



# Digital Gold Stable Coin

Safe custody & settlement through Stable Gold Coin

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# 01. Outline

The project of I-One B2B Stable Coin (hereinafter called the Project) is a block chain-based project designed to encourage the digitalization of financial markets and friendly investment means and demand. This I-One B2B Stable Coin is based on the ERC-20 Ethereum and it makes enable users to purchase a certain amount of gold physically through this. This project can also give many advantages to the gold market, block chain technologies as well as users on the whole. Customers can purchase I-One B2B Stable Coin immediately making use of the platform. In addition, each coin has the same value equivalent to the 1mg of 99.99% pure gold as the one kept in the Barclays Bank, the Deutsche Bank and the HSBC Bank. Therefore, this IOne B2B Stable Coin makes enable users to indirectly engage in monetary transactions and to be utilized it as a way of hoarding assets through gold. Meanwhile, this does not require users to follow any complex procedures through all of these processes.

I-One B2B Stable Coin has the same value as the spot price of gold. This means that it would strengthen the role as a safe money and reduce the risk due to the market volatility, which is the feature of the cryptocurrency market. It also allows users to benefit from the long-term rise in the gold price. Meanwhile, real-time comparative inspections of the number of I-One B2B Stable Coin and the amount of gold hoarded for custody will be carried out through independent audits and the liquidity can be guaranteed at all times on the basis of reliable continuous verifications. The digitalization of gold will increase the preference of pricey gold around the world while pursuing and using by mankind for thousands of years. As such, the crossmaterialization of gold and block chain technology indicates a scenario that could create another successful case of the utilization. This shows the potential of block chain to innovate the financial market.

The key functions of the project of I-One B2B Stable Coin have another innovative features, including the followings but not limited to them. These functions include low-cost transactions conducting through the Ethereum block chain, the invariability to all identified transactions (no risk of payment rejection), the entire network security and protection from cyber attacks, smart contract functions (immediate purchase of gold for every purchased token), the market transparency, supports for all ERC-20 wallets, partner exchanges, and supports for the transactions of I-One B2B Stable Coin to I-One B2B Card, etc.

Using the I-One B2B Stable Coin wallet, it will make possible to purchase or sell I-ONE B2B STABLE COIN immediately in the market. Because the parent company is also a liquidity source, users are free to conduct as many transactions as they want without any additional expenses, except for the 'annual service charge' and the general 'gas' cost supposed to impose for the Ethereum-based transactions. As it is not proceeding with crowdfunding, the project of I-One B2B Stable Coin is not a project at an initial stage of establishment. All roadmaps under the project will be funded with its own, and if I-One B2B Stable Coin purchased, then the physical gold will be purchased immediately under smart contract by the foundation of I-One B2B Stable Coin.

While global interest in the gold market is generally well known, the fact that the Exchange Traded Fund(ETF) value of gold exceeds USD100B is overlooked. Along with IOne B2B Stable Coin, it became feasible now to use this precious gold as a safe means of keeping property beyond as a means of investment. Also, thanks to the help of block chain, gold is now able to serve as a payment method for all kinds of transactions

## 02. Introduction

Over the past few years, the digital ecosystem has created new values, driving innovations in the management and storage systems with smarter and more efficient block chain technologies. Since the enormous potential of the block chain is still unknown, it is unable to predict the overall meaning to the society completely at this present.

Block chain technology can be defined as a diversified, transparent and invariant database network that can generally be utilized to record and store value but uncompromisable and unable to be shared. The initial use of block chain was limited to digital currencies (electronic currencies) only and its functions were sufficient because what the market needed was the diversification of digital asset storage. This concept is essential as a success factor of the block chain technology, which prevents any central authority from editing once stored data. While the transparency of block chain has improved the overall reliability of the network, it has made possible of very safe and inexpensive transactions' immediate performances through its support to encryption.

Since then, block chain has been still consistently used to record cryptocurrency transactions. The rapid growth of bitcoin as the world's most valuable digital asset has begun since when people around the world have convinced of that bitcoin's value could practically be safely stored online. In addition, the door to the possibility came to open as most people familiar with block chain agreed that block chain could break down and revolutionize much of the world's industry. Given that governments, financial institutions, NGOs, enterprises and startup companies are actively researching and developing block chain-based projects at present, its fullfledged implementation would be much faster than people think.

On the other hand, gold is the oldest trading item in the world that has been used in our society for thousands of years. So far, gold has been used in various places as an excellent means of payment, and has served as a trading item and an excellent storage of value. Today the penetration rate of gold as a means of payment has declined significantly, but because of the low volatility and excellent potential as currency storage by its features, people continue to look for gold. However, it did not go for everyone to buy, store and trade gold. Due to complex purchasing procedures and high purchasing requirements, the amount of gold used by the public has decreased. Even now, the relevance to the issue is still under discussions, and gold is believed to continue to play an important role in the global financial and asset markets.

As a courageous and innovative project to bridge the gap between gold and digital ecosystem with this I-One B2B Stable Coin, the purpose of this white paper is to describe how to trade, store, and use gold making use of block chain technologies through a presentation of easier understanding and easier methods for the implementation.

# 02. Introduction

## 1) Potentiality of Block Chain Technology



### Financial ecosystem

Billions of dollars show liquid flows everyday through global financial institutions. For decades, banks have been the only supplier to provide financial services, but they are gradually changing with the emergence of new service-oriented financial institutions making various types of transactions easier.

The problems with the current financial system are that these supplying institutions are mostly providing services of too slow, or too expensive and difficult to implement. However, as the block chain-based services are embodied, people have found that it would handle all types of financial transactions and settle those existing problems. As a result, most financial institutions around the world are researching, investing and developing block chain systems to improve the efficiency, trust and functionality in their services.

Over time, this technology will be more completely embodied, leading to the emergence of a global comprehensive financial system by which people can easily remit, save and receive money wherever they are. In addition, thanks to the development of block chain technology, the global financial investment markets will be able to make it easier for users to buy assets, hold goods, use a variety of financial tools, and get profits from them accordingly. While it would take a long time for the world to converge to adopt and embody the block chain technology, a block chain-based system available of expanding & handling the above-mentioned services already exists.



### Reliable, and fraud-free global market

Breaking away from the existing centralized financial markets is not the key purpose of the block chain technology. Rather, it is believed that those time-consuming phases of building up trust among trading parties these technological revolutions would be reduced, and further that the benefits from it would be expanded towards the global market through this kind of technical revolutions. Any block chain-based system running on block chain platforms like user-based or Ethereum should be reliable to all users involved. This will be further guaranteed by decentralization, invariability and transparency, which are the core features of block chain technology. Thus, in this respect, it has particularly close relation to dealing with other financial items such as gold, trading goods and monetary assets.

# 02. Introduction

## 2) Encounter of Gold Market with Block Chain

Currently, the fintech market is the home to a number of startups offering block chain-based gold services. In consideration of this situation, we are going to explain some cases to show how the block chain positively affects the gold market



### Permission of gold for consumer adaptiveness

Despite the high popularity of gold, most people avoid gold-based investments due to the problem of cashability. In general, people who buy gold and use it for storage of their assets are mostly investors. Before starting in-depth explanations as below, it is important to note that gold can be traded through the block chain technology and since the block chain technology can also be embodied as a payment mechanism, it will be able to eliminate those constraints imposed on the markets so far.



### Guarantee of assets security

Another argument to support the reason why consumers generally don't buy gold is due to high concerns about its security. Most people who have interest in gold as a very precious metal are reluctant to keep it at home because of its various risks. The block chain-based I-One B2B Stable Coin backed by physical gold eliminates these risks by providing a fairly outstanding security system. Hacking into the I-One B2B Stable Coin is absolutely impossible as long as the excellent digital security procedures are complied with.

Block chain also possesses the scenarios for the case of potential use to improve the supply chain of gold. Gold around the world is mostly tracked, managed and stored accurately, but looking at the entire supply chains, it is used for some illegal mining or for illegal financial operations. For this, if gold is mined newly based on the block chain system, it will be able to track and maintain all relevant information from the point of mining up to your doorstep.

However, this would be only

# 02. Introduction

## 3) Brief explanation of I-One B2B Stable Coin



The main purpose of the project of I-One B2B Stable Coin is to create the Ethereum-based ERC-20 token that enables users to easily purchase, sell, trade, store or transfer their investment grade gold . This task can be performed conveniently and safely while maintaining users' anonymity.

It must keep in mind that the ERC-20 I-One B2B Stable Coin is physically stored as gold in the security vaults of the Barclays Bank, the Deutsche Bank and the HSBC Bank. As the liquidity is guaranteed, IOne B2B Stable Coin takes the form of a Stable Coin (encryption designed to minimize volatility ) because the price of the I-One B2B Stable Coin is directly linked to the current spot price of gold.

The reliability can be easily obtained through the Ethereum block chain platform , which is well known for its ERC-20 token support and smart contract functions. Therefore, if a user purchases a single I-One B2B Stable Coin, then the amount of transaction circulated under the smart contract is kept in the vaults of the Barclays Bank, the Deutsche Bank and the HSBC Bank. In this way, users will be fully protected from liquidity problems . Because enough amount of gold is possessed always enough to cover all the tokens in circulation. Users can easily purchase, sell and trade gold whenever they think it appropriate.

With 1 I-ONE B2B STABLE COIN, you can purchase 99.99%pure gold with a value of 0.1 USD. In terms of token price, since the parent company is the liquidity provider, gold can be purchased at a price that is very close to the current market interest rate. Users can also conduct unlimited transactions.

In order to provide outstanding reliability, all of the gold purchased through I-One B2B Stable Coin are supposed to store in the bank 's security vault under the partnership with the Barclays Bank , the Deutsche Bank and the HSBC Bank. The project of I-One B2B Stable Coin also makes transparency a top priority with regard to the amount of I-One B2B Stable Coin currently in circulation and the total amount of the actual gold stored . The Barclays Bank , the Deutsche Bank and the HSBC Bank also conduct audits of their vaults to determine the total amount of the gold in storage. Token users can check the real-time audits and the certificate of vaults free from any anxiety.

# 03. The Project of I-One B2B Stable Coin

Before concentrating on the project of I-One B2B Stable Coin, it would be appropriate to present some perspectives on why digitized gold is related to the cryptocurrency market. The current financial markets have several huge gold Exchange-Traded Funds (ETFs) as well as enormous sum of money. For example, the current market capitalization of SPDR gold shares (GLDs) is more than USD36B and this enables anyone to see that gold is still an attractive asset. The total value of gold issued stocks equivalent to the market capitalization of gold is difficult to determine, but exceeds USD100B.

Comparing the amount of net capital invested in these funds with the amount of gold purchased and stored, a simple conclusion can be drawn of that “the general public is not interested in buying, storing and trading physical gold.” The reasons behind this opinion vary, but it is because many users are already in the state familiar with financial markets. In fact, if people buy and keep gold, they are supposed to face with complex situations, such as having to abide by strict legal procedures and guarantee security measures. Therefore, consumers suffer from disadvantages to hire a third party to address these matters. An alternative of ETF to this problem of scenario is to purchase tokens as gold. This is the exact goal of what the project of I-One B2B Stable Coin aims as one of the benefits favored to the users.

Meanwhile, as I-ONE B2B STABLE COIN is utilized, customers are not confronted with any risk of their accounts can be blocked. This often occurs for brokers due to strict conditions such as limited national availability, credit limit, or requests for intrusion into personal information. On the other hand, I-One B2B Stable Coin allows users to trade as much as they want without any need to disclose their identity.

## 03. The Project of I-One B2B Stable Coin

### 1) Features of I-One B2B Stable

I-One B2B Stable Coin boasts some differentiated features aimed at promoting the use of block chain for digitalization of assets. Customers can access the following items by purchasing gold through I-One B2B Stable Coin



#### Tokens available at inexpensive transfer fee

I-One B2B Stable Coin significantly reduces the burden of transfer fees for customers as it supports the Ethereum ERC-20 to cost very low transfer fees. Accordingly, I-One B2B Stable Coin can be sent to anywhere in the world without concern about transfer fees. Because the service does not impose any limit on each account, users can pay amounts free from the limit. Users should note that when making transfers, it is supposed to pay for the 'gas' tax imposed by the Ethereum network, and that this is the cost of the service to enable the project. Meanwhile, I-One B2B Stable Coin can charge users a small rate of their holdings every day. However, it should also be considered that these service costs are designed at a lower cost than the fees for deposits or storing gold at banks. It expects that practical users are to pay 0.99% of storage cost based on the rate of their annual retention.



#### Opportunities to keep various portfolios & assets at the safe place

Since the current situations of cryptocurrency markets usually indicate a high volatility, it is supposed to come together with high risks in all purchases. Most of coins currently available are not reliable to maintain their values in the long term as the market is still in its early stage

However, gold has kept its value for thousands of years and this symbolizes that it is a stable financial asset that much. Over time, the owners have been able to make unprecedented purchases, backed either by the stability as well. This unquestioned gold is one of the safest assets in the world, as a means of storing residual assets. Digitalization of the gold asset through I-One B2B Stable Coin enables users to purchase their coverages with real gold, thereby protecting them from poor market conditions, volatility and changes in regulations.

I-One B2B Stable Coin can be purchased, sold and traded easily and quickly. For this reason, it can prove the reasons why it provides a powerful additional function to the current customer portfolios of cryptocurrency.

## 03. The Project of I-One B2B Stable Coin

### 1) Features of I-One B2B Stable



#### Safe ownership of gold

Issues related to purchase and storage of gold were described above. This process is usually quite cumbersome. In order to purchase gold, people who are interested in must find reliable suppliers, process paperworks and then proceed with the work of securing newly purchased precious metals. Taking through a bank would be a safe option, but it is required much more paperworks along with storage fees. Some distinct risks also lurk for keeping gold at home.

Because robbery still remains as an immediate problem for the society to protect. These are not raised as questions for the project of I-One B2B Stable Coin. Using I-One B2B Stable Coin, customers purchase the coverage as the actual gold stored in the safe vaults of the Barclays Bank, the Deutsche Bank and the HSBC Bank. The risk will be minimized as the actual gold can be guaranteed. All risks are guaranteed by the full value of the replacement. Insurance contracts are currently provided by the Zurich Insurance Group in Switzerland, one of the world's largest insurers. The insured gold is kept in the vaults of the Barclays Bank, the Deutsche Bank and the HSBC Bank, where are operating perfectly as the places with strong property rights.

It would be also worth mentioning that block chain technology provides security against cyber risks as well. Given that the public ledger of block chain has not been hacked to date, block chain still remains at the state of the impregnability. As long as I-One B2B Stable Coin users protect themselves from key-loggers (hacking programs that store the inputs from keyboards to snatch confidential information) and other types of computer malware, the security on the users' side is guaranteed. However, a third party cannot access any user account without finding a private key related with the wallet identifier. Also, since the invariability of block chain ensures that all transactions are permanent deals, token users do not encounter with any risk of refusal of their payments.



#### High liquidity of I-One B2B Stable Coin

I-One B2B Stable Coin guarantees high liquidity because the coin issuer, I-One B2B Stable Coin Limited, acts as the liquidity supplier. Users can purchase and sell large quantities of coins immediately through the markets of I-One B2B Stable Coin or partner exchanges.

Another notable benefit is that the service of I-One B2B Stable Coin runs 24/7/365. In other words, customers do not need to take into account local business hours. Therefore, the liquidity is available on demand (the way to provide necessary information for users over the network upon receipt of their demand), and the interest rate is always consistent with the current gold market price.

## 03. The Project of I-One B2B Stable Coin

### 1) Features of I-One B2B Stable



#### Individual's experience of gold ownership

As mentioned briefly above, users must surely disclose their personal information if they want to deal with physical gold because they are supposed to comply with their national regulatory system. However, people have become more sensitive about their personal information due to lack of the universality in the standardization which should be backed up for the vast collection of data. I-One B2B Stable Coin allows physical possession of gold while keeping personal information undisclosed.



#### Guarantee of long life for the gold purchased

Most financial experts agree that gold has a much longer life span than that of human being. This conclusion is supported by "Lindy Effect," a concept to explain how the future life of an asset is proportional to the current age. As the trend of gold continues for thousands of years, precious metals can maintain the relevance for many years to come.

## 03. The Project of I-One B2B Stable Coin

### 2) I-One B2B Stable Coin As a Stable Coin

#### (Cryptocurrency Designed to Minimize Volatility)

As mentioned above, I-One B2B Stable Coin was designed to act as a stable coin while interlocking with the value of gold in real time. Stable coin is generally fixed to other assets or currencies, but also used to be collateralized. This means that the number of coins in circulation is directly supported by the assets stored in the company's reserves. In this way, user coin is protected against market volatility while the value of coin remains stable over time. This aspect fully applies to I-One B2B Stable Coin and this is due to the position of stable coin. I-One B2B Stable Coin is an ERC-20 compatible coin based on the Ethereum block chain as well as a stable coin. That is users can take advantage of all the benefits associated with the Ethereum block chain, including those functions of immediate trading, invariability, security of fund, automatic recording and smart contract, etc.

As such, the purchase of I-One B2B Stable Coin is conducted through Ethereum-Based smart contract. In addition, it guarantees the fact that the number of coins in circulation through the function of smart contract will remain the same as the amount of gold stored in the vaults.

Ethereum-Based block chain offers the credibility that many other cryptocurrencies have not achieved. Ethereum has already existed for a long time, and users around the world consider it a solid, reliable, and bug-free platform. The open source code provides much higher reliability once the Ethereum block chain-based token is circulated, as it will be difficult to be directly controlled by any centralized organizations.

Assuming its running on the Ethereum block chain, I-One B2B Stable Coin can be stored on a variety of wallets compatible with tokens as in the followings.



**MyEtherWallet**

In general, this is considered as one of the best Ethereum and token wallets providing excellent user interface and easy to conduct token-based transactions. Also available of smart contract.



**MetaMask**

This wallet is generally suitable for browser extension-preferred wallets. MetaMask allows users to store Ethereum and tokens and also it allows access to decentralized applications. Since all of the private keys on this wallet are encrypted and kept locally, its security is very excellent.

## 03. The Project of I-One B2B Stable Coin

### 2) I-One B2B Stable Coin As a Stable Coin

(Cryptocurrency Designed to Minimize Volatility)



According to industry practice, portfolios of high value-added cryptocurrencies are supposed to be kept in hardware or paper wallet. Ledger Nano S offers small hardware wallet supporting a lot of digital currencies and ERC-20 tokens.



Lastly, gold token is supported in Trezor hardware wallet, too. Like Ledger Nano S, Trezor supports a lot of cryptocurrencies and allows users access to additional security options, including PIN codes and passwords, etc.

It should be considered that stable coin is generally designed as a low-risk asset. Therefore, the rise in the potential value associated with gold token is directly proportional to the spot price evolution of gold. Experts expect that gold price will show upward trend in the future due to the law of supply and demand as resources continue to be exhausted. Meanwhile, the introduction of digitized gold can increase the use of gold globally, so that it can also meet the conditions of price growth in the long term. Regardless of price trends, the purchase of gold token is stable and sturdy and this serves as an excellent means of storing assets.

For additional explanations of the purchasing procedures for I-One B2B Stable Coin, it is essential to note that I-One B2B Stable Coin is not ICO(initial coin offering). Therefore, management does not need public-based crowdfunding to support funds for launching this project. Rather, its own sources of funds are utilized to raise the funds for this project.

## 03. The Project of I-One B2B Stable Coin

### 3) Various Platform

#### Luxury Shopping Mall

You can purchase luxury goods from Shinsegae Duty Free and Lotte Duty Free at I-ONE B2B Stable Coin. With real-time coin pricing, you can shop anywhere in the world comfortably.

You can find 114 kinds of luxury brands including bags, wallets, clothes, shoes, accessories, electronics, jewelry, and watches.

With Blockchain-based I-One B2B Stable Coin, we provide fast delivery services through safe payment and business partnership with global travel agencies.

#### Travel around the world

With I-One Stable Coin, you can now travel around the world.

Through strategic partnerships with global travel agencies Modatour and Bandi Travel, you can make travel plans anytime in conjunction with I-One Coin.

Purchasing domestic/foreign travel packages, purchasing coupons for local tourist attractions, converting to point I-One Coin from travel agencies, gift-giving functions, etc.

You can enjoy a variety of additional services together.

#### Fishing Goods Shop

One hundred and fifty million members of the Chinese Fishing Association, the largest group of fishermen in China, will join I-One Coin.

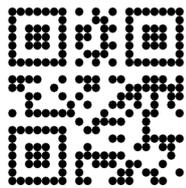
All fishing gear such as freshwater, sea, loor fishing, fishing rod, bag, clothing, shoes, and tents were delivered directly from the Dalian factory in China to secure fast delivery and low price competitiveness.

## 04. Customer Support from I-One B2B Stable Coin

Users with difficulties when using the I-One B2B Stable Coin can easily contact with the customer support team of I-One B2B Stable Coin.

24/7/365 service support is provided, and the team consists of several experienced chief staffs.

Telephone support is available Monday through Friday between 9 AM and 6 PM (GMT +9) and you can also communicate via email with the I-One B2B Stable Coin team.



### Contact Info

 +7 984 178 5337

 jim@i-bit.io

 Russia Khabarovsk Pushkin street 18

# 05. Project Roadmap

A project roadmap is an essential factor for providing users with the insight into how an enterprise plans would be developed in a short period of time.

The following is a pre-planned roadmap for the project of I-One B2B Stable Coin.

2019yr  
Q4

Team Formation, Business Model Planning and Development

2020yr  
Q1

Web platform development, smart contract development, real-time service platform development

2020yr  
Q2

Set up multi-channel marketing campaigns, launch official markets, exchange and liquidity support

2020yr  
Q3

Base call IONE platform service web, mobile platform localization

2020yr  
Q4

Exchange listing, duty-free shopping mall development, customer service department global localization

2021yr  
Q1

World Travel Mall Development, Medical/Healthcare Platform Development