

# DBC Token (DBC)

—Liquidation of all assets / Cashless promotion engine—

## summary

Despite the variety of payment methods in Japan, the cash usage rate is still extremely high. Meanwhile, the world's major countries are becoming cashless, and Japan is currently lagging behind this. The merits of cashless payments are transparency of opaque fund distribution, theft prevention, centralized management of usage and balance, saving of payment time, empty-handed shopping (lightening of wallet), prevention of accounting mistakes, reduction of labor costs. It covers a wide range. In addition, cash-free payments can be expected to prevent the spread of diseases such as the coronavirus that is currently prevalent. Payment methods that utilize blockchain will make up for the deficiencies of existing cashless payments (credit card payments and electronic money payments for transportation), and are likely to become the core of payment methods in the world in the future. Japan, which lags behind the rest of the world in the payment field, is required to utilize blockchain technology and lead the world in the future.

DBC Token has a function to promote cashless in the financial field, the function of governance token of DBC DeFi system for asset management (operation management), indirect yield farming function in DeFi system of other companies, indirect fluidity mining Function, DBC NFT governance token function (operation management), a platform that converts and sells tangible and intangible assets into unique assets, utility token crypto asset exchange IDCM BAHAMA governance token function (operation management), financial value There is a governance token function (management and operation) of the security token trading platform that moves with an asset. DBC Token is a token that promotes the liquidation of all valuable assets in the world.

DBC tokens are crypto assets specializing in liquidation and cashless payments in the financial field, It can be used on platforms (DeFi, NFT, crypto asset exchange, security token platform) that liquidate assets that were not previously liquidated. Since all payment history is recorded on the blockchain and cannot be tampered with, fraud such as money laundering can be prevented. Furthermore, while financial settlement methods have traditionally been through a tyrannical central administrator, the operation of DBC tokens is decentralized without a specific central administrator, and the network is managed by nodes around the world. It has been. DBC tokens have the potential to become not only a liquidation and cashless payment method in the innovative financial field in Japan, but also a crypto asset that can be used worldwide.

We use cutting-edge technologies such as DeFi decentralized finance, NFT non-fungible assets, and security tokens, which are the key to liquidation of immovable financial assets, which are attracting attention in the world financial field.

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## 1. Features of DBCG Token

DBCg Token is a unique asset that has the function (operation management) of the governance token of the DBCg DeFi system for asset management in the financial field, the indirect yield farming function / indirect liquidity mining function in the DeFi system of other companies, and the tangible and intangible assets. DBCg NFT's governance token function (operation management), utility token crypto asset exchange IDCM BAHAMA's governance token function (operation management), security token trading platform that moves with financially valuable assets There is a governance token function (management and operation) of. DBCg Token is a token that promotes the liquidation of all valuable assets in the world.

### (1) DBCg DeFi

DBCg DeFi is automatic asset management decentralized financial system that uses AI. DBCg Token is the governance token of DBCg DeFi system, and the source of value is the Investment profit in DBCg DeFi system.

For operation with DBCg DeFi, we will invest in various DeFi systems operating in the world, earn daily fees through indirect yield pharming, earn governance tokens through indirect liquidity mining, and realize capital gains.

By investing in DBCg DeFi, you can earn (1) indirect yield pharming fees of other companies, (2) indirect liquidity mining governance tokens of other companies, and (3) indirect filecoin profit, (4) indirect stock capital gains.

DBCg Token is an ERC20 token, and a total of 5 billion DBCg is issued as a governance token of DBCg DeFi.

DBCg Token smart contract address:

0x6aE74982bA8a8014C5bC46b902D18187a8D5a9A1

Correction required: <https://etherscan.io/>

### (2) DBCg NFT trading platform

NFT is "unique" digital data with a non-counterfeit certificate and proof of ownership. We will create a market where tangible and intangible assets such as the following are converted to NFT, sold in the primary market, and resold in the secondary market.

DBCg Token is a governance token of DBCg NFT system, and the source of value is NFT conversion fee of DBCg NFT system and NFT sales revenue (including auction profit).

Assets that can be converted to NFT: (1) works of art, (2) virtual items in video games (skins, virtual currencies, weapons, avatars, etc.), (3) music, (4) collections (digital trading cards, etc.), (5) real estate, cars, racehorses, designers. From sneakers to tokenized real-world assets, (6) virtual lands, (7) videos of iconic moments in sports, etc.

### (3) IDCM, DELTEC BAHAMAS Crypto currency Exchange Market

IDCM, DELTEC BAHAMAS operates a crypto currency exchange market with three companies, IDCM, DELTEC, and DBCg. DBCg Token is the exchange's key

currency and governance token, and the source of value is the exchange's sales commission and initial coin offering (ICO, IEO) fee.

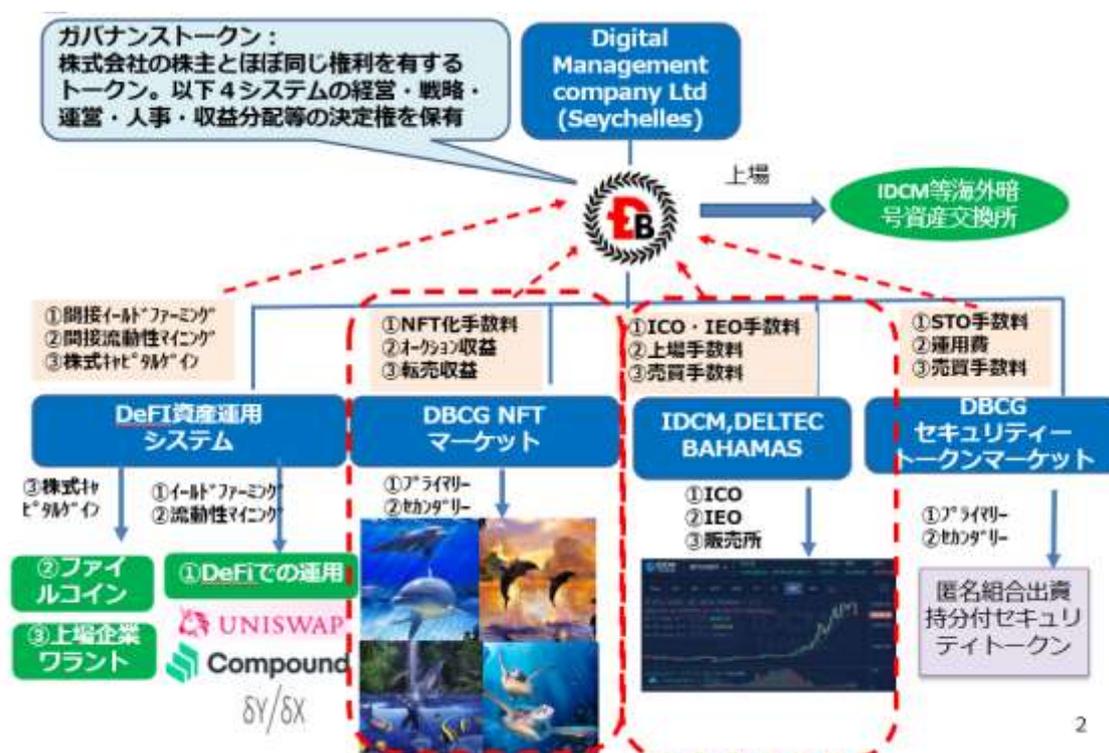
IDCM is one of the world's leading cryptocurrency exchanges and has a wealth of experience in operating cryptocurrency exchanges. DELTEC is a bank that manages and stores US \$ backed by USDT Tether. The DBCG operating company operates a crypto currency exchange market together with both parties.

#### (4) Security token trading platform

Unlike utility tokens, security tokens are token whose value is transferred together with financial assets (real estate, tangible assets, intangible assets, IP, gold, etc.) that support the value.

DBCg Token is a governance token, and its source of value is the exchange's sales commission and new token listing (STO) commission.

Figure 1 Overview of DBCg Token



#### 1. Introduction

In the "Cashless Vision" announced by the Ministry of Economy, Trade and Industry in April 2018, a goal was set to increase cashless society in Japan to 40% by 2025 and 80% in the future. In response to this, this project will promote Japan's cashless policy, pursue the diversification of payments on the Internet using blockchain technology, and aim to improve the convenience and efficiency of various payment methods.

[Reason for working on cashless society]

In Japan, the declining birthrate and aging population, the declining population, and the accompanying decrease in the working population have become major issues, and improving national productivity has become an inevitable issue. Cashless society is expected to lead to unmanned labor saving in physical stores, visualization of uncertain fund flow, improvement of tax revenue by deterring uncertain cash distribution, and revitalization of consumption. The methods for realizing cashless payments are diversifying, and it is expected that cashless payments that utilize innovation in various ways will continue to appear in the future.

In addition, the number of foreign tourists visiting Japan is increasing year by year, but it is said that 40% of them are dissatisfied with the fact that they can only use cash, and if this does not improve, there will be an opportunity of about 1.2 trillion yen per year. It is estimated that a loss will occur. The spread of cashless payments in Japan is lagging behind that of the rest of the world because of concerns about cashless payments and the national character of people who prefer to use cash. We propose a method that utilizes blockchain technology as a means to solve that anxiety.

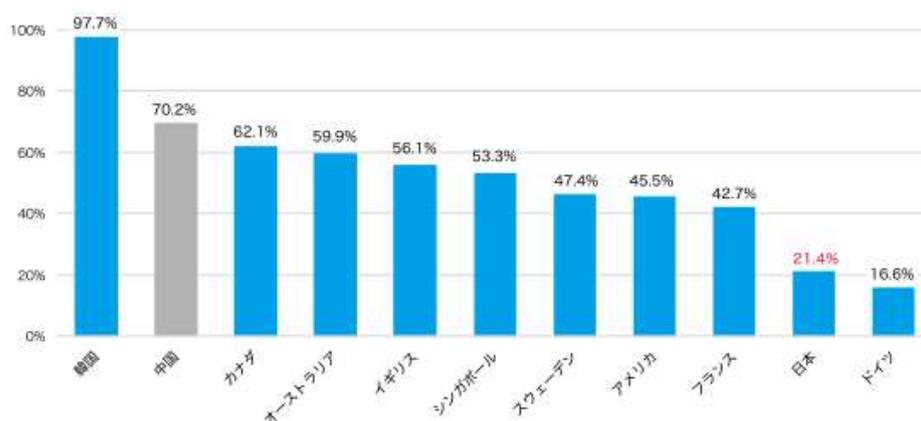
[Financial settlement and liquidation utilizing blockchain technology]

All money sent and received on the blockchain is recorded in the ledger and managed in a decentralized manner, so it cannot be tampered with and cannot be fraudulent. Therefore, it is expected to visualize the flow of funds and deter uncertain cash distribution. In addition, even if some nodes are attacked, the system will not go down, and it has strong security. With payments that utilize blockchain technology, you can immediately see how much you have used and all of it is recorded in the ledger, so you can prevent it from being overused compared to credit cards. The purpose of this project is to pursue the diversification of Internet payments utilizing blockchain technology, the convenience and efficiency of cashless payments, and the liquidation of financial assets that were not previously liquidated.

### 3. Cashless social benefits

The ratio of cashless society in the world has reached the 40-60% level in major countries, and among them, the cashless society in South Korea is outstanding, about 90%, while the ratio in Japan is only about 20%. I will.

Figure 2 Cashless payment status in major countries around the world (2017)



(Source) General Incorporated Association Cashless Promotion Council "Cashless Roadmap 2020" p.13

Cashless has merits not only for consumers but also for companies that provide products and services, and even for the entire country, and the merits of each are divided into "consumers" and "businesses that provide products and services." It will be divided as follows.

#### Benefits to consumers

- There is no need to carry cash, and you can save the trouble of searching for coins and adjusting the amount at the time of checkout at the cash register.
- Payment can be made simply by holding the QR code or barcode.
- You can check the amount of money and balance you used as numbers at any time, and you can check the receipts etc. electronically at any time.

#### Benefits for businesses

- Smooth settlement can be realized by simplifying the cash register.
- Tightening work such as cash register becomes easier. Since it is not necessary to check whether the numbers on the system match the cash, time can be saved and accounting mistakes such as calculation mistakes can be prevented.
- Various costs such as labor costs can be reduced.
- It will be easier for foreign tourists to make payments, and opportunities for further profits at tourist destinations will increase. According to a survey commissioned by VISA \* 1, about 40% of tourists visiting Japan are dissatisfied with the fact that they can only make cash payments, and if the number of tourists visiting Japan reaches 40 million annually (about 32 million in 2019). ) \* 2, it is estimated that there will be an opportunity loss of approximately 1.2 trillion

yen.

#### 4. Barriers to cashless society

It is necessary to consider the background of the lack of cashless society in Japan compared to major foreign countries from the perspective of social conditions, consumers, businesses, etc. The cashless payment ratio in Japan has changed from 11.9% in 2008 to 21.4% in 2017, and it can be seen that it is gradually increasing, but it is still a reason why cashless payments are difficult to spread. Is considered to be a national character that prefers cash.

According to "Cashless Vision" \*, the reasons why cashless society is not widespread are as follows.

##### [Social situation]

- (1) Low theft and "good security" that is said to be returned even if cash is dropped
- (2) There is little circulation of clean banknotes and counterfeit notes, and "high trust in cash"
- (3) "Cash register processing is fast and accurate" at stores, etc., and there is less complexity in handling cash at stores.
- (4) ATM is highly convenient and "easy to obtain cash"

##### [Actual stores, etc. (businesses, etc.)]

###### 【Introduction】

###### <Terminal introduction cost>

Costs are incurred in introducing "payment terminals" that are generally divided by payment method Space cost for terminal installation and burden of line pull-in also occur

###### [Operation / Maintenance]

###### <High cost compared to cash>

Costs for using cashless payment methods that are not incurred by cash payment are incurred on the actual store side From the viewpoint of actual stores, etc., of these costs, the fee paid to the payment service provider is paid by the operator (issuer) to the consumer. Existence of a physical store that seems to be a part of the points and miles to be granted, but does not feel that the benefits of the points and miles are fully received.

###### <Operation burden>

Operational burden for handing out paper sales slips (use refrain), etc., which does not occur with cash payment

###### [Funding]

###### <Time lag until monetization after payment>

Cash payments can be instantly monetized, but credit card payments generally have a time lag of about half a month to a month before monetization.

【consumer】

- (1) The existence of physical stores that do not support cashless payments makes the transition to cashless payments hesitant.
- (2) Various anxieties related to cashless payment

It is preferable to have good security and high trust in cash in Japan, but hesitate to introduce cashless payment due to the heavy burden on the operator (introduction cost, fee paid to the payment service provider, etc.). There are many businesses that do. As a result, there are many physical stores that do not support cashless payments, and the penetration rate in Japan is low.

#### 5. Liquidation of immovable assets and cashless payment using blockchain technology

All liquidation and cashless settlement of financial assets by crypto currency are recorded on the blockchain, and falsification is theoretically impossible, so it is impossible to make fraudulent payments (transactions). In addition, since you can check the records of remittances such as "who paid to whom and how much you received", the accuracy of payment is guaranteed, and you can trade 24 hours a day, 365 days a year. In addition, the recipient's address is encrypted to increase anonymity, and the privacy-friendly design allows you to trade with peace of mind.

##### 5.1 DBCG Token

DBCG Token is a governance token function (operation management) of DBCG DeFi system, indirect yield farming / indirect fluidity mining function in DeFi system of other companies, governance token function of DBCG NFT (operation management), governance token function of IDCM BAHAMA. It has a governance token function (management and operation) of the security token trading platform (operation management), and is responsible for next-generation asset liquidation, settlement, and management and operation functions. DBCG Token is issued in accordance with the ERC20 standard, and its operation is performed by nodes all over the world. Since it uses the same blockchain as Ethereum, there are no usage restrictions and anyone in the world can use it in borderless manor.

##### 【Basic information】

Name: Digital Bank Coin Governance

Symbol: DBCG

Total issue quantity: 5,000,000,000

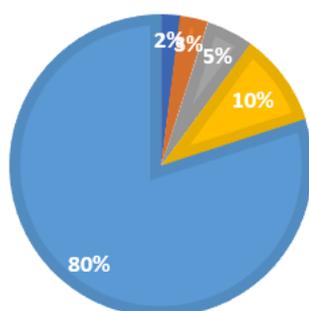
Minimum decimal unit: 18

Contract address: 0x6aE74982bA8a8014C5bC46b902D18187a8D5a9A1

Figure 3 Total amount of DBCG Token issued

### GOVERNANCE TOKEN DISTRIBUTION DIAGRAM

■ Market distribution(PRE)  
 ■ Market distribution(IEO)  
 ■ Market making  
■ Marketing airdrop  
 ■ In-house reservation



		%	Amount
①	Market distribution(PRE)	2%	100,000,000
②	Market distribution(IEO)	3%	150,000,000
③	Market making	5%	250,000,000
④	Marketing airdrop	10%	500,000,000
⑤	In-house reservation	80%	4,000,000,000
	合計	100%	5,000,000,000

The total amount of DBCG tokens issued is 5 billion DBCG, of which 50% is in-house reservation, 10% is marketing airdrop, 5% is market making, 3% is Market distribution(IEO), 2% Market distribution(PRE).

#### 5.2 Asset management DeFi system

DBCg DeFi is a automatic asset management decentralized financial system that uses AI. DBCG Token is the governance token of DBCG DeFi system, and the source of value is the investment profit in DBCG DeFi system. DBCG DeFi operations invest in various DeFi systems operating around the world, earn daily fees through indirect yield pharming, and earn governance tokens through indirect liquidity mining. By investing in DBCG DeFi, you can earn (1) indirect yield pharming fees of other companies, (2) indirect liquidity mining governance tokens of other companies, (3) indirect filecoin profit, (4) indirect stock capital gains.

(1) Definition of words:

① DeFi: Refers to a financial system composed of blockchain-based applications in the financial fields such as securities, insurance, derivatives, and lending. It is an autonomous ecosystem with a decentralized network that does not require a centralized administrator, and is a general term for financial systems and projects

that are accessible and highly transparent to anyone.

②Yield pharming: To manage crypto assets and stable coins by lending DeFi, etc., and earn passive income such as interest income.

③ Liquidity mining : Obtaining some kind of reward other than interest by providing liquidity to the DeFi platform.

(2) For example, suppose you want to manage your assets with Uniswap, the largest decentralized exchange (DEX). Uniswap has a system called liquidity mining, so you can get ①0.3% as a commission just by depositing funds in a specific pool (indirect yield farming). In addition, you can get a reward called "UNI", which is a dedicated governance token (indirect liquidity mining). Uniswap issued UNI tokens in 2020. UNI is a governance token for UNI holders to decide the future of Uniswap, and UNI holders will decide the future direction of Uniswap development by voting. Therefore, UNI holders are responsible for thinking more about Uniswap, making improvements, and growing it into a more essential protocol for DeFi. Uniswap currently has plans to reduce its 0.3% liquidity provider fee income to 0.25% and collect 0.05% as Uniswap's protocol income. If that happens, protocol revenue can also be returned to UNI holders. In other words, the source of UNI's value is Uniswap's protocol revenue, which is 0.05% of this.

(3) Next, let's assume that the asset is managed by Compound. Compound is a decentralized cryptocurrency banking / money market running on Ethereum's mainnet and one of the largest yield pharming / liquidity mining platforms. Users can make money by lending their own tokens to the contract. Users can also borrow tokens from the contract by providing collateral to the contract. Compound operates in a decentralized and autonomous manner, and seems to be aiming for a bank / money market where there is no specific centralized administrator. The specific lending and borrowing mechanism is as follows.

① Lending mechanism

a. Users lock crypto assets and stable coins on smart contracts to earn interest.

Currently, there are eight types of target assets: DAI, USD Coin, Ether, Ox, Augur, Wrapped BTC, Basic Attention Token, and SAI.

b. If locked, cToken will be issued to the user at a preset exchange rate. For example, if Ether is locked, cEther will be issued.

c. Users can earn interest by holding cToken. Specifically, the cToken is redeemed at the time of withdrawal of the locked asset, but the value of the cToken is assumed to increase with respect to the locked asset over time. For example, if you supply 100 DAI with an annual interest rate of 1.09%, you can get a refund of 101.09 DAI if you redeem cDAI one year later.

d. This income is economically dependent on the interest paid by the lessee, which will be described later. The interest rate seems to be decided based on the supply and demand of lending and borrowing, and fluctuates daily.

e. In addition to the above interest rates, the lender may receive a COMP Token. COMP Token acts as a so-called Governance Token, which allows holders to propose protocol changes and vote. COMP Token is listed on overseas exchanges.

② Borrowing mechanism

a. Users with a.cToken can use Compound to borrow crypto assets and stable coins.

b. When borrowing, the user deposits cToken as collateral. The maximum amount that a user can borrow is calculated by multiplying the deposited assets by the collateral factor.

c. The collateral factor is set by the holder of the COMP Token. The collateral coefficient is generally higher for assets with higher market capitalization / higher liquidity and lower for assets with lower market capitalization / less liquidity.

For example, the ETH collateral coefficient is currently set at 0.7, allowing users who lend ETH 100 to the protocol to borrow assets equivalent to 70 ETH via Compound. It is also possible to lock Ether and borrow DAI, lock DAI and borrow Ether, and so on.

d. If the user's loan balance exceeds the borrowing capacity due to an increase in unpaid interest, a decrease in the value of collateral, an increase in the price of borrowed assets, etc., the provided collateral will be discounted from the market value at that time. It will be settled.

e. Despite the above payment obligations, the lessee can receive COMP Token as a reward by using the Compound platform. Approximately 2,880 COMPs are distributed daily, of which 50% are distributed to lenders and 50% to borrowers.

Fig. 4 DBCG DeFi system image diagram

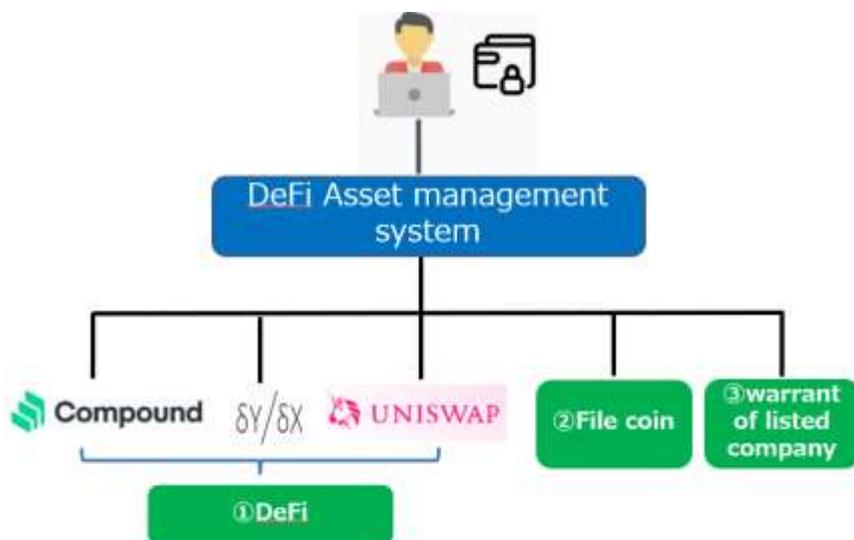
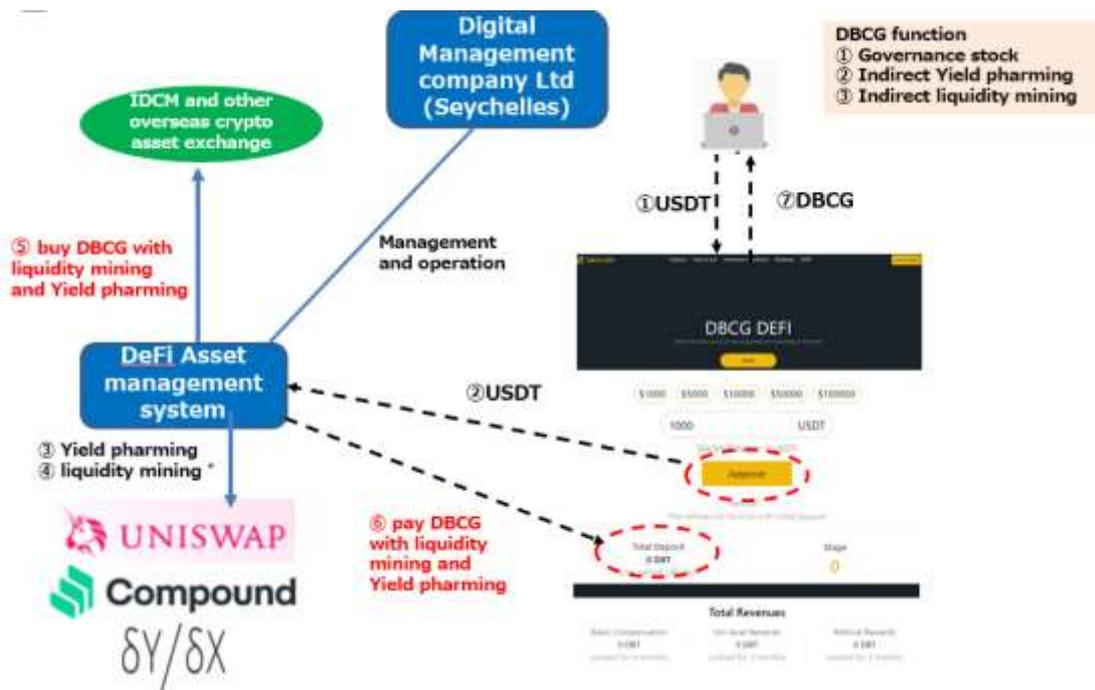


Figure 5 List of financial functions (on Ethereum) implemented in DeFi

イーサリアムのスマートコントラクトを利用して様々な金融機能（取引所、デリバティブ、保険、レンディング、ペイメントなど）が実装されている



Fig. 6 Fund flow diagram with DBCG DeFi



### 5.3 DBCG NFT

The DBCG Token issuer will build a DBCG NFT trading platform. NFT is "unique" digital data with a non-counterfeit certificate and proof of ownership. We will create a market where tangible and intangible assets are converted into NFTs, sold in the primary market, and resold in the secondary market. DBCG Token is a governance token of DBCG NFT system, and the source of value is NFT conversion fee of DBCG NFT system and NFT sales revenue (including auction profit).

(1) NFT (Non-Fungible Token: Non-Fungible Token) is a digital non-counterfeit certificate and certificate of ownership. A type of digital asset that utilizes the blockchain, which is known as the basic technology of crypto assets (virtual currency). By using blockchain technology, mutual verification between participants makes copying and tampering difficult, and anyone can prove the authenticity and ownership of the asset. In other words, it becomes "unique" digital data with a non-counterfeit certificate and a certificate of ownership, and like real works of art, assets that have traditionally had asset value but have not been liquidated have asset value. As a result, value can be exchanged (fluidized).

(2) Items that can be used as NFTs: ① works of art, ② virtual items in video games (skins, virtual currencies, weapons, avatars, etc.), ③ music, ④collections (digital trading cards, etc.), ⑤ real estate, cars, racehorses, etc. From horses to designer sneakers, tokenized real-world assets, ⑥ virtual lands, ⑦ videos of iconic moments in sports, and more.

(3) NFT creation method  
 Before starting to create, it is necessary to decide which blockchain you want to issue NFT. Ethereum is now the top blockchain service for NFT issuance. However, various other blockchains are becoming more popular, including: ①Binance Smart Chain, ② Dapper Labs Flow, ③ Tron, ④EOS, ⑤Polkadot, ⑥ Tezos, ⑦Cosmos ( Cosmos), ⑧ WAX, etc. The blockchain has its own NFT token standard and corresponding wallet service and marketplace. To create it, connect the Ethereum wallet and upload the images and files you want to make into an NFT.

(4) How to buy NFT: ①Which marketplace should you buy NFT? ② Which wallet do I need to download in order to connect to the platform and purchase NFT? ③ Which crypto assets do you need to put in your wallet to complete the purchase? ④ Is the NFT you want to purchase sold at a specific time?

Fig. 7 DBCG NFT platform image diagram

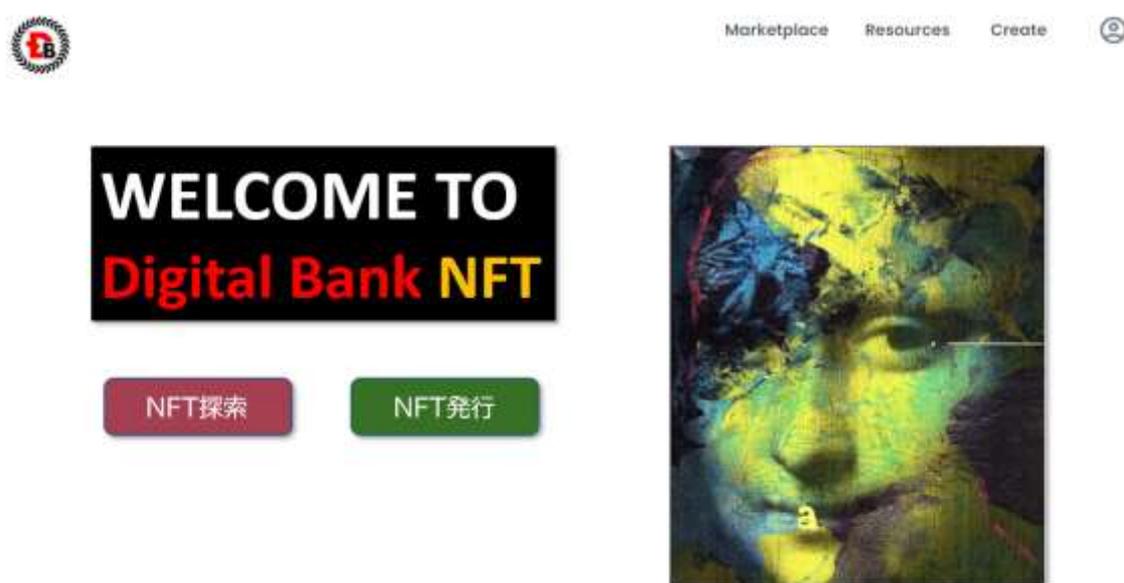
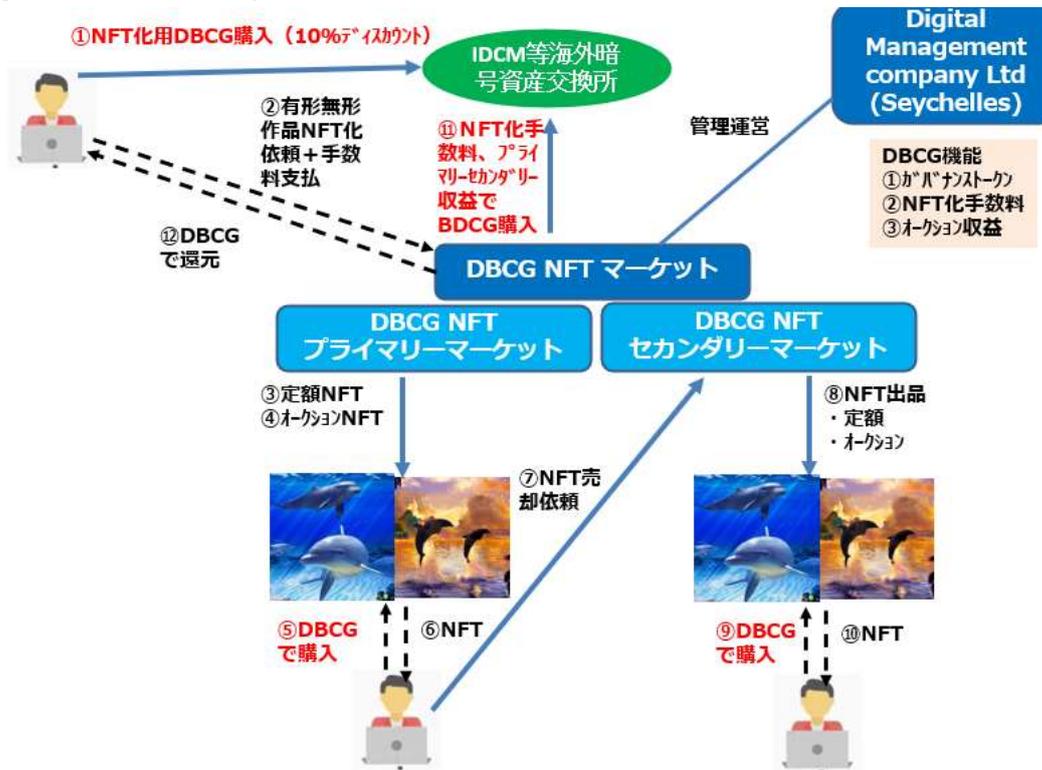


Figure 8 DBCG NFT platform fund flow chart



#### 5.4 IDCM, DELTEC BAHAMAS Crypto currency Exchange market

DBCg Token issuing company operates crypto currency exchange market, IDCM, DELTEC BAHAMAS with IDCM, DELTEC, DBCG.

DBCg Token is the exchange's key currency and governance token, and the source of value is the exchange's sales commission and initial coin offering (ICO, IEO) commission. IDCM is one of the world's leading crypto asset exchanges. We have a wealth of experience in operating cryptocurrency exchanges. DELTEC is a bank that manages and stores US \$ backed by USDT Tether. The DBCg operating company operates a crypto asset exchange together with both parties.

##### (1) IDCM Hong Kong, Taiwan

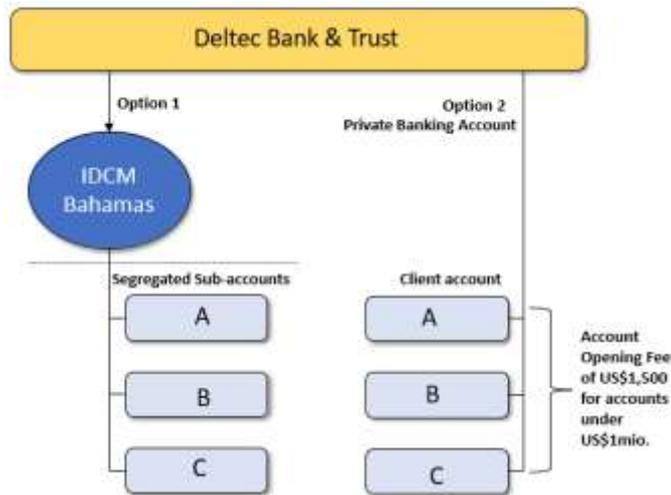


① Daily trading volume is the highest in the world (\$ 5.2 billion) as of October 20, 2020.

\* Although the transaction volume ranking fluctuates, it remains in the 1st to 10th places.

② We handle 39 types of currencies and can trade in 69 pairs of currencies.

(2) Establishment of IDCM Bahamas Cryptocurrency Exchange with Deltec Bank & Trust



(3) Collaboration with Deltec Ecosystem of DELCHAIN & Deltec Bank & Trust

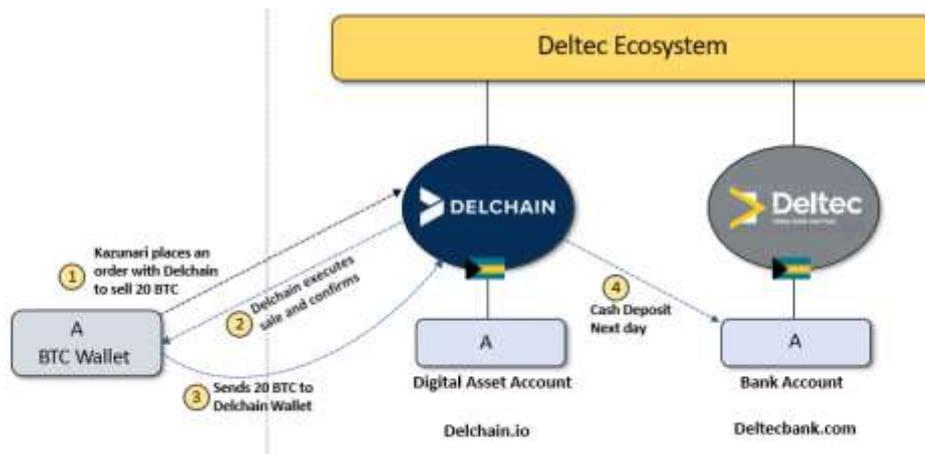
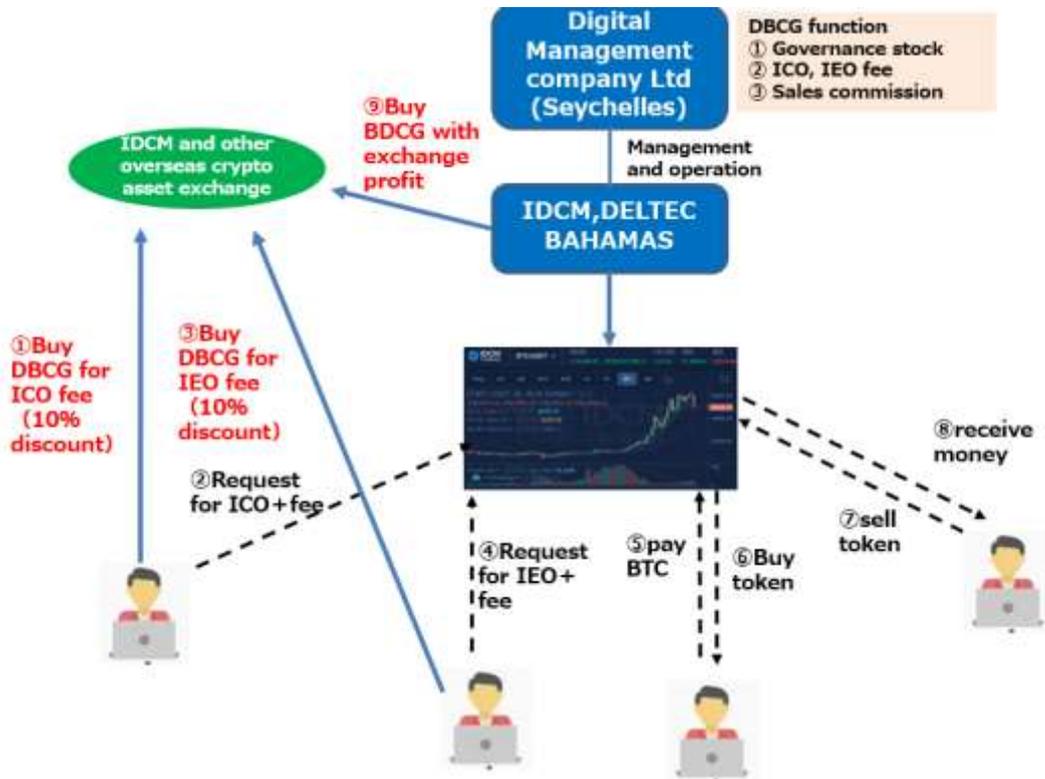


Figure 9 IDCM, DELTEC BAHAMAS Cryptocurrency Exchange Fund Flow Chart



### 5.5 SECURITY TOKEN

The DBCG Token issuer will create a security token trading platform (platform, secondary market). Unlike utility tokens, security tokens are tokens whose value is transferred together with financial assets (real estate, tangible assets, intangible assets, IP, gold, etc.) that support the value. DBCG Token is a governance token, and its source of value is the exchange's sales commission and new token listing (STO) commission.

(1) This platform consists of three elements necessary to promote the liquidation of all assets. The first element is visualization of property rights information. On this platform, the security token (electronic certificate) will be given to the investor by the securities issuer as a proof that the investor has made an investment. In this security token, the rights (contractual status) information of the invested assets is recorded as highly reliable electronic information by blockchain technology, and it can be confirmed at a glance on the Internet. 5.5 SECURITY TOKEN

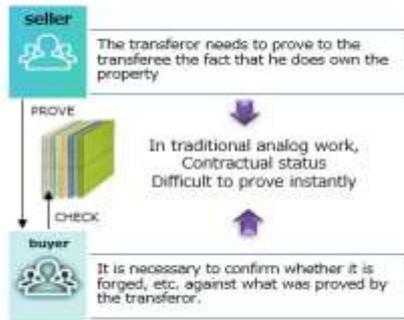
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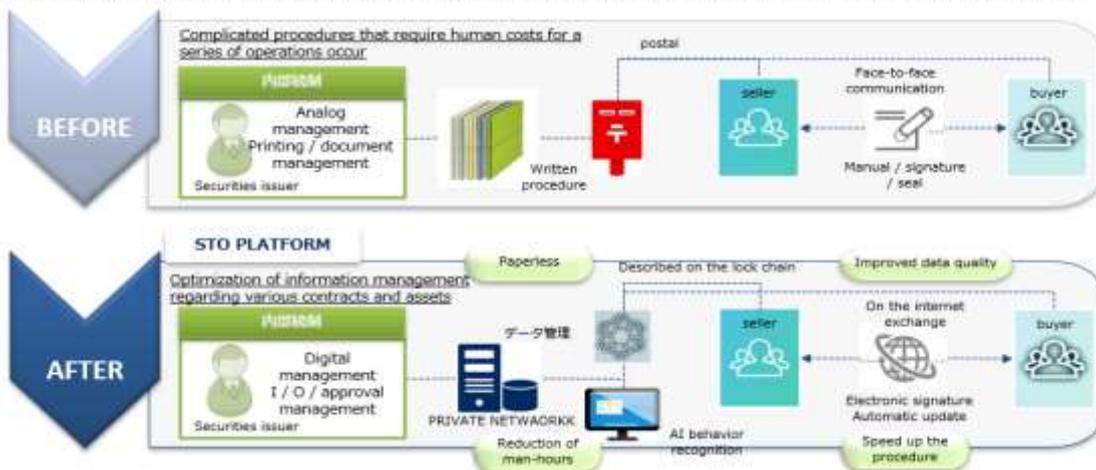
When transferring assets



(2) The second element is the systematization of procedures related to the transfer of contractual status (contractual status that gives effect to the contract). This platform is a program (smart contract) defined under the framework of the current Japanese law, and it is possible to carry out a series of agreements and acceptance procedures associated with each contract of transfer. This makes it possible to optimize information management of various contracts and assets by speeding up asset transfer procedures such as paperless offices, reduction of man-hours, reduction of human error, and improvement of data quality.

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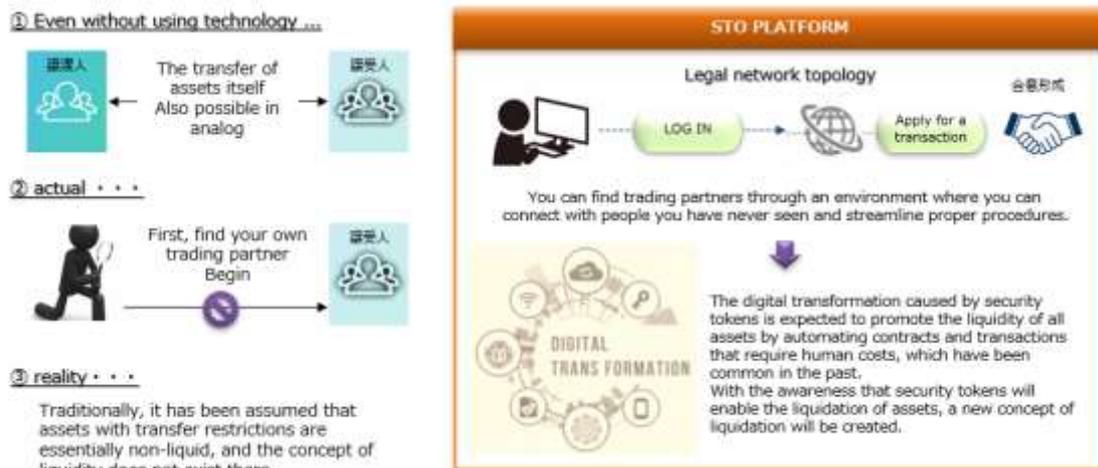
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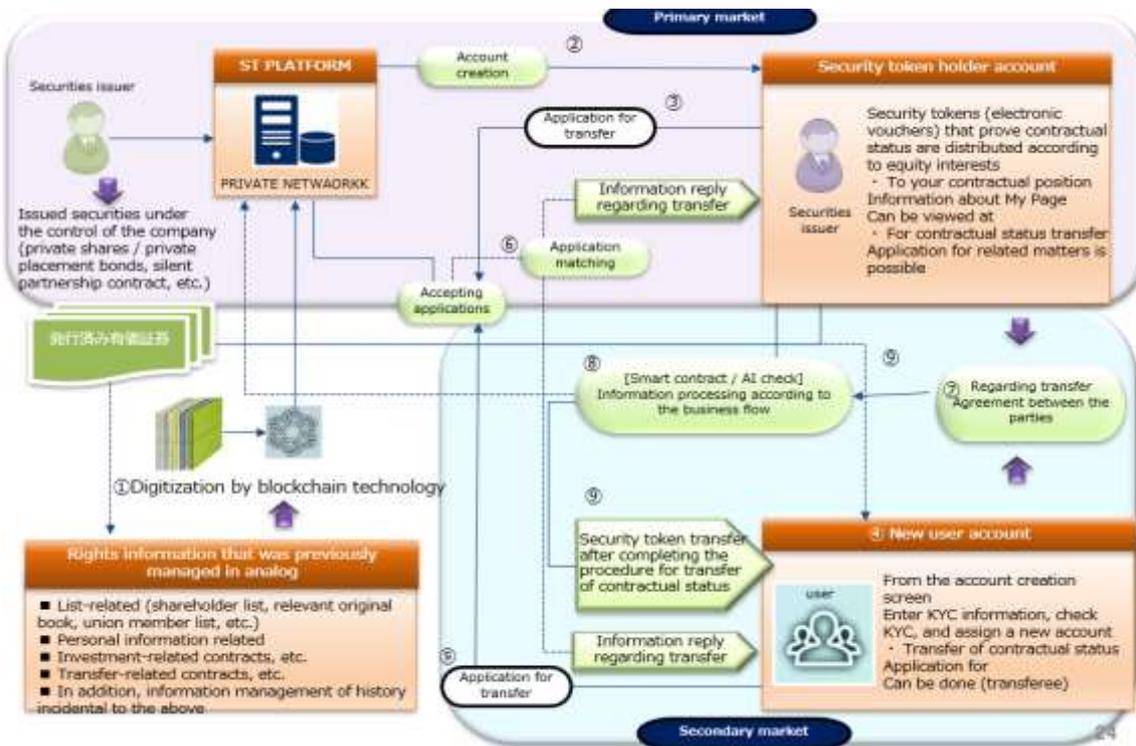
(3) The third element is the creation of the concept of fluidization. By accessing this platform, a new environment will be created in which people who meet for the first time can connect through the Internet and apply for transactions according to due process, and by raising awareness of security tokens, a new concept of fluidization that has never existed before will be created.

The third element is the creation of the concept of fluidization.

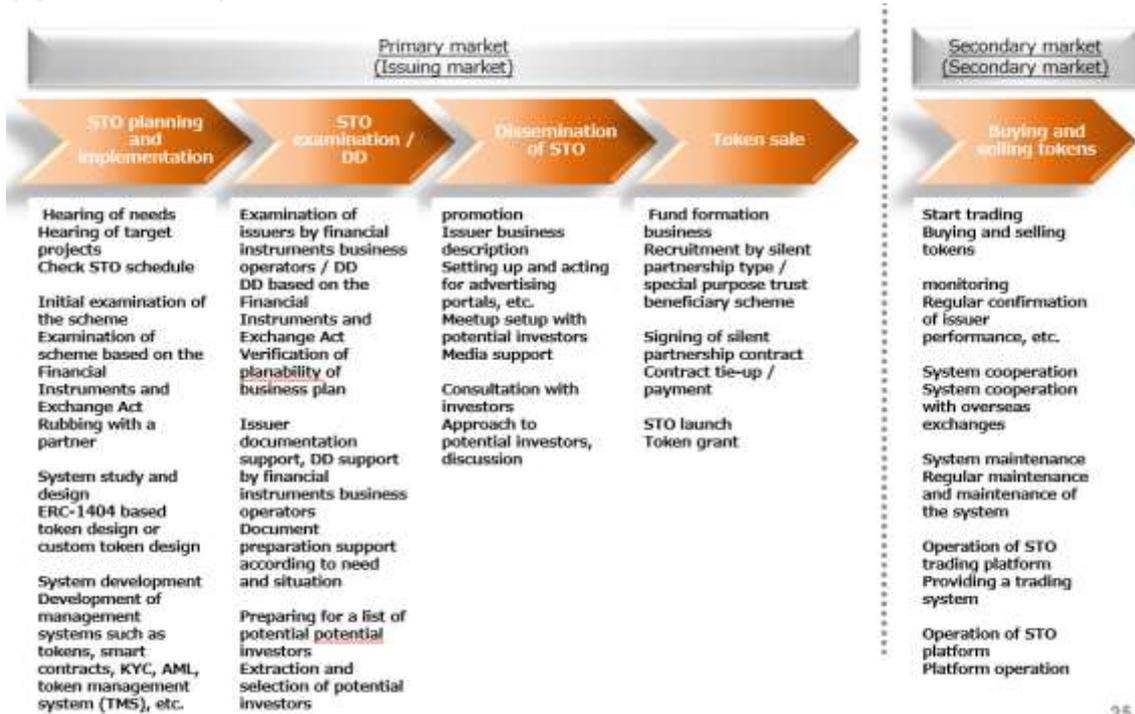
By accessing this platform, a new environment will be created in which people who meet for the first time can connect through the Internet and apply for transactions according to due process, and by raising awareness of security tokens, a new concept of fluidization that has never existed before will be created.



(4) Security token primary market and secondary market diagram

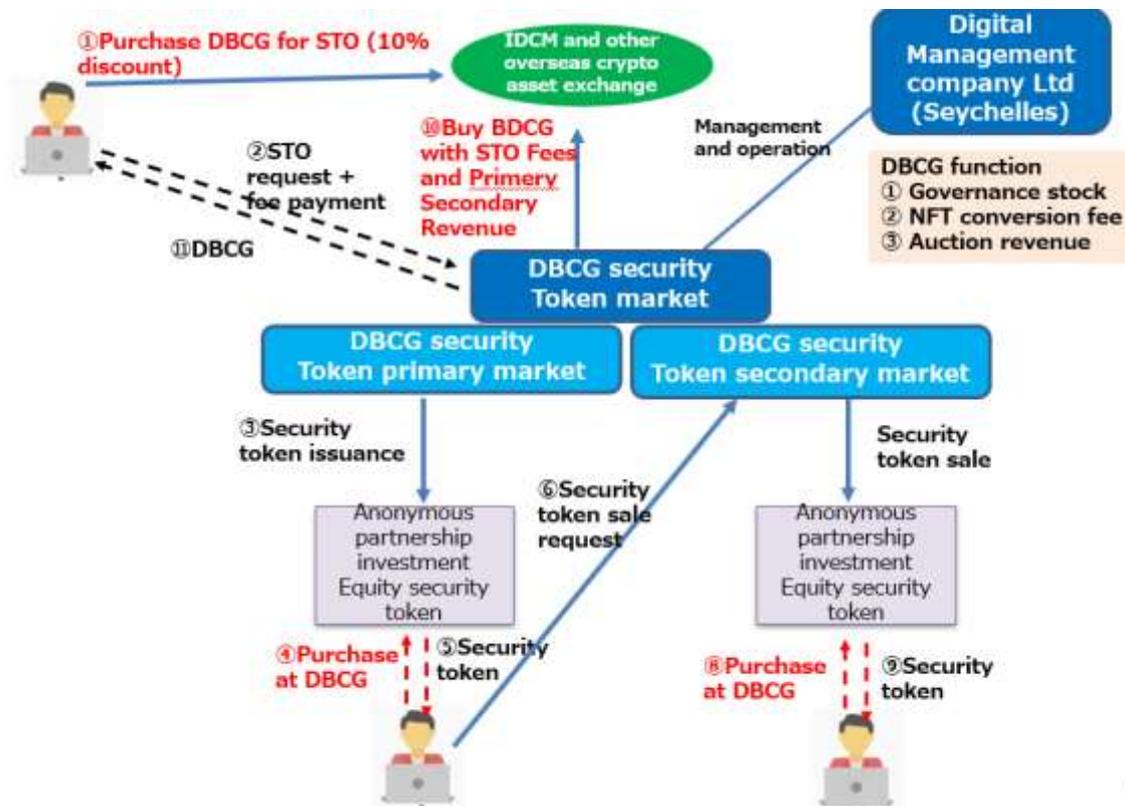


(5) STO security token issuance flow chart.



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(6) Security token trading It is a fund flow chart of the primary market.



## 6. Operation method

The operation of the DBCG token is the Digital Management company Ltd that issued the DBCG token, but we will conclude a partner contract with a specialized company in each field and operate it collaboratively.

### 6.1 Roadmap

DBCg token issuance, listing at overseas crypto currency exchanges market, and NFT trading platform, IDCM, DELTEC BAHAMAS crypto currency exchange market, and security token trading platform created by DBCg token issuing companies are scheduled to be carried out according to the following schedule. DBCg Token will promote asset liquidation and cashless payment using blockchain technology. The issued tokens will be a conditional investment with lockup conditions to balance the supply and demand of the market.

July	2021 DBCg DeFi asset management system operation
August	2021 Issuance of DBCg Token
April	2022 Listed on DBCg Token IDCM HK
April	2022 NFT trading platform launched
July	2022 Listed on DBCg Token IDCM TAIWAN
September	2022 IDCM, DELTEC BAHAMAS operation started
April	2023 Security Token trading platform operation started

### 6.2 Development team

System and service development:	Digital Management company Ltd
Token issuance and finance:	Digital Management company Ltd
Overseas sales and handling business:	Digital Management company Ltd

## 7. Disclaimer DISCLAIMER

This white paper provides an overview of the proposed products, services, and token ecosystem. It does not consist of any legal, financial or other advice. We encourage you to seek professional legal, financial and tax advice on your own.

This white paper is for informational purposes only.

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The purpose of this white paper is to solicit sales and purchases in legal jurisdiction where it is illegal to offer sales or solicit purchases, or to those who are illegal to do so. It is the purchaser's responsibility to confirm and determine whether any token is legal in the relevant jurisdiction in the purchase, use, sale or transfer of any token. In addition, it is the purchaser's responsibility to participate in crowdsale in all relevant jurisdictions and to determine and assess potential tax impacts associated with delivery, purchase, receipt, holding, use and sale. If you are considering buying, receiving, holding or trading tokens, please consult the opinions of an independent third party expert before taking any action.

In many jurisdictions, the regulatory status of token and distributed ledger technology is unclear or undefined. It is difficult for regulators to predict how existing regulations can be applied to technologies and applications such as the DBCG Platform ("Platform") and DBCG Tokens ("Tokens", "DBCG"). Similarly, predicting whether and how legislative and regulatory bodies will implement legislative and regulatory changes affecting distributed ledger technologies, including platforms and DBCG tokens, and their applications. It is difficult. The purchase, sale, and distribution of DBCG is illegal for the purpose of explanation only, the distribution of tokens is illegal, or the token is part of the license (registration, license) of the parties involved in the purchase, sale, and distribution. Regulatory behavior can adversely affect the platform in many ways, including being determined to be an all-encompassing regulatory measure. The Platform may become illegal to operate in such jurisdiction due to regulatory acts or changes in law or regulation, or may obtain the regulatory approval required to operate in such jurisdiction. If it is not commercially desirable, we may suspend business within our jurisdiction.

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Since the DBCG token is based on the Ethereum protocol, malfunctions, failures, and abandonments of the Ethereum protocol can have a significant adverse effect on his CIM token. In addition, advanced cryptography and technological advances could pose a risk to his Kun and platform by disabling the cryptographic consensus mechanism that underpins the Ethereum protocol. Like other decentralized crypto tokens based on the Ethereum protocol, DBCG tokens are involved in the process of validating DBCG token transactions on the Ethereum blockchain: double-payment attacks, majority mining power attacks, and selfish mining attacks. It can be said that it is susceptible to attacks by miners including (and not limited to). Successful attacks pose a risk to the platform and his DBCG tokens, including,

and not limited to, the accurate execution and recording of transactions involving DBCG tokens.

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## 8. Reference

Changes in the environment surrounding cashless payments and points to be discussed at this study group

June 10, 2020

<https://www.meti.go.jp/press/2020/06/20200612006/20200612006-4.pdf>

Cashless Roadmap 2020

<https://www.paymentsjapan.or.jp/wordpress/wp-content/uploads/2020/06/roadmap2020.pdf>

Cashless Roadmap 2020 Summary Version

[https://www.paymentsjapan.or.jp/wordpress/wp-content/uploads/2020/06/roadmap2020\\_summary.pdf](https://www.paymentsjapan.or.jp/wordpress/wp-content/uploads/2020/06/roadmap2020_summary.pdf)

Etherscan: DBCG Token (ERC20)

<https://etherscan.io/token/>