super node?

Any user can indicate their intention to become a supernode by sending a create-validator transaction. Supernode right weight (i.e., total assets in custody: a super node to handle the DBDT in custody and the principal has entrusted the DBDT sum) to decide whether it will become an effective super node, at the beginning, only the weights up to 100 Ge super node is valid supernode. If the total equity of a super node falls below the top 100, it will lose the super node right. Over time, the maximum number of super nodes will gradually increase according to the planned 13% per year.

Commission mechanism How the client chooses the super node will generally consider the following aspects:

- 1) Amount of DBDT set aside as collateral: a super node in the equity of the collateral pool from DBDT number. With more collateral from DBDT's super node to assume greater risk, it will lead to more responsible for their actions.
- 2) Commissioned by the DBDT total: entrusted to a supernode the DBDT total.
- 3) Commission Rate: A portion of the commission is awarded to reward the super node before the reward is distributed to the principal.

Tracking records: The principal is likely to check the behavior of the super nodes they plan to delegate. Includes qualifications, past vote on proposals, historical average run time, and frequency of Super Node nodes dropped.



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Bonus system

The rewards for participating in DBDT network maintenance include block grants and transaction fees, which are allocated based on the work done by each super node within the Super Node pool. Then, the revenue of each super node's equity pool will be allocated according to the equity of each of its principals. A commission will be drawn from the principal's income before the assignment to the supernode.

Punishment mechanism

The penalty mechanism is to improve the security of the DBDT main chain and distribute the rights more fairly and reasonably. There are two main types:

- 1) Offline: The certifier's offline time is greater than the time when a certain number of blocks are generated in the network, and the penalty node is entrusted with 0.01 % of the total DBDT. If offline occurs, the certifier will be temporarily banned, during which the token of the principal continues to be pledged on the node.
- 2) Double signature: means that 2 blocks are made at the same height, or 2 signatures are made, and the penalty node is entrusted to 5 % of the total amount of DBDT. If a double signature occurs, the tokenizer's token will be automatically unlocked and the verifier will be permanently banned.

3.6 Core Technology advantages Peer-to-peer transaction.

The DBDT achieves point-to-point direct exchange through unique technology, the core of which is to disperse the agent's information interaction. The DBDT verifies the trust of ownership through digital signatures. In fact, it is an algorithm to solve the point-to-point trust problem in transaction processing. That is, the integrity and authenticity of the transaction can be realized by the encryption algorithm. The forced automation of the trust execution can be realized by the smart contract, and the trust source in the value transfer process can be realized by the structural design. At the same time, credit creation and trust establishment are completed in the payment system through consensus-based mathematical methods.

Billing is convenient and efficient

For the DBDT, the application of blockchain technology to payment greatly simplifies the existing complex payment process, and the platform allows users to recharge various digital currencies into the wallet.



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It is achieved through centralization and decentralization, which increases security and takes into account the computing power of massive amounts of data. Through DBDT's unique payment and settlement system, the long-standing payment problems in the traditional industry will be solved in a targeted manner, and payment will become faster and the threshold will be lower. The improvement of settlement efficiency has made the entire industry chain up and down qualitatively!

Strong public chain system

Compared with other projects, DBDT's public chain system has great advantages and convenience. It can coexist with the traditional central data system: it can carry out secondary development of the business without changing the existing centralized system, and can realize coexistence, seamless switching or overall migration of new services and original services. In the actual scenario where the blockchain application falls, how to achieve a friendlier upgrade switch is the key.

Visualized smart contract generation template: DBDT provides an open smart contract template, an open industry contract template library, and an intelligent contract generator for operators, which greatly reduces the threshold and flexibility of smart contract development. This will allow more developers to join the DBDT ecosystem.

Can be integrated with mainstream technology architecture: DBDT's application development can be compatible with the current major technology architectures, adapt to the original technical framework of various industries, and save the cost of migration.

System operation and maintenance automation: Through node privatization deployment, node operation and maintenance automation and second-level startup chain services can be realized, improving efficiency and saving manpower.

Complete developer tools: Support DBDT development kit interface API, community token developers can easily call all kinds of functions and resources on the chain, and smoothly develop various types of DAPP to target specific market conditions.

3.7 Technical Design Concepts.The DBDT is designed to put security, stability and scalability at the forefront. DBDT changes the third-party-centric trust model in the traditional model. This is a reliable distributed data storage system with multiple parties.



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In application practice, this system can realize all participants' information sharing, consensus, and common It can become the basic technical structure of an organization. There are many innovations in this design pattern, two of which are worthy of attention:

- Trust is determined by machines and algorithms. The blockchain solves the mutual trust problem in the anonymous transaction process by constructing a system that relies on machine and algorithm trust. Participants use cryptography to determine identity and rely on consensus mechanisms to achieve mutual trust.
- Transaction process can be performed automatically by the program. Through the intelligent contract, the contract between the two parties is automatically executed, and the data is stored in the chain and the human error is eliminated from the contract. The system is prevented from refusing any party, and the whole system is pushed into a certain intelligent state to realize the qualitative leap of the TST ecosystem.

Features:

- a) Compliance;
- b) Endorsement with valuable assets;
- c) The code implements programmatic supervision to prevent dark net activities such as money laundering;
- d) 24 hours trading at any time to improve trading liquidity;
- e) Protocol layer automation management.



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4. The main application scenario of DBDT.

4.1 Management Services

The DBDT stable digital currency platform will provide various cryptocurrency management services for users. For example, users may elect to deposit their own DBDT into the secondary DBDT funds pool product, and receive a certain percentage of DBDT financial returns based on the accumulation of Stablecoin transfers. DBDT stable platform encrypted digital currency monetary management team consists of senior Zaas financiers with earlier experience with the blockchain based on the DBDT asset management.

4.2 OTC (over-the-counter) Trading

The main place where most users purchase cryptocurrencies is the major trading platforms, and there are many currencies in major trading platforms. It is often difficult for users who are trading for the first time to choose the right currency as the first initial steps. With DBDT as a bridge, when users want to buy cryptocurrency, they basically go through the following process: buy DBDT through the off-site C2C channel, transfer DBDT to the currency trading account, and buy in the DBDT- supported exchange. Digital assets. And when users want to cash out, just change the digital currency to DBDT and sell it through the C2C channel.

4.3 Digital Currency's Exchange Token.

Currently the most common transactions on major exchanges are for major BTC, ETH, LTC, BCH and platform coins. Compared with the anchorless cryptocurrency, using DBDT as the transaction pair makes it easier for people to convert funds into Stablecoin hedging. Meanwhile, in order to earn legal tender for the purpose of users, the dollar 1:1 anchored DBDT is not only more convenient valuation buying and selling, the trading scene is also more abundant.



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4.4 Asset Shock Stabilizer.

When users predict the future is about to appear down market when can be encrypted currencies into DBDT for asset preservation, ensure that there are flexible encryption asset disposal to prepare for bargain-hunting needs. Based on DBDT, users in the market will spontaneously when currency prices rose buy DBDT to hedge against inflation ; when the value of the currency fell sell DBDT buy the dips, encryption stabilize the currency market from a macro perspective.

4.5 Offline Payment.

The DBDT value is relatively stable and can be used as a hard currency for funds to some extent. The DBDT has a wide range of payment methods, including cross-border fund transfers, salary distribution, and store purchases. At present, the DBDT management team has gradually implemented DBDT's offline payment channels in Asia Pacific and its surrounding areas. The DBDT wallet may become the digital world Alipay in the region and other part of the world.

4.6 Cross-border Block Trades.

Economic globalization has made cross-border payment more common. For the sake of foreign exchange security, a series of processes are required in the process of cross-border payment. This requires approval on the website of the State Administration of Foreign Exchange, filling out overseas remittances, etc. It usually takes 3 to 7 days to complete the transfer after successful processing. Through the DBDT digital currency platform, users can not only use DBDT to save time spent on this cumbersome process, but also the transfer fee charged by DBDT is much lower than traditional financial channels. Therefore, cross-border payment and bulk trade are undoubtedly the core application scenarios of the DBDT.

4.7 Global Forex Currency Exchange.

As an organization dedicated to serving digital financial services in the Asia-Pacific region, Asia-Pacific Digital Bank is a core member of the old-fashioned financial institutions in Wall Street. It has a complete ecosystem and a large user base.



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In the future, users can use the DBDT to realize global currency exchange through Zaas Investment Bank Limited according to the real-time exchange rate, which completely solves the shortcomings of low exchange efficiency, cumbersome process and high loss between the French currencies. The practicality of DBDT will be greatly improved through the global currency exchange function, and users can enjoy the efficient and convenient service brought by this function.

5. DBDT Issuance Plan.

The native digital cryptographically-secured utility token of the DBDT stable digital currency platform (DBDT) is a transferable representation of attributed functions specified in the protocol/code of the DBDT stable digital currency platform, designed to play a major role in the functioning of the ecosystem on the DBDT stable digital currency platform, and intended to be used solely as the primary utility token on the platform. DBDT provides the economic incentives which will be consumed to encourage participants to contribute and maintain the ecosystem on the DBDT stable digital currency platform. Resources are required to maintain the main chain, so providers of these services / resources would require payment for the consumption of these resources (i.e. "mining" on the DBDT stable digital currency platform) to maintain network integrity, and DBDT will be used as the platform currency medium of exchange to quantify and pay the costs of the consumed computational resources. DBDT is an integral and indispensable part of the DBDT stable digital currency platform, because without DBDT, there would be no incentive for users to expend resources to participate in activities or provide services for the benefit of the entire ecosystem on the DBDT stable digital currency platform. Users of the DBDT stable digital currency platform and/or holders of DBDT which did not actively participate will not receive any DBDT incentives.

DBDT does not in any way represent any shareholding, participation, right, title, or interest in the Foundation, the Distributor, its affiliates, or any other company, enterprise or undertaking, nor will DBDT entitle token holders to any promise of fees, dividends, revenue, profits or investment returns, and are not intended to constitute securities in Singapore or any relevant jurisdiction. DBDT may only be utilized on the DBDT stable digital currency platform, and ownership of DBDT carries no rights, express or implied, other than the right to use DBDT as a means to enable usage of and interaction within the TST stable digital currency platform.



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5.1 Issuance Mechanism.

In order to motivate the builders and participants of the DBDT stable digital currency platform to better promote the healthy development of the entire DBDT, the DBDT stable digital currency platform will issue the platform's native Token, DBDT whose uses include but are not limited to:

- 1) Margin:** When an exchange or other cryptocurrency operations team needs to issue its own cryptocurrency, it will add credit to itself by pleasing a certain number of TST's. It is also possible to build its own unique cryptocurrency business economic system based on Token, which guarantees the ecology of its own business.
- 2) Transaction Cost:** Used to realize the settlement of various commercial transactions in the DBDT stable digital currency platform.
- 3) Reward feedback:** Incentives for contributing users and management teams.

5.2 Value Base.

DBDT is the only Token that is used throughout the DBDT stable digital currency platform. As a value delivery and payment medium, it is indispensable for users to participate in the platform ecosystem. Through the \$1 billion credit endorsement received by the DBDT operations team at Zaas Investment Bank Limited of the Zaas Group in the United States, the DBDT compliant dollar Stablecoin is valued at 1:1 anchorage, or 1 DBDT value of \$1.

5.3 Ways of Obtaining.

Ways for users to obtain DBDT include but are not limited to:

- 1) Participate in the DBDT Foundation's Super Node Staking Program and become a DBDT Partner to participate in the consensus system in order to receive proportion amounts of DBDT income;
- 2) Obtained directly in the US\$ 1:1 ratio through the DBDT stable digital currency platform;
- 3) On the trading platform that supports DBDT, the exchange is proportioned by other digital currencies;



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- 4) Obtaining other transfers, consumption, etc. provided by the DBDT stable digital currency platform.

5.4 Super Node Staking Plan. The DBDT Foundation Super Node Staking Program is a DBDT node alliance initiated by Zaas Investment Bank Limited, a blockchain-based governance organization;

Staking plans to recruit 100 super nodes (DBDT Foundation partners) and VIP nodes (DBDT Foundation Alliance distinguished member nodes) 1000.

The Foundation's super nodes (i.e. members) will receive membership rights such as equity, transaction preferences, membership services, and autonomy decision-making rights. (for the avoidance of doubt, these rights are not linked to actual DBDT holdings). In addition to the equivalent DBDT, it will also enjoy digital banking and financial business development income, fee reduction and service fee deduction, and line. Member policies for the following members of the cooperative business, corporate development decision voting;

In the first phase of the Staking plan, it is estimated that 10 directors will be recruited and 100,000 DBDT will be redeemed from custody; 100 super-node partner membership will be exchanged for pledges of 100,000 DBDT; 1000 VIPs will be exchanged for VIP nodes, and DBDT will be exchanged for 50,000.

In particular, it is highlighted that DBDT: (a) does not represent or confer on the token holder any right of any form with respect to the Foundation, the Distributor (or any of its affiliates), or its revenues or assets, including without limitation any right to receive future dividends, revenue, shares, ownership right or stake, share or security, any voting, distribution, redemption, liquidation, proprietary (including all forms of intellectual property or licence rights), or other financial or legal rights or equivalent rights, or intellectual property rights or any other form of participation in or relating to the DBDT stable digital currency platform, the Foundation, the Distributor and/or their service providers; (b) is not intended to represent any rights under a contract for differences or under any other contract the purpose or pretended purpose of which is to secure a profit or avoid a loss; (c) is not intended to be a security, commodity, bond, debt instrument or any other kind of financial instrument or investment; (d) is not a loan to the Foundation, the Distributor or any of its affiliates, and there is no expectation of profit; and (e) does not provide the token holder with any ownership or other interest in the Foundation, the Distributor or any of its affiliates.



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6. DBDT Team Qualification.

6.1 Governance Mechanism

The DBDT Foundation was established in 2021 and was established by the CEO of Zass Management Sdn Bhd as early contributors, project executive committees, lawyers and finance. Coordinate the management of fundraising assets and token assets, and use the multiple key signatures of the blockchain to jointly and transparently use this asset, and regularly report to relevant regulatory agencies and disclose them to the public. Before the project is put into place, the virtual test and the local small-scale test will be carried out first, and then the project will be implemented after the success. Tokens will be locked in a certain percentage and will be staged into the community and market.

The DBDT team will establish the DBDT Foundation in overseas countries, which is the main body of DBDT governance and is fully responsible for implementing major resolutions to regulate DBDT technology development and application development.

6.2 Core Members of the DBDT Team.

Md Mizanur Rahman, CEO / Chief Executive Officer

33 years' experience in ICT field and senior market experts, founder of Zaas Group and Pintarman Limited.

Sumon Sefat, Ambassador for The Asia-Pacific Region / Asia Pacific Regional Promotion Ambassador

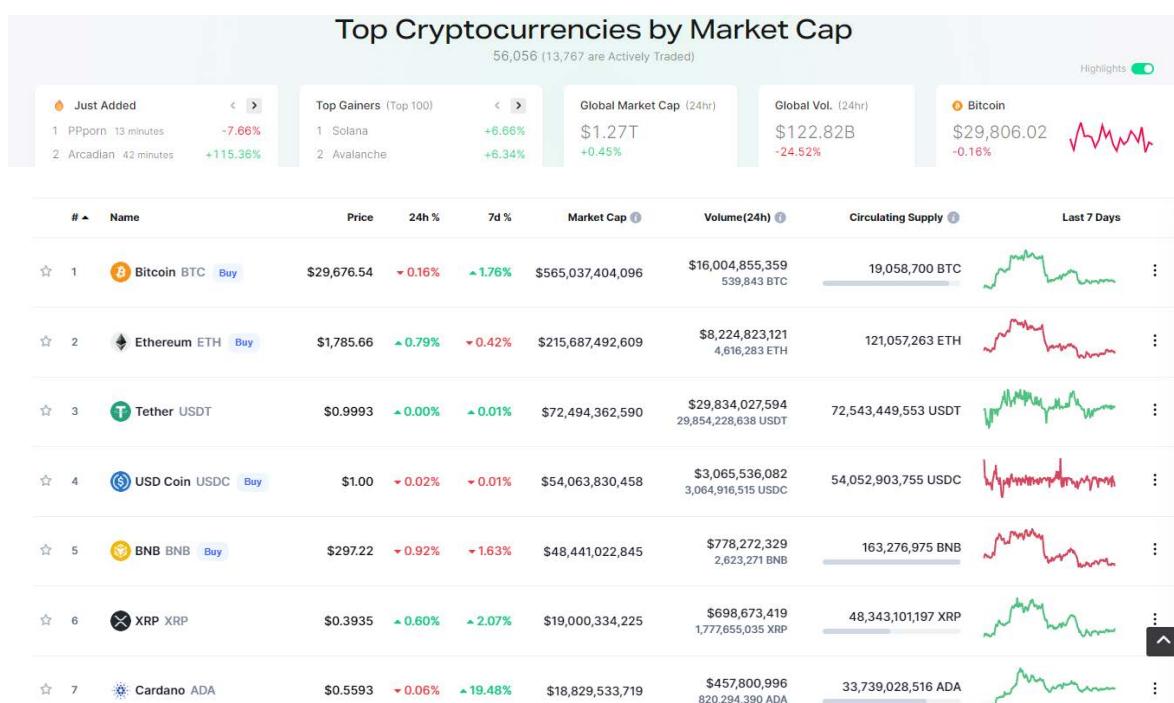
Senior project sponsor and manager of the blockchain industry, core member of the JasHim Foundation and Asia Peace Foundation.

6.3 Zaas Investment Bank Limited. Zaas Investment Bank Limited (ZIBL) is a digital bank focused on the most active global financial activities in Asia and the Pacific. The founding team is a senior Wall Street financial person who entered the cryptocurrency field early.



The Zaas Investment Banking team consists of senior financial professionals from Zaas Group, including Sumon Sefat, JFL and APF. The founding team entered the digital currency field early on and has been focusing on the financial business of Asia and the Pacific, the world's most financially active, which has laid the foundation for ZIBL to become the chief digital bank in the Asia Pacific region.

6.4 Partner



7. The future development path of DBDT will continue to release updates in the future, when DBDT will open the source code of the blockchain for developers to try and develop on this basis.

- DBDT funds will continue to collect community on DBDT feedback blockchain public chain. Particular note is that these works send focus on ensuring agreement and implementation of security, performance and scalability attributes.
- DBDT funds will be the structure into the well documented API and library that implements the user and the DBDT interaction between the public chain blockchain.



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- DBDT Foundation will create a framework for collaborative technology development behind the DBDT and establish appropriate procedures for discussing and reviewing changes to the underlying protocol and software for the blockchain.
- Extensive testing of the DBDT blockchain.
- Effort to promote the DBDT ecosystem, once the ecological development has stabilized; the DBDT Foundation will create smart contracts for larger institutions and establish corresponding paths.
- DBDT Foundation will work with the community to overcome challenges on the road to compliance stabilization.
- DBDT will continue to expand its super nodes, not only in the Asia Pacific region, but to expand its diverse membership around the world.
- DBDT will select social impact partners who share our common mission and work with them to establish social impact advisory committees and develop social impact plans.

In the future, DBDT will promote the growth of the digital asset industry by introducing more measures to its large existing user base. The first phase of the future will carry about 10 billion US dollars of trading volume, and the follow-up will continue to expand.

Conclusion

The DBDT team hopes to create more inclusive and more open modern financial services. In the future, not only the Asia-Pacific region, but also people around the world can enjoy more convenient services. The DBDT is a stable digital currency based on a secure and stable open source blockchain backed by real asset reserves and managed by the DBDT Foundation. The DBDT relies on its strong financial strength, strong bank endorsement, authoritative and transparent third-party auditors and a large user base, or it will become a major currency that affects the super-sovereign.



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8. Risks

You acknowledge and agree that there are numerous risks associated with purchasing DBDT, holding DBDT, and using DBDT for participation in the DBDT stable digital currency platform. In the worst scenario, this could lead to the loss of all or part of the DBDT which had been purchased. **IF YOU DECIDE TO PURCHASE DBDT, YOU EXPRESSLY ACKNOWLEDGE, ACCEPT AND ASSUME THE FOLLOWING RISKS:**

- There are many projects in the current blockchain field, and the competition is fierce. There is strong market competition and project operation pressure. Whether the DBDT can break through in many outstanding projects is widely recognized. It is not only linked to its own team capabilities, vision planning, but also so many competitors and even oligarchs in the market. There is a possibility of vicious competition.
- The DBDT brings together a team of talents with both vitality and strength, attracting experienced practitioners in the blockchain field and experienced technical developers. In the future development, the possibility that the core personnel will leave and the internal conflicts will occur will result in the negative impact of the DBDT as a whole.
- The possibility that DBDT applications are not used by a large number of individuals or organizations means that the public does not have enough interest to develop and develop these related distributed applications. Such a lack of interest may have a negative impact on DBDT and DBDT applications.
- Risk of hacking: The DBDT is at risk of being attacked by hackers or other organizations, including but not limited to denial of service attacks, Sybil attacks, malware attacks, or consistency attacks.
- Unlike accounts with bank accounts or other financial institutions, there is usually no insurance coverage stored on the DBDT account or the relevant blockchain network. In any case, there will be no public organization to cover your losses. In addition to the risks mentioned in this white paper, there are also risks that have not been mentioned or anticipated by the founding team.



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In addition to the risks mentioned in this white paper, there are also risks that have not been mentioned or anticipated by the founding team. In addition, other risks may occur suddenly or in combination with a variety of risks already mentioned. Participants are required to fully understand the team background, understand the overall framework and ideas of the project, and participate rationally before making a decision to participate.

NOTICE AND DISCLAIMER

PLEASE READ THE ENTIRETY OF THIS "NOTICE AND DISCLAIMER" SECTION CAREFULLY. NOTHING HEREIN CONSTITUTES LEGAL, FINANCIAL, BUSINESS OR TAX ADVICE AND YOU SHOULD CONSULT YOUR OWN LEGAL, FINANCIAL, TAX OR OTHER PROFESSIONAL ADVISOR(S) BEFORE ENGAGING IN ANY ACTIVITY IN CONNECTION

HEREWITH. NEITHER DBDT FOUNDATION LIMITED. (THE FOUNDATION), ANY OF THE PROJECT TEAM MEMBERS (THE DBDT TEAM) WHO HAVE WORKED ON THE DBDT STABLE DIGITAL CURRENCY PLATFORM (AS DEFINED HEREIN) OR PROJECT TO DEVELOP THE DBDT STABLE DIGITAL CURRENCY PLATFORM IN ANY WAY WHATSOEVER, ANY DISTRIBUTOR/VENDOR OF DBDT TOKENS (THE DISTRIBUTOR), NOR ANY SERVICE PROVIDER SHALL BE LIABLE FOR ANY KIND OF DIRECT OR INDIRECT DAMAGE OR LOSS WHATSOEVER WHICH YOU MAY SUFFER IN CONNECTION WITH ACCESSING THIS WHITEPAPER, THE PROJECT WEBSITE (THE WEBSITE) OR ANY OTHER WEBSITES OR MATERIALS PUBLISHED BY THE FOUNDATION.



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All contributions will be applied towards the development and operation of the DBDT main chain network, community and ecosystem. The Foundation, the Distributor and their various affiliates would develop, manage and operate the DBDT stable digital currency platform.

The Whitepaper and the Website are intended for general informational purposes only and does not constitute a prospectus, an offer document, an offer of securities, a solicitation for investment, or any offer to sell any product, item or asset (whether digital or otherwise). The information herein may not be exhaustive and does not imply any element of a contractual relationship. There is no assurance as to the accuracy or completeness of such information and no representation, warranty or undertaking is or purported to be provided as to the accuracy or completeness of such information. Where the Whitepaper or the Website includes information that has been obtained from third party sources, the Foundation, the Distributor, and/or the DBDT team have not independently verified the accuracy or completion of such information. Further, you acknowledge that circumstances may change and that the Whitepaper or the Website may become outdated as a result; and neither the Foundation nor the Distributor is under any obligation to update or correct this document in connection therewith.

Nothing in the Whitepaper or the Website constitutes any offer by the Foundation, the Distributor or the DBDT team to sell any DBDT (as defined herein) nor shall it or any part of it nor the fact of its presentation form the basis of, or be relied upon in connection with, any contract or investment decision. Nothing contained in the Whitepaper or the Website is or may be relied upon as a promise, representation or undertaking as to the future performance of the DBDT stable digital currency platform.

The agreement between the Distributor and you, in relation to any sale and purchase of DBDT, is to be governed by only the separate terms and conditions of such agreement.

By accessing the Whitepaper or the Website (or any part thereof), you represent and warrant to the Foundation, the Distributor, its affiliates, and the DBDT team as follows:

(a) in any decision to purchase any DBDT, you have not relied on any statement set out in the Whitepaper or the Website;



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(b) you will and shall at your own expense ensure compliance with all laws, regulatory requirements and restrictions applicable to you (as the case may be); and (c) you acknowledge, understand and agree that you are not eligible to purchase any DBDT if you are a citizen, national, resident (tax or otherwise), domiciliary and/or green card holder of a geographic area or country (i) where it is likely that the sale of DBDT would be construed as the sale of a security (howsoever named), financial service or investment product and/or (ii) where participation in token sales is prohibited by applicable law, decree, regulation, treaty, or administrative act (including without limitation the United States of America, Canada, New Zealand, People's Republic of China (but not including the special administrative regions of Hong Kong and Macau, and the territory of Taiwan), Thailand, and the Socialist Republic of Vietnam).

The Foundation, the Distributor and the DBDT team do not and do not purport to make, and hereby disclaims, all representations, warranties or undertaking to any entity or person (including without limitation warranties as to the accuracy, completeness, timeliness or reliability of the contents of the Whitepaper or the Website, or any other materials published by the Foundation or the Distributor). To the maximum extent permitted by law, the Foundation, the Distributor, their affiliates and service providers shall not be liable for any indirect, special, incidental, consequential or other losses of any kind, in tort, contract or otherwise (including, without limitation, any liability arising from default or negligence on the part of any of them, or any loss of revenue, income or profits, and loss of use or data) arising from the use of the Whitepaper or the Website, or any other materials published, or its contents (including without limitation any errors or omissions) or otherwise arising in connection with the same. Prospective purchasers of DBDT should carefully consider and evaluate all risks and uncertainties (including financial and legal risks and uncertainties) associated with the DBDT token sale, the Foundation, the Distributor and the DBDT team.

The information set out in the Whitepaper and the Website is for community discussion only and is not legally binding. No person is bound to enter into any contract or binding legal commitment in relation to the acquisition of DBDT, and no virtual currency or other form of payment is to be accepted on the basis of the Whitepaper or the Website.



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The agreement for sale and purchase of DBDT and/or continued holding of DBDT shall be governed by a separate set of Terms and Conditions or Token Purchase Agreement (as the case may be) setting out the terms of such purchase and/or continued holding of DBDT (the Terms and Conditions), which shall be separately provided to you or made available on the Website. In the event of any inconsistencies between the Terms and Conditions and the Whitepaper or the Website, the Terms and Conditions shall prevail.

No regulatory authority has examined or approved of any of the information set out in the Whitepaper or the Website. No such action has been or will be taken under the laws, regulatory requirements or rules of any jurisdiction. The publication, distribution or dissemination of the Whitepaper or the Website does not imply that the applicable laws, regulatory requirements or rules have been complied with.

The information set out herein is only conceptual, and describes the future development goals for the DBDT stable digital currency platform to be developed. The Whitepaper or the Website may be amended or replaced from time to time. There are no obligations to update the Whitepaper or the Website, or to provide recipients with access to any information beyond what is provided herein.

All statements contained herein, statements made in press releases or in any place accessible by the public and oral statements that may be made by the Foundation, the Distributor and/or the DBDT team, may constitute forward-looking statements (including statements regarding intent, belief or current expectations with respect to market conditions, business strategy and plans, financial condition, specific provisions and risk management practices). You are cautioned not to place undue reliance on these forward-looking statements given that these statements involve known and unknown risks, uncertainties and other factors that may cause the actual future results to be materially different from that described by such forward-looking statements, and no independent third party has reviewed the reasonableness of any such statements or assumptions. These forward-looking statements are applicable only as of the date indicated in the Whitepaper, and the Foundation, the Distributor as well as the DBDT team expressly disclaim any responsibility (whether express or implied) to release any revisions to these forward-looking statements to reflect events after such date.



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Digital Blockchain Dominance Token

Digital BDT or DBDT (Digital Blockchain Dominance Token) designed for crypto lovers and remittance service users. This token is backed by a professional's teams and financial advisors. In future it will integrate with Mastercard & Visa Card for other online and offline services globally where visa and master accepted.

You can send remittance peer to peer (P2P) and wallet to wallet with very low transaction fees. The remittance service will execute in a second and the receiver will receive it instantly. We are not using any middleman or other third party to handle these transactions. The sender and receiver can perform by themselves.

The official Pre ICO launching date 15 January 2022 and ICO started on 15 April 2022 until 14 July 2022. We have already listed DBDT in 10 global exchanges including PancakeSwap, LaunchZone, 1inch, Mdex, BitsCash, ApeSwap, BSCswap, BSCstationSwap, CheeseSwap, BiSwap. DBDT will open for public trade on 15 July 2022.

DBDT Total Supply: 10 Trillion and Circulating Maximum Supply 100 Billion which is 1% of total token. The balance 99% token will hold by DBDT Foundation. It will be a stable token like USDT, BUSD, USDC & DAI. Our goal to make 1.00 DBDT= 1.00 USD

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