D-BANK Business and Development Plan

D-BANK

Catalog

1 Industry background analysis

1.1Blockchain technology leads the world's financial development

1.1.1Blockchain technology will reform the financial sector

Recently years, blockchain technology has emerged around the world and is considered the trust infrastructure of the next generation Internet. The application of this technology in the financial field will completely change the transaction process and record keeping mode, further improve the speed of value transfer, reduce the transmission cost, and make "de-intermediation" point-to-point transactions possible. Blockchain technology will completely subvert the process model of the financial industry, mainly in the following aspects:

(1) The rise of digital currency will reduce the cost of money circulation, improve the convenience of payment settlement, and make transaction settlement possible. In addition, it can effectively ensure the safety of funds and information and improve the overall efficiency of society.

(2) Achieving fast point-to-point and low-cost cross-border payments. Current cross-border payments are costly and inefficient; because of the differences in clearing procedures in different countries, a cross-border payment clearing cycle can be lengthy. The application of blockchain technology can reduce mediation costs and capital flow time.

(3) Reducing the financial cost of the supply chain. Supply chain finance relies heavily on labor and has a high error rate, causing significant business burdens for

banks and trading companies. The emergence of blockchain technology can automatically record all supply chain participants through decentralized ledgers, and in accordance with smart contract regulations. Blockchain technology can significantly improve the efficiency of automatic settlementand reduce worker 'serrors.

1.2 Industrial Digitalization opens great chances for vertical industry payment and creates strong demand for cross-border payment in global travel

1.2.1 Industrial Digitalization Boosts the Growth of Vertical Industry Payment Ecosystem

In recent years, global digitalization is becoming more pervasive, and Internet+ and Block Chain+are emerging as general trends across all industries, which create new opportunities for 3rd party payment in various vertical industries. Industry operations are more and more ecosystem-based due to this trend, with increasing number of solutions that meet the requirements for end-to-end management of industry clients. During this process, the value of 3rd party payment becomes more important.

On one hand, transaction is an essential part among all industries and end customers, business runner and upper stream and downstream suppliers in a specific scenario will be gradually migrated to on-line environment. In this course, all industry stakeholders need to be interconnected as payment can be a transaction scenario that runs through end to end, and becomes to be an important tie to connect these stakeholders. For example, in well-established

industries like e-commerce, taxi, catering and retailing, 3rd party payment service providers have gradually established presence and begun to provide comprehensive solutions. Eventually they will be able to provide comprehensive industry operation and management solutions that create payment ecosystems for different industry segments.

On the other hand, the data captured in payment activities will have more value than payment service itself andthe payment company can provide various derivative services needed by business operations based on Data Asset.

1.2.2 Strong Global Cross-Border Market Growth

As an industry in which cross-border payments are the most frequently made, Tourism has become to be one of the largest blue-sea payment markets. According to the latest analysis prospect report on global cross-border travel released by IPK International of Germany, 1.4 billion cross-border travels were made worldwide in 2018, 5.5% higher than 2017 to reset historic record. Asia experienced the strongest growth of cross-border travels, 7% higher than 2017. Asia is expected to lead this growth in 2019, too, with an increase of 6%, and followed by Americas with an increase of 5%.

Rapid cross-border travel market growth generates the demand for rapid, small-amount and frequent cross-border payments. Therefore, cross-border payment for travel is one of the most rapid growth areas in all third-party payment transactions, and now it is an overwhelming trend to integrate it with block chain technology to accelerate payment process, save transaction fees and build travel

industry ecosystem with block chain payment as the core payment method.

2 Market pain point

2.1 Positioning and Vision

D-Bank ecosystem is committed to creating a travel cross-border payment industry ecosystem across the world with block chain payment as its core.

2.2 Project Overview

D-Bank is the block chain agreement for payment settlement among stakeholders in terms of travel cross-border payment industry. D-Bank replaces complex existing transaction network with block chain to reduce expenses, accelerate transaction and settlement and significantly save costs.

Currently D-Bank ecosystem has already grown into a embryonic version of ecology with Token storage, travel cross-border payment, block chain mobile token miner, block chain gaming and block chain voting as its key sectors. In 2020, D-Bank will launch DBchain cross-border travel payment public chain and transaction, which also indicates that the construction of ecosystem infrastructure in DBchain cross-border travel payment is completed.

2.3 Product, Payment Scenario and Application

2.3.1 D-Bank Wallet

Digital wallet is a basic application for block chain program to open the door of a market. Unprecedented growth of token economy and a variety of tokens have created strong demand for token storage management. Digital wallet will become the entrance of massive traffic in the era of value Internet and the infrastructure of

token economy, just as Yahoo in the era of portal Internet and Google and Facebook in the era of information Internet.

D-BANK wallet is a decentralizing wallet mainly featured as token storage, and it is the strategic entrance for entire D-BANK ecosystem and the basic application to enable cross-border payment. D-BANK wallet provides a variety of advantages including storage across public chains, safety, reliability and multiple language support.

(1) Storage across Public Chains

User can manage multiple digital assets in a one-stop manner with D-BANK wallet ecosystem, avoiding the hassle of using several different wallets. With cross-chain technology, D-BANK not only supports mainstream digital assets like BTC, ETH and EOS, but also supports multiple types of digital assets issued on the base of these intelligent contracts to simplify user's management.

(2) Safe and Reliable

D-BANK wallet is encrypted with technologies like SHA512-ZERO algorithm, asymmetric encryption mechanism and symmetric mechanism. The combination of these three technologies can effectively protect the wallet from beinghacked to ensure the safety of data in generation and transmission process.

(3) Multiple Language Support

D-BANK will support languages used in leading digital asset market like English, Chinese and Korean to create a globalized digital wallet free of language barrier. More languages will be supported in the future.

2.3.2 DBPay

DBPay is a core payment application for D-BANK ecosystem. User can quickly convert the cash in hand into currencies of other countries for making payment by using such a DBPay payment contract. DBPay is committed to cooperate with companies, merchants, governments and developers around the world to create more extensive range of application scenarios.

In addition, DBPay is able to customize payment and user can use the most popular way of payment in the host countrywhen it is used to change currency, offering more convenience for cross-border travel. Now DBPay is already deployed in South Korea and Thailand and partners with several organizations in these two countries to enable rich application scenarios.

(1) Payment Scenario

● South Korea: most popular way of payment in South Korea is made via card, and DBPay can be used to change the Token DBMs of D-BANK into Wons on a payment card that can make payment at all consumption sites that are equipped with POS terminals and enjoy payment discounts in over 2,000 off-line stores in South Korea.

● Thailand: most payments in Thailand are made in cash. Since the beginning of 2020, DBPay can be used to change DBM into Bachts on cash card which can be used to withdraw cash from ATMs of all Thai banks.

● DBMall: D-BANK has launched an on-line mall that offers over 1,000 types of goods in 10 main categories for daily consumption or souvenir in travel.

This mall supports global qualified suppliers, and users can use DBM available in hands through DBPay.

(2) Partners

- Kona, Osan city government, THEOT, THE OOZOO Group, Solar Travel Service, etc. in South Korea;

- Kasikornbank, JIATAI Travel Service and Hana Asai Travel Service, etc. in Thailand

2.3.3 D-BANK Mobile Token Miner

As the only officially appointed mining equipment, D-BANK mobile token miner serves a role as the "blood creator" in the development of the whole ecosystem. Users may obtain this miner free of charge by pledging DBM, and they will be entitled to dividend for contribution to building the ecosystem after that.

2.3.4 Block Chain Gaming

Gaming is the main form of entertainment for users to spend leisure time. In recent years, block chain gaming industry grows rapidly. With the features like its decentralization and inability of tampering, block chain technology can be added to gaming to ensure that the gaming assets of users will return to themselves, becoming a new fashion of users' demand.

Currently, D-BANK ecosystem has launched two block chain puzzle games, Monopoly Millionaire and Lucky Treasure Box, which can be played by users during their travel or leisure time for fun. Users need to consume their DBMs when participating in games and can obtain DBMs by playing games. In the future more

puzzle, recreation and education simulation games will be launched online so that users can always consume or obtain DBMs during theirtravel or leisure time.

2.3.5 Vote for Fun

Vote for Fun is a voting DApp elected by D-BANK-based ecosystem super nodes and all voting data of votes made by this application will be uploaded to the chain and is unchangeable. A voting user is also entitled to dividend for contribution to building the ecosystem. Leveraging users' rigid demand of competing for super nodes and spare nodes, this DApp can quickly guide user traffic across the ecosystem via social fission in Wechat Moments. Currently, Vote for Fun has become to be another important traffic inlet followingdigital wallet in entire D-BANK ecosystem.

2.3.6 DBChain

Currently, D-BANK has been using smart contract developed by Ethereum ERC20. At the beginning of 2020, it will roll out its independently developed public chain that is positioned to be "travel cross-border payment public chain". On the basis of this core demand, DBChain will provide the following features:

(1) Confirm transactions in millisecond level: support scale-out and controllable rapid scalability.

(2) Decentralization: DBChain will manage public chain by combining decentralization with weak centralization.

(3) Support for multiple databases access: support many projects like MYSQL/orcle/Percona;

(4) Flexibility in adding/deleting nodes: nodes can be flexibly added/deleted for ready deployment and ease of management;

(5) Support various consensus algorithms: support consensus algorithms like PBFT, and algorithms can be switched on demand to achieve optimal technology;

(6) Low threshold smart contract: smart contract supports JS coding that can be easily mastered by front-end engineers.

(7) Massive concurrence: experience in handling massive concurrence and distributed processing, with TPS up to thousands of times;

(8) Double Token management: The public chain of DBChain will support the two kinds of currencies containing DBM that is used as the credential of right to use public chain, right to vote and right to access dividend, and DBGas that is used as the fuel for public chain transactions.

2.3.7 DBex

D-BANK ecosystem will roll out its exchange DBex on this public chain once DBChain, also a public chain, is launched online. DBex exchange will provide the following features:

(1) Rapid: trader can rapidly connect to the exchange without development;

(2) Diverse: Mainstream tokens and DBMs on the market can be traded on it;

(3)   Complete: it offers complete solutions for exchange, OTC, operation

and ecosystem, etc;

(4)   Transaction match: transaction can be matched by multiple exchanges

to ensure sufficient liquidity;

Personalization: the exchange supports various user storage programs (and also

for regulatory compliance), diverse user-end interface customization, multiple

languages and pricing in multiple currencies.

3 D-BANK's global layout

Economic globalization is an irreversible trend in the development of the contemporary world economy. D-BANK, born in the Silicon Valley of the United States, has a globalized gene since its birth. In the global layout strategy, D-BANK will use the "four fulcrums" to shake the global market, and adhere to the "two integration" and "two output" development strategy.
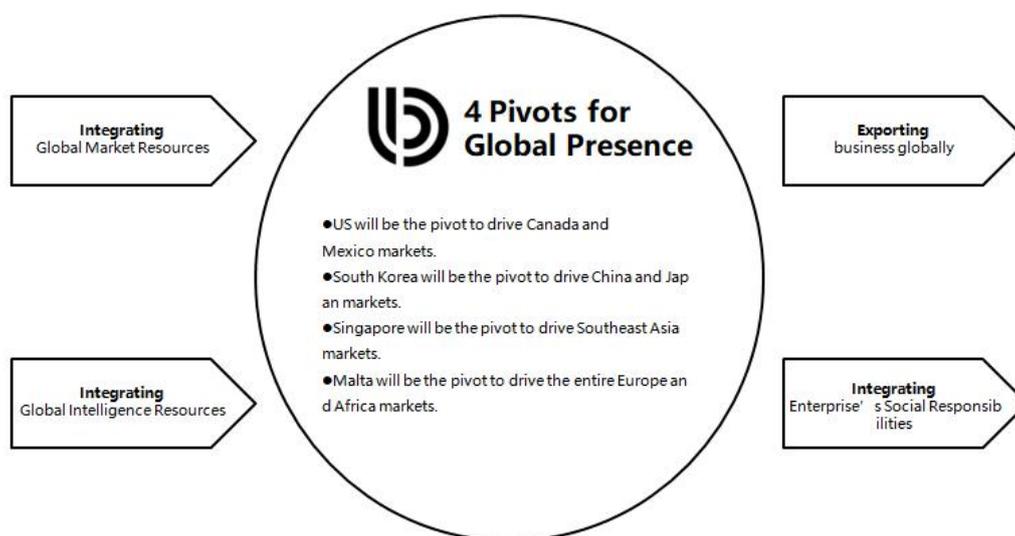
D-BANK global layout basic principles

3.1 Four fulcrums

The layout of D-BANK in the world will start from the selection of "fulcrum countries". The fulcrum countries should have broad market space, good geographical location, open policy conditions, or be able to drive the development of regional economy. The fulcrum countries radiate to the various regions of the world as the core. The fulcrum countries of D-BANK are:

3.1.1 North America: shaping the international influence with the United

States as the fulcrum

Geographical advantage: D-BANK was officially founded in Silicon Valley, USA, with innate geographical advantages;

Talent advantage: The United States has top talents in blockchain technology and provides technical guarantee for product development;

Inciting the international financial market: With the improvement of the US digital currency regulatory policy, the development of the digital economy in the US market will become the vane of the world's digital economy.

3.1.2 East Asia: South Korea will be the pivot to drive China, Japan and Russia markets.

(1) Rapid growth: Digital economy in South Korea has been developing rapidly with high quality.

(2) Massive market: South Korea now is one of the leading token markets in the world.

3.1.3 Southeast Asia: Singapore will be the pivot to drive Indonesia, Thailand, Malaysia, Philippines, Burma, Vietnam and other southeast Asian markets.

(1) Friendly policies: Singapore is already the 3rd largest market for initial coin offering project financing. Monetary Authority of Singapore has introduced "Regulatory Sandbox" mechanism to create an optimal regulatory environment for financial service innovations.

(2) Strong industry growth: with hundreds of block chain companies including

TenX and KyberNetwork, the market is taking shape and has become to be the digital economy development center for Southeast Asia.

3.1.4 Europe and Africa: using Malta as a fulcrum to shake the entire European and African markets

(1)   Geographical advantage: Malta is an island country in the middle of the Mediterranean, north to Europe and south to North Africa;

(2)   Political advantage: Malta has excellent political conditions, and it is a five-in-one combination of the Schengen, the Eurozone, the European Union and the Commonwealth. Through Malta, the entire European market can be shaken;

(3)   Policy advantages: Malta is known as a paradise for "digital currency" entrepreneurs. The government has always opened a "policy green light" for blockchain projects, and low tax rates have attracted companies to move in.

3.2 Two integration

D-BANK focuses on integrating global market resources and global smart resources. D-BANK will integrate global smart resources while expanding its global market and integrating market resources. At present, D-BANK has established a research and development center in the Silicon Valley of the United States, integrating technology development teams in the United States, Canada and other countries. In the future, it will build scientific research or marketing centers in various fulcrum countries, unite with local well-known institutions and attract

talents to achieve more efficient and fast market expansion and sustainable development.

3.3 Two output

Exporting global business and corporate responsibility.

To export global business, D-BANK will be based on digital assets and digital payment as its main function, and build a "world digital service platform" to provide digital services for individuals and enterprises worldwide, such as local life and cross-border purchases, sales and international trade, etc.

To export corporate social responsibility, D-BANK believes that corporate responsibility is an inevitable outcome of the in-depth development of economic globalization. As a responsible corporate citizen, D-BANK will export more social responsibilities, such as helping to promote some global trade. Excess countries go to inventory to develop the economy, balance supply and demand mismatch caused by information asymmetry, drive the development of blockchain industry in backward countries, and blockchain assistance.

D-BANK's global layout will be based on a "point-to-face global layout and resource integration for development" to build a healthy, efficient and sustainable global digital ecosystem.

4 Information security and technical points

The technical architecture of D-BANK Digital Bank is a distributed system architecture supported by blockchain, big data, artificial intelligence and mobile internet. Compared with the traditional banking technology architecture, the distributed architecture replaces the centralized architecture, reduces risks, compresses costs, normalizes fault management, and reduces dependence on high-end equipment. It has high performance, high flexibility, and high availability.

4.1 Information security

Whether it is a traditional bank or a digital bank, security is the priority. D-BANK improves the traditional banking and Internet banking, and upgrades from four security levels: host, application, data, and network. The information security system see below.

Host security	Platform level intrusion detection system	Weak password scanning	ROOT password independent management	Log audit		
Application security	Web application firewall	Business online pre-penetration test	Data transmission encryption			
Data Security	Massive data pulls for real-time detection	Disk decommissioning in the equipment room	Data encryption storage	Database operation audit	Customer information client mask display	
Cyber security	TB level DDOS protection	Omnichannel fishing test	Malicious APP propagation monitoring	Domain hijacking monitoring	External network high-risk port scanning	Physical isolation between office and production networks

Information security system

4.2 Technical points

4.2.1   NOBLOCK technology engine

The NOBLOCK technology engine makes the wallet lighter. At present, the wallet needs to synchronize data through the blockchain network to achieve data security and reliability, and thus requires a large amount of network bandwidth. Our design idea is to make the blockchain browser become the block data source, and we no longer synchronize the block data, and the query data can pass through the blockchain browser. We adopted the design architecture of the BCBP (Block Chain Browser Pool) blockchain browser pool to ensure the correctness of the data source of the blockchain browser.

4.2.2 P2P anonymous technology and anti-DDOS attacking technology

Compared with the traditional client/server (C/S) structure, the P2P network has the same relationship between nodes (Peer) in the P2P network, which changes the client's passive role in the C/S structure, making the client in P2P. Peer becomes a server with both server and client functions in the network; it reduces the load on the server and reduces network congestion.

The main idea of applying P2P to anonymous communication is that the nodes that initiate anonymous communication and receive anonymous communication are all in the anonymous channel. During the anonymous channel construction process, the relay nodes are randomly selected by the user, and it is difficult for the attacker to control the anonymous channel. All nodes, it is very difficult to destroy anonymity. Therefore, P2P anonymity technology also achieves anti-DDOS attacks to a certain extent.

At the same time, from the perspective of security protection, in order to

effectively early warning and prevent DDOS attacks, sensors are placed on the network nodes to detect sudden huge traffic to early warning and isolation of DDOS victim areas. In addition, by increasing the server and increasing the bandwidth, the DDOS attack can be strengthened.

4.2.3　Digital encrypted transmission

(1)　SHA512-ZERO Algorithmic encryption technology

SHA (Secure Hash Algorithm) is a series of cryptographic hash functions designed by the National Security Agency (NSA) and published by the National Institute of Standards and Technology (NIST). Through the customization of SHA512 encryption technology, the SHA512-ZERO encryption technology, which is exclusively used, is specially developed to encrypt each transmitted data to avoid malicious attacks and ensure network data security.

(2)　Asymmetric encryption mechanism

Asymmetric encryption refers to encryption and decryption algorithms that use different keys, also known as public-private key encryption. The public key is used to generate the wallet address, and the user uses the private key for digital signature transactions to prove that the output rights of the transaction are owned.

Public key　　　　　　　Private key　　　　　　Wallet address

The public key and the private key are a pair. After the public key is encrypted,

The most obvious problem with the current blockchain is the limited

throughput, which limits the transactions per second. In order to break through this

problem, D-BANK uses fragmentation technology to expand.

only the corresponding private key can be decrypted. Because the asymmetric

encryption mechanism has good security, users need to keep personal key,

keystore and mnemonic information, which is the only way we can restore assets.

(3)　　Symmetric encryption mechanism

The symmetric encryption algorithm is used to encrypt information such as

sensitive data. D-BANK uses the AES (Advanced Encryption Standard) advanced

encryption standard also used by the US federal government to perform special

encryption algorithm processing on the plaintext information stored in the local.

AES is a packet encryption algorithm that uses 128 as blocks. The block is used as

an input with a 128, 192 or 256-bit key to operate on a 4x4 byte array. AES is a very

efficient algorithm, especially in 8-bit architectures, which stems from its

byte-oriented design. AES is suitable for 8-bit small single-chip microcomputers or

ordinary 32-bit microprocessors, and is suitable for implementation with

specialized hardware. The hardware implementation can achieve a throughput (the

number of encryption/decryption bits that can be reached per second) reaches one

billion.

4.2.4　Fragmentation technology

Fragmentation technology is a technology based on the traditional concept of

database fragmentation. It divides the database into multiple fragments and places

the fragments on different servers. The transactions on the network are divided into different fragments. Each node only needs to process a small number of incoming transactions, and a large amount of verification can be done by parallel processing with other nodes on the network. Splitting the network into fragments will allow more transactions to be processed and verified at the same time. Therefore, the speed of processing transactions on the blockchain can become thousands or even more per second, greatly improving the efficiency of payment transfer.

4.2.5 ZeroPay Lightning payment

The decentralization of the blockchain will bring about the problem of low payment efficiency. We realized the lightning-fast payment technology based on the VPN subnet based on the existing blockchain network to realize the ultra-fast transaction, breaking the DLT (The processing power of distributed ledger technology is mainly limited by the bottleneck of the consensus algorithm (the size of the system node and the processing power of the single node), which improves the application of DLT in large-scale, high-concurrency, low-latency transaction-type business scenarios.

Through the development of enterprise-level blockchain nodes, the blockchain activities of wallet users can be detected at any time, legality verification, traffic analysis, etc. It can realize 7X24-hour uninterrupted detection of enterprise-level nodes, and provide analysis of changes in server user balances, and report them to Wallet server. The wallet server receives the analysis result of the enterprise-level

blockchain node. When the user initiates the card-swapping request, it can clearly determine in real time whether the user has actually initiated the blockchain transfer request to prevent malicious double-flowering.

4.2.6 Smart recommendation

At the moment, personalized recommendation has become the standard of a number of products. By analyzing the user behavior data, matching the recommended accurate information to enhance user attachment.The D-BANK recommendation system is mainly divided into three parts: data layer, recall layer and sorting layer. The data layer includes data generation and data storage. The original log is cleaned by various data processing tools, processed into formatted data, and landed in different types of storage systems for use by downstream algorithms and models. The recall layer mainly uses various trigger strategies to generate a recommended policy library from the perspective of user behavior, and filters according to product rules. The sorting layer mainly uses the machine learning model to sort the candidate sets selected by the recall layer.
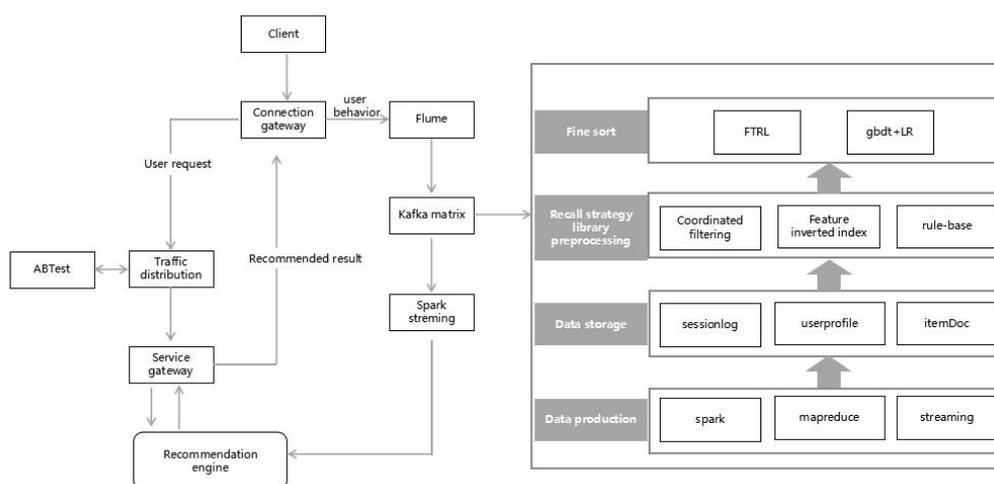
Smart recommended process framework

5 Token Economy System

5.1 Purpose of Issuing Tokens

The digital bank ecosystem of D-BANK aims to create an industry ecosystem platform focusing on travel cross-border payment. For the whole ecosystem, D-BANK has designed a business model that allows the circulation of both right token and transaction token.

5.1.1 Right Token

DBM allows users to change currency, make vote and access node dividend in D-BANK ecosystem. It is the credential for the right to pay, vote and access dividend in the ecosystem.

5.1.2 Transaction Token:

DBGas is used to fuel transactions made by users on DBChain public chain. Each transfer will consume DBGas of the transferred amount*0.1% once DBChain is launched online, so owning DBGas equals the right to transact in D-BANK ecosystem.

5.2 Plan and Way of Token Issuing

5.2.1 DBM release plan

The total amount of DBM issuance is 5 billion, and it will never be issued and will be automatically deflated. The distribution ratio of the pass is as follows:

Node mining 3 billion, accounting for 60%;

The Foundation is 1 billion, accounting for 20%;

Strategic investment of 500 million, accounting for 10%;

Ecological incentives are 300 million, accounting for 6%;

The technical team motivated 100 million, accounting for 2%;

Repurchase destroyed 100 million, accounting for 2%;

The current market circulation is 250 million.

5.2.2 DBGAS Issuing Plan

As the transaction fuel of DBChain, 5 million DBGas tokens in total will be issued and they will be air-dropped free of charge automatically each week, with dropped quantity depending on users' super node right and his/her voting and canvassing activities in Vote for Fun.

6. Super Node Introduction

6.1 D-BANK Super Node

Super nodes or block producers refer to those nodes that capture transaction information and package it into a block, and they are also core managers of D-BANK ecosystem.

6.2 Super Nodes' Main Duties

6.2.1 Capture Transactions Made in Network

(1) Verify transaction and package it into a block, broadcast the block to other nodes and add the block to their local block chain after verification;

(2) Assess the proposal submitted by developer and support the active engagement and development of D-BANK ecosystem;

(3) Support communication and promotion activities related to D-BANK project.

6.3 Main Rights of Super Nodes

Right to earning of miner, billing miner fee, quarterly dividend, voting in community, proposing in community, attending node conference, voting in node conference, playing a part in the creation and execution of development support plan and contribution to building ecosystem.

6.4 Super Node Election Mechanism

Super nodes in D-BANK ecosystem are voted by users with DBM and users can vote and canvass through Vote for Fun, the designated voting tool on the platform.

Nodes ranking top 99 in voting are elected as super nodes and nodes ranking top

100 to 199 as alternative nodes.

7 Profits-Making Model of Platform

D-BANK platform offers five ways of profit-making.

7.1 Cross-border payment fee

7.2 Merchant hosting fee

7.3 Advertising fee

7.4 Sales revenue sharing

7.5 Big data cooperation and related service fee

8 D-BANK Team Profile

D-Bank ecosystem project was started in Silicon Valley of US in 2018, and it was technically maintained and operated by Digital Technology Group of US at its early stage. With its rapid roll-out in the world, it has attracted investments from several countries including US, South Korea and Thailand. DBANK Foundation Ltd. has also been registered in Singapore to fully manage the global business development, technical work and community operation of the project. DBANK Foundation Ltd. now employs an expert team consisted of engineers from global leading Internet companies like IBM, BTCJam and USWeb to support the healthy development of D-BANK ecosystem with unified management and optimal solutions.

8.1 FELIX WALKER

· As the current D-BANK CMO, FELIX WALKER is responsible for D-BANK's overall product development and planning, with more than 10 years of team management experience and more than 6 years of entrepreneurial team management experience. Proficient in blockchain finance, financial technology, internet finance and other emerging industries, FELIX WALKER has complete business planning and investment management capabilities.

· FELIX WALKERonce worked for IBM, a Fortune 500 technology company. In 2013, he started his career in the blockchain field. He led three blockchain companies and successfully listed. He worked as SVP at Kochava, Inc. He was responsible for the company's blockchain layout.

·　Master's degree in business administration from the University of Sydney and an MBA from the ISTEC Business School in France.

8.2 BREAU BRASWEL

·　As the current D-BANK CTO, BREAU BRASWELis responsible for the blockchain structure design of D-BANK products, and is proficient in various mainstream consensus algorithms.

·　With more than 15 years of experience in Internet and blockchain technology, he has been conducting blockchain technology business three times in succession since 2012, and has participated in the listing of two exchanges and the listing of one digital wallet project. He has worked in professional blockchain payment companies such as BTCJam and Changetip.

·　Master's degree in computer science from the University of Washington.

8.3 ADALIA SOHN

·　As the current D-BANK CMO, ADALIA SOHN is responsible for D-BANK's global marketing strategy, exploring global marketing opportunities and strategies to drive D-BANK products and brand influence.

·　With more than 12 years of experience in marketing management of the top 500 companies, he has helped many startup companies successfully complete the transformation of brand image. Proficient in Internet and e-commerce management in the field of financial technology. He has worked in innovative internet companies such as USWeb and has extensive practical experience to successfully shape brand influence.

· Bachelor degree in Marketing Management from Wesleyan University.

8.4 KASIACHEN

· As the current D-BANK COO, KASIA CHEN is responsible for the global market operation of D-BANK products. According to the overall strategic plan of the Group, KASIA CHEN organizes the development of D-BANK business operation development plan, medium and long-term plan; promotes the company's global strategy and practice projects.

· With more than 13 years of operation and management experience, she is mainly engaged in market operations in the fields of internet and e-commerce. He is good at handling and dealing with various complicated operational problems, and has good relations with various financial institutions (banks, trusts, and venture capital , equity investment institutions)..

· Master's degree is from the University of Nottingham, School of Business.

9 Risk warning and Disclaimer

9.1 Risk warning

This white paper is for informational purposes only and the above information or analysis is not intended to provide investment advice. This document does not constitute or be construed as an offer, request, recommendation or invitation to any sale. Nor is it a contract or commitment of any kind.

9.1.2　As a new investment model, digital asset investment still has various potential risks. Investors should carefully assess the investment risk and their own risk tolerance;

9.1.3　Blockchain technology belongs to the early stage. The supervision of blockchain projects in various countries is not yet fixed. The project may have changes in operation and management;

9.1.4　The Token issued by the platform belongs to the digital asset class, and the price will fluctuate up and down, requiring investors to understand and have risk tolerance;

9.1.5　The content of this white paper is highly technical and requires a lot of familiarity with distributed general ledger technology to understand the project and its associated engineering risks;

9.2 Disclaimer：

Investors should clearly understand the risk of the Token issued by the project.

Once they participate in the investment, they will understand and accept the risk of the project and are willing to bear the corresponding results.

The D-BANK team does not assume any direct or indirect asset losses arising from participation in the D-BANK program.

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