



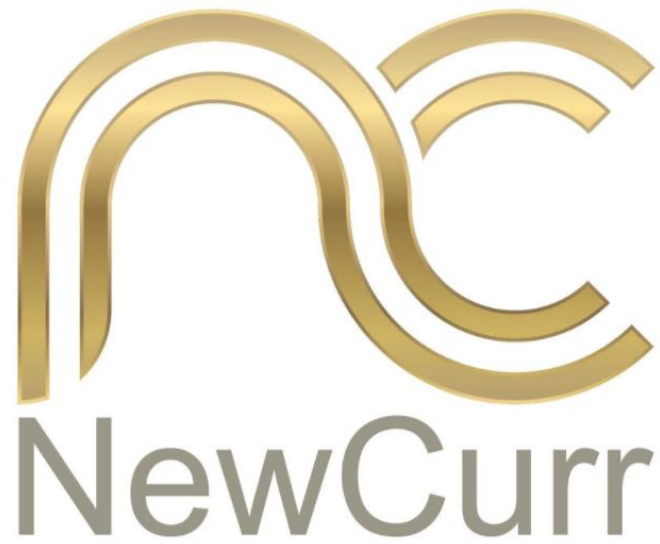
#### NEW BLOCKCHAIN TECHNOLOGY

**Pallas-Athena** is a state of the art globally shared, transparent, scalable blockchain technology constructed to input valuable large-scale data sets, metadata, transaction and ownership information for any asset holding data on the planet.

#### REAL ASSETS

**DebtMet** is the first Social Finance Network for college students and post-grads who have accumulated debt, student loans and school related debt.

**MediaCurr** is building a major Cryptocurrency and Blockchain News Network with Initial European and Asian Satellite Television Access reaching an audience of over 275 million homes, along with new innovative Internet connected and IPTV revenue models.





## A message from the Founders



### Preface To White Paper,

Pallas-Athena is a state of the art globally shared, transparent, scalable blockchain technology constructed to input valuable large-scale data sets, metadata, transaction, ownership information for any asset holding data on the planet with respect to our applications and partnerships. This massive amount of data is then reassembled by in-house smart machines to reduce the amount of power and volume needed to operate this blockchain. This process is done completely transparently, and users will be able to access this precise data through a search query. The creators of this variation of blockchain not only believe that all data should be accessible, transparent and immutable, but this data should have real use. We do not believe in the idea of selling your data without knowledge, without the provider being paid or without knowing where that data went and why it was sent. Therefore, the creators of Pallas-Athena, NewCurr Limited Company, have taken a different approach. We believe data should work for you in a positive way to enrich your everyday life. We aim to do this by taking this transparent/highly accurate data and generating it into Dapps (Decentralized Applications) for everyone on our network to use. We have called our chain a “Proof of Information” protocol. The Pallas-Athena Blockchain infrastructure is intended to re-evaluate how the world manages, manifests, actuates and searches for data, then re-shapes the evolved data into crowd orchestrated applications. This system will be accessible to previous centralized applications and new decentralized entities moving forward; this will be our contribution to the Blockchain and Cryptocurrency market. NewCurr’s partners and in-house Dapps will transform and upgrade multiple use cases for a blockchain that contains information assets.

### OUR PATENTS



**Our team at NewCurr has undertaken the development and completed and filed a U.S. patent for the world first “Social Finance Network” which contains over 150 pages of proprietary documentation for new blockchain technology, over 15 detailed schematics for the development of new blockchain related services and protocol relating to cryptocurrencies and use tokens and detailed documentation for the implementation of Artificial Intelligence monitoring blockchain products and services.**

**We are also nearing the completion of our and filing of a second patent. This patent is roughly 200 pages and contains over 40 schematics relating to the creation of a new conversion system for use tokens, hybrid tokens, conversion tokens and cryptocurrency across multiple exchanges or applications in finance. It also contains information regarding a protocol for such conversions. Expect more information on this as we progress.**

**Many of the applications from these patents will be implemented into our products and services.**

Before you delve into the contents of this whitepaper, we believe it is imperative to answer questions that are essential to why NewCurr is positioned to create real improvements to the current Blockchain industry in relation to our release of innovative applications.

### **Part 1: Why would we create a new blockchain and protocol if multiple types exist?**

With the rise in blockchain technology, there is a sense of immediacy and need for a decentralized system that can establish the transmission of data, locate who provided that data and what that data might create as a byproduct. We also believe in a future where an Artificial Intelligence can analyze a blockchain model which can filter through large scale information and calculate that into meaningful data, as well as learn how this process can benefit consumers.

However, this proposed system must allow for more detailed and mendable methods of ownership and filtration of real data vs. bad or useless data. When our team took on this endeavor, we decided that the basis for our technology and respective decentralized applications would revolve around some crucial questions that demand answers so the community can be engaged with this work. These are



questions that are intended to benefit NewCurr, and any benefit we receive, we believe the community should receive as well.

## **1 What constitutes an information asset and who owns it?**

An information asset has no pre-determined use case or requirement. An information asset can range from the scale of a single transaction, a wiki page, an academic paper, a series of code and this list can go on forever since there is no limit for size or implementation of information. When we ask the question of who owns it, we are asking who deserved credit and payment for the submission of data for a community that can collectively access it. Ultimately, we believe the user or group of users that deserve payment are broken into 2 parts.

1. Original creator of the data.
2. Nodes in the network that authenticate, add onto and update the original piece of data.

Creating a system that acknowledges these types of committed members is essential for acknowledging a community worth. We firmly believe that if a user is submitting data they should be compensated and appreciated for it.

## **2 What is the best method for managing and locating data, from inception to use? How do we incentivize the community to crowd manage and locate data?**

This was a tricky question that faced our team during the inception of NewCurr. When we looked at other companies or organizations with live blockchains, we observed how they managed and incentivized the nodes in their network to maintain functions of validating or filing or locating. From this, we concluded that all current models for validation and “Mining” were not conducive to every member of the community or was not optimal for the daily functions of block creation and transaction speed.

This dilemma prompted us to develop a new protocol for our blockchain, we call this protocol a Proof of Information network.



With Proof of Information, we felt this type of protocol is designed with inspiration from the positive benefits of PoW and PoS protocols. The following use cases are provided by our protocol.

#### Proof of Information:

Our protocol is constructed as a tier level system, wherein a block being created is a divisible information structure with assigned workload between 5 archetypes of nodes. These 5 types of “Architects” receive payment based on their tier placement and the work assigned to that tier. Such examples of node work include block generation, data filing, load balancing ETC. We will release these types of Architects and their operation as our work is rolled out. Featured below is a payout scale based on the role a node is placed into.

Pallas-Athena Architect Tiers	
Type	Amount (%)
Level 1	5.00%
Level 2	15.00%
Level 3	20.00%
Level 4	25.00%
Level 5	35.00%
Total	100.00%

These payouts are grouped into shared payment pools based on node level, where users of similar computing power share the profits of creation in a balanced system. NOTE: the higher the level = higher levels of computing power = less users with common computing power in the higher levels = higher levels are incentivized because they’re paid more, AND their



shared pool is much smaller. It is also important to note that a user on our network operating a node has freedom to enter the higher-level pools and earn more tokens based on the intensity and effectiveness of work being done. We will release more information on how a node may enter in and out of these tier levels, as well as their primary functions, as our work progresses.

## **PART 2: A preface on why Pallas Coin matters in our protocol and how it is useful to you, the community.**

### **What kind of cryptocurrency is Pallas Coin?**

First and foremost, Pallas Coin operates as a hybrid token. Our version of a token varies from traditional securities in that its initial design is created to work in many of the ways a “Membership” in a classical business is used to benefit customers that are seeking premium offers. In tradition cryptocurrency, a token has the primary operation of resembling currency in digital form for decentralized transactions. This does not mean we will not release our own utility token, or integrate an existing popular token into our ecosystem of apps, however, those holding Pallas Coin will receive premium membership benefits from our dapps.

### **Why is there a small max supply of tokens compared to other organizations?**

Many organizations tend to release enormous volumes of their cryptocurrency on the basis that their technology or distribution is solely for transaction through their respective blockchain, NOT as a utility token with upgrading features on products and services.

You will find ICO’s with relatively large supply volumes that are building useful developments for the industry, however, a majority of ICO’s that supply vast amounts of a cryptocurrency have the tendency of manipulating the buyer into the belief that they own more than their actual currency is worth. Telling a friend, you will send them 500 XYZ coins for 1 ETH is a better marketing point and position for ICO’s without long term planning.

NewCurr’s staging a max supply of 130 million Pallas Coins is intended to bring value to our community through the following.





- Smaller Max supply equals larger value for token holders in a blockchain product and service that gains popularity through real world use case.
- Ownership in Pallas Coin equating to escalating values owned by a user will result in unlocked functions and features throughout our products and services that are only offered to members of the community that are truly engaged.
- Value of Pallas Coin is higher upon trade with another user if max supply is small and product/service value is large.
- Our volume of tokens is representative of the products and services we create for the market, not the creation of a currency that may catch virality on the market.

### **What can I do with Pallas Coin?**

Our organization has prioritized blockchain, product and service before cryptocurrency, which means we are developing functionality features for the tokens that are activated across our platforms. Some examples of Pallas Coin features include:

1. Access into our applications higher level and community driven features.  
NOTE: basic features of each product and service are openly available to the public and upgraded features and functionality are unlocked for the users that own Pallas Coin. Throughout the ICO these developments we will touch upon unlocked features in each software dapp.
2. Pallas Coin could be used as a democratized voting token during elections that are publicly held to direct the future of Proof of Information protocol as well as products and services the community would like to help build over the course of time.
3. Pallas Coin can be used during transactions like traditional cryptocurrency, but this is its secondary function.
4. Any node assigned or submitting a request to become an Architect can show they value the community and in turn earn Pallas Coins that are allocated for those functions.





### **Can I use Pallas Coin beyond its initial functions?**

Our goal is to build great blockchain related products and services encompassed by a large-scale data search system. With that in mind, not only can the tokens be upgraded into broader functions over a period of time (if there is a logical reason to do this), but new platforms created by our community that are added into our ecosystem will always add more functionality to the Pallas Coin. We are advocates of engaging our community and how they would like to see the Pallas Coin evolve, while our community also helps us develop new platforms for its use cases.

### **Why should I buy Pallas Coin during the Sale?**

Like most cryptocurrencies, purchasing early potentially leads to future gains and appreciation by the formed community or advances in the Blockchain technology, but there is no guaranty whatsoever that will occur. Beyond that, we are one of the few ventures that have real products and services that are not only meaningful to this new economy, but are actually feasible and practical in the crypto community AND traditional economies relating to fiat currency. Our approach as an organization comes from the knowledge of knowing that new products and services that are applicable to daily life will engage a conservative fiat holder who may not initially understand the use cases of blockchain technology.

The best community (regardless of a technology) is one that's inclusive and accepting of people from all walks of life. This premise holds true for those that are fully engaged in the blockchain industry and those that still feel this technology is not realized. Nonetheless and as a function of operating properly and within proper securities laws and regulations the first investors in the Pre-ICO must be accredited investors and only a limited number of investors or of future restricted Token Buyers will be approved. All sides of debate can unanimously agree that they seek value that they can understand and that works over time.

Now that we have covered our core principles for those about to read this whitepaper, we hope you will join our community of bright individuals that are building applications for our collective future.



Thank You,

The NewCurr Team



#### **DISCLAIMER**

This whitepaper in current form is being circulated by NewCurr Limited Company (as referred to in this whitepaper) for general information and to invite community feedback only on the NewCurr projects and partnerships as presently conceived, and is subject to review and revision by the Board of Directors, the Board of Advisers and/or legal advisers of NewCurr Limited Company. Please do not replicate or distribute any part of this whitepaper without this note in accompaniment. No part of this whitepaper is intended to create legal relations between a recipient of this whitepaper or to be legally binding or enforceable by such recipient against NewCurr Limited Company. An updated version of this whitepaper may be published on a date to be determined and announced by NewCurr Limited Company in due course.

**This White Paper and any reading of it or any action because of it is subject to all legal disclaimers from pages 63-72 of this White Paper.**

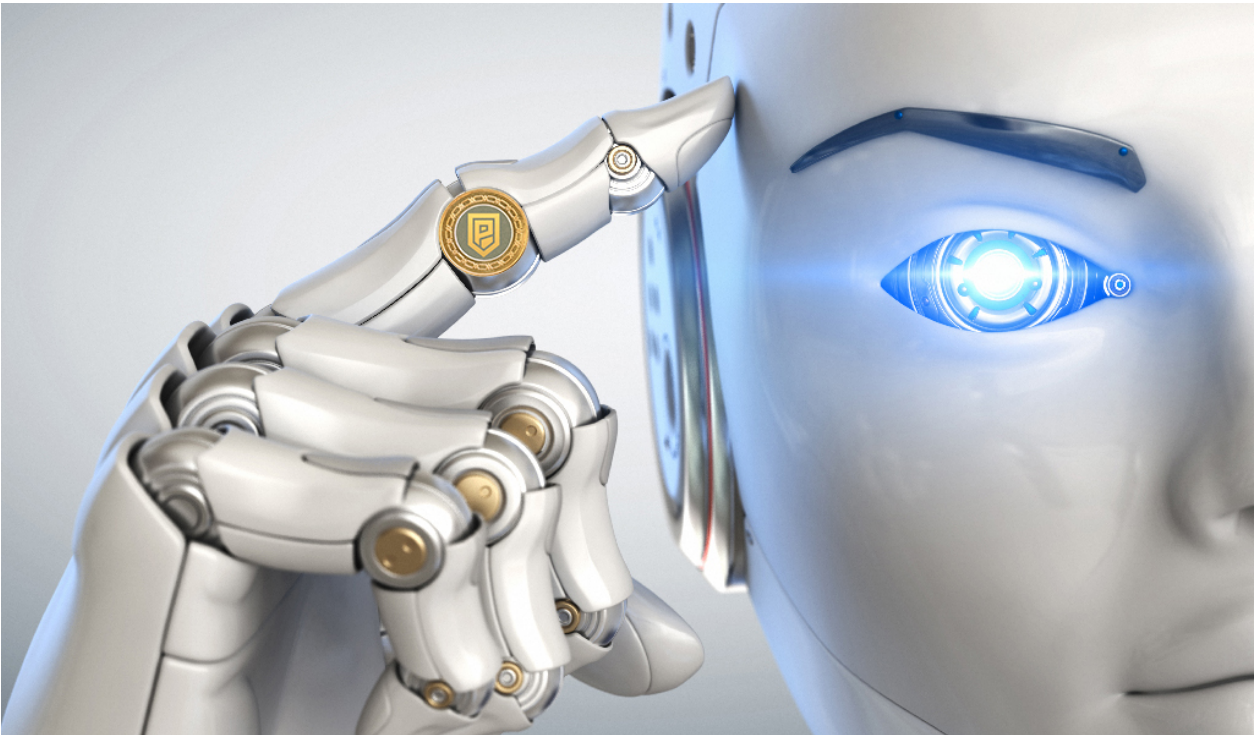


Table of Contents

Contents

1 Overview of the problem and Mission Approach..... 12

1.1 Our Intent ..... 14

1.2 Essential Objective ..... 14

2 The Stakeholders of Pallas-Athena..... 15

2.1 Stakeholder Definitions..... 15

3 In reference to Proof of Existence and Proof of Information..... 16

3.1 What is Proof of Information?..... 16

3.2 Pallas-Athena Architect Ranking Scale ..... 17

3.3 Projected Architect Payout ..... 19

3.4 Block creation after Proof of Information ..... 20

3.5 How do we know Proof of Information will be normalized and useful? ..... 22



4 What is the Pallas-Athena Blockchain? .....	23
5 An Overview of Pallas-Athena Eras .....	24
5.1 Project Outlook in Odyssey Era .....	24
5.2 The Eras after Odyssey .....	25
5.3 A Look at DebtMet .....	25
5.4 A Look at DataCurr .....	34
5.5 Advanced Trading Strategy Creation on DataCurr .....	37
<b>Create an Investor</b> .....	38
Profile Methods .....	40
<b>Create a Profile</b> .....	41
6 Future work and Timeline .....	42
7 The Functionality of the Pallas-Athena Coin .....	48
7.1 Pallas Coin Breakdown .....	50
7.2 Pallas Coin Distribution .....	50
7.3 The Pallas Coin Distribution Timeline: Genesis - Year Ten .....	52
8 Glossary .....	54
9 Pallas-Athena: Technical Overview .....	56
9.1 A Closer Look at Pallas-Athena .....	56
9.2 Pallas-Athena Contract: Olympus Library .....	59
9.3 Olympus Code Examples .....	60
9.4 Hello World (PHP) .....	61
<b>Legal Disclaimers</b> .....	<b>63</b>

## 1 Overview of the problem and Mission Approach

NewCurr seeks to address key problems that are difficult to answer about information assets on the Internet today:

With the origination of the internet, the secrecy, lack of community and misuse of data of established large-scale conglomerates have struggled to maintain pace with



the evolution of information sharing. The issues we have presented and intend to address include, but are not limited to,

1. crowd sourcing intelligence
2. new concepts in developing artificial intelligence
3. community cooperation in creating crowd apps
4. concepts in housing large-scale data
5. concepts in a new method for created search systems.
6. developing methods to pay users for data
7. information ownership
8. licensing of apps using information
9. creation of content related to information assets
10. Methods for transactions using cryptocurrency

Currently, the collection of information, payment to providers of information and productions using information lack immutable and public reference points. The centralized information harnessed to create today's technology also lacks distribution; increasing the chances of cyber-attack and alteration of clean data into false data. With current internet practices implemented by large scale tech businesses, this data can easily be altered after creation, uploaded to a centralize and private cloud and further altered for the benefit of one entity. The lack of a reputable system, tailored to facilitate data, propagates insufficient use and an uneasy feeling of mal intent for the world community.

An example of this is easily manifested during the process of social networking, where movement, clicks, sharing, profile existence are all data inputs that are transmitted to an undisclosed or unauthorized advertiser, distributor, government and business entity.



## 1.1 Our Intent

These potential holders of non-permissioned data are not vetted by an established internet community to determine validity, use case, probable purpose, or benefit to the software or welfare of the economy.

With this acknowledgement, our proposed system must allow for more detailed and mendable methods of ownership and filtration of real data vs. bad or useless data.

We are creating the Pallas-Athena Blockchain engine to ensure the integrity, transmission, ownership of information and develop a platform for large scale community projects.

NewCurr Limited Company is intended to promote real data value and security to operate within a multitude of industries such as Social Networking, Finance, Real Estate, Media and more.

## 1.2 Essential Objective

Our goal is to establish one of the first large scale social information infrastructure networks to create a process where data is authenticated, transparent, harnessed into assets and used to promote economic well-being. This system engages the issues related to lack of distribution, potential cyber-attack to centralized entities and alteration of clean data into false data.

NewCurr's constant objective is to use this variation of blockchain technology to create a platform circulating data with a different version of a digital contract. Our team has called this the "Olympus Contract". In an "Olympus Contract" the members of our community can build new types of smart contracts using our technology, get paid for that development by the blockchain, and add the new smart contract into a decentralized library that exists on Pallas-Athena.

This allows for traditional financial applications to operate on blockchain models. It will also incentivize and accelerate transaction processes related to data, transaction and ownership. This is due to the potential for earning based on developing our technology, and being recognized for that achievement by our community. This puts financial power into the hands of the Pallas-Athena



community and grows traffic from outside sources, therefore raising the entire inherent value of the community.

## 2 The Stakeholders of Pallas-Athena

Our team has broken down the expected future community operating this chain into 5 segments.

- 1- Data Author
- 2- Data Examiner
- 3- Data Distributor
- 4- Data Contractor
- 5- Intelligence Creator

### 2.1 Stakeholder Definitions

1.Data Author: any person or entity that generates any form of information content; where such information asset can be related to software, community needs, affiliate partner needs, search query infrastructure, etc.

2.Data Examiner: any user or entity that authenticates the reliability and accuracy provide by a data author, where such data may come in the information assets of software, community needs, affiliate partner needs, search query infrastructure, etc.

3.Data Distributor: a user or entity that spreads information assets that were created by a data author and verified through a data examiner. This information asset in distribution may include software, community needs, affiliate partner needs, search query infrastructure.

4.Data Contractor: User or entity that requests data from the Pallas-Athena Blockchain that was created by a data author and verified by a data examiner to create a specified entity, infrastructure, software, Dapp, etc; powered by this blockchain.

5.Intelligence Creator: a user or entity that submits pre-determined methods that meet or exceed the standards or requirements met by the Pallas-Athena blockchain; this type of user or entity is recognized as tier 1, usually consisting with the highest





trust and accuracy rate. They also create content for and broaden the Olympus Contract library.

### 3 In reference to Proof of Existence and Proof of Information

For us to explain what we mean by “Proof of Information” on a blockchain, it is imperative to emphasize the creation of the Proof of Existence protocol, which was created by Esteban Ordano and Manuel Araoz in 2013. Their development represented the first use case for an asset document being transmitted over a shared ledger that was encrypted by a hash algorithm called “SHA-256”. This document acts like how a lawyer may draft a contract between two separate parties. However, the major difference and significance derives from its ability to keep both parties anonymous, ensure that the document may not be altered and that this document was transparent within the network. This concept was revolutionary and opened a door for various assets that could exist within the shared ledger.

#### 3.1 What is Proof of Information?

We have taken this verification system one step further with “Proof of Information”. Our team recognized the significant gains of a basic Proof of Existence protocol and set out to create a protocol with some of those benefits in mind.

With Proof of Information in practice, there are several important use cases and differences to a tradition blockchain mechanism.

1. The validity of a claim on any data from various entities is recorded, therefore transaction, security and rights are efficiently and fairly dealt with by the entire community. This is done by verifying the information that constitutes the data on the chain.
2. Academic Institutions, Scientific Institutions, Private sector and individuals are benefited by data integrity; and this means accurate data for everyone.



3. Conflict is resolved at higher speeds, due in part by the protocol being monitored by machine intelligence and the validity of information across all nodes operating the community network.
4. A tier level system, wherein a full block on our shared ledger is broken down into divisible information structures. This accelerates the transaction speed of the Pallas-Athena chain. Filtered information is layered into immutable data after transaction completion.
5. Our “Architect Payout” not only reflects verification but introduces other archetypes of “miners” and that will broaden the current definition of a blockchain.
6. A possible election system for immutable data converted into software is created. Thereby putting power into the hands of those operating our blockchain.

This process goes beyond the functions of timestamping, since validity is addressed through information and not just moment of existence and the parties in communication. It is imperative that a time stamp not only proves that a certain set of data exists, but the data must be vetted and the blockchain technology must be custom made towards this process.

### 3.2 Pallas-Athena Architect Ranking Scale

Pallas-Athena uses a Tiered Ranking System. This system is classified as one through five...one having the least intensive calculations and five being the most complicated calculations.

The following is a breakdown of this model.

-Every time a user initiates a new “Architect” session, they’re placed into level 1 difficulty. They can enter level 2 after achieving a Trust Quota (Commitment Authorization) of .8 after a selected number of attempts.



-Once in level 2, they can enter level 3 after achieving a Trust Quota (Commitment Authorization) of .8 within this level category after a selected number of attempts. However, if they fall below .3, they will return to level 1 classification.

-Once in level 3, they can enter level 4 after achieving a Trust Quota (Commitment Authorization) of .8 within this level category after a selected number of attempts. However, if they fall below .3, they will return to level 2 classification.

-Once in level 4, they can enter level 5 after achieving a Trust Quota (Commitment Authorization) of .8 within this level category after a selected number of attempts. However, if they fall below .3, they will return to level 3 classification.

-Once in level 5, you have reached the pinnacle of processing power and Trust Quota (Commitment Authorization) However, if they fall below .3, they will return to level 4 classification.

(Note) this measurement in trust quota between the exit and entry into tiers may be subject to change as we develop.

Pallas-Athena Architect Tiers	
Type	Amount (%)
Level 1	5.00%
Level 2	15.00%
Level 3	20.00%
Level 4	25.00%
Level 5	35.00%
Total	100.00%

The incentive of engaging at the highest levels of this system comes from the model. Each level placement represents the percentage amount in Pallas Coin received and shared in a pool. Each architect level will receive a portion of the percent their level tier is allotted.

This ranking system makes the blockchain run more efficiently based on allowing everyone to earn profit. Architects are completing this task by allowing their CPU



to function in their natural state. This means that any level of User with diverse types of Computers at different power intervals will have a chance to join our network and prosper.

### 3.3 Projected Architect Payout

Tier Minute- is defined as pre-selected period that last 60 seconds that is chosen by NewCurr.

A full minute of entering our tier system is defined as being active from the beginning of the NewCurr time scale of a minute to the end with no connected interruption.

Payout per minute- is the rate at which NewCurr has enacted to distribute payment for determined selected minutes.

Level 1:  $(.05/\text{number of active architects in level one for each minute mining}) \times \text{Payout per minute}$ . This equation pays out every 60 seconds based on NewCurr's definition of a minute.

Level 2:  $(.15/\text{number of active architects in level two for each minute mining}) \times \text{Payout per minute}$ . This equation pays out every 60 seconds based on NewCurr's definition of a minute.

Level 3:  $(.2/\text{number of active architects in level three for each minute mining}) \times \text{Payout per minute}$ . This equation pays out every 60 seconds based on NewCurr's definition of a minute.

Level 4:  $(.25/\text{number of active architects in level four for each minute mining}) \times \text{Payout per minute}$ . This equation pays out every 60 seconds based on NewCurr's definition of a minute.

Level 5:  $(.35/\text{number of active architects in level five for each minute mining}) \times \text{Payout per minute}$ . This equation pays out every 60 seconds based on NewCurr's definition of a minute.



In more simplified terms, this class ranking system properly divides the workload based on fair competition, eliminating pointless wars to create blocks between higher and lower speed devices. This system greatly reduces the total processing power needed because in traditional blockchains low power devices attempt to create blocks that are eventually nullified; since a higher CPU was able to execute the task first.

Active architects will be tracked when they log in and when they log out. This will allow for an easily accessed total of rigs running in each level. This makes our pay scale possible because variables or potential bad actors can be accounted for.

### 3.4 Block creation after Proof of Information

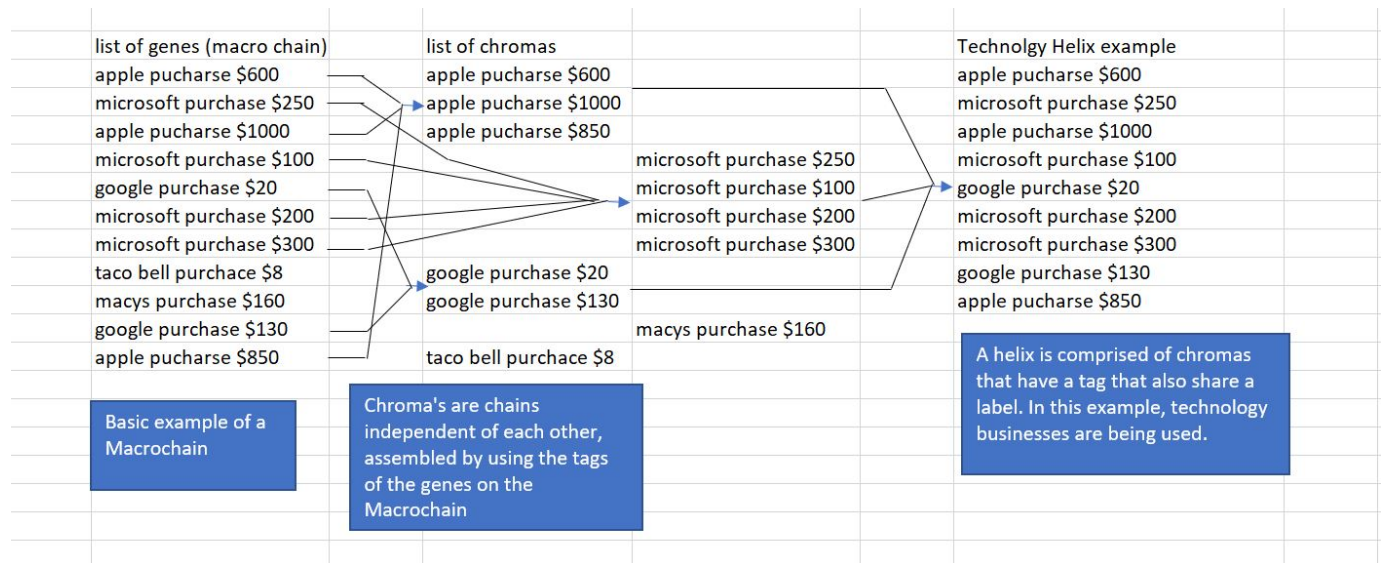
As the block is being created, it will have a tag in the smart contract and Olympus Contract library. The tag will allow the user to search for any block under the set parameters dictated by the type of tag. This will make the blockchain searchable for any known tags, while also ensuring the organization of the chain as a whole. As time goes on this will be applied on the macro level by putting broader labels onto the tags, thereby allowing for people to see the health of industries. These tags are broken down into the following.

Gene- A Gene is a single block instance and it is a part of our Macro level chain.

Chroma- A Chroma is a group of blocks that share a tag. They are subcategories of the Macro level chain.

Helix- A Helix is a collection of Chroma, where the tag shares a label. A label is metadata of the tags. For example, Microsoft and Apple are both tags, but they would share the same technology label. The helix is a larger subcategory of the Macro level chain, which can be used to show the health of industries and markets.

These parameters will allow for a completely organized chain with an introduction to a real-time search query system.



This is a rudimentary diagram of how our software will assemble chromas and helixes from the Macrochain. All chromas and helixes will be individually searchable and comprised of their own minichain. Minichains will develop after this process and they enrich search fields over the time that the Macrochain develops.

We will be implementing 2 variations of “Stamps” that will further introduce valuable concepts to this design.

1. “IIP Signature” (Information Intellectual Property Signature) addresses the tier level system that is created and implemented for the Pallas-Athena blockchain. By creating signatures for divisible information structures layered into a full block, the community can build upon immutable transactions, further validating that already existing block. This creates further trust and security in the community.
2. “OP Signature” (Olympus Contract Signature) addresses the Olympus Contract Library where members of our community can earn Pallas Coins for providing new variations of crypto transaction contracts. These variations include aspects of contracts relating to any NewCurr Limited Company affiliated entity or user generated content. This signature provides a clear directory through a search query system where members on the blockchain can access a platform presenting user created contracts.



With “Proof of Information”, a user within the network can provide evidence for possession of data, as well as what that data contains. This provides noteworthy evidence for where that source of data originated and whether that data was properly created during that origination. This also has significance across multiple versions of rights; including patents, artistic ownership, Dapps ownership, or any claim that exists in a document that is circulated across the Pallas-Athena blockchain.

Any modification to a finalized document or asset on this blockchain is subject to an alert system, new hash, re-evaluation and verification process that is more restricted than the first submission. This ensures proper action and community well-being. On our Pallas-Athena Blockchain, if the information asset has not been touched or modified, it will produce the same hash that is distributed across the larger Pallas-Athena system, then process it for addition to our search engine. More information on this process will be released and consistently updated.

### 3.5 How do we know Proof of Information will be normalized and useful?

Currently, the U.S. Government and their affiliates have recognized the technical capabilities of a decentralized network. Recently, the U.S. General Service Administration has added Blockchain development to their list of Government IT Initiatives.<sup>1</sup>

In another example, the GSA has also opened this discussion with leading industry leaders to bring the United States up to speed on this technology. This was done through their Emerging Citizen Technology (ECT) program, where open source tools are updated regularly.<sup>2</sup>

The potential for other Government regulated agencies to implement concepts in Proof of Information under current state laws including Electronic Transaction Act and the federal Electronic Signatures in Global and National Commerce Act. These laws are currently active.

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<sup>1</sup> <https://www.gsa.gov/technology/government-it-initiatives/emerging-citizen-technology/blockchain>

<sup>2</sup> <https://www.coindesk.com/us-government-announces-open-source-atlas-for-blockchain-info>





## 4 What is the Pallas-Athena Blockchain?

The Pallas-Athena blockchain is created with the capability of allowing the user to search for any data that has crossed through all verification checkpoints on the network. This allows for the total communities' data output and cooperative help to be recognized by entities or people outside and inside the blockchain community. This system of allowing the world to search through the community orchestrated data allows the network to self-correct any data that made it through all checkpoints, and if the data in the search query is not as reliable as additional information being inputted by a node. In this event, the node will be compensated for this correction or addition to new information and this creates the self-sustaining and self-regulated data distribution.

For our team at NewCurr, this also allows us to learn about what the community needs and in response, builds another great decentralized software application that addresses this need.

For the active users in the Pallas-Athena community, this allows them to own a Data Reliability Certification (DRC) and this certification can be comprised in any combination of labels such as Data Author, Data Examiner, Data Distributor, Data Contractor or Intelligence Creator. These labels can be associated with an anonymous profile, so anonymity is still intact.

Pallas-Athena is designed as an open source creation, with the intention of focusing primarily on Data Intake, Verification and development of Artificial Intelligence on a decentralized network. Previous concepts in these fields (prior to the rise in blockchain) made waves and strides in Silicon Valley. The initial leaps of knowledge in these spaces have opened a large door into the education and development of highly complex areas. NewCurr prides itself on building from these achievements and further developing these subjects. For our team to accomplish this, the best method is allowing an open source system where more knowledge can be gained by the members of our community across the world. In reflection, previous methods of gaining this funnel of knowledge came from forms of traditional networking and search engines that were engineered behind closed doors. We will shift these models of data intake into the open space, where data intake is a universal and fair model. We will then release new decentralized apps



that the community will truly feel is made with their input. Furthermore, NewCurr believes this open source technology is also for those that are currently operating entities or using applications from a marketplace that already exists. With the increase in adoption of Pallas-Athena, NewCurr is positioned to help numerous marketplaces based on their needs.

## 5 An Overview of Pallas-Athena Eras

NewCurr's strategy for implementing this technology is rooted in the unique benefit we bring to the current industry, the benefit in those members on the chain, and those that are not yet convinced of advancements in decentralization. Just as the creation of the internet search engine was founded in the late 90's, NewCurr will be on the forefront of data intake and search techniques through decentralization.

### 5.1 Project Outlook in Odyssey Era

#### FIRST DAPP ROLLOUT

NewCurr's first release era, Odyssey, is constructed to engage with those with extended or basic knowledge in decentralization and data. We want to provide a simple, easy to use platform that presents a suite of Dapps that can be used by any level of individual. This initiative will also bring in valuable partners and other entities that wish to develop businesses or organizations built on our engine.

The first era is also designed to address our new community The Proof of Information concept, combined with Data Reliability Certification is created to address the need for accurate data to create new software. It is also created to address safety, anonymity and community wellbeing for such circumstances like legal information, accurate information intake for search query development, limiting risk of transaction to multiple parties, document and distribute intellectual property and community created material. It will also begin the first iterations of the Olympus Contract Library.



From the beginning, the team at NewCurr believes it is critical to showcase the Pallas-Athena Blockchain technology through real world applications. This process will begin with our first application rollout. These come in the form of DebtMet and MediaCurr. The second application rollout features DataCurr, Equicurrency and more.

## 5.2 The Eras after Odyssey

The second era, **Olympus**, will build off the first era to directly solidify our community. New iterations of NewCurr Limited Company software will also be introduced. Pallas-Athena's Artificial Intelligence could possibly also see a spike in functionality and processing speed. We will also facilitate the process of releasing Dapps created by our community. Outside of the chain, we will work on general economic wellbeing through the Athena Cooperative, which will engage in highly selective partnerships aimed at altruistic goals related to decentralization.

The third era, **Democrates**, will build off the library marketplace of Dapps created by our community and using our engine/data intake method. This library will be a critical source for the further development of our Artificial Intelligence.

## 5.3 A Look at DebtMet

IMPORTANT ADVISORY AND DISCLAIMER. DEBTMET IS OPERATING AS AN EXCLUSIVE PARTNER WITH NEWCURR LIMITED COMPANY. NEWCURR LIMITED COMPANY ACKNOWLEDGES THAT IT DOES NOT OWN DEBTMET LLC AND ITS AFFILIATED ASSETS. DEBTMET WILL NOT BE HOLDING AN ICO (INITIAL COIN OFFERING) ON THE CONTINGENCY OF THIS EXCLUSIVE PARTNERSHIP.



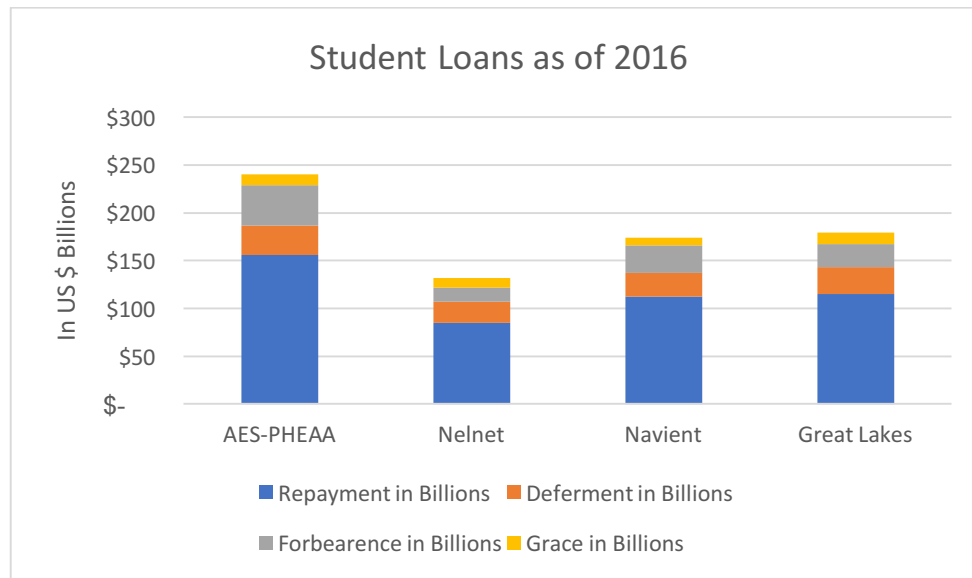
### DebtMet's Core Task of Tackling U.S. Student Loans

As of 2016 United States student debt reached 1.3 trillion dollars and that increases every quarter. Compounding this rise in student debt is the rise in default on



overall loans. The default rate as of this year is 11.8% and is rapidly increasing, as the cost of college grows.

While 21% of college students hold no debt, that percentage is shrinking every year as defaults reach over 12% in the student loan market. This will eventually create student debt surpassing 40% and credit card debt that will extend past 20%.



The student debt market is the basis for all trends of the Loan Industry. This is because many college students use their FAFSA and private loans for more than their basic school cost and this creates higher debt within the other loan markets as well. The chart above is derived from 2015 Government data that focuses on where students hold the most debt that needs repayment.<sup>3</sup>

<sup>3</sup> "The Institute For College Access and Success." *The Institute For College Access and Success*, [ticas.org/sites/default/files/pub\\_files/private\\_loan\\_facts\\_trends](https://ticas.org/sites/default/files/pub_files/private_loan_facts_trends). Accessed 8 May 2017.



FAFSA offers seven different variations of loans. Stafford Subsidized, Stafford Unsubsidized, Stafford Combined, Grad PLUS, Parent PLUS, Perkins and Consolidation. These are shown in the billions of dollars. The combined amount borrowed from these common college loans exceeds one trillion dollars.

We predict student debt will reach 50% of the size of U.S. Mortgage loans and will eventually overtake them in size. The evidence for this estimate comes from the United States' expectation for education within the workforce. This continual rise will eventually create a massive bubble of false assets that will rival the economic crash of 2008. By using the DebtMet platform and solution for recirculation of lost profits within the industry, we can be a positive force against negative economic consequences now overtaking the college loan industry.<sup>4</sup>



### The DebtMet Service

In tandem with the American college system, social networks today have created a means for modern social interaction. However, none of these platforms have tools that can help pay student debt and enrich the students that spend their time on these platforms. We will provide those tools and integrate into other solutions, while also providing our own. We will not be competing against competitors, but instead we will provide integral solutions that they can easily embrace. On the company platform our social finance hub will benefit businesses, colleges and offer a way for people to communicate within their social circle. More importantly we are going to offer an entire suite of tools engineered to alleviate student debt and which will benefit each new generation of students by creating a DebtMet Social Finance Hub.

At the core of our service, DebtMet offers a one stop hub for anyone with debt. After signing onto our service and creating a personal profile (with the option for public anonymity with certain features), the user will have access to all of their student loans on one app. This will allow for easy management and instant

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<sup>4</sup> "U.S. Student Loan Debt Statistics for 2017." *Student Loan Hero*, [studentloanhero.com/student-loan-debt-statistics/](http://studentloanhero.com/student-loan-debt-statistics/). Accessed 8 May 2017.



payment to all loan lenders through one cohesive portal. Our services are presented below.

The DebtMet "Social Finance Network": This core baseline feature will allow users to create a personal profile, attached with images, personal biography, work history and a friends list. This baseline will be fundamental in aiding each user to alleviate or erase outstanding debt through means of network crowdfunding and direct messaging to friends, family, and businesses.

The DebtMet "Team leader Interface": This allows companies within the user's area to offer employment, while presenting competitive benefits that will help reduce the user's debt burden. If the user accepts employment with the company offering these benefits, they will be given an update to their account that adds an employment tab. This employment tab will neatly organize user benefits, as well as create a clean portal for employee paid benefits and the company that has hired them.

The Human Resources employer of these companies will be given access to a separate account on the DebtMet platform that will be specifically created for easier management of their employees as well as the benefits those employees receive. This system will also streamline the transfer of those paid benefits to the employees direct DebtMet account.

This program will give companies the opportunity to attract the best possible talent, create incentive for a more efficient workplace and reduce employment turnover rate.

While we will give our partners creative freedom that will help with their own specific employees, we have our own engineered programs that we can implement in any company that wishes to use them. Listed below are some examples of programs that we have crafted.

1. Weekly Objective- company postings on the platform about certain goals or sales marks for the month, if achieved, that user will get an added percentage to their debt rebate from their employer. This improves work efficiency; HR team building and reduces the rate of employee turnover.
2. Employment Referral Program- If a current employee helps in the assistance of recruiting a new employee, and that new employee demonstrates a benefit to their



employer, both the current and new employee will be given added percentage on their debt rebate from their employer. This improves recruitment and provides social network marketing at little cost to an employer.

3. Company Loyalty Program- If an employee stays with their employer for a minimum of 2-5 years and has a clean and efficient record that benefits their employer, the employer will increase their debt rebate percentage. This provides incentive to work efficiently, honestly and provide community for older existing employees.

4. College Intern Debt Benefits- Interns at top companies with a clean and efficient record will be given a stipend that will be used to help pay off their student debt. This will be added on top of the college credit they already receive from certain employers. This program will provide the best possible interns in competition at companies that are looking to recruit post-graduation.

The services provided by our company that are mentioned above will neatly blend as a streamlined student portal, employment portal and social finance network. Making crowd funding accessible to students in need and offering employment benefits platforms to companies in partnership will accelerate the amount of traffic and accounts we bring into DebtMet.

### **DebtMet's Use of the Pallas-Athena Blockchain**

Going beyond our initial projects, DebtMet is committed to reinventing and engineering tools that exist or will be added onto our platform. We will strategically begin with solid, easy to use basic sets of tools and build from there. Listed below are a few examples of how our company can seamlessly scale into a much larger social network for commerce and community while using the Pallas-Athena Blockchain. The following features put power into the user's hands by allowing them the option of conducting these operations with a public social profile or anonymously using cryptographic access keys.

“Work with Friends” -A feature that will be developed with community in mind, will allow users to connect with the social finance network and trade college skills for quick cash that can be used to reduce their overall debt. With such college skills a user may offer tutoring electronically, on campus work (for those with public profiles), college charity work and other miscellaneous skills that are applicable to the needs of college student. The user can find these college jobs





through their friends that use DebtMet or post offers within the Social finance network using the Pallas-Athena Blockchain.

Pallas Coin use case- A User in need of tutoring, skill sets, or who wants to employ another student for work can transmit this Token as payment to the receiving party and they may accept a job through means of a smart contract. This provides multiple benefits because:

1. A user who helps other users in the network gain economic value.
2. If the type of job is electronically submitted (as almost all are) and related to transcribed data, the completed job is filed and added into the blockchain search system. Nodes facilitating this process on our blockchain are compensated through the tiered ranking system.
3. The more Pallas Coins you hold, the more you can access better features in the present and future advantages are unlocked.

“Commerce and Shop”- A feature made for business to consumer interaction, will act as a giant online shopping center that will be specifically geared toward college students. Their incentive to purchase these products on our platform will come from our partnerships with companies that will assist in offering “DebtMet Credit”. This partnership will advertise specific sponsorship products, allow for the user to purchase them, and in return, the user is given a percentage back on that product. That percentage back will be used reduce some of their student debt immediately upon transaction. The “DebtMet Credit” program will also be applicable to other shopping networks that work in partnership with us. These transactions can be completed with NewCurr Limited Company affiliated technology.

Pallas Coin use case- The inherent value of allowing transactions for products using this token allows for the normalization of the blockchain and the addition of new community members. In the future, we also expect to implement a token rebate feature where:

1. Based on the amount of Pallas Coin owned and held by the User, certain products with a higher rebate value will be unlocked and accessible.
2. Nodes validating the level of access to certain products with rebate features will be compensated for facilitation.

“Commerce and Shop: Phase 2 (DebtMet Card)”- building on that feature which will be integral to our success, we wish to work with a credit card company card or



crypto credit card company that will offer percentage refunds that assist in paying college debt directly from purchase credits. We will also offer an exclusive DebtMet card to facilitate many of those transactions.

An example of "Commerce and Shop's" applications come from college products that are consumed on a school semester basis. These semester expenses for the average college student include books, loans, credit cards, basic school supplies and learning technologies.

NOTE: The Pallas Coin feature of unlocking certain products with better rebates will NOT affect essential school supplies and essential education needs.

The services provided by our company that are mentioned above will neatly blend as a streamlined student portal and social finance network. This service will partner with companies that offer various products and services and will allow for an abundance of profit sharing. When a user purchases a product or service on our platform, every company that partners with us will also benefit. These partners will also have the advantage of offering incentives and direct rebates through the DebtMet card.

For more information on this blockchain partner please visit their website "DebtMet.com"



#### 5.4 A Look at MediaCurr

The Media industry has seen a massive revival in new methods of on-screen entertainment. That has occurred from news to gaming and the competitive E-sports spirit as well as narrative story interest and the ability to stream almost any movie or TV show on planet earth from a laptop, tablet, VR devices and soon in AR devices. While multimedia has evolved beyond the imagination of those in and outside the core industry, the technology powering and distributing these creations has fallen behind the current state of economics. As various forms of media enter



commoditization, the systems powering the economic value must be tailored to the ever-changing flow of this unique industry.

With that acknowledgement in mind, NewCurr has decided to introduce the media network we call “MediaCurr”. MediaCurr will combine old media standards, partnerships and channels with new media content and distribution that is truly unique.

At the MediaCurr division, we’re using the Pallas-Athena Blockchain and Proof of Information protocol to create a revenue generating system for artists, businesses, Hollywood, or anyone with a knack for multimedia. But initially we intend to work with valued partners to create a major channel that will be an important News Network that will feature new models in technology that includes continuing business news stories and data involving Cryptocurrency and Blockchain development. The new era of the Internet and television is forming and we not only intend to be a part of it, but we intend to cover it across all devices.

We decided the best way to implement this technology online is through a platform currently in development called “Virtual Olympus” for our Internet and IPTV device sites and through a full satellite channel deployment through MX-1 in Europe and Asia initially. We will immediately become the major television go to network for those interested in Blockchains, Cryptocurrency and new innovative technologies as well as other featured news stories and channel shows.

Virtual Olympus will begin as a platform hosting multiple in house or partnered network channels, including a full-scale news network operating on the blockchain that will incorporate cryptocurrencies, ICO’s, new blockchain tech that will be brought onto the world stage. This news network will also cover traditional business, politics, financial markets, speculations, breaking news. Our Virtual Olympus technology will tie into our 24-hour satellite channel(s) in unique ways that bring interaction to our viewers and a global community that can interact with our channels using their currency and the power of individual input.



While news will be our first development, our mission is to allow multiple other channels, media outlets and specifically the Pallas-Athena community to partner with us to assist in delivering unique and targeted content through the platform in ways they can potentially earn revenue and gain a following. Other types of






content we will explore and incorporate include TV, Movies, Gaming, Augmented Reality, Virtual Reality, Web and Live Streaming content.

This revenue generating system is also built into our (DRC) Data Reliability Certification system; this means we can determine exactly what kind of users enter the networks as well as how we can help them grow the network.

While this seems like a large task, NewCurr has already begun laying the ground work for the Virtual Olympus Network with our partnerships with Blake Broadcasting and Oak Park capital. Our partners will roll out content for the community as we also establish new community related media partners.

Blake Broadcasting  and MediaCurr  have agreed to deliver their multiple channels over Virtual Olympus. Their successful channels are related to news in Politics, Fashion, Celebrities, Sports, etc. Blake Broadcasting and their channels have been operating in the news space across multiple conventional channels including AOL, Yahoo, Oath, Fox News and many additional premium channels for over 10 years. They currently have a significant library of film, news and images.

MX1  is prepared to deploy a Hotbird European satellite (reaching 137.8 European homes) and AsiaSat-5 satellite (reaching a minimum of 53 countries and 138 million households) for the network. We are currently engaged in a partnership with Blake Broadcasting and MediaCurr and Oak Park Capital  to initiate the European Satellite Television Channel which will broadcast content live throughout European set top boxes or television. This will be the first blockchain/cryptocurrency centered news organization with a major active satellite delivery system.

Blake Broadcasting has engaged Vemba  to deliver a content management system for in house creation and distribution of content feeds. This will help us deliver quality scripted content at an accelerated rate across numerous worldwide media platforms.

See: [BlakeBroadcasting.com](http://BlakeBroadcasting.com), [Oak Park Capital.com](http://OakParkCapital.com), [MX1.com](http://MX1.com), [Vemba.com](http://Vemba.com)



Pallas Coin use case- General news content and other designated content will be made available to the public, however, for exclusive media content, generating custom online channels, earning revenue by creating content and all interactions with the Pallas-Athena community will require the Pallas Coin hybrid token as an access feature. Since this also has aspects of community driven content, we will also be using the Pallas Coin and potentially respective future partnered currencies for a social value feature, where your status of content and comments within the community can be rated and valued based on amount of Pallas Coin and activity in the community.



THE FOLLOWING IS A PART OF OUR SECOND DAPP ROLLOUT

### 5.5 A Look at DataCurr

DATA Curr IS NOT A CRYPTOCURRENCY EXCHANGE. THIS DATA AND APPLICATIONS WILL ONLY BE LICENSED TO MULTIPLE PARTNERS AND PARTIES THAT ARE PROPERLY APPROVED TO SELL OR TRADE SUCH SECURITIES WITHIN THE AREAS THAT THEY OPERATE.



## DataCurr

During the birth of this Dapp, there were a couple problems with the rise of cryptocurrency that needed to be addressed and could be exponentially improved on. As the value of blockchain technology begins making waves into the normalized markets, investors and common users of this technology will be faced with a large ICO problem. There will be too many ICO's happening at once and the majority are shell companies or entirely a scam without any backing. We now see this problem beginning to exist in the marketplace. The world now has the following issues.

- Over 1000 different cryptocurrencies
- Several hundred different exchanges
- Fragmentation is rampant across markets, pricing, currencies and api's
- Accurate pricing and market volume metrics are the wild west when it comes to good measurement and analytics

They can be considered issues because cryptocurrency is very new comparatively in the financial markets; so, there is a lack of the following:

1. Decentralized data unique in the cryptocurrency market – professional data aggregation and analysis is needed by financial institutions and exchanges.
2. There are no established data providers today; no “Bloomberg” or “Nasdaq Ticker” that delivers accurate and comprehensive cryptocurrency data
3. Each exchange has different trade fees, trade API's, etc. Moving money around and calculating profitable trades between exchanges can be complicated





4. The market is lacking strong tools to properly test cryptocurrency trading strategies and implement profitable cross exchange trades

With these problems in mind, we sought to find appropriate solutions that can benefit the cryptocurrency businesses trying to break out into the financial industry, and users that need the concepts in cryptocurrency to be simpler. We believe DataCurr has achieved this with the following solutions.

1. Initially, by making use of data from 50+ API's, DataCurr is the first real-time global cryptocurrency analytics and exchange proxy platform, combining high resolution crypto-data warehousing with a user-friendly interface to create the most comprehensive cryptocurrency analytics, advanced simulation and wealth generating platform
2. DataCurr makes cross exchange cryptocurrency trading strategies possible and simple. It also keeps track of complicated trading fees to calculate actual and simulated profit/loss from advanced trading strategies
3. DataCurr provides a B2B platform to deliver the most accurate, comprehensive and real-time global crypto market data for cryptocurrency pricing, volume and key trade metrics.

While this is a broader overview of DataCurr key functions, it's important that these concepts were made with the user in mind. We want every person who is just learning about cryptocurrency, or someone who is expert level, to feel the security values and the entertainment values of a blockchain built application.

With that said here are some product features that a user will be able to interact with.

#### Product Features

- Real-Time Cryptocurrency Data Warehouse (inter-second resolution)
- Live and Historical Trading Simulation
- Highly Configurable Automated Trading Strategies
- Interactive Exchange Rate Table





- Dynamic Graphs Displaying Multiple Markets in One Convenient View
- Customizable email and SMS alerts

Pallas Coin use case- The basic features above are available to the public. But additional aspects of these products are only accessible by users that are using our token as an access key.

## 5.6 Advanced Trading Strategy Creation on DataCurr

The original concept for DataCurr was to create a decentralized app that not only worked as a large-scale trading platform and exchange proxy, but as a fully-fledged advanced strategy learning mechanism, we call this **Dat Strategy**. What this means is a User can not only trade cryptocurrency on a large-scale exchange, but you can create a customizable trading strategy, which learns the user's financial habits, intervals in buying and selling, favorable markets based on user tendency, and general tendency towards specific cryptos/ ICO businesses. This learning mechanism is designed to help the user choose the most favorable outcome based on trades on the exchange that are happening second to second.

There will be many advanced crypto traders that will find this tool very useful, however, we also believe cryptocurrency should be simplified for those that are new to market. For this demographic, we've made this feature more accessible by allowing any user to enter a simulation with a created trading strategy. This simulation is generated by our historical trading data or allowing this test during live market.

We also concluded that a user might want to try multiple strategies at once. This meant we needed to create a profile.

A profile exists on a User's account and it represents the various trading strategies they have created.

We will be posting this API document. Follow our social media accounts from our website for more updates on this document.



## Investor Methods

### **Create an Investor**

POST /investors/{id}

Create a new Investor, a one-time automated trading strategy.

### **Investor States**

- **initializing**
  - - An initializing Investor has just been created and is creating its initial Buy Order.
- **sparking**
  - - A sparking Investor has placed its initial Buy Order but it is not executed yet and is now waiting for one of the following:
  - - Buy Order is executed
  - - SPARKING\_TTL minutes go by



- **waiting**

- - A waiting Investor has executed its initial Buy Order and is now waiting for one of the following:
  - 
  - SUCCESS\_THRESHOLD - Minimum % Profit
  - 
  - WAITING\_TTL - # of minutes Investor can be waiting before timing out
  - 
  - MAX\_LOSS - Maximum % Loss
  - 
  - This is the equivalent of the beginning of an “Investment”, as the Investor has just bought something with the hope that it will increase in price based on its Configuration

- **success**

- - A success Investor has hit its SUCCESS\_THRESHOLD
  - 
  - A success Investor is in a state of maximum potential profit and in most cases will always end in the profit state
  - 
  - This means the Investor has already met its minimum % profit and will stay in the market until:
  - 
  - SUCCESS\_STOP\_THRESHOLD - Maximum profit decrease after entering success
  - 
  - SUCCESS\_TTL - # of minutes Investor can be success before timing out

- **exiting**

- - An exiting Investor has completed its waiting state and is now attempting to exit the market using a Limit Order
  - 
  - This means a Sell Order has been placed that will sell whatever it bought at the price of the last sale that occurred
  -



- Both profit and loss Investor go through the exiting state after either SUCCESS\_THRESHOLD OR a TTL setting is hit
  - 
  - If EXITING\_TTL is met, the Profile will switch to a more aggressive exiting strategy called gtfo
- **gtfo**
  - 
  - A gtfo Investor needs to exit a market asap to ensure profit or minimize loss
  - 
  - This state will exit more aggressively by creating a Market Order
- **cancelled (dead)**
  - 
  - A cancelled Investor has been cancelled
  - 
  - This can occur in multiple cases:
    - 
    - - API Errors
    - 
    - - Insufficient Funds
    - 
    - - User Interaction (manual withdrawal or cancel of orders, etc.)
- **loss (dead)**
  - 
  - A loss Investor that resulted in an overall loss ):
- **profit (dead)**
  - 
  - A profit Investor that resulted in an overall profit

## Profile Methods

Profiles are a configurable set of configuration that can automatically trade/simulate for you.



## Create a Profile

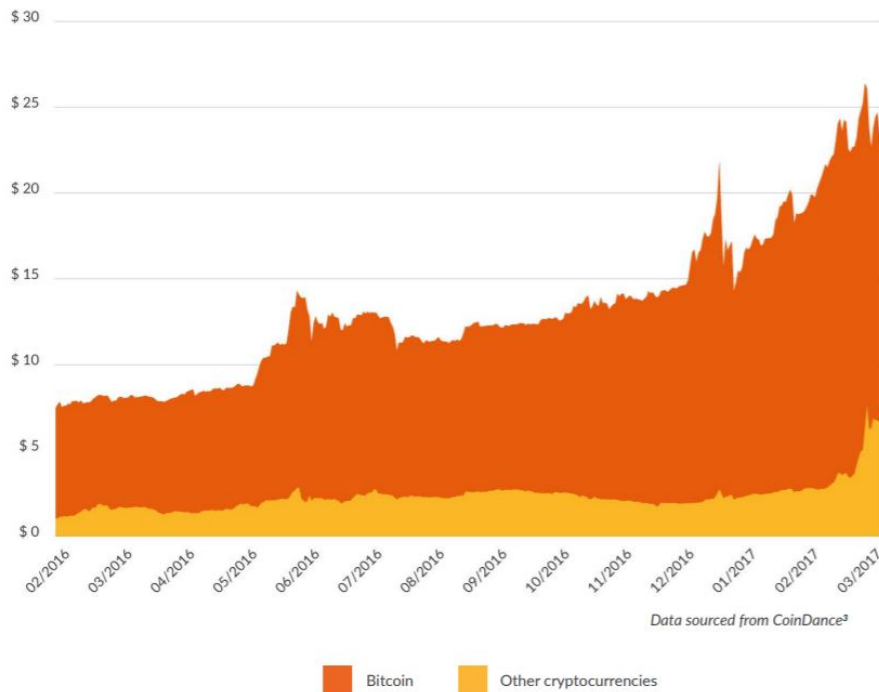
POST /profiles/\${id}

Create a new Investor Profile, aka: trading strategy.

## Profile Statuses

- **initializing**
  - - An initializing Profile has just been created and is pending creation.
- **running**
  - - A running Profile is actively fibrillating and invoking heartbeats on Investors.
- **stopped**
  - - A stopped Profile is disabled and will not execute any actions.
- **error**
  - - An error Profile is disabled due to an unknown error.
- **destroyed**
  - - A destroyed Profile is pending permanent deletion as requested by the Owner.
- **frozen**
  - - A frozen Profile is disabled from fibrillating new Investors but will continue to invoke heartbeats on Investors that are currently alive and owned by this Profile.

This is an example of the initial release specs from our API document. We considered this Dapp quintessential for The Pallas-Athena Blockchain. Decentralized applications do not work well if the user isn't operating on a proper technology, or if they don't understand how to perform transactions using cryptocurrency. However, we believe this will change with crypto normalization. This can be seen with the following graph.



IN BILLIONS

## 6 Future work and Timeline

These developments are in the works and we will release more information about our decentralized applications as development continues. The following releases exist during our Odyssey Era and end during the first year of our second Era, Olympus.



Release to be announced, Spartan Coin will be a new currency created for the Pallas-Athena Blockchain. It will have the initial primary function as a full-fledged crypto currency. This coin will work heavily with Pallas Coin and the hybrid token feature. We will release constant updates as this development progresses.



This will be the bridge to allow you to use your investments to not only grow your assets, but also to convert and pay for your everyday needs. This program will allow easy transfers of assets, allowing you to keep a higher percentage of your money invested in your desired holdings. Equicurrency will allow you to pay for everything from your rent to purchases in stores or on the Internet with your holdings, with a level of speed and security that is accelerated through Pallas-Athena. More info about the Dapp will be released by NewCurr Limited Company in the coming months.

**OLYMPUS PROJECT-** Beta and initial community will take place on slack, telegram and reddit. However, we are planning a full-scale migration onto a separate site designed to act as a social network for the Pallas-Athena Blockchain.

**REALTYCURR-** Knowing that owning a home is typically a person's largest or most valuable asset in today's economy, we felt obligated to create a better blockchain system for the organization of this particular asset. On top of this, our





Chairman has extensive experience in the Realty development space, since he was an initial developer of the multiple listing system. We wish to re-imagine the structure he originally built and bring it into the decentralized space.

ATHENA COOPERATIVE- our B2B network for providing the Pallas-Athena engine to businesses that wish to adopt or improve on their blockchain back end. The cooperative will work as a cohesive and experienced community and help NewCurr Limited Company constantly improve our engine and future development. This community will be highly exclusive, to prevent the entry of scammers, bad coins, false minors, or any attempt to infect the powerful system. This service will help enrich the types of data we generate.

### **TimeLine**

#### **2019**

##### **Q1:**

1. CBNN/MediaCurr Alpha
2. DebtMet Development
3. Pallas-Athena blockchain alpha building
4. Athena Cooperative Alpha invites
5. Equicurrency initial developments
6. DataCurr initial development
7. Partnership building for CBNN and DebtMet

##### **Q2:**

1. DebtMet Alpha testing followed by public beta
2. DataCurr Test for blockchain recording alpha



3. Tiered ranking payouts alpha testing
4. Athena Cooperative launches Media Partnership branch
5. Equicurrency In-house Alpha with invites for testing
6. MediaCurr signs new distribution partners
7. RealtyCurr prepares initial development

Q3:

1. DebtMet has initial release
2. DataCurr continues alpha and into UI work
3. Equicurrency goes into alpha development
4. MediaCurr further develops the Virtual Olympus media app
5. NewCurr continues invite testing on the Pallas-Athena blockchain
6. CBNN gains scripted programming
7. Release of information on Spartan Coin
8. RealtyCurr seeks real estate partner for continued development

Q4:

1. Olympus Project alpha community building
2. NewCurr DRC node development
3. Equicurrency goes into beta
4. Athena Cooperative Launches with first members
5. Data Science Division/ organized site events and talks.
6. MediaCurr expands into live streaming development on OTT
7. Olympus Project feedback event begins



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## **2020**

### Q1:

1. Athena Cooperative Launches AI study in blockchain division
2. Athena Cooperative Launches external ICO Audit Division
3. DebtMet new releases
4. DataCurr beta
5. Equicurrency preparation for q2 beta phase 2
6. MediaCurr begins study for video filing on blockchain
7. Olympus Betting events and new gambling games expand for DataCurr
8. Information about NewCurr Pallas-Athena Blockchain

### Q2:

1. NewCurr releases the global live Pallas-Athena blockchain
2. NewCurr releases information about Olympus Project Social Network and potential voting rights
3. MediaCurr features premiere User created content
4. RealtyCurr is released in partnerships and asset facilitation begins
5. Athena Cooperative launches Governing Division and full Board of Directors
6. Pallas-Athena Search engine and user created data accelerates
7. Olympus Project Social Network is further discussed community wide



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Q3:

1. First Live Streamed event on Virtual Olympus
2. Athena Cooperative launches Crypto Law Division
3. DebtMet releases new phase plans
4. DataCurr releases new phase plans
5. Equicurrency releases new phase plans
6. ICO Audit Division adds new members as Olympus Crowd funds more user Dapps
7. Potential Voting rights phase 2 information is released

Q4:

1. NewCurr discusses Pallas-Athena blockchain updates

## **2021**

1. NewCurr endorses and cooperates with community driven dapps for featured release



## 7 The Functionality of the Pallas-Athena Coin



The designated Pallas-Athena Coin enables a few aspects for our Blockchain.

1. To initiate the Olympus Project community, where members engage in a multitude of functions. Such as possible voting rights, place transactions, investing in User Created Dapps etc.



2. Raise funding for the further development of Pallas-Athena and long-term plans for NewCurr Limited Company.
3. Incentivize the start of the Pallas-Athena search query system and submission of data.
4. Grow initial value to our rollout decentralized software.
5. Further the development of the Athena Cooperative. More information on Athena Cooperative is on our site (NewCurr.com)
6. Begin the development of the Olympus Contract Library.
7. Grow in features as a hybrid token.

As the Pallas-Athena Blockchain and decentralized software are adopted, the Pallas-Athena Coins may evolve with growth. Its initial purpose is value on the network, but it can grow into governance, new application related to released decentralized apps etc.

**IMPORTANT ADVISORY:** While this Whitepaper does not preclude NewCurr from offering holders of Pallas Coins a share of the fees and revenue generated from the commercial applications of NewCurr, such offer, if any, and the extent thereof, will be at the sole and absolute discretion of NewCurr. Accordingly, there is no assurance whatsoever as to whether such offers will be made and holders of Pallas Coins should have no expectation of receiving any such offer. In the premises, no Pallas Coin should be construed, interpreted, classified or treated as enabling, or according any opportunity to purchasers to participate in or receive profits, income, or other payments or returns arising from or in connection with the Pallas-Athena blockchain or platform, the Pallas Coins or the proceeds of the Pallas Coin sale (as described in this Whitepaper), or to receive sums paid out of such profits, income, or other payments or returns. The Pallas Coin is a ERC20 token, built on the Pallas-Athena blockchain for wide compatibility with existing wallets, exchanges, smart contracts and other financial infrastructure. In the Odyssey Era, the total coin ticker type inflation, coin sale start, sale length fundraising and goal implied market value of Pallas Coin are based on prospective purchase price at token sale and total number of Pallas Coins to be created.

In the Odyssey Era, NewCurr revenue streams open as the data intake and software Dapp marketplaces increase. Network effects drive expansion of accessibility to markets, audiences and revenue for Data Author, Data Examiner, Data Distributor, Data Contractor and Intelligence Creator.



## 7.1 Pallas Coin Breakdown

Total Tokens	130,000,000.00
Ticker	PAL
Type of Token	ERC20
Initial Pre-Private Sale/Financing	Completed
Future Sales/Financing	To Be Announced Soon
Post Sales/Financings	To Be Announced
Fundraising Goal	

The equivalent of 39,000,000.00 USD (absorbed as crypto currency)

**NOTE:** The initial pre-sales or any sale or financing is not available to the general public and is only available to a small group of accredited investors that have or will apply and meet stringent conditions and sign proper legal agreements, which will be subject to all proper regulatory filings and approval. Please read all legal documents on this WhitePaper and the NewCurr website and begin your application through AngelList on the link through the NewCurr.com Home Page to AngelList or <https://angel.co/accreditation> and link it to NewCurr if interested.

The following is a chart that presents the rates at which people can buy 1 PAL for X amount of BITCOIN and ETHEREUM...CHECK OUR WEBSITE FOR MORE INFORMATION. WE ARE NOT CURRENTLY ACCEPTING ANY FIAT CURRENCY WITHOUT ACCREDITATION AND OTHER TERMS OUTLINED IN OUR AGREEMENTS AND KYC/AML POLICY.

## 7.2 Pallas Coin Distribution

Knowing that 130,000,000.00 Pallas Coins will be generated, 30% percent of that amount will be allocated to the community for an open token sale between Pre-SALE, SALE and Post-SALE/FINANCING. With the Reserve amount, 17.47% will be distributed amongst the founders that built NewCurr Limited Company and the Pallas-Athena Blockchain prior to the token sale. 2.53% will be distributed



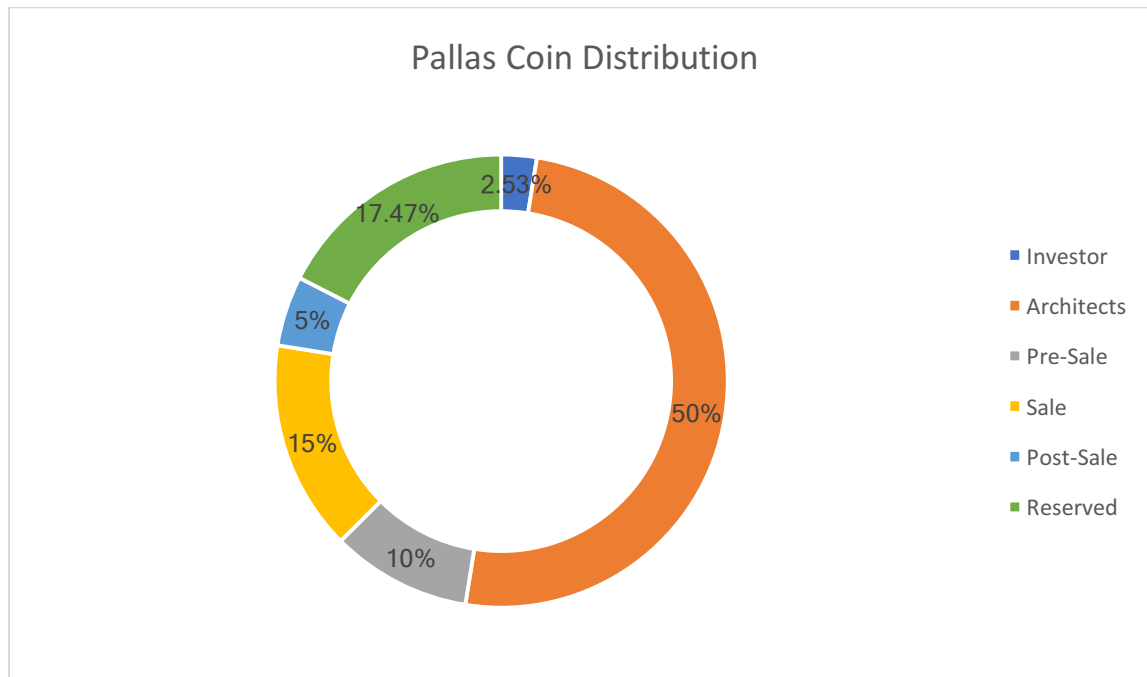


amongst the potential investors of NewCurr that provided funding for the further development of the Pallas-Athena Blockchain. 50% will be held for Architects that are operating the Pallas-Athena Blockchain.

THE FOLLOWING CHART WILL BE POSTED ON OUR SITE FOR VIEWING

### Distribution Economics

	Amount (%)	Amount (PAL)
<b>Total</b>	<b>100.00%</b>	<b>130,000,000.00</b>
<b>Investor</b>	<b>2.53%</b>	3,289,000.00
<b>Architects</b>	<b>50.00%</b>	65,000,000.00
<b>Pre-Sale</b>	<b>10.00%</b>	13,000,000.00
<b>Sale</b>	<b>15.00%</b>	19,500,000.00
<b>Post-Sale</b>	<b>5.00%</b>	6,500,000.00
<b>Reserved</b>	<b>17.47%</b>	22,711,000.00
<b>Max</b>	100.00%	130,000,000.00
<b>Circulating (post-mining)</b>	100.00%	130,000,000.00
<b>Circulating (immediate)</b>	50.00%	65,000,000.00



### 7.3 The Pallas Coin Distribution Timeline: Genesis - Year Ten

THE FOLLOWING CHART WILL BE POSTED ON OUR SITE FOR CLEAR VIEW.

**Distribution  
Timeline**



Era	Days Since Genesis	Estimated Blocks Since Genesis	Pallas Per Minute	Architect Supply (0-1)	Total Circulating (PAL)
Odyssey	0	0	30	0	65000000
Odyssey	14	20160	28	0.009304615	65604800
Odyssey	30	43200	25	0.019229538	66249920
Odyssey	90	129600	20	0.052460308	68409920
Odyssey	180	259200	18	0.092337231	71001920
Odyssey	365	525600	17	0.166109538	75797120
Odyssey	730	1051200	16	0.303574154	84732320
Odyssey	1095	1576800	14	0.432952615	93141920
Odyssey	1460	2102400	13	0.546158769	100500320
Odyssey	1825	2628000	10	0.651278769	107333120
Odyssey	2555	3679200	7.7	0.813001846	117845120
Olympus	3650	5256000	0	1	130000000

We have only planned and orchestrated the timeline between genesis and year 10, which not only comes from our future work or development phase, but for another important reason. The fault of many other blockchains and their models come from the fact that their token either constantly inflates to meet the needs of miners or there is no inflation, but the miners are paid less for hard earned work. We believe there is a third alternative. NewCurr has actively decided not to include the beginning of Olympus Era and Democrates Era, or those plans in that era, within the next decade because we want to ensure that “Architects” and those holding the currency are treated fairly and accurately with value and voting rights. For us to do this, we believe the Olympus Project Community, as well as the Athena Cooperative, should play an active role in how our future is shaped. We have a plethora of models in-house that we can execute, and these models work in practice, but we want our community to help in this process. Over the next ten years this will be one of our core goals.

Our blockchain technology is very dynamic in the sense that we do more than facilitate value, but the value is compressed into info which is then calculated into new types of software. With that in mind, we believe this third alternative is the best for everyone.



## 8 Glossary

The following terms and definitions comprise the entirety of the Pallas-Athena Blockchain. They are specifically designed and oriented into the custom data intake process.

### Definitions

#### **Accuracy**

A value between or equal to 0 and 1 that represents how accurate a piece of data is (1 = most accurate, 0 = inaccurate)

#### **Ancestor**

The last chromosome that has been confirmed in a Helix and is used to increase accuracy rating by 1/128

#### **Athena Cooperative**

The Pallas-Athena organization that is run by a Board of Directors with goals in forwarding blockchain implementation.

#### **Block**

A Block is a collection of all Unconfirmed Transactions, which represent Gene, that have been modified since the state of the last Block at a given instance in time.

#### **Chroma**

A Chroma is a collection of all Genes related to a Common tag at a single instance in time. They are a subcategory of the Macro level chain.

#### **Chroma ID**

A chroma identifier (ex: BTC\_USD)



---

## **Dat Strategy**

In-house learning mechanism that allows a User to create trading strategies.

## **Gene**

A Gene is a single block instance and it is a part of our Macro level chain.

## **Helix**

A Helix is a collection of Chroma that's tag shares a label.

## **Label**

metadata of the tags. For example, Microsoft and Apple are both tags, but they would share the technology label. A larger subcategory of the Macro level chain, which can be used to show the health of industries and markets.

## **Olympus**

Olympus is a decentralized network of applications built on the Pallas-Athena Blockchain.

## **Olympus Contract**

The framework built for the Pallas-Athena Blockchain developers, providing a set of tools that make interacting with the Pallas-Athena Blockchain API simple.

## **Olympus Project**

The Olympus Project is an initiative to create a fully operational and inclusive blockchain community.

## **Speed**



Time dilation (a difference in the elapsed time measured by two observers, accuracy in transmission of data either due to a velocity difference relative to each other)

### **Standard Deviation**

The average distance between two data points in a set of data points

### **Tags**

Chroma's are assembled using common tags (collection of dependent single instance genes). Tags refer to a categorization of data before they are filtered into a helix holding a label.

### **Object Update Request**

Pallas-Athena creates jobs that request a gene, chroma or helix currently missing or stale

### **Transaction**

A Transaction is a single gene entering into the tag system and absorbed into a collection of Chroma; objects that have been modified since the state of the last block at a given instance in time.

## **9 Pallas-Athena: Technical Overview**

Pallas-Athena is a decentralized data warehouse that leverages compression and advanced indexing techniques to provide a decentralized network capable of storing and retrieving enterprise-scale archive datasets.

### **9.1 A Closer Look at Pallas-Athena**

A Historical archival of large datasets requires consistency, curiosity, experience, foresight, organization and precision. Building a service that can store and retrieve data in mass, with ever-increasing usage, is not a simple task and is a problem many developers work to solve every day.



A universal solution to this ever-changing problem, the efficient archival of an infinitely growing data set, has yet to be found due to the requirements of building an optimal solution changing based on the needs of the application. Huge strides have been made, though, in the form of the dawn of Cloud Computing and hosting providers, like Amazon Web Services (AWS), which offer very scalable SQL and No-SQL solutions that allow customers to store extremely large datasets at nearly unmatched speed and reliability, though ultimately centralized in nature.

Our goal is to architect a decentralized artificially intelligent warehousing solution capable of “big data” scale, that not only leverages the throughput capability of our architects, nodes and ultimately our decentralized network, but also learns from the usage of the network itself to optimize historical data warehousing efforts. The optimal workflow chosen by the Pallas-Athena engine for any given workflow type at any given time will be historically made available on the Blockchain with the intent of providing any knowledge gained from this network being implemented in any service, centralized or not. Some applications may require archival of many objects, each being small, while others may require a small number of large objects. Or sometimes, the most difficult of problems...many objects of large size.

Each type of warehousing operation requires a different set of tasks be completed to properly satisfy the request. Efficiency of an archival service can be measured using the following equations for Index Efficiency (IE) and Object Efficiency (OE):

IBR = Index Bytes Read

IBW = Index Bytes Written

IE = Index Efficiency

IR = Indexes Retrieved

IW = Indexes Written

OBR = Object Bytes Read

OBW = Object Bytes Written

OE = Object Efficiency

OF = Object Fields





OR = Objects Retrieved

OW = Objects Written

T = Time Elapsed

### 1. Create Object

#### a. Equations

- i.  $IE = ((IBR / IR) + (IBW / IW)) / T$

- ii.  $OE = (OBW / OF) * OW / T$

#### b. Tasks

- i. Check for existence of primary key in index list

- ii. If not exists, write object at primary key (index)

- iii. Append index list with new index

### 2. Read Object

#### a. Equations

- i.  $IE = (IBR / IR) / T$

- ii.  $OE = (OBR / OF) * OR / T$

#### b. Tasks

- i. Check for existence of index in index list

- ii. If exists, retrieve data from index

### 3. Update Object

#### a. Equations

- i.  $IE = ((IBR / IR) + (IBW / IW)) / T$

- ii.  $OE = (OBW / OF) * OW / T$

#### b. Tasks

- i. Check for existence of index in index list

- ii. If exists, write data at index

### 4. Delete Object

#### a. Equations

- i.  $IE = ((IBR / IR) + (IBW / IW)) / T$

- ii.  $OE = (OBW / OF) * OW / T$

#### b. Tasks

- i. Check for existence of index in index list

- ii. If exists, delete data from index

- iii. Delete index from index list



## 9.2 Pallas-Athena Contract: Olympus Library

Olympus is a decentralized network of applications built on the Pallas-Athena Blockchain.

These applications are called Olympus Contracts and are what provide our community with practical usages of blockchain technology.

The Olympus Contract Library is a language-agnostic framework built for the Pallas-Athena Blockchain to help developers jump into Olympus by providing a set of tools that make interacting with the Pallas-Athena Blockchain API feel familiar to other common Contractual Frameworks, such as Solidity.

The syntax of common Contractual Frameworks needs improvements and upgrades due to the nature of requiring developers to write Contracts using a custom framework that is not compatible with any common scripting language, such as NodeJS, PHP, Python or Ruby. This means that common language utilities that developers use to make complicated things look easy are no longer available. Everything must be rewritten, from the ground up. High-level data structures like Arrays, Hashes and Objects are unavailable, which forces programmers to use basic data structures like Byte Arrays directly.

This is counter-intuitive because high-level scripting languages use these basic data structures on the backend, and do it for you, efficiently, so that developers can focus more on what matters, building their application. This is no different than having the ability to write all code in a faster low-level language, such as C, but instead choosing to develop in a slower high-level language, like NodeJS. This decision is commonly based on lower-level languages requiring significantly more lines of code to solve the same problem in a high-level language, which typically equates to less time spent building the solution. While the code executes faster, it takes longer to build from a developer standpoint. One can go a step further and ask why not write all code in Assembly, to be faster than C, but the answer remains the same. Time, especially for developers, is an invaluable and very finite resource that fuels the growth of our Internet of Things world. This concept has been transformed into our goal of making decentralized application development a task that even new developers can quickly grasp via highly available documentation, examples, forums and tutorials.



As our work progresses, it is our goal to make Olympus different in that it lets developers write their Contractual code in any high-level scripting language they want, with a single requirement of using or implementing the Olympus API when interacting with the Blockchain via the pre-built methods existing within the Olympus Framework implementations. The Contract Script code is then submitted to the chain with additional metadata describing the high-level script language interpreter, version, dependencies and extensions. This code is then executed by Data Contractors who have broadcasted their ability to interpret and execute these compressed scripts submitted to the Blockchain when the Contract is created, with variable state being maintained on the Blockchain through Contract Assets for Contracts that require script execution on an interval over time. To allow for the same level of execution integrity as common Contractual frameworks, the execution result of these Contracts must be validated by multiple Data Contractors and must be agreed upon by 80% of all nodes in the same way that Information Assets are validated.

Olympus Contracts are specifically targeted at Contractual use cases regarding data storage, retrieval and search functions, while still providing the standard capability of “locking” funds based on given terms and autonomously acting on events, such as time elapsing, or on the contract receiving data or funds.

This allows developers, those that build our Blockchain community, to re-use any code they have written for any prior work immediately on the Pallas-Athena Blockchain. The capabilities of a global network of open-source developers, all coming from different languages, development patterns and walks of life, and the ability to learn from all their past works, is infinite.

### 9.3 Olympus Code Examples

The initial implementations of the Olympus Contract Library Framework will be available in the following high-level scripting languages:

1. NodeJS
2. PHP
3. Python
4. Ruby



These open-source SDKs are maintained via our Public GitHub. We hope that during the Odyssey Era, the first phase of Pallas-Athena, community members will both help maintain existing implementations and submit new implementations, especially languages that currently do not have support, so that together we can create the best tools to access our data warehouse.

## 9.4 Hello World (PHP)

```
// Create Contract(PHP): Hello World
```

```
$script = "<?php echo \"Hello, World of Blockchain!\"; ?>";
```

```
$result = Olympus::createContract($script, [
```

```
    // Contract Alias
```

```
    "alias"    => "Hello World (PHP)",
```

```
    // Script Execution Configuration
```

```
    "execution" => [
```

```
        // A timestamp (UTC, in seconds) when the script should begin its first
        execution
```

```
        "begin" => 1512805023,
```

```
        // A timestamp (UTC, in seconds) when the script should end its execution
```

```
        "end"   => 1512805023,
```

```
        // Script Execution Interval
```

```
        "interval" => "once",
```

```
        // Execute script once at a single time
```

```
        "type"   => "once",
```

```
    ],
```

```
    // Script Interpreter Configuration
```

```
    "interpreter" => [
```




---

```

    // Script Interpreter Compilation Dependencies
    "dependencies" => [],
    // Script Interpreter Compilation Extensions
    "extensions"  => [],
    // Script Interpreter ID
    "id"          => "php",
    // Script Interpreter Version Requirement
    "version"     => "7.2",
],
// Contract Version
"version"      => "1.0",
]);

if (!$result->status) {
    echo "\nError: Unable to create contract! $result->message";
    exit;
}

$contract = $result->data;
$contractId = $contract->id;
$contractTransactionId = $contract->transaction_id;
$info = "ID: $contractId | Transaction ID: $contractTransactionId";
echo "\nSuccessfully created contract! $info";

```



```
$contract = Olympus::getContract($contractId);  
$originalScript = $contract->script;  
echo "\nHere is your original script: $originalScript";  
  
$compressedScript = $contract->script_compressed;  
echo "\nHere is your compressed script: $compressedScript";  
  
$execLocal = $contract->exec();  
echo "\nHere is the result of running your contract locally (STDOUT):  
$execLocal";  
  
$execPublic = $contract->result;  
echo "\nHere is the result of the Blockchain running your contract:  
$execPublic";  
  
$scope = $contract->scope;  
echo "\nHere are the accessible variables in your contract (scope): " .  
vpre($scope);
```

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based software systems, cryptocurrency wallets or other related coin storage mechanisms, blockchain technology and smart contract technology; (j) you are fully aware and understand that in the case where you wish to purchase any Pallas Coins, there are risks associated with NewCurr and its respective business and operations, the Pallas Coins, the NewCurr coin sale, the Pallas-Athena Blockchain or protocol (each as referred to in the Whitepaper); (k) you agree and acknowledge that NewCurr is not liable for any indirect, special, incidental, consequential or other losses of any kind, in tort, contract or otherwise (including but not limited to loss of revenue, income or profits, and loss of use or data), arising out of or in connection with any acceptance of or reliance on this Whitepaper or any part thereof by you; and (l) all of the above representations and warranties are true, complete, accurate and non-misleading from the time of your access to and/or acceptance of possession this Whitepaper or such part thereof (as the case may be).

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plans; (c) changes in interest rates and exchange rates of fiat currencies and cryptocurrencies; (d) changes in the anticipated growth strategies and expected internal growth of NewCurr; (e) changes in the availability and fees payable to NewCurr in connection with its businesses and operations; (f) changes in the availability and salaries of employees who are required by NewCurr to operate their respective businesses and operations; (g) changes in preferences of users of the Pallas-Athena Blockchain; (h) changes in competitive conditions under which NewCurr operate, and the ability of NewCurr to compete under such conditions; (i) changes in the future capital needs of NewCurr and the availability of financing and capital to fund such needs; (j) war or acts of international or domestic terrorism; (k) occurrences of catastrophic events, natural disasters and acts of God that affect the businesses and/or operations of NewCurr; (l) other factors beyond the control of NewCurr; and (m) any risk and uncertainties associated with NewCurr and its businesses and operations, the Pallas Coins, the NewCurr coin sale and the Pallas-Athena Blockchain (each as referred to in the Whitepaper). All forward-looking statements made by or attributable to NewCurr or persons acting on behalf of NewCurr are expressly qualified in their entirety by such factors. Given that risks and uncertainties that may cause the actual future results, performance or achievements of NewCurr to be materially different from that expected, expressed or implied by the forward-looking statements in this Whitepaper, undue reliance must not be placed on these statements. These forward-looking statements are applicable only as of the date of this Whitepaper. Neither NewCurr nor any other person represents, warrants and/or undertakes that the actual future results, performance or achievements of NewCurr will be as discussed in those forward-looking statements. The actual results, performance or achievements of NewCurr may differ materially from those anticipated in these forward-looking statements. Nothing contained in this Whitepaper is or may be relied upon as a promise, representation or undertaking as to the future performance or policies of NewCurr. Further, NewCurr disclaims any responsibility to update any of those forward-looking statements or publicly announce any revisions to those forward-looking statements to reflect future developments, events or circumstances, even if new information becomes available or other events occur in the future.

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**RISKS AND UNCERTAINTIES** Prospective purchasers of Pallas Coins (as referred to in this Whitepaper) should carefully consider and evaluate all risks and uncertainties associated with NewCurr and their respective businesses and operations, the Pallas Coins, the NewCurr coin sale, the Pallas-Athena Blockchain or protocol (each as referred to in the Whitepaper), all information set out in this Whitepaper and the T&Cs prior to any purchase of Pallas Coins. If any of such risks and uncertainties





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develops into actual events, the business, financial condition, results of operations and prospects of NewCurr could be materially and adversely affected. In such cases, you may lose all or part of the value of the Pallas Coins.