MSV Chain
WHITE PAPER

A decentralized credit data value platform for the global sharing economy

MSV.®release

directory

The impact and impact of block chain technology on the sharing economy

Since human beings entered the modern society, the rapid technological changes are accelerating the pace of social progress. In the course of the development of the Internet, two significant changes have taken place.

The first big change is that since the birth of ARPANET in 1969, mainstream countries all over the world gradually connected to the Internet, starting the journey of global networking. And the second great change is the global application, since the world wide web paper published in 1989, the Internet application in full bloom, the realization of the application of the global outbreak.

The huge transformation led by blockchain is under way. The birth of bitcoin, as the landmark event of this transformation, rapidly promotes the technological transformation process. With the application of blockchain technology, bitcoin has broken the "dark" box of traditional fiat money. Compared with the "unknown whereabouts" and opacity of legal tender in the circulation process, bitcoin appears to have a "chain" to check. In conclusion, blockchain can establish a relatively fair Internet system and fundamentally solve the phenomenon of fraud in currency exchange and transaction. More and more people believe that with the spread of blockchain technology, the digital economy will

become more authentic and the economic scene will become more fair.

The sharing economy and blockchain are two of the hottest cutting-edge technologies. Sharing economy is a business model emerging in recent years. It refers to a social and economic system that enables goods, services, resources and talents to be redistributed through certain sharing channels. Blockchain technology is the underlying technology that exploded in early 2017. Most technologies tend to automate the trivial tasks of peripheral workers, while blockchain technology is out of the control of the center.Instead of putting taxi drivers out of work, blockchain technology has eliminated Uber as an intermediary, allowing taxi drivers to trade directly with customers.

MSV Chain through the block Chain distributed ledger, encryption algorithm, consensus mechanism, point-to-point network, incentive mechanism and other technologies. True point-to-point communication is supported by distributed nodes to achieve unmediated trust. It aims to create a fast and convenient information connection channel for the general public and an ecological platform for sharing resources. Build MSV more chain wallet and MSV mall, through block chain technology to overturn the existing centralized credit platform, and aimed at using MSV

value quantification and value circulation within the implementation platform, building data true uniqueness and reliable credit system, build sharing economic confidence ecosystem, realize "interconnection, sharing the future" of the great vision.

Chapter one, the evolution and development of blockchain

1.1 origin of blockchain

Blockchain technology originated in a groundbreaking 2008 paper, "bitcoin: a peer-to-peer electronic cash system," by a scholar known by the pseudonym Satoshi Nakamoto. The paper proposes to create a new type of electronic payment system that is "based on cryptography rather than credit, allowing any agreed parties to make payments directly, without the need for third-party intermediaries". The paper gave birth to bitcoin, marking a big step forward for the monetary system of human society. Bitcoin adopts the design idea of distributed ledger open by blockchain, which really gets rid of the restriction of third-party institutions.

Digital assets are a product of the development of blockchain to a mature stage. The birth of the blockchain marks the beginning of humanity to build a truly trustworthy Internet. Through carding blocks can be found in the rise and development of the chain, chain block notable is that can be established between point to point in the network of reliable trust, value delivery process to in addition to mediation by interferences, public information and privacy, both joint decision-making and protect individual rights and interests, this mechanism improves the value of interaction efficiency and reduce the cost.

Early on, people will block the chain as a classification on peer-to-peer network books, since the birth of their transaction, all transfers and transaction will be recorded in the "block" on, and the block between end to end, form chain structure, and released to all the nodes on the network, the node through consensus mechanism between consensus. Node members can access the relevant transaction records according to their rights, but no single node can easily control and change the data of the whole network.

2008 years the hearing of the papers published the COINS: a point-to-point electronic cash system this paper, the hope can create a new type of electronic payment system, the system rather than on the basis of the principle of cryptography based on credit, make any agreement the two sides can directly to pay, and do not

need a third party intermediary involved.The paper gave birth to the first virtual coin, bitcoin, marking a big step forward for the monetary system of human society. Bitcoin adopts the design idea of an open distributed ledger, which really gets rid of the constraints of third-party institutions. Then bitcoin entered a period of rapid development and eventually led to the birth of blockchain.

Nowadays, blockchain technology has been deployed and applied in the world. Developed countries such as the United States, Britain, Japan, Germany, Canada and Australia have recognized the huge application prospect of blockchain technology in the optimization of public services and social mechanisms, and started to design the development path of blockchain. Blockchain can provide systematic support for economic and social transformation and upgrading. The significant advantage of blockchain + lies in the optimization of business processes, reduction of operating costs and improvement of collaborative efficiency, which has been preliminarily reflected in various social fields such as financial services, supply chain management, intellectual property rights, intelligent manufacturing, social welfare and education and employment.

It is the application of block chain technology that provides the technical basis for the issuance of digital assets. Digital asset

payment is a medium for asset transfer and transaction on the blockchain. In this transaction, blockchain ACTS as a trading market, recording the time, place and task of the transaction, and the recorded content is untampered by consensus.

When digital assets were born, their applications were limited, and they flowed only among a small number of tech geeks. In 2014, following the trend, digital assets began to be accepted by many mainstream e-commerce companies, such as Overstock in the United States, tesla electric cars in the United States and virgin Atlantic airlines, which also announced to accept virtual currency payment. In a short time, merchants receiving virtual currency payment showed a boom state. Blockchain technology can build an efficient and reliable value transmission system, promote the Internet to become the network infrastructure to build social trust, and realize the effective transmission of value, which is called the value Internet. We note that blockchain provides a new social trust mechanism and lays a new foundation for the development of digital economy. "blockchain +" application innovation indicates a new direction of industrial innovation and public service.

1.2 types of blockchain

According to different application scenarios and design systems, blockchain system is generally divided into public chain, alliance chain and private chain.

Public chain: each node can freely join and exit the network, and participate in the reading and writing of the data on the chain. The runtime is interconnected in a flat topology, and there is no centralized service node in the network.

Alliance chain: each node usually has a corresponding entity organization, which can only join and quit the network after authorization.Various institutions and organizations shall form stakeholder alliances to jointly maintain the healthy operation of blockchain.

Private chain: write rights of each node are controlled internally, while read rights are selectively opened to the outside world depending on requirements.Private chain still has the general structure of multi-node operation of blockchain, which is suitable for internal data management and audit of specific institutions.

Blockchain technology is considered to be the fifth subversive innovation of computing paradigm after mainframe, personal computer, Internet, mobile/social network, and the fourth milestone in the evolution of human credit after kinship credit, precious metal credit, and central bank note credit. Blockchain technology solves the fundamental problem of trust between people, accelerates the society into the era of machine trust, and provides a solid guarantee for the integration and development of global business.

Chapter two is about sharing economy

2.1 definition of sharing economy and market size

The definition of a sharing economy is to get a return on your idle resources by sharing them with others, using them more efficiently. The idea of a sharing economy is Shared ownership, not possession; The essence of sharing economy is mutual assistance and mutual benefit.

According to big data from the investment and finance industry, the number of start-ups in the sharing economy has been increasing year by year since 2013. In the first half of 2015, the total number of Shared economy projects exceeded the total number of projects in 2014, and the funding gap reached 26.3 billion yuan, 2.3 times that of 2014. Sharing economy can almost permeate all industries. For example, under the sharing economy model, express delivery industry is necessarily asset-light. When a merchant sends out a delivery demand, people with cars nearby collect the goods from the merchant and deliver them to the destination.For long-distance express delivery, the delivery process can be staged. Another example is personal service industry. In the sharing economy, personal service industry makes more efficient use of time because of reservation function, and service providers will make more full use of time to make money.

Sharing economy refers to the temporary transfer of the right to use the right under the premise of unchanged ownership, which can improve the utilization rate of resources and also benefit from

it.Global pioneers of the sharing economy, such as Uber and Airbnb, have been valued at tens of billions of dollars, but the wave of the sharing economy is only the beginning. In the future, the sharing economy will account for more than 30% of GDP. China has made the sharing economy one of its national policies.It has happened and will be a long-term, important trend.

In the era of mobile Internet, on the one hand, sharing economy makes full use of idle resources; on the other hand, it quietly shakes the economic structure foundation of traditional industries. It disintegrates the original economic order and business logic from the underlying economic relations, and directly strikes the gap between the supply and demand of traditional enterprises, from which many new business models and economic forms are derived. In the actual business operation, the sharing of new technologies such as "big data" has produced a series of "ripple effects", which have solved the problems of scarce public social resources and poor and vulnerable groups, and this is setting off a new round of consumption revolution.

2.2 difficulties faced by the sharing economy

The rapid development of sharing economy brings problems and challenges to sharing enterprises. The trend toward sharing has been growing, but it hasn't peaked yet.

Specifically, the problems and challenges facing the sharing economy are mainly as follows:

1. Hardware: although the environment advocates civilization and innovation, there are still some people who do not cherish or

wantonly destroy the products of Shared enterprises, making many Shared products that are beneficial to the society unable to be used and becoming a burden.As a result, the healthy development of sharing economy is challenged.

2. User information: while the sharing economy goes deep into the private sector, it also causes difficulties for enterprises to understand user information. The screening cost of a large amount of information on the Internet is huge, and traditional sharing enterprises have single access to user data. As a result, enterprises are unable to determine the individual comprehensive credit of each user and have different access rights for users with different credit, which leads to a substantial increase in product supervision and operation costs.

3. Non-interoperability of databases: although the sharing enterprise has recorded the data used by users in its APP, it is unable to determine the comprehensive credit level of new users. The database between sharing enterprises cannot communicate with each other under the condition of ensuring the security of user information in the traditional Internet field, which leads to repeated collection of user data by different sharing enterprises. From the perspective of all the big sharing economy platforms, centralized platform communication is still necessary, and there is no real communication between users.

4. Opacity: the transaction of the centralized platform is not truly transparent in all links. Moreover, the barriers set by big players prevent small and medium-sized players from competing with them fairly, and consumers also increase invisible costs in the process of consumption.

5. Credit investigation of enterprises and individuals: traditional Internet technology cannot solve the problem of trust between people through technical means. As a result, the platform adopts such methods as receiving deposit and collateral to control the risk of dishonesty and conduct management. The lack of effective credit evaluation mechanism invisibly raises the threshold of sharing and trading and transfers the risk control cost of sharing economy platform to ordinary consumers.

6. User viscosity: the incentive mechanism of user points in traditional sharing enterprises cannot make users effectively rely on their apps.The value of points cannot be a reason for users to use their APP for a long time.

At present, the underlying information status of these consumption data assets is rather messy, and there is no unified personal consumption data assets. From food and clothing live line, to the health, entertainment, education, tourism, from basic consumption, upgrade to high-end consumption, every market is at a global level trillions of dollars of market size, billions of people every day in all kinds of scenario to accumulate their own "bill" - personal consumption data, form their own consumption, but the consumer is scattered in the service of the company's "centralization monopoly data server", actually create the "bill", creating a personal most users of the real data assets but are blocked on the server.

The essence of blockchain coincides with the essence of sharing economy, but it can well solve the crux of sharing economy.

Chapter three, the birth of MSV Chain

3.1 MSV Chain design principles and objectives

MSV Chain is an intelligent, credible, open and decentralized credit data value platform built on the basis of sharing economy. It is an underlying architecture built on the basis of sharing economy through block Chain technology. MSV Chain is committed to building an independent, closed-loop sharing + blockchain ecosystem with the three core sectors of MSV (general certificate of MSV) -MSV multi-chain wallet (public Chain) -MSV mall;We plan to successfully build the world's leading blockchain ecosystem with a scale of 100 billion sharing verticals within 5 years.

MSV Chain provides solutions to four problems facing Shared applications today.

MSV Chain encapsulates the underlying block Chain technology and provides access to major Shared applications. At the same time, intelligent contract setting, intelligent contract trigger, automatic ledger, data link, data mutual check, value analysis, credit output and other services.

MSV Chain value proposition

1) users: the tokens used in the Shared application can enjoy preferential price or contribute valuable behaviors and get tokens. Meanwhile, personal privacy and data will not be disclosed.

2) Shared application: increase user activity, increase profits,

obtain real credit index of users and reduce fraud.

3) external application: obtain high-quality data reports, specify the optimal scheme at a lower cost, and improve profits.

Through block Chain technology to overturn the existing centralized credit platform, and MSV MSV Chain Chain aims to through the use of tokens (hereinafter referred to as "MSV) value quantification and value circulation within the implementation platform, building data true uniqueness and reliable credit system, build sharing economic confidence ecosystem, realize" interconnection, sharing the future "of the great vision.

3.2 what is the MSV Chain?

MSV Chain radar uses pulse technology to send radio waves to cloud computers. The cloud computer simultaneously docks the exchange currency price and the mine pool for pulse calculation and sends it to the cloud users for the value of the token. The pulse technology is operated by wireless waves, and the speed calculation is more Fast, when the pulse user reaches the 10,000-level node, the pulse technology can handle hundreds of millions of block operations at the same time.

At present, the application of block chain is distributed in all walks of life, wide application, at the moment the economic era, focused on the application of digital assets, each have each digital assets, mainly used in logistics traceability, and digital assets exchange of notes stage, everything is just a virtual stage, does

not bring real benefits to people, and the relationship between the real people's vital interests. People's consumption of food, drink, play, entertainment and online shopping is mainly based on legal tender of each country.

People in consumption will not produce any circulation value, there are certain drawbacks, can not promote the economic growth of countries. At the same time, for the application of various industries on block chain, there is no Shared interest point between offline physical stores, e-commerce platforms, merchants and consumers, so it is impossible to develop the commercial economy stably and rapidly. It is impossible to promote the consumption development and economic growth value by carrying out activities in their own scope without the circulation of value. Therefore, MSV Chain foundation believes that it is very necessary to develop a block Chain applied to offline physical stores, e-commerce platforms, sharing industries, merchants and consumers.

MSV Chain will also be endowed with its own mission in the future development: make people both consumers and operators enjoy the power of multiplication and continuous wealth. The mission of the MSV Chain team is to make more people have more secure and high-quality tokens, which can be realized through MSV.

From the perspective of blockchain industry development, we also hope to create a brand new blockchain application ecosystem. Because blockchain still faces many challenges from the perspective of technology and industry application, the main problems include:

● lack of new intelligent contract platform. Due to the lack of connection between bitcoin ecology and ethereum ecology with the real society, the wide application of various industries is limited.

● the existing block chain system has great closure. At present, most intelligent contracts only accept data on the chain as a trigger condition, and lack of interaction with the real world.

● the consensus mechanism itself is inflexible. Because of the different participants, the requirements of consensus mechanism are different in the public chain and the alliance chain.

● lack of practical industry landing strong application. At present, apart from digital currency as the first major application of block chain technology, there are no strong application cases in other industries.

Therefore, we hope to build a brand new blockchain ecosystem -- MSV Chain, as the Internet value transmission protocol of the global future sharing industry, and promote the development of the whole sharing + blockchain industry.

In order to achieve steady development of users, it is necessary to expand to more platforms, such as mobile phone charge recharge, oil card recharge, water and electricity charge recharge and other closely related basic necessities of life, follow the development of The Times, and improve the economic value and circulation value of MSV, so that MSV can have a more stable and good development cycle.

3.3 MSV Chain technical features and advantages

The feature of block chain is that after the data is linked up, the data is open and transparent, and can't be tampered with, which ensures the reliability of the data.

MSV Chain stores four types of data on the block Chain: Shared application user information, MSV token trading information, comprehensive information of participants in the MSV Chain, and credit evaluation information of third-party credit investigation agencies. The relevant information is uploaded to the blockchain, so that the data of the blockchain cannot be changed, fundamentally eliminating the sharing enterprises and users' most worried problems of data theft and data tampering.

In addition, users' key information and Shared enterprise data information will also be desensitized to privacy and encrypted in the blockchain security layer to achieve the security of users and Shared enterprise privacy. The development of MSV Chain is to build a Shared ecosystem and access Shared enterprises. With the help of blockchain technology, accurate, credible and quantifiable data indexes will be Shared. More authoritative and credible user information analysis and Suggestions can be obtained through authoritative third-party credit investigation agencies. With the continuous development of MSV Chain ecology, the number of connected sharing enterprises is increasing. When sharing enterprises have information query needs, MSV Chain can conduct dynamic analysis according to the evaluation data of data information of each Shared enterprise on the block Chain, and push the most accurate information to the sharing enterprises that

need to query, so as to reduce the operating cost of sharing enterprises and improve the use efficiency of all participants in the MSV Chain ecosystem.

Build thousands of stores and build the brand value of MSV Chain with the help of the function of Chain locking. To realize the mutual integration of ten thousand merchants and build a closed-loop consumption ecological system through the circulation of pass CARDS.

MSV Chain based on block Chain technology, through establishing reliable trust between points in the network, removing the interference of intermediary in the value transfer process, not only publicizes information but also protects privacy, not only makes joint decisions but also protects individual rights and interests, which provides brand-new technical support for the realization of sharing economy. The specific performance is as follows.

(1) supply and demand should be matched in real time to provide technological basis for the sharing economy

Using block by machines and algorithms ensure transaction trust chain technology, thus solving the problem of trust in the anonymous transaction process, intelligent device on the Internet does not need to establish trust scene environment through the principle to determine the identity of cryptography, therefore all intelligent devices on the Internet can participate in distributed computing, real-time greatly improves the speed and timeliness of data processing. Meanwhile, the transaction process in the traditional Internet involves the joint realization of supply, demand and intermediary. By using block chain technology, the

"intermediary system" in traditional Internet transactions can be completely abandoned, and supply and demand can be directly linked together to achieve the optimal matching of supply and demand.Due to frequent matching between Shared products and users in the sharing economy scenario, blockchain technology is an ideal solution to realize the sharing economy.

2) open and transparent data to provide credit guarantee for the sharing economy

Blockchain itself is a large and massive database, and all the data and information recorded on the chain are open and transparent. Any node can conduct information query on the blockchain platform through the Internet. Any third party cannot modify or revoke the existing information recorded on the blockchain, so as to facilitate public supervision and audit. This technical advantage, embodied as "impartiality", makes blockchain technology have extensive and in-depth application value in the fields of finance, election, insurance, intellectual property rights, charity and public welfare. MSV Chain can also provide a fundamental guarantee for the formation of a credit system centering on user experience.

(iii) foster smart contracts to provide solutions for the sharing economy

Intelligent contract is a contract that can be executed automatically in network information platform and system when certain conditions are satisfied. Intelligent contract is the most promising business model in the development of blockchain technology, known as blockchain 2.0. Bitcoin as blockchain 1.0 solves the problem of decentralization of currency and payment

means, while smart contracts decentralize the whole market and use blockchain technology to trade any form of digital assets. Intelligent contract system based on block Chain technology has the dual advantages of automatic execution and trustworthiness. MSV Chain enables it to help realize many business scenarios involving online trust, such as product reservation and default compensation, in the sharing economy, making the sharing economy more perfect and reliable.It can be predicted that with the continuous improvement of the technological level of blockchain, intelligent contract is expected to become a standardized solution for the specific application scenarios of sharing economy in the future.

3.4 MSV Chain intelligent contract system

(1) intelligent contract interpretation

To put it in plain English, "smart contracts" are procedural agreements that enforce contracts (contracts). Smart main goal is to meet some of the common agreement (such as payment agreement, mortgage agreement, confidentiality agreement, or even enforcing agreements), intelligent contract can minimize execution of the agreement comes from an accident or incident and the effect of remove third-party trust mechanism at the same time, the agreement the two sides trust cost minimization, reducing loss of fraud, in order to achieve agreement on failure loss, save event, improving the efficiency of the society and so on

economic goals.

(2) MSV Chain intelligent contract

Users by sharing application sharing product picked out the related condition to generate intelligent contracts, such as the lease time, pay the deposit, rent and avoid PeiJin etc, when smart contracts for external data, accord with the preset conditions is detected, will instead of enterprises and users to respond actively, such as automatic receiving, refund automatically, automatic collection, etc. The whole process mentioned above is recorded on the blockchain to ensure the correctness, integrity and tamperability of all states and reduce the impact of unexpected events.

Chapter four, MSV Chain (MSV) technology solution

4.1 platform architecture

MSV Chain consists of MSV Chain block Chain network and MSV Chain open platform. The whole business ecology also includes the roles of MSV Chain cross-chain exchange, Shared enterprise, credit assessment service provider, Shared ecosystem and customers using products.

4.1.1 role composition

1) application users: MSV Chain does not change the usage habits of application users of Shared enterprises, and application users still get convenience and service in the application of Shared enterprises.

2) Shared enterprise operators: Shared enterprises access to the MSV Chain through the API provided by the MSV Chain open platform within the application, so as to develop new incentive mechanism for users to use MSV.

3) MSV Chain operation team: the MSV Chain open platform is operated and maintained by the MSV Chain operation team. MSV Chain early promotion, as well as the early stages of the MSV, need MSV Chain operations team's careful operation, more sharing software users to realize the value of their credit, more and more involved in the MSV Chain in the ecological, and by users constantly software can be used for accurate user information, prediction model and behavior model, improve the precision and effectiveness of user credit report.

4) MSV Chain open platform: it is the backbone of the MSV Chain and operates as a highly reliable network service. The Shared blockchain network provides intelligent contract automatic ledger sharing ability, key data on the chain and query ability,

blockchain account and circulation trading ability.

5) third-party credit bureaus: third-party credit bureaus are responsible for providing a reliable data algorithm to provide a reliable data analysis result for user information in the Shared software of MSV Chain open platform, and finally achieve the results such as credit output, and obtain the corresponding MSV as income.

4.2 MSV Chain open platform

As the backbone system of MSV Chain, MSV Chain open platform has the following capabilities:

1) open API interface to accept access of different Shared enterprises. To provide services for common enterprises, we can further integrate the resources of multiple sharing enterprises, share data, exchange resources, and achieve win-win cooperation, so as to build a more valuable and competitive sharing industry ecosystem.

2) access to Shared enterprise apps and WeChat public accounts through open API interface, so as to upload enterprise database information, upload user software data and release valuable content.

3) open API interface to accept the access of online software and offline hardware of Shared enterprises, so as to build a more complete MSV Chain ecology.

4) through the block Chain agent using the MSV Chain block Chain ability to release intelligent contracts, trigger contract execution data analysis, automatic ledger, and incentive strategy information and key data on the Chain and query, MSV token transfer transactions, to achieve open and transparent accounting management, information management, improve the credibility of the industry.

5) provide enterprise and user account management, wallet and other basic functions to manage enterprise and user information, and facilitate enterprise and user to manage and use tokens.

6) expand the MSV Chain business ecology and improve user stickiness through various business scenarios of data analysis subsystem, default penalty subsystem, user information encryption subsystem and enterprise alliance subsystem supporting relationship application.

7) through open gateway, sensors of intelligent hardware/Shared products can be directly accessed and uploaded to support non-invasive interaction with users, and information integration and collection of more accurate user data can be used for big data and intelligent analysis of data, so as to make more accurate judgment of user information and improve user experience.

8) through data intelligent analysis system, to provide complete data collection ability and intelligent data analysis based on large data, generated accurate user reports, daily application report, application environment report, personal data model, etc., used to share data assessment of enterprises, improve the

business architecture, reduce operating costs and MSV Chain open platform more accurate data interconnection, etc.

4.3 value distribution

MSV Chain access economy revolutionizes the distribution of information value in the sharing industry.

The values and benefits generated by each role in the MSV Chain are described as follows:

1) application users generate value: inject information value into the Shared enterprise chain through the use of Shared applications.

Gain benefits: MSV token incentive is obtained when using the Shared application, and the MSV Chain provides accurate information analysis to the sharing enterprise, so as to bring better application experience to users.

2) Shared enterprise generates value: provide Shared services and upload accurate use reports for application users, so as to help software users improve their use experience more effectively.

Benefits: when users share products through the Shared enterprise APP/Shared enterprise WeChat official account, or when the product reaches a certain use time and use value, the intelligent contract will be automatically divided, and the MSV Chain will be distributed to users and the corresponding proportion of MSV tokens will be received. Sharing enterprises can exchange MSV tokens with software add-on services. MSV Chain will buy back MSV tokens and user information of tokens.

3) value generated by data analysis service providers: analyze and upload encrypted data of users;User data integration precision, so that MSV Chain to share enterprise information collection and information management has a positive help.

Gains: participate in the MSV token sharing, the more accurate and valuable the data analysis of the application user is, the more incentive the MSV token gets.

4.4 industry resource integration and advantageous ecological construction

The user encryption information, intelligent contract, MSV incentive strategy, key business data and transfer transaction information of MSV Chain are all transferred in the system, which will be recorded on the Shared Chain block Chain network. Based on the openness, transparency and tamperability of the block Chain itself, the data of the upper Chain is transparent and credible. For sensitive data, encryption technology is adopted for encryption, while privacy protection is taken into account.

MSV Chain system based on trusted data flow provides an opportunity for traditional sharing enterprises to share industry resources integration. On the MSV Chain, sharing enterprises from different industries will join in and establish the MSV Chain ecosystem, which will benefit from two aspects:

1) get more user resources of Shared application;

2) industry cooperation of sharing enterprises that cannot be

completed or matched.

All sharing enterprises that join the MSV Chain will enter the market as a whole and gain broader market value through industry co-construction and complementary advantages. Make the sharing economy serve society to a greater extent.

Chapter 5, MSV Chain application scenario

With the continuous upgrading and development of MSV Chain system, more and more scenarios can be used, and MSV Chain (general certificate of MSV) also has more circulation, so more practical applications will be developed and constructed.

5.1 Shared hospital

The so-called "Shared hospital" aims to solve many common problems faced by all medical institutions, such as insufficient area, insufficient personnel and lack of medical equipment. Such Shared hospital can solve the difficulty of seeking medical treatment to the greatest extent. From the perspective of patient (consumer) medical behavior, sharing medical treatment or medical supermarket can alleviate some superficial problems.

For example, registration is difficult, booking cumbersome, fee trouble and so on, in line with the modern pursuit of convenient requirements. There are a thousand hamlets in a thousand hearts. People in different industries have different ideas about Shared hospitals or Shared clinics, and we divide them into two categories:

doctors and non-doctors. The global MSV Chain platform provides a platform to establish a task platform between doctors and patients, allowing patients to release tasks and doctors to complete tasks, so as to better solve the difficulty of seeking medical treatment.

5.2 Shared parking

What we are facing around the world is the increasing number of cars. Almost every household has a car, or even a family has several cars. In this world with cars all over the street, it is more difficult for us to drive and park. How should we face this series of problems? For example, to a strange city, we couldn't find a parking space, line congestion, roads and parking lots are very familiar with at this time people are very good solution, we through the platform release task to find some free time, in the form of, very familiar with traffic of the people to pick up this task, finally we get the whole thing through the task form the perfect solution.

5.3 share shopping

When you need to buy international goods, this is the problem, now by the daigou this form of repeatedly cheated many, many examples.In what way does an Englishman want to buy an American product? How can you guarantee that the goods you buy are not defective?Global MSV Chain is exactly to solve the difficulty of shopping. Popular point is released from the task of the personnel platform to find the goods after help to buy the

goods you need, the reason can be in the local can't buy you this business is local product, can be a local this in other parts of the commodity price is expensive, also can be in order to save time in the personal cost, please help buy home delivery. People buy goods from Australia, China, the United States, the United Kingdom, Japan, France, South Korea, and then send them by express or bring them back directly, or take them from home to other people abroad.

5.4 Shared tourism

We can release a series of tasks on the platform. Of course, tourism is also included. Nowadays, people pay attention to the quality of life, and tourism has become a spice in life. You do not know which scenic spot is worth visiting when you travel, the ticket price of this scenic spot, easy to be cheated, then release tasks on the platform, let the local familiar with the tourist attractions to help you navigate, so that the rest is not only time, but also a lot of money.

The global MSV Chain application scene is summarized in various industries, such as service, education, charity and other fields, archive management, identity (qualification) certification, public trust and other issues are objective. The traditional way is to rely on a third party with credibility for credit endorsement, but fraud, lack and other problems still exist. Block chain technology can guarantee the integrity, permanence and non-modification of all data, so it can effectively solve the difficulties and pain points in the aspects of inventory, tracking, correlation and backtracking in

these industries.

Chapter 6, MSV Chain (MSV) application ecology

The base-based MSV is not only a virtual cryptocurrency, but also a complete ecosystem with its own characteristics, which has the following strong support. In the MSV Chain system, the value transfer protocol DPOS to realize the value of point to point transfer, and according to this agreement, to build a support multiple industries (finance, electricity/mall, physical consumption, social communication, contest/game, information, precious metals trading, foreign exchange options, insurance, etc.) decentralized industry circulation platform.

6.1 MSV exchange

MSV exchange, also known as MSV digital currency exchange, is committed to creating the most convenient exchange for global digital asset trading users to buy COINS. MSV exchange is trustworthy because of its compliance, security, reliability, stability and caring.MSV exchange adopts the advanced distributed cluster architecture and micro-service development mode, which has a strong scalability and can support the smooth and stable trading

of hundreds of millions of simultaneous online users. The matching engine independently developed by MSV exchange adopts a distributed architecture, which enables each trading pair of MSV exchange to be deployed on different servers for matching. Therefore, MSV exchange can achieve linear expansion ability, and can handle up to 5 million concurrent transactions per second.

6.2 MSV Mall

MSV Mall (MSV Mall) has explored the real value of the card, built an innovative business model by using the circulation of the card, established a new consumption ecological scene, and focused on solving the pain points of real business.In MSV Mall ecology, "scene" is no longer a simple term, it will reconstruct the connection between people and commerce. In MSV Mall ecology, merchants and consumers are no longer tied to each other, but the merchants, consumers and nodes present a new ecological pattern of mutual benefit and mutual guidance.Different from the traditional business system, it is replaced by multiple sharing mode, which provides all consumers with new contact, activation and better consumption experience, thus transforming the channels of consumers. Merchants harvest stickier consumers in the process.The bridge connecting merchants and consumers is the most important one in MSV Mall ecology -- general certificate.

6.3 intelligent contract games

With the deepening of block chain technology, the prospect

market of the game industry is developed, but with the pain point of the game affecting the development of the game market, the development of the game has stalled and then to the first step. The mature and stable development of blockchain technology will bring new hope to the game industry. MSV is building the game section, which aims to build a game platform of global symbiosis economy.It is also the current based on Ethernet decentralized ecological game application of the public building, designed to link the game service providers and consumers around the world, through the block chain intelligent contract establish credit system and the data value, for ecological game provide personalized, intelligent, transparent the consensus of the economic ecosystem, in order to pass the economic model of incentive ecological contribution and value of data, so as to promote the rapid development of the gaming industry, create a "block chain + game" circle of ecological services.

6.4 DAPP entrance

The DApp explosion can be likened to the Internet explosion. Without the emergence of iPhone and android phones, the mobile Internet would not have come, because there were no conditions. Similarly, the arrival of the big bang of DApp also needs to be equipped with the following conditions: high TPS, low transaction cost that is close to zero. And the wallet integrates seamlessly.

Wallet for the whole block chain of the importance of the world is self-evident, we look at WeChat and alipay competition between you know.

In the future blockchain world, if many media and exchanges and all dapps are integrated into the wallet one day, then the wallet is everything in the coin circle, the wallet is the entrance of all traffic, MSV makes the super entrance of DApp.

6.5 decentralized wallet

MSV Chain will create a decentralized multi-chain wallet. Once users have mastered the mnemonic words and private keys, they will not have to worry about the theft of the digital currency, because the mnemonic words and private keys will not be known to anyone except themselves or even the authorities.For a centralized wallet with an account system, there is absolutely no doubt about the security.

Etheric purse with coin purse can store digital currency assets, however MSV Chain on the market the only initiative decentralization and monetary financing, lending, gambling, gaming, payment, shopping, mining in an integrated platform, in addition, the MSV more Chain wallet in addition to being able to store digital assets, digital assets within the purse also can purchase items within the MSV mall.

MSV Chain, as a kind of diversified underlying development platform, is not only the development of public Chain and alliance Chain, but also an all-embracing diversified space of block Chain.

6.6 mining by force

The "cloud mining pool" ecological platform is based on the block chain underlying technology combined with the consumption mining model landing in the real industrial chain. The platform builds an integrated and automatic consumption reward mechanism, and users can share, communicate, consume, invest and manage finance, credit creation and asset allocation, which can not only realize value, but also share income. Platform positioning: blockchain social e-commerce. Serve the vast number of consumer users and one million small and medium-sized entity enterprises. Combined with community economy and consumption mining mode, the multi-dimensional enhancement of user consumption perception and satisfaction, combined with consumption mining to open a new retail model, support the digital payment system, users in the platform consumption of goods of the same quality, not only can achieve the deduction of points, but also can dig out the "mining rate" up to 100% of the "rights". It has innovated the incentive system of the real industrial chain and enriched the consumption system of the digital economy.

6.7 cross-border payment

In the MSV Chain blockchain payment mode, all Banks participating in payment and settlement are added to the blockchain network by using blockchain technology to generate general ledger records for all participating Banks. Each bank is a participant in a private blockchain network and is able to complete payment transactions and participate in a consensus consensus algorithm. MSV Chain adopts the blockchain payment solution,

which no longer requires the reconciliation between different databases, because the consistency algorithm in the blockchain network has achieved the authoritative state of a single general ledger. In addition, MSV Chain payment can be settled directly between Banks without any intermediary parties, effectively reducing intermediate fees. MSV Chain has lightning-fast transfer speed, which can instantly arrive after payment. It can be confirmed through the whole network, and cannot be forged. There is no need for trust intermediaries.

6.8 financial services

MSV Chain on the basis of the financial system to establish financial services application scenarios, with block Chain technology open, do not tamper with the attribute, the trust mechanism for decentralized, the potential to alter the financial infrastructure, all kinds of financial assets, such as shares, bonds, bills, warehouse receipt, fund share can be integrated into the account book block Chain, become the MSV Chain system of digital assets, and through the MSV Chain digital currency on the Chain block for storage, transfer, transaction. MSV Chain financial application scenarios focus on cross-border payment, insurance claims, securities trading, bills and other aspects. Take cross-border payment as an example. Through DPOS protocol and block chain technology, direct interaction between transnational payers can be established to simplify processing process, realize real-time settlement, improve transaction efficiency and reduce business costs.

6.9 betting

The future development potential of blockchain entertainment guessing games has always been the focus of attention of the industry. MSV Chain r&d team pointed out the characteristics and competitive strategies of different stages of the market, as well as the market difficulties faced by current development practitioners by studying the supply and demand factors driving the high growth of the entertainment industry for 20 years. It believes that the block chain industry is still in the early stage of development, and the final ecological pattern is far from stable, but it has already had a high-quality user group, a global market and a fairer starting point for projects.

MSV Chain USES block Chain technology as the underlying protocol for the development of guessing games, ensuring the non-tampering of the data of guessing games, and plans to open the block Chain network to all guessing game developers in the later stage, expanding the MSV Chain ecosystem. In this way, you can quickly build your own DApp application for guessing games. In this way, you can ensure the fairness and transparency of its DApp on the key data affecting the results of guessing games. Compared with the existing blockchain games on the market, MSV Chain's entertainment mining system has a clear structure and simple operation. In the design of the guessing game link, the size of bet and the last chip are used in parallel, which increases the playability of the game, and more importantly, broadens the method of participating users to gain income.

6.10 Credit endorsement

MSV Chain also generates credit points to solve the trust problem of people, build a guaranteed and trustworthy trading environment and use credit points to guarantee. Holding MSV Token is the representative of your credit. You can borrow money without authentication. The future MSV Chain is your credit label, and all users endorse your credit. Now online social platforms lack credit, MSV Chain people node endorsement for you, MSV Chain will create a universal social platform for users, create a community of thousands of people, help users build teams, hobbies and occupations, and serve each Industry and individuals, to create super traffic, MSV Chain all members will see your mission, capable people will help you complete the task amount and achieve resource sharing.

In the near future, predictably billions of people to save their wealth in the form of digital assets, the wealth is not just a narrow sense of money, physical assets, including the virtual assets: your life will bring benefits to the business or economic activity will there is a strong market potential and so on, people will need to keep their own virtual assets in a workplace. These assets can be stored in a tradable digital asset MSV Chain wallet.

Under the MSV Chain ecosystem, there is no longer a gap between virtual assets and physical assets.

MSV wallet Chain ecological have complete structure and unique digital currency transaction attribute, have requirement of assets managed value-added at the same time, avoid missed due

attention to price is not always a good investment opportunity, the digital assets traded on exchanges, equity assets transactions, such as securitised assets dealing, trading income class balance is widely used in many aspects.

Chapter seven: technical analysis of MSV tokens

Name: MSV Chain

Token for short: MSV

Total circulation: 760 million

Distribution plan:

Ecological construction 12%

Overseas cornerstone wheel 2%

Community construction 6%

Dig 70%

Foundation 10% (locked up for 3 years)

Repurchase mechanism: the repurchase ETH of the platform is used for MSV repurchase, 78% of which is destroyed. The total

amount of MSV is 760 million, and the remaining 21 million pieces are destroyed by repurchase.

As the common currency MSV in the MSV Chain ecosystem, it is widely used, including but not limited to the following scenarios:

Ø within the MSV Chain wallet directly subscribe all digital assets;

After landing Ø exchange, can be directly to all kinds of market transactions;

Ø around the world each big trading platforms, and other digital currency trading currency COINS;

Ø with other connectivity through issuing the financial asset swaps, free trade;

Ø MSV Chain GuaPaiFei, can be used to pay fees, etc.;

Ø docking with the external business, global circulation, direct purchase physical goods and services;

Ø MSV Chain in the community, how much tokens of the size of the representative have the right to vote;

Ø can subscribe global any high quality wallet ecosystems in the global financial products;

Ø hold MSV can enjoy MSV Chain ecology earnings dividends.

The functions of nt $MSV in MSV Chain ecosystem include:

1. As the general general certificate in the MSV Chain ecosystem, it serves as the payment and settlement work in all

asset transactions;

2. Build global MSV Chain community and self-ecological expansion and maintenance as the main incentive mechanism;

3. Collect big data for the underlying technology development and application development of MSV Chain, and cultivate fans and users;

4. Used for operation, marketing and promotion of MSV Chain ecosystem;

5. Used to sponsor top experts, institutions and academic activities in the blockchain field.

6. Micro transaction fee charged to prevent dust trading attacks;

7, all kinds of digital currency currency in the trans-chain lightning payment intermediate conversion currency.

The main purpose of issuing nt dollars for MSV Chain is to quickly build a globalized MSV Chain community, obtain the big data needed for application development, and then promote the implementation and implementation of the medium-term and long-term strategy of MSV Chain.

Chapter 8 team introduction

8.1 introduction to the foundation

MSV foundation is a non-profit organization established in Singapore, dedicated to the development, construction and governance of MSV blockchain system, helping to manage the general and privileged matters of open source community projects.

1. Main functions of the foundation

The foundation will entrust a third-party organization with credibility (and based on a large amount of MSV) to set up a foundation entity to conduct open source management, daily operation and reporting of platform resources.The efficient operation of MSV Chain will attract more users to join the platform, explore the service value of the platform to itself, and take developing, serving and attracting users as the working goal.As time goes by, the foundation will be more inclined to seek a dynamic balance between traditional enterprise management and decentralized autonomy, and constantly optimize and adjust operating norms and operating standards to promote the safe and harmonious development of open source ecological community.

2. Development goals of the foundation

MSV Chain foundation will pay great attention to the

development of underlying technologies and application tools, gradually realize friendly machine language and interactive interface for all participants, enable a wider range of developers and maintainers to enter the whole ecosystem, maintain a set of open source code base, and enhance the operation efficiency and stability of the platform.

MSV Chain foundation will advocate the development of autonomous community culture under the premise of

efficient centralized governance.Complete "decentralization" of blockchain development will probably   bring more inefficiency. Therefore, MSV Chain takes the block Chain network distributed architecture as the construction foundation, and absorbs certain core ideas of centralized governance in the management architecture, including the right to the highest decision-making authority and the centralized discussion of major issues, so as to improve the efficiency of the whole community operation.MSV Chain will be centralized management and the integration of distributed architecture, establish effective collaborative community platform, make all kinds of business users and individual users closer, through reasonable standards of community governance structure, to better play to the wisdom of crowds, and to further optimization of the whole ecology system, better benefit for all involved.

3. Governance objectives of the foundation

The governance structure of MSV Chain foundation will be designed to mainly consider the sustainability of open source community projects, the effectiveness of management, risk control and the efficient operation of the platform economy.The foundation consists of technical developers and functional committees to make decisions on major functional matters of the foundation. The establishment of the organizational structure of the foundation refers to the operation of traditional entities, which are mainly composed of the strategic decision-making committee, the technical review committee, the operation committee, the executive committee and the supervision and management committee.

MSV Chain foundation proposes the following goals in terms of structural governance:

(1) continuously improve governance norms and standards, take into account the common interests of all participants and users, achieve the dual effect of promoting and restricting all parties, and achieve the ultimate goal of multi-party collaborative development and win-win situation.

(2) research stable and efficient market system, stick to the close integration with business, help business application to obtain profits, and feed back to foundation and community, so as to further promote the development and upgrading of foundation and MSV Chain.

(3) research risk control model and economic model, fully consider risk factors, risk matters, probability and influence of occurrence, so as to make the development and iteration of MSV Chain block Chain, and ensure the long-term operation of MSV Chain economic network.

8.2 team profile

As for the team, the MSV Chain team has been the foundation of success. As of the time of writing the document, the MSV Chain team has 26 people, among whom 60% are technical developers (the team members have rich development experience in C++, NodeJS, Java, IOS, Android, Python and other languages), and have rich experience in block Chain and application development.

CEO

Jennifer

Deep network early core developer,Jennifer has a very mature data science and machine learning team that has been further strengthened by the addition of Google senior research scientist BillMac Cartney in 2015.Jennifer left in April 2016 to work on the "active intelligence" platform for apple's Siri project. Jennifer holds a Ph.D. in electrical engineering from Stanford university and joined blackrock as a partner in 2009. She is currently chief operating officer of the MSV

Chain foundation.Jennifer is one of the developers of the MSV Chain.

CTO

Aaron

One of the core founders of R3 blockchain technology alliance, game mathematician, has more than 6 years of experience, and holds m.treace (CS) from Calcutta Indian institute of statistics. Strong ability in mathematics (probability theory, combinatorial theory, graph theory), advanced algorithm, data structure and C/C++.Current MSV technical director.

COO

Lewis

Since 2012, I have been engaged in bitcoin mining. At the beginning of 2017, I began to systematically study blockchain technology and encrypted digital asset ICO, with unique insights into the potential and future direction of blockchain industry. He has invested in EOS, Filecoin, Cybermiles and other high-quality projects, observed and participated in the community construction and operation of several encrypted digital asset projects, and has rich experience in community organization operation. He is also a major member of XDAG China community development and operation, and founder of early we media BW investment. Lead operations, media advocacy and

strategic research at MSV.

Peter Son

Developer of public chain and Dapp, core developer & maintainer of open source project XDAG, multiple blockchain and open source project contributor; Co-founder of consensus path, founder of TeamTaoist studio; IBM DB2 expert, network communication expert, blockchain technology expert, senior iOS/Android/Html5 engineer, game producer;Former technical engineer, project consultant manager, Lucent bell laboratories.

consultant

Chapter 9 project planning

Establishment of trust based on blockchain digital encryption algorithm to establish a completely decentralized trust foundation

In August 2017, design ecology established consensus mechanism and designed ecological mode based on distributed computer node

Rules made in December 2017 rules made and incentives based on intelligent contracts, and the system automatically executes rules

In February 2018, it obtained A series A investment of 5

million us dollars of blockchain venture capital

In April 2018, it obtained B round investment of usd 30 million from zhizhong capital and blockchain venture capital

In July 2018, the foundation was established, the white paper was released, and community operation was established

In October 2018, MSV Chain foundation token MSV was issued, and ecological circulation currency was issued through the block Chain wallet application

In July 2019, I joined the erc-20 eco-smart contract DAPP and went online

The de-centralization mechanism will be implemented in October 2019, and the partner will apply for the plan

January 2020 multi-chain protocol wallet development, mall platform development, etc

MSV Chain2.0 public chain mapping goes online in July 2020

In September 2020, the first physical application that can recharge and withdraw cash will be launched

In December 2020, the docking of the UK and other Asian and Pacific countries promotes the circulation of MSV to generate value

In August 2020, the top 10 exchanges of MSV were officially launched

By the end of 2021, MSV will be connected to various physical applications, establish exchanges and connect with

international real industries, so as to create a real blockchain sharing economy.

conclusion

MSV Chain into industry data sharing ideas, to share economic industry as the breakthrough point for share the outstanding problems of economic industry, using block Chain as the underlying technology, through the multiple application MSV MSV Chain in ecological, depth of the incentive to participate in the MSV ecological Chain which makes sharing enterprise get more high quality and high viscosity of the users and more precise data; Optimize user experience while ensuring user information security through credit analysis, block chain information encryption and other technologies; Through the enterprise database analysis of large data sharing mechanism and the intelligent technology, and produce accurate users report, user rating, life scenes and the suitable business model, achieve the best user experience effect, enhance the precision of covering user groups, and dramatically optimized Shared enterprise's overall operating structure, the composite operating costs, reduce pain points solve Shared economic industry.

In the future, MSV Chain team and MSV Chain foundation will

continue to build MSV Chain into the infrastructure construction in the field of sharing economy, paving the way for more Shared data to enable more sharing applications to acquire and exchange Shared data more effectively and conveniently.

MSV Chain will be connected to more well-known sharing applications, enabling practitioners in the sharing economy industry to participate and maintain the MSV Chain. MSV Chain, as a vivid case of the combination of block Chain and sharing economy industry, will set an example for the healthy development of block Chain industry. In the future, MSV Chain will have a subversive impact on the sharing economy industry and finally bring revolutionary changes!

MSV is the basis of the whole MSV Chain system and Dapp operation.When MSV Chain system provides external services, a certain amount of MSV will be charged as "fuel". Meanwhile, users who have access to Dapp can use MSV consumption, exchange and other circulation behaviors.Users use Dapp, through the MSV consumption can gain more benefits and appreciation, or a third party Dapp MSV use credit data consumption, so as to maintain or promote MSV prices, at the same time, the user can also through the way of Shared items and recommend friends to participate in sharing earn MSV, pushing more users to join Dapp and participate in the Shared objects, makes Dapp cover more users, the room to grow, the greater the natural increase the price of the

MSV.

Similarly, when people need to use bitcoin to exchange money, they will go to the market to buy bitcoin. When more people use bitcoin to exchange money, the price of bitcoin will naturally appreciate.MSV Chain system not only helps users better serve the two-o rental platform, but also can be provided to other third-party sharing industry applications.Theoretically, at present, the global sharing economy is prevailing and the users are getting larger and larger. In the future, the value of MSV will also explode if the understanding of MSV becomes deeper and deeper and the sharing application of MSV Chain access explosively grows.

Disclaimer that

Except as expressly stated in this white paper, MSV Chain will not make any representations or warranties on MSV or MSV Token (especially for its merchantability and specific functions).

Anyone who participates in the public sale plan of MSVToken and purchases the MSVToken is based on their own understanding of the MSV Chain and MSVToken based on the information in this white paper. All participants will receive the MSV Token as it is, regardless of its technical specifications, parameters, performance or functions, etc. upon the launch of the MSV project, without prejudice to the universality of the aforementioned contents.

The MSV platform expressly does not recognize and refuses to assume the following responsibilities:

1. Anyone who purchases the MSV Token violates the anti-money laundering, anti-terrorist financing or other regulatory requirements of any country;

2. Any person who purchases the MSV Token violates any representations, warranties, obligations, commitments or other requirements specified in this white paper, and the resulting inability to pay or withdraw the MSV Token;

3. The public sale plan of MSV Token is abandoned for any reason;

4.MSV development failure, delay or delay, and the failure to deliver the MSV Token or delay delivery;

5. Platform failures caused by technical problems such as vulnerabilities, errors, flaws, crashes, rollbacks or hard forks of ethereum or the relevant blockchain source code;

6. Use of funds raised from the public sale;

7. Any participant discloses, loses or damages the wallet private key of digital cryptocurrency or token;

8. Breach, violation, infringement, crash, paralysis, service termination or suspension, fraud, misoperation, misconduct, error, negligence, bankruptcy, liquidation, dissolution or shutdown of the third-party platform publicly sold by MSV Token

9. Transaction or speculation on MSV Token by anyone;

10. Listing or delisting of MSV Token on any exchange;

11.MSV Token is classified or regarded by any government, competent authority or public institution as a kind of currency, securities, commercial paper, negotiable paper, investment goods or other things, so that it is prohibited, regulated or legally restricted;

12. Any risk factors disclosed in this white paper and any damages, losses, claims, liabilities, penalties, costs or other negative effects resulting from or associated with such risk factors.