

AIDUS

WHITE PAPER



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1. Executive summary

AIDUS was founded in 2018 to project “Every human being has the right to control and invest their own assets ”.

Is asset management a prerogative for only a part of people?

Is there any possibility to offer high-return tools and less loan rate products to everyone in the world to those people who live in rural areas which is difficult to create even a bank account? Furthermore, how can humans overcome the barriers of country, transaction time, and currency?

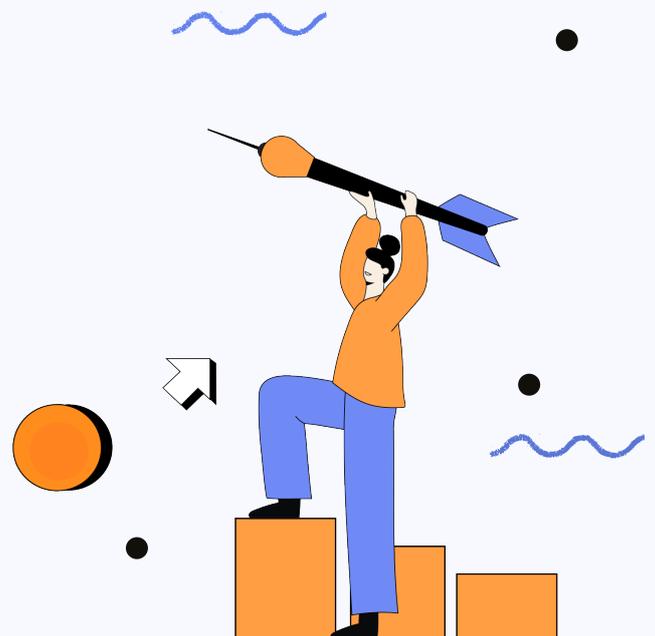


1.1 Our Mission

Our mission is to shift the paradigm of investment which provides crypto asset management to everyone in the world. Aidus aims to be a leading project which supports the crypto community. We are providing several staking products with good yield rates and less loan rates to make people join the crypto community

1.2 Our Vision

Our vision is to provide various products which are to be seamless, secure, and safe. As we trust that blockchain is holding the power to let everyone safeguard their assets on-chain invisibly.



2. Problem Statement

Cyber security issues

Here are five security issues that can lead to potentially harmful attacks and threats with the use of cryptocurrencies.

- (i). **Selfish mining** -This enables a large enough group of "selfish miners" to earn more money than their share of the mining power, forcing "honest miners" to waste their cycles on blocks that will never get it to the blockchain.
- (ii). **Double spending**- This allowing the attacker to conduct many transactions with a single coin, rendering the honest transaction worthless.
- (iii). **Wallet software /DDos of service attacks**- "Wallets" are client-side programmes that may be viewed online or downloaded and are used to handle bitcoins and bitcoin transactions from/to clients. Because they require encryption and are backed up off-line, online wallets are more susceptible to DDoS attacks.
- (iv). **Acquiring greater than 50% computing power**- This is when any conspiring user acquires more than 50% of the computing power in mining process which can also lead to other attacks.
- (v). **Timejacking**- This occurs when one or more conspiring users obtain more than 50% of the computational power used in the mining process, which can lead to subsequent attacks.

Price volatility issue in a speculative market

- (i) The degree of variation in the price of a stock over time is referred to as price volatility. Some investments have a high degree of change or volatility while others have a low level of change or volatility.
- (ii) It is usual for high price volatility investment opportunities to yield a higher return on investment (ROI) implying that you can make a lot more money faster than if you engage in low price volatility options.
- (iii) Though, the bigger the volatility, the riskier the investment becomes.

Inherent market value as being unable to be used in real economy

The term "inherent market value" refers to a price set after taking all relevant factors into account

- (i) The rates that the new parties charge to equally qualified parties, the opportunities costs and out of pocket fees and expenses.
- (ii) The company's value obtained from such marketing services.
- (iii) Similar price mechanisms are used in comparable mechanisms

Difficult to understand and invest for new-to-crypto users

Before investing , we should know everything about cryptocurrency investment platform.

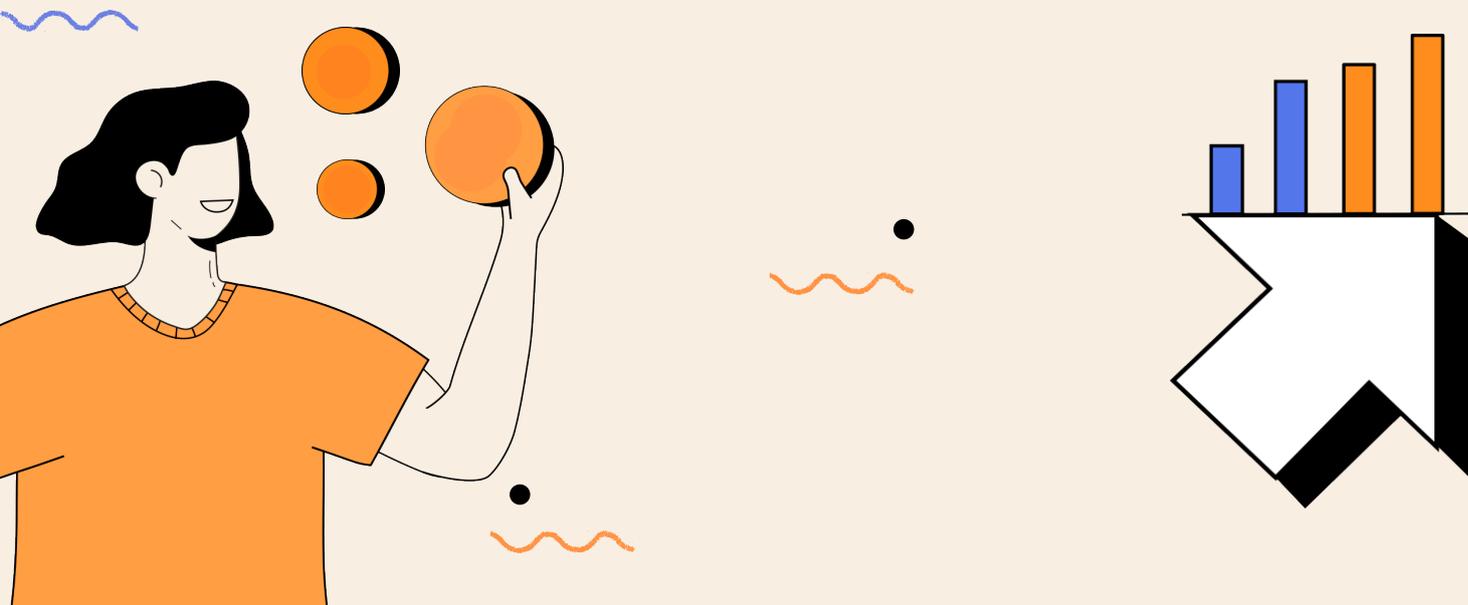
- There is no doubt that where cryptocurrency is struggling to survive and gain acceptance among the general public, Blockchain technology has already exceeded it. The general public has embraced it, and leading global trade experts are now embracing blockchain.
- Even after a period of rapid growth, cryptocurrency still has a public relations problem. The name alone conjures up ideas of cringe-worthy commercials, low-quality campaigns, awful actors, get-rich-quick scams, and criminals. Many people see cryptocurrencies as a new technology for old scams and frauds that they don't want to deal with. Given the enormity of the bitcoin and blockchain industries, it may appear to be a minor matter. However, this issue has hampered crypto for years and will continue to do so unless competent individuals come out to support it.
- Difficulties during the bitcoin transactions such as Countries banning bitcoin, conversion issues, people losing money, and volatility of prices.
- There is no authority officials involved. It is fully based on the blockchain network.
- The technology is still immature due to its usability, interoperability, scalability, data rights and security.

To overcome these issues , Aidus project has been created for shifting the paradigm of investment which provides crypto asset management to everyone in the world

3. Overview of staking

Staking is an innovative way of safeguarding blockchain that comes with a unique incentive system. Staking is the practice of locking up currency for a set amount of time in exchange for a reward. If the cryptocurrency you possess allows staking then you can stake some of your

- cryptocurrency holdings and earn a percentage rate reward over time. This is commonly done through a “staking pool” which is comparable to an interest-bearing savings account.



3.1. Market size / volume of staking

For example, the Assets under management (AUM) has exceeded over USD 26.2B only in the Celsius platform. Other staking platforms like crypto.com, Nexo, BlockFi and YouHOLDER, the AUM has exceeded over \$13B+ in the Nexo and the AUM has exceeded over \$10B+ in the BlockFi platform. And the liquidity pool asset has exceeded over USD 27.8 B in the Aave platform.

3.2. Advantages of Staking

Many long-term crypto investors see stake as a means to put their assets to work for them by earning rewards rather than sitting dormant in their wallets.

Staking also contributes to the security and effectiveness of the blockchain projects you support.

You increase the blockchain's ability to handle transactions and make it more resistant to attacks by taking part of your funds.

3.3. Risks of staking

Staking can generate good profits on crypto-assets while giving you more control over the protocol's security and performance. However, it might also have some significant drawbacks that you should consider before staking cryptocurrency.

Market risk

One of the most significant risks for cryptocurrency staking investors is the possibility of adverse price movement of the assets they are staking. For example, you may earn 15% APY by staking a coin. However, if the value of the cryptocurrency falls by half during the course of the year, you are likely to lose money. As a result, one of the most important staking crypto hazards is market risk and investors must choose the assets of staking.

Liquidity risk

Concerns about volatility and liquidity are other important factors to consider while staking cryptocurrency. Liquidity issues with the asset on which you are betting are also a significant risk element. Furthermore, you have no influence over the market's conduct.

As a result, the problem of volatility in the crypto market cannot be avoided. If you are staking assets with low liquidity on multiple exchanges, you can have trouble selling them or transferring your staking profits to other cryptocurrencies. Though, investors could mitigate liquidity risks by staking liquid assets with higher trading activity on exchanges.

Validators risks

Concerns about volatility and liquidity are other important factors to consider while staking cryptocurrency. Liquidity issues with the asset on which you are betting are also a significant risk element. Furthermore, you have no influence over the market's conduct.

Furthermore, differences on the part of a validator node may have an impact on an investor's overall staking returns. And even worse validators' stakes could be unexpectedly lowered or slashed resulting in the loss of a portion of staked tokens. You can avoid the staking crypto hazards of running your validator node by delegating stake to third-party validators through providers.

Lockup duration

For the proper reasons, the locking time is likewise one of the most notable entries among the staking cryptocurrency risks. When cryptocurrencies are staked, they are set to a "locked" condition. Some crypto assets that you can stake have lockup periods during which you won't be able to access them.

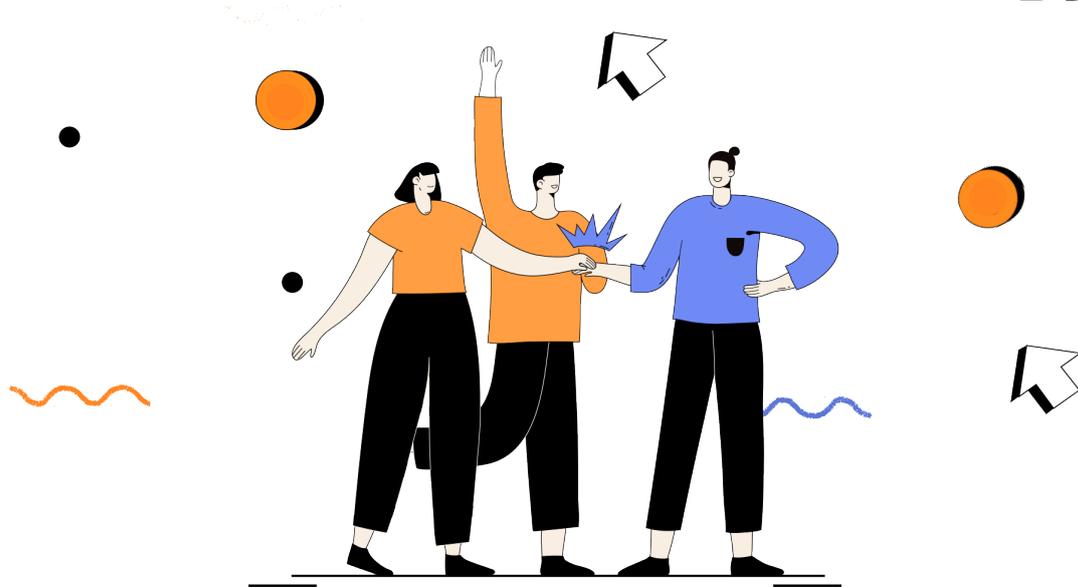
Cosmos and Tron are the two well-defined examples of such cryptocurrencies. Investors would be unable to withdraw their staked assets if the staked asset's price dropped significantly. As a result, you may see significant losses in your overall returns. You could try to mitigate the lockout risk by investing in cryptocurrencies with no lockup period.

Loss or theft of assets

Cryptocurrencies are susceptible to catastrophes such as theft or loss. It is important to remember that losing or stealing your bitcoin poses a danger of forgetting your private keys. Lax security precautions for crypto assets can result in theft and loss in some situations.

Whatever method you use to stake cryptocurrency, you should always make a backup of your wallet. To safeguard your crypto assets, you need to ensure secure storage on private keys. As a result, apps that give users ownership over their private keys are a better option than custodial third-party staking platforms.

4. Overview of Aidus strategy



4.1. Quant trading system

Before introducing Aidus Platform, we would like to describe a tool which is developed by Aidus Expert Team.

There is a keyword at the Executive summary stating that our project wants to offer high-return tools to all the people worldwide.

Therefore, we intend to link high yield rate products to maximize the synergistic effect to our users.

4.1.1 What is Quant Trading System?

The Quant Trading System (hereinafter referred to as "QTS") has undergone 18 years of research and development and has been commercialized six years ago. QTS is a system operated through collecting and analyzing big data for the past 30 years.

4.1.2 QTS Performance

QTS has gone through various pilot testing until 2015 along with regular revisions and updates to be the current solution. Since 2016, there has been public evaluation of the system through collaboration with asset management professionals for public pilot fund management. Below chart is the record of historical returns for the past 5 years of operation.

Season 1 Summary

- (1) Target: 11 accounts total including 3 accounts of Pilot Fund and 8 virtual accounts.
- (2) Operating Period: From minimum 2 months up to 39 months
- (3) Average annual yield rate: 98.95%

Season 2 Summary

- (1) Target: 1 virtual account
- (2) Operating Period: From September 15 until present
- (3) Average annual yield rate: 83.71%

4.1.3. QTS performance transparency

Following the implementation of the QTS strategy, we disclose and publish the performance every week to maintain QTS's transparency and reputation. The performance data is authenticated by an international accounting company and a law firm and published every week on the AIDUS homepage.

4.2 Arbitrage

Not only using AIDUS QTS strategy, Aidus Expert Team will also use Arbitrage strategies to operate the fund as riskless profit opportunities. They consist of the simultaneous purchase and sale of two assets that are substantially similar or related, but that have different prices. By being long the “cheap asset” and short the “expensive asset,” an arbitrageur seeks to profit from an eventual price convergence. Since the real world presents very few truly riskless opportunities, arbitrage strategies are more accurately defined as relative value trades that offer attractive risk-adjusted returns.

4.2.1. Why is crypto arbitrage considered a low risk strategy?

Crypto arbitrageurs can profit on market inefficiencies in a variety of ways. With them are,

Cross exchange arbitrage: This is the most fundamental form of arbitrage trading, in which a trader attempts to earn by purchasing cryptocurrency on one exchange and selling it on another.

Triangular arbitrage: This is the technique of transferring money between three or more digital assets on the same exchange to profit on a price difference between one or two cryptocurrencies. For example, a trader can set up a trading cycle that starts with bitcoin and finished with bitcoin.

Spatial arbitrage: The main difference is that the exchanges are spread out across the country is that the exchanges are spread out across the country. For example, using the geographical arbitrage strategy, you may profit on the differential in bitcoin demand and supply in America and South Korea.

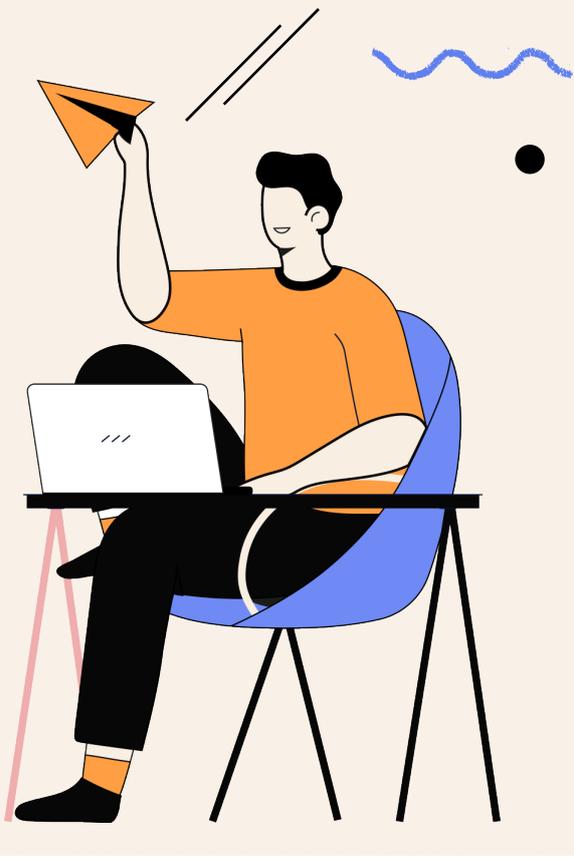
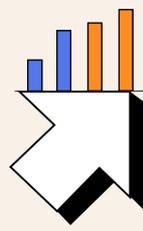
You may have noted that, unlike day traders, crypto arbitrage traders are not required to forecast future bitcoin prices or enter transactions that may take hours or days to generate gains.

Traders who recognize arbitrage opportunities and take advantage of them do so with the goal of making a fixed profit, rather than assessing market sentiments or relying on other predictive pricing methodologies. In addition, based on the resources accessible to traders, an arbitrage deal can be entered and exited in seconds or minutes.

Crypto arbitrage trading carries a lesser risk than other trading tactics because it does not typically require predictive modeling. Arbitrage traders simply have to make trades that last a few minutes at most, reducing their exposure to trading risk. So with these benefits, we will operate the assets to QTS and trade with arbitrage strategy.

5. Aidus Platform Overview

In Aidus Platform, there will be mainly three features. Earn interest, crypto collateral and Pay.



5.1. Earn interest

In our Aidus platform, you can deposit your crypto and earn interest on a weekly basis or monthly basis and we have three different products.

a). Earn

Earn is a fixed rate product that provides the highest interest rate in the industry. The asset type which comes under Earn such as ETH, USDT. and BTC. Universal deposit product operation will be done using these asset types.

b). Earn safe

Earn safe is a fixed-rate investment that is unaffected by market fluctuations. AIDUS token, BTC, and ETH are the asset categories.

Following the investor's asset deposit, the assets will be transformed to USDT at the current market price. Earn Safe in BTC and ETH for the Earn Safe in BTC and ETH Even if the market crashes, the USDT balance will be paid out in BTC or ETH at the current withdrawal price, thus there is no need to be concerned.

Following the investor's asset deposit, the assets will be transformed to USDT at the current market price. Earn Safe in BTC and ETH for the Earn Safe in BTC and ETH Even if the market crashes, the USDT balance will be paid out in BTC or ETH at the current withdrawal price, thus there is no need to be concerned.

The same amount of Aidus Token will be paid out for the Earn Safe in Aidus Token.

Furthermore, when you deposit Aidus Token into Earn Safe, the price of Aidus Token is guaranteed for a period of up to ten years. Even if the price of Aidus Token falls, you can collect interest for up to ten years at the initial deposit price of Aidus Token.

c) Earn maximum

Earn maximum is a variable rate product which interest rate depends on the performance. It is exclusively mainly for Aidus tokens After collecting the fund from Earn and Earn Plus, AIDUS Expert Team will invest the assets on behalf of the investors. And the company will share the profits from the asset management from Earn & Earn to the investor of Earn Maximum.

The source of fund for staking is from Aidus investment return and the interest from Crypto collateral products.

After the user stake the crypto on Aidus Platform, our experts will invest the fund. The performance data is being notarized by the third party and being revealed every week.

Advantages of AIDUS Platform

	AIDUS platform	Other platform
Choice of earn products	Various products choices such as Earn, Earn safe and Earn maximum. Investors can maximize profits by establishing various investment strategies according to this own's inclinations and market conditions	Products are fixed uniformly and does not have much choices
Transparency	Disclose the source of operating income. The assets gathered in Aidus platform is being operated by aidus asset management expert team.All the operating status and performance is being disclosed and notarized by the third party institution.	Opague about the financial resources for the interest
Yield rate	High yield rate. We provide various high yield rate product upto 12% RDI or more depending on the size of BTC, ETH and USDT.	About 10% of RDI

5.2. Crypto collateral

Users are able to borrow FIAT against their crypto holdings in their wallet which will be used as collateral. Our aim is to provide every single person a chance to borrow money for them without selling their crypto.

5.3. Pay

Aiduspay is a mobile payment system that enables users to send and receive cryptocurrency at any time. Using the Aiduspay debit card, users may effortlessly pay with their earnings from earn, earn safe or earn maximum.

5.4. Royalty Membership

Aidus offers various Royalty Membership benefits within the Aidus community. We will provide extra discounts and benefits to the Aidus Token holders. Aidus Platform has three loyalty tiers. These tiers are stipulated by the quantity of AIDUS TOKEN they stake on Earn Maximum. The higher tier you are in, you will gain more profits.



5.5. How Blockchain be applied in Aidus platform?

Without the need of a trusted authority, blockchain can help with authentication and authorization. The blockchain paradigm is gaining traction due to its unique benefits and applications. Adoption and adaption are on the higher end of the scale. New blockchain use cases are being rolled out by business to make the technology more visible and feasible. As a result, there are a few different blockchain types. Certain use situations need the employment of two distinct types: public/ permissionless and private /permissioned.

We use Permissioned blockchain in our platform, this blockchains do not require such artificial incentives. Validating transactions becomes more flexible and efficient, This blockchains are generally used by a group of companies who want to keep a shared ledger for transaction settlement. Typically, financial service companies such as banks, create a consortium to conduct transactions in a secure manner. Transactions are only visible to members of the consortium's organization.

6. Introduction to AIDUS token

Aidus is a well-known digital asset management software. Aidus Token is Aidus Platform's native token. It is based on the ERC 20 standard. Aidus Token also drives the Aidus ecosystem, which includes a variety of financial goods and payment use cases.



AIDUS token utility

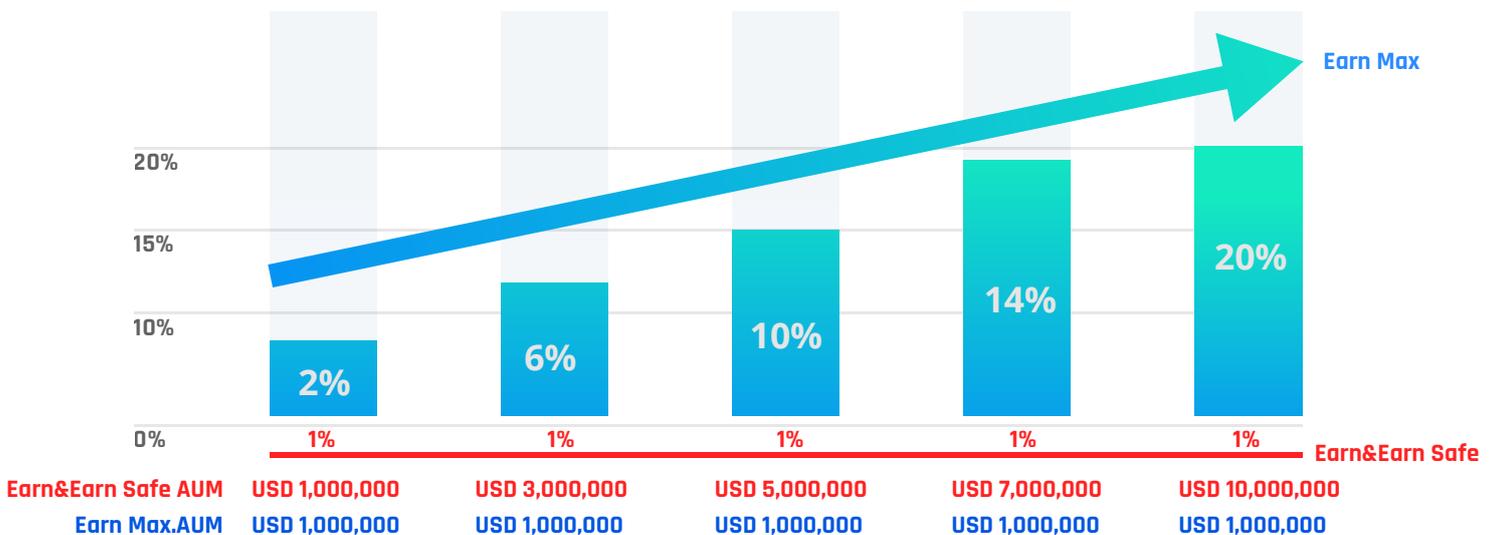
1. Aidus token holders will be able to earn up to 40% by depositing Aidus tokens on our earn maximum product from the company's profits. It will be distributed to the Aidus token holders to get a monthly passive income.
2. Token holders can stake these tokens to earn safe products and they can gain rewards.
3. The ability to pay interest on these loans at a discount. Aidus token offers special interest rates on the loans.
4. Every token holder has the right to have royalty membership to become a member of the Aidus platform and community. Once you become a member then you can enjoy incredible discounts with highly competitive interest rates.
5. With the Aidus platform, members will easily earn interest on their crypto assets in the same way they earn on the bank savings but with better interest rates on our platform.

7. Why people should buy AIDUS token ?

First of all, you need to know about Earn, Earn Safe and Earn Maximum on AIDUS platform. After collecting the fund from Earn and Earn Plus, AIDUS expert team will invest the assets on behalf of the investors. And the company will share the profits from the asset management from earn and earn to the investor of earn maximum.



Earn & Earn Safe receives only 1% fixed interest, but Earn Maximum receives 50% of Earn & Earn Safe's net operating income, so as Earn & Earn Safe's AUM increases, Earn Maximum's return on investment increases.

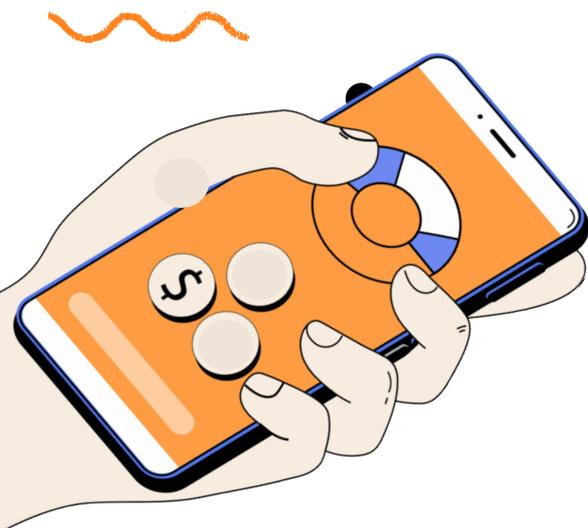


Thus , the more assets collected from earn and earn safe , and higher profits earned from Aidus investing experts, the higher return the earn maximum investors receive.

Aidus token V2 is a profit maximizing token. If you look attentively at the AIDUS token V2 , you will notice an interesting occurrence.

- Initially, if you stake Aidus token to earn safe and earn maximum , the rewards will be distributed in USDT rather than Aidus token itself, and the Earn Safe return rate will be fixed while the Earn Maximum return rate will be perceive on the fund management from Earn and Earn Safe.

- Then , when you deposit Aidus Token to Earn Safe & Earn Maximum, you will not only receive interest in USDT, but the price of Aidus Token will also rise. If the price of Aidus Tokens rises, you may simply sell them after they reach maturity and profit from the difference. Furthermore, when you deposit Aidus Token into Earn Safe, the price of Aidus Token is guaranteed for a period of up to ten years. Even if the price of Aidus Token falls, you could collect interest for up to ten years at the initial investment amount.
- Finally, the market capitalization of Bitcoin, Ethereum, and Tether is far greater than that of Aidus Token. Earn & Earn Safe via major cryptocurrency like Bitcoin, Ethereum, and Tether will certainly have a larger market size and demand than Earn Safe using Aidus Token and Earn Maximum. As previously said, the more crypto you wager on Get & Earn Safe, the bigger the income you will earn. The AIDUS Project Team believes that once these capabilities and the platform are in place, demand for the AIDUS TOKEN will rise, and investors will be allowed to see firsthand a new revolutionary model that will allow for a growth in both token value and staking yield rate.



8. Features of AIDUS token

- The service fee will be very low compared to others
- The time period of the settlement is very short
- The payment process in AIDUS is speedier when compared to other fiat transactions
- Easy earning in AIDUS with the method of earn, earn safe and earn maximum.

9. Tokenomics

9.1. Aidus Basic Information

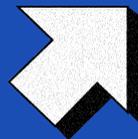
Token name: Aidus token
Token ticker: AIDUS
Total supply: 10,000,000,000 AIDUS
Hard cap: USD 100,000,000
Softcap: USD 3,000,000

9.2. Token Distribution plan

Investor	: 13.27%
Investor (escalation)	: 37.73%
Airdrop budget	: 10.00%
Ecosystem development	: 10.00%
CSR budget	: 1.00 %
Stabilization fund	: 10.00%
Bounty	: 8.00%
Team	: 10.00%

9.3. Operation plan

Development	: 6.00%
Operating expense	: 10.00%
Scalability R&D	: 5.00%
Marketing	: 7.00%
Consulting service	: 2.00%
Legal and accounting	: 10.00%
Reserve fund	: 10.00%



10. Our team and Advisors

Team



1. Kikwon Doh-Chairman

Co-founder & President at Good Morning Holdings Corp.

'13 ~ Chairman at Happy Home Economy Institute

'05 ~ '12 Founder & CEO at Unhwa Corporation Advis

'08 ~ '09 or at Hyundai Motor Securities

'99 ~ '04 CEO at Goodmoring Shinhan Securities

'95 ~ '96 CEO at Citicorp Securities Finance



2. Ted Min -COO/FOUNDER

2018.10: AIDUS Global D-Fund platform project

2018.02: AIDUS project start

2015: Lulu investment club Co.,Ltd.Established

2015.06: QTS development and service start

Expert financial transaction analysis and algorithm builder. Platform and service planning and operation experts.



3. David Chen -CEO

AISYS GLOBAL CEO

AISYS FOUNDATION chairman

2014 : Hanson Robotics/Director & CFO

2006: AngelVest/So-founder & chairman

Harvard university, MBA. University of Rochester , BS electrical engineering

Advisors



1. James Slazas - Founding partner at DARMA capital

15.08- Former Director of Consensus capital

09.10- CEO at Healthcare Inside / Med A-Z

06.06-10.08- Managing member at family companies of Life settlement

01.03-06.06- Partner of Legacy Advisory group



2. Thorsten Schauer- Director of digital training at Alter solutions Deutschland GmbH

16.09-17.04 Senior Scrum Master at High Access Solutions

14.10-16.08- Director project management at plus 1

10.04-14.09- director Portfolio management at GM Ltd

Doctor degree in International Business Administration and a Master Degree in International Business Law



3. Wim Jagtenberg

3.16.03-Sales and Business developer Manager at Vixion B.V

14.11- Business Developer manager at Digital Intelligence Group B.V

14.03-16.05- Co-founder of No Candy Licensing B.V.

Master Degree in Tax Law (1991) Business Developer Management Expert in software industry



4. Ted Kim

3.16.03-Sales and Business developer Manager at Vixion B.V

14.11- Business Developer manager at Digital Intelligence Group B.V

14.03-16.05- Co-founder of No Candy Licensing B.V.

Master Degree in Tax Law (1991) Business Developer Management Expert in software industry



5. Edward Choi- Portfolio Manager of Falcon Asia Fund at Gordian Capital

25+years experience in financial investments including working at one of global hedge funds , VC and IB.

Carnegie Mellon University-Tepper School of business



6. Hadi Solh- 2016.sep -Head of MEA & Global Special Projects at Afiniti Ai/ Mckinsey Solutions.

2014-Partner system hotels Ltd

07.nov-13.Nov-Chief Investment Officer-Depa united group

03-05- Havard university



7. Chami Akmeemana

2018.Mar- Blockscale solution Inc-CEO

2018.May-Decentralizing precision medicine with AI-Advisor

2018.Mar-Blockchain Learning Group Inc-CEO

2000-2003-Queen Mary University of London- Msc engineering



8. James Lee- Develop keyboard security solutions& PC vulnerability analysis

Develop Head of advertising agency development

Establish and manage multiple IT companies including Zen software ,

SuperBee, and Pumpkinnz Has over 18 years of development and business

planning experience



9. Ji In Moon- CEO at real stock , the leading of real stock market

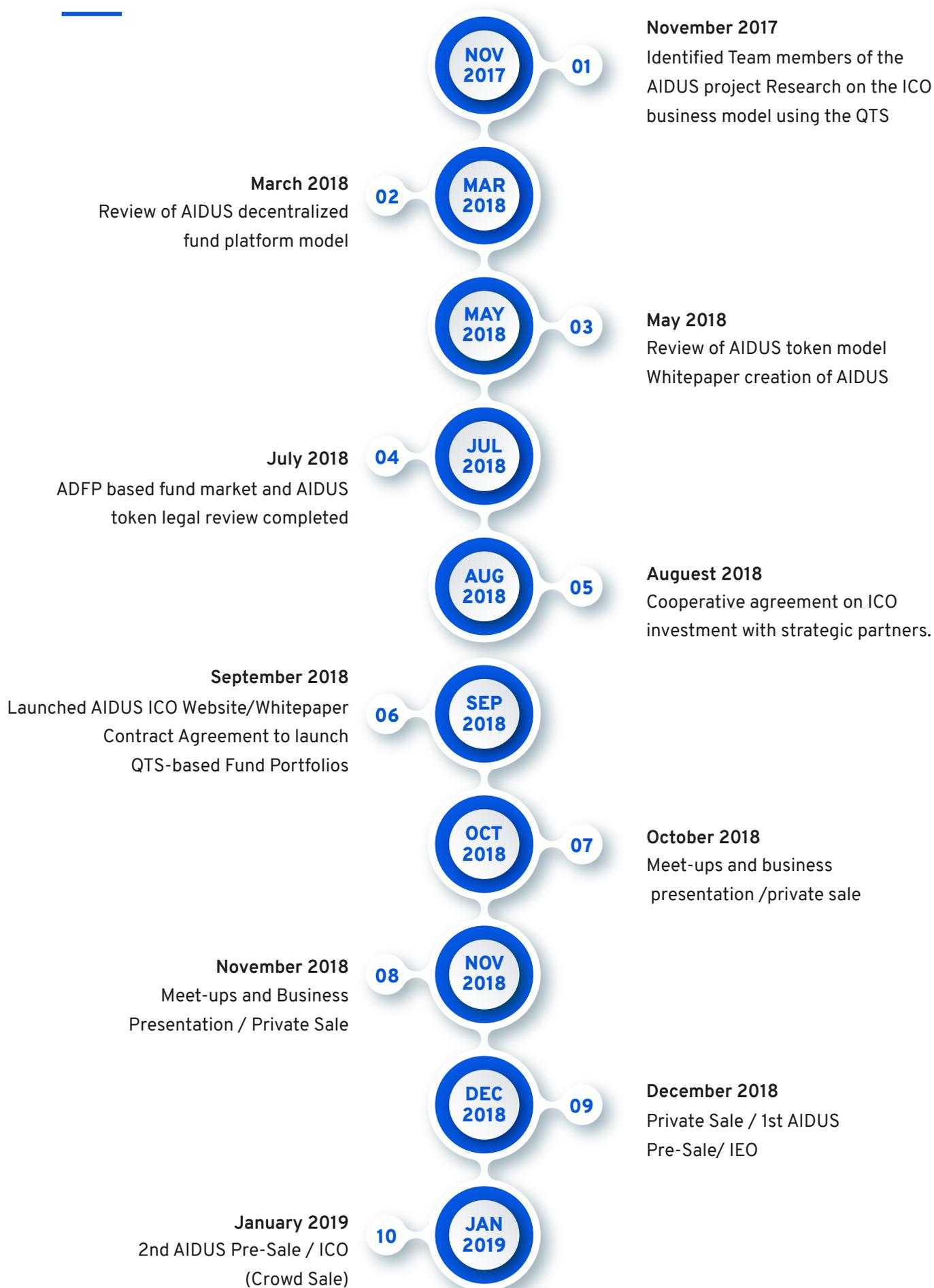
Manger at Happy Telecom & MOTOROLA engineer

BOOK: Story easiest futures and options in the world

Stock future trading secrets

Foreign futures real investment complete conquest

11. Roadmap



May 2019
AIDUS Token listed in
Exchange

11

**MAY
2019**

**OCT
2019**

12

Quarter 4-2019

Launched beta service of
AIDUSPAY -October 22 ,2019
The official launch of Mebion
Platform, a medical check-up
service-November 15, 2019

Quarter 1-2020

The official launch of AIDUSPAY
February 24, 2020

13

**FEB
2020**

**MAY
2020**

14

Quarter 2 - 2020

Signed a QTS-based Fund
Portfolios contract agreement with
Ternary, a global asset
management company based in
Singapore -May 25, 2020

Quarter 4-2020

First fund using AIDUS QTS registration
completed -October 1, 2020
Registered Country: Singapore.
Name: AGF Summit Fund (a sub-fund of
Ternary Infinity Fund VCC)
Sub-Fund No.: T20VC0001L-SF002

15

**OCT
2020**

**JAN
2022**

16

Quarter 1-2022

Launch Aidus Platform
Operating AGF Summit Fund, the first
global fund executed

Quarter 3 -2022

Started selling AGF Summit Fund through
domestic financial institutes
Establishing branch offices in USA and Japan

17

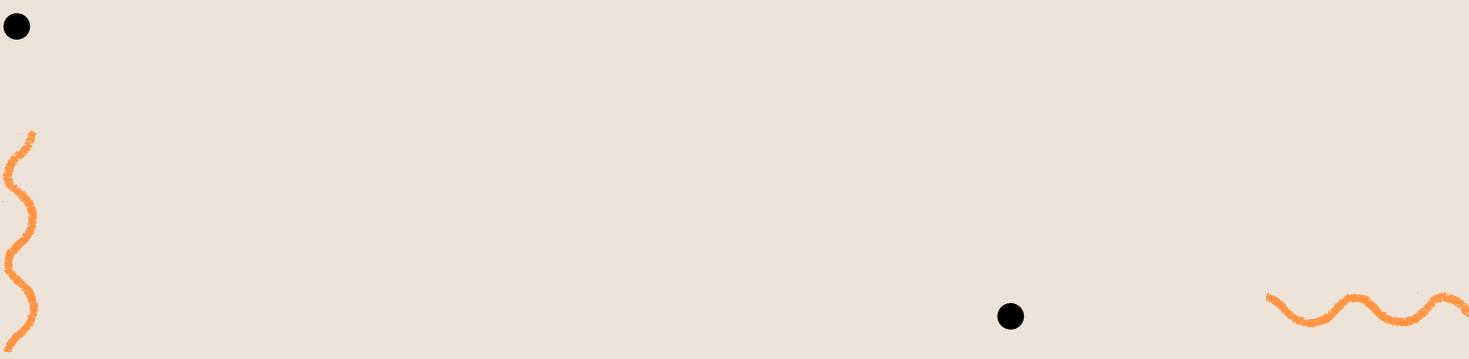
**SEP
2022**

**SEP
2022**

18

Quarter 3 -2022

Launch of AIDUS QTS integrated
fund in USA and Japan



12. Closure



Thus, Aidus is a well-known digital asset management software. Aidus ecosystem includes a variety of financial goods and payment use cases. Here, staking is the main concept where staking is a way of locking up the currency for some period in exchange for a reward. In this project, the token holder should have higher benefits on their investment. Aidus token offers special interest rates on the loans. Three important strategies are followed such as crypto earn, crypto credit, and payment. In the future it has debit card access, shopping option and the user will have a royalty membership.

