

2018

USDX

Decentralized
Monetary Policy
System



Contents



1. Cryptocurrency and Stablecoin

2. USDX's Mechanism

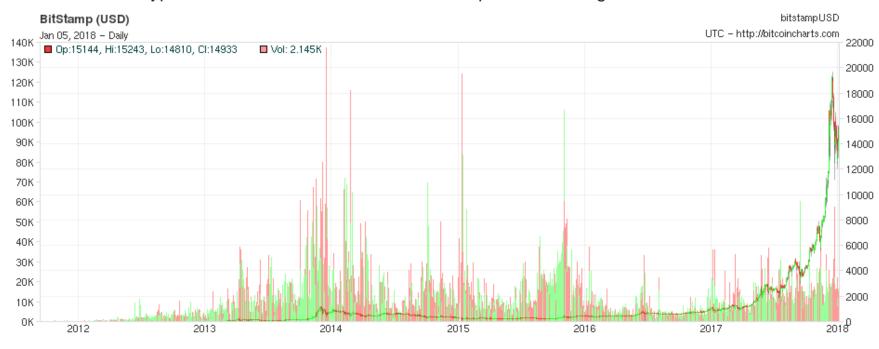
3. USDX's Future

4. Team & Fundraising Plan



1.1 Cryptocurrency: Volatility Risk

■Cryptocurrencies have demonstrated the qualities of a high volatile asset class



Data sources: bitcoincharts.com

Since its inception Bitcoin has been, and continues to be sought majorly by speculators Deflationary "currencies" do not encourage earning for spending: their basic function.



1.2 Stablecoin, with stronger monetary attribute, will become the leading cryptocurrency

Bitcoin

- Resembles gold
- Highly volatile
- High transaction costs
- Complicate medium of exchanges
- Complicate asset pricing
- Represent the first generation
 deflationary asset in block chain world

Utility Token

- Resemble company stock
- Highly volatile
- High transaction costs
- Complicate medium of exchanges
- Complicate asset pricing
- Centralization: only one entity authorizing the currency

Stablecoin

Pegged to certain assets such as US dollar

- Resemble money
- Volatile within reason
- Cheaper transaction costs
- Idea medium of exchanges
- Suitable for asset pricing
- Valued as money in block chain world. Widely used as tool for consumption, investment and any other commercial payment



1.3 Stablecoin: bridged the gap between financial markets and block chain system



*Note: The figures above are based on preliminary predictions



1.4 USDX is the 3rd generation stablecoin based on monetary policy with elastic supply

1 1st generation Collateral-backed IOU

2 2

2nd generation Collateral-backed on-chain

3

3rd generation Monetary policy with elastic supply

Tether

Maker/Havv en/Augmint /BitShares S U S D X

Tether collects USD as collateral and prints USDT as stablecoin

Moral Hazard: Centralization system allow Tether release the USDT without any

Regulatory Risk: Tether's account for fiat currency can be frozen.

Participants put up crypto assets as collateral based on smart contract and get stablecoins according to a certain percentage (i.e. 20%)

As collateral, cryptocurrencies are extremely volatile. When the value of the collateral becomes less than the value of the stablecoin, the system will collapse.

Decentralized monetary policy maintain price stability through adjustable market exchange rate

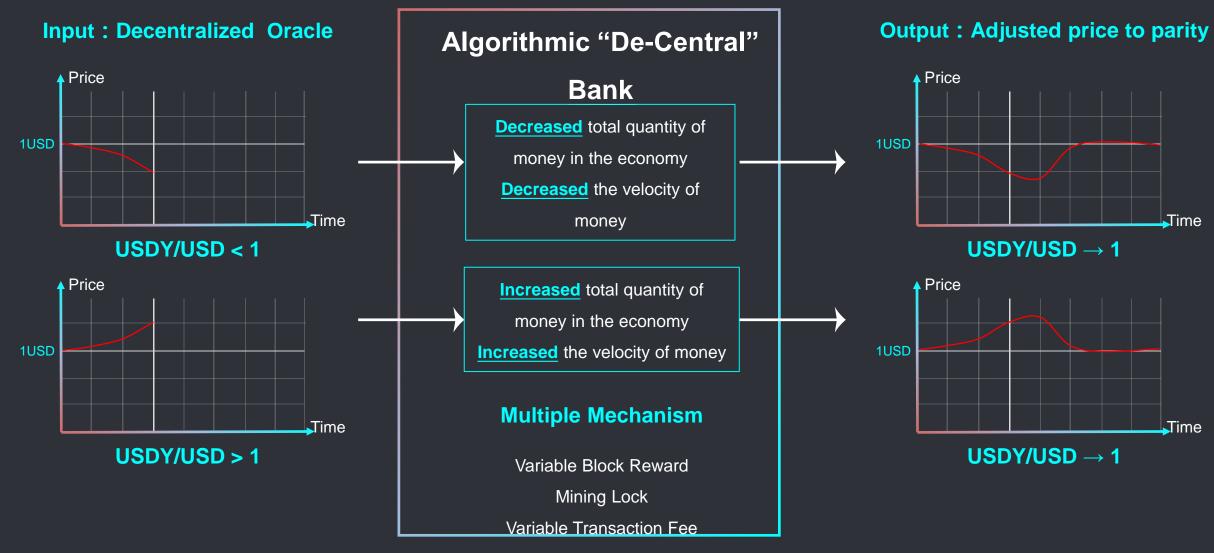
Monetary policy ensured the elasticity of supply and stability of price. Independent as well as decentralized system, with eternal life



collateral.



2.2 Price stability mechanism based on mining



^{*}Note: For more detailed information, please read USDX white paper.



2.2 All community member can share the maximized commercial value of USD

First Stage : Genesis Phase

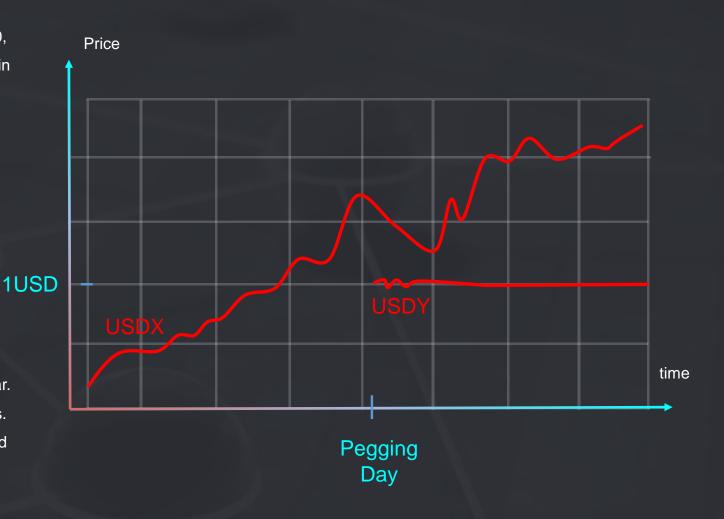
During the fist stage, tokens will be produced based on Ethereum REC 2.0, called USDX. USDX is not stablecoin, but represents the holder's interest in USDX ecosystem. USDX is limited in number and does not have the self-balancing mechanism of stable coin, meaning price of USDX will be raise and fall without control and the price of it will indicate the market hope of USDX 's future.

Second Stage: Stable Phase

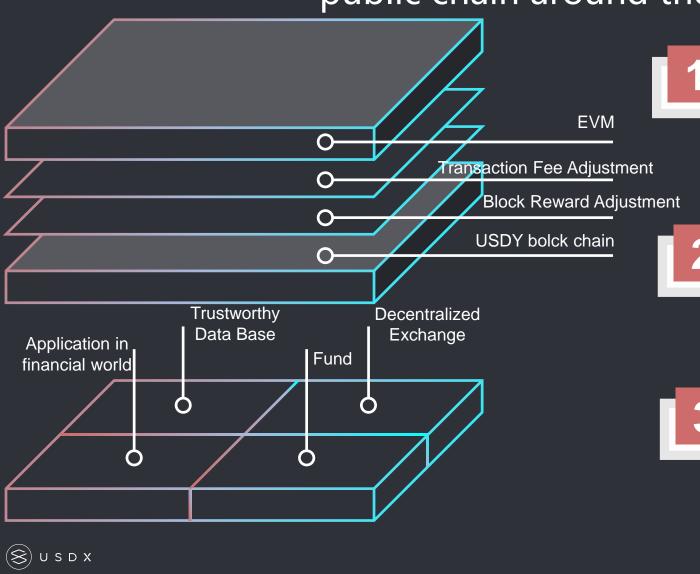
the quantity of USDX in his or her hands.

During the second stage, an independent public chain will be created, called USDY.

USDY is a stablecoin anchored to the dollar, with a self-balancing mechanism of stablecoin, and the price always fluctuates around one dollar. As a public chain, it has its own token, mining network and smart contracts. At the beginning of the creation of USDY, the initial USDY will be generated with quantity equal to the market value of USDX in dollar terms. At that time, USDX's holder will gain certain proportion of USDY based on



2.3 The first stablecoin based on a public chain around the world



Diversified Monetary Policy

Public chain structure maintains more monetary mechanism, including transaction fee, mining, and smart contract mechanism to adjust price.

Low Fraction Cost During Transaction

In the future, stablecoin will become the basic currency in block chain world, containing high demand of tremendous transaction quantity as well as demand of fast speed. Based on POS mining and lightning network, USDY will be the first to meet this demand.

Strong underlying system

Stablecoin will bring tremendous amount of growth with block chain application and inspire the imagination also creation of team around the world. To accelerate the progress of establishing a truly fragmented virtual world with immense economic value, We will continuously and actively incubate, invest and collaborate with different projects, as well as develop various virtual asset.



3.1 Universal Medium of Exchange in Blockchain World

USDT, with monthly trade of 85 billion U.S. dollars that just slightly lower than BTC and ETH, has grown rapidly recently. In the future, USDX will replace USDT and other exchanges for token distribution. As common medium of exchange in block chain world, USDX's monthly amount of business transaction will hit at least 100 billion dollars scale.



The first corporation exchanges use stablecoin as trading pair, and enable user to use stablecoin.



The first corporation bank that will offers borrowing as well as lending service towards users, exchanges, and fund.



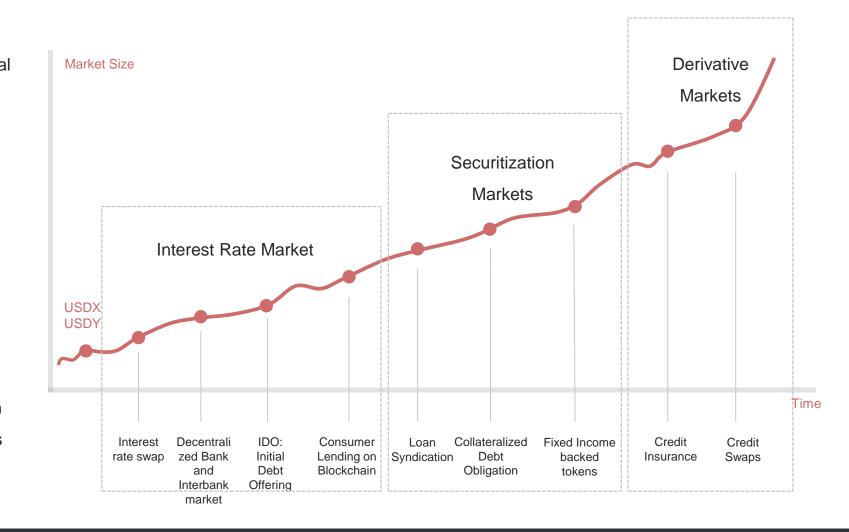
The first corporation fund that will use stablecoin to keep accounts for fundraising.



3.2 Linkage Between Fiat Currencies and Crypto World

USDX will be the decentralized Wall Street allowing all Crypto based financial product investing that used in fiat currency world

We strongly believe crypto based traditional financial product investing will proliferate in the next few years. The value proposition is strong:" gain exposure to traditional financial product, such as stock market while having your wealth stored in the decentralized crypto world "This, however, is only achieved through development of better Stablecoin technology because other cryptocurrencies have higher volatilities than traditional financial product We believe the simple, decentralized and collateral free protocol of USDX will accelerate this revolution and USDX will be one of the major linkage between cryptocurrency to traditional financial products. This market has the potential to reach a trillion dollar in



3.3 Public Chain Ecology for D-APPs toward financial service

Establishing Fintech Fund

Set up fund to invest in and incubate USDX's D-APPs ecosystem focusing on projects combing fiat currency investment with stablecoin, including areas in primary equity, secondary equity, fixed income, floating, derivatives, real estate and precious metals.

Research Institution of Making Assets Onchain

Research Institution of making assets onchain is a continuously updated new generation project that supports by USDX. And it will invest research abilities to invent common set of asset-sharing mechanism with fully open resource. We believe this mechanism will stimulate the passion of developers and entrepreneurs to establish financial ecosystem within basecoin world.

Decentralized Exchange

As common measurement for valuating price, stablecoin will establish a ecosystem allowing for all kinds of trading networks. Our Decentralized Exchange enabled trades include not only cryptocurrency, stablecoin, fiat currency, but also carbon emission, mining, territorial right that hard to trade in fiat currency world.



4.1 Core Member



Richard Tiutiun
"Crypto Artist"

Fanatical genius of blockchain technology and hacker born in Ukraine

Designed and developed XOR project and stablecoin lab after drop out from UC Berkley, and focus on the research of neUSDY generation of currency





Lucas Porco
"Suits Man"

Experienced lawyer focus on the compliance of blockchain and cryptocurrency

Ph.D candidate of Law at University of Toronto

Top-level participation in the design of legal frameworks for several cryptocurrencies



Michael Gord
"Planter"

Professional blockchain consultant expert and product strategy expert

In charge of strategic planning, business expansion and cooperation with regulators, banks and other institutions and departments of USDX project



Dennis S. Lee "Market Harvester"

Serial entrepreneur and Crypto evangelist

INK Business Developer

Talented in marketing and brand

4.2 R&D Team



Hash Hao Researcher

Graduated from Columbia University

Serial entrepreneur and Fintech expert

Has been successfully created and existed a series of ventures

Used to work at investment banks and hedge funds in New York and Beijing



Steven Li Researcher

Graduated from University of Toronto

Serial entrepreneur and angel investor

Has founded and managed 3 hedge funds

Used to be the investment director at Qihu360



Chen Nie Developer

Graduated from University of Toronto

Lead engineer of BCG Digital Ventures

Experienced expert in Trading Strategy, Investment Analyst and Engineering



4.3 Advisor (Financial Industry)



Hon. Ernie Eves
Founder of GIC

Founder and President of GIC group

Has very unique understanding and insight about foreign exchange markets, international trade, and monetary policy



Jim De Wild
Professor at McGill
University

Venture Capitalist, PhD of political science and tenured professor at McGill University

Directed an investment fund exceeding \$5 billion in assets under management



Motoko Eio Economic Adviser to the Bank of Japan

Graduated from University of Tokyo

Involved in the formation of Japanese monetary policy

4.4 Advisor (Block Chain Industry)



Alan Wunsche
CEO of TokenFunder

CEO & Chief Token Officer of TokenFunder

Finance technologist focused on new blockchain business models and the disruptive impacts of blockchain on global wealth distribution and innovation



Xiahong Lin Founder of Bodhi

Founder of Bodhi prediction market

Graduated in Statistical Machine Learning from Purdue University

Developed Twitter for Android



Alex Mashinsky
CEO of Celsius

Founder of Celcius and core contributor to VoIP protocol

One of the leading evangelists of web-based exchanges

Prominent entrepreneur behind several successful companies, including GroundLink, Transit Wireless, Elematics and Arbinet



Patrick Dai Founder of Otum

Dropped out from the Chinese Academy of Sciences

Previously employed at Alibaba Group

Developing, and striving to achieve mainstream adoption of blockchain technology



Jason Fang Sora Ventures

Previously employed at Fenbushi Capital and Juzhen Financials

Mentor at Alchemist Accelerator and Startupbootcamp



Partners Including Blockchain Funds and Respected Venture Capitals

















Blockchain Fund





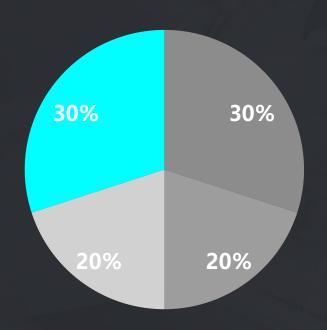


SAIF?artners

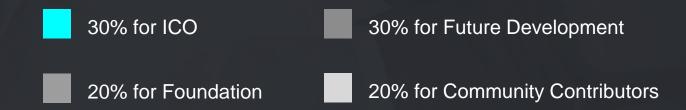
Respected venture capital

USDX Token Sale

Will mainly focused on high influential Private Equity around the world



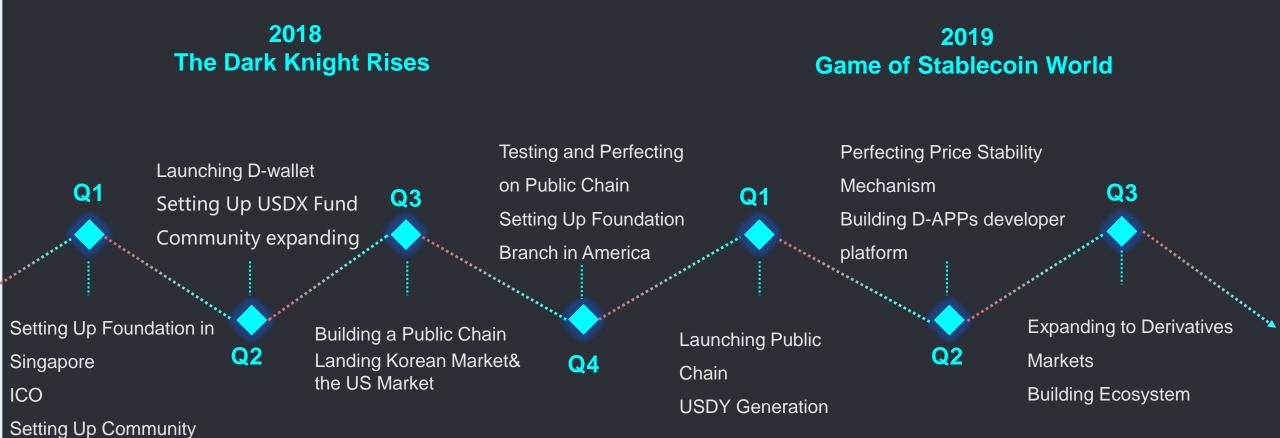
USDX Token Distribution



- Only qualified institutional investor is eligible to participate in USDX's ICO.20
 billion Genesis USDX Tokens will be issued by the end of March, 2018
- New Money Labs will be responsible for USDX's day to day operation, including engineering community management and future development.
- 3. 20% will be rewarded to community contributors, 30% of Genesis USDX token will be offered to investors, 30% will be reserved for future development.
- In the Future, USDX holder can exchanged USDX with USDY or other stablecoin and can also sale it in second market for profit.



Roadmap





Disclaimer

- This document is not an offer to sell Tokens, nor is it a solicitation of an offer to buy such property. No offer to buy Tokens can be accepted and no part of the purchase price can be received until definitive documents have been delivered, and any such offer may be withdrawn or revoked by either side, without obligation or commitment of any kind at any time prior to notice of its acceptance given after delivery of such documents. An indication of interest set forth below will involve no obligation or commitment of any kind. The terms of any agreement related to any transaction described herein may change, possibly substantially. Before purchasing any Tokens, investors should review the final terms of the investment which will be made available prior to the closing of any transaction.
- Certain statements contained herein, including without limitation, the words "believes," "anticipates," "intends," "expects," "may," "plans," "projects," "will," "would," and words of similar import, constitute "Forward-Looking Statements." Such Forward-Looking Statements involve known and unknown risks, uncertainties, and other factors that may cause the actual results, performance or achievements of the company to be materially different from any future results, performance or achievements expressed or implied by such Forward-Looking Statements. The Company cannot guarantee that it will actually achieve the plans, intentions or expectations expressed or implied in such Forward-Looking Statements. The Company is not required to update any information contained herein. None of the information contained herein is intended as investment advice or securities recommendations.