



MASTER COIN

The beginning of blockchain financing

Cryptocurrency Asset Integrated Management Platform

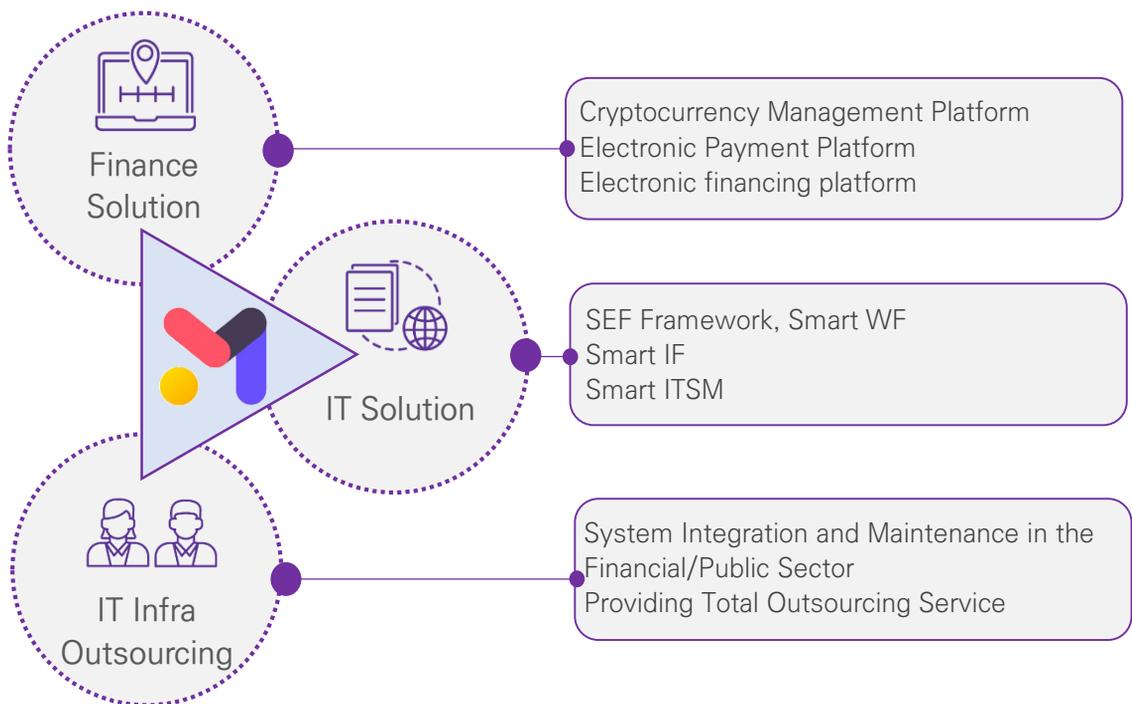
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1. Vison

Development of a blockchain-based financial innovation platform

A successful partner of a client company that provides optimal solutions and consulting based on blockchain technology



2. Market Status

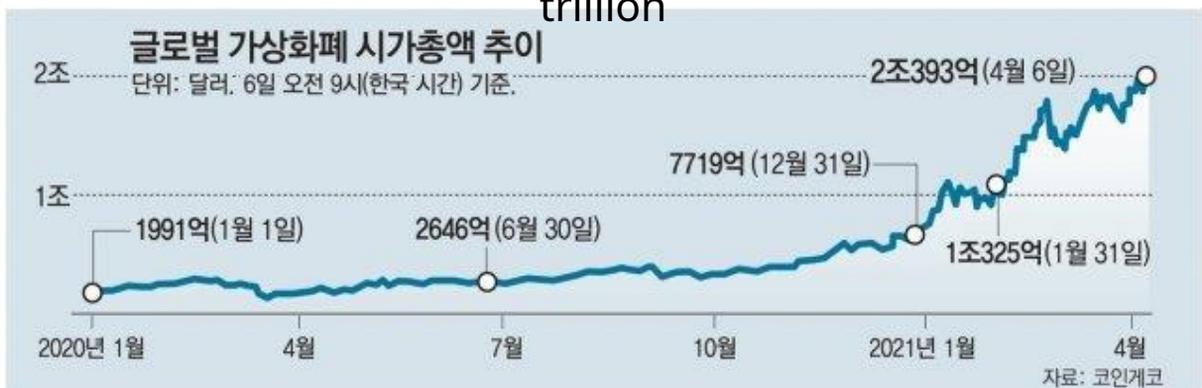
1. Global Market Status

In 2021, the world was hit by a boom in cryptocurrency (virtual assets). The heat is hotter than the first blast in 2017, four years ago.

Global virtual currency market capitalization surpassed \$2 trillion for the first time in history as virtual currency prices such as Bitcoin were soaring. According to the global cryptocurrency data company "Coingecko" on April 6, the combined market capitalization of global cryptocurrencies was \$2.39 trillion as of 9 a.m. on the same day.

Finbold reported on April 7 that the amount of funds flowing into the cryptocurrency market reached an all-time high of \$4.5 billion in the first quarter of this year, with the number of institutional investors entering the cryptocurrency market continuing to increase. Meanwhile, institutions' investment in cryptocurrency continued to increase, and cryptocurrency asset managers' operating assets also increased from \$37.6 billion last year to \$59 billion.

Cryptocurrency global market capitalization tops \$2 trillion



2. Market Status

1. Domestic Market Status

It is estimated that the number of domestic cryptocurrency (virtual currency) investors has exceeded 3 million. Since October last year, when Bitcoin began to rise steeply, the number of investors has nearly tripled.

According to mobile big data platform company IGAworks, the number of monthly users (MAU) in the virtual currency industry stood at 3,123,206 in February, up 189% from 1,078,762 in October last year.

It is almost impossible to buy a house even if you work hard, and it is difficult to expect a richer tomorrow than today. Still, poor youth's hunger for wealth is hotter, more desperate and more combative than ever because they cannot give up their money-free lives and hope for a comfortable old age.

Cryptocurrency has become a big trigger for this. Investors' risks are also significant shortcomings due to high volatility, but the news that they made a lot of money in a short time is increasing the participation of young investors.



(Image=IGAworks)

3. Background

1. Background

Bitcoin, which emerged with the concept of blockchain after the 2007 global financial crisis, was proposed as an alternative to new finance along with the concept of decentralization. Since then, trading platforms for trading Bitcoin, or cryptocurrency exchanges, have emerged naturally, and various cryptocurrency exchanges and numerous kinds of cryptocurrencies have emerged to occupy the market.

The number of cryptocurrency markets that can trade cryptocurrency is about 24,000 based on the coin market cap, and more than 6,000 registered cryptocurrency projects are counted.

More and more investors are coming from the stock market, which has been faltering recently.

Investors who have entered the cryptocurrency market want to make safe and efficient transactions, but they often use an inefficient trading environment due to the flow or structural characteristics of the cryptocurrency market.

Therefore, we will have to move quickly to these cryptocurrency markets and find a successful strategy, which is the main reason why we started the project.

Problems in the cryptocurrency market



3. Background

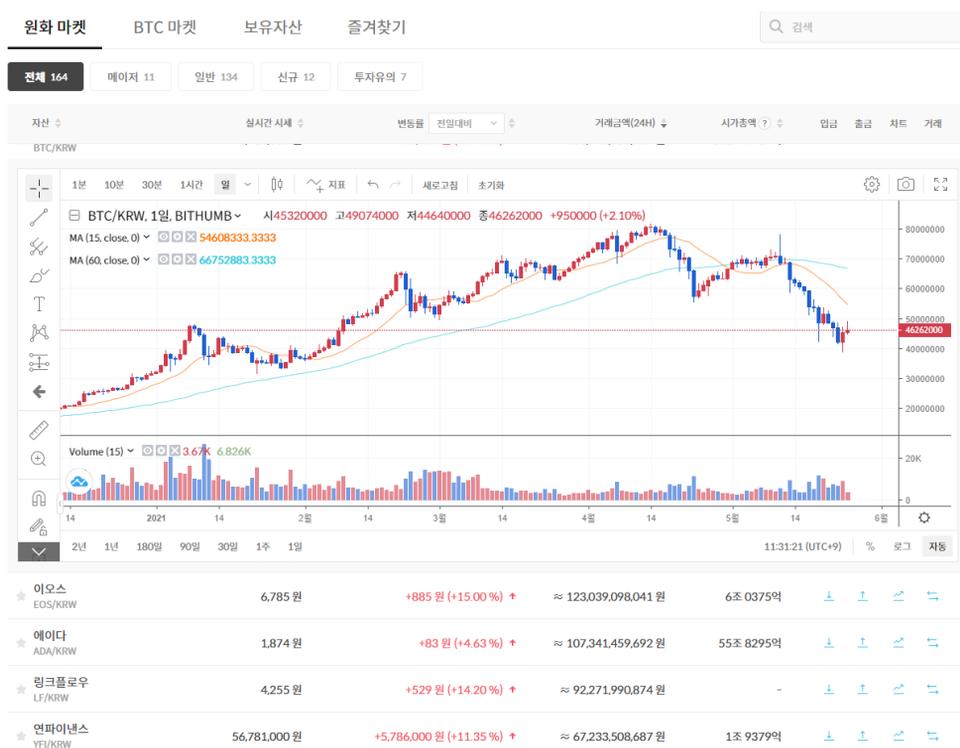
2. 1 The Volatile Market

Volatility has been growing further recently as cryptocurrency transactions have increased sharply.

U.S. Treasury Secretary Janet Yellen pointed out at an event that "Currently, cryptocurrency speculation has intensified and is an extremely inefficient means." With many businessmen expressing concern, Upbeat's "digital asset fear-greed index" represents a level of greed.

On February 23, anxiety over volatility continues, with nearly \$8,875 falling overnight. Because of these problems, there are also opinions that actual cryptocurrency payments have an adverse effect on commercialization. The price of "gas," which is used as Ethereum's commission, has also soared by more than 100%, and many say that payments through cryptocurrency are rather inefficient.

The issue of cryptocurrency volatility also acts as a stumbling block for ordinary individual investors to enter the cryptocurrency market.



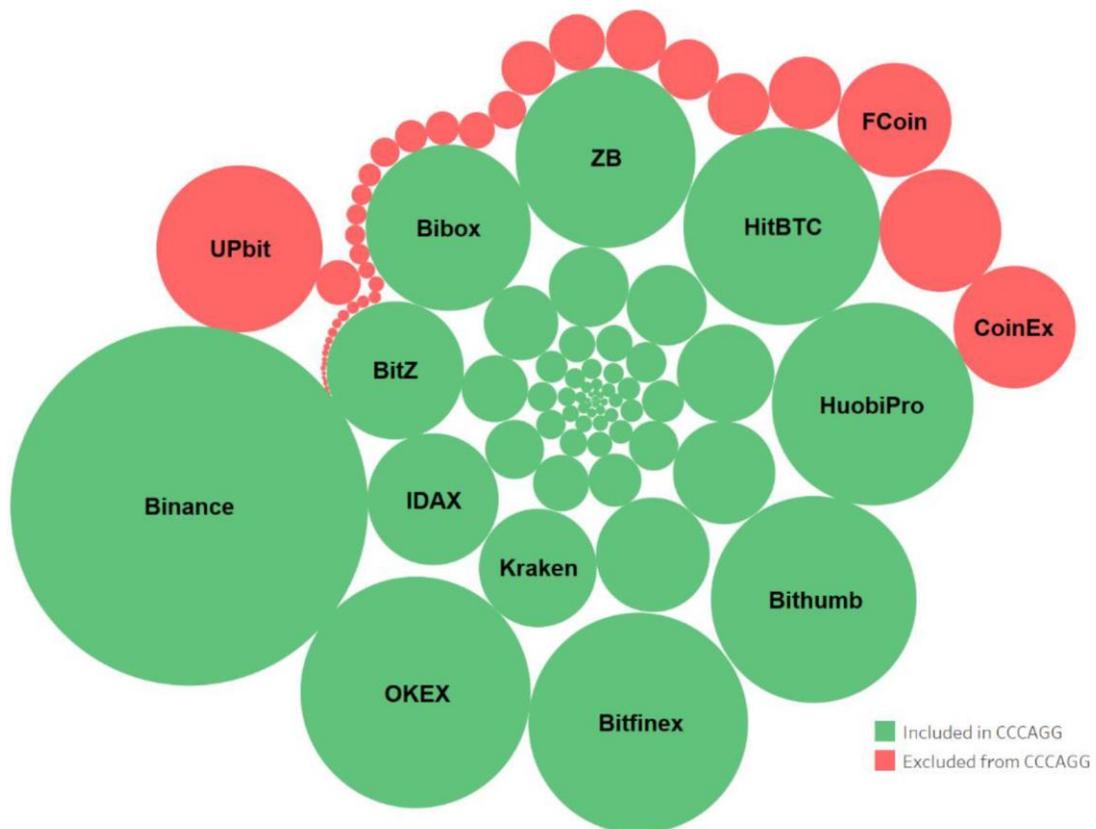
3. Background

2. 2 Multiple Exchanges

For most investors, the price of cryptocurrencies varies from exchange to exchange, and not all exchanges hold the same cryptocurrency they want to invest in.

In other words, investors have to bear the inconvenience of having to look at multiple exchanges when trading cryptocurrency.

1. User's inconvenience in sending tokens (QRC20, NEP5, ERC20, etc.) from the wallet.
2. It is inconvenient to check and manage the balance of various wallets separately.
3. The inconvenience of not being able to manage different types of cryptocurrency in one service at a time.



[Image = <https://blog.bitmex.com>]

3. Background

2. 3 Limitations of Information Acquisition and Analysis

Why is it difficult for individual investors to make a profit?

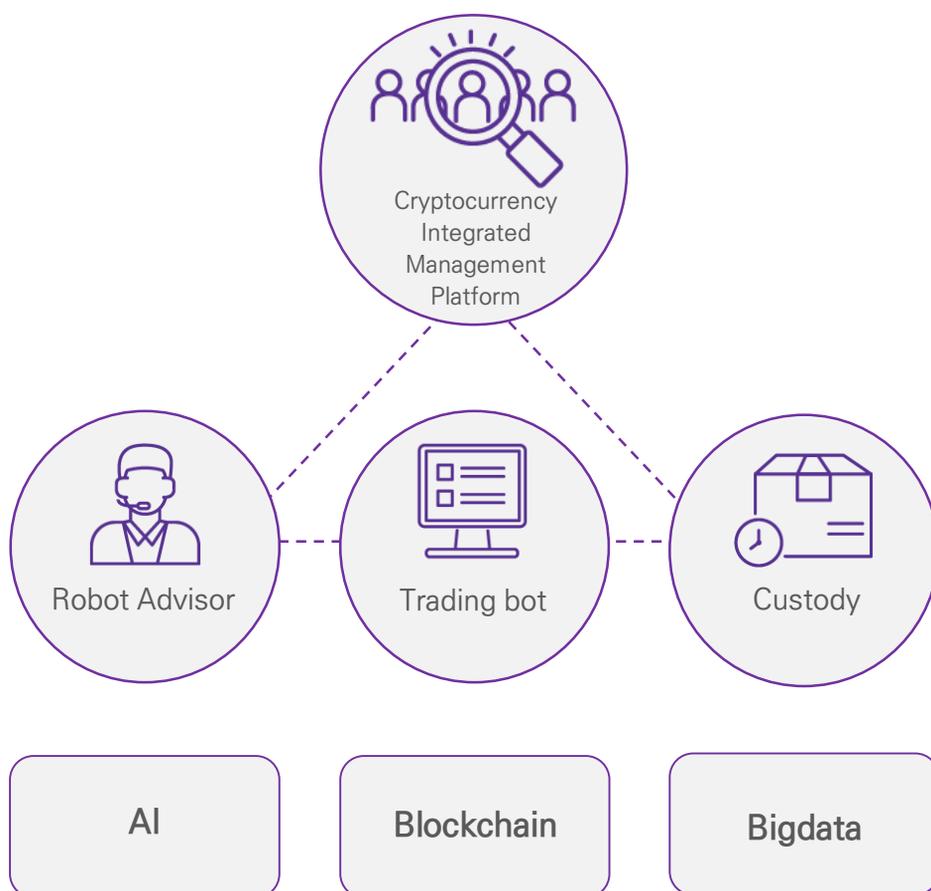
Answers can be found in many areas, such as imbalances in information, weakness in information power, lack of company analytical capabilities, and lack of expertise in the market.

Most investors started cryptocurrency by chance, and often learned their own know-how by running into the real world right away. There is little experience in systematically understanding and pre-learning or researching the cryptocurrency market. For this reason, it relies on news and data on market perspectives or stocks presented by various media, media, and analysts rather than believing themselves. He diligently listens to the news and devours the report with the idea of 'at least better than me'.

Recently, illegal cryptocurrency reading rooms have been spreading rapidly, impersonating celebrities or pretending to be the operators of famous cryptocurrency cafes. There are many cases in which individual investors who lack information are misled by the information in the reading room and decide to invest.

4. Business Details

Provides services to more users
that manage cryptocurrency assets easily

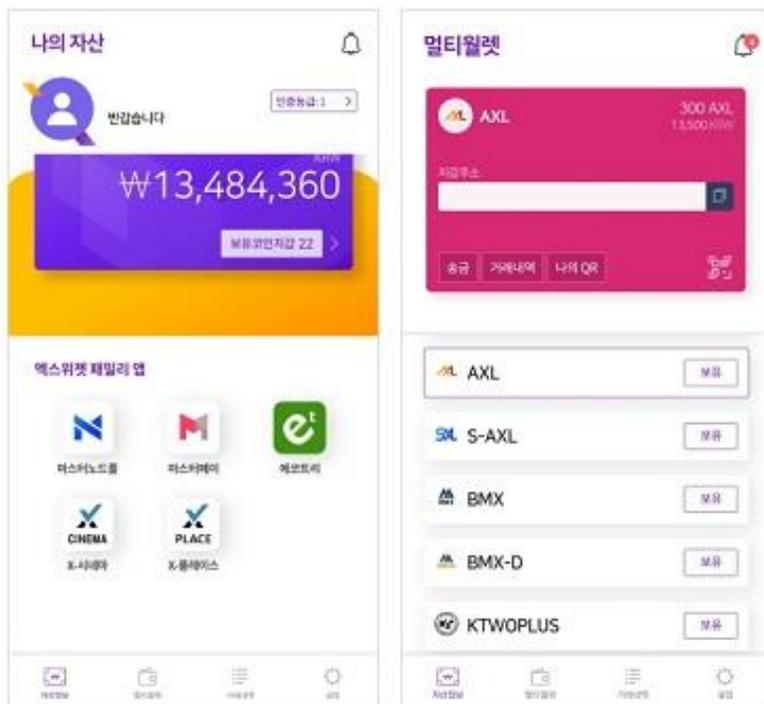


5. Platform Configuration

1. Integration Management Program

MASTER COIN is a blockchain open platform that allows users to integrate and manage digital assets distributed in various exchange accounts used by cryptocurrency investors without movement.

MASTERCoin's advantages are that it can solve difficulties in managing accounts and losing cryptographic assets due to sporadic use and users' inconvenience due to frequent changes in deposit and withdrawal service regulations. It can reduce the burden of excessive transmission fees due to digital asset movement.



5. Platform Configuration

1. Integration Management Program

Key Features

1. Multiple Wallet

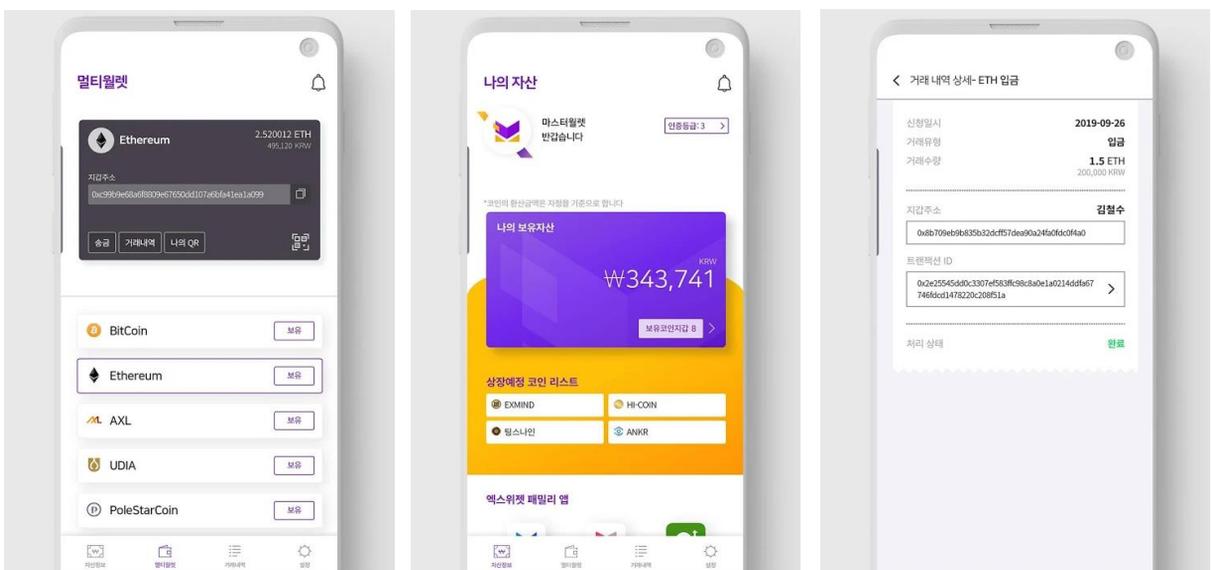
- Wallet as intended and as needed
- Effective asset management with multi-wallet

2. Simple Asset Management

3. P2P Asset Exchange

- Even unlisted tokens are traded between individuals.
- Provides a platform for secure P2P transactions

The easiest blockchain financing platform



5. Platform Configuration

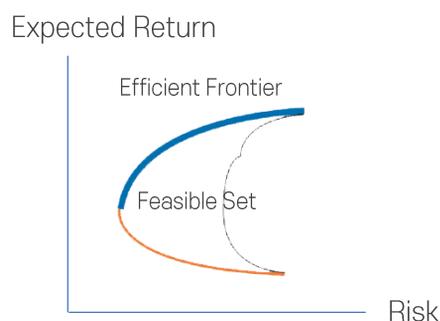
2. Robo-Adviser

MASTERCoin's hybrid robot-advisor applies AI and big data technology to provide information such as objective cryptocurrency management and investment based on MASTERCoin's own algorithms, which are vast and objective.

□ 3 types of asset management (algorithm software-based)

- Operating type: Operation through the allocation of optimal assets
- Advisory type: Monitor customer portfolios and provide stationary investment
- Hybrid type: Conducting advisory and operation tasks based on actual advisor judgment

The asset management portfolio provided by robot advisor explores the optimal balanced portfolio to reflect all assets traded, organizes capital asset management, and provides portfolios based on different types of distributed investment in assets to reduce risk.



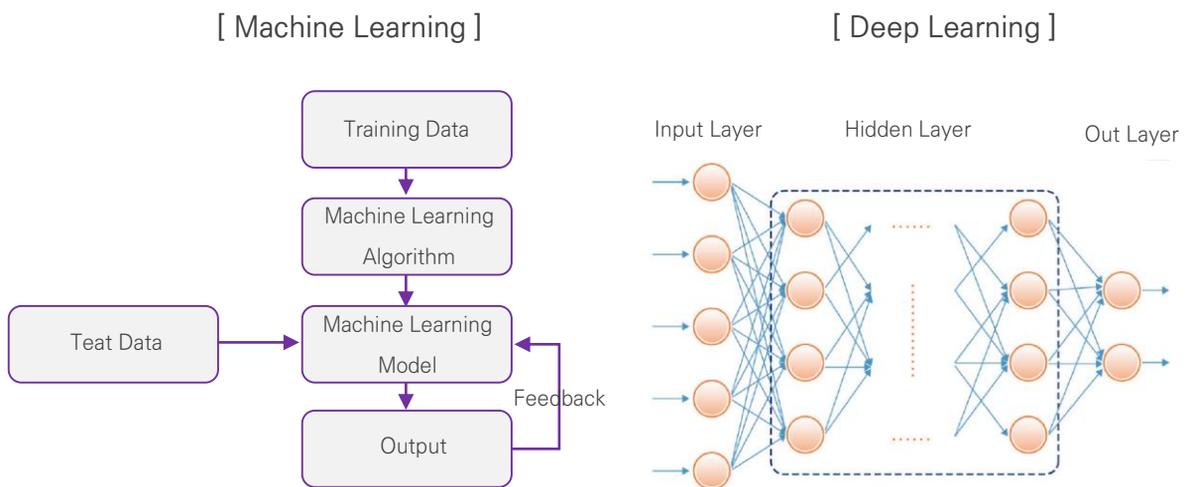
Source: An Introduction to Investment Theory

We present customized asset configurations to users by implementing a CAPM (model) relationship between expected return and risk on assets and implementing and providing the optimal portfolio for most efficient asset management under a given risk level due to the effect of distributed investment.

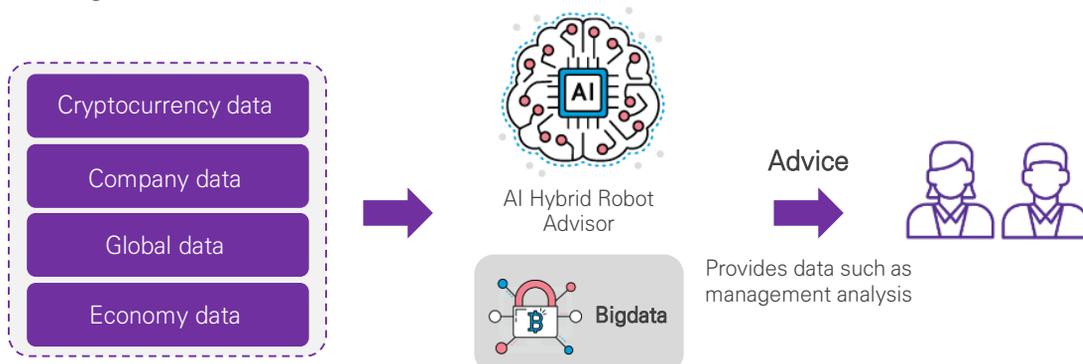
5. Platform Configuration

2. Robo-Adviser

MASTER COIN's hybrid robot advisor becomes a machine implementation of learning capabilities, an intelligent feature that humans possess, through machines, using input layer and output layer and hidden layer structures based on artificial neural networks.



Data Processing and Decision Science processes are applied to identify users' investment tendencies and goals, artificial intelligence technology is applied in this process, deep learning is utilized as a way to minimize over-Fitting to extract the tabular groups in the Data Processing process, and machine learning or deep learning technology is applied to question clustering. In particular, the application of deep learning technology has the advantage of minimizing over-Fitting and maximizing the learning ability of neural networks through algorithms in the form of ultra-high-capacity learning.



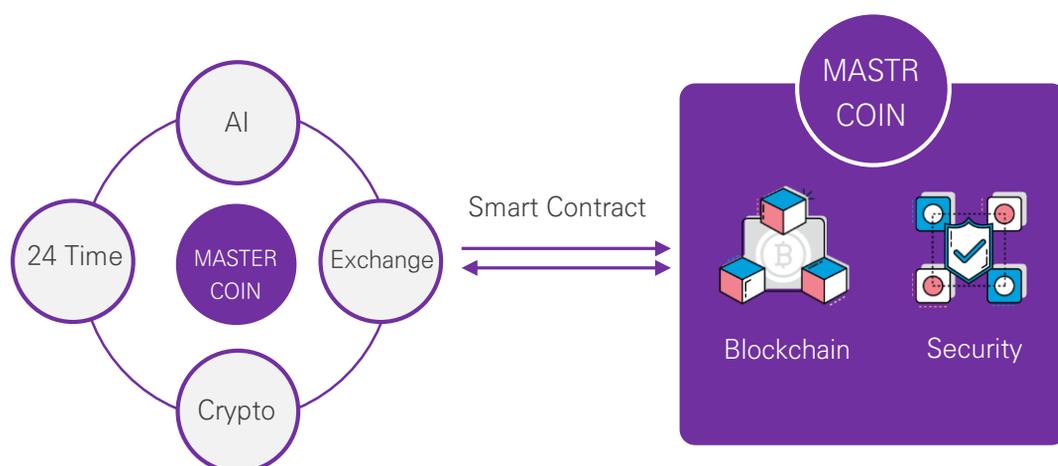
5. Platform Configuration

3. Trading Bot

MASTER COIN Trading Bot will give you the best investment experience for both decentralized investment information and trading skills and will create value and revenue from trading bots to experience the best trading world. We will also maximize investors' returns to increase the token value of MASTER COIN by sharing investors' free trading and investment information.

The trading bot system is designed to apply personal AI technology to multiple global cryptocurrency exchanges (1. users around the world use trading bots without regional restrictions 2. maximize profits through effective trading on other exchanges) to automatically trade cryptocurrency.

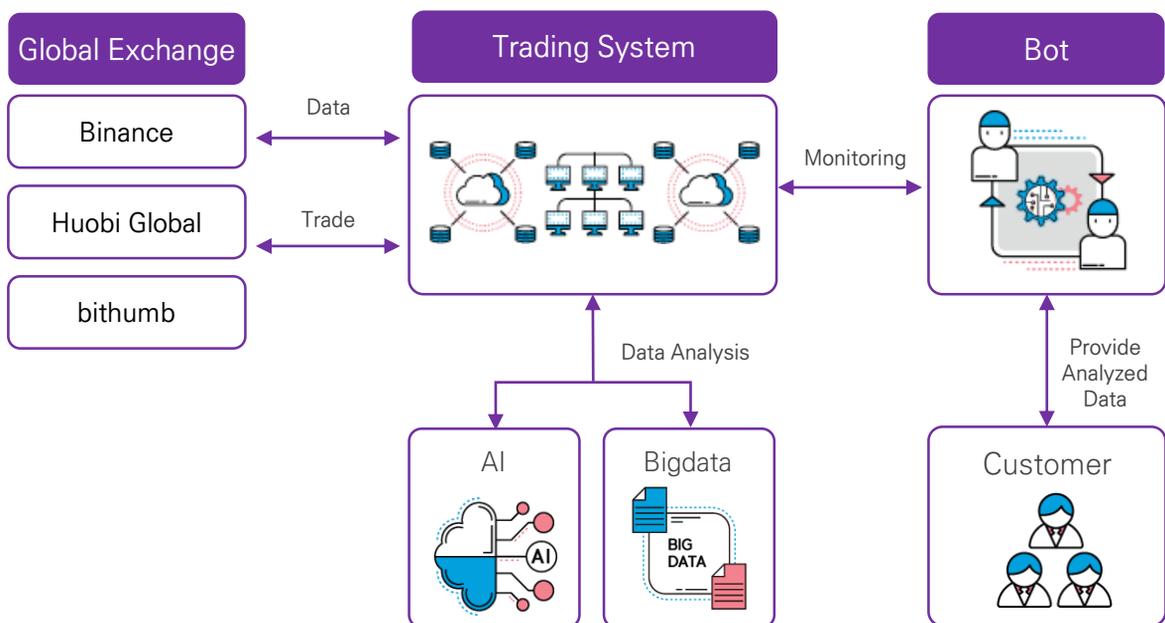
MASTER COIN will provide a new type of trading experience through upgrading and stabilizing the cryptocurrency market, which is the foundation of the blockchain industry. Investors in the cryptocurrency market can be divided into two types. The first is an investor who believes in cryptocurrency and thinks the value of cryptocurrency will rise while the cryptocurrency information is lacking, and thinks it is worth fully utilizing the market. The second is institutional investors who want to maximize profits while holding a lot of information. The reality is that many investors are losing money because second investors have less opportunities to invest in rain. The MASTER COIN Trading Bot provides equal information and services to individual and institutional investors and provides a trading model.



5. Platform Configuration

3. Trading Bot

Artificial Intelligence (AI) trading analysis technology is applied to increase efficiency and productivity based on big data, the core technology of trading bots. This allows the global cryptocurrency exchange to analyze real-time streaming data and real-time updates on transaction variables, enabling fast transactions through data-driven visualizations and tools.



Trading using trading bots is based on ERC-20, so sales will be concluded as a fee is incurred, and cryptocurrency transactions will be recorded on a blockchain that cannot be forged or tampered with transparently and fairly. You can also check the basic algorithm of trading bots through hash values. Trading bot has established a compensation policy so that investors can receive compensation according to their frequency of use.

5. Platform Configuration

4. Custody

The IMF defined digital assets as digital representations of their value and divided them into five categories. 1) Security 2) Utility token 3) Cryptocurrency 4) token 5) Stable coin, which is virtually existing, is becoming intangible, but is increasingly linked to real assets and is expected to be used with cash soon.

When talking about cryptocurrency, there will be a variety of things that will cross people's minds. Some may think of the variability of cryptocurrency, others may think of the instability of the altar, which is a cryptocurrency issuer, or their own wallet vulnerability. In 2017 and 2018, when the interest of cryptocurrency was high, it is easy to find a press release in the media that the price of cryptocurrency is highly volatile between months and a year. It can be thought that cryptocurrency investment can be unstable or unexpectedly profitable. On the other hand, users cannot shake off their anxiety about uncertainty and instability as various investments are being made to secure cryptocurrency storage by issuing hacking incidents on large cryptocurrency exchanges and wallets. So, MASTER COIN tries to address concerns through cryptocurrency custom service.

MASTER COIN CUSTODY serves to provide users with a service that safely stores cryptocurrency, and the purpose of MASTER COIN CUSTODY is to free them from accidents such as theft and hacking of cryptocurrency. The responsibility and protection of users' cryptocurrency assets is achieved through secure key management, through which the assets must be protected by encryption. We apply restrictions on access to private keys, given that transactions are irreversible depending on the type of distributed ledger technology. It also includes unique security features that provide a level of protection for cryptocurrency assets.

- 1) Transmission records in independent distributed ledger
- 2) Access and digital assets are used through private keys

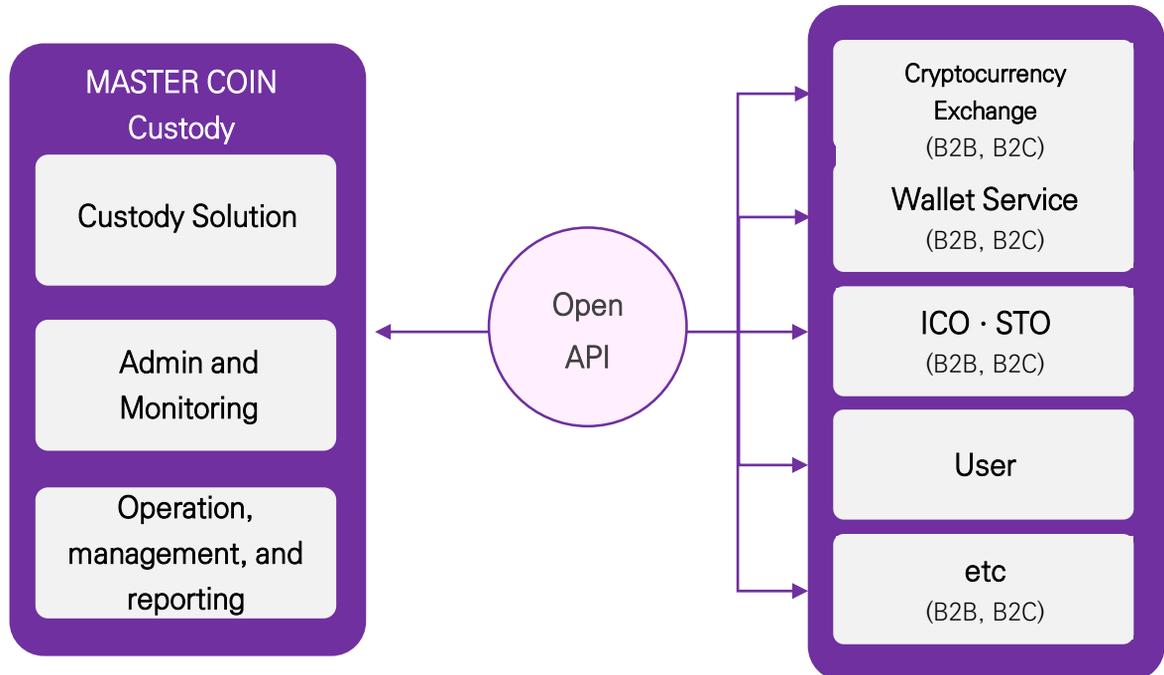


5. Platform Configuration

4. Custody

MASTERCoin's consensus algorithm is a decentralized distributed system that is a key technology to ensure the reliability of all transactions occurring in the blockchain, ensuring full safety and viability. It secures strong security such as Multi-Authorization Hardware Security Module (HSM) and Personal Security Device (PSD) and supports next-generation blockchain environments and various crypto.

MASTERCoin's Custody will build a basic Custody infrastructure centered on archival functions, expand based on a platform linked to digital asset financial instruments, and provide public digital asset vault services based on experience in operating Custody services and technology infrastructure.

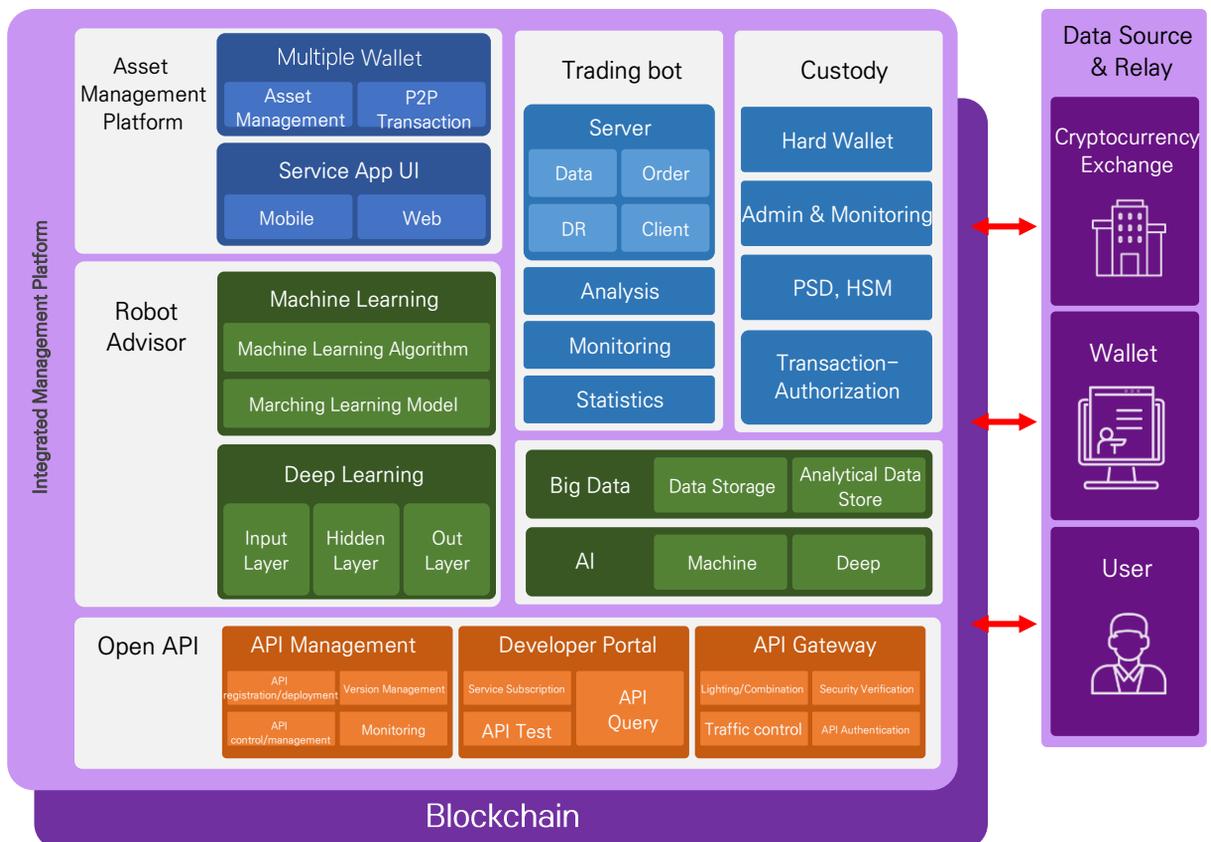


6. Development Details

6.1 Architectural Components of the MASTER COIN Platform

MASTER COIN global exchange platform is used by several investors with monetary integration, password management services to provide API. It also provides services to maximize profits by applying artificial intelligence and big data technologies based on its own algorithms to share asset management and de-neutralized trading and investment information.

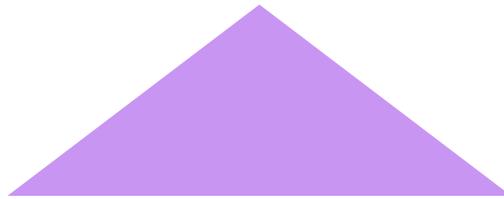
Investors can use it as an efficient cryptocurrency asset management tool by providing custody services simultaneously within the MASTER COIN platform for safe storage of cryptocurrency based on distributed ledger technology.



7. Business Plan

1. User Acquisition Strategy

14million Users



About 60,000 Master Wallet users.



Philippines' largest financial company
About 14 million members
<https://www.expresspay.com.ph>



X-WIDGET's online and offline users

7. Business Plan

1. Extended Service

Staking

Staking means depositing cryptocurrency in the blockchain to contribute to data verification. Most blockchains pay rewards for participating in staking. Bitcoin and other PoW consensus models are in the same context as verifying data through mining using computing power and paying block rewards as compensation.

Derivative

Although it recently unveiled pairs such as Bitcoin (BTC) and USDT by linking tokens rather than ERC-20, most of them are margin transactions using high magnification leverage. Typical derivatives projects include dYdX and bZx.

Currently, banks and other traditional financial institutions are planning to provide various cryptocurrency derivatives.

8. Market Outlook

According to the official report, the global market insight, the cryptocurrency market expects to drive growth in demand for digital assets, secure transactions with enhanced security, demand for low-cost digital currency payment systems, and demand for cryptocurrency to increase.

However, some analysts say that the cryptocurrency derivative market works against small traders.

According to CoinDesk, researchers at Carnegie Mellon University in the U.S. quoted BitMex Data, a cryptocurrency derivative exchange, as saying, "The cryptocurrency derivative market works against small traders. "It is always a small investor who loses money in a system of rapid price fluctuations and liquidation," he said.

Cryptocurrency Derivatives Market Growth Forecast

Cryptocurrency derivatives are also drawing attention as cryptocurrency bitcoin secures its position as a financial asset.

Grayscale, a U.S. cryptocurrency investment trust company, currently provides a number of cryptocurrency investment trusts, including Bitcoin and Ethereum, and Bitcoin Investment Trust (GBTC) and Ethereum Investment Trust (ETHE) are already registered with the U.S. Securities and Exchange Commission (SEC).

Grayscale's operating assets for Bitcoin investment trust amount to about 400,000 BTC (about 5.5 trillion won), and Ethereum Investment Trust (ETHE), which was recently registered with the U.S. Securities and Exchange Commission (SEC), has about 1.9 million ETH (about 870 billion won). The size of the cryptocurrency investment trust operated by Grayscale is expected to expand further as the size of the investment trust is increasing every month.

Increased inflow of institutional investors

Analysts say that institutions are continuing to flow into the cryptocurrency market as concerns over inflation rise as the Biden U.S. administration comes up with large-scale stimulus measures. Lawrence Pink, chairman of Black Rock, the world's largest asset manager, told CNBC on the 16th, "Institutional investors are currently studying inflation with greater interest. "Institutions around the world are very interested in cryptocurrency. "Cryptocurrency will be one of the great asset types," he added. In response, Zycrypto, a cryptocurrency media, said, "The agency is more interested in inflation concerns recently, which is why the agency continues to invest in cryptocurrency," and added, "This is why Bitcoin recently recorded \$64,000."

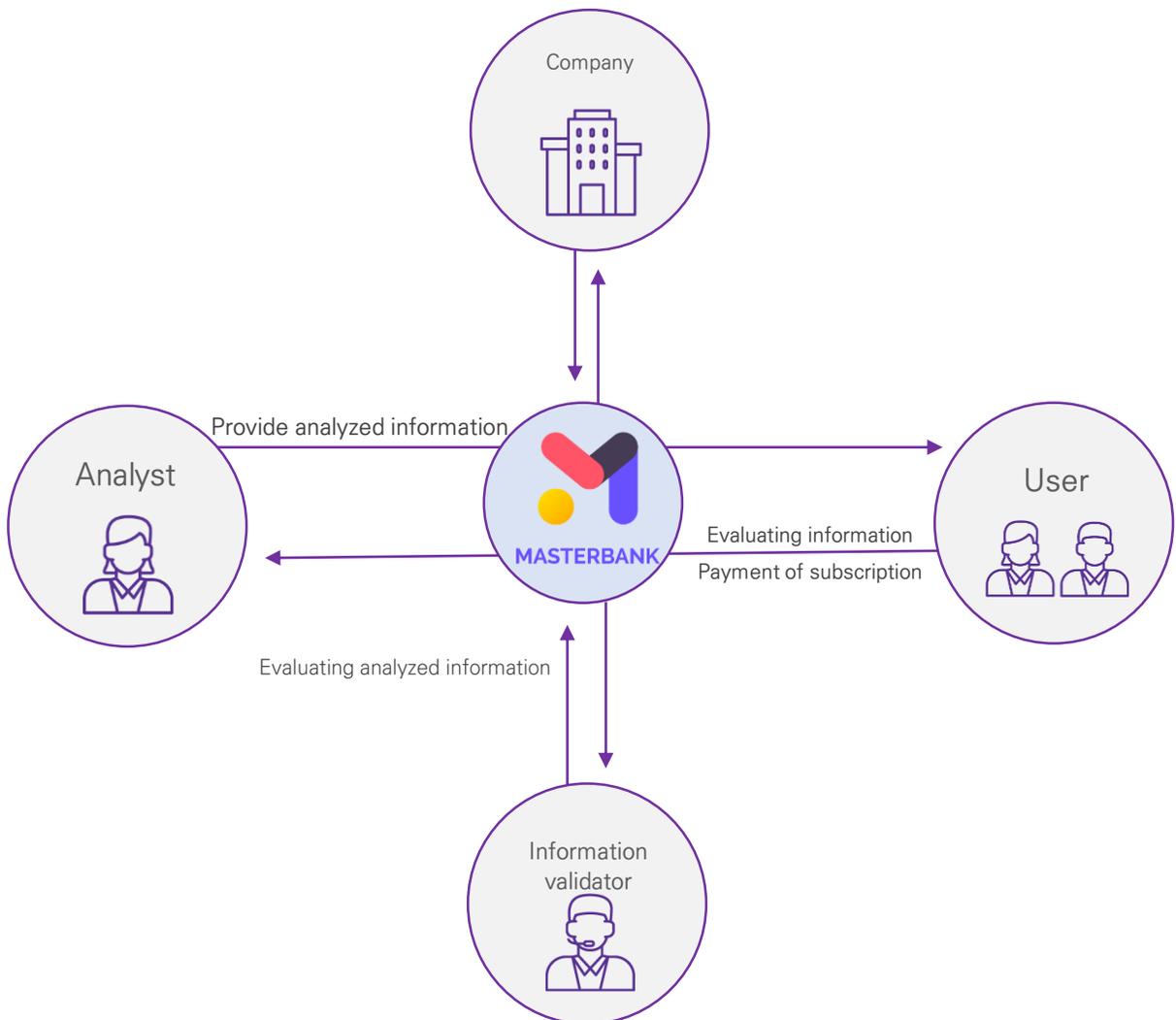
8. Token Economy

1. Token Economy

Analysis provides analysis data of various tokens to User (individual investors, institutional investors, etc.) through MASTER COIN, and evaluates information from a group of professional investors.

Based on the information received, User will make a judgment on the investment in cryptocurrency and conduct an evaluation based on the results.

Blockchain companies purchase the data they need from MASTER COIN and pay fees.



8. Token Economy

2. Acquisition and Use of Token

Air-drop	Token airdrop based on number of platform connections and reclaim of tokens
User	<ul style="list-style-type: none">• User: General investor, institutional investor• Pay with token for information subscription• Earn tokens as rewards when ads are received• Obtain tokens as compensation when providing information on personal investment activities
Company	<ul style="list-style-type: none">• Blockchain developers can pay with tokens to purchase data from users.• Pay project advertising fees as tokens

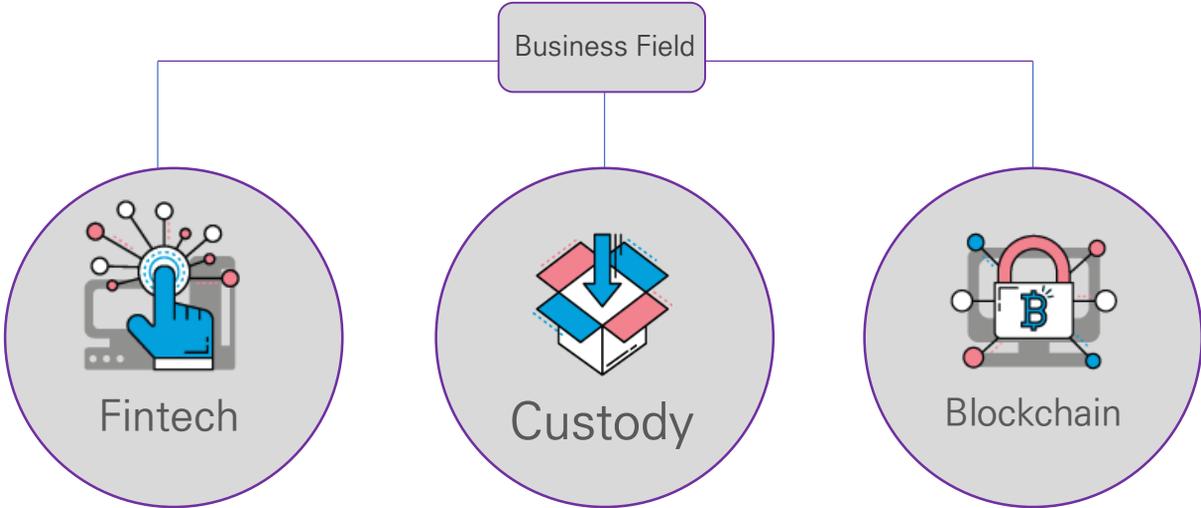
10. About Us



MASTER COIN

MST RESEARCH PTE LTD

CEO YUBIN LEE



11. Contact Us

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	E-mail	et201000@gmail.com
	Twitter	https://twitter.com/masterpay7
	Telegram	https://t.me/joinchat/CGii1hVKRlowMDc1
	facebook	https://www.facebook.com/profile.php?id=100064074322605

12. Members

12. 1 Team



YUBIN LEE / CEO

- CEO of the Onlyconsumer
- Exhibition in Manhattan, USA and Osaka, Japan
- South Korean Art Exhibition Award
- Department of Fine Arts at Dongguk University



Gwangho Jo / CTO

- Establishment of Taesung AWS Cloud Service and API Interworking System
- Development of Yulchon Legal Corporation Site
- Coinchel Coin Exchange Development
- Establishment of Mr. Yoon's English class "Smart Bepply Service"
- Establishment of LMS and CRM for Early Childhood Textbook Site



Jigwon Yang/ Development Team Leader

- ESSENCE COLLECTION (New York) CRM Planning
- Thermofisher Scientific LOGISTIC SYSTEM Participation in Planning
- Participated in developing enterprise integrated systems for CJO SHOPPING
- Participated in the establishment of a new vehicle development project system at Renault Samsung Motors Central Research Institute



Taeho Kim / Development Team Manager

- Master Wallet Backend Development
- Samsung Blockchain Master Wallet Interworking
- Master node pool backend development
- Master Pay Backend Development
- Master system blockchain log (hyperleisure fabric network)

12. Members

12. 2 Team



Jaehyeon Lee / Development Team Manager

- Master GRC Coin (master node) core development
- TGC, OTC Coin Core Development
- Finco Exchange Elevated
- Global Exchange "Coin 25" Development
- Develop Micon Cash Coin, Explorer, Wallet App, backend
- Development of Micon cache pools

12. Members

12. 2 Adviser



Junwon Byun

Chairman of Vision Power Co., Ltd.

Presently, Chairman Vision Power Co., Ltd.
Former, KEP Corp.'s vice president of foreign affairs
Former, chairman of the Korea Veterans Association.



Yeonjeong Yoo

Director of Smart Score Co., Ltd.

2000–2007 Grand Intercontinental Hotel Job: Secretary.
2012–2014 Duo Job: Customer Manager
2014–2016 Club Yoon: Chief Executive Officer for VIP Members
2016–Current: Smart Score Job: Sales Marketing Director



Daeho Seo

Photographer

2021.01 Connect BTS Time Lapse Video Director
2019.10 SAMSUNG Notebook "ZEUS" Photo Director
2019.05 AUDI "A5" Photo Director
2016.01 LOTTE Art of Chocolate, "Charlotte"
Photographer



Daejung Kim

CEO of NexIn Co., Ltd.

Currently, Nexian CEO
Former CEO of Encommerce
Former SK C&C manager
Hansung University Department of History

12. Members

12. 2 Adviser



Namsik Moon

Professor of Mathematics at Ajou University

Currently, Professor of Mathematics at Ajou University
Doctor of Financial Engineering at KAIST
Department of Mathematics at Seoul National University



Myeongryeol Choi

Professor of Electronics Engineering at Hanyang University

Currently, Professor of Electronics Engineering at Hanyang University
Currently, director of the Korea Blockchain Industry Promotion Association.
Bachelor of Electronics Engineering at Hanyang University
Doctor of Electronics and Computer Engineering, University of Michigan.



Hochan Ryu

Director of NexinTechnology Research Institute

Currently, the head of NexinTechnology Research Institute.
Currently, a policy member of the Blockchain Industry Promotion Association.
Former vice president of Pax Datatech.
Former head of POSCO ICT Smart Biz
Former head of SKC&C Smart Solutions Business Division

13. Partners



14. Road Map

2020

- 1Q Project Team Configuration
- 2Q Platform Planning
- 3Q Platform Design
- 4Q Platform Development

2021

- 1Q White Paper V1.0
- 2Q Custody Service Design
- 3Q Platform Alpha Version
- 4Q Platform Beta Version

2022

- 1Q Commercialization of Platform
- 2Q Enter SEA Market
- 3Q Main-net Launching
- 4Q Entry into African and Global Market

15. Token Plan

Token Plan	
Platform	Ethereum
Type	ERC20
Symbol	MAS
Initial Price	1 MAS = 0.1 USDT
총발행량	10,000,000,000 MAS

Token Distribution Budget	
Custody Resource	40%
Eco System	20%
Market Liquidity	30%
Team/Advisor	5%
Reserve	5%

Budget Operation Plan	
R&D	40%
Marketing	30%
Operation	15%
Business Operation	10%
Legal / Accounting	5%

Disclaimer

This white paper is designed to provide information on the blockchain-based cryptocurrency integrated management platform, new business models, status, and teams that the MASTER COIN project intends to pursue. The purpose of this paper is not to encourage investment in our platform and has nothing to do with it. In addition, our MASTERCOIN team prepares and provides this white paper based on when it was written and does not guarantee that anything in the white paper, including conclusions, is accurate to a future date.

The MASTERCOIN Team does not state or guarantee you the accuracy of any matters in this White Paper, nor does it bear any legal responsibility. For example, the MASTERCOIN team does not guarantee that the white paper is based on legitimate rights, that it does not infringe on third party rights, that ii) is commercially valuable or useful, or that the white paper is misleading to your specific purpose. Of course, the scope of liability relief is not limited to the foregoing examples.

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Warning statements for future forecasting statements.

- (a) Specific representations in this White Paper contain predictable statements about the future, future events, prospects, etc. of the project. These are not historical fact-based statements and are identified by similar expressions to words such as 'scheduled', 'estimated', 'believed', 'expected', 'expected', and 'expected'. In addition to this white paper, presentations, interviews, videos, and other publications may include these forward-looking statements. The forward-looking statements contained in this White Paper include, but are not limited to, future outcomes, performance, and achievements of MASTER COIN and its associates.
- (b) Future forecasting statements contain a variety of risks and uncertainties. These statements do not guarantee future performance and should not be overly dependent. When risk and uncertainty materialize into reality, the actual performance and development of MASTER COIN and its associates may differ from the expectations set by the forward-looking statement.

Disclaimer

MASTER COIN and its associates are under no obligation to provide updates on future forecast statements in the future. You are solely responsible for the failure of future forecasting statements if you act based on future forecasting statements contained in this White Paper, MASTER COIN and its associates' homepages and other materials.

(c) As of the date this White Paper was created, the MASTER COIN platform is not complete or fully operational. Although an explanation has been made on the premise that the MASTER COIN platform will be complete and fully operational in the future, this should not be interpreted as a guarantee or commitment to the completion and full operation of the platform.

Anti-Money Laundering Act (AML)

Buyer agrees not to engage in any form of money laundering, illegal currency transactions and other restricted activities through blockchain-based digital trading platforms and other related derivatives (if any) by MASTER COIN Team. Each participant should be aware that MASTER COIN tokens and other related derivatives cannot be sold, exchanged or disposed of directly or indirectly for money laundering purposes.

IMPORTANT

Due to frequent changes in relevant policies, laws and regulations, technology, economics and other factors, the information provided in this White Paper may not be accurate, unreliable or final, and may change several times. This material is for reference only. Our team is not responsible for the accuracy and legitimacy of the information provided. Those who wish to participate should not rely solely on the information in this White Paper. We encourage participants to investigate themselves before sponsorship. Essentially, this White Paper is a business proposal or business promotion document and is not legally binding in any case. This documentation is for reference only, and the token buyer must take extra care of themselves.

Interpretation of Language

This document is provided in Korean and English. In the event of a dispute, we will solve the problem based on the English version. Please refer to the English version for a more accurate interpretation of this white paper.



MASTERCoin

Thank You