



BLUEPRINT

EXECUTIVE SUMMARY





MAST

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Author: Hybse Marketplace Ltd.
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www.mast.eco



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Introduction

The Multi-Asset Stable Token (MAST) is the first of its kind and sets a benchmark for the Digital Asset industry and forms around the Asset Token Offering (ATO) blueprint.

The blueprint is a comprehensive collaboration of all whitepapers, with detailed technical aspects which describe the inner workings of each product or service, and further outlines and implements additional benefits pertaining to participation within the Digital Ecosystem's suite of products, services and hyper-payment gateways. While existing security tokens are representative of a single asset, MAST is able to bundle several assets, thereby providing backing for the security of the token.

As a financial entry for established businesses as well as start-ups, the Hybrid Stock Exchange (HYBSE) offers a regulated and legal environment to combine existing systems by providing the first cryptographic ledger-matching engine. While it is powered by the latest digital technology, it is driven by safe, transparent, secure, flexible and accessible digital services. The Ecosystem provides access to prosperous growth opportunities for the public, primarily the unbanked in developing areas. The HYBSE is the first blockchain digital securities exchange in Mauritius, and falls under the authority of new regulations controlling digital marketplaces and digital custodians.





HYBSE Marketplace Limited (HM)

A core value that HM will strive to further enhance, is providing the population with direct access to the new digital era of cryptography; a trusted method for transactional inter-trading and commerce.

This quantum leap in technological advancements by the HYBSE project, has resulted in a positive JV with the Mauritius jurisdiction by providing an initial framework for interested parties to model a globally connected, cryptographic technology-based economy of their own. It also enables the joint venture (JV) to bring a ground-breaking and revolutionary concept, MAST, to the market.

GMEX Group Limited, a world leader in digital business and technology solutions for exchanges and post-trade operators, has partnered with Hybrid Stock Exchange Limited, a global online marketplace based on blockchain technology and Mindex Holdings Limited, to provide a complete exchange, post-trade and physical infrastructure entity facilitating a variety of asset classes to be traded in Mauritius. During the past five years, 20,000 investors have partnered with more than 100 employees in 25 different global locations to launch a mutually beneficial entity embodying both traditional and future financial systems. This will provide small and medium-sized enterprises (SMEs) and institutions with a familiar and direct platform to seek capital while trading equities on a 24-hour basis. The connected public can thus directly interact with well-established financial instruments and global traders of blockshares by utilising DIM Currencies backed by precious metals, tied in further with utility tickets.

Transacting on a public ledger via any web browser or mobile application ensures each transaction vetted over the blockchain ledger remains encrypted and fully protected while maintaining anonymity in a governable ecosystem.





DIM Government (DIM Govt.) & DIM Voting

A democratically elected governance system ensures all improvements and development at all levels of the Ecosystem. All decisions about or changes to the Ecosystem are transmitted through a tamper-proof voting platform on the DIM Network. Investors who hold the minimum requirement of DIM Tokens or DIM Node Tokens, are eligible to cast a change request by ballot across the DIM Network and Community. The DIM Government aims to initially create a set of representatives spanning all regions and languages to act as a committee focussing on a global reach and voice for all DIM Users and Investors. The committee will periodically be re-elected by a ballot system via the DIM Voting service.

Tax revenue and collections mechanism

An open plan model has been developed to account for a linear taxation system as an application for government bodies and entities wanting to uplift poor rural communities and reveals how the blockchain provides accountability in areas where developing countries so frequently fail due to corruption, manipulation and lack of transparency. Accountability is accomplished through a processor design which is modular and based on a variety of specific analyses of each nation.

A linear collection of 20% of fees associated with individual nation's DIM denominated currency is collated, audited and transferred proportionally to government coffers, as and when requested. These fees are fundamental to each currency deployed on the DIM Network, as each transaction transmitted across the Ecosystem delivers a marginal sending fee.





DIM Ecosystem

The Ecosystem consists of various products and services, hedged by three visionary companies: MINDEX, GMEX and HYBSE.

Each company contributes a unique set of specialist skills to the ecosystem, using centralised compilation which permits digital assets to be traded globally, and employing a medium of exchange backed by precious metals in a regulated and secure financial environment. The integration of all services and connected consumers on the DIM Network grants access to DIM Currencies via partnered fiat conversion exchanges; this permits it to be used as a digital currency on the network.

The DIM Ecosystem (DIM-E) was developed on the NEM Blockchain as an underlining technology providing a swift and convenient peer-to-peer (p2p) configuration for transactions.

At present, the following products and services are operational and available: DIM X, DIMPAY, DEPOTWALLET, DIM Wallet, MiCrypto, DEAN SA, IBIN, DIM Explorer and HYBSE.

The HYBSE is a blockchain-based equities stock exchange for a global audience wanting to participate in capital fundraising or trading equities and other financial instruments without process constraints. SMEs are provided with the opportunity to expand and benefit from their business and reach advanced levels of growth and competitiveness; thereby unlocking more job creation potential and delivering to a broader consumer base. The front-end of the HYBSE is specifically designed to provide consumers with a graded understanding of financial markets. It contains a very basic interface for quick and straightforward trades, a moderate overview for experienced but non-frequent traders, as well as a highly intuitive and robust trading feature for experienced financial operators.

The HYBSE further acts as an entry point for Know-Your-Customer (KYC) procedures to be conducted and vetted in a safe, compliant and regulated environment where all investors are required to register an account kept under strict data protection, governance systems and a unique identification (ID) number - thereby granting single access throughout the ecosystem. Trading surveillance software APIs ensure that not only blockchain's open ledger system is used, but regulatory bodies are in a position to view the transparency of the system's trading logs.

The **DGX Processor** serves as the master heart for the constant feed and supply of DIM Currencies throughout the DIM Ecosystem. A balancing engine within the processor maintains a stable and reliable match between all circulating DIM Currencies and the precious metal needed for backing the value of each currency. Multiple entries and exits will be further expanded into the global reach of the DIM-E, as local process partners of the main processor will ensure FIAT-to-DIM Currencies is always a readily obtainable function. These processors also provide an exchange service between different wallets for





DIM Currencies and other cryptocurrencies through the systematic integration of both back and front-end functionalities within the applications. The system as a whole is supported with semi-autonomy, management overview and security of earnings.

Mosaic Management is available across various DIM products through a fully secured method of application access to all DIM Currencies, Digital Assets and other cryptocurrencies, and managed through a suite of stand-alone or connected wallets. DIM-E users access their funds and store, manage and transact wealth where previously they were disadvantaged by being unable to bank. Connected wallets work in conjunction with DGX Processors. These differ from stand-alone wallets by providing direct access to respective regional and localised DGX processors in conjunction with access via any web browser or Android OS app.

DIM ITX consists of multiple layers of physical and virtual infrastructure, integrating the full suite of DIM Ecosystem products and services with a vast array of communication connections to global points; this while maintaining a secure database foundation to ensure unbroken continuity of service. Combining all these services into a collective, decentralised allocation, streamlines all the products and services throughout the Ecosystem and onto a rapid, efficient and highly capable node structure for all Node Operators; this runs instantaneously, and eliminates malicious attacks or damage to the integrity of the New DIM Internet Exchange network.

The above information sets out the four main elements of the Ecosystem. The following describes the next tier of additional and ancillary products which further support the Ecosystem.

DIM Tickets: A utility coin within the DIM Ecosystem that adds a multi-faceted level of opportunities to enable participation in the Ecosystem. Some of these adaptations include accreditation towards the DIM voting system, access to exclusive discounts at partner stores and assisting users with opportunities to save costs within the Ecosystem.

MINDEX Refinery: A world-class smelting, refining and recovery of gold and other precious metals entity which assists in leveraging the Tokenized Gold for ETCs (Exchange Traded Commodities) and DIM Currencies. Assisting the refinery is also MINDEX Spot trading, a marketplace for the electronic trading of standardised physical and digital spot commodity contracts for gold, precious metals and other commodities.

MINDEX Digital Custodian Services: A regulated custodian offering highly secure vault and cold storage capabilities with the ability to efficiently handle both deposits and withdrawals of all digital assets.

GMEX Market Advancement Programme (MAP): Provides secure partnerships with exchanges and post-trade market infrastructure operators to deliver centralised, decentralised and hybrid solutions, to achieve commercial goals and ecosystem milestones.





Micro Credit and Student Financing Model:

This student cooperative initiative is a collaborative partnership aimed at students who are unable to pay lump-sums upfront for tertiary study fees and don't qualify for traditional loan schemes.

This partnership is a group of exchanges and financial industries around the world that collaborates on the blockchain. The two leading members of the collaborative are the DIM- E, and Coinbe. The student cooperative initiative currently operates as a pilot project in South Africa, providing sponsorships for students to finance their educational journey. Furthermore, the platform operates on a token-based system by tokenizing students' academic achievements, so that positively reflected academic results become financial capital for use at the student's own discretion.

Asset Token Offering (ATO):

The Asset Token Offering (ATO) is a new multi-utility fundraising tool, offering a new cryptonized token asset, MAST. This Token allows Investors in financial institutions (and the public) to buy and trade different packages and tokens using fiat currencies or cryptocurrencies.

Wariness about cryptocurrencies has opened the door for security tokens, which, according to NASDAQ (National Association of Securities Dealers Automated Quotations), is "set to take centre stage in 2019". The Multi-Asset Stable Token (MAST) packages are new cryptonized token assets awarded through a new multi-utility fundraising model called an Asset Token Offering (ATO).

The ATO offers multiple packs and tokens such as; the Super Multi-Asset Stable Token (SMAST) pack, Super Equity (SEQ) pack, DIM Node Tokens (DNT) and DIM Tickets (DT). The SMAST and SEQ packages are both supported by two separate offerings; token pack and utility stable. These separate packages and tokens are purchased using both fiat currencies and cryptocurrencies. The above mentioned tokens provide shareholding in a new hybrid financial ecosystem, comprising GMEX, MINDEX, and the HYBSE. They also offer participants the opportunity to run the ecosystem network as nodes engage in utility functions together with future governance of the ecosystem through a smart electoral p2p voting system. The tokens combine the best of traditional equity markets with the latest offerings from the blockchain industry. All the ATO tokens are created on the NEM blockchain. Participants are required to have a DEPOTWALLET, DIMPAY, DIM Wallet or a NEM Wallet address to receive, store and manage the tokens.

MAST a unique, multiple offering-based solution under the authority of the Mauritius legal framework, that is built on cryptographic blockchain technologies.





MAST consists of the SMAST packages, with a minimum purchase price of US\$1Million per purchase. SMAST packs are primarily designed for accredited participants across three different degrees of risk appetite, who select from the Risk, Medium or Secure options.

SEQ, a customisable investment solution allows participants to purchase a variety of offerings from US\$50, with options of various choices within the packages, depending on an individual's financial risk appetite.

ATO further provides DIM Node Tokens (DNT) and DIM Tickets (DT) designed to underpin DIM-E in the near future, as this forms part of the HYBSE universe.

Choices available during the Asset Token Offering, are:

- SMAST (Super Multi-Asset Stable Token) Pack
- SEQ (Super Equity) Pack
 - Token Pack (Equities)
 - Utility Stable Coins (DIM Currencies)
 - DIM Node Tokens
 - DIM Tickets

Description of Development Roadmap:

The development roadmap represents a schedule of likely enhancement packages for solutions within the DIM Ecosystem. The packages are grouped in quarterly elements assigning the necessary headcount equivalent to each respective package and calendar quarter. Packages grouped under major solution lines, such as the HYBSE updated Application Programming Interface (API) version 3 FIX (Financial Information eXchange) Protocol, or DIM X receiving in-house proprietary Key-Value Storage (KVS) technology.





Conclusion

Further timeline schedules are in the Technical Development Roadmap Annexure.

The ATO aims to achieve the required strategic financing to take the Ecosystem to new heights as all products and services have already been fully developed and are market-ready. The financial capacity to roll out the Ecosystem rapidly and globally, creates an opportunity for mass adoption and public uptake. Additional participants in the Ecosystem will increase daily transactions, boosting the potential value for each MAST or equity token on a truly global and accessible trading platform.

If “change is the only constant”, then the advent of the MAST must surely give one reason for renewed hope and even some excitement. HM has a clearly defined roadmap that will guide the paradigm shift that will not only resonate within the crypto world, but also across global capital markets. MAST promises to be an integral part of the future of finance by changing the way markets have traditionally operated; but the intention is not to disrupt, but rather consolidate and enhance the existing system by eliminating inefficiencies through a methodology of decentralisation and free-markets. Participating in this ATO ensures further development towards achieving the 4.1 Industrial Revolution, by applying ground breaking technology for economies, the unbanked and developing nations, leading to a brighter future for all.





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