

INTLCOIN (USDI) WHITE PAPER

Document Version 1.0 | March 23, 2025

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Executive Summary

What Is INTLCOIN (USDI)?

INTLCOIN (USDI) is a digital dollar stablecoin pegged to USD at 1:1 designed for the use of fiat currencies in a digital manner across the blockchain. First launched in February 2025.

INTLCOIN (USDI) is one of a number of cryptocurrency stablecoins backed and stabilized by real assets and the world's most trusted fiat currency.

As with other stablecoins, INTLCOIN aims to facilitate increased liquidity and provide cryptocurrency traders and general users with a nonvolatile asset relative to free-floating tokens.

Overall, the goal is to create an ecosystem where USDI is accepted by different wallets, exchanges, service providers and Apps.

Who Are the Founders of INTLCOIN (USDI)?

INTLCOIN is a stablecoin launched by company NewVision Holding Ltd. NewVision Holding includes a diverse selection of individuals with deep and diverse experience across the financial and technology sectors. This includes extensive exposure to and involvement in fintech and crypto. NewVision Holding has formed an expert team that stands to disrupt the way financial services are accessed and provided worldwide.

What Makes INTLCOIN Unique?

In the world of cryptocurrencies, INTLCOIN offers unrivaled stability, reliability and accessibility.

INTLCOIN is part of an ever-expanding stablecoin market, which now includes a large number of USD-backed assets. The stablecoin market has become exceedingly crowded over recent years, but one concerns transparency — and giving users the assurance that they will be able to withdraw 1 USDI and receive \$1 in return without any issues.

INTLCOIN has entered various corporate partnerships as part of its business activities, including options for USDI holders to increase annualized passive income returns.

INTLCOIN will be a part of stablecoins to create a future where digital assets, commodities and securities can be transferred anywhere, anytime.

How Many INTLCOIN (USDI) Coins Are There in Circulation?

1 billion USDI in circulation as of February 2025. Given its status as a stablecoin, the supply is uncapped, and will continue to expand according to demand.

How Is the INTLCOIN Network Secured?

INTLCOIN available asset is currently on ERC20 token and is therefore on the Ethereum blockchain.

Introduction

Cryptocurrencies have surged in popularity and investor interest over the past decade, heralding a transformative potential often likened to the advent of the internet itself. Bitcoin, introduced in 2008 by Satoshi Nakamoto, pioneered this revolution with "an electronic payment system based on cryptographic proof instead of trust, allowing any two willing parties to transact directly without the need for a trusted third party". This innovation birthed a new class of decentralized digital currencies, unshackled from centralized control and intermediaries. Today, global wealth is estimated at over 250 trillion dollars, with the vast majority stewarded by banks and traditional financial institutions. The migration of even a fraction of this wealth onto blockchain platforms—such as Bitcoin's pioneering ledger or Ethereum's versatile smart contract ecosystem—represents a monumental opportunity, potentially redefining how value is stored, transferred, and accounted for worldwide.

Cryptocurrencies offer a suite of compelling advantages: low transaction costs that undercut traditional banking fees, borderless transferability that transcends geographic and regulatory barriers, trustless exchange enabled by cryptographic security, pseudo-anonymity that protects user privacy, real-time transparency through public ledgers, and resilience against the systemic vulnerabilities of legacy banking systems, such as inflation or institutional collapse. These attributes position cryptocurrencies as a radical alternative to conventional finance. However, their Achilles' heel—substantial price volatility—severely undermines their utility as a medium of exchange and unit of account, two of the three essential functions of money (the third being a store of value). Bitcoin, for instance, can swing dramatically in value within hours, rendering it impractical for everyday transactions or reliable pricing. This volatility, coupled with inadequate mass-market understanding of blockchain technology and ease-of-use challenges for non-technical users, has stymied mainstream adoption despite growing investor enthusiasm.

To bridge this gap, the concept of stable value coins, or "stablecoins," emerged as a pragmatic solution, gaining traction within the Bitcoin community through initiatives like J.R. Willett's Mastercoin whitepaper in 2012 and earlier theoretical frameworks such as Nick Szabo's BitGold. Stablecoins are cryptographic tokens issued in exchange for fiat currency, typically the U.S. dollar, at a fixed 1:1 exchange rate. By pegging to the USD—a globally dominant currency renowned for its stability, widespread acceptance as a medium of exchange, and status as the world's primary unit of account—stablecoins aim to marry the technological prowess of blockchain with the reliability of fiat. This hybrid approach promises to deliver a digital asset that retains cryptocurrency's advantages while eliminating the crippling volatility that hinders broader use. The USD's desirability as a peg is rooted in its role as the backbone of international trade, reserve currency status held by central banks, and its deep liquidity in global markets, making it an ideal anchor for a stablecoin entering the crypto space.

The stablecoin market is far from perfect. Existing fiat-pegged implementations—such as BitAssets, Ripple, Omni, Nxt, and even prominent players like Tether—often fall short of their promise. Many lack rigorous supervision, transparent reserve management, or independent examination, casting persistent doubts on their solvency. Tether, for example, has faced scrutiny over whether its reserves fully match its circulating supply, fueling concerns about systemic risks if trust erodes and mass redemptions ensue. Others rely on untested altcoin blockchains, closed-source systems, or complex collateralization schemes prone to market-based vulnerabilities, such as liquidity crunches or Black Swan events. These shortcomings—technical, process-related, or governance-based—mean that many stablecoins fail to fully eliminate the trust requirement that cryptocurrencies were designed to transcend, leaving users exposed to counterparty risk

akin to traditional banking pitfalls. In a market projected to grow exponentially as blockchain adoption accelerates, the absence of a truly dependable stablecoin represents both a challenge and an opportunity.

Background and Purpose

The world's vast wealth—estimated at over 250 trillion dollars—remains predominantly locked within the vaults of traditional financial institutions, subject to inefficiencies like high fees, slow cross-border settlements, and centralized control. INTLCOIN (USDI) leverages blockchain technology to unlock this value, bringing it into a digital, decentralized realm where it can flow freely and securely. Launched in February 2025 by NewVision Holding Ltd, USDI is a stablecoin meticulously engineered to mirror the U.S. dollar at a 1:1 ratio. This design harnesses the inherent benefits of cryptocurrencies—low-cost, borderless transactions executed in seconds, and cryptographic security—while stripping away the volatility that plagues free-floating tokens like Bitcoin or Ethereum. By anchoring to the USD, USDI offers traders a safe harbor during market turbulence, individuals a reliable tool for remittances or savings, and merchants a stable unit for pricing goods and services, all within a familiar accounting framework trusted globally.

The cryptocurrency market's explosive growth—evidenced by a market cap exceeding \$2 trillion by 2025 [hypothetical projection]—underscores the urgency for a stablecoin that can serve as a cornerstone for this ecosystem. USDI enters this arena at a pivotal moment, capitalizing on the USD's unmatched stability and acceptance to address the volatility gap. Unlike speculative assets, USDI's 1:1 peg ensures predictable value, making it an ideal on-ramp for new users hesitant to navigate crypto's wild price swings. For exchanges, it provides a liquid, dependable trading pair; for developers, a foundation for DeFi applications; and for businesses, a bridge between fiat and digital economies. INTLCOIN's purpose is not merely to compete in the crowded stablecoin field but to redefine it, offering a robust, transparent alternative that aligns with the market's maturation and the growing demand for practical blockchain solutions.

What the crypto market demands—and what INTLCOIN delivers—is a stablecoin that inspires unwavering confidence through stability, oversight, and technological integrity. Launched with 1 billion USDI in circulation on the Ethereum blockchain as an ERC20 token, INTLCOIN combines the creditworthiness and price stability of the U.S. dollar with blockchain's cutting-edge advantages: a secure, open-source, distributed ledger system that ensures immutability and transparency. Backed by real USD reserves audited regularly by independent professionals, USDI guarantees that every token can be redeemed for \$1 without issue, addressing the trust deficits that plague competitors. INTLCOIN leverages Ethereum's proven ecosystem—home to the majority of DeFi and NFT activity—offering superior smart contract capabilities and a vibrant developer community. This strategic choice enhances USDI's interoperability and scalability, critical for penetrating a market hungry for reliable digital assets.

In this paper, we propose INTLCOIN (USDI) as a regulated stablecoin poised to catalyze liquidity and utility in the cryptocurrency market. With an uncapped supply that adapts to demand, USDI is engineered for growth, already integrated into major exchanges by May 2025 (per roadmap) and targeting widespread wallet and merchant adoption by August 2025. It empowers a diverse user base—traders hedging volatility, individuals remitting funds across borders, and merchants streamlining payments—while paving the way for a future where digital assets flow seamlessly, anytime, anywhere. USDI isn't just another stablecoin; it's

a strategic entry into a trillion-dollar market, leveraging the USD's 1:1 peg to unlock blockchain's full potential and redefine financial trust in the digital age.

Technology and Network

INTLCOIN (USDI) is designed to deliver a stable, USD-pegged digital asset that leverages blockchain technology to enhance the efficiency, security, and accessibility of value exchange. Operating as an ERC20 token on the Ethereum blockchain, USDI combines the robustness of a globally recognized distributed ledger with a fiat-collateralized stability mechanism, enabling seamless transactions across a variety of use cases. This chapter outlines the technological foundation, operational processes, and network architecture that underpin INTLCOIN, ensuring it meets the demands of exchanges, individuals, and merchants in a rapidly evolving cryptocurrency ecosystem.

Stablecoin Design and Pegging Mechanism

INTLCOIN adopts a fiat-collateralized approach to achieve price stability, a method proven effective for maintaining a 1:1 peg with the U.S. dollar. Each USDI token in circulation is backed by an equivalent amount of USD held in reserve by NewVision Holding Ltd, ensuring that 1 USDI can always be redeemed for \$1. This straightforward design avoids the complexities and market risks associated with crypto-collateralized or algorithmic stablecoins, such as those reliant on volatile assets or untested economic models. By anchoring USDI to the USD—a currency with unparalleled global acceptance, liquidity, and stability—INTLCOIN provides a familiar unit of account that mitigates the volatility plaguing traditional cryptocurrencies like Bitcoin and Ethereum.

The choice of a fiat-collateralized model reflects a deliberate trade-off: while it introduces a degree of centralization through reserve management, it delivers unmatched reliability and simplicity, critical for fostering trust among users and regulators. Unlike Tether's initial implementation on the Bitcoin blockchain via the Omni Layer [Tether, Technology Stack], USDI leverages Ethereum's ERC20 standard, benefiting from a more mature ecosystem with widespread adoption, robust smart contract functionality, and a vibrant developer community. This positions USDI as a scalable and interoperable asset within the broader Ethereum network, capable of integrating with decentralized finance (DeFi) protocols and other tokenized systems.

Technology Stack

The INTLCOIN technology stack comprises three integrated layers, each contributing to the token's functionality, security, and transparency:

1. **Ethereum Blockchain Layer**

USDI operates on Ethereum, utilizing its distributed ledger as the foundational infrastructure. Ethereum's cryptographic security, open-source nature, and global network of nodes ensure that all USDI transactions are immutable, transparent, and auditable in real-time. As an ERC20 token, USDI inherits Ethereum's standardized token interface, facilitating compatibility with wallets, exchanges, and smart contracts. This layer embeds USDI's transactional data within Ethereum's blockchain, leveraging its consensus mechanisms (currently transitioning from Proof of Work to Proof of Stake) to maintain integrity and decentralization.

2. **Issuance and Management Layer**

NewVision Holding Ltd oversees the issuance and redemption of USDI tokens through a centralized yet transparent process. Smart contracts deployed on Ethereum govern the minting (creation) and burning (destruction) of tokens, ensuring that the total supply of USDI—currently 1 billion as of February 2025. The issuance process is streamlined to eliminate pricing or liquidity constraints, allowing users to acquire or redeem USDI in any volume with minimal fees, a key advantage over market-dependent systems.

Flow of Funds Process

The lifecycle of USDI follows a five-step process, ensuring a clear and secure pathway from fiat deposit to digital token use and back:

- 1. **Fiat Deposit**: Users deposit USD into NewVision's designated bank accounts, adhering to KYC/AML compliance protocols to verify identity and source of funds.
- 2. **Token Minting**: Upon settlement, NewVision triggers an Ethereum smart contract to mint an equivalent amount of USDI (e.g., \\$10,000 USD = 10,000 USDI), crediting the user's Ethereum wallet.
- 3. **Token Circulation**: USDI enters circulation, enabling peer-to-peer transfers, exchange trading, or merchant payments within Ethereum's ecosystem, benefiting from low-cost, borderless transactions.
- 4. **Token Redemption**: Users return USDI to NewVision via a redemption request, depositing tokens into a designated wallet address.
- 5. **Fiat Withdrawal**: NewVision burns the returned USDI via smart contract, reducing the circulating supply, and transfers the corresponding USD to the user's bank account.

The use of Ethereum smart contracts automates and secures these steps, minimizing human error and enhancing efficiency.

Proof of Reserves and Solvency

Transparency and trust are paramount for USDI's success, addressed through a robust Proof of Reserves (PoR) framework. Unlike exchange audits, which Tether notes are unreliable due to potential manipulation [Tether, Audit Flaws], INTLCOIN's PoR leverages Ethereum's public ledger and external audits for dual verification. The total USDI in circulation (denoted as USDI_total) is calculated as:

- **USDI_total = USDI_issued - USDI_redeemed **, tracked transparently on Ethereum (e.g., via Etherscan).

The corresponding USD reserve balance (USD_reserve) is maintained such that:

- **USDI_total ≤ USD_reserve**, verified through:

- **Real-Time Reporting**: NewVision publishes the USD reserve balance on a dedicated transparency page, updated daily.
- **Periodic Audits**: Independent auditors verify bank statements quarterly, with results publicly disclosed.

Network Security and Scalability

USDI inherits Ethereum's cryptographic security, reinforced by NewVision's custodial practices, including multi-signature wallets and cold storage for reserve management. While Ethereum's current transaction throughput (approximately 15-20 transactions per second) is sufficient for USDI's initial scale, future scalability is a consideration.

Main Applications within the Network

USDI's network supports a range of applications, leveraging Ethereum's interoperability:

- **Exchanges**: USDI provides fiat connectivity, enabling rapid deposits/withdrawals and stable trading pairs, outsourcing custodial risk to NewVision.
- **Individuals**: Users can store and transfer USD value pseudo-anonymously, avoiding exchange risks or banking intermediaries.
- **Merchants**: Stable pricing in USDI simplifies payments, integrating seamlessly with Ethereum-compatible point-of-sale systems.

In summary, the benefits of an ERC-20 contract on Ethereum are:

- The security and availability offered by one of the largest global blockchain networks (Ethereum)
- Broad adoption by digital asset stakeholders such as exchanges, digital asset organizations, institutional investors and retail users
- A relatively simple and familiar smart-contract pattern
- Publicly verifiable token supply, account balances and on-chain procedures

ROADMAP

This roadmap outlines the key milestones and development phases for INTLCOIN (USDI), demonstrating our commitment to transparency and continuous improvement.

- Concept and Technical Development: This initial phase focused on the core development of the INTLCOIN (USDI) concept, including defining the technical specifications, designing the smart contracts, and establishing the infrastructure for minting and redeeming tokens. It also includes planning for security audits and compliance measures.
- Community Engagement: This phase involved actively engaging with the cryptocurrency community to build awareness and gather feedback on the INTLCOIN (USDI) project. This included launching social media channels, creating a website, and participating in relevant industry events. The goal was to foster a strong and supportive community around INTLCOIN (USDI).
- Issuing on the Ethereum Network: This marked the official launch of INTLCOIN (USDI) on the Ethereum network. This involved deploying the smart contracts, minting the initial supply of tokens (1 billion USDI) and ensuring the stablecoin was fully operational and pegged to the US dollar at a 1:1 ratio.
- Exchange Listing: This phase focused on securing listings for INTLCOIN (USDI) on major cryptocurrency exchanges. This increased the accessibility of the stablecoin to a wider audience and facilitated trading with other cryptocurrencies and stablecoins.
- **Post-Listing Growth:** Following the exchange listings, the focus shifted to driving adoption and growth of the INTLCOIN (USDI) ecosystem. This included forming partnerships with wallets, exchanges, service providers, and Apps to increase the utility and acceptance of USDI. This also involved marketing and promotional activities to attract new users.
- Long-Term Goals: The long-term vision for INTLCOIN (USDI) is to become a stablecoin in the digital asset space, facilitating seamless and secure transfers of value across the globe. This includes exploring new use cases for USDI, such as integration with decentralized finance (DeFi) platforms, and supporting the development of a vibrant ecosystem around the stablecoin. The goal is to create a future where digital assets, commodities, and securities can be transferred anywhere, anytime. This phase represents our commitment to becoming a lasting and valuable part of the blockchain ecosystem.

Complete Timeline Overview



This comprehensive roadmap outlines our strategic journey from concept to established project. Each phase builds upon previous accomplishments, creating a solid foundation for sustainable growth and success.

Conclusion

The emergence of cryptocurrencies has undeniably reshaped the global financial landscape, offering a decentralized alternative to traditional systems burdened by inefficiencies, intermediaries, and geographic constraints. INTLCOIN (USDI), launched by NewVision Holding Ltd in February 2025, addresses this critical gap with a stablecoin meticulously designed to deliver the stability of the U.S. dollar alongside the transformative advantages of blockchain technology. Pegged 1:1 to the USD and built as an ERC20 token on the Ethereum blockchain, USDI represents a pivotal step toward realizing a future where digital assets flow seamlessly across borders, empowering traders, individuals, and merchants alike.

At its core, INTLCOIN is more than just another entrant in the crowded stablecoin market—it is a strategic response to the evolving needs of a maturing cryptocurrency ecosystem. With a circulating supply of 1 billion USDI as of its launch, backed by real USD reserves and fortified by rigorous transparency measures, USDI offers unparalleled reliability and accessibility. The fiat-collateralized design ensures that every token is redeemable for \$1, addressing the trust deficits that have plagued competitors and providing users with the confidence that their digital holdings are as secure as their fiat counterparts. By leveraging Ethereum's robust infrastructure, USDI taps into a globally recognized blockchain renowned for its security, interoperability, and developer ecosystem, positioning it as a versatile tool for exchanges seeking fiat connectivity, individuals pursuing borderless transactions, and merchants demanding stable pricing.

The journey outlined in this whitepaper—from the conceptual foundations to the technological architecture and roadmap—underscores INTLCOIN's commitment to excellence and innovation. The Technology and Network chapter details how USDI's fiat-backed stability, Ethereum-based smart contracts, and Proof of Reserves framework create a dependable and scalable platform. The roadmap charts a clear path from its February 2025 launch to widespread adoption, with milestones such as exchange listings by May 2025 and ecosystem expansion targeting August 2025, reflecting a proactive approach to growth and utility. These efforts are driven by NewVision Holding Ltd's expert team, whose deep experience in fintech and cryptocurrency fuels a vision to disrupt how financial services are accessed and delivered worldwide.

INTLCOIN's unique value proposition lies in its ability to bridge the gap between traditional finance and the digital economy. In a market exceeding \\$2 trillion in capitalization by 2025 [hypothetical projection], USDI emerges at a critical juncture, offering a stable on-ramp for new entrants wary of volatility and a dependable anchor for seasoned participants navigating turbulent waters. Its uncapped supply, responsive to demand, ensures flexibility to scale with the market, while corporate partnerships enhance its utility—offering USDI holders opportunities for passive income and reinforcing its role as a practical financial instrument. As the stablecoin market grows increasingly competitive, INTLCOIN distinguishes itself through transparency, regulatory alignment, and technological integrity, setting a new standard for what a digital dollar can achieve.

Looking forward, INTLCOIN aspires to be a cornerstone of the blockchain ecosystem, facilitating a future where digital assets, commodities, and securities transcend traditional limitations of time and place. The long-term goals outlined in the roadmap—integration with DeFi platforms, expanded wallet and merchant adoption, and exploration of cross-chain interoperability—signal a commitment to continuous evolution. By marrying the creditworthiness of the USD with Ethereum's cutting-edge capabilities, USDI paves the way for a more inclusive, efficient, and trustworthy digital economy. As global wealth, estimated at over \\$250

trillion, begins its inevitable migration onto blockchain platforms, INTLCOIN stands ready to lead this transformation, redefining financial trust and utility in the digital age.

In conclusion, INTLCOIN (USDI) is not merely a stablecoin—it is a catalyst for change. It empowers users to harness the full potential of cryptocurrencies without the volatility that has hindered mainstream adoption, delivering a solution that is both practical and visionary. With a solid foundation in place and a clear trajectory ahead, INTLCOIN invites stakeholders—be they exchanges, developers, or everyday users—to join in building a world where value moves as freely as information, anytime, anywhere. This whitepaper marks the beginning of that journey, and as of March 23, 2025, INTLCOIN is poised to shape the future of finance, one stable transaction at a time.

Glossary of Terms

Blockchain: A decentralized, distributed ledger technology that records transactions across a network of computers in a secure, transparent, and immutable manner. INTLCOIN (USDI) operates on the Ethereum blockchain.

Cryptocurrency: A digital or virtual currency secured by cryptography, enabling peer-to-peer transactions without intermediaries. Examples include Bitcoin and Ethereum, contrasted with stablecoins like USDI.

DeFi (Decentralized Finance): A blockchain-based financial ecosystem of protocols and applications that operate without traditional intermediaries, leveraging smart contracts. USDI aims to integrate with DeFi platforms.

ERC20 Token: A standardized smart contract template on the Ethereum blockchain for creating fungible tokens. USDI is an ERC20 token, ensuring compatibility with Ethereum wallets, exchanges, and applications.

Ethereum: An open-source, decentralized blockchain platform supporting smart contracts and a wide range of applications. It serves as the foundational network for USDI.

Fiat Currency: Government-issued currency not backed by a physical commodity (e.g., USD). USDI is pegged 1:1 to the U.S. dollar, a fiat currency.

Fiat-Collateralized Stablecoin: A type of stablecoin backed by reserves of fiat currency (e.g., USD) at a fixed ratio, typically 1:1. USDI uses this model to maintain price stability.

KYC/AML: Acronyms for "Know Your Customer" and "Anti-Money Laundering," regulatory processes to verify user identities and prevent illicit financial activities. Required for USDI fiat deposits and withdrawals.

Liquidity: The ease with which an asset can be converted to cash or traded without affecting its price. USDI enhances liquidity in the crypto market by providing a stable trading pair.

Minting: The process of creating new tokens on a blockchain. For USDI, NewVision Holding Ltd mints tokens in response to USD deposits via Ethereum smart contracts.

Peg: The fixed exchange rate tying a stablecoin's value to an asset, such as the USD. USDI maintains a 1:1 peg with the U.S. dollar.

Proof of Reserves (PoR): A transparency mechanism verifying that a stablecoin's circulating supply is fully backed by reserves. USDI uses real-time reporting and audits to demonstrate solvency.

Smart Contract: Self-executing code on a blockchain that automates processes based on predefined conditions. USDI relies on Ethereum smart contracts for minting, burning, and managing tokens.

Solvency: The ability of an entity to meet its financial obligations. USDI's solvency is ensured by maintaining USD reserves equal to or exceeding the circulating supply.

Stablecoin: A cryptocurrency designed to maintain a stable value, typically pegged to a fiat currency or asset. USDI is a USD-pegged stablecoin launched in February 2025.

Volatility: The degree of price fluctuation in an asset. USDI mitigates the volatility inherent in cryptocurrencies like Bitcoin by pegging to the USD.

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