

DEBIT

White paper



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FOREWORD

The purpose of this white paper is to provide information about the core concept, business model, competitive advantage, team, token offering of the DEBIT project and our development route for creating a minimum

viable product. We will also provide a more technical description of the core architecture and application programming interface (API) later.

DEBIT started with a simple idea, which stems from the shortcomings of the current exchange industry and our desire to build a better platform. After condensing the initial concepts to a complete plan, we continue to gather like-minded partners to form our initial team.

In this process, we have found partners and mentors who are very committed and enthusiastic about the DEBIT project, helping us to improve our vision and market plan. Now, we are moving towards a stage of rapid development, thanks to all those who support us, we will make persistent efforts in the future.

1. Background

Blockchain. The emergence has brought a new type of social trust mechanism, which has almost perfectly improved the management model of the traditional financial industry. With the rapid development of blockchain technology, encrypted assets have also entered the public's field of vision

With the explosive development of the cryptocurrency industry market, digital asset trading platforms have developed into one of the most important segments of the blockchain industry. They support the growing demand for market transactions and play an important role in connecting primary and secondary markets for all market participants from venture capital to institutional and retail investors, and ultimately facilitate the funding mechanism in the cryptocurrency ecosystem.

The economic model of blockchain technology is based on digital tokens and consensus mechanisms — digital tokens release economic value and activate the internal ecology of the blockchain; and the distributed consensus mechanism ensures the efficiency of the operating platform. The incentive system that conforms to the Lanjia model and the economic interests of major stakeholders is the core driving force for the development of blockchain projects in the cryptocurrency economy. DEBIT is committed to providing nearly a thousand products in the world's six most popular financial markets, providing unparalleled trading experience.

2. Company Profile

DEBIT is wholly owned by HONGKONG OKAYNIS GROUP CO., LIMITED and was established in 2016. The business of DEBIT has always been supported by all parties, and it has rapidly expanded from Singapore to China, Taiwan, Hong Kong, Dubai, Kuala Lumpur, Australia and other major international financial trading regions in the world. The business portfolio includes the handling of thousands of off-exchange product transactions by financial institutions with regulatory qualifications and the analysis of multi-assets through independent technologies, providing customers with market information or teaching programs, and providing the best service-oriented.

DEBIT is a professional company with strong technical strength, intelligent information technology and Internet value-added services. DEBIT cooperates with industry-leading investment institutions to provide users with convenient and safe services. Liquidity is uncollateralized. Liquidity is different from ordinary financial products. Ordinary wealth management products require deposits to be deposited in exchanges, banks or third-party financial platforms. Provide users with convenient and safe services, solve the current market pain points of unbalanced supply and demand through the deep supply chain, and flexibly respond to market trends. Since its establishment, Lanjia has been adhering to the concept of "convenience", covering B-end and C-end users in an all-round way.

DEBIT is a decentralized financial aggregation platform. The DEBIT ecological service platform tries to build a complete open financial ecosystem on the basis of DeFi to cover all the financial needs of citizens, including stable assets, liquidity agreements, lending markets, derivatives markets, investment and wealth management, etc. Interoperability and programmability enable these product forms to be stacked on top of each other like Lego bricks, creating more innovative financial products, forming super synergy between each other, and better integrating with other license-free financial products. Interact with open financial protocols.



With the help of this decentralized personal credit system, we can build an inclusive financial platform that everyone can participate in, regardless of country, region, race, poverty or wealth. In this platform, everyone can participate in the financing and transactions of blockchain projects around the world, invest in the digitalization of real assets on the chain, and when personal credit has accumulated to a certain level, they can also open a bank, with their own resources, A limited number of Tokens are issued for skills or services to realize the financialization of personal value and rapid circulation, realization, and value-added, and truly participate in financial distribution according to contribution.



3. Technical basic theory

3.1 5G

The latest generation of cellular mobile communication technology is 4G (LTE-A, WiMax), 3G (UMTS,

LTE) and the extension after 2G (GSM) system. High data rates, reduced latency, energy savings, cost reductions, increased system capacity, and large-scale device connectivity enable wide channel bandwidth and high-capacity MIMO.

3.2 AI

Artificial intelligence is a new technical science that studies and develops theories, methods, technologies and application systems for simulating and extending human intelligence. It attempts to understand the essence of intelligence and produce a new kind of intelligence that can be similar to human intelligence. Intelligent machines that respond in a variety of ways, including robotics, speech and image recognition, natural language processing, and expert systems. The theory and technology of artificial intelligence are becoming more and more mature, and the application fields are also expanding.

3.3 Big data

Big data refers to massive, high-growth and diverse information assets that require new processing models to have stronger decision-making power, insight and process optimization capabilities. Five characteristics of big data: large volume, high speed, variety, value density, and authenticity.

3.4 Blockchain

Blockchain (Block Chain) is an important concept of Bitcoin. It is essentially a decentralized database. At the same time, as the underlying technology of Bitcoin, it is a series of data blocks associated with cryptographic methods. Every A data block contains a batch of bitcoin network transaction information, which is used to verify its Validity of information (anti-counterfeiting) and generation of the next block. Blockchain is a new application model of computer technologies such as distributed data storage, point-to-point transmission, consensus mechanism, and encryption algorithm.

4. Design goals

In order to realize the ultimate freedom of digital assets, create a truly decentralized and distributed future "digital financial service ecosystem", so that blockchain technology and digital asset applications can be popularized in a wider range, according to the research on existing technologies, combined with Considering the characteristics



of blockchain decentralization and its application scenarios, The design goals of DEBIT are as follows:

4.1 Cross-chain asset transfer

It can connect to existing major digital token networks (such as Bitcoin, Ethereum, etc.), and complete asset exchange without changing the original chain mechanism. The newly generated digital token network can also be connected to DEBIT at a very low cost.

The blockchain network of the nature of the alliance chain can be connected to the DEBIT public chain to realize the functions of transferring assets from the original chain to the DEBIT public chain, transferring from the DEBIT public chain back to the original chain, and trading various assets on the DEBIT exchange. Ensure the security of cross-chain transaction assets and the stability of cross-chain transaction services.

4.2 Provide privacy protection for transactions

Both parties to the transaction can choose a transaction with privacy protection.

It can provide privacy protection for digital asset transfer and transaction.

It can provide anonymity protection for digital asset holders.

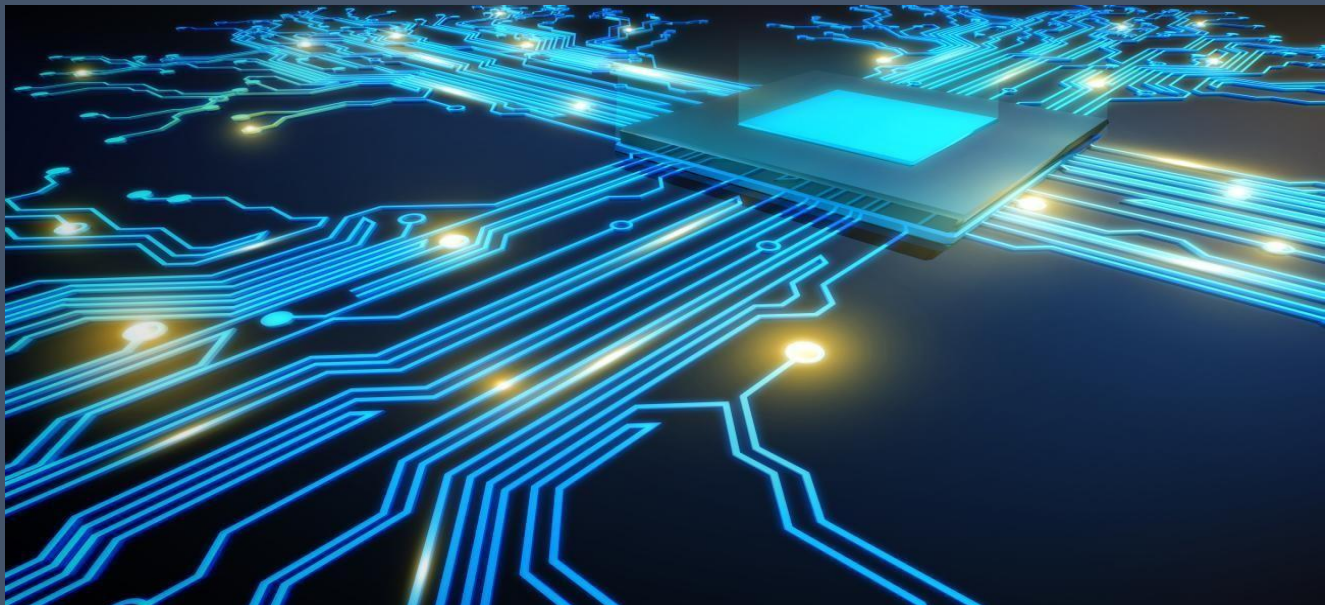
4.3 Has the scalability of the scene

It can become a distributed platform for the exchange of various digital tokens.

Able to carry out deposit and loan business of different digital tokens.

The transaction of digital assets can be completed through the medium of digital tokens.

Ability to issue and trade brand new digital financial assets.



5. DEBIT core technology

5.1. Technical Architecture

The underlying architecture of the DEBIT exchange will provide a complete DAPP framework system and blockchain system;

5.2 DAPP framework system

DEBIT provides DAPP application development components and SDK to simplify the development of DAPP. The combined toolkit does not require developers who focus on business and scenarios to be familiar with the underlying technology of the blockchain.

In addition, the DEBIT network provides a database of distributed trusted data/assets, which provides a platform for the promotion of interactive use and cross-border circulation of value in distributed communities, and further supports the realization of various upper-level applications.

5.3 Blockchain system

Including pure asset technology, smart contract system, security system, storage system, and cross-chain system. At the same time, it integrates the underlying complex technical system and heterogeneous systems to realize distributed entity management compatible with various major protocols and encryption standards. and multi-dimensional authentication protocols, and supports cross-chain and cross-system interactive mapping of various heterogeneous blockchains and traditional information. It also provides technical systems such as secure data storage, heterogeneous smart contracts, hardware key management, and encrypted data analysis.

5.4 P2P Trading Network

DEBIT adopts the blockchain P2P network, allowing users to conduct point-to-point currency transactions and instant settlements, and easily and conveniently convert transaction assets (traditional currencies, electronic currencies, and other forms of assets), as simple as sending emails, greatly reducing Risks and handling fees in the process of inter-bank transfers, especially international transfers.

Different from the centralized network model, there is no centralized server in the P2P network of DEBIT, and the computer status of each node is equal and has the same network power. All nodes share some computing resources, software or information

content through a specific software protocol. P2P network technology is one of the core technologies that constitute the technical architecture of DEBIT.

5.5 Data Storage

DEBIT adopts two-layer data storage, in which the relational database adopts the hot backup model of HA, which is jointly stored by Master and Slave nodes, and automatically synchronized in real time, so as to ensure the security of relational data. It also introduces Sharding Group as the main query interface, and speeds up the query by introducing an index mechanism.

Non-relational databases are stored in the IPFS mode. Through the establishment of a two-layer data storage model, the efficiency of data query is effectively improved, and the work efficiency is greatly improved while ensuring data quality. Take advantage of relational databases and non-relational databases and discard their disadvantages to achieve the optimal combination of the two.



6. Advantages of DEBIT platform

6.1 High Security

The nodes of the DEBIT exchange are all over the world, which means that its biggest feature is security. If you want to attack the DEBIT exchange, you need to find more than 51% of the nodes distributed around the world. The security of the DEBIT exchange itself is unparalleled.

6.2 The platform is fair and transparent:

There is a huge information asymmetry between managers of traditional exchanges and users of exchanges. Managers can use information asymmetry to earn huge profits, and even commit fraud by embezzling funds or falsifying data (so traditional exchanges The license must be issued by the country), and none of this will happen in the DEBIT exchange system, because it eliminates the most unreliable factors in the system.

6.3 Platform Fund Security:

Traditional exchanges will freeze and seize user funds privately for other reasons, and users are in a vulnerable position. The anonymity of the DEBIT exchange avoids this situation, which will never happen in the DEBIT exchange.

*REGULATED BY FINANCIAL AUTHORITIES

*CLIENT ASSETS ARE SEGREGATED

*FUNDS ARE DEPOSITED IN AA RATED BANKS

*SUPERVISED BY CLIENT FINANCIAL COMMITTEE

*ACCOUNT AND INFORMATION SECURITY

*VARIOUS CAPITAL STORAGE



6.4 Global deployment of the platform:

Since the DEBIT exchange itself runs on the Internet, it has no national boundaries. Everyone can download the client terminal for trading anytime and anywhere, and exchange users can come from every corner of the global Internet.

6.5 Platform business layout:

Encrypted currency, blockchain, crude oil, gold, foreign exchange, nearly a thousand products of national indices, providing an unparalleled trading experience.

DEBIT has an extremely fast order processing speed, and has processed more than hundreds of millions of customer transactions so far, pursuing precision to the millisecond.

6.6 Professional Customer Service

Customer service specialists are proficient in multilingual communication and provide 24/7 customer service.

Insisting on providing fast order execution, extremely low spreads and excellent customer support services is our

The three principles that are always followed in the work.



7. DEBIT Platform Design Principles

7.1 Design principles

The technical design program is organized around four main design principles.

Minimalist Design Principles Evolutionary Stability Principles Compatibility Principles

Modular Design Principles.

7.2 DEBIT Investment Structure

As we mentioned earlier, blockchain technology is more of an architecture, where one technology uses a combination of different technologies. generally speaking

Blockchain technology architecture can be roughly divided into three levels:

Protocol layer: At this layer, it represents the core content of the blockchain. That is, the underlying technology commonly mentioned in the market now. Including data storage structure, consensus algorithm, encryption mechanism, network communication protocol, etc., all of which are packaged into

This layer acts as an operation, and the upper layer calls to provide services in the form of API or API.

Extension layer: The extension layer is similar to the traditional V-tier MVC architecture and handles part of the business logic. Create a smart contract on this level. Therefore, at this layer, we can extend blockchain technology to various scenarios through smart contracts, such as AI artificial intelligence, VR/AR, IoT<IOT>, ERP/MES, <Bigdata>, and <Cloud>.

Implement it here.

Application layer: The application layer faces end users. For those who have been exposed to virtual currency, various "electronic wallets" belong to this layer. But in practical applications, due to the limitations of blockchain technology itself. The development of the application layer must not only meet the needs of users, but also take into account the logical and technical requirements of the extension layer and the protocol layer. This results in more complex teamwork required for blockchain development projects.

From the above architecture, it can be found that blockchain technology may have different programming languages, and independently calculate logic at each architectural layer. At the same time, it is necessary to meet the encryption algorithm requirements of the business itself, which will form a complicated cooperation process. There needs to be a complete business logic behind it to meet the real needs of the market. The PoW consensus mechanism represented by Bitcoin and Ethereum can be very good.

Ensure the security of the blockchain system in a decentralized scenario. This 51% computing power attack threshold has cost the saboteurs a huge price. However, the energy consumption mechanism caused by the calculation in PoW is too large, especially for the public chain with a huge ecological volume, which seriously violates the concept of new energy and increases the cost of commercial operation.

7.3 DEBIT invests in technology

The main chain of DEBIT invest will adopt an innovative multi-dimensional chain structure and use the latest technologies (such as direct chain technology, multi-side chains, split chains, etc.) to achieve the highest possible performance while ensuring consensus to support DEBIT invest's commercial application needs.

DEBIT invests in the main chain to complete the architecture design work, Make sure to write in C++ language, and use STL and Boost as the underlying development library, support Linux and Windows platforms, and use SHA256 digest algorithm and ECC encryption algorithm. Store core data, decentralize the execution of smart contracts, and integrate data and contract performance credibility through blockchain technology.



8. DEBIT technical characteristics

8.1 Decentralization

The nodes of DEBIT are all over the world, and the biggest feature is security. If you want to attack DEBIT, you need to find more than 51% of the nodes distributed around the world. Based on the tamper-proof and traceable technical characteristics of blockchain, DEBIT can effectively reduce the risk of asset theft and money laundering.

8.2 Openness

Unlimited, open source, open and transparent data. Every transaction data and record can be queried and traced on the chain. Once the transaction data is submitted to the chain, it is authentic, reliable, open and transparent, and cannot be tampered with. In addition, users' transactions, recharges, and withdrawals can all be tracked on the chain without being controlled by a third party, ensuring the authenticity of transactions to the greatest extent. The market urgently needs a transparent, safe and reliable trading platform, and DEBIT intends to be such a decentralized exchange.

8.3 Distrust

Machine trust. All transactions, payments, circulation data and records are stored on the chain to ensure open and transparent transactions. The non-tamperable nature of blockchain technology fundamentally changes the centralized credit creation method,

and establishes credit at low cost through mathematical principles rather than centralized credit institutions. Our birth certificates, real estate certificates, and marriage certificates can all be notarized on the blockchain and become something that is trusted around the world.

People are fickle, but machines will not lie. Smart contract technology uses code to build a trust method with the lowest cost. DEBIT does not require institutional endorsement. As long as the code on the blockchain can be executed, it can cooperate with each other , Low-cost construction of large-scale cooperation network. The blockchain is expected to lead us from personal trust and institutional trust to the era of machine trust. Machine trust is actually trust without trust.

8.4 Community autonomy

Community autonomy, collective maintenance. The autonomy on the blockchain allows multi-participant and multi-center systems to operate on the basis of an automatic consensus mechanism formed by open algorithms and rules to ensure the accuracy and authenticity of every transaction recorded on the blockchain sex.

Allowing everyone to be the master of their own data is an important part of realizing customer-centric business restructuring.

In the future outlook of DEBIT governance, with the continuous upgrade of the exchange, the rules in the exchange need to be continuously upgraded. DEBIT has introduced a decentralized community autonomy mechanism, and these upgrades can be decided through joint voting by autonomous system participants.

	CONTRACT TRANSACTION	SPOT TRADING	LEVERAGED TOKENS	VOLATILITY PRODUCTS	THE FIRST CONTRACT PRODUCT	FRENCH CURRENCY
☆	BRZ-0925	Brazilian Stablecoin September 2020 Contract			US\$2,113.24	0.19613 -0.44%
☆	MID-0925	Mid-Cap Altcoin Index September 2020 Contract			US\$1,784.81	646.1 -0.52%
☆	AIT-0925	Mainstream Altcoin Index September 2020 Contract			US\$777.56	579.05 -0.69%
☆	PRIV-0925	Privacy Coin Index September 2020 Contract			US\$768.70	777.3 +0.04%
☆	USDT-0626	USDT June 2020 Contract			US\$199.96	0.9998 +0.02%
☆	XAUT-0925	Tether Gold September 2020 Contract			US\$99.95	1777.3 -0.00%

8.5 Privacy

Privacy protection, DEBIT is based on the anonymity of the blockchain and the use of asymmetric encryption algorithms to protect user privacy and asset security. In order to obtain user data, some centralized platforms often analyze and resell without user consent, and even induce users to pay for relevant information.

In the DEBIT ecosystem, users can decide whether to disclose different data by themselves. When logging in on the centralized platform, the server will obtain the user's login information, login account and even more information, and can even portray the user's image without the user's consent. DEBIT will combine the convenience of third-party login while avoiding the drawbacks of unilaterally obtaining user privacy by centralized platforms. Users can choose which login information the

platform obtains and which identity to log in with, without the need to record a large number of different account information, while protecting their privacy from infringement.



9. Development Planning

9.1. Initial planning

The white paper of the DEBIT project was released, the preliminary project was prepared, and the technical framework design was promoted layer by layer. Start the private placement round of DEBIT project financing, develop related project content, launch APP, recruit global nodes, and recruit mine support, such as stable currency for exchanges. Deploy the application scenario landing work after the DEBIT project goes

online, and carry out landing promotion for the application scenarios of different partners, including due diligence of on-chain assets, compliance audit of on-chain assets, transaction management and information disclosure.

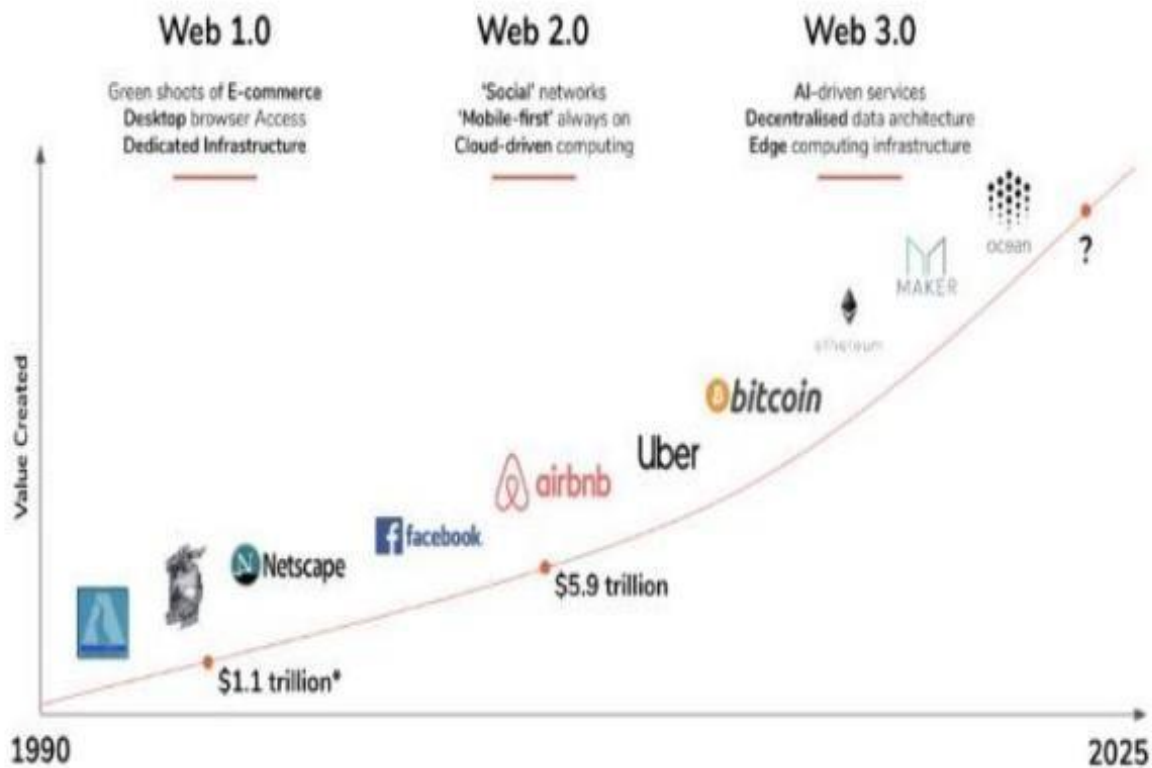
9.2 Medium-term planning

Further improve and promote the use of tokens on a global scale, promote the online trading platform to realize exchange with digital assets and currencies of various countries, maintain and promote the use of tokens, and accumulate users. Further realize the application landing, let the blockchain technology circulate in the market, circulate the market value between industries and realize the value. Make token an inseparable part of the development process of blockchain market circulation transactions.

9.3 Future planning

Integrate related industries, access multiple types of applications, organize multilingual platforms, and carry out collaborative operations of the global financial settlement industry to create a blockchain financial application centered on user experience. Accelerate the implementation and promotion of applications, maintain and optimize the DEBIT system.

The Evolution of the Web



10. Disclaimer

This document is for the purpose of conveying information only, and the content of the document is for reference only, and does not constitute any investment advice, solicitation or invitation to sell stocks or securities in the pseudo chain and its related companies. Such solicitations must be made by way of a confidential memorandum and must comply with applicable securities and other laws.

The content of this document shall not be interpreted as forcing participation in the token public offering. Any behavior related to this white paper shall not be regarded as participation in the public offering of tokens, including requesting a copy of this white paper or sharing this white paper with others.

Participating in the public offering of tokens means that the participants have reached the age standard and have full capacity for civil conduct, and the contract signed with DEBIT is true and valid. All participants signed the contract voluntarily and had a clear and necessary understanding of DEBIT before signing the contract.

The DEBIT team will continue to make reasonable attempts to ensure that the information in this white paper is true and accurate. During the development process, the platform may be updated, including but not limited to platform mechanism, proof of rights and its mechanism. Part of the content of the document may be adjusted accordingly in the new version of the white paper as the project progresses.

The team will announce the updated content to the public by publishing announcements or new white papers on the website. Participants are requested to obtain the latest version of the white paper in time, and adjust their decisions in a timely manner according to the updated content. DEBIT expressly states that it will not be liable for any losses caused by participants relying on the content of this document, the inaccuracy of the information in this document, and any behavior caused by this document.

The DEBIT platform complies with any regulatory regulations and industry self-discipline declarations that are conducive to the healthy development of the industry. Participation by the Participant constitutes full acceptance and compliance with such inspections. At the same time, all information disclosed by participants to complete such inspections must be complete and accurate.

The DEBIT platform clearly conveys the possible risks to the participants. Once the participants participate in the public issuance of tokens, it means that they have confirmed that they understand and recognize the terms and conditions in the detailed rules, accept the potential risks of this platform, and bear the consequences at their own risk.