



# **JD COIN**

## **WHITEPAPER**

**Version 2.0**

# **JD Coin**

is a blockchain-based  
decentralized smart money



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## Abstract

## (The Journey of JD Coin)

A digital token backed by fiat currency provides individuals and organizations with a robust and decentralized method of exchanging value while using a familiar accounting unit. This document serves as a comprehensive resource on the vision of JD Coin, a currency whose defining purpose is to provide users with a fast, secure, private, and stable means of transacting over the web.

JD Coin has shifted to the ERC20 token that now aims to become the preferred method to provide an ecosystem of services through a faster interface. The purpose of this technology shift aims to connect the JD community while allowing full transparency and access to full control.

With the rise in popularity of ERC20, digital tokens in the Ethereum ecosystem have emerged as an important asset class. These tokens have all the advantages that Blockchain and Ethereum have to offer in terms of transparency in total number of coins, owners, minting, fast confirmation times, transaction details and smart contract execution. Tokens on the Ethereum blockchain can serve several different functions; this document will specifically focus on asset backed or JD Coin tokens. The prices of these tokens reflect the price of the asset backing them and hence they can also be called "stable coins". Asset backed tokens are usually done in two different ways:

- **Algorithmic** - This is a mechanism followed by some tokens on Ethereum where demand and supply are controlled by smart contracts in order to keep the price of the token in line with a fiat currency. Some examples of this are Dai, Basis, Carbon, and NuBits



- **Centralized** - Assets are stored with an organization which publishes Proof of Reserves. This is the case with Tether, True USD, USDC (USD), Digix (gold), Globcoin (a mix of fiat currencies), and AAA reserve (governmental bonds)

JD Coin tokens follow the centralized model, but instead of relying entirely on one institution, they rely on a consortium of institutions performing different roles in the network. This whitepaper proposes a framework for issuing asset backed tokens by addressing challenges with scalability, trust, regulation, and governance. The first JD Coin token we launch is an ERC20 token backed by centralized solutions (USD).

There is no additional secondary utility/payment token required to use JDC, and also no transfer fees other than blockchain fees. JDC uses a simple federated governance model and strives to promote usability.





## Blockchain Introduction

Blockchain was introduced to this world by the emergence of Bitcoin in 2009. It is a system of recording information in a way that it records the transaction taking place and it makes it difficult or impossible to change, hack, or cheat the system. Blockchain is famously known as a distributed ledger of transactions that is duplicated and distributed across a network of computer systems on the blockchain. Each block in the chain contains several transactions, and every time a new transaction occurs on the blockchain, a record of that transaction is added to every participant's ledger. The decentralized database managed by multiple participants is known as Distributed Ledger Technology (DLT). Blockchain is a type of DLT in which transactions are recorded with an immutable cryptographic signature called a hash.





## Introduction to JD Coin and Why JD Coin



JD Coin, based out of the USA, kicked off its success journey in April 2018 with a simple yet challenging mission of creating a secure process of trading, designed for mass adoption with industry-leading transaction speeds. JD coin is coming up with the next generation blockchain aiming to resolve the problems carried away with the previous generations of blockchain. Blockchain 4.0 is poised to solve the issues of the previous generations of blockchain in a more structured & scalable manner with the help of AI, ML, Data Compression, Sharding, and many other advanced technologies.

JD Coin is paving its way to take the crypto industry with a storm by leading us to a better and faster version of technology to address real-world problems more practically and cost-effectively. Addressing the crucial component of consensus algorithm in any blockchain system which determines its performance and security, JD Coin is working on a multi-layered consensus algorithm such as a combination of POS (Proof of Stake) and POH (Proof of History) or POR (Proof of Reputation), etc., will help in providing a solution for varied application scenarios with an ability to run in a small footprint on devices.

The consumer-friendly JD Company is built for practical real-world use cases where traders need no prior trading experience. JD Coin is leading us to a world of faster processing and sustainable technology.

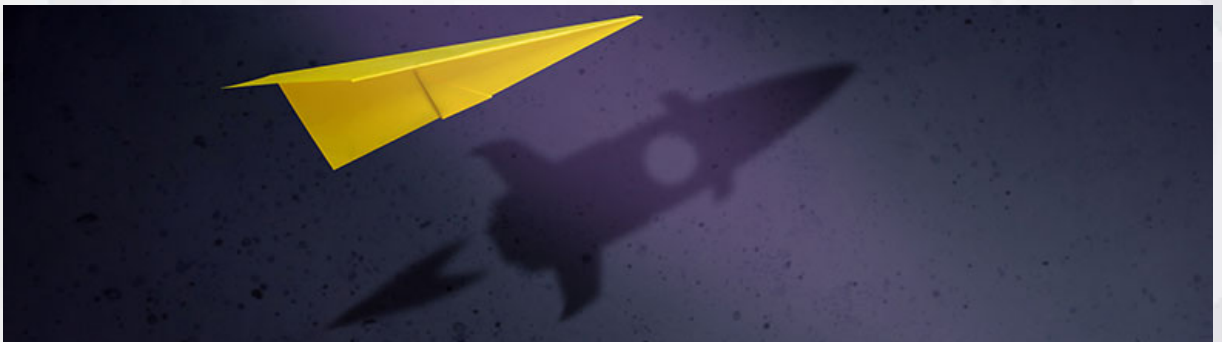


## Motivation

Bitcoin primarily as an alternative way of money, as digital gold. It took many years to become more valuable. But it's more than that, nowadays it becomes a new culture, community, new vector for enthusiasts and technology and more. The advent of bitcoin opened the opportunity for the development of decentralization. On the other side, decentralization means some risks. Diversification is the right way to reduce risks. Besides, decentralization should not be a monopoly.

What we are doing at JDC is to provide a unique platform and develop the technology in order to benefit the community on the real world problems. The urge to develop a faster, secure and cost effective way to transactions made us to work, shift, and move to better technologies available in the industry and further encouraged the team to build new solutions as well. JDC intends to provide the right of choice in a blockchain world, decentralizing with a built-in smart-contract and diversification of digital activities of the user, and much more. Decentralizing allowing users to use any of the tools described above, as well as many others that we have not yet imagined.

It took many years for Bitcoin to become more trusted and itself is not widely adopted outside the internet yet. But crypto-enthusiasts, like us, want to popularize the blockchain technology, tools, and more outside the internet as well.





## Mission

JD Coin intends to become widely adopted as an alternative way for transactions, deals, and more. We believe that it is very useful to have a different set of tradeoffs with particular emphasis on situations where rapid transaction time, security, and the ability of different kinds of activities, applications to very efficiently interact, are important. JD Coin can be used as “digital currency” and be sent over the internet instantly and cheaply now.

JD Coin was initially conceived on Proof of Work consensus, providing advanced features. With its shift to ERC 20 token, JD Coin can be moved far beyond just crypto-currency. Smart contracts, fast transactions and other advantages of JD Coin around decentralized blockchain and decentralized markets, among dozens of other such concepts, have the potential to substantially increase features and usage of the crypto industry and provide a massive boost to another peer-to-peer world by adding for the first time an economic layer. Finally, there is also a substantial array of potential that has nothing to do with money at all.

The concept of decentralizing and “Internet of money” as implemented by the JD Coin provides for users with unique potential; rather than being a closed-ended and borders limited, transaction's time-limited, tools limited, JD Coin is open-ended by design, and we believe that it is extremely well-suited to serving as a foundational layer for a very large number of both financial and non-financial world in the years to come...







## JD Coin paving its way to a new & advanced version of the blockchain



The way we understand and shape the world has been changing, and technology is the primary agent of this change. Over the past few years, Blockchain has drawn considerable attention with its mystery of invention, the staggering price of Bitcoin, and the top-level design of financial reforms. Now, many people sing highly of its potential, comparing it to that of the Internet. One difficulty facing all technologies in the process of popularization is how to educate the public about the new technology. The same is true for Blockchain.

At an early stage, the people in China's Blockchain community quibbled over the Chinese translation of "Blockchain." Why? Because translation of the term is the very first step in getting this technology across to people's minds. As the Internet is translated as "Hulianwang," literally meaning a web that connects one another, it is necessary to give Blockchain an abstract name in Chinese to allow laypersons to understand what it means. "Qukuai" means "block" in Chinese, and "lian" means "chain"; even though it can be a little bit confusing for those who have no idea of this new technology, this Chinese term for Blockchain has been chosen and accepted by the public, for until now, no better translation can be proposed.

After the translation of the term was decided, books concerning Blockchain begin to spring up like mushrooms. Different from those professional books full of abstruse illustrations and incomprehensible explanations, this book will focus on giving ordinary readers a glimpse of what Blockchain is, how it works, and what it can do.



## ERC 20



JD Coin (Token) – is a cryptocurrency, an open-source, public, blockchain-based coin with operating Ethereum Blockchain Network featuring smart contract functionality in a version of ERC-20 standard protocol. Having a standard is very important as it allows the coin to be compatible with every wallet and every exchange built to the same standards. The standards provide the functionality to transfer tokens, send, receive as well as allow tokens to be approved, so they can be spent by another on-chain third party, etc.

At the beginning Bitcoin was possible to send and store only by emails and on hard disks, there were no digital wallets for it. So, we sure it was one of the main problems for widely popularization and distribution for bitcoin since it was not so easy to store.

JD Coin is registered in the Ethereum contract ABI language and the contract source code of the token and name is verified. There are many tokens on a blockchain that use ERC 20 standards. And there are plenty of different standards to choose: ERC, ERC 20, ERC 137, ERC 681, IEEE, etc. Nowadays, some coins do not even have half of the advantages, integrations, updates that the JDC now has.

JD Coin one-to-one backing implementation is easier for non-technical users to understand as opposed to collateralization techniques or derivative strategies. It can be used just like bitcoins, Ethereum, i.e. in a p2p, pseudo-anonymous,



decentralized, cryptographically secure environment. JD Coin inherits the properties of the protocol which include: a decentralized exchange; browser-based, open-source, wallet encryption; Bitcoin-based transparency, accountability, multi-party security, and reporting functions. Mobile payment facilitation between users and other parties, including other users and merchants (via crypto digital wallets). Instant or near-instant fiat value transfer between decentralized parties (such as multiple exchanges). JD Coin can be integrated with merchants, exchanges, and wallets just as easily as Bitcoin, Ethereum or any other cryptocurrencies can be integrated. Users can buy or sell as many JD Coin as they want, quickly, and with very low fees. Introduction to the use of smart contracts and multi-signature capabilities to further improve the general security process.





## What is a Smart Contract?

The term smart contract has been used over the years to describe a wide variety of different things. In the 1990s, cryptographer Nick Szabo coined the term and defined it as “a set of promises, specified in digital form, including protocols within which the parties perform on the other promises.”

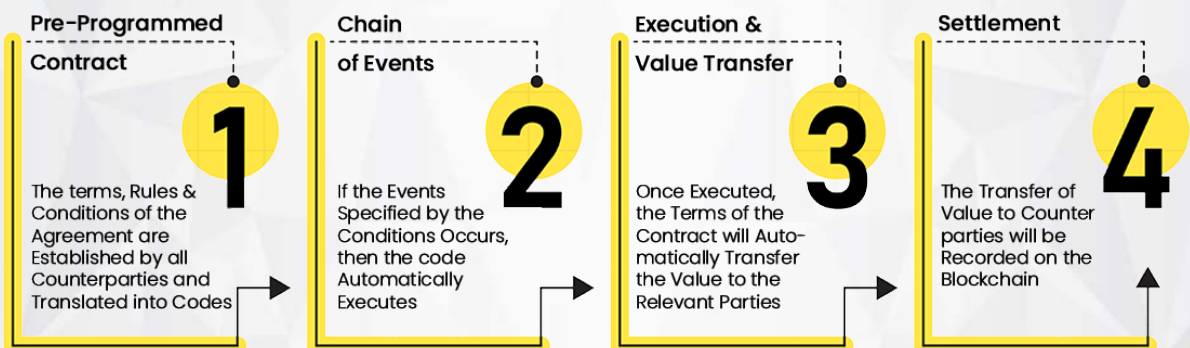
Since then, the concept of smart contracts has evolved, especially after the introduction of decentralized blockchain platforms. In the context of Ethereum, the term is a bit of a misnomer, but the term has stuck. Ethereum network uses the term “smart contracts” to refer to immutable computer programs as part of the Ethereum network protocol.

A “smart contract” is simply a piece of code that is running inside the Ethereum Blockchain Network.

Smart contracts have gained widespread practical use with the advent and development of the Ethereum Blockchain Network. In 2013, its future founder Vitalik Buterin concluded that Bitcoin is not suitable as a basic protocol tool for smart contracts, since it was not originally designed for this task. Subsequently, Buterin decided to create from scratch the most suitable protocol for smart contracts.

### Smart contracts

### How it works





## Implementation

JD Coin has been adding new features and modules and in general cryptocurrency itself, we understand that our implementation doesn't immediately create a fully trustless cryptocurrency system worldwide. However, almost all exchanges, markets, and crypto digital wallets are subject to the risk of trust. So before starting with JDC Token we recommend reading more about the weaknesses and risks of cryptocurrency.

The current limited mainstream use of cryptocurrencies includes volatile price swings, inadequate mass-market understanding of the technology, and insufficient ease-of-use for non-technical users.

Lets see what this means to Exchanges, Individual, and Merchants

### ⇒ For Exchanges

Though there is a complex process to get the coin on the exchange, we have made interfaces easy. Also tried to reduce the risks to a greater extent. Easily move coins in and out of the exchange easily and take the benefit of multi signature security, use of both cold and hot wallets.

### ⇒ For Individuals

The Individual crypto users are using coins in different ways starting from trading for day trading to long term investors. Online shopping who want privacy, do global payments, individual developers writing smart contracts, or just earning coins as being part of the JD network, and serving the network by making it fast and validating transactions while earning JDC.

### ⇒ For Merchants

The Merchants are heavily benefitted to the fact that they become global, they can support more currency pairs, merchants can become neutral in terms of payments and introduce innovative secondary products or services like gift cards, micro tipping and payment cards.



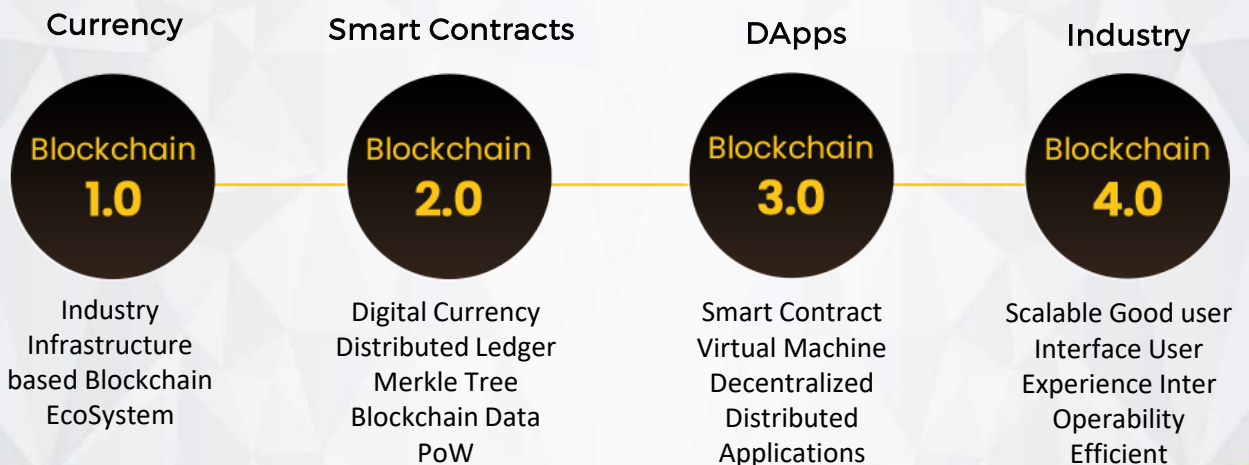
# Need for Change in the Blockchain 1.0 2.0

As we all know that Blockchain is a good technology candidate where security is needed, data not to be changed [edited or deleted] and there is no central control body. One more thing about Blockchain is the involvement of the community as part of maintaining data and approving transactions by running that software on computers called nodes. With that being said every node in the network keeps a copy of all the transactions so that they can validate new transactions easily and quickly.

As transactions increase and volume goes up the chains [ ledgers] become very large and storage hungry. With the ever-increasing necessity of computer power and storage, physically [hardware] there will be a point where we will need software solutions for such problems.

The advantage of software solutions to achieve this is improved efficiency, by stronger algorithms that reduce duplicity of data.

Though there are many avenues to touch upon like hashing techniques, consensus algorithms, I would want to concentrate on Data Sharding and Atomic Swaps.





## Issues with Current Blockchain

Blockchain is perhaps one of the biggest buzzwords & a worlds-changing technology in many ways in both finance and technology today. Yet it raises some serious concerns when it comes to mass adoption:

**Blockchain has an environmental cost:** Blockchain relies on encryption to provide its security as well as establish consensus over a distributed network which comes at a cost. This is one of the frequently noted criticisms of the blockchain network that it relies on intensive computing power – and hence a lot of electricity – to run. Miners use huge computer rigs with multiple servers to keep the network ticking over, and that process certainly doesn't come cheap. Nevertheless, it's an important consideration and the environmental implications as well as the energy costs can't be ignored.

**It's a risky environment due to Lack of regulation:** This is largely a problem with value-based blockchain networks. Due to the lack of regulatory oversight, scams and market manipulation are commonplace. As with many areas of tech in recent years, legislators have largely failed to keep pace with innovators (or scammers), leading to rich pickings for those seeking to exploit "FOMO" – the "fear of missing out".

**Security and privacy:** Many potential applications of the blockchain require smart transactions and contracts to be indisputably linked to known identities, and thus raise important questions about privacy and the security of the data stored and accessible on the shared ledger. Identities created within a blockchain would be unique and offer a higher level of assurance that the party was who they claim to be. But these claims do not take away from the need for every organization adopting the technology to consider how privacy and security can inform the design. In particular, driving public acceptance of blockchain applications will likely mean proactively framing the discussion of privacy around concepts of value, security, and trust.



**Mining:** Mining is a process of adding transaction records to Bitcoin's public ledger called the Blockchain. It exists so that every transaction can be confirmed, and every single user of the network can access this ledger. In fact, the technology of Blockchains can exist without mining a crypto-currency. Such a mechanism is the process of mining. It allows all of the users of a distributed network of crypto-currencies to check transactions and add them to the blocks.

To maximize successful mining chances, require extremely high-power output, which will cost you exorbitantly high electric fees and is vulnerable to cryptojacking. Blockchain mining protocol combining Hashcash with Distributed Problem Solving (DPS) should be aimed for here.

**Cost and efficiency:** The speed and effectiveness with which blockchain networks can execute peer-to-peer transactions come at a high aggregate cost, which is greater for some types of blockchain than others. This inefficiency arises because each node performs the same tasks as every other node on its copy of the data in an attempt to be the first to find a solution. Blockchain is something of a productivity paradox, therefore. At the scale of the entire network, the process is significantly productivity-enhancing but requires a certain 'critical mass' of nodes. Yet, even so, individual nodes can work extremely hard and may not contribute very much to the network overall.

**A 51% attack:** It is referred to as an attack on a blockchain by a group of miners who control more than 50% of the network's mining hash rate. Attackers with majority control of the network can interrupt the recording of new blocks by preventing other miners from completing blocks. It is an attempt to change a blockchain, by a group of miners controlling more than 50% of the network's mining hash rate, or computing power. If successful, the attackers would be able to prevent new transactions from gaining confirmations, allowing them to alter transaction histories.





## JD Coin Launches Blockchain 4.0

Blockchain with all its promises like Immutable Data, Anonymity & Privacy, Security, Lower Cost of Transaction, and Digital Freedom has grown from just a being too for digital currency to becoming integral to Smart Contracts, DAOs to fast transaction verifications. During this transition from the first-generation Blockchain to its recent 3rd Generation Blockchain, the technology has also gathered some problems on its way. Mining is the biggest challenge as this is costing us huge energy.

Other issues such as centralized situations through mining pools, to issues with interoperability among the chains, are also problems which need attention. Besides the large size of ledgers and unusable parallel chains are not scalable beyond a point. As all these problems grew and have forced the need to develop 4th Generation Blockchain.

Blockchain 4.0 is poised to solve the above issues in a more structured & scalable manner with the help of AI, ML, Data Compression, Sharding, and many other advanced technologies. These technological advances will lead to better and faster interchain data exchange, which was not possible so far, thus also helping in instant verification of transactions. The capabilities like Atomic Swaps, Stable Side Chains with an easy mechanism to add transaction nodes, and the ability to add multilayered consensus algorithms, will lead to a robust, secure, fast, and intelligent Blockchain.





Another important element which needs improvement is the software efficiency. In order to do this, we need stronger algorithms that reduce duplicity of data. In addition to the reduction of duplicity, it is also imperative that for the system to remain truly decentralized the involvement of the community as part of maintaining data and approving transactions need to gain more importance. In fact, every node in the network keeps a copy of all the transactions so that they can validate any new transactions easily and quickly.

As transactions increase and volume goes up and the chains[ledgers] become very large and storage hungry, these demands an ever-increasing computing power. One way to achieve this is to keep adding a huge number of nodes in the network. However, adding more hardware will not remain practical for long, therefore there will be a point where we will need to explore alternates, and hence, innovative software solutions would be the way. Besides the advantage of the software solution approach is that they are easy to roll out and we can potentially leverage the existing computing power of hardware devices (IoT/others) which may be lying idle.

**Therefore, we would visit three important aspects here as below;**

- 1** Exploring the use of always-on devices as nodes, which earn for themselves.
- 2** Multi-layered Hybrid Consensus Algorithms.
- 3** Use Cases Scenarios for the common man and DeFi applications.



## Exploring the Use Always-On Connected Devices as Nodes

The importance of nodes is that they keep a copy of transactions so that new transactions can be easily and quickly validated. Therefore, to address the challenges of scale and quick verification, it is important that the nodes have the ability to do off-chain transactions. In order to achieve this, we are going to need trillions of Micro and Nano node packages of android, iOS, and other IoT/RTOS running devices. This will mean that every possible mobile phone, Smart TV, Digital Signage Device, an ISP Routers/Switches, and other IoT devices will be able to participate as nodes.

As we know many of these devices are always-ON and thus are connected to the Internet and they have a lot of idle time and that idle moment their CPU power that can be utilized in exchange for a fee. A digital metering of the same can also be explored through software applications to reward the participating nodes. Therefore, capitalizing on this large idle computational power without investing in additional hardware resources would help to fill the demand for computing blockchains thus offering a win-win to community and device owners (people/companies). By utilizing these always-ON devices the number of nodes will go up substantially and the need for running dedicated nodes will come down, thereby it can be expected that the high transaction and network fees will also come down drastically.





## Multi-Layered Hybrid Consensus Algorithms

A crucial component of any blockchain system is its underlying consensus algorithm, which in many ways, determines its performance and security. Therefore, to address the limitations of different blockchain systems, several existing as well novel consensus algorithms have been introduced. Multi-layered consensus algorithms such as a combination of Proof of Stake and Proof of History or Proof of Reputation etc. will help in providing solutions for varied application scenarios with an ability to run in a small footprint on devices.

As we are moving away from mining and its associated costs, new consensus algorithms are focusing on the last mile use case and reducing transaction fees, while increasing the focus on security. In the long run, depending upon the nature of the transaction the digital contracts can have a choice of consensus algorithms they want to opt, for their own specific needs.

Use Cases Scenarios for Common man and DeFi applications.

1

Among the use cases for common man, they could be as simple as storing their education credentials/certificates and the universities verifying them.

2

It could be used to store original music and its metadata to show or claim the originality of it, thus helping to reduce piracy.

3

Journalists covering news items and stories can claim the originality of it and earn out of it.

4

Any digital content such as graphic content could be secured by artists or writers.

5

India is using blockchain for securing & authenticating land records digitally.



With the capability of atomic swaps and off-chain capability growing many DeFi applications, like Peer-to-Peer Lending & Borrowing, Decentralized Exchanges, Derivatives, Margin Trading and Insurance are very much possible with high integrity and lower transaction costs.

In the context of next-generation Blockchain 4.0, this article discussed the three core aspects of the ecosystem;

**1**

Exploring the Use Always-On Connected Devices as Nodes

**2**

Multi-Layered Hybrid Consensus Algorithms

**3**

Use cases Scenarios for Common man and DeFi applications.



## POS Technology

The Proof Of Stake algorithm uses an election process to select a node to be the validator of the next block, based on a combination of many factors that could include the staking age, and the node's wealth / balance .

It's good to note that in Proof of Stake systems, blocks are said to be 'forged' rather than mined. Cryptocurrencies using Proof of Stake often start by selling pre-mined coins or they launch with the Proof of Work algorithm and later switch over to Proof of Stake.

Where in Proof of Work-based systems more and more cryptocurrency is created as rewards for miners, the Proof-of-Stake system usually uses transaction fees as a reward.

Users who want to participate in the forging process, are required to lock a certain amount of coins into the network as their stake. The size of the stake determines the chances for a node to be selected as the next validator to forge the next block - the bigger the stake, the bigger the chances. In order for the process not to favor only the wealthiest nodes in the network, more unique methods are added into the selection process. The two most commonly used methods are 'Randomized Block Selection' and 'Coin Age Selection'.

In the Randomized Block Selection method the validators are selected by looking for nodes with a combination of the lowest hash value and the highest stake and since the size of stakes are public, the next forger can usually be predicted by other nodes.



The Coin Age Selection method chooses nodes based on how long their tokens have been staked for. Coin Age is calculated by multiplying the number of days the coins have been held as stake by the number of coins that are staked. Once a node has forged a block, their coin age is reset to zero and they must wait a certain period of time to be able to forge another block - this prevents large stake nodes from dominating the blockchain.

Each cryptocurrency using Proof of Stake algorithm has their own set of rules and methods combined for what they think is the best possible combination for them and their users.

When a node gets chosen to forge the next block, it will check if the transactions in the block are valid, sign the block and add it to the blockchain. As a reward, the node receives the transaction fees that are associated with the transactions in the block.

If a node wants to stop being a forger, its stake along with the earned rewards will be released after a certain period of time, giving the network time to verify that there are no fraudulent blocks added to the blockchain by the node.





## Security

The stake works as a financial motivator for the forger node not to validate or create fraudulent transactions. If the network detects a fraudulent transaction, the forger node will lose a part of its stake and its right to participate as a forger in the future. So as long as the stake is higher than the reward, the validator would lose more coins than it would gain in case of attempting fraud.

In order to effectively control the network and approve fraudulent transactions, a node would have to own a majority stake in the network, also known as the 51% attack. Depending on the value of a cryptocurrency, this would be very impractical as in order to gain control of the network you would need to acquire 51% of the circulating supply.

The main advantages of the Proof of Stake algorithm are energy efficiency and security.

A greater number of users are encouraged to run nodes since it's easy and affordable. This along with the randomization process also makes the network more decentralized, since mining pools are no longer needed to mine the blocks. And since there is less of a need to release many new coins for a reward, this helps the price of a particular coin stay more stable.

It's good to remember that the cryptocurrency industry is rapidly changing and evolving and there are also several other algorithms and methods being developed and experimented with.





## GNP Technology

GNP WE BELIEVE IS THE WORLDS' MOST ADVANCED : CRYPTOGRAPHIC CYBER SECURITY ALGORITHM , WHICH SUPPORTS BOTH PASSIVE & ACTIVE FILE TYPES . ACTIVE FILES contain a payload which contains a suite of command protocols . GNP is a | Symmetrical | Bidirectional | Imploder and Exploder | Duplexer | Sequencer GNP is a | Recursive Data Agnostic Algorithm [RDAA] which can `Implode` and `Explode` any Random Digital file into `One single GNP Floating Radix Script Character` .

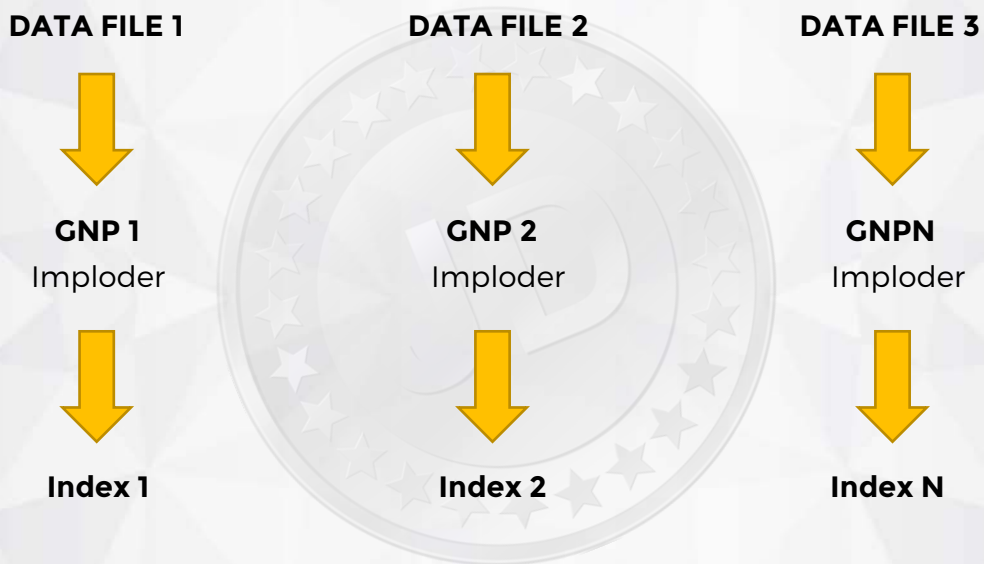
### A NEW HYPERMATHEMATICAL INFORMATION SCIENCE :

- ⇒ GNP offers a new Algebraic Language for all algebraic functions : Multiplication, Addition, Subtraction, Division, Algorithm (MASDA) using macro equations inside multiple hyper dimensions.
- ⇒ GNP can Implode any digital data file and output one index. The index contains both [1] a multiple scale code number as well as [2] a multi-radix code number .
- ⇒ GNP MASDA can accept multiple files and ADD them all altogether into ONE equation by ADDING their INDICES together into ONE unique and small index-m which is reversible. The output index-m of this equation is smaller than the sum of the inputs as parts of the equation .
- ⇒ This equation is described as a GNP HYPER LOGARITHM.
- ⇒ GNP can embedd and store random information files into unique superpositions onto a proprietry GNP GRID which remains in a hidden compartment and is externally inaccessible and embedded inside hyper dimensional grid time.



⇒ **GNP ZETTABYTE STORAGE DRIVE.** · GNP technically has the ability to store the entire Internet into a Solid State Drive SSD using only one USB port .

⇒ Scientifically speaking GNP conforms to the Five Postulates of non Euclidean Geometry by using Riemannian Manifold Matrices and GNP collects the indices as complex singularities and identities.



**GNP Logarithm=> Integral of Index 1 + Index 2 + ... + IndexN**

**GNP Logarithm=> One small IndexM = FILE 1 + FILE 2 + ... FILEN**

**GNP Logarithm=> Reversible to extract FILE 1 & FILE 2 & ... FILEN**

**IndexM = smaller than the sum of input parts FILE 1 + FILE 2 + FILEN**

**Note: There will be more information on DAPPS and DeFi applications in the upcoming version of whitepaper 2.1 soon.**



## Anyone can Participate as JD Node

Widespread usage and adoption of JD coin will depend on how many users run nodes and help in validating transactions. More the people running nodes will help get more throughput in terms of transaction speed.

JDC operates using a Proof of Stake security mechanism which means that in order to help secure the network, you must prove you hold JDC. The two methods below are the ways you can use your JDC to earn interest on what you already have.

### 1 Method

#### Running a Masternode of JDC

Running a Masternode, which requires 20,000 JDC.

(Note: Easy steps will be shown and video tutorials will help for the community to help run Masternodes)

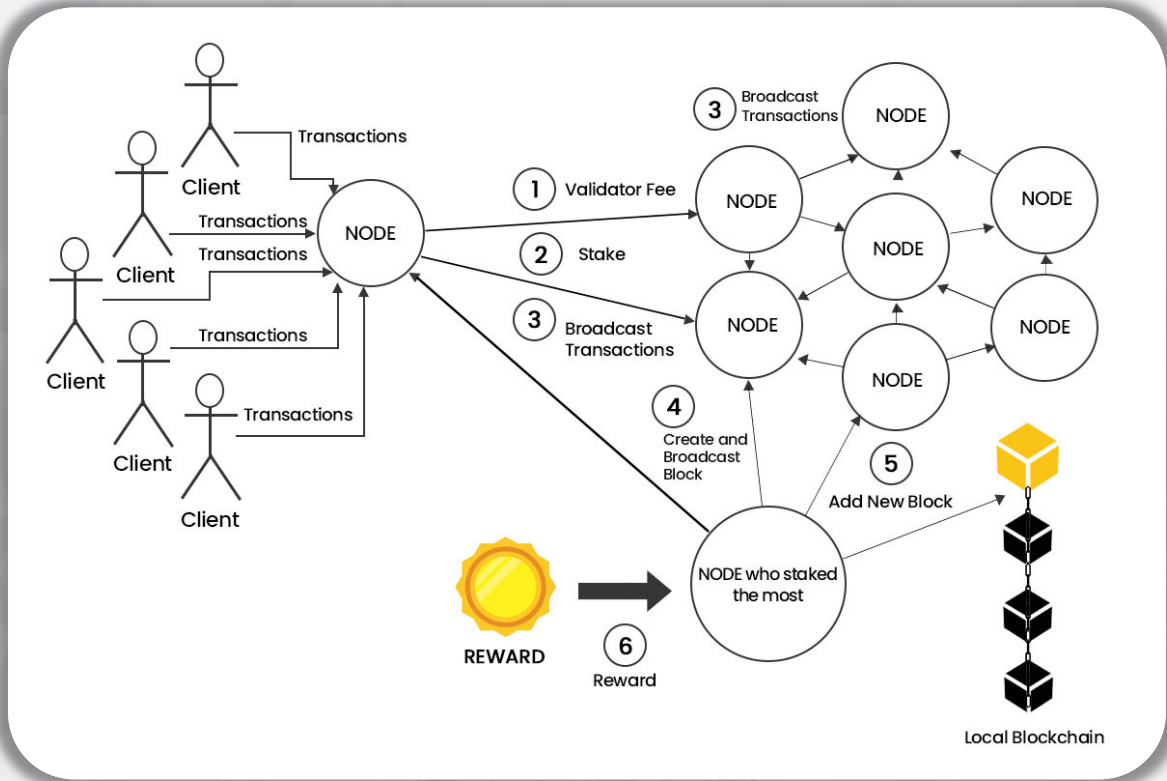
### 2 Method

#### Stake Your JDC

Staking your JDC, which has no required minimum, but requires you to keep your wallet active.



The image below shows how a transaction happens and staking in the JDC network.



Basic requirements to run a master node in the JDC network :

Ordinary laptop or desktop, which will run control wallet and hold the master node JDC coins.

Internet connect Ubuntu Server 18.04 64-bit OS installed with a unique IP address that is running 24/7 [Static IP address].

Minimum VPS specs: 100 GB of storage space, 2 GB of RAM, 2 dedicated CPU core.

The remaining part of the setup will be done through video tutorials and easy to follow tech guides.



## Use Case for using the JD Coin in the real world

Supply chain management is a complex and involved process, it has many issues like huge documentation, timely updates of the documents with current info, the release of payments for the parties/agencies once they have delivered their service, and the issue of huge float.

Considering float [Supply chain float refers to all the time lags in the supply chain - potentially impacting liquidity and finance costs, during which time inventory or funds is shown in both bank balances]. With the help of technology like Advanced blockchain, we can reduce the float to a maximum extent.

Complex smart contracts will be deployed to update and release documents as and when certain events/tasks get completed, this rapid and transparent data exchange will be possible not only through smart contracts but also interchain data exchange because it will involve multiple parties and they may have their own specific blockchain implementations.

Taking a case of iron ore which gets mined and gets transported to the port and then to different geographies before it reaches the end customer.

Having escrow accounts and release of funds as the ore move from the mine to the port and then into a ship and then reaches the destination port, customs and its documentation along with related funds release all the agencies from the mines to the clearing agent could be done through virtual accounts with the help of off-chain payment channels with layer 2 support. All transactions involving a particular consignment will make things more clear and traceable without the need of a trusted intermediary. With the advent of new consensus algorithms the transactions and verification of events will happen quickly and undisputedly, which leads to more transparency and speed which will eventually reduce the float in the supply chain transactions.



## What is Supply Chain?

A supply chain is a network chain of suppliers to manufacturers and distribution of any particular product among the end buyer. This overall chain of a network includes several activities, information, people, and resources.



### HOW SUPPLY CHAIN WORKS?





# DeFi (Decentralized Finance) Use Case

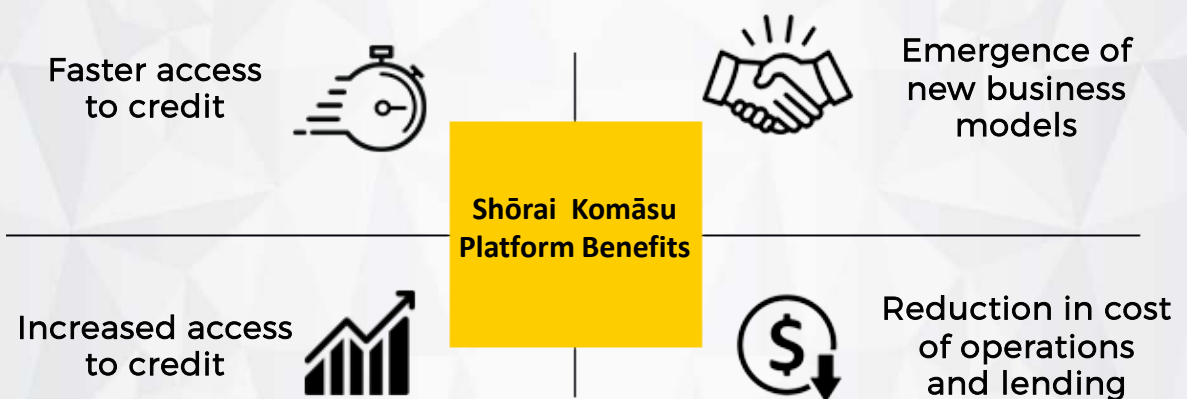
DeFi or decentralized finance refers to financial services using smart contracts, which are mainly automated enforceable agreements that don't need intermediaries centralized authorities like a bank or lawyer and use online blockchain technology to execute and perform its intended activities. DeFi is the next step in the revolution in disruptive financial technology.

JD Coin's "Future of Commerce" Trust-Based B2B Loans platform named Shōrai Komāsu Platform will bring Lender, Borrower, and underwriter in one single roof.

Get Micro/Nano Loans approved and cash into your account in minutes, right in the middle of the night.

No Geographical boundaries, No banks involved a borrower can be in Hongkong and Lender can be in NewYork. While the underwriter can be in Tokyo.

Calculate your risk and returns before you lend, set your preferences and the platform will do the rest, while you rest!





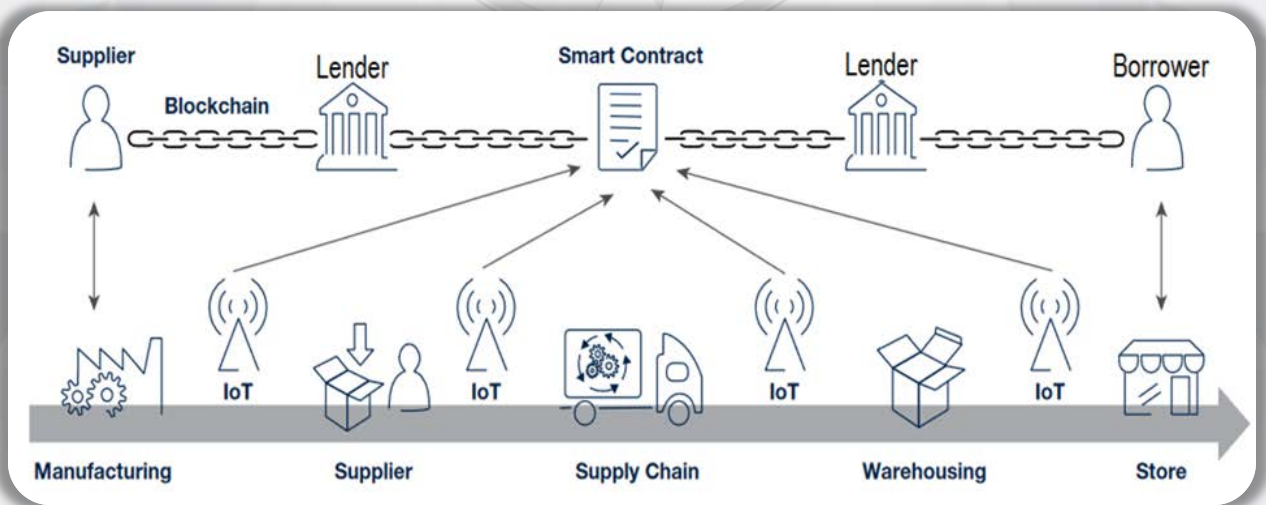
# Sample Shorai Komasu Contract Flow

Blockchain-based platform to bring all the stakeholders under one roof by use of complex AI algorithms. Lenders can follow the usage of funds. Release of funds based on smart contracts and proper preset usage [Contract Parameters].

Have complex contract parameters that suit your risk averseness and required returns while borrowers pick it up based on their needs, like urgency, interest amount, and ability to pay back in time.

Underwriters and Lenders can set their own risk aversion parameters, lending criteria, and business preferences.

AI Engine would consider these user-set parameters and 100's of other factors to make a decision on a given P2P (Peer-to-Peer) loan request.



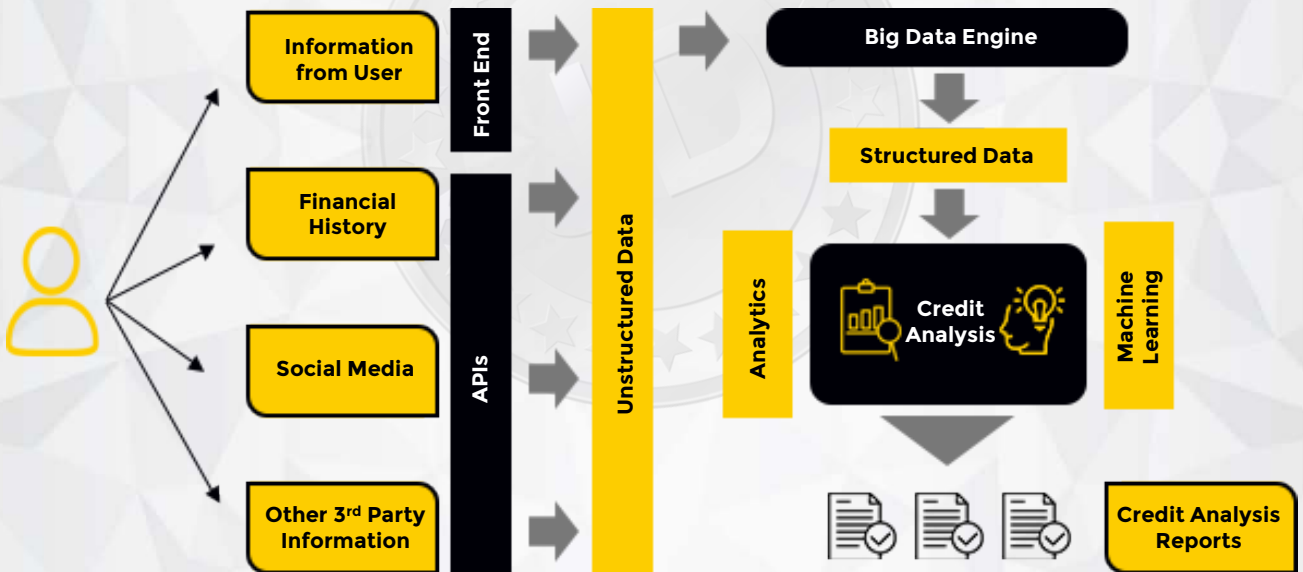




# Risk Analysis Process Flow

Our complex risk analysis process which uses hundreds of parameters will analyze each contract and assign a risk score to it. This will help the lender to gauge his rewards based on the risk. If the borrower keeps up his promise, he will be rewarded with points and coins and will help him to secure more loans.

In conclusion, this platform Shōrai Komāsu from JD Coin will shape the future of commerce and bring a revolution in Money Markets.





## JD Coin Launchpad

What is JD Coin Launchpad?

JD Coin Launchpad is a platform that provides an opportunity to some companies that need some kind of equity or funding for their startups. We have a network of leaders in the entrepreneur's Eco-system as they hold long and strong operational experience in running and creating their successful ventures.

JD Coin started itself as a cryptocurrency in April 2018, and falls under top 700 currencies in the world.

With a global team and hands on experience in quality mentoring, operations and strategy building as well as execution, we have come up JD COIN LAUNCHPAD to initiate funding to the well-deserved technology projects.

We will be calling applications across the globe and choosing one project per month to fund anywhere between \$10,000 - \$10,00,000. The panel will be reviewing the applications for the projects proposed.



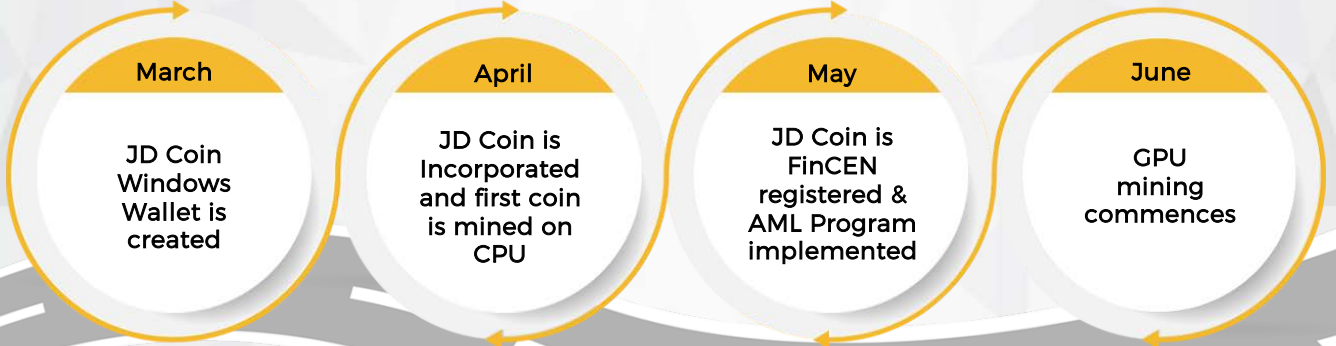
For more information  
visit [www.jdcoin.us](http://www.jdcoin.us)



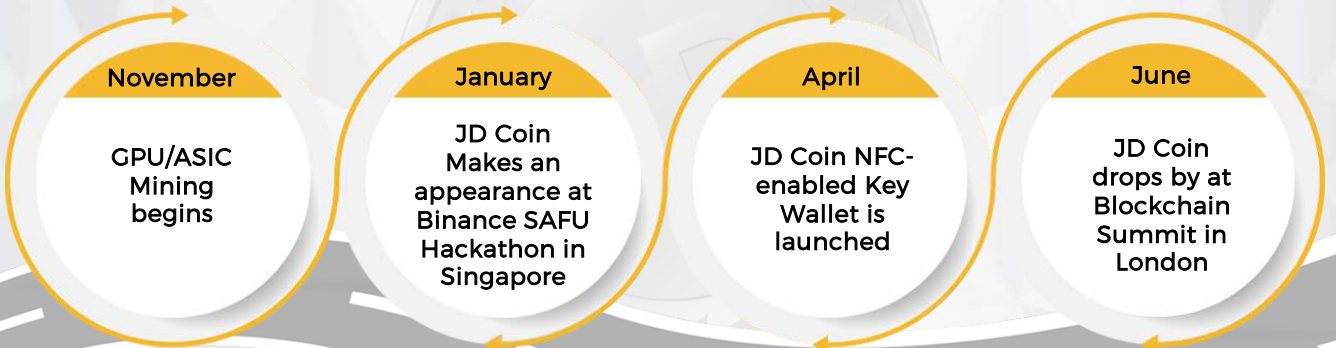
# Road Map

Initial work on JD Coin began in November 2017

## 2018



## 2019





# Road Map

## 2020

January

JD Coin moved from POW to ERC 20 JD Coin listed on new popular exchange

April

JD Coin listed on three new popular exchanges

June

JD Coin is coming on new modified POS technology

September

JD Coin is doing fully functional TestNet and JD Coin Launchpad

## 2021

October

Research on IoT Devices & Nano Contracts, Blockchain Summit, JD Wallet

November

Modified PoS & PoH Implementation

December

Release of New Version of JDC (PoS & PoH)

January

Release of Nano Contracts on IoT Devices

March

Start of Off Chain Research & Multilayer Consensus & GNP Apps

May

Release of New Version of JDC (PoS, PoH & PoR)

July

Data Sharding And Off Chain Transaction Testing

August

Release of Shōrai Komāsu



**JD Coin has expanded its trading platforms and now available on seven worldwide exchanges**





[www.jdcoin.us](http://www.jdcoin.us)