



# ATO+ Whitepaper

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BIH Holdings Co., Ltd.

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# 1. Market Trends

## 1) Cryptocurrency market status

After the emergence of cryptocurrency, expectations were initially widespread that it would become a new means of payment to replace legal tender, but looking at the situation so far, it can be seen that it is attracting more attention as a financial investment method than a means of payment. The cryptocurrency market, which has received a lot of attention in recent years, has gone through a phase of surge and collapse in cryptocurrency prices around the end of 2017, and expectations for a rosy future due to innovative functions and simple and transparent transaction structure have calmed down somewhat. Conversely, concerns about the volatility of cryptocurrency have increased (Gandal et al, 2018). In fact, in the second half of 2017, the value of many virtual currencies, including 'Bitcoin,' rose more than 10 times in an instant, but then plummeted to less than 50% of the peak price in 2018. Cryptocurrency, which is still fluctuating, appears to have failed to reach a social consensus on the level of functionality and commercialization potential that can replace fiat currency.

As of the end of 2018, the cryptocurrency trading market has grown to the point where it can hardly be considered small. Thousands of types of cryptocurrencies were traded, and the trading volume amounted to tens of trillions of won. Despite the current limitations, we believe in the possibility of building a decentralized economic order based on the possibility of technological improvement of cryptocurrency through blockchain-based shared ledgers and creating a structure that allows transactions at low costs. There is also discussion about it. Efforts to evaluate the value of cryptocurrency are continuing, and recently, the value of cryptocurrency has been measured through the power cost required for mining.

While the trading market has grown considerably, regulations to ensure the reliability and safety of the cryptocurrency trading market cannot be avoided due to side effects such as excessive speculation or the use of cryptocurrency for criminal purposes behind the rapid growth. By following the standards established by international organizations such as the G20 Summit and the Financial Action Task Force (FATF), regulations related to cryptocurrency were naturally legislated in Korea. As the government moved to regulate, trading cryptocurrency as a financial investment tool among the general public showed a downward trend, and by the end of 2020, the value of cryptocurrency seemed to have plummeted from its peak.

# 1. Market Trends

Recently, the price of 'Bitcoin' has soared to around 40 million won per coin, and there are various opinions regarding this phenomenon. One is that, as the economic downturn occurred due to COVID-19, ordinary traders are purchasing cryptocurrency for the purpose of speculating with their funds, leading to a rise in prices. The rebuttal to this is that it is not simply due to the influence of individual investors. To overcome a serious economic downturn, the government prints currency and encourages consumption to prevent cash flow from being paralyzed, but this is a huge burden for the central bank alone to bear. As an alternative to this, virtual currency can receive attention, and the fact that large institutions such as JP Morgan and Guggenheim are actually investing shows that the value of cryptocurrency can continue to rise in the economic downturn that will continue in the future.





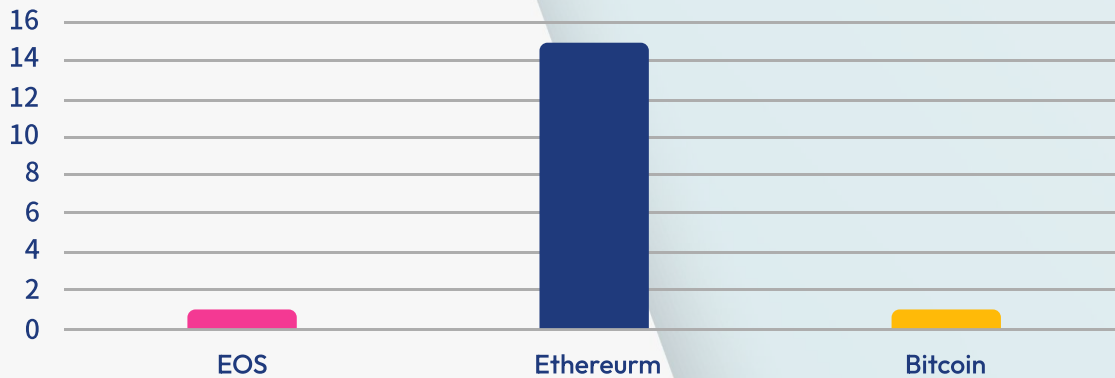
# 1. Market Trends

## 2) DeFi (Decentralized Finance) and Staking trends

DeFi means decentralized finance. Unlike CeFi (Centralized Finance), which is typical of existing monetary systems, DeFi provides decentralized financial services to each user through smart contracts on the blockchain.

DeFi projects are not fully established for two main reasons: lack of public awareness and complex, unintuitive user interfaces. To improve this, as a representative example, Binance introduced DeFi staking so that users can access it in a more friendly and convenient way, and in the process, handle personal password management, resource acquisition, trading, or other complexities required to participate in DeFi staking. Work was minimized. Because DeFi is not dependent on the platform, the price is determined transparently according to market demand, and when users borrow or lend capital, it is easily accessible and can be processed quickly. Currently, most are developed and used exclusively by Ethereum, and a representative example is the stablecoin 'Dai', a decentralized crypto asset issued by Maker.

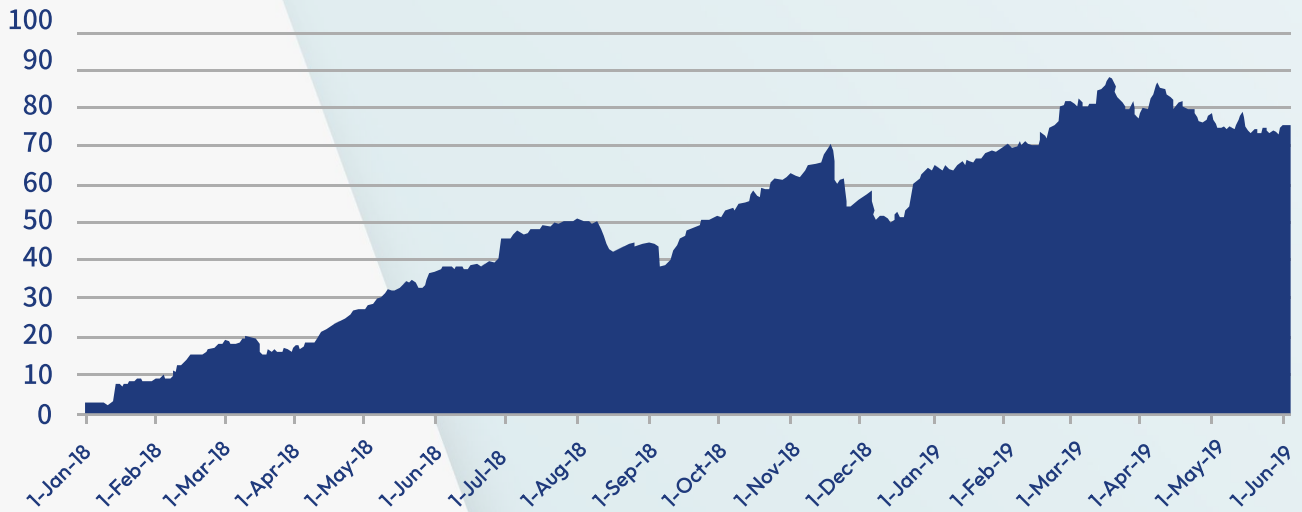
Chart 1 - Number of DeFi applications by blockchain (as of June 5)



Sources: Binace Research, DefiReview

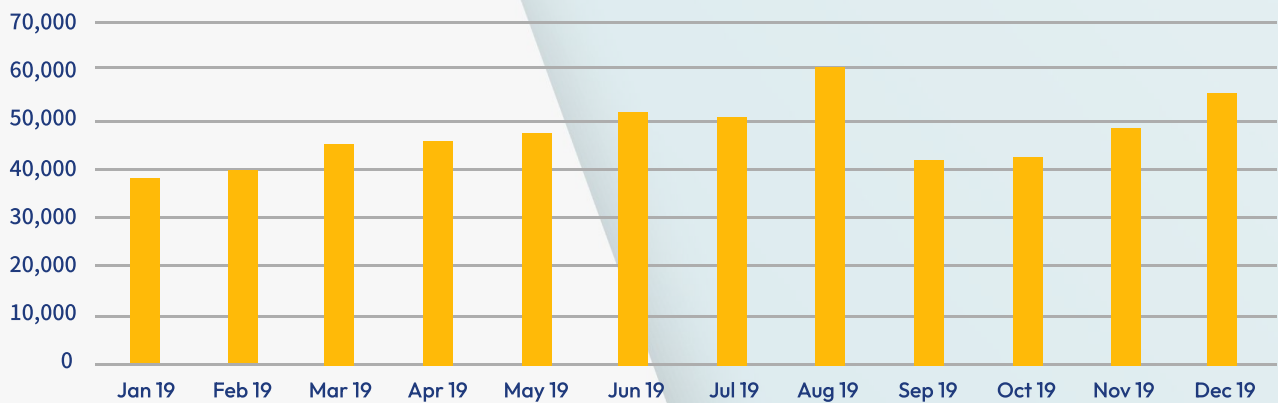
# 1. Market Trends

Table 7 - Dai Circulating Supply since January 2018 (USD Million)



Sources: Binance Research, CoinMarketCap

Chart 2 - Monthly Unique Users on Ethereum DeFi, 2019



Source : DApp Review, Bincance Research

Staking is related to the concept of proof of stake. Proof of Stake (PoS) was presented as an alternative to solving the excessive energy consumption problem of proof-of-work, and is a consensus algorithm in which the ownership stake of participants is reflected in the block creation rights stake. In proof-of-work, the probability of block creation increases depending on the miner's computing power, but in PoS, blocks are created in proportion to the amount of currency the miner holds. PoS blockchains include Peercoin and Ethereum after PoS conversion. In PoS, there is a concept of owning cryptocurrency shares, which is called staking.

# 1. Market Trends

Staking is the act of fixing a certain amount of cryptocurrency as a stake. A staking service is a service similar to savings in which users entrust their cryptocurrency to operate a blockchain network and receive profit compensation in return. As the number of coins paid out as staking interest increases, the absolute number of coins naturally increases, so if the project value does not increase, the value of the coin usually goes down.

From the project's perspective, staking has the effect of temporarily freezing the tokens held. In other words, it is possible to maintain a stable market price by reducing the liquidity of tokens. In terms of price, investors are protected from inflation, and when prices fall, some compensation is provided through distributed cryptocurrency. However, because staking only serves the role of reducing the amount in circulation, it cannot prevent inflation.

For those who simply store their coins on a wallet exchange, staking can expect additional income other than the coin market price. Basically, this is because interest is paid at a much higher rate than the bank interest rate. However, because the coins are tied up during the staking contract period, it is impossible to respond to the market price in case of rapid price rises or falls. There are cases where staking is canceled with a penalty, but the penalty is high as the rate of return is significant. And there are staking projects where even this is impossible.

Unlike bank interest, despite the fixed profit rate and difficulty in valuing, it has incomparably high profitability, so large domestic and overseas exchanges such as Bithumb, Coinone, and Binance also support staking services, and in most cases, 100% transactions will be closed. It is quite popular.

# 1. Market Trends

## 3) FX futures trading market trends

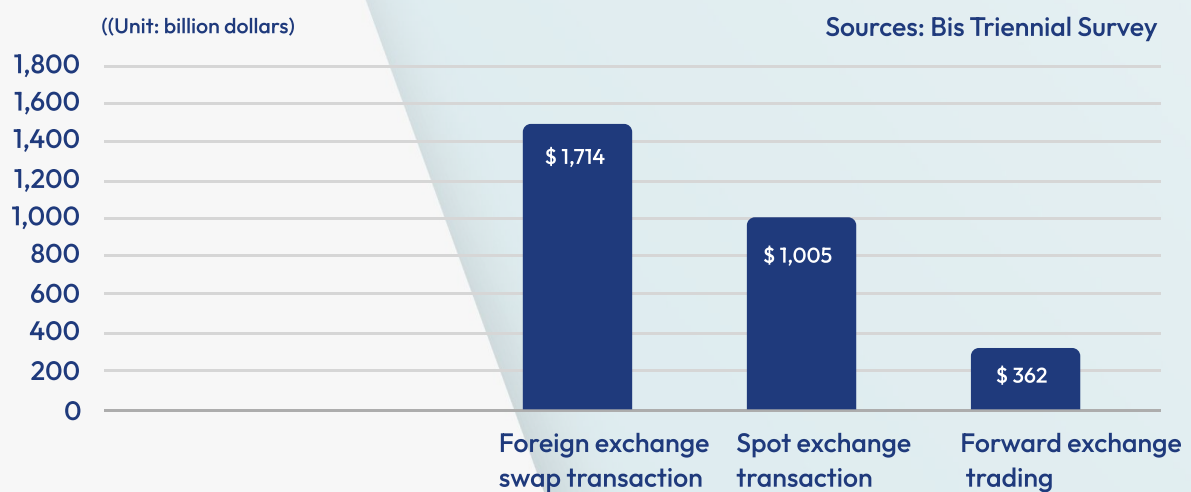
As an exchange-traded derivative under the Capital Markets Act, it is a foreign exchange transaction conducted over-the-counter in accordance with the regulations of the American Futures Association or the Commodity Exchange Act of Japan, etc., applying standardized contract units (100,000 units) and a small margin (5% of the transaction amount), etc. It refers to a transaction that seeks market profits by taking advantage of exchange rate fluctuations between different currencies (Financial Investment Association, definition of FX margin trading). In other words, FX margin trading (Foreign exchange margin contract) or Margin foreign exchange trading is a type of foreign exchange trading that uses margin to conduct currency transactions with a futures company by setting a specific price per contract. In the United States, it is called retail forex.

This product type can be profitable because the profit and loss margins due to leverage are large, but on the contrary, it carries high risk. Additionally, since it is not guaranteed by the exchange, it cannot be protected even in the event of bankruptcy. Despite the existence of these risks, the foreign exchange market was a market limited to inter-bank transactions internationally, but now central banks, commercial and investment banks, hedge funds, general companies, and individuals from each country are participating. In Korea, individual investors have been allowed to participate in the FX market since it was legalized through revision of the Enforcement Decree of the Futures Trading Act in 2005, and as online trading became possible with the development of communication technology, individual investors became able to trade 24 hours a day through the Home Trading System (HTS). After the global financial crisis of 2008, as the returns on stocks and bonds weakened and the dollar continued to strengthen based on the decline in Korea's base interest rate, FX margin trading received attention as a means of investment. However, as a large number of individuals who were not aware of the risks entered the market, disastrous results were obtained, such as a 90% loss in about 6,000 accounts. Afterwards, after the risk was covered in the media, the profit account recovered to 64% according to KB Securities' first quarter report as of 2016. In terms of size, the foreign exchange market is the largest financial market in the world.

# 1. Market Trends

The average daily trading volume is approximately \$3.2 trillion, which is more than 10 times the average daily trading volume of the global stock market and 35 times the average daily trading volume of the NYSE (New York Stock Exchange). The UK (London) and the US (New York) mainly account for more than 50% of the total trading volume, and in the case of the US dollar, they are involved in more than 80% of all foreign exchange transactions.

## By foreign exchange product Average daily trading volume



However, as institutional insufficiencies such as regulations were exposed, illegal activities disguised as FX trading emerged, and crimes such as fraud became rampant targeting investors seeking high returns in a short period of time. At the government level, the 'FX margin consolidation plan' was implemented in 2012, reducing leverage by about 10 times, and many individual investors lost interest in FX margin trading. As a result of this, the size of the domestic FX margin trading market in 2015 froze to one-tenth of its peak. It is too early to give up when looking at the potential of the Korean financial market, which ranked first in the world in terms of derivatives trading volume, but its competitiveness compared to other overseas products is not narrowing due to stubborn financial regulations.



## 2. System structure

### 1) FX futures trading

Meta Trader 4: It is the world's most widely used foreign exchange futures trading platform developed and distributed by MetaQuotes Software. Companies wishing to broker foreign exchange futures trading can register as brokers with MetaQuotes Software and provide services to members.



We are distributing OS-specific programs so that you can trade on various OS platforms.

**Meta Trader 4 API:** This is an API provided by MetaQuotes Software. The API allows broker firms to remotely execute functions used in Meta Trader 4.



## 2. System structure

**FX Web Service:** Provides a service that allows you to receive transaction information and place orders in real time using the API provided by Meta Trader 4. Since many of the functions provided by Meta Trader 4 are for professional traders, it may take a lot of effort and loss for beginners or general users to place trading orders. FX Web Service provides functions to reduce transaction complexity and realize profits.



The functions linked to Meta Trader 4 are as follows.

### Request List

Add order	Get account balance	Get version
Change password	Get account info	Modify account
Close order	Get history	Modify group
Create account	Get margin info	Open order
Create group	Get open orders	Pumping
Delete account	Get order	Send mail
Delete group	Get pending orders	Transfer balance
Delete order	Get Symbols	Update plugin value

The above functions are mainly used in this service, and about 50 other functions are linked to Meta Trading 4.

## 2. System structure

**Account Money:** This is a virtual good that can be traded in Meta Trader 4. Users can use Account Money to place trading orders for Sell and Buy of foreign exchange futures products. Account Money is simultaneously reflected in the balances of Meta Trader 4 and FX Web Service, and regardless of which platform you place your trading order, the resulting balances are synchronized with each other.

**Electronic Money:** It is a type of point that acts as an intermediary used in FX Web Service. It acts as an intermediary with heterogeneous platforms to link with FX Web Service. For example, when you transfer cryptocurrency from an external cryptocurrency wallet or cryptocurrency exchange to FX Web Service, FX Web Service detects receipt of cryptocurrency and converts it into electronic money. The converted electronic money can be converted into Account Money for Meta Trader 4 transactions in FX Web Service and can also be transferred to other members. Account Money obtained as a result of trading in the FX Web Service can be converted to electronic money and transferred to an external cryptocurrency wallet or cryptocurrency exchange to be converted into cryptocurrency that can be cashed.

### 2) Staking

Staking is the act of delegating the cryptocurrency held by a user to a blockchain network. If you participate in staking in the blockchain network, the delegated stake increases, and based on this, additional issuance of cryptocurrency and other rights are strengthened. In return for this, participants will receive compensation for their staked shares. However, the compensation generated during this process must be compensation of real value. Even if cryptocurrency is given to participants as compensation, it would be meaningless if it cannot be sold for cash or exchanged for other goods.

## 2. System structure

### Staking and Rewards

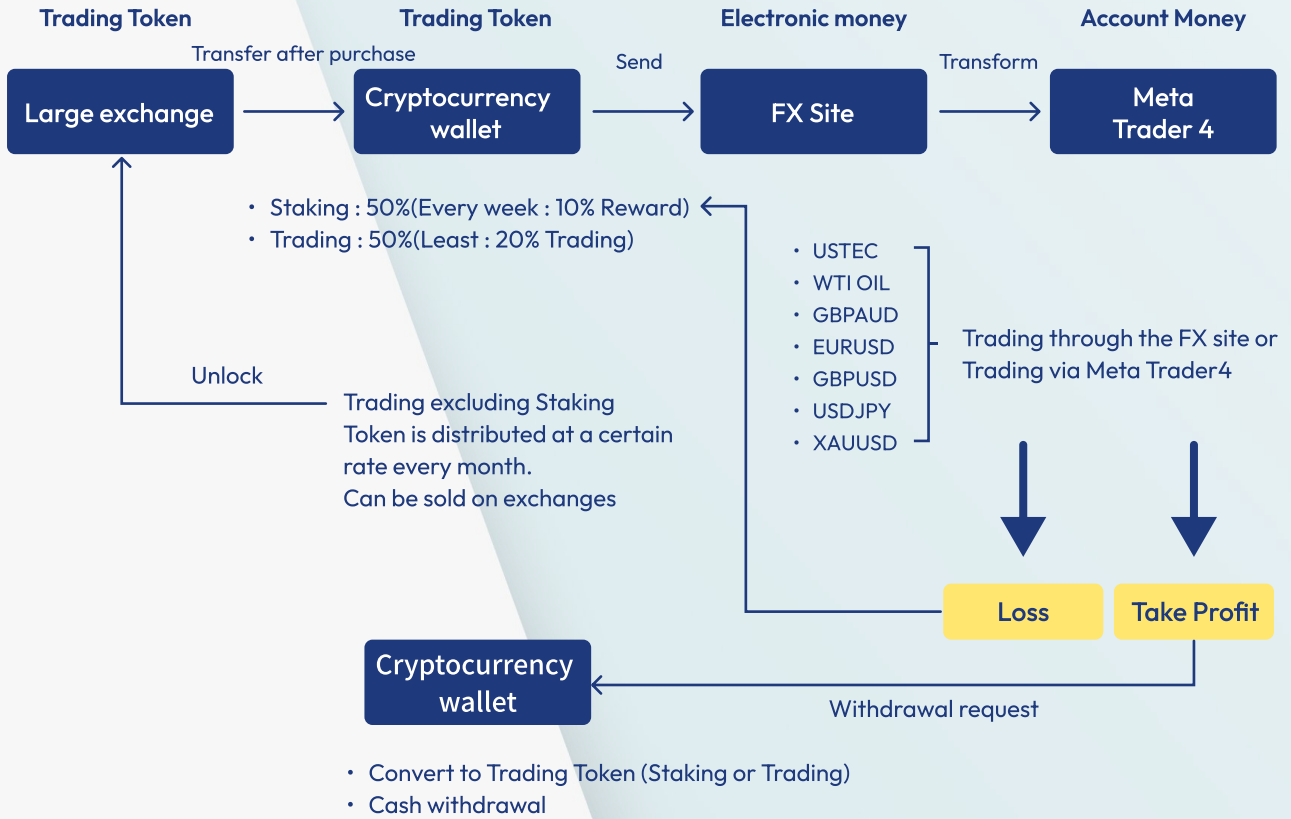
On the foreign exchange futures exchange, users around the world trade continuously 24 hours a day. Meta Trader 4 is the central platform for such trading.

This service issues Trading Tokens for foreign exchange futures trading. Some of the Trading Tokens sold to users who want to trade foreign exchange futures are staked, and the remaining part is traded in foreign exchange futures. Profits generated through foreign exchange futures trading are rewarded according to the stake.

- **Minimum Staking Quantity: 50% of the initially purchased Trading Token (all Trading Tokens purchased thereafter can be used for trading)**
- **Minimum Trading Quantity: Minimum 20% of purchased Trading Tokens**
- **Reward policy: 20% of trading losses through weekly foreign exchange futures exchange settlement**
- **Withdrawal Policy: Electronic money can be converted into a stable coin that allows cash withdrawal through FX Web Service.**
- **Staking period: 100 days from the start date.**
- **Cryptocurrency exchange selling point: 10% unlocked every month.**

## 2. System structure

### 3) System flow chart



- Since Staking Reward is a profit realized through futures trading rather than through exchange trading, users who purchase Tokens can earn profits without directly participating in trading through Staking.
- Profits realized through trading can be withdrawn at any time.



### 3. 3. Token Economy

#### 1) ATO+ Trading Token

##### Request List

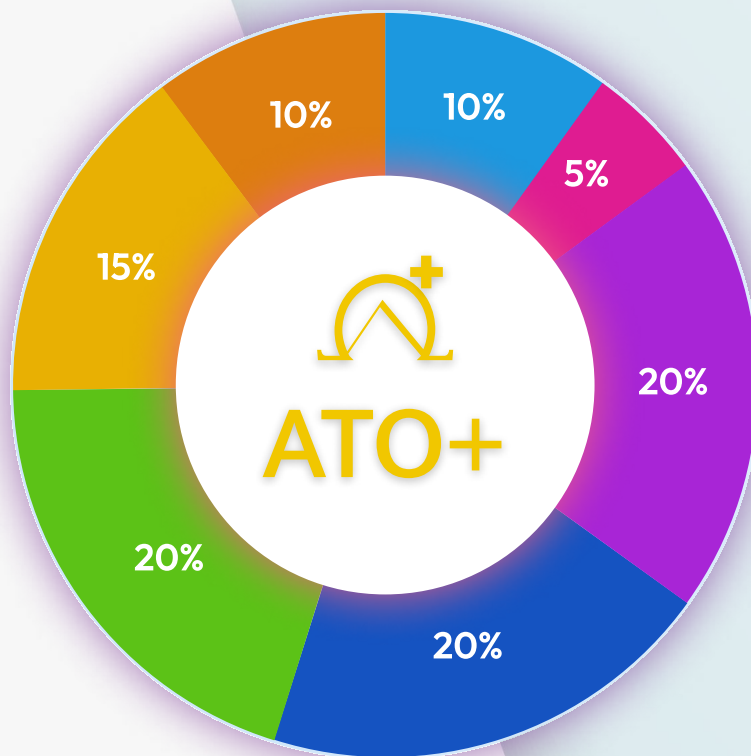
Token Name : ATO+

Token Symbol : ATO

Token Type : TRC-20

Token Character : Trading or Reward

Total amount : 5,000,000,000



● Partnership

● Advisor

● Token Sale

● Trading Sale

● Marketing  
Business  
Development

● Team

● Reserve

## 4. Team



Leo Kang (Chairman)



Felix Ju (CEO)



Erica Kim (CFO)



Richard Kim (COO)



Chrishuke Lee (CMO)



Noah Lee (Director)



Bella Choi (Art Director)

To develop a reliable platform, a team of experts in each field is being formed to develop the platform's main technologies and solutions, and domestic and overseas marketing are speeding up together.

## 5. Partners



<http://win-wingame.com/>

### CharlieONE Casino Hanoi

<https://charlieoneclub.com/>



### Lucky89 Casino

<https://www.facebook.com/lucky89bordercasino/>



<https://tron.network/>

## 6. Load Map

- 2024. 2Q Listed on BONABIT
- 2024. 3Q Launch of branches in 4 countries including Vietnam/Cambodia, launch of own platform
- 2024. 3Q Online casino platform WIN-WIN grand opening  
Listed on global top-tier exchanges
- 2024. 4Q Casino Kiosk Platform Open
- 2025. 1Q Expanded to 10 overseas branches
- 2025. 2Q Global launch of integrated payment platform
- 2026. Expansion of hotel casino and kiosk business to 15 hotels

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## 7. Conclusion

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Until now, blockchain-based cryptocurrency has been developed in a way that is far from the real economy. Users who purchased cryptocurrency only made transactions in isolated areas, expecting only an increase in the value of the cryptocurrency. The start of this service stemmed from the desire to find an alternative that operates in conjunction with the real economy rather than a separate network. Now we are taking one step forward. The technological integration of the foreign exchange futures trading market and cryptocurrency implies the potential for many developments. This is the beginning of the possibility for cryptocurrency to connect with more financial products.

Countries around the world, including Korea, are considering the legal status of digital currency. It has surpassed the level at which it can no longer be left outside the institutional system. In this situation, combination with institutional financial products is an unavoidable path. I hope that with this start, more ideas and technologies will emerge. And we hope that this service will serve as the seed for that.



## 8. Disclaimer

The contents of this white paper do not constitute investment advice, and the final decision to invest in ATO+ Coin must be made based on the investor's own judgment. ATO+ Coin is not responsible for any losses resulting from investments.

### Investment risk

Investing in cryptocurrency may involve high risk. The value of your investments may fluctuate due to a variety of factors, including market volatility, regulatory changes, and technical issues. Investors must fully understand these risks and make prudent decisions.

### Accuracy of Information

The contents of this white paper are accurate at the time of writing and may change in the future. ATO+ Coin does its best to ensure the accuracy of information, but cannot guarantee the completeness of all information.

### Legal notice

ATO+ Coin complies with the laws of each country, and care must be taken to ensure that it is not used for illegal activities. The contents of this white paper are subject to change without prior notice, and ATO+ Coin is not responsible for this.

Investors must fully understand the relevant laws and regulations before investing in ATO+ Coin, and seek legal advice if necessary.