



Careerupload

Careerupload Whitepaper



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1. Insight

The market that Careeruproad sets as its core goal is 'specialized in mid- and short-term service job recruitment platform market.

We provide services for companies and occupations that are difficult to operate with only full-time employees, other than lodging and transportation industries, where the number of manpower required fluctuates greatly depending on the season and day of the week. For service workers who move in and out frequently due to their special characteristics, we combine job information provision and matching services to provide more professional service. In addition, we will develop a professional job search platform and use blockchain to solve the problems of current job search portals and platforms to build a transparent and correct ecosystem. Recruitment is made based on a blockchain 'recommendation' system, rather than a simple job posting board provided by existing job search platforms.

By recording activity data and review data in blocks, the number of verified workers increases over time to receive more recommendations and good guarantees. Companies, which are members of the ecosystem, and job seekers are directly connected, and job search is conducted in a reasonable way from a necessary and sufficient point of view. Based on reliable job seeker data, we aim for a decentralized platform that can mutually win-win by quantifying the objective evaluation of companies and job seekers' abilities.

Careeruproad is a platform-based governance (recommendation) policy that will provide job seekers with quality jobs and companies with minimum cost and maximum efficiency to reduce financial burden.

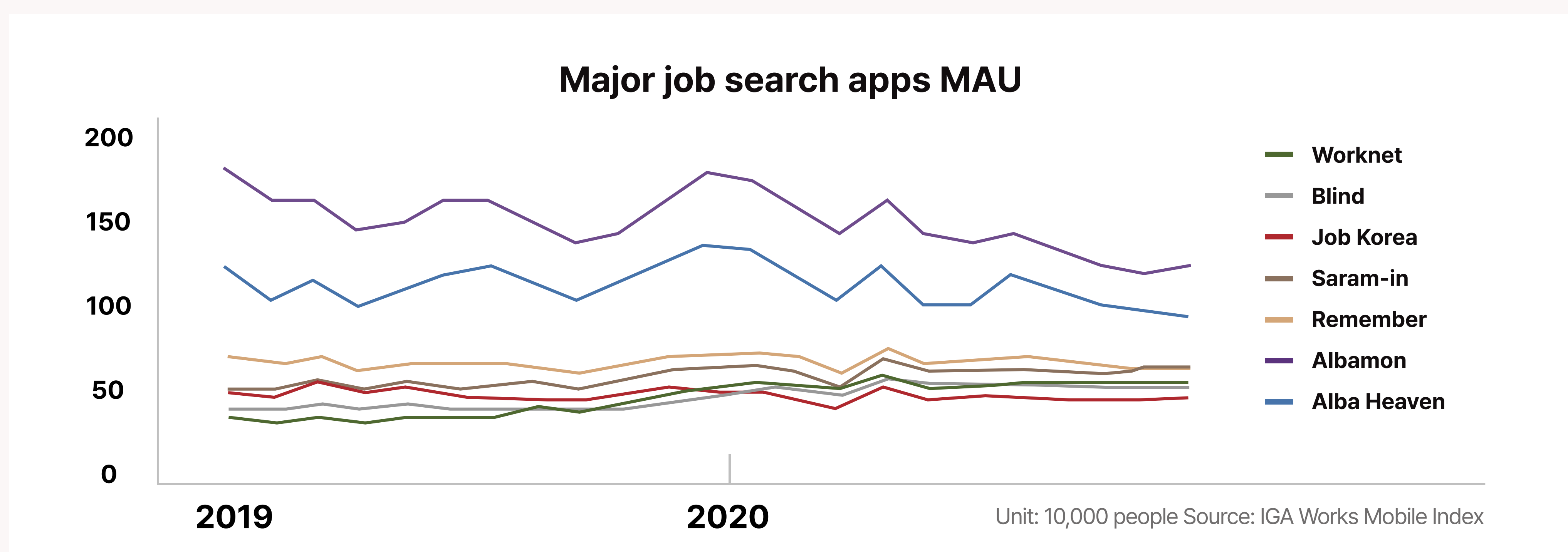
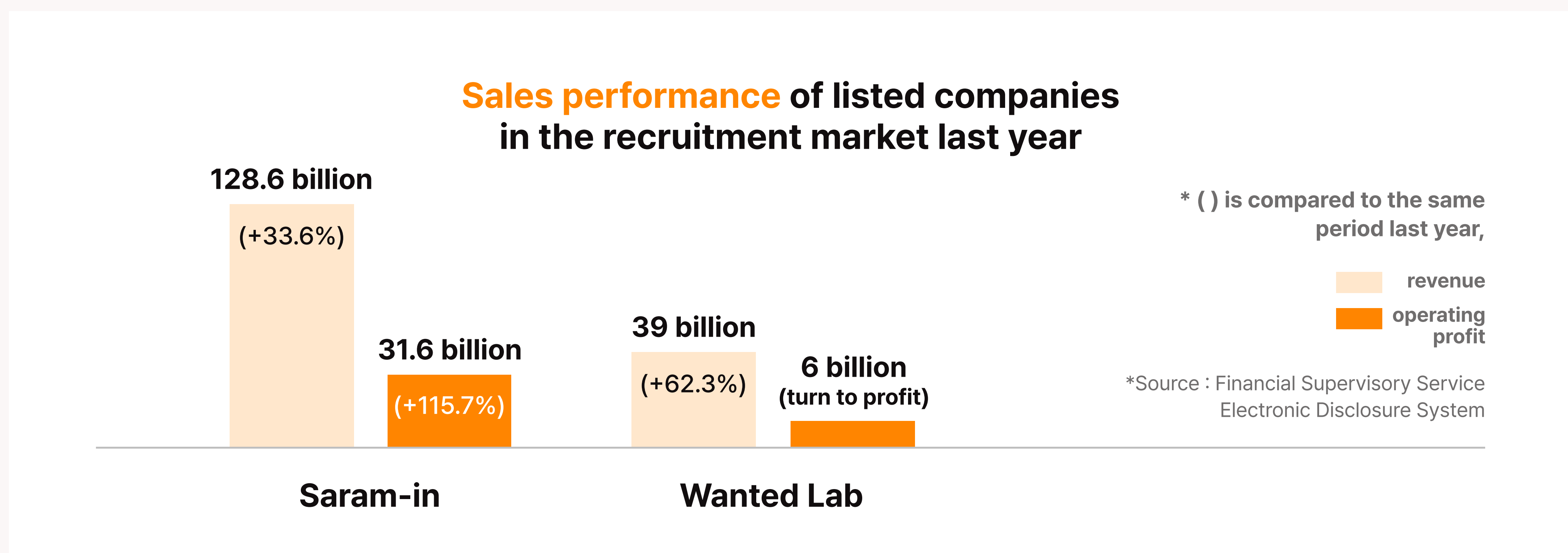
*** The meaning of the worker described in this white paper refers to a job seeker with work experience, and a job seeker refers to all personnel who apply for a job regardless of whether or not they have experience.**

2. Target Market

2.1 Market Introduction

Since the recent COVID-19 pandemic, major countries around the world have been implementing interest rate hikes and tapering. Due to anxiety of the international financial market, companies are making breakthroughs in the double whammy of increased internal and external uncertainties and acceleration of digital transformation of industrial structures. As part of the search, they are seeking to reduce or abolish existing manpower and public loans through restructuring rather than investment or management expansion. On the other hand, they are working to reduce fixed expenses and strengthen profitability by increasing the employment of part-time workers and contract workers.

Due to the increased number of job seekers in the changed market environment as above, the size of the online job search platform is steadily growing. As if reflecting this, according to IGAWorks, job korea has an average of 390,000 people in 2020. (MAU) Competitor Saram-in HR had 580,000 people (MAU), but at the end of 2021, Job Korea 610,000 in November and 590,000 in December. Saram-in recorded 500,000 people per month (MAU) in 2021, and up to 770,000 people in April Soared. Based on the expanded market, Saram-in increased sales by 33% compared to the previous year, and Wanted Lab overcame the disadvantages of latecomers and turned to profit.



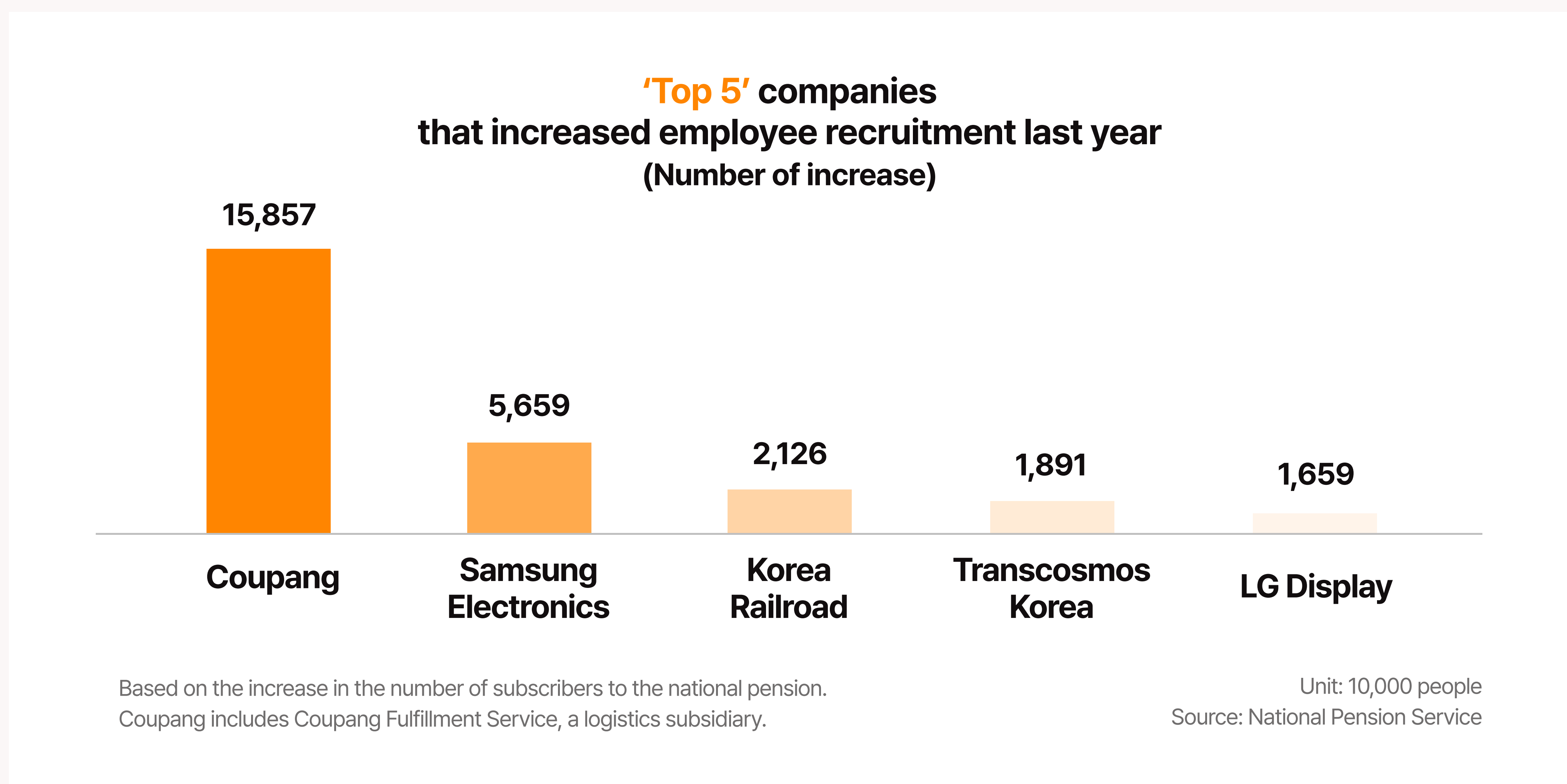
2.2 Market Analysis

The paradigm shift from the 3rd industry, which provided tangible and intangible services through manpower, to the 4th industry, led by unmanned, automated and smart factories, is not a distant future, but a reality. Unlike the older generation that made lifelong job the motto of life, the free work culture of the MZ generation, which values work-life balance, has become a new trend.

Although many markets are experiencing difficulties due to the outbreak of Corona (Covid-19) and the government's distancing policy, the job market is showing an increase in sales, and among them, It is analyzed that the non-face-to-face service industry has emerged as a 'job contributor'.

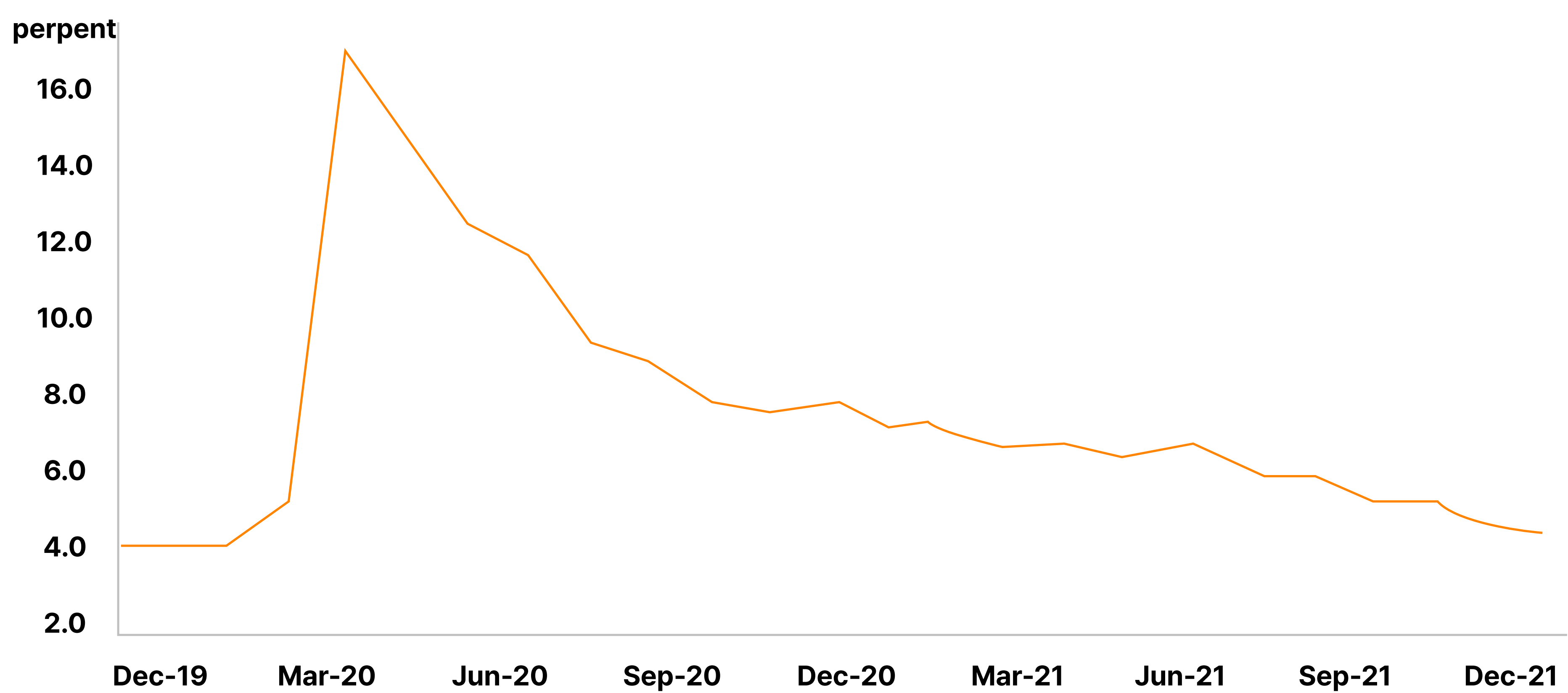
Manufacturing has traditionally created quality jobs by providing stable income, but in the case of last year, Samsung Electronics and LG Display were the only manufacturing companies among the top five job creators, and other manufacturers saw a significant decrease in the number of employees. Instead, non-face-to-face and service-related industries filled the jobs that decreased.

To strengthen rocket delivery, Coupang invested \$1.2 billion raised from the New York Stock Exchange in a domestic logistics center. At the end of 2019, Coupang had only 25,300 people enrolled in the national pension, but over the past two years, more than 40,000 people have been newly recruited. Transcosmos Korea and Hyosung ITX, which focus on call centers, also increased the number of employees by 2,199 and 1,487, respectively, during this period. This shows the growth potential of the job search platform as a significant figure, and in particular, the remarkable growth of service jobs can be confirmed.



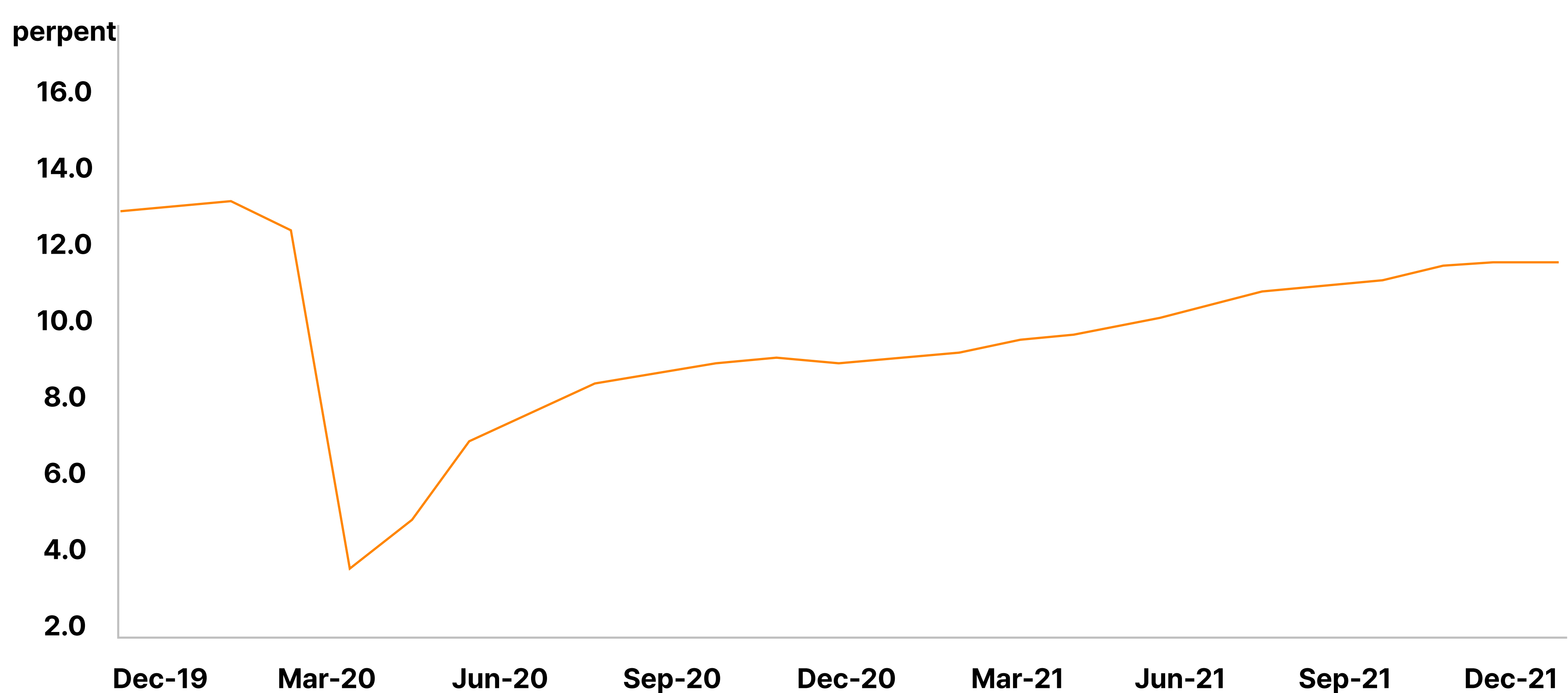
After the Corona (Covid-19) pandemic, the problem of the job market is not just limited to our country. According to the U.S. Department of Labor, the number of new hires recorded 199,000 in December 2021. The unemployment rate fell to 3.9% from 4.2% in November, reflecting tighter job market conditions, and the number of new hires for November was revised up from 210,000 to 249,000. Reuters evaluated that the new hires that fell short of expectations in December were the result of a lack of labor supply. Amid the post-Covid-19 crisis of economic opening, the US job market is also suffering from a significant labor shortage, slowing economic recovery.

Chart 1. Unemployment rate, seasonally adjusted, Dec 2019 - Dec 2021



Source: US Department of Labor

Chart 2. Nonfarm payroll employment, seasonally adjusted, Dec 2019 - Dec 2021



Source: US Department of Labor

3. Problem & Solution

3.1 Problem Statement

Companies that want good talents are spending a significant portion of their budget on worker search because it is difficult to find good talents because of the low exposure of public announcements using free public ones, and they must choose a paid service that costs at least from 30,000 won to 100,000 won. Since these paid services usually expire within 3 days and must be repurchased in situations where additional recruitment is required, companies are spending a lot of money just by posting recruitment announcements. In addition, current job search platforms only have a function of posting simple announcements, so it is difficult to know whether a job seeker has applied or not, so it is inconvenient to periodically check e-mail or phone number. If the applicant writes down the wrong email and phone number, there may be a problem in not receiving the application itself. Even after going through a series of processes, most companies have limitations in verifying the job seeker's resume.

The reason why there is a problem with the history verification is that it is a One-Way method in which the contents of the history must be checked only through the resume of the job seeker.

In addition, it is possible to judge the formality through a resume, but it is difficult to judge the quality. In particular, due to the social phenomenon in which it is taken for granted that there is not little history for less than one year, the on-the-job experience of job seekers who have difficulty maintaining job hunting for more than one year is being ignored. Many companies that actually manage the service industry consider field experience and work attitude and willingness more important than the presence or absence of qualifications that are not helpful in practice, but it is difficult to confirm the above in general job search platforms.

3.2 Solution

In order to overcome the limitations of job search platforms, CareerUpload allows employers to directly write and recommend job seekers' career and evaluation. After hashing work records and storing them in a blockchain, a recommendation system is created based on the above data. It is possible to verify the history of job seekers who have advanced to the next level by introducing it. The tracked data has transparency based on reliable blockchain data and increases reliability. By applying a method of recommending workers by real name rather than anonymous evaluation, problems caused by anonymous evaluation are solved by giving responsibility to the creator. Through information using blockchain, companies can recruit suitable talent at a reasonable cost and simple procedure, and job seekers can work in a more reasonable working environment through their resume and recommendation letters. As the recommendation system matures, the number of verified workers to receive more recommendations and additional rewards will increase, and applicants with more letters of recommendation compared to work history will be hired first, and the number of workers who work hard to be hired first in good workplaces will also increase.

Companies will spare no effort to improve the working environment and provide additional rewards in order to recruit job seekers registered with Careerupload first, creating a healthy virtuous circle labor ecosystem. In addition, it will grow into an Asian and global hub based on the database of foreign workers working in Korea.

4. Careerupload Platform

Careerupload has introduced several systems and services to make it simpler and more efficient than existing job search platforms that have a series of complex processes, despite the high cost.

For smooth recruiting activities of companies, it is possible to receive support directly within the platform, and when a job seeker applies, the status of applicants can be checked immediately through a push notification. In addition, AI talent matching service is provided based on posted announcements and hashtags, and personnel information is provided in the order of workers who have actual work experience and who have received the most suitable talent recommendation letters for the job site, thereby minimizing the time until more suitable talent recruitment and job search. With the hashtag service method, you can see an effective public announcement effect at a lower price than existing paid advertisements on other platforms, and you can spend more rationally by introducing a pause system in the middle of using paid products.

For companies that want to simplify this series of processes, we introduce an agency service that quickly handles everything from one-click notification registration to interview schedule based on the know-how of the existing business, providing a hassle-free job recruitment service. For effective recruitment activities, various search systems have been introduced. In addition to the existing search method, a GPS-based search system was introduced so that notices corresponding to the conditions desired by the person can be viewed in order from the current location or the designated location.

In addition, in order to eliminate the hassle of entering conditions every time the existing job search platform searches, by allowing search conditions to be saved, job seekers can check new announcements based on the conditions they want just by running the application.

Individual Member

: a person who is looking for a job through the Career upload platform

Careerupload members are defined as a concept that encompasses job seekers, employed people, those who are about to change jobs, and the unemployed.

Wage is paid when the individual member who is a job seeker actually completes the job, and bonus points can be received when a recommendation letter is received from the employer as a reward for the effort.

Points received as a bonus can be converted into coins.

We create an environment where people who work hard can be rewarded more than those who don't, and the value of their efforts is recognized and motivates workers so that more workers can do their best in their work.

Corporate Member

: Corporate and individual members who are running a company or need a job offer

It is intended for all companies considering job openings through Careerupload. Rewards are paid when corporate members write compliments and letters of recommendation from recruited employees, and the rewards can be used to purchase paid products. In addition, it has a direct effect on reducing the cost of the company by enabling additional discounts. When purchasing paid products with coins, a portion of the payment amount is used to improve problems in the job market.

Companies only engage in necessary human resource recruitment, but this series of processes provides a new way to increase corporate value by creating an image of a good company that has participated in solving the problems of the job market.

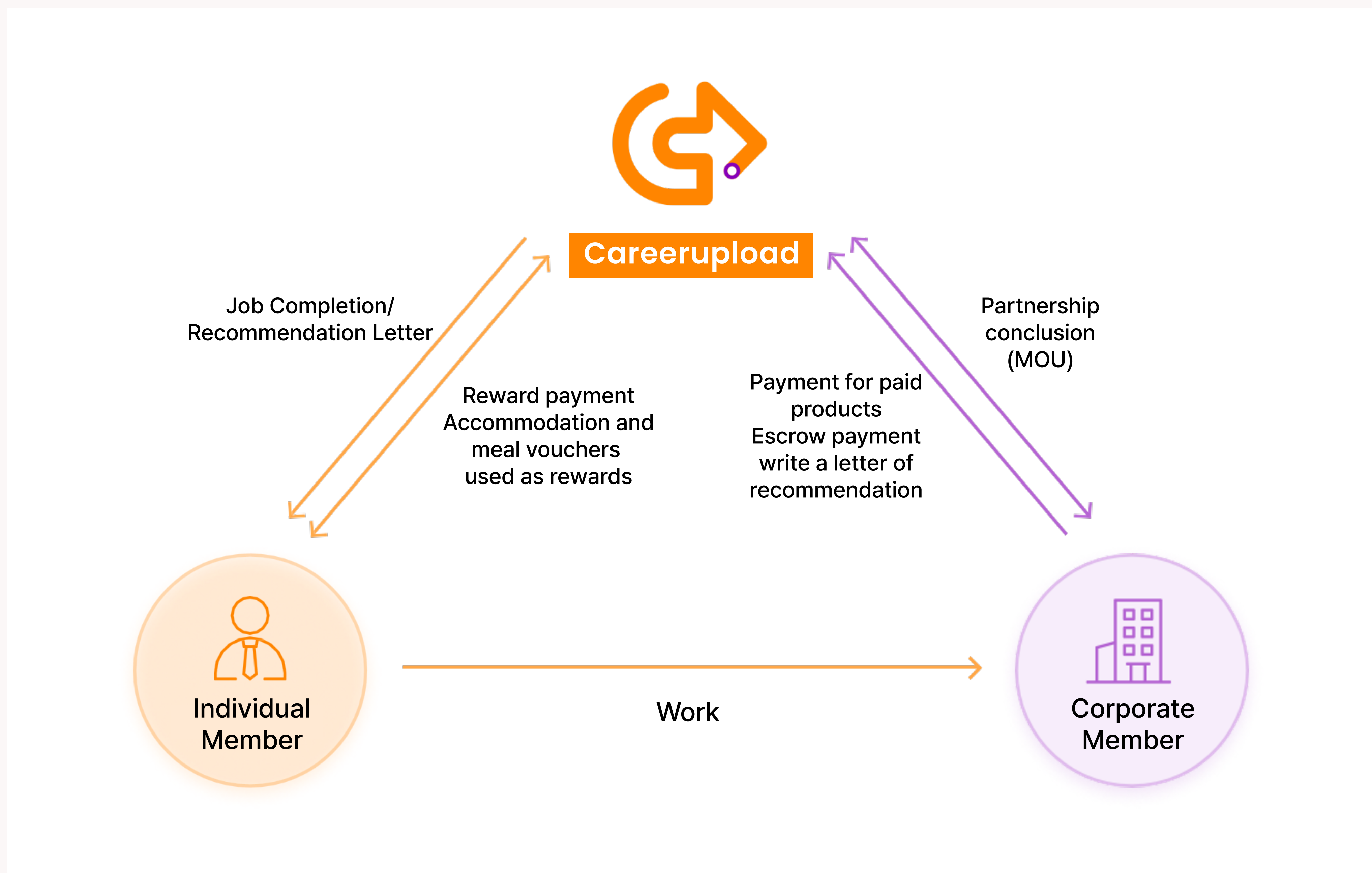
5. Token economy

An employer (corporate member) can write a letter of recommendation for a worker (general member, Individual member) who has worked diligently, and the content uses blockchain to have transparency and increase reliability.

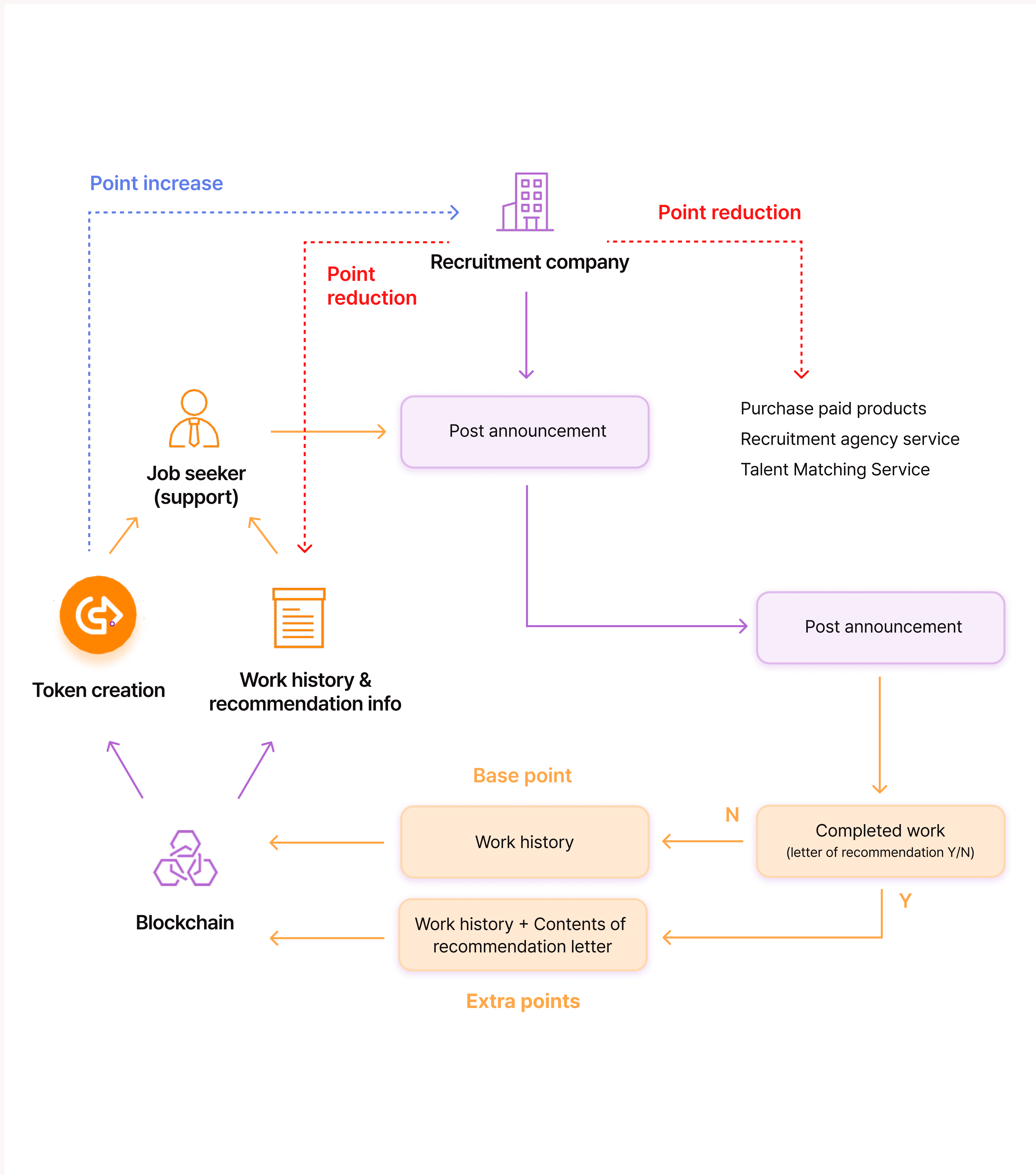
Currently, there are many problems derived from anonymous evaluation through scores of workers on company evaluation sites, delivery apps, shopping malls, etc. Therefore, problems caused by indiscriminate evaluation are solved by applying a method of recommending hard-working and diligent workers by real name, rather than simple anonymous evaluation.

Through worker information on the blockchain, companies can recruit good talent at a reasonable cost and simple procedure, and job seekers can work in a better working environment through their resume and recommendation letters. We create a future-oriented job search environment where companies that hire good talents and job seekers who strive to find good jobs meet and can continue to grow.

Coin circulation method (full flow)



Coin circulation method (work and recommendation letters)



Coin circulation method (coin utilization)

Division	Payment (company → member)	Collect (member → company)
Individual member (job seeker)	<ul style="list-style-type: none"> • Completion of company announcement (day job) • Receive letters of recommendation • Member registration and friend recommendation registration event 	<ul style="list-style-type: none"> • Purchase of products from partner companies • Probability raffle ticket purchase • Inactive Members: Incinerated
Corporate member (recruiter)	<ul style="list-style-type: none"> • writing a letter of recommendation • Termination of partnership agreement (deposit conversion) • Termination of escrow service when purchasing points 	<ul style="list-style-type: none"> • Partnership conclusion (Deposit) • Partnership contract cancellation (fee): incineration • Purchase of Paid Products • Escrow service conclusion

Reasons for signing partnerships and escrow services in coins rather than cash

- **Deposit concept in case of partnership and escrow**

When operating partnership signing services using cash, there may be a problem that the amount can be used as operating funds without restrictions. When using a coin, it is suitable for the purpose of improving the job market environment based on transparency and reliability by locking the coin and preventing it from being used.

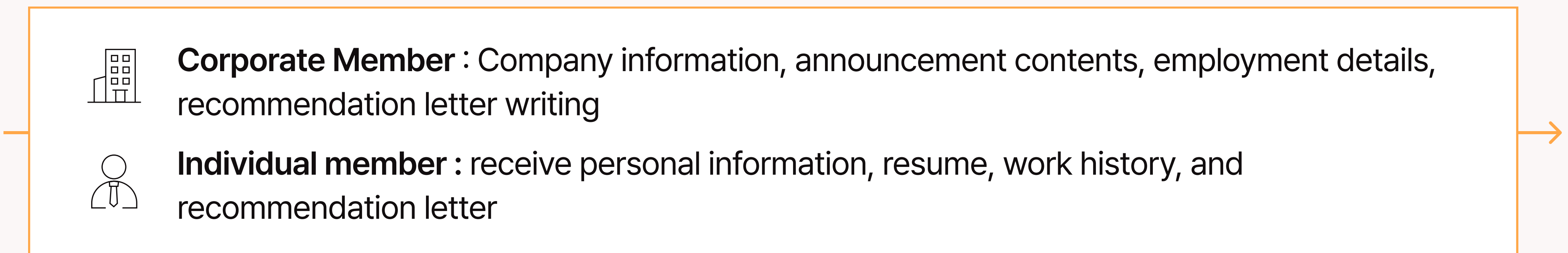
- **Coins are more suitable for using payroll compensation services through escrow.**

the coin is used, a larger amount or more people can be compensated than when using cash in case the coin price rises.

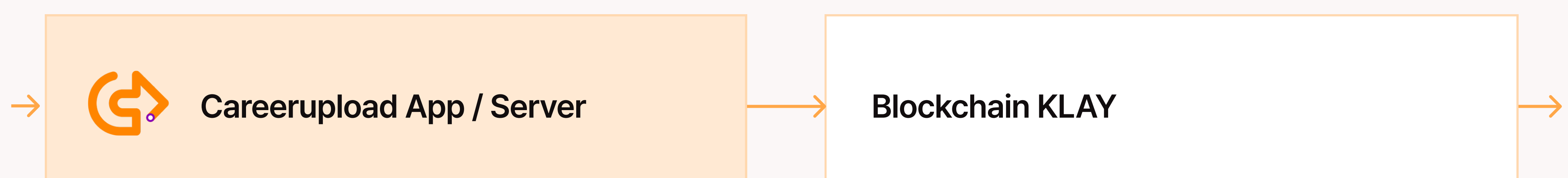
(*If the coin price drops, it is a system to protect workers, so the deposit amount will be compensated)

By presenting a direction for corporate members, individual members, and Careerupload to grow together, it will not only help solve the problems of the current job market, but also increase the coin price based on efforts to grow together.

Data management that cannot be forged or altered through blockchain technology

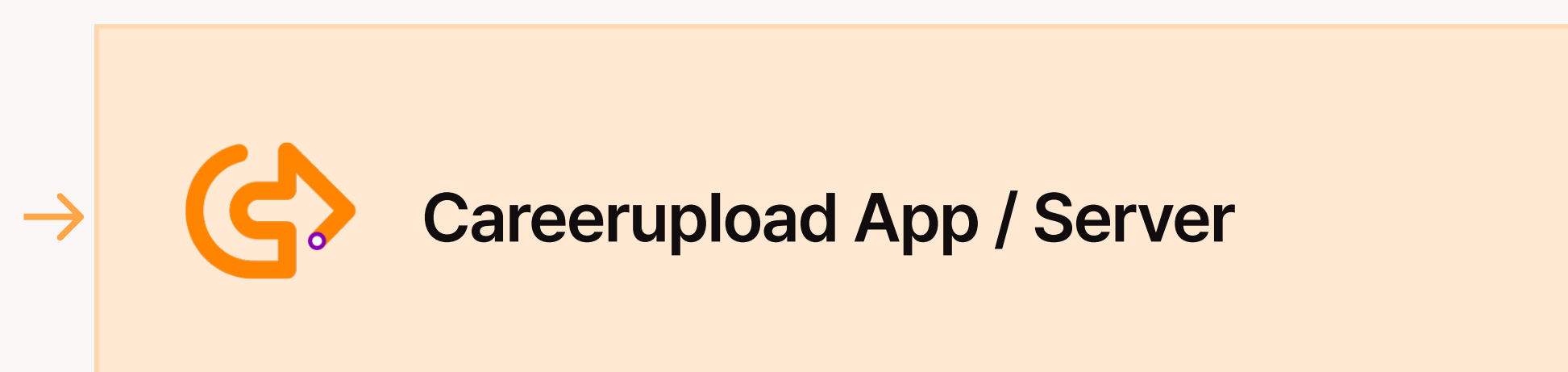


When signing up, members' information is stored on Careerupload's App server, As a result of the activity, new information is saved when additional modifications are made, and necessary parts of the information are stored in the blockchain.



Recruitment, contract fulfillment, and recommendation letters are selected whenever three important activities occur, among the stored information. The selected metadata is encrypted and recorded in the smart contract on the blockchain in a hash state, and the information is stored on the mainnet of the blockchain (KLAY).

It enhances information reliability by utilizing blockchain technology that is distributed in a P2P network to jointly record and manage.



Whenever new information is recorded on the blockchain, the hash value is stored on the Careerupload server.

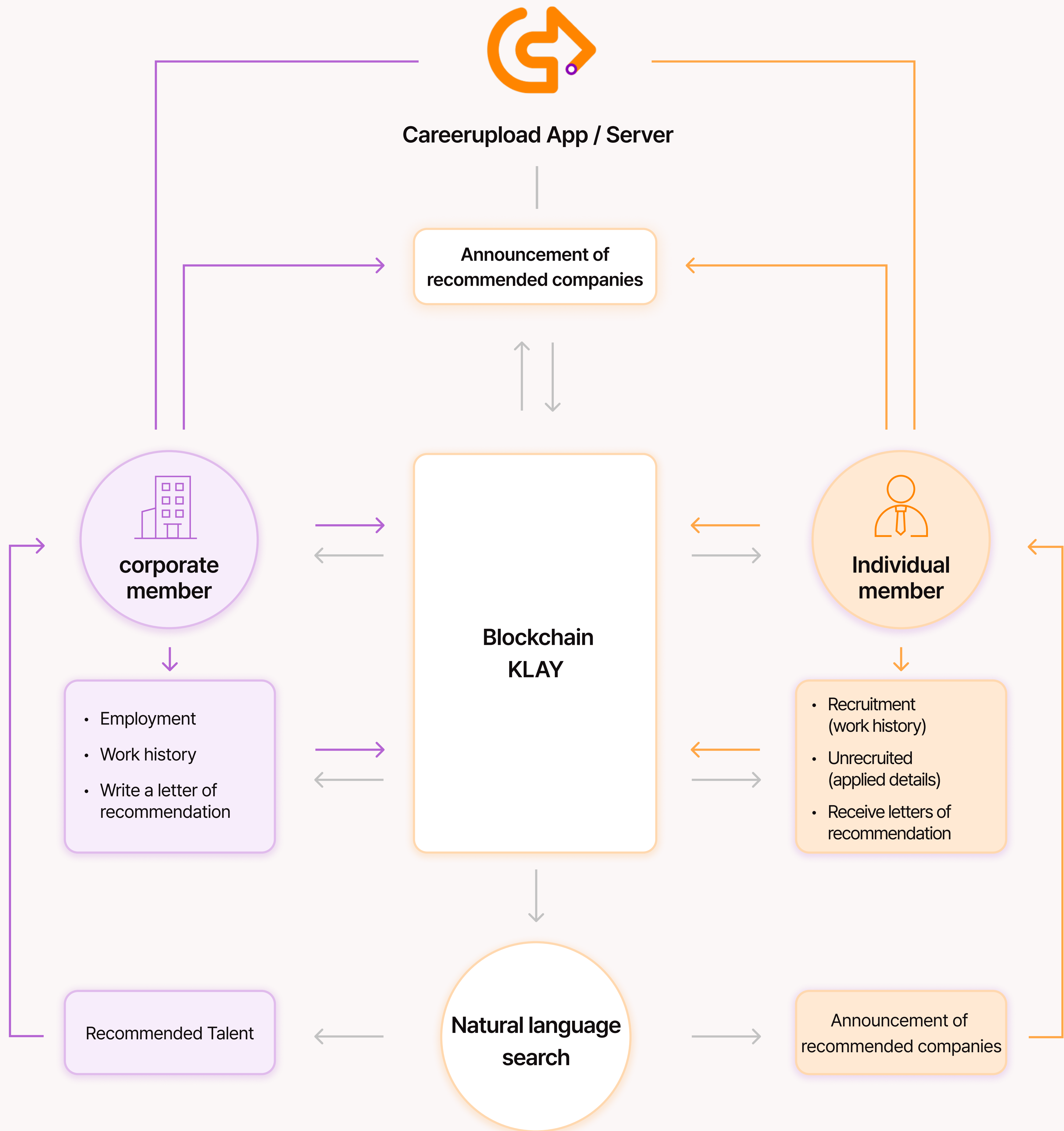
Click: Check information

Basic data is member information data, and important data is provided after verification. It calls the hash value on the blockchain, and it verifies whether the metadata has been changed by comparing the stored hash value with the called hash value.

AI Matching (Natural Language Search Recommendation Algorithm)

Matching data is provided through a natural language search recommendation algorithm based on the information currently posted in the application and the contents stored in the blockchain. Among the selected announcements, the most suitable ones are displayed by sorting them in the order of desired industry, salary, and distance.

Full flow chart



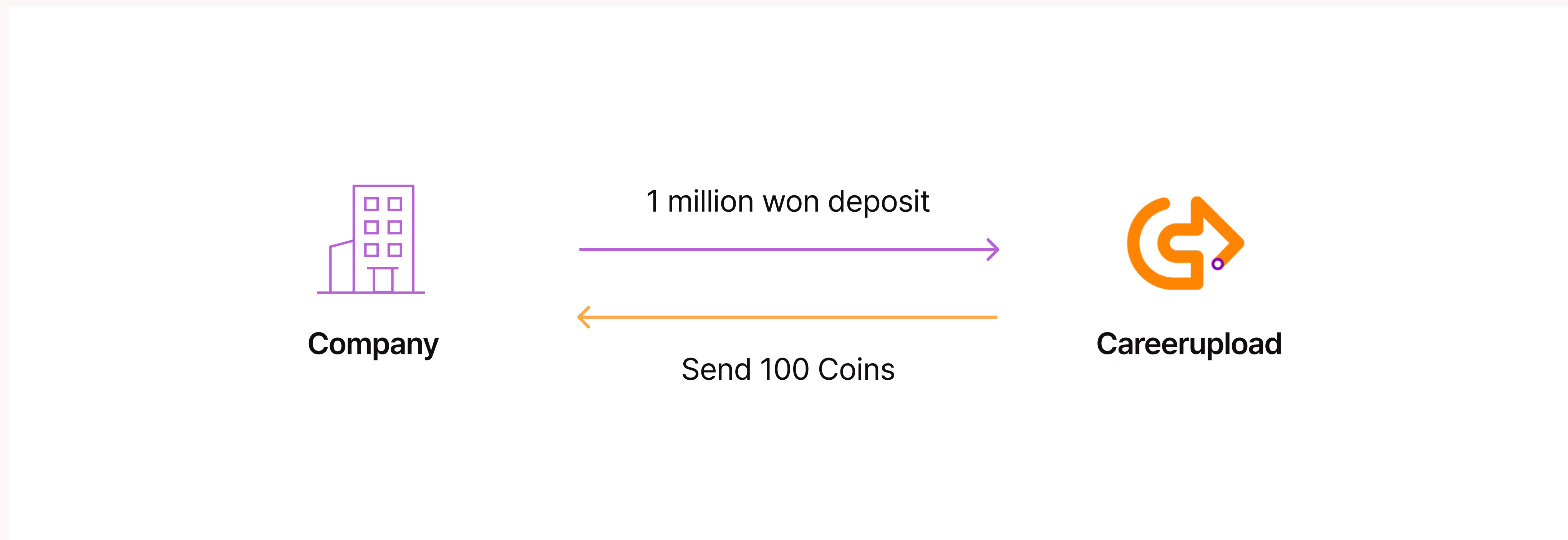
1. Entering into a partnership for corporate members (Distinguishing between general members and partnership members)

- Corporate members can enter into partnerships and benefit from free use of some paid services. When entering into a partnership, a deposit is deposited by purchasing tokens corresponding to a certain amount according to the size of the business and expected usage.
 - The duration of the partnership contract is 1 year, and deposited coins are returned when the contract is terminated.
 - In the case of requesting contract termination and deposit token return during the partnership contract period, the difference is returned after deducting from the total amount after calculating the amount for the period of use and the use of free coupons. Deducted tokens are recovered and then incinerated to stabilize the coin price.
- *Deduction amount = Deposit amount - {(Deposit amount/10) * (10-Number of past months)}
- {Number of free coupons used - (Number of coupons provided/12) * Number of past months}

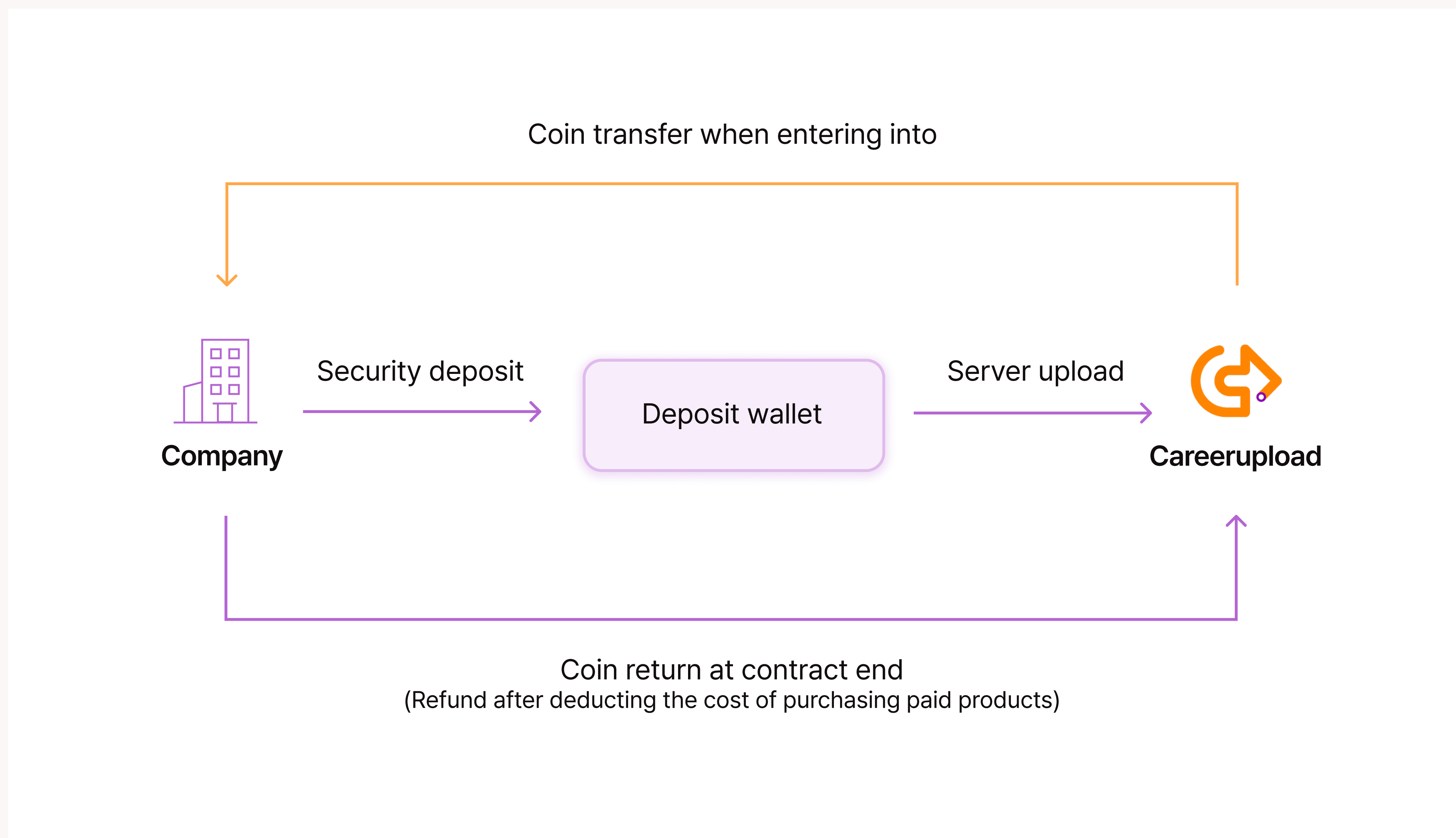
2. Benefits of corporate members when entering into a partnership

- 1) Coupons for free use of some of the paid services are provided up to the amount of the deposit. (Quantity corresponding to the contract amount)
- 2) You can use an escrow payment service that can safely guarantee workers' wages. The company that purchased the escrow payment coin is designated as a safe company (EX: seller certified real estate on a real estate platform) and displayed so that individual members can know it, and workers can check the escrowed amount within the application. If there is a problem with the company or if the salary cannot be paid due to unfavorable circumstances, the deposited coins are used to pay the unreceived salary.
- 3) Corporate members who have signed a partnership can sell services and products that can be sold in a dedicated shopping mall that shares the server with the Careerupload application. (Online coin payment shopping mall) Individual members can purchase the product using the coins they have received. (Recovery and consumption) Products and services requested by companies that have entered into a partnership are posted on the Careerupload shopping mall, and when product purchases and payments occur, related information is delivered to the company that has entered into the partnership, and then delivered to the individual member who made the payment, and the amount paid is settled by period.
- 4) You can purchase the top banner notice among the paid notice services. general coin transaction

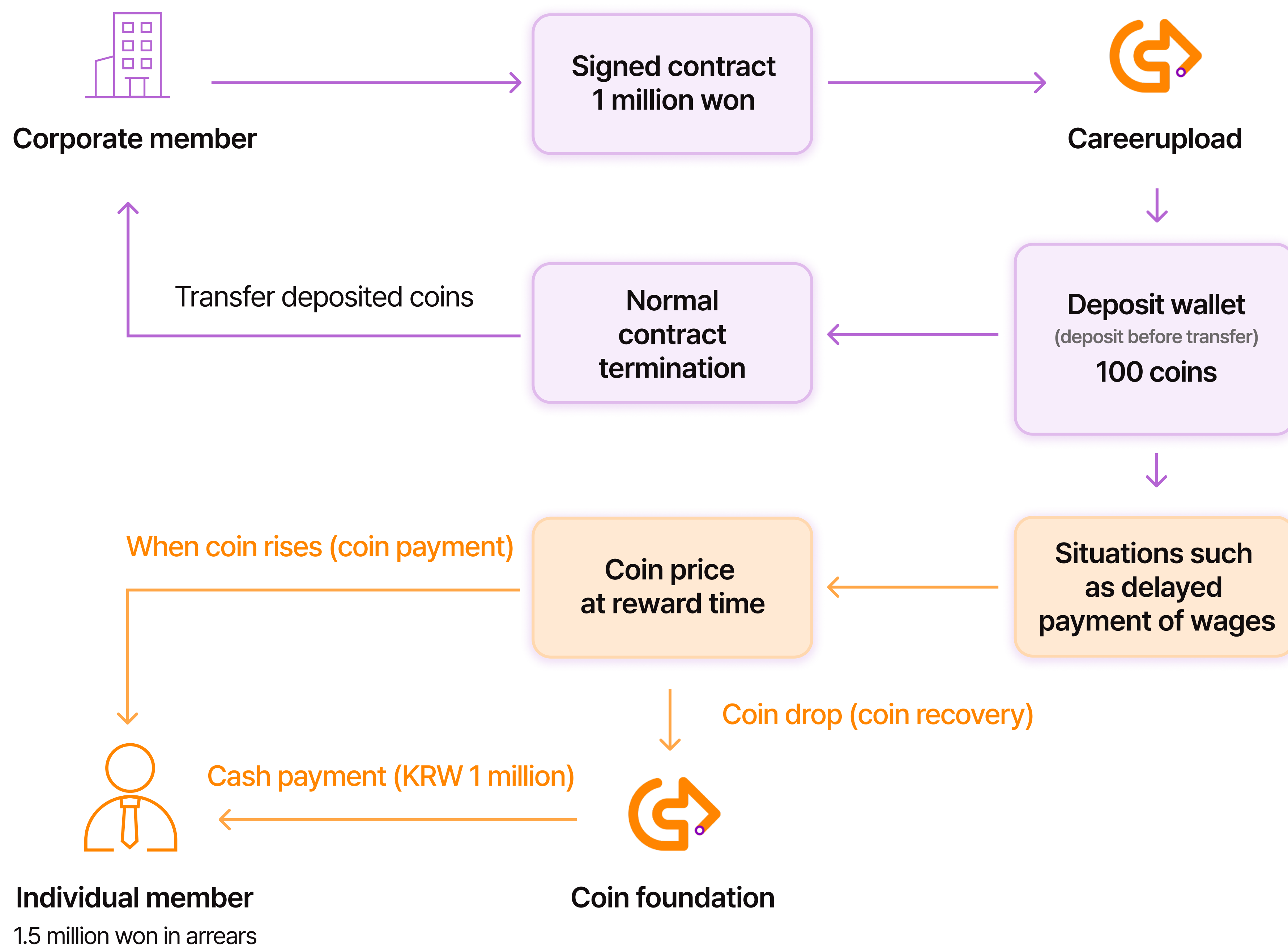
General coin transaction



Conclusion of partnership using coins



Escrow using coins (guaranteed payroll)

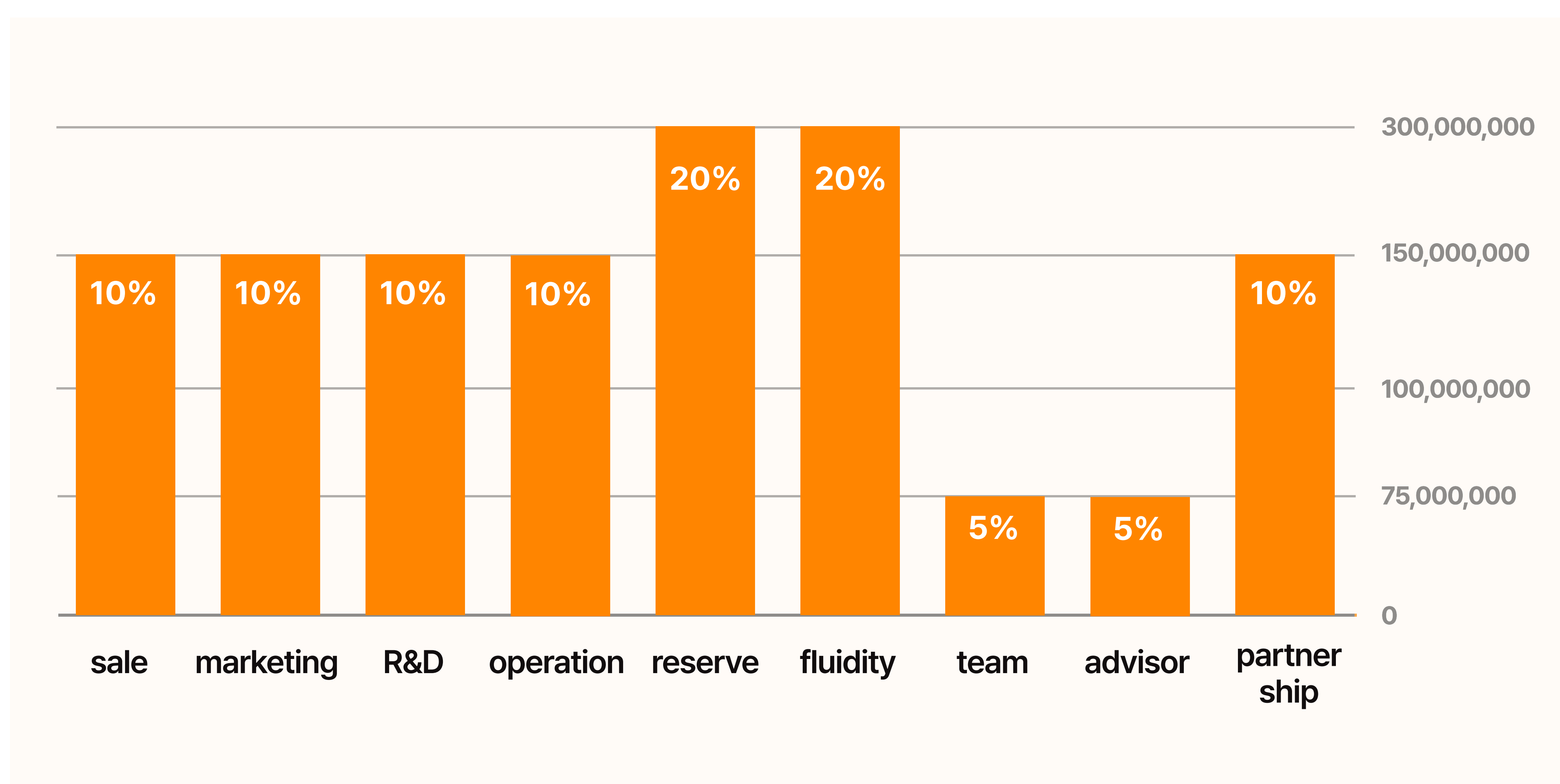


Compensation method : coin payment when coin price rises & cash payment corresponding to escrow contract amount when coin price decreases.

You can be guaranteed at least KRW 1 million based on the contract amount of KRW 1 million and the amount in arrears of KRW 1.5 million, and if the price rises by 20% from the initial contract price, you are guaranteed KRW 1.2 million, and if the price rises by more than 50%, you can be guaranteed all of KRW 1.5 million.

6. Token economy

Division	Proportion	Quantity	Lockup schedule
sale	10%	150,000,000	Unlock
marketing	10%	150,000,000	36 months equal release
R&D	10%	150,000,000	12 months lockup followed by 24 months unlock
operation	10%	150,000,000	12 months lockup followed by 24 months unlock
reserve	20%	300,000,000	12 months lockup followed by 24 months unlock
fluidity	20%	300,000,000	36 months equal release
team	5%	75,000,000	12 months lockup followed by 24 months unlock
advisor	5%	75,000,000	12 months lockup followed by 24 months unlock
partnership	10%	150,000,000	36 months equal release
Sum Total	100%	1,500,000,000	



7. Road map

2025

- 2Q** Foundation establishment, white paper production, website production, coin issuance
Achieved 100,000 app downloads (android, ios total)

- 3Q**
 - Stabilize and update the Careerupload ap (version 1.0? Link to corporate membership and paid product token payment)
 - Achieved 300,000 app downloads (android, ios total)
 - Recruitment agency business partnership contract, which is an existing triple business, achieved 2 times the contract
 - Signed a franchise partnership with Careerupload corporate members (Golf Zone, etc.)
 - Negotiations on listing of coins on domestic exchanges

- 4Q**
 - Update Careerupload App (version 2.0? Develop and connect shopping malls that can utilize coins)
 - Exploration of shopping mall partners (starting from existing recruiting agency partners, meal vouchers and lodging vouchers for hotels and conventions, and related products from franchise partnerships, clothing and beauty equipment that sell products targeting people in their 20s and 30s)
 - Listed on domestic exchange

2026

- 1Q**
 - Achieved 500,000 app downloads (android, ios total)
 - Expansion of employment success compensation by contracting with the same industry and other job search platforms (Spector, nurse professional job search, etc.)
 - Careerupload app update (individual member Draw probability item)

For members who do not want to withdraw the acquired coins and points to the exchange or who want to use them in other ways

Establish a random draw system to receive necessary items (laptop, tablet, iPod, suit purchase ticket, etc.) for students and job seekers

- 2Q** - Achieved 700,000 app downloads (android, ios total)
- Careerupload app update (escrow payment function using coins)
Establish a system that can compensate workers by using the escrow payment amount in the event of wage arrears or wage-related problems

*** Recruiting companies that have made escrow payments provide safe company icons and add a search category within the application so that job seekers can collect and view announcements of companies that have made escrow payments when searching for announcements.**

- 3Q** - Achieved 700,000 app downloads (android, ios total)
- Stabilize and update the Careerupload app (segmentation by field and escrow payment function using coins) Establish the basis for development of educational contents for each job while subdividing by industry and field and stabilizing the escrow function.

- 4Q** - Achieved 1 million app downloads (android, ios total)
- Update Careerupload app (development of worker training contents and provision of training completion information)

For foreign workers who want to work in Korea

Basic Korean, everyday Korean conversation, explanation of terms for each industry, essential Korean language for each industry, etc. (planned to apply to the foreign worker recruitment process of the Ministry of Employment and Labor - purpose of linking with the Ministry of Employment and Labor)







For general workers

Educational content (special terms, certifications) required by a specific company or specific job group

8. Team

Name	History
 <p>CEO Eun-cheol Yoon</p>	<ul style="list-style-type: none"> • Department of Chinese Language and Literature, Yonsei University • Yonsei University Graduate School of Business • Johnson & Johnson Korea • LG Electronics Domestic Marketing Team Leader • Present) CEO of Y International
 <p>CMO Won-hee Cho</p>	<ul style="list-style-type: none"> • Graduated from Hongik University Advertising Design, Graduate School of Visual Design • Insight Visual Co., Ltd. (Movie Computer Graphics / 2D 2 Team Leader) • Pixel S&D / Vice President • LG Electronics mobile / white goods sector POSM majority • Hite Brewery 2010 World Cup campaign production • 2012 Yeosu Expo Hyundai Motor Pavilion VI planning and production • Orion.G Market, Kumho Tire, Sports Toto, Megabox, Vincis Bench, etc. Produce multiple advertisements • Present) CEO of Yoo The Target
 <p>CTO Woochan Kim</p>	<ul style="list-style-type: none"> • Graduated from Department of Information Engineering, Hansung University • Esquire Global 2003~2006 • Jones Lang LaSalle 2006~2009 • Royal Walker 2009~2010 • MDM 2011~2011 • Lexon Property 2012~present
 <p>CSO Jeongyeon Song</p>	<ul style="list-style-type: none"> • University of Nevada, Las Vegas (Hotel management) / SJ ENERGY Co.,Ltd. (Vice President) • Managing Director, EMP Belstar (current) • CEO of Jonggeum Co., Ltd. (present)
 <p>COO Dae gu Gang</p>	<ul style="list-style-type: none"> • Daelim University Department of Social and Physical Education • Present) Director of EMP Bellstar • Present) CEO of Golf Avenue • Former) CEO of Blue Raptors • Former) CEO of Stone Guard • Former) CEO of SGTS • Former) Director of SPI International

9. Advisor

Name	History
 <p>Advisor Kyungjun Choi</p>	<ul style="list-style-type: none"> • California State University, Long Beach. ports Mangement MA • master's degree • CEO of Omni Marketing Company
 <p>Advisor Jeongran Kim</p>	<ul style="list-style-type: none"> • Department of Computer Engineering, Inha Engineering • Former vmssolutions team leader • C) Meritz Insurance Computer Management Team Manager
 <p>Advisor Sui Han</p>	<ul style="list-style-type: none"> • Pan Pacific College - Computer Science • Former) EA Korea Branch CS Team Leader • C) Head of External Relations Team at Studio Gale
 <p>Advisor Chungjae Ban</p>	<ul style="list-style-type: none"> • Department of Hotel Management, Far Eastern University • Working at JW Marriott Hotel • Working at Pangyo Marriott Hotel • C) Paradise Manpower Outsourcing Team Leader
 <p>Advisor Jiho Kim</p>	<ul style="list-style-type: none"> • Department of Business Administration, Korea University, Graduate School of Law, Kyung Hee University • Representative Attorney at Law Firm Jiseung
 <p>Advisor Seokkyun Kang</p>	<ul style="list-style-type: none"> • Graduated from Dongguk University, Department of Business Administration • Former) Lotte Canon headquarters C) CEO of IT Advance Present) CEO of Walkman C) CEO of Golf Zone Park Golf & C) CEO of Hi Best Stationery Dongdaemun Branch C) CEO of Ara General Construction Company

10. Partnership



11. Legal Disclaimer

Before explaining the Careerupload, it is recommended that you familiarize yourself with the following. Please read carefully all of the disclaimers in this white paper. If you are unsure about your future actions, we recommend that you seek legal, financial, tax, and other professional advice.

Legal authority

Please note that Careerupload does not guarantee any legal responsibility from the information specified in this white paper. This white paper was written for the purpose of introducing the contents of the virtual asset service in Careerupload, and all of the distributed contents do not have the nature of a contract.

Duty of notice

Coins related to the project in this white paper do not fall under financial investment products such as securities, and their issuance does not fall under subscription or solicitation for subscription of financial investment products. In this white paper, the amount of soft cap is set when project-related financing is carried out, and if the issuance amount of virtual assets does not reach the soft cap, the entire purchase amount can be returned and stopped. This white paper was written for the purpose of providing necessary information to those who wish to participate in the project, and is not a document recommending investment. The technologies and expressions contained in this white paper do not correspond to the promise of the issuer and do not have legal binding force on related parties such as the issuer.

Please note that all matters in this white paper may be changed or updated without notice. In this white paper, only the contents that can be demonstrated are described, and in case of inevitable changes in the plan and policy in the course of the project, it will be notified through the website or the terms and conditions.

As of the time of writing, this white paper has been distributed only for general reference purposes related to this project, and can be reviewed and modified. Please note that this white paper reflects the latest information as of the cover date and is not the final version.

After that date, the information in this document, such as the business operation and financial status of this project, may change. This white paper may be updated irregularly. No one is obliged to conclude a contract or legally binding oath related to the sale of tokens issued by this project, and funds should not be received based on this white paper. Tokens issued by this project are not intended to constitute a unit of securities, business trusts, or collective investment plans, and each definition follows the definitions set forth in equivalent regulations in other jurisdictions.

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As of the date this white paper was written, this project, Careerupload, has not been completed or is in full operation. The explanation was written under the premise that the tokens issued by this project will be completed and fully operated in the future, but this should not be interpreted as a guarantee or promise for the completion and complete operation of the platform.

The token issued by this project is a risk related to the lack of interest of other organizations such as companies and individuals in the platform and services, and the limited interest of the public in the creation and development of distributed applications. The risk of applying major changes to the tokens issued by this project or to the main functions and specifications of this platform before Careerupload launches or implements them. It is intended that the function of the token issued by this project will be consistent with the contents of the white paper, but these changes can be applied nonetheless.

Tokens issued by this project are a risk of competition with other services that can potentially have an adverse effect. (e.g. commercial success is not achieved or prospects are bleak due to competing projects) The occurrence of catastrophic events such as force majeure or natural disasters may affect the business operations of the affiliates of this project and other factors beyond our control.

Incidents such as mining attacks, attacks by hackers or other individuals may result in theft or loss of token sale proceeds issued by this project, theft or loss of tokens issued by this project, and impairment of ecosystem development capacity. Tokens and other virtual assets issued by this project are new technologies that have not yet been verified and are continuously evolving. The complete function of the token issued by this project has not yet been completed and there is no guarantee of completion. As technology develops, developments in encryption technology and methods, changes in consensus algorithms, etc. may pose risks to the token ecosystem in this project and the use of tokens issued by this project.

The tax and accounting treatment of tokens issued by this project is uncertain and may vary from jurisdiction to jurisdiction. The purchase of tokens issued by this project may have a negative impact on tax treatment, and it is recommended to seek independent tax advice in this regard.

In addition to the risks specified above, there are other risks that are issued by this project and which cannot be predicted by affiliates. Risks of unexpected combinations and variations may also emerge. If the above risks and uncertainties develop into actual situations, the project's business, financial condition, operational results, and prospects may be materially and adversely affected. Based on the laws, policies, and ordinances at the time this white paper was written, project-related policy changes (laws, ordinances, regulations), technical limitations related to project implementation, project operation policy changes, and scope of newly applied projects, unavoidable schedule setbacks and changes, and a compliance foundation were created. Among the contents of the project, the following items may change slightly according to the regulations of the country concerned. Certification and procedures for digital currency remittance and exchange services between different countries. Subscription conditions for using the exchange (real name account, OTP, KYC) Deposit •Withdrawal and escrow Exchange of information with the bank that manages the bankbook (insurance, name, financial policy). Exchange of information between our exchange and partner exchanges (customer information, market price information, transaction information). Standards and certifications of payment terminals (radio wave certification, liability insurance). Tax declaration from the sale of goods and services (year-end tax return, income tax returns, VAT returns). Storage and disclosure of personal information (location information, access rights)

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