



Concept and Features of Eternal Wallet

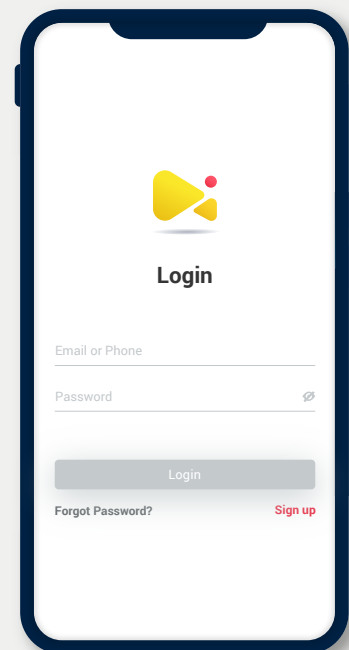
Logics of the World's Cheapest Overseas Remittance

Features of Eternal Wallet

Eternal Wallet has many features as below, and all of these features are necessary for achieving the world's cheapest overseas remittance:

- Accessible anywhere around the globe just with a computer or smartphone
- Trading of The Transfer Token ([TTT - refer to whitepaper](#)) is possible within and outside of Eternal Wallet.
- 50% of the fees accrued are distributed to the holders of TTT
- By lending out TTT, users can receive dividends
- World's largest amount received when exchanging between foreign currencies
- Acceptance of fiat currencies
- Deposits/withdrawals via Bitcoin
- Ability to be traded with digital money
- The sharing service, named E-Counter, is available

Eternal Wallet



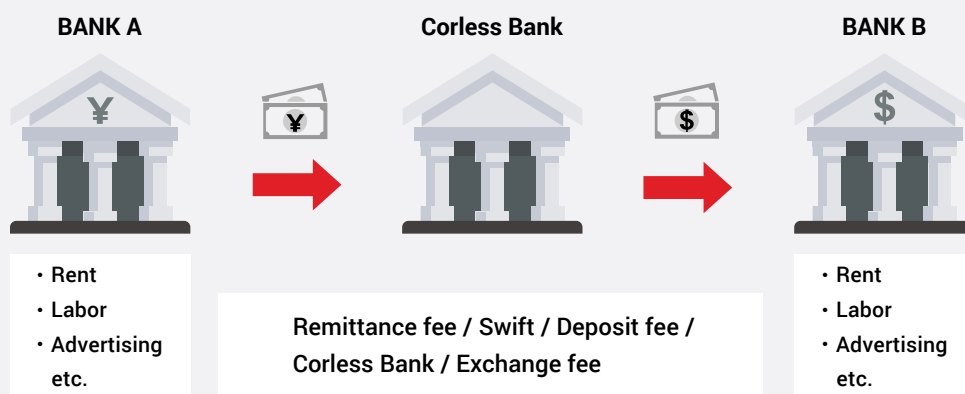
The issues of existing overseas remittance– transfer via bank

Various costs are incurred when sending by using banks, both for the sending party and the receiving party (rent, labor, advertising, etc.).

There is the risk of volatility in the exchange market, and exchange fees will be incurred. The undeniable existence of correspondent charges (intermediary bank fee) when using the SWIFT (Society for Worldwide Interbank Financial Telecommunication) network.

When using banks to conduct overseas remittance, the above costs and more are incurred.

These costs are a large burden on users who desire to make an overseas remittance.



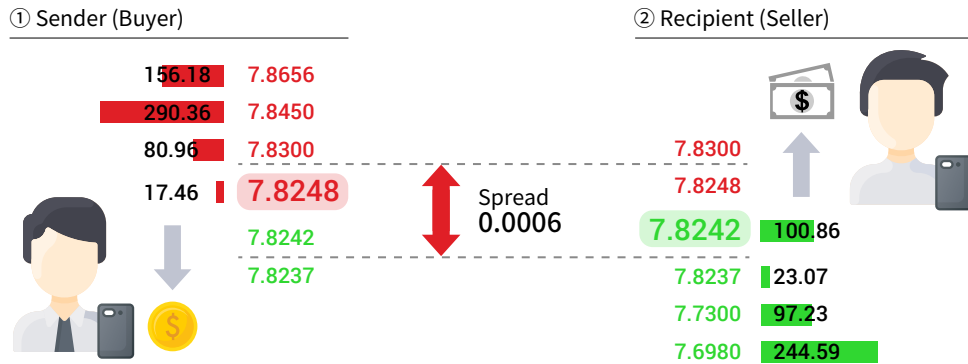
The issues of existing overseas remittance – transfer via cryptocurrency

If there is only cryptocurrency involved in the transfer, it is possible to send it anywhere cheaply and quickly.

However, as overseas remittance starts and concludes finally when the fiat currency has been exchanged to another fiat currency, the process is more complicated. First;

1. One user would need to purchase the cryptocurrency from fiat currency and send it to the desired country
2. The receiver would need to sell the cryptocurrency for fiat currency.

With this, even if the sending of cryptocurrency can be done at an affordable cost, there are always two transactions, meaning that the spread between the transactions always means that the received amount is lessened.



The issues of existing overseas remittance – transfer via overseas remittance company

In a traditional Overseas Remittance company, for example, if an overseas remittance were to be conducted between two countries, money (or currency) will be placed in both countries.

Theoretically, the deposit and withdrawal could be made in one country, aka domestic remittance in order to keep the costs down compared to banks. However, it is difficult to equally maintain the transfer between both countries; one country will likely accumulate more funds and cause an inclination. This inclination is filled by the aforementioned country via transferring of the funds to the other country using overseas remittance by bank in order to keep the balance.

The upper limit of these methods can be seen, as results of the necessary costs will undoubtedly contribute to the rise in fees.



Overview of the features of Eternal Wallet

As stated above, there are many features within Eternal Wallet.

From here on, we shall state the overview of each feature, and how it contributes to the world' s most affordable overseas remittance.

① Multi-currency Wallet

The Eternal Wallet provided by Atom Solutions is designed to be a multi-currency wallet, so fiat currencies of various countries can be stored within the wallet. At first we will start with two national currencies, then gradually increase the number and expand to other countries.

In the case of a digital wallet only accepting one fiat currency, to conduct overseas remittance there is the need to use other wallets and/or services, and that is factored into the cost.

However, Eternal Wallet facilitates multiple fiat currencies, and this is an important factor into how it achieves the world' s most affordable overseas remittance.

② P2P Trading

With Eternal Wallet, you can access anytime, anywhere in the world with just a smartphone.

Undoubtedly, bank Apps also have similar features. However, conducting overseas remittance from those apps will eventually be channeled through banks, resulting in a higher fee due to the aforementioned reasons.

With Eternal Wallet, the transaction involves P2P trading directly between users without additional costs incurred, and the world's cheapest overseas remittance method becomes possible.

The merits of users being able to send and receive between each other through a P2P system is great. This is also an important factor in realizing the world' s most affordable overseas remittance.

③ The Transfer Token

One of the features of TTT is that users can receive a 50% rebate of the fees accumulated by various transactions dealt within Eternal Wallet.

The existence of TTT is vital to the overseas remittance logics of Eternal Wallet, and

without it the concept of the world's most affordable overseas remittance is absurd.

With traditional methods such as bank transfers and overseas remittance companies, there was a ceiling on minimizing costs.

With Eternal Wallet, by implementing TTT into the system, we achieved substantially reducing the costs of overseas remittance.

④ Deposits/withdrawals by fiat currency

Users can purchase TTT with fiat currency, meaning that within Eternal Wallet, there is the pairing of TTT and fiat currency.

Upon purchase of TTT by depositing fiat currency into Eternal Wallet, the same amount of the money will be deposited into users' regional banks in order to safely protect users' assets.

Due to this, no matter how much the price of TTT fluctuates, at the point and time that the sale is recognized, the buyer has pre-deposited the amount of fiat currency, meaning that there will be no case where the seller who obtained the property rights of the deposited amount cannot withdraw.

Also, if fiat currency (cash) is deposited within Eternal Wallet, the total issued fiat currency amount within the Eternal Wallet system increases. Vice versa, the total issued amount of fiat currency will decrease when fiat currency withdrawals are made.

With Eternal Wallet, by increasing the number of fiat currencies accepted, it is possible to avert the risk of price fluctuation risks and/or exchange rate risks as would be seen in a cryptocurrency-only wallet.

⑤ The world's best rate in currency exchange

Eternal Wallet provides the best rates in the world for currency exchange. And with this, by directly sending the exchanged currency via Eternal Wallet to other countries' Eternal Wallet users, the world's cheapest overseas remittance can be attained.

With overseas remittance companies, there can be seen those advertising zero fees.

However, these institutions tend to utilize their own independent exchange rates, meaning the received amount when remitting overseas is diminished by those rates.

Eternal Wallet utilizes the world's highest amount received upon exchanging (Interbank Telegraphic Transfer Middle Rate + 0.5%). This currency exchange conducted by these rates is also a required component to achieve the world's most affordable overseas

remittance.

And then, using Eternal Wallet' s overseas remittance for sending fiat currencies only takes 3 seconds, anywhere around the world.

⑥ Pool

When users exchange currency within Eternal Wallet, this exchange is conducted by passing through a system called "The Pool" .

Initially, fiat currency will be prepared within the pool.

⑥ 1.) Increase and decrease of fiat currencies within the Pool

When a user exchanges fiat currency A for fiat currency B through Eternal Wallet, fiat currency A enters the Pool, and fiat currency B exits the Pool and is returned in exchange to the user.

In this case, the exchange of fiat currency A for fiat currency B conducted by the user has been concluded.

Then, the balance of fiat currency A within the pool increases, while fiat currency B decreases.

⑥ 2.) Solving the issues of traditional overseas remittance companies

We have explained the issue of traditional overseas remittance companies, where the barrier for affordable overseas remittance is made when there is an imbalance between the countries conducting remittance. This imbalance eventually leads to the necessity of overseas remittance made by banking systems.

The issue has proved to have no solutions until now because it is impossible to compel users into making overseas remittances and/or currency exchanges against their will.

Here at Atom Solutions, we have solved this problem by introducing the concept of lending out TTT (detailed on later).

An equal amount of cash is deposited in accordance with the balance of the fiat currency within the Pool, and since no leverage is applied for all transactions conducted within Eternal Wallet, the fiat currency within the Pool is safe from exchange fluctuation risks. Without this system of the Pool, it would be impossible to realize a safe method of overseas remittance.

⑦ Handling Fee when exchanging foreign currency

Conducting of foreign currency exchange within Eternal Wallet will be applied using the rate of Telegraphic Transfer Middle (TTM), plus a 0.5% handling fee. Using this rate to exchange, and conduct remittance through Eternal Wallet, the world's most affordable overseas remittance is achieved.

The handling fees of 0.5% paid and accrued when users conduct currency exchange becomes the incentive for the lending feature.

⑧ Lending of TTT

TTT holders can lend out their TTT into the pool.

The lenders will receive a partial amount of the fees incurred when other users conduct currency exchange using Eternal Wallet.

The initiative to lend out TTT is indeed the fact they can receive these fees.

The user does not lend out to a specific individual but into the pool. This means that the TTT will not disappear or expire and the lent out TTT will always be returned.

⑨ Multiple Pools

The Pool that users can lend out TTT into is not just one.

For the number of fiat currencies dealt within Eternal Wallet, just as many Pools exist. In accordance with the fiat currency balance within these Pools, the lending fee within all Pools will differ.

In order for users to lend out TTT into the Pool, it will be necessary for them to purchase TTT with the fiat currency of the Pool that they wish to lend out in.

⑩ Opportunity for arbitrage due to the divergence in dividend rates

In regards to the dividend rates differing according to each Pool when lending, there is a higher probability that lending out to a Pool with higher dividend rates will provide higher dividends.

Due to this, there will be more users who lend out to these Pools with higher dividend rates.

As a result, there will be an increase in the number of users who purchase TTT in the fiat currency of which the Pool's dividend rate is higher.

With this, the price of TTT versus fiat currencies of a higher dividend-returning Pool will

become higher than those fiat currencies of a lower dividend-returning Pool. This creates a discrepancy in the price of TTT versus each fiat currency.

As a result of the price discrepancy for the same TTT, there is a profit earning opportunity via arbitrage trading.

For example if TTT's price was 100 in fiat currency A, and 110 in fiat currency B, a user from country A could purchase one The Transfer Token for 100 fiat currency A, then sell The Transfer Token within the Eternal Wallet for fiat currency B. This results in a profit of 10.

⑪ Conclusion of Arbitrage

However, to conclude arbitrage, taking into consideration exchange fluctuation risk, it is necessary to exchange back into the user's initial currency. Due to this, this means that there will be a need to exchange the fiat currency B back into fiat currency A via the currency exchange function within Eternal Wallet. By exchanging from B to A, fiat currency B enters the Pool, while fiat currency A is taken out of the Pool.

⑫ Volatility and equalization of dividend rates

Dividend rates will be higher with fiat currencies which have a lower Pool balance. With the arbitrage transaction conducted in ⑩⑪, since the dividend rates of fiat currency B was higher, this means the price of TTT in fiat currency B was higher than in that of fiat currency A.

Higher dividend rates mean that the Pool balance of fiat currency B was less than that of fiat currency A.

However, as we explained in ⑪, the transaction the user conducts is that of exchanging fiat currency B, which has a lower Pool balance, for fiat currency A, which has a higher Pool balance.

With this exchange, the Pool balance of fiat currency B increases, while the Pool balance of fiat currency A decreases.

Thus, the discrepancy of the balance between the Pool is solved.

Due to this, it is no longer necessary to conduct overseas remittance to maintain the equality between the balance, meaning that the issue that plagues overseas remittance

companies as mentioned in ⑥ is solved.

By not fixing the dividend rates when lending, the Pool balance of each currency will be constantly adjusted. Therefore, with Eternal Wallet there will be close to no need to actually conduct overseas remittance like traditional overseas remittance companies, making the world's most affordable overseas remittance possible.

⑬ The received currency when lending out TTT and the returning of TTT

For instance, when a user lends out TTT into the Pool of fiat currency A, the received dividends will be in fiat currency A of the Pool they lent out in.

The point off time that the TTT lent out by the user is returned is when there is a currency exchange of fiat currency A for fiat currency B. Those in the earliest positions will have their TTT returned in that specific order, and with the TTT fiat currency A will be returned in accordance with the lending fee.

⑭ Profits and losses made by fluctuation of fiat currencies within the Pool

When one fiat currency's balance within the Pool decreases, this means another currency's balance has increased. Here, by managing the total of the balance within all Pools of all fiat currencies, rather than focusing on each individually. Atom Solutions prevents the possibility of profits/losses made by the fluctuation of fiat currencies within each Pool.

Upon looking at only one fiat currency, the balance within the Pool may fluctuate in regards to the status of currency exchange. However, since Atom Solutions has deposited the same amount of all fiat currency Pools, management is conducted by combining the Pools of all fiat currencies. By adding up the total of all fiat currency balances within the Pools, the profits and losses are almost completely negatable, and the risk of exchange profits/losses are also prevented.

⑮ Deposits made in BTC

With Eternal Wallet, deposits made using Bitcoin are possible. By enabling this, Eternal Wallet can accept deposits from countries other than the countries which fiat currency is accepted. This will hopefully result in the increase of participants in Eternal Wallet by accepting such users, and lead to the decrease of distortion due to price differences of fiat

currencies within Eternal Wallet.

⑩ Improve accessibility and convenience by partnering with various countries' electronic payment companies

Atom Solutions is engaging in partnership with electronic payment companies and payment providers of various countries.

With these partnerships, not only can users make payments to various services using the fiat currencies within their Eternal Wallets, but also make exchanges with each country's electronic money.

Moreover, by enabling the deposit/withdrawal of Eternal Wallet through each country's ATMs, overseas remittance sending/receiving cases and opportunities using Eternal Wallet will increase greatly, leading to better convenience of Eternal Wallet.

Even if it were possible to send cryptocurrency to an overseas wallet, there is no point if the funds cannot be received in fiat currency. Also, it is estimated that there are approximately 1.7 billion people around the world who do not possess a bank account. To solve these issues, it is absolutely essential to partner up with each country's corporations.

⑪ E-Counter

With Eternal Wallet, as a means to a window for deposit or withdrawal, a service called E-counter is available.

As to what E-Counter is, it is a service where users can search for a nearby deposit/withdrawal desk within Eternal Wallet. Registering for E-counter can be done by anyone and commission fees can be set up individually.

Traditional sharing services usually cannot be started without a car or a room to conduct business, but E-Counter registration can be done with just a device such as a smartphone. The entry requirements are set low as one of its features and are a necessity for the goal of expanding the Eternal Wallet's service to the far reaches of the globe.

The final destination when conducting overseas remittance is the receiving of cash. No matter how affordable the overseas remittance process is, if the commission fees upon receipt are high, less cash will be received.

With E-Counter, individuals are free to set up their own commission fees. Due to this, competing E-Counters will be driven in a free-market principle to gain as many users as

possible by lowering their fees in comparison with competing E-Counters, meaning that the cash received in hand will eventually increase. The existence of E-Counters is also an essential component in achieving the world' s most affordable overseas remittance.