



Blockchain White Paper

WTB

WHITE PAPER

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AR+Blockchain + smart
payment



WTB

Deep integration "AR+
blockchain + smart
contract"



Start with the AR application scenario

Comprehensive coverage of
commercial applications in
various fields



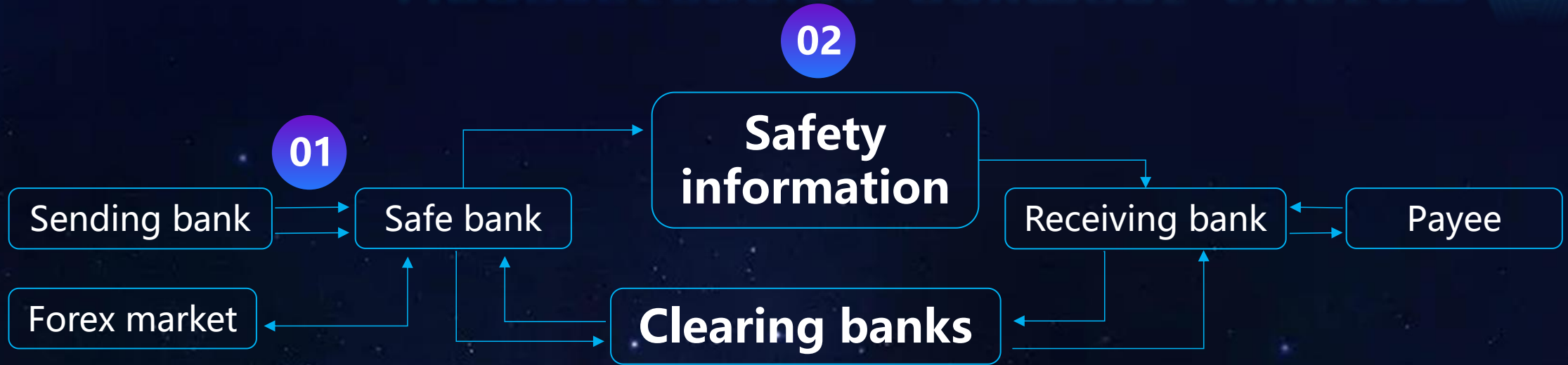
WTB

AR+ Blockchain + smart payment

RESHAPE THE COMMERCIAL PAYMENT APPLICATION SYSTEM



Understanding payment system



In a standard interbank transfer process, if the issuing bank and the receiving bank do not open accounts with each other, they will have to rely on a central clearing house or affiliated bank. From implementation to settlement, the payment workflow takes several days, and intermediaries charge a fee.

01 **Send request**

Current inter-bank payment system workflow

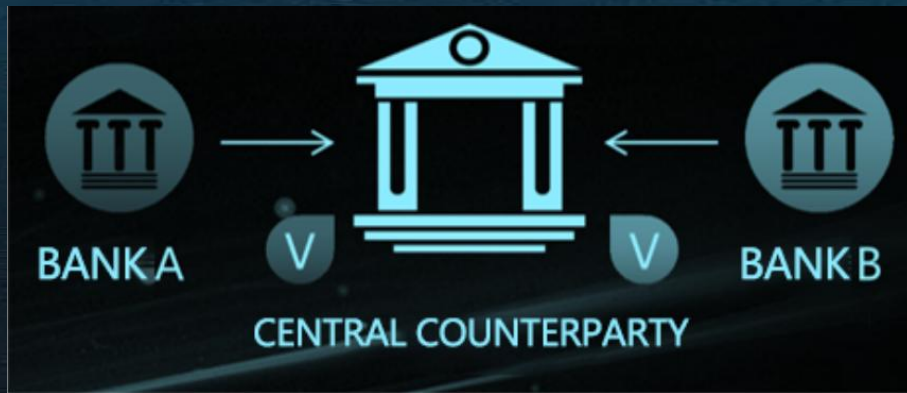
02 **Safety information** →

Pass the request/authorization

03 **Working capital** →

Working capital

Interbank payment VS blockchain conservative solution



banker's payment:

This is done by the central trader, and each bank has a local database recording all account balances and transaction flows.

shortcoming:

The local database must be reconciled and synchronized before the central transaction party cancels the loans from different accounts.

Blockchain conservative solutions:

Banks belonging to the same group use blockchain to generate a general ledger for payment behavior and are able to participate in consistent algorithm independent transactions.

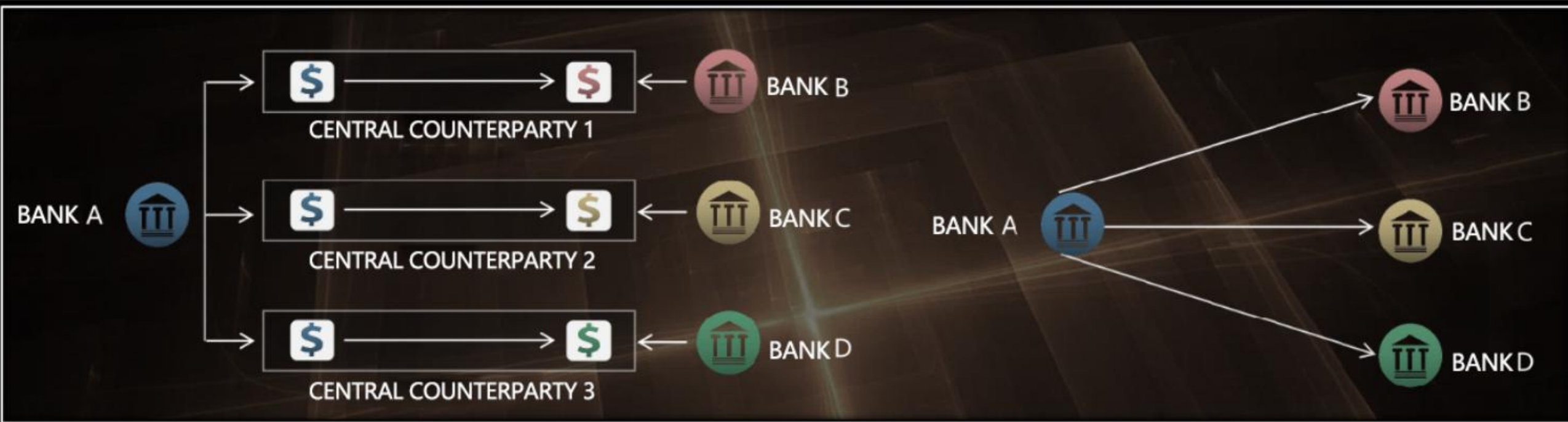
merit

No reconciliation between different databases · Direct settlement between banks, reduce interim fees · near-real-time peer-to-peer, reduce counterparty risk · All regulators and auditors have access to the immutable general ledger shared by all transactions.

shortcoming

The node where each entity is located can access other transaction records, and the transaction privacy problem can be managed by the legal standard system.

Interbank payment VS blockchain conservative solution



banker's payment:

Multiple central counterparties active in specific networks are used to settle for borrowers. To minimize counterparty risk, each bank must set up a reserve account for each payment network.



Blockchain disruptive solutions:

The licensed blockchain (private blockchain) can be realized between banks of different groups. With only one reserve account, the whole network blockchain platform structure can be achieved. The key advantage is that cross-border payment can get rid of the participation of affiliated banks, save the capital of the intermediate transaction parties, and increase the resources that can be allocated to their own banking business.

Interbank payment VS blockchain conservative solution



According to the World Bank, the global cross-border payments market (international remittances) continues to grow at a rate of about 5% a year, reaching \$601 billion in 2017, respectively.



The profit of cross-border payment business in all regions has maintained a growing trend, especially in Asia, where China has surpassed Brazil to become the third largest global cross-border payment market after the United States and the euro zone.

Cross-border payment difficulties



Lack of foreign trade channels and trust problems

In the foreign trade environment is more and more complex, higher and higher requirements of the situation, the domestic brand owners in front of the foreign trade road fog.



Mobile cross-border e-commerce is the new normal

Mobile terminal enables the seamless completion of transnational transactions, and there is a great incremental market for mobile cross-border e-commerce.



Cross-border payment fraud is frequent

Bring about cross-border capital risks and other legal and business risks.



High fees and long transfer cycles

Traditional cross-border remittance way — wire remittance cycle generally 3~5 working days, in addition to the middle bank will charge fees, global bank financial telecommunications association (SWIFT) will also be through the system of message exchange charge higher telecommunications, such as in China through cross-border remittance will be charged a single 150 yuan.



The payment system of traditional finance is not developed

More than 2.5 billion people still have bank accounts, which are mainly concentrated in underdeveloped countries and regions.



The rigid demand of online trade and the transaction frequency increase

Transparent price, sales structure from simple to complex, and efficiency improvement and profit decline. Manufacturers must transform themselves from a simple manufacturer to an integrated trade service provider.



The challenge of order fragmentation

Large orders and long-term orders are gradually replaced by fragmented small and medium-sized orders and short-term orders. 30-50% of the volume is small and medium-sized orders, with a huge market volume.

"Blockchain + payment" is the perfect payment solution



Blockchain payment belongs to the category of blockchain 1.0, namely the digital currency application. It can be applied to upgrade cross-border business, create new cross-border payment methods, and promote the development of cross-border business.



"Blockchain" is a string of data blocks generated using cryptographic methods. Each block contains information about all network transactions in the past ten minutes to verify the effectiveness of its information (anti-counterfeiting) and generate the next block.



Distributed network technology of cross-border remittance to point to point payment, can be under the decentralized mechanism of all-weather payment, instant, to the account, withdrawal at any time and no invisible cost, help to reduce cross-border electricity capital risk and meet the cross-border electricity convenience demand for payment and settlement services, with a huge market space.



DECENTRALIZATION



CONVENIENT
AND QUICK



HIGH SECURITY



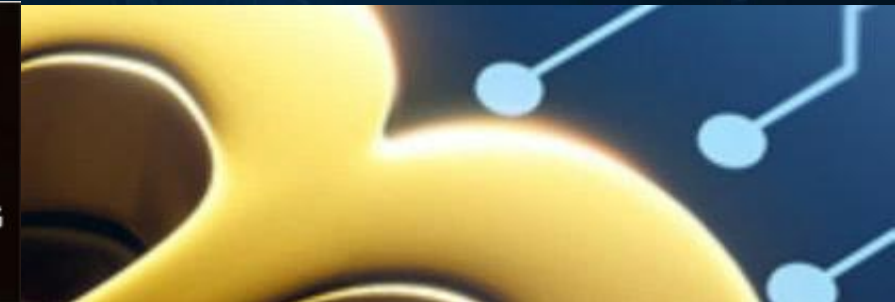
FAST ACCOUNTING
SPEED



LOWER COST



MUTUAL MONITORING
AND VERIFICATION





PART

WTB

Deep integration "AR+
blockchain + smart contract"

CREATE A NEW ECOSYSTEM OF SMART PAYMENTS



What is WTB



WTB (Wing tiger) is a cross-border payment system based on the blockchain smart contract payment protocol, which is developed by WingTiger International Block Chain Technology Research and Development Co., LTD., by establishing a distributed P2P clearing network. Let servers all over the world carry out peer-to-peer financial transactions with each other, decentralized management, no middleman, and no complicated exchange procedures, providing strong liquidity for cross-border payments.



The core of WTB (Wing tiger) is a shared public database that records users' accounts and balances, and computers in the network can modify the general ledger and settle transactions through a common knowledge mechanism.

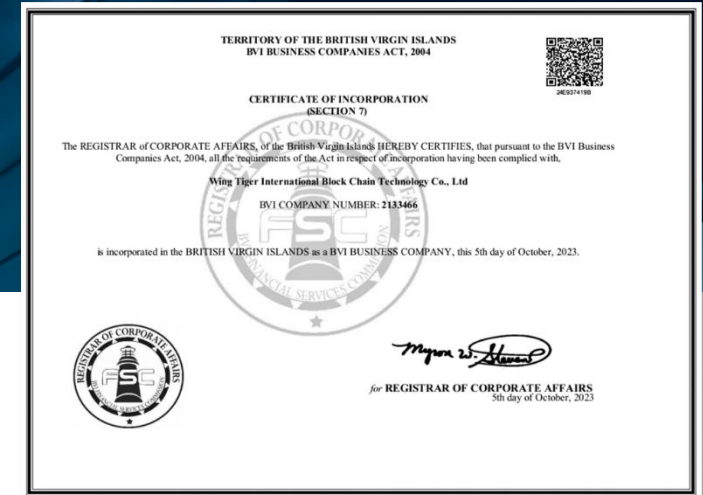
Anyone can read The ledger, as well as all transactions in The Ethernet chain network.

What is WTB



Wing tiger:

Wing Tiger International Block Chain Technology Co., Ltd. is a company with blockchain technology research and development + blockchain financial application as its main business. Founded by TRANS GLOBAL GROUP INC. (stock code: TGGI), headquartered in the British Virgin Islands.



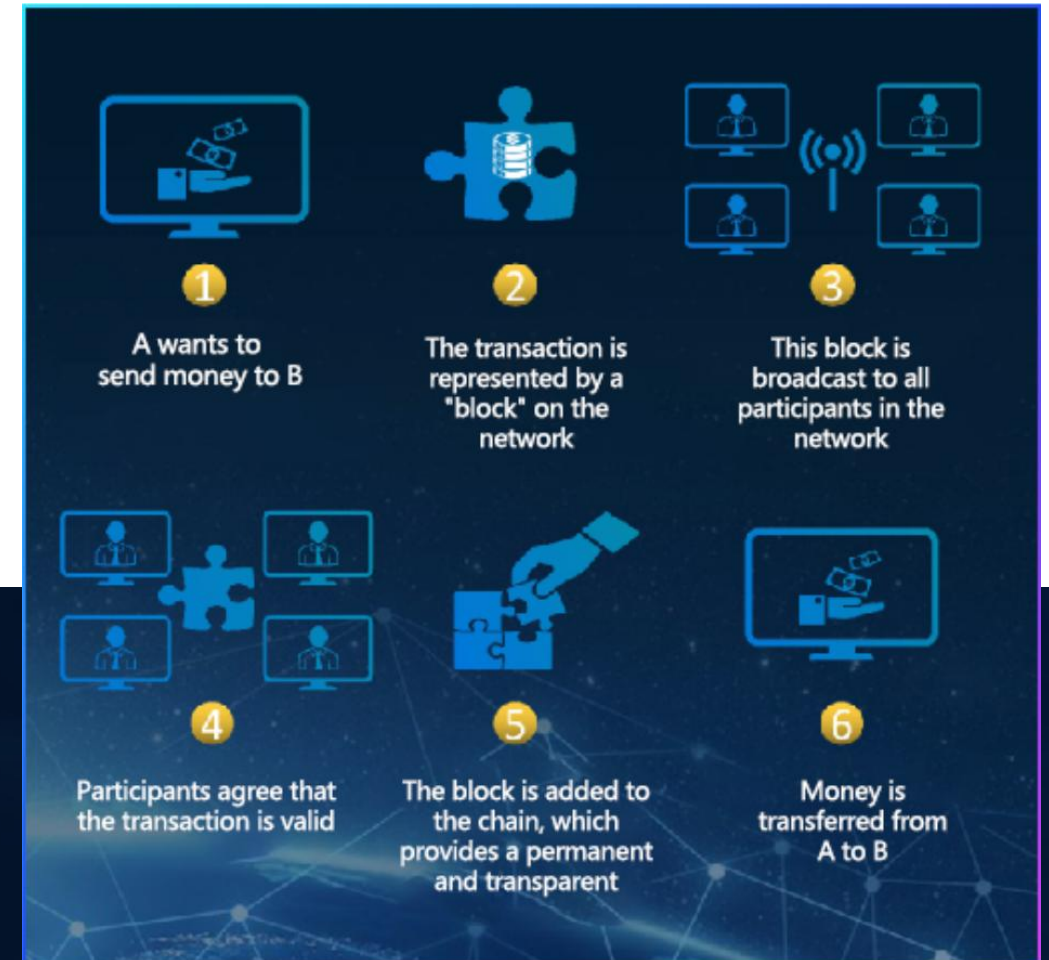
How WTB works



WING TIGER:

WTB(Wing tiger) uses blockchain technology to build a decentralized global exchange settlement system: Introducing a gateway system to solve the trust problem of transfer and remittance between non-acquaintances The relationship between users and gateways (such as banks, third-party institutions, etc.) is reflected in the whole system as a debt and debt relationship, which is stored on several servers through a distributed network. The server communicates with each other in a P2P way to avoid various risks brought by a single, centralized server, and to ensure data security through certain encryption technology.

According to the consensus, WTB (Wing tiger) is set as the settlement of cryptocurrency in order to prevent malicious attackers from creating a large number of garbage accounts affecting the normal operation of the network, the block chain wallet requires that each gateway must hold a certain amount of digital currency, and every time a transaction is carried out, a certain amount of digital currency will be destroyed. Therefore, the attack cost of malicious attackers is increased to ensure the operation security.



How WTB works



Blockchain



Smart contract



Smart contracts use program algorithms to replace the execution of contracts, eliminating the "moral hazard" of the execution subject and both parties to the transaction

◆ Character ◆

"Code is law."
Digital assets
A decentralized structure
Self-executing



Reach an agreement



Formalise



Contract enforcement

◆ Core function ◆

Processing information
Accepted value
Sent value
Stored value

Distributed ledger

The smart contract technology used by WTB(Wing tiger) fusion blockchain is a code deployed in the distributed ledger, when the two ends of the transaction reach a consensus on the execution of the contract agreement, it can automatically trigger the signing, payment and other behaviors, and record the relevant flow information in the blockchain. Implementing value transactions through WTB(Wing tiger) blockchain + smart contract payment technology not only saves time and money, but also improves the efficiency of transactions.

Payment differences between WTB and Bitcoin

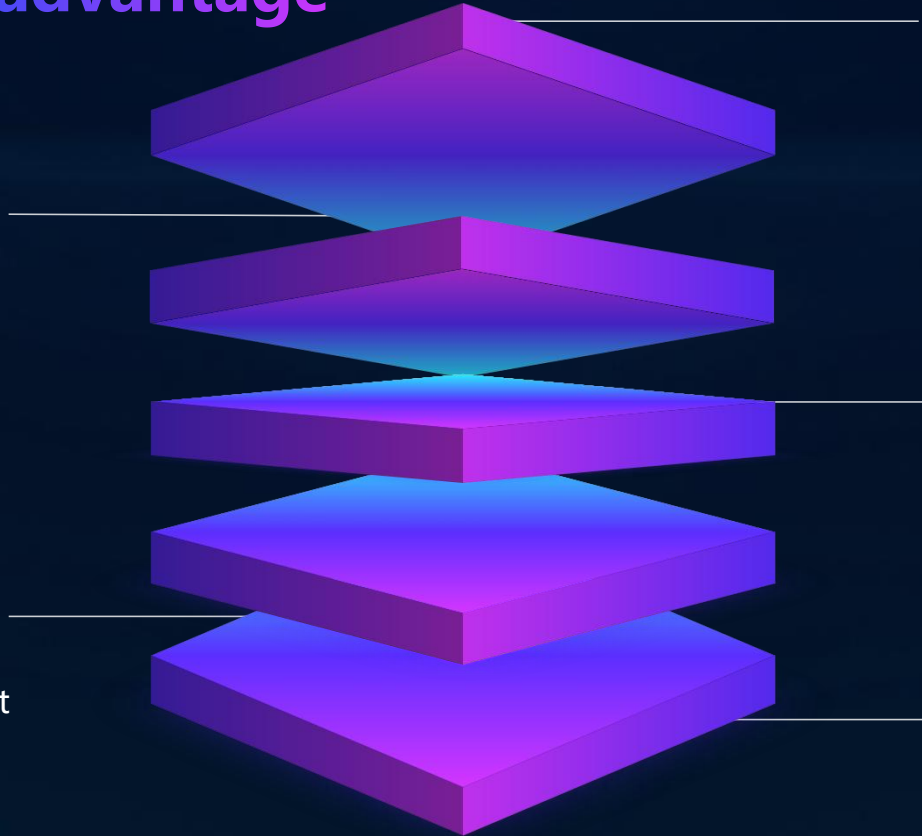


Compare	WTB (Wing tiger)	比特币 (Bitcoin)
 essence	Payment protocol block network with smart contracts	Traditional digital currency
 Technological base	Combined workload Proof mechanism + POOL Verify the pool, update the ledger	Rely on proof-of-work mechanisms to update the books
 Transaction velocity	It only takes 3-5 seconds Trading faster	The transfer requires 6 confirmations Each session takes about 10 minutes

Core competitive advantage



Intelligent service: Core competitive advantage



02 Faster payment

WTB transactions are automated, funds arrive instantly, and payments can be made in seconds.

04 Higher availability of financial services

WTB makes it easier for independent firms to transact with each other by creating a shared currency protocol, reducing resistance in the financial system and enhancing its efficiency

01 Pay less

WTB does not belong to anyone, the payment cost is lower, and merchants who receive payments through Harpy Link can save a lot of intermediate fees.

03 Foreign exchange is easier

WTB does not belong to anyone, the payment cost is lower, and merchants who receive payments through Harpy Link can save a lot of intermediate fees.

05 Financial services are more interconnected

WTB makes it easier for independent firms to transact with each other by creating a shared currency protocol, reducing resistance in the financial system and enhancing its efficiency.



PART

With AR application scenarios as the beginning of a comprehensive coverage of commercial applications in various fields



WING TIGER

WTB smart payment application scenario



WTB CHAIN PRODUCTS



WISDOM TOURISM



SMART MARKETING



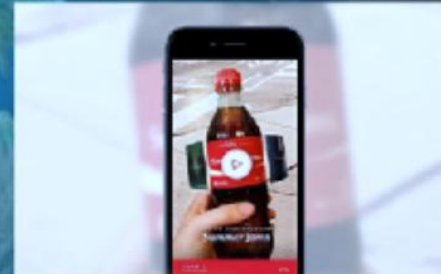
INTELLIGENT PUBLISHING



WISDOM ENTERTAINMENT



SMART MEDICAL CARE



SMART CATERING



IINTELLIGENT GAMBLING



WTB CHAIN PLATFORM



WTB CHAIN ONLINE MALL



WTB CHAIN OFFLINE
EXPERIENCE STORE



WTB CHAIN COMMUNICATION
COMMUNITY

WTB smart payment application scenario



Through the new consumption experience brought by WTB technology, users can purchase goods online to realize the circulation application of WTB(Wing tiger), and also realize the synchronous purchase of offline physical stores. In the future, more commercial application fields will be combined, and online and offline payment application scenarios will be fully covered.

Realize the online payment method of smart technology combined with WTB(Wing tiger) blockchain + smart contract

Transform offline WTB(Wing tiger) blockchain + smart contract payment method

Realize online and offline payment circulation of the whole industrial chain

Links to more business application areas

Provide intelligent technology solutions for businesses

1

2

3

4

5

WTB Reinventing the gambling industry



WTB(Wing tiger) will be committed to building a one-stop gaming and entertainment interactive platform based on digital encryption tokens, forming a gaming service ecosystem, in accordance with laws and regulations around the world, to provide legal gaming and entertainment underlying technical services for the world.

All casinos, game manufacturers and gaming intermediaries in the world with legal gaming licenses can realize various online entertainment scenarios and applications through WTB(Wing tiger), helping global users to participate in online gambling entertainment in a fair and transparent manner, further improving the security, credibility and efficiency of the gambling market, and enhancing the ecological value of the entire interactive entertainment industry.

At present, more than 100 countries and regions in the world have stipulated that the gambling industry is legal, and both the market volume and user base are very large and large, which provides a strong economic foundation and broad application prospects for WTB(Wing tiger) platform.



Full of expected application value



In order to facilitate users holding other mainstream digital assets (BTC, ETC.) to easily and quickly participate in WTB(Wing tiger) entertainment activities, the exclusive wallet developed by WTB(Wing tiger) will integrate the trading interface of the digital asset exchange, and users can not perceive the exchange function through the wallet. According to the exchange real-time exchange rate, quickly exchange WTB(Wing tiger) to participate in online gambling activities.

01



By relying on distributed smart contract technology to record all contents on the blockchain, players will be able to view the game results in real time, reducing the occurrence of transaction delays.

02



The use of smart contracts within the platform will also restore the user's trust in the system, when all transactions can be completed through smart contracts, there is no need for third parties to participate, which will further verify the fairness of the game and reduce conflicts of interest.

03

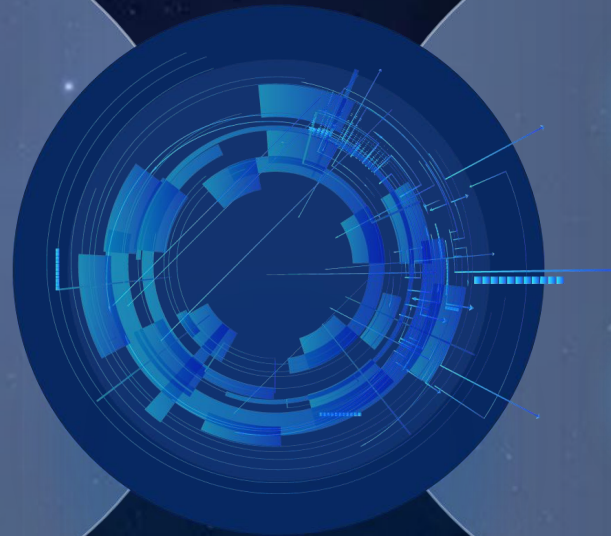


For the global gaming intermediary, WTB(Wing tiger) will provide an intelligent distribution system in accordance with local laws and regulations, including user overview, offline management, commission setting, financial ledger and other functions.

04



In terms of offline expansion, WTB(Wing tiger) will also cooperate with licensed casinos through chip exchange and joint operations through digital tokens.





Convergence "AR+ Blockchain + Smart contract"

Three emerging technologies, to create intelligent ATM, to achieve WTB(Wing tiger) financial transactions self-service, including deposit and withdrawal, real-time transfer, currency exchange and other functions.

AR

AR technology

blockchain

blockchain

Smart contract

Smart contract

Blockchain payment application scenarios



In the traditional cross-border payment mode, there are a large number of manual reconciliation operations, and the bank performs batch processing of transactions at the end of the day, usually a transaction takes at least 24 hours to complete, while the cross-border payment application of blockchain can provide 7×24 uninterrupted services, and reduce the manual processing in the process, greatly shortening the clearing and settlement time.

In the traditional cross-border payment model, there are costs such as payment processing, receipt, financial operation and reconciliation, while the application of blockchain technology can effectively reduce the direct and indirect costs in various transaction circles, improve capital liquidity, and realize real-time confirmation and monitoring. For financial institutions, it can improve the cost structure and increase profitability, and for end users, it can reduce various transaction costs, making the small cross-border payment business that was originally too expensive become a reality, and thus more inclusive value.

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**Significantly
increase
Transaction
speed**



**Effective
reduction
Transaction cost**



**For customer
identification
It offers a whole
new way of thinking**



WTB Leads the world and changes future Lives



WTB(Wing tiger) is a two-way virtual currency with AR application scenarios as value support, and will become the world's highest circulating virtual currency in the future.

WTB(Wing tiger), which can greatly realize the circulation value; has a huge appreciation potential, and can be launched on major international virtual currency trading platforms in the future to create more value-added earnings.

02

01

03

Users can buy and sell WTB(Wing tiger) according to the exchange rate of fiat currency. Equivalent to the national currency, it is convertible with other fiat currencies, allowing the purchase of virtual as well as real goods and services in WTB(Wing tiger).



THANK YOU FOR WATCHING