



POTB
Potter coin

POTB

Potter coin 3.0

Directory

On the block chain.....	1
1. 1 The meaning of block chain.....	2
1. 2 Characteristics of block chain.....	3
1. 3 Block chain infrastructure model.....	4
1. 4 A brief introduction to the Core Technology of Block chain.....	5
1. 5 Development course of Block chain.....	7
1. 6 Application industry of block chain.....	10
On the Porter currency ecosystem.....	16
2. 1 Block chain 1. 0- Bitcoin-Digital currency	16
2. 2 Block chain 2.0-Ethernet Square-Smart contract.....	16
2. 3 Block chain 3. 0-Porter Coin-ecosystem.....	17
On the ecological application of Porter currency.....	18
3. 1 An Overview of the Ecological Application of Porter Coin.....	18
3. 2 Trend of Ecological Application of Porter Coin.....	19
3. 3 An overview of the Potter coin biosphere.....	20
3. 4 Porter currency TOKEN mechanism.....	24
On Project Development Planning.....	25
4.1Project development road map.....	25
4.2Project business model diagram.....	26
On strategic cooperation agencies.....	27
About the project technical team.....	29
Tips on project risk.....	30
appendix.....	31

On block chain

1.1 meaning of block chain

In a narrow sense, block chain is a kind of chain data structure which combines data blocks in sequence according to time order, and can not be tampered with and unforgeable by cryptography.



Block chain

Broadly speaking, block chain technology uses block chain data structure to verify and store data, uses distributed node consensus algorithm to generate and update data, and uses cryptography to ensure the security of data transmission and access. A new distributed infrastructure and computing method based on intelligent contract composed of automated scripting code for programming and computing.

1.2 Characteristics of block chain

1. Decentralization. Because of the distributed accounting and storage, there is no centralized hardware or management organization in the system, and the rights and obligations of any node are equal. The data blocks in the system are maintained by the nodes with maintenance function in the whole system.

2. Openness. The system is open, except the private information of the transaction parties is encrypted, the block chain data is open to all, anyone can query the block chain data and develop related applications through the public interface, so the whole system information is highly transparent.

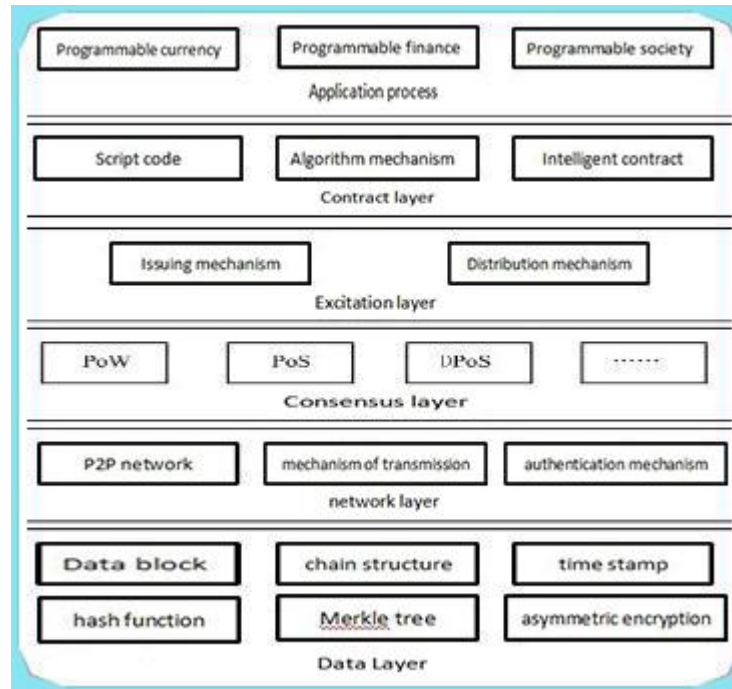
3. Autonomy. Block chains use consensus-based specifications and protocols (such as an open and transparent algorithm) that allow all nodes throughout the system to freely and securely exchange data in a discredited environment. So that the trust in "people" changed to trust in the machine, any human intervention does not work.

4. Information cannot be tampered with. Once the information is validated and added to the block chain, it is permanently stored, and unless more than 51% of the nodes in the system can be controlled at the same time, changes to the database on a single node are invalid. Therefore, the block chain data stability and reliability is extremely high.

5. Anonymity. Because the exchange between nodes follows a fixed algorithm, there is no need to trust the data interaction (the program rules in the block chain determine whether the activity is valid or not), Therefore, counterparties do not have to open their identities to trust themselves, which is very helpful for credit accumulation.

1.3 Block chain infrastructure model

Generally speaking, block chain system consists of data layer, network layer, consensus layer, incentive layer, contract layer and application layer. Among them, the data layer encapsulates the underlying data blocks and the basic data and basic algorithms such as data encryption and timestamp, while the network layer includes the distributed networking mechanism, the data propagation mechanism and the data verification mechanism. The consensus layer mainly encapsulates all kinds of consensus algorithms of network nodes, and the incentive layer integrates economic factors into the block chain technology system, mainly including the issue mechanism and distribution mechanism of economic incentive, etc. The contract layer mainly encapsulates all kinds of scripts, algorithms and intelligent contracts. The application layer encapsulates all kinds of application scenarios and cases of block chain. In this model, the chain block structure based on time stamp, the consensus mechanism of distributed nodes, the economic incentive based on consensus calculation force and the flexible intelligent contract are the most representative innovation points of block chain technology.



Block chain infrastructure model

1.4A brief introduction to the Core Technology of Block chain

The blockchain mainly addresses the issue of trust and security in transactions, so it proposes four technological innovations to address this issue:

The first is distributed accounting, which is done by multiple nodes distributed in different places, and each node records complete accounts, so they can all participate in monitoring the legitimacy of the transaction. At the same time can also jointly testify for its.

Different from traditional distributed storage, the uniqueness of distributed storage in block chain is mainly reflected in two aspects: one is that each node of block chain stores complete data according to block chain structure. Traditional distributed storage usually divides the data into several parts according to certain rules. The other is that each node storage in block chain is independent and has the same status. It relies on consensus mechanism to ensure the consistency of storage, while traditional distributed storage usually synchronizes data to other backup nodes through central nodes.

No single node can record accounting data separately, thus avoiding the possibility of a single bookkeeper being controlled or bribed to record false accounts. Because there are enough accounting nodes, in theory, the accounts will not be lost unless all the nodes are destroyed, thus ensuring the security of the accounting data.

The second is called asymmetric encryption and authorization, where transaction information stored on the block chain is public, but account identity information is highly encrypted and can only be accessed with the authorization of the data owner. In order to ensure the security of the data and personal privacy.

The third is called consensus mechanism, which is how to reach a consensus among all accounting nodes to determine the validity of a record, which is not only a means of identification, but also a means to prevent tampering. The block chain proposes four different consensus mechanisms, which are suitable for different application scenarios to strike a balance between efficiency and security.

The consensus mechanism of the block chain has the characteristics of "minority from majority" and "everyone is equal", in which "minority majority" does not refer entirely to the number of nodes, but can also be computational power. Number of shares or other features that a computer can compare. "everyone is equal" is that when the node meets the conditions, all nodes have the right to give priority to the consensus result, which is directly recognized by other nodes and may become the final consensus result.

Taking Bitcoin as an example, it is proved by the workload that it is possible to forge a non-existent record only if more than 51% of the bookkeeping nodes are controlled throughout the network. When enough nodes are added to the block chain, this is virtually impossible, thus eliminating the possibility of fraud.

The last technical feature is called intelligent contract, which is based on these credible and untampered data, and can automatically execute some pre-defined rules and clauses. Take insurance as an example, if everyone's information (including medical information and information about risk occurrence) is authentic, it is easy to automate claims in some standardized insurance products.

Although trading is not as frequent as in the banking and securities industries, reliance on credible data is increasing in insurance companies' daily operations. Therefore, the author believes that the use of block chain technology, from the point of view of data management, can effectively help insurance companies improve their risk management capabilities. Specifically, the main sub-policy-holder risk management and insurance company risk supervision.

1.5 Development course of Block chain

Block-chain, a decentralized database, contains a list of so-called blocks with a continuously growing and neatly arranged record. Each block contains a timestamp and a link to the previous block: the design block chain makes the data untampered-once recorded, the data in a block is irreversible.



Block chain design is a protection measure, such as distributed computing systems with high fault tolerance. Block chain makes mixing consistency possible. This makes the block chain suitable for recording events, headers, medical records, and other activities that require data collection, identification management, transaction flow management, and provenance certification management. Block chains have great potential for financial reform and have a huge impact on guiding global trade.

The concept of block chain was first introduced by Nakamoto in 2008 and became a core component of the electronic currency Bitcoin in the years that followed: as a public ledger for all transactions. By using point-to-point networks and distributed timestamp servers, block-chain databases can be managed autonomously. The block chain invented for bitcoin makes it the first digital currency to solve the problem of repeated consumption. So Bitcoin's design has become a source of inspiration for other applications.

In 1991, Stuart Haber and W. Scott Stornetta first proposed the block encryption protection chain products, which were subsequently published by Ross J. Anderson and Bruce Schneier&John Kelsey in 1996 and 1998 respectively. At the same time, the, Nick Szabo conducted a study on the mechanism of electronic money decentralization in 1998, which he called Bitkin. In 2000, Stefan Konst published the unified theory of the chain of cryptographic protection. And put forward a whole set of implementation plan.

The blockchain format was first applied to Bitcoin as a solution to make the database secure without administrative authority. In October 2008, in Nakamoto's original paper, the words "block" and "chain" were used separately. When widely used, it is known as block-chain, and only in 2016 will it become a word "block chain." In August 2014, Bitcoin's block chain size reached 20 gigabytes.

By 2014, Block chain 2.0 had become a term for decentralizing a block chain database. For this second-generation programmable block chain, economists say its achievement is "it's a programming language that allows users to write more sophisticated and intelligent protocols, so that when profits reach a certain level, You will be able to benefit from completed shipping orders or dividends from shared certificates. " The blockchain 2.0 technology skips transactions and acts as a broker for money and information arbitration in value exchange. They are used to keep people away from the global economy, to protect privacy, and to allow people to "get hold of it." The information is converted into currency and has the ability to guarantee income to the owner of intellectual property. The second-generation blockchain technology makes it possible to store individuals'"permanent digital ID and image" and provides solutions to "potential social wealth distribution" inequalities. Block chain 2. 0 underchain transactions still need to "interact with the block chain with any external data or event based on time or market conditions [actual needs] through Oracle,."

In 2016, (NSD) announced a pilot project based on block chain technology. Many regulators in the music industry are starting to use blockchain technology to build test models for royalties and worldwide copyright management. IBM opened a research centre on blockchain innovation in Singapore. In November 2016, a working group of the World Economic Forum met to discuss the development of a governance model for blockchain government. According to a survey by Accenture on the development of innovation theory, the 2016 block Chain in the economic sector of the utilization rate of 13.5%, so that it reached the early stage of development. In 2016, trade groups created the Global Block chain Forum, the predecessor of the Chamber of Commerce for Electronic Commerce.

The concept was put forward in Nakamoto's white paper, which created the first block, the creation block.

On January 3, 2009, the founder of Bitcoin, Nakamoto, left an irrevocable phrase in the creation block:"The Times 03/Jan/2009 Chancellor on brink of second bailout for banks(on January 3, 2009, the Chancellor of the Exchequer was on the verge of a second round of bank bailouts.)

It was a time when Britain's chancellor of the exchequer Darling was forced to consider a second time to ease the banking crisis, as the Times front-page headline on the day.

The timestamp service and existence of the block chain indicate that the time when the first block chain was generated and the events that were occurring at that time were permanently preserved.

Bitcoin company BTCC introduced a service called the Millennium chain, a blockchain lettering service, in 2015. Users can use this service to engrave text on the block chain and save it permanently.

The status quo of digital currency is full of flowers, listing some common: in addition to the use of currency, bitcoin, litecoin, dogecoin, dashcoin, also has a variety of derivative applications, such as Ethereum, Asch and other underlying application development platforms, as well as NXT, SIA, bits, MaidSafe,, Ripple and other industry applications.

We can liken the development of the block chain to the development of the Internet itself, and in the future there will be something on the internet called finance-internet, which is based on the block chain, and its precursor is bitcoin, which is the private chain of traditional finance. Industry chain starting (LAN), bitcoin series from the public chain (WAN), all expressed the same concept-digital assets (DigitalAsset), finally converge to an intermediate equilibrium point.

1.6 Application industry of block chain

Art industry

Ascribe allows artists to claim ownership using block chain technology, distribute works that can be numbered, limited edition, and can be digitally available for any type of art. It even includes a trading market where artists can buy and sell through their websites without any brokerage services.

Legal profession

BitProof is the most advanced application of document timestamp in recent years, which will make the traditional notarization way past. BitProof offers more services than free versions such as Blocksgin and OriginStaemp, including one for intellectual property. Interestingly, BitProof recently teamed up with an IT school in San Francisco to redefine how diplomas and student certificates are handled and used by placing their student credentials on the block chain.

Development industry

Colu is the first company to allow other companies to issue digital assets, and they can "coin" a variety of assets to impress many people. While a free Bitcoin wallet, Counerparty, also allows for the issuance of simple tokens and transactions between other wallet holders, Colu tokens can be set up in various states and types, able to leave or return to the system. And the data can be stored on the BitTorrent network when it is too large in the block chain.

Real estate industry

They plan to modernize the entire industrial chain process and solve the problems everyone faces in participating in real estate, including naming processes, land registration, agency brokers, and so on.

Internet of things

Application scene analysis

One possible application scenario is that the corresponding behavior is generated by Transaction, and each device is allocated the address Address, to inject a certain amount of money into the address, which can perform related actions, thus achieving the application of the Internet of things. Similar to: PM2.5 monitoring point data acquisition, server leasing, webcam data call, DNS server, etc.

In addition, with the increase of IoT devices and the enhancement of Edge computing requirements, a large number of devices need to be managed by distributed self-organization, and the fault tolerance is very high. The distributive and anti-attack characteristics of the block chain itself can be well tested in this scenario.

Logistics supply chain

Supply chain industry often involves many entities, including logistics, capital flow, information flow and so on. There are a lot of complex collaboration and communication between these entities. In the traditional mode, different entities keep their own supply chain information, which is seriously lack of transparency, resulting in higher time cost and money cost, and it is difficult to trace and deal with any problems (such as counterfeiting, counterfeit goods, etc.).

Through block chain parties can obtain a transparent and reliable unified information platform, can immediately view the status, reduce logistics costs, traceability of the production and delivery of the entire process of goods, thereby improving the efficiency of supply chain management. When disputes arise, evidence and tracing become clearer and easier.

This field is considered to be a promising application of block chain.

For example, by scanning the QR code to prove the arrival of the goods in a designated area, the shipper automatically charges an agreed fee in advance. Skuchain creates a new supply chain solution based on block chain to realize the synchronization of commodity flow and capital flow, and at the same time to alleviate the problem of fake goods.

Public network service

The existing Internet can not work without a number of near-free network services, such as the functional variable name service (DNS). Anyone can query the name of a feature variable for free, and you can't access any Web site without DNS,. Therefore, for network systems, similar basic services must be secure and low-cost.

Block chain technology has these characteristics. DNS system based on block chain will not appear any wrong query results, and can provide reliable service.

Insurance industry

Although the insurance industry's participation in blockchain technology is relatively conservative, it has been actively exploring and researching in the academic field. The 50-page "Life chain" research report, launched by the European and American Insurance Forum, sponsored by the famous British Z/YEN Group Advisory Group, discusses the innovation and change that the block chain will bring to the insurance industry in many aspects.

At the same time of studying blockchain technology and communicating with many experts and scholars of insurance industry in China, the specific foothold of blockchain in insurance business is discussed from many angles, such as business process, company management and so on. Now I share with readers some thoughts on credit risk management.

Policy holder risk management

In insurance management, disputes between insurance companies and policy holders occur from time to time, either because the policy holder provides false personal information insurance, or when the claim is settled, there are differences in the identification of the exemption clause. The key to these problems lies in the lack of a true and reliable means of collecting and storing the personal information of the insured.

With the development of systematic engineering in countries such as the digitization of medical information and the personal credit system, more and more data sources appear. If the data can be introduced and stored in the block chain, it will become the digital identity of everyone. The above data is truthful, can not be tampered with, real-time synchronization, lifetime effective, for the insured risk management will bring great benefits.

First, the data between different companies, mutual reference, so that timely discovery of duplicate insurance, historical claims and other information, timely discovery of high-risk users. In March 40 million accident injury insurance fraud for example, Yangzhou Zhou insurance in more than ten life

insurance companies, until artificial insurance only found out. If he has every insurance information recorded in the block chain, he can be quickly discovered and promptly taken action.

Second, introducing data from different industries into the block chain can improve the accuracy and efficiency of nuclear insurance and compensation. Take an example of serious illness. If you can find out all the medical records of the insured in the block chain, or even the medical records of the immediate family, you will have first-hand information on the current physical condition, the history of illness, and the family history of the insured. Effectively prevent sickness insurance.

Insurance company risk supervision

In the operation process of insurance companies, the risks caused by various reasons occur from time to time, regulators can only take pre-audit or post-restraint measures. However, with the opening of the front end of insurance business, the enterprises participating in the insurance market are becoming more and more diversified, and the need for supervision is becoming increasingly prominent. In my opinion, block chain technology is one of the effective technical means for supervision. As long as insurance companies move their day-to-day operations into the block chain and develop an accounting node (even a read-only account node) to the regulator, the regulator can immediately observe the entire business of the insurance company. For example, funds Flow and investment composition, product underwriting and indemnity data, major personnel and management operations, etc., do not have to wait until the insurance company after the declaration, thus timely detection of possible business risks and irregularities.

On this basis, regulators can also make use of big data's technology to analyze and forecast the national insurance market so as to timely identify and prevent possible systemic risks, or identify potential security needs and trends. In order to provide better protection for the common people.

In addition to reducing insurance companies' exposure to underwriting and monitoring by changing the way data is stored, blockchain technology also activates many traditional protection models, such as mutual insurance, and many new security needs, such as temporary dynamic policies. As technology and insurance exchanges and collisions deepen, more new applications and companies are expected to emerge.

Financial industry

A Financial Perspective on Block chain

The essence of money: money is only a kind of broad value consensus and does not have value precipitation.

The relationship between assets and currencies: money describes assets.

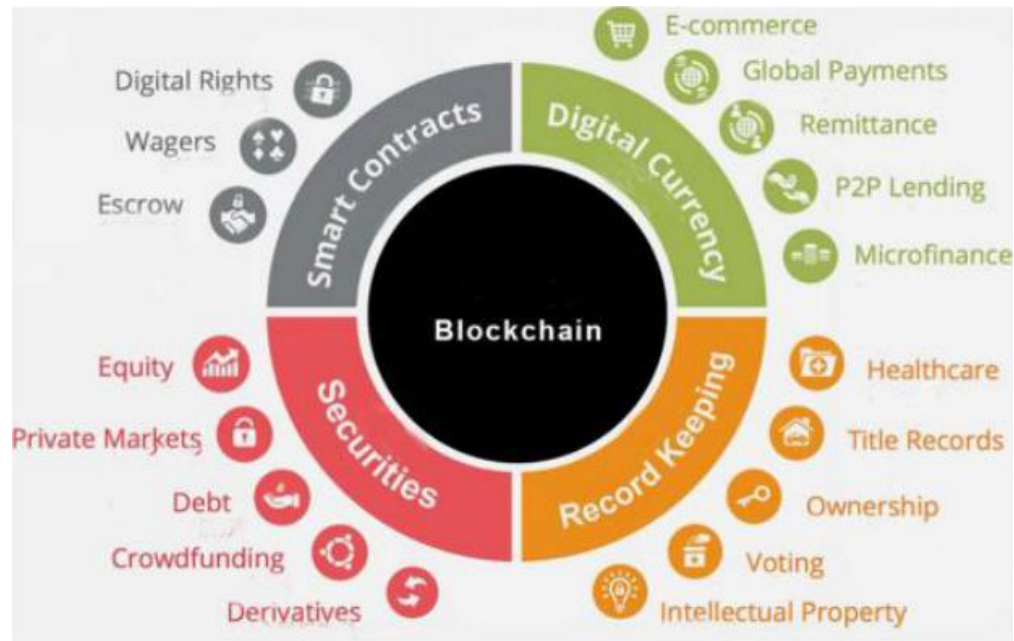
What are digital assets: assets are digitized, subdivided, tradeable, and prices are determined by the supply and demand market, not by value brokers-currencies.

Block chain technology will be used in the financial industry credit, transaction security and information security. Financial data security, information privacy and network security are suitable for distributed area block technology. Block chain can form point-to-point digital value transfer in finance, thus enhancing the security of transmission and transaction.

In the past two years, the hottest topic in the tech world has to do with blockchain technology. Born out of bitcoin's underlying technology, it has proven its highly secure architecture and algorithmic design with more than nine years of steady operation, while leveraging innovative technologies such as distributed books and smart contracts. For a number of industries to upgrade the industry opened up a huge space for imagination. Even some industry experts predict block chain technology will set off a second Internet revolution.

The financial industry has always been the most sensitive to advanced technology. Traditional banking and securities giants have been investing in blockchain start-ups since 2014, with global investments worth \$1 billion in two years, including \$60 million from DAH. Blockstream's \$50 million is such a huge A round of financing. In addition to capital investment, major companies are also personally involved in and promote specific business applications: for example, the Linq block chain equity exchange launched by the NASDAQ Stock Exchange has started issuing tests at the end of 2015; And 43

multinational banks around the world The resulting R3 CEV alliance has also been testing and improving interbank clearing alliances, with unprecedented speed and participation.



Blockchain application scenarios

On the Porter currency ecosystem

2.1 Block chain 1.0 bitcoin digital currency

The concept of Bitcoin (BitCoin) was first proposed by Nakamoto in 2009 to design and distribute open source software and construct P2P networks based on Nakamoto's thinking. Bitcoin is a P2P form of digital currency. Point-to-point transmission means a decentralized payment system.

Unlike most currencies, Bitcoin is not issued by a specific monetary institution. It is generated by a large number of calculations based on a particular algorithm. The Bitcoin economy uses a distributed database of many nodes in the entire P2P network to identify and record all transactions. Using cryptographic design to ensure the security of every link of currency circulation. The decentralized nature of P2P and the algorithm itself can ensure that it is impossible to control the currency artificially by making a large number of bitcoins. Cryptographic design allows Bitcoin to be transferred or paid for only by real owners. It also ensures the anonymity of currency ownership and currency transactions. Ratio The biggest difference between the currency and other virtual currencies is that its total amount is very limited and highly scarce. The monetary system, which had no more than 10.5 million in four years, would then be permanently limited to 21 million.

2.2 Block chain 2.0-Ethernet Workshop-Smart contract

Ethernet Ethereum is an open source public block chain platform with smart contract functionality. It provides a decentralized virtual machine ("Ethernet virtual machine" Ethereum Virtual Machine) to handle point-to-point contracts through its private encrypted currency (Ether).

The idea was first introduced by programmer Vitalik Buterin from 2013 to 2014 after it was enabled by bitcoin, along with the idea of "the next generation of encrypted currencies and a decentralized application platform", which began to evolve through ICO crowdfunding in 2014.

As of February 2018, the Ethernet currency was the second-highest cryptographic currency by market value, after bitcoin.

2.3Block chain 3.0 Porter Coin-ecosystem

The concept of "potter coin" was first put forward by Mr. Torvald (Linus Torwoulsds), known as "the God of programmers"., Potter coin is also known as the magic coin (Magic Coin);. It is a global distributed accounting system based on P2P point-to-point payment system and intelligent contract function, which is developed using hash diagram (Hashgraph) data structure technology. Provides a decentralized block chain operating system based on its proprietary cryptographic currency, (POTB), based on that number According to the consensus algorithm implemented by the structure, it can achieve a qualitative leap in transaction throughput and scalability, thus further supporting the block chain as the infrastructure of an industry and forming an ecosystem based on the block chain. Will change people's way of life widely and profoundly.

The currency was founded by Mr. Torvasz (Linus Torwoulsds), known as the "God of programmers", and received a technical team of 57 technical experts from the United Kingdom, the United States, France, Australia and Hong Kong, Singapore, etc. BAE System Technologies Ltd. of the United Kingdom and Silicon Valley Silversky Block chain Technology Inc., supported by the United States, the United States Kale Investment Group's IDK investment company and Hong Kong Koncom Capital Investment Company's KHY company to establish the (BTMM) Portman Investment Fund.

Porter coin is produced under the property of expanding market of ecological application of block chain. It runs the global service for the demand and security of block chain operating system and application industry. The next five years will be the initial period of block chain application landing industry, close to people's new retail, incompetent driving, VR technology, big data, artificial intelligence, Internet of things and so on can run independently in the block chain ecosystem.

Porter coin is not only an application of block chain technology, but also includes offline physical store, POTB token, POTB exchange, POTB incubating platform and capital consortia.

Potter coins are the mother chain, and later on there will be a variety of application scenarios, including Porter Coffee, Porter Hotel, Porter Mall, Porter Exchange, Porter Animation, Porter Intelligence, Potter Wear, Potter Games, Potter Cinema, Porter Foods, Porter Farm, Porter Restaurant, Porter College, etc. Taking the mother chain as the root, blooms and bears the fruits of many ecological applications.

Porter Coin regards block chain as the core technology, combines with the rapid development of block chain industry, creates a unified standard of global block chain industry, sets safety benchmark for the industry, and devotes itself to becoming the security guardian of block chain industry.

Potter will also be actively involved in public welfare, and later will create a block chain of public funds to help more people with technology dreams and feelings.

On the Ecological Application of Porter Coin

Overview of the ecological application of Porter coins

Block chain will go beyond the financial field, into the social notarization, intelligent field. Porter currency is mainly used in the field of social governance, including identity authentication, notarization, arbitration, auditing, functional variable name, logistics, medical treatment, mail, visa, voting and so on. The scope of application has been extended to the whole society. Block chain technology is likely to become one of the lowest protocols for interconnection of everything.

Block chain technology can be successfully used in the field of digital cryptographic currency, and there are also a wide range of applications in the economic, financial and social systems. According to the possible application scenarios of block chain technology, the main applications of block chain are summarized into six scenarios: digital currency, data storage, data authentication, financial transaction, asset management and voting.

1. Digital currency: digital currency, represented by bitcoin, is essentially a digital currency generated by a distributed network system, and its issuance process does not depend on a specific central institution.
2. Data storage: block chain of high redundancy storage, decentralization, high security and privacy protection and other characteristics make it especially suitable for storage and protection of important privacy data, To avoid large-scale data loss or disclosure due to attacks on central authorities or improper licensing.
3. Data authentication: block chain data has time stamp, is verified and recorded by consensus node, and can not be tampered with or forged. These characteristics make block chain can be widely used in all kinds of data notarization and audit scenarios. For example, block chains can securely store all types of licenses, registration forms, licenses, certificates, certifications, and records issued by government agencies permanently.
4. Financial transactions: block chain technology and financial market applications have a very high degree of agreement. The block chain can produce credit spontaneously in the decentralization system, and can establish the financial market without the credit endorsement of the regional distribution center institution and the development of the block chain market in China, thus realizing the "financial disintermediation" to a great extent. At the same time, it can greatly reduce the cost and improve the efficiency by using the intelligent contract of block chain automation and the characteristics of programmable.
5. Asset management: block chain enables the identification, authorization and immediate monitoring of tangible and intangible assets. Intangible assets

management can be widely used in the fields of intellectual property protection, functional variable name management, integral management and so on. In the aspect of tangible assets management, "digital intelligent assets" can be formed in combination with the technology of the Internet of things, and distributed authorization and control based on block chain can be realized.

6. Election voting: block chain can be used for political election, corporate shareholder voting and so on with low cost and efficiency, while based voting can be widely used in the fields of gambling, forecasting market and social manufacturing.

3.2 Trends in the ecological application of baud coins

In the next three to five years, Porter currency ecological applications will be able to make a difference in the areas of the Internet of things, financial transactions, network security, public records, and so on, significantly improving the service flow in these areas and even upending the traditional business models in these areas. The potential for future development is enormous.

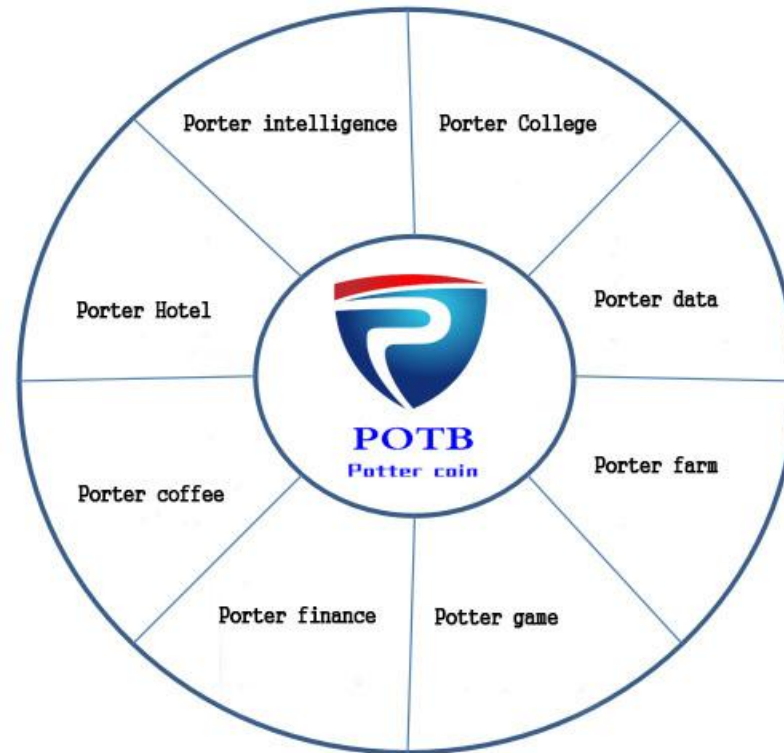
The ubiquitous exchange of value brought by the ecological application of Porter coin makes the society form a world of value interconnection with seamless docking of many kinds of equipments. The block chain makes the economy not only the circulation of money, the Internet is not only the flow of information, but also further promote the effective allocation and circulation of information, money and value, so that the internal friction of human resources is reduced to the minimum and become a true meaning. The decentralization of the ecosystem.



3.3An overview of the Potter coin biosphere

Without ecology, there is no sustainable development. This is our consensus, so Potter currency has the concept of market development from the beginning of the closed-loop system and the external circulation system. Potter coins will be used in thousands of ecological applications, benefiting millions of Potter coin holders.

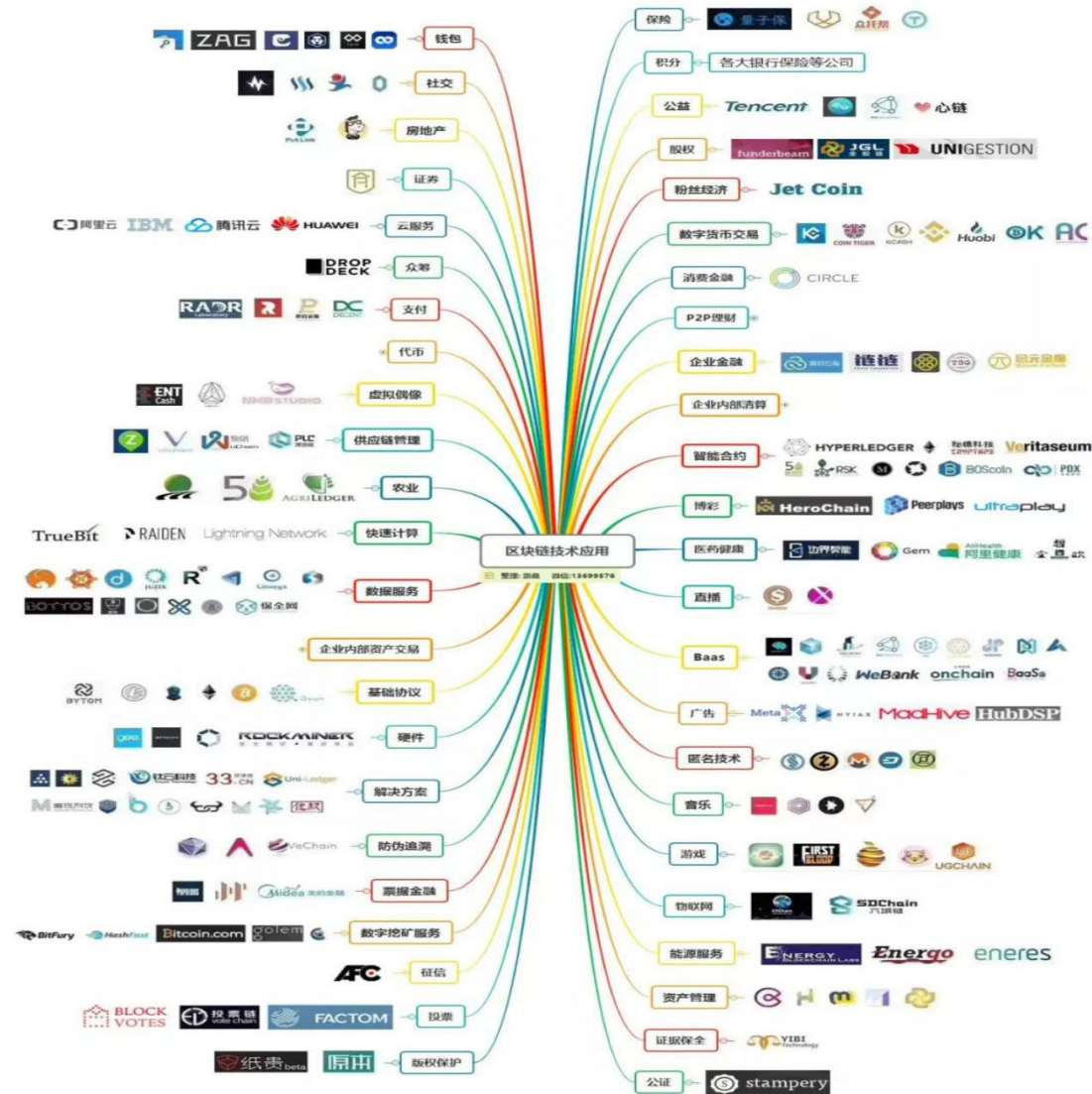
Potter coins will first be used in the most valuable Porter smart industry, Porter finance industry, Potter game industry and so on. As a result, the IDK Investment Company of Kale Investment Group of the United States, which has a leading vision, and the KHY Company of Hong Kong Kanghong Capital Investment Company have joined hands with many global financial investment companies to create an industrial chain of ecological application of the block chain with a blockchain technology company. The use of global networks for transport development, and the use of block chain technology to protect the ever-expanding ecological circle, which gave birth to Potter coin.



Potter coin biosphere

Porter Ecological Application Map:

We will open or dock hundreds of Potter ecological application terminals around the world, radiating digital money users in all countries around the world.



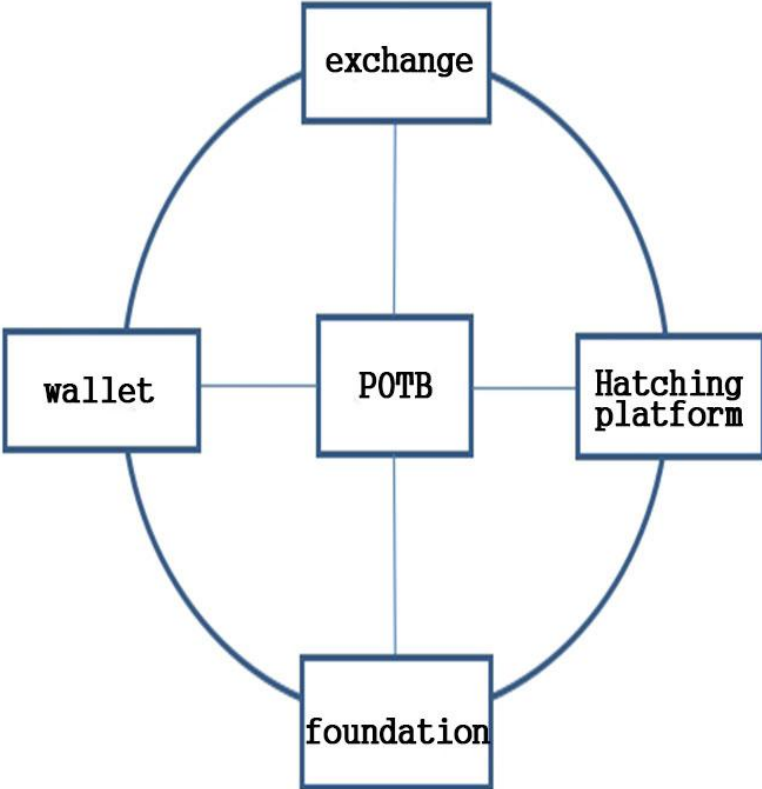
Porter coin incubator:

Owners of Potter coins can transfer their purchases to specific incubators and enjoy the bountiful rewards of the coin-related industries (Porter Intelligence, Porter Finance, Potter Games, Potter Animation, etc.) every day.



Capital market

Potter currency entered the global exchange for trading, as the project advances, the corresponding Potter currency appreciation, users to obtain the corresponding value gains!



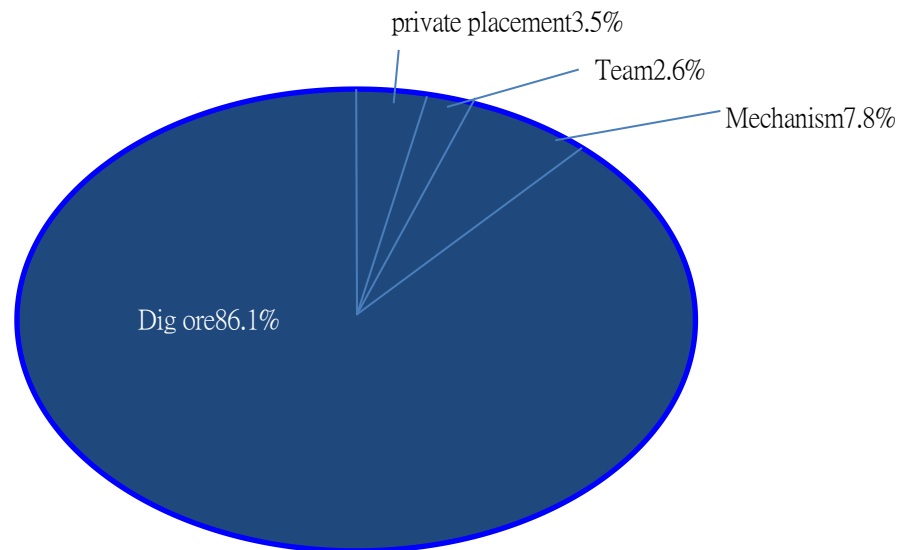
3.4 Porter currency TOKEN mechanism

TOKEN description

(POTB) is a decentralized digital asset, a digital token developed based on the Potter coin 3.0 ecosystem, which is used in all scenarios of Potter coin 3.0 ecological application. With value-added and circulation in the entire ecological application field, for example, in a decentralized trading platform, Potter coins can be traded in coins with digital currencies such as Bitcoin, Ethernet Square, and Bitcoin. Digital currencies such as Ethernet Square can also be converted into Potter coins; It can be used in ecological applications such as Porter Coffee, Porter Hotel and Porter Restaurant. Porter currency consumption can also be used for mining nodes in the whole block chain incubator, and then obtain the reward of block TOKEN, which makes Potter currency ubiquitous in ecological application on the whole Potter coin 3.0 ecosystem.

TOKEN allocation

There were 770 million (POTB), 3.5% (27 million), 2.6% (20 million), 7.8% (60 million) and 86.1% (663 million) respectively. Using POW POS hybrid consensus algorithm mechanism, it is estimated that all blocks of TOKEN. will be dug out in 37 years. The currency will link to the capital markets and log on to the world's best-known virtual currency exchanges. Investors who want to own the currency's digital assets will need to buy on a trading platform. Investment institutions lock warehouses for five years, releasing 20% annually. Public and private offerings do not lock warehouses, and node mining can be carried out.



On Project Development Planning

Project development road map

July 2017

The concept of "potter coin)" was first proposed by Mr. Torvald (Linus Torvwoulsds), known as the "God of programmers".

August 2017

The 1.0 White Paper was published.

November 2017

A team of 57 technical experts was formed, supported by BAE System Technologies Inc., UK, and Silversky Block chain Technology, Silicon Valley, USA.

February 2018

Potter coin ecosystem infrastructure is completed

May 2018

It was awarded the BTMM Portman Investment Fund, which was set up by the IDK Investment Company of the United States Kalay Investment Group and the KHY Company of Hong Kong Connaught Capital Investment Corporation.

July 2018

Potter coin ecosystem infrastructure front-end development completed

October 2018

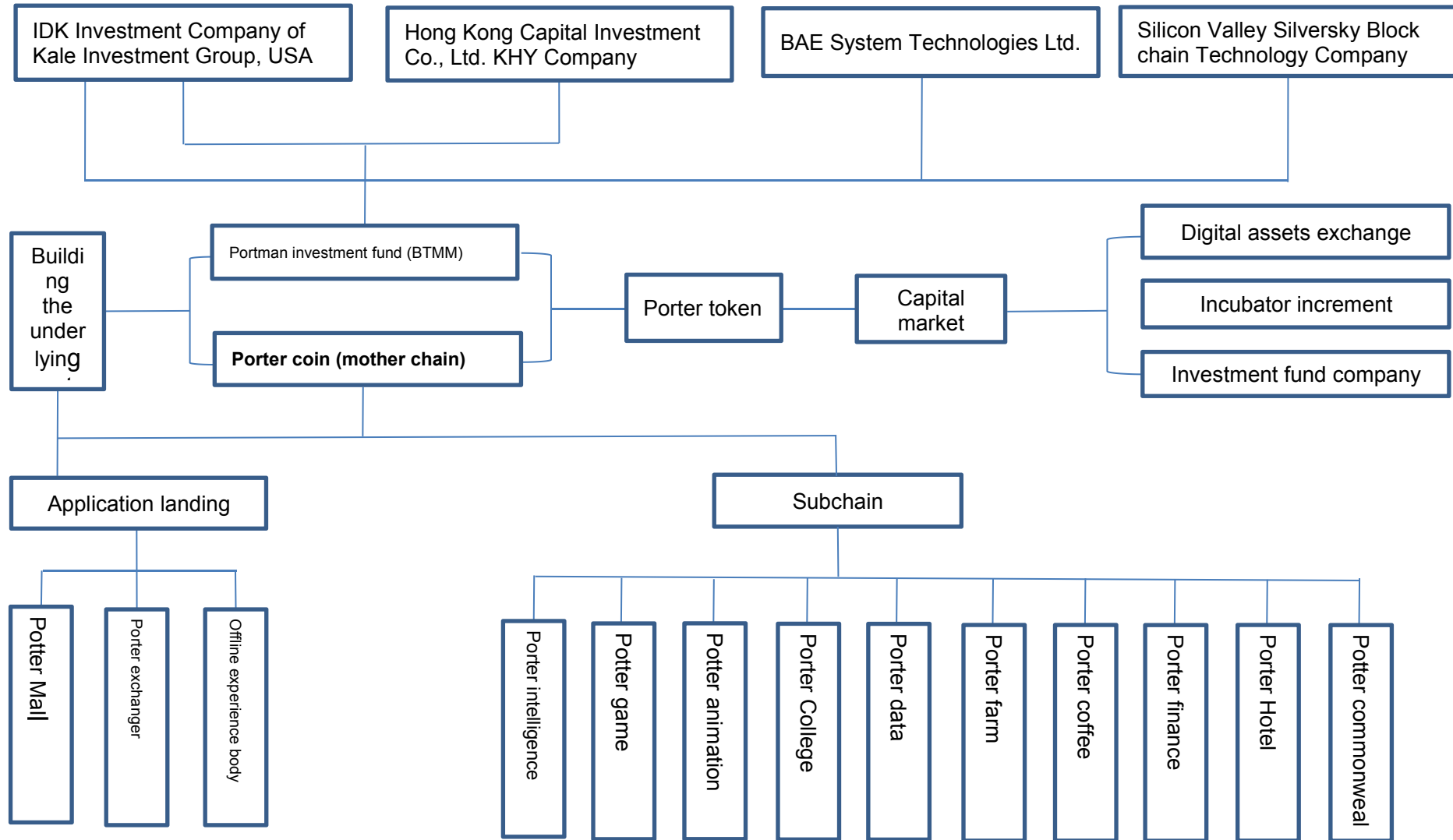
Development of Potter coin tokens based on Ethernet Smart contract

December 2018

Potter TOKEN to be pre-sold



Project business model diagram



On strategic cooperation agencies

Block chain technology is a new application mode of distributed data storage, point to point transmission, consensus mechanism, encryption algorithm and so on.

We will have a lot of confidence in the decentralized block chain operating system that the potter coin) technical team is implementing in implementing a global distributed accounting system that uses the underlying architecture developed using hashmap (Hashgraph) data structure technology. And provide full technical support, because this is a great initiative, will have a broad and profound impact on people's way of life.

—————**BAE System Technologies UK Ltd.**

It's a well-known trend for blockchain ecological applications to land, and we have a responsibility to let the world know, understand and use Potter coins through the language of blockchain technology to make the vision of the Potter coin 3.0 ecosystem a reality. We will be honored for it.

—————**Silicon Valley Silversky Block chain Technology Company**

I'm glad that our Potter currency is finally available in Asia, that the most valuable blockchain industry is thriving in Asia, that our investment capital and our team are doing our best, and we think it's worth it. Because it will bring us tens of thousands of times the expected returns on our investments and, more importantly, make a difference in the lives of people around the world, as carriers of the Asian Potter community, It is an honor to work with one of the world's leading consortia to work together to operate the Potter coin 3.0 ecosystem, and we will be able to make the most of it in the Potter currency.

————**Hong Kong Capital Investment Co., Ltd. KHY Company**

We believe in the power of blockchain technology because we believe that the future will change and a new way of life will emerge in people's lives. We have teamed up with Hong Kong's Connaught Capital Investment Corporation (KHY) to set up Portman Investment Fund (BTMM),) to provide capital support for the creation of the Potter currency ecosystem.

————**IDK Investment Company of Kale Investment Group, USA**

About the project technical team

The currency was founded by Mr. Torvasz (Linus Torwoulsds), known as the "God of programmers", and received a technical team of 57 technical experts from the United Kingdom, the United States, France, Australia and Hong Kong, Singapore, etc. UK BAE System Technology Co., Ltd. and Silicon Valley Silversky Block chain Technology Co., Ltd. for support consultants.

Key team members:

FOUNDER: Tovac (Linus Torwoulsds). Senior computer programmer, Ph. D., P 2 P, Cryptography, Network Security, Block chain Senior expert. Since 2009, bitcoin has been engaged in block chain development, and has long been committed to the development of block chain bottom technology, the combination of block chain technology and specific industries, and the landing of block chain technology in practical application scenarios. Has planned and developed several block chain related projects, has a deep understanding of the technical principle of the block chain, the underlying technology, the middle layer protocol, the application on the chain, the scene landing, the development trend, etc. Rich practical experience.

COO: Ethan Mart (Essen Malte). Graduated from Harvard University MBA. Essen, founder of two tech companies, has been an active entrepreneur since 2008. He was also a veteran investor, an early Bitcoin miner and investor in Ethereum.

CTO: Ulf (Ulf Wigerr). Software engineer, Ph. D., Cryptography, big data, Block chain expert; has published more than 70 papers on block chain, wrote 5 monographs, presided over and participated in more than 10 high-level scientific research projects. Has been engaged in P2P system architecture design, has a deep understanding of the two-tier structure of peer-to-peer computing topology.

CORE TEAM MANAGER: Sergei Evdorki (Sergei Evdoki). I have studied mathematics and cryptography. He received a doctorate. In Berlin, research can prove areas of safety. Before joining college, he was a IT architect, designing distributed systems to manage the medical records of millions of patients and building scalable AI based recommendation systems for major publishers. He keeps in touch with academia by teaching security and data science courses at the university level.

CAO: John Neumann (John nNeumann) is a Erlang expert with experience in building and implementing large-scale, high-availability systems to go deep into the Erlang language. John was a former Klarna programmer in programming language design and static analysis. John is a member of the core development team that implements EthereumVM in Erlang to run the Solidity contract on the ternity module chain.

Tips on project risk

The purpose of this book is to provide the necessary information about the project for potential holders of the Potter coin project. The following information may not be exhaustive, nor does it imply any contractual relationship between the book and any contract.

Nothing in this book shall constitute any form of prospectus or solicitation, nor any form of solicitation for the purchase or solicitation of securities within the jurisdiction of any law. The writing of this book is not governed by any laws or regulations governing any law, or by any laws and regulations governing the protection of investors.

The statements, estimates and other financial information in this book are of an estimated nature. There are known or unknown risks and uncertainties in such reports or information, and there may be serious differences between the actual situation or the result and the description or dark situation described above.

appendix

Attached pages:

Project website: www.pottercoin.top



POTB
Putter coin

POTB

波特幣 3.0

目錄

一、關於區塊鏈.....	1
1.7 區塊鏈的含義.....	2
1.8 區塊鏈的特徵.....	3
1.9 區塊鏈的基礎架構模型.....	3
1.10 區塊鏈的核心技術簡介.....	4
1.11 區塊鏈的發展歷程.....	5
1.12 區塊鏈的應用行業.....	7
二、關於比特幣生態系統.....	12
2.1 區塊鏈1.0—比特幣—數字貨幣.....	12
2.2 區塊鏈2.0—以太坊—智能合約.....	12
2.3 區塊鏈3.0—比特幣—生態系統.....	13
三、關於比特幣生態應用.....	14
3.5 比特幣生態應用的概述.....	14
3.6 比特幣生態應用的趨勢.....	15
3.7 比特幣生態圈概述.....	16
3.8 比特幣TOKEN機制.....	20
四、關於專案發展規化.....	21
4.1 專案發展路線圖.....	21
4.2 專案商業模式圖.....	22
五、關於戰略合作機構.....	23
六、關於專案技術團隊.....	25
七、關於專案風險提示.....	26
八、附录.....	27

關於區塊鏈

1.1 區塊鏈的含義

狹義來講，區塊鏈是一種按照時間順序將數據區塊以順序相連的方式組合成的一種鏈式數據結構，並以密碼學方式保證的不可篡改和不可偽造的分佈式帳本。



區塊鏈

廣義來講，區塊鏈技術是利用塊鏈式數據結構來驗證與存儲數據、利用分佈式節點共識演算法來生成和更新數據、利用密碼學的方式保證數據傳輸和訪問的安全、利用由自動化腳本代碼組成的智能合約來編程和運算元據的一種全新的分佈式基礎架構與計算方式。

1.2 區塊鏈的特徵

1.去中心化。由於使用分佈式核算和存儲，體系不存在中心化的硬體或管理機構，任意節點的權利和義務都是均等的，系統中的數據塊由整個系統中具有維護功能的節點來共同維護。

2.開放性。系統是開放的，除了交易各方的私有資訊被加密外，區塊鏈的數據對所有人公開，任何人都可以通過公開的介面查詢區塊鏈數據和開發相關應用，因此整個系統資訊高度透明。

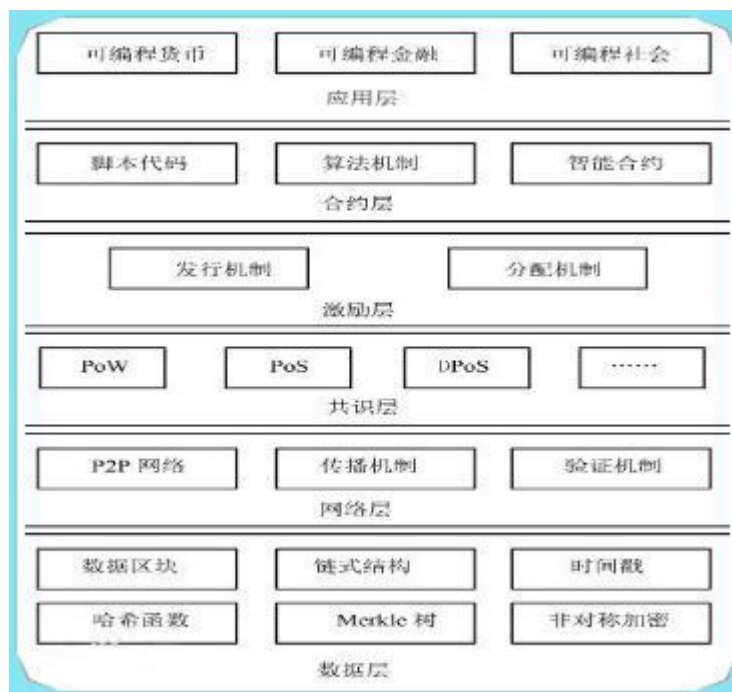
3.自治性。區塊鏈採用基於協商一致的規範和協議（比如一套公開透明的演算法）使得整個系統中的所有節點能夠在去信任的環境自由安全的交換數據，使得對“人”的信任改成了對機器的信任，任何人為的干預不起作用。

4.資訊不可篡改。一旦資訊經過驗證並添加至區塊鏈，就會永久的存儲起來，除非能夠同時控制住系統中超過51%的節點，否則單個節點上對數據庫的修改是無效的，因此區塊鏈的數據穩定性和可靠性極高。

5.匿名性。由於節點之間的交換遵循固定的演算法，其數據交互是無需信任的（區塊鏈中的程式規則會自行判斷活動是否有效），因此交易對手無須通過公開身份的方式讓對方對自己產生信任，對信用的累積非常有幫助。

1.3 區塊鏈的基礎架構模型

一般說來，區塊鏈系統由數據層、網路層、共識層、激勵層、合約層和應用層組成。其中，數據層封裝了底層數據區塊以及相關的數據加密和時間戳等基礎數據和基本演算法；網路層則包括分佈式組網機制、數據傳播機制和數據驗證機制等；共識層主要封裝網路節點的各類共識演算法；激勵層將經濟因素集成到區塊鏈技術體系中來，主要包括經濟激勵的發行機制和分配機制等；合約層主要封裝各類腳本、演算法和智能合約，是區塊鏈可編程特性的基礎；應用層則封裝了區塊鏈的各種應用場景和案例。該模型中，基於時間戳的鏈式區塊結構、分佈式節點的共識機制、基於共識算力的經濟激勵和靈活可編程的智能合約是區塊鏈技術最具代表性的創新點。



區塊鏈基礎架構模型

1.4 區塊鏈的核心技術簡介

區塊鏈主要解決的交易的信任和安全問題，因此它針對這個問題提出了四個技術創新：

第一個叫**分佈式帳本**，就是交易記賬由分佈在不同地方的多個節點共同完成，而且每一個節點都記錄的是完整的賬目，因此它們都可以參與監督交易合法性，同時也可以共同為其作證。

跟傳統的分佈式存儲有所不同，區塊鏈的分佈式存儲的獨特性主要體現在兩個方面：一是區塊鏈每個節點都按照塊鏈式結構存儲完整的數據，傳統分佈式存儲一般是將數據按照一定的規則分成多份進行存儲。二是區塊鏈每個節點存儲都是獨立的、地位等同的，依靠共識機制保證存儲的一致性，而傳統分佈式存儲一般是通過中心節點往其他備份節點同步數據。

沒有任何一個節點可以單獨記錄帳本數據，從而避免了單一記賬人被控制或者被賄賂而記假賬的可能性。也由於記賬節點足夠多，理論上講除非所有的節點被破壞，否則賬目就不會丟失，從而保證了賬目數據的安全性。

第二個叫做**非對稱加密和授權技術**，存儲在區塊鏈上的交易資訊是公開的，但是帳戶身份資訊是高度加密的，只有在數據擁有者授權的情況下才能訪問到，從而保證了數據的安全和個人的隱私。

第三個叫做**共識機制**，就是所有記賬節點之間怎麼達成共識，去認定一個記錄的有效性，這既是認定的手段，也是防止篡改的手段。區塊鏈提出了四種不同的共識機制，適用於不同的應用場景，在效率和安全性之間取得平衡。

區塊鏈的共識機制具備“少數服從多數”以及“人人平等”的特點，其中“少數服從多數”並不完全指節點個數，也可以是計算能力、股權數或者其他的電腦可以比較的特徵量。“人人平等”是當節點滿足條件時，所有節點都有權優先提出共識結果、直接被其他節點認同後並最後有可能成為最終共識結果。

以比特幣為例，採用的是工作量證明，只有在控制了全網超過**51%**的記賬節點的情況下，才有可能偽造出一條不存在的記錄。當加入區塊鏈的節點足夠多的時候，這基本上不可能，從而杜絕了造假的可能。

最後一個技術特點叫**智能合約**，智能合約是基於這些可信的不可篡改的數據，可以自動化的執行一些預先定義好的規則和條款。以保險為例，如果說每個人的資訊（包括醫療資訊和風險發生的資訊）都是真實可信的，那就很容易的在一些標準化的保險產品中，去進行自動化的理賠。

在保險公司的日常業務中，雖然交易不像銀行和證券行業那樣頻繁，但是對可信數據的依賴是有增無減。因此，筆者認為利用區塊鏈技術，從數據管理的角度切入，能夠有效地幫助保險公司提高風險管理能力。具體來講主要分投保人風險管理和保險公司的風險監督。

1.5 區塊鏈的發展歷程

區塊鏈，是一種去中心化的資料庫，它包含一張被稱為區塊的列表，有著持續增長並且排列整齊的記錄。每個區塊都包含一個時間戳和一個與前一個區塊的鏈接：設計區塊鏈使得數據不可篡改——一旦記錄下來，在一個區塊中的數據將不可逆。



區塊鏈的設計是一種保護措施，比如（應用於）高容錯的分佈式計算系統。區塊鏈使混合一致性成為可能。這使區塊鏈適合記錄事件、標題、醫療記錄和其他需要收錄數據的活動、身份識別管理，交易流程管理和出處證明管理。區塊鏈對於金融改革有巨大的潛能，對於引導全球貿易有著巨大的影響。

2008年由**中本聰**第一次提出了區塊鏈的概念，在隨後的幾年中，成為了電子貨幣比特幣的核心組成部分：作為所有交易的公共賬簿。通過利用點對點網路和分佈式時間戳伺服器，區塊鏈資料庫能夠進行自主管理。為比特幣而發明的區塊鏈使它成為第一個解決重複消費問題的數字貨幣。因此比特幣的設計已經成為其他應用程式的靈感來源。

1991年，由Stuart Haber和W. Scott Stornetta第一次提出關於區塊的加密保護鏈產品，隨後分別由Ross J. Anderson與Bruce Schneier&John Kelsey分別在在1996年和1998年發表。與此同時，Nick Szabo在1998年進行了電子貨幣分散化的機制研究，他稱此為比特金。2000年，Stefan Konst發表了加密保護鏈的統一理論，並提出了一整套實施方案。

區塊鏈格式作為一種使資料庫安全而不需要行政機構的授信的解決方案首先被應用於比特幣。2008年10月，在中本聰的原始論文中，“區塊”和“鏈”這兩個字是被分開使用的，而在被廣泛使用時被合稱為區塊-鏈，到2016年才被變成一個詞：“區塊鏈”。在2014年8月，比特幣的區塊鏈檔大小達到了20千兆位元組。

到2014年，“區塊鏈2.0”成為一個關於去中心化區塊鏈資料庫的術語。對這個第二代可編程區塊鏈，經濟學家們認為它的成就是“它是一種編程語言，可以允許用戶寫出更精密和智能的協議，因此，當利潤達到一定程度時候，就能夠從完成的貨運訂單或者共用證書的分紅中獲得收益”。區塊鏈2.0技術跳過了交易和“價值交換中擔任金錢和資訊仲裁的仲介機構”。它們被用來使人們遠離全球化經濟，使隱私得到保護，使人們“將掌握的資訊兌換成貨幣”，並且有能

力保證知識產權的所有者得到收益。第二代區塊鏈技術使存儲個人的“永久數字ID和形象”成為可能，並且對“潛在的社會財富分配”不平等提供解決方案。14 - 15截至2016年，區塊鏈2.0鏈下交易仍舊需要通過Oracle，使任何“基於時間或市場條件[確實需要]的外部數據或事件與區塊鏈交互”。

在2016年，俄羅斯聯邦中央證券所（NSD）宣佈了一個基於區塊鏈技術的試點專案。許多在音樂產業中具有監管權的機構開始利用區塊鏈技術建立測試模型，用來徵收版稅和世界範圍內的版權管理。2016年7月，IBM在新加坡開設了一個區塊鏈創新研究中心。2016年11月，世界經濟論壇的一個工作組舉行會議，討論了關於區塊鏈政府治理模式的發展。據Accenture的一份關於創新理論發展的調查中顯示，2016年區塊鏈在經濟領域獲得的13.5%使用率，使其達到了早期開發階段。在2016年，行業貿易組織共創了全球區塊鏈論壇，這就是電子商業商會的前身。

該概念在中本聰的白皮書中提出，中本聰創造第一個區塊，即“創世區塊”。

2009年1月3日，比特幣的創始人中本聰在創世區塊裏留下一句永不可修改的話：

“The Times 03/Jan/2009 Chancellor on brink of second bailout for banks（2009年1月3日，財政大臣正處於實施第二輪銀行緊急援助的邊緣）。”

當時正是英國的財政大臣達林被迫考慮第二次出手紓解銀行危機的時刻，這句話是泰晤士報當天的頭版文章標題。

區塊鏈的時間戳服務和存在證明，第一個區塊鏈產生的時間和當時正發生的事件被永久性的保留了下來。

比特幣公司BTCC於2015年推出了一項服務“千年之鏈”即區塊鏈刻字服務，就是採用的以上原理。用戶可以將通過這項服務將文字刻在區塊鏈上，永久保存。

數字貨幣的現狀是百花齊放，列出一些常見的：bitcoin、litecoin、dogecoin、dashcoin，除了貨幣的應用之外，還有各種衍生應用，如Ethereum、Asch等底層應用開發平臺以及NXT，SIA，比特股，MaidSafe，Ripple等行業應用。

我們可以把區塊鏈的發展類比互聯網本身的發展，未來會在internet上形成一個比如叫做finance-internet的東西，而這個東西就是基於區塊鏈，它的前驅就是bitcoin，即傳統金融從私有鏈、行業鏈出發（局域網），bitcoin系列從公有鏈（廣域網）出發，都表達了同一種概念——**數字資產**（DigitalAsset），最終向一個中間平衡點收斂。

1.6 區塊鏈的應用行業

藝術行業

Ascribe讓藝術家們可以在使用區塊鏈技術來聲明所有權，發行可編號，限量版的作品，可以針對任何類型藝術品的數字形式。它甚至還包括了一個交易市場，藝術家們可以通過他們的網站進行買賣，而無需任何仲介服務。

法律行業

BitProof是近些年來湧現的眾多文檔時間戳應用中最為先進的，將會讓傳統的公證方式成為過去。相對於包括**Blocksgin**和**OriginStaemp**這樣的免費版本，**BitProof**提供更多的服務，包括有一個是針對知識產權的。有趣的是，**BitProof**最近和一家三藩市的IT學校進行合作，把他們學生的學歷證書都放在區塊鏈上，完全重新定義了如何讓文憑和學生證書的處理和使用方式。

開發行業

Colu是首個允許其他企業發行數字資產的企業，他們可以將各種資產來“代幣化”讓許多人印象深刻。儘管免費的比特幣錢包**Counerparty**也允許發行簡單的代幣，並且在其他錢包持有者之間進行交易，**Colu**的代幣可以設置有各種狀態和類型，能夠脫離或者重新回到這個系統，並且當在區塊鏈上存儲數據過大的時候能夠將數據存儲在**BitTorrent**的網路上。

房地產行業

他們計畫能夠讓整個產業鏈流程變得更加現代化，解決每個人在參與房地產面臨的各種問題，包括命名過程，土地登記，代理仲介等。

物聯網

應用場景分析

一種可能的應用場景為：通過 **Transaction** 產生對應的行為，為每一個設備分配地址 **Address**，給該地址注入一定的費用，可以執行相關動作，從而達到物聯網的應用。類似於：**PM2.5**監測點數據獲取，伺服器租賃，網路攝像頭數據調用，**DNS**伺服器 等。

另外，隨著物聯網設備的增多，**Edge** 計算需求的增強，大量設備之間需要通過分佈式自組織的管理模式，並且對容錯性要求很高。區塊鏈自身分佈式和抗攻擊的特點可以很好地試用到這一場景中。

物流供應鏈

供應鏈行業往往涉及到諸多實體，包括物流、資金流、資訊流等，這些實體之間存在大量複雜的協作和溝通。傳統模式下，不同實體各自保存各自的供應鏈資訊，嚴重缺乏透明度，造成了較高的時間成本和金錢成本，而且一旦出現問題（冒領、貨物假冒等）難以追查和處理。

通過區塊鏈各方可以獲得一個透明可靠的統一資訊平臺，可以即時查看狀態，降低物流成本，追溯物品的生產和運送整個過程，從而提高供應鏈管理的效率。當發生糾紛時，舉證和追查也變得更加清晰和容易。

該領域被認為是區塊鏈一個很有前景的應用方向。

例如運送方通過掃描二維碼來證明貨物到達指定區域，並自動收取提前約定的費用，可以參考 [區塊鏈如何變革供應鏈金融](#) 和 [區塊鏈給供應鏈帶來透明](#)。Skuchain 創建基於區塊鏈的新型供應鏈解決方案，實現商品流與資金流的同步，同時緩解假貨問題。

公共網路服務

現有的互聯網能正常運行，離不開很多近乎免費的網路服務，例如功能變數名稱服務（DNS）。任何人都可以免費查詢到功能變數名稱，沒有 DNS，各種網站基本就無法訪問了。因此，對於網路系統來說，類似的基礎服務必須要能做到安全可靠，並且低成本。

區塊鏈技術恰好具備這些特點，基於區塊鏈打造的 DNS 系統，將不再會出現各種錯誤的查詢結果，並且可以穩定可靠的提供服務。

保險行業

保險行業雖然對於區塊鏈技術的參與相對比較保守，但在學術領域一直在進行積極的探索和研究。2014年底，由英國著名的Z/YEN Group諮詢集團發起的歐美保險業論壇推出的長達50頁的《終身之鏈》專項研究報告從多個方面討論的區塊鏈將會給保險業帶來的創新和變革。

在研究區塊鏈技術的同時，和國內眾多保險行業的專家學者交流，從業務流程、公司管理等多個角度深入探討了區塊鏈在保險業務的具體落腳點，現筆者與讀者分享對於信用風險管理的一些思考。

投保人風險管理

在保險經營中，保險公司和投保人的糾紛時有發生，要麼是投保人提供虛假的個人資訊騙保，要麼是理賠的時候對於免責條款的認定發生分歧。而這些問題的關鍵都在於對投保人的個人資訊缺乏一個真實可信的數據採集和存儲手段。

而隨著諸如醫療資訊數位化、個人征信體系等國家系統性工程的推進，越來越多的數據源出現，如果能夠將這些數據引入並存儲在區塊鏈上，將成為伴隨每一個人的數字身份，這上面的數據真實可信，無法篡改，即時同步，終身有效，對於投保人的風險管理將帶來莫大的益處。

第一，是將不同公司之間的數據打通，相互參考，從而及時發現重複投保、歷史理賠等資訊，及時發現高風險用戶。以3月份4000萬意外傷害險騙保為例，揚州的周某在十餘家壽險公司投保，直到人工核保時才查出來。如果在區塊鏈記錄了他每一次投保資訊，很快就可以發現並及時採取措施。

第二，是將不同行業的數據引入區塊鏈，可以提高核保、核賠的準確性和效率。舉一個重疾險的例子，如果能在區塊鏈上查詢到投保人所有的就診記錄，甚至直系親屬的就診記錄，對於投保人當前的身體狀況、患病史、家族病史就有了一手的資料，有效地杜絕帶病投保。

保險公司風險監督

在保險公司運營過程中，由於各種原因導致的風險時有發生，監管機構只能採取事前審核或者事後約束的措施。但隨著保險業務的前端日益開放，參與保險市場的企業越來越多元化，事中監督的需求日益凸顯。而筆者看來，區塊鏈技術正是進行事中監督的有效技術手段之一。只要保險公司將日常運營流程搬到區塊鏈上，並向監管機構開發一個記賬節點（即使是一個只讀的記賬節點），監管機構就可以即時的觀察到保險公司的全部業務動向。例如資金流向和投資構成、產品的承保和賠付數據、主要的人事和管理操作等，無需等到保險公司事後申報，從而及時發現可能存在的業務風險和違規操作。

在此基礎上，監管機構還可以利用大數據技術，對全國的保險市場進行分析和預測，及時發現和預防可能存在的系統性風險，或是發現潛在的保障需求和趨勢，從而更好地為老百姓提供保障。

除了通過改變數據存儲方式來減少保險公司在承保和監督方面的風險，區塊鏈技術還啟動了很多傳統的保障模式，例如相互保險，以及很多新的保障需求，例如臨時動態保單。隨著科技和保險行業的交流和碰撞日益加深，相信還會有更多新的應用和公司出現。

金融行業

金融角度看待區塊鏈

貨幣的本質：貨幣只是一種廣泛價值共識，本身不具有價值沉澱。

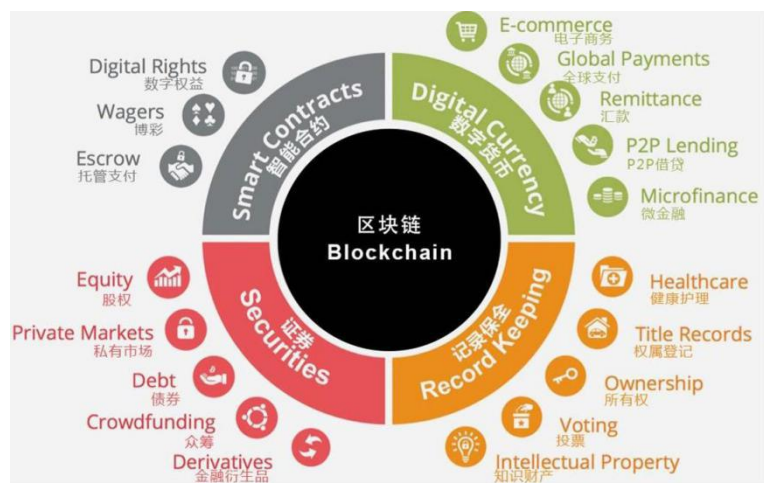
資產與貨幣的關係：貨幣描述資產。

什麼是數字資產：資產數位化，可細分，可交易，價格由供需市場決定，而不是價值仲介——貨幣決定。

區塊鏈技術將應用於金融行業的征信，交易安全和資訊安全。金融的數據安全、資訊的隱私以及網路的安全正適合分佈式區域塊技術、 區塊鏈在金融方面可以形成點對點的數字價值轉移，從而提升傳輸和交易的安全性。

在過去兩年裏，說起科技領域最炙手可熱話題的必然離不開區塊鏈技術。這一脫胎於比特幣的底層技術，以9年多的穩定運行證明了其高度安全可靠的架構和演算法設計，同時憑藉分佈式帳本和智能合約等創新性的技術，為多個行業的產業升級打開了巨大的想像空間。甚至有業內專家預言區塊鏈技術將掀起第二次互聯網革命。

金融行業歷來對先進技術最為敏感。傳統的銀行和證券業巨頭從2014年就紛紛投身於如火如荼的區塊鏈創業投資中，兩年內全球投資總額高達 10億美元，其中更不乏像DAH的6千萬美元、Blockstream的5千萬美元這樣的巨額A輪融資。除了資金投入，各大公司更是親自參與和推動具體的業務應用當中：例如美國納斯達克證券交易所推出的Linq區塊鏈股權交易所已經與2015年底開始發行測試；而全球43家跨國銀行結成的R3 CEV聯盟也是一直在測試和改進銀行間的跨行清算聯盟鏈，動作之快，參與度之高都是前所未有的。



區塊鏈應用場景

關於比特幣生態系統

2.1 區塊鏈1.0——比特幣——數字貨幣

比特幣（BitCoin）的概念最初由中本聰在2009年提出，根據中本聰的思路設計發佈的開源軟體以及建構其上的P2P網路。比特幣是一種P2P形式的數字貨幣。點對點的傳輸意味著一個去中心化的支付系統。

與大多數貨幣不同，比特幣不依靠特定貨幣機構發行，它依據特定演算法，通過大量的計算產生，比特幣經濟使用整個P2P網路中眾多節點構成的分佈式資料庫來確認並記錄所有的交易行為，並使用密碼學的設計來確保貨幣流通各個環節安全性。P2P的去中心化特性與演算法本身可以確保無法通過大量製造比特幣來人為操控幣值。基於密碼學的設計可以使比特幣只能被真實的擁有者轉移或支付。這同樣確保了貨幣所有權與流通交易的匿名性。比特幣與其他虛擬貨幣最大的不同，是其總數量非常有限，具有極強的稀缺性。該貨幣系統曾在4年內只有不超過1050萬個，之後的總數量將被永久限制在2100萬個。

2.2 區塊鏈2.0——以太坊——智能合約

以太坊（英文Ethereum）是一個開源的有智能合約功能的公共區塊鏈平臺，通過其專用加密貨幣以太幣（Ether）提供去中心化的虛擬機（“以太虛擬機” Ethereum Virtual Machine）來處理點對點合約。

以太坊的概念首次在2013至2014年間由程式員Vitalik Buterin受比特幣啟發後提出，大意为“下一代加密貨幣與去中心化應用平臺”，在2014年通過ICO眾籌開始得以發展。

截至2018年2月，以太幣是市值第二高的加密貨幣，僅次於比特幣。

2.3 區塊鏈3.0——波特幣——生態系統

波特幣（英文potter coin）的概念首次是由被譽為“程式員們的上帝”**托瓦慈**（Linus Torwoulsds）先生提出，Potter coin 也被稱之為**魔法幣**（Magic Coin）；是集於P2P點對點支付系統和智能合約功能之上，使用散列圖（Hashgraph）數據結構技術開發的底層架構的全球性分佈式記賬系統，通過其專用加密貨幣波特幣（POTB）提供去中心化的區塊鏈操作系統，基於該數據結構實現的共識演算法可在交易吞吐量、可擴展性上實現質的飛躍，從而進一步支撐區塊鏈作為某個行業的基礎設施，並形成基於區塊鏈的生態系統，將廣泛而深刻地改變人們的生活方式。

波特幣由被譽為“程式員們的上帝”托瓦慈（Linus Torwoulsds）先生為總發起人，並獲得了來自英國、美國、法國以及澳洲和香港、新加坡等地共57位技術專家組成的技術團隊；英國BAE System技術有限公司和美國矽谷Silversky區塊鏈技術公司為支持顧問；美國卡萊投資集團旗下IDK投資公司與香港康宏資本投資公司旗下KHY公司聯合成立（BTMM）波特曼投資基金。

波特幣是在區塊鏈生態應用落地市場極具擴張的屬性下產生的，運行全球對區塊鏈操作系統及應用產業的需求及安全性的服務。未來5年是區塊鏈應用落地產業的初始期，貼近人們生活的新零售、無能駕駛、VR技術、大數據、人工智慧、物聯網等無不可以獨立運行在區塊鏈的生態系統之中。

波特幣不單是一種區塊鏈技術應用，更是包含線下實體店、POTB代幣、POTB交易所、POTB孵化平臺加上資本財團組成，真正實現波特幣生態圈體系。

波特幣是母鏈，後期將會衍生出多種的應用場景，其子鏈有波特咖啡、波特酒店、波特商城、波特交易所、波特動漫、波特智能、波特穿戴、波特遊戲、波特影院、波特食品、波特農場、波特餐廳、波特學院等。以母鏈為根，開花結出多種生態應用的果。

波特幣以區塊鏈為核心技術，結合飛速發展的區塊鏈產業，打造全球區塊鏈產業統一標準，為行業制定安全性標杆，致力成為區塊鏈產業的安全衛士。

波特幣也將積極參與到公益事業，後期將會打造區塊鏈板塊的公益基金，去幫助到更多有科技夢想和科技情懷的人們。

關於比特幣生態應用

3.1 比特幣生態應用的概述

區塊鏈會超越金融領域，進入社會公證、智能化領域。比特幣主要應用在社會治理領域，包括了身份認證、公證、仲裁、審計、功能變數名稱、物流、醫療、郵件、簽證、投票等領域，應用範圍擴大到了整個社會，區塊鏈技術有可能成為“萬物互聯”的一種最底層的協議。

區塊鏈技術不僅可以成功應用於數字加密貨幣領域，同時在經濟、金融和社會系統中也存在廣泛的應用場景。根據區塊鏈技術可能的應用場景，將區塊鏈的主要應用籠統地歸納為數字貨幣、數據存儲、數據鑒證、金融交易、資產管理和選舉投票共六個場景：

1. 數字貨幣：以比特幣為代表，本質上是由分佈式網路系統生成的數字貨幣，其發行過程不依賴特定的中心化機構。
2. 數據存儲：區塊鏈的高冗餘存儲、去中心化、高安全性和隱私保護等特點使其特別適合存儲和保護重要隱私數據，以避免因中心化機構遭受攻擊或許可權管理不當而造成的大規模數據丟失或洩露。
3. 數據鑒證：區塊鏈數據帶有時間戳、由共識節點共同驗證和記錄、不可篡改和偽造，這些特點使得區塊鏈可廣泛應用於各類數據公證和審計場景。例如，區塊鏈可以永久地安全存儲由政府機構核發的各類許可證、登記表、執照、證明、認證和記錄等。
4. 金融交易：區塊鏈技術與金融市場應用有非常高的契合度。區塊鏈可以在去中心化系統中自發地產生信用，能夠建立無我國區塊鏈市場發展及區域佈局中心機構信用背書的金融市場，從而在很大程度上實現了“金融脫媒”；同時利用區塊鏈自動化智能合約和可編程的特點，能夠極大地降低成本和提高效率。
5. 資產管理：區塊鏈能夠實現有形和無形資產的確權、授權和即時監控。無形資產管理方面可廣泛應用於知識產權保護、功能變數名稱管理、積分管理等領域；有形資產管理方面則可結合物聯網技術形成“數字智能資產”，實現基於區塊鏈的分佈式授權與控制。
6. 選舉投票：區塊鏈可以低成本高效地實現政治選舉、企業股東投票等應用，同時基於投票可廣泛應用於博彩、預測市場和社會製造等領域。

3.2 比特幣生態應用的趨勢

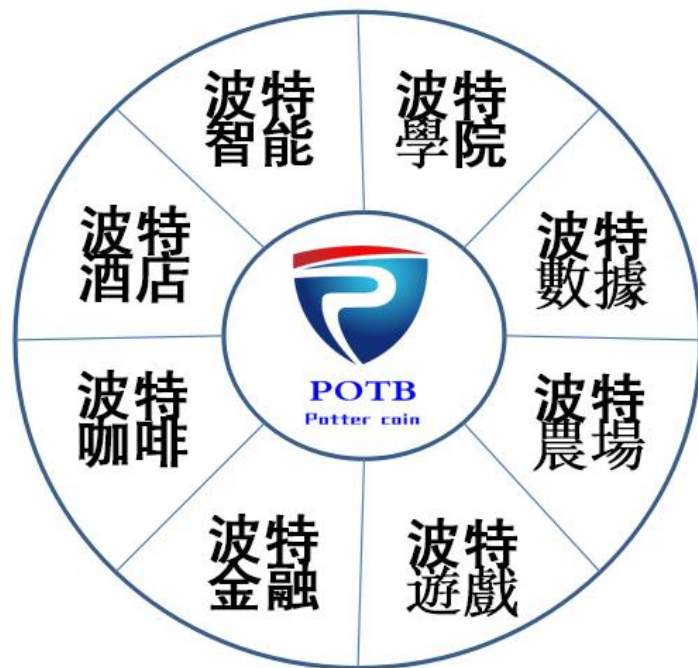
未来3-5年比特幣生態應用將在物聯網、金融交易、网络安全、公共记录等多个领域大显身手，显著改进这些领域的服务流程，甚至颠覆这些领域内的传统商业模式，未来发展潜力巨大。比特幣生態應用带来的无处不在的价值交换，使得社会形成一个多种设备的无缝对接的价值互联世界。区块链使得经济不仅仅是金钱的流通，互联网不仅仅是信息的流通，而是进一步促进信息、金钱、价值的有效配置和流通，使人力内耗降到最低，成为真正意义上的去中心化生態系統。



3.3波特幣生態圈概述

沒有生態就談不上持續發展性，這個是我們的共識，所以波特幣從發起開始就具備了閉環系統和外循環系統的雙重構建市場發展理念。波特幣將進入千萬個生態應用中使用，受益於千千萬萬的波特幣持有者。

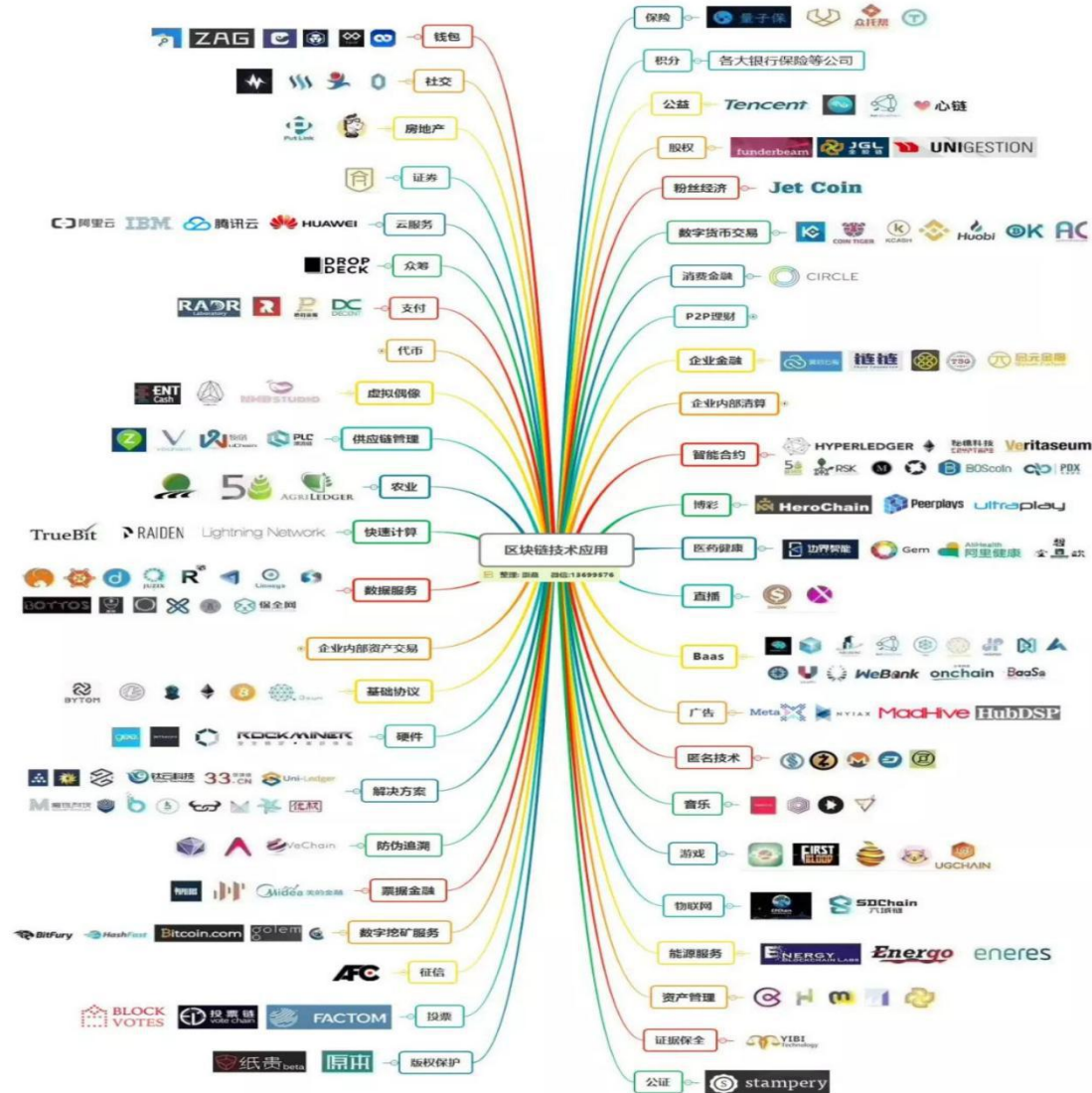
波特幣首先將運用於最具備價值的波特智能產業，波特金融產業，波特遊戲產業等。由此擁有超前眼光的美國卡萊投資集團旗下IDK投資公司與香港康宏資本投資公司旗下KHY公司聯合對接全球多家金融投資公司，以區塊鏈技術公司打造區塊鏈生態應用產業鏈，運用全球網路進行輸送發展，並用區塊鏈技術來為日益必將膨脹的生態圈保駕護航，這就誕生了波特幣。



波特幣生態圈

波特生態應用導圖：

我們將在全球範圍內開設或對接數百家波特生態應用終端，輻射全球所有國家的數字貨幣使用者。



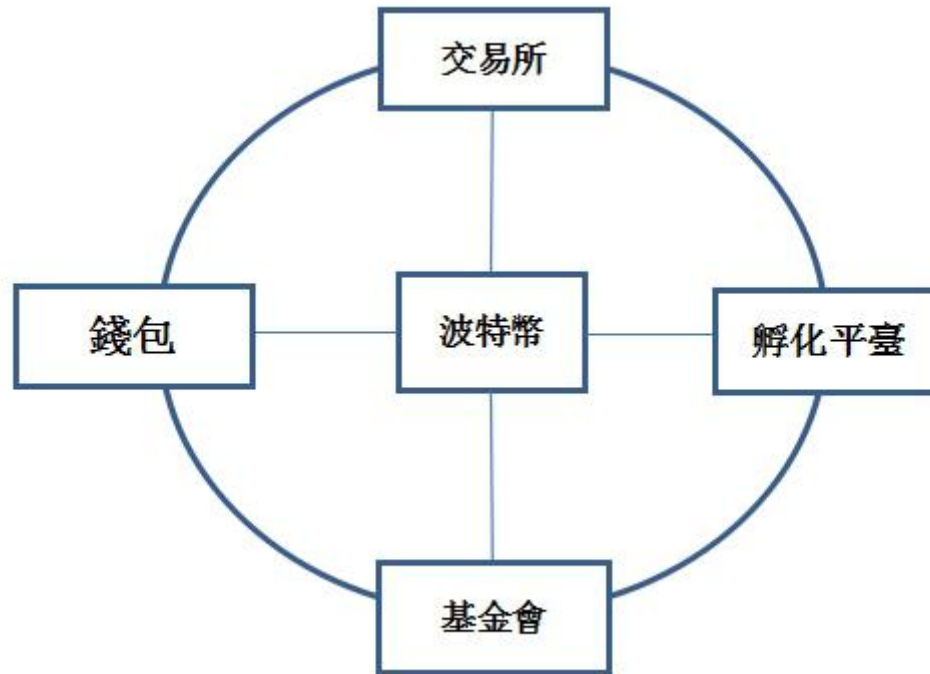
波特幣孵化平臺：

購買波特幣的擁有者可以將購買的波特幣轉入特定的孵化平臺，每天享受波特幣關聯行業（波特智能，波特金融，波特遊戲，波特動漫等應用）所帶來的豐厚回報。



資本市場

比特幣進入全球交易所進行交易，隨著專案的推進，相應的比特幣代幣升值，用戶獲取相應的價值收益！



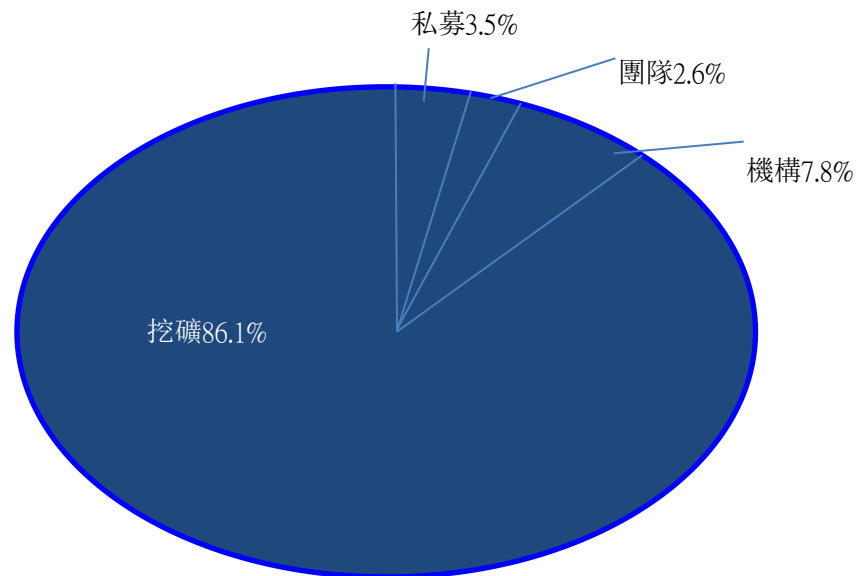
3.4波特幣TOKEN機制

TOKEN說明

波特幣（POTB）是去中心化的數字資產，是基於 Potter coin 3.0 生態系統而開發的數字代幣，應用於 Potter coin 3.0 生態應用的所有場景之中。具備增值以及在整個生態應用領域中的流通特性，例如在去中心化的交易平臺之中，可以將波特幣與比特幣、以太坊等數字貨幣進行幣幣交易，同時比特幣、以太坊等數字貨幣也可以兌換成波特幣；在波特咖啡、波特酒店和波特餐廳等生態應用領域中可以使用波特幣消費，也可用於整個區塊鏈孵化器中的節點挖礦，進而獲得區塊TOKEN的獎勵，使得波特幣在整個Potter coin 3.0生態系統之上的生態應用中而無處不在。


TOKEN分配

波特幣（POTB），全球恒量7.7億枚，公開私募3.5%（2700萬枚），技術團隊2.6%（2000萬枚），投資機構7.8%（6000萬枚），節點挖礦86.1%（6.63億枚）；採用POW+POS混合共識演算法機制，預計37年挖出全部區塊TOKEN。波特幣將對接於資本市場，陸續登錄全球知名虛擬貨幣交易所，想擁有波特幣數字資產的投資者需要在交易平臺進行購買。投资机构锁仓5年，每年释放20%，公开私募不锁仓，可进行节点挖矿。

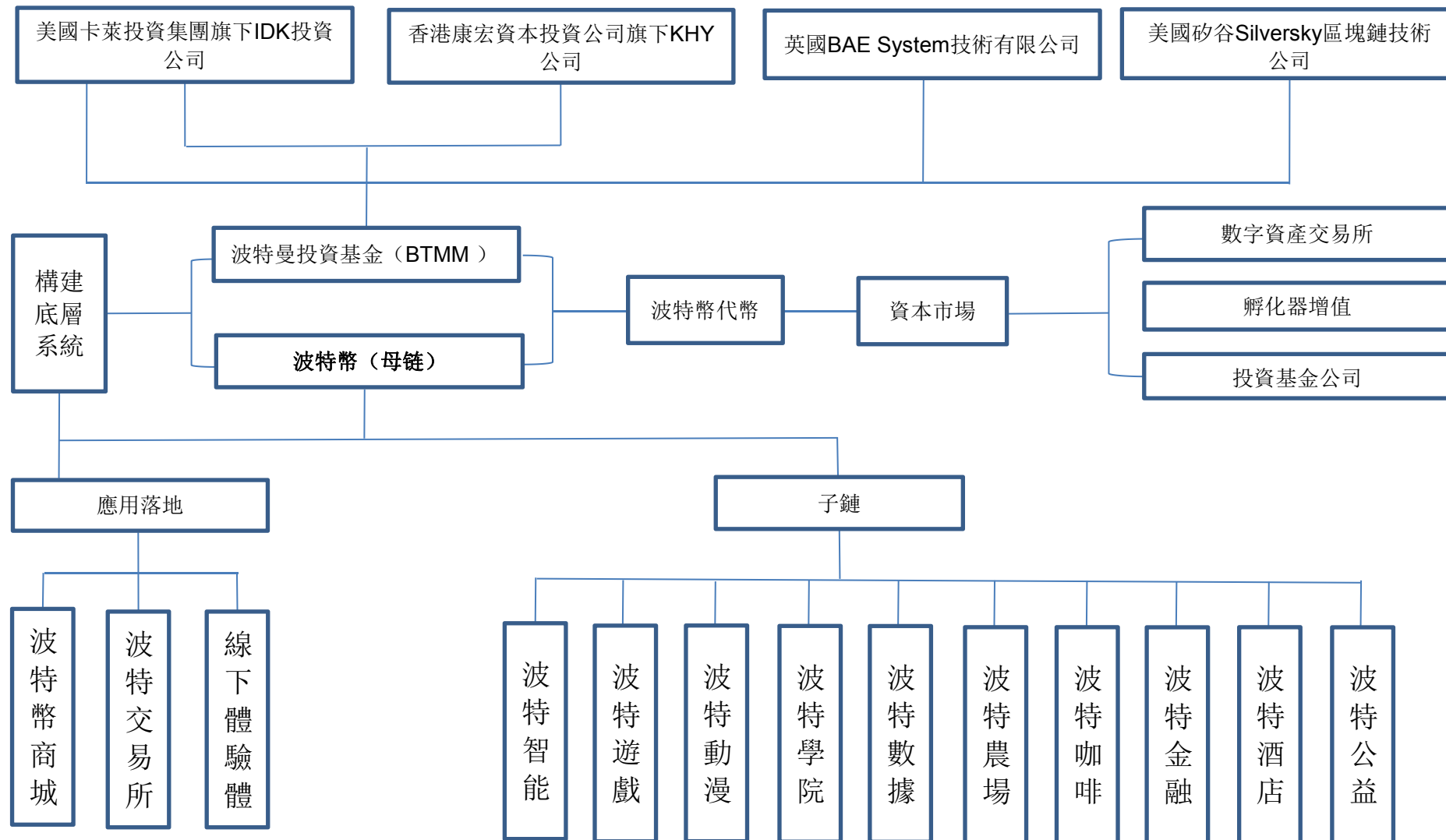


關於專案發展規化

專案發展路線圖

- 
- 2017年7月 波特幣（英文potter coin）的概念首次是由被譽為“程式員們的上帝”托瓦慈（Linus Torvwoulsds）先生提出。
 - 2017年8月 波特幣1.0白皮書面世。
 - 2017年11月 組建了57位技術專家團隊，由英國BAE System技術有限公司和美國矽谷Silversky區塊鏈技術公司為支持顧問。
 - 2018年2月 Potter coin 生態系統底層架構達建完成
 - 2018年5月 獲得了美國卡萊投資集團旗下IDK投資公司與香港康宏資本投資公司旗下KHY公司聯合成立的BTMM 波特曼投資基金。
 - 2018年7月 Potter coin 生態系統底層架構前端開發完成
 - 2018年10月 基於以太坊智能合約的 Potter coin 代幣開發完成
 - 2018年12月 波特幣TOKEN開始預售

專案商業模式圖



關於戰略合作機構

區塊鏈技術是分佈式數據存儲、點對點傳輸、共識機制、加密演算法等計算機技術的新型應用模式。

我們將對波特幣（英文potter coin）的技術團隊在實現使用散列圖（Hashgraph）數據結構技術開發的底層架構的全球性分佈式記賬系統，所形成的去中心化的區塊鏈操作系統有很大的信心，並提供全力的技術支持，因為這是一項偉大的創舉，必將廣泛而深刻地影響人們的生活方式。

——英國**BAE System**技術有限公司

區塊鏈生態應用落地已經是眾所周知的趨勢，我們有責任通過區塊鏈技術的語言方式讓全世界知道和瞭解波特幣並使用波特幣，讓Potter coin 3.0生態系統的願景成為現實，我們將為此而感到榮耀。

——美國矽谷**Silversky**區塊鏈技術公司

很高興我們的波特幣終於可以在亞洲面世了，讓最有價值的區塊鏈產業在亞洲欣欣向榮，我們的投資資金和團隊都是全力以赴的，我們覺得值得，因為它會給我們的投資帶來成千上萬倍的預期收益，同時更主要的是能讓世界各地的人們生活煥然一新，我們作為亞洲波特幣社區的運營商，很榮幸能夠和全球頂尖的財團合作達成一致共同運營Potter coin 3.0生態系統，我們將在波特幣上發揮得淋漓盡致。

———香港康宏資本投資公司旗下KHY公司

我們相信區塊鏈技術的力量，是因為我們相信未來會被改變，一種全新的生活方式會出現在人們的生活中，我們聯合了香港康宏資本投資公司旗下KHY公司成立 波特曼投資基金（BTMM），是對波特幣生態系統的打造提供資本全力的支持。

———美國卡萊投資集團旗下IDK投資公司

關於專案技術團隊

比特幣由被譽為“程式員們的上帝”托瓦慈（Linus Torwoulsds）先生為總發起人，並獲得了來自英國、美國、法國以及澳洲和香港、新加坡等地共57位技術專家組成的技術團隊；英國BAE System技術有限公司和美國矽谷Silversky區塊鏈技術公司為支持顧問。

主要團隊成員：

FOUNDER: 托瓦慈（Linus Torwoulsds）。電腦高級程式員，博士，P2P、密碼學、網路安全、區塊鏈資深專家。自2009年開始接觸比特幣至今一直從事區塊鏈開發工作，長期致力於區塊鏈底層技術前沿性研發、區塊鏈技術和具體行業的結合、區塊鏈技術在實際應用場景的落地。曾策劃並開發過多個區塊鏈相關專案，對區塊鏈的技術原理、底層技術、中間層協議、鏈上應用、場景落地、發展趨勢等均有深刻理解和豐富的實踐操作經驗。

COO: 埃森馬爾特（Essen Malte）。畢業於美國哈佛大學MBA。作為兩家科技公司的創始人，埃森自2008年以來一直是一位活躍的企業家。他也是一個資深的投資者，是早期的比特幣礦工和在Ethereum的投資者。

CTO: 烏爾夫威格爾（Ulf Wigerr）。軟體工程師，博士，密碼學、大數據、區塊鏈專家；曾發表區塊鏈高水準論文70餘篇，撰寫專著5部，主持和參與高級別科研專案10餘項。一直從事P2P系統架構設計，對雙層結構對等計算拓撲有深度的認識。

CORE TEAM MANAGER: 謝爾蓋埃夫多基（Sergei Evdoki）。學過數學和密碼學。他獲得博士學位。在柏林，研究可證明安全的領域。在加入大學之前，他是一名IT架構師，設計分佈式系統以管理數百萬患者的醫療記錄，並為主要出版商構建可擴展的基於AI的推薦系統。他通過教授大學級的安全和數據科學課程與學術界保持聯繫。

CAO: 約翰諾伊曼（John nNeumann）是Erlang專家，具有從架構和實現大規模、高可用性系統到深入Erlang語言實現的經驗。John以前是Klarna的一名編程語言設計和靜態分析的研究人員，他推動了Erlang系統可以做什麼來跟上極端增長的界限。John是核心開發團隊的成員，在Erlang中實現EthereumVM以在ternity模組鏈上運行Solidity契約。

關於專案風險提示

本白皮書撰寫之目的在於為 波特幣專案發行代幣的潛在持有者，提供項目相關必要信息。下文內容可能無法窮盡所需全部信息，也不含任何本白皮書與任何人構成合同關係之意。

本白皮書任何內容均不構成任何形式的招股說明書或是募資邀約，也不是屬於任何法律管轄範圍內的任何形式的證券購買邀約、募資邀約。本白皮書的撰寫未依據任何法律管轄的相關法律法規，也不受任何法律管轄範圍的保護投資者的相關法律法規的管轄或是約束。

本白皮書的陳述、估算和其他財務資訊為預估性質。此類預估性質的報表或是資訊存在著已知的或是未知的風險及不確定因素，且可能會產生實際情況或結果與上述預估性質描述或暗示的情況產生重大差異的情況。

附录

附頁：

專案官網：www.pottercoin.top

