

ALBOS WHITE PAPER



ALBOS



**ALBOS
& MARE
PARTNERS**

2019.01.7
Ver. .1.2.3



I n t r o d u c t i o n

The new Cryptocurrency “ALBOS” was born.

I want to create a service that makes everyone happy, not society that only people who know it gains.

By providing services that simplify settlement with credit card, crypto currency, fiat, and destroying the skeptical structure, we bring new happiness to everyone.

It would be an ideal society if environmental conservation is done by spreading advanced technology.

ALBOS founder



A L B O S

INTRODUCTION

**“We will disrupt the value chain
in payment scenes and provide
innovative settlement
algorithms. .”**

A L B O S

What is ALBOS?

Cryptocurrencies are mainly traded on the market, and while they are increasingly traded for investment purposes, they have not spread or been distributed as a method for payments or money transfers. In order for cryptocurrencies to become part of the global infrastructure used in today's societies, more actual demand (i.e. more of a function as a currency through distribution) needs to be created by making cryptocurrencies a tool for payments and money transfers that improves people's lives. If cryptocurrencies become widely used for payments and money transfers on a daily basis, their value will grow further. We have the answer for global use and distribution of cryptocurrencies as a part of the world's infrastructure.

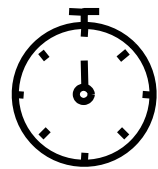
The problems caused by cryptocurrency settlement are immediacy, transfer fee, and change in value.

These issues are major barriers to the distribution of cryptocurrencies (particularly Bitcoin, the most widespread and widely distributed currency) and their spread as a payment method. The issue of immediacy is a particularly fatal obstacle to the use of cryptocurrencies as a payment method. Almost no stores will accept a payment method in which the consumer must wait a long time for the payment to be completed. One approach to the immediacy issue is to complete the payment at the time the transfer is made, without waiting for block chain approval. However, this approach means that the risk of transfer errors falls on the service operator, store or consumer. This cannot be considered an optimal solution.

ALBOS payment service solves this issue with a hybrid system that combines a truly discrete and decentralized system on a public block chain with an off-chain system, using the merits of global services and cryptoeconomy as a whole to build a cutting-edge payment platform that anyone can use. ALBOS aims to be a global ecosystem in the realm of payments by cryptocurrency

The problems caused by cryptocurrency settlement

The problems caused by cryptocurrency settlement are immediacy, transfer fee, and change in value.



IMMEDIACY

Almost no stores will accept a payment method in which the consumer can complete the payment for the immediate time.



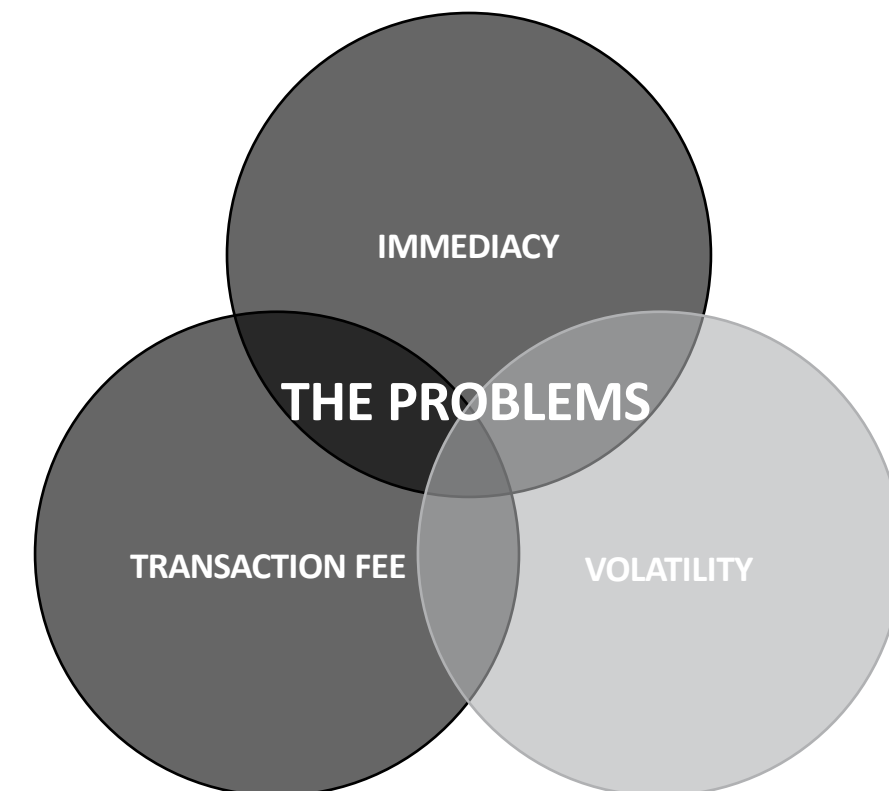
TRANSACTION FEE

Too expensive the transaction fee,.



VOLATILITY

The price of the cryptocurrency fluctuates dramatically and can be a speculative purpose.



Resolve



ALBOS

The Technology behind cryptocurrencies.

A particularly focused-upon aspect in the background of payments by cryptocurrencies is the prediction that the internet node count for the Internet of Things (IoT) will reach over 50 billion by 2020. Cisco Systems predicts that there will be 50 billion devices in 2020 and that we are entering the age of IoE (Internet of Everything).

This will participate in economic activities in the virtual space. This is why FinTech is attracting so much attention. The money used by FinTech in the virtual space heralded the arrival of cryptocurrencies as a mode of payment. At first, it was possible to create business transactions in IoT network environments based on server-dependent architecture. However, transactions reached astronomical numbers, and the cost of maintaining the servers for these services did not rise linearly but at least quadratically. This approach cannot be scaled. Essentially, the Internet consists of peer-to-peer (P2P) networks where connections are established by relaying messages from one node to another. This essential function of the Internet, a P2P-based payment framework, is an essential element of business in the IoT age.

First, consider the vast address space that would be provided in the IPv6 world. When P2P communication using IPsec is pushed to the forefront, this will make it possible to solve many of the current issues with the Internet, such as distributed processing and security. Server-centric protocol that are unrelated (slightly different in nature) to security among the Internet have become central nowadays for the subprotocols such as HTTP that are mainly used at present. When it comes to the payment solutions, which gateway, payment system and everything else of that nature, it is impossible to build it from client-server architecture alone. Yet many Internet providers have developed this business via servers because this enables them to sell the processing and recording performance of their servers. This is suited to a business model that will offset low volumes with high unit prices, but with IoT, the intermediation of these servers is a source of costs, and is ultimately only suitable for the world where security and privacy is protected by a home router (NAT). To establish a new business model where communication goes beyond this, new technical conditions are needed.



A L B O S

ABOUT MORE ALBOS

A L B O S

FIVE IMPORTANT VALUES

Please look at the five values of the cryptocurrency “ALBOS”.



DYNAMIC PRIVATE BLOCKCHAIN

Dynamic Private Block Chain
will settle the settlement time
in only 1 second.



MEDIATOR COIN

It is a cryptocurrency that
solves settlement issues such
as settlement fee and early
deposit.



SAFE BOX

ALBOS is guaranteed by
insurance companies.



UNIVERSAL CARD

You can manage your
cryptocurrencies and
credit cards with one
universal card.



AI PAY

“AI Pay” recommends best
payment solution credit card,
and highest rate of
cryptocurrency and
exchanges at settlement .



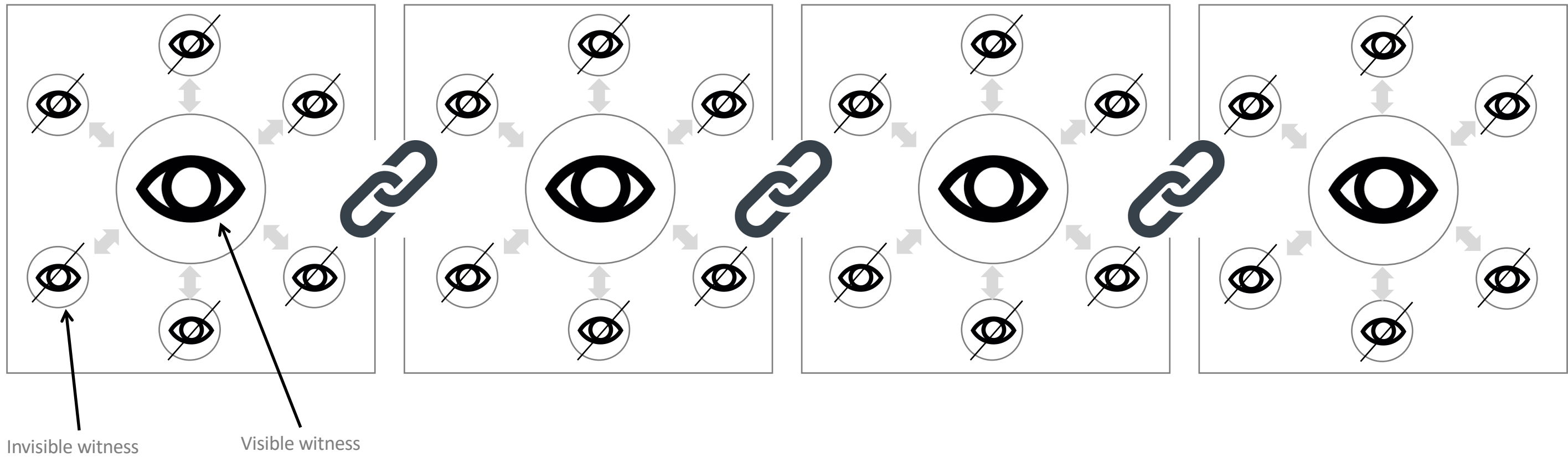
**Dynamic Private Blockchain
will settle the settlement time
to only 1 second.**

Dynamic Private Blockchain Functionarity

A L B O S

DYNAMIC PRIVATE BLOCKCHAIN ①

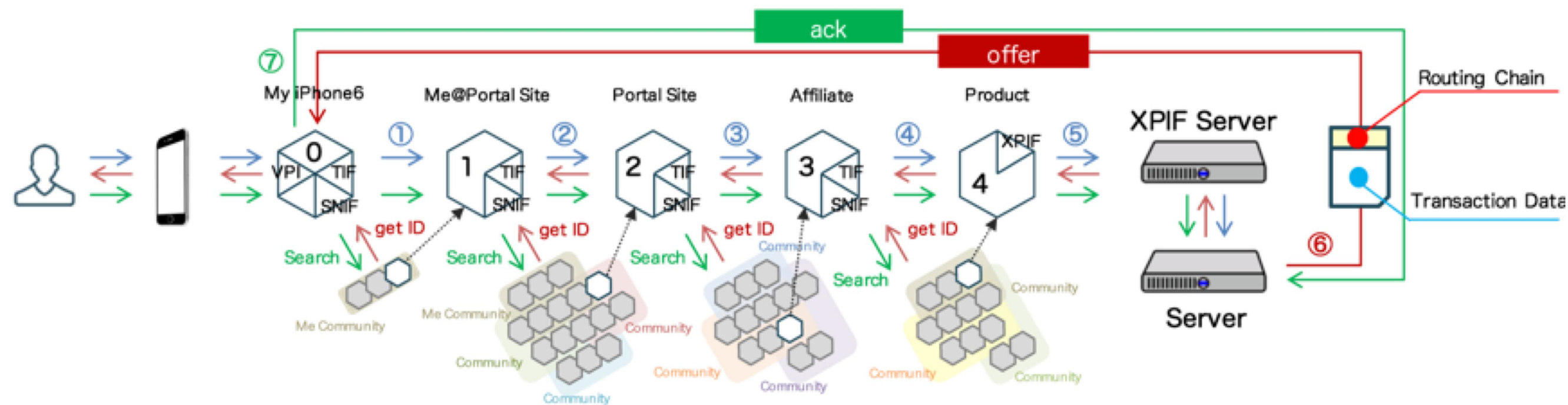
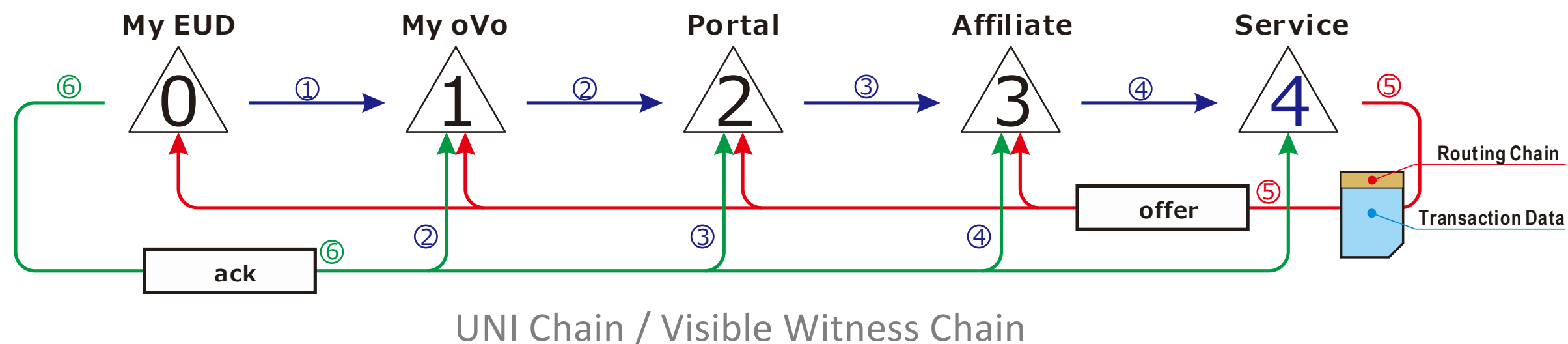
The transaction guarantees its contents with visible approval and its chain, an invisible approval swarm surrounding the visible approval.
Therefore, it is possible to settle the settlement time in only 1 second.



A L B O S

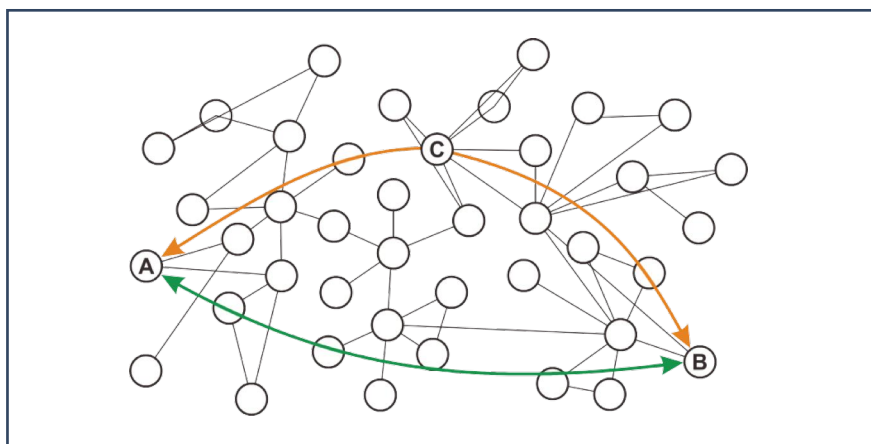
DYNAMIC PRIVATE BLOCKCHAIN ②

Transaction is a visible eyewitness and continuing. Invisible witnesses gather around visible witnesses and guarantee their contents.



DYNAMIC PRIVATE BLOCKCHAIN ③

For ALBOS settlement, for example, when communicating from A to B, it corresponds to STUN server You can see the apparent global access method to the other party via node C. The communication between ABs exchanges encrypted packets while the decryption used for encrypting this packet is sent to the other party via C so that it is only A Or B, and this communication can not be deciphered to a third party who is listening. Particularly, since it is possible to change participation for each session, even if a quantum computer or the like appears, it becomes an unfixed cipher length and it does not become a solution in the ellipse equation, so strong encryption can be realized.

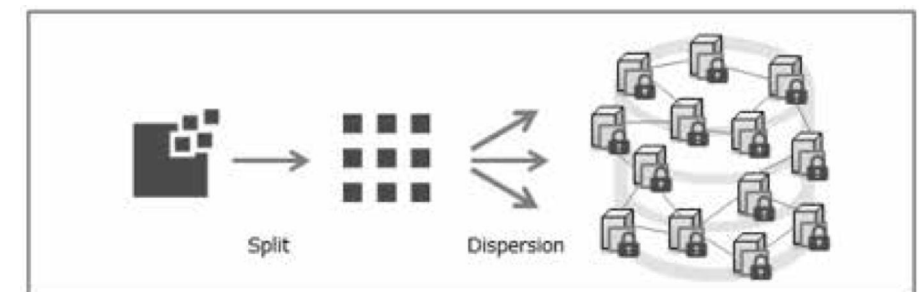


ALBOS Dynamic Private Block Chain (ADPB) duplicates data objects, encrypts them, and distributes them to nodes on the P2P network. As the number of users increases, the amount of information to be stored increases. ADPB secures huge storage with distributed data store on P2P network and solves the problem. In the distributed data store of ADPB, it is not possible to reconstruct the original data by just the fragment of the data stored in each node. Even if the data of some nodes completely disappears, it is possible to reconstruct the original data from the data of the remaining nodes. Therefore, it becomes a distributed data store with high security and fault tolerance. In ADPB, consensus building data is processed by mathematical processing called secret sharing. Assuming that the encryption processing function used here is S, the agreement formed data x, this data is divided into m data pieces a. $S_k^m(x) = (a_1, a_2, a_3, \dots a_m)$

Here, k is a minimum number that can completely combine the original data x if k data pieces of a divided m are gathered and n does not exceed m.

Secret sharing processing. It can be thought of as an encryption technique by simultaneous equations. That is, the simultaneous equations with degree k are m-expressions formed. m We can solve this system of simultaneous equations if we have k equations in the equation.

However, if an altered expression is included in this, the solution diverges. Construction of simultaneous equations and distribution destination algorithm can store consensus formation on the network almost immediately at high speed. On the other hand, it distributes the distribution destination to mutually orthogonal networks and combines with the hash function to have robust anti-tampering. In the process of distributing and collecting data, it is possible to control degradation of responsiveness which is problematic in distributed data store on P2P network by introducing route optimization technology.



The background of the slide features a dark blue, slightly desaturated image of two hands shaking over a smartphone screen, symbolizing a transaction or agreement. The text is overlaid in a large, white, sans-serif font.

It is a cryptocurrency that solves settlement issues such as settlement fee and early payment cycle.

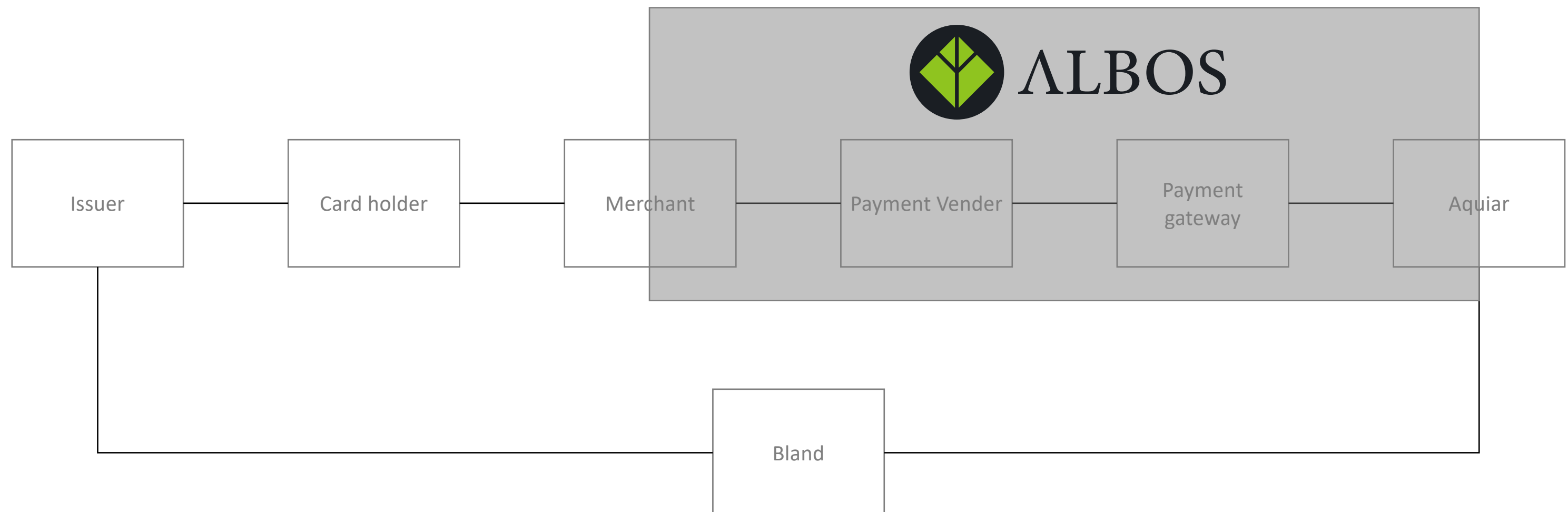
MEDIATOR COIN Function

A L B O S

MEDIATOR COIN ①

"MEDIATOR COIN" is a cryptocurrency that realizes innovative functions such as collapsing the value chain of settlement, accelerating funds and reducing the cost.

"MEDIATOR COIN" is a cryptographic currency that realizes early capitalization, transaction lending and cost reduction between Merchant Store and Acquirer, which had been a problem until now.



A L B O S

MEDIATOR COIN ②

The current non-cash payment methods, credit cards and e-money, have transaction fees of 2-5% and 2-4% respectively. ALBOS payment service provides a cryptocurrency payment service with lower transaction fees than these methods, which provides the key to popularization of payments by cryptocurrency.

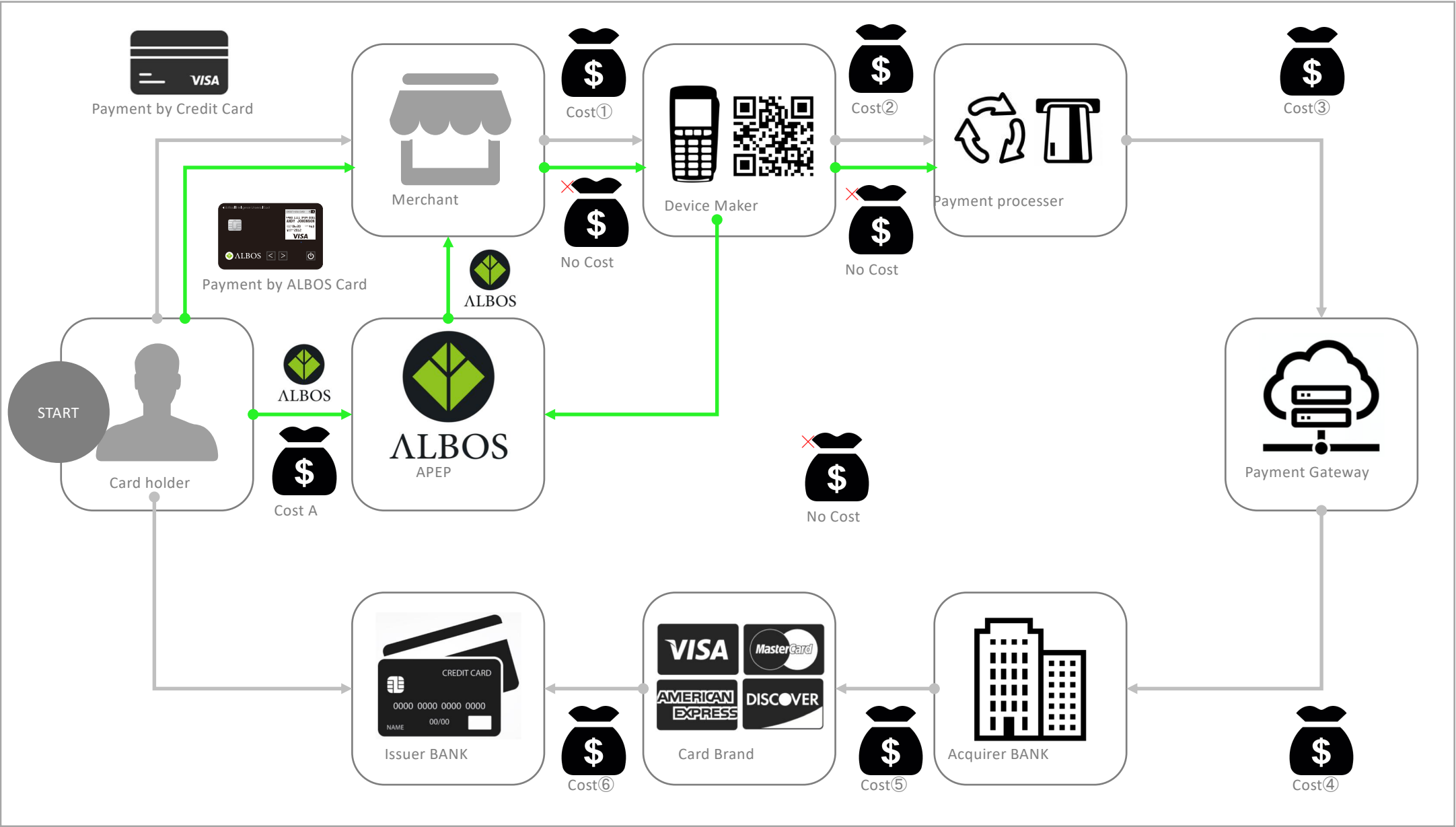
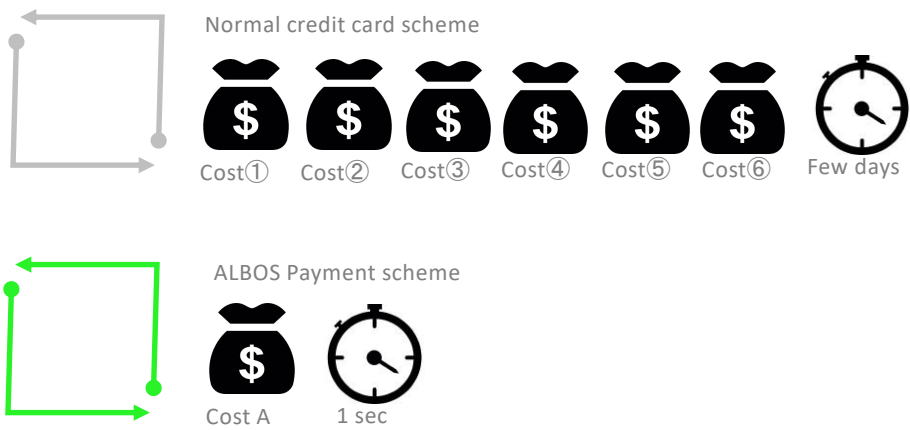
No Settlement charge 0% (Cost \$0)



We will start transaction lending by ALBOS.

A L B O S

MEDIATOR COIN ③



A black ALBOS SAFE BOX is shown in the background. It has a digital display at the top showing '58.53'. Below the display is a large black handle. At the bottom, there is a red 'TRADE' button. The box is set against a dark blue background.

**ALBOS SAFE BOX is
guaranteed by insurance
companies.**

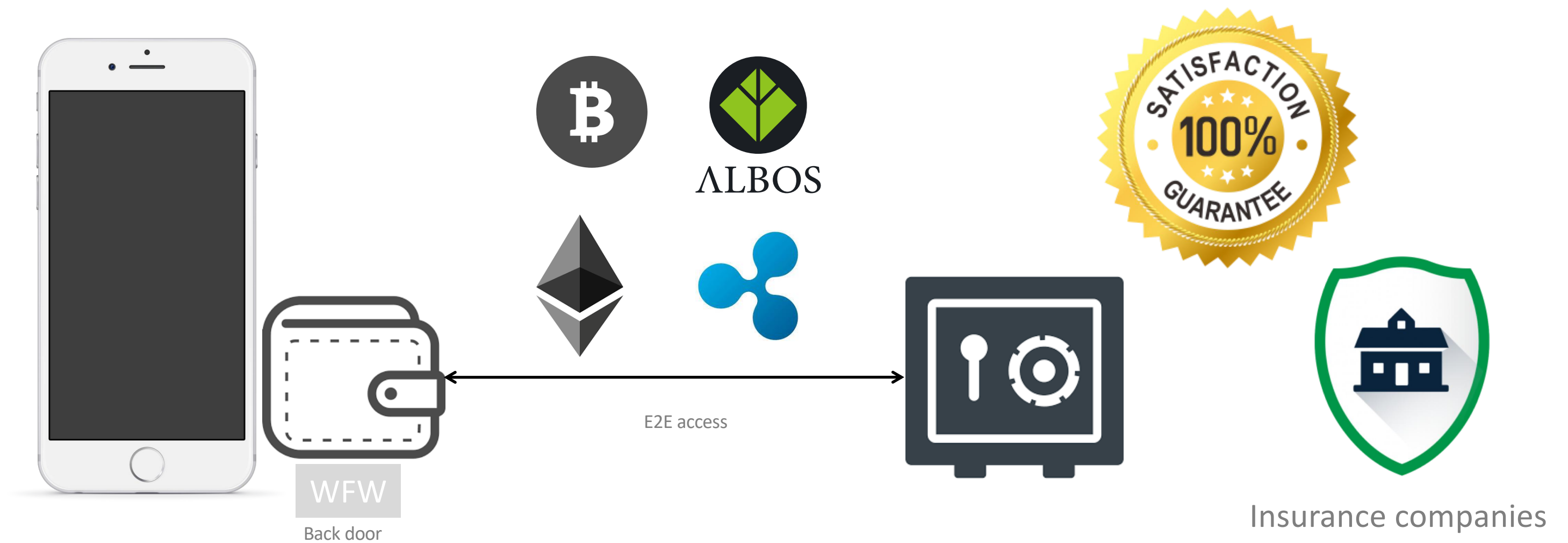
SAFE BOX Functionarity

A L B O S

SAFE BOX

"ALBOS SAFE BOX" is implemented in ALBOS wallet, not only keep ALBOS safely, it also supports other cryptocurrencies such as Bitcoin and Ethereum.

If someone try to steal your cryptocurrency, ALBOS SAFE BOX is guaranteed by insurance company as long as "ALBOS" and other cryptocurrency are saved in "ALBOS SAFE BOX".



A close-up photograph of a hand holding a blue, textured wallet. The wallet is open, revealing a large number of cards stacked inside. The cards are of various colors and designs, including some with green and yellow accents. The background is a soft, out-of-focus grey.

How many cards do you have in your wallet?

UNIVERSAL CARD Functionarity

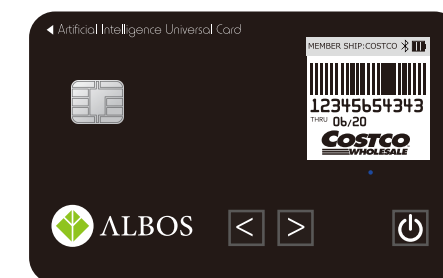
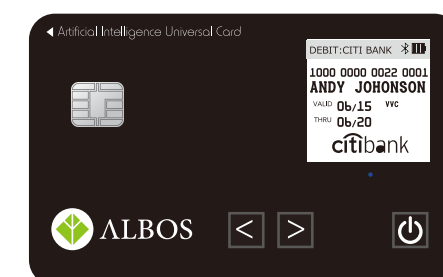
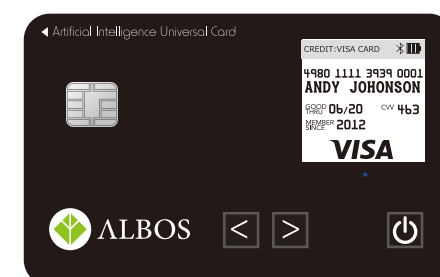
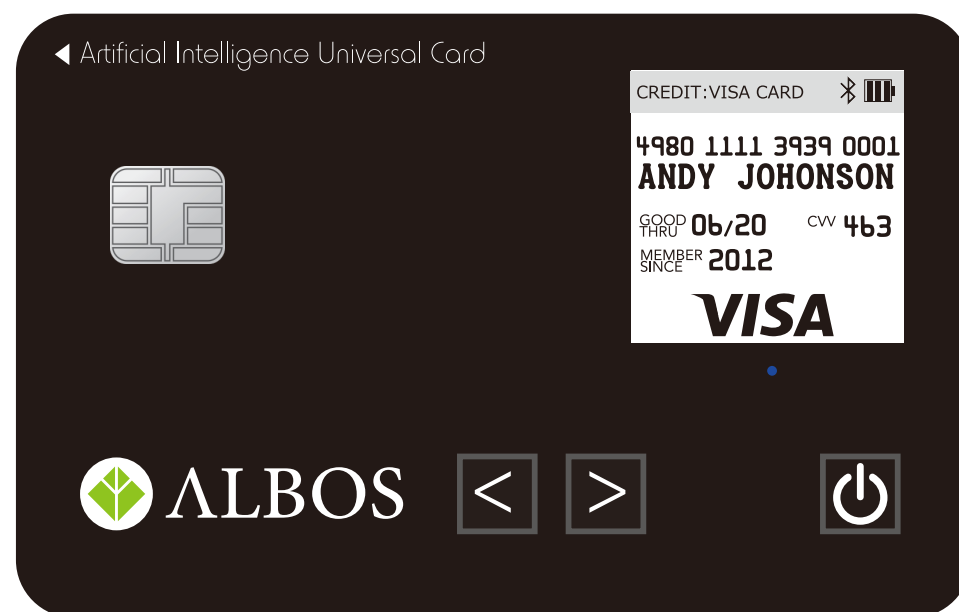
A L B O S

UNIVERSAL CARD ①

ALBOS card has the same size as credit card. However, it contains a paper battery and CPU, and is capable of wireless transmission via Bluetooth.

Our wallets are now crammed with several plastic cards—credit cards, ATM cards, point cards, membership cards, etc. And our cryptocurrencies are kept in multiple wallets.

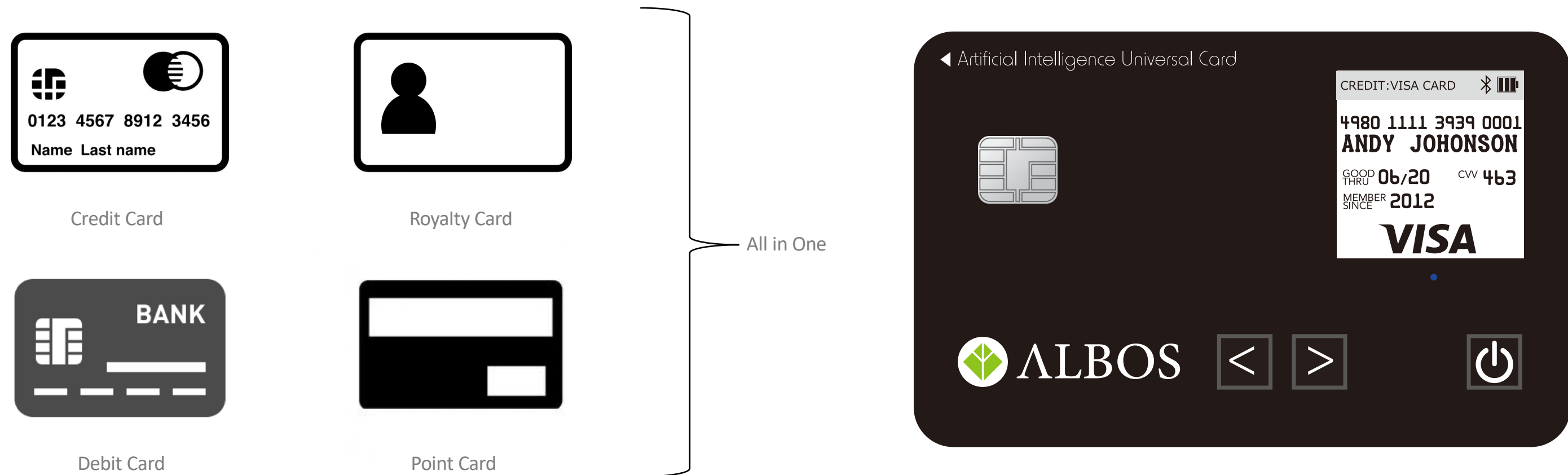
The greatest features of the ALBOS card is consolidate all of these card information, wallets and cryptocurrencies into one universal card. In a scene using a credit card, it is possible to choose the brands of the cards freely.



A L B O S

UNIVERSAL CARD ②

How many card do you have? You might have credit card, debit card, membership card, point card and so on. Do you think if those cards will be just one card? That would be nice, isn't it?



All in one Artificial Intelligence Universal Card is here!

ALBOS Card will change your lifestyle. ALBOS card will strage upto 20 cards information. So you don't have to bring so many cards any more. Your wallet will be slim.

A L B O S

UNIVERSAL CARD ③



Universal Card

This is artificial Intelligence universal card. This is very secure and convinience.



Recomendation

Do you know which credit card is the best when you select the card? We offer you best choice.



Transaction history

We provide management system. So you can check transaction history anytime.

WE OFFER ONLY GREAT SERVICES

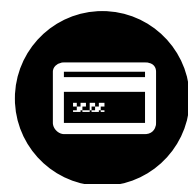
ALBOS card provide four category of services. Universal card is all in one card. Our APP provide recommendation service. Our management system control all history. And also this card will be virtual bank card.

A L B O S

UNIVERSAL CARD ④

You can bring only one card from now!

ALBOS card is artificial intelligence universal card. You can strage up to 20 cards. aiunica support “credit card”, “debit card”, “royalty card”, “point card”, “NFC” and so on.



Credit Card



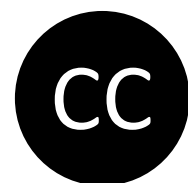
Debit Card



Royalty card & Point card



NFC



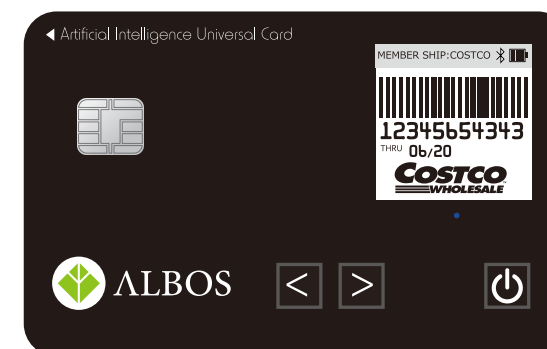
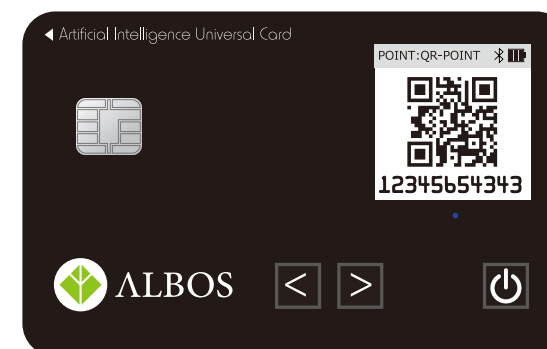
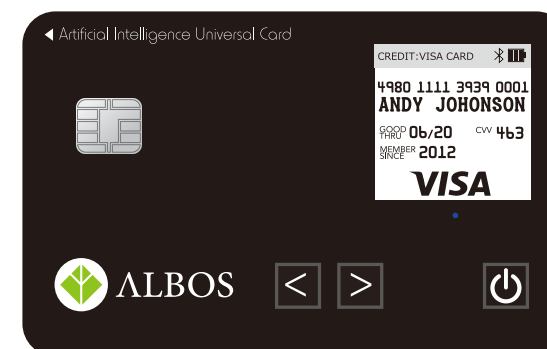
bitcoin ripple

ETHEREUM

ALBOS

(Cold-Wallet function)

Support smart device



A L B O S

UNIVERSAL CARD ⑤



US\$99 (+tax)

Product Name	ALBOS card
Product ID	AIC001
Size	85.5mm×54mm×0.8mm
Weight	XX g
others	Bluetooth4.0 LE
	Wireless battery charger
	touch display

A L B O S

UNIVERSAL CARD

⑥

We are going to charge monthly fee.

VALUE
\$0 MONTHLY
3 card
APP
Management System
Recommend Service
1 year warranty

BASIC
\$3 MONTHLY
10 card
APP
Management System
Recommend Service
1 year warranty

PREMIUM
\$9 MONTHLY
20 card
APP
Management System
Recommend Service
2 year warranty

A L B O S

UNIVERSAL CARD ⑦

~MASTER PREPAID CARD~



This ALBOS prepaid card can support BTC,ETH and XRP. The wallet which support our Prepaid card can exchange USD. So you can charge by USD. This card can be used at merchants of MasterCards all over the world. Also, you can withdraw cash from an affiliated ATM.

We will support also ALBOS later.

Price

US\$ 60

MONTHLY

Value Plan

\$8/month



**“AI Pay”
will change payment culture .**

AI Pay

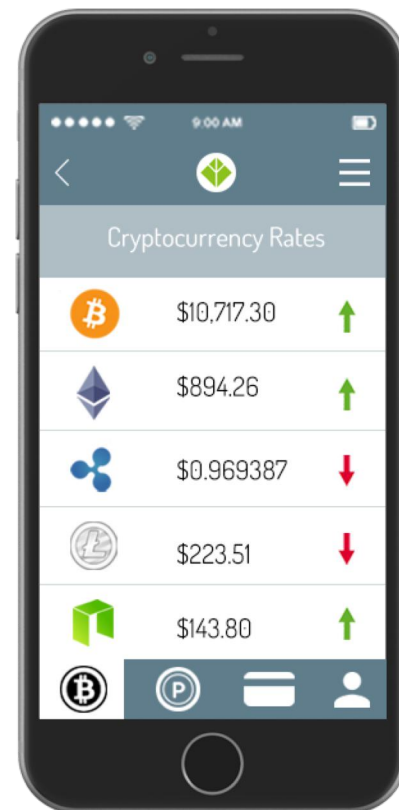
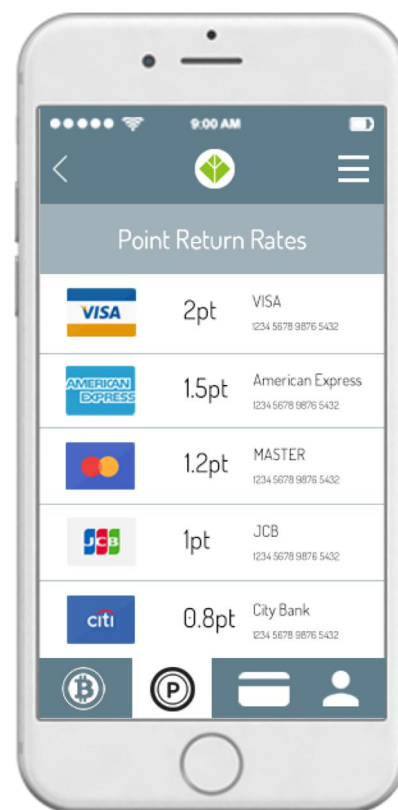
A L B O S

AI PAY ①

Connecting the Albos card to your smartphone via Bluetooth enables it to link with GPS and recommend the best credit card for making settlement among those usable in your current area.

Choose the best deals credit card such as a high point return rate and discount rate. With the wallet function attached to the Albos card you can also use multiple cryptocurrencies you have.

We will recommend the highest rate of cryptocurrency and exchanges at settlement by linking with the recommendation function.



A L B O S

AI PAY ②

Are you sure which card is best choice when you pay.

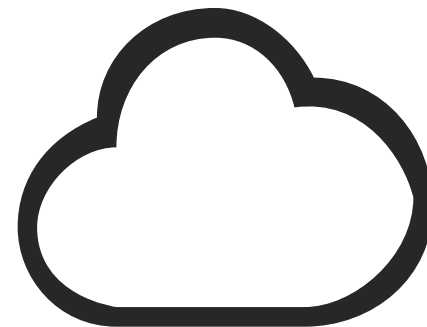


Recomendation

ALBOS AI Pay recomend which card is the best one when you want to pay in the shop. You will know real time transaction best offer. We have applied the patent in 2016.

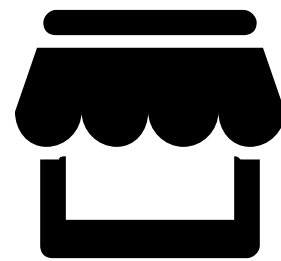
AI PAY database of ALBOS reserves various kinds of information, including but not limited to, credit card, debit card, Royalty card, Point card.

Artificial Intelligence System

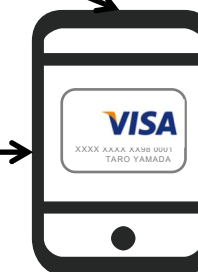
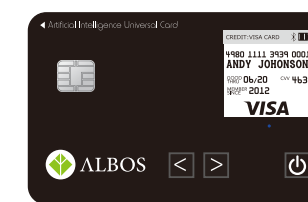
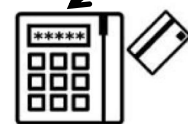


Information

Recommend



Merchant



User



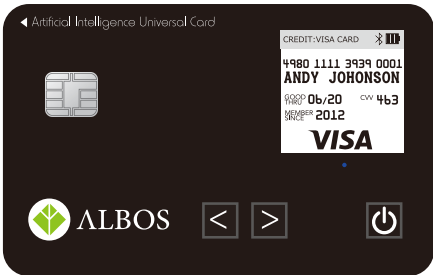
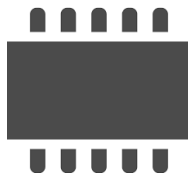
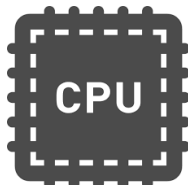
A L B O S

PRODUCT

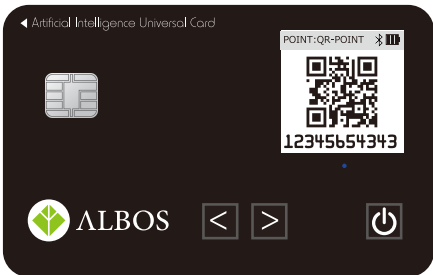
A L B O S

UNIVERSAL CARD

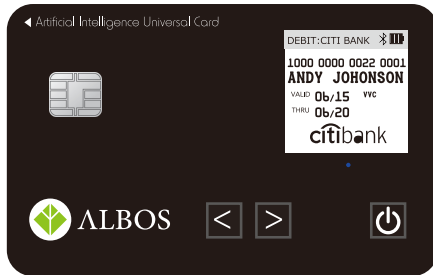
You can enjoy new payment culture. ALBOS CARD can hold 20 cards in just one universal card.



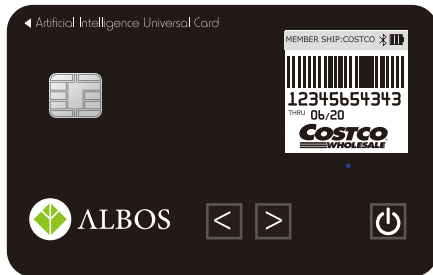
CREDIT CARD



QR CODE



ATM CARD



ROYALTY CARD

A L B O S

MASTER PREPAID CARD



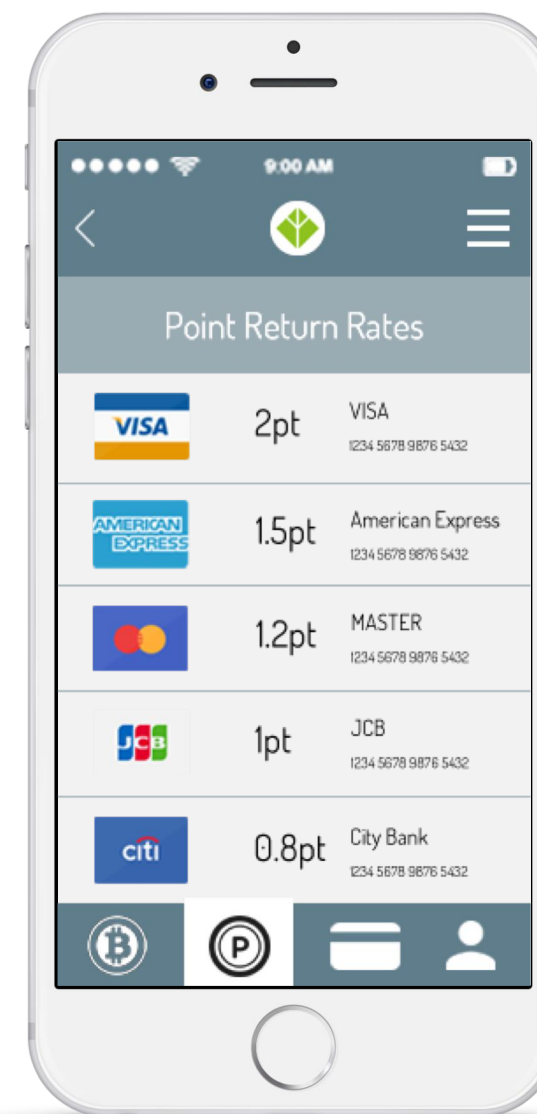
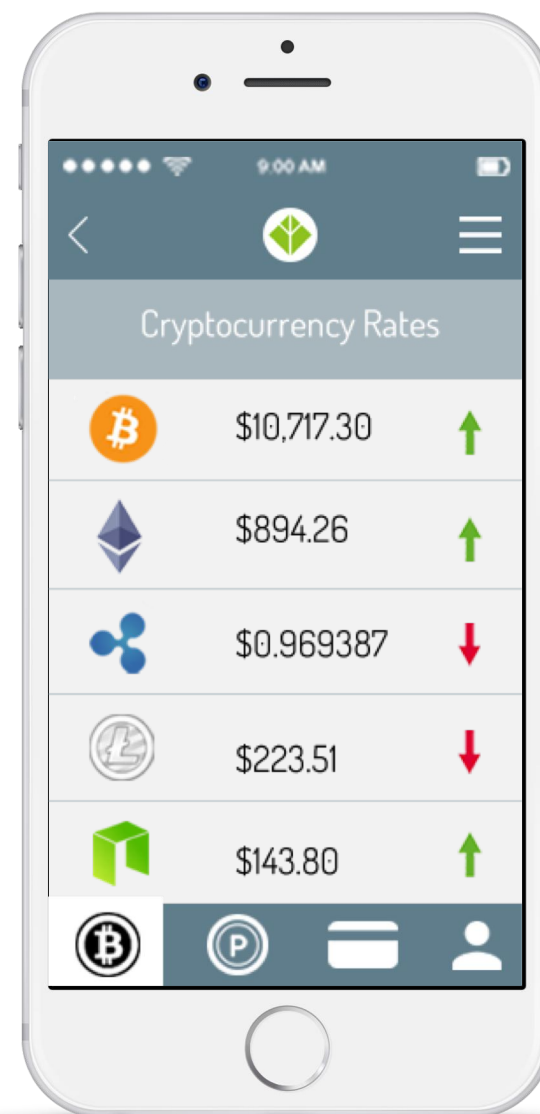
This ALBOS prepaid card can support BTC, ETH and XRP. The wallet which support our Prepaid card can exchange USD. So you can charge by USD. This card can be used at merchants of MasterCards all over the world. Also, you can withdraw cash from an affiliated ATM.

We will support also ALBOS later.



ALBOS APP Recommendation Functionality

“ALBOS” make you smart payment life style.



SMART WATCH Recommendation Functionality

You can get the recommendation by smart watch.

CRYPTO RATE

You can get best offer which is best rate of crypto currency by our AI system.

EXCHANGE RATE

You can get best offer which is best exchange of crypto currency by our AI system.



POINT

You can get best offer which is best rate of the point and discount by our AI system



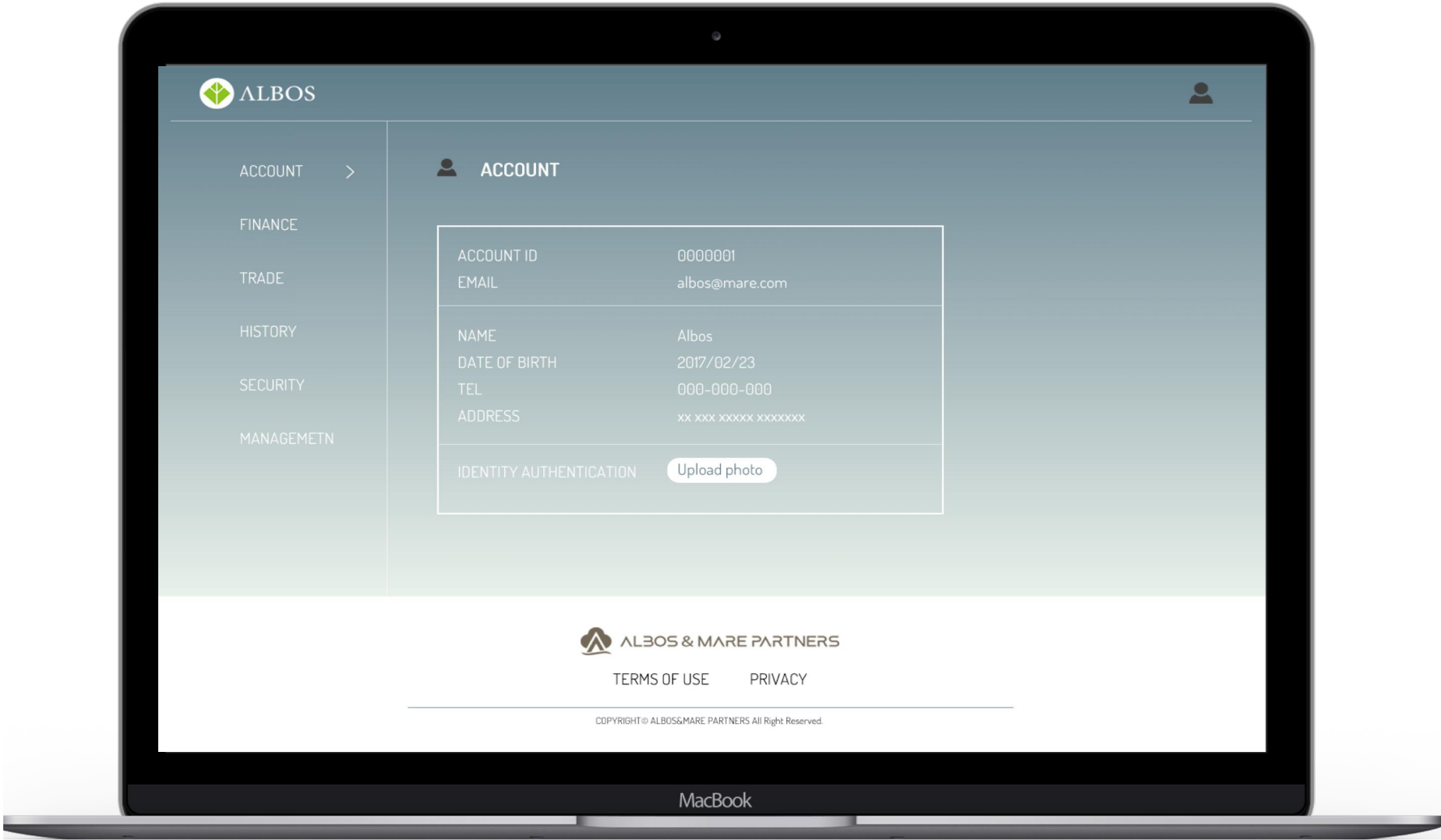
Coupon

You can get best offer which is best rate of the point and discount by our AI system

A L B O S

MANAGEMENT SYSTEM

You can use our management site.



4

A L B O S

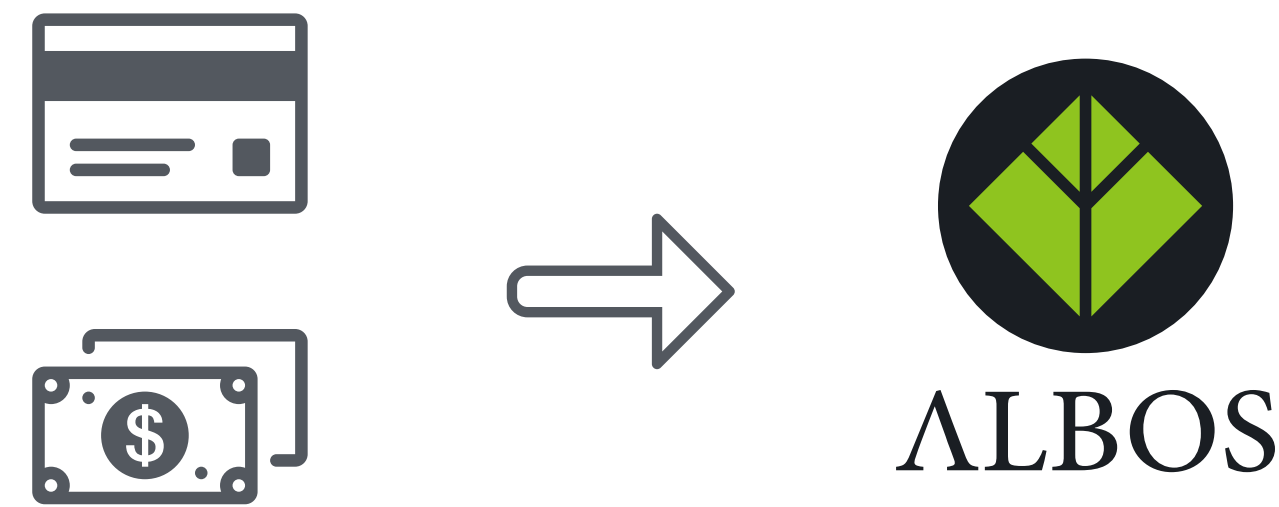
MARKET & BUSINESS MODEL

OUR MARKET VOLUME

What is our Market volume?

OUR MARKET IS \$14,790,000,000,000.00

If we could change this settlement volume to ALBOS, our transaction volume market will be \$14,790,000,000,000.



	SETTLEMENT VOLUME	MEMBER
VISA	\$9,530,000,000,000.00	2637000000
MasterCard	\$4,100,000,000,000.00	1281000000
AMEX	\$950,000,000,000.00	107000000
JCB	\$180,000,000,000.00	83000000
Diners	\$30,000,000,000.00	6000000
TOTAL	\$14,790,000,000,000.00	587,800,000

A L B O S

MONETIZATION POINT

ALBOS has 6 monetization points.

Universal Card Fee

We are going to sell US\$99(+tax).

Prepaid Card Fee

We are going to sell US\$60(+tax)

Monthly Fee

A company is an association or collection of individuals, whether



Factoring

Settlement charge will be 0%. But we can charge transaction fee.

Transaction Lending

We can get some fee for transaction lending.

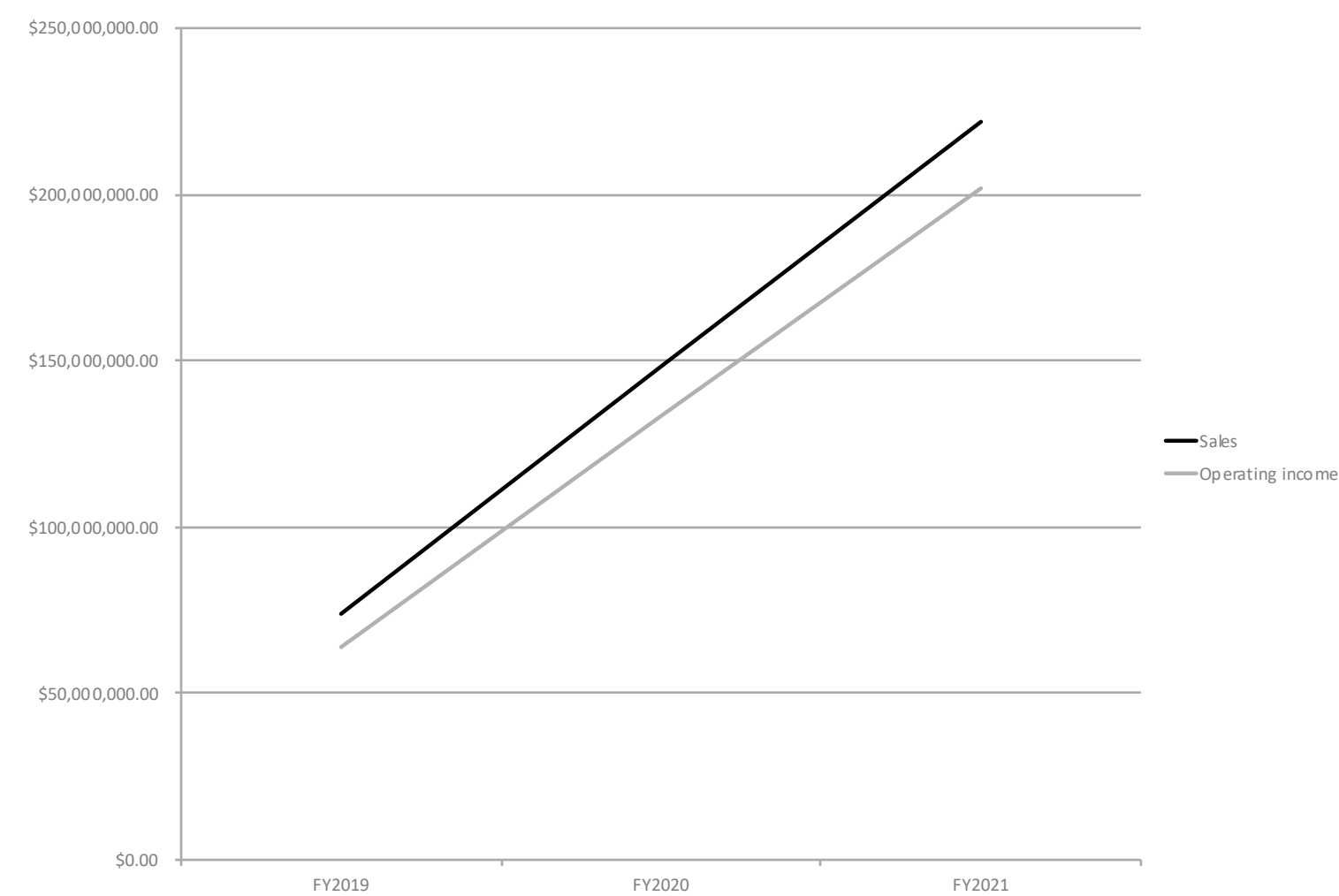
Transaction Fee

We are going to charge transaction fee.

SALES CHART

This is our sales chart. After we launch ALBOS project, We will get this sales volume.

	FY2019	FY2020	FY2021
Sales	\$73,950,000.00	\$147,900,000.00	\$221,850,000.00
Expences	\$10,000,000.00	\$15,000,000.00	\$20,000,000.00
Operating income	\$63,950,000.00	\$132,900,000.00	\$201,850,000.00
Market Volume	0.0005%	0.0010%	0.0015%



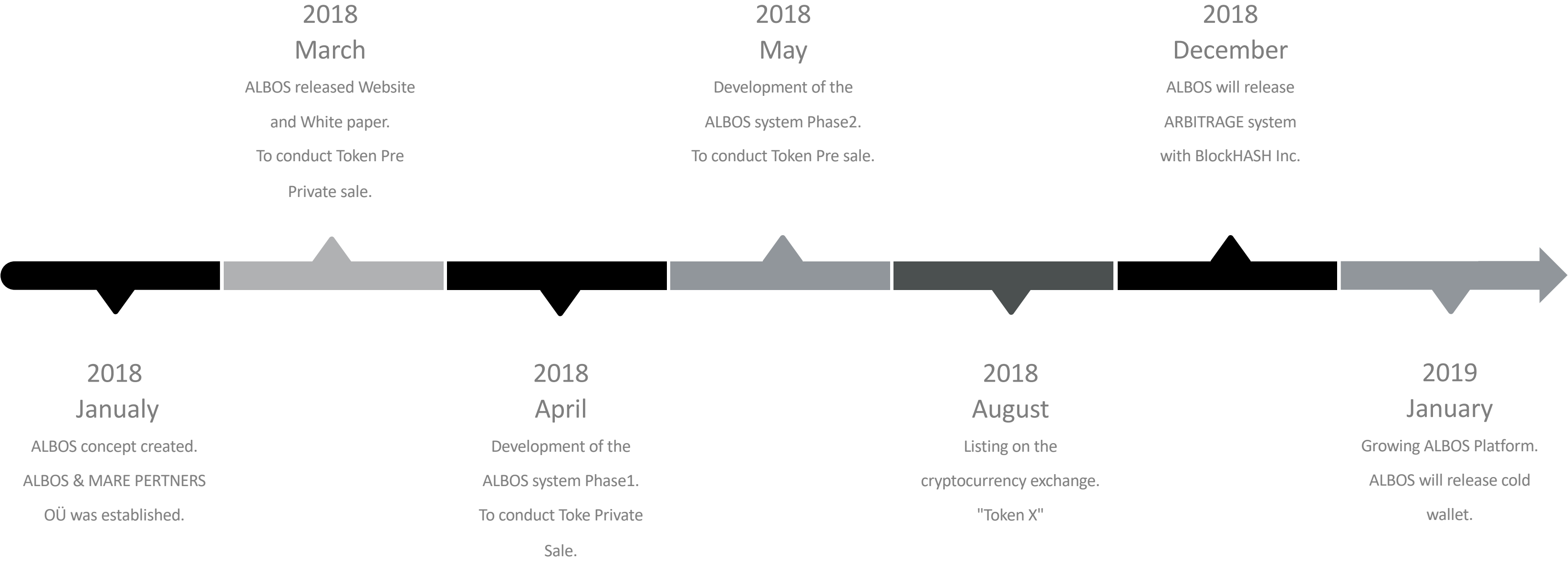


A L B O S

MILESTONE

MILESTONE ①

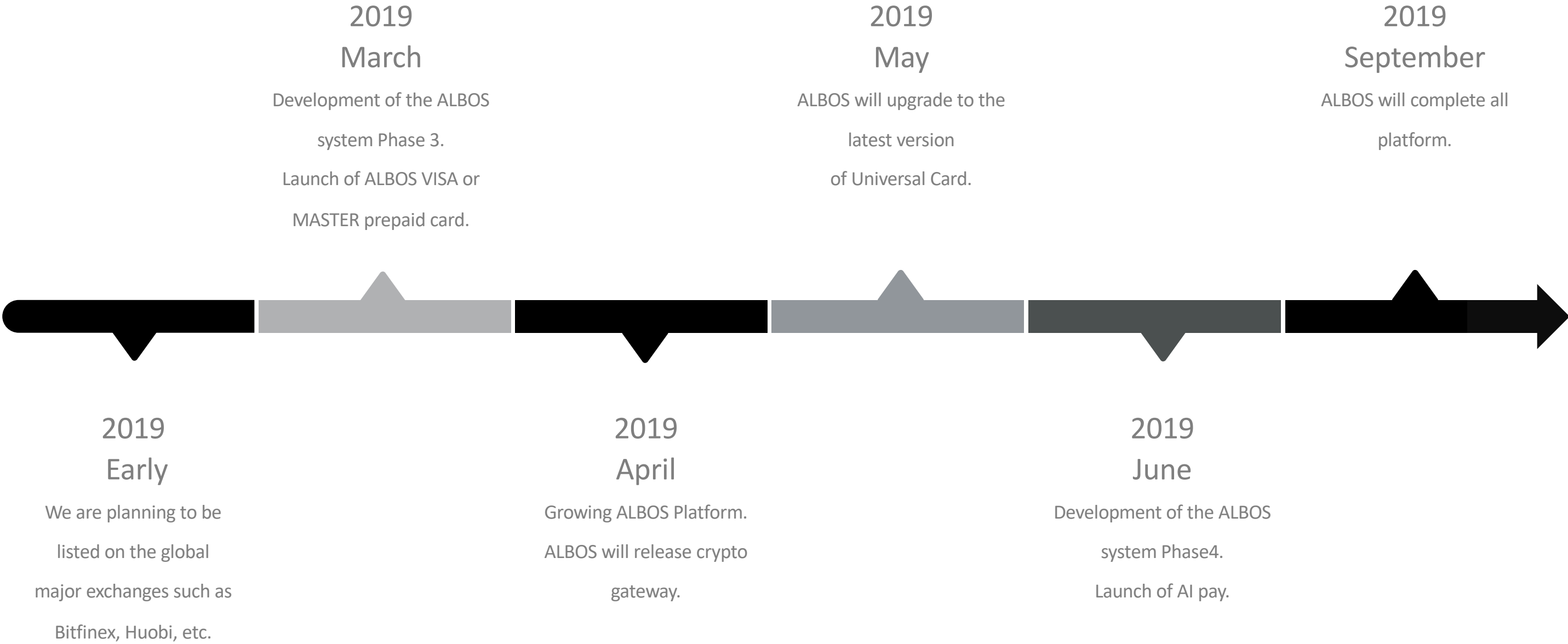
A company is an association or collection of individuals, whether natural persons, legal persons, or a mixture of both. Company members share a common purpose and unite in order to focus.



A L B O S

MILESTONE ②

A company is an association or collection of individuals, whether natural persons, legal persons, or a mixture of both. Company members share a common purpose and unite in order to focus.





A L B O S

TEAM

A L B O S

TEAM

**Makarov Dmitry**

CEO

Mr. Dmitry Makarov is a lawyer in Republic of Estonia. He has a vast experience in providing legal services to many ICO projects. As a professional, he believes in the future of crypto-Economics. Mr. Makarov's opinion is based on his twenty years of practice as a lawyer, including extensive experience in Public Policy Administration (PPA), GR, financial consulting, stock and Forex markets, audit, due diligence and legal support of IPO, etc. Mr. Makarov used to act as an Advisor at the level of Parliament, State Government, Supreme Court, Head of State. He is an author of many laws in the field of public finance. His academic experience includes more than 80 scientific researches in the field of management of public processes.

**Anton Dzyatkovsky**

Chief Strategist

Born and raised in the Republic of Belarus, Mr. Anton Dzyatkovskiy has been successful entrepreneur, diplomatic negotiator, creative expert in marketing and blockchain. More than 13 years of experience in different positions within FinTech, Retail and E-Commerce . He has founded the micro finance company in 2015 and since then he provides microfinancial services to quickly growing Asian market at his offices in Thailand, Myanmar and Cambodia by using blockchain technology. He has engaged in various ICO projects as a technical advisor. Now he is setting up “Platinum ICO Factory” for all new promising cryptocurrency project as a real expert of ICO, exchange listing, post ICO marketing.

ADVISORY BOARD



Yigal Amedi

Former Deputy Mayor of Jerusalem City

Born and raised in Israel. After serving as secretary general of the Channel 2, the largest commercial broadcaster in Israel, he served as Deputy Mayor of Jerusalem City for 16 years. Since he was the flag of the Likud campaign in the 1980's, he has extensive network of people in the political and business world. In the field of business, he has worked extensively, including serving as a director of the Israel lottery business company and as a chairman of NurMagen Company, which handles solar power generation and recycling business. He is well versed in the cultural and arts business, and currently serves as a chairman of the Israeli Council for Culture and Art. Currently he is Director of Regional Policy Center at Magid Institute of Hebrew University.



Richard Oh

Payment Specialist

Richard Oh is the GM of Asia for Cred (mycred.io) a decentralized lending platform that provides easy access to credit for customers who hold crypto assets. Prior to joining Cred, he was at PayPal for over 18 years where most recently he was the Head of the APAC Payments team building out its payment's platform and partnerships with banks, payment networks and processors.

Richard Oh is a fintech enthusiast and believes strongly in easy decentralized access to financial services and digital payments. His financial services experience involves many diverse areas such as product management, business development, partner management, credit, issuing, acquiring, cash management and electronic payments.

ADVISORY BOARD



Damiano Joon-Ho Jeong

IPO Specialist

Since 1989, he has served as CEO in many companies. In the past he experienced arcade game dealers, acquires licenses of Japanese character and direct development product sales. Since 2003, as a Korea fund manager at Japan IPO Securities co., Ltd., he directly invested in Korea listed/unlisted company and also involved in customer management and management of many companies.

After selling the company in 2007, he has a brilliant careers such as RedMobile Co., Ltd. Vice president, East Interactive co., Ltd. Vice president, Smilegate co., Ltd. Global IP business senior director. Currently he conducts management consulting and investment business as Interactive Edulab co., Ltd. CEO, and also as Vice president of IPO CAPITAL PARTNERS co., Ltd. engaged in ICO management consulting.



Hiro Rokugawa

Lawyer

Managing Partner at, OGASAWARA KONNO & ROKUGAWA Law Firm in Tokyo, as well as an Adjunct Professor at Advanced Institute of Industrial Technology, Tokyo Metropolitan University.

Visiting Scholar to Stanford University in August 2005 and joined Ogasawara Konno & Rokugawa in 2008 following Hori & Partners, Tokyo, Barack Ferrazzano Kirschbaum & Nagelberg LLP, Chicago, and Baker & McKenzie, Tokyo. He serves as independent directors of six listed corporations on the Tokyo Stock Exchange.

ADVISORY BOARD



Shigeaki Hakusui

Blockchain Specialist (Technical Advisor)

Mr. Shigeaki Hakusui majored in theoretical physics at Massachusetts Institute of Technology (MIT) and high energy physics at the graduate school of MIT. He has been working in the USA since 1976 as a user/developer from the Internet creation period. Not only software, he also invented and developed an embedded system in medical and communication fields. In 2012, he developed a UNICHAIN which is called block chain 3.0. , and developed uniqueness security in Fin-Tech field, such as development of original security E2E. In 2017, he joined the token chat project. In addition, he served as an advisor/counselor for FCC, Ministry of Posts and Telecommunications, NTT, NTT DATA, and SoftBank.



Yoshihisa Kuroda

IPO Specialist

IPO Capital Partners Ltd., CEO He has played a leading role in the securities and financial markets for over 30 years. He started a career as a salesman at a securities company. After that, he worked at the stock exchanges and was working to create rules for securities trading. Participated in the establishment of NASDAQ JAPAN by Softbank Corp (CEO Masayoshi Son) in 1999. He experienced the establishment of a stock exchange. Later he Established IPO Securities Co., Ltd. in 2003. That securities firms were as a specialized securities company for listing IPO and has assumed the position of Representative Director. He is an IPO specialist who also deals with raising funds from overseas markets and other sources while also conducting capital increase arrangements and advising M&A's.

A L B O S

AMBASSADOR



Emi Wada

Ambassador

Emiko Wada is from International Christian University. Taking advantage of language experience, she experienced numerous interpreters at an event of 1000 people, attendance of officer classes and so on. She is also a professional for 10 years engaged in finance related work, investment advisory business and investment education in stocks / FX etc. Currently we conduct advisors of ICO in each country, financial business such as FX, matching overseas ICO companies with Japanese influencers etc.



A L B O S

ALBOS TOKEN OVERVIEW



A L B O S

ALBOS TOKEN OVERVIEW

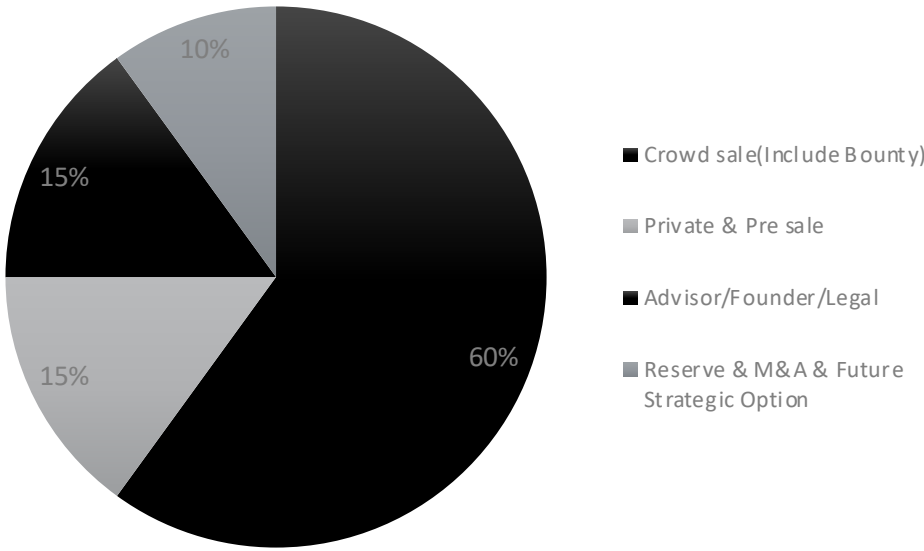
Currency	ALBOS
Currency Symbol	ALB
Token contract	ERC-20 0xf3e70642c28f3f707408c56624c2f30ea9f9fce3 (Will change Dynamic Private Blockchain)
Nature of ABS Token	Utility Token
Total ABS to be issued	28,710,000,000
Lock-up	reserve/founder/adviser’s token are locked up now

A L B O S

ALBOS Token distribution

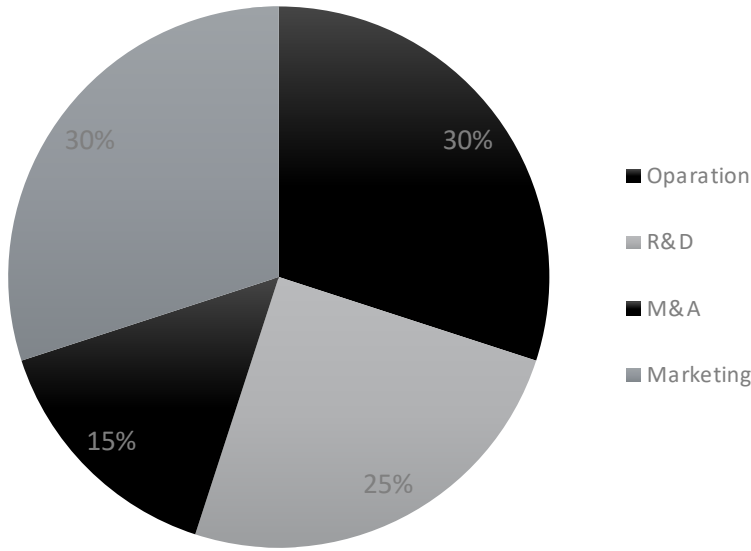
/Usage of funds procured from the Token Sale

ALB Allocations



Crowd sale(Include Bounty)	60%
Private & Pre sale	15%
Advisor/Founder/Legal	15%
Reserve & M&A & Future Strategic Option	10%

Usage of funds



Operation	30%
R&D	25%
M&A	15%
Marketing	30%



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Please contact us.

ALBOS & MARE PARTNERS OÜ

Estonia



ALBOS & MARE PARTNERS OÜ

Tallinn, Estonia



ALBOS CUSTOMER SUPPORT

support@albosandmare.com

A L B O S

PARTNER

They are our partner. They are technical company. They help our “ALBOS project”.



HanbitSoft Inc.
Korea



helple holdings Inc.
USA



uNI Technology Corporation
USA



Bryllite Ltd.
Korea



Intervault G.K.
Japan



Block HASH Inc.
Malaysia