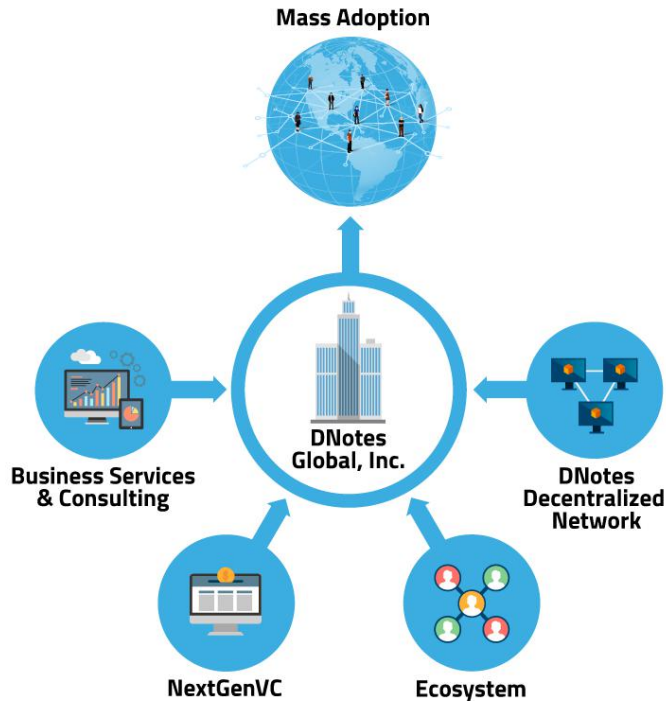


A Letter from Our CEO - Alan Yong



When Bitcoin[1] was first created nearly a decade ago, it arrived on the scene with tremendous promise for the world. That promise was easy to understand and was a direct response to the 2008 financial crisis in which self-interested bankers and politicians very nearly collapsed the economy. Bitcoin was designed to help facilitate a peer-to-peer digital currency system that would return financial control to the people.

Almost ten years later, that promise remains unfulfilled.

To be sure, the digital currency revolution has produced benefits for the world. For example, cryptocurrency and its underpinning blockchain technology have succeeded in delivering a reliable, decentralized data storage mechanism. This innovation has opened the door to an array of applications that may render redundant the established and traditional methods of managing information in areas critical to value exchange for consumers and businesses. In addition, many groups and organizations have created faster, more private, more efficient, and more portable iterations of digital money.

The problem is that cryptocurrencies have failed to follow suit and become a reliable store of value.

There are two main reasons for this. First, despite rising interest and investment in the space, cryptocurrencies remain small in scale compared to incumbent fiat money types, and they are not yet commonly accepted for transactions. Second, individual cryptocurrencies currently lack the intrinsic value proposition they need to create a price floor that would discourage rapid price drops in the trading environment. These two factors have combined to limit cryptocurrencies to a role as speculative trading instruments rather than investments in the future of money.

The primary objective of DNotes is to position itself as the first, and preferred, peer-to-peer digital cash for mass public acceptance, in much the same way that Microsoft has become the preferred option for operating systems. The focus is to

build an integrated, mutually beneficial, profit-generating business ecosystem to aid DNotes' adoption and utility. That dynamic will provide support for DNotes with apportioned profits and equity from those business activities, providing it with an intrinsic value proposition that forms a valuation price floor. The ecosystem will be managed by DNotes Global Inc[2].

The DNotes Global ecosystem already boasts the world's first cryptocurrency vault with a deposit guarantee (DNotes Vault, 2014)[2], a FinTech news media organization (DCEBrief, 2015)[3], and the royalties from a business success book and subscription-based video product that will assist future business clients and partners (The Four Pillars of Business Success, 1q2015)[4]. The next business phase will include rapid scaling of the existing business properties, and the addition of a world-wide payment network, cryptocurrency exchange, charter bank, letter of credit facilities, multi-currency payment cards, and an array of business consulting and financial services that will be funded through multiple rounds of venture financing—the first being a Reg A+ Tier II mini-IPO under the JOBS act that the company will initiate the process for in early 2018.

DNotes also functions as a platform for Turnkey Blockchain solutions that satisfy the needs of businesses that want to rapidly deploy powerful applications on the blockchain. This further expands the use-case and intrinsic value of DNotes as both a currency and a platform, widens the business partnership opportunities for

DNotes Global, and opens more doors for investment that may act to stabilize the DNotes token through equity backing.

In summary, DNotes is a complex ecosystem that creates a positive feedback loop to support rapid scaling and growth. This whitepaper will break up these three main functions to best explore DNotes in its dimensions as a global payment system, a turnkey blockchain development platform, and a business ecosystem.

The blockchain is a distributed ledger database that creates a novel way to reliably store and transfer information. Distributed ledgers have a wide variety of use-cases within the corporate and trading environment, which has traditionally utilized closed centralized systems that rely heavily upon banking and government intermediaries to bear the risks from uncertainty when authenticating digital transactions. These middlemen have been crucial in recordkeeping to date, while also being central points of failure, customer data security risks, and commanding fees that impact the cost of business activity.

Blockchain is a new approach that removes the need to trust third parties in digital relationships. Authentication and authorization on the blockchain are cryptographically verified through a decentralized, distributed network of nodes

that each work towards the same conclusion based on information inputs. The ownership record that achieves a majority or consensus becomes the latest addition (or block) to the master copy of the record (chain). This process solves for the problem that digital information could otherwise be effortlessly and infinitely copied.

Compared to traditional centralized record-keeping systems, distributed networks reduce transaction costs, preserve database integrity, prevent single point of failure, create transparency, and render fraudulent transactions near impossible.

The success of Bitcoin[1] and other protocols has spurred a flurry of research into the potential transformative roles distributed ledger technology (DLT) could play in the transfer of digital information beyond currency ownership: from insurance and capital acquisition to financial services and clearing house settlement. Enterprise incumbents – mostly banks and financial firms – have taken more dedicated steps towards including blockchain products as a feature of digital asset exchange within their overall business strategy to keep pace with Bitcoin[1] and startups like Ethereum[5], NXT[6], and Stratis[7]. 2017 saw investors rush to invest in blockchain startups, with more than \$3.7 billion dollars raised in aggregate through the runaway trend of Initial Coin Offerings (ICOs)[8].

These use cases and investments have coaxed regulators to reexamine their initially cold position towards the technology that was rooted in concern for Bitcoin's ability

to transcend state financial regulations and capital controls, and its potential application in unsanctioned activities. Today, distributed ledgers are seen by many governments worldwide as a means to create greater cost efficiencies and security among e-government systems. For example, China is investigating blockchain-based social taxation and electronic invoicing systems[9], while Japan is testing the distributed ledger use case for public procurement processes[10].

With the benefits of blockchain technology becoming more recognizable for both private and public institutions of all sizes and scope, the need for a simple solution for them to quickly and easily deploy blockchain applications is evident. Currently, they must either invest heavily in both time and money to build, maintain, and over time expand their own protocol, or hire the proprietary skills to build within an open-source development platform like ethereum.

Inequitable money creation systems lead to instability

There exist numerous problems with modern monetary economics, particularly around inflation and the economic instability that can result from fractional reserve lending and quantitative easing. These phenomena do not affect every participant equally. Economies that rely on printing money rather than production operate to the benefit of those with earliest proximity to newly printed money (the wealthy and the government who have the greatest capacity to borrow), allowing them to

circumvent inflation at the expense of everyone else in that economy. This leads to speculative financial bubbles that threaten economic stability, as investment is driven from productive assets to speculative ones. This rising debt increases the chances of both private and government default.

When credit bubbles burst in debt-based economic systems, it puts stress on the banking system's reserves — or the level of money banks hold to back the loans they create. Bank customers rushing to withdraw their savings due to collapsing confidence in the economy expose the fragility of debt-based banking systems when they discover their funds are not available because the modern banking system is a game of musical chairs. This was seen recently in the western world during the height of the Greek government-debt crisis when Greek banks closed and placed limits on ATM withdrawals in 2015, denying customers access to their own legal property.[11]

An insecure, slow, and costly process

It is very difficult to make a payment in the modern financial world without involving and paying a corporation for the privilege of doing so. These fees cover the lofty economic rents such financial institutions enjoy in oligopoly, surplus to their risk exposure from settling differing stakeholder accounting records, and from counterparty default.

For these error-prone systems to work, transactions must be modifiable after they are sent, meaning no transaction finality. The resulting costs of chargebacks and financial fraud must be borne by payment intermediaries and merchants who require that customers collect, store, and forward their sensitive personal and credit card data over the internet to verify payment integrity.

The larger the number of intermediaries in a payment channel between two parties—as is often the case in international money flows—the slower, riskier, and costlier that transaction is to reconcile. These friction costs limit minimum transaction sizes, rendering micropayments impractical for services that could otherwise be charged on a per-use or casual basis.

Traditional finance is also prone to problems within the pipeline of vertically integrated systems, where each institution relies on the others working properly. When one issue arises in the pipeline—like a bank having technical problems or the payment gateway failing—the entire system is impacted, and transactions cannot occur.

The most propitious advantage blockchain offers is likely its utility as a decentralized peer-to-peer cash payment network.

Equitable money creation system

Healthy economies need to be based on sound money for long-term viability, and any attempt to deface or counterfeit money should be easy to detect. Digital cash makes possible an equitable money-creation system where no person or group can produce more legal tender for their personal gain. Distributed ledgers limit the ability for custodial accounts and governments to limitlessly create new money, which can protect its users from the inflation and economic instability intrinsic to modern money and banking networks.

No risk of bank runs, withdrawal always possible on demand

The blockchain engine that powers digital cash makes third-party custodial accounts an optional feature of participating in the world economy. With this innovation, each person can be his or her own bank, with the full balance of their account or wallet always available regardless of local economic conditions.

Transaction finality, lower fees, portability, and greater financial inclusion

Peer-to-peer digital cash utilizes the finality of public blockchains to eliminate counterparty risk and mediation costs associated with reversible transactions, and the need to pay financial intermediaries to absorb them. These immutable transactions of any size can be sent securely within minutes to anywhere in the world at nearly no cost, allowing for greater financial inclusion for the 2 billion people who lack access to the world's banking system.[9].

Security of sensitive consumer data

Digital cash transactions can be completed without the need for any personal information being sent over the network or collected by third parties to verify the payment. This information could otherwise be used for identity and payment fraud.

Robust network

Distributed digital cash networks have no central point of failure, so problems with one node or user have no effect on the overall system. This ensures network resiliency and uptime.

Larger potential liquidity

A larger pool of global users means potential for a much larger market liquidity and therefore stability. This means citizens of countries suffering political or economic turmoil can avoid losing their savings in national currency collapse scenarios.

Cryptocurrencies have proven popular among tech-savvy groups, freedom advocates, and speculative traders, but obstacles remain in making these networks easier for mainstream money users to participate. Most obstacles relate to the immature infrastructure of these networks and the lack of an adequate bridge to the traditional world of finance and commerce. In addition, people are naturally slow

to adopt innovations that they do not understand. For example, it took time for people to accept the internet and innovations like online banking. The resistance component to social acceptance of new technologies means that simplicity and security must be cornerstones to achieve widespread adoption.

Hindrances to mass adoption:

- Lack of supporting infrastructure – secure wallets, cold storage, exchanges.
- Few bridges between the centralized and decentralized worlds – payment gateways, bank support, financial services, accepting merchants.
- Difficult means to buy and sell cryptocurrencies in simple and cost-effective manner.
- Price volatility – cryptocurrencies have little, if any intrinsic value & prices are almost entirely driven by speculators.
- Leaderless development processes leading to unproductive infighting.
- Uncertain regulatory environment.

DNotes is a blockchain-powered digital currency and peer-to-peer payment system that empowers users to send money to one another – quickly, efficiently, and without the expense of going through financial intermediaries. DNotes has been strategically positioned to act as a solution to the challenges of gaining mass adoption and meeting the functions of money as a unit of account, a medium of

exchange, and store of value. DNotes hinges on the understanding that its technical representation and simplicity must be equal to that of traditional money if it is to obtain its desired position as the premiere digital currency for global commerce.

While Peer-to-Peer digital cash networks offer near frictionless transfer within their own networks, the present infrastructure for currency exchange and merchant adoption limits the realization of this utility. Currently, users must cede control of their money to third party exchanges and pay significant fees to swap from one digital currency to another, or in and out of fiat money. Transfers between digital cash and fiat money can take days to process, and users' risk their accounts being closed by banks who have taken a lukewarm stance on transfers that involve digital cash. This process creates obstacles in time, security, hassle and cost that digital cash was created to eliminate.

DNotes Global is creating a financial payments ecosystem that removes the need for third party intermediaries and the obstacles they come with by vertically integrating all their services into one cohesive ecosystem. The financial components of DNotes' expansion plans for this ecosystem include the integration of a decentralized exchange & marketplace, fiat exchange, bank, global payment network, and multi-currency cards for the frictionless transfer of digital cash throughout the world economy, either into other digital assets or fiat money. This frictionless infrastructure will allow DNotes users a full array of financial services

that enable them to save, store, spend, accept, convert, and transfer DNotes faster, cheaper and easier than fiat currency.

DNotes' blockchain serves as a secure and adaptable development platform for the creation, testing, and deployment of bespoke blockchain applications in C# for financial institutions and other organizations in the corporate environment. The DNotes protocol gives creators control over who can access the application, send and receive transactions, create assets, and view blocks. The protocol is as open or private as users need, is smart contract capable, and will facilitate the creation and maintenance of other tokenized networks running on the DNotes main blockchain. This feature will be a component of DNotes' NextGen VC.

DNotes' turnkey solutions are cost effective and designed with speed, security and simplicity in mind. The platform is built for accessibility by allowing construction of blockchain applications in C# — the preferred and most common corporate programming language. Developers will be able to employ Microsoft's .Net framework, and C#'s forgiving nature to rapidly build applications on the DNotes blockchain. DNotes' tailored private blockchain solutions allow third party developers to focus on creating application utility without concern for the security and recruitment cost concerns typical of complete in-house development.

DNotes will develop a cohesive and complete conversion of the blockchain full node into C# to make its code simpler for corporate developers to understand and build on. DNotes will then contribute to the open-source community by adding new code libraries and features that may be integrated into the DNotes platform or modified for other purposes.

Proof of Work VS Proof of Stake

POW



Miners use computing power to solve equations to reach consensus



Miners are rewarded for being the first to solve the equation



Miners have incentive to sell the coin reward to buy more hardware



Miners want upgrades that help make more in mining rewards and transaction fees

POS



Stakers use their stake (coins) to reach consensus



Stake holders are rewarded by being chosen based on their stake



Stakers have incentive to hold their coin reward to earn more stake reward



Stakers want upgrades that help to grow the value of their coins

Bitcoin's approach to verifying transaction validity was to reward miners for performing computations of increasing difficulty as more power entered the network. This solves the potential problem of coins being double-spent in the

system, but also requires expensive hardware and electricity to support the network as it grows. Unfortunately, that system also creates centralization risk as fewer miners participate. In proof-of-work systems, miners have a high level of influence on the protocol upgrades to the network, which creates governance issues when their interests are not in line with the network's users. Moreover, miners often sell their newly mined coins to retrieve their hardware investment costs, which is at odds with the long-term interests of the network.

DNotes has chosen proof-of-stake as its network consensus algorithm to realign network development and block reward interests with those of all key stakeholders. In a Proof-Of-Stake system, users can use their wallet to run a node that supports the network to receive newly generated coins, with the node's chance of getting the payout commensurate to its owner's coin balance as a proportion of the total number of coins being 'staked' on the network. The anticipated reward from staking is 2% annualized on the network. Proof-of-stake does away with special mining equipment and electricity waste that lead to centralization risk and places the network's economic incentives and governance into the hands of its economic community.

The DNotes ecosystem is designed with the view that saving and investment are important aspects of long-term macroeconomic stability and personal financial health, and that security is a prerequisite to infrastructural simplicity.

DNotes Vault was created in late 2014 as a robust web-accessible fortress for users to simply and securely store DNotes, with all deposits protected by a guarantee fund. In 2015 DNotes released a range of customized CRISP or “Cryptocurrency Investment Saving Plans” to give DNotes Vault users the opportunity to earn interest on their deposits.

DNotes 2.0 will expand this feature to all DNotes users by awarding them interest directly from the blockchain. Each depositor at a DNotes address will earn interest of 0.5% every 30 days (6% annualized). CRISP rewards can be earned in conjunction with the Proof-Of-Stake reward by making use of cold-staking — a smart contract that allows one wallet to run a staking node on behalf of funds held in another wallet address.

The economic implications of the CRISP’s inflation structure mean DNotes investors are rewarded in line with the network’s long-term interests, traders waive the interest payments. CRISP synergistically combines financial incentives that reward responsible money management.

Once a month
Monthly CRISP
payments are calculated
for the prior
30 days

Monthly CRISP pays
%0.5
interest on coins
that stayed in the same
address for the
30 day period.

**Total CRISP reward
that can be achieved in a year is
%6**

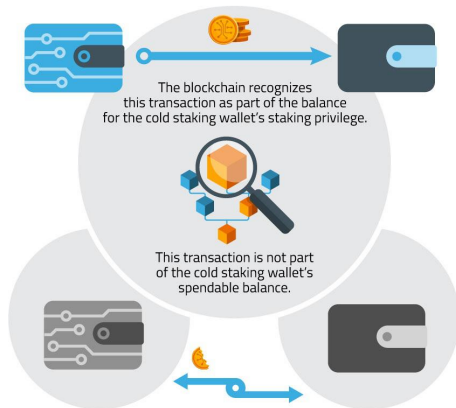
CRISP users can earn rewards
from their own wallet, **DNotesVault**,
or other participating third party vendors.

A key feature of Proof-Of-Stake networks is that a wallet's ownership of coins must be proven online in order to stake. Current solutions involve unlocking a wallet for staking purposes only. However, this still requires funds to be connected to the internet, and prone to other types of attack that an attacker could execute to gain access.

Cold Staking allows staking privileges to be awarded from one wallet to another, meaning an online wallet can stake coins on behalf of one or more other wallets. This means wallets with large holdings of funds can earn interest without putting their balances at risk.

How it Works

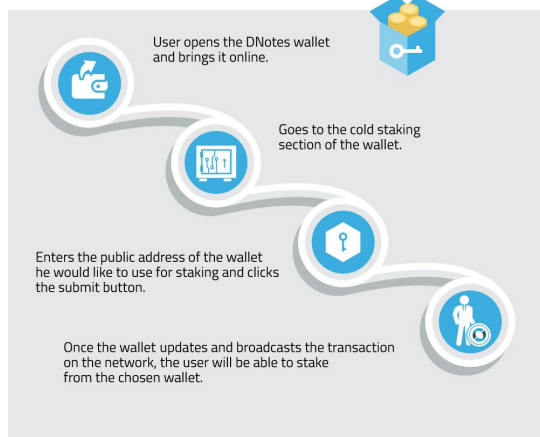
A transaction is sent from the cold wallet to the public address of the cold staking wallet.



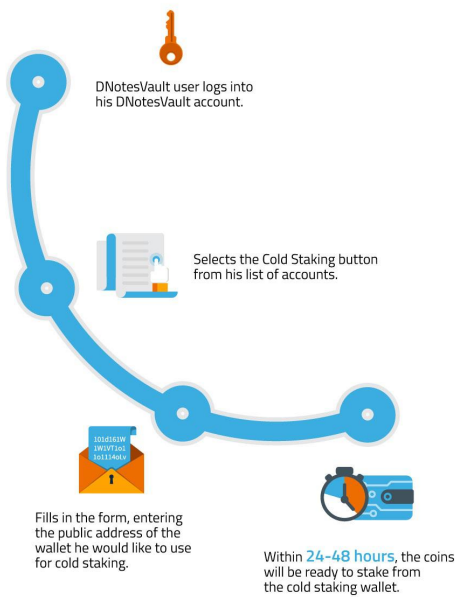
As the user stakes the coins in the wallet, the staking reward is sent back to the original cold wallet.

Wallet User

User would like to store their cryptocurrency in an offline and secure wallet, but still wants to stake their coins.



DNotesVault User



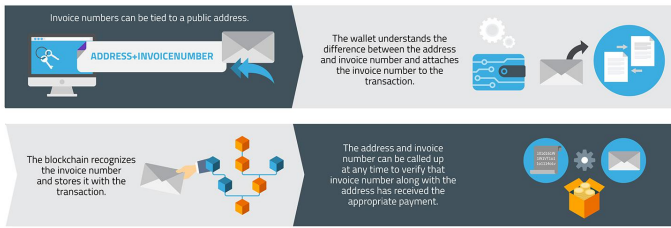
Accounting and invoice management on the blockchain is a critical feature that must be made easier for businesses before cryptocurrencies can be used in mainstream trade.

Currently, small businesses have a limited pool of options for invoicing management. One is to run their own remote server and tie their cart system into a bitcoin node that generates new addresses for each transaction. The problem with this option is that running Bitcoin nodes require expensive outlays in servers, data traffic, and processing power costs – and there is a lack of information security on the external server. The second option is to go with a third-party service provider like BitPay that charges a fee and exchange rate for using the service. Neither option provides an obvious advantage over the current fee structures commonly attached to modern credit cards.

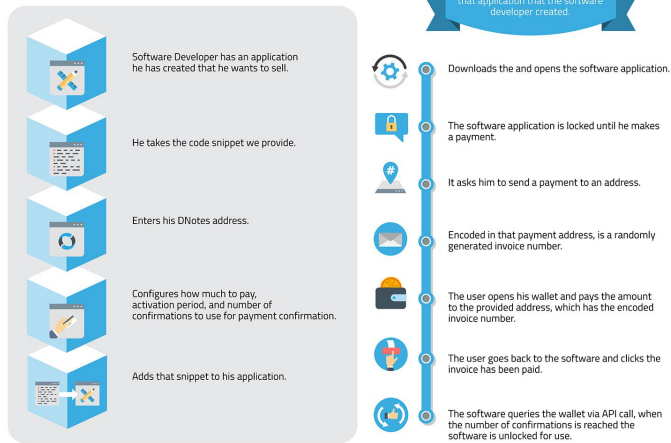
DNotes' proposal is to integrate the invoice number into the blockchain itself. Invoices can be automatically generated from the merchant or software and tied to the end of the DNotes address, making it easy and seamless for the end user. The invoice can then be easily confirmed through the block explorer by an API with zero fees, and the system can be integrated into a website payment gateway with no additional costs.

This approach simplifies invoicing by letting users invoice the same wallet address multiple times and save payees for future payments – unlike present models that require a new payment address to be generated every time a new payment is made, even when it is to the same person. Users have the freedom to make the most of the DNotes script to set the invoicing system to employ any number of wallets or addresses held in cold storage.

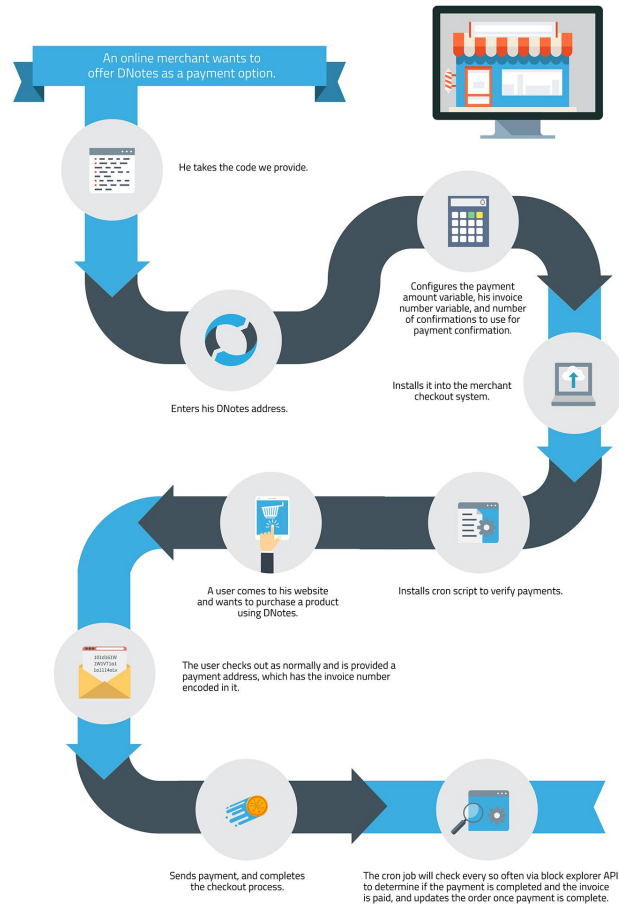
How it Works



Software Developer



Online Merchant

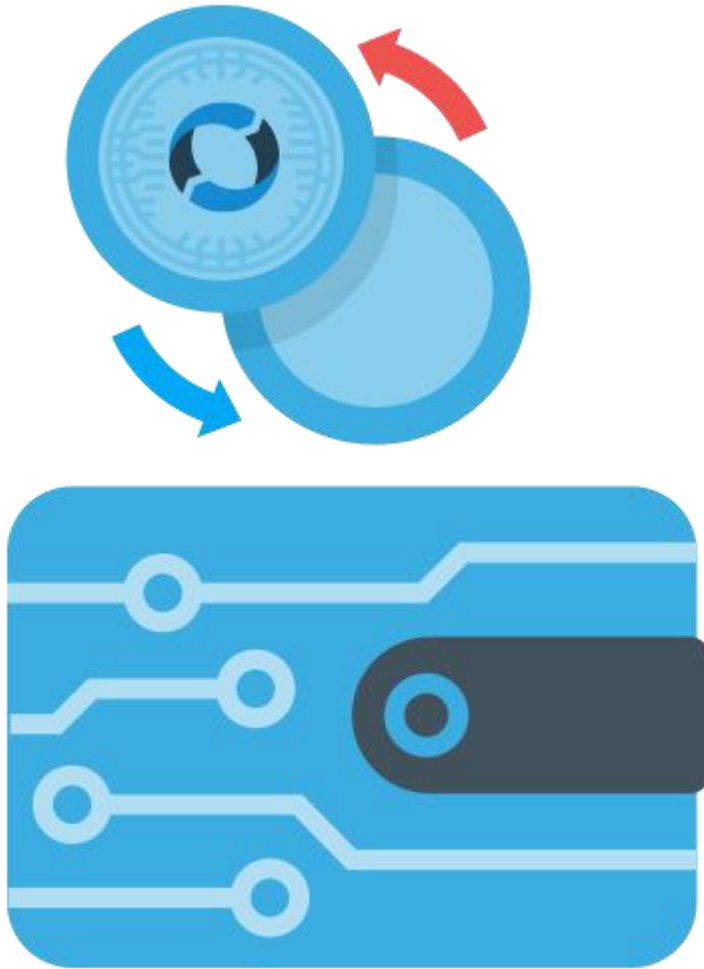


To make DNotes an inclusive development platform for programmers and the businesses that employ them, the DNotes team decided to investigate potential options for changing the platform on which DNotes and most cryptocurrencies have been created. Converting to C# is one such option — an approach first taken by Stratis[7]. Most present-day implementations of the Bitcoin blockchain require advanced knowledge of C++, for which top level programmers are expensive and in short supply. C# is a high performance compiled language and is the most commonly used programming language in the corporate environment.

C# is well supported by Microsoft and other prominent vendors, is debug-friendly, and has a broad ecosystem of IDEs, libraries, and automation tools that developers can call upon. C# development will enable companies to develop blockchain applications faster, and the DNotes platform will flatten the learning curve in doing so to allow for greater mainstream participation.

DNotes plans to continue the effort toward making DNotes an inclusive platform development by identifying the necessary components and doing a feasibility study to ensure that the intended outcome meets our goals.





DNotes will create a platform to allow for the creation of tokens on the DNotes blockchain. Tokens will be created for purposes of NextGenVC and our business consulting services and only those that meet our strict criteria will be accepted.

While those tokens will be available for trade on cryptocurrency exchanges, it is important to have a system that users may utilize to exchange their DNotes blockchain based tokens at any time.

The DNotes Decentralized Exchange will be accessible from the DNotes wallet, giving users the ability to exchange assets and cryptocurrencies peer-to-peer on the DNotes blockchain.

The DNotes marketplace will evolve over time adding new managed market segments, with each market contributing to DNotes Global, Inc. The premise of the marketplace is a profit-generating medium to connect buyer and sellers in a trusted environment utilizing DNotes invoicing and payment system through an easy to use combination of web and wallet interface.

Software

Software developers will be able to list their software with the DNotes integrated invoicing and payment system, utilizing the pay-per-period activation or one-time payment activation.

Digital Service Providers

Digital service sellers will be able to list their services for hire in the marketplace to connect buyers and sellers of digital services.

Digital Products

Sellers of digital products, aside from software, such as eBooks, audio books, courses, and guides will be able to list their products for sale in the marketplace.

Content

Content creators will be able to list their rights managed content for sale, including images, graphics, templates, audio, video, and other digital rights managed content.

Online Merchants

Online merchants will be able to list their websites that accept DNotes, utilizing the DNotes automated invoicing and payment system.

Teams

People looking to start a project, join a startup, or just get together with other likeminded individuals to do something great can utilize this platform to identify and obtain the talent and resources they need to make their projects a reality.

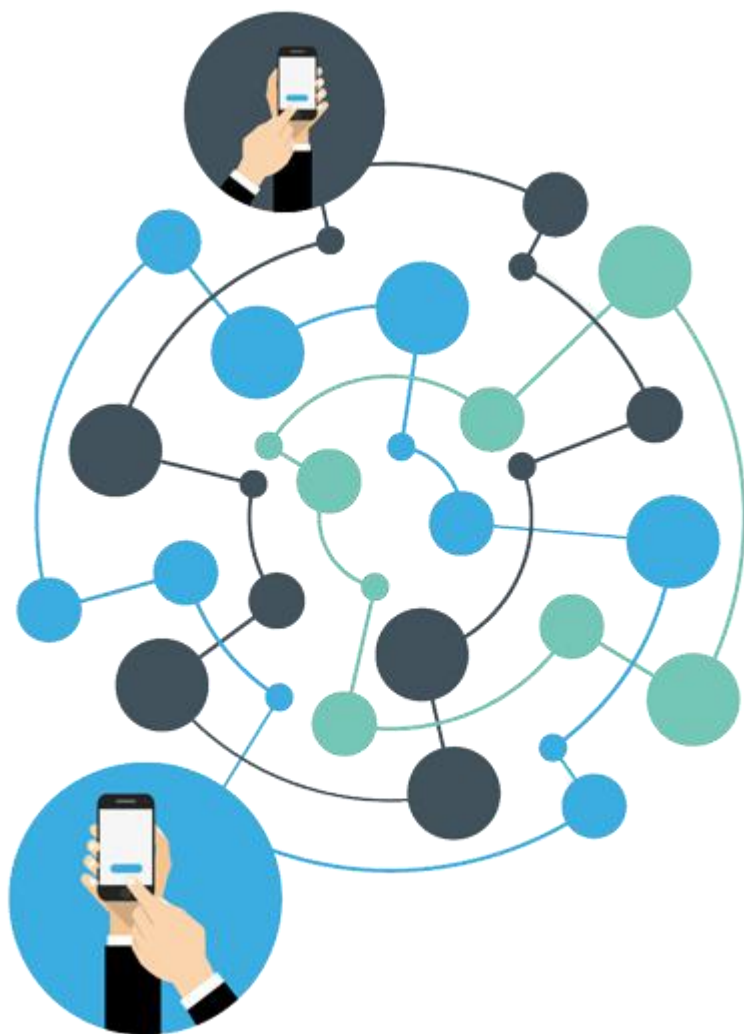
Jobs

The jobs marketplace will be a platform for individuals to list their resumes and skills, as well as a platform for employers to post their projects and hiring needs.

Products

The products marketplace will be a place to connect sellers and buyers of physical products.





The DNotes protocol will implement a decentralized, community-based governance model to gain more user participation in the decision-making process for further development and direction of the network. Like approaches undertaken by Dash[14] and Decred[15], the DNotes protocol will allow users to recommend and signal interest in network upgrades and cast votes to confirm their implementation.

Development of upgrades will be executed by DNotes Global, a separate incorporated company run by DNotes' founders to help grow the DNotes

ecosystem. DNotes Global will develop DNotes in alignment with the network's user suggestions and appropriate the development budget in line with this participation process.

Decentralized governance can be used to provide a feedback loop and consensus on the network with multiple applications where each voter can utilize his or her stake to vote for a variety of purposes. All votes may be initiated by either the DNotes foundation or DNotes Global, Inc. The community may participate in the process of initiating a vote by raising suggestions in private or in open forum to either of these teams.

Upgrade Propositions

Upgrades may be proposed by the DNotes foundation or DNotes Global, Inc for future upgrades to the DNotes blockchain.

Upgrade Voting

Once a change for the proposition has been implemented, the network will be able to vote on the upgrade of the code required.

Transaction Fees

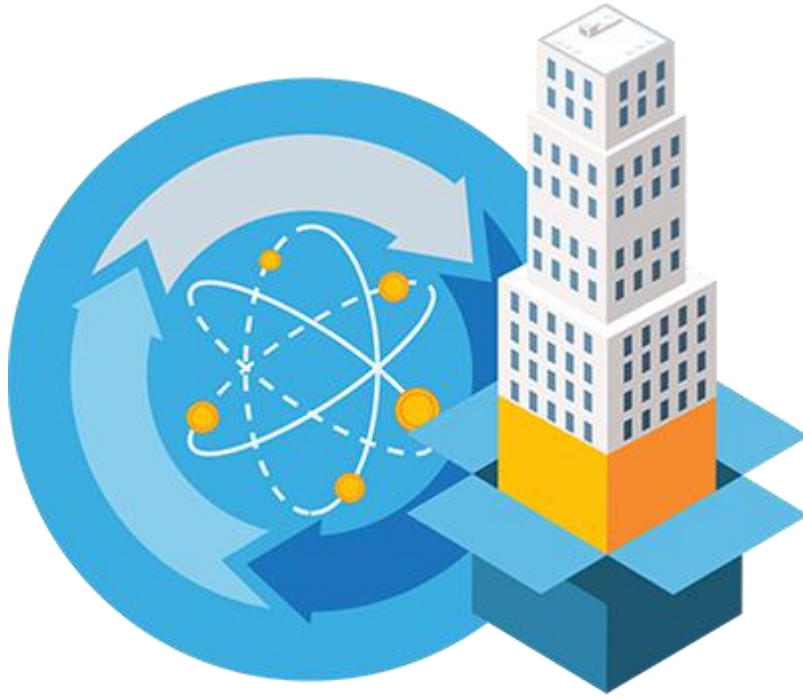
Transaction fees may need frequent adjustment, and transaction fee voting will allow the stake holders to participate in the balancing of the fee charges.

DNotes Global & External Ecosystem Initiatives

DNotes Global may at times require feedback from DNotes stakeholders for initiatives relating to DNotes' external entities and ecosystem initiatives.

The DNotes ecosystem is designed with the view that building fundamental value is essential for price stability and protection from downside trading risk. The founders of DNotes Global have allocated an initial 25% of the company's equity to the currency network itself, subject to typical dilution as new investments in DNotes Global, Inc. are attained. As DNotes Global's list of business properties and interests expand through partnerships, investments, and mergers and acquisitions, so too will the equity that supports the currency's valuation.

DNotes will eventually have a dedicated board to utilize this equity for the benefit of DNotes. This board may be part of a DNotes non-profit foundation that will work with DNotes Global, Inc. to ensure the success of DNotes.



DNotes Global, Inc. – An Ecosystem Preview



DNotes Global is a for-profit, incorporated company in the State of Delaware that develops DNotes' global payment network and blockchain application deployment platform. The company also develops and manages a business ecosystem that will support the payment network by offering additional functionality. DNotes Global will serve as the DNotes payment system's bridge to the existing centralized financial world.

DNotes Global's business ecosystem is rooted in sound business principles where each component is strategically built and integrated to create a solid foundation that can be rapidly and reliably scaled to need — a strategy that will be welcomed by professional investors. Each component in the DNotes ecosystem operates synergistically with the others, helping to power the entire system.

DNotes Global has already built several business properties for crypto security, FinTech news, and business education, and further expansion plans include the addition of a currency exchange, bank, global payment network, and multi-currency cards – as well as mergers, acquisitions, and other business ventures. This infrastructure will allow DNotes' users a full array of frictionless financial services that enable them to save, store, spend, convert, and transfer DNotes faster, cheaper and easier than fiat currency.

In an innovative industry-first, DNotes will be supported by DNotes Global, with the founders awarding the currency 25% of the company's equity to the currency. The arrangement provides intrinsic value to the currency and its use, and provides investors with another valuation tool to judge company and currency growth. As the ecosystem grows in success and capital valuation, so to will the intrinsic use and value of DNotes, supporting the growth and stability necessary for mainstream adoption of the currency.

The DNotes Global executive team is currently preparing the company for its first venture financing round to begin early Q2 2018. The current plan is to use two rounds of funding – Reg. D 506 (c) for \$2.5 million, followed by Reg. A+ Mini IPO Title IV Tier 2 to raise up to \$50 million from accredited and non-accredited investors worldwide, within a 12-month period. We plan to have DNotes Global, Inc.'s common stock listed on OTCQX secondary market soon after the closing of the A+ funding round.

At this time, and in future funding rounds, all of DNotes Global's equity will be subject to dilution as a percentage of the company's total market capitalization.

DNotes – Supported by Business



Digital Currency Executive Brief is a news outlet that focuses on bringing objective FinTech and cryptocurrency news and education to mainstream readers, utilizing “Executive Summary” without fluff and filler. DNotes Global plans to expand DCEBrief into a full publishing, advertising and Press Release distribution service.

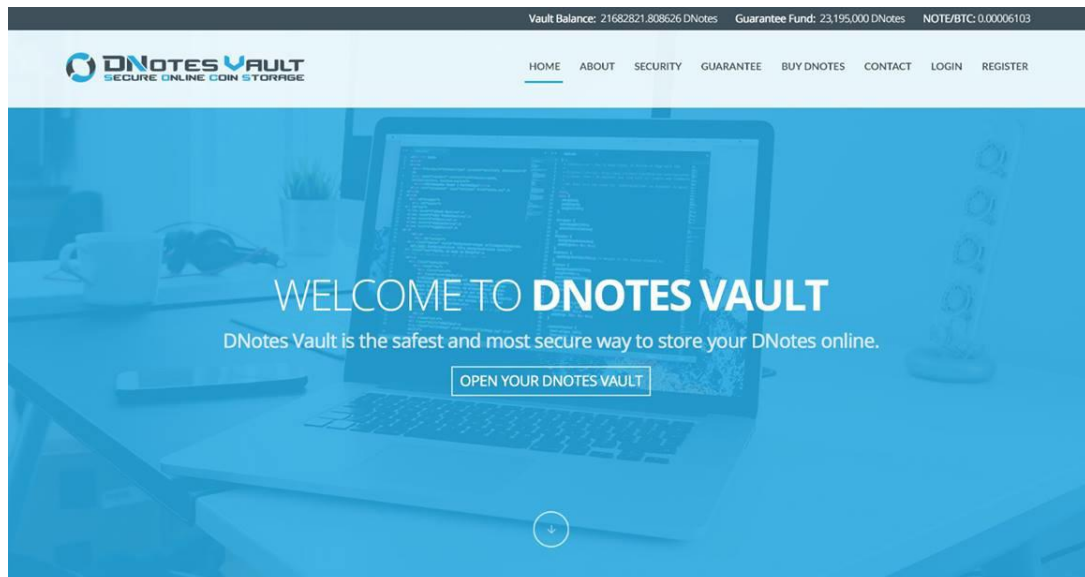
The goal for DCEBrief is to realize its potential as a comprehensive resource for not just industry news, but education and outreach as well. As we expand DCEBrief's news and publishing scope, we will also focus on developing the site as an educational

platform to provide readers with the information they need to better understand the cryptocurrency revolution and how it impacts their lives.

Those efforts will also make DCEBrief an ideal platform for our outreach efforts. Outreach to consumers, businesses, policy-makers, and industry peers will be vital to achieving DNotes' goal of becoming a trusted and inclusive digital currency for people everywhere.

DCEBrief – Why it's Important to the DNotes Ecosystem





WHY DNOTES VAULT

The DNotesVault is a secure online web-based crypto vault for storage of DNotes that has been in operation since December 2014. All funds are held securely in cold storage, and all transactions are signed using an offline process. The vault was created as a synergistic platform that simplifies cryptocurrency management processes in a way that makes it easy for even novice cryptocurrency users to invest in and safely store their DNotes.

Deposits at DNotes Vault will be designated to their individual owners, and not pooled together. That means that reserve lending is not possible, and user funds are always available whenever they are requested. DNotes Vault has been designed to be easier to use than a bank account, and its user deposit guarantee reflects its unparalleled level of security.



The DNotesEDU platform provides everyone with free access to reliable, easy to understand educational material on cryptocurrency. It addresses many of the issues that have prevented much of the public from understanding and trusting cryptocurrency. Stumbling blocks such as a lack of technical knowledge or financial literacy have been addressed by providing an engaging variety of entry level videos, guides, and other material on both cryptocurrency and personal finance. The strategic use of modules and sub-modules breaks down the learning experience into easily digestible segments and starts connecting the dots to show how integrated all aspects of cryptocurrency and the financial world will become. This module type format also allows anyone at any level of competence to navigate easily between topics of interest.

DNotesEDU is helping with the current lack of investor protection within the industry by educating investors on how to assess risks and identify potential red flags in cryptocurrencies and Initial Coin Offerings. ICOs that are facing tough regulatory

scrutiny are extremely risky, and investors need to know how these regulations will affect their investment.

Unique to DNotesEDU, and key to building investor trust and protection within the industry, is their [Cryptocurrency & ICO Screening Guide for Investors](#). The guide helps the investor do their own evaluation of potential investments, as well as making them aware of some of the hidden risks. Security risks have been addressed with a basic introduction to “Online Security & Fraud Protection”, meant to raise awareness of the ever-present danger of financial or identity theft.

The educational material provided at DNotesEDU is meant to empower individuals with the knowledge they need to make sound cryptocurrency investments. The current gap between what the average mainstream investor finds easy to understand, and what the industry offers as beginner friendly material, has been filled by utilizing one of the key strengths of DNotes EDU – talking to people at a level they understand. Providing this first step now ensures no one is left behind as we move to a world of digital currency. See – [If Cryptocurrency Confuses you...](#)

[Start Here](#)

DNotesEDU Digital Finance & Cryptocurrency Education





Improve Your Odds – The Four Pillars of Business Success



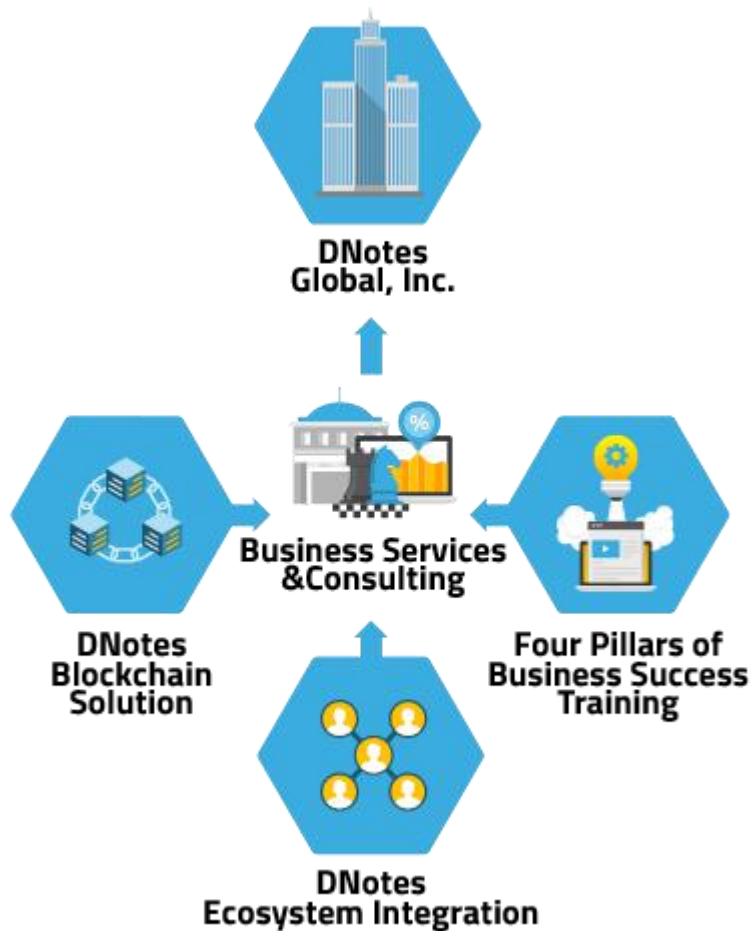
A book written by DNotes' CEO Alan Yong, drawing on his 40-year business career to help entrepreneurs, business leaders, and managers learn to develop the strong foundation every business needs to be the best in its class. The book provides key insights and strategies that can be used to overcome many of the most common strategic and operational business challenges. DNotes Global is building a subscription-based portal for Four Pillars, offering exclusive videos, articles, and case studies that utilize the concepts taught in the book. All proceeds from the entity are returned to DNotes Global Inc.

Four Pillars will work with DNotes' consulting services and a key component of NextGenVC to include business mentorship programs, and work as a written handbook to partner firms. DNotes consulting services will be available and advertised to potential clients and subscribers — who will be more likely to

choose DNotes Global as their enterprise partner after interacting with Four Pillars.

A division of DNotes Global, Inc. with focus on turn-key participation to take selected companies to their next level of success. DNotes Global will retain a team of highly skilled business professionals for hire to assist clients with business analysis and strategy, capital acquisition and management, and expert developers for the deployment of specialized blockchain applications and smart contracts using the DNotes blockchain. The consulting wing will also identify where and how the DNotes' frictionless payment network may best benefit its clients.

In select instances, DNotes Global may consider formal partnerships with startups and other businesses in exchange for an equity share in the venture. A DNotes representative may take a position on the partner's board or act in another consulting/mentoring capacity to assist them by making use of all the management, capital acquisition and development tools in the DNotes arsenal. The equity share would raise the capitalization of DNotes Global, and further boost the equity value that supports the DNotes currency. New partnerships would increase the business development opportunities and proprietary service offerings available under the DNotes umbrella.



NextGen VC is predicated on the belief that far too many businesses fail to reach their full growth potential due to deficiencies and weaknesses in various areas critical to business success.

In most instances, they are promising companies that were expected to grow rapidly but instead found themselves “stuck in the mud” and spinning their wheels – unable to gain sufficient traction to move forward to the next level of success. While 80% of businesses outright fail in the first ten years, many of the surviving companies are barely profitable enough to keep their doors open.

Among these survivors, and others that would fail without intervention, there are some very promising companies with high growth potential. Many of those companies are ideal NextGen VC candidates, if they have revenue in the range of \$3 million to \$10 million and an operating history of two years or more. In many instances, all that they need is a proactive partner to help remake the company with new impetus to regain their full potential.

Arnold H. Glasow probably said it best when he said *“Success is simple. Do what’s right, the right way, at the right time.”*

To do the right thing, the right way, at the right time, business leaders cannot afford to let themselves be blindsided by overconfidence due to a misguided faith in their ability to excel in just one or two skill sets. Neither can they simply hope that superiority in those areas will somehow mask their mediocrity in every other area. The ability and discipline to focus on all the things that matter, along with the passion to excel in every single department, function, and business activity, is critical for ensuring that you have the optimum opportunity for business success.

While everything matters, there are four main pillars interconnected with many supporting pillars. We created a four-pillar approach – focusing on the leader, the best ideas, the employees, and the customers, based on Alan Yong’s insights in his book, *Improve Your Odds – The Four Pillars of Business Success*.

NextGen VC is an integral part of DNotes Consulting Group with a core mission to help its clients take full advantage of digital currency and its underpinning blockchain technologies. These are among our fully integrated ecosystems in the pursuit of DNotes' vision to gain mass adoption as the trusted digital currency in global commerce. The qualified candidate will be chosen from a small and highly selected group which we believe best align with our values and mindset. That alignment will enable us to move forward with confidence that adequate funding, inspired leadership, proper training, and guidance can help that company achieve a return to rapid growth and profitability.

What are NextGen VC's Unique Contributions:

We Fund your Funding Efforts with up to \$3,000,000. Depending on the program, the preparation and the funding process can be quite expensive that most fledgling companies cannot afford. We are there all the way through venture capital, crowdfunding, ICO, Reg. A+ Mini-IPO, and other best means of adequately funding your company.

We work with you and your team to evaluate your entire company as a complete system, and then offer recommendations and strategies for improvements.

Our partners will be connected to our network of marketing, design, and other professional services that can help take your business to the next level of success.

We work with top management to redefine your vision to ensure that it can be clearly and consistently articulated in a clear and easily-understood way that inspires buy-in from everyone on your team.

The Process

Narrow Down Potential Candidates

DNotes Consulting will identify businesses that have the most growth potential through integration with the DNotes platform, product suite, and implementation of the strategies outlined in the Four Pillars of Business Success.





Invest & Raise Capital

DNotes Global Acquires Company Shares

Completion of the successful crowdfunding effort leads to ordinary shares being awarded to DNotes Global by the partner business for ongoing services rendered. In select instances, DNotes Global may invest its own liquid capital into the partner business to purchase additional shares (up to full acquisition), or exclusively finance the project itself.



Four Pillars Business Strategy Implementation

DNotes and CRISP Integration

Partner businesses are encouraged to accept DNotes and use them to purchase DNotes blockchain products and services from other partner businesses within our wider ecosystem. Proprietary DNotes invoicing software will be able to discern the easiest and least costly payment route between the two businesses, accounting for payment time, size, fee, and current fiat money and DNotes reserves to determine the preferred payment denomination.

DNotes and CRISP services are offered to employees as part of the partner businesses employee benefits program.



Integration With DNotes Blockchain & Product Suite

Continual Growth of DNotes Ecosystem.

Each addition to DNotes Global's integrated partner network broadens the preferential revenue streams and product offerings available to its members and furthers the DNotes token's utility in trade.

DNotes Global's market capitalization—and by proxy the DNotes token—is boosted by income from the sale of blockchain products & services, and partner business growth that correlates to the funding and business strategies acquired by engagement with the DNotes ecosystem.



Reg. D 506 (c) to Raise \$2.5 Million

First round crowdfunding for accredited investors to raise a target of \$2.5 million.

This funding will be used to accelerate our progress and to jump start our Reg. A+ Title IV Tier 2 Mini-IPO fund raising – including legal fees and professional services, as well as a comprehensive marketing program. This round of funding is only available to verified accredited investors.



Reg. A+ Mini IPO Title IV Tier 2 to Raise Up to \$50 million

Distribution of Funds Raised

15%

35%

50%

DNotes Development

DNotes Ecosystem

NextGenVC

Development and integration of new features for the DNotes system, wallet, and blockchain solutions.

Developing and expanding the DNotes ecosystem and services that benefit DNotes and DNotes Global, Inc. as well as its users.

Investing in synergistic companies that may benefit from DNotes and the Four Pillars program to create more value for DNotes Global, Inc.



Alan Yong

CEO



Theodore Hauenstein

CTO





Timothy Goggin
Director



DNotes co-founder Alan Yong is a well-regarded author, tech visionary, and entrepreneur who established Dauphin Technology in 1988.

DNotes co-founder, committed entrepreneur, and tech innovation veteran for nearly two decades, now dedicated to bringing DNotes' mission and benefits to the world.

Economic & Business Analyst. Tim is a blockchain and cryptocurrency industry specialist, having consulted for numerous large public and private sector organizations in Australia and New Zealand.



Ken Chase
Editor in Chief



25-year veteran writer, editor, and communications expert with a background in entrepreneurship, marketing, and management.



GeneCA
Software Development Firm





Jef Shilt

Full Stack Developer



Geneca is DNotes Global's software development partner. Based in Chicago for the last two decades, Geneca has established itself as a cutting-edge software product creation and development firm.

Jef is a full stack developer, systems administrator, and web developer, with fifteen years of experience in the industry.



Robert Fehn





Daniel Theisen



Troy O'Brien



Robert is an entrepreneur, information technology expert, and someone who has been heavily involved in emerging technologies. Co- founder of ProNet USA, one of the first national internet service providers.

Daniel is an entrepreneur and business leader with over 20 years of experience in business and product development at the national level.

Troy is a graphic designer and illustrator driven by a desire to face and overcome new challenges. The constant need to adapt and change to the challenges of this new industry help to keep that passion alive.



Jonathan Stubbs



Daniel Gross





Fernanda Powers



After graduating in industrial design, Jonathan started his own business in the creative world. He has spent the last ten years applying his creative flair in graphic design for his corporate clients.

With a background in economics, finance, and analytics, Daniel is an entrepreneur whose business provides services in email marketing, business intelligence & coaching, and CRM software development.

Involved in the cryptocurrency industry since 2013 with a focus on education. Fernanda has written guides on how to navigate various aspects of the industry on the CryptoMoms Forum, Steemit, and the Bitcoin Forum, and has contributed to DNotesEDU and Four Pillars.



Patrick Goggin

Regulation and Tax advisor (Oceania)



Former CFO at New Zealand's tax department, Patrick is a Chartered Accountant and holds an Executive Masters in Public Administration. Specializing in governance, tax administration, and financial regulation, Patrick now advises Australasian crypto startups about their regulatory obligations.

- DNotes Successful Launch
- 2 Successful Hard Forks
- DNotesCoin Website
- DNotes Global Incorporated
- DCEBrief Industry News Site
- DNotesVault Online Web Vault
- CryptoMoms Community Site
- Four Pillars Website
- Four Pillars Book
- Four Pillars Membership
- 70+ Video Business Course
- DNotesEDU Cryptocurrency Financial Educational Site
- CRISP for Kids Launched
- CRISP for Retirement
- CRISP for Employees
- Partnership with Geneca Software Development Firm
- 60 Op-Ed and Featured Articles Published
- CRISP for Students
- 300+ Funded Retirement Accounts
- 5,000+ DNotesVault Accounts
- 100+ Kids Savings Plans
- 45,000 CryptoMoms Accounts
- 1,200+ Facebook Followers
- Introduction to DNotes Video
- DNotes Ecosystem Preview Video
- 30,000+ Twitter Followers
- 2,000+ DCEBrief Subscribers
- Presented 2017 World Funding Summit
- Presented 2015 Silicon Dragon @ Nasdaq
- 30+ Press Releases

- Listed on Cryptocurrency Exchanges

- Pitch Deck
- Pitch Deck Video Long/Short Versions
- White Paper
- DNotes Global Website
- NextGenVC Website
 - DNotes 2.0 Initial Release
 - Switch to Proof of Stake
 - CRISP 2.0 Blockchain Reward
 - Automated Invoicing System
 - Cold / Deferred Staking
 - Reg. D 506(c) Crowdfunding
 - Reg. A+ Mini-IPO
 - Acquiring Accounting Services
 - Acquiring Auditing Services
 - Acquiring Legal Services
 - Publicist to Promote Book
 - DNotesEDU Revamp
 - DNotesVault Upgrade & Redesign
 - Coin Tracker for DCEBrief

- C# Conversion
- Decentralized Governance
- Mobile Wallet Application
 - Centralized and Decentralized Marketplaces
 - Roll CryptoMoms into a New Outreach Platform
 - DNotes Payment Solution Integration into Existing eCommerce Platforms
 - Get DNotes Listed on Top Tier Exchanges
 - Decentralized Exchange
 - Exchange Integration

- Banking & Financial Services
- Multi-Currency Card
 - Centralized Exchange
 - DNotes Integrated NextGenVC ICO Platform & Solution in Full Compliance
 - DNotes Integrated Charity Platform
 - Professionally Managed Charity Fund

Interviews

- [CEOCFO Interview Alan Yong](#)
- [The Bitcoin Podcast had Tim Goggin from the DNotes team on the show to talk about DNotes.](#)
- [Interview with Eric Dye from Entrepreneur Podcast Network](#)
- [Interview with Cindy Rodriguez from The Fierce Entrepreneur](#)
- [Interview Part 1 – Alan Yong of DNotes](#)
- [Interview Part 2 – Alan Yong of DNotes](#)
- [Tech Revolutions: Cryptocurrency vs. Personal Computers – Interview with Alan Yong](#)

DNotes Global

- [DNotes Global, Inc. Announces Partnership with Geneca for Blockchain Technology Development](#)
- [Bitcoin Alternative DNotes Announces New Company Launch in 2016 To Integrate The Currency, Payment System, and Blockchain](#)
- [DNotes Announces Launch of Company in 2016!](#)

Four Pillars of Business Success

- [DNotes Global Inc Unveils New Video Series for Business Owners and Entrepreneurs](#)
- [Bitcoin Alternative DNotes Announces Company Launch and Book for Small Business Owners in 2016](#)

Properties

- [DNotesCoin.com](#)
- [DCEBrief.com](#)
- [DNotesVault.com](#)
- [CryptoMoms.com](#)
- [DNotesEDU.com](#)
- [DNotesGlobal.com](#)
- [FourPillarsOfBusinessSuccess.com](#)

Social Media

- [Four Pillars YouTube](#)
- [DNotes YouTube](#)
- [DCEBrief Facebook](#)
- [DNotes Facebook](#)
- [DNotes Reddit](#)
- [Four Pillars Facebook](#)
- [Author Alan Yong Facebook](#)
- [DNotes Twitter](#)
- [CryptoMoms Twitter](#)
- [DCEBrief Twitter](#)
- [Four Pillars Twitter](#)

- [DNotes Alan Yong Twitter](#)
- [DNotesEDU Twitter](#)
- [DNotesEDU Facebook](#)
- [DNotes Forum](#)

DCEBrief

- [Bitcoin Alternative DNotes Launches DCEBrief.com, ‘Digital Currency Executive Brief’ News Portal](#)
- [DNotes Launches DCEBrief](#)

DNotesEDU

- [DNotesEDU Prioritizes Investor Protection in Cryptocurrency Education](#)
- [DNotes Educational Guide Aims To End Some Common Myths About Digital Currency By Educating The Public](#)
- [Free Bitcoin Education Google Play App Launched by DNotes](#)

CryptoMoms

- [Crypto Moms: A Year Of Crypto Gender Equality](#)
- [Cryptomoms Strives for Digital Currency Equality](#)
- [A home for the CryptoSisterhood](#)
- [Cryptomoms to Increase Female Involvement in Digital Currency World](#)
- [Bringing Cryptocurrency To Women Worldwide, Cryptomoms.com Launches With 3 Million DNotes Giveaway](#)

DNotesVault

- [DNotesVault.com has launched and now open to registration.](#)
- [Stable Bitcoin Alternative DNotes Launches DNotesVault With Unprecedented Cryptocurrency Deposit Guarantee](#)
- [Innovation That Matters: DNotesVault and CRISP](#)

CRISP

- [DNotes Adds Employee Benefits to CRISPs](#)
- [Students can get rid of debts with an interesting program proposed by DNotes](#)
- [DNotes Cryptocurrency Savings Plans For Children – First of Many Unprecedented Digital Currency Savings Instruments Sponsored by DNotesVault](#)
- [Bitcoin Alternative DNotes Launches Long Term Saving Plans With Potential To Aid The Unbanked And Retirees Worldwide](#)

DNotes

- [The DNotes Story – an Unfolding Big Bold Idea of Global Scale](#)
- [DNotes Global CEO Alan Yong Shares Thoughts on DNotes’ Fourth Anniversary](#)
- [DNotes Prepares to Introduce DNotes 2.0 Update; Launches New Bitcointalk Forum Thread](#)
- [DNotes Launches New Website – Aims to Bridge the Gap Between Centralized and Decentralized Worlds](#)

- [As DNotes Celebrates 3rd Birthday, Co-Founder Alan Yong Sheds Light on DNotes' Long Term Vision](#)
- [DNotes Alan Yong Comments Regarding Greece; Needs A Global Currency](#)
- [DNotes Launching Today, With A Plan For Competing In The Crowded Altcoin Space](#)
- [DNotes Next Growth Phase](#)
- [DNotes Will Be Known as the Currency with a Purpose](#)
- [Bitcoin Alternative DNotes Celebrates As One Of The First Long Term Alternative Cryptocurrencies](#)
- [DNotes Alan Yong Speaks at Silicon Dragon Regarding Bitcoins Shortfalls](#)
- [Cryptocurrency DNotes' Block Reward To Reduce By 90% As Co-founder Alan Yong Reveals His Vision](#)
- [Digital Currency – The Future of Money](#)
- [Bitcoin Alternative DNotes Celebrates As One Of The First Long Term Alternative Cryptocurrencies](#)
- [DNotes 2015 Year in Review](#)
- [Bitcoin Alternative DNotes Focuses On Banking Solutions And Stability While Venture Capital Investment Continues At Record Breaking Pace](#)

Top Selected Videos

- [Introduction to DNotes – an Unfolding Big Bold Idea of Global Scale](#)
- [DNotes Global, Inc. — DNotes Ecosystem Preview](#)
- [Improve Your Odds – The Four Pillars of Business Success – Book Trailer](#)
- [DNotes Global Ownership Model](#)
- [DNotes Approach to Regulation & Compliance](#)
- [DNotesEDU Digital Finance & Cryptocurrency Education Platform](#)
- [DNotes – Backed By Business](#)
- [Alan Yong Entrepreneurial History & Guiding Principles on Business Success](#)
- [It's All About Options and Choices – World Funding Summit – Alternative Funding](#)

Open Source Repository

- [DNotes on Github](#)

DNotes presents a unique systems approach to bringing the benefits of blockchain technology to the mainstream as an equity-supported digital cash medium, a global payment network, a powerful blockchain development platform supported by a tightly integrated business ecosystem.

This multi-pronged approach will create a standalone positive growth feedback-loop for DNotes that adjusts with its environment without need to rely on external parties.

Systems theory applied to digital cash and blockchain technology will have strong appeal to professional investors familiar with the business world, who do due diligence, and can discern enterprise value. DNotes is committed to being the best in class and will offer previously unavailable

opportunities as a result of its synergistic ecosystem — an advantage that cannot be easily replicated as is the case with open-source software.

“We are committed to doing the things that other’s won’t do, so that we can one day do things they cannot do” – Alan Yong, Co-founder, DNotes Global.

Forward-Looking Statements:

Certain information in this White Paper may contain forward-looking statements and information relating to DNotes Global, Inc., its ecosystems, roadmap, business strategies, DNotes digital currency, and the industry. These forward-looking statements are based on the beliefs of the company’s management to the best of their knowledge.

Regulatory Statements:

Reg. D 506 (c)

This is not an investment memorandum. DNote Global, Inc. will file with the SEC as an exempt security under Regulation D Rule 506 (c) within 15 days after the commencing its first sale under this funding round.

Reg. A+ Mini-IPO

After the closing of the Reg. D funding round, the company will file with the SEC under the JOBS Act Regulation A+ Mini-IPO Title IV Tier 2 to raise up to \$50 million from accredited and non-accredited investors worldwide. No investment will be accepted, in this funding round until its Offering Circular is “qualified” by the SEC.

References

1. <https://bitcoin.org/bitcoin.pdf>
2. <http://dnotesglobal.com/>
3. <http://www.dnotesvault.com>
4. <http://www.dcebrief.com>
5. <http://fourpillarsofbusinesssuccess.com>
6. <https://ethereum.org/>
7. <https://nxtplatform.org/>
8. <https://stratisplatform.com/>
9. <https://www.coinschedule.com/stats.php>
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12. <http://www.mirror.co.uk/money/greek-crisis-travel-advice-cash-machines-limited-banks-close-d-5967293>
13. <http://documents.worldbank.org/curated/en/187761468179367706/pdf/WPS7255.pdf>
14. <https://www.dash.org/>
15. <https://www.decred.org/>