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OPERANDI COIN

SECURE TRANSACTION CURRENCY

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"Well the problem has been clearly identified . . . There is a lack of trust, a sort of groping for an answer . . . I think the most likely, the most likely replacement (for the U.S. Dollar) would be some kind of ledger system invented by some kids from MIT or Stanford or some other engineering school that hasn't even happened yet that can replace the Dollar worldwide. . ."

May 11th, 2021, CNBC, Mr. Stanley Druckenmiller, Duquense Family Office LLC

Mr. Stanley Druckenmiller of George Soros Quantum Fund and Duquense Family Office is widely regarded as one of the best money managers of all time.

He believes there will inevitably be a Cryptographic Currency that will replace the United States Dollar, and for the first time in history, create a currency that will last.

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The Opportunity for Extraordinary Disruption

This Golden Age of Cryptographic Currency has produced numerous investment opportunities. The following Technologies have been tested and are currently used in real-world applications:

- Asymmetric/Symmetric Cryptography
- Cryptographic Hashing
- Blockchain Digital Ledger
- Peer-to-Peer Transactions
- Governance Algorithms
- Centralized/Decentralized Trusted/Untrusted Payments Architecture
- Payments Gateway Aggregation
- Mobile Payments and Banking
- Decentralized Finance
- Programmable Currency
- Central Bank Digital Currency ("CBDC"), and more . . .

The Financial Factors below pave the way for Cryptographic Currency adoption on a vast scale:

- Abundant Working Capital
- Loose Global Monetary Conditions
- Unbridled Sovereign Deficit and Debt Government Spending
- U.S. Dollar Reserve Currency Ready for Cycle Change-Over
- Unstable Global Fiat Currency Backing
- Insufficient Current and Future Global Taxpayer Demographics

Why with all this technology and opportunity is there not one cryptographic currency ready for everyday citizenry use?

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*"I don't think that Bitcoin . . . is widely used as a transaction mechanism.
To the extent it is used I fear it's often for illicit finance. It's an extremely
inefficient way of conducting transactions, and the amount of energy
that's consumed in processing those transactions is staggering."*

February 22nd, 2021, New York Times Deal Book Conference,
Ms. Janet Yellen, United States Treasury Secretary

Despite massive Technology investment and perfect Financial conditions, Ms. Janet Yellen is correct; Satoshi Nakamoto's "Peer-to-Peer Electronic Cash System" is not used or available to do Secure, Liquid, or Sound Money Transactions. Therefore, the Cryptographic Currency space cannot survive on speculative trading alone; objective real-world values and use cases must be established.

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Key Stages of the
Cryptographic Currency Evolution

Allow us to set the current state of evolution for the Cryptographic Currency markets;

EVOLUTION 1
Decentralized Untrusted Cryptographic Transaction Processing System

Examples: Bitcoin, Litecoin, Dogecoin

The 1st evolution resulted in a decentralized untrusted cryptographic transaction system.

This allowed a network of disparately located computers that did not know each other to process token transactions for token rewards. As a result, these tokens came to be judged as Currency or digital assets by some. These digital token transfer and peer-to-peer information transfer networks existed long before Satoshi Nakamoto's Bitcoin; however, it is the integration with cutting-edge Blockchain Technology that allowed for Bitcoin's birth and expansion.
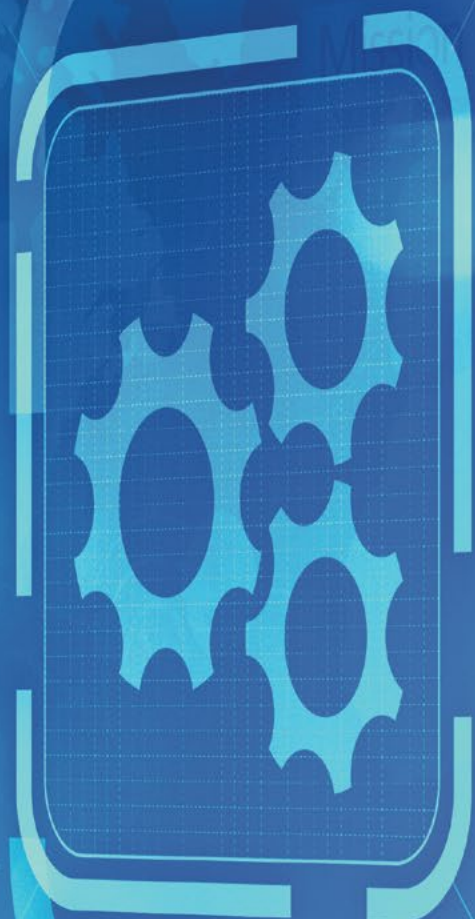
EVOLUTION 2
Programmable Currency & Currency as a Platform

Example: Ethereum, EOS

It was not a far leap from Nakamoto's Bitcoin architecture to create programmable Currency and Currency as a platform. This software-driven evolution came in 2013, was crowdfunded in 2014, with release in late 2015, thanks to Vitalik Buterin. An incredible visionary and a remarkable technologist, Buterin had the makings for precisely what China wanted, a Programmable Digital Yuan. Utilizing programmable currency expiration dates, the Chinese government would have total control over the nature of its citizen's spending patterns and, therefore, Chinese GDP.

This evolution, combined with China's vision, opened Pandora's box and perfectly set the stage for Central Bank Digital Currencies ("CBDC"). However, another small but powerful evolution came to fruition before China's vision could be achieved.

EVOLUTION 3
Smart Contracts

Example: SoluLab, OTR

While still in their infancy, Smart Contracts are poised to dominate Business and Finance. This evolution developed self-executing contracts with the terms of the agreement between buyer and seller being directly written into lines of code. This evolution of Smart Contracts enables seamless international transactions between parties, without central authority, legal system, external enforcement, or the need to trust one another. As such, Business, Finance, and Trading will never be the same as the new age is ushered in on the back of Buterin's ERC-20 Original Architecture.

This evolution of Smart contracts provided the missing link to China's programable Currency & allowed for the 4th evolution to occur.

EVOLUTION 4
Centralized Bank Digital Currency ("CBDC")

Examples: Chinese Digital Yuan, Bahaman Sand Dollar, Swedish e-Krona

The 4th evolution came in late 2018, and this time it was a real money solution, the Central Bank Digital Currency ("CBDC"). An acceptable definition of a "CBDC" is,

> *"A system that uses an electronic record or digital token to represent the virtual form of a fiat currency of a particular nation or region. That "CBDC" is centralized, issued, and regulated by the governing monetary authority of the issuing sovereign nation or region."*

The sovereign monetary authorities were the creators, not the technologists, of this evolution, and the response was considerate of prior private project developments. Central Banks noticed these developments, held Think Tank sessions, aligned stakeholders, built budgets, assigned teams, delivered reference architectures, and then went live with CBDCs for use amongst their citizens.

The CBDC is significantly evolving the current world order of floating fiat currency and has given a loud response to the growing Cryptographic Currency space.

EVOLUTION 5
Independent Central Bank Digital Currency

Example: OperandiCoin

Independent Central Bank Digital Currencies aggregate all the previous evolutions and produce a financial system that has the benefits of a central bank, such as liquidity, adoption, increase in money supply, with no downside to the citizenry.

While no one has taken up the task of aggregating these existing technologies, a successfully delivered architecture has the potential to end government bureaucrats, Federal Reserves, fiat currency, and excessive money creation (no longer necessary). This evolution gives the power back to the people and leverages an incorruptible, independent, Autonomous Central Bank.

Mark Carney (former Head of the Canadian and the United Kingdom Central Banks) calls such an Independent Central Bank Digital Currency a "Synthetic Hegemonic Currency" and believes a private entity would be best suited to bring forth a solution for sovereign nations.

As a result of this compounding effect, the Independent Central Bank Digital Currency has the potential to be the most disruptive financial technology evolution in history.

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What is Sound Money?

Modern Monetary Theory ("MMT") is not a philosophy or practice with which we agree for the long-term management of sovereign finances. However, MMT is close to being right on what money issuance has been lately,

"A lawful representation of the government's ability to tax and confiscate from the citizenry in their respective jurisdiction."

In other words, The Federal Reserve has a constitutionally appointed right to "back" their fiat currency through employment of militaristic or coercive means to confiscate from the citizenry; often in the form of taxes.

Various types of "IOUs" are deposited into Central Bank Reserves, and repayment can be time-tenured (such as treasury bonds); however, these "IOUs" (derivatives) are still fundamentally backed by the government's ability to tax and confiscate from the citizenry.

The above is an oversimplification; however, the point remains, Bitcoin, Litecoin, Dogecoin, Ethereum, EOS, and others are not money, as they have neither a right to confiscate or a tangible asset backing, whereas Stablecoins and CBDCs are money.

This being said, Stablecoins and CBDCs are not "Sound Money" as they are only "pegged" to a fiat currency that is not "backed" with stable assets or stable asset conduits. Therefore, their ability to tax and confiscate from their citizenry is brought into question, resulting in a loss of "Sound Money" status.

The Structure of an Independent Central Bank Digital Currency

A key goal of the OperandiCoin is to fully manifest Satoshi Nakamoto's vision of "A Peer-to-Peer Electronic Cash System." We say "fully" because Nakamoto had the vision and base implementation, just not all the technological means to achieve it.

In order to be a suitable vehicle for Nakamoto's Vision, a system must fulfill the following requirements:

1. Post-Quantum cryptographic security
2. Sound money backed by stable un-confiscate-able tangible assets
3. Low cost, high scalability, global circulation with immediate liquidity
4. Independent CBDC – Autonomous Central Bank supplied
5. Centralized in reference architecture, then transitioned to De-centralized
6. Instant Peer-to-peer micro-transaction capable payments system
7. Delivers complete and easy-to-use user interfaces
8. Independent of the current banking environment
9. Seamlessly integrates into today's legacy payments infrastructure
10. Allows individuals and corporations to utilize the system and replace their fiat currency

Only a solution that delivers these ten items will be able to provide a viable alternative to the current banking system and return fiscal power to the citizenry.

Global regulatory and monetary authorities, such as the SEC & CFTC, have been clear and fair about regulation regarding tokens, Cryptographic Currencies, Smart Contracts, payment networks, digital asset banking, etc. Therefore, these authorities have not deemed Bitcoin or Ethereum as Currency or securities even though most Independent Coin Offerings ("ICOs") are classified as securities offerings. However, the OperandiCoin avoids these regulations as an Independent CBDC alternative that is intended to be used in a decentralized peer-to-peer payment network.

Initially, the OperandiCoin Digital Project will not be as robust a network or platform as today's Bitcoin or Ethereum. Nevertheless, fast and purposed work that carefully aggregates proprietary and publicly available technology can push this along; however, proper use case eco-systems are required in order to make a quantum leap to the next phase of evolution.

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Foundational Applications

The OperandiCoin Digital Project teams are organized as foundational and key application technology groups called PODS (People Organized Delivering Systems).

The critical foundational PODS are:

1. Money Fairness/Seva Operations
2. Cryptographic Mathematics and Security Algorithms
3. Security Infrastructure
4. Machine Learning and Artificial Intelligence Technology
5. High Performance Advanced Computing
6. User Interface Technologies

The critical key applications PODS are:

1. Secure Digital Currency unit
2. Market Making Technology group
3. Payments/Credit/NewTechBank unit
4. Autonomous Central Bank unit
5. Smart Contracts/e-Derivatives unit

All of the PODS detailed above are essential to the full delivery of the Independent CBDC. Many great technology firms and teams utilize aspects of the above PODS, yet not one has delivered the project in harmony for the global end-users benefit. The OperandiCoin brings forth a new type of working structure, a federation of PODS and partners working in unison with cross-pollination for the common goal, "a Peer-to-Peer Electronic Cash System."

Providing New Guards for Future Security

On May 7th, 2021, The Colonial Pipeline Hack changed the future requirements of Cryptographic Currencies forever.

Hackers infiltrated the Colonial Pipelines Servers and used encryption to lock out the authorized users. From there, they ransomed the Colonial Pipelines for $90M to be paid in Bitcoin.

This was different from previous security violations and attacks as this hack was not a theft, but a ransom with Cryptographic Currency (Bitcoin) used as a weapon.

The Cryptographic Currency space needs to note how Bitcoin's price was affected at the time of the attack. On April 14th, 2021, the BTC-USD highed at ~$64,000. After the high, a correction brought it down to a plateau of ~$58,000 where it hovered until May 7th, the day of the Colonial attack. From there, news broke of the hackers' demands which led to a rapid loss of confidence and value, culminating in a crash to $31,004.95. This crash was due to the fact that Bitcoin's private & decentralized nature was exploited and used as the perfect means of payment for ransom during the Colonial Pipeline Hack; a very serious red flag that the Cryptographic Currency community has failed to address. While these security breaches were unavoidable in the current landscape, they are just the beginning of many, many, many more serious attacks & ransoms, no matter the time or coin.

As a result, restrictive laws & regulations are coming to prevent cryptographic currencies from being used as means of illicit transactions; just as regulations came in reaction to September 11th, 2001, in the name of security (i.e., The Patriot Act)

For this reason, the OperandiCoin architecture focuses heavily on threat monitoring, counterfeit prevention, and ransomware shields with three critical PODS;

1. Cryptographic Mathematics and Security Algorithms
2. Security Infrastructure
3. Secure Digital Currency (with several other supporting and complimentary PODS)

These OperandiCoin PODS will provide two critical security features detailed;

1. Post-Quantum Ready Security

The National Security Agency ("NSA") released a warning nearly five years ago that a highly advanced team, equipped with a quantum computer, could breach the mathematics upon which symmetric, asymmetric, public, and private key encryption rely.

This would allow hackers to easily breach symmetric and asymmetric encryption, such as TLS and SSL, foundations of https://, website credit card transactions, virtual private network (VPN), secure email, phone, video, and file communications.

The foundational security technology these systems provide is vital, and the intellectual property these systems protect is incalculable. The necessity of this security is higher than ever as the pandemic has aggressively driven the shift to online work resulting in greater dependency upon security.

Online data, transactions, and communications are by no means the only sets of highly vulnerable applications; Cryptographic Currencies are protected by these same systems leaving them in existential peril.

OperandiCoin has the cryptographic mathematics, security implementation, and advanced post-quantum computing that can stop surveillance, hacking, and breach of cryptographic currency transactions.

2. Comprehensive Insurance & Threat-Monitoring

Once the money has been returned to the citizenry and nearly all intermediaries have been eliminated, the requirements for endpoint security will be drastically elevated. These endpoints (mobile devices), which are prime vectors for attack, will need to be secured far beyond modern security standards to make peer-to-peer cryptographic currency transactions feasible.

With that said, there are two primary attack modes: 1) Unauthorized creation or double-spending the OperandiCoin, and 2) Unauthorized spending of a specific citizen's holdings of OperandiCoin.

The OperandiCoin defends against these attacks with two solutions, 1) A comprehensive multi-touchpoint threat monitoring and 2) "insurance" on unauthorized purchases very similar to today's best credit card companies.

These two solutions provide complete, end-user-centric security infrastructure and create a secure environment for peer-to-peer cryptographic currency transactions.

Establishing Sound Money

The OperandiCoin and its transaction network enable two key aspects to counter the Sound Money deficiency of fiat currency incumbents:

1. The OperandiCoin "Stuffs-based" Special Drawing Rights ("SDR") Index
2. The OperandiCoin Algorithmic Supply Adjustment System

Both systems are created and maintained by the Autonomous Central Bank ("ACB") PODS within the OperandiCoin team. This allows the "Stuffs-Based" SDR Index to consists of various metals, cash/rates, and commodities which provide a "tangible asset backing," and thus value OR stability?, to the OperandiCoin.

But tangible asset backing is only one part of the sound money equation; Market Making is equally important in delivering an independent solution that does not rely on the current

central banking infrastructure. Take, for example, the New York Federal Reserve; they are dependent on external Market Making capability from Citadel and Millennium in order to stabilize the currency and provide liquidity. OperandiCoin escapes this through independent ownership of its Market Making infrastructure, allowing for total autonomy, liquidity, and stability.

What makes the OperandiCoin Autonomous Central Bank ("ACB") so unique is that instead of interest rates being set by the whims of a committee, the "ACB" is powered by algorithms and an Extreme Learning Machine that produces automated, objective, low and stable inflation.

This makes for a dynamic, adaptable, and incorruptible system that enables Satoshi Nakamoto's vision of "A Peer-to-Peer Electronic Cash System" with liquid, sound, and secure digital cash that returns fiscal power to the citizenry.

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A New Way to Pay

Global payments today are complicated. A Payment Gateway or Payment Aggregator, Payment Processor, Card Brand Networks, Issuing Bank, Acquiring Bank, and more are required to process a simple payment. Each of the parties involved creates complexity, reduces the quality of service, adds liability, and dramatically increases cost.

This brings the need for a new payment processing solution that consolidates touchpoints, services both large & small tickets, provides 24/7 global reliability, and dramatically reduces cost.

OperandiCoin achieves this through Pairing Market Making with a Comprehensive Payment Gateway that will allow for a new standard in payments performance, quality-of-service, and ultra-low settlement cost. The Market Making keeps the OperandiCoin stable and highly liquid, while the payment gateway allows for cheap Intrabank access to all existing Currency at all times. Therefore OperandiCoin can guarantee the quality of service for any end-user interaction, no need for intermediaries.

This innovative grouping of infrastructure is created and maintained by 3 OperandiCoin PODS units:

1. The Secure Digital Currency unit

2. The Market Making Technology group and

3. Payments/Credit/NewTechBank unit (*with several other supporting PODS)

OperandiCoin's Payment Gateway integrates with 94.6% of the payment processing terminals (both card-present and virtual terminal), allowing individuals, corporations, and governments to seamlessly and securely pay peer-to-peer.

The convenience of advanced threat monitoring, insurance, and security far beyond credit cards, coupled with virtually eliminating fees for merchants that no longer have to worry about inflation, counter-party liabilities, security, back charges, or the unsoundness of the money, will change global payments forever.

Operandi's Real World Use Case

All this technology is great but if no one can use it, it is worthless. Fortunately, the rest of the Operandi Suite provides a closed-loop ecosystem & end to end use case that allows for easy & instant adoption of the OperandiCoin.

Operandi is a suite of 16 solutions that exist to help home service companies operate every aspect of their business more efficiently, profitably, and sustainability. All of the services Operandi provides are 100% free which has made it wildly popular and resulted in tens of thousands of contractors adopting the platform, entering the eco system, and creating a massive user base.

In addition to the massive user base, there are four main solutions within the Operandi Suite that create the closed loop-ecosystem: OperandiFi (instant, aggregated lender, B2C, financing), OperandiPro (field service management software), OperandiJobs (jobs, not leads, served up to contractors in an Uber-like environment), and OperandiShop (a purchasing organization for home service contractors).

Put plainly, contractors using OperandiCoin will be able to get "paid 10% more" (really 10% off USD) with an OperandiShop "in-store credit/gift card," or OperandiCoin.

This 10% will come off OperandiShop's profit margin in order to drive the greater goal of Operandi and OperandiCoin use and adoption.

These three technologies working in conjunction create a closed-loop eco-system that inadvertently provides instant adoption and a simple use case for the OperandiCoin.

THE APPLICATION OF THE OPERANDICOIN WORKS AS FOLLOWS:
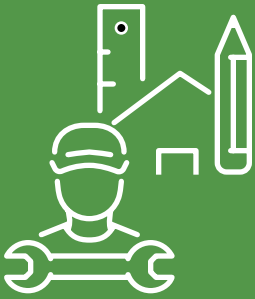
1. One of the thousands of contractors using **OperandiJobs** is assigned a job, say an HVAC replacement, by a homeowner.

2. The contractor is dispatched and arrives out at the job site.

3. The contractor determines the model number, price (e.g., $8,000.00 USD), and specifications of the replacement HVAC unit.

4. The contractor sends an electronic invoice (".pdf") through the **OperandiPro** platform to the homeowner.

5. The homeowner utilizes **OperandiFi** financing to finance that $8,000.00 USD, then the lender pays Operandi.

6. The contractor is given a choice on how and in what they get paid; "redeem for USD" or **"redeem in OperandiCoin, get +10% USD value."**

7. If the contractor chooses to be paid in **OperandiCoin**, they can immediately redeem the **10% discount** and purchase the HVAC equipment needed for that job out of the **OperandiShop** group purchasing organization.

The Killer Application of Global Payments

There are five distinct advantages that the Operandi Digital Currency has compared to any other Cryptographic Currency in providing a real-world use case and Cross-Border Payments.

1. Proven Global Intrabank Currency Processing

The OperandiCoin infrastructure currently can process USD 20 billion per day in volume against the highest grade, most currency diverse Intrabank liquidity. Furthermore, the infrastructure allows for ultra-high frequency interaction with the Comprehensive Payment Gateway on all available currencies at the lowest possible rates. Very few have access to this grade of battle-tested technology, and even fewer have people or processes to support it.

2. Diverse Currency Coverage Breadth

The G7 national currencies, their respective crosses, exotic fiat currencies, their derivatives, and incumbent Cryptographic Currencies are all supported and can be exchanged in microseconds. This breadth allows for Cross-Border transaction processing in every locality operationally possible with comparatively no transaction cost or Bid/Ask spread.

3. Stable & Interchangeable Cryptographic Currency

As stipulated by the Autonomous Central Banking unit, the OperandiCoin is backed by tangible assets through the "Stuffs-based" SDR Index. This provides unparalleled stability to exchange across a diverse palette of assets and fiat currencies. Furthermore, as a result of this diversity, OperandiCoin will market itself on its own exchange with a federated consortium of qualified market makers, further ensuring stability.

4. Comprehensive Payment Gateway Coupled with Market Making Technology

Transacting currencies in a Cross-Border environment through the normal payment processing chain is incredibly difficult & expensive as regulators, laws, banks, and borders provide jurisdictional barriers that are often too hard to justify. Coupled with Market Making, OperandiCoin empowers a network of Peer-to-Peer "banks" (individual people) to transact in the currency of their choosing across borders at unimaginably low costs with no liability or downside.

5. Multi-Touchpoint Diverse User Interfaces

The OperandiCoin team has put great emphasis on the User Interface and brings a team with decades of experience in high performance and reliable user interface technology. This set of user-friendly user interfaces to which we've been eluding puts this technology directly into the end-users hands in the form of a fully secure, cloud-like based communication application resembling "Signal," "We Chat," or "Messenger."

In short, this is proven global currency processing with diverse currency coverage and stable Cryptographic Currency inside a comprehensive payment gateway coupled with market-making technology and multi-touchpoint jurisdictions have the potential and scalability to takeover global payments, fast.

In conclusion, the goal of this "Killer Application" and the OperandiFi/Shop/Pro use case is to onboard the citizenry, merchants, and corporations and incentivize them to switch their treasuries from unsound fiats to the secure, stable, convenient, and fee-free solution the OperandiCoin provides.

In Closing

The OperandiCoin is pioneering the next evolution in Cryptographic Currency and has found itself uniquely positioned to be a dominant and fierce force of global finance. The path to success is lined with obstacles & challenges, but where others cut corners, we innovate.

Never before has a more equipped, experienced, or innovative team been assembled to take advantage of such an opportunity.

OperandiCoin will follow the guiding star of returning the power of currency to the people.