



# Next eCommerce Payment & Platform

2023



GP Coin is a cryptocurrency designed to enable real-time payments for ecommerce, and to realize an instant marketplace for merchants and consumers as its crypto payment instrument. Its goal is to become a major payment apparatus in public scale.

GP Coin is engineered to address scalability, applicability, adaptability, and governance in the cryptocurrency-based market space.



The XGP platform is a trading platform that provides multi-faceted comprehensive solutions for GP Coin. It is intended that the XGP platform sustain stable business rewards and investment value independent of GP Coin price performance.

XGP is the ticker symbol of GP Coin.

GP Coin and the XGP platform are the products and services of FA GLOBAL BK FINANCE Ltd., and FA GLOBAL FINANCE OÜ Ltd.



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# SUMMARY

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Bitcoin, as the front runner among the first-generation cryptocurrencies, showed the immense potential of a secure and decentralized platform of currency. The second-generation cryptocurrencies such as Ethereum had followed with improved functionalities, wider applicability, and thus bigger expectation..

In the due process, the cryptocurrency technology embraced the smart contract mechanics in the blockchain network, and other major technological innovations. The benefits of real-world usability of the technology have become increasingly evident. But current cryptocurrencies have yet to show its prowess to be a major payment instrument in a wider public scale.

GP Coin, as a cryptocurrency, aims to enable real-time payments for ecommerce, and to realize an instant marketplace for merchants and consumers as its crypto payment instrument. GP Coin is engineered to address scalability, applicability, adaptability, and governance in the cryptocurrency-based market space.

The XGP platform is a trading platform that provides multi-faceted versatile solutions for GP Coin. It is intended that the XGP platform maintains stable business rewards and investment value independent of GP Coin price performance.

In addition, cryptocurrencies have the advantage of being virtual with no friction between nations, and it can be used as an international swap token for merchant goods and services. These huge possibilities of cryptocurrencies can provide innovative solutions in the business and consumer market space.

GP Coin is designed to create an environment where potential industrial projects may evolve and expand together. GP Coin is intended to implement an ecosystem comparable to that of Ethereum. FA Global plans to build services required in various industry sectors such as finance, commerce, games, and even entertainment to deliver the value of GP Coin to all participants.

FA Global plans to build a blockchain team with great skills and ideas to support scarce resources. FA Global will provide a blockchain service environment to prospective partners, and developers to support them to form legitimate and fair value in the market.

# DISCLAIMER

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FA GLOBAL BK FINANCE Ltd. (FA Global in short) clearly states that the readers of this paper understand and agree to the following notices in reading all or part of the information contained in this white paper.

## 1. Legal Notices

- This white paper is written as a referential document to convey information regarding the XGP platform and GP Coin under the development plan of GP Coin. It does not provide a legally binding promise to the contents described in the white paper. It does not constitute a promise or representation or warranty of any performance, such as an offer for investment or securities trading, or an inducement for an offer.
- No one is obligated to conclude any contract or legally binding agreement regarding the sale of GP Coin based on this white paper and this white paper shall in no case be construed as a coin sale or purchase offer by the coin issuer/distributor/company. In the case of a contract corresponding to a sale of coins, a separate contract must be drawn upon, and this white paper cannot be the basis or responsible for the contractor's investment decision.
- This white paper is not provided as a business plan or business proposal and cannot be interpreted as an investment proposal or solicitation in any legal jurisdiction. GP Coin cannot be understood or interpreted as an opportunity for purchasers to receive all or part of investment returns, income and profits by participating in products and services of the XGP platform.
- This white paper should be used for informational purposes only. This includes calculated predictions for sustainable outcomes. GP Coin is not security and does not represent ownership of FA GLOBAL BK FINANCE Ltd. The contents of this white paper cannot be used for monetary promotion since only FA Global can issue GP Coin.
- GP Coin is intended to operate according to the plan described in this white paper (subject to development changes).

- Regarding the business of GP Coin and FA GLOBAL BK FINANCE Ltd., you confirm that you fully understand and comply with the followings:
  1. You acknowledge that GP Coin does not constitute securities in any jurisdiction.
  2. The contents of this white paper are not intended to induce or solicit any type of investment activity.
  3. You must not arbitrarily interpret or understand the contents of this white paper (including GP Coin, ICO, exchanges, and related platforms).
  4. All information contained in this white paper and any information currently or in the future known to GP Coin shall not be construed as guaranteeing any profit or benefit in any form, regardless of the time of occurrence.
  5. Recognize that there are risks inherent in the crypto market, including risks associated with cryptocurrencies, such as large price volatility and loss of funds.
  6. GP Coin's business is under development and may change before launch.
  7. GP Coin can be supplied with an additional supply as needed and can be adjusted to increase or decrease.
  8. FA GLOBAL BK FINANCE Ltd. acknowledges that from time to time it may send you emails. But FA Global does not need your confidential information for these email notifications. Therefore, do not respond to unofficial inquiries about GP Coin due to fraud, phishing attempts and malicious access intent.
  9. FA GLOBAL BK FINANCE Ltd. may not guarantee the operating period of the GP Coin business. GP Coin business may be closed for various reasons, such as lack of public interest or lack of funds to develop solutions.
  10. It is strongly recommended that the readers of this document clearly understand and acknowledge the above disclaimer to avoid any conflict of interest between FA GLOBAL BK FINANCE Ltd. and the interested party.



## 2. Investment Notes

This white paper warns the readers be aware that there is possibility of loss or other types of risks in participating in GP Coin and the XGP platform ecosystem. The risk and uncertainty remarks set out below will likely tend to exhibit themselves with remote possibility.

However, by buying and holding GP Coins, investors understand the possibility of loss or other risks, and are deemed to be aware of and to agree to purchase GP Coin in its current conditions without warranty of any kinds:

1. **Blockchain risk:** GP Coin is coded in ERC-20 Solidity built on the Luniverse platform. A possible transaction delay, or a rare but occasional transaction cancellation may occur due to heavy load on the corresponding blockchain system. In addition, a damage may occur to the GP Coin investors due to system bugs and vulnerabilities in the protocol.
2. **Personal information risk:** The user's personal information is necessary to retain the purchaser's electronic wallet. If the personal information of the wallet used by the buyer is leaked, GP Coins in the wallet may be subject to hacking by intruders. The company will install all measures to prevent such intrusions, and the possibility of such intrusion is remote.
3. **Other risks:** Cryptocurrencies issued through all blockchain systems have their vulnerabilities. It is possible to damage GP Coin in the XGP ecosystem through vulnerability attacks by hackers or malicious groups. Again, the company will install all measures to prevent such attacks, and the possibility of such attacks with success is very remote.



# GP COIN OVERVIEW

GP Coin is an innovative cryptocurrency with versatility by applying its XGP platform configuration and Luniverse multi-chain platform. Currently, Bitcoin and Ethereum which are referred to as the leaders of cryptocurrency, have several limitations of slow transfer speed, limitations in scalability, and high fees for blockchain transactions.

GP Coin based on its XGP platform is a differentiated and advanced cryptocurrency of the third generation engineered by FA GLOBAL BK FINANCE Ltd. The company will provide the following solutions based on its technology.

	Bitcoin	Ethereum	GP Coin
Classification	Public blockchain	Public blockchain	Public blockchain
Node Participation Eligibility	Everyone	Everyone	Everyone
Consensus Algorithm	POW	POS	POS
Block Time	Block generation approximately every 10 minutes	Blocks are created every 12 seconds.	New block generation every 1 second
Transactions per Second	7 TPS	15 ~ 30 TPS	1,500 ~ 2,000 TPS
Smart Contract	Almost none	Smart contracts run on virtual machines programmed in solidity language	Smart contract implementation via chain code
Minimum configuration	Available from 1 minimum for failover 2 units required	Available from 1 minimum for failover 2 units required	Available from 1 minimum for failover 2 units required

FA Global has engineered the XGP platform that can support various B2C/C2B blockchain services such as games, finance, and commerce.

GP Coin is a project with focus on the real life and everyday transactions of people's commerce and ecosystem. Numerous decentralized blockchain projects today have created several conflicts with the real business in terms of structure. The GP Coin team have recognized these short comings from the beginning stage and developed GP Coin from the perspective of both technical compatibility and user convenience.

GP Coin is designed to provide all commercial and transaction services on the XGP platform. Coin issuance and blockchain environment can be set up separately according to needs and purposes. You can issue your tokens for various services on the GP Coin network launchpad, such as dApp on Ethereum.

## 1. GP COIN



**Figure 1 GP Coin facts**

Today, a payment for an online transaction only takes a few seconds to conclude. Also, the scale of those transactions reaches far beyond a few transaction-per-second magnitude. Unlike other major cryptocurrencies, GP Coin is designed to enable payment in real-time for online transactions in a massive scale.

The XGP platform is a trading platform that provides a multi-faceted comprehensive solutions for cryptocurrency exchange and ecommerce. The XGP platform goal is to guarantee stable business gains and investment value regardless of the ticker price. To achieve the highest business efficiency, the XGP platform will expand its services to various industry sectors.

## 2. XGP Luniverse Chain System

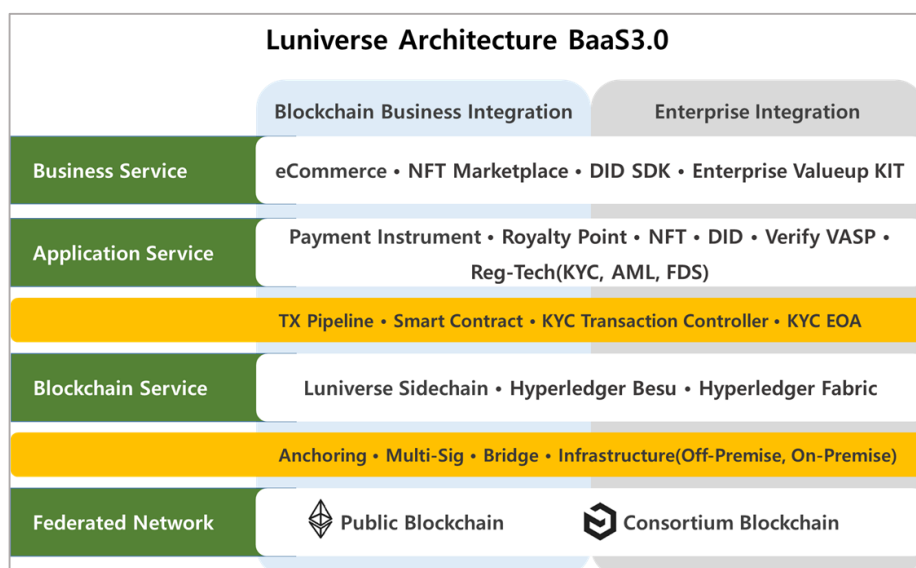


Figure 2 XGP Luniverse Architecture

As the environment of blockchain changes, it is moving from the existing installation type to the service type. Because the blockchain can be installed and operated in the cloud infrastructure, it is easy to manage and can be used at a low cost.

- Chain service is the dApp service stabilization using Luniverse high-performance sidechain with the following strong attributes:
  1. **High Performance:** It is possible to provide up to 2,000 TPS of fast block generation and scalability using chain sharding<sup>1</sup>.
  2. **High Usability:** Easy to use with REST API at no gas cost.
  3. **High Trust:** Reliability is improved with two-step anchoring.
  4. **Highly Efficient Maintenance:** Various operational tools are provided, and the global proxy server architecture can be configured.
  5. **Anchoring:** By periodically recording the block header information of the sidechain to the mainchain, a safe independent chain environment is secured while distributed reliability is maintained.

<sup>1</sup> In the case of sharding blockchain projects, basically the large tables of data are broken into smaller pieces, referred to as shards. Every shard features its own data and makes it unique among other shards. Sharding of blockchain can enable reductions in latency and prevent data overload.

### 3. XGP Luniverse Platform

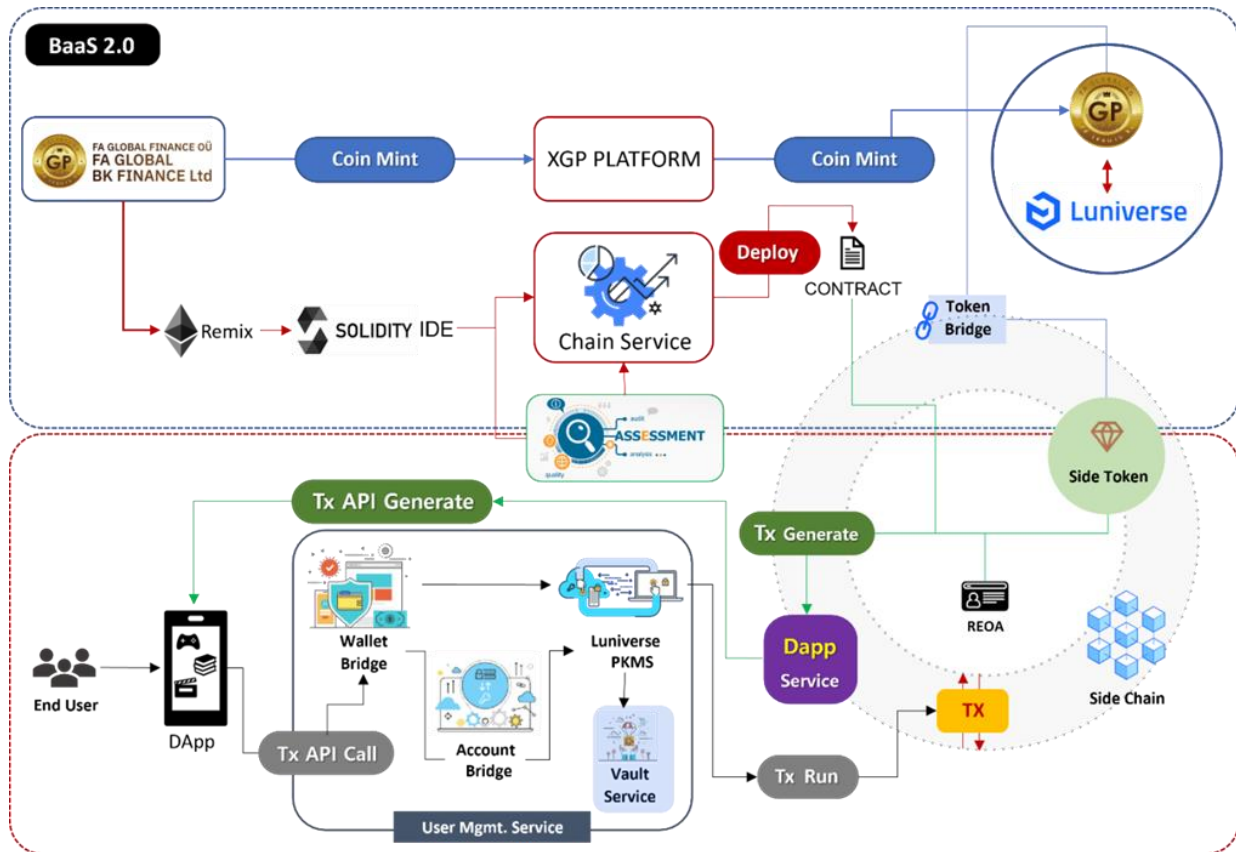


Figure 3 The structure of GP Coin and XGP Luniverse ecosystem participants

XGP Luniverse platform provides a sidechain together with a high-speed public mainchain. The public mainchain currently provides up to 2,000 TPS with the block generation time of one second through the XGP Luniverse consensus algorithm. If the performance of the public mainchain is insufficient, the chain sharding can be used to configure an additional public mainchain connection for higher scalability.

The usability of the dApp is improved by removing the gas cost through the delegation model, thereby eliminating the cost burden of the user when executing a transaction. Since all requests to the XGP Luniverse platform are controlled through a global proxy server, stable dApp services are possible even when the gas fee is removed. For example, DDoS attacks can be prevented by analyzing the log-based patterns on the global proxy server in real-time and by throttling incoming traffic.

Also, the two-step anchoring protocol between the XGP Luniverse Sidechain and an external mainchain such as Ethereum enhances trustworthiness of transactions. The main functions of the XGP Luniverse Sidechain are explained in the following sections.

## 4. High Performance:

### *Stable and fast block time*

The XGP mainchain operates with a block time of one second for fast block responses. To operate blockchain on a short block time, it is necessary to calculate the optimal size of the sidechain considering the target performance level. The network topology should be constructed considering a reasonable level of redundancy. In addition, outside the sidechain, it supports the optimization of the blockchain network such as discovery of non-performing neighbour nodes.

To reduce the probability of block reconfiguration, it is adjusted so that the occurrence of contention among verification nodes is minimized in the block proposal process.

### *High-performance transaction throughput*

Under the XGP Luniverse platform, all block operations (generation, proposal, propagation, and consensus processes) are performed during a block time of one second. High throughput can be achieved by including as many transactions as possible in a single block. When too many transactions are included, block propagation and processing may be delayed at the block receiving side.

Therefore, as the operational time accumulates, blockchain reorganization may occur frequently throughout the network. XGP Luniverse supports stable performance with a minimum performance of 1,500 TPS and critical maximum performance of 2,000 TPS for 30 minutes.

### *Block Cache*

XGP Luniverse Sidechain provides the block cache service to reduce load on XGP Luniverse Sidechain and the public mainchain for quick responses on the client side.

### *Chain Sharding*

In the case of a specific dApp, it is sometimes difficult to handle all user requests with only one public mainchain. In this case, the performance

constraint problem can be solved by supporting chain sharding across multiple public mainchains. At this time, the XGP Luniverse platform provides dApp provisioning and shard chain routing functions at the service level, so that dApps can operate as if they were using a single chain.

This chain sharding structure applies not only to the model in which one public mainchain is dedicated to one dApp but also to the multi-tenant model in which one public mainchain is shared by multiple dApps.

## 5. High Usability

### *Free Gas Fee*

The public mainchain executes transactions without gas cost. In addition, it provides DDoS detection and defense, abuse reporting, and blacklisting functions to resolve security issues caused by attacks. This makes it impossible to execute additional transactions for the user account which has caused abnormally many virtual machine (EVM) executions.

### *Easy to Access and Use*

End users can easily sign up and log in using their phone number, social ID, email, etc. In particular, to support two-factor authentication (2FA) modality such as SNS, biometric authentication, one-time password, or PIN during transaction processing for remittance or smart contract execution to be secured.

## 6. High Trust

### *Safe from Attacks*

Designed to prevent unauthorized access from outside, the public mainchain is safe from arbitrary DDoS attacks and forgery attacks through VPC (Virtual Private Cloud) network and firewall policies. To secure transparency and trustworthiness for the sidechain, two-step upward anchoring is performed leading to "Sidechain" <-> "XGP Luniverse Network" <-> "Ethereum Network".

This enables proof of block forgery by hierarchically recording the Merkle root value for each block section of each chain in the upper chain. The staking

function of the block validator allows the remaining validators to systematically detect and record the contents on the XGP Luniverse mainchain when the validator performs an abnormal operation that harms the network. Afterwards, the staked assets are deprived through voting.

## 7. Highly Efficient Maintenance

### *Managed Service*

Through the governance tool for block validators, validators can easily vote on various agendas registered on the network. These governance tools are convenient because they are provided as a web user interface (UI). Separately, by providing REST and RPC-style interfaces, voting functions are supported by various clients.

By providing a block explorer, it provides a function that allows users to easily search blockchain data and extract desired data in a general data format. By providing a node explorer, block verifiers can check basic information about current and past resource status, critical event occurrence status, block generation cycle, and chain data reconstruction status for their nodes.

It also provides additional information about configuration changes in terms of hardware and software, such as current and past infrastructure events, software versions, and update histories. By providing a traffic explorer, it provides a visualized screen by refining analysis and statistical indicators for transaction requests into various metrics and dimensions.

Finally, by providing a comprehensive dashboard service for the public mainchain, it is possible to easily monitor and respond to the overall status of the public mainchain.

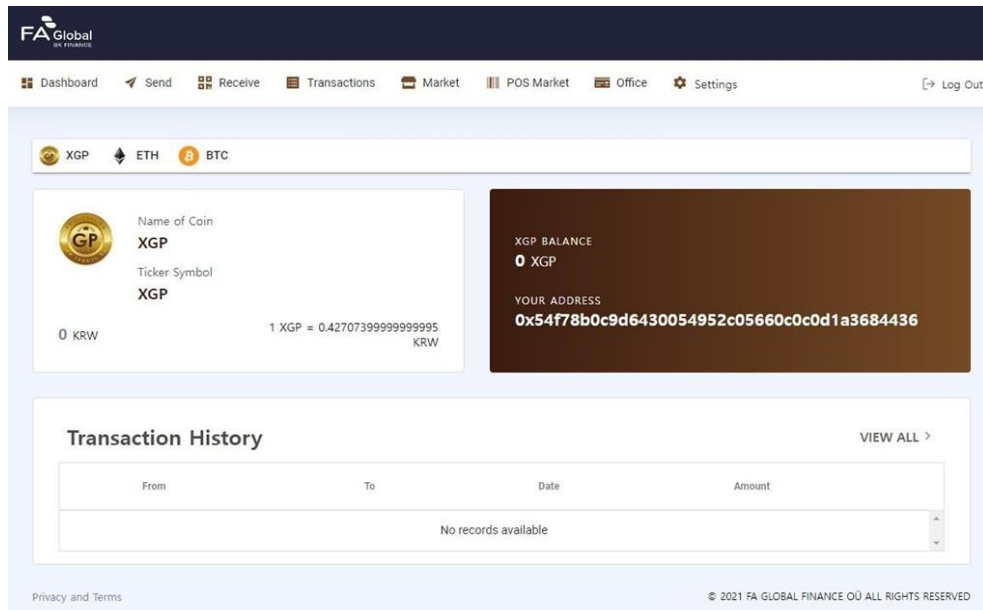
### *Global proxy server structure:*

Because the global routing is applied by referring to the location information of the requested transaction, a quick access to the established public mainchain is possible no matter which country the service is used. It also controls the traffic for each public mainchain through the traffic control function. It collects and analyzes analysis data for all requests by performing transaction logging and analysis functions and provides users with various analysis data.



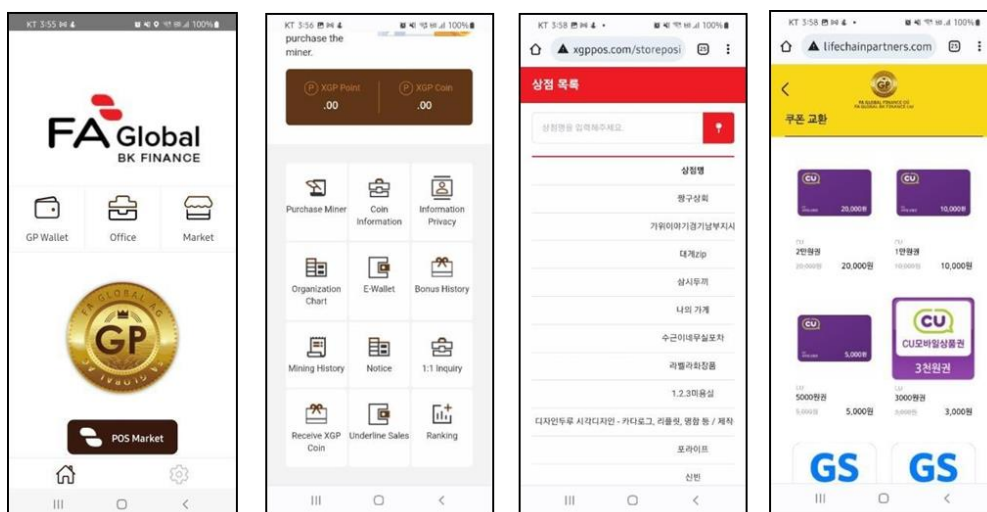
## 8. GP WALLET

[ PC Version]



GP WALLET provides users with the safe and convenient user interface. All types of cryptocurrencies issued on the GP Coin network can be sent to the GP WALLET address.

[ Mobile Version]



GP WALLET can access web pages from PCs and smartphones. It also supports GP Wallet for web browsers. GP WALLET for web browsers can be easily installed as an extension in Chrome or MS Edge. Currently, GP WALLET provides language services

for members in English, Korean, Japanese, and Chinese. There are plans to support additional languages in the future.

### ***GP WALLET UPDATE***

As the TALENT utility token is added to the existing GP WALLET, the swap function is added. TALENT utility tokens are used as currency in XGP TALENT and can be exchanged for cash in exchanges by swapping them to GP Coins through a wallet.

Utility tokens are additionally applied to purchase real products and stabilize payments.

# TOKEN ECONOMY

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## 1. Market Situation

The blockchain technology has shown vast possibility in a wide range of industry sectors including the Internet of Things, finance, governance, identity management, online decentralization, and asset tracking. However, despite technological promises and ambitions, FA Global has yet to see practical applications of the current technology.

FA Global believes this is due to five major flaws in the current technology stack:

1. **Speed:** How much processing, bandwidth, and storage is needed globally to complete a single transaction?
2. **Scalability:** How many transactions can the blockchain reasonably handle under peak conditions?
3. **Isolation:** Is it possible to meet the different needs of many parties and applications within the same framework to a near-optimal level?
4. **Adaptability:** How well does the tool work? Does the API meet the developer's needs? Are there educational materials? Are all the necessary integrations in place?
5. **Governance:** Can the governance of the network remain flexible enough to evolve and adapt over the time? Is it possible to make inclusive, legal and transparent decisions to provide effective leadership in a decentralized system?
6. **Applicability:** Does technology itself respond to requests from urgent needs? Does one need additional "middleware" to bridge the gap between the API and the actual applications?

## 2. GP COIN Value

FA Global plans to create a new blockchain ecosystem through GP Coin. GP Coin is a step forward from the cryptocurrencies of today. GP Coin will be used in multiple service areas and has been elaborately designed to embed various economic values in it. GP Coin has been designed and engineered to play a pivotal role in our ecosystem with the following attributes:

### *Cryptocurrency*

GP Coin is a cryptocurrency that provides platform services. By using GP Coin, you will be able to configure a blockchain network based on the XGP platform and create dApps.

GP Coin also has a monetary function, where It carries out all the commonly mentioned means of storage and exchange of value. GP Coin's transaction price is formed by supply and demand in the market, and GP Coin holders can contribute to the formation of monetary value through trading at cryptocurrency exchanges.

### *Investment means for blockchain technology*

GP Coin will play a role in bringing partners and service developers into the blockchain ecosystem through the blockchain technology. This is a differentiator from existing protocol coins or exchange-issued coins. GP Coin and the XGP platform will more actively participate in the blockchain ecosystem and collaborate with potential blockchain service developers.

GP Coin can make direct or indirect investments to expand the ecosystem. The target of investment will be individuals and corporates that can contribute to the ecosystem. Individuals and groups with different backgrounds may work together: Blockchain companies with a vision to share the value of GP Coin and cryptocurrency exchanges that share the vision, may cooperate with GP Coin synergistically together.

### 3. Coin Issuance & Purpose

GP Coin is a cryptocurrency issued in the XGP Luniverse platform and will be issued and distributed as follows.

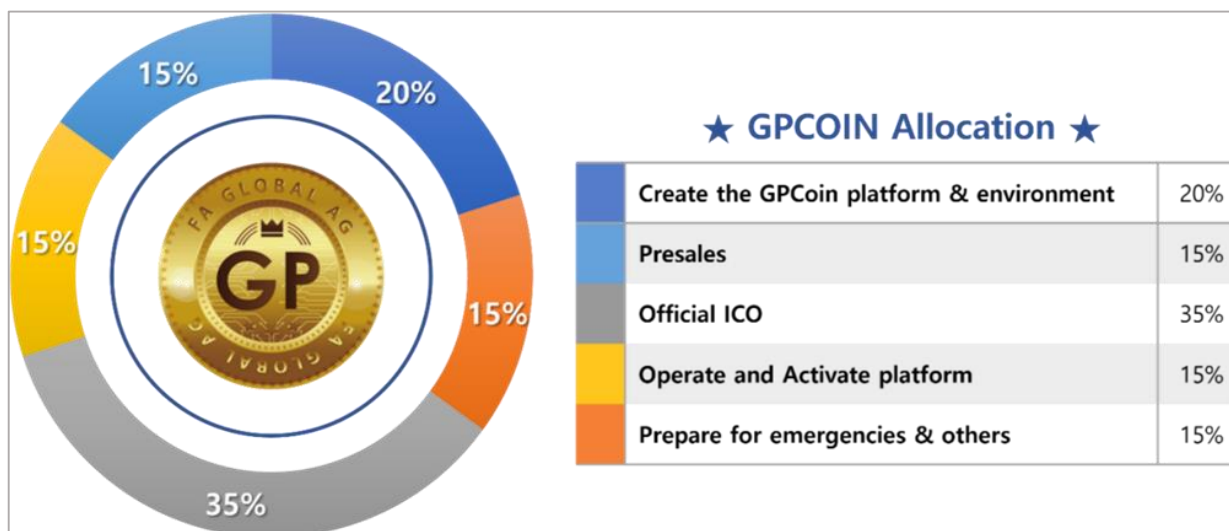


Figure 4 GP Coin allocation

Funds from the coin sales will be used as follows:

1. GP Coin platform and environment creation 35%
2. Platform development 20%
3. Online marketing 15%
4. Platform operation and activation 15%
5. Emergency preparedness: 10%
6. Other 5%

There has been a cumulative supply of 500 billion XGP's since its establishment over the years, FA Global has experienced growth in coin holders and buyers with an expected 50% improvement in the project. The number of cumulative GP wallets and the new wallets created in the past 90 days reach over 70,000, and the total number of transactions over 2.7 million.

With more than 40 million blocks already created, XGP is on a mission to be at the forefront of the financial market by collaborating with numerous financial institutions to lead the world's economic mainstream using cryptocurrencies. With more than 20 financial partners, XGP has expanded its dominance by creating banking products and services for local markets.

With over 500 billion XGP's, GP Coin is driven by a desire to ensure the profitability of

staking as much as mining or trading of cryptocurrencies, while promoting profitability and mitigating or eliminating risk levels.

What is often required is to buy and stake (buy and hold) some coins to add to the mining pool. Since more than 1,000 blocks are generated per hour, the actual return you can get from staking will depend on the amount and duration of your investment.

### *Listed exchanges*

- Digifinex (XGP/ETH, XGP/USDT)
- Probit (XGP/USDT)

## 4. GP Coin HISTORY

### ▪ 2019

- Jan:** Established a Swiss corporation
- Feb:** 1. GP Coin (ETH-based) development  
2. Pre-sale  
3. Launched domestic coupon service
- Jul:** EOS-based ETH Upgrade
- Sep:** Digifinex listed on KRW & ETH market

### ▪ 2020

- Feb:** Acquisition of UK Financial Supervisory Authority (FCA) approved corporation
- Mar:** <https://www.forexcounty.com/> Acquisition and launch of UK money transfer service
- May:** P2P-based GP POS development started
- Jun:** EU Blockchain License Acquisition
- Aug:** Bogo Deals, South Africa Coupon Service API

### ▪ 2021

- Mar:** Mainnet Upgrade
- Jun:** Digifinex listed on the USDT market
- Jul:** ProBit USDT Market Listing <https://online.gmeremit.com>  
Partnership with GME remittance company and provide remittance service between British Pounds<-> Won
- Aug:** <https://blockshield.finance/Digital> asset protection deposit, OTC and service platform Blockshield development and launch <https://centspay.co>  
British Pound <-> US Dollar <-> Partnership with Centspay remittance company that provides currency service partnerships in the Caribbean
- Oct:** Expected to increase XGP

### ▪ 2022

- Feb:** Expansion and establishment of FA Global Korea



# XGP PLATFORM

## 1. XGP Ecosystem

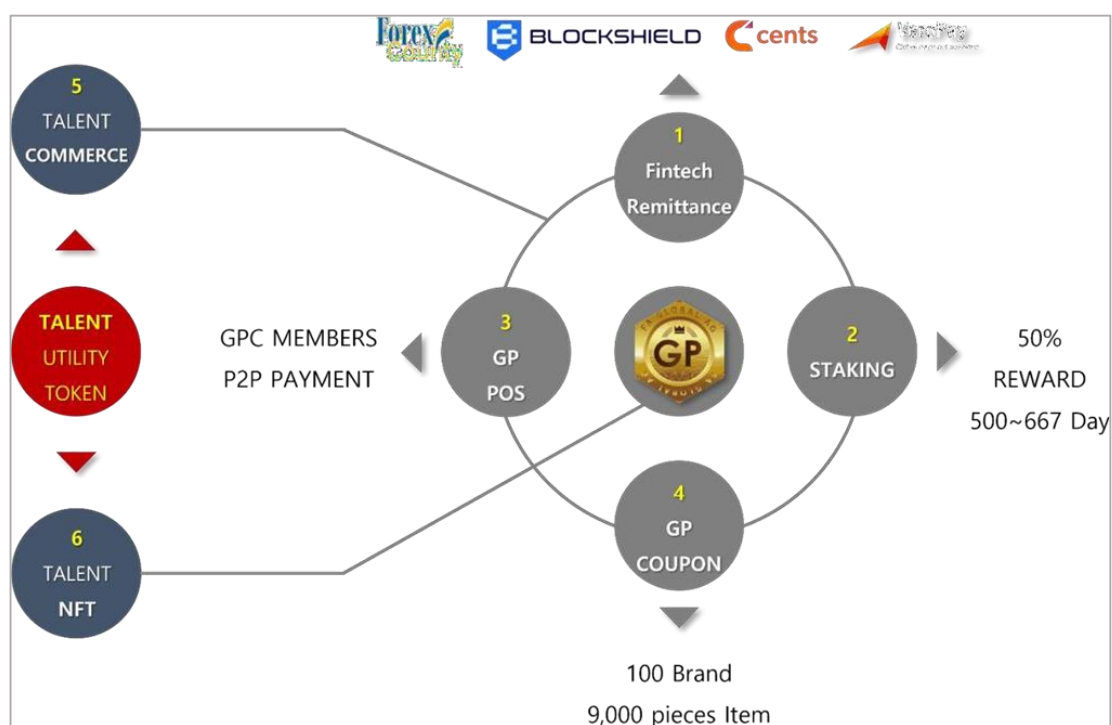


Figure 5 XPG platform and ecosystem

The XGP platform ecosystem consists of six unique core functions as shown in the diagram above based on the Fintech Technology it possesses:

1. **Fintech Remittance**  
24-hour High-Speed Fintech remittance global service
2. **Staking**  
De-Fi staking service through GP Coin
3. **GP POS System**

Ready-to-use B2B, P2P POS solutions and application service

**4. GP Coupon Issuing System**

Self-coupon issuance service for corporate services or individual transactions

**5. Commerce System**

Commerce merchant service for transactions within the XGP ecosystem

**6. NFT Trading System**

NTF transaction service for digital content and real economy-based item trading. Users can use GP Coin, which is at the center of all services, for safe B2B and P2P remittance transactions, as well as for direct transactions of on/off-line real economy items.

## 2. XGP Business

The XGP platform is a stable platform created through years of experience in fintech technology and development. It is standing as an integrated solution that guarantees maximum transaction efficiency. Thus participants can use the services within the XGP ecosystem for safe and fast transactions for various purposes, and benefit from the various services provided by XGP.

XGP provides all Fintech services for individuals and corporates from institutional funding to individual sales of products and is striving to develop more improved services for this purpose.

### *Real-time economic based*

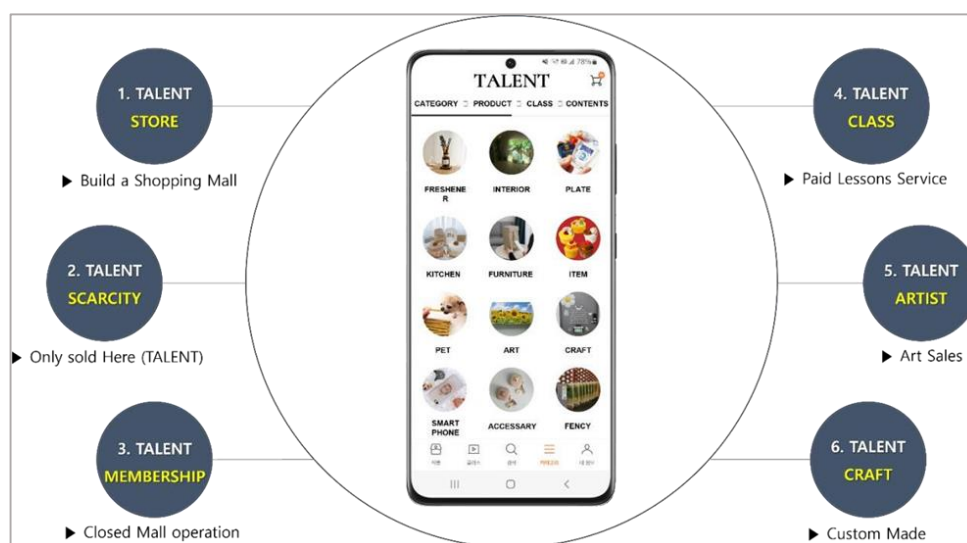
GP Coin makes the real economy a reality through a real-time payment system to meet the lifestyle and purchasing habits of consumers. FA Global has maximized the value of GP Coin by differentiating it from existing cryptocurrencies by adding user convenience and availability. Consumers can use GP Coin in various commerce activities such as eating out, movies, and shopping.

### *XGP Pay (POS)*

GP Coin members will be able to receive payments in GP Coin while running each other's businesses. Non-cash payment is possible by using GP Coin or utility tokens for stable payment for products sold.

### 3. XGP TALENT

XGP TALENT as a part of the XGP platform will provide unique and niche commerce services for members together with GP Coin.



**Figure 6 XGP Talent services for members together with GP Coin**

TALENT is a set of services only for members provided to activate use of GP Coin. The TALENT service for the XGP platform can be divided into 6 components:

#### 1. Store

The TALENT store is divided into a seller and a consumer area among members. Members who are already in business can sell products to members through the seller authentication. Sub-utility tokens linked to GP Coin may be applied for payment.

#### 2. Scarcity

The TALENT store is not meant to sell products that are available in average stores. The TALENT store does not focus on open market and competitive pricing, rather FA Global plans to supply only scarce products for GP Coin members. FA Global plans to carefully select those unique products that are rarely available anywhere else for the benefit of GP Coin members in the TALENT store.

### 3. Membership

The TALENT store allows only members enter and purchase the rare products. Differential benefits according to GP Coin holdings will also be applied later.

### 4. Paid Lessons

Among the members who hold GP Coin, some may have developed outstanding skill sets of their own. They can offer their unique strengths through lessons for a fee. You can give lectures or teach the skill sets for global members. Your knowledge and experience may enable you to open lessons as you desire, and you may be able to earn money through the course.

### 5. Artist

The XGP platform will also provide NFT Market Place services. NFT artworks will be published through NFT Minting and members will be able to trade them. Through the expansion of the XGP ecosystem, members holding GP Coin will be able to create wider experiences for more value.

### 6. Craft

Through contents and products that are unique in this world, such as Creator, Maker, and Collector, FA Global may provide the value of scarcity to GP Coin members, a special opportunity that have been made possible through the TALENT service. Not only hand-made products but also limited-edition products, figurines and plastic models can be converted into scarce values.

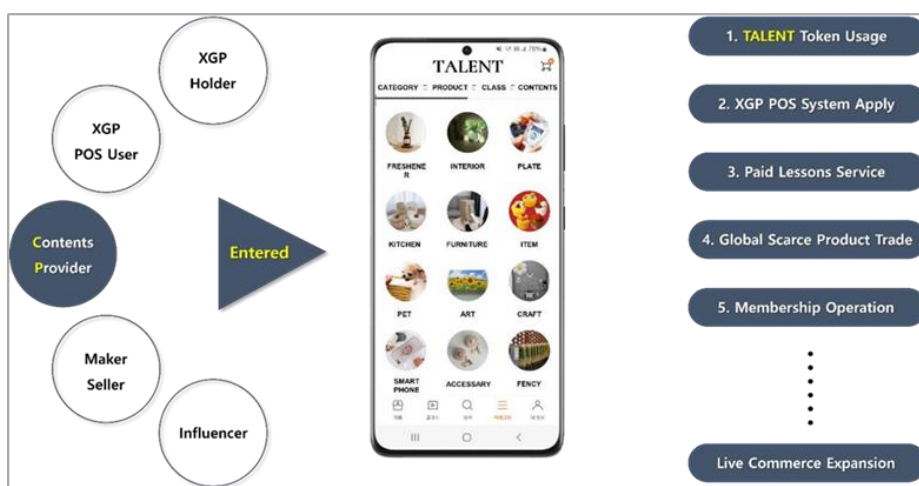


Figure 7 Functions of XGP Talent App

## 4. Components of XGP TALENT

XGP TALENT Platform is a virtual shopping mall operated by XGP Holders, XGP POS users, content providers, and sellers who make or sell products.

### 1. TALENT Token

Products can be purchased with TALENT, a utility token used on the XGP platform and merchants can swap them for GP Coin in their GP Wallet.

### 2. XGP POS System

Payment can be made easily from anywhere in the world using the POS system in GP Wallet.

### 3. Paid Lessons

Useful information among XGP members is available in TALENT through paid courses.

### 4. Global Unique Item

FA Global carefully selects only products that are not easily found in the global market and makes sure that only XGP members can easily purchase them.

### 5. Membership (Closed Mall)

Only members who invest and hold XGP can use the service at TALENT.

### 6. Live Commerce

Although it is not active in the European market yet, it is possible to operate the TALENT platform in the Asian market by expanding the stable live commerce platform.

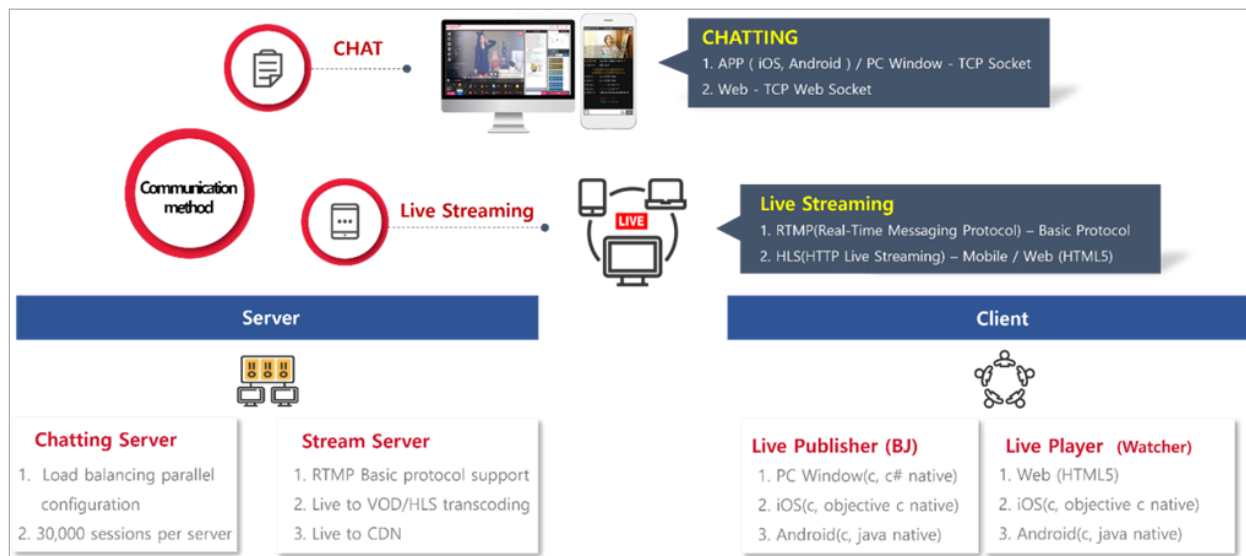


Figure 8 Chatting and live streaming communication modes of XGP TALENT

### Development Specifications:

- Development language: PHP 5.4.16 ~
- Sever: CentOS Linux release 7.4.1708 ~
- Web Server: Nginx 1.9.10 ~
- Framework: Codelgniter 3.0.0. ~
- Database: MariaDB 10.3.4 ~

# COMPANY OVERVIEW

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## 1. FA GLOBAL BK FINANCE Ltd.



FA GLOBAL BK FINANCE Ltd, is a European financial company that manages assets and operates funds. It was founded in 2009, and has engaged in fintech technologies development acquiring another fintech company, Forex County in 2019.

GP Coin was developed to provide small business owners with a competitive advantage by leveraging the blockchain technology. FA GLOBAL has been actively pursuing global expansion of GP Coin with its existing sales strategy centered in Asia. Now, FA Global is ready to expand GP Coin presence into China and Europe.

FA GLOBAL plans to integrate GP Coin with topnotch asset managers. Overseas, FA Global is planning to expand its products and services linking with other major financial institutions.

### *Services*

FA GLOBAL has been in the remittance business providing multi-currency exchange rates that surpass banks, and has been able to provide very competitive exchange rates for its customers. FA Global is building global links with the best players in the industry to ensure the best customer service.

FA GLOBAL's online money transfer system is extremely secure and protects customer remittance transactions with online tracking service of 24x7x365. FA Global continues to develop a system that enables fast and secure remittance at a lowest cost.



## 2. FA GLOBAL FINANCE OÜ



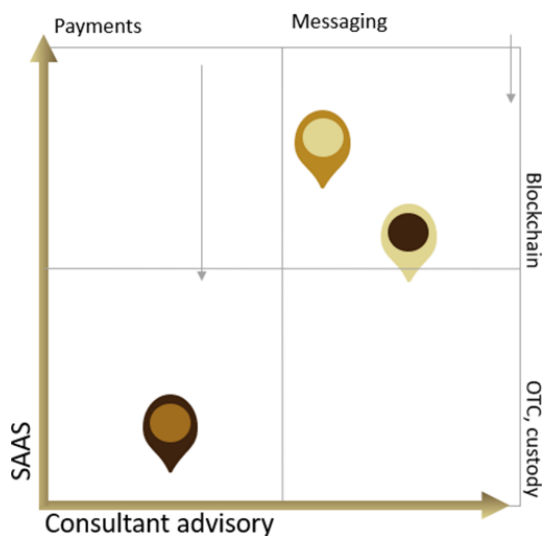
FA GLOBAL FINANCE OÜ is an European financial company that operates asset management and funds with a track record of pioneering financial-driven operations with top-tier global companies worldwide.

FA GLOBAL FINANCE OÜ is actively promoting the global expansion of GP Coin with the sales strategy focusing on Asia. The sales effort is currently in the end of the first stage and is preparing to expand into China and Europe.

### *Services*

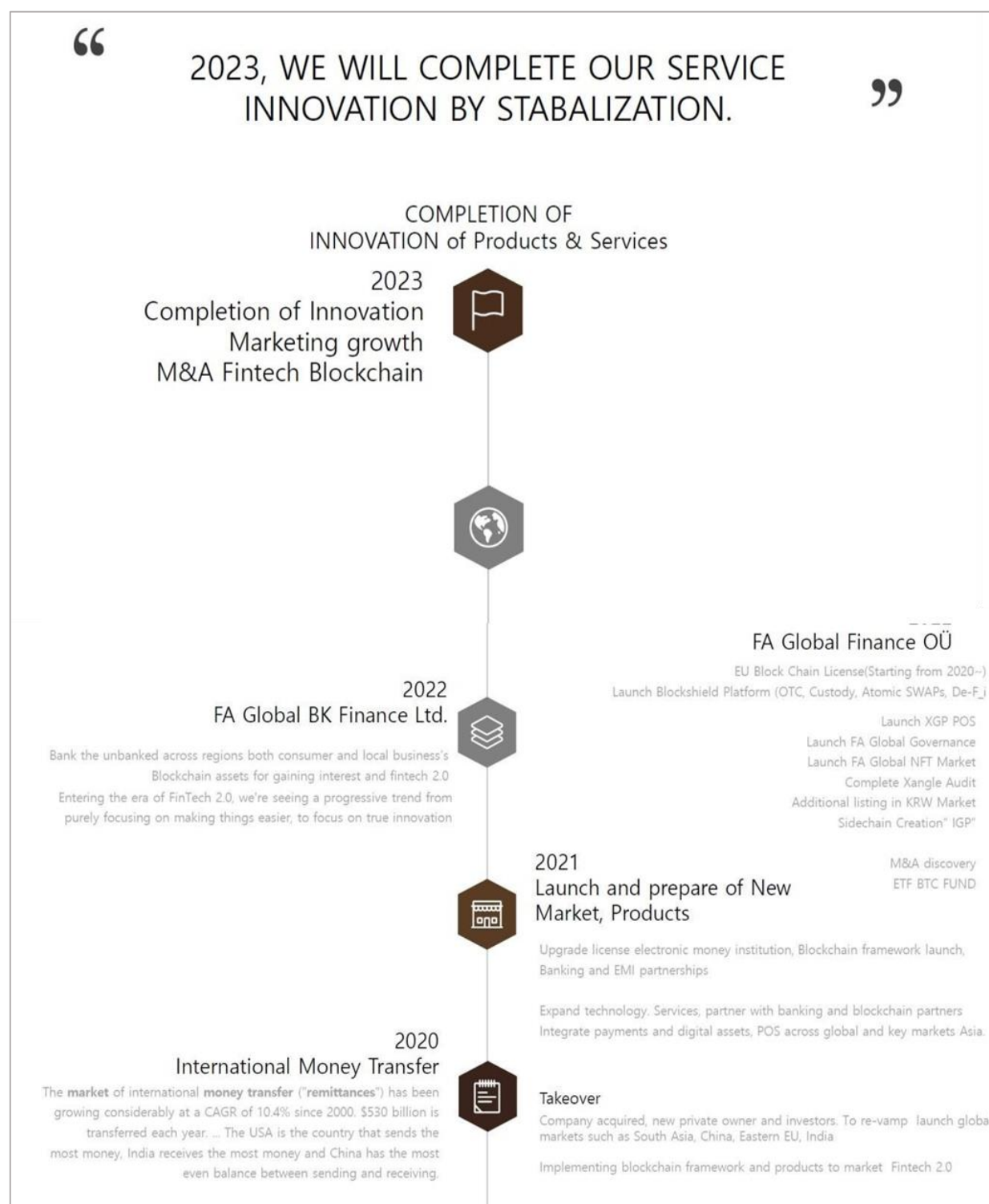
FA GLOBAL FINANCE OÜ's business vision is to provide borderless software services to the ecommerce market space. To achieve this, FA Global has caught on the potential of cryptocurrency in decentralization, transparency, integrity, and transparency. As a result, FA Global has developed GP Coin and XGP Platform to its current status.

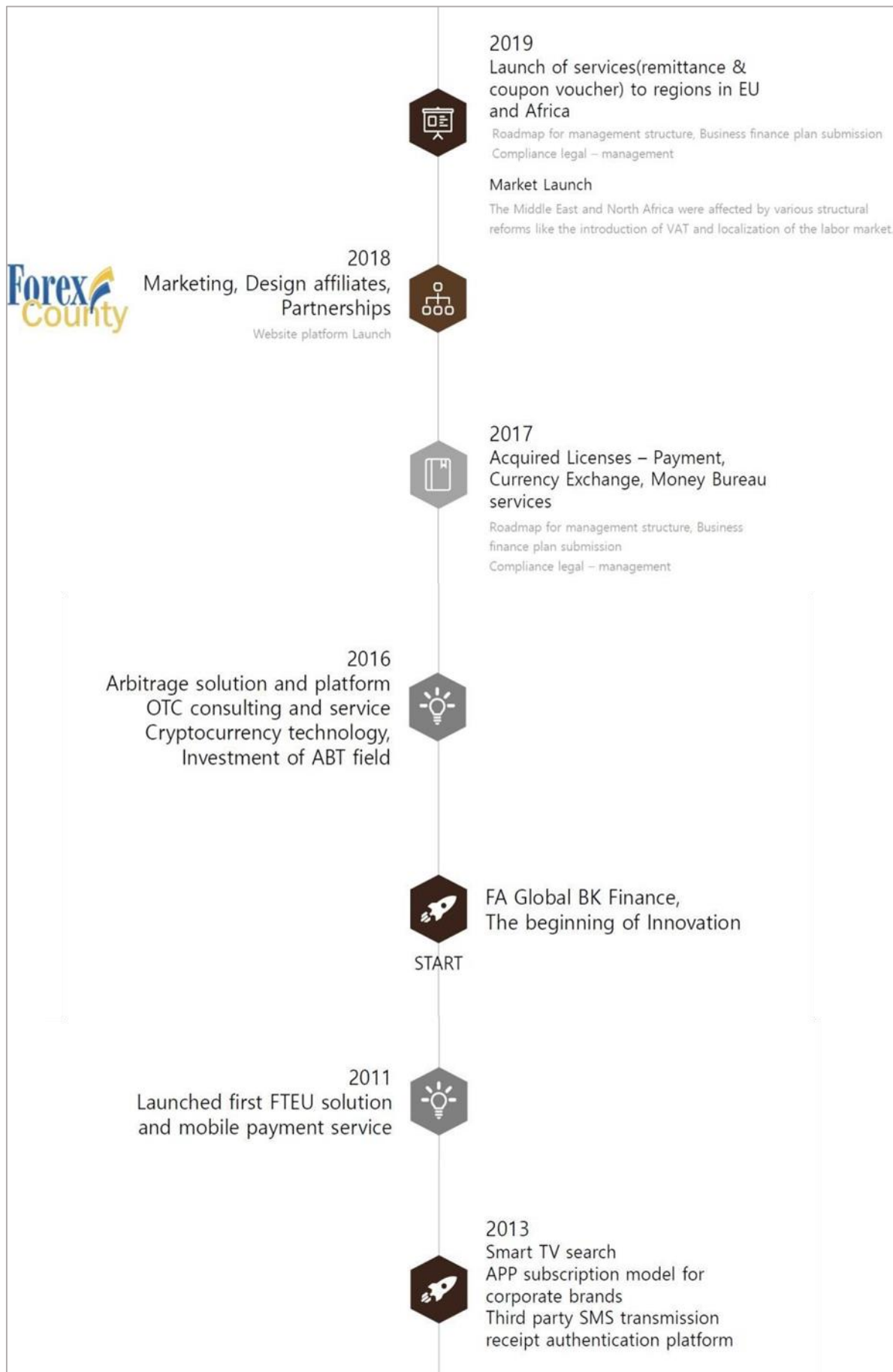
The services provided by FA GLOBAL FINANCE OÜ are as follows.



- Software as a service, to self-manage payments services
- Blockchain services, OTC and arbitrage
- Global messaging infrastructure
- Consultancy – Advisory to FS and banks

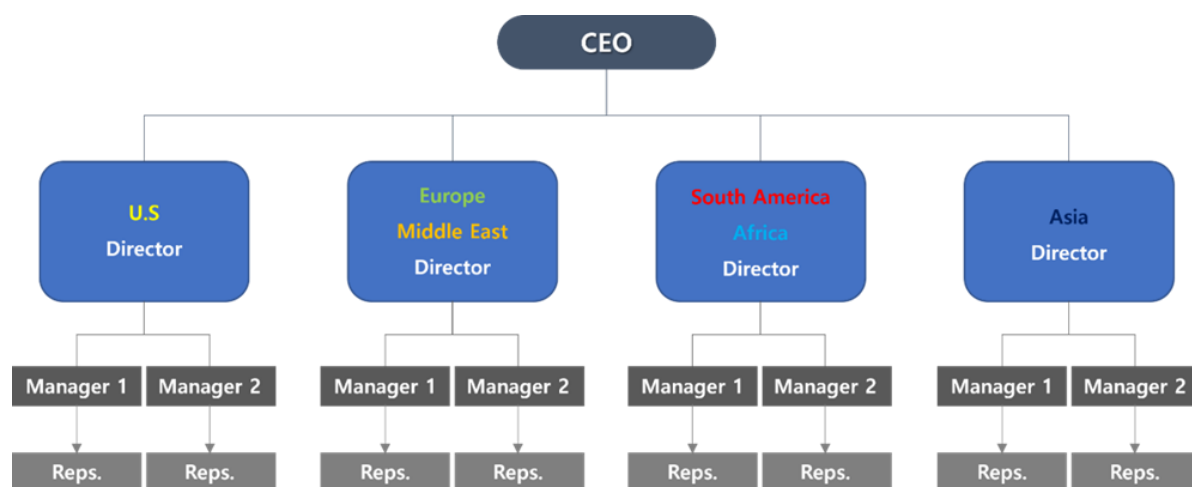
### 3. Company History







## 4. Organization



## 5. Partners & Customers

Currently, various fintech solutions & services of FA GLOBAL BK FINANCE Ltd. are being supplied and used not only by local companies but also by global conglomerates, and various businesses are being promoted with them. FA Global is preparing to enrich the ecosystem by securing global partners and providing bigger benefits to consumers.



# MILESTONE

## 1. Service Milestone



## 2. Development Schedule


Division	Contents	2022' 4Q	2023' 1Q	2023' 2Q	2023' 3Q	2023' 4Q
Development	1. XGP UPGRADE	- GP Wallet add function				
		- TALENT Utility Token issuance				
	2. XGP TALENT	- TALENT Commerce Store				
		- TALENT Live Commerce				
	3. NFT Market	- FA Global NFT Market				
		- FA Global NFT Contents		ART / MUSIC / DOMAIN Etc.		
	4. P2E GAME	- AQUA PLANET (TALENT Token)				
Activate	1. XGP ECOSYSTEM	- BUSINESS PARTNER ALLIANCE				
		- Category expansion				
	2. Marketing	- Community Management				
		- Wallet User (Holder) recruitment				
Expansion	1. Promotion	- Japan / East Asia / India / Mongolia / Central Asia / EU				
	2. Event	- Game, Add, Air Drop ..				

### *XGP PLATFORM,*

FA Global has been achieving our business goals since 2019. Efforts to activate XGP PLATFORM will be realized by 2023.

# ETC

## 1. Certificate

 Companies House		<b>CS01<sub>(ef)</sub></b>	
<b>Confirmation Statement</b>			
Company Name: <b>FA GLOBAL BK FINANCE LTD</b> Company Number: <b>10371841</b>		 <small>X9LJWUEF</small>	
Received for filing in Electronic Format on the: <b>25/11/2020</b>			
Company Name: <b>FA GLOBAL BK FINANCE LTD</b> Company Number: <b>10371841</b> Confirmation Statement date: <b>25/11/2020</b> Sic Codes: <b>62020</b> <b>70221</b> <b>70229</b> <b>82990</b> Principal activity description: <b>Information technology consultancy activities</b> <b>Financial management</b> <b>Management consultancy activities other than financial management</b> <b>Other business support service activities n.e.c.</b>			
6/12/2020		MTR	
Register of Economic Activities			
<i>Name of entrepreneur</i> <i>Registry code</i> <i>Address of entrepreneur</i> <i>Telephone</i> <i>E-mail</i> <i>Website</i>		<b>FAGlobal Finance OÜ</b> <b>14768224</b> Rännaku pst 12, Nõmme linnaosa, Tallinn, Harju maakond, 10917 <a href="mailto:fozkhan2002@yahoo.co.uk">fozkhan2002@yahoo.co.uk</a>	
<b>Operating licence</b>			
<b>Subject field, area of activity</b> <b>Number</b> <b>Start of validity</b>		<b>Financial services. Providing a virtual currency service</b> <b>FVT000007</b> <b>08.04.2020</b>	
Web address of the register <a href="http://mtr.mkm.ee">mtr.mkm.ee</a>			



## 2. Links

### 1. FA GLOBAL BK FINANCE Ltd. WEB SITE

<https://faglobalbkfinance.com>

### 2. PROBIT

<https://www.probit.com/app/exchange/XGP-USDT>

### 3. DIGIFINEX

<https://www.digifinex.com/en-ww/trade/USDT/XGP>

### 4. H.Q: UK FCA Regulated Remittance Company (FA GLOBAL BK FINANCE Ltd.)

<https://register.fca.org.uk/s/firm?id=0010X000049Mhb9QAC>

### 5. SNS



Telegram

Telegram: <https://t.me/faglobalgp>



**Discord**

Discord: <https://discord.gg/WhkhkVVX4J>

GP Coin members have activated global communication through Telegram and Discord. About 38,000 global members are communicating GP Coin information and developing opinions in real-time and are presenting active opinions for service expansion.

In the future, we will operate channels that can provide more professional information, such as GitHub.

### 7. GitBook

<https://app.gitbook.com/o/2JGo5fkofnmcZoRnl6lk/home>

**8. XGP POS**

<http://xgpapos.com/account/login>

**9. FA Global NFT Market**

<http://faglobalnft.com/>

**10. FA Global Governance**

<http://faglobalvote.com/>

**11. FA Global Medium**

<https://faglobal.medium.com/>

### 3. Office

1. **U.K Headquarter** - 30 Churchill Place, Canary Wharf, London E14 SRE, United Kingdom
2. **Estonia** - Parda tn 4 Kesklinna linnaosa, Tallinn Harju maakond 10151, Estonia
3. **Republic of Korea** - 8th floor Sami Building, 435 Dosan-daero, Gangnam-gu, Seoul, Republic of Korea

# OFFICIAL NOTICE

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## 1. Competitiveness

The CEO and Team constitute 25 years of experience in the payment, banking, and compliance industry, a license-regulated entity in the UK and Europe Lithuania with headquarter in London and sub-office in Estonia.

The UK business unit has generated a record turnover for 2021/22 in GBP Fiat to Fiat. FA Global implements its blockchain services to the "real life economy", where Innovation is a key ethos of BK finance. FA Global partners with institutions to deliver its services.

### 1. Trust

GP Coin team aims to create trust between our members, clients, and participating entities. The long-term goal of FA Global is to integrate its applications where trust is either non-existent or unproven.

As such, FA Global has been engaging in business endeavors that involve transactions or data sharing on the blockchain technology that they may not have otherwise done or would have required an intermediary to do so, in line with the blockchain inventor's vision.

### 2. Decentralized data sharing structure

FA Global's technology can expand to enable sharing of data within an ecosystem of businesses, where no single entity is exclusively in charge. A GP member unknowingly participates in facilitating information sharing: point of sale information for example, with a decentralized in nature. FA Global aims to solve the challenge of information supply, applying the blockchain technology for multiple business types from suppliers and corporates to producers, distributors and retailers.

### **3. Improved security and privacy**

GP technology creates an unalterable record of transactions with end-to-end encryption, which shuts out fraud and unauthorized activity. Additionally, making it nearly impossible to hack (unlike conventional computer systems that store data together on servers)

### **4. Reduced costs**

GP coin's nature also can cut costs for organizations. It creates efficiencies in processing transactions reducing manual tasks such as aggregating and amending data, reporting and auditing processes.

Using GP Coin, transaction fees are reduced and the ability to streamline clearing and settlement translate directly into process cost savings. More broadly, XGP helps businesses cut costs by eliminating middlemen, vendors and third-party providers. The blockchain can replace the middlemen that have traditionally provided old way of trust.

### **5. Speed**

By eliminating intermediaries, as well as replacing remaining manual processes in transactions, GP coin can handle transactions significantly faster than conventional methods. In some cases, XGP platform can handle up to 2,000 TPS.

### **6. Visibility and traceability**

Merchant's use of GP coin isn't just about the speed only; it's about the ability to trace the origin of those services and other products.

### **7. Immutability**

Immutability simply means that XGP transactions, once recorded on the mainnet, can't be changed or deleted. On the GP platform, all transactions are time stamped and date stamped.

### **8. Individual control of data**

GP Coin enables an unprecedented amount of individual control over one's digital data, FA Global mainnet technology inherently protects the data that belong to you while allowing you to control your identity.

## **9. Tokenization**

NFT and tokenization are the processes where the value of an asset (whether a physical or digital one) is converted into an NFT digital token that is then recorded on and then shared via GP Coin. Tokenization has caught on with digital art and other virtual assets, but tokenization has broader applications that could smooth business transactions