GO BY ZAT

ZATGO

ZatGo:
A ZUP-based Decentralized Big Trip Ecosystem

ZatGo Ltd

2018.03

1.Abstract

According to National Bureau of Statistics of China, international travelers have reached 12 hundred million on 2017. The report also indicates that by 2030, the number will reach 18 hundred million. Travel industry has became one of the most profitable sectors in the world. A new word called big-trip has been mentioned often by Chinese government officials and businessmen. The word refers to all the upstream travel businesses, including but not limited to airlines, trains, rental cars, and hotel bookings.

ZatGo aims to change the Big-trip industry by using Blockchain Technology. The program draw attention from venture capital firms since initiated in May 2016. ZatGo received millions of Yuan as angel round investment on December 2016. On July 2017, the company received another Pre-A round investment close to ten million Yuan. ZatGo received another investment on January of 2018. As for now, The company is valued more than one hundred million Yuan. With certain amount of fulfilled projects, ZatGo has made a promising progress in Big-trip industry.

ZatGo has been learning Pain Spots for Big-travel industry for years. Even though this industry is enjoying its golden age and people are enjoying the benifits brought by it. The market has vital problems. Monopoly has been a pain spot for big-trip industrya and customer data is extremely important in this industry. Large OTAs, namely, Ctrip, Trip Advisor, have been collecting those data and developing distribution system. As a result, marketing strategies employed by small OTAs can never compete with those big ones, because small OTAs do not have a huge databse. Secondly, the internet era did bring some convinent, but it also brought trusting issues that has been bothering international business makers all the time. Those fatal weaknesses lead to a closed, opaque, and unhealthy ecosystem.

The rise of Blockchain technology provides alternatives. Rapid development of Blockchain technology brought distributed data storage, point-to-point transmission, consensus mechanism and encryption algorithm by storing data in a series of nodes of blocks, instead of center server. Due to the natures of Blockchian, those recorded data can be traced and cannot be tampered.

We aim to build a public-chain for future Big-trip industry. The prospects will be showed in three aspects:

1. ZatGo Token System

ZatGo deploys Blockchain and token function, in which token could be circulated, rewarded and consumed on the public-chain platform. In our platform, token can be used for purchasing travel products, including but not limited to airline tickets, train tickets, hotel, and car renting.

2. ZatGo Cross-chain Payment System

ZatGo develops a cross-chain payment system based on token. In addition, ZatGo API is open to airports, hotels and convenient stores if they would like to join the chain. ZatGo also supports change of currency and cross-chain payment. In this chain, all the transactions are noted for future credit report. Even if a merchant has no understanding of Blockchain, it can still join ZatGo public-chain, and use token payment.

3. ZatGo Big-trip Public-chain and Transparancy of Data

Base on token and the payment system ZatGo has, all the data, transactions, and suppliers will be accessible on chain, therefore breaking the monopoly previously mentioned. Under this goal, ZatGo will build a public-chain, and use ZAT, the ZatGo Cryptocurrency, to maintain the ecosystem. Finally, we will apply Blockchain technology to Big-trip industry.

2.BlockChain

2.1 BlockChain

Bitcoin first appeared on the Internet in 2009. Rapid development of Blockchain technology brought distributed data storage, point–to–point transmission, consensus mechanism and encryption algorithm by storing data in a series of nodes of blocks, instead of center server. Due to the natures of Blockchian, those recorded data can be traced and cannot be tampered.

The development of blockchain indicates the urgent need to build a trusted Internet. Many countries in the world have realized that the great prospects of blockchain technology, and the future of blockchain economy is imminent.

2.2 Pain Points

First, the market monopoly and inefficiency due to the data monopoly. Data monopoly has always been the pain point at present in the major tourism industry. All kinds of Online Travel Agencies (OTA) occupy large data. Large OTAs, namely, Ctrip, Trip Advisor, have been

collecting those data and developing distribution system. Marketing strategies employed by small OTAs can never compete with those big ones. This monopoly brings profit, but creates information failure, which lead to additional cost and travel inefficiency for customers.

Capital and payment monopoly is another pain point in the big travel industry. Small OTAs may break their financial supply chain when facing large transactions. Whereas, large OTAs would deal with this easily. Moreover, Due to the nature of exchange rate and change of itinerary, international transaction has been another concern for small OTAs. Payment, especially international airfare and international hotel payments, related to exchange rate and complex Air ticket changes and refund, became a pain point for travelers.

Thirdly, the trusting and payment issue has been a tricky problem that all the travelers are facing.

People travel internationally. Diverse international destinations have various payment methods. Different ethnics share different believes and values. Those difficulties bring distrust in the beginning business. Therefore, raising of communication and operation cost.

2.3 About the Foundation

The foundation, registered in Singapore, has been activiely engaging technical development and system development in the major tourism industry. ZatGo team has rich experience in the travel industry and ticket system management. We have keen insight in the growing tourism industry and deep understanding of its pain point.

In this industry, ZatGo introduced block chain technology and Token system, trying to build a decentralized travel platform based on ZatGo blockchain Unifies Payment platform (ZUP).

2.4 ZatGo Products

ZatGo aims to change the Big-trip industry by using Blockchain Technology. The program draw attention from venture capital firms since initiated in May 2016. ZatGo received millions of Yuan as angel round investment on December 2016. On July 2017, the company received another Pre-A round investment close to ten million Yuan. ZatGo received another investment on January of 2018. The company is valued more than one hundred million Yuan. With certain amount of fulfilled project, ZatGo has made a promising progress in the Big-trip industry.

ZatGo integrated hundreds of Travel Management Companies (TMC) by using self-developed smart TMC managing system and Customer Relationship Management (CRM) platform. TMCs issue tickets on our platform and system, and bring all the customer information to our data base, becoming one of ZatGo customers. Currently, the business volume has reached ten million Yuan every month, along with enormous amount of customer data.

The Big-data calculation system developed by ZatGo finds its own algorithm control law, specifically when calculating regular air route, that goes from mainland China to Southeast Asia. Base on the calculation, we personalize chartered airplane business for firms, reducing travel costs and time costs.

Besides that, ZatGo has a sharing system for TMCs, helping all TMCs to purchase and distribute services from other TMCs. By holding all the data, ZatGo boosts TMCs' competitiveness, and their profit margin.

3.ZatGo Blockchain Big Trip Ecological Alliance

3. Big Trip Ecological Alliance

The foundation aims to build a large travel ecological alliance that integrates data and products by using blockchain technology. The members of the alliance come from the upstream and downstream institutions, organizations and enterprises in the industry, such as airlines, airports, car rental companies, hotels, banks, financial institutions, tourist attractions, business travel service companies, OTA platforms, etc.

These members may have their own blockchain applications and R&D team. Some of them may never come across with the blockchain. ZatGo provides a simple model which brings the members of these with different skill levels to the whole ecological alliance.

ZatGo blockchain Unifies Payment platform (ZUP) provides fast access to the application by providing a standard restful API for the upperstream applications. ZUP will be accessible to different underlying chain applications. Despite the fact that the application layer might shield difference of public chain, what alliance members need to focus is business logic. Issues related to digital identity authentication, digital currency trading books, risk control, credit evaluation technology, and other technology will be addressed in ZUP. All record data could be accessed real time through ZUP client interface.

GO BY ZAT ZATGO Big Trip Ecosphere

Break the Traditional Data Barrier and Build an Expansible Ecological Alliance

Based on the ZUP, the big trip ecological alliance will build a credible Alliance Network of mutual belief on the basis of current travel industry and data information sharing. A greater alliance can be formed among alliances in different fields with increasing of members. And, ZUP will support the unlimited expansion of the upper application.

Incentive Strategy Among Alliance Members

In order to promote the alliance member activity and attract more institutions, organizations and enterprises to join the platform, ZatGo will reward all members who contribute to ZatGo Big Trip Ecosystem. ZUP will automatically award to members according to members' contributions including data contribution, usage, and consumption etc.

3.2 Supply Chain Credit System

In the traditional travel industry, payment settlement is often done on credit within a certain repayment period between suppliers, buyers, distributors, agents and enterprises. For suppliers and agents, there will be a large amount of money frozen due to the gap of payment and repayment period, especially for large transactions of airline tickets and accommodation which generates risks that suppliers or agents may face.

ZatGo solves this problem by using blockchain technology. By establishing mutual trust mechanism among alliance members, ZatGo provides credit solutions for these suppliers and agents by using ZUP as credit medium.

ZatGo applies ecological alliance unified chain based on ZatGo blockchain Unified Payment platform (ZUP). The ecological alliance unified chain of blocks through the bottom of each members' credit depth evaluation. Data such as the asset weights in the league, the volume weight, and customer feedbacks will be shared to all members in the alliance through ZUP. While all members will be able to join to maintain and supervise the whole credit system.

In addition, ZatGo brings banks and related financial institutions into alliance as fund solution and provides credit and financial support based on ZUP to members in Big Trip industry. This is also helpful for Alliance members to do risk control.

Credit Report System Solving Mutual Trusting Issues

With rapidd development of the global Internet economy, the traditional single industry sector will gradually disappear. Cooperation between different industries and integration among them will be more progressing. Enterprises in the same industry will not be limited to the current business needs, but open to more areas.

ZatGo hopes to build an extensible multi-domain credit system through ZUP and construct a bridge of trust between different industries, fields, and alliances.

Supply Chain Credit System

3.3 Credit Identity Authentication

Base on the blockchain digital identity authentication technology, ZatGo established a personal credit identity authentication system in the entire ecological alliance. Every user's behavior in the alliance will be recorded in the ZUP credit identity authentication system. By connecting trusted alliance terminal node, the user's identity authentication in the real world will be combined with the digital identity authentication in the virtual world.

In future ZatGo ecological alliance, users will no longer need the cumbersome procedures. Through facial recognition, fingerprint and voiceprint and other terminal equipment, ZatGo relies on authentication. Authorization and technologies underlying ZUP application support a payment experience without cards, cash, or DApp.

Personal Travel Identity Authentication Improves travel experience and efficiency

The biggest risk of post-payment is that most resources or services suppliers can not get an accurate evaluation of their customers. Even though through big data analysis, customer's consumption ability could be predicted. It is still a hard job to restrain their actual post payment behavior. ZatGo applies the Unified Payment platform (ZUP) application layer into the personal credit certification system and integrates personal credit system into the whole ecological alliance, in which members will be able to record, supervise, manage and share customer's credit assessment to achieve precise positioning of the customers. Therefore ZatGo enhances the user experience and work efficiency.

Personal credit authentication

3.4 Big-trip Ecosystem and On-chain-information

ZatGo will conclude all the projects' structures and make a duplicable and expansible solution for Blockchain system. We aim to make a decentralized base for big-trip industry ecosystem by using Blockchain technology.

Digital Identity Authorization

A user will obtain a pair of digital public and private key when he/she registered. All personal information can be accessed by using the private key. Therefore, we advise users not to disclose the private key to others. Public key is the ID key that is used for identification in the ecosystem.

In this ecosystem, user's ID will be presented as a QR code, which is for scaning verification. For example, airport officials can access travelers' information simply by scanning the QR code.

On-Chain Information

All the data, exclude private information, will be recorded when a user takes action. This data includes ticket information, accommodation, service rating, travel city information, time, etc.

All the users and organizations who generate the data have the right to retrieve that information. According to the mechanism, they will be rewarded if they do so.

Use of Digital Information

Any authorized users and organizations are able to access information stored in the ecosystem chain, and they are able to create a DApp report that will be generated through ZatGo. This action costs certain amount of ZAT which goes to the data provider.

4.ZatGo Blockchain Cloud Platform for Unified Payments (ZUP)

4.1 ZatGo Blockchain Cloud Platform for Unified Payments (ZUP)

ZatGo focuses more on the development and implementation of blockchain application. In order to quickly build a large travel ecological alliance based on blockchain, ZatGo develops the blockchain Unified Payment platform (ZUP), realizes the service interface blockchain application layer, and connects current business travel information to ZUP. All of these actions aim to form a solution model for Blockchain Application through ZatGo Project.

4.2 The Core Function of Unified Payment Platform (ZUP)

4.2.1 Uniform Payment Contract

4.2.1.1 Function

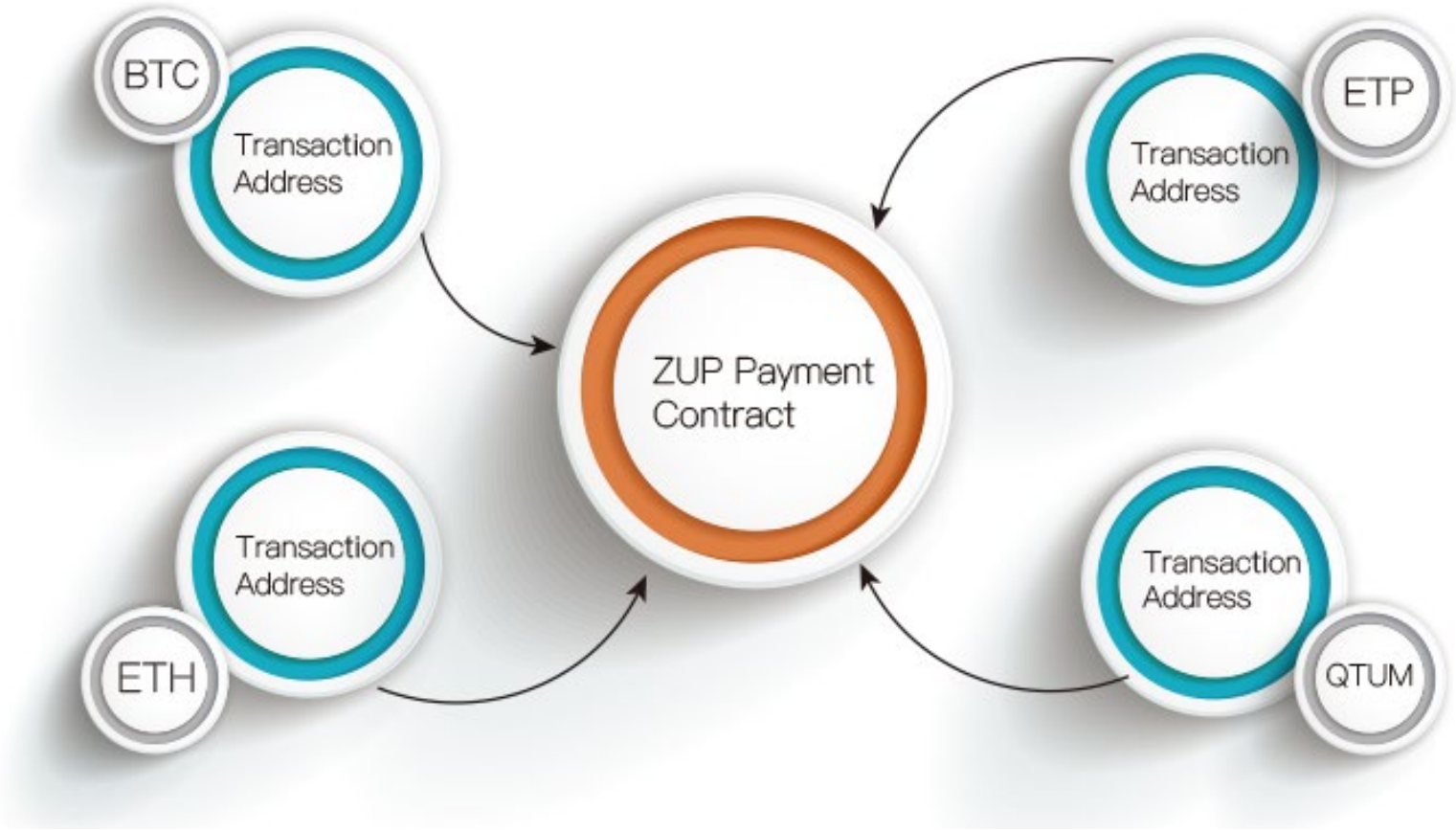
ZUP will provide a cross-chain contract payment that allows the recipient to collect money from an encrypted currency on any public chain. When the transaction occurs, the payer from ZUP client scans goods payment code of operation, and the ZUP will create temporary encryption for both parties contract address for locking the digital currency to trade. The private key of the address will be encrypted by a tripartite signature. When the buyer and the seller confirm the transaction is complete, ZUP will pay the money to the receiving party according to the contract rules of the transaction.

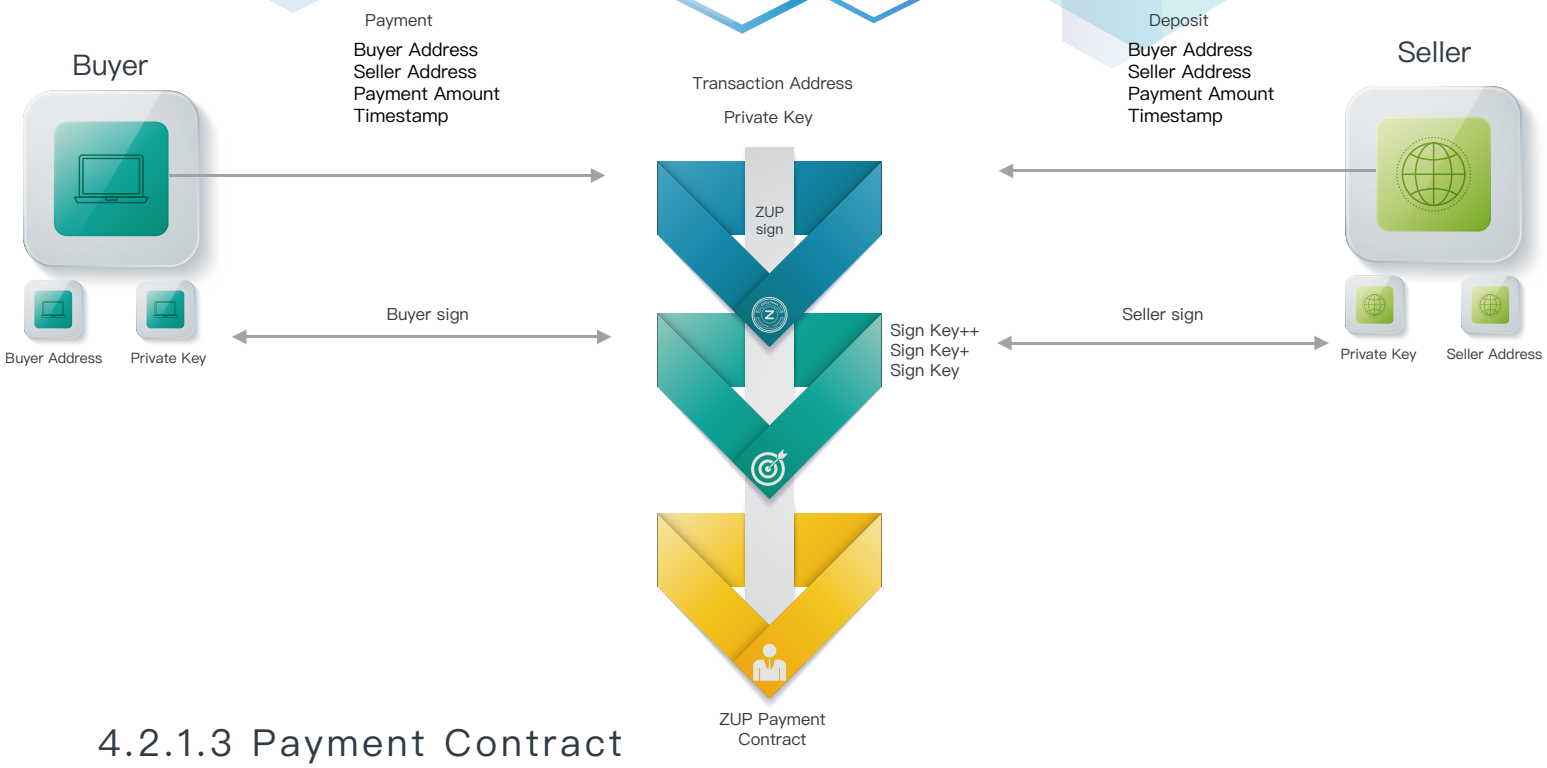
In order to be able to support the contract payment of digital currency on different public chains, we have designed an extensible cross-chain contract payment solution.

4.2.1.2 Cross-chain Contract Payment

Cross-chain contract payment relies on ZUP. Suppose in a Mobile Market that supported by ZUP, buyers and sellers need to pay and collect the money through the currency of the public chain A. Then ZUP will generate temporary address T on the public chain A. The buyer will then pay the currency to the temporary address T. ZUP will encrypt the real private key of T through the signature of three parties, and storage to ZUP in the public chain B. When the involving parties confirm that they want to complete the transaction, ZUP will decrypt the information on B via the private key of the three parties, obtaining the real private key of T, and automatically transfer the paid currency to the seller.

The core of this process is the usage of ZUP. It regulates the contractual accounts of different companies, and realizes the security authorization transaction mechanism through the three-party signature.





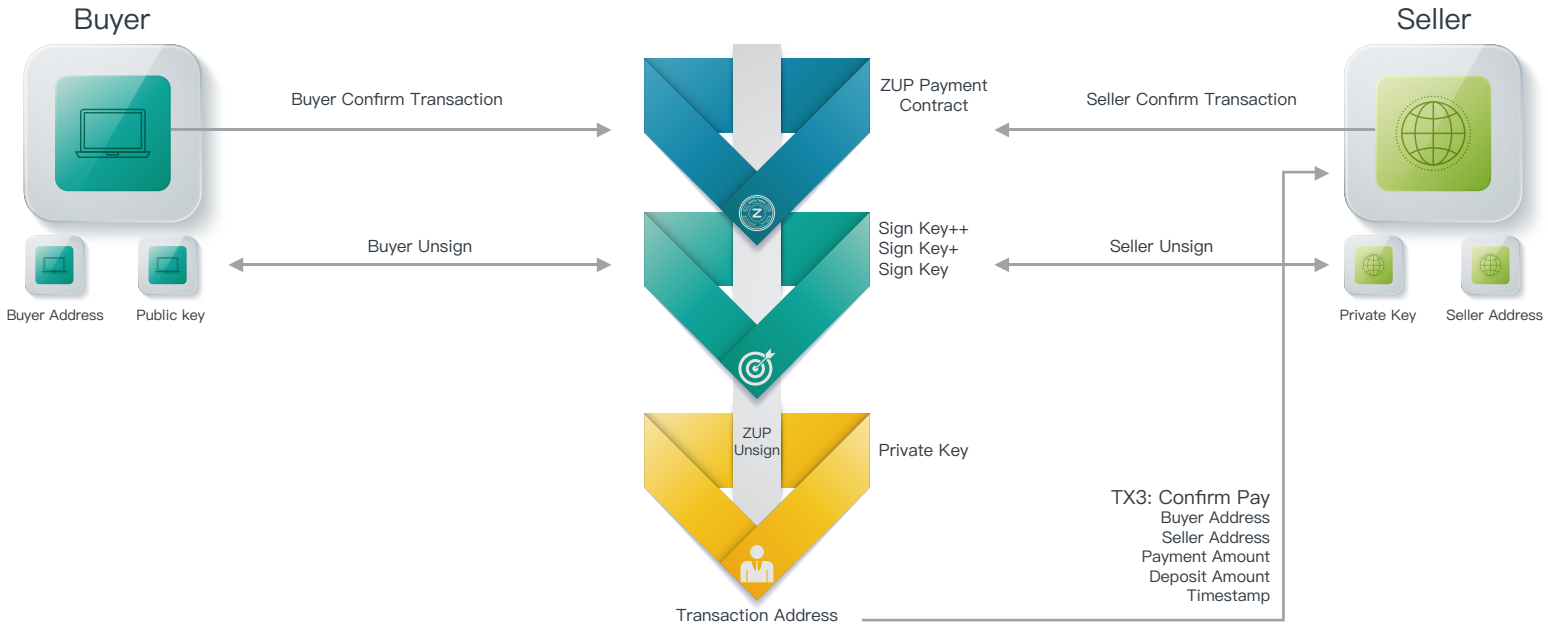
4.2.1.3 Payment Contract

The following is a brief description of the payment contract generation process.

When the buyer initiates a payment transaction through the ZUP platform, ZUP will confirm which type of public chain for this transaction is and create a transaction address on the public chain. The currency that the buyer pays will be sent to the transaction address.

ZUP will deduct a certain amount of deposit from the seller's authorized account, and transfer to the transaction address of the contract. The margin will be calculated according to the seller's credit report.

ZUP will generate three the key pairs: Z, B, and S through Elliptic curve cryptography(ECC). Z is for ZUP to save public-private key pairs; B is for buyers to save the public-private key pair; S is for sellers to save the public-private key pairs. Public Key Z, S, B are used by turn to contract trading address of the private key signature encryption private key and transaction attribute information. Those public key save the resulting ciphertext to ZUP payment in the contract, and contract will then generate a unique hash, which is used to identify the transaction.



4.2.1.4 Confirm of transaction

When the transaction is approved by both parties, the transaction is confirmed by the ZUP client. Since then, the contract takes effect. The following is the confirmation process of the contract:

(1) The involving parties confirm the completion of the transaction, and initiate a confirmation event through the ZUP client. Then ZUP will find the payment contract information according to the transaction's hash between the two parties. If both parties have confirmed the completion of the transaction, the effective process of the contract will be triggered.

(2) The three-party signature cipher in the ZUP contract attribute is sent to the three parties in order, and will be decrypt by the private key of B, S and Z. Finally iw will obtain the private key of the transaction contract address.

(3) ZUP uses the private key of the transaction contract address to pay the authorization. Then, the locked buyer pays the currency and the seller's deposit will send to the seller to complete the payment transaction.

4.2.2 Ecological Consensus Mechanism

The traditional POS algorithm enables the holder to continue to gain income, and interest generates from the currency will attract more people to participate. But in practice, the participants often don't need to do anything. In reality, a large number of hoarding money generates profits, and people with more money don't necessarily have a greater contribution to the community than people with less money. Therefore, ZUP adopts a new consensus algorithm: Proof of Alliance Contribution(POAC). This algorithm is able to motivate community members in a more effective way and participate in the sustainable development. POAC makes sure the orderly operation of the whole ecological alliance.

POAC redefines the equity in POS as the contribution of the alliance called AC point. ZUP assigns AC Point to each user with the initial value “1”. “1” AC Point will be rewarded to a user when he/she performs a beneficial action on an application supported by ZUP. Starting from the user ZUP registration, the AC Point will be reset to “1” every 365 days.

The amount of ZAT held by the user in ZUP client record will be added to the coin-age calculation, which is called ZP. ZAT, registered by ZUP, will calculate ZP value, and the reward will be calculated for every 365 ZP.

The formula is calculated by following function:

$$\text{Award} = \left(1 - \frac{1}{\text{AC}}\right) \times \text{ZP} \times 1\% \div 365$$

Reward will be recaliberated once ZP reaches 365. Since then, ZP will be cleared for recalculation.

The ZAT reward is obtained from the incentive pool. The source of the incentive pool is divided into two parts, one is the incentive of the foundation and the other is the transaction fee of the receiving party.

Each time the transaction is paid through ZUP, the two parties shall be rewarded as follows:

1.ZUP collection

All receivables are required to deduct ZAT transactioin fee from the receiving party. 10% of the deduction fee goes to consumers, while the remaining 90% is deposited in the incentive pool.

1 AC point will be rewarded for every successful collection.

2.ZUP pay

Each successful payment transaction will be rewarded with 10% of ZAT's transaction fee.

1 AC point will be rewarded for every successful payment.

4.2.3 Multi-currency Payment

ZatGo system supports multi-currency exchange, saving, and transfer function. ZAT will be the official cryptocurrency, while customers are able to exchange other cryptocurrency, for example BTC, ETH or ETC, to ZAT through our system.

For example, ZatGo platform has more competitive price as appose to other platforms, and one customer wants to purchase products on our platform. However, this customer has BTC or ETH but no other cryptocurrency. Under this circumstance, he is able to exchange his cryptocurrency to ZAT through ZatGo DApp, and finish the transaction conveniently.

4.3 Application Based on API and ZUP

4.3.1 Cross chain API access

Users are able to access different public chain by using API from the ZUP. Third party developers are able to use different Blockchain applications, for example multi-coin digital wallet, cryptocurrency trading, by not worrying about agreements from the bottom of the chain.

4.3.2 Third Party Authorization

Users are able to upload their information through API. All the data will be updated through this system, making sure identity verification.

4.3.3 ZUP Cashier

Cryptocurrency payment system is supported on the ZUP with Third part APP access. There are two types of supported connections: Embedded function interface and API.

5.ZatGo Application

5.1 ZatGo Business Trip Cloud Platform

This is the most important part in Big Trip Alliance. ZatGo business cloud platform integrates all the suppliers, distributors, service providers, and business enterprises. They do not have to worry about the technology even though they have no knowledge to blockchain technical team. ZatGo cloud platform docking ZUP will achieve the core function of the block chain, while Alliance members are responsible to pay attention to the business operation on the platform.

In the meantime, ZatGo aims to construct a Big-trip ecosphere of Data, trip products and user behavior. ZAT will be rewarded when any users, organizations or companies make contributions to ZatGo Eco-system. The reward will be released into ZAT client （a cryptocurrency purse developed by ZatGo） and circulated in ZatGo Big Trip Platform.

For instance, one company has spent about millions of trip prod-ucts at the TMC from the ZatGo system and lots of data are produced. This action not only benifits ZatGo system but also improves team effi-ciency. As a result, a certain amount of cryptocurrency will be reward-ed to the company, which could be circulated and used on the ZatGo Platform.

5.2 ZatGo Bid Platform

ZatGo builds an exchange platform for trip products, including air tickets, railway tickets, hotel rooms, etc. Any third-party suppliers may sell or purchase trip products or data on the platform. Other users are able to bid for the products by using ZAT.

On the ZatGo platform, all the trip products and data products con-tribute to the ecosystem, improving the travel efficiency and reducing the cost. The features of Blockchain technology make the whole ZatGo system growing prosperously.

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Sign in App Help English

ZatGo Bid Platform

BID Trip Products and Data Exchange Platform

Destination	Time	Product type	Currency	
City	Departure date	Plane ticket/Hotel/...		Search

ZAT
BTC
QTUM
ETH
more ↓

Hot source

Los Angeles London Paris Hong Kong

820 ZAT Price
6 day free travel in Los Angeles
End after : 0h24m

0.5 ETH 2ZAT Commission
Thailand Chiang Mai 6 days 5 nights
End after : 01h33m

60 QTUM 2ZAT Commission
Nha Trang 5 days 5 nights
End after : 23h11m

Travel in winter

1.2 ETH Average price
Kyoto Izakaya

700 ZAT Average price
Bali Sunlight and sea water

0.6 BTC Average price
Los Angeles Hollywood style

ZatGo

Auction terms
About us

Contact information

Website: www.zatgo.net
E-mail: info@zatgo.net

Social accounts

QQ: 626495300

5.3 ZatGo's Online and Offline Payment

Business outside of big-trip industirs are more than welcome to join ZatGo ZUP. By joining the ZatGo ZUP, any business is able to trade through our platform.

For example, Customers are able to use ZAT to buy products from book stores and coffee shops at airport.

The only thing customers need to do is launch ZatGo DApp and pay for check. Meanwhile, the services provider, coffee shop or the book sotre, and the customer will be rewarded. This encourages more participants to join the ZatGo ZUP.

6.ZatGo Project as a Technical Solution

6.1 ZatGo Blockchain Cloud Platform for Unified Payments (ZUP)

Recnetly, cryptocurrency gains its popularity as Blockchain came out. As a result, tokens, a derivative of Blockchain, draw attention from capital market. The Token payment system helps businesses to achieve a better commercial model. By taking advantages from those payment system and big data, ZUP achieves user accumulation and increases user stickiness.

ZatGo builds a unified payment model based on blockchain, develops the underlying digital payment platform, and provides digital identity, credit authentication, transaction account book, digital currency payment and other services for the upper tier applications.

ZUP provides a unified payment interface, and the system organization is divided into seven layers:

(1) Blockchain Layer: dock public blockchains, qualification of queries, transactions and other operations on the chain.

(2) Unified Payment Layer: Shield the differences between the different public chains at the bottom and unify operation API.

(3) Core Layer: support the core module of the system, including the risk control center, the payment center (the transfer of tokens, receipts and other functions), Digital identity and credit center (credit chain through business transactions, and identification of identity).

(4) Business Layer: Place the financial payment order, the users registration and the token purse operation. Support the merchant management and the token issuance.

(5) Unified Access Layer: unify ZUP client management, third-party system docking API, interface security control, traffic control, access control and business isolation.

(6) Operation Platform Layer: provide the system operation to support effective analysis and decision-making process.

(7) Product Service Layer: Ensure the ZUP client purse function. Share and connect information to related platform. Support token payment function to third party platforms.

ZatGo区块链统一支付平台

ZUP 客户端 ZUP 支付平台

运维后台

区块链层

ETH
ZAT
BTC

核心层

风险管控
支付管理
数字身份/个人信用

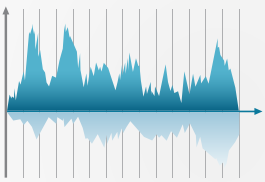
接口服务

统一支付层

25%
50%

业务层

清算中心
用户中心
供应商中心



6.2 ZatGo Business Trip Cloud Platform

A business travel service platform based on big data smart application is built to provide services for businesses, including travel agents, service providers, customers, and third party organizations. Through the service interface of the unified payment platform, functions such as digital identity authentication, credit report, risk control can be fulfilled.

The platform system adopts eight levels of structure: application layer, security gateway layer, application service interface layer, distributed service layer, data access control layer, cache layer, data persistence layer and blockchain application layer.

The application layer includes DApp mobile application, Web and third party API. After the security checks the security gateway layer, the application service interface will invoke the distributed application service.

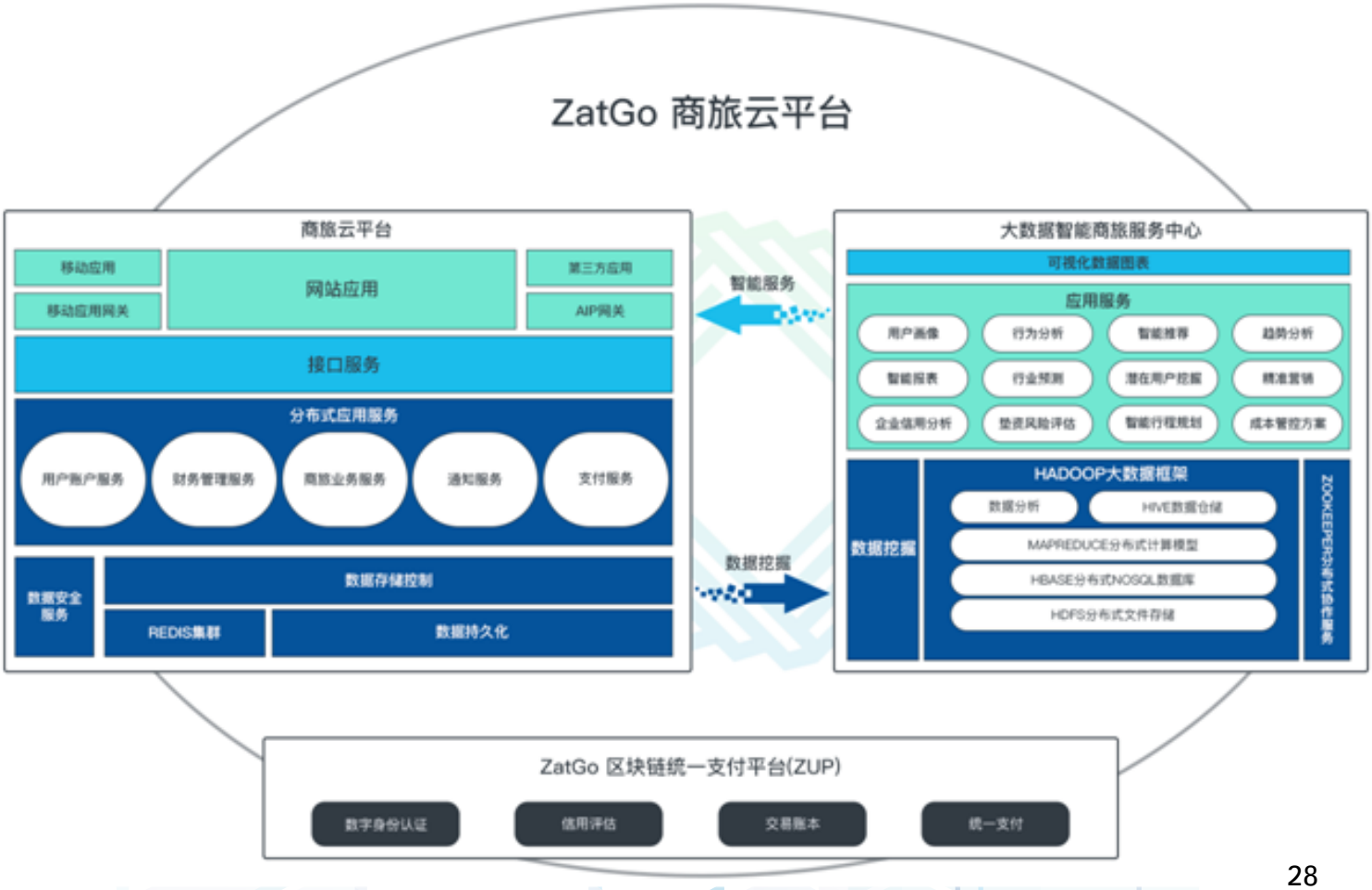
Application service is mainly written by JAVA by a distributed, high availability (HA) structure, providing the core business process and logic operation. Businesses are split into several groups: user services, financial management services, business services (airfare, hotel, train, car riding, insurance, travel, meetings, etc.), message notification service and payment service.

The application services access data through the data control layer, in which the Redis cache cluster is used to achieve real-time response to more frequent business data. Persistent data are stored in MySql and MongoDB clusters, respectively.

The business platform adopts a high available load balancing structure, which expands the cluster according to the actual user quantity to ensure the stability of the whole system.

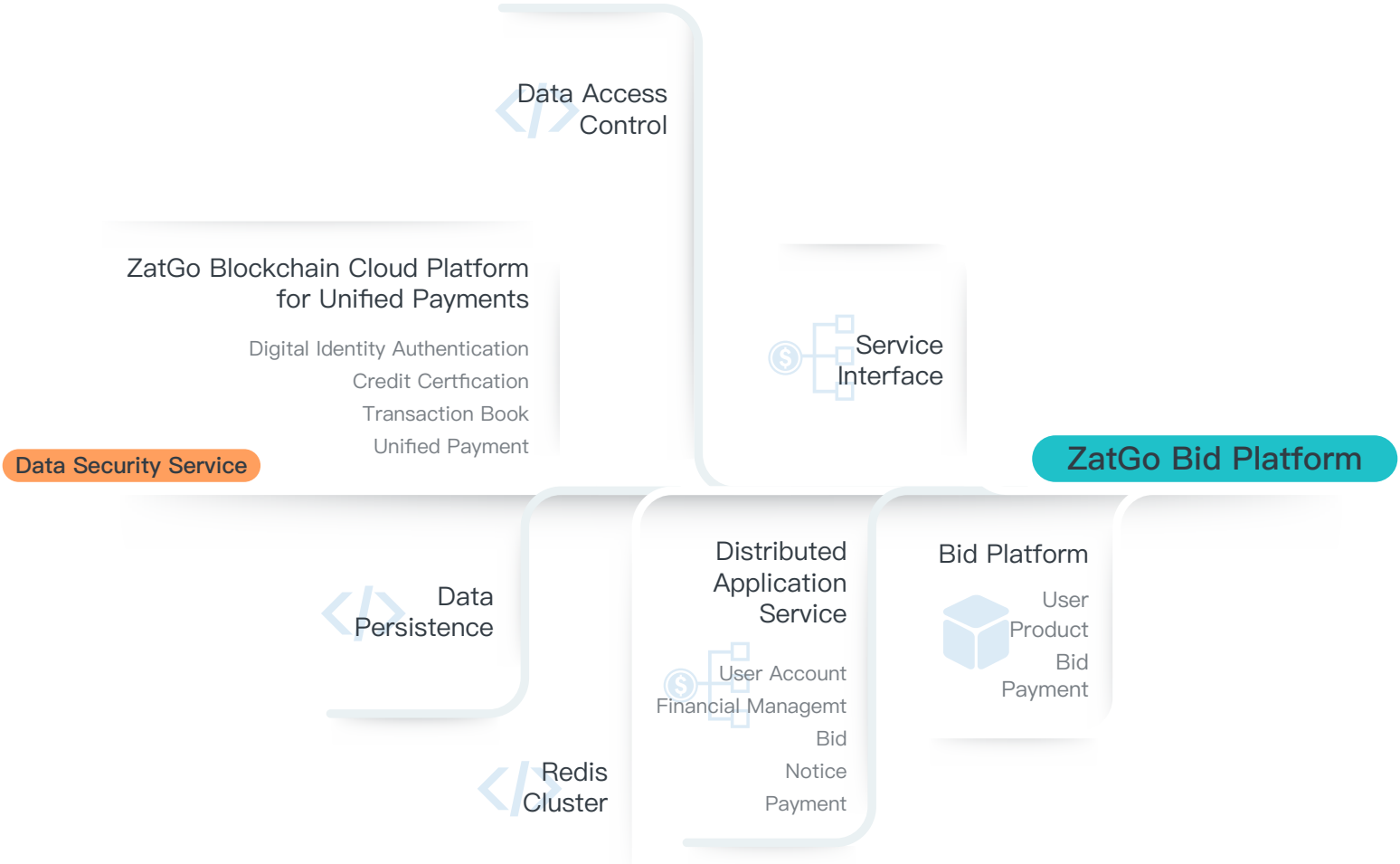
Big-data smart service center is based on Hadoop big-data eco-system, through Hive, MapReduce, HBase, HDFS and other open source framework, building big-data center of data mining, data warehousing, data analysis, therefore Aggregating data from the business trip platform. It is based on smart big-data analysis to provide smart application service for the business travel platform, such as user portrait, behavior analysis, intelligent recommendation, industry forecast, intelligent report, mining potential users, and smart travel planning etc..

The underlying blockchain unified payment platform provides unified payment service that is supported by the user's digital identity, credit report and transaction book. It also calibrates the user's unique identity and credit authentication in the whole travel ecosystem.



6.3 ZatGo Bid Platform

A Digital Biding Platform based on ZAT is built. Users in the whole ZatGo ecosystem are able to offer a bid for supplying or purchasing digital products and data with ZAT. The products are provided by users in the ecosystem. Through the service interface of the unified payment platform, functions such as user digital identity authentication, credit score, risk control are fullfilled.



The Bid platform consists seven layers: application layer, service interface layer, distributed service layer, data access control layer, cache layer, data persistence layer and block chain application layer.

The application layer is a visual application interface, which provides user access and operation portal. It includes user management, product management, biding management and payment management module. It also invokes the actual application service through the service interface.

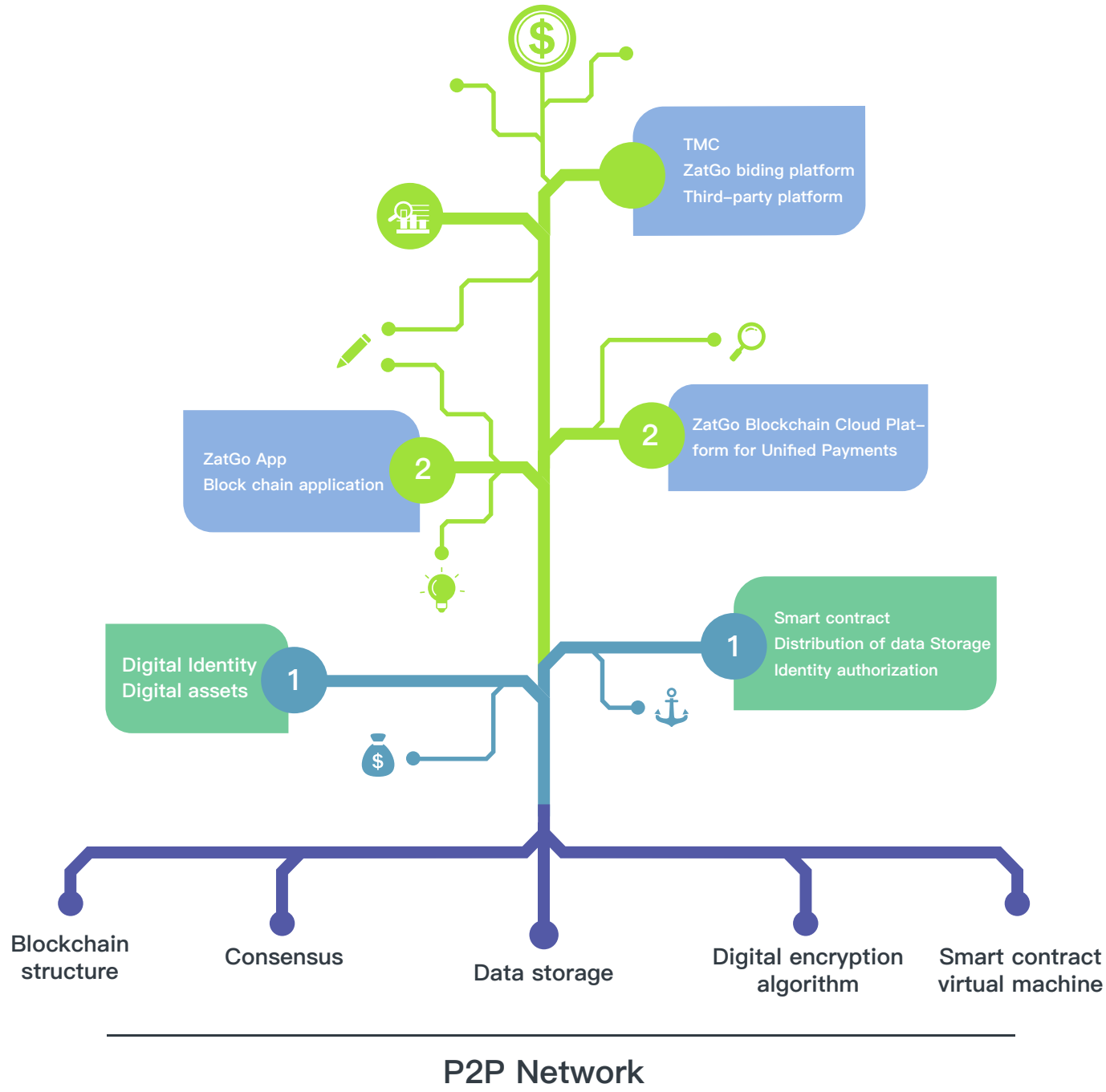
Application Layer is a visualized interface that provides user acess and operation portal. This inclues customer management, product management, bidding management, and payment management.

Application service layer employs distributed high availability (HA) cluster, which ensures technological process and logic algorithm, as the core function. The service groups are devided into five sections according to different services. They are account service, bidding algorithm service, notification, and payment service.

Application service access data through data persistence layer, and response to any frequent service data by using highly frequent cache clusters. On the other hand, any persistence data will be stored in data base cluster.

ZUP at the base provides service support by notting user digital identity, credit report and transaction report.

6.4 ZatGo Big-trip Ecosystem Structure Layout



7.ZatGo Core Team

Maury G

Founder of Levels Consulting, strategic Advisor of BCW. An entrepreneur, investor, mentor, and advisor who worked in Fortune 500, Startups, and Management Consulting over the past 18 years. Currently the co-founder and Managing Partner of Levels Consulting, a strategic consulting and advisory firm focusing on ICOs, cryptocurrencies, blockchain, and token powered organizations.

Jason French

Co-Founder of BCW, Vice President of HYCON Blockchain. Jason is a blockchain evangelist who believes in the transformative power of the technology. He brings blockchain start-up experience, and business development along with communications experience from international MNCs to BCW and the HYCON team. He wants to employ Blockchain techonology and make the project successful.

Malcolm Tan

CEO of Gravitas Holdings. Malcolm Tan is a lawyer-entrepreneur from Singapore. He has extensive experience in construction, telecommunications, engineering, retail, IT and financial industries. Trained as a lawyer, Malcolm is also skilled in litigation, corporate law, and mergers and acquisitions. He previously held legal counsel positions in both global and regional capacities across the Asia-Pacific region, MENA, and North America. In addition to owning and running a diverse suite of companies, including the BlueSky Group which owns backoffice solution provider ActivBM, Malcolm's keen interest in investment opportunities helps him playing an active role in crowdfunding projects through his online platform FundedByMe.com.

8.ZatGo Operation Team

Nancy CHEN

Nancy is the Operations Director of ZatGo. She obtained her Master Degree in Columbia University. She once worked for United Nations. She has rich working experiences in World's Top500 companies. She now is an expert in business travel industry, communications and application of new technology.

Michael ZHAO

Dr. Zhao has served as senior consulter and trainer for foreign companies and large state-owned enterprises. He has rich experiences in Corporation Management, Marketing Strategy and Public Relations. Michael is the Strategic Enterprise Channel Director in ZatGo.

Lyan CHEN

Lyan is Technical Director of ZatGo. He is experiences in technical field. He served as Technical structure and project manager in several famous companies. He was technical director of a well-known business travel platform. He has profound knowledge in application of algorithm, cloud computing, big data operation in travel industry. He is an expert of blockchain application.

Roy LUO

Roy served as operating officer and manager many times in air ticket agency and B2B platform. He is familiar with operation, and Internet business. He has a wide range of connections and industry experience. Now Roy is Marketing Director in ZatGo.

9.ZatGo Cooperative Partners

10.Project Milestones and Future Strategies

2016.05 ZatGo has the idea of integration of trip.

2016.06 ZatGo has its team.

2016.07 ZatGo starts to integrate Travel Management Company (TMC) by developing ZatGo operation System.

2017.06 ZatGo has finished integrating more than 100 top TMCs in China.

2017.07 ZatGo Completes First White Paper and Launches Bloc kchain Project.

2017.10 ZatGo launched the first chartered flight from Hangzhou to Brunei based on big data.

2017.12 ZatGo finished second version whitebook and launched ZUP project.

2018.01 ZatGo is to issue ZAT.

2018.02 ZatGo is to launch ZAT into exchange centers.

2018.06 ZatGo is to finish the ZUP.

2018.09 ZatGo is to finish Bid Platform.

2018.12 ZatGo is to expand its market to OTA and Tourism IT Companies.

11.Risk Disclosure

11.1.Disclaimer

This document only serves as information sharing. It does not provide any investment suggestions, or any invitation.

Targets and aims listed in this white paper may change due to future uncertainty. Our team will try our best to reach all the goals, but we do not hold any responsibility for ZAT value loss. This document may change as we are making progresses. If we do so, all the changes will be posted on Wechat official account, our website and other related channels.

ZatGo does not hold any responsibility for any direct or indirect investment loss that taken by the investors. This includes but not limited to the following:

1. Relying on the information listed in this document
2. Any information that are listed mistakenly or inaccurately
3. Any action triggered by this document

Due to force majeure clause, our team does not promise to finish all the goals, but we will try our best to reach them.

ZAT is a tool derived from ZatGo platform, not an investment product. Possessing ZAT does not mean holding the control right or ownership of it. ZAT does not authorize any person or organization to control or participate ZatGo or ZatGo's decision making process.

ZAT is a cryptocurrency that being used at ZatGo platform. ZAT may experience appreciation or depreciation under certain conditions.

ZatGo platform has informed investors potential risks. Once investors join ZatGo project, it means they have understood all the information mentioned above.

11.2 Additional risk disclosure

Risk can never be avoided while ZatGo is developing, maintaining and operating the project. Some risk exceeded the team's expectation. Apart from the risk disclosure mentioned above. Participant should know following risks:

- Market Risk

Th e price of ZAT goes up and down with the market trend. If the market is having a falling period, or other unpredicted factors come across, ZAT may experience an underappreciated state. Even if ZAT itself is under a good condition.

- Regulatory Risk

It is a premature stage for Blockchain Technology. There is no country that has a regulation regarding to trading requirement, information disclosure, lockup, and pre-requests. There is no direction of government policy. Any policy made by official may cause drawbacks to the project itself. ZAT program may be limited, or terminated if policy is unfavorable to it.

- Competition Risk

There is a strong competition on the cryptocurrency market, which put a strong pressure on the operation team. ZatGo is influenced by other competitors in the market. It is noticed that the market has cut-throat competition.

- Brain Drain Risk

ZatGo has a solid and competitive team, including Blockchain experts and experienced developers. However, ZatGo does not ensure the fact that any core team member may leave the project or any conflict may occur between teams. ZatGo may be influenced by those negative actions.

- Technology Risk

Development of cryptology and quantum technology may put ZatGo on a risky spot. This may lead to ZAT lost. There might be bugs when updating the project. However, the bugs will be fixed timely and will not affect user experience.

- Risk of Losing Attention

ZatGo application may not be used by a great group of users and organization. This means the public does not put their focus on the application. This scenario may cause negative effects to ZAT and ZatGo.

- Hackers Attacking Risk

ZatGo has received hackers threat in the past. This includes but not limited to DOS, bybil attack, and malware.

- Insurance Risk

Unlike banking account or financial institution account, ZAT account or other Blockchain account do not have insurance. No public organization will hold responsibility for any value losing actions.

- Unpredicted Risk

There might be some unpredicted risks that are not mentioned in this white book. It is possible that some multi-risks may happen on the time. Please consider every circumstance before taking investment actions.