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Preface



Preface

The birth of the blockchain marked the beginning of the construction of a truly trustworthy Internet. By combing through the rise and development of blockchain, it can be found that blockchain attracts attention in that it can establish reliable peer-to-peer trust in the network so that the value transfer process removes the interference of intermediaries, and it not only discloses information but also protects privacy. , Both joint decision-making and protection of individual rights and interests, this mechanism improves the efficiency of value interaction and reduces costs. Blockchain is a new application mode of computer technology such as distributed data storage, point-to-point transmission, consensus mechanism, and encryption algorithm. It is a distributed stable, credible, safe, and efficient digital ledger (accounting) technology. The consensus mechanism is a mathematical algorithm that establishes trust between different nodes (providing storage services) in the blockchain network and obtains rights and interests (realizing the income and purpose of storing data), ensuring the stability and orderly development of the network.

Blockchain technology is a subversive innovation in computing models following mainframes, personal computers, and the Internet, and it is likely to cause a new technological innovation and industrial transformation on a global scale. The United Nations, the International Monetary Fund, as well as the United States, the United Kingdom, Japan, and other countries have paid great attention to the development of blockchain, and actively explored and promoted the application of blockchain. At present, the application of blockchain has extended to many fields such as finance, energy, artificial intelligence, agriculture, entertainment IP, and big data.

Chapter 1. Background Analysis

1.1 Public chain technical analysis

The public chain refers to a consensus process in which anyone can read, anyone can send a transaction, and the transaction can be effectively confirmed, and anyone can participate in it. For the public chain, because the operating rules of the entire system are open and transparent, this system is called an open-source system. Its access threshold is low, anyone with sufficient technical ability can access it, that is, if there is a computer that can be connected to the Internet, it can meet the access conditions. And it is extremely user-friendly. In the public chain, program developers have no right to interfere with users, and the blockchain can protect users who use the programs they develop. In addition, the public chain defaults to making all data public, and users can generate their security through their publicity, but each participant can see all account balances and all their transaction activities. Because of its open-source and user-friendly characteristics, the public chain is unanimously sought after by consumers. In the blockchain world, the public chain is recognized as a future trend and will be the source of value.

2018 is the first year of the public chain. The development of public chains such as Ethereum and EOS is in full swing. The multi-version consensus mechanism balances efficiency and decentralization.

However, the value of a public chain is not only a simple technology, but also an ecosystem based on what value the public chain can provide to developers, tell industry application developers that this economic model can be How much traffic support is provided, and can form an independent ecosystem for smooth operation. In the public chain 3.0 era, it is necessary not only to make further breakthroughs in technology but also to increase investment in the richness of ecological applications and communities. The competition of the public chain is essentially an ecological competition, and the ecology and consensus groups represent the public chain. Future growth potential.

According to statistics from the state of the Dapps website, more than 1,252 Dapps applications have been built on Ethereum. Except for issuing coins, these applications have no other functions. If Ethereum 2.0 does not come out, Dapps built on Ethereum will die this year. The problems of Ethereum have been criticized for a long time. The main reason why the ecology is still prosperous is that it is too easy to distribute money and is flooded with air projects, and the Dapp that wants to land cannot find a powerful platform for the time being. At present, Ethereum, the most promising public chain circle, still faces some problems:

1. The efficiency of network congestion is low: only 20 transactions per second can be supported, and a popular application can make the network stuck.

2. High transaction costs: Currently, the GAS spent by DAPP creators for each smart contract call is about 1-3 US dollars.

3. Poor scalability: Dapps can only issue coins on Ethereum, not chaining. All Dapps applications on Ethereum can only share one main chain, and few application scenarios can be supported.

Judging from the current situation of Ethereum, coupled with the inherent design flaws, the ship is difficult to turn around, and version 2.0 will most likely not be launched. Because of this, it also allows other public chains to overtake at corners. If an underlying public chain that can carry large-scale commercial applications can be provided, it is mainly for the landing of applications in various industries, rather than just issuing coins and making money. The value of the chain can be realized, and for the Dapps team that wants to land, more Dapps teams will abandon Ethereum and deploy applications on the new public chain.

In addition, the application of Dapps on the public chain has always been a difficult problem for public chain developers. For example, the following problems still exist:

1. There are bottlenecks in the on-chain expansion, excessive pursuit of "on-chain" absolute consensus will make it difficult to meet commercial needs while sacrificing other aspects. Even if it breaks through the Impossible Triangle and achieves performance improvement, it may require a huge cost, which may not be cost-effective.

2. The existing public chain design and smart contracts conflict with the needs of specific business scenarios. For example, a

design that cannot be met by the "absolutely open and transparent" design of the public chain cannot meet the needs of privacy protection, code security, and commercial data protection; even the existing smart contract language itself is not mature enough and brings systemic security risks. Willing to put all their business on the chain.

For now, each public chain is arranging money by launching its technological advantages, but few companies focus on the implementation of the public chain application layer to effectively resolve the conflict between public chains and commercial applications.

1.2 Public chain application cases

What exactly is the "Public Chain Controversy" in 2018? In the final analysis, it is nothing more than a struggle for technical strength "Which one is strong". As time progresses, some public chains that claim to achieve certain technological subversion have long since disappeared and have truly settled down. Those are the public chains that are truly recognized and sought after by the community. In addition to the technology, they are supported by fans, recognized by users, and used by developers.

The public chain ecology in 2019 confirmed the above performance. And what is the overall feature of the one in 2019? Application! News media reported that there are more and more blockchain application cases. Both governments and enterprises are publicly mentioning the transformation and combination of blockchain technology in various industries... Since it is an application, what kind of application is a better landing application? What is a good Internet application? You will answer WeChat, Tmall, and Alipay because they are very close to our lives. Ordinary people can use it easily. In

the same way, a good public chain must be an application that is closely related to people's lives, which is called a true "public" chain.

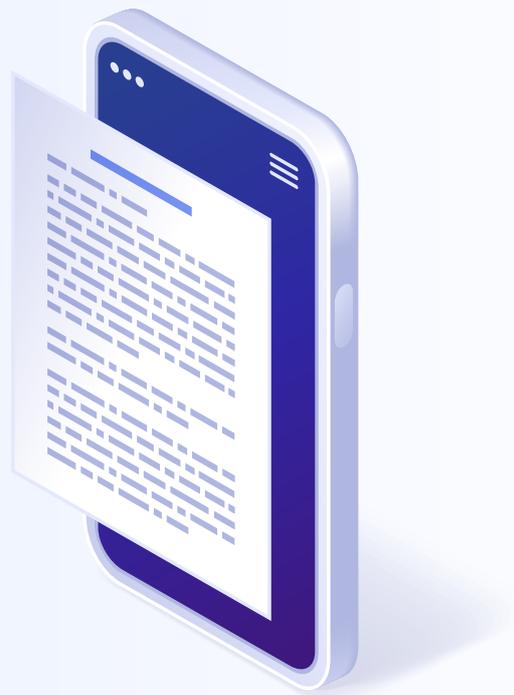
Are public chains such as Bitcoin, Ethereum, and EOS an application-type public chain? Aside from the pure currency of Bitcoin, public chains such as Ethereum and EOS, from the performance point of view, provide more support for users to develop various Dapps. At present, the most popular applications of these DAPPs are games, gambling, quizzes, and other scenarios. That is to say, these public chains are oriented to the B-end or niche market, and the users are extremely limited, and the public chains are not yet widely used. In the era of blockchain applications, the market urgently needs more "more" public chains-application scenarios that are closer to people's lives, allowing more people to experience the difference of blockchains. Whether it is the hardware manufacturing, software development, etc. at the bottom of the public chain or the application industries touched by credit services based on the public chain, such as finance, energy, business services, Internet of Things, games, entertainment, etc., all these belong to the industry of the public chain. According to statistics, currently, the business scope of more than 400 public chain projects around the world covers a total of 65 areas including payment, infrastructure, payment services, insurance services, privacy, social networking, entertainment, and business services. Among them, 71.7% of public chain projects have payment function attributes. 33.3% of public chain projects involve infrastructure services, payment services, business services, privacy services, entertainment, proof of equity, Internet of Things, social networking, games, and other fields. The application directions continue to be explored, but there is still a lack of "killer" applications.

There are more than 400 public chain projects worldwide, of which about 100 public chains are online on the mainnet. Based on the analysis of the on-chain data of the actual online public chain, it is found that the current public chain development has a significant head effect, which is specifically reflected in the following four aspects:

1. It is based on the number of active addresses on the chain. The address is the starting point for the public chain to trigger transactions and contracts, so the active address on the chain reflects the amount of participation and active participation of users on the public chain. According to the data, Bitcoin has the largest number of active addresses in 24 hours (800,000), and Ethereum has the second-largest number (200,000).
2. From the perspective of the total number of transactions on the chain, transactions are the most basic instructions for using the public chain, and the number of transactions on the chain can reflect the usage of the public chain. According to the data, EOS, Tron, and ETH are among the top three.
3. From the perspective of on-chain transaction volume (equivalent to US dollars). On-chain transaction volume (equivalent to U.S. dollars) refers to an indicator of the amount of value on the chain for a certain period. Bitcoin chain transaction value (equivalent to U.S. dollars) occupies the first place, followed by Ethereum.
4. It is seen from the attention of the open-source developer community. The number of Watch and Star of each open-source blockchain project on GitHub can reflect the influence and recognition of the public chain in the developer community. Bitcoin, Ethereum,

the developer community. Bitcoin, Ethereum, and EOS are among the top three in the attention of the development community, and the attention levels of other projects included are very close.

Although the public chain industry has a very significant head effect, the global public chain academic research is becoming increasingly active. Statistics show that the number of papers on public chains worldwide has increased significantly since 2016, and the growth rates for three consecutive years from 2016 to 2020 are 123%, 144%, and 84%, respectively. The number of papers in the first four months of 2019 has reached 588, and it is expected that the number of papers in the whole year will reach 2500 to 3000. The increase in the number of papers year by year reflects the increasing interest in public chain research in the academic circle driven by multiple favorable policies, markets, and technology.



Chapter 2. Technical Overview

2.1 Binance Smart Chain

Binance Chain is the blockchain launched by Binance Exchange in April 2019. Its existence is mainly to solve the ecological problems of the exchange and help more project parties to issue digital tokens more easily and through the on-chain. The decentralized exchange DEX realizes easier token transaction flow; for the project party, Binance Chain is only the issuance place of the project party's tokens, and the functionality of the project is developed through APP-like products, that is to say, Binance Chain is more like an auxiliary role.

The Binance Smart Chain can be understood as an upgrade of the Binance Chain. After nearly two years of development, the Binance Chain has not reached its ideal goal. In the context of the gradual rise of Defi on the Ethereum chain, the Binance Chain is decisive. The transformation and upgrading have opened up the link between Binance ecology and Defi by opening the smart contract function; for the project party, because of the smart contract function, the construction of the project itself can be completed on the Binance smart chain. , So it can be said that Binance Smart Chain is more like a basic blockchain product and is the absolute protagonist. This is why BNB has soared to third place in market capitalization with the development of the Binance Smart Chain.

In general, the deeper significance of Binance Chain and Binance Smart Chain is that they represent the influence of the Ethereum chain

on the Chinese blockchain industry in the main themes of the two bull markets in 2017 and 2021, respectively.

2.1.1 Liquidity mining

Liquidity mining refers to the practice of collateralizing or lending crypto assets to generate high returns or rewards in the form of additional cryptocurrency. Due to further innovations such as liquidity mining, this kind of decentralization has high returns but has high risks and is unstable. The popularity of Defi applications has skyrocketed recently. At present, liquid mining is the largest growth driver in the infant Defi field, helping it to expand from a market value of 500 million US dollars to 10 billion US dollars in 2020.

In short, the liquidity mining agreement incentivizes the liquidity provider (LP) to invest or lock its encrypted assets in a liquidity pool based on smart contracts. These incentives can be a certain percentage of transaction fees, interest from lenders, or Governance tokens (see liquidity mining below). These returns are expressed in terms of annual yield (APY). As more and more investors add funds to the relevant liquidity pool, the value of the return on the issue will also rise.

In the beginning, most yield farmers bet on the well-known stable coins USDT, DAI, and USDC. However, the most popular Defi protocol now runs on the Ethereum network and provides governance tokens for so-called liquid mining.

Play the "dual mining incentive" of liquidity mining and transaction mining.

Golf Vault machine gun pool: BSC Golf Vault is an intelligent revenue aggregator based on the Binance Smart Chain. It is a Defi protocol based on the automatic configuration of the best revenue strategy. It can provide investors with one-click access to the optimal returns on the BSC chain, thereby greatly reducing the entry barriers for ordinary investors, and at the same time reducing the loss of income caused by information asymmetry.

Balancer: It is a liquidity agreement. It is characterized by flexible installment payments. It does not require the lender to add liquidity to the two pools equally. Conversely, liquidity providers can create customized liquidity pools with different token ratios.

Synthetix: It is a derivative liquidity agreement. Users can create synthetic encrypted assets by using oracles. Almost all traditional financial assets can provide reliable pricing data.

Other well-known liquidity mining agreements include Curve, Harvest, Ren, and SushiSwap.

Most yield (liquidity mining) protocols now use governance tokens to reward liquidity providers, and these tokens can usually be traded on Binance's decentralized exchange.

2.2 Gnosis Safe

2.2.1 Ethereum's operating system

Gnosis Safe will play an important role in pushing Ethereum into the multi-chain era:

- Become the operating system of Ethereum and EVM-based networks: realize universal and network programmable accounts in all scenarios.

- As an important infrastructure component for protecting critical systems in a decentralized network. These key systems include cross-chain bridges, upgradeable smart contract agreements, DAO treasury, and so on.

- Every high-value network needs an account that can achieve advanced access/control to avoid a single point of failure when managing a large number of digital assets.

All these factors constitute a "Layer 2 strategy" that cannot rely on only one network.

2.2.2 Gnosis Safe can be applied to all relevant networks that can be put into production and are compatible with EVM

Gnosis Safe's Layer 2 contract

Unfortunately, the existing Gnosis Safe infrastructure cannot be deployed on other chains, because the Gnosis Safe solution on Ethereum Layer 1 requires the use of a tracking node to optimize gas usage. Other networks usually do not provide this tracking function. Fortunately, for Layer 2 and EVM-based sidechains, optimizing gas usage is not that important. Therefore, the required transaction data can be sent out as an event, thereby eliminating the need for tracking nodes. Call this new Gnosis Safe contract instance: Gnosis Safe L2.

Multi-chain schedule

For the security audit of the Gnosis Safe L2 contract, for every contract change (no matter how small), the security process will be strictly implemented before the new contract version is officially introduced.

The same goes for the Gnosis Safe L2 contract. More networks are provided to provide support, such as Arbitrum, Polygon, and Binance Smart Chain.

2.3 QualFinance summary

QualFinance is committed to improving the malleability of the public chain while ensuring decentralization and security. Since the rise of Defi in 2020, the foundation has chosen Qual Finance as the underlying public chain to support its decentralized financial ecosystem. In the future, other mature projects will continue to be integrated with Qual Finance, such as the public chain Ethereum, the oracle Chainlink, and the bulk economy. Protocol Oxygen Protocol, data retrieval tool The Graph, etc., the following will continue to introduce the technical logic of Qual Finance.

2.3.1 Strengthening the transaction model

QualFinance blockchain uses an enhanced transaction model to solve many fundamental problems that hinder the development of blockchain technology.

Each blockchain system must be able to uniquely identify each transaction (TX), otherwise, it will be vulnerable to transaction replay attacks. For a Bitcoin-based blockchain based on the UTXO model, transactions are interrelated, and we can verify transactions through historical spending records. However, for a blockchain system based on an accounting system like Ethereum, this method of verifying uniqueness is no longer applicable. For this type of system, we need to add some additional information to the transaction to achieve the uniqueness of the transaction.

QualFinance blockchain is an account-based blockchain system, which uses the following methods to achieve the uniqueness of transactions. First, it redefines the Nonce variable

in the transaction, making it a 64-bit unsigned integer completely determined by the transaction initiator. For a transaction, we will calculate two hash values, one is the hash value encoded by the transaction data RLP without a signature, and then we concatenate the calculated first hash value to the account address of the transaction initiator, and do a hash operation on it to get the second hash value. The second hash value has a length of 256 bits and is used as the unique identifier (TXID) of this transaction on the QualFinance blockchain. It is worth noting that the calculation of TXID does not require a private key to sign the transaction.

2.3.3 Multitasking Transaction (MTT)

The QualFinance blockchain allows a transaction to carry multiple tasks, so we introduce the Clause function. A clause represents a task, and multiple clauses can be included in a transaction. Each clause contains three fields: To (To), Value (Value), and Data (Data).

The multitasking trading mechanism has two characteristics:

1. When multiple tasks exist in a single transaction, either all succeed or all fail;
2. In the transaction execution process, related tasks are processed in sequence according to the order defined by the clause fields.

A blockchain suitable for widespread enterprise applications must be able to cope with the complex environment in the real world. Multi-task transactions can provide simple and systematic solutions for tasks such as asset allocation and batch production of products on the chain.

2.3.3 Mandatory transaction dependency

The QualFinance blockchain provides a security mechanism that can force the occurrence of a transaction to be based on the success of another transaction. In other words, once this function is enabled, the DependsOn field is assigned a valid TXID, and the system will check the status of the previous transaction that the current exchange depends on.

Only when the status of the last transaction that it depends on is shown as successful, the current transaction will be accepted and processed by the system. There are two conditions for a successful transaction:

1. The last transaction was recorded in the ledger;
2. The transaction was successfully executed, that is, the transaction was not canceled.

The second requirement is particularly important because seeing a transaction recorded in the ledger does not guarantee that it has been successfully executed. A transaction can be recorded as "Cancelled" at the same time, which means that the system does not execute the transaction. Since relying on transactions does not impose restrictions on the transaction initiator, initiation time, and transaction information, this feature provides developers with flexibility.

2.3.4 Transaction life cycle management

The QualFinance blockchain gives users the right to manage the entire life cycle of transactions initiated by themselves. In the transaction model, users can tell the blockchain system the earliest executable time of the transaction and how long to wait for the transaction by setting BlockRef and Expiration Will to expire, this feature can improve the security of transactions.

BlockRef stores a reference to a specific block, which refers to the block before the block where the current transaction can be packaged at the earliest. Expiration stores a number for use with BlockRef, which can be used to define the validity period during which the transaction can be executed. Specifically, the sum of the first 4 bytes of BlockRef and Expiration is the height of the last block where the transaction can be packed.

For commercial applications, when the blockchain network reaches a high load state, the life cycle management of blockchain transactions is very necessary. Using the transaction life cycle management function can help users and developers manage the blockchain network flexibly. The status of the transaction controls the time when the transaction is executed or terminated.

2.4 Fee payment mechanism

The fee payment mechanism is an important function of the QualFinance blockchain. Its significance is that ordinary users who do not hold VET or QualFinance can also directly use various decentralized applications on the QualFinance blockchain to gain experience. The same user experience as a normal web application or mobile application. This is very important to promote the large-scale implementation of blockchain technology in a period when the regulations are not yet clear. The QualFinance blockchain is also the first public chain to successfully implement and apply the payment mechanism on a large scale.

2.4.1 Multiparty Payment Protocol (MPP)

A multi-party payment protocol allows an account on the chain to pay transaction fees for transactions sent from a designated account to

that account.



As shown in the figure above, there are three types of accounts in a multi-party payment agreement:

1. **USER:** The account that initiated the transaction;
2. **PAYER:** The destination account of the transaction;
3. **MASTER:** The account that pays the transaction fee. According to the rules of MPP, if PAYER itself is an ordinary account, then the corresponding MASTER and PAYER overlap. If PAYER is a contract account, then MASTER is set as the account that deploys the contract.

Users can establish an MPP connection between USER and PAYER through the built-in smart contract. Once the connection is established, when USER initiates a transaction to PAYER, the Qual Finance blockchain will try to collect fees from the relevant accounts in order:

MASTER=>PAYER=>USER. When users have multiple MASTER accounts, they can also set up a SPONSOR account, and all expenses incurred in the MASTER account will be deducted from SPONSOR for unified management.

2.4.2 VIP-191 designated payment agreement

The Multi-Party Payment Protocol (MPP) is mainly aimed at dApp owners who have multiple contract accounts on the chain. In the agreement, only dApp owners can set MPP for their contracts. In addition, since MPP needs to record associated

information on the chain, certain indirect costs will be incurred. Therefore, from a cost perspective, the MPP protocol is more suitable for scenarios where there is a relatively stable relationship between users and Dapps.

As a supplement to MPP, VIP-191 provides greater flexibility for the payment of transaction fees on the QualFinance blockchain. In particular, VIP-191 allows transaction senders to find any fee payers without necessarily being the contract to which the transaction is directed. owner. The operation of this agreement is very simple. It only requires the transaction sender and agent to sign the transaction. The sender selects the VIP-191 function and informs the system that when the transaction is executed, the transaction fee will be deducted from the payer's account.

Compared

VIP-191 returns control of the trigger agreement to the transaction sender and does not require the sender to pay any indirect costs. It is worth noting that VIP-191 requires the sender of the transaction and the payment agent of the transaction fee to remain online when sending the transaction, which is not required for the use of the MPP protocol. If you consider the transparency of fee payment, MPP is a better choice, because MPP requires transaction fee payers to record their willingness to pay transaction fees on the blockchain (implemented by calling smart contracts).

Implementation details

VIP191 will be implemented on the mainnet in the future. To implement the protocol, we made the following two important changes to the original code:

1. Expanded the trading model;
2. Added the logic to determine who pays the transaction fee for transactions using VIP191.

We redefine the Reserved field in the original transaction model:

```
type reserved struct {Features Features Unused
[]rlp.RawValue}
```

In this structure, we define the Features field as a 32-bit unsigned integer. We can think of it as a bitmap. Each bit represents the status of a feature (1 means on, 0 means off). This feature of VIP-191 corresponds to the last bit of this bitmap. VIP-191 requires two valid signatures in a transaction. In actual operation, we connect the signature of the sender of the transaction with the signature of the payer and assign it to the Signature field. In addition, the agreement requires the payment agent to sign the transaction TXID.

The logic of judging the transaction agent related to VIP-191 can be found in the function BuyGas in the Go source file

THORDIR/runtime/resolved_tx.go. When determining which party account will pay the transaction fee, the system first checks whether there is a designated transaction payer. If so, it will try to deduct the initial cost of the transaction from the payer's QualFinance balance. If the balance is insufficient, the system will stop processing the transaction and return an error value. If the deduction is successful, it will record the payer in the context related to the transaction and pass this context to the code that executes each transaction clause.

2.5 On-chain governance mechanism

The on-chain governance mechanism of QualFinance blockchain refers to all stakeholders making decisions on key operations and execution processes on the blockchain (the governing body of the main network is the Executive Committee of Global Elite Foundation Jin Rui Global Foundation Foundation). These key

operations can be to authorize or revoke consensus participants (such as super equity nodes) or change the blockchain network parameters, such as the basic gas price and block reward ratio, or any on-chain operations implemented through smart contracts.



operations can be to authorize or revoke consensus participants (such as super equity nodes) or change the blockchain network parameters, such as the basic gas price and block reward ratio, or any on-chain operations implemented through smart contracts.

On-chain governance involves three stages: decision-making, review, and execution.

1. The decision-making process is the first link of governance on the chain and needs to be completed through voting. Voting can be done through smart contracts on the chain, or it can be done off-chain by the governance agency. Smart contracts can maximize the transparency of the voting process on the chain and usually involve all stakeholders. Off-chain voting can be used as a supplement to on-chain voting, with higher efficiency and flexibility.
2. The review phase is the second link of governance on the chain. At this stage, any on-chain operations that have been voted on will be submitted to the governance body for review in the form of proposals. Each proposal must be approved by the majority of members of the governance body before it can pass the review. This security measure is designed to protect on-chain governance from malicious attacks. For example, an attacker can use loopholes in the voting contract to affect the voting results,

causing malicious on-chain operations to pass voting.

3. The execution phase is the last step of on-chain governance. Once a proposal is approved by the above procedures, anyone can trigger the proposal to be executed on the chain.



As shown in the figure above, QualFinance provides a flexible technical framework to implement on-chain governance. The core of the framework is the Executor contract, which is deployed on both the QualFinance mainnet and testnet.

Proposal review is realized by calling the proposed and approve functions in the Executor contract. Only authorized voting contract or governance body members can call propose through the following statement:

```
propose(target_contract_address,
encoded_data);
```

(As shown by "1" in the figure above) Submit a proposal to the Executor contract. The two variables in this method define an on-chain operation, that is, the parameters that the system needs to input when calling a contract function. Each proposal will be stored in the Executor contract. Whenever the proposed function is successfully called, the contract will generate a real column of the proposed structure to identify the proposal. When a proposal is submitted to the Executor contract, members of the governance body must review it within a week. Each member can call the approve function (shown as "2" in the figure) to review the proposal.

The execution phase is implemented by executing in the Executor contract. When a proposal is approved by the majority of members of the governance body (the default majority ratio is two-thirds), anyone can call the execute function. This function will call the following EVM function to perform the on-chain contract operations defined in the proposal:

```
target_conct_addrstras.call(encoded_data);
```

As a security standard, we recommend that when writing the target contract, the contract method that will be called when the proposal is executed should be set to only be called by the Executor contract. In this way, we can ensure the effectiveness of governance on the chain, such as the Authority contract used when managing super equity nodes.

Finally, the voting contract needs to be authorized before calling the proposed function. Two methods are defined in the Executor contract to manage the list of authorized voting contracts:

attachVotingContract and detachVotingContract. It should be noted that these two types of functions can only be called through the Executor contract. This means that any decision to add or remove voting contracts to the list needs to be implemented through on-chain governance to ensure the security and transparency of voting contracts.

2.6 Built-in smart contract

There are seven types of built-in contracts on the QualFinance blockchain, and all source codes can be found in the path `thor_root/builtin/gen`. They are called built-in contracts because they were written into the underlying code when the QualFinance blockchain was born. At the same time, to improve efficiency, built-in contracts are written in Go language. All functions starting with

Native are written in this way. Whenever these functions are called, the system will intercept the EVM process and use the native functions written in GO language for execution.

The following is a detailed explanation of the built-in contract.

1. Source code: authority.sol

Contract address:

0x0000000000000000000000000417574686f72697479

The Authority contract is used to manage the Super Equity Node (AM). Users can calculate the status of a super equity node through functions, and can query all existing super equity nodes through first and next. The contract also provides add and revoke functions, which can authorize or de-authorize a super equity node. Both of these operations must be performed through the Executor contract governed by the chain.

2. Source code: energy.sol

Contract address:

0x00000000000000000000000000000456e65726779

The Energy contract defines the interface used to operate Qual Finance.

3. Source code: executor.sol

Contract address:

0x00000000000000000000000004578656375746f72

The Executor contract is used to activate the on-chain governance activities of the Qual Finance blockchain. This has been discussed in detail above.

4. Source code: extension.sol

Contract address:

0x0000000000000000000000000457874656e73696f6e

The Extension contract is used to perform information reading, including the information of the previous block and the running time of the current transaction. The contract can read block information through blockID, blockTotalScore, blockTime and blockSigner, read transaction information through totalSupply, txProvedWork, txID, txBlockRef and txExpiration, and can also use blake2b256 to revoke the execution of the blake2 hash function.

5. Source code: extension-v2.sol

Contract address:

0x00000000000000000000000457874656e73696f6e5632

The ExtensionV2 contract is an extension of Extension and sets a new way to obtain an account that pays transaction fees.

6. Source code: params.sol

Contract address:

0x00000000000000000000000000000506172616d73

The Params contract provides get and set functions, and sets two 32-byte parameters common to the entire network: block reward ratio and basic gas price. Respectively in the following addresses:

0x007265776172642d726174696f
and0x000626173652d6761732d707269636

This parameter needs to be entered in the above two functions. The set function can only be rejected after the on-chain governance process is

triggered by the Executor contract.

7. Source code: `prototype.sol`

Contract address:

0x000000000000000000000000050726f746f74797
065

The Prototype contract is used to activate MPP and obtain information about a specific account. The ways to activate MPP provided by this contract include: `master`, `setMaster`, `creditPlan`, `setCreditPlan`, `isUser`, `userCredit`, `addUser`, `removeUser`, `sponsor`, `unsponsor`, `isSponsor`, `selectSponsor`, and `currentSponsor`. The methods used to obtain account information including `balance`, `energy`, `has code`, and `storageFor`. 2.7 Connex.js and Sync As mentioned above, the QualFinance blockchain has many unique functions to ensure a stable and malleable business ecosystem. To fully support third-party developers and enable them to freely use the above functions on the QualFinance blockchain, we introduce the Connex standard interface to provide a seamless connection between commercial applications and blockchain nodes.

2.7.1 Connex standard interface

Connex is not a pure client interface library, but a complete set of high-quality APIs that are highly compatible, customizable, and able to meet the docking needs of different channels. As long as the Connex standard interface is used, all third-party Dapps do not require secondary technical adjustments and can run smoothly on the blockchain platform.

At present, QualFinance Connex.js has shown many examples of common operations. Many front-end applications that run on a browser-like interface will be much more convenient, whether on the mobile client or the computer.

Connex presents key and practical API interfaces for third-party developers so that they can call platform functions (such as MTT), and can provide constantly updated blockchain services to provide more powerful development support. Here are a few examples:

2.7.2 Feedback on real-time blockchain status

Connex defines a Promise as `connex.thor.ticker()`, once the ticker is used, the application can confirm a new block on the QualFinance blockchain. This function allows the application to perceive any changes on the blockchain and prevents the application from blindly polling the information on the blockchain, resulting in the unnecessary waste of system resources.

2.7.3 Multitasking Transaction (MTT) Features

When the application uses Connex as the underlying operating environment, MTT will be an out-of-the-box feature. Whenever a contract function is called, such as `transfer()`, the developer can use a call `transfer().asclause(...)` to combine multiple operations into one transaction.

2.7.4 Signature service and payment mechanism

Connex is an interface definition specification and does not contain specific function implementations. The partner can develop and adapt to different security mechanisms and environments of the device (such as Ledger, browser, or mobile phone application).

However, they all need to follow the `verdor.sign('tx')` signature interface. The application calls the `verdor.sign('tx')` interface before sending each transaction. The dApp will call the `signingService.request(...clauses)` function to allow users to sign transactions on the chain. At

the same time, to apply the function of VIP-191 designated agent payment agreement, the partner should further support `signingService.delegate(...)` to obtain the agent's signature information, so that end users can use the QualFinance blockchain without having to hold encryption Currency reduces the threshold for end users.

2.7.5 Advanced User Identification

The Connex standard interface also provides a user identification function, so that the dApp can identify the holder of a specific account without sending a transaction. When the dApp triggers the `vendor.sign('cert')` method, the user will be prompted to verify the identity and sign a self-certified message. After successful self-certification, the dApp can determine that the user holds this specific account. This function eliminates the extra cost and time cost of the user signing the transaction name on the chain when performing identity verification.

2.7.6 Sync and other customers

The number of users and applications on the QualFinance blockchain is increasing, and the front-end user interface (especially a browser-like environment) is the best window for users to use blockchain technology.

QualFinance has now launched Sync, which is an open-source browser-like client application that complies with Connex standards and can support the operation and debugging of dAPP. Sync has now become a full-featured cross-platform desktop client, compatible with Windows, Mac, and Linux platforms.

Sync is fully functional and can import or export wallets through mnemonics, KeyStores, and private keys for wallet management. Users can

also use the Ledger hardware wallet in Sync to sign transactions or conduct self-certification reviews.

In addition to supporting wallet products, Connex within Sync can also support a variety of dApp needs. Whether it is transferred, games, chat Dapps or decentralized exchanges, they can run smoothly on Sync, just like ordinary Internet applications. Thanks to the Connex standard interface, the client software can also seamlessly run their dApps developed on the blockchain, truly achieving "one-time development, unlimited compatibility" and reducing the difficulty of subsequent access to third-party services.

2.8 QualFinance Improvement Proposals (VeChain Improvement Proposals-VIP)

QualFinance Improvement Proposals (VeChain Improvement Proposals-VIP) is an upgrade plan proposed by developers and community members for the QualFinance blockchain. As a development project, the QualFinance community has actively submitted many functions, such as fee payment mechanism and user identification.

There are 4 types of VIP: core, application, interface, and information. Core proposals require hard fork upgrades, application proposals adjust certain standards and contracts on the chain; interface proposals involve API and information data structure; information proposals do not involve blockchain, and are mainly aimed at information guidance needs.

VIP approval requires the following steps: draft, acceptance/delay/withdrawal, and closure. When a proposal is in the draft stage, both the proposer and reviewers can make adjustments. The approval of the proposal depends on the review of the technical committee and the discussion of

the development team.

Once the proposal is passed, it will be implemented soon. If the proposal is delayed, it may be postponed to go online or execute. Once implemented, the proposal enters the "end" state.



Chapter 3. Application Scenarios

3.1 AI Intelligent Trading System

QCHIP is the world's first smart financial blockchain exchange. It combines AI artificial intelligence and quantitative trading systems to create a future decentralized digital currency smart financial-economic system. It also has a huge platform currency value-added space and wide application. Through the research and development of smart financial models, QCHIP anchors 80 exchanges around the world, combined with the latest OTC management, so that QCHIP is firmly established as the top position of the blockchain digital currency trading system.

The QCHIP system uses de-funding technology, breaks traditional trading methods, dynamically adjusts strategic trading parameters, and provides matching asset portfolio strategies. User funds are guaranteed to be safe in the account, and trading profits achieve steady growth in intelligent energy.

Intelligent leverage corresponding technology can capture the appearance or exit of big whales. With more than 38 sets of data calculations, it can detect the trend of mainstream currencies and Bitcoin. The profitability accuracy is close to 83%. Dual-channel orders are achieved, leverage, and contract simultaneous profitability.

High-frequency single-handling system and dual-warehouse trading mode.

Concept : Hedging
Name of AI : Everest AI

AI SOP

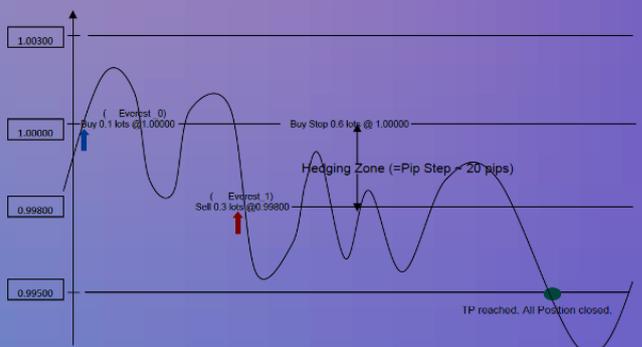
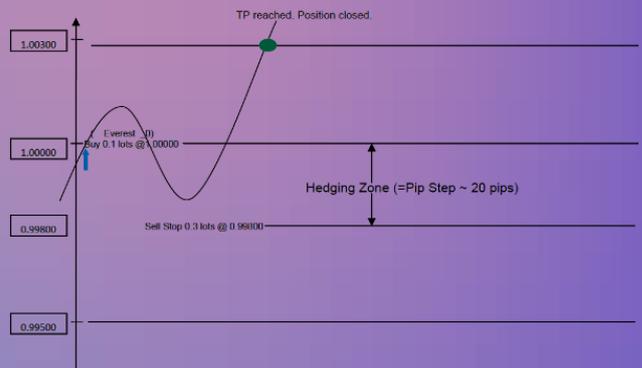
1. Hedging concept where:

- i. Initial position is opened based on either manual entry or according to indicators' criteria.
- ii. Every position comes with a TP and a Stop Order at the opposite direction.

- Pip Step is [] (For Stop Order) [] Target Profit for BUY is []
- Target Profit for SELL is []
- Multiplier01 []
- Multiplier02 []
- Multiplier03 []
- Multiplier04 []
- Multiplier05 []
- Multiplier06 []

2. For example, assume initial position is a manual BUY 0.1 lots @ 1.00000 (Everest_0) with TP @ 1.00300.

At the same time, a Sell Stop 0.3 lots (with Multiplier01) will be opened by AI 20 pips below the Buy entry @ 0.99800.



Twin-turbo: (A) short-range fast profit robot + (B) medium-range Zhongying robot

(A) Short-range quick-closing robot: the number of open orders changes quickly, and the profit point is close and fast

(B) Zhongcheng Zhongying Robot: The number of open orders changes moderately, and the profit point is farther than A

Standard-setting: (A) + (B) Synchronous operation, (B) will be adjusted due to changes in market news and fundamentals.

3.2 Internet of Things Mall

From the port transmission of the Internet to the interconnection of all things in the Internet of Things, the conditions for large-scale applications of the Internet of Things are rapidly taking shape, and the Internet of Things industry is undergoing more and more profound changes. From market management, industry integration, and value enhancement, all aspects are full Opportunities for change. Big data, artificial intelligence, cloud computing, virtual reality, virtual reality, blockchain...The cross-application of fast-developing science and technology, as well as the deep penetration within the Internet of Things industry, are injecting strong momentum to crack the Internet of Things Industry problems. Merchants give profits, build a consensus group, gather traffic to expand the Internet of Things, and give a fixed percentage (depending on the product type and the amount of the profit) as the repurchase of QCHIP and destroy it. The repurchase power can account for up to 20% of the profit.

Currency shopping, low-cost, purchase high-quality products and create a digital consumer field.

Currency shopping, low-cost, purchase high-quality products and create a digital consumer field.

Merchants must use QCHIP as the initial payment channel for the merchants to join, and the QCHIP paid by the franchise is also partially destroyed, up to 30%.

Ecological circulation is the foundation for the mall to build a large blockchain database in the future. Using blockchain and smart contracts to import shopping mall consumption, distributed accounting, etc. are all renewed with QCHIP.

Create an interconnected e-commerce platform for smart manufacturing through the Internet mall system + industrial automation + blockchain. The industrial Internet basic platform adopts functional modular design and service-oriented packaging, provides access to a large number of devices, and completes functions such as data collection, command issuance, data push, device management, and product management. It supports direct access to protocols such as MQTT, Modbus, HTTP, and cloud computing.

- MQTT access
Support the open MQTT protocol, support distributed deployment, and support the access of more than 100,000 devices.
- Equipment management
Support device online event management, support forced offline, a certain device, and support querying the historical activity of the device.
- Platform push
Support device data to third-party App, Webpage, real-time push to facilitate the development of third-party applications.

- **Command management**
 Supports issuing control instructions to the device, supports the entire command flow, tracking, querying the execution of the command and the response of the device, etc.
- **data storage**
 Support big data storage, statistical analysis, and data mining. , Support big data analysis model, big data mining model.
- **security strategy**
 Use high-strength encryption algorithms to encrypt, store and transmit sensitive data on the platform to ensure the security of sensitive data.
- **Mature mall system**
 Customized development based on the standard e-commerce system with the supplier to improve development efficiency and greatly reduce development costs
- **Applicable to all industries**
 In the e-commerce field, the whole industry Internet + blockchain + ecosystem and service providers are suitable for the layout of the whole field.

3.3 Corporate Equity Token CICO

Many people think that the blockchain reform is to issue coins for enterprises, which can increase the scale of sales, but Chinese enterprises cannot issue securities-related assets on their own, so it is not advisable to adopt STO in any way. Therefore, Qualfinance realizes the generalization of corporate equity through the circulation of encrypted equity certificates.

Real-time German stock market value, 7x24 hours trading is realized through Frankfurt trading working day 8 hours + circulating encrypted equity certificate.

To join the corporate equity pass business, you only need to exchange currency through ICO to complete the franchise, and ultimately create a national shareholder and a national currency holder.

The QCHIP of all corporate equity tokens is issued in a limited number, while stocks last.

All the proceeds of the corporate equity token CICO will be tied to QCHIP, which will serve as the fuel for the development of the platform and continue to provide energy for the trading platform. The corporate equity token CICO aims at long-term growth and the long-term development of the platform, and all behaviors that affect this goal will be eliminated.

60% of the total tokens will not be sold, of which:

5% --Risk margin replenishment: When the risk margin is insufficient, it is used for replenishment.

5% - Security reserve: used to deal with platform losses

20% - Corporate Equity Token CICO Liquidity Fund: used to provide liquidity for the QCHIP market.

20% - team holding currency: as an incentive reserve for team members.

5% - Advisory fund: used to incentivize consultants on the CICO platform of corporate equity tokens.

25% - QualFinance holding: Same as other companies holding currency, locked up for at least 3 years.

10% - Exchange ecological construction fund: used for QualFinance ecological construction.

10% - User Growth Fund: used for QualFinance platform users and transaction volume growth.

In the future, QualFinance will provide cross-industry support to global small and medium-sized enterprises, chain enterprises, and capital operations, promote the concept of equity tokenization, and use QCHIP as financing and currency listing fees.

3.4 Equity financing of listed companies

After the benefit is released, the Qualfinance system has configured the equity financing of listed companies, and its role and ultimate value can also be known literally. QCHIP is used to directly exchange shares of listed companies, and the value is exchanged for purchase. Currently, there are companies listed on the German Main Board and OTC listed companies in the United States (NASDAQ will be upgraded in 2023). The exchanged QCHIP is destroyed.

3.5 Defi loan aggregator pledge

The main characteristics of the aggregator are as follows:

1. No supervision. Your private property does not need to be transferred to the platform's supervision and can be stored in your property for operation.
2. It can be constructed. Many top asset portfolio management platforms are connected to many different Defi protocols, so users can combine and use Defi protocol interfaces collectively.
3. Protocol automation. More and more asset management tools are now fully automated based on agreements.

The program algorithm protects users so that they no longer need to frequently adjust their investment portfolios, liquidity pools, pledge mining, etc. according to the large changes in the market because this program can help you find

the best solution.

4. Anonymize user identity. The use of an encrypted wallet to connect to its protocol shows that users can keep their identity anonymous to make transactions.
5. No regional usage restrictions. Regardless of the region or the transaction tax policy in the region, using Defi is not a problem that users need to consider, because Defi knows no borders.

The QualFinance Defi loan aggregator pledge aims to introduce the decentralized finance-based lending system into the QualFinance blockchain to provide users with a faster and low-cost transaction experience while providing users with more exposure and high liquidity opportunities in the asset class. At the same time, users can also use the collateral provided to the market to mortgage and synthesize excess mortgage positions. Additionally, the highest annualized rate of income is only open and pledged to QCHIP holders.

Let QCHIP holders enjoy high-interest rates and low risk.

Easily help users automatically switch high-yield mining pools, and can also reinvest interest, thereby increasing mining profitability.

3.6 NFT Concept Value Investment

NFT is beneficial to many scenarios from the perspective of technological transformation capabilities. In the future, it is expected that through technological innovation, great demand and scale will be created, and Alibaba in the NFT market may also be born.

Since 2020, NFT applications have been greatly

upgraded and expanded, and the following applications have been realized:

Art NFT. According to statistics, the global annual circulation of funds in the art market is approximately US\$70 billion, of which counterfeit and pirated artworks account for 20%-50%. By digitizing the ownership of artworks through NFT, artists own the copyright of their artworks in the encrypted world, and the copyright and ownership no longer rely on third-party protection to ensure the authenticity of digital art.

Entertainment products NFT. The traditional entertainment industry has huge digital ownership issues, and NFT redefines the traditional entertainment product distribution form. The use of NFT to distribute music and other works does not require any third-party deployment. Musicians and others can create and sell digital goods on their own, and only users who hold the NFT tokens of the work can enjoy it, thereby better-protecting copyright.

Decentralization of physical assets and physical goods. Real estate, land, stocks, and other real assets will be converted into NFT, and transactions and trading will be carried out on the blockchain network; or physical goods such as T-shirts and hoodies can be combined with virtual projects.

Domain name NFT is a very valuable event. In Unstoppable Domains, 230 ETH high-priced domain names have been sold.

Event tickets, domain names, sports peripherals, the insurance industry, etc. can all be transformed in the form of NFT to realize the digitization of copyright and property rights and ensure the security and transparency of transactions.

At present, in all NFT usage scenarios, with the

development of DeFi, another brand-new scenario of NFT has been born, DeFi+NFT, that is, decentralized finance + non-homogeneous tokens. This is a very meaningful thing.

The QualFinance team is immersed in the innovation and subversion of DeFi, hoping that it can show more possibilities. So we built the Qual Finance public chain. QualFinance ensures the liquidity, activity, and value attributes of NFT through the combination of DeFi+NFT+metauniverse. QualFinance will build a complete ecosystem and deploy asset cross-chain bridges, allowing users to use QCHIP (QualFinance tokens) across chains and ecosystems.

For QualFinance's unique NFT business and tokens, only QCHIP holders are allowed to obtain them, and they will be permanently locked.

3.7 Blockchain storage space and big data platform

3.7.1 Blockchain storage space

In response to the exponential growth of global data, the existing centralized data storage will face huge challenges. The old storage space architecture has gradually been unable to accommodate such high data growth. Edge storage based on blockchain technology is expected to become a future solution. QualFinance uses high-speed distributed sharding (EDS) technology to solve the availability problem of PB-level data, and the integrity of the data is provided by the Proof of Retrievability.

QualFinance blockchain storage space provides better price and storage capacity than well-known cloud service providers such as Google Drive and Dropbox. The most important thing is that it has anti-censorship and can be free from the review

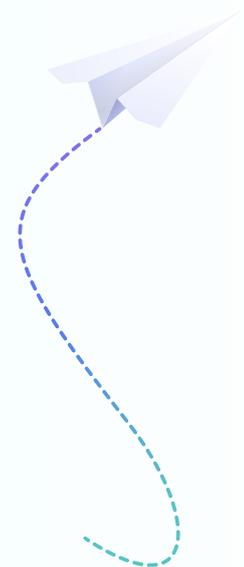
and monitoring of third-party agencies, and all users can be more at ease with the data stored in the QualFinance blockchain storage space.

3.7.2 Big Data Platform

Applications in various fields generate a large amount of data. After combing and analyzing, you can obtain value from the data. A decentralized data management platform is established. Data flow will be tracked and managed in real-time. Blockchain has a non-tamper and traceable mechanism for data. The authenticity and high quality of data are guaranteed, and multi-party collaborative data calculation can be realized under the premise of protecting data privacy, which becomes the basis of all data analysis and realizes the value of data circulation.

The QualFinance big data platform can break data silos, release data value, build a credible data platform, and provide data support for related business scenarios. As a supplement to the blockchain, the big data analysis platform can provide a series of data services from the collection, modeling, data analysis, and smart applications to deeply explore the value of data.

In the future, the QualFinance big data platform will help strengthen the performance of AI artificial intelligence transactions and the consumption habits of the Internet of Things. Developers and B-end users who want to use the stored data of the QualFinance ecosystem must pay for QCHIP to realize the value of data circulation.



Chapter 4. Commercial Portfolio

As a comprehensive business entity of digital intelligence finance, to build a complete online-offline linkage enterprise and financial closed-loop ecology, it is essential to have its high-volume and high-performance business sector. The founding team believes that a complete decentralized financial system is not enough except for a combination of application scenarios. Diversified businesses and industries can also create commercial revenue for the ecology, which can be used to expand the ecological operation and generate commercial value. Support the entire system.

The current business portfolio has achieved stable returns, including European and American capital operation markets, AI smart transaction hematopoiesis, corporate tokenization business, DeFi revenue machine gun pool, and live stream diversion plan. At the same time, Qualfinance will continue to add new industries to Qualfinance to bring new profit points, which also shows that Qualfinance focuses on a blockchain + industrial development, ecological construction, and multi-chain integration, and starts from "commercial combination" to open up the application of blockchain technology in various fields, and continuously linking more digital economy participants, and in the future, we will also open up individuals, entrepreneurial projects/enterprises, regulatory agencies, banks, venture capital institutions, etc., with the help of cutting-edge technologies such as AI, big data, cloud computing, 5G, and the Internet of Things to transform the industry. Resources are digitally converted, accurately matched, and widely circulated, realizing the digital upgrade of the

physical industry, and creating a Qualfinance ecosystem of borderless data circulation, open value sharing, and industry collaborative innovation.

4.1 European and American capital operation markets

QualFinance is most proud of QualFinance in the European and American capital operation markets. Thanks to QualFinance's years of layout, QualFinance currently has a comprehensive layout in the traditional financial market, including short-term credit markets, short-term securities markets, commercial paper markets, and securities issuance markets. Securities listing market, bond market, stock market, public offering market, Call Provisions, Sinking Fund, underwriting, OTC, LIBOR, forward contract market, interest rate futures market, foreign exchange futures market, stock price index market, stock index futures market, options contracts market and so on. Through experienced traders and QualFinance independently developed an AI intelligent trading system to analyze market dynamics and transactions in depth. And establish long-term cooperative relations with Deutsche Bank, Citibank, UBS Group. Cooperate in parallel to open consumer and community banking services, as well as provide loans to aviation, leisure, industry, automobiles, and energy.

QualFinance is market-oriented and benchmarks the development of the industry. With the intensification of global competition, under the mixed-industry business model, how to choose a market-oriented business model that suits you is

the top priority of QualFinance. Therefore, in the cross-border blockchain field, through big data centers and AI smart transactions, the turnover increased to 215.4 billion US dollars, a year-on-year increase of 13.63%.

4.2 AI smart transaction hematopoiesis

AI artificial intelligence is a machine learning system that allows machines to learn and enhance autonomously. It uses cloud computing, big data coordination, and analysis systems to continuously update financial and economic news, and monitor the entire financial market and transaction data in real-time. To judge the transaction of each lot.

The core of the financial industry will never be separated from risk control, data analysis, and operational discipline.

QualFinance uses AI artificial intelligence in the financial industry and pioneered AI smart trading, and its performance in risk control, data analysis, and operational discipline is far superior to human beings. Its principle is based on computer simulation of traders. Single operation for machine trading, execute the order according to the pre-edited trading strategy program, the profit and loss result depends on the quality of the trading system settings. Therefore, the psychology and experience of mature traders are very critical, but once the market trend changes, the machine does not follow the trend to make changes in real-time, and if you continue to place orders according to the original settings, the loss will be quite large.

The AI intelligent trading replicates the ideas of professional traders. It is endowed with a multi-level artificial neural network. It will learn deeply, imitate, or even surpass the trader's ordering strategy. It will automatically adapt to price and trend changes, imitating humans. The

brain and the speed of smart trading make it more accurate and fast to place orders. According to the trader's thinking and the big data statistics of the foreign exchange market to place orders, the smart trading is more perfect, and the winning rate is greatly improved.

Moreover, the AI intelligent trading system itself will continuously analyze the market for 24 hours, and it is more reliable than setting a stop loss. As long as the loss is as high as 2% of the principal, the position will be closed, so the risk is completely controlled, and the probability of success is up to 90%.

QualFinance's AI smart transactions can establish important value support for the overall ecology, and at the same time maximize QualFinance's asset income, thereby ensuring the overall stability of QualFinance.

4.3 Enterprise Tokenization Business

Enterprise token business assets have great room for imagination. Before setting off, the QualFinance team did a lot of research and arranged several local service providers, exchanges, brokerage institutions, and law firms in New York that are deploying corporate tokenization. To discuss the risks and challenges related to the mainstream development of corporate tokenization, and to understand practical cases of securitization tokens in the frontier market. During the visit, we gradually discovered that the enterprise tokenization business sector has almost the layout of every company in every chain in the blockchain. It has now reached the stage of discussing the business level. The regular army of Wall Street has entered the market on a large scale, and the global digital assets scale is constantly increasing.

With the rapid development of the blockchain industry in recent years, blockchain + finance has become a hot spot in the industry, and many companies have also carried out active explorations at the landing level. QualFinance has explored a transformative path in terms of blockchain token + enterprise token. At the business level, Qual Finance relies on licensed brokers, clearing banks, exchanges, and market makers to build a new financial ecosystem for securities tokens, and build the Nasdaq in the field of digital assets.

In the entire QualFinance ecosystem, the exchange node is an important link, which will provide trading liquidity services for thousands of German stocks and international popular stocks. As an important strategic partner of the QualFinance ecosystem, the Global Elite Foundation and QualFinance will actively explore new cooperation models at multiple levels to provide platform users with more high-quality digital assets.

QualFinance is the world's first digital token trading service provider that anchors securities assets. It is also the world's first digital asset management platform with securities tokens as its core. Users provide a low-threshold and 24/7 service securities pass trading platform. QualFinance will open a new era of Blockchain Token + Enterprise Token. At this new starting point, it will have extraordinary significance for the implementation of blockchain applications. QualFinance will be based in the securities industry, combined with blockchain tokens, to write a new chapter in the reform of the securities industry.

4.4 Defi Revenue Machine Gun Pool

The QualFinance DeFi revenue machine gun pool brings users aggregated liquidity revenue through a unique liquidity optimization solution. Through the "bridge link" of the QualFinance public chain, the existing scalability and connectivity limitations of traditional public chains are exceeded. The improvements and innovations of the QualFinance team have improved user accessibility and convenience, so blockchain-based protocols and services can have more real-world integration.

QualFinance focuses on providing DeFi users with automatic compound revenue with the best interval of experience and at the same time pools gas costs through smart contract codes that have been tested in actual combat and first-class revenue optimization strategies. The QualFinance DeFi revenue machine gun pool uses a proprietary dynamic collection optimizer to achieve the highest APY in our vault. The QualFinance DeFi revenue machine gun pool can also divide the revenue product into multiple DEX to ensure the best price and the lowest possible slippage.

4.5 Live Streaming Diversion Plan

The QualFinance Live Streaming Diversion Plan is an innovative launch form that supports real-time content in the native live broadcast room. It is directly presented as creating content in the QualFinance information stream. Customers do not need to produce additional short video materials. It supports the start and stops of the live broadcast room and the advertising plan. effect. By opening up content conversion attribution in the live broadcast room, customers can gain more live broadcast audiences, increase brand stickiness, and user repurchase.

- Establish one-stop conditions for corporate and personal IP
- Content planning, scriptwriting, video upload
- Simultaneously build small programs to extend applications such as product marketing, course live broadcasts
- Drain video account fan economy, consumer behavior, and customer data will be distributed and stored in one of the QF application scenarios-blockchain storage space
- Analyze distributed storage data through AI artificial intelligence to automatically form a dedicated IP construction system for enterprises and individuals
- Create data drainage and data monetization that can adopt capital value

It supports multiple component styles, supports the setting of landing page links in the live broadcast room, brings new live marketing capabilities to the leads and downloads, without entering the live broadcast room, and can directly generate reservations/downloads in a short time to help merchants achieve different promotion purposes, relying on the delivery model of a huge number of engines to obtain accurate traffic, and making the customer's budget more reasonable.



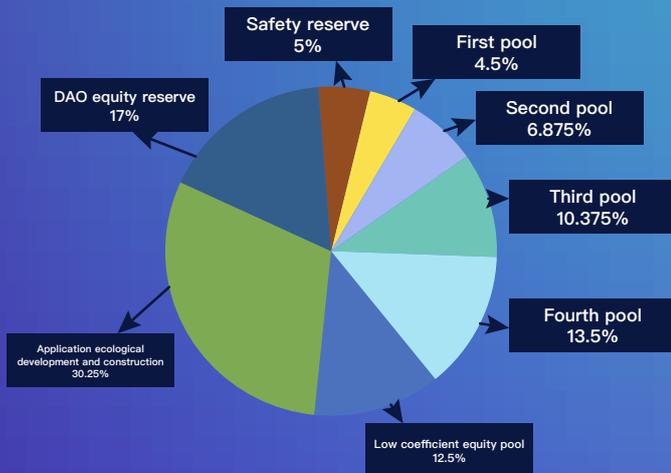
Chapter 5. Token Model

5.1 QCHIP basic information



Qual Chip (QCHIP) Q-chip is an equity token pledged by QualFinance, a digital financial integrated commercial entity. The total issuance is 800 million, and it is released in 4 stages. In different stages, the Qualfinance ecosystem will advance differently. To ensure the long-term and stable development of the value of the token, QualFinance repurchases QCHIP from the proceeds of the multi-modular platform and application module crowdfunding platform to stabilize the market value.

5.2 QCHIP allocation



The first pool: 36,000, 000 Q-chip rights (4.5%)

The second pool: 55,000, 000 Q-chip rights (6.875%)

The third pool: 83,000,000 Q-chip rights (10.375%)

Pool 4: 108,000,000 Q-chip equity (13.5%). Application ecological development construction: 242,00000 Q-chip (30.25%). DAO equity reserve: 136,000,000 Q-core Certificate (17%). Security Reserve: 40,000 Q core certificates (5%).

1. 47.75% of the total amount of QCHIP, that is (382 million pieces), will be distributed among the five major liquidity pools as the equity tokens of the participants.

2. The flow pool will determine the opening of the next flow pool based on the highest pledged volume of each flow pool. This design means to avoid the flood of quantity circulating in the market, resulting in an imbalance between supply and demand, and to achieve the effect of controlling deflation from the beginning on the pledge mechanism of the liquidity pool itself.

3. In the operation of each flow pool, market participation is directly proportional to liquidity. It means that the output of QCHIP can be controlled at any time according to the activity of the flow pool, and not mandatory that QCHIP must be fully circulated.

4. Same as above, if the QCHIP of the liquidity pool is not released, the remaining QCHIP will be automatically transferred to the Gnosis encrypted wallet for permanent lock-up through the smart contract, achieving the effect of permanent deflation without causing the current ecological imbalance in circulation.

5. Application Scenario

QCHIP's current application scenarios include: AI intelligent trading system, Internet of Things mall, corporate equity tokens, listed company equity financing, DeFi loan aggregator pledge, NFT concept value investment, and the following application scenarios will be deployed in the future:

- Games

QCHIP blockchain and games are cleverly combined. It not only integrates all the advantages of current blockchain games: decentralized operation, security, uniqueness, scarcity, non-copiable, non-destroyable smart contracts to ensure fairness, unified token QCHIP circulation mechanism allows game users to participate in the game. In the construction of, gaining income, digital assets have significant collection value and pioneering introduction of games into games to enhance playability, entertainment, interaction, and experience.

- Exchange

QCHIP connects various exchange nodes through QCHIP, making real-time and zero-trust cross-exchange transactions possible. The exchange alliance combines the new technologies of "payment channels" and "cross-chain swaps" to realize the operation. The node exchange will become the backbone of the exchange alliance network, and all transactions and fees will be settled safely and in real-time.

- Financial media

It gathers the latest blockchain technology information and industry policies on a large media platform to provide blockchain entrepreneurs and investors with information, communication, investment, and financing services and media promotion, reporting on blockchain technology, digital assets, transactions, etc.

- The mall

QCHIP combines traditional e-commerce based on blockchain tokenization, which enables users to pay through digital assets and rebates for shopping consumption. At the same time, it also brings user data marketing, trustworthy product reviews, smart contract secured transactions, and merchants. The establishment of a credit system and other advantages.

- Business School

Entrepreneurs are actively thinking about blockchain transformation, and entrepreneurs have begun to dig deeper into new opportunities. Through the concept of blockchain, the underlying technology, application discussions, and on-site visits, we systematically learned the knowledge of blockchain and guided the direction for the future of users.

- Mining pool

QCHIP, an efficient digital currency mining pool, is committed to providing more convenient use and more transparent income for miners. The mining pool provides mining services for multiple digital assets such as QCHIP, BTC, ETH, LTC, and supports PPS, PPLNS, and other payment methods.

- Finance

Financial data is the core of financial applications, and most financial products revolve around data. Risk and return are the core content of finance, and the control of risk relies on massive amounts of data. CBK is a trusted data alliance chain, and its massive trusted data can provide the best risk control support for financial application scenarios.

- Technology Lab

Large data storage and analysis capabilities can make "face recognition" safer and more efficient, making AI research and development in areas such as traffic security, education, and smart cities

more possible.

- Charity

Charity The biggest feature of the application of blockchain technology in the field of charity lies in the reconstruction of the trust mechanism.

Non-profit organizations can store the whole process information from fundraising, project progress, to the use of donations, and recipient feedback on the open blockchain for easy viewing by donors and the public. QCHIP uses distributed ledgers to track donation information, cryptocurrencies to transfer funds, and smart contracts to ensure that every donation is spent reasonably.

- DAO governance

DAO governance is a decentralized autonomous organization. The governance tokens generated by the platform are circulated, locked, and mined in the secondary market. To prevent the increase in market circulation and cause inflation, the DAO governance form can use the platform to return part of the income regularly. Purchasing and destroying the governance tokens circulating in the market will enable the tokens to retain the deflation mechanism and maintain the stability of the currency price.

- Governance

Qualfinance is an ecosystem. The platform is only one of the carriers of the Qualfinance ecosystem. Regular airdrop platform governance tokens, NFT attracts initial users, repays old users DEX transaction fees, NFT fees, and NFT income.

- Safety reserve

The Safety Reserve has reached strategic cooperation with the Federal Reserve Bank of Boston, depositing 5% of the Q core certificates (40,000 pieces) in the Federal Reserve Bank of Boston, which will be kept by the Federal Reserve Bank of Boston, and the accounts will be

published regularly. The purpose is to protect investors and deal with platform capital risks. It is precise because of this approach that Qualfinance has met the regulatory compliance requirements.

5.3 Why do we need to destroy the token?

1. Incentivize all token holders

Destruction essentially motivates all holders of QCHIP, and the QCHIP held by everyone will receive equal value empowerment, which is conducive to building a more viscous and cohesive Qualfinance community ecology and has a role in community governance and long-term ecological development. According to the law of conservation, under the circumstance of constant value, the smaller the circulation of QCHIP, the higher the price. Therefore, to a certain extent, Qualfinance's destruction mechanism can encourage holders to continue to hold or purchase, thereby creating a virtuous circle.

2. Holding QCHIP is one of the shareholders of Qualfinance

Can enjoy the dividend of token value increase, QCHIP, as an ecological token, plays a role in promoting future development. The token is equivalent to the shares of traditional enterprises. Through the ultimate destruction mechanism of Qualfinance ecology, the number of tokens on the market Decrease and prices increase.

Although they did not get direct profits as "shareholders", they are paid dividends in a way that allowed them to appreciate the value of QCHIP tokens in their hands. Qualfinance's destruction mechanism allows holders to obtain greater market dividends. This fair and just design allow the entire ecosystem to form positive feedback, and at the same time allows deflation to be effectively controlled.

5.4 The value brought by the destruction of the token

The destruction of QCHIP tokens is a deflationary mechanism to maintain the stable and sustainable development of the Qualfinance ecosystem. At the same time, it will also have a positive impact on the value of tokens. Extreme destruction can reflect the value of QCHIP's scarcity, thereby increasing the supply and demand relationship of the unit price of the tokens and affecting the price. Under other conditions unchanged, the supply of QCHIP tokens will decrease and the price will rise. After the destruction of QCHIP, the flow of the market will decrease, and the current situation of supply exceeding demand will appear, and the price of a single currency will gradually rise. After the completion of this destruction, QCHIP has officially entered the era of extreme deflation, which will help the construction of the Qualfinance ecological community and stimulate the deep value of QCHIP.

PS:

1. Unopened equity pools will be transparently locked with Gnosis Safe
 2. Unreleased and remaining QCHIP will be deposited into the Gnosis Safe address
- Permanently locked 5.5 QCHIP circulation mode

5.4.1 QCHIP circulation model

QCHIP provides an efficient and transparent platform mechanism, built with low-latency, high-efficiency, and easy-to-reply technology, to provide users with a high-quality chain ecological platform. The algorithmic architecture can prevent potential tampering and manipulation. Zero-knowledge proof reduces third-party interference. Effectively guarantee the safety and circulation of information. At the same time, the expansion of on-chain storage meets the needs

of platform expansion and interactive performance, and the link with the future domain will drive the ecological trend of the future.

As an extended platform of the DeFi trend, QCHIP uses a point-to-point interactive model, using the concept of distributed ledger-based circulation, platform infrastructure, and scalability to ensure the decentralized expansion of the platform and the development of value finance for the future blockchain market. This provides an innovative, transparent, and trusted mechanism platform.



QCHIP can only be obtained by staking the constant currency Qual Tether (QSDT) by borrowing and staking from the four major liquid equity pools.

QCHIP enters multiple application scenarios from the liquid equity pool for diversion applications. Diversion applications are divided into three circulation modes: payment, pledge, and redemption.

Payment mode:

Big health services such as saffron industry chain payment, through-the-bone fumigation payment and alliance, Internet of Things mall consumption and merchants put products on shelves.

Pledge mode:

Defi Yiefl Farming mining pledge; NFT value

ecology; Qualfinance sub-equity ecology.

Redemption mode:

Shares of NASDAQ listed companies; dividends in the physical industry are produced through equity and circulated in the above major businesses and fields, and business needs are created from the exchanges.

5.5 QCHIP Deflation Strategy

QCHIP is an open global payment system.

Through the nuclear bomb network, users can make payments, transfers, and the free exchange of global currencies simply, quickly, and at a low cost. It also has the characteristics of deflation, anonymity, instant transactions, and borderless transfer of ownership.

The destruction of QCHIP deflation is a common method to create a deflation model. After all, according to the law of conservation, under the condition of constant value, the fewer data, the higher the price. Therefore, to a certain extent, the destruction mechanism can encourage holders to continue to hold or purchase QCHIP, thus creating a virtuous circle.

Four major deflation strategies:

First: Payment mode:

The quarterly destruction depends on the business profit calculation, the minimum is 5% of the business profit, and the maximum is 20%.

Second: Pledge mode:

Use QCHIP to pledge mining for DeFi derivatives and NFT derivatives to obtain higher annualized returns. After the pledged QCHIP generates DeFi and NFT tokens, it will be destroyed at a minimum of 15% and a maximum of 30%, depending on the total lock-up volume of QCHIP at that time.

Third: Redemption mode:

The exchange of traditional financial derivatives such as the stocks of listed companies with QCHIP will result in the transfer of assets equivalent. The purchased QCHIP will be 100% permanently destroyed.

Fourth: Handling fee payment:

50% of the fee payment incurred by Qualfinance's entire network will be permanently destroyed. The maximum amount of destruction: 500 million pieces.



Chapter 6. Institutional Introduction

6.1 Elite Global Foundation



Elite Global Foundation was established in 2019. It has worked with professional blockchain technology units, securities brokers, and transaction intermediaries in Southeast Asia to conduct research together, and supports and partners to implement the introduction of digital technology and blockchain technology into the traditional capital market. From traditional financial derivatives such as stocks, foreign exchange, crude oil, and gold, to encrypted digital assets, decentralized finance, and other fields that have swept the world, Elite Global Foundation aims to promote and build the concept of digital intelligent finance while assisting business units and self-employed, and to implement a new closed-loop ecosystem of new technology and new finance.

Today, Elite Global Foundation has reached long-term strategic cooperation with multiple cooperative units. The lineup of Elite Global Foundation includes US-listed companies, digital asset exchanges, intelligent trading technology parties, Chinese chain health companies, and China Investment Fund units.

Elite Global Foundation will expand its service lineup and strong business background through a cross-border, cross-family, and cross-field

partnership strategy!

6.2 Winvest Global



Winvest Global is a company that provides financial training and solutions. Its business covers commercial investment, foreign exchange, cryptocurrency, futures, and stocks.

At present, foreign exchange trading is currently the world's largest trading market in terms of trading volume, with an average daily trading volume of US\$7 trillion. Among the huge foreign exchange trading volume, the Euro-U.S. dollar currency pair (EURUSD) accounts for one-third of the total trading volume, and the volatility is relatively stable, so it provides a good swing arbitrage trading environment.

Since the foreign exchange trading period is from Monday to Friday, 24 hours a day, to be able to analyze and execute transactions on various data and technical indicators for a long time without interruption, Winvest Global summarized many years of transactions Strategy, through the Russian MT4 professional programmers, develop an intelligent automatic trading software (Everest AI) specially programmed for the eurodollar (EURUSD) hedging trading strategy, and through the Russian professional MT4 programmers, 2007 to 2019 euro-dollar transactions. The recorded data is imported into Everest AI's risk control and profit equations, the best variable parameter width is calculated, and it is edited into intelligent automatic trading software suitable for any MT4 trading broker. At present, Everest AI is also being

used on many I bank-level MT4 platforms at the same time, opening up a twin-turbo hedging strategy in Europe and the United States.

6.3 Raffles Exchange



Raffles Exchange is an international brokerage company with operations in 19 countries around the world, especially the Asia-Pacific region. Since the establishment of Raffles Exchange, thousands of traders and partners have chosen it as the platform of choice.

To provide the best customer experience, Raffles Exchange organizes seminars and local events to provide customers with training materials, cutting-edge trading technology, and the latest foreign exchange market strategies.

Raffles Exchange is a registered brokerage company established in 2020, providing traders with opportunities for CFD trading on foreign exchange, indices, commodities, stocks, and cryptocurrencies.

Raffles Exchange will build the most secure, stable, and efficient digital currency value network for global users, and provide the highest quality digital currency AMM service. The self-developed matching system can process millions of transactions per second. In addition, to meet the diversified needs of users, Raffles Exchange has not only developed an advanced matching system but also opened up safe and efficient C2C transaction services to build a blockchain technology and token economic model for users.

6.4 BinaricX Digital Assets Exchange



Binaricx Digital Assets Exchange is a digital asset exchange that is perfected by US corporate laws and financial industry supervision, recognized by global investors, and authorized by the U.S. Department of the Treasury. It has obtained a standard license from the MSB global digital currency trading agency in the United States, allowing virtual Currency exchange and delivery services to meet customer needs.

Relying on the advantages of cooperative resources, Binaricx is vigorously developing digital financial business while building a new financial technology ecosystem, embracing legal compliance, and creating a safe and fast investment environment for investors. Strict regulations and global KYC in compliance with AML standards, user security is the most important thing on the list. When users enter, submit, or access their information, our security system will automatically take various security measures, high-level TT security inspections, data protection procedures, and access rights procedures. Additionally, the data is encrypted.

Binaricx multiple income agency system, platform-level user conversion functions, bonuses, airdrops, fast deposits, and other methods quickly help agents convert users. Compared to other exchanges' referral programs, the three-tier referral rebate structure allows you to benefit from your rebates. They are earned from the transaction fees generated by the

referrer's network.

6.5 EV Mall



EV Mall focus retail platform is affiliated with INVEST GROUP, and the company where it is located has obtained the internal "Value-added Telecommunications Business License" to legally operate value-added telecommunications services.

EV Mall focus Retail Platform takes rewarding members as its core goal and rewarding members as its core goal. It built an integrated big data sharing mechanism of merchants + members + consumers, diversified distribution of proportional points and discounted purchases, provided B2C services, and created B2B Bulk business opportunities, EV Mall focus retail platform deeply cultivates the e-commerce transaction culture, builds the consumer Internet, and shares the advantages of big data.

The EV Mall focus retail platform combines more human resources within the group to create a large flow, collects big data in various fields, realizes the goals of each stage, optimizes platform functions, and fulfills the promises to investors and members to create a perfect diversified trading community. The core values of the EV Mall focus retail platform are preferential mechanism, rewarding members, guaranteeing both sales and consumption benefits, creating a shared economic circle for merchants and

consumers, being a platform for the promotion of new products, and services, and acting as a test channel for the market response.

6.6 PHILOMAXCAP AG



PHILOMAXCAP
Your Preferred Investment & Financing Solution

As a German financial communications technology listed company, its main business includes investment and financial holding, communications business, real estate business, education business, and so on.

PHILOMAXCAP is a German financial communications technology listed company. Its main business includes investment and financial holdings, communications business, real estate business, education business, emerging business, and entertainment and leisure business. In terms of the overall market blueprint and future layout, PHILOMAXCAP has specific and clear strategies and directions and is committed to creating a high-potential, low-risk financing platform for investors.

The PHILOMAXCAP established in Germany has the advantage of Eurasian economic geography. Germany is the financial center and industrial technology development center of the European Union, which will help PHILOMAXCAP build a bridge for economic and technological exchanges between Europe and Asia in the future. The creation of a diversified business platform has promoted Feilechang to become an enterprise that best meets the needs of the new economic era and trends, creating a global development platform and extending a

multi-channel market ecosystem.

The development, changes, and historical evolution of the global economic system are closely related to the human living environment. The so-called "people-oriented" human beings pursue and explore life, the purpose is to achieve a long and healthy life through the cognition of life.

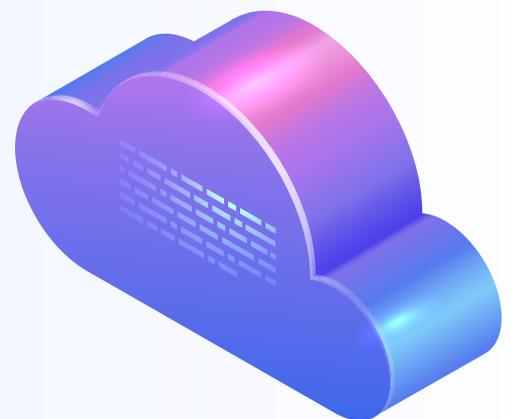
The emerging businesses that PHILOMAXCAP focuses on, whether it is renewable energy, greenhouse planting, new agricultural development, Internet of Things, intelligent technology, new medical technology, etc., are all based on improving people's quality of life. In addition to having excellent business development and macro-marketing plans, we continue to improve internally, adhere to the timely achievement of goals, and achieve the expectations of shareholders, customers, employees, or all internal and external members of the community.

We are committed to meeting the various needs of customers, providing professional and high-quality services, and strengthening competitive advantages and brand reputation through innovative concepts and new technologies.

PHILOMAXCAP will work hard with people who are strong, responsible, committed, wise, and trust the company to achieve the future, to continue to add value and improve living standards. Carrying great ideals and missions, PHILOMAXCAP will work with the team, lead the industry, and create a better and more comfortable living environment for people in the future. It implements a talent policy, recognizes and rewards employees for their performance and contributions, and provides appropriate training and career development opportunities to

bring good returns to shareholders.

Be a responsible corporate citizen and strive to improve corporate governance and transparency, including assuming social responsibility to improve people's living standards.



Chapter 7. Project Roadmap



Chapter 8. Risk Warning and Disclaimer

Disclaimer

This document is only used to convey information and does not constitute relevant opinions on the sale of QualFinance. Any similar proposal or levy will be carried out under a trustworthy clause and subject to the applicable securities laws and other relevant laws. The above information or analysis does not constitute an investment decision or specific recommendation. This document does not constitute any investment advice, investment intention, or instigation of investment in the form of securities. This document does not constitute and is not understood to provide any buying or selling, or an invitation to buy or sell any form of securities, nor is it any form of contract or promise.

Risk warning

QualFinance clearly stated that the relevant intended users clearly understand the risks of QualFinance. Once investors participate in the investment, they understand and accept the risks of the project, and are willing to personally bear all the corresponding results or follow-up.

QualFinance clearly stated that it will not bear any direct or indirect losses caused by participating in the QualFinance project, including Policy and legal risks: As the current policies and legal supervision for digital assets are not yet mature, their value may not be protected by laws/regulations. The behavior may be deemed to be a violation of regulations or policies and terminated.

Digital asset risk:

The value of any digital asset holder and any number of any digital asset may lose part or all of its value at any time; all losses due to the

decrease in the value of the digital asset (or even zero) shall be borne by the user, and QualFinance is not liable to any responsibility.

System maintenance risks:

QualFinance will perform system shutdown maintenance or upgrades from time to time. We cannot guarantee that the services provided are continuous and uninterrupted.

Market risk:

Due to changes in mining difficulty and/or other mining parameters/attributes, the market price of digital assets fluctuates (the exchange rate between legal currency and digital assets);

QualFinance does not assume any liability and compensation obligations for the investment losses caused by the value of the outdated mining machine and slow sales, and the value of digital assets.

Force majeure and unexpected event risks: natural disasters, digital asset market crises, wars, or national policy changes, such as unforeseen, unavoidable, and insurmountable force majeure events, or viruses, Trojan horses, malicious program attacks, network congestion, system instability, system or the emergence of unexpected events such as equipment failure, communication failure, power failure, data failure, data abnormality, market transaction suspension, third-party service problems, or government actions, etc., may lead to the termination of computing power, the reduction of user investment income and even the loss of principal. QualFinance does not assume any responsibility. Standard QualFinance is QualFinance-based equity.

QualFinance is not an investment. We cannot guarantee that QualFinance will increase in value, and under certain circumstances may also decrease in value. People who do not use its QualFinance correctly may lose the right to use QualFinance, and may even lose their QualFinance.

QualFinance is not a kind of ownership or control. Controlling QualFinance does not represent ownership of QualFinance or QualFinance applications. QualFinance does not grant any individual any right to participate, control, or make decisions about QualFinance and QualFinance applications.

In summary, the healthy and vigorous development of the blockchain industry has arrived. We are willing to accelerate the application of blockchain technology in the field we are working on and promote the development of internationalization and standardization in this field. By integrating high-quality resources across the chain, it aims to lower the investment threshold, standardize the operation of computing power, reduce intermediate links, and drive all parties across the chain, so that the entire ecosystem can develop healthily and sustainably.

