

FINATECH LIMITED LIABILITY COMPANY

WHITE PAPER

VCONOMICS – DECENTRALIZED DIGITAL ECONOMY

“NFT ecosystem and financial services based on customer insights and transparency.”

VCONOMICS, 2021

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GLOSSARY

<p>NFT</p>	<p>A non-fungible token (NFT) is a unit of data stored on a digital ledger, called a blockchain, that certifies a digital asset to be unique and therefore not interchangeable. NFTs can be used to represent items such as photos, videos, audio, and other types of digital files.</p>
<p>eKYC</p>	<p>eKYC is an online customer identification solution, allowing banks to overcome all geographical and time barriers to identify customers 100% online based on biometric information without face-to-face meetings are requirements as the current process.</p>
<p>Smart Contract</p>	<p>Smart Contract is a computer program or a transaction protocol which is intended to automatically execute, control or document legally relevant events and actions according to the terms of a contract or an agreement.</p>
<p>Blockchain</p>	<p>Blockchain is a block-chain technology that allows the transmission of data securely based on an extremely complex encryption system, similar to a company's accounting ledger, where money is closely monitored and record all transactions on the peer-to-peer network.</p> <p>Each block contains information about its creation time and is linked to the previous block, along with timecode and transaction data. Once the data is accepted by the network, there is no way to change it. Blockchain is designed to resist fraud and alteration of data</p>
<p>Dex</p>	<p>Dex is Decentralized Exchange operating based on Smart Contract.</p>

CHAPTER I: INTRODUCTION

The online credit processing agency Bureau of the Polish Banking Association has recorded the credit history of about 150 million Europeans by creating a blockchain solution to process customer data. Banco Santander, a pioneer in the application of blockchain technology in Spain, has built a payment system One Pay FX on the blockchain platform.

The main goal of this system is to optimize payments between Europe and South America by using a distributed ledger. JPMorgan Bank believed the future of blockchain so much that they set up their own business to research and apply this technology. Currently, the bank is testing applications for financial operations.

According to a source in the China Banking industry - the CEBNet, 12 out of 26 Chinese banks disclosed in their annual records used blockchain applications in 2017 for various uses.

On May 15, 2018, HSBC announced that HSBC and ING Bank had successfully implemented the first trade finance transaction through Letter Credit, which is completely based on blockchain technology for Cargill, an international corporation in agriculture and food industry has reduced the L/C payment period from 5 - 10 days to 24 hours.

According to Reuters (September 28, 2018), Royal Bank of Canada (RBC) is experimenting with applying blockchain for payments between branches in the US and Canada. Blockchain technology is currently running in parallel with the main RBC system, allowing the bank to track payments between the US and Canada in real time.

Blockchain will help increasing speed, reducing complexity and lower costs for payment. RBC Bank has previously developed the blockchain system at a center located in Toronto, using a software provided by open source blockchain organization Hyperledger.

Earlier, CNBC reported that IBM is building blockchain technology exclusively for the seven largest European banks (including Deutsche Bank, HSBC, KBC, Natixis, Rabobank, Societe Generale and Unicredit) to increase the efficiency of international trade for small and medium businesses. Wells Fargo and the Commonwealth Bank of Australia also used blockchain to process and conduct cotton exports from the US to China last year.

In 2018, Daimler - the German automaker that owns the Mercedes-Benz brand, cooperated with Landesbank Baden-Württemberg Bank (LBBW) to use blockchain for a 100-million-euro financial transaction. According to a statement by Daimler, the company has issued a corporate bond to borrow the amount of money from LBBW and 3 other banks using blockchain in parallel with the normal legal process.

Blockchain will automate the entire process, from contracting and executing to confirming repayment and interest payments. This saves manpower costs for doing some manual steps like the present, while avoiding the need to make so many contracts, discuss with investors, make payments and the lender also must apply complicated governance and control mechanisms.

(Compiled from multiple sources)

The world is changing fast, everything is being digitized.

Digital Transformation will create a digital economy where all flows are digital numbers in cyberspace.

Digital currency: as bitcoin is becoming the most valuable coin in the world (1 Bitcoin is equivalent to 20 Gold Quantity 9999).

Most recently, works of art or any warrants can be absolutely protected by a Blockchain-based technology named NFT.

A digital society is starting!

CHAPTER II: WHAT IS VCONOMICS?

Vconomics is Decentralized Digital Economy with financial services ecosystem based on Blockchain and Artificial Intelligence (AI).

Vconomics, where everything is decided by everyone on Blockchain and Smart Contracts.

You can understand Vconomics = Virtual economics

Vconomics operates under the invisible hand of the economy, no one single and specifically can control Vconomics

"We distribute free cryptocurrencies for all mature technology enthusiasts to build a sustainable community and comprehensive ecosystem."

CHAPTER III : VISION AND MISSIONS

3.1. VISION

Become the biggest DeFi ecosystem and NFT marketplace in ASIA.

3.2. MISSIONS

- Credit scoring for every Asian adult customers.
- Make credit become more transparent and clearer.
- Assist in solving all credit demands.
- Provide information and financial solutions for customers
- Turn knowledge and ideas into money.

CHAPTER IV: VCONOMICS PRODUCTS AND SERVICES

4.1. MICS

MICS is not only the equivalent and currency used on Vconomics network.

MICS is issued on BEP20 protocol of Binance Smart Chain.

4.2. Vfactory

Vfactory, where you create/mint your own NFTs or warrant your NFTs.

Vfactory is go-live on September 30, 2021; therefore; you can download Vconomics application to create your own NFTs.

4.3. Vex

The decentralized NFT exchange.

Vex is go-live on September 30, 2021. You can download Vconomics application to purchase, sell and trade NFTs instantly. From November, 2021; Vex is available on website for conveniently trading NFTs with multi platforms (website, mobile and application).

4.4. Vuniverse

The Spiritual Universe, where Vwish will appear as soon as being minted. If you send a wish, the universe will listen. If you send a great idea, 20 years later, the world will recognize you as a great man.

Types of Vwish:

a. Eternal Love Gift (Vlove)

A place where you can reach out and express your feelings to the person who means the world to you.

b. The 7th wish

Sometimes you cannot share your feelings or express your true emotions. Let Vuniverse listen to you.

c. A great idea

Everyone has a dream. Everyone has an idea. An idea could be great, an idea could be crazy. But it is our pleasure to honor you.

Vuniverse is launched in December, 2021.

4.5. Vacademy

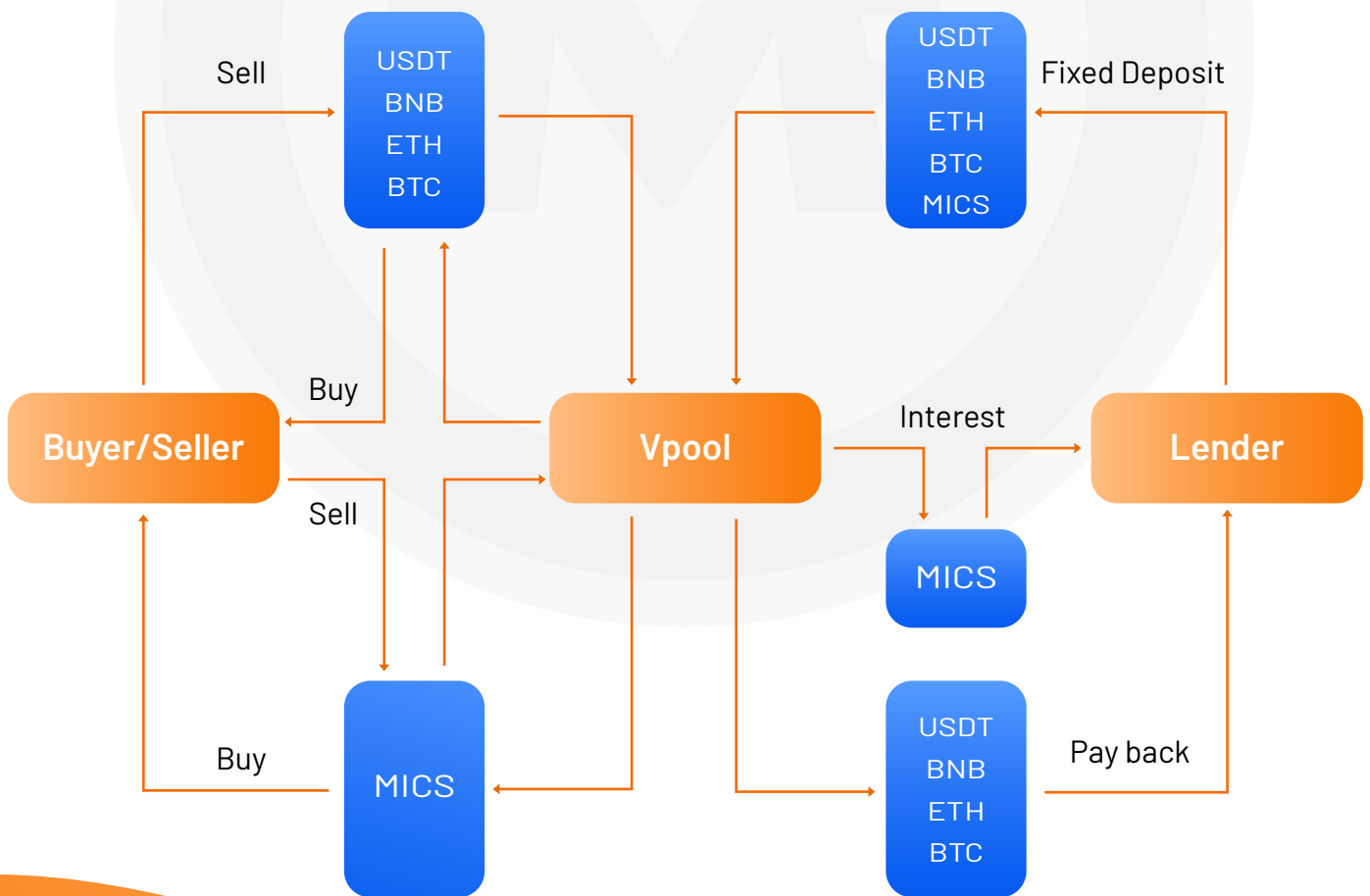
Vacademy is 4.0 Finance Academy, where you can Learn-to-Earn.

Vacademy is launched in December, 2021.

4.6. Vpool

A place where users can deposit BTC/ETH/USDT/BNB to get profits (in MICS). Besides, you can exchange those crypto currencies for MICS with fixed exchange rate.

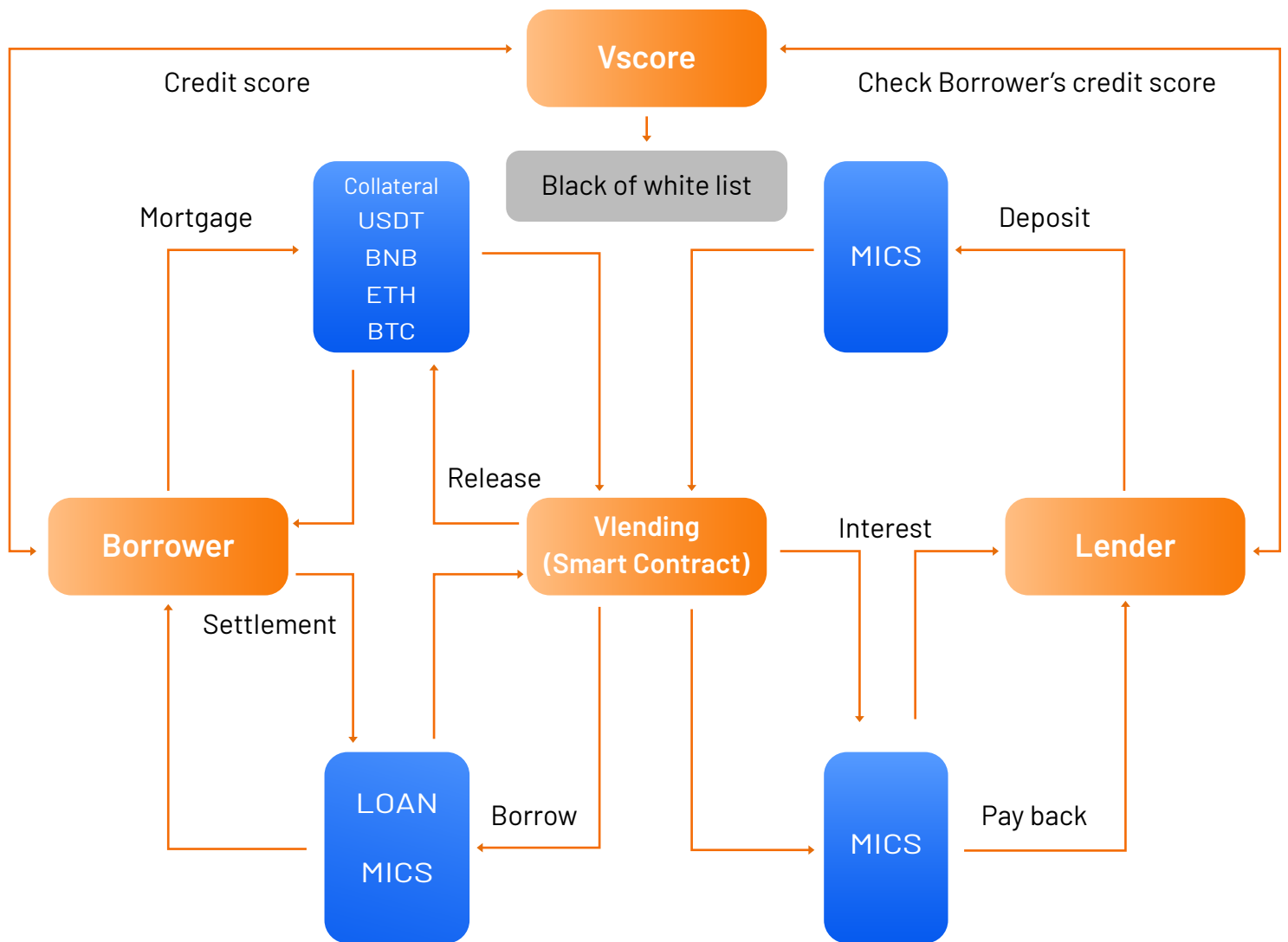
Vpool is launched in January, 2022.



4.7. Vlending (P2P Lending)

Vlending is P2P lending platform, where every individual users can provide financial services for other customers to get profits.

Vlending is launched in February, 2022.

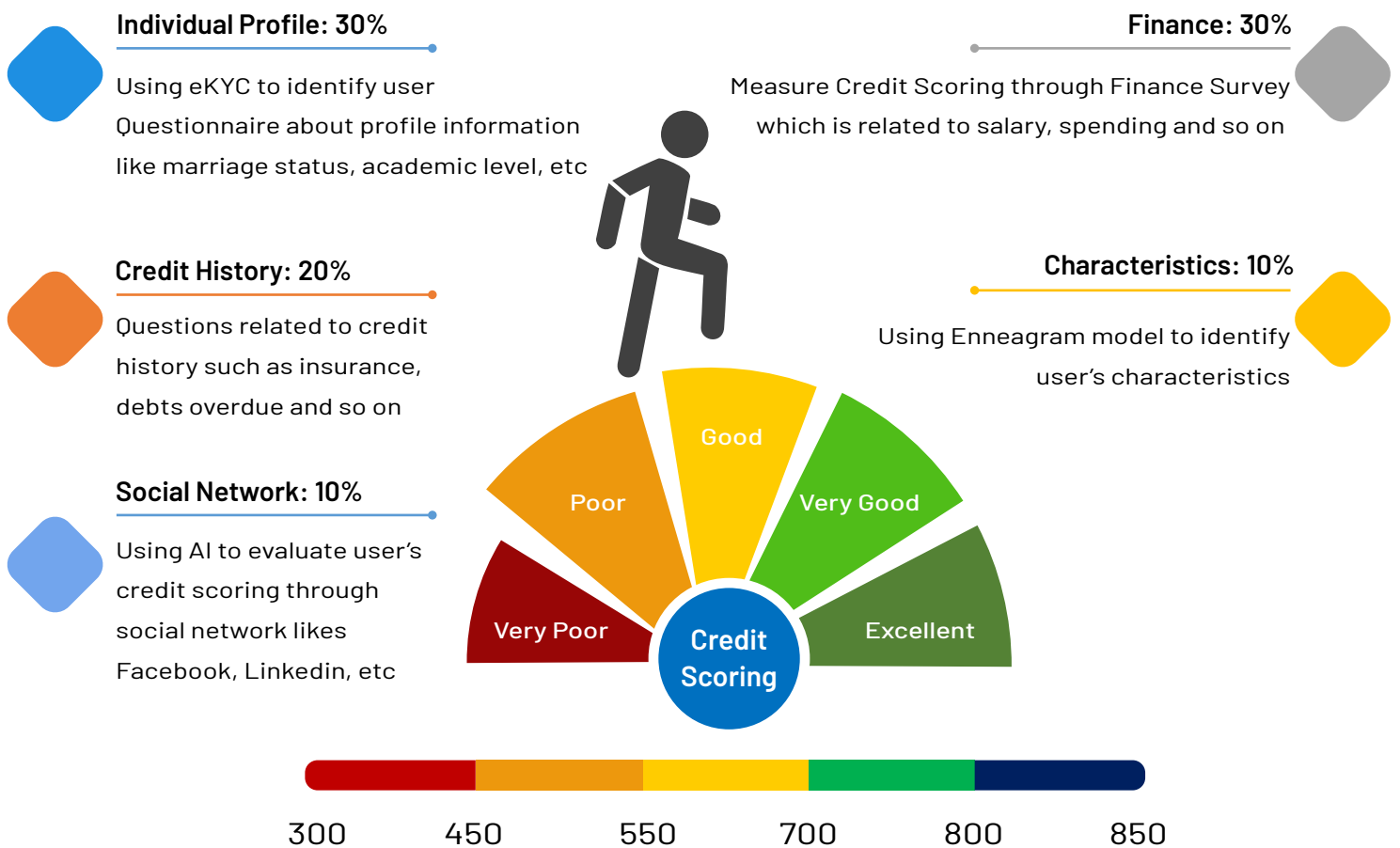


4.8. Vscore

Vscore is a credit score of individual users on Vconomics. Credit score is the basis for lending demands (lending or not lending), or decide appropriate interest rate. In fact, the higher credit scoring is, the lower the loan rate is charged, and vice versa, the lower credit scoring is, the higher the loan interest rate is charged.

Vscore is go-live since January, 2021.

You can download Vconomics application to score instantly.



CHAPTER V: TOTAL SUPPLY AND DISTRIBUTION

5.1. Total supply

11.000.000.000 MICS

5.2. Distribution

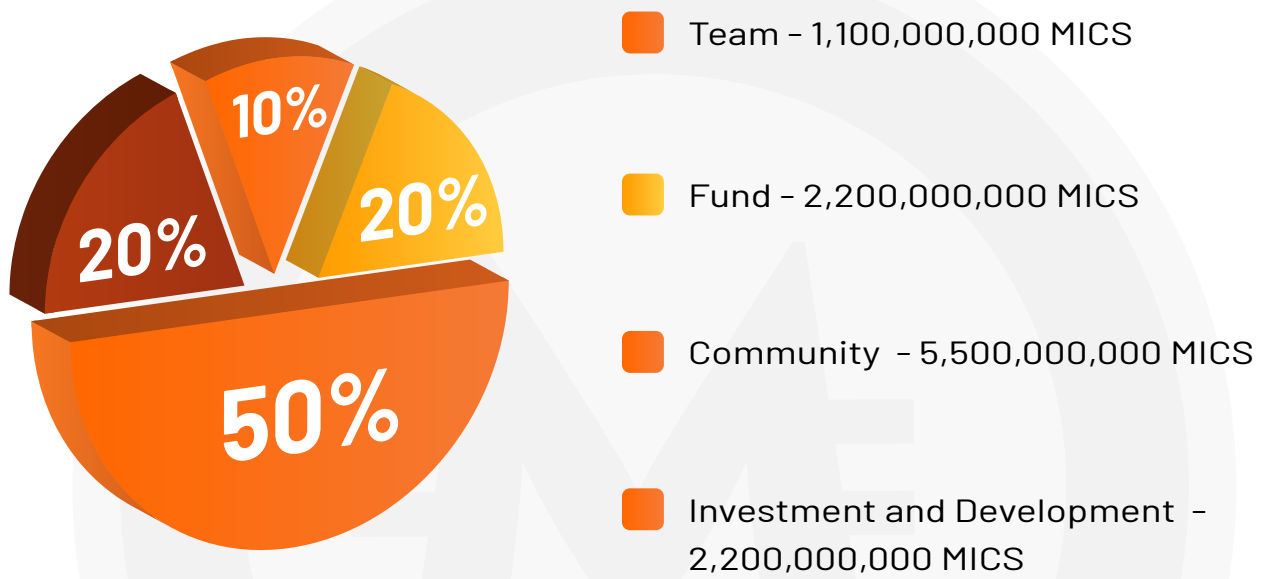


Figure 1. MICS Distribution

5.3. MICS Allocation

a. **Team Wallet:** 0x7eE285A400E1874d0f7bf316CE9ce17bf5665722

The founding team will get 10% of MICS over the next four years, starting in 2022.

Team Wallet	10% Total MICS					
Time	Fourth Quarter 2021	Fourth Quarter 2022	Fourth Quarter 2023	Fourth Quarter 2024	Fourth Quarter 2025	Fourth Quarter 2026
Allocation rate	0.0%	1%	2.25%	2.25%	2.25%	2.25%

CHAPTER V: TOTAL SUPPLY AND DISTRIBUTION

Equivalent in MICS	–	110,000,000	247,500,000	247,500,000	247,500,000	247,500,000
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b. **Fund Wallet:** 0x71e56257245393beC48400bEB35a5CDC3C967058

For Vpool's liquidity needs, 20% of the total supply is placed in the fund wallet.

c. **Community Wallet:** 0x629F16D00A66EC5cD90e6f5F1CafD1A117300D1b

Community development receives 50% of the total supply, which amounts to 5.5 billion MICS. To ensure that supply and demand are always in sync, community funds are provided based on the number of members.

Community Wallet	50% Total MICS			
Members' number	1 million	5 million	10 million	20 million
Allocation Rate	5.0%	10.0%	15.0%	20.0%
Equivalent in MICS	550,000,000	1,100,000,000	1,650,000,000	2,200,000,000

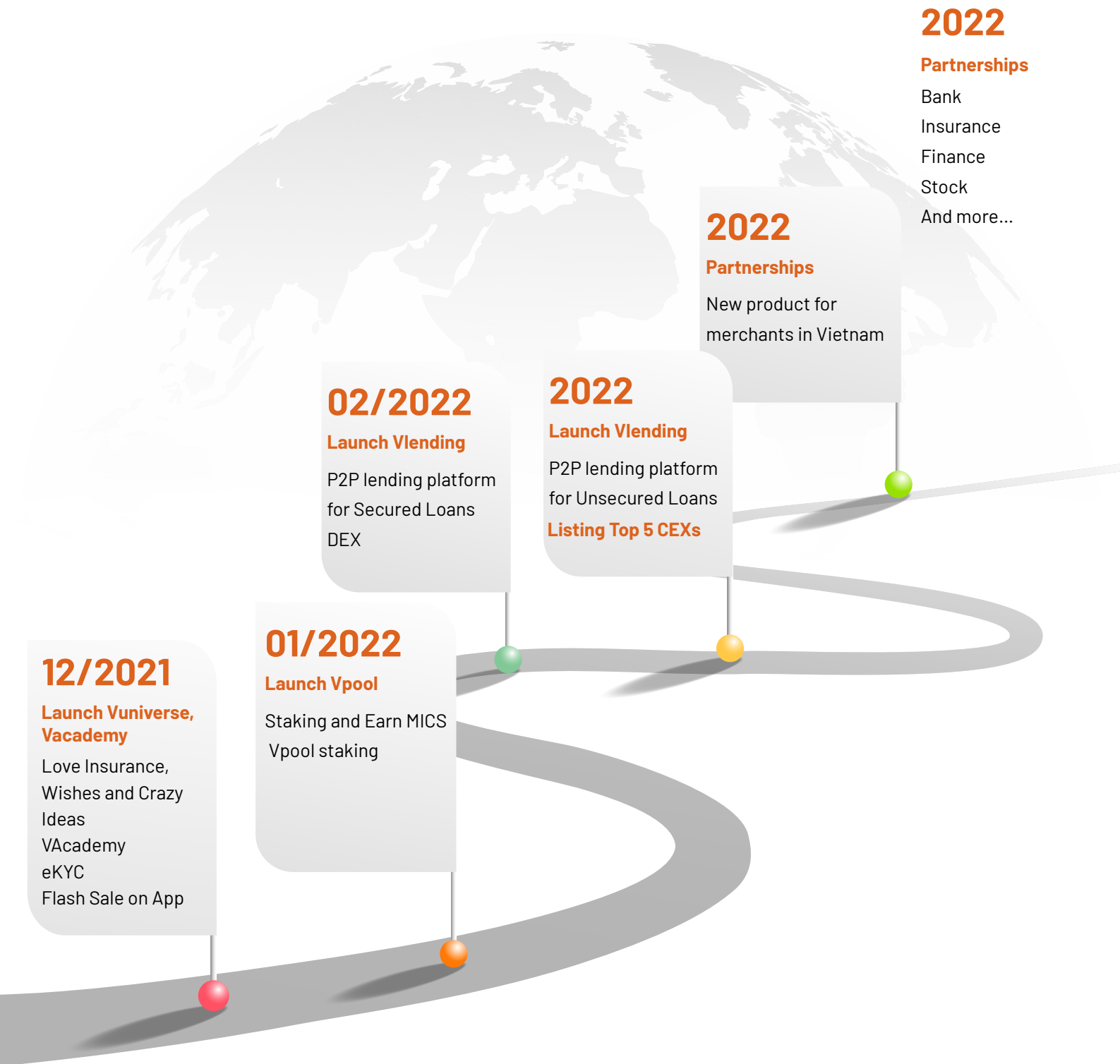
d. **Wallet Investor & Development:** 0x47C49fF4Cf8dEc2Bdb90B08f4e3c88E1776d6c4C

Vconomics has set aside 20% of the overall supply, or 1.2 billion MICS, for investors, partners, and the creation and development of the Vconomics ecosystem. The following is the strategy:

CHAPTER V: TOTAL SUPPLY AND DISTRIBUTION

Holders	Alocation/ Total Supply	2021	
InD	20.00%		
VCs	3.00%	0.00%	Unlock 10% at TGE, 90% linear vesting in 9 mounths
Private	1.50%	0.00%	Unlock 10% at TGE, 90% linear vesting in 9 mounths
Flashsale on app	0.35%	0.00%	40% after TGE, 60% linear vesting in 2 mounths (30%/mo.)
Liquidity	3.00%	0.00%	DEX + CEX
Advisor	0.04%	0.00%	Lock in first 6 month, Unlock 5% linear vesting in 6 months, 10% linear vesting in 7 month
Dev	5.00%	0.00%	Cliff 6 months after TGE, Unlock 0.45% in 6 months then linear vesting in 4 years.
KOLs	0.50%	0.00%	Cliff 6 months after TGE then linear vesting in 20 months (5%/month).
Super Star	2.00%	0.00%	Cliff 6 months after TGE then linear vesting in 20 months (5%/month).
OPS-MKT	4.00%	0.00%	Unlock 20% at sep-2022, 20% linear vesting in 4 years (20%/year)
Others	0.61%	0.00%	Will not unlock in 2022

CHAPTER VII: ROADMAP



CHAPTER VI: TIMELINE



CHAPTER VIII : TEAM

FOUNDERS



NGUYEN THE CUONG

Co-Founder & CEO



TRAN DUC THONG

Co-Founder & CTO

ADVISORS



NGO VAN TAU

Chairman at GMO-Z.com
RUNSYSTEM



NGUYEN TAN MINH

Vice Chairman at GMO-Z.com
RUNSYSTEM

MARKETING ADVISORS



DZUNG NGUYEN

(Chairman at VECOM
Vietnam E-commerce
Association)



LEON TRUONG

(Chairman at DTS Group)



CRIS D. TRAN

(Deputy CEO at Galaxy One)



NGUYEN THE CUONG

Co-Founder & CEO

“ Mr. Nguyen The Cuong, a Digital Transformation Specialist with over 15 years of experience in the Banking and Fintech industries, is always looking for methods to simplify the complex, particularly when it comes to the application of artificial intelligence and blockchain to the financial system. For the people of Vietnam, the bank provides convenient and transparent solutions with outstanding performance”



TRAN DUC THONG
Co-Founder & CTO

“Mr. Tran Duc Thong, a developer with nearly ten years of experience in building and designing high-performance platforms such as core exchanges, previously held PM positions at Navisoft (the company that provides the core engine for HNX and HOSE) and CTO positions at FinanceX, a Singapore-based crypto exchange.”

CHAPTER IX : PARTNER



Updating...