IZICHAIN

IZICHAIN - THE GLOBAL BLOCKCHAIN PLATFORM FOR CAPITAL CONNECTION

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1. Introduction

Whether you have doubt about them, shun them or recognize them, Bitcoin and Blockchain gradually became an integral part of our lives. Blockchain is still in need of improvement.

1.1. BLOCKCHAIN's existing fundamental challenges

a. Transaction volume

The number of requests that a system will process within a unit of time is one of the greatest challenges for present blockchain platforms. The average bitcoin processing time is 7 transaction per second. The average Ethereum processing time is 15 transaction per second. This is a humble figure against VISA's processing capability of 24.000 transaction per second.
In 12/2017, CryptoKitties, a simple operation app, significantly lowered Ethereum's processing speed and and catapulted transaction fee. In the same month, Bitcoin witnessed a skyrocketing in transaction volume due to price surge, turning down the whole system's processing speed and dramatically intensify transaction fee.
In light of those incidents, it is safe to conclude that existing blockchain platforms shares a critical drawback: a sudden increase in transaction volume shall result in increased fee and decreased transaction processing time.

b. Block time

The average bitcoin block time, or the average bitcoin transaction processing time, is 10 seconds. The average Ethereum block time is 10 – 20 seconds. This also is the time taken for a transaction to be processed.

c. Transaction fee

Bitcoin transaction fee reached a record high $55 in 12/2017, while Ethereum's transaction fee reached its record at $1 in the same time frame. As of now, these figured lowered to $1,36 and $0,46, respectively. Root cause? The limited number of transaction-processing node against the sky-high number of number of transaction, causing transaction processing fee to propel upward. Bitcoin investors were forced to accept the high price because low one may cause their transactions to be pending for, say, weeks to months. Transactions with higher prices are always prioritized for processing. Elevated cost of use turns out to be one of the barriers that prevented blockchain from becoming a popular application. It also puts a lot of strain on programmer in developing free apps. The demands for free access and usage from users are ever-increasing, just like with website and mobile app. Similar to Internet, blockchain technology needs support for

free apps, helping blockchain to be widely applied, which, in turn, providing programmers and businesses more opportunities to create new services with value instead of requiring users to pay a free for the use of blockchain network.

d. Consensus algorithm

The use of proof-of-work consensus mechanism created a competition between computers, leading to compute capacity and power-consuming issues. At the moment, bitcoin transactions' validation fee exceeded an average city's power consumption, causing heavy waste.

e. Cross-chain transaction

As of now, cross-chain asset transfer have not been available on any existing blockchain platforms. The solution for asset transfer between different chains was the key for blockchain technology's applicability.

f. Block size

VISA's transaction processing speed in 2015 is around 92 million transactions, which would consume roughly 47 TB of storage should this be converted to blockchain. This exceeded a conventional computer's storage limit.

g. User-friendliness

Existing blockchains are quite complicated to use. Most of them aims at those with sufficient knowledge about blockchain instead of non-experience users. For example, smart contract programming using Solidity on Ethereum is quite complicated and not for everyone.
To attract more user, current blockchain platforms should apply a simplicity philosophy and an use-friendly approach, similar to recent popular websites and mobile apps.

2. What is IZIChain?

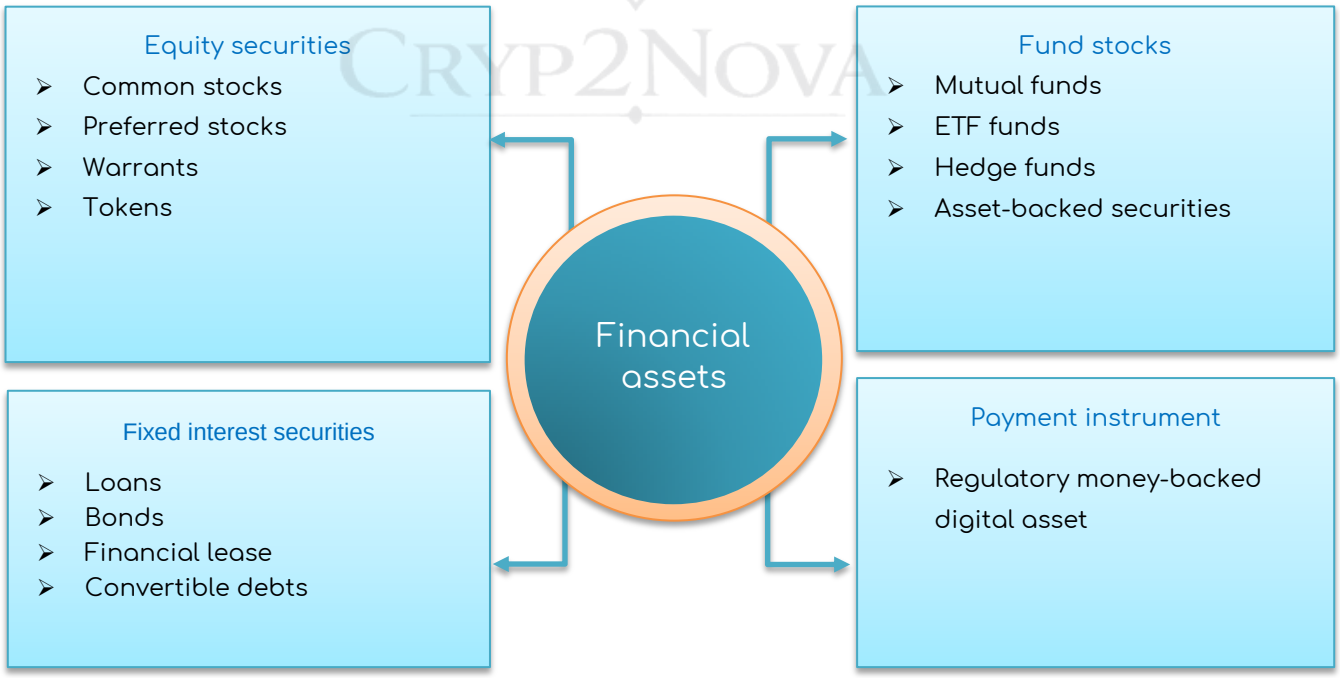
ZIChain **is a Public Hybrid Blockchain hyperlink** platform providing blockchain custom solutions for financial markets with social and real-life applications. IZIChain allows users to interact with smart contracts, participate in smart contract completion via AI and Big Data mechanism, and operate blockchain-powered financial applications such as asset digitization, digital asset trading, and loan offer and transaction. Both individuals and entities may develop and provide standalone financial applications on IZIChain's blockchain platform.

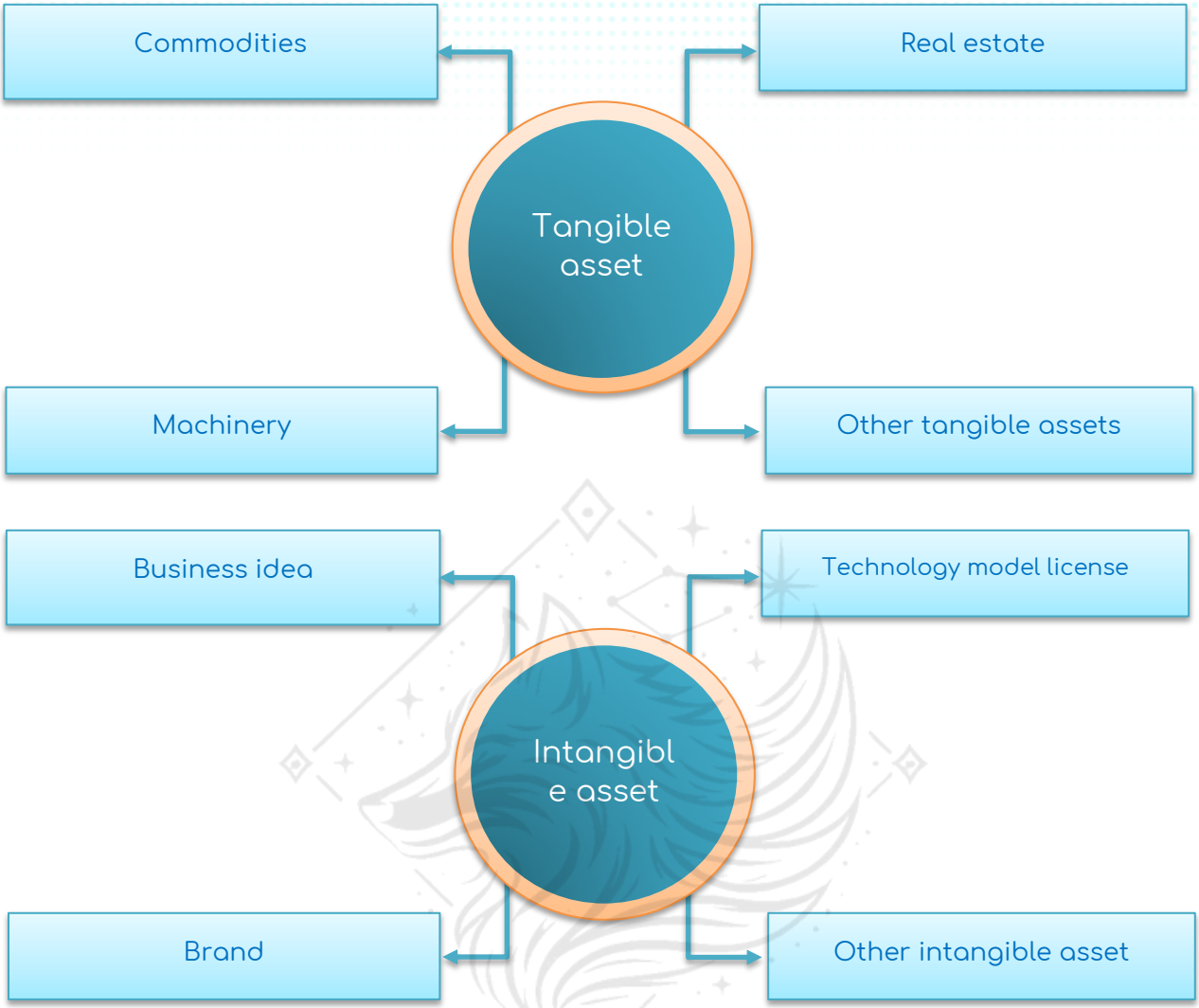
3. IZIChai's application

IZIChain completely change the way financial markets work by financial asset and real asset digitization on IZIChain's blockchain platform. IZIChain's expected financial market consists of two main components:

+ Financial asset market: equity securities, fixed-income securities, fund stocks and payment instruments.

+ Tangible and intangible asset market: commodity, real estate, equipment and machinery with other tangible assets such as business idea, technology license, brand...

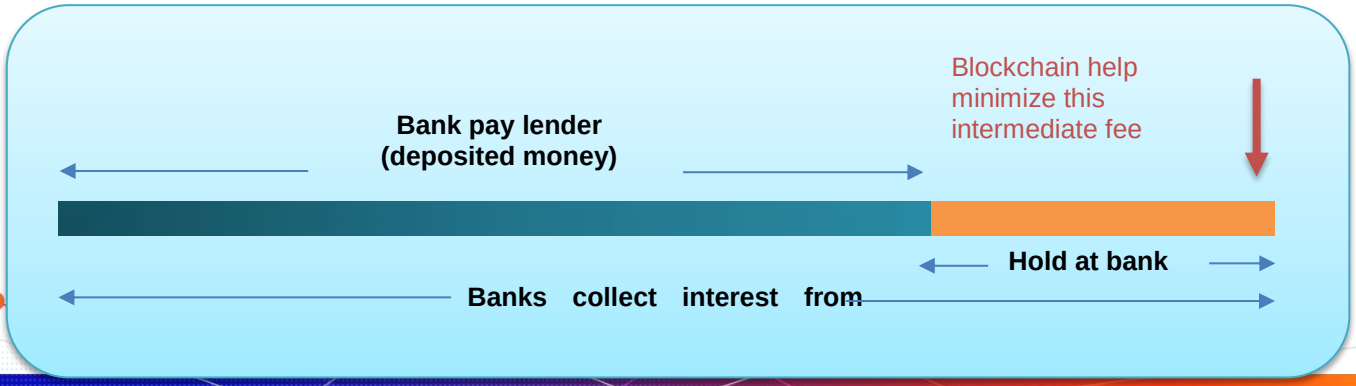




IZIChain enables individuals and entities to perform all functions in financial market:

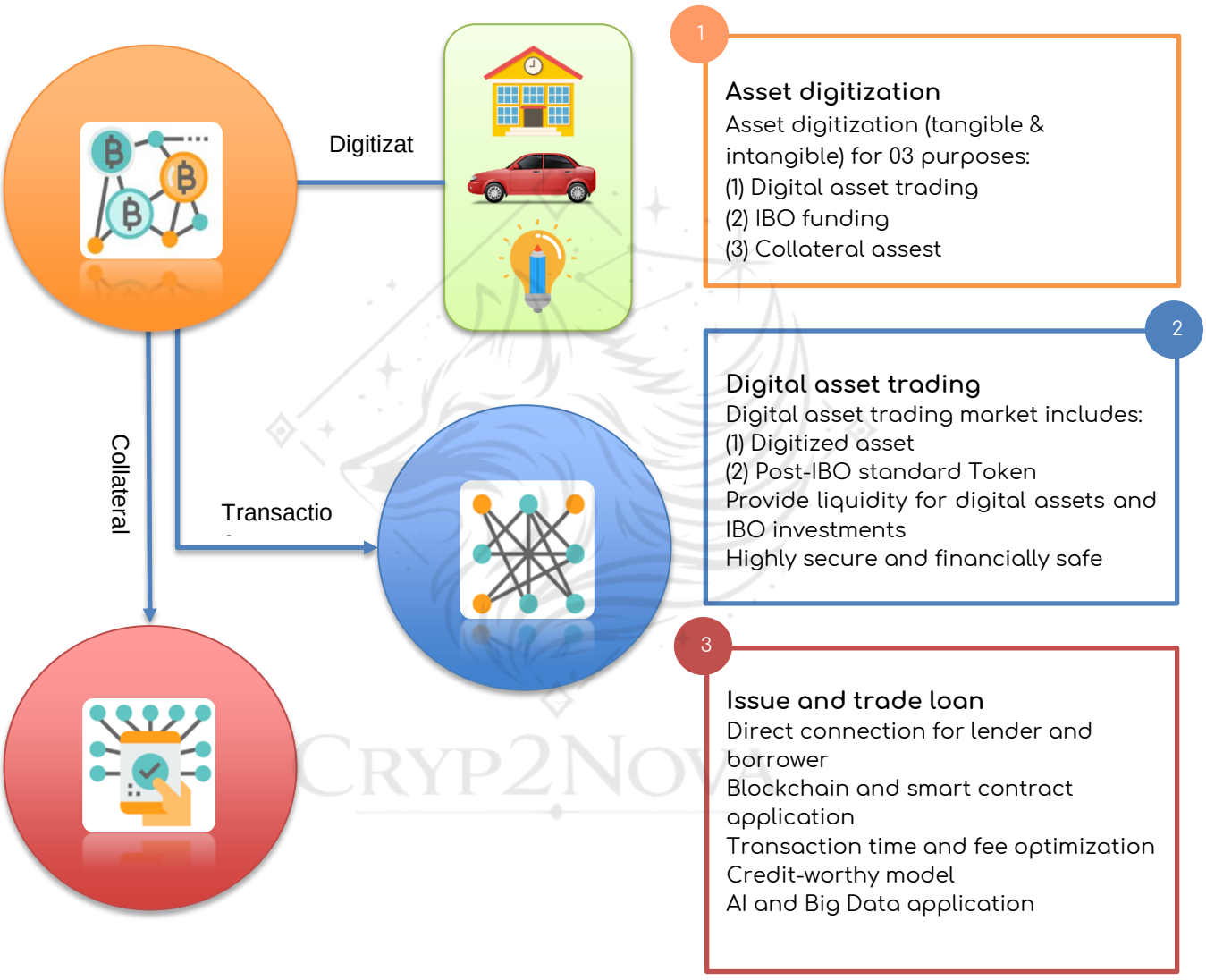
+ Invest – Individuals and entities with idle funds may find investments on IZIChain platform via: (1) IBO investment, (2) Loan using the global financial network app.

+ Look for loan – IZIChain's financial network app help individuals in acquiring loans for consumption purposes. Companies may search for loan to finance their businesses. Government may seek funding for national infrastructure development activities. The loan could be collateral or non-collateral loan.



+ Funding – Start-up companies and real estate projects may seek for IBO funding, which is the type of financing by digitizing tangible and intangible asset using Blockchain technology. Digitized assets transforms it existence into Tokens, which have legal equivalent to business cooperation contract (BCC).

+ Digital asset transaction - Investors may conduct digital asset trading on asset exchange powered by IZIChain technology.
IZIChain ecosystem includes the following applications:



3.1. Asset digitization

Asset digitization is the process of 'Blockchainize' (tangible and intangible) asset input, which is done automatically and decentralizedly. By way of Blockchain technology application, the asset digitization could be done in a decentralized, reliable, transparent, and traceable manner which does not require an immediate third party.

Most tangible and intangible assets are digitizable. Post-digitized assets could be

quantified, then go into circulation, utilized for trading, transferring, used as collateral asset to apply for loan and issue other debt instruments such as corporate bond...

In future, real estate constructions, houses, vehicles, all have the potential to become tradable assets on IZIChain network.

3.2. Digital asset exchange

Asset digitization and digital asset exchange are the two building blocks of digital asset market, of which, asset digitization forms the primary market (or issue market, in which, digital assets are issued and available for the initial trades via IBO). Digital asset exchange take the role of secondary market (the trading market for post-primary market successfully issued digital assets).

Below are some functions of a digital asset market:

+ Act as a funding and capital flow channel between the over-funded and the under-funded: Similar to a stock exchange, a digital asset market also functions as a capital flow channel from over-funded individuals to people looking for capital acquirement. Entities in need of finance would conduct fund-raising by issuing digital asset or token for investors. These tokens would then experience open trading on primary market and secondary market. It could be speculated that a digital asset market would contribute the effective distribution of capital in an economy, enhancing overall efficiency and productivity for the whole economy. Digital asset markets would indirectly improve livelihood for both the funded and the funding.

+ Add liquidity for digital asset: Digital asset markets provides a mechanism for investors to trade their digital assets on the secondary market, which, in turn, create liquidity for digital assets. Without liquidity, investors would be forced to hold on digital assets until their company going into bankruptcy, dissolve or asset liquidation. The more developed the digital asset market, the higher the liquidity level.

+ Valuation of financial assets: By means of the relationship between seller and buyer (market supply and demand relationship), digital assets' prices would be defined. Hence, digital asset market is the place to determine the prices for digital asset (or market "commodities), or 'asset-valuation market'.

+ Encourage competition and improve business efficiency: Digital asset market is asset-valuation market, which encourages competition between businesses. Community finance would be transfer to the businesses with highest efficiency. To be able to survive and thrive, helping in increasing value for digital assets owned by investors and corporates, companies must strive for an enhanced business efficiency.

+ Increase funding chance for companies and diversify investor portfolio: IBO is a new

financial instrument created to better meet issuers and investors' demands. IBO was created during the course of Blockchain's development and application in existing business platforms to benefit from legal advantages, helping companies to acquire funding with decreased cost, providing facilitation for new companies, and market entry and faster funding opportunity for small and medium-sized enterprise, and avoiding costly loan and strict control from commercial banks and venture capital funds. In addition, IBO give investors more options to diversify their portfolios and minimize risks, improving financial market efficiency.

+ Revolutionary technical elements: Along with Blockchain and the most advanced technology platforms application, the digital asset market will be throughly computerization, eliminating the immediate role of depositories and payment agencies, reduce time taken and increase transaction volume on the market.

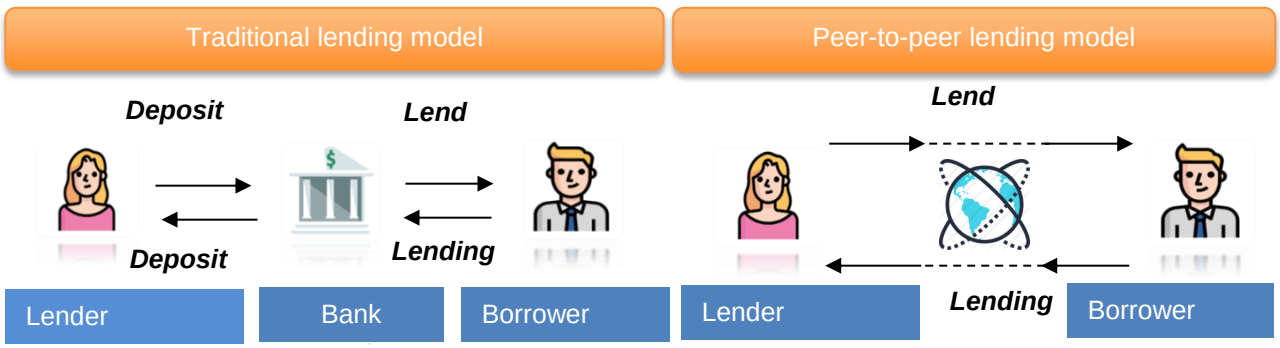
+ Relieve centralized economic power: The digital asset market would contribute towards a fairer re-distribution. By breaking down investment and public IBO issue, the centralized economic power would be relieved, pushing the economy a step further towards a fair and democratic society. The relieving of centralized economic power would also create fairer competition conditions, improving economic growth and efficiency.

3.3. Lending market

Our targeted lending market would focus on the P2P Lending. P2P Lending already has a history long before banks were born. In the past, due to limited access to information, lenders and borrowers have not always reached a mutual direct connection. The appearance of banks, acting as the immediate agencies to receive deposits and then use those deposits for lending activities, was the answer for the question about lending and borrowing demands.

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However, the enormously high cost to maintain such institutions' operation adds up to lending interest rates imposed by banks, raising it significantly higher than borrowing interest rates, to compensate for operation cost. Besides, their credit evaluation and approval process are famously strict and consumes a lot of time, making it inaccessible to many of those with demand.



IZIChain provides a Blockchain platform operating the service model of peer-to-peer lending with a global network, optimizing all lending activities on the Blockchain platform. Different countries and credit institutions may utilize their idle fund to participate in our system to develop a standalone lending system.

The IZILending peer-to-peer lending provide the following exceptional benefits for its users:

- Loan approval process made short thanks to database and smart algorithm application;
- Interest made lowered against bank's lending interest for borrower;
- Interest made higher against bank's deposit interest for lender;
- Investors may utilize their digital asset on IZIChain's Blockchain or other platforms as lending and borrowing instruments on IZILending.

4. Superstructural application

Because no one ever have the ability of making everything by themselves, from the old ages, trading became the ultimate need of human and society. Currencies were born and went in to circulation, facilitating trading process. The demand for trading has never been as aggressively high as in the moment due to the push and urge of technology, however, there were still numerous unsolved trading problems that needs to be addressed. The businesses of trading, from tangible and intangible commodities to capital and currency, each has its own set of characteristics. We conducted thousands of surveys with different social and class populations with various social roles. The result showed that no one among them were really satisfied with the trading, transaction and payment systems they were using, some even express severe complaints. Their voices were not heard. Everything needed to be changed and there must be someone to do it!

-IZIChain-

4.1. Encountered challenges

Existing transactions have been experiencing serious issues: Ownership verification, security, transaction fee, transaction speed... with details below.

4.1.1. Regulatory asset trading

Assets with verifiable ownership with and its owner benefits being protected to avoid dispute by the laws are called regulatory asset, namely real estate, trademark, share, option contract, commodity, commodity batch, business, ... They could be traded between individuals and entities but the trading itself encounters a lot of real-life difficulties with multiple inconveniences. These challenges could be sorted into 2 main categories: Time

challenge and distance challenge. As per the aspect of time, trading process typically takes time to perform, which could possible lasts forever. There are too many steps to be taken for a small exchange. Exchange parties must follow procedures on legal document, certification, notary, contract... which could eat up an enormous amount of time for waiting. Disputes and deviations, should they happen, are troublesome to reasonably settle, incurring additional costs. As per the aspect of distance, let's take an example: You found a really beautiful house on the Internet on the other side of the globe being offered at a really good price. After throughly studying, you decided to buy it because you really want to own it for later use when you are no longer young or as a holiday home or just as an investment. You will encounter issues on, for instance, currency and nation difference. And, with certain contracts that needs identity verification and signature, you may even have to take a flight there and another one to return after everything are settled, while you are a busy person. This is such a heap of inconvenience but you really want to have it right way. The whole situation are layers after layers of hardship. So, what should you do to conduct regulatory asset trading regardless of distance in the quickest manner?

4.1.2. Digital asset trading

A. Centralized exchange

This type of exchange operates on the interaction between users and servers. All assets, information history and data are stored on centralized servers and controlled by the exchange's internal staff. This type of exchange shares the same critical operation risks with current traditional bank system.

+ Security: 02/2014 - Mt. Gox exchange collapsed. The root cause that allowed hackers to steal an enormous amount of money, possibly converting to tens of billions of dollars of current value were security neglect and lack of responsibility towards investors. It became the worst crisis in the financial history of Bitcoin.
Problems encountered by a single exchange not just cause loss for certain individuals or entities. It badly impacts the whole market, with the most obvious reflection being price's downward spiral. Along with it gone everyone's trust in Blockchain. The problem does not lie within this technology alone but by the tendency of blaming the whole bitcoin thing for the malfunction of a single exchange by everyone. Hence, bitcoin usually bear the brunt of a sole exchange's bad example. The number of victims is not just a few but an uncountable figure.
There are two main factors responsible for this chaos of blame game: External factor, mostly hackers, and internal factor being the exchange's development staff. Imagine that, in one beautiful day, the huge fortune of yours vanishes without reason.

+ Transaction fee: For some, transaction fee plays a trivial role. However, for people practicing transaction on a regular and occurring basis and those with a small amount of capital, cost become a crucial matter.
There are typically two types of fee: transaction fee and withdrawal fee, which varies from

exchange to exchange. To add confusion to the matter, some exchange even charges a high amount of deposit fee. The fees may look like trivial ones but overtime, they could amass into a huge figure.

+ Monopoly: By default, all information about the exchange and its capital are in the hands of its management. There are not a single thing to guarantee that they will be play their game fair and transparent. They have total control over price gouging, regulating and controlling to generate profit. Most centralized exchange only acts as market shaping and controlling institutions. Some report study pointed out major exchange's fraud tricks in transaction volume in the world. And so, these exchanges are like the bank and users take the role of player in the game of gamble they created. Players may achieve victories here and there but ultimately, the bank always collect the biggest win over time.

+ Complexity: There are currently no exchange designed for beginners, although in fact, they are the main source of interest. Transactions are hard for them and discouraged them. There is no joy in having to blindly study every detail. Some exchange even managed to confuse even veteran traders on how to trade and call. Nonetheless, for the sake of demand, they would still study to get a hand on the usage, wasting tons of time in the process. Generally speaking, an exchange' how-to is quite complicated and troublesome, unlike iPhone by Apple changing the world with just one button.

+ Legislation: 09/2017 - The Government of China aggressively established bans targeting at ICO and cryptocurrency trading activities, causing many exchanges in the country announced their shutdown. Red became the dominant color on the whole market that time.
It could be concluded that, in many countries all over the world, the government may govern or exercise execution over centralized exchange, and may indirectly practice control over users, from personal information storage to impose transaction tax. This eliminates the decentralization and privacy of cryptocurrency and Blockchain technology.

B. Decentralized exchange

Decentralized exchange directly operates on a blockchain, free from the control and management of any server. User operation is based on direct interaction with blockchain with transaction history being permanently recorded on data blocks. Because transactions are controlled by users, they exist on their wallet. Decentralized exchange fills most centralized exchange's gap. The rivalry between these two types of exchanges resembles the competition between traditional bank and blockchain platform. However, because of being imperfection-proof, decentralized exchange still hasn't secured a total win over user' heart.

+ Speed: Transaction speed on decentralized exchange is extremely low, as this is also a drawback of current blockchain platforms. If there are a massive amount of transaction

request, the exchange become overloaded, rendering itself unable to process transactions and causing decline in user's transaction quality due to high latency. This results in the low and insignificant number of transactions on these exchanges.

+ Hard to use: Decentralized exchange operate is a way that is quite different from centralized exchange, causing difficulty and confusion for user. There has been a lot of frustration coming from traders on these exchanges.

+ Interface: Most decentralized exchanges' interfaces are not user-friendly, and feature-limited, with unpleasant or even terrible interfaces. Some are even obnoxious that no one care to look back after a first glance. They do not receive adequate priority and care in design.

+ Poor functionality: Let's take an example: A wants to trade Bitcoin with B's NANO. The facilitation for their peer-to-peer settlement plays a crucial and difficult role as it must satisfy the demand of recording two transaction at the same time on 2 different blockchains. To be able to perform this task, different blockchains must be equipped with correspondence, information synchronization, communication, and cross-trading capabilities. Unfortunately, the first generation of blockchain was not designed for this. Moreover, the matter becomes impossible because block time and transaction speed varies from blockchain to blockchain due to their different technologies and algorithms. The number of transaction pair on decentralized exchanges is trivial, which does not meet user demand.

At the moment, there has been a number of suggested solutions for above-mentioned issues, namely cross-chain with Wanchain, on-chain atomic swap with Litecoin and Decred... They themselves poises material flaws and whether these solutions work or not, only time can tell.

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4.1.3. Cash flow trading

There are 2 type of people: Those having an idle and redundant cash flow wants to deposit for their future or donate for other's futures or take a chance on venture capital fund and those being lack of cash wants to have some money for investment and consumption. These two group compensates each others, connection and exchange opportunities should be provide to them.

+ Collateral, mortgage, guarantee and deposit

The first place to go for most people with finance need is the network of local banks. Mortgage or collateral asset are required to be able to obtain a loan, with a lot of paperwork to completion. Loan application processes are time-consuming and interest rates are high. In addition to the matter, not everyone is qualified for a loan. Time and

cost are two major drawbacks. On the other hand, for those with deposit need, process completion and deposit, withdraw and cancellation are inflexible and uneasy, with tons of inconveniences and annoyances. If inflation over time are to be taken into account, the earnings users gained are only enough to help them avoid a fraction of inflation. In the worst case, when the bank goes bankrupt, they may lose all their money.

+ Angel investor, philanthropist and fraudulent trading

An entrepreneur with a grave need of funding would trade anything for a chance with potential angel investors. If the business manages to flourish, they will reap their benefit. If if fails, they are still happy about the amount of money spent on it. The securing measure for the loan in this case is future potential values. However, there is a catch: should the business do achieve success, there is still nothing to guarantee that the benevolent angel investors will receive their rightful benefits if the other party decide to renege on the initial agreement. In another aspect, most of the time, philanthropists who want to provide aid for the places suffering from natural disaster, war or poverty have to come to immediate agencies due to distance constraint. There exists a sad truth about our present society: charity money frequently does not reach their recipient in full. They are secretly cut off to help those do not worthy to receive the betterment they may bring. More than often, being kind and doing good deed is not as simple and easy as it seems.

4.2. Cause

4.2.1. Limit in human and awareness aspects

The foundation of society is benefit-based relationships. There is practically nothing to prevent an individual or an entity from protecting their interests, generating their own profits or ill-gotten gains. Human greed knows no bounds. Those acts may cause damage for many others. In the game of finance, users and traders are the most vulnerable groups. They have no way of protecting themselves and often end up becoming a tool for other forces, suffering from endless harassment and exploit until they have nothing left. They have no control over the game they play, even their money is not in their hand. They put their head on block without even knowing. Risks wait for them at every corner: ban and restriction issued from the government, or all of users' money may one day going into the pocket of bad people or even their dishonest administrator. Even benevolence ones with charitable deeds for a lot of others attracts vultures with their own agenda like moths to a flame. Greed is a dangerous matter because it does not take a specific shape or appearance. It may emerge out of nowhere and wreak havoc everywhere. Trust, on the other side, is a fragile thing because of its uncertainty. These are the prevalent limits in human and organization, and social awareness aspects.

4.2.2. Limit in technology and legislation aspects

Not many take an interest in blockchain technology until recent years, so it is safe to assume that the prime time is still on. All aspects of the new technology are still in an incomplete state with a lot of flaws and deficiencies. Decent human resources are lacking both in number and interest. Scores of technical issues are still waiting for solutions, most of which are unavailable at the moment. Major topics such as optimization, expansion, speed and cost are still big concerns to many experts. We could only hope for a better future. To make matter worse, there are also a large number of bad examples caused by several wicked individuals. Their use technology for fraudulent and destructive purposes, shaping negative attitude towards blockchain to the extend of public denouncement and even official ban. The chaos brings about the underdevelopment of a great deal of other technologies in the near future.

4.2.3. Asynchronism between supporting technological apps

The requirement of migrating one cryptocurrency from a wallet to another, or from a wallet to an exchange, produces unnecessary inconveniences and additional cost. The reason lies in the separation between Blockchain, wallet and network of exchange. They connect in a non-streamlined and inconsistent way, each with its own purposes of usage.

4.3. Goal

With extensive knowledge about user' struggles and their root causes, our team conducted hundreds of thousands different surveys, met numerous traders, and finally found an answer for all their needs. We knew in an instant that the mission is on our hands: Develop a state-of-the-art Blockchain app dedicated to the trading art, combining the superiorities of both centralized and decentralized architectures to create the best product for user. It is "IZIChain".

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4.3.1. User-friendly interface

We removed unnecessary elements against other trading apps. IZIChain' interface boasts a minimalistic interface with simple colors.

4.3.2. Easy to use

IZIChain allows super speed action. Transaction could be carried out in a matter of a few taps, even with beginners. We drew inspiration from Apple, the world-leading company in design creativity. Artificial intelligence was employed to record user habit and provide precise suggestions, speeding up actions and simplifying functionality. User would experience the simplicity and dedication from log in to transaction process and would definitely enjoy it.

4.3.3. No transaction fee

There is no transaction fee on IZIChain. User are also gotten to enjoyed a free-of-charge deposit and withdrawal. We appreciate and practice great care for regular users and those with limited finance. Non-profit is the purpose and funding sustainability is the ultimate goal of the trading platform.

4.3.4. Optimized speed

The practical architecture of the exchange and Blockchain was designed to the optimum level produced near instant transaction speed, with no delay or interruption for users from anywhere. The smoothness is preserved even when there are hundreds of millions of transaction request made at the same time. Superior speed are all what we want to give our users because they grew tired of slow apps with high latency and constant lags badly affecting their transaction efficiency.

4.3.5. Fairness

Your asset on IZIChain wholly belongs to you and you only. No one may control or take them from you. IZIChain are formed on the basis of free trade market, with no controller and complete transparency. Prices are based on public agreements between traders, not from governance or manipulation. Users are free to own their assets, free to trade and free to set price. IZIChain has the capability to become a truly and completely free environment.

4.3.6. Maximum security

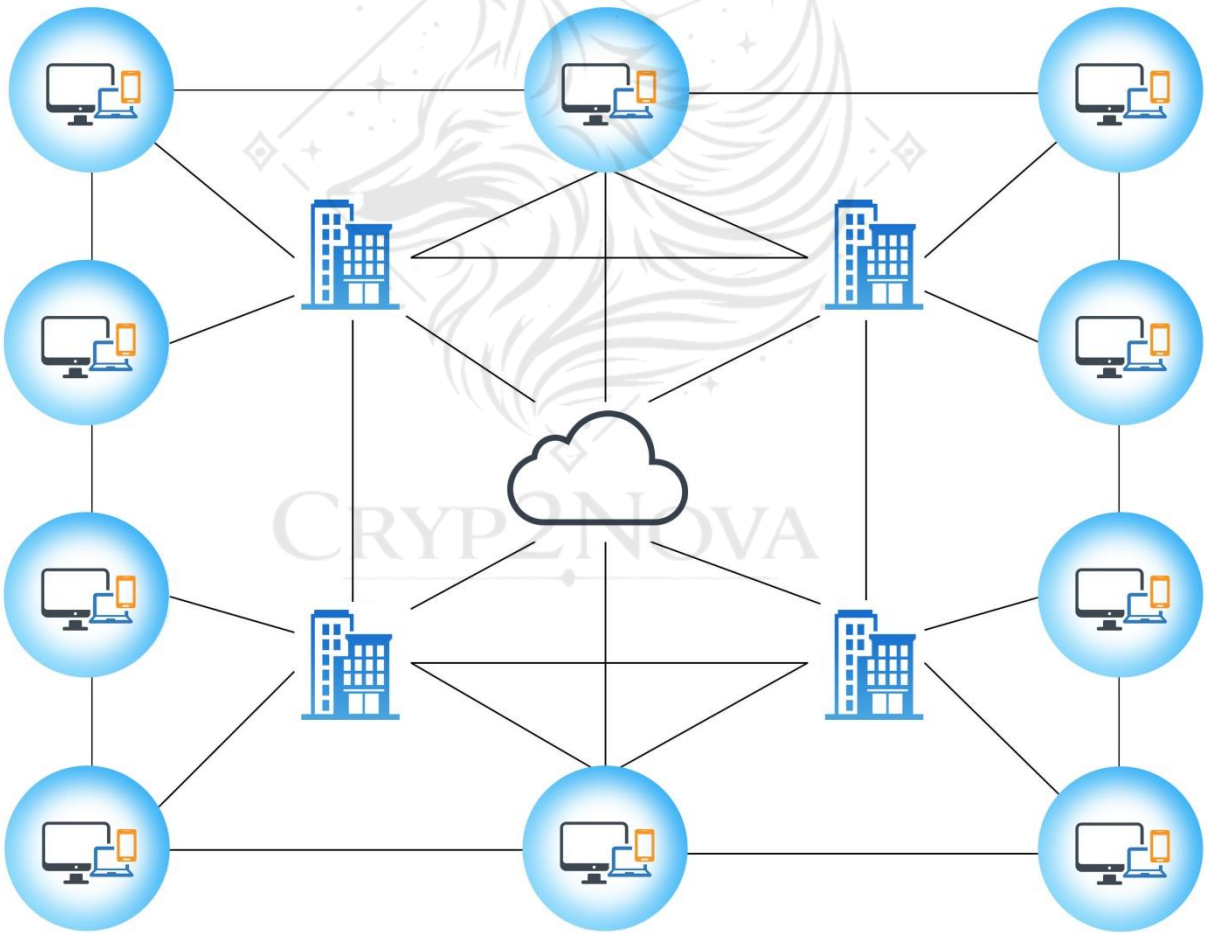
To enforce maximum security while maintaining simplicity, we replace the traditional security measured, which based on email, password and two-factor authentication (2FA), with user fingerprint-powered account creation and verification for the login layer and a password for the withdrawal layer. The old way of security contains a considerable amount of vulnerability and may cause harm than good for users. They have to memorize or store their password somewhere safe but when they forget or lost it, their security will be at stake. Things may take a turn for the worse when they somehow lose both email and 2FA. It is as such because it is not attached to them. With fingerprint security, each fingerprint is unique and their owners have to remember nothing. The time required for login and use will also dramatically reduces while security level and speed increase.

4.4. Solution

To accomplish expected achievements and goals, and address lingering problems, our team spent a good measure of time to study and learn from previous technology solutions. Breaking down those projects helped us a great deal in acquiring knowledge and experience. We came to the realization that, right from the beginning, the blockchain technology were full of huge gaps but, luckily, those were fillable by using many other technologies, for instance the DAG (Directed Acyclic Graph)-based tangle structure implemented in IOTA. By aligning many technologies together, our team developed a new and unique technology structure because previous structures did not meet IZIChain's ambition. We are on the course of implementing this new technology and need quite a lot more time to finish it. Our team's founder decided to give it the name of 'Hologram Lattice Chain' or 'HLC'.

4.4.1. HLC structure

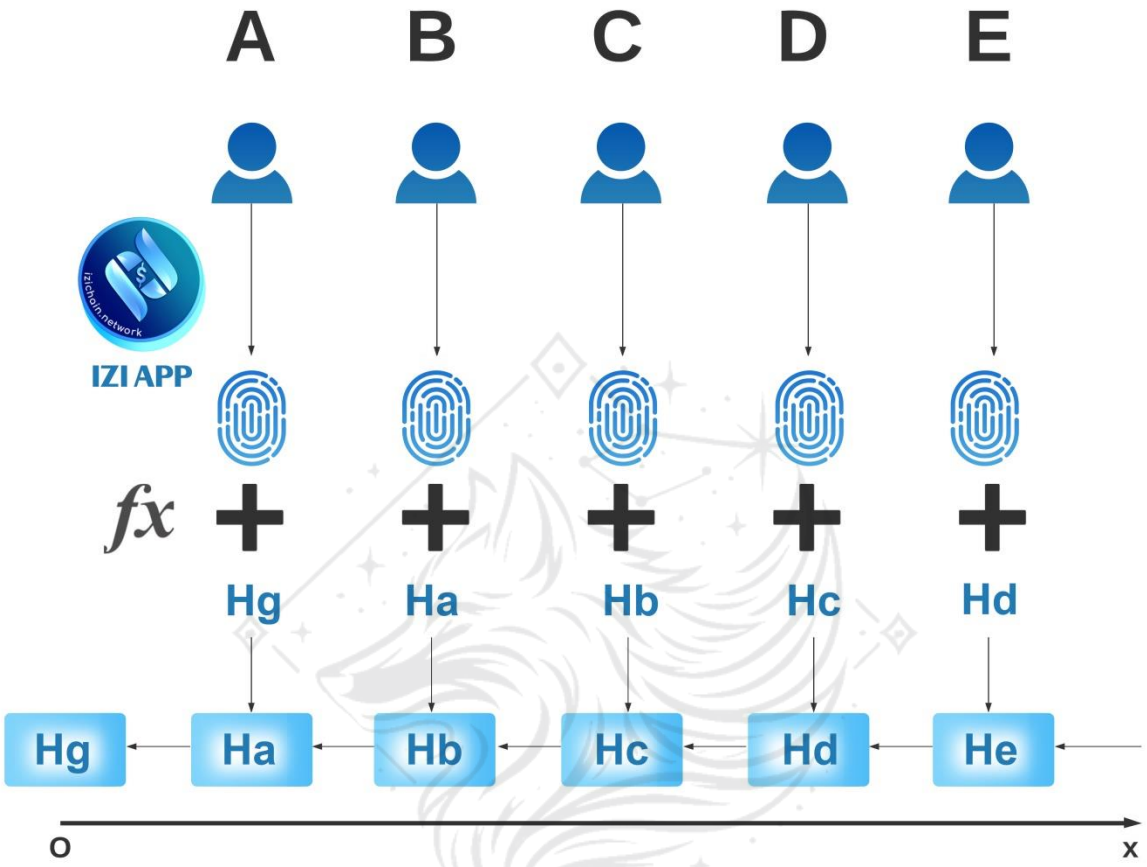
The HLC structure includes 4 component chains and 2 peer layers:



A. Citizen Class

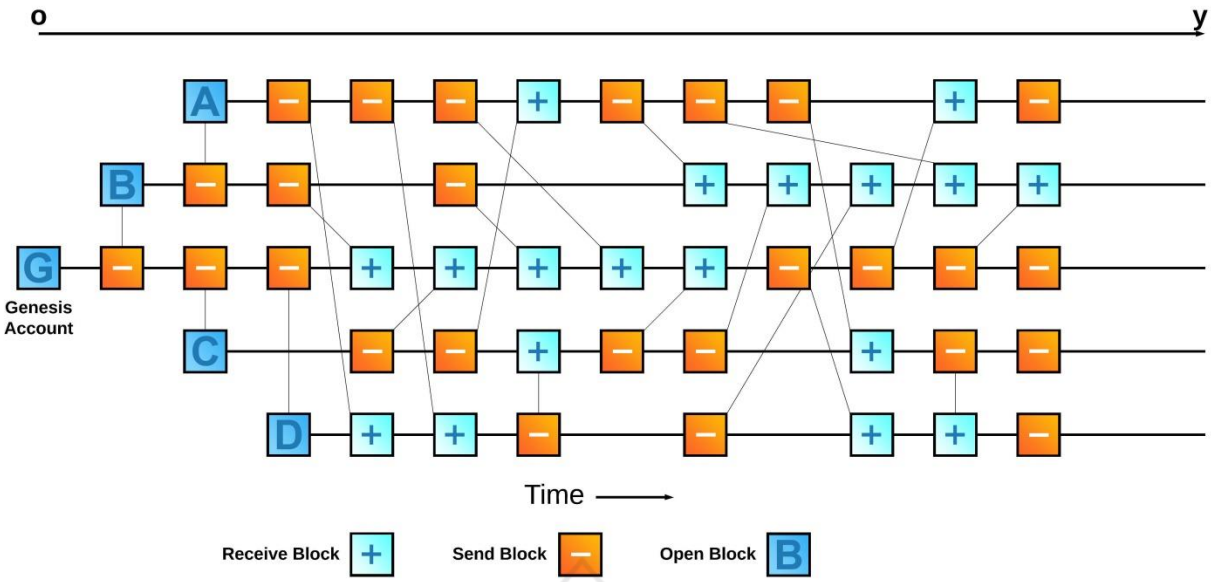
+ ID chain (0x)

This chain is created to identify owner, each users is unique and unchanged. Its operation are shown in the below graph:



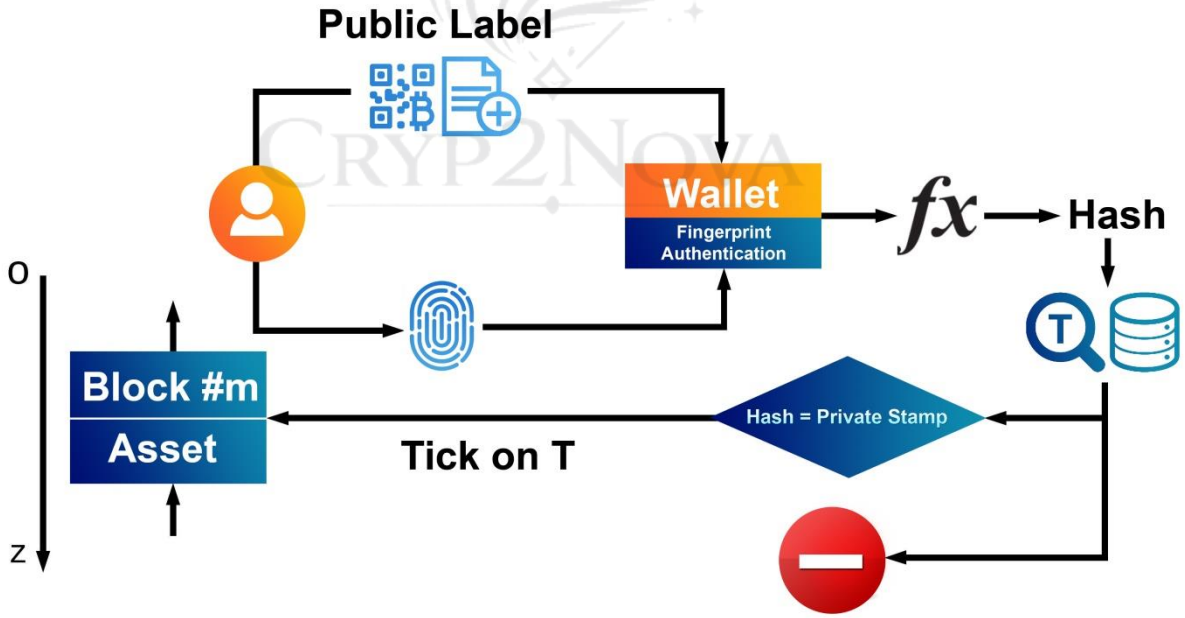
+ IZI chain (0y)

This chain's duty is to update currency balance (IZI). It makes use of Block Lattice which closely resembles the technology applied in NANO project. It enables free transaction, limitless expansion and transaction super-speed.



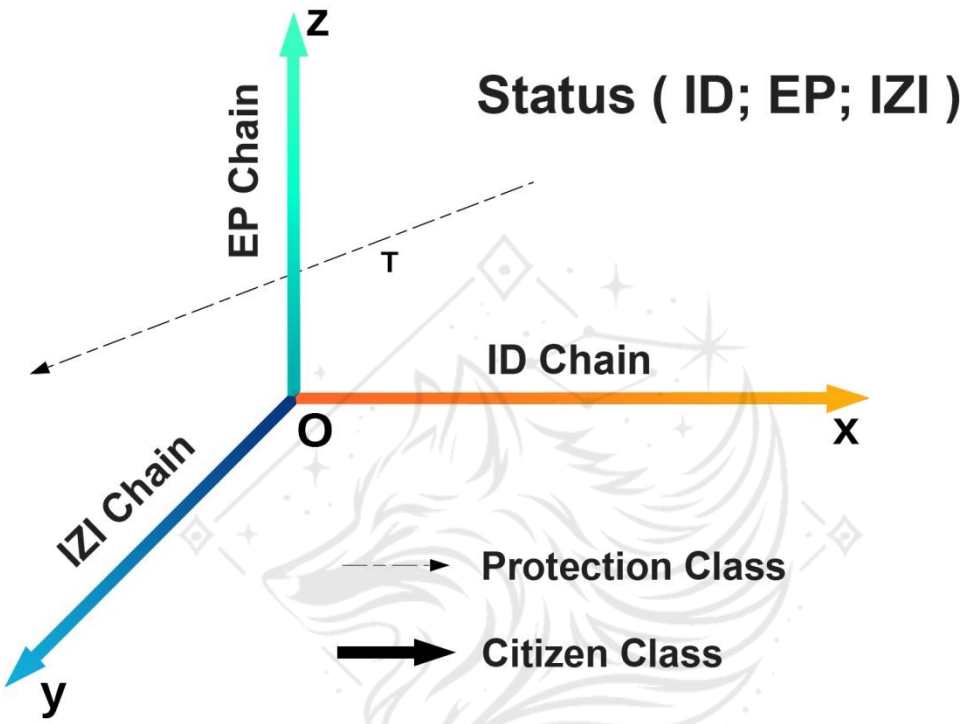
+ EP chain (0z) (Exchange Property)

The chain is set to define digital or digitized asset ownership. 0z is an asset chain with defined ownership, with an asset block being perceived as a set of objects with the same attribute. There are 2 asset blocks to be distinguished: Regulatory asset block and cryptocurrency asset block. The former must be notarized for ownership verification for the sake of its owner's benefits should dispute arises, and the latter is a non-controlled type without notary validation. Each type requires different kind of process. We already have effective measure for both types.



B. Protection Class (Blockchain "T")

For entities engaging in activities such as verification, notary or protection (banks, governments, courts, etc.), special service providing and network maintenance. This class allows public database storage for ownership from actual verification for initial owners, assisting in manifesting on citizen class.



C. Trading on IZIChain:

Overall structure: Status(ID; EP; IZI) | (EP are described with public properties)
A's identity belongs to the block numbered n in 0x. A want to sell the asset block numbered k (Foundation) with the price set at: ρ (IZI). A has: V (IZI).

B's identity belongs to the block numbered m in 0x. B agrees to buy k. B has: S (IZI).

Sell (n.ID; k(ρ).EP; V) | (n, k) = 1

Buy (m.ID; k(ρ).EP; S) | (m, k) = 0

Transaction process:

+) S >= ρ:
(n, k) = 0; (m, k) = 1;
V = V + ρ; S = S - ρ;

+) S < ρ: Error

When B executes Buy, the transaction will automatically take place.
Similar to the trading of such asset as Bitcoin, Ethereum, ... At the moment those assets are transfered with success confirmation, the equivalent agreed IZI will be automatically returned without any influence from any agency or interference from criminal.

The HLC structure make IZIChain a one-of-its-kind, not just a mere digital trading app but a truly e-commerce platform, allowing trading, dealing, advertising, and transacting of commodity and asset. It also open the door for future generations of peer-to-peer digital bank. With IZIChain, you can buy anything with any currencies of your choice.

4.4.2. IZIChain system's main features

A. Digital Exchange

Intended for users with the need for mutual trading of digital asset, enabling fast and non-profited peer-to-peer transaction. Initially, we will maintain support for the most popular cryptocurrencies and will gradually add more overtime.

B. Real Exchange

Intended for users with the need for mutual trading of regulatory asset, regulatory asset and digitized asset, purchasing, advertising, leasing and more. Regulatory asset will be described and may be found by label, format and auction price. User may organize auction for any of their real asset supported by our system. The shared unit of payment is IZI but customers may opt to use other cryptocurrencies they want. *IZIChain* will be penetrating every aspect of life and society, making it easier to conduct business, trading and commercial activities.

C. Digital Banking

Intended for users with the need for depositing or funding, based on peer-to-peer lending structure.

- User with deposit need may choose the smart contract with suitable benefit parameters set according to their preferences for money deposit with IZI.
- Users with finance are required to offer collateral asset, with those assets being locked in smart contract until the end of loan term.
- Interest rate will be agreed in the contract. Everything will be managed using SmartContract and operated by AI in IZILending system. Activity history will be transparently recorded in blockchain overtime.

D. Talk P2P

Empower user-to-user correspondence, addressing issues such as price negotiation, discussion, or collaboration... without the concerns for information leak or misuse and privacy infringement.

E. ICO Platform

Intended for users with the need for creating notification code for purposes such as membership card, share, mortgaged nominal asset, funding code... and any others. Help in time reduction and cost effectiveness for both individuals and companies against typical means. IZIChain platform allow code execution without any programming knowledge, which is suitable for all uses in a quick and free-of-charge manner.

We recognized one important thing: a true trading app is not necessarily a centralized exchange or any blockchain-powered decentralized exchange but itself being a blockchain and a wallet. Our team created IZIChain on that philosophy to be the all-in-one platform. Each apps installed on user device are themselves a asynchronous blockchain which stores separate information and is under its user's control and management. That is the community layer. The other layer will provide special services such as, smart contract, peer-to-peer chat, lending...

They must maintain a complete and synchronous storage of blockchain for reference purpose and secure the network's proper operation.

With such structure, our trading app obtain many valuable values: Fast, light, safe, free and expandable.

In near future, thanks to special features under development, IZI will be able to become a local, useful, practical and handy currency for all types of people inn society. Our ambition is to make all with misled perception towards the Blockchain technology to have a second thought. You may find everything you need on IZIChain.

5. Roadmap



Q3/2018

- Complete whitepaper
- Develop website https://izichain.network/
- Develop website-based demo app
- IBO (Initial Blockchain Offering) Private Sale in Viet Nam

Q4/2018

- Open offices in foreign countries
- Develop International community
- International ICO
- Listing Token on exchanges

Q2-3/2019

- IEO and Listing on Coineal.com
- Launch DAX.VN, the Digital Asset Exchange, in Viet Nam
- Launch IZILENDING.VN, the P2P Lending solution

Q3-4/2019

- Launch IZI.EXCHANGE
- Launch Dapp IZI.EXCHANGE
- Launch Website & Mobile App versions

2020

- Q1/2020: Establish Project R&D Center in Korea and Japan
- Q2/2020: Analyze the 3-project structure for IZIChain adoption
- Q3/2020: Complete IZIchain' Public Blockchain
- Q4/2020: Pilot projects at Southeast Asia countries

6. Token

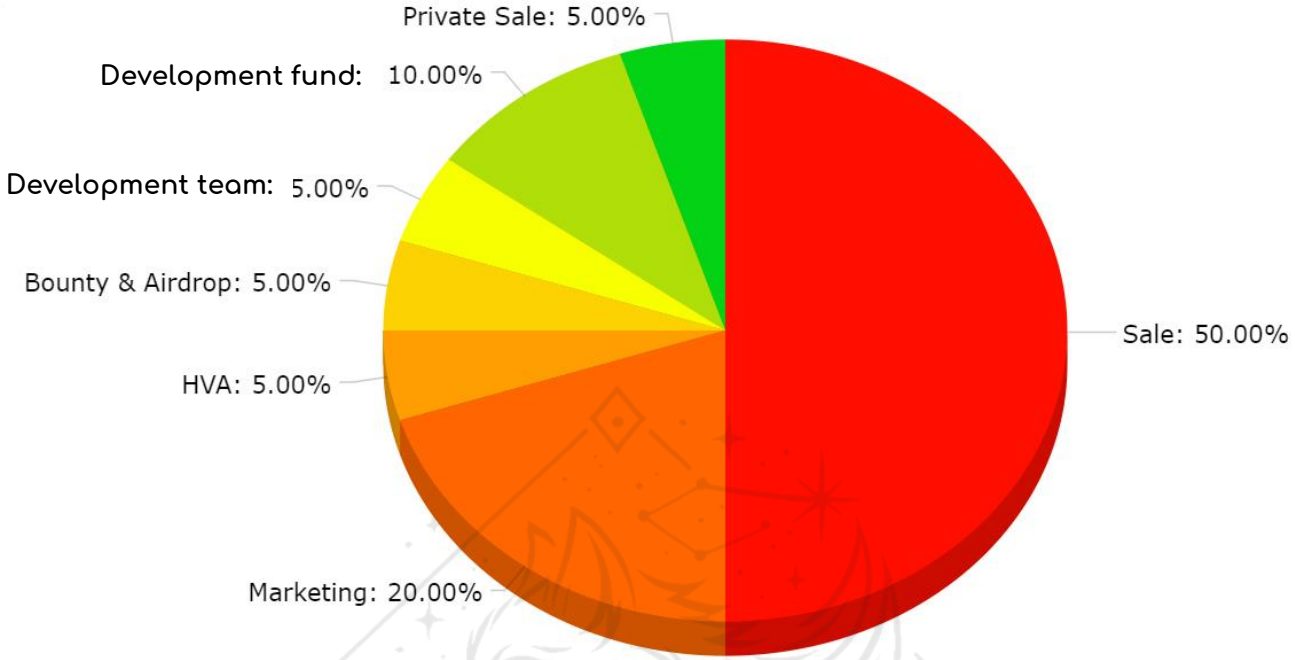
6.1. Token parameter

Token Name	IZIChain
Token Symbol	IZI
Token Base	ERC20
Decimal	4
Total Supply	1,250,000,000
Softcap	4,000 ETH
Hardcap	24,000 ETH
Contract Address	0xdf59c8ba19b4d1437d80836b45f1319d9a429eed

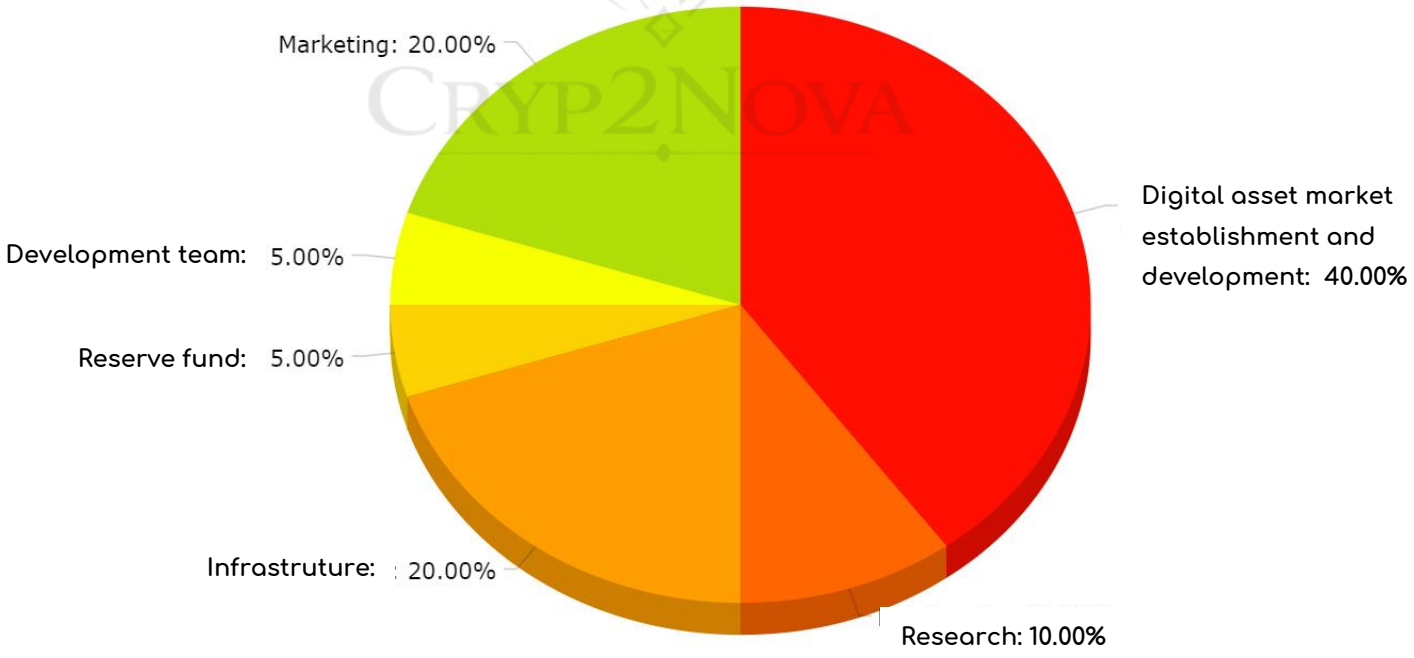
6.2. Sale schedule

Round	Duration	Price ($)
Private Sale	Sep. 01, 2018 – Sep. 20, 2018	0.04
Pre-Sale	Nov. 01, 2018 – Jan. 29, 2019	0.05
IEO	April. 15, 2019 – April. 30, 2019	

6.3. Token Distribution



6.4. Expenditure Distribution



7. The Team

7.1. Deployment Team



Mr. Hakim Nguyen

Founder & CEO

A graduate from National Economics University, Hanoi University, he finished a Master's Degree in Science and Technology Management at Military Technical Academy and is currently a Doctor of Public Administration with a thesis involving Capital Market Management. Prior to the position of Chairman of HVA Investment Joint Stock Company, he spent many years practicing management and consultation in securities sector. He took part in many consulting projects for listed and investment management companies.

Mr. Herry Vu

CTO

Over 15 year of experience in management roles for major IT project such as ERP, or Business Portal, an expert in Information System and Database. He is currently the CTO of batdongsan.vn and founder of HUBSOCIAL, a company specializing in chatbot, online marketing and AI solutions. He is also an expert in Blockchain and a consultant for many startups.





Mr. Tony Tran

Website Development

Over 5 years of experience in implementing major website projects, in various sectors such as real estate, e-commerce, ... He is currently developing websites for many domestic and foreign organizations.

Mr. Ryker Tran

Blockchain Engineer

He is the software engineer and designer of Blockchain system... He is currently assuming the main responsibility for the development of IZIChain Blockchain platform and related apps: IZIExchange, IZILending ..



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7.2. Advisory Board



Mr. Do Cao Bao

Technology Advisor

Vice General Director of FPT Corporation He is a graduate of Military Technical Academy with the major in Mathematics and Cybernetics. He is the co-founder of FPT, currently being a member of the Board of Director of FPT Corporation and Chairman of the Board of FPT Information System (FIS).



Mr. Nguyen Doan Hung

Strategic Advisor

Mr. Hung graduated from University of London with a Master's Degree in Financial Management Science. He have over 20 years of experience in financial administration sector. During his career, he used to be Director General and Governor Assistant of the State Bank of Viet Nam, Alternate Director of World Bank, Washington D.C., U.S. and Vice-President of State Securities Commission of Viet Nam.



Mr. Phan Dung Khanh

Investment Advisor

Investment Advisor Director, Maybank Kim Eng securities company. He used to be Investment Portfolio Head & President of the Investment Club at PetroVietnam Finance Corporation (PVFC).



MR. Nguyen Manh Hung

Blockchain Advisor

He graduated from University of Engineering and Technology, Vietnam National University, Hanoi with a Master's Degree in Information Technology. He holds certificates in Database Design and Information System Design Analysis issued by Asian Institute of Technology, Thailand. He has over 10 years of experience in technology management and consultation and system programming for many regional and international projects.

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Glossary

BLOCKCHAIN	The hierarchical database stores information in information block with encrypted connection and time-based expansion.
PEER-TO-PEER LENDING	Peer-to-peer lending (P2P lending) is the lending conducted via online service directly connects lender and borrower.
IBO	(Initial Blockchain Offering): The funding-raising method utilizes blockchain-powered intangible and tangible asset digitization. Digitized assets transforms it existence into Tokens, which have legal equivalent to business cooperation contract (BCC).
ICO	ICO (Initial Coin Offering) the fund-raising mechanism utilizes cryptocurrency issue.
SMART CONTRACT	Smart contract is the contractual management over a transaction between two or more related parties that could be sequentially verified using block chain instead of centralized arbitrator.
DIGITAL ASSET	Digitized assets and cryptocurrencies.
TOKEN	Digitized smart contract.

Thank you!

"This whitepaper is not the final version. We will continue to complete it with feedback from experts and the community.

A technology approval board will be established, which includes information technology experts, to review, process and contribute technology feedback for the project."

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