

Digital Standard Corp. (DSB Token)



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This whitepaper presents essential information to purchasers (“Purchasers”) regarding the offering (“Token Sale”) of cryptographic DSBC (or Digital Standard) tokens with the symbol \$DSB (“Tokens”). The tokens will be issued on DSBC's Stellar blockchain. Details included in this document cover the decentralized, crypto-management fiat platform, the DSBC protocol, and related apps developed, operated, and maintained by the Company (or its delegates) (“the DSBC Platform”). Additionally, it addresses the smart contracts connected to the DSBC Platform (“the DSBC Smart Contract”).

This whitepaper does not provide exhaustive information, and statements within should not be considered or relied upon as the basis for a contractual relationship (unless otherwise required by the context).

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Statements, estimates, and financial information within this whitepaper, press releases, or public locations, along with oral statements by the Company or Associated Parties, that do not constitute historical fact are considered “forward-looking statements”. Nothing within this whitepaper should be construed as a promise, representation, or undertaking regarding the Company's future performance or policies.

The Company disclaims any responsibility to update forward-looking statements or make public revisions should new information or future events occur.

This whitepaper and any referenced Token sale are subject to governing terms and conditions of purchase. The Company will provide these to prospective Purchasers upon receipt of a completed application form and fulfillment of the Company’s AML and KYC procedures. In the event of any inconsistency between the terms and conditions of purchase and this whitepaper, the terms and conditions of purchase will prevail.



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DSBC: A Comprehensive Digital Financial Ecosystem

DSBC offers a diverse suite of tools to help you manage and grow your crypto and fiat assets, all within a secure, cross-chain DeFi environment.

Services summary

Trading:

- **Flexibility:** Trade cryptocurrencies, CFDs, derivatives, futures, and stocks for maximum portfolio customization.
- **Vast Selection:** Access over 120 cryptocurrencies and 25 fiat currencies.

Digital Wallet:

- **Convenience:** Monitor crypto and fiat balances in real-time on your mobile device.
- **Seamless Transfers:** Move funds quickly and easily with "Venmo for crypto" functionality.
- **Contactless Payments:** Pay vendors and vending machines with your mobile device using NFC/MST technology (like ApplePay, GooglePay and SamsungPay).

Banking:

- **Crypto ATMs:** The self-employed cash income earner will have access to turn their cash into digital funds on the app. that can be used for paying bills and vendor purchases without carrying around cash. Thus, increasing their longer-term liquidity and access to savings.
- **Comprehensive Services:** Insured accounts, debit/credit cards, savings options, staking, and a range of consumer and business lending products.
- **Insurance Protection:** Provides security for your assets.

Remittances:

- **Global Reach:** Send funds worldwide using the native DSB token for near-instant conversion to the desired fiat currency upon arrival.
- **Speed and Efficiency:** Transactions settle within seconds, offering significant advantages over traditional methods.

Rewards:

- **Earn as You Transact:** Benefit from reward incentive programs tied to your activity within the DSBC ecosystem.

The DSB Token:

- **Token Symbol:** DSB
- **Token Type:** Utility Token
- **Blockchain:** Stellar (with planned future cross-chain functionality)
- **Purpose:** Powers the decentralized DSBC protocol for seamless crypto-fiat conversions and high speed, low-cost global transfers.

Unlocking the Value of Crypto in a Changing Financial Landscape

This section explores how emerging economic and technological forces create both opportunities and challenges for innovation within the financial industry. Our white paper outlines how to harness the untapped potential of crypto assets within the existing economic framework, enabling users to benefit from crypto's growth trajectory. At the core of our approach is DSBC (Digital Standard), a focus on maximizing financial flexibility to create cutting-edge products.

Building upon blockchain technology's disruptive power, we provide a bridge between traditional fiat currency and the world of crypto. Users can tap into the strengths of both, utilizing fiat for spending and transfers alongside the yield-generating potential of crypto assets through staking, borrowing, and other instruments.

Recent years have seen blockchain-enabled advancements reshape industry landscapes, and the financial services sector is no exception. This traditionally inflexible domain is ripe for change. Financial technology companies (FinTech) have sought to disrupt the industry with lower fees, faster processes, and greater transparency. However, established financial institutions have often resisted the drive for increased capital efficiency that is central to the FinTech mission.

DeFi (decentralized finance) offers a compelling solution, using blockchain to create a more transparent, accessible, and efficient financial ecosystem. While regulations, legacy systems, and institutional inertia have hampered FinTech's progress, DeFi holds the potential to realize its ambitious goals for the digital economy.

Macro Trends Fueling Crypto's Expansion in Lending, Borrowing, and Staking

- Projections suggest crypto's market capitalization could exceed that of gold (~\$10 trillion) within the next five years.
- Global crypto holders' number over 500 million, a figure that has more than tripled.
- The current total crypto market capitalization surpasses \$1 trillion.
- Retail investors currently form most of the crypto investor base.
- Private financial firms are embracing crypto at a rapid pace, notably in the area of asset tokenization.
- Long-term holding strategies are the dominant approach among crypto investors.
- A significant portion of investors have annual incomes under \$80k USD.

- Many crypto investors allocate more than 50% of their portfolio to crypto assets.

Traditionally, users liquidate crypto for fiat to cover daily expenses, sacrificing potential growth and potentially incurring capital gains taxes. The ability to borrow fiat currency backed by crypto holdings represents a paradigm shift towards capital efficiency. Historically high crypto yields, contrasted with rising money market returns as the bear market persists, underscore the immediate need for crypto-backed fiat liquidity solutions. During market downturns, staking opportunities increase as trading volumes decline, offering yield potential for crypto holders.

The rising economic influence of Millennials and Gen Z will further accelerate DeFi adoption. These generations demonstrate a greater acceptance of cryptocurrencies as viable alternatives to traditional fiat systems.

Before we go any further, we want to let you know:

We have chosen to establish a Global Social Commitment that we will pursue while we build this ecosystem.

The DSBC business will use 10% of profit to engage in the development and support of charitable activity worldwide. Activities included but are not limited to: Infrastructure, logistics and development of municipalities, facilities (health, education, transportation, etc.), and utilities in impoverished and underdeveloped regions around the globe. We will engage in research and development of alternative and sustainable energy projects to support underserved communities.

We will develop reservoir and waterway construction for drought-stricken regions for clean water, multi-family residential property and healthy living environments. Also Park, and recreation development for urban and rural cities worldwide will be a priority. We will be involved in the construction of education facilities, and fund scholarships, and grants for the disenfranchised community worldwide.

Now back to business...

Bridging the Gap Between Crypto and Traditional Finance

While cryptocurrencies have gained significant momentum, their widespread integration into the global economy remains an ongoing process. A key barrier to wider adoption lies in the limited infrastructure connecting the worlds of fiat and crypto. Unlocking crypto's value often necessitates conversion to fiat currencies via centralized exchanges or peer-to-peer (p2p) transactions. This process can be cumbersome, time-consuming, and subject to fees and potential capital gains taxes.

Traditional financial (TradFi) lending and borrowing systems often suffer from slow, complex procedures. Borrowers may face unfavorable terms, contributing to a lack of capital efficiency. Commercial lending tends to be inaccessible to most individuals, while consumer lending practices can be predatory, increasing borrower indebtedness.

DeFi offers a compelling alternative, empowering users with innovative tools and automating the lending and borrowing process for greater security and composability. While the collapse of centralized crypto (CeFi) platforms like FTX, Celsius, and others has understandably raised concerns, decentralized alternatives

continue to flourish. Their focus on transparency and community governance fosters a more robust and resilient ecosystem.

Complicating matters further is a US regulatory climate that has grown increasingly unfavorable towards crypto, alongside significant bank indebtedness. These factors, coupled with global economic uncertainty, underscore the potential benefits of decentralized crypto products as viable alternatives.

To create a new breed of financial services, DSBC (or Digital Standard) has chosen a multi-pronged approach, building its own Layer 1 blockchain while ensuring compatibility with major existing blockchains. Each blockchain offers unique strengths and limitations, and the landscape is ever evolving. Seamless liquidity flow between these blockchains will be crucial for driving wider adoption and value creation, as no single blockchain is likely to achieve absolute market dominance.

This intended Digital Banking platform will bring together all business players from the traditional gate keepers such as banks to the crypto currencies and empowering the common consumers to manage their banking and finance at their fingertips by harnessing the new and game changing technology of the new age – Blockchain technology. From the ability to pay bills online to banking on the go, sending money to their loved ones or purchasing goods and services from the merchants seamlessly, the users will be spoiled for choice as they will not only be enabled to move millions across the world but also perform micropayments of in milliseconds at significantly lower costs that what is available in the market presently.

WHAT SETS DSBC (DIGITAL STANDARD) APART

DSBC unlocks the full potential of your crypto and fiat holdings with these powerful advantages:

- **Wallet management:** Create and manage wallet balances and transfer funds across various portfolios.
- **Send and Receive money from wallet to wallet:** Tokenized cards to wallets, bank accounts to wallets using fiat currencies and crypto tokens.
- **Pay Bills to registered merchants using wallets:** Tokenized cards and bank accounts.
- **Cash withdrawal, payments for goods and services:** From the registered merchants using static and dynamic QR Codes and 2 factor authentication in a seamless process.
- **Loyalty Management:** Crypto-currency conversion from fiat currency, loyalty points and tokenized cards.
- **E-Commerce Platform:** For marketplace transactions
- **Maximize Your Crypto Potential:** Borrow against your crypto assets without selling them, preserving growth opportunities while accessing needed liquidity.
- **Cross-Chain Simplicity:** Seamlessly transfer, generate yield, and borrow across multiple blockchains for unmatched flexibility.
- **Tax-Savvy Strategy:** Avoid triggering taxable events by borrowing against your crypto, optimizing your financial strategy.

- **Global Fiat Access:** Quickly and easily borrow in 25 different fiat currencies, expanding your financial reach.
- **Cost-Effective Exchange:** Buy, sell, and convert between fiat and crypto at minimal cost and with near-instant settlement.
- **Enhanced Transparency:** Experience full transparency in all crypto and fiat processes, contracts, and events for maximum peace of mind.
- **Earn on Multiple Fronts:** Generate yield on your crypto holdings through a unique blend of DeFi and traditional finance (TradFi) instruments.
- **True Ownership:** Maintain complete control of your assets within the non-custodial DSBC ecosystem.

Solutions

The core components of the Mobile Platform are as follows:

1. **Core Banking Digital Wallet platform** – That includes the requirement for mobile money wallet, e-banking/e-wallet and the related functions associated with the core banking requirements.
2. **Merchant Payment System (Acquiring System)** – Includes the merchant acquiring of payments via the innovative channels/solutions such as QR Code and smartphones.
3. **Centralized Bill Payment System** – Includes the requirements for the bill payments for the merchants (recurring and ad-hoc)
4. **Remittance System**
5. **Loyalty Management System**
6. **E-Commerce Portal Solution**
7. **Non-Functional Requirements**
 - i. **Multi-language, multi-time zone**
 - ii. **Encryption standards to ensure communication is encrypted.**
 - iii. **Scalable and high performance**
 - iv. **Data integrity is ensured.**

And Now, The Details...

1. Core Banking Wallet Platform

The core banking wallet platform will be unique solution in its league as the platform is designed for the digital banking platform with the focus on the customer engagement rather than the traditional branch-based business being the main sales and customer acquisition channel.

The system enables the customer to seamlessly access banking as a day-to-day function without having the requirements to visit branches or necessarily undergoing rigorous paperwork for availing various banking services and solutions.

No	Functional Requirement	Adherence to Requirement
1	P2P money transfer	The money transfer is immediate and real time between two people having accounts from the same core banking platform. In case of transferring money into a different bank account, the enhancement is required to use the in-country payments platform or existing process to transfer funds between 2 banks.
No	Functional Requirement	Adherence to Requirement
2	Cash Withdrawals/ Cash-out	Cash can be withdrawn from various registered merchant stores which participate in the cash-out program. The G/L will be accordingly updated with the amount debited from the account holder.
3	Sub-wallet transfer	The mobile wallet (Smartphone app) will have a wallet top-up facility using the deposit of the account holder. The wallet holder can convert the deposit into the corresponding wallet money automatically or manually as provided by the app feature.
4	Balance check	The wallet app can easily check the account balance. The balance can be also checked from the ATM using debit/prepaid cards
5	Wallet Top-up	The Wallet/bank accounts sitting behind the wallet can be topped-up using the other wallet or registered card (tokenized card). The card can be any external Visa/MasterCard/Amex card or internally issued by the program
6	Crypto account support	The wallet can also support the crypto modules
	Transaction History	The Wallet transactions can be displayed with search facility

2. Merchant Payment System

The merchant payment system allows the merchants participating in the digital banking system to accept payments from the customers using simplified solutions enabled by new technologies as indicated in the table below. The flexibility of technology enables the merchants to accept any type of payments, ad hoc and recurring from the customers and get the settlement in a simplified process.

The Merchant Payments platform is an acquiring platform that will have the following options:

1. QR Code acquiring - already built-in product.

2. POS and ATM acquiring – Will be integrated in the final solution. Typically, the acquiring solutions

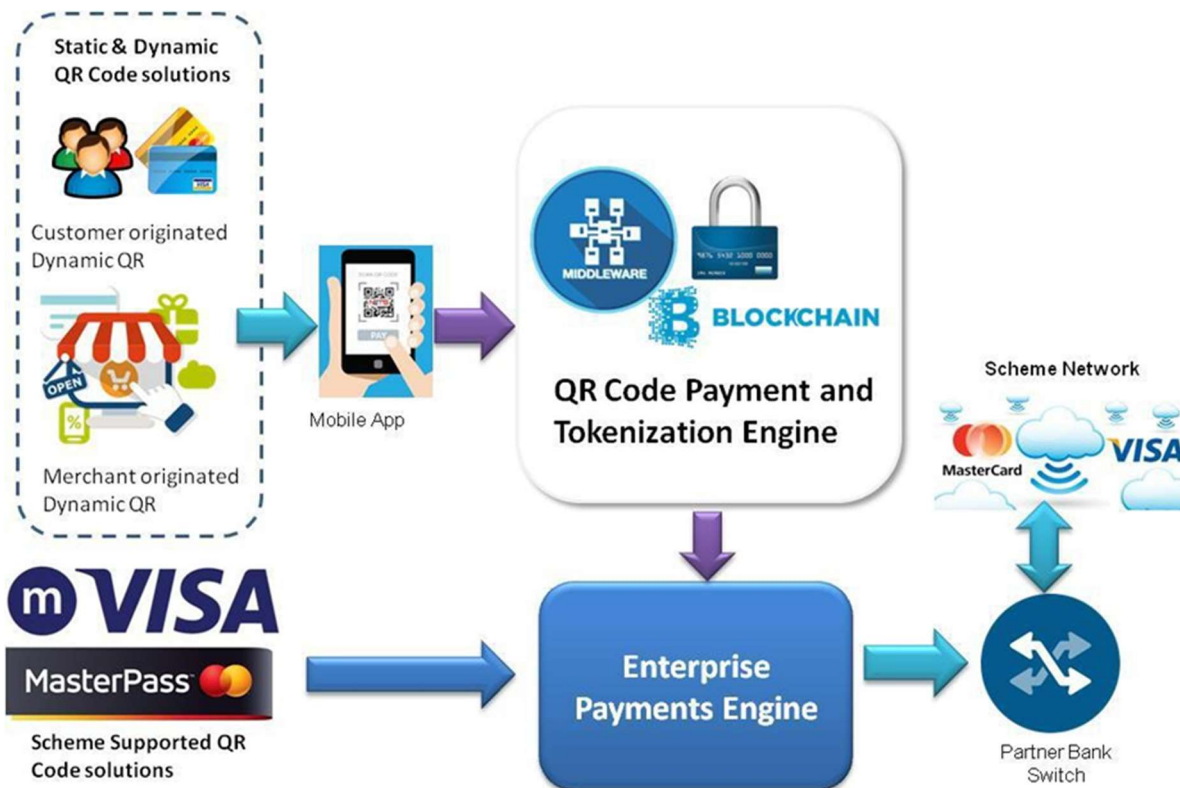
for the merchant will have the following functions as indicated below:

- Merchant Registration and on-boarding –present in PoC
- Merchant Management with self-service features - not present in PoC
- Raise disputes and charge-backs - not present in PoC
- Merchant Statements for the month - not present in PoC
- MIS reports for merchants and Acquiring Bank - not present in PoC.

Merchant Payment Using QR Code:

The merchant can access the QR Code Management System through their smart phones or in their terminals (Via Web or API). Similarly, the 3rd party customer mobile app can access QR Code API to generate QR Code on the customer mobile to be scanned by merchant terminal scanner and securely access card tokens (generated by Blockchain Token Engine) for payment processing. The QR Code solution provides a seamless payment experience to merchants and customers ensuring security, speed, and scalability over the existing World Wide Web network.

The QR Code System supports the static and dynamic QR Code for both merchant and customer base.



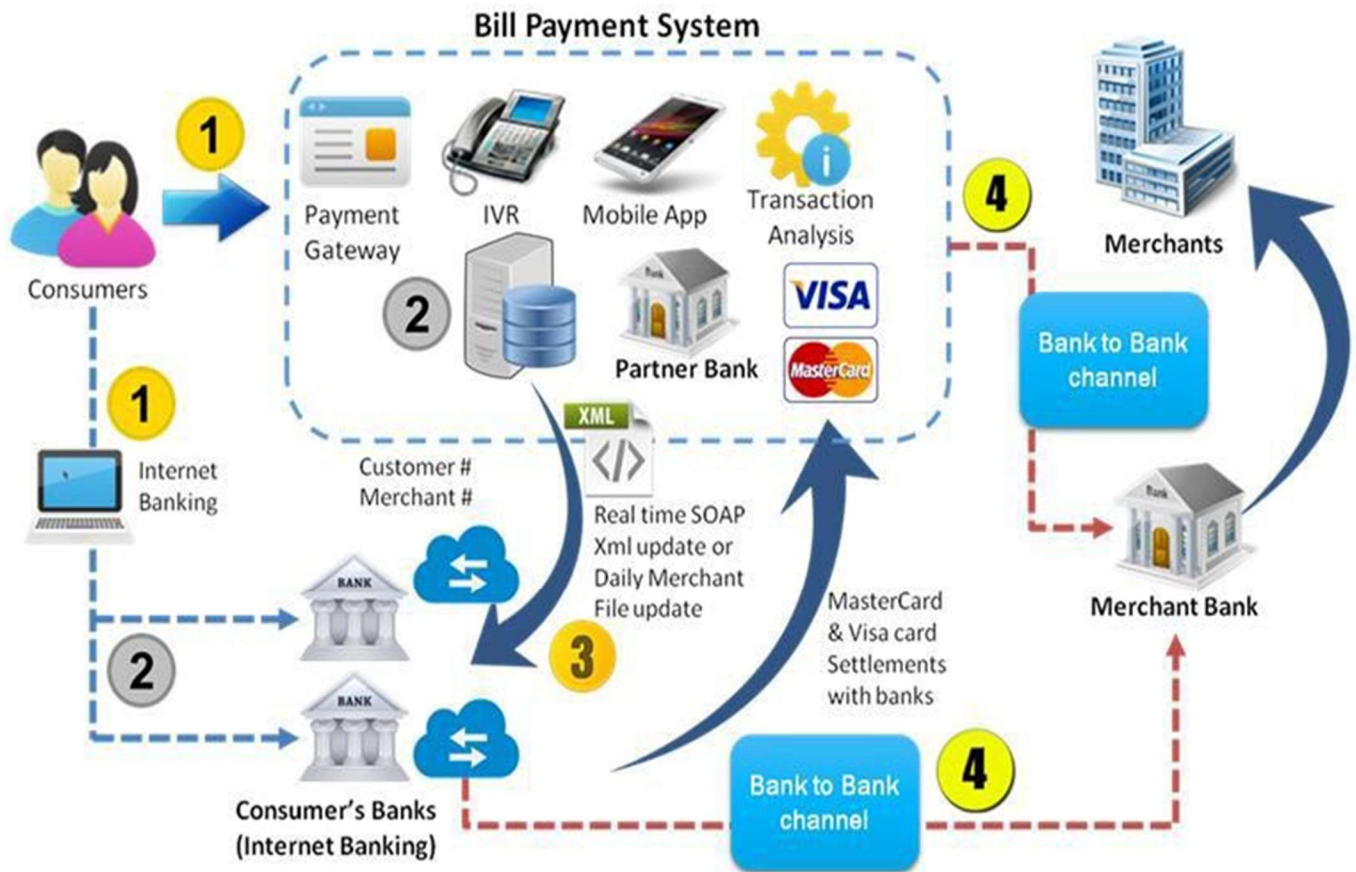
Merchant Payment Using Card:

The merchant payment can be accepted by using cards and the traditional Point of Sale machines (CHIP, magnetic stripe and contactless), commonly known as POS terminals. The POS terminals typically require terminal management software which is often provided by the POS terminal vendor to manage the terminals remotely. The terminal management software can be integrated with the merchant payment system using appropriate interfaces

3. Centralized Bill Payment system

The Centralized Bill Payment system is a next generation Payment solution that brings the merchants, customers, and bank in a common platform accessible via the Web, Mobile and kiosk-based interfaces.

The diagram below indicates the overall architecture of the solution.



The features of the solution are as follows:

- ✓ Unique one stop bill payment for merchants and customers
- ✓ Bank independent platform with web and mobile app interfaces.
- ✓ Payment gateway and Switch Integration
- ✓ Integration with ATM, smart kiosks and third (3rd) party interfaces
- ✓ Merchant QR Code Payments
- ✓ Merchant Loyalty program and incentives.

No	Functional Requirement	Adherence to Requirement
1	Merchant Registration Process	While the merchant is registered into the system, the merchant is required to provide the “Merchant category Code/Group”, KYC information on Merchant establishment etc.
2	Allocation of Biller Code and other details	<p>The Merchant registration process, a unique biller code is created by the system and allocated to the merchant for providing the same to the customers as merchant identifier.</p> <p>When the customer registers the merchant for the bill payment, the Client registration number is also created which uniquely identifies the customer to a particular merchant.</p>
No	Functional Requirement	Adherence to Requirement
3	Bill Payment Types	<p>The Merchant Category Code selection during the merchant registration process will automatically enable the merchant and customer to select all types of bill payments that includes (and not limited to):</p> <ul style="list-style-type: none"> - Utilities Bill - Cable and Telecom Bill - Financial products Bill
4	Source of Funds for Bill Payments	<p>The system will provide the options of using various source of funds for the bill payments such as:</p> <ul style="list-style-type: none"> - Use of Wallets - Use of Registered and Tokenized Cards - Use of Cryptos/Loyalty points
5	Rewards for Bill Payments	The Bill Payment module will be integrated with the Loyalty module which means that the bill payments can be made eligible for the loyalty points accrual.
6	Bill statement	Supported by the system with mobile app and web interfaces

7	Intelligent bill analyzer (not released in the PoC version)	<p>Use of Intelligent transaction analysis AI Engine for analyzing of various transactions and assessing the customer behavior of payments.</p> <p>Useful for cross-selling of the suitable products to prospective customers.</p>
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4. Remittance using Cryptocurrency

The Remittance system uses the private Blockchain platform and private/public crypto-currency to transfer cross-border money from one country to another with minimum costs and instant (or near real time) transfer of funds to the recipient. Currently, cross-border currency transfer is dominated by established players including large Banks that use the SWIFT system to transfer funds between bank accounts across geographies.

The SWIFT process of transfer typically takes 1-3 days to transfer the funds and perform settlements between multiple banks. As a result, the transaction fee for each cross-border transaction is high (and very high for Western Union, MoneyGram, Wise, WordRemit, Remitly and the likes of them).

With the advent of crypto currency and the Blockchain platform, the business of international remittances has been under disruption with new players in the market (such as DSBC) providing real time solutions with the help of public Blockchain and partner banks across multiple geographies we can change the atmosphere of non-custodial banking.

Solutions for a feasible method of funds transfer using suitable and contemporary technologies available within the payment platforms market.

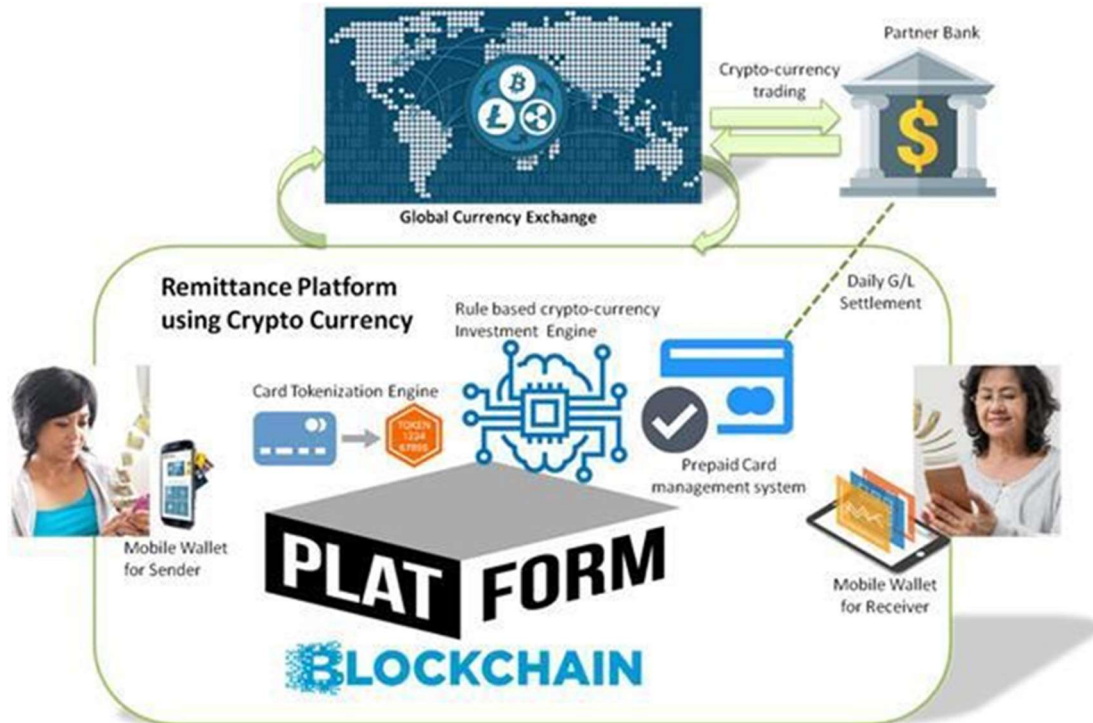
1. The sender (initiator of remittance) goes to the specific fund Remittance website and/or Mobile App (DSBC) in order to send money to the beneficiary, ideally located in a separate country.

The remittance website/mobile App will be provided by DSBC as the service and in collaboration with multiple parties – banks, Exchange houses and international schemes (Visa/MasterCard).

2. The sender will have a (Visa/MasterCard/Amex/Union Pay) card that is available as part of the local bank account services where the salary/monthly income of the sender is deposited from time to time.
3. The sender goes to the Remittance website/Mobile App (DSBC) and sends the money to the beneficiary.
4. The DSBC Remittance Engine takes care of the real time funds transfer between the sender and the recipient.

- The beneficiary can use pre-paid card to access the remitted funds in the local payments market via retail purchase and ATM funds withdrawal.

The following diagram indicates the platform for the overall Remittance system based on Blockchain and crypto currency.



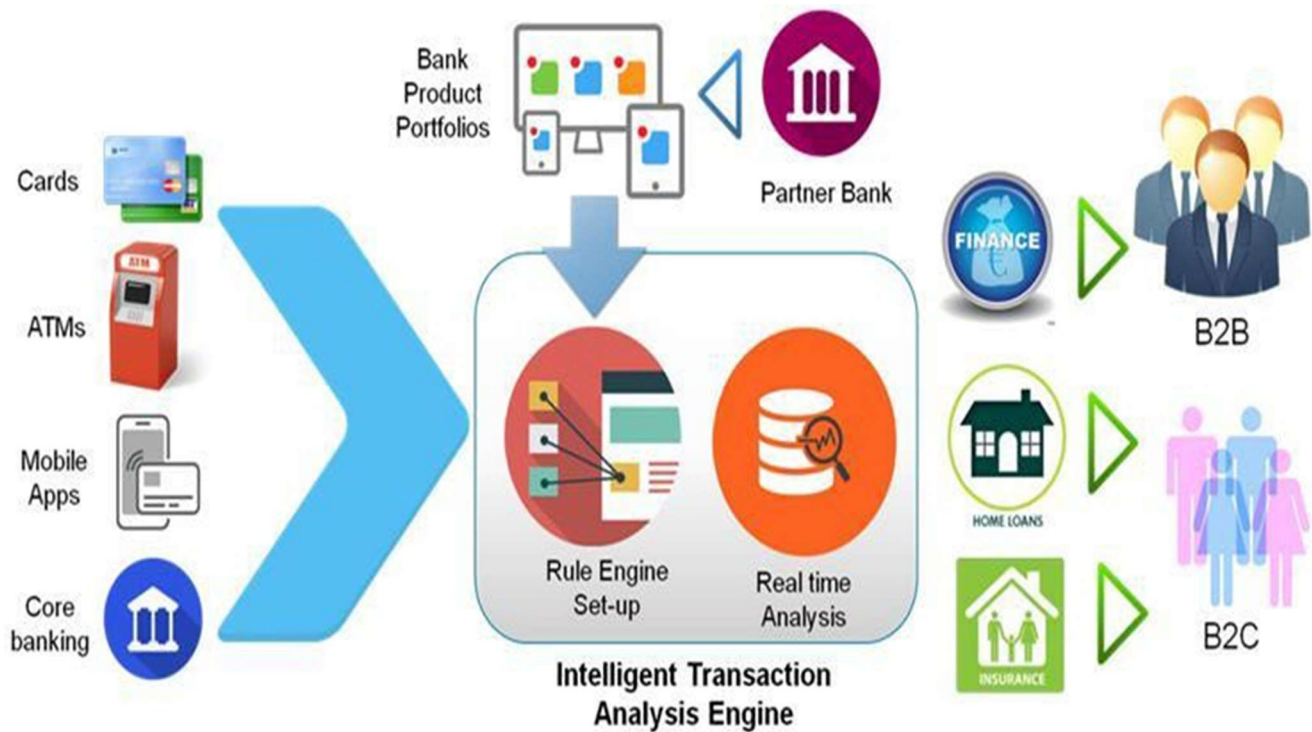
5. Loyalty Management Platform

The DSBC loyalty management system is a next generation solution using Artificial Intelligence, rule based complex algorithm to calculate the loyalty points based on the customer transaction behavior.

The Loyalty Management System uses the in-built Intelligent Transaction Analysis Engine, which is a near real time transaction analysis engine that uses the ISO card messages that are used in the transaction process for any ATM, POS and Mobile or ecommerce operations across the card schemes like Visa, MasterCard, American Express, China Union Pay etc.

Based on the transactional behavior, the Transaction Analysis Algorithm assesses the behavior of the customer at near real time and offers contextual and tailor-made products from vertical product portfolio offered by bank and financial Institutions.

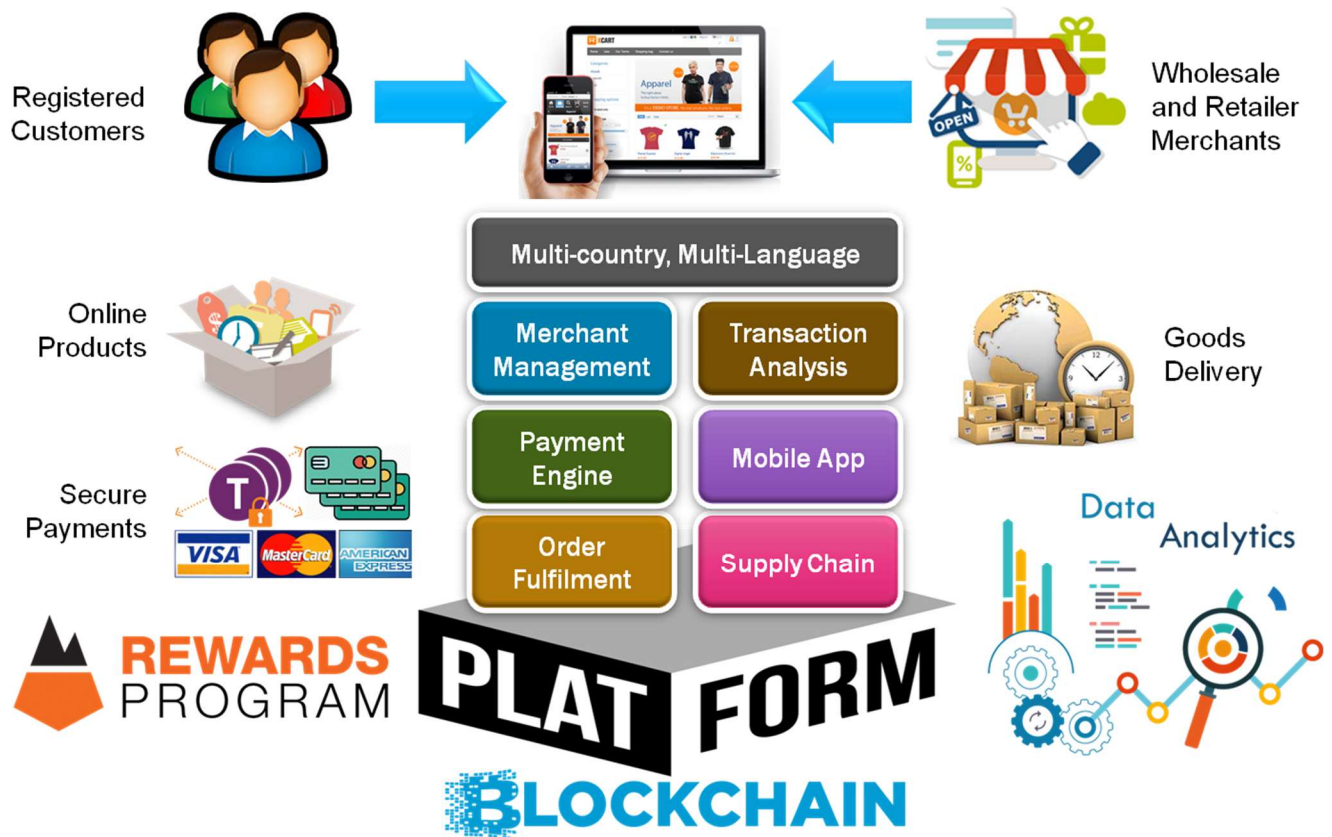
The below diagram provides the details of the system workflow for the transaction analysis.



6. E-Commerce Portal Platform

The e-Commerce Portal is the next generation system with the features that are as follows:

- Multi-lingual one-stop online store
- Web, Mobile and Tablet interface
- Single Platform for Merchants and Customers
- Product categorization and listings
- Payment options including wallets
- Premium customers, discounts and loyalty
- Goods Supply, Delivery and Tracking system



Some of the key components of the e-Commerce portal are as follows:

- ✓ E-Commerce Engine, Mobile App and Web UI – The interface will have the state-of-art web interface that can be accessed by browsers from any platform. The mobile app will be accessed from Android and Apple phones.
- ✓ Marketplace – Open marketplace for customers (p2p sales) where the customers (sellers) can create and update new products for listing into the marketplace. The customers (buyers) can view the listed product and can purchase the products with multiple payment options.
- ✓ Payments Processing – the payment processing is achieved by the integration of the e-Commerce portal with the built-in payment engine. The payment can be done using the bank accounts, mobile wallet and tokenized cards.
- ✓ Goods Order and Delivery Tracking – A comprehensive module for the goods order tracking of products. The merchants can put their goods into the product catalogue with capabilities to update the product portfolio as per their suitability.

7. **Non-Functional Requirements**

1. Multi-Language

The UI solution (mobile app and Web Portal) will be multi-lingual with support for multiple languages.

2. Encryption standards

The systems in scope will have encryption standards as per the PCI Compliance. The use of private Blockchain significantly improves the security of the overall system as it uses multiple layers of encryption, including a system level encryption with private key not residing within the Blockchain.

3. Scalable and high performance

The framework of the systems is developed in-house and has been optimized for over 15 years of continuous development and performance enhancement. Currently, the system uses multiple numbers of virtual servers in clustered configuration so that addition of a virtual server will enhance the scalability of the system.

Due to the lightweight framework and high scalability, the system is callable of performing transaction authorizations at a very high speed.

4. Data integrity is ensured

The use of Blockchain ensures the highest level of data integrity. Moreover, the system is designed in compliance with the financial system requirements and ensures the data integrity as per the international standards.

Team

Founder, CEO

Sidaron Wilson

Sidaron Wilson has worked in finance for 26 years in sales, marketing, global business development, lending, insurance, banking, equity, futures, foreign exchange trading, portfolio investment management, and brokerage. First in the public sector from 1998 to 2005, he spent time as a financial advisor at Merrill Lynch and AIG.

In the private sector as an entrepreneur, over the last 19 years he secured partnerships with Deutsche Bank's foreign exchange trading division, and MIG Bank, which was later acquired by Swissquote. These partnerships enabled him to trade a total of \$1.2 billion dollars in foreign exchange currency (Forex or FX) transactions.

Mr. Wilson has been a founder and CEO of private enterprises such as BG Equity Corp., a commercial and residential real estate mortgage brokerage. BG Asset Management, a private wealth management group; and BGFx, a foreign exchange currency trading firm. Wilson currently acts as Owner and Managing Director of VSW Capital, a private equity fund, and CEO of DSBC, a Blockchain Fintech digital enterprise. Wilson trades FX, equity index futures, commodities, and cryptocurrencies for his personal account.

Software, Research and Development Team

Internative Labs

With a passion for innovation that fuels their mission to redefine what's possible, we have a dedicated team and a vision for the future, we're committed to shaping the digital landscape. The software development team for DSBC is led by Internative Labs, a trusted and experienced group of developers. They are responsible for crafting and maintaining the technology infrastructure that powers DSBC's digital financial ecosystem. The team specializes in software development and leverages its expertise to ensure the platform's reliability, security, and seamless user experience. This partnership ensures that DSBC stays at the forefront of technological innovation and delivers a world-class digital banking and trading platform to its users.

<https://internativelabs.com/>

Our Tokenomics

Tokenomics is the study of the economic factors of a cryptocurrency project. Our tokenomics plan is designed to create a sustainable, fair, and rewarding token ecosystem for all stakeholders. Here's an overview of our key metrics.

Let's begin by looking at the fundamental figures regarding our token. The **initial price** (\$0.04 USD) provides an entry point for investors. **Circulating supply** indicates currently available tokens, while **total and max supplies** show the long-term limit. **Market cap** offers a snapshot of our project's valuation, and the **fully diluted market cap** considers the value if all tokens were in circulation.

Token Price and Market Cap

Initial Token Price: \$0.04 (USD)

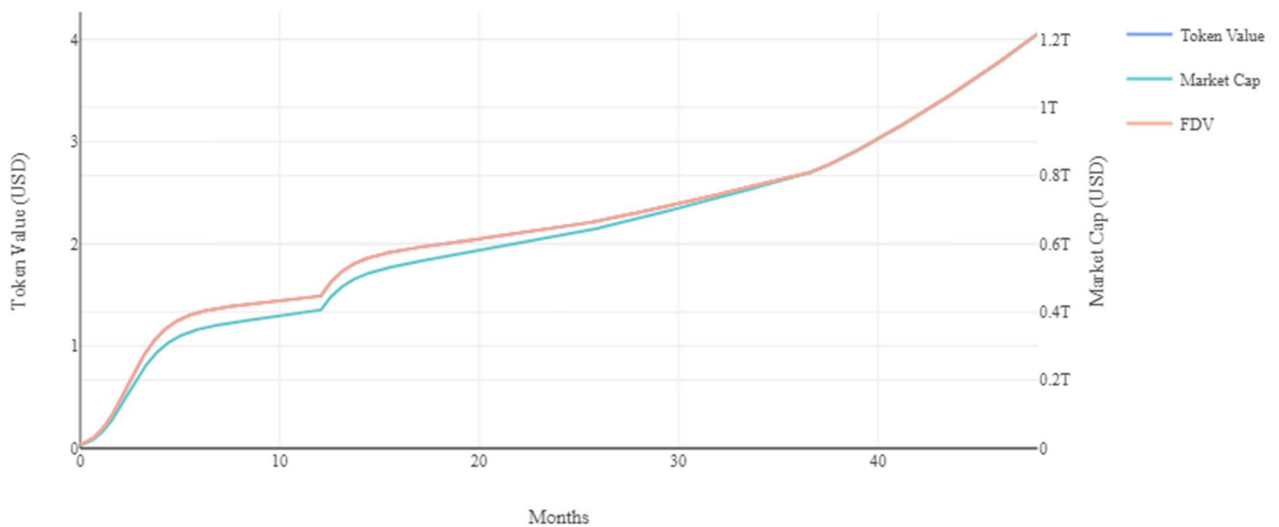
Initial Circulating Supply: 126,000,000,000

Total Supply: 300,000,000,000

Max Supply: 300,000,000,000

Market Cap: \$5,040,000,000 (USD)

Fully Diluted Market Cap: \$12,000,000,000 (USD)



KPIs

See KPIs for month:

1.0

48.0

48

Token price

4.0527 \$

+0.146 \$ (+3.74%)

Market Cap

1.216 T \$

+43.79 B \$ (+3.74%)

Circulating supply

300.0 B tk

+6.1e-05 tk (+2.03e-14%)

Annualized inflation

0.0%

+0.0%

Treasury tokens under management

443.8 B tk

+15.98 B tk (+3.74%)

Token Allocation

Public Sale: 42%

Treasury: 36.5%

Team: 11.5%

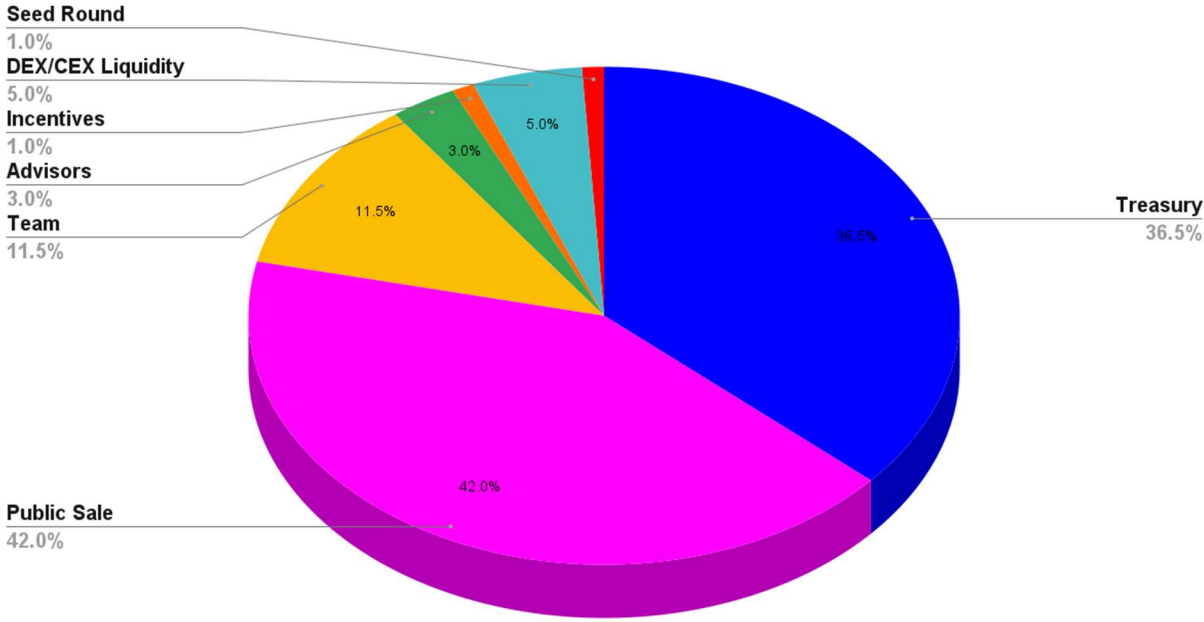
DEX/CEX Liquidity: 5%

Advisors: 3%

Incentives: 1%

Seed Round: 1%

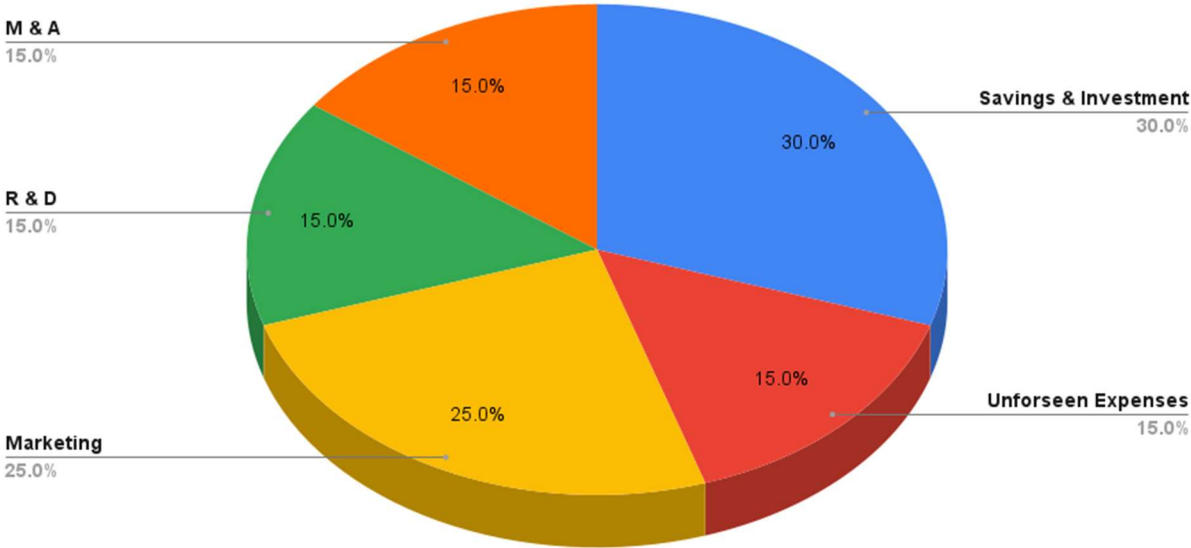
This pie chart accurately visualizes how our tokens are allocated to various purposes. The largest portion, (42%) is dedicated to the public sale, ensuring broad accessibility for investors. The treasury allocation (36.5%) secures funds for the project's long-term development and sustainability. Other significant allocations include the team (11.5%) and advisors (3%), ensuring that those who are building and advising the project have a vested interest in its success. Smaller but essential portions are dedicated to incentives, and the seed round which kickstarted the project.



Use of Funds

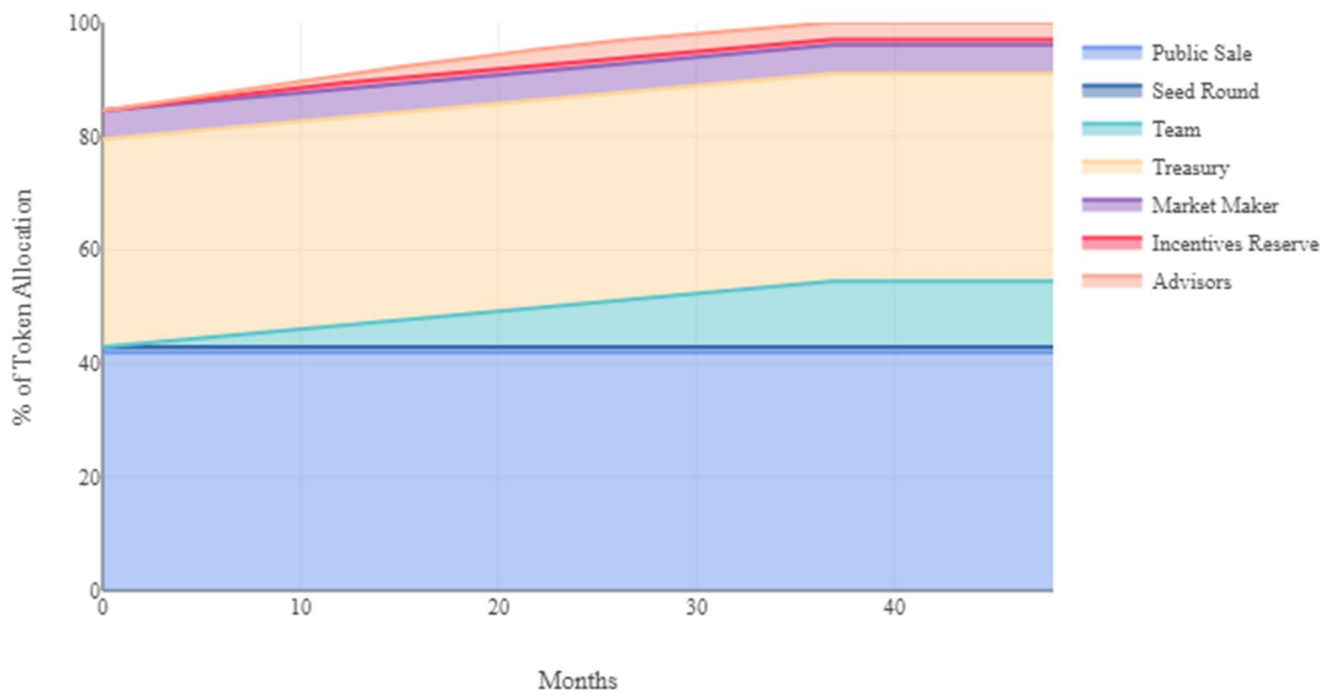
- **Savings & Investment (30%):** The largest portion of funds was set aside for savings and future investments. This ensures the project's financial stability and its ability to continue to grow.
- **Marketing (25%):** A significant portion was dedicated to promoting the DSB token and project. This includes advertising campaigns, public relations, and community building efforts.
- **Research & Development (15%):** Ongoing innovation is emphasized with funds directed towards improving the DSB token's technology, features, and use cases.
- **Mergers & Acquisitions (15%):** Funds were set aside to potentially expand the project's reach through strategic partnerships, mergers, or acquisitions of other companies or technologies.
- **Unforeseen Expenses (15%):** This allocation acts as a buffer, ensuring the project can handle unexpected costs or challenges that may arise.

Important Note: It's crucial to remember that these are just percentages. The specific monetary amounts allocated to each category would depend on the total amount of money raised during the initial DSB token sale.



Token Supply

Distribution of Circulating Supply



Accumulated Vesting

Vesting Periods:

Vesting periods refer to a timeframe during which some tokens are locked and unavailable for circulation. These tokens are typically allocated to founders, team members, advisors, or investors.

Vesting Schedule

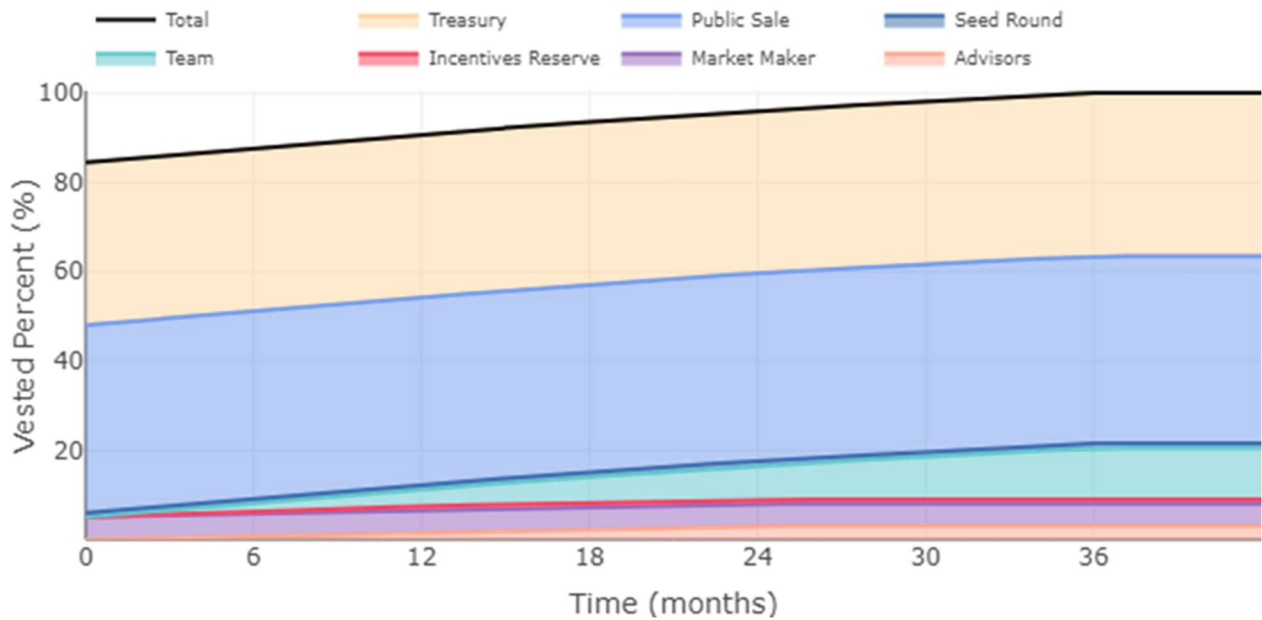
Incentive Reserves: 12 months

Advisors: 24 months

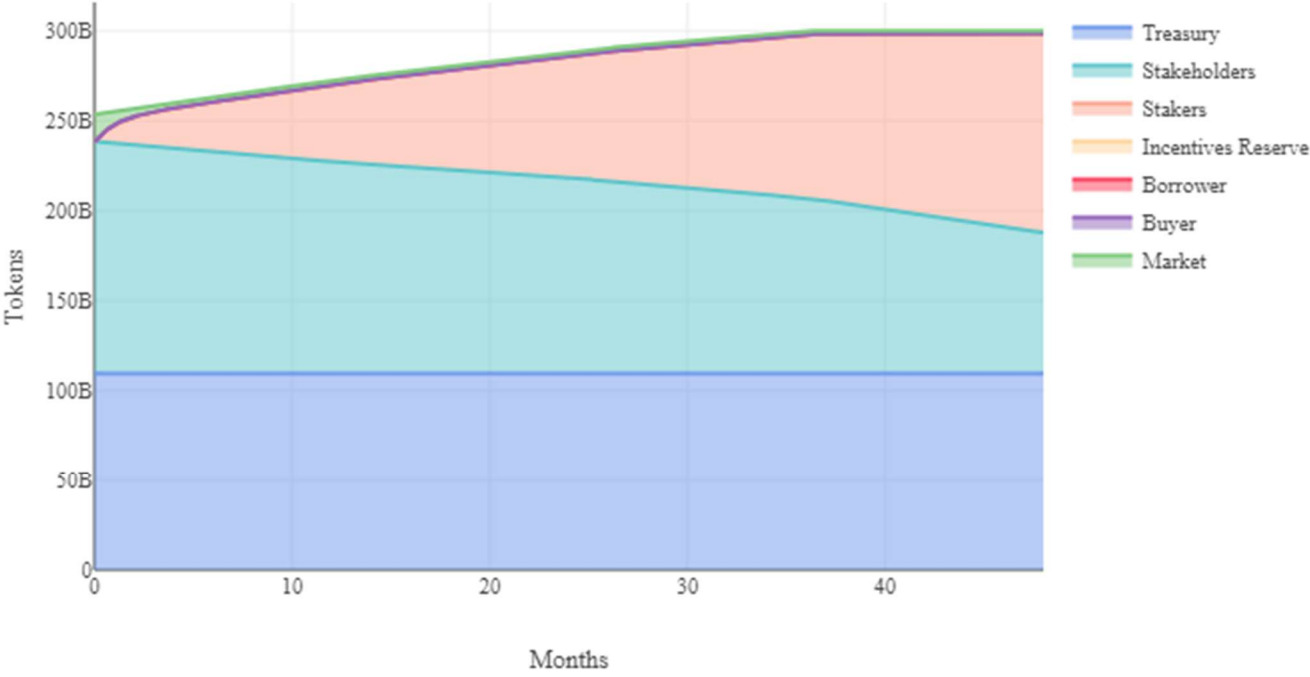
Founding Team: 36 months

Vesting schedules are essential to prevent immediate selling pressure and maintain token value stability. Incentive reserves have a 12-month vesting period. The Advisors have a 24-month vesting period. The team has a slightly longer 36-month vesting period to ensure long-term commitment.

Token Vesting Schedule (%)



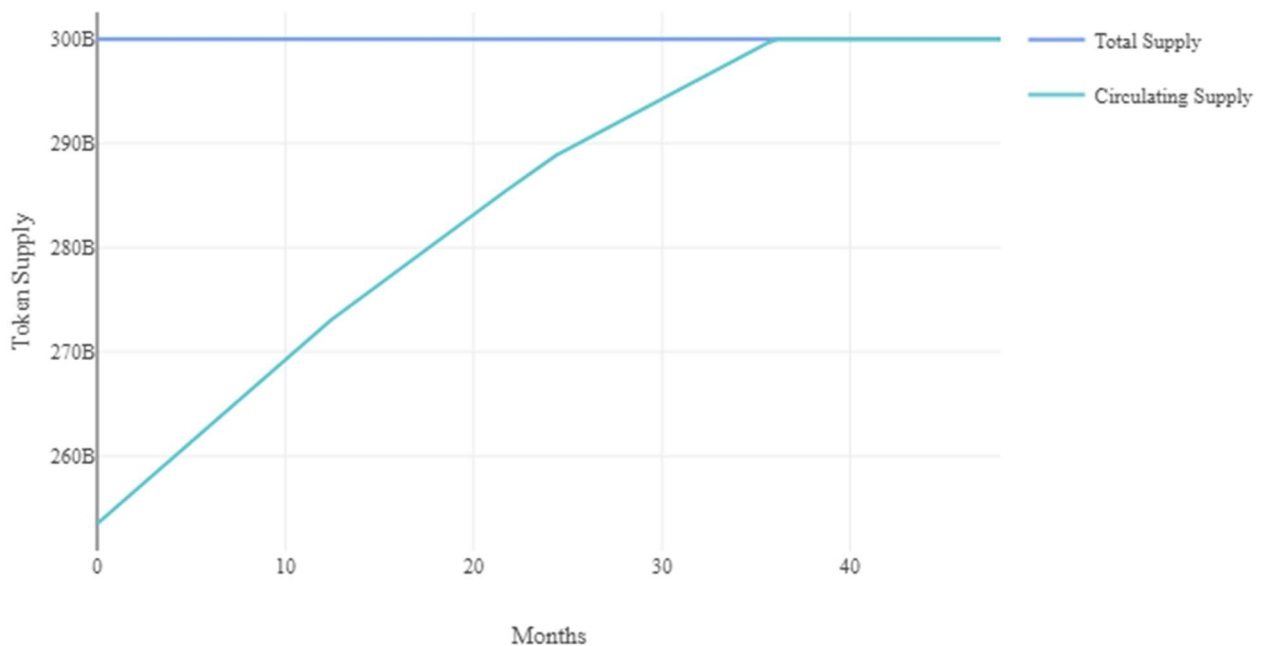
Token Vesting Allocation



Token Supply

Total Supply: This is a fixed number representing all tokens ever created or planned to be created in the project. It's a horizontal line on the graph.

Circulating Supply: This represents the number of tokens currently available for trading or use within the ecosystem. It starts lower than the total supply and gradually increases over time.



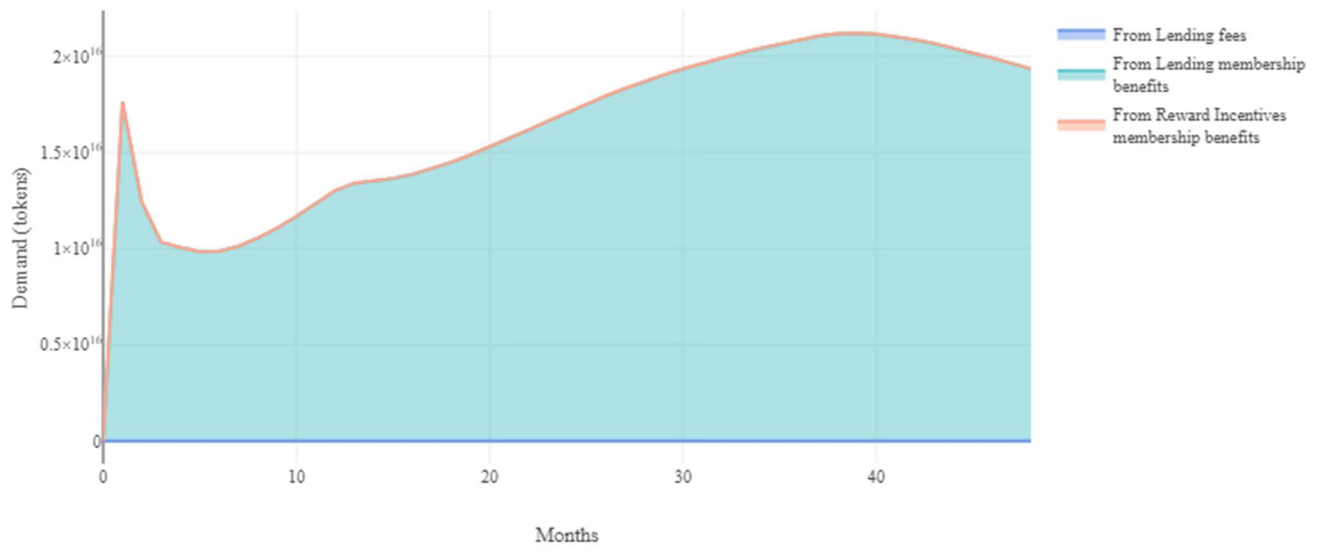
The graph shows a gradual increase in the circulating supply line over time (X-axis). This increase happens because tokens from vested periods are gradually unlocked and become part of the circulating supply.

Reaching Total Supply at 36 Months:

- The key point is that the vesting periods for all the locked tokens end after 36 months. This means all the tokens allocated with vesting schedules become unlocked and enter circulation.
- Once all the vested tokens are unlocked, the circulating supply line on the graph reaches the total supply line. This signifies that all created tokens are now available for circulation.

Staked Tokens

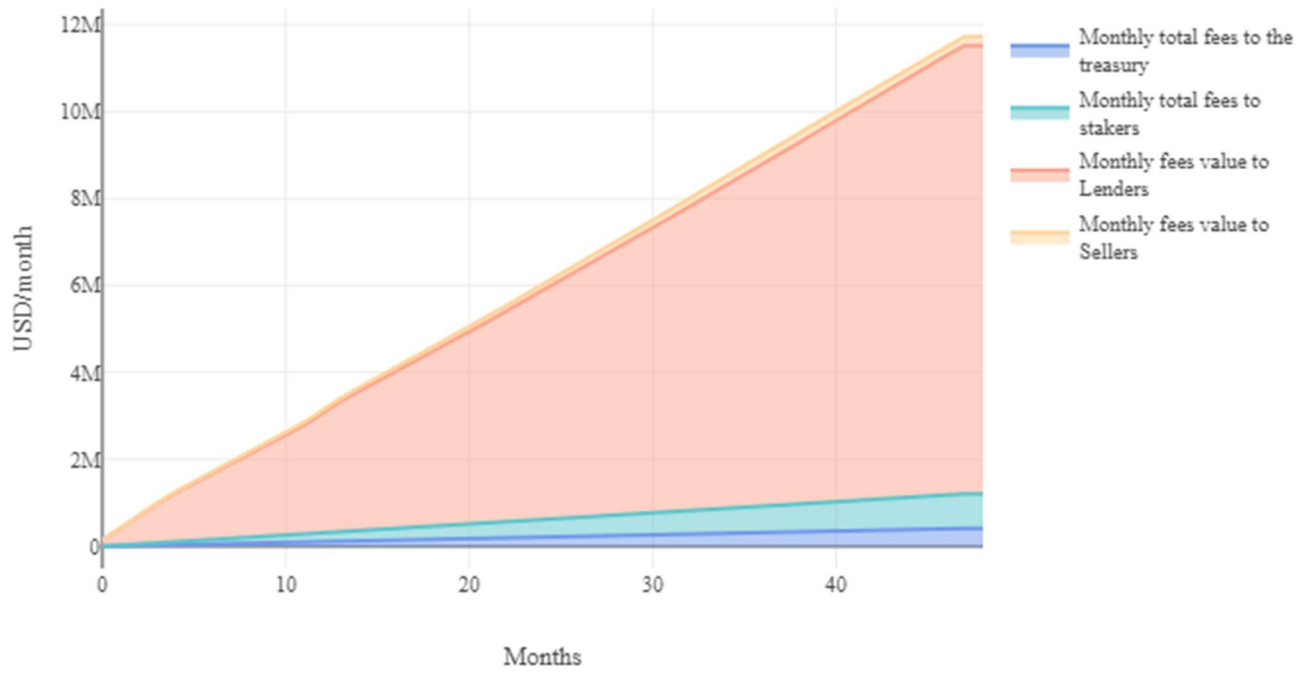
Staked Token Demand



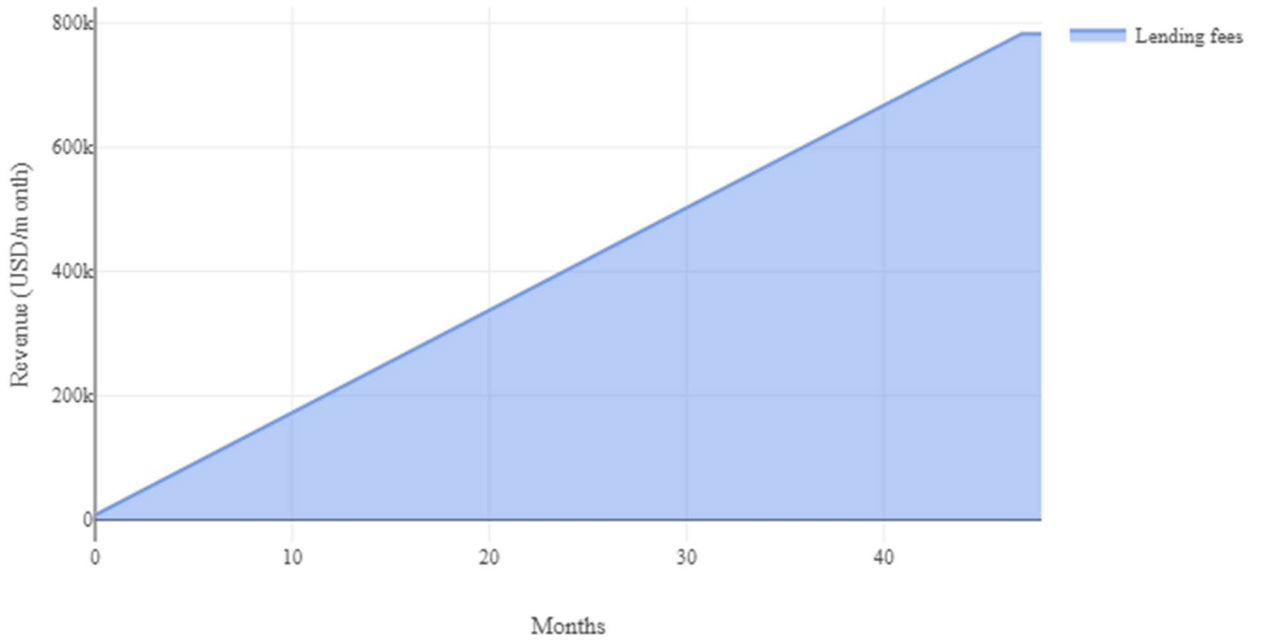
Protocol

Incomes and Treasury

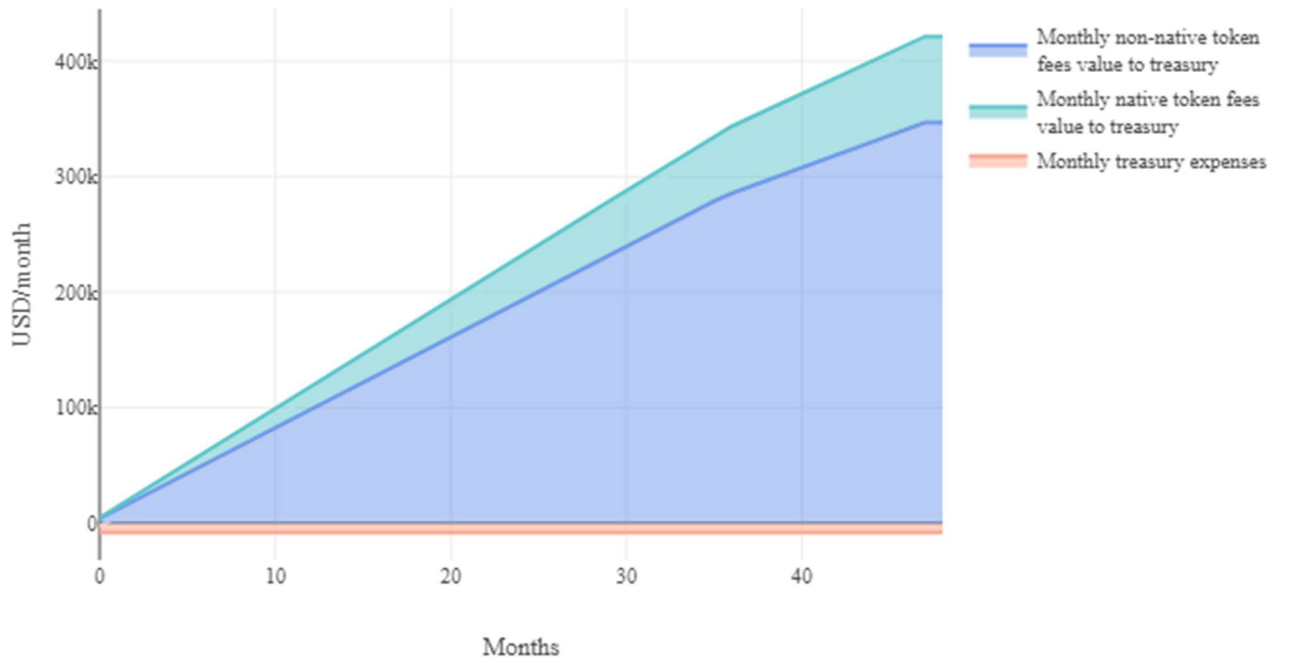
Protocol Fees



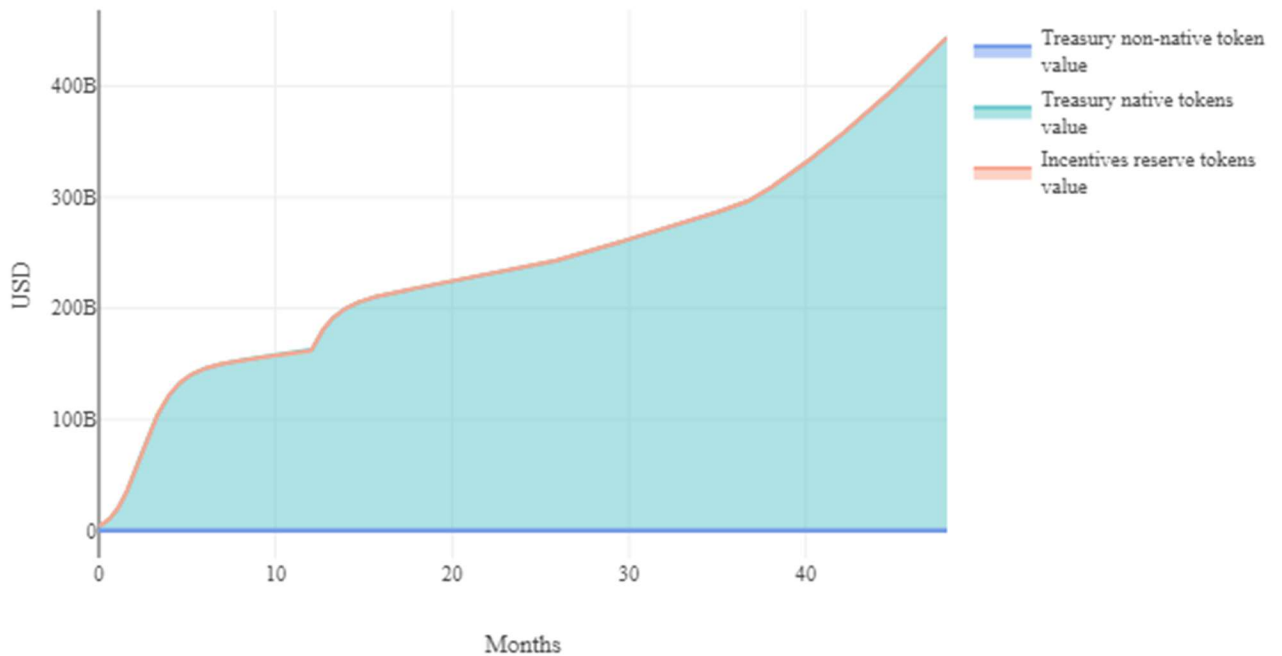
Monthly DSB Token Stakers Revenue



Treasury PnL



Funds Under Protocol Management



LENDING

Fee Payment Type: Stablecoin or other, with discounts for paying with native token.

Token Utilities:

- Discounts for payments in native token
- Staking for fee sharing
- Staking for membership and rewards

DSB token will have strong utility within our lending platform our marketplace be it trading, staking, buying elite memberships, swapping, or sending funds. Users will be encouraged to use our native token through discounted fees and access to membership tiers with exclusive benefits in lending as well as the marketplace. Staking our token will result in holders receiving a portion of the fees generated within the platform. Additionally, staking our token will provide similar benefits, such as access to membership tiers with exclusive benefits.

Lending Revenue Plan

- Loan fee (per year): 3%
- Treasury stablecoin fee: 3%
- Staker stablecoin fee: 7%
- Treasury token fee: 3%
- Staker token fee: 7%
- Lending discount for paying in tokens: 25%

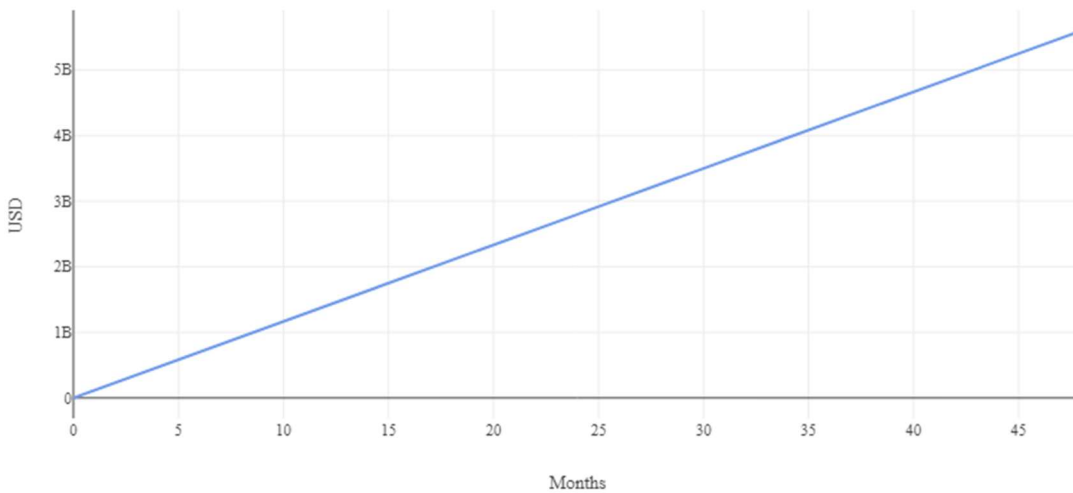
- Lending staked value required (USD): \$2,500
- Lending discount for DSB Rewards membership: 30%

Lending Hypothesis

- Average Active Loan per Borrower (USD): \$10,000
- Lending adoption for paying in tokens: 20%
- Lending expected adoption of membership: 50%

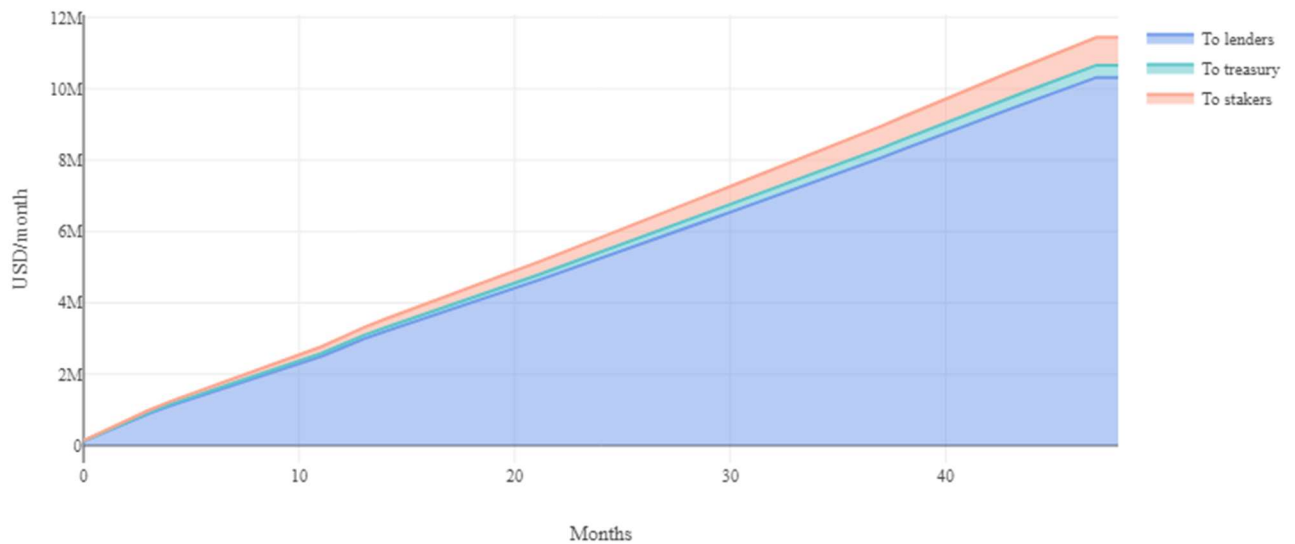
Growth

Borrowed Amount (Lending Growth)



Fees

Monthly Lending Fees



REWARD INCENTIVES

Reward Incentives Revenue Plan

Trading fee: 1%

Treasury stablecoin fee: 30%

Treasury token fee: 30%

Reward Incentives discount for paying in tokens: 10%

Reward Incentives staked USD value required: \$2500 (USD)

Reward Incentives discount for membership: 30%

Reward Incentive Hypothesis

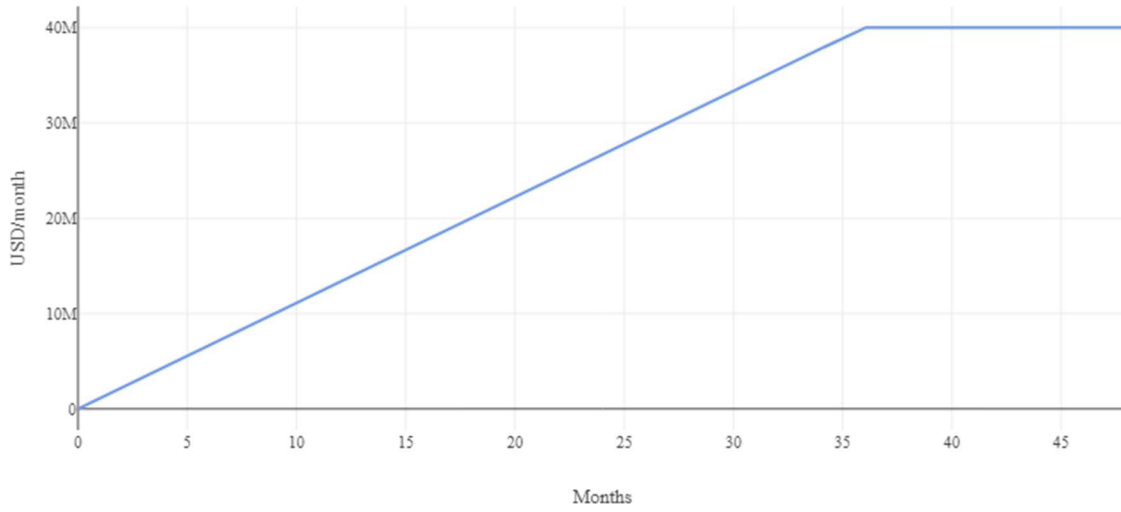
Average traded volume per user (USD/month): \$100

Reward Incentives adoption for paying in tokens: 60%

Reward Incentives expected adoption of membership: 80%

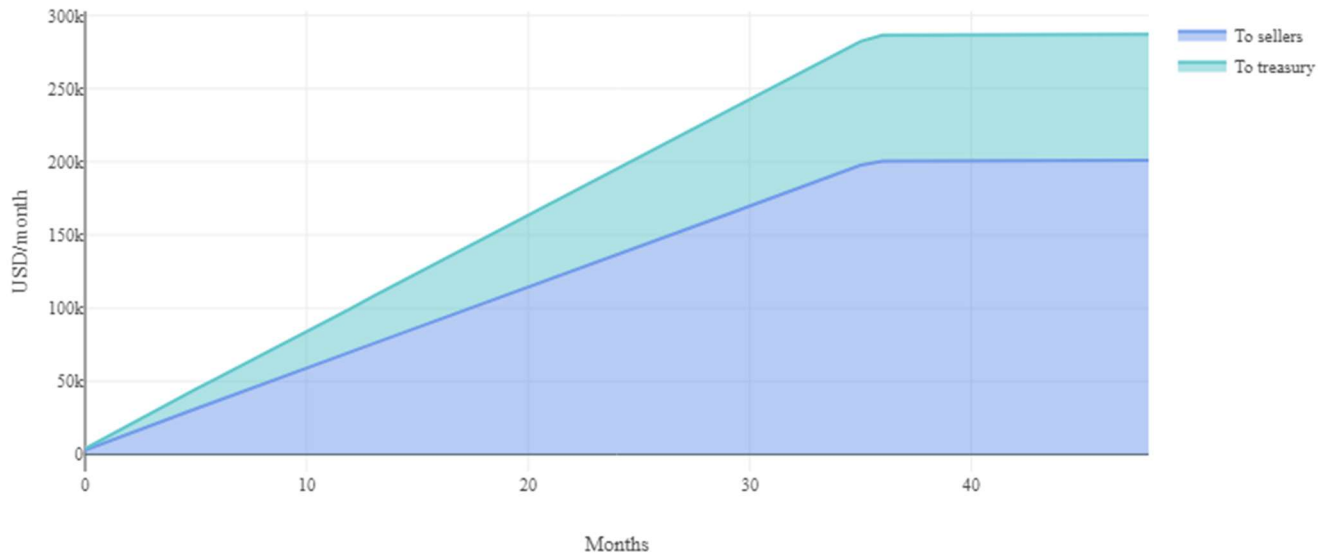
Growth

Volume Traded (Reward Incentives Growth)

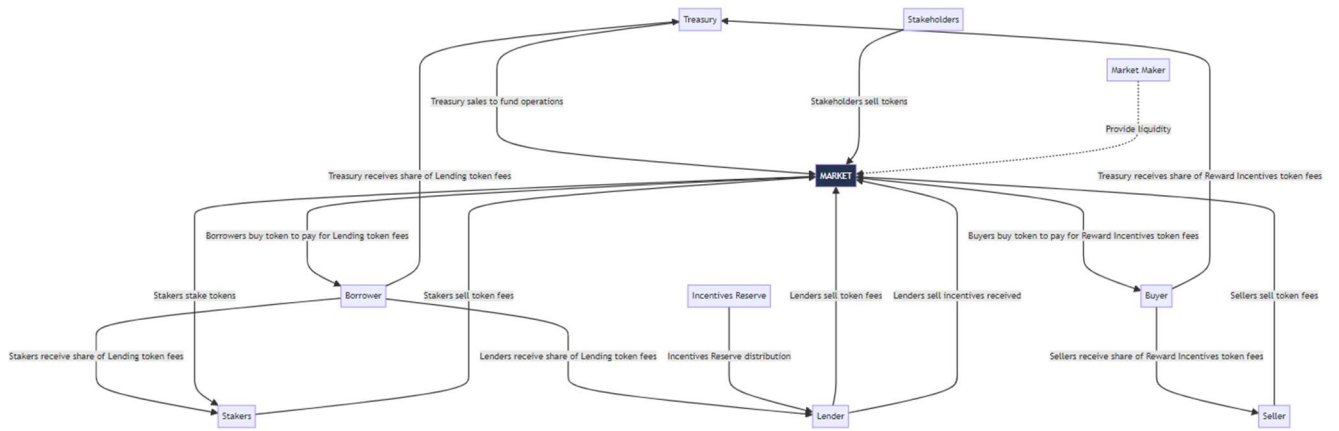


Fees

Monthly reward Incentives Fees



Ecosystem Diagram



In Conclusion

DSB is not just a token; it's a vision for the future of decentralized finance. With a robust plan, an experienced team, and strategic partnerships, we are poised to redefine financial inclusivity. In this white paper, we have presented DSBC, a transformative force in the world of digital finance. Our mission is clear: to set the standard for digital finance, connect people to low-cost financial services, uplift individual potential, and maximize the fight to end poverty. We believe that financial inclusion is not just a goal but a fundamental human right, and DSBC is dedicated to making this a reality.

We addressed critical problems faced by the global banking community, including the issue of the unbanked and underbanked population. Digital Standard (DSBC) offers innovative solutions to these challenges, ensuring that financial services are accessible, flexible, secure, and user-friendly.

DSBC is not just about technology; it's about people. We aim to empower individuals to take control of their financial future, whether it's through trading, banking, lending, or accessing a range of financial services. Our token, DSB, serves as the backbone of our ecosystem, providing users with a versatile and powerful tool to navigate the world of digital finance.

We have also explored our partnerships with centralized exchanges, listing fees, and potential acquisitions, all of which are strategically designed to expand our reach and enhance our offerings to users globally.

As we move forward, DSBC remains committed to innovation, financial inclusion, and excellence. We invite you to join us on this exciting journey as we set the standard for digital finance and make a positive impact on the lives of people worldwide.

Thank you for your interest in Digital Standard and our token (DSB), and we look forward to shaping the future of finance together.

<https://dsbtoken.com> <https://dsbc.io>