

Asian Digital Currency

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1.VISION

With the development of the Internet, there was no cost to deliver information, and the third information age was born. The Fourth Industrial Revolution will start with no cost to move assets. This is possible through blockchain technology. ADC will be implemented for the first time in Asia, which accounts for over 75% of the global altcoin trading market, and further expands to the world.

ADC aims to solve the problem of unreasonable payment fee structure and centralized payment service based on the transparency and reliability of the blockchain system. In addition, it is a cryptocurrency-specialized payment solution that provides the most secure cryptocurrency wallet for blockchain-based payments to establish a future payment system and provides decentralized financial services by creating a cryptocurrency exchange office.

ADC will establish a platform that enables cryptocurrency-based payments centering on a secure cryptocurrency wallet when trading cryptocurrency as a basic principle that cryptocurrency transactions occur around cryptocurrency wallets. Consumers can register their existing card and use it in the ADC as well as pay with cryptocurrency through the payment system. When making cryptocurrency payments, the store does not have to pay unnecessary payment fees. It also supports cryptocurrency exchange offices and allows you to receive real-time currency exchanges using mobile wallet apps.

In the near future, our assets will be digitalized with blockchain technology. Blockchain technology specialized in decentralization will protect personal assets with cryptocurrency wallets, and more convenient and safe customer-oriented finance will be possible through cryptocurrency exchange offices and payment systems.

By providing ADC's cryptocurrency payment solution to existing card companies, VAN companies, PG companies, POS companies, and KIOSK companies, they can be easily applied to existing services without the need for separate development, and consumers can conveniently use cryptocurrency anytime, anywhere. You will be able to pay with it.

**“The finance of the future is focused on personalization.
ADC wants to be the core of Decentralized Finance (DeFi).”**

With the emergence of various e-wallet platforms, the existing closed form network is becoming a problem. This situation serves as an opportunity for various tokens to be exchanged and compatible with other cryptocurrencies in a decentralized network. In order to create a decentralized and exchangeable network, not only the establishment of a currency exchange office with active token exchange and a blockchain with fast payments, but also a payment device that can support these mechanisms must be necessary and be able to motivate flexible people. .

Eventually, tokens issued worldwide will increasingly decentralize and increase personalization, which will accelerate not only through transparency of the payment system, but also by eliminating unnecessary multi-party authentication procedures. ADC will make individuals as well as businesses more confident in the financial system of the future.

2.INTRODUCTION

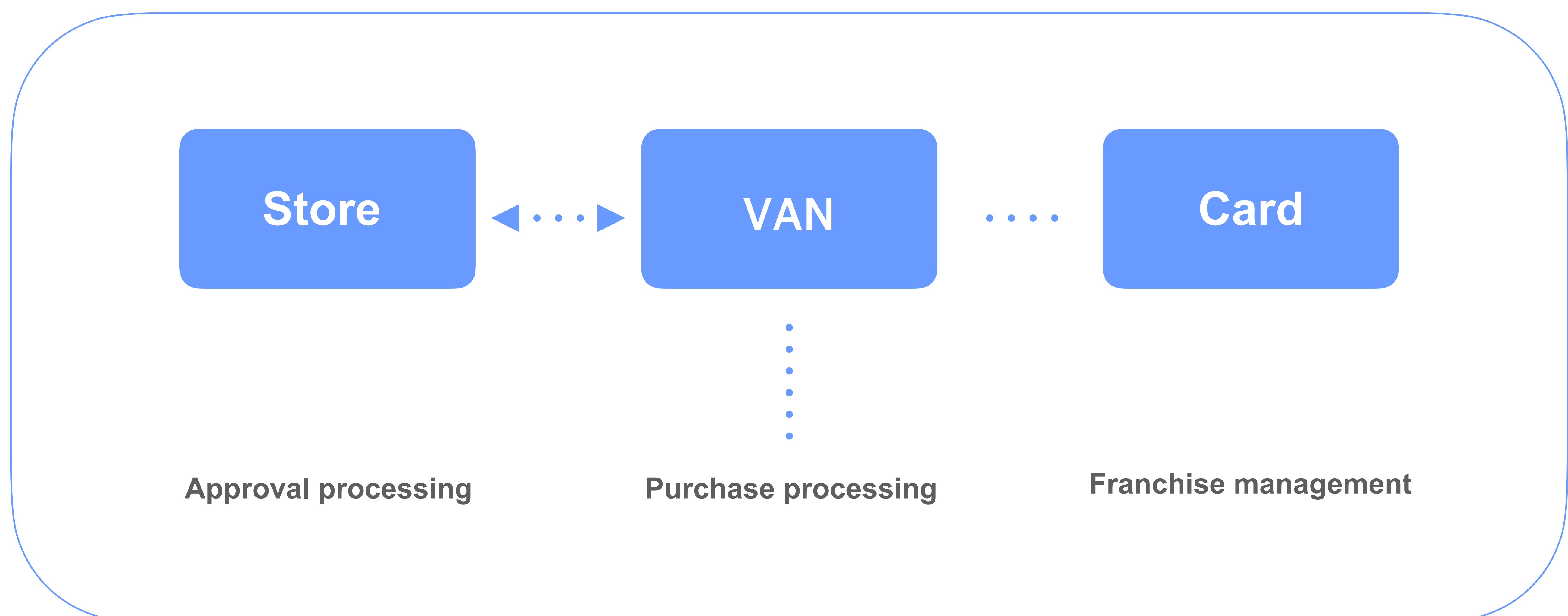
2.1. Problems in the existing payment market

Currently, credit card companies and VAN companies have a payment fee business model through payment agencies as intermediaries between customers and stores. It is a structure in which a third party takes payment fees in exchange for performing payment tasks (mediation of payment information, purchase of sales slips, etc.). Card companies and banks' existing payment services for payment approval are operated with a centralized server. As a result, we are directly exposed to risks such as card information leakage, theft, and hacking, and we are not able to provide integrated payment services with fragmented payment information. In addition, unnecessary payment fees are incurred in this process.

2.1.1. Complexity of the card payment process

Currently, the payment system has separate payment information from card companies, VAN companies, and POS companies. Due to this, the integrated payment service cannot be provided, and because the VAN company acts as an agent for the card company, some of the card company's affiliate store fees are paid to the VAN company. Complex payment structures eventually incur unnecessary card payment fees.

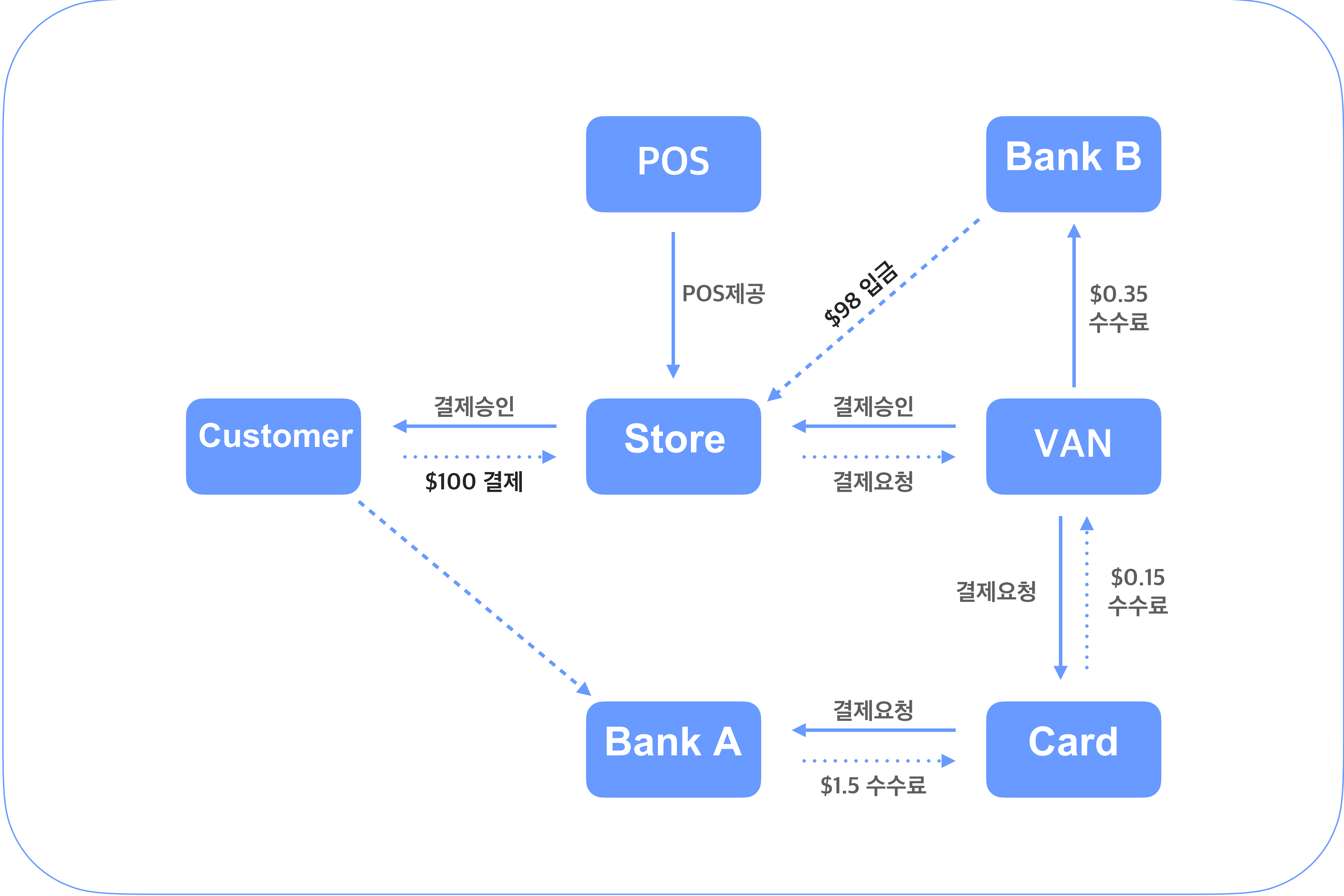
On the other hand, ADC can directly make transactions centered on a cryptocurrency wallet, making the payment fee 0% through a blockchain-based payment network.



Resources 1. Existing card payment structure

Complex payment systems not only incur unnecessary fees, but it takes 3-4 days for the amount paid by the consumer to finally go to the store.

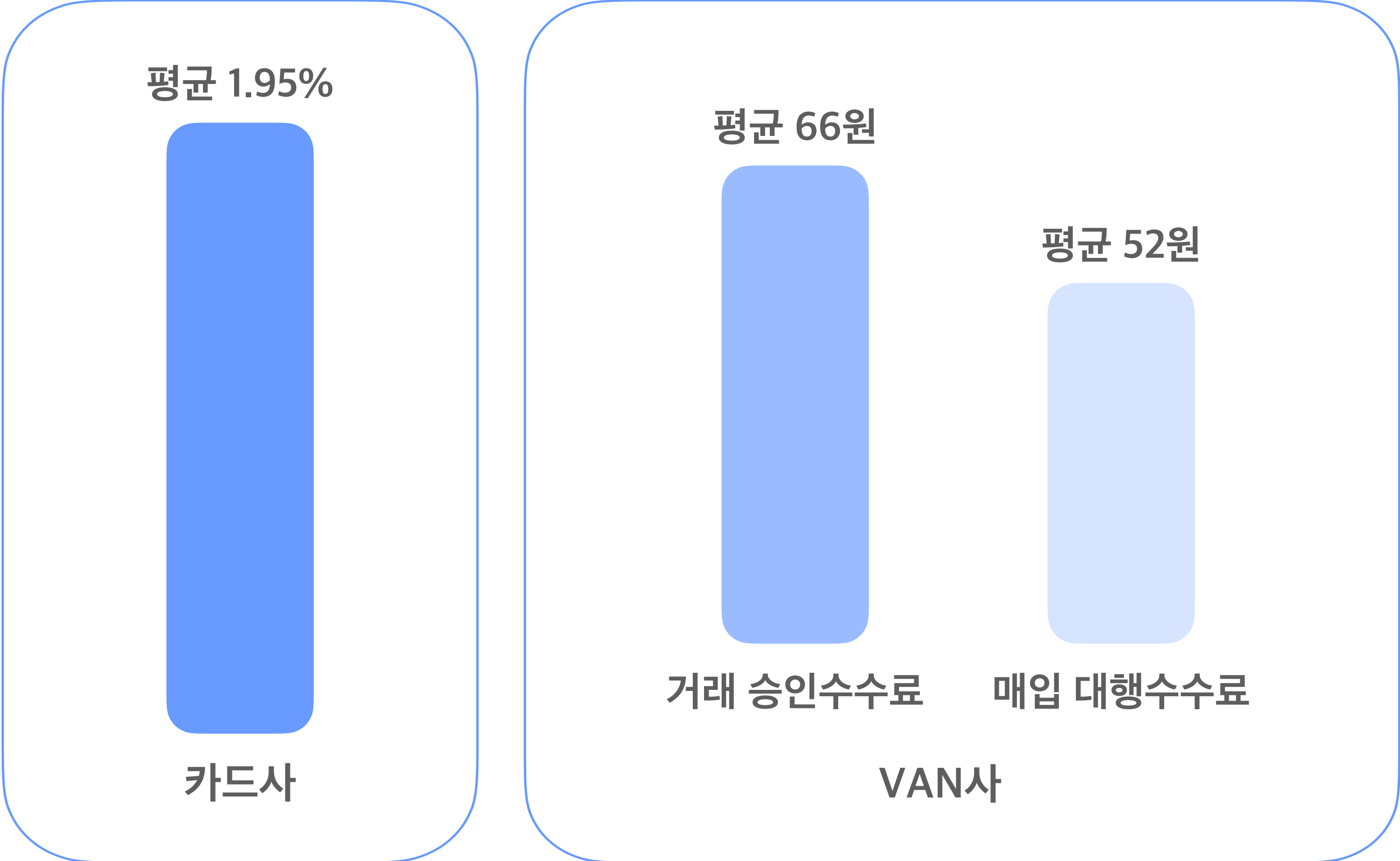
2.INTRODUCTION



Resources 2. Traditional card payment process

2.1.2. Unnecessary card fee market size

Despite the recent decrease in card merchant fees due to regulations by the financial authorities, the Korean credit card payment fee market is over 10 trillion won. More than 50% of the credit card company's revenue came from merchant payment fees. In addition, in 2018, the share of foreign credit card companies such as Visa and Master alone amounted to KRW 400 billion, which amounts to 20% of the annual net profit of the eight full-time card companies. Decentralization of payment business eliminates operational risk. Consumers do not go through banks, card companies, and VAN companies. By conducting financial transactions directly, you can reduce unnecessary payment fees and receive product price discounts.

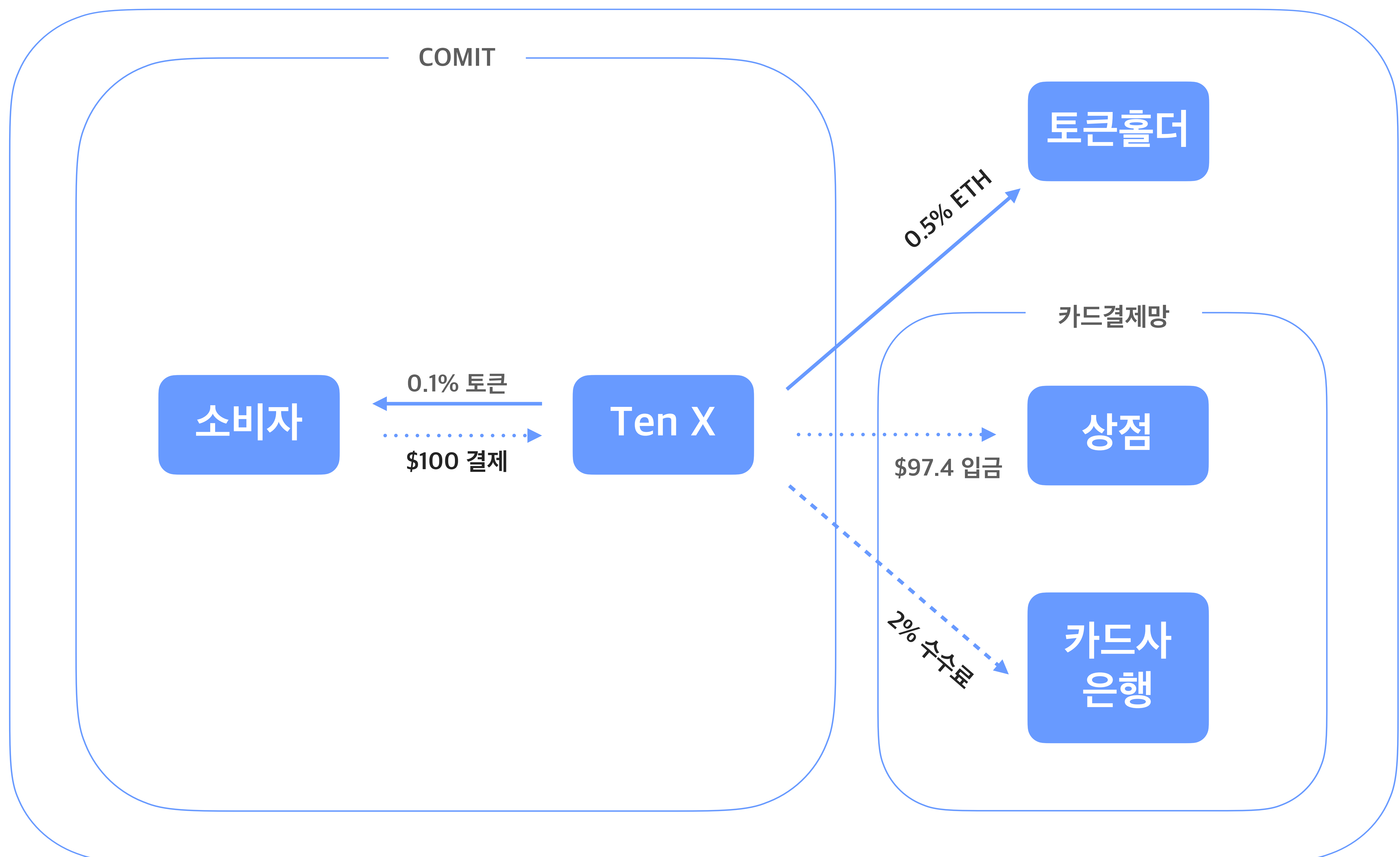


Resources 3. Domestic payment fees

2.INTRODUCTION

2.1.3. Limitations of existing cryptocurrency payment systems

TenX is a cryptocurrency debit card that can be used to pay for cryptocurrency like legal currency around the world. Based on the COMIT network, it has the advantage of converting cryptocurrency into fiat currency for payment. However, since part of the payment fee is paid to the token holder in Ethereum and payment fees for existing card companies are additionally incurred, you must pay a higher payment fee than the existing credit card payment fee. Also, if you use the Bitcoin and Ethereum 1.0 blockchain, GAS costs are additionally incurred, so the existing unnecessary payment fee problem cannot be completely solved. Payment approval is exposed to the risk of hacking because a centralized card payment network is used.



Resources 4. TenX payment structure

2.1.4. Centra scam incident

Centra received a subpoena from the SEC on February 9, 2018. They argued that by offering VISA and MasterCard supported debit cards, payments could be made and instantly converted to US dollars or fiat currency. In fact, Centra has nothing to do with the card brand, has created fictitious executive information, posted false, misleading material on its website, and one of the executives was arrested by US authorities just before leaving the country on April 1. Since then, cryptocurrency payment services that are suspected of being scams emphasizing partnerships with VISA and MasterCard are emerging.

2.INTRODUCTION

2.2. ADC Team Mission

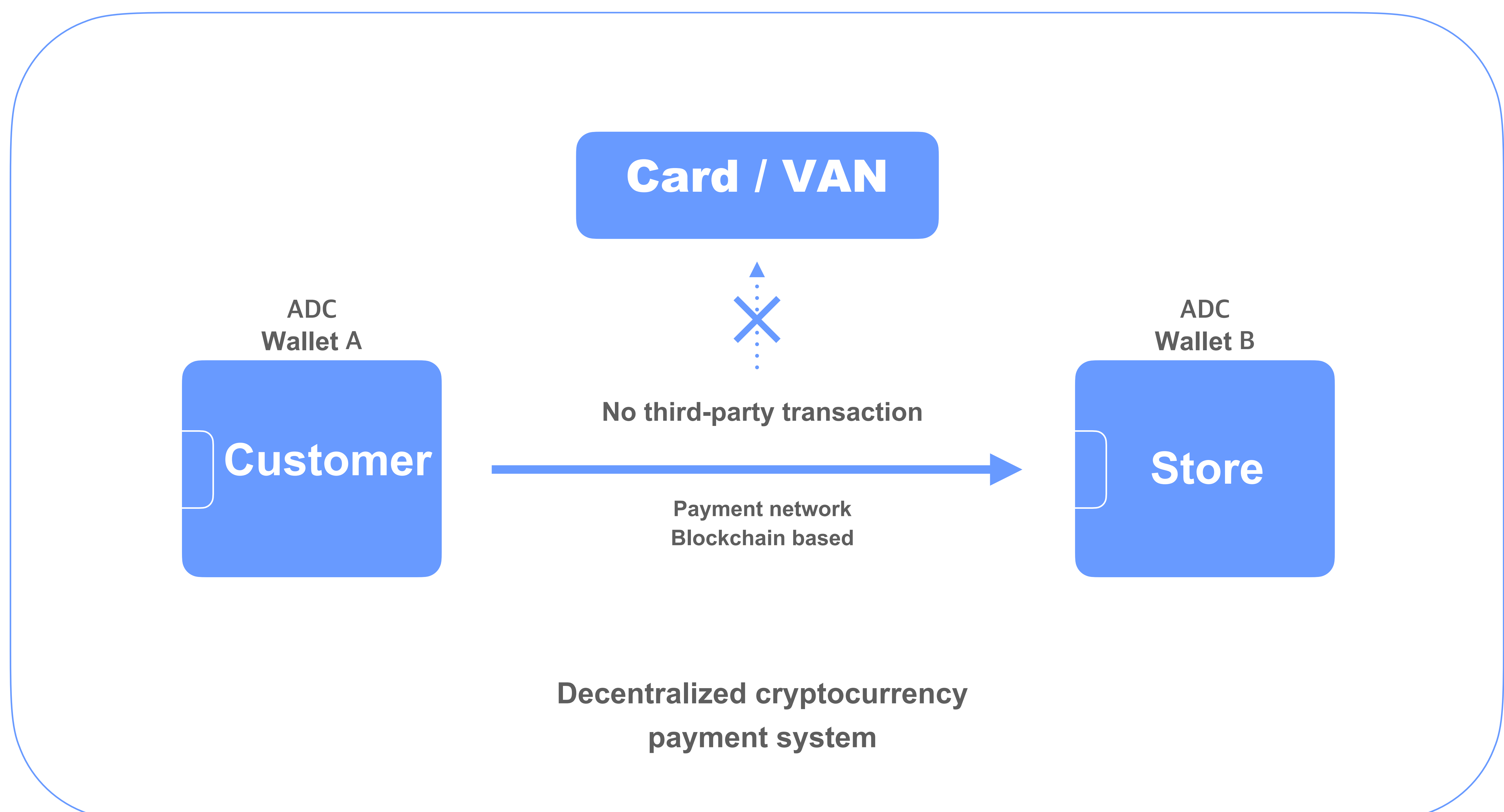
ADC primarily applies decentralized blockchain technology to the payment system, aiming to directly connect consumers and stores centering on cryptocurrency wallets and establish a reliable system. After that, we will build a cryptocurrency exchange office, develop a store management program, online cryptocurrency API, and Ethereum 2.0-based DEX to evolve into a decentralized financial platform.

Existing payment services were operated with fragmented payment information through a centralized payment process centered on card companies and VAN companies. ADC builds a sustainable business model that connects directly using smart contracts between users, centered on cryptocurrency wallets, and solves the problem of hacking the payment central server through decentralization.

The cryptocurrency payment service is still in its infancy, and the payment structure has not been established. Most attempts have been made to solve the problem through partnerships with card brand companies. This incurs higher payment fees, and the risk of centralizing payment servers has not been resolved. ADC aims to solve the current problem and build a better payment system through the payment network and smart contract of the popular block chain that connects consumers and stores centering on a cryptocurrency wallet.

ADC provides cryptocurrency payment solutions to existing card companies, VAN companies, PG companies, POS companies, KIOSK companies, etc. They can be easily applied to existing services without the need for separate development, and users can conveniently use cryptocurrency anywhere, anytime. You will be able to pay with it.

Users can make payments by putting all the existing cards on one ADC card through the dynamic magnetic technology applied to the ADC card. ADC is not limited to cryptocurrency payments, but can also be applied to existing cards, which provides users with a wider and more convenient use solution.



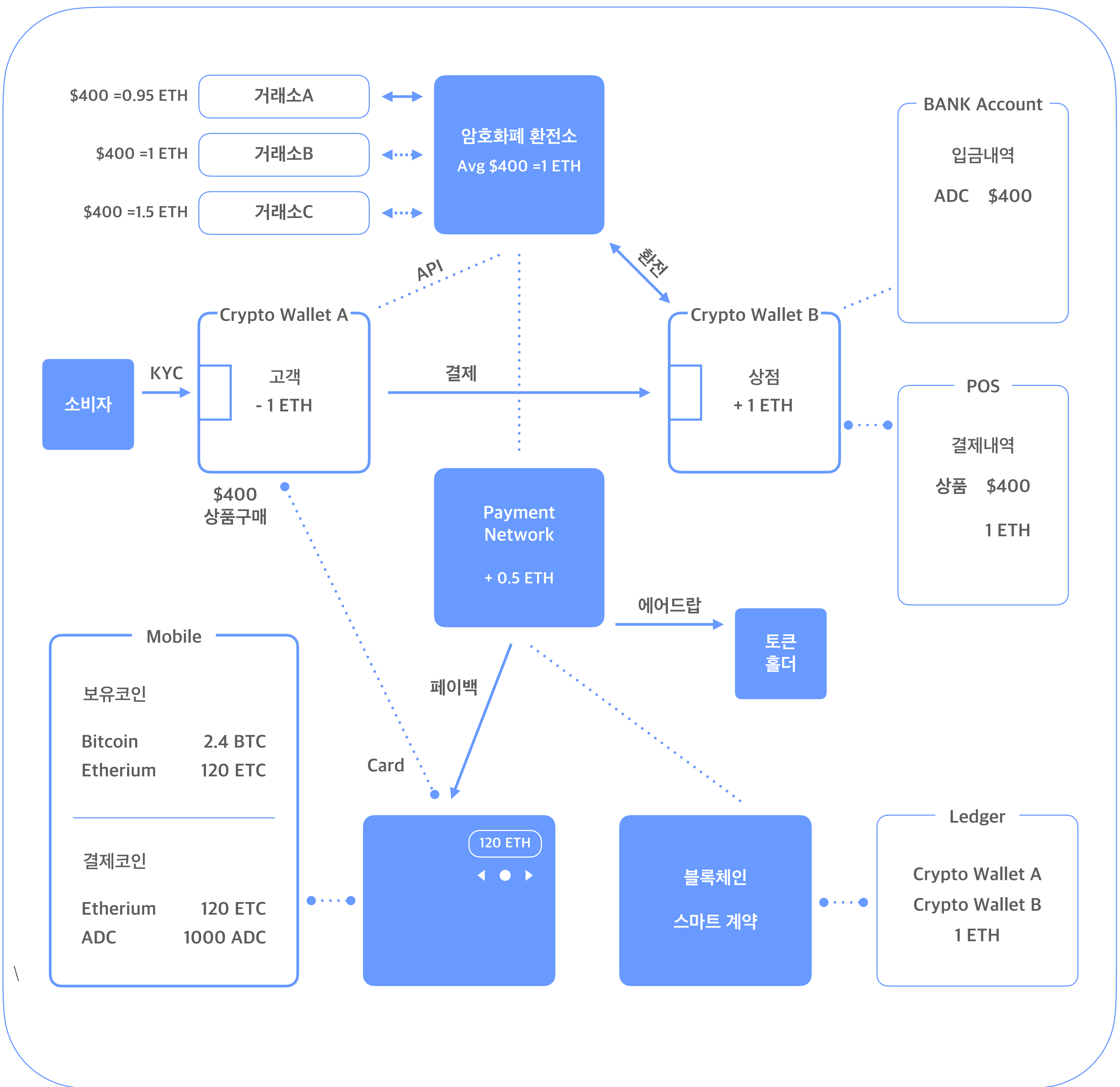
Resource 5.ADC payment structure

3.ECOSYSTEM

3.1. ADC ecosystem

The ADC ecosystem is designed around cryptocurrency wallets. A payment service between cryptocurrency wallets using smart contracts on a blockchain based on Ethereum 2.0 enables transactions between consumers and stores, and stores convert cryptocurrencies received in exchange for transactions into fiat currency through exchange office You can exchange money. We provide cryptocurrency financial services such as storage, payment, currency exchange, and remittance centered on cryptocurrency wallets.

For the time being, most consumers in reality will pay in legal currency (the existing payment method). In this case, ADC uses the existing payment process as it is, so no additional action is required.



Resources 6. Traditional card payment process

3.ECOSYSTEM

3.2. Scenario

ADC scenario includes general usage scenarios of consumers and stores, and helps to understand the ADC ecosystem easily.

Table 1. Definition of key terms within the scenario

POS	Payment terminal used in general stores
QR Code Reader	Reader that can scan a QR code to make payments
Gold Card	One of the ADC grades (Refer to P.20 for detailed information)
Payment Protocol	Decentralized payment network (Refer to P.14 for details)
Smart Contract	The contract conditions are recorded in the blockchain and the contract is automatically executed when the conditions are met.

3.2.1 Customer

Example 1. Offline payment

To purchase a product for \$100 (assuming \$100 = 1000 ADC) at the store (Method 1: Run the ADC wallet app on your smartphone. To pay with ADC, select ADC in the wallet app, Method 2: Cryptocurrency) After selecting the ADC from the card), the clerk said that the card was placed on the QR reader at the cash register, and after a few seconds the payment was successful. The 42000 ADC that I had in my wallet was changed to 41000 ADC. And it was immediately increased to 41025 ADC. I'm using an ADC Gold Card and got 25 ADC paybacks. (Refer to P.20 for details on the payback structure)

Example 2. Online payment

To purchase a product for \$100 (assuming \$100 = 1000 ADC) at an online shopping mall, I put it in the "shopping cart" and proceeded with "payment". When I entered the receiving location and personal information, a window to select a payment method appeared. The payment was made by selecting "ADC payment" from "card payment", "no passbook deposit", and "ADC payment". After a few seconds, the payment was successful, and the purchased product appeared as "Delivery". The 42000 ADC you had in your ADC wallet has been replaced with 41000 ADC. And it was immediately increased to 41025 ADC. I'm using an ADC Gold Card and got 25 ADC paybacks. (Refer to P.20 for details on the payback structure)

3.ECOSYSTEM

3.2.2. Store

In the case of stores, you can receive the payment amount paid by the consumer in cryptocurrency, or if you do not want cryptocurrency, the payment amount can be automatically refunded in the legal currency (won). (If you receive payment in legal currency, the payment will be paid to the account registered in advance at the store.)

Example 1. QR code reader

To use ADC's cryptocurrency payment service, I applied for a QR code reader on the ADC website. After the application, the QR code reader arrived and connected to the existing POS, and the installation was automatically completed in a few minutes. Even after installation, cryptocurrency payment is now possible without any special process.

Example 2. Offline payment

A consumer wants to purchase a product for \$100 (assuming \$100 = 0.2 ETH), so the product is scanned with a QR code. I asked the consumer to pay \$100. For payment, 0.2 ETH was paid when the consumer placed the QR code on the QR code reader, and 0.2 ETH was added to the store's cryptocurrency wallet.

3.2.3 ADC (Asian Digital Currency)

A payment request came in from the store, and a smart contract was created for 0.2ETH transfer between cryptocurrency wallet A and wallet B in the payment network. This was done on the blockchain. The store is set up for automatic refund, so when I received information from the cryptocurrency exchange API to exchange currency, the average price of the exchange was \$100 = 0.2 ETH. When I exchanged (\$100 = 0.15 ETH) at Exchange A, which had the lowest price among the exchanges, there was a price difference of 0.05 ETH. As an ADC Gold member, the consumer who purchased the item received 0.025 ETH, which is 50% of the market margin, as a payback, and the remaining 50% is stored in the ADC and then airdropped to ADC token holders by purchasing a new coin expected.

3.ECOSYSTEM

3.3. Crypto Wallet

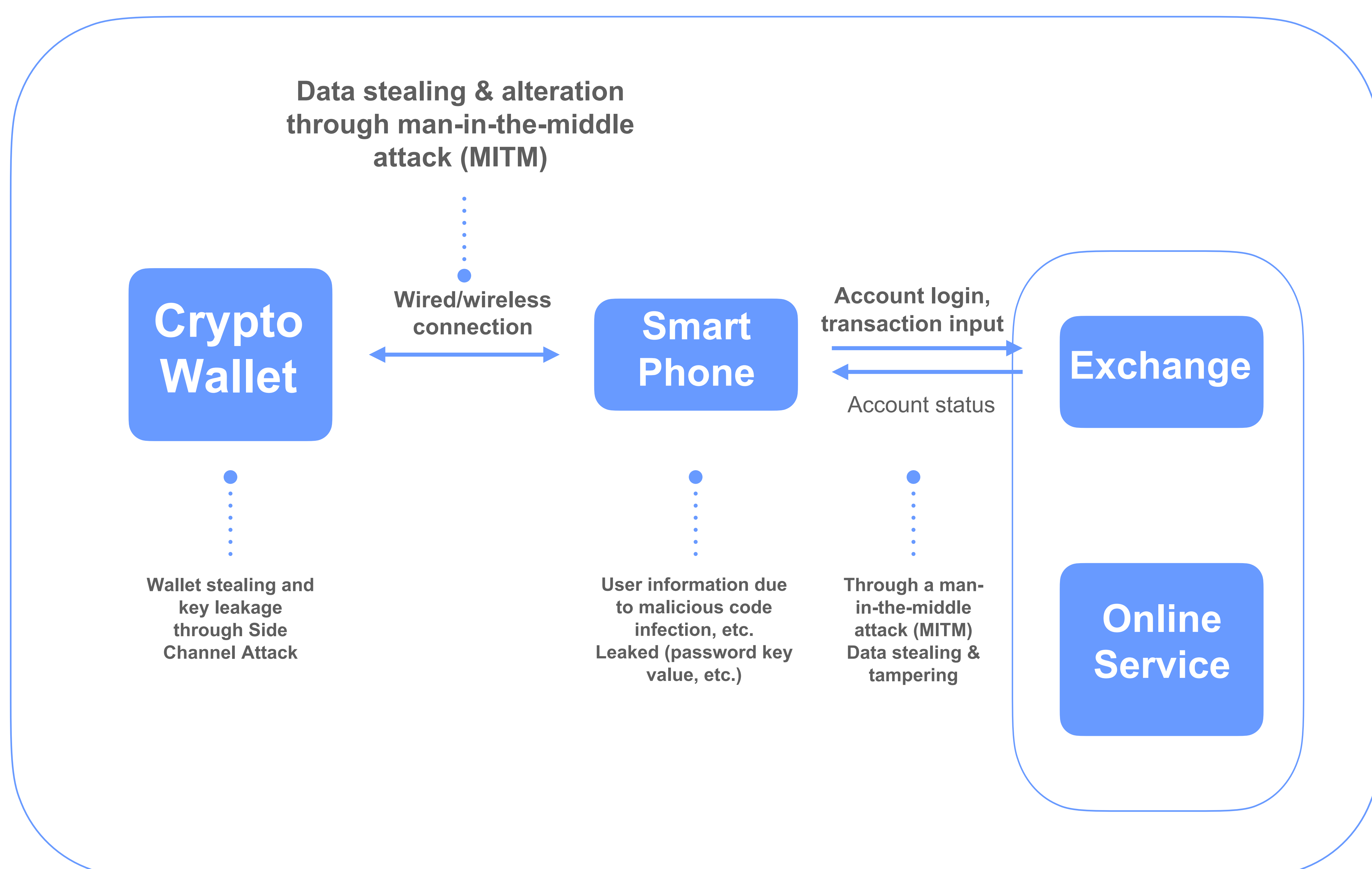
Blockchain-based decentralized financial system basically requires users to have cryptographic keys. Professional security skills are required because individuals must manage their digital assets and care about security.

ADC provides a cryptocurrency wallet that is safe from the risk of stealing your cryptographic keys. Unlike existing hardware and online wallets, cryptocurrency transactions do not require user keys to be taken out of the wallet, and all procedures such as authentication through encryption keys are independently performed within the wallet, and E2E security (from encryption key generation to transaction approval) It operates within a system in which security corresponding to the entire process) is implemented.

ADC's wallet comes in two types: card type and mobile type. The card type can be used in the same form as the existing card, and through dynamic magnetic, it can play the role of not only cryptocurrency but also the existing card. Users can proceed with payment after registering their existing card with ADC card (card number on wallet, expiration date, CVC number, etc.). In the case of mobile type, payment of cryptocurrency, remittance, and currency exchange to legal currency are possible.

You can store BTC, ETH, ERC20 tokens, etc. in a cryptocurrency wallet, and Ethereum-based tokens can be used as payment coins. This can be managed through the ADC mobile wallet on the smartphone, and it is linked through secure communication between the card and Bluetooth, allowing simple confirmation from the card. In addition, ADC card can be used for 2-step verification of mobile wallets through OTP generation.

In addition to two-step authentication through a card, PIN authentication and biometric authentication linked to a smartphone enhance the security of the connection process and prevent further damage in case of device hijacking.



Resources 7. Cryptocurrency wallet security

3.ECOSYSTEM

3.4. Payment System

The ADC payment system is designed to allow payment through cryptocurrency in a cryptocurrency wallet, and consists of three types: hardware, software, and network.

3.4.1 Hardware

Most stores in Korea use POS (Settlement Terminal) for payment. ADC plans to supply hardware terminals that can pay in cryptocurrency to stores through partnerships with existing POS and KIOSK (touch screen information delivery systems installed in public places and stores). , When connected to KIOSK, automatic installation proceeds with Plug & Play (which automatically starts without any other settings when the system is installed in the computer operating system). After the terminal is installed, the store can proceed with transactions through cryptocurrency.

In the case of stores without POS or KIOSK, you can install ADC hardware terminal through USB port of your laptop or computer, or Bluetooth communication. After the terminal is installed, the store can proceed with transactions through cryptocurrency.

3.4.2 Software

POS programs are used to manage products and sales in stores. ADC provides cryptocurrency payment software that can be used not only in POS, KIOSK, but also in general laptops, tablet PCs, and smartphones. You can connect to an AWS-based server, and you can use functions such as order sales for product sales, store configuration for table layout, sales inquiry, and payment.

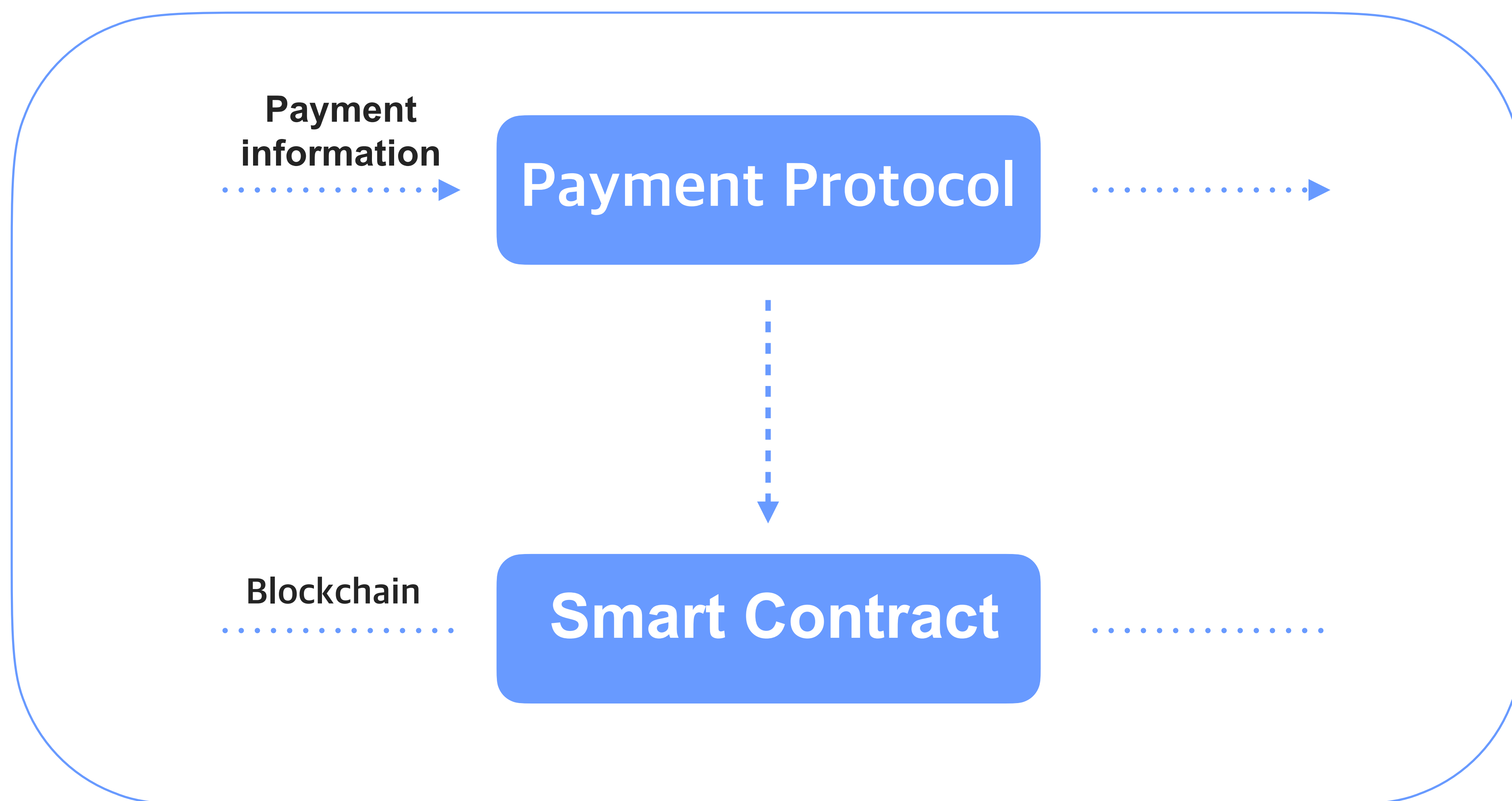
ADC's cryptocurrency payment software will be linked with existing card companies, VAN companies, PG companies, POS companies, and KIOSK companies, and these can be easily applied to existing services without the need for separate development. Through this process, consumers can conveniently pay in cryptocurrency as well as legal currency anytime, anywhere.

3.4.3 Network

ADC's payment network is a blockchain-based decentralized payment network. Since the existing card payment network is a system that pays through the card company's central server, there is a risk of hacking, and if the card information is lost, payment by others is possible. However, through ADC payment hardware, a single cryptocurrency card can be safely paid, and P2P transactions are possible without the involvement of third parties based on the cryptocurrency wallet in the smartphone.

4. PAYMENT PROTOCOL

Payment Protocol was started to create a blockchain-based decentralized payment network, unlike the existing centralized card payment network.



Resources 10. Basic Structure of Payment Protocol

4.1. Payment Protocol

Since the existing card payment network is a system that pays through the card company's central server, there is a risk of hacking, and if the card information is lost, payment by others is possible. In addition, such a centralized network allows the owner of the network to arbitrarily change the mechanism and has to pay significant transaction costs. However, the core element of the payment network is a decentralized payment system. The decentralized payment network operates on a blockchain based on Ethereum2.0, and is applied not only to ETH or ADC tokens, but also to other ETH-based tokens.

Decentralized transactions are optimized for exchange between cryptocurrency wallets because the tokens have different values and the risks and costs that can be incurred during the transaction. So even with very small transactions, you need immediate operation.

Payment Protocol is processed in a batch every time payment occurs. Payments can be purchased within a specific block or remain open until the order is completed. This configuration can provide higher reliability and performance in a decentralized network, and orders are recorded in the ledger, but the processing speed is comparable to card terminals.

4. PAYMENT PROTOCOL

ADC's payment protocol is based on a blockchain, and is paid with a two-factor authentication card, and P2P transactions are also possible without third party involvement using Ethereum 2.0 smart contracts. This allows you to transact without commission, and you can check user information (KYC), so you can check detailed data such as the ratio of men and women to customers, age groups, and products sold by the main customers.

Detailed data such as male and female ratio, age group, and flagship sales product stored in ADC can be used for future store marketing, and through this process, stores can save unnecessary cost and time.

4.2. Smart Contract

In order to make a transaction based on a cryptocurrency wallet, you need the wallet's account information, wallet address, transaction cryptocurrency, transaction volume, etc. Encrypted information connected to email and SNS is stored in a personal wallet account, and the cryptocurrency address is simplified and linked to the account address. Previously, it was impossible to recover personal assets if the wallet information of cryptocurrency was lost. However, ADC offers a secure cryptocurrency wallet linked to email and social media, so users can always find their lost accounts.

Priority is given to determining the transaction volume of the corresponding cryptocurrency when making payment. Transaction declined (AAC) if the cost deducted in the process of deducting and adding or subtracting settlement costs is higher than the transaction volume of the cryptocurrency, and Transaction approved (TC) if the deducted cost is lower than the transaction volume of the cryptocurrency. Processed.

When switching to another network, the network has a high indirect cost. There are considerable difficulties. We expect ADC to be able to play a good coordination role between different cryptocurrencies.

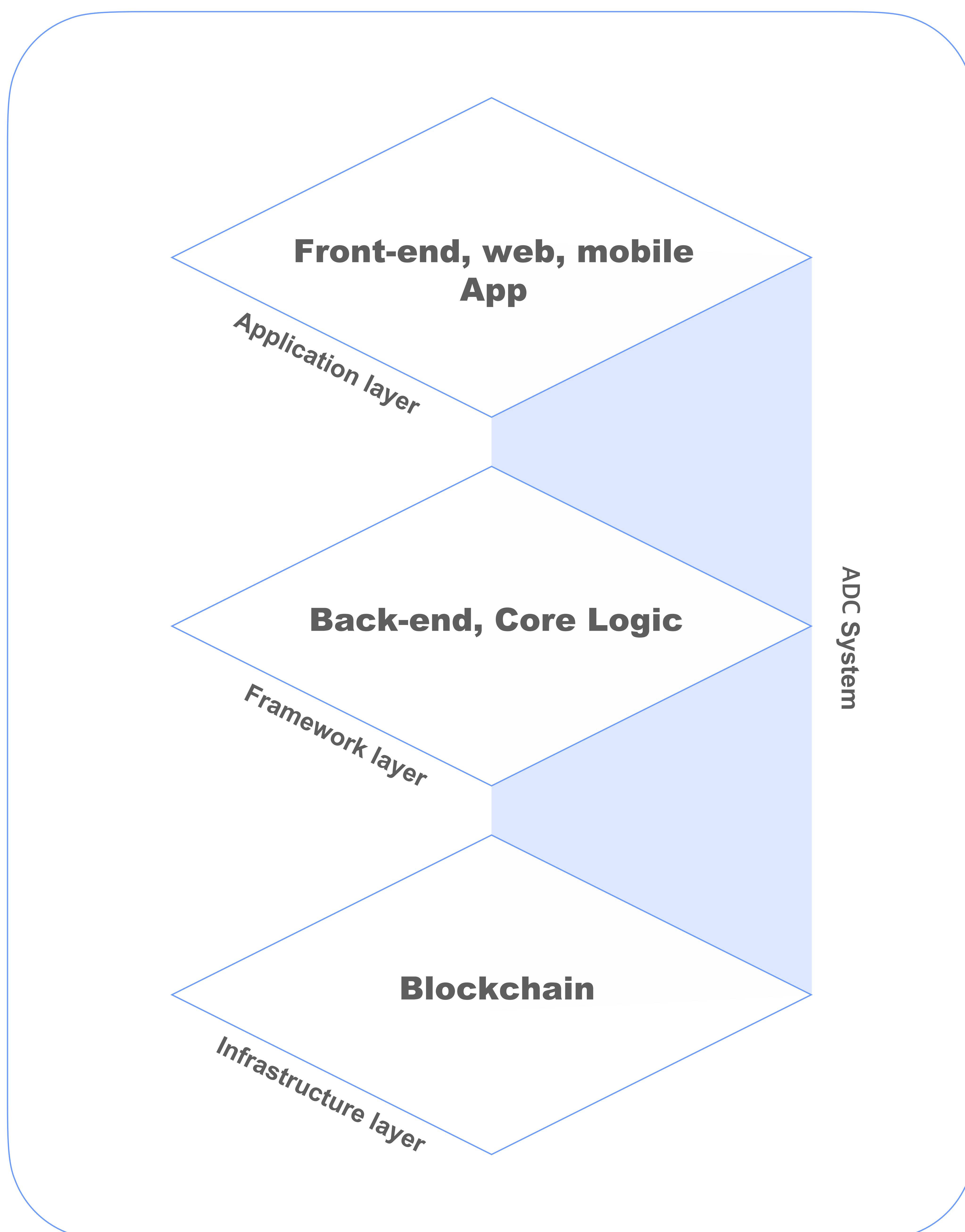
We believe that the market for innovative digital payments based on new platforms will increase explosively. Through ADC's Payment Protocol, various cryptocurrencies will be linked so that more diverse cryptocurrencies will be traded and payment will be possible.

Through blockchain, the flow of business around the world is moving from a system that used to be a centralized enterprise to a society that has changed to a decentralized computing network. ADC aims to solve the problem of cryptocurrency payment as a payment network with decentralization of market liquidity, matching and processing of order records, and a scalable payment network.

5.SYSTEM DEVELOPMENT

ADC system development consists of three steps. The first step is to first develop a cryptocurrency wallet, payment network, and exchange office through smart contracts on the Ethereum 2.0 blockchain, and provide financial services through a mobile wallet app. The second step is to develop payment hardware and software systems and provide users with a decentralized exchange office that interacts with blockchain-based smart contracts. As a final step, we will collect and analyze users' payment patterns and provide various applications using the analyzed big data.

The structure of the ADC system is divided into the infrastructure layer, the framework layer, and the application layer, and access is restricted according to the authority of each layer member.



Resource. 11. ADC System Layers

5.SYSTEM DEVELOPMENT

5.1. Infrastructure

ADC's infrastructure consists of a blockchain system for payment information management and smart contract execution. ADC uses the Ethereum 2.0 blockchain, and the cryptocurrency wallet, payment network, and exchange office that are the basis of the system are designed at the foundation layer.

In order to conduct transactions based on a currency wallet, the wallet's account information, wallet address, transaction cryptocurrency, transaction volume, etc. are required. The access authority of the infrastructure layer is limited to the ADC system and is maintained and maintained at the request of the user.

5.2. Framework

The framework provides a payment network, DEX, and payment system for cryptocurrency exchange between blockchain systems. Smart contracts are designed according to the ADC payment characteristics.

The access authority of the framework layer is limited to the ADC system, and the system performs verification and approval of payment.

5.3. Application

It shows payment details and currency exchange details to users through a mobile wallet app designed as a smart contract, and delivers the user's request to the framework. It also provides product management and sales details to stores through payment software and mobile apps.

The access right of the application layer belongs to all members including users, and users access the ADC system through web and app.

5.SYSTEM DEVELOPMENT

5.4. API

Since the ADC system structure is layered and accessible members are different according to the layer, each layer and element communicates with the following standards-based API. Each API is classified into Public API, Protected API, and Private API according to the level of disclosure, and access rights of API are divided into user and system.

Public API

Get Exchange Rate (token, price)	When you call this function, the average value of the token exchange price is received from the exchange.
Get Membership	Gets rating information based on ADC token holdings Gets rating information based on ADC token holdings.
Transfer (amount, tokens, token name, destination address)	A It is used for cryptocurrency transactions between users.
Smart Contract (amount, tokens, parameters, destination address)	The user enters into a smart contract with the user at the time of payment.

Protected API

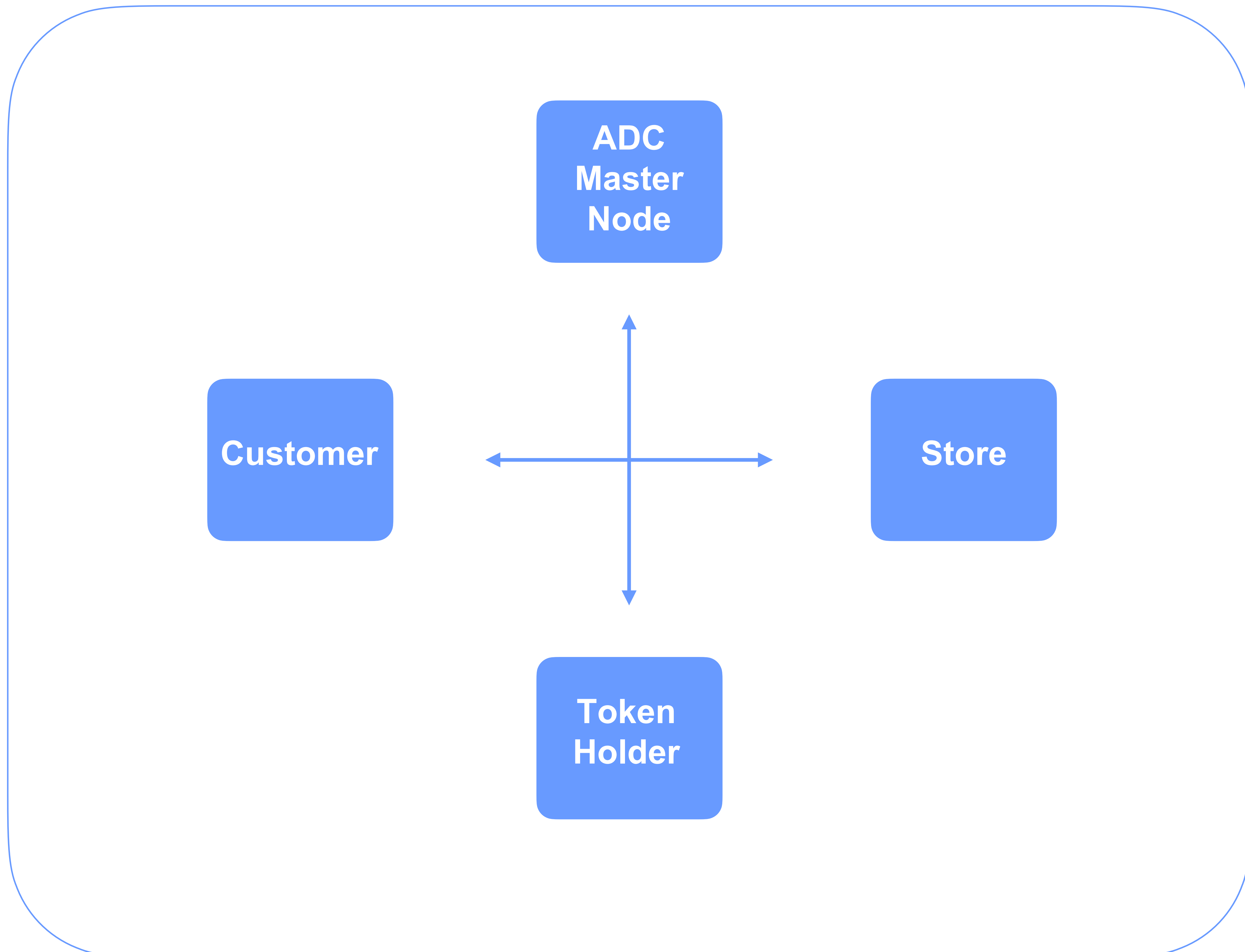
Arbitrage Save	Tokens generated from market appreciation are stored in the exchange wallet.
Payback	Payback is paid back to the consumer according to the consumer's rating.

Private API

ETH API	As APIs of the basic Ethereum 2.0 blockchain, the framework is implemented using the ETH API and calls the ETH API upon request.
Payment API	It is an API of the payment network dedicated blockchain and basically includes the same functions as the ETH API. It additionally includes an API that can handle customer personal information and payment details that are difficult to register on the ETH blockchain.

6. BENEFIT & CARD ISSUANCE)

ADC is largely composed of customers, stores, master nodes (servers that can be maintained at all times), and token holders (ADC token holders). Customers can pay for products with cryptocurrency. The store can exchange the paid cryptocurrency through the master node, and the Arbitrage generated at this time is paid in payback according to the customer's rating ratio. After payback, surplus tokens are distributed to ADC token holders through airdrop.

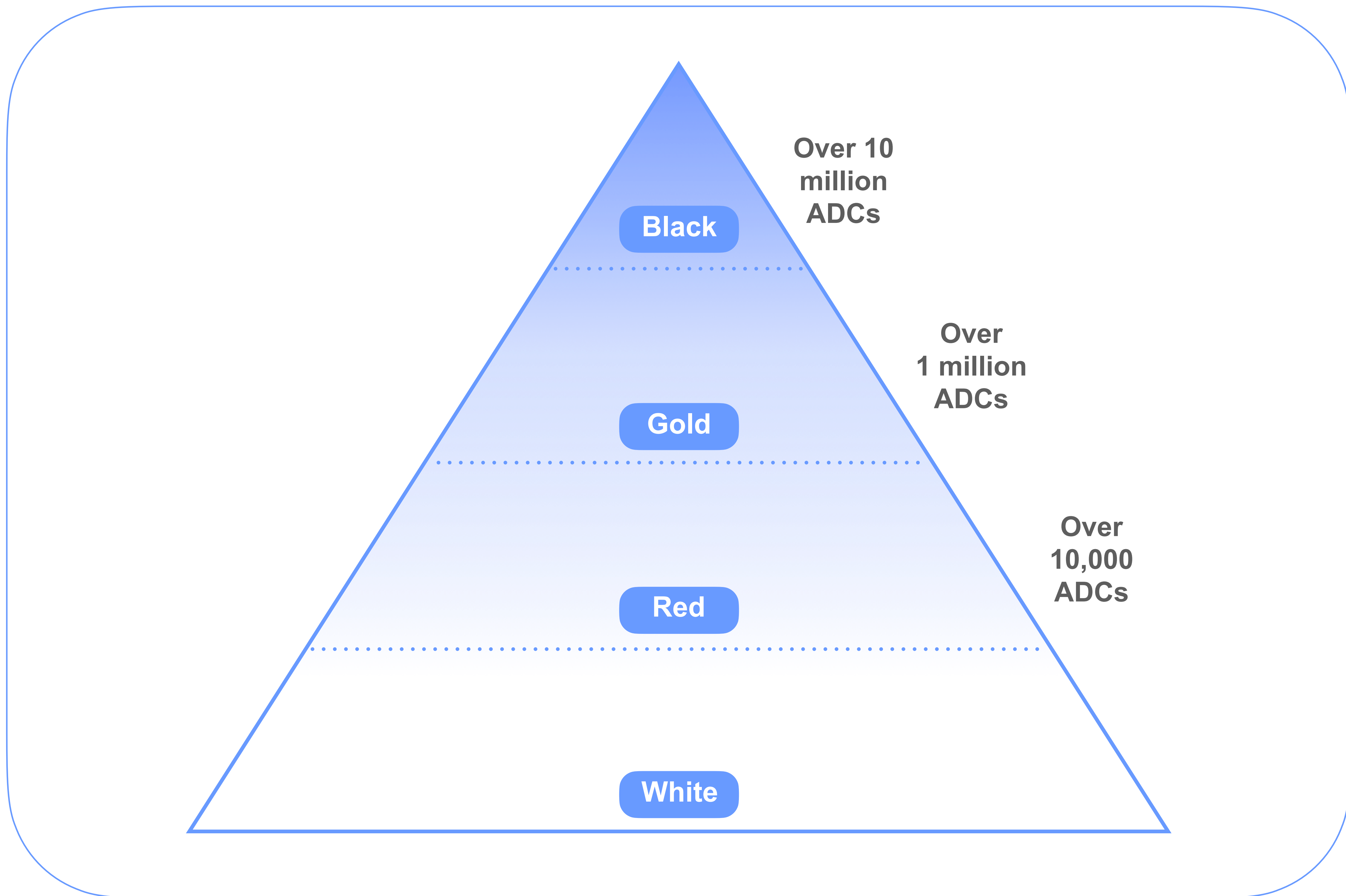


Resources 12. ADC Ecosystem composition

6.ADC BENEFIT & CARD ISSUANCE

6.1. ADC Token: Grade according to ADC holdings

A total of 1 billion ADC tokens will be issued, and users will be graded according to the amount of ADC tokens held. ADC grades are subdivided into black, gold, red, and white, and the benefits vary by grade.



Resources 13.ADC Grade

6.2. Payback benefits

ADC users can receive payback for a portion of the exchange rate margin that occurs at each payment. The payback amount is not constant, and if there is no price difference at the exchange office, you cannot receive the payback benefit.

ADC Black

If you have more than 10 million ADC tokens, it will be converted to black level, and you can receive 70% payback of the arbitrage incurred at the exchange.

ADC Gold

If you have more than 1 million ADC tokens, it will be converted to gold level, and you can receive 50% of the arbitrage incurred at the exchange.

ADC Red

If you have more than 10,000 ADC tokens, they will be converted to red level, and you can receive 30% of the arbitrage incurred at the exchange.

ADC White

The ADC's default grade, the white level, includes all users of the ADC (holding less than 10,000 ADC tokens). You cannot receive paybacks for the arbitrage incurred at the exchange.

6.ADC BENEFIT & CARD ISSUANCE

6.3. Airdrop Benefits

Most of the tokens issued on the basis of the blockchain will hope to be used by a large number of people. As ADC's cryptocurrency wallet and card users increase, the number of tokens that want to enter ADC's platform will increase. The cryptocurrency collected from the ADC's exchange rate margin is used to purchase coins to enter the ADC platform, and the coins purchased or received as bonuses are airdropped to ADC token holders.

In the case of airdrops, different payments are made according to the holding level. Black grades receive 30% of the total airdrop amount, red grades receive 30% of the total airdrop amount, and gold grades receive 40% of the total airdrop amount. Users in the same class will receive the same amount of airdrops.

Grade	Airdrop Benefits
Black	$\frac{A \times 0.3}{U1} = P1$
Gold	$\frac{A \times 0.3}{U2} = P2$
Red	$\frac{A \times 0.4}{U3} = P3$

Number of airdrops per person: Pn
 Total number of airdrops: A
 Number of users per grade: Un

*Airdrop benefits are not available for white grade.

7.TOKEN ALLOCATION

7.1. 토큰 분배 (Token Allocation : ADC)

ADC 토큰의 발행은 ADC의 개발과 이를 기반으로 한 결제 솔루션, 암호화폐 결제 생태계 조성을 위한 것입니다. ADC 토큰 세일 참여자들에게 지급될 토큰의 교환비율은 추후 정식 토큰 발행 이전에 ADC 채널(홈페이지, 페이스북, 텔레그램 등)을 통해 공개될 예정입니다.

전체 발행될 토큰의 수량은 10억 개이며, 토큰 세일에는 발행량의 10%가 사용됩니다. 나머지 토큰은 ADC 팀, 어드바이저 및 파트너 결제 솔루션 및 생태계 조성을 위한 사업 및 개발에 사용됩니다.

Token Allocation		% of ADC
Token Sale	토큰의 Private Sale, Pre Sale, Public Sale에 판매됩니다.	10%
Team	ADC의 Team에 분배됩니다.	15%
Advisors & Partners	Advisors, Partners에게 분배됩니다.	15%
Business	ADC의 사업 운영과 관련하여 사용됩니다.	30%
Development	ADC의 개발과 관련하여 사용됩니다.	30%
		100%

자료15. ADC 토큰 분배

7.TOKEN ALLOCATION

7.2. Use of Fund

토큰 세일을 통해 마련된 자금은 전액 ADC의 개발 및 생태계 조성에 사용될 예정입니다. ADC 암호화폐 지갑 개발에 전체 개발비의 25%, 환전소 개발에 전체 개발비의 30%, Payment Protocol 개발에 전체 개발비의 20%, 그리고 파트너십, 마케팅, 라이선싱을 포함하는 비즈니스에 25%가 사용될 예정입니다.

향후 ADC의 개발 및 생태계 활성화를 위해 조정이 필요하다고 판단되면 비율은 변경이 될 수 있습니다.

Token Allocation			Funded by		Token % Allocated	
			Pre Sale	Token Sale		
Product	Crypto Wallet	Development	0		5%	
		Security support	0		5%	
		Manufacturing		0	10%	
		App Development	0		5%	
	Exchange	Security support		0	5%	
		Exchange		0	10%	
		Exchange Liquidity		0	15%	
	Payment	Development		0	20%	
	Business	Partnership		0	0	5%
		Marketing		0	0	15%
Licensing		0	0	5%		
					100%	

자료16. ADC 자금 사용

8.ROADMAP

현재의 계획으로는 2021년 3~4분기에 기본 구성요소들의 개발이 진행될 예정입니다. 2020년 4분기에는 ADC 사용자들이 암호화폐로 결제 할 수 있는 시스템 구축을 목표로 하며, 2021년에는 분산화 환전소와 카드, 지갑의 2.0 버전을 출시할 계획입니다. 2022년 ADC는 아시아에서 가장 많은 종류의 ETH 토큰으로 결제가 가능한 지갑, 카드가 되는 것을 목표로 하고 있습니다.

2020, Q3

- 발행 기관과 파트너십 구축
- ADC 지갑/카드 개발 및 디자인
- Pre-Sale 진행

2020, Q4

- Public-Sale 진행
- ADC 카드 제작 시작
- ADC 지갑 런칭
- 결제 네트워크 구축

2021, Q1

- ADC 가맹점에서 암호화폐로 결제지원
- 카드 연동 및 결제지원
- 온라인 쇼핑몰 결제지원
- 암호화폐 환전소 구축

2021, Q2

- 추가 금융 라이선스 취득
- ADC 분산화 거래소 개발 시작

2021, Q3

- 암호화폐 결제카드 중 가장 많은 종류의 ETH 토큰으로 결제가 가능한 ADC 지갑/카드 목표

2021, Q4

- ADC 지갑 연동되는 분산화 환전소 오픈

2022, Q1

- ADC 지갑 2.0 출시
- ADC 카드 2.0 출시

9.CONCLUSION

앞서 언급한 모든 것들을 통해서 ADC에 가치를 부여함과 동시에, 모든 사용자에게 새로운 경험을 주고자 하는 것이 ADC의 궁극적인 목표입니다. 결제에 있어서 체계적인 생태계를 만들어감과 동시에, 필요한 부분에 블록체인 기술을 접목시켜 더 나은 시스템으로 사용자들에게 다가가고자 합니다. 또한 ADC는 암호화폐 결제 솔루션을 기존의 카드사, VAN사, PG사, POS업체, KIOSK업체 등에 제공하여 이들은 별도의 개발이 필요 없이 손쉽게 기존 서비스에 적용이 가능하며, 사용자는 언제, 어디서나 편리하게 ADC를 사용하여 결제를 할 수 있습니다.

사용자는 다이내믹 마그네틱 기술을 통하여 기존에 사용하던 카드를 ADC에서 통합 사용이 가능한 것은 물론, 결제 시스템을 통해 암호화폐로도 결제 가능합니다. 암호화폐 결제 시 상점은 불필요한 결제 수수료를 지불하지 않아도 됩니다. 또한 암호화폐 환전소를 지원하고 모바일 지갑 앱을 사용하여 실시간으로 환전을 받을 수 있습니다.

ADC의 가장 중요한 핵심, P2P 결제 시스템은 암호화폐 자산의 사용화를 이룬다는 것에서 큰 의미가 있습니다. 현존하는 암호화폐 결제 서비스, 카드들은 기존의 카드 브랜드 사이의 제휴가 없이는 어려움이 있고 높은 결제 수수료로 인해 현실적인 사용이 어렵습니다. 통합된 ADC 결제 시스템은 불필요한 결제 수수료를 없애고 현재 블록체인 시장에서 분산화된 결제 솔루션들을 하나로 통합하고자 합니다.

우리는 블록체인 기술의 장점을 활용하여 사용자들에게 불필요한 결제 수수료를 제거하여 상품가격을 낮추고 대중들이 쉽게 이용할 수 있게 접근성을 높이고자 합니다. 사용자는 탈중앙화된 블록체인을 기반으로 개인화된 금융 혁신을 경험하게 될 것입니다.

암호화폐의 실생활 이용을 통해 실제 화폐로서 가치를 블록체인 기술로 재현함으로써, 블록체인을 기반으로 한 4차 산업혁명의 미래를 앞당길 수 있는 시스템을 구축할 것입니다.