



I Q O N I Q

B E C O M E O N E

Blockchain Network

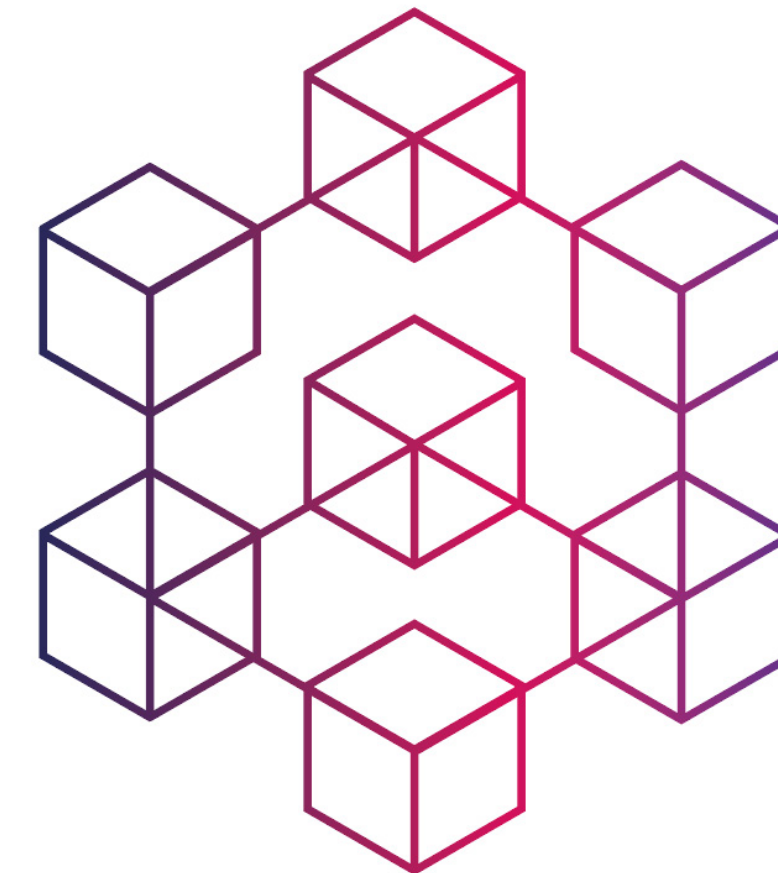
What is the IQONIQ Blockchain Network?

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The IQONIQ Blockchain is the decentralized network which facilitates the transaction on a real-time basis with a visibility on the documentation on a real-time basis as well. The distributed ledger technology makes the documents sharing more transparent and secured. The transactions which involved a lot of trusted parties and documents can be transacted Blockchain technology.

IQONIQ Blockchain works on a decentralized network. A decentralized network consists of peers that can run independently of each other. The power to transmit information is distributed among a network of servers, instead of being driven from one primary source. This means that the IQONIQ Blockchain is independent of multiple entities and work on a single entity. The idea is to have as many independent servers participate in the network as possible so that the network will still run successfully even if some servers fail.

The ledger within IQONIQ Blockchain records lists of all the balances and transaction in a similar way to that of the traditional ledger. A complete copy of the individual ledger is hosted on each server that runs IQONIQ Blockchain. Any entity can run the IQONIQ Blockchain server. The servers all together form a decentralized network, allowing the ledgers to be distributed as much as possible.

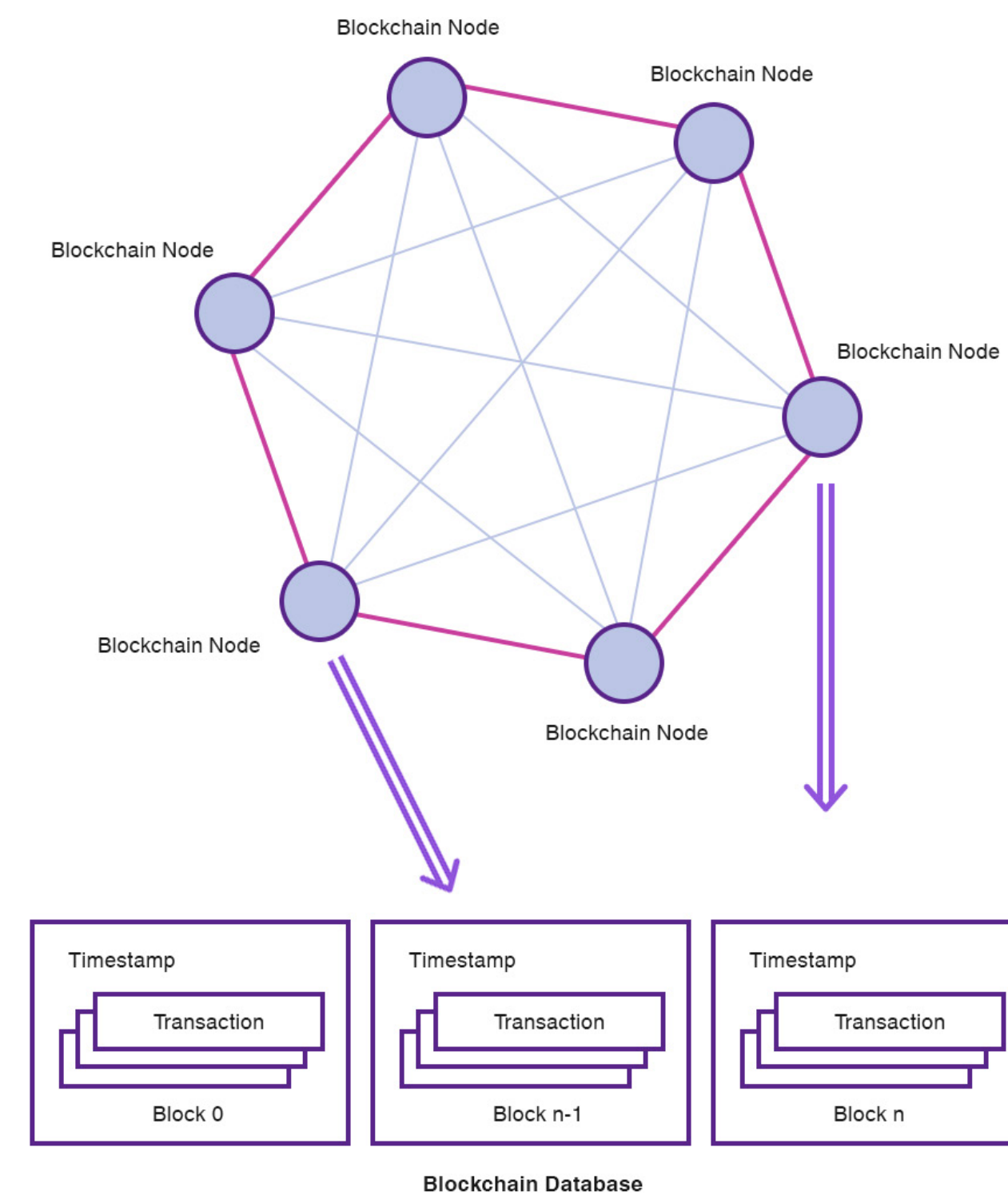


What is the IQONIQ Blockchain Network?

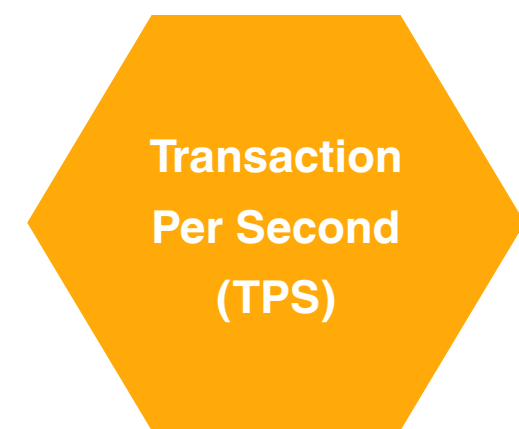
The server's sync and validate the ledger by consensus mechanism. The servers communicate and sync with each other to ensure that transactions are valid and get applied successfully to the global ledger. This entire process of coming to a consensus on this network occurs approximately every **3-5 seconds**, which is a **real-time** settlement of the assets. The real-time settlement occurs with any of the assets present on the Blockchain network. The assets can be the **IQONIQ Blockchain Native asset-IQQ, Fiat Currencies, USD, EUR, Cryptocurrencies like BTC, ETH** etc. and Central Bank issued cryptocurrencies.

- **Decentralized control.** Anyone is able to participate and no central authority dictates whose approval is required for consensus.
- **Low latency.** In practice, nodes can reach consensus at timescales humans expect for web or payment transactions—i.e., a few seconds at most.
- **Flexible trust.** Users have the freedom to trust any combination of parties they see fit.
For example, a small non-profit may play a key role in keeping much larger institutions honest.
- **Asymptotic security.** Safety rests on digital signatures and hash families whose parameters can realistically be tuned to protect against adversaries with unimaginably vast computing power.

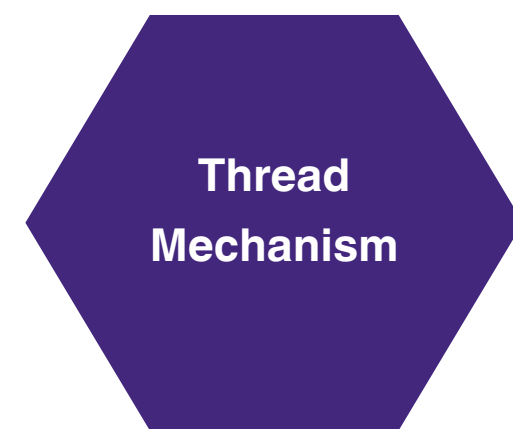
Blockchain Network



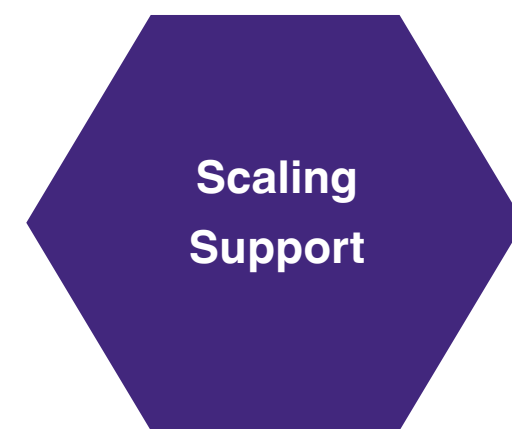
Features of the IQONIQ Blockchain Network



3000



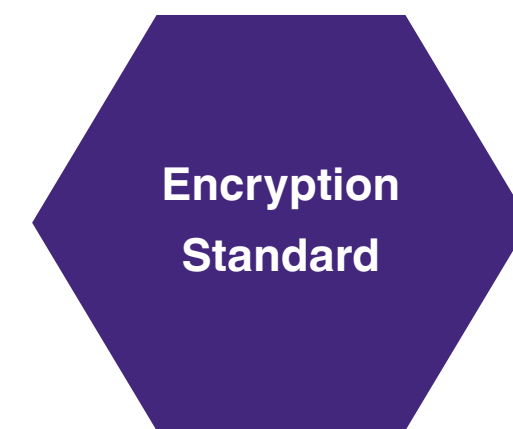
De-coupled web service & Multithreaded Response supporting 100000 concurrent service executions per second



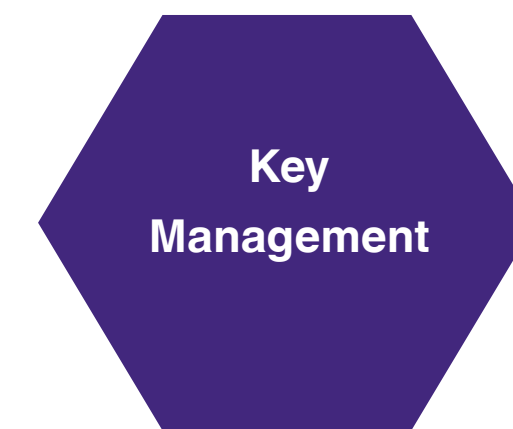
Multiple nodes supporting Horizontal Scaling



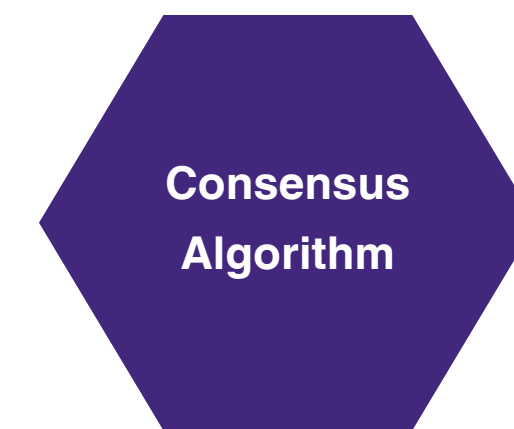
Caching enabled on the request node



AES -256 Encryption support with MD5 for data decryption



Exchange maintains the Private & Public Keys with Oracle in separate instance



FBFT (Forward Byzantine Fault Tolerance) Algorithm for consensus

IQQ the Cryptocurrency on the IQONIQ Blockchain Network

IQQ works mostly as a secured token, mitigating attacks which attempt to generate large numbers of transactions or consume large data space in the ledger. Additionally, the IQONIQ Blockchain Network requires all accounts to hold a minimum balance of 20 IQQ. This requirement ensures that accounts are genuine and which facilitates the network maintain a seamless flow of transactions.

IQQ is further fragmented at the base level in units called JOTs. A JOT can be defined as the one-tenth million of IQQ, i.e., 10 millionth of IQQ equals to a JOT. The IQONIQ Blockchain Network platform offers all of the innovative features of a shared public ledger on a distributed database often referred to as Blockchain technology. The native asset of IQONIQ Blockchain Network, IQQ broadly serves two purposes:



A. IQQ will play a small antispam role

Each transaction costs a minor fee—0.0001 IQQ—associated with it. The fee is levied to prevent users with malicious intentions to flood the network.

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B. IQQ may facilitate multi-currency transactions.

IQQ sometimes facilitate trades between pairs of currencies between which there is not a sizeable direct market, acting as a bridge. This function is possible when there is a liquid market between the IQQ and each currency involved.

Why IQQ: IQQ as an Alternative Digital Crypto?

The points which differentiate IQQ and makes it more tradable are the following parameters:

1

Real-time Settlement:

IQQ settles payments in 2-4 seconds in 1000+ node environment

2

Scalable:

IQQ can handle 3000 concurrent transactions (transactions per second) and 100+ million transactions a day. At 75,000 transactions per second, the network scalability exceeded the throughput of current payment networks such as Visa, in a test environment, with the implementation of SegWit.

3

Wide Applications:

IQONIQ products which operate on IQONIQ Blockchain are used for Remittance, Corporate Payment, Trade Finance, Commerce and Forex deal.

These are mainly: IQONIQ Remit, IQONIQ Commerce, IQONIQ Market Makers and IQONIQ Commerce.

4

Wide Acceptance:

IQONIQ Products are used by Global Banks, Currency Exchanges, Payment Service Providers, Corporate Houses and E-commerce Merchants.

IQONIQ Remit

Product Description

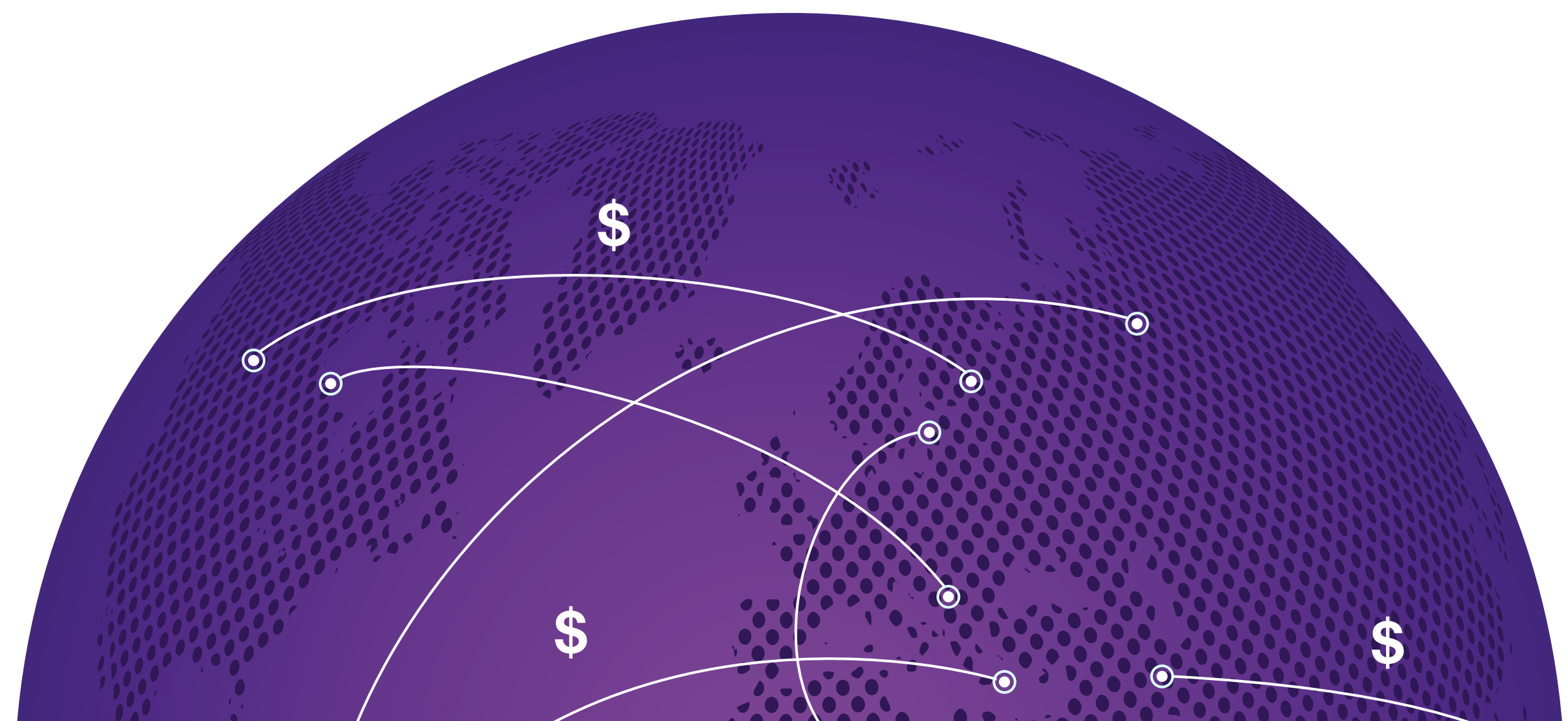
IQONIQ Remit is Infinite Holding's product for faster low-cost cross-currency payments.

IQONIQ Remit Product Benefits

- Eliminate higher transaction cost arising from using SWIFT networks and Payment Gateways.
- Onboard new banks to your cross-border network faster as opposed to traditional remittance systems.
- Automate critical business processes using Smart Contracts.
- Lower maintenance and recurring costs for your remittance system.
- Safe, secure and authentic transaction handling.

Product Description

- Live tracking of transactions with all parties using the Remittance Dashboard
- Monitor your funds and NOSTRO accounts through real-time tracking.
- Cross currency Remittance.
- New banks can be easily on-boarded to the network.



IQONIQ Commerce

Product Description

IQONIQ Commerce is Infinite Holding's product for faster low-cost cross-currency payments and for processing Letter of Credit, Bank Guarantees, pre-shipment loans and invoice discounting using Blockchain.

Product Benefits

- Eliminate higher transaction cost arising from using SWIFT networks and Payment Gateways.
- Onboard new banks to your cross-border network faster as opposed to traditional remittance systems.
- Automate critical business processes using Smart Contracts.
- Lower maintenance and recurring costs for your remittance system.
- Safe, secure and authentic transaction handling.
- Reduce processing time through secure, online exchange of documents and instant settlement
- Manage working capital efficiently through live tracking of an account balance
- Real-time reconciliation and information sharing with other parties on the network

- Automatically reconcile transactions with other financial institutions
- Automate critical business processes through smart contracts
- Protect your data through encryption and Blockchain immutability

Product Features

- Live tracking of transactions with all parties using the Remittance Dashboard.
- Monitor your funds and NOSTRO accounts through real-time tracking.
- Cross currency Remittance.
- New banks can be easily on-boarded to the network.
- Online Purchase Order and Invoice creation and exchange
- Share Trade and Shipping documents securely through encryption requirement
- Banks can instantly verify and settle payments
- Can be expanded to include other trading partners or banks

IQONIQ Corporate Payment

Product Description

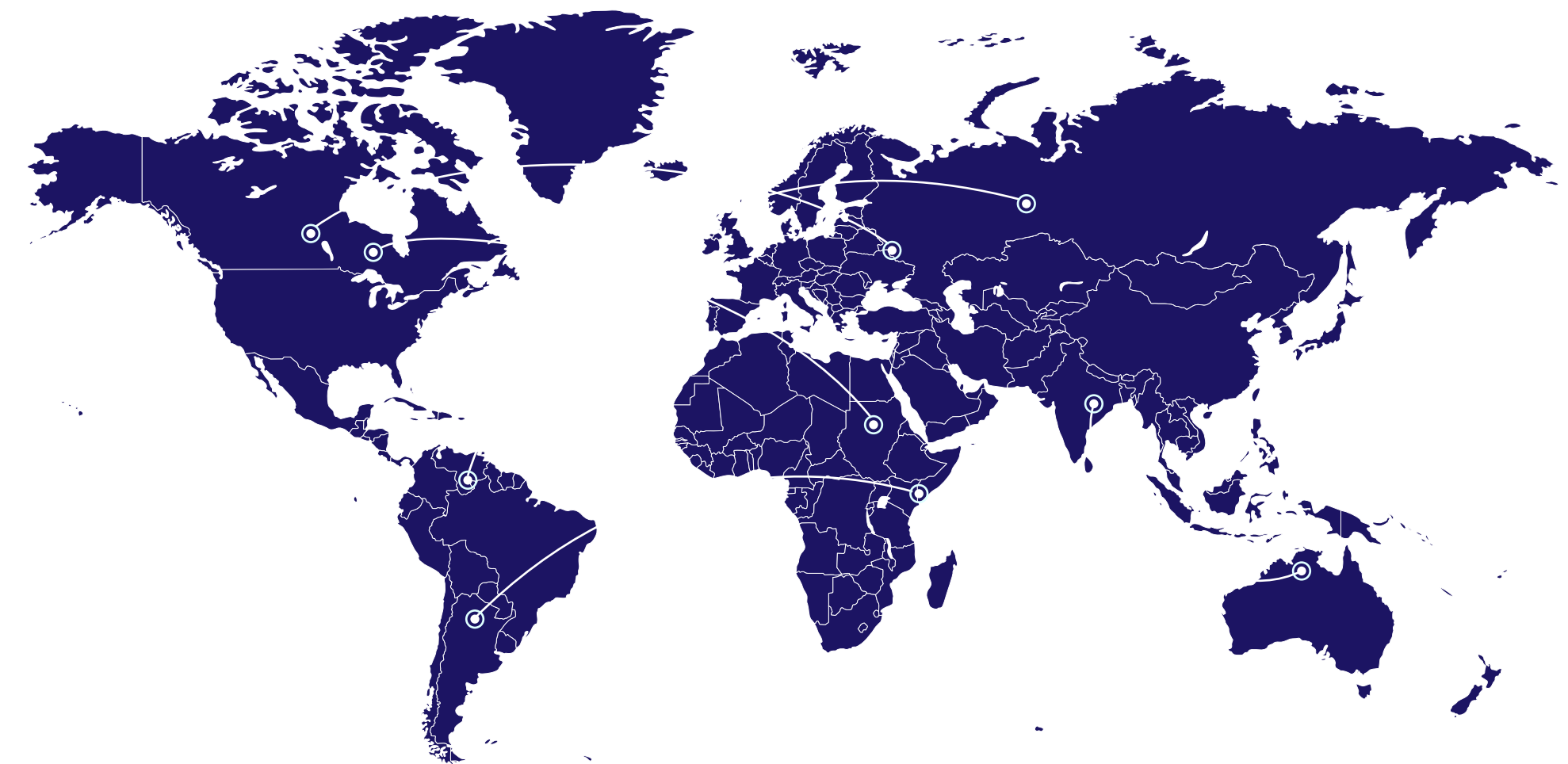
IQONIQ Corporate Payment is Infinite Holding's product for faster low-cost cross-currency payments and cross-border remittances.

Product Benefits

- Reduce processing time through secure, online exchange of documents and instant settlement
- Manage working capital efficiently through live tracking of an account balance
- Real-time reconciliation and information sharing with other parties on the network
- Automatically reconcile transactions with other financial institutions
- Automate critical business processes through smart contracts
- Protect your data through encryption and Blockchain immutability

Product Features

- Online Purchase Order and Invoice creation and exchange
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