

DBX: Digital Ecosystem

White Paper

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1. Annotation

This document contains a review of the conceptual and technological peculiarities of the DBX digital ecosystem, which helps to solve the problem of the integration of cryptocurrencies with traditional finance. Here you will find out how the combination of the advantages of Binance Smart Chain and Ethereum blockchains, as well as SWAP bridges and smart contracts enabled to develop the DBX ecosystem with unlimited opportunities for getting income for all parties, interested in the process. You will learn what products and services we have developed based on smart contracts, and how a certain service can help a certain user: from a convenient DBX crypto bank to the opportunity to invest cryptocurrencies in an actual economy sector through the DBX hedge fund. And, more importantly, we will tell you how the concept of the unification of the traditional finance market with the decentralized crypto market through the DBX blockchain will forever change your way of interacting with money!

2. Entry

Today we are on the threshold of the transformation of digital environment; the real world is merging with the virtual one. Right now a new tokenized dimension is being formed, where virtual things have real value.

Just look at modern trends, such as: the Metaverse, decentralized finance, NFT tokens, P2E games on a blockchain and the development of the WEB3 Internet. Everything indicates that very soon the traditional economy merges with tokenomics, creating opportunities for businesses, investments, partnership, and social interactions.

However, along with the introduction of new technologies, we do not have available solutions to improve the compatibility of digital assets on the blockchain with traditional fiat money. Low transaction speed, high commissions, unrelated services, volatility, and the lack of convenience for the end user; nowadays the crypto sphere resembles the Wild West, where there is chaos and opposition by the government structures for those who advocate for a free decentralized market.

All of these problems are the outcome of one fundamental peculiarity of the crypto sphere in general and tokenomics in particular: because of the novelty of technologies, the infrastructure is fragmented and not integrated into the successful market of fiat currency. On the one hand, we have a blockchain that provides secure and anonymous transactions due to smart contracts. On the other hand, there is a traditional financial system with bank cards, government control, and the need to identify participants for each transaction. These systems are not connected, thus, problems may appear when using cryptocurrencies in business, investments, and international transactions.

In order to solve the problems of the crypto market, it is necessary to integrate it with the traditional financial system, meanwhile, keeping the advantages of the blockchain. A symbiosis is needed, as a result of which products and services will appear at the junction of technologies that can change the familiar world. For this purpose, various cryptocurrencies should be introduced into traditional payment services, so that cryptocurrencies can be traded on exchanges with the option to withdraw them in fiat money. This will enable to make transactions in the national currency through online wallets with cryptocurrency tokens.

We will get a controlled, adjustable, and transparent process of turning digital financial assets into national currency.

Taking as a basis the problem of incompleteness of the current integration of cryptocurrencies and traditional finance, our company created DBX, the ecosystem with its own decentralized blockchain, which enables to connect cryptocurrencies and traditional financial markets, without sacrificing anonymity and decentralization. The created system corresponds to all the key values of the crypto community: anonymity, decentralization, coin interchangeability, high transaction speed.

In this document we will explain why DBX is the future of transferring fiat currencies to tokenomics.

We **draw your attention to the concept**, which will create unlimited opportunities for the growth and income for all parties, interested in the process.

3. DBX Ecosystem

An ideal symbiosis of technologies, a blockchain and banking, DBX follows the mission of redefining finance for the new economy, creating an innovative technological bridge between digital and traditional assets.

Our goal is to facilitate the interaction of users and investors with cryptocurrencies and traditional fiat currencies. The project combines technological solutions for getting income on various markets, as well as a number of solutions for simplifying the interaction with cryptocurrencies. We create apps for everyday life in the digital space of the future:

- crypto bank;
- cryptocurrency investment fund;
- crypto ATM network;
- instruments for working on financial markets;
- marketplace of goods.

The global goal for creating the DBX ecosystem is to facilitate it with all kinds of in-demand services, which will help our users meet their needs in everyday life, meanwhile spending minimum amount of time and with no significant expenses for intermediary services and commissions.

The DBX ecosystem runs on its own blockchain, and due to SWAP bridges, it can be connected with most other popular blockchains. This ensures the best integration of various cryptocurrencies into the system.

THE FINANCIAL ECOSYSTEM OF DBX



An example; you can use our DBX crypto bank app for replenishing the balance of DIBIX DIGITAL FUND, a cryptocurrency investment fund. Part of profit from the investment activity can be spent on getting goods from the DBX marketplace; the remaining tokens can be exchanged into fiat currencies and be implemented in one of the 18 countries of the DBX ATM network, or into other cryptocurrencies.

In order that it is easy to use the system, the DBX network is based on a few interconnected blockchains, which enables users to easily exchange crypto assets with various encryption protocols, using a single token of the DBX platform. This kind of unification enables to simplify the interaction between the products on the platform, as well as make fiat-cryptocurrency-fiat exchanges easier and faster.

The activities of DBX are aimed at simplifying the current models of interaction with cryptocurrencies, due to the use of modern instruments and solutions. Each technology is launched into the mechanism to solve a certain problem, connected with the performance of modern businesses, the investor, or the ordinary user. We can say that the single platform of DBX solves all the problems of crypto users, as a result of integration of its technologies.

DBX – is the only cryptocurrency project that covers a complex solution for meeting all the needs of modern crypto users. The formula of our sustainability is in the combination of technological solutions for generating profit with unique products and services, changing the usual means of interaction with cryptocurrencies. We are creating a digital game, similar to the “Monopoly” board game that all of us played in their childhood. Each player can choose the role of an entrepreneur, investor, or an ordinary user, and show interest in the development of global digital ecosystem. Fast! Convenient! Accessible!

4. Missions and Goals of DBX

The DBX Company is an innovational technological project in the financial sphere, the main task of which is to create innovative solutions for a convenient and most secure interaction with cryptocurrencies.

The mission of DBX is to bring the process of integrating fiat currencies into tokenomics to a qualitatively new level, meanwhile providing the connection of the real and virtual worlds. We are creating a platform so that it is easier for businesses and ordinary users to move into a decentralized digital environment.

An honest, transparent, and profitable financial product is all that we have and want to promote on the market. Nowadays the DBX digital eco-platform actively takes actions to develop and attract a pool of professional partners by means of startups, financial companies and banks, payment systems, online shops, as well as representatives from the trade-service sphere. This will enable us to attract reliable partners, and that will bring us closer to our goal, and our clients – to a convenient and secure interaction in the crypto world.

Community

One of the prioritized objectives of the DBX platform is to create and expand the ecosystem community.

Today the DBX platform unites more than 30 000 users, and their number continues to rise exponentially. We have already attracted the interest of a wide community, more specifically, young people who are interested in the development of modern investments, programming, improvement of artificial intelligence, cyber games, music, media space, sports, recreation and leisure industries.

The DBX objectives are based on the interest to increase the number of active community users higher than the growth of the company’s capitalization, as the main point of the fundamental assessment of an asset is the number of real users.

5. Problems and Solutions

The DBX ecosystem solves most acute problems of integrating fiat currencies into tokenomics.

Problem: Low level of connection of fiat currencies and tokenomics

DBX solves this problem by integrating various cryptocurrencies into one ecosystem, with the option to buy and withdraw in fiat money. This will provide the opportunity to make transactions in the national currency from online wallets with cryptocurrency tokens.

Problem: It is hard for businesses to get into the digital world

DBX solves this problem by offering companies the simple solution of digitizing payment gateways with various advantages, offered by our ecosystem.

The opportunity to receive such cryptocurrencies as Bitcoin, Ethereum and DBX, as well as stablecoins, with minimal expenses and effort will become the main growth factor for any business.

This is due to a lot of advantages offered by crypto payment gateways:

- **The flow of new clients.** More and more users want to pay in cryptocurrency and search companies that support this concept.
- **Lower cost of transactions.** The cost of transactions in cryptocurrency is much lower than the average of 2-4% charged by card issuers.
- **Security.** Crypto payments are more secure and less vulnerable to DDoS attacks and fraud. For example, the infamous fraud of charging payments back is not a problem at all if cryptocurrency payments are used, since the smart contract cannot be changed or canceled.

Combine this with investment opportunities, and it will become obvious that DBX paves the way to a prosperous future for any modern business.

Problem: There is no single ecosystem that aims at providing convenience for users

DBX solves this problem by creating an ecosystem with an emphasis on the convenience of users and high speed of transactions. The DBX ecosystem is a convenient toolkit (with infrastructure as well) for all digital environments (the Internet, cyber games, virtual reality, and even the physical world are convenient places to use DBX).

DBX will contribute to the development of a marketing infrastructure by creating loyalty programs for the users of the system. Keeping funds in digital assets will provide the following opportunities:

- fast exchange of digital assets in the personal account online;
- fast reinvestments in the DBX ecosystem;
- access to the worldwide digital community;
- access to a secure network, opportunity to use DBX for buying any

products or services at the best price.

The main task of the DBX global ecosystem will be to provide information security and confidentiality for each user. Additional resources will be created to protect the community. The DBX ecosystem will combine all of the capabilities of the global banking network and the accessibility for users, successfully competing in the entire global cryptocurrency sector.

6. What Does the DBX Consist of?

Within the DBX ecosystem we develop solutions that are aimed at meeting the demand of the platform users, who are actively interested in the digital economy and investments in cryptocurrency assets.

Below is the list of solutions created by us that are currently under development. All solutions follow the concept of mutual integration, when one service smoothly changes into another within a single ecosystem.

This kind of smoothness enables the DBX users to make various operations, meanwhile spending minimum amount of time and with no significant expenses for intermediary services and commissions.

6.1. Business Tokenization

With the DBX ecosystem you can transfer almost anything that your business does into the blockchain. For this purpose, one needs tokenization of business, which is the process of replacing physical or legal assets with tokens on the blockchain by using smart contracts. One can tokenize almost everything: ownership rights, access or management rights, etc.

More unique advantages for businesses are provided by DBX smart contracts. The latter is a computer protocol, designed for digital verification and for ensuring that the parties comply with its terms.

This is the main difference between digital smart contracts and ordinary ones; if in traditional contracts only the terms of transaction and penalties for violating them are mentioned, in case of smart contracts, the transaction is only possible if all the terms are fulfilled.

This result is achieved due to the fact that the terms of agreement between two parties are written in the code of the app itself.

Smart contracts allow secure transactions and agreements without the need for them to be approved by external bodies. Transactions, adjustable by smart contracts, are tracked, transparent, and irreversible. This makes the business more independent and autonomous.

We offer our clients to move their business to our blockchain, which is based on the DBX Smart Network and offers high transaction speed and the best security. This kind of tokenization of business assets gives entrepreneurs a number of advantages:

- Increasing the efficiency of management – including all assets on the blockchain guarantees full transparency.
- Protection of ownership rights – unlike regular registries, blockchain data cannot be edited without the permission of the owner or fulfillment of the smart contract.
- Entering new markets – it is easier and cheaper to promote and popularize a token, rather than a physical product or a service, bypassing traditional advertising tools.
- Increasing the liquidity – due to tokens, it is possible to “split” the value of such objects as real estate or luxury items, dividing the object itself, which helps to attract investments faster and easier.

The DBX tokenization service helps businesses to receive all of these privileges through a new type of ownership, which is neither money, nor assets, but crypto-tokens. These are considered as a capital, but at the same time they are as liquid as a currency. Using the DBX blockchain and smart contract for the tokenization of your business will enable you to increase the speed of capital movement, diversify technologies, sponsor innovations, and decrease the operational costs.

6.2. The DBX Crypto Bank

The DBX crypto bank is a wallet with banking capabilities, which can be used for fast and secure transactions between users, investors and business. Through the DBX user-friendly app, our clients can buy the most popular cryptocurrencies (BTC, ETH, USDT, XRP, LTC, etc.) in usd, eur, pound sterling, or other currency, directly from debit or credit cards.

The DBX crypto bank includes a full package of financial instruments:

- transfers between users and businesses;
- investment programs;
- staking and demand deposits;
- cashback;
- partner programs of loyalty and privileges.

One of the main features of the DBX crypto bank is the system of 18 ATMs, located in 18 exchange capitals of the world. The ATM network will be drastically different from the current hardware-software complexes due to the option to attach cold wallets. All the connections to the ATM terminals will be carried out by encrypted VPN gateways, which will protect investment operations from third parties.

The first cryptocurrency ATMs of DBX will appear in countries, where there is currently a developed jurisdiction on digital financial assets, and where the government supports the idea of working with cryptocurrency. Nowadays, a series of ATMs is being developed in order to be launched in the countries of the European Union, Turkey, Russia, and Hong Kong.

Who is DBX for?

Users, who are already tired of non-related crypto assets and want to use a simple, safe, and a reliable service for payments and exchanging cryptocurrencies;

Businesses, striking to store and manage cryptocurrency and fiat currency in one place, as well as to tokenize assets in accordance with their needs;

Professional investors, willing to invest in new class assets in a reliable system and get access to specialized investment strategies;

Banks, interested in meeting their clients' increasing demand of digital assets in a secure environment, as well as getting access to take part in the new financial economy;

Managers of assets, planning to get access to new investment opportunities by means of adjustable, secure, and vertically integrated services, including storage, trading, and managing assets.

7. Products and Services Associated with the DBX Ecosystem

In addition to the main solutions for business tokenization and cryptocurrency banking, the developers of the DBX platform also create separate products and services. They are fully compatible with our digital ecosystem, work with the same DBX token, but continue to develop, not depending on the main solutions.

7.1. The DIBIX Digital Fund

The DIBIX Digital Fund is an innovational technological project in the sphere of Fin-Tech and DeFi. Its main task is to create a transparent and decentralized platform for highly profitable and most secure investments in cryptocurrency.

The DIBIX Digital Fund has been developed to manage investments, enabling users not to spend a lot of time on learning, as well as everyday analysis of big amounts of data. Thanks to the automated solutions and unique developments, the project team manages to minimize the risks and the number of user errors. The result is more and more profit for investors.

The Peculiarities of the DIBIX Digital Fund

Today the Digital Fund service enables to run a personal blockchain asset in trading directions of the global market and realize one's own investment projects. The main peculiarities of the service help our clients in this:

- **Capital Insurance** – we insure the capital of investors through hedging, as well as elaborate risk management;
- **24/7 support** – we guarantee a 24-hour tracking of capital expenses and client support.

The main values of the investment ethics of the Digital Fund are the safe storage and transfer of customer funds during investment operations. We choose only high-quality investment tools to fill user portfolios.

The Opportunities Offered by the DIBIX Digital Fund:

- Linking each investment direction to each account through API, displaying the total profit from transactions;
- Ability to track how much profit this or that instrument brings, and in what terms;
- Running assets in every available market under the control of professional and smart digital technologies;
- Setting up statistics in different accessible formats.

Using the DIBIX Digital Fund, investors get their own cabinet, where the infrastructure and tools for convenient management of the investment portfolio are created:

- The amount of funds deposited by the investor is displayed, which is allocated to the necessary instruments by the digital fund;
- A fast exchange of fiat money into cryptocurrency is carried out;
- Cryptocurrencies can be invested in venture projects, information about which is posted and constantly updated in the service;

- The profit is generated in the currency chosen by the user, meanwhile, the choice is made whether by the user themselves, or they follow the recommendations of the service, which chooses the best projects for investing in the chosen currency.

In this way, when buying a digital assets and keeping it in the wallet balance, the investor receives payments in that particular asset (token). This provides additional comfort as compared to the work with investment portfolio, which consists of fiduciary assets and securities.

For those who keep a digital asset in the wallets of the Digital Fund, an investment safety pillow is designed as insurance in case of force majeure situations on the market.

The pillow will also enable to be insured in those cases when the prices on the market are low, and there is a chance to buy attractive assets profitably.

Benefits of an investment "safety pillow":

- protection of funds from inflation: the instruments bring profit that is above the inflation rate;
- high liquidity: funds can always be withdrawn and exchanged without restrictions;
- low volatility: the current investment instruments on the platform are chosen in a way, so that they have the lowest possible volatility;
- minimum drawdown: investment instruments do not show a drawdown of more than 5%.

In order for users of the digital sector to actively implement DBX tokens in calculations, the Digital Fund service plans a smooth implementation of promotions and loyalty programs at different levels to its users and service providers.

7.2. DBX Marketplace

Marketplace – the cryptocurrency application as part of the digital ecosystem. The existence of a technical base and still unused technologies in various service spheres may help the trading platform to occupy its niche.

For this purpose, the infrastructure of the app is created based on the needs of users in the system, and the technical capabilities, such as new technologies, in the form of smart contracts, ATM network, payments in cryptocurrency, integration with various platforms of the digital ecosystem, enable to meet them. The creation of a trading platform within the DBX system will make it a more attractive product for investors and users, because the app will open a global world with no financial limits.

8. The DBX Blockchain

The success of cryptocurrencies helped to understand that decentralized internet protocols can be used for improving the social and economic well-being of each person drastically. We have seen the success of some projects, based on this idea, for example, the Bitcoin blockchain, or platforms of smart contracts, such as the Ethereum.

However, the Bitcoin and Ethereum blockchains have many critical drawbacks, including their inefficient use of energy, low or limited performance, and immature management mechanisms. Proposals by Bitcoin, such as Segregated-Witness and BitcoinNG to increase the scale of bandwidth of transactions, are vertical scaling solutions that are still limited by the capacity of a single physical machine in order to provide the properties of full verifiability.

The ideal solution to these problems will be a network that allows multiple parallel blockchains to interact, while maintaining all the security features. Here we present DBX, a new network architecture of the blockchain that solves all these problems.

8.1. Design Principles

The DBX blockchain is the basis for the DBX financial ecosystem, which means that it should support a few interconnected products and services. Most importantly, the blockchain should contribute to the convergence of traditional fiat currencies and cryptocurrencies in the best possible way.

To complete these tasks, the DBX blockchain must comply with the following principles:

- **An autonomous blockchain:** technically, the DBX is a completely independent blockchain that is able to function on its own. This is necessary to maintain the stability of financial services and applications of the DBX ecosystem.
- **Compatibility with Ethereum and Binance Smart Chain:** In order for cryptocurrencies of other network to be used in the DBX ecosystem, our blockchain has to be compatible with them. This principle includes full compatibility.
- **Consensus, based on staking:** this consensus type consumes less energy in the system and provides more opportunities to be managed by the community. This enables to provide the best productivity for the system, as compared to a more traditional PoW consensus, that is to say, it provides faster block processing and high bandwidth of transactions.

- **Cross-chain interaction:** even if two blockchains have different protocols, terms and models of management, they must be connected in the DBX blockchain without any problems and restrictions.

8.2. The Consensus and Quorum of the Validator

Based on the above-mentioned principles, the consensus protocol of DBX must fulfill the following tasks:

- The time of closing the block and completing transactions must be up to 1 second, less than in Ethereum.
- The speed of transfer, conversion and minting of coins should be higher than in Ethereum;
- Transaction processing should take up a small amount of data, consuming less energy than in Ethereum and BSC blockchains;
- It should be possible to conduct transactions with several types and denominations of tokens;
- The block reward is collected from the gas fee, and the gas payment will be made in DBX
- The system must be compatible with Ethereum and BSC.

8.3. Proof-of-Authority Consensus

Based on the established requirements in the ecosystem, we have developed the DBX Smart Network blockchain on the Proof-of-Authority consensus. The basis of this algorithm is a reputation system, identifying validators to test the blocks. To reach the PoA Consensus, it relies on a set of trusted nodes that use a simplified algorithm of exchanging messages to achieve higher performance than typical PoW and PoS algorithms. There is only one round of information exchange between the validator node and the validator in PoA. In this way, higher performance is one of the requirements of PoA, as compared to other algorithms.

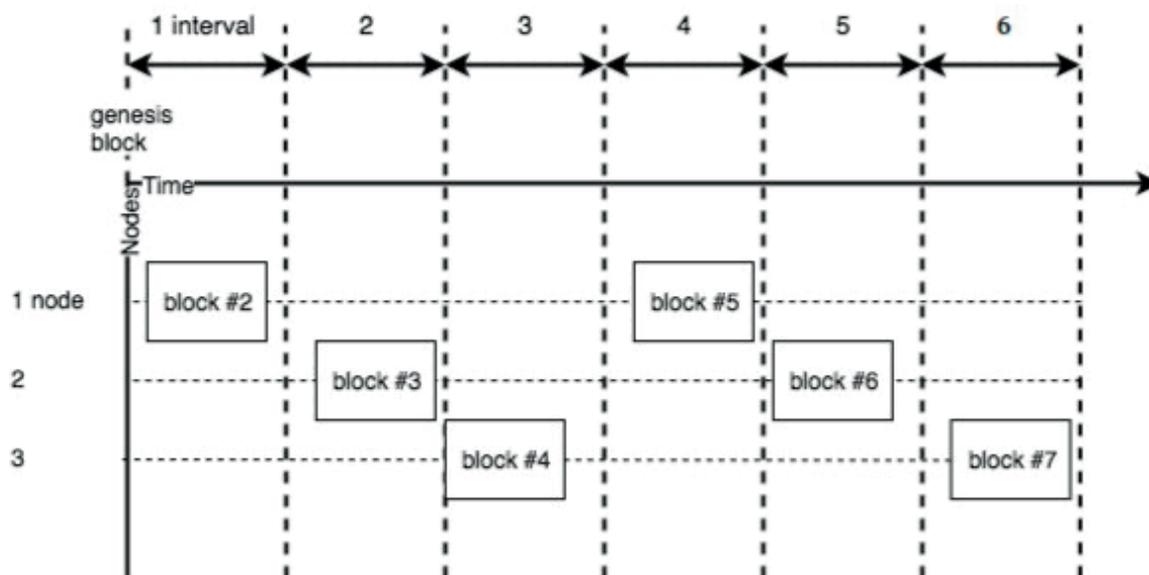
The PoA network allows up to only " $N/2 - 1$ " node-validators, thus the algorithm runs correctly when the simple majority of " $N/2 + 1$ " node-validators stays even. Moreover, according to the algorithm, it is allowed to offer a few nodes of authority for each block.

Only node-validators with high reputation can create new blocks in DBX. These nodes support the blockchain network and the allocated register. The list of node-validators is stored on the blockchain registry. The order of nodes in this list determines the sequence in which nodes generate new blocks.

Each user of the DBX ecosystem has a certain indicator that displays their reputation. The higher the reputation, the higher the chance is that this particular node will become the validator.

Generating New Blocks

A new block is generated by the validator node of the current time frame. In each time frame the role of the validator is transferred to the next node-validator on the list.



Each user of the DBX ecosystem has a certain indicator that displays their reputation. The higher the reputation, the higher the chance is that this particular node will become the validator.

Generating New Blocks

A new block is generated by the validator node of the current time frame. In each time frame the role of the validator is transferred to the next node-validator on the list.

A node-validator generates a new block in the following way:

- It collects all the new transactions from its line of transactions.
- Performs transactions one after another. Transactions that are invalid or cannot be executed are rejected.
- Checks the compliance with the restrictions of block generation.
- Creates a block with valid transactions and signs it with the private key of the node.
- Sends the block to other node-validators.

If the block validation runs successfully, add a new block to the list of node blocks. If the block validation failed, reject the block and send the transaction with the wrong block. If the node-validator that created this invalid block continues to generate such blocks, it can be banned or excluded from the list of node-validators.

As compared to other consensus types, which require confirmation of the computing resources spent (Proof-of-Work), or that of the existing “share” (Proof-of-Stake), the PoA consensus has a few noticeable advantages:

- Energy efficiency. As compared to other mechanisms of consensus, PoA has the best energy efficiency.
- High transaction speed. Blocks are generated one after another at a designated period of time authorized by the network nodes. This increases the speed of transaction confirmations. Due to the PoA consensus, the speed of transactions in the DBX network is reduced to 1 second.
- Protection from attacks, if 51% of nodes are not damaged. Using PoA excludes the possibility of attacks, as validators are checked at the stage of obtaining power. This means that they are completely reliable. For additional protection in DBX, a mechanism of banning nodes and means of eliminating power of generating new blocks are created.
- There is no need for high-efficiency equipment. As compared to PoW, the PoA consensus does not require that nodes spend computational resources to solve complex mathematical problems.
- Predictability. The time frame of the creation of new blocks is predictable. For POW and PoS consensuses, this time may vary.
- Low cost of transactions. The transaction cost in the DBX network is 0.0105 DBX.

8.4. Smart Contracts

The DBX ecosystem works with smart contracts of the ERC-20 and BSC protocols, as well as has its own smart contracts of the DBX-20 protocol, which works on our blockchain. The task of our smart contracts is to help businesses tokenize their assets.

The smart contract of the DBX token is a good starting point for tokenizing a financial asset. However, the token itself is not enough to make it a financial asset, as it still needs to be applied and adapted to the method of use.

If we consider a token as a cue ball, the tokenization of assets goes beyond the simple creation of balls (or tokens). It also includes the conveyor and the plant where this ball is produced. This plant is what we call a business process for a tokenized asset.

Tokenization of financial assets is a combination of:

- a token: a digital representation, defined by a set of self-evident rules compatible with the ecosystem, and
- a business process a set of rules "for specific cases of use", such as a smart contract that will be applied to the token and determine its behavior in certain scenarios.

All tokenized assets of a business will be united under a single DBX token, which means that they will be regulated by the smart contracts of our blockchain. This will increase the security and independence of businesses that will decide to digitize their assets through the DBX ecosystem.

8.5. The Compatibility of the DBX, BSC and Ethereum Blockchains

There will be many opportunities in the DBX ecosystem to compile smart contracts, running on a few blockchains, into a single interface. This will help to develop decentralized apps and financial products.

Moreover, thanks to DBX cross-chain bridges (located at swapport.io), it will be possible to transfer assets between various blockchains, such as Ethereum and Binance Smart Chain, without excessive costs or any complicated procedures. Thus, DBX will become a link for combining the DeFi space into a single coherent ecosystem.

The Difference between Binance Smart Chain and Ethereum

Binance Smart Chain is a blockchain platform for fast transactions and working with DeFi applications. During the development of BSC, four key principles were laid down that determine the features of this blockchain:

- An autonomous blockchain: BSC is isolated from the main Binance blockchain. The separation of the two networks allowed Binance to introduce new technologies that had not been used before. This made it possible to improve the convenience and functionality of the blockchain.
- Staking: BSC uses a staking model to ensure that the BSC community participates in the management and block creation. This made it possible to prioritize the network speed due to decentralization and security.

- Compatibility with Ethereum: Binance decided not to invent the wheel; instead, they used the architecture of the already proven Ethereum blockchain, but with some changes (consensus mechanism). Copying the Ethereum source code has simplified the inter-network interaction, allowing you to easily move the native Ethereum DApp applications to BSC
- Native cross-chain communication: when creating BSC, the developers took care to design internal cross-chain compatibility between the two blockchains. BSC tokens can now be easily exchanged into other tokens, using the ultra-fast Binance DEX algorithm.

Due to the use of the Proof of Stake Authority algorithm, tokens based on the BEP-20 received

2 main differences from the tokens based on ERC-20:

- Low commissions: the average commission for BEP-20 transactions costs no more than \$0.5. For comparison, the average gas transfer fee for the ERC-20 token is about \$30-40
- Transaction speed: the average block verification time for BSC is about 3 seconds, and about 15 seconds for Ethereum. Thus, BEP-20 provides 5 times faster transaction execution speed compared to ERC-20.

8.6. Cross-Chain Bridges in the DBX Ecosystem

Due to the use of SWAP bridge technologies, the DBX ecosystem offers a simple way to connect cross-chain assets between the Binance Smart Chain and Ethereum. The bridge enables to transfer assets, smart contract instructions, or other data between blockchains. Two blockchains can have different protocols, terms or models of management; however, the bridge connects them through secure interaction.

The DBX SWAP feature enables to:

- perform transactions with digital assets quickly and easily;
- reduce operational difficulties;
- reduce the fee for transactions with non-scalable blockchains;
- Launch dApps on multiple platforms.

The main goal of DBX SWAP is to give users an easy way to convert any token into a DBX platform token, issued on the Binance Smart Chain, which can later be converted into a token, based on ERC-20.

For this purpose, 3 SWAP bridges work in our system:

- DBX Smart Network (DBX-20) <> ETH (ERC-20)
- DBX Smart Network (DBX-20) <> BSC (BEP-20)
- BSC (BEP-20) <> ETH (ERC-20)

If an investor is interested in rapid access to other blockchains, it is possible to use the SWAP ERC-20 <> BEP-20 feature, provided on the platform, which will ensure the transition to the ERC-20 blockchain. Thus, DBX combines two of the most popular and largest blockchains in the DeFi space from the very start of the work of the ecosystem and forms a solid cross-chain infrastructure for further development.

For the realization of this feature, we have created a user-friendly account with the opportunity of a cross-chain connection between blockchains and accessibility by side blockchains. Other cross-chain bridges will be added later.

8.7. Staking and Smart Dividends in the DBX Ecosystem

Staking and smart dividends are the anchor tools laid by the DBX platform as the base of its financial fundamentality. We allocate more than 45% of the total emission of the DBX tokens to decentralized rewards for holders (i.e. 8,000,000,000 tokens).

Staking in the DBX system is an alternative to cryptocurrency mining. Our users can earn money by simply depositing the DBX in their digital wallet for supporting the security and operations of the blockchain network.

The key principle of DBX staking can be summarized as follows:

- Token holders, including validators, can link their tokens to the stake.
- Token holders can transfer their tokens to any validator or candidate for validators, expecting that they can become a validator. You can choose another validator or candidate if you want for the re-exchange of tokens.
- All candidates for validators will be ranked according to the number of tokens linked to them, and the best of them will become validators.
- Validators can share the reward (partially) for the block with their delegates.

In this way, DBX investors do not need to take care of creating their own mining farm, finance its operational costs, and watch the uninterrupted work of their equipment.

For this purpose, 3 SWAP bridges work in our system:

- The European Union;
- Turkey;
- Russia;
- Hong Kong;

The ATM network will radically differ from the existing ones, first of all, by the ability to connect cold wallets.

DBX Stablecoins

DBX will launch stablecoins linked to fiat currencies, that can be used in all countries where its ATMs and banking network will be active. The system runs in the following way;

- The user puts a fiat currency (such as USD) into the ATM;
- The currency turns into the analogous stablecoin in the system (such as USDBX).

All the operations in the system will be carried out in stablecoins, linked to the rate of the analogous fiat currency in the ratio of 1:1. In total, 18 stablecoins are designed, including:

- USDBX – linked to USD;
- GBPDBX – linked to the British Pound;
- EUDBX – linked to EUR;
- JPYDBX – linked to the Japanese YEN;
- RUBDBX – linked to the Russian RUB.

Thus, DBX solves 3 important tasks:

1. This action will provide the stable work of the ATM network and the banking service.
2. Stablecoins can be used as fiat currencies by users all over the world..
3. Stable reserve assets will protect the interests of users and enterprises, as well as institutional investors.

9. The DBX Token

DBX is the own token of the DBX blockchain. It can be used easily and safely for instant payments, everyday purchases, as well as receiving income from staking. There are no limitations in the direction of payments for DBX token holders; meanwhile, transaction commissions are as low as possible.

The traces of the DBX token can be found in the very first bitcoin, from which the crypto asset of the DBX system was created, as a result of a few successful forks. Each predecessor of DBX was an improvement of a few features of the main coin of which it is a fork.

In this way, the idea of DBX itself gradually crystallized, with all of its solutions, which enabled to eliminate the disadvantages and inconveniences of the cryptocurrency predecessors, as well as added actual advantages. Thus, the DBX team received its token, which combines the best properties of various cryptocurrencies, continuing to improve due to the constant growth in the DBX environment.

The parameters for issuing the DBX token:

Name: DBX

Ticker: DBX

Platform: DBX Smart Network/ETH/BSC

Restrictions: none

Unsold tokens: stored for future membership

Return on investment: 3% masternode monthly

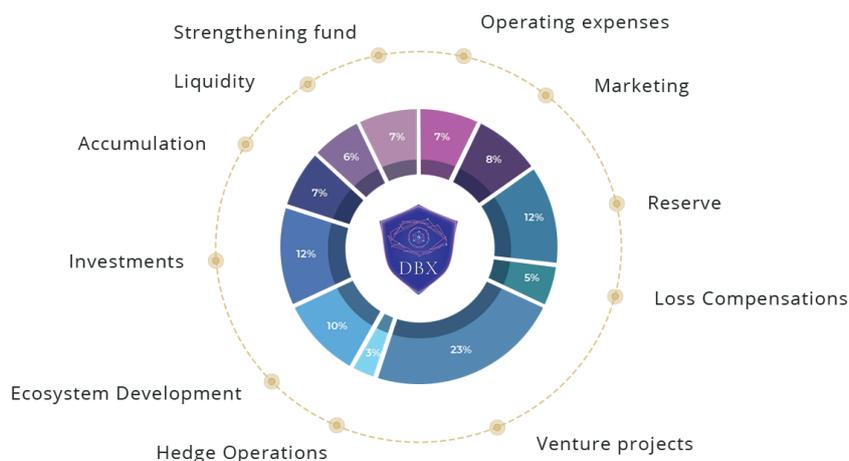
Accepted purchase methods: All major cryptocurrencies and fiat are used.

Also, during the initial allocation, a monthly reward of 3% is provided in case of investments of at least 500 DBX.

9.1. The Distribution of the DBX tokens

Total number of tokens (coins): 17 600 001 071 Private Sale and Public Sale (coins): 1 700 000 000 Sales on exchanges (coins): 3 520 000 000 Reserve (coins): 3 580 000 000 Bounty Reward + Referral Program (coins): 300 000 000 Marketing (coins): 500 000 000 Staking (coins): 8 000 001 071

DESTRIBUTION OF CAPITAL: - TO FUNDS FROM COINS RESERVE - FROM COINS TRADE ON EXCHANGE/ CROWDSALE.



9.2. The Advantages of DBX Tokens

The "DBX-ERC" token is a "digital mirror" of the DBX blockchain, created in the project structure for blockchain multiplication, as well as for reducing operating costs for the system itself in business processes with exchanges and DeFi applications. The users of the DBX digital platform have the right to choose which blockchain to use, depending on the goals and nature of the transaction.

All of the above mentioned actions are aimed at the technical improvement of the DBX token, as a blockchain asset that is created for the opportunity of reliable investments and ensuring the most comfortable management by users. Thus, the investment idea of coining the DBX token is to allow the user to directly use a liquid market asset, in times when working with familiar stock market assets for most users is possible only through specialized agent-companies, which reduces the profit from the investment, increasing transaction costs.

10. Legal Information

Prior to undertaking any actions with DBX tokens, technical instruments of the DBX ecosystem, as well as any actions within the DBX digital ecosystem, we recommend that you seek legal, financial, tax, technical, or other professional advice.

The current document is intended for informational purposes and does not contain advice or recommendation. Legal documentation regarding the DBX token is posted on the website of DBX digital ecosystem (section "Documentation").

The company "DBX Global Crypto Network Elektronik", carries out the accompanying work on the distribution of DBX tokens. All the legal documentation, regulating the interaction between users and/or representatives of the DBX digital ecosystem, is determined by registering at <http://www.dbx.so>.

When using services that are connected with DBX tokens and technical instruments of the DBX digital ecosystem, the user or their representative are solely responsible for compliance with any applicable laws under the jurisdiction of the country of their residence, or where they conduct any tax-related or economic activity. The current document does not provide any guarantees of compensation for losses, as well as other assurances about the circumstances or promises of compliance with the applicable law.

This document and related documentation may contain legal clauses, disclaimers, representations of circumstances, arbitration clause, and limitation of liability that may affect your statutory rights. Before entering into any legal relationship with the DBX Global Crypto Network, we recommend that you seek advice from professional organizations and/or specialists.

The "DBX" token is not an investment, currency, commodity, currency swap, security or, any other fiat financial instrument. Please note that there are some restrictions on the use of the Service, on participation in the distribution and ownership of DBX tokens in case you or your representative are directly or indirectly under the control, or in control of a person who is recognized as a limited person, and/or is under any sanctions.

The "Restricted person" within this document is an individual and/or legal entity with citizenship, place of birth, place of residence, location in the United States and Canada, as well as countries, subject to UN Security Council's sanction restrictions.

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